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STATE HISTORICAL SOCIETY OF MISSOURI

TWENTY-THIRD ANNUAL REPORT

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1898.

PART I.

RELATING TO

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

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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE, BOSTON, Jan. 16, 1899.

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

The Board of Commissioners of Savings Banks, in accordance with the provisions of the law, has the honor to present its twenty-third annual report, relating to the condition of the institutions under the supervision of the Board.

The number of such institutions on the thirty-first day of October last (the time at which the annual returns are required by statute to be made) was 355, with aggregate assets of about $704,000,000.

Part I., herewith submitted, relates to the following institutions, viz.: —

185 savings banks and institutions for savings with assets of	$519,999,625 14
5 savings banks in hands of the courts.	
34 trust companies with assets of . . .	154,294,868 32
2 trust companies in hands of the courts.	

Abstracts of the annual reports of the several institutions are appended hereto.

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

124 co-operative banks.
3 collateral loan companies.
1 mortgage loan company.
1 mortgage loan company in hands of receiver.

During the twelve months preceding the date of the annual reports, two savings banks have been placed in the hands of receivers, and one co-operative bank, the

Roslindale Co-operative Bank,

has commenced business.

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Savings Banks.

Dividends.

The rates of dividends declared during the year, as compared with those declared during the year ending Oct. 31, 1897, are shown in the following table: —

Exhibit A.

Dividends Paid during the Year ending Oct. 31, 1898.									Increase.	Decrease.
4	savings	banks	paid	at	the	rate	of	3 per cent.	3	–
No	"	"	"	"	"			$3\frac{1}{4}$ "	–	1
7	"	"	"	"	"			$3\frac{1}{2}$ "	–	2
2	"	"	"	"	"			$3\frac{3}{4}$ "	2	–
161	"	"	"	"	"			4 "	4	–
1	"	"	"	"	"			$4\frac{1}{8}$ "	1	–
5	"	"	"	"	"			$4\frac{1}{4}$ "	–	2
5	"	"	"	"	"			$4\frac{1}{2}$ "	–	4
No	"	"	"	"	"			$4\frac{3}{4}$ "	–	1

The 24 banks which declared dividends at rates other than the general rate of 2 per cent., semi-annually, made dividends as follows: —

Exhibit B.

4	banks	paid	$1\frac{1}{2}$	per cent.	the	first	term,	$1\frac{1}{2}$	per cent.	the second term.
1	"	"	$1\frac{1}{2}$	"	"	"		2	"	" "
5	"	"	$1\frac{3}{4}$	"	"	"		$1\frac{3}{4}$	"	" "
1	"	"	2	"	"	"		$1\frac{1}{2}$	"	" "
2	"	"	2	"	"	"		$1\frac{3}{4}$	"	" "
1	"	"	2	"	"	"		$2\frac{1}{4}$	"	" "
1	"	"	2	"	"	"		$2\frac{1}{2}$	"	" "
1	"	"	$2\frac{1}{8}$	"	"	"		2	"	" "
2	"	"	$2\frac{1}{8}$	"	"	"		$2\frac{1}{8}$	"	" "
2	"	"	$2\frac{1}{4}$	"	"	"		2	"	" "
3	"	"	$2\frac{1}{4}$	"	"	"		$2\frac{1}{4}$	"	" "
1	"	"	$2\frac{1}{2}$	"	"	"		2	"	" "

The total amount of dividends declared was $17,768,299.79, — an increase of $432,780.33 over the total for the year ending Oct. 31, 1897.

No bank made an extra dividend during the year; in fact, the great amount of labor involved in computing an extra dividend in the form prescribed by statute has of late years caused the banks generally to avoid the necessity of making an extra

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dividend by occasionally paying a semi-annual dividend at a rate slightly in excess of their ordinary rate.

It will be noticed, by a comparison with last year's return, that the rates of dividends are gradually being reduced; while 17 banks paid over 4 per cent. during the year ending Oct. 31, 1897, only 11 have exceeded that rate the past year; the number paying less than 4 per cent., as shown by the present report, is 2 in excess of the number shown in the previous report.

The following statement shows the rates of dividends during the past year, as compared with rates of those declared in the year ending Oct. 31, 1893, — five years ago: —

In 1893,	5	banks	paid	5	per cent.;	in 1898,	0.
"	2	"	"	4¾	"	"	0.
"	19	"	"	4½	"	"	5.
"	4	"	"	4¼	"	"	5.
"	0	"	"	4⅛	"	"	1.
"	154	"	"	4	"	"	161.
"	0	"	"	less than 4 per cent.;		in 1898,	13.*

At the present time it seems probable that extra dividends cannot be expected in the future; in fact, the ruling rates for money at present are so low that in some cases banks will find it difficult to maintain the rates at which their regular dividends have heretofore been made.

The earning capacity of the banks at present, as compared with that existing five years ago, is in part evidenced by the following statement of loans existing Oct. 31, 1893, as compared with those outstanding at date of the present report: —

At the former date loans at less than 4 per cent. amounted to	$11,903,555 00
At the former date loans at 4 per cent. amounted to	20,919,628 00
At the former date loans at over 4 per cent. amounted to	263,163,911 00
The present report shows loans at less than 4 per cent. to be	41,811,979 00
The present report shows loans at 4 per cent. to be	62,686,178 00
The present report shows loans at over 4 per cent. to be	238,885,477 00

* Two paid 3¾, 7 paid 3½ and 4 paid 3 per cent.

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The decrease in earning capacity would be made still more evident were a classification made of the rates of interest received on investments in public funds, railroad bonds, etc., which rates are much lower than those prevailing five years ago.

Business of the Banks.

The following statement gives certain statistics of the business of the banks, together with the increase, or decrease, in the items, as compared with the preceding year: —

Exhibit C.

	Oct. 31, 1898.	Increase.	Decrease.
Number of open accounts,	1,406,722	22,393	-
Average amount to the credit of each account,	$347 36	$5 01	-
Number of deposits,	1,246,565	-	1,638
Number of withdrawals,	1,117,292	46,020	-
Amount deposited (not including dividends),	$82,608,619 69	-	$205,393 09
Average of deposits,	66 27	-	07
Amount withdrawn (including dividends),	83,382,101 76	$4,047,293 88	-
Average of withdrawals,	74 63	57	-
Amount of expenses,	1,202,708 24	40,572 10	-
Total earnings,	22,669,103 40	64,612 56	-
Total ordinary dividends,	17,768,299 79	432,780 33	-
Number of loans of an amount not exceeding $3,000 each,	66,874	736	-
Number of loans upon real estate,*	77,168	1,523	-

* Averaging $2,842.50 each.

A comparison with the returns of Oct. 31, 1893, discloses an increase during the five years, in loans secured by mortgages of real estate, of 13,968 in number and of $45,399,303 in amount. The average of such loans was in 1893 $2,768.21; in the present returns it is $2,842.50.

The number of loans of all kinds not exceeding $3,000 each has risen from 56,421 in 1893 to 66,874 in 1898, — an increase of 10,453 in the five years.

The above statements demonstrate the truth of the oft-repeated remark, that the banks as a whole are a great accommodation to small borrowers who can offer satisfactory security for loans.

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Liabilities and Assets.

A classified statement of the aggregate liabilities and assets of the banks is contained in Exhibit D, which follows; the increase, or decrease, in the several items, as compared with those given in our previous report, is also shown therein.

Exhibit D.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

Showing Increase or Decrease, as compared with the Year ending Oct. 31, 1897.

Liabilities.

	Amount Oct. 31, 1898.	Increase.	Percentage of Increase.
Deposits,	$488,642,923 92	$14,723,829 65	3.11
Guaranty fund,	21,092,796 85	947,986 92	4.70
Undivided earnings,	9,729,803 27	6,053 68*	.06*
Due on incomplete mortgage loans,	115,017 65	10,941 39*	8.69*
Sundry liabilities,	50,990 10	2,775 31	5.75
Bank liquidation account,	368,093 35	368,093 35	-
	$519,999,625 14	-	-

* Decrease.

Assets.

		Amount Oct. 31, 1898.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,		$73,028,772 62	$1,806,995 02	-	14.04
Loans on public funds,		1,369,933 00	392,918 00	-	.26
Bank stock,		26,317,600 55	-	$1,933,871 04	5.06
Loans on bank stock,		1,795,514 24	-	121,406 19	.35
Railroad bonds,		57,775,744 32	4,393,794 91	-	11.11
Boston Terminal Company bonds,		8,373,761 88	2,470,120 00	-	1.61
Loans on railroad bonds,		455,650 00	-	73,100 00	.09
Loans on railroad stock,		601,511 00	-	101,229 00	.12
Railroad notes,		-	-	100,000 00	-
Real estate (for banking purposes),		4,335,797 96	96,028 45	-	.84
Real estate by foreclosure,		2,494,654 35	441,259 77	-	.48
Loans on real estate,		219,349,881 35	7,065,815 16	-	42.18
Loans on personal security,		89,624,614 69	-	3,432,143 88	17.24
Loans to counties, cities and towns (notes),		11,533,619 55	1,695,966 84	-	2.21
Loans on depositors' books,		60,374 86	8,656 86	-	.01
Sundry stocks and bonds taken to secure indebtedness,		1,549,135 94	825,328 07	-	.29
Expense account,		192,021 47			
Premium account,		222,877 75	2,317 18	-	.13
Furniture and fixtures,		69,795 14			
Sundry assets,*		182,665 24			
Cash on hand: —					
In banks, on interest,	$18,592,535 65				
In banks, not on interest,	581,955 10				
In office,	1,491,208 48				
		20,665,699 23	2,588,240 01	-	3.98
		$519,999,625 14	-	-	-

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

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The total amount of deposits, say $488,642,923.92, represents a total of 1,406,722 open accounts, — an average to each of $347.36, as against $342.35 on Oct. 31, 1897, at which date the number of accounts open was 1,384,329.

The total amount deposited during the year, exclusive of dividends, was $82,608,619.69; the number of deposits being 1,246,565, these figures indicate a decrease of 1,638 in number and of $205,393.09 in amount of deposits, as compared with the previous year.

The deposits during the year average $66.27 to each, — a decrease of 7 cents from the average of the preceding year.

The total sum withdrawn from the banks during the year was $83,382,101.76, the number of withdrawals being 1,117-292, — an increase of $4,047,293.88 in amount and of 46,020 in number, as compared with the previous year.

The sums withdrawn during the year average $74.63 to each withdrawal, — an increase of 57 cents from the average of the preceding year.

Deducting the deposits and assets of those banks which have gone into receivers' hands during the year from the aggregate deposits and assets on Oct. 31, 1897, the present return shows an increase of $17,045,496.01 in the aggregate deposits and of $18,461,346.33 in the aggregate assets over the previous return.

The guaranty fund amounts in the aggregate to $21,092-796.85, — an increase of $947,986.92 over the total on Oct. 31, 1897.

Undivided earnings show an amount of $6,053.68 less than on Oct. 31, 1897.

Investments.

By reference to the preceding table, it will be seen that since the previous statement the holdings of the banks in —

Public funds have increased	$1,806,995 02
Railroad bonds have increased	4,393,794 91
Boston Terminal Company bonds have increased .	2,470,120 00
Loans to counties, cities and towns have increased	1,695,966 84
Loans on public funds have increased . . .	392,918 00

an aggregate of rising $10,750,000 in assets which, while they do not produce a large rate of income, are considered among

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the best investments for banks to make, and can be readily converted into cash, should occasion require.

Loans on real estate also show an increase of $7,065,815.16; this class of investments nets a larger income than those above referred to, and, if the loans be judiciously made, should be equally safe, though slower to realize upon in case of need.

Cash on hand and on deposit in banks shows an increase of $2,588,240. The total of this item bears about the same ratio to the aggregate assets as heretofore.

Loans on personal security have decreased . .	$3,432,143 89
Loans on bank stock have decreased	121,406 19
Loans on railroad bonds have decreased . . .	73,100 00
Loans on railroad stock have decreased . . .	101,229 00

and notes of railroad companies have entirely disappeared.

Of the loans on personal security, amounting to an aggregate of $89,624,614.69, the banks, in addition to the principal and sureties required by statute, hold collateral security for $44,317,581.95 of the amount, while the balance of $45,307,032.74 is not so secured.

Sundry stocks and bonds taken to secure indebtedness show an amount of $825,328.07 in excess of the previous year; this increase is occasioned principally by the settlement of deferred claims existing a year ago, and not in consequence of added failures during the past year.

Real estate by foreclosure shows an increase of $441,259.77, — an item which, taken in connection with the increase of the last two years, is not pleasing to contemplate.

In the form adopted for the last annual reports, the banks were requested to give much fuller information regarding the estates held than has been the practice heretofore. The information thus obtained discloses the following facts, viz.: —

Number of banks holding real estate by foreclosure,	121
Number of estates so held, ...	626
Value of the estates, as shown by the books of the banks, ...	$2,494,654 35
Of the estates, 347 are in the vicinity of the place where the bank by which the loans were made is located, and stand at	1,258,304 98
The remaining 279 estates are more or less distant from the location of the bank, and stand at . .	1,236,349 37

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Investments in bank stock show a decrease of $1,933,871.04; this is owing in part to the reduction in capital stock by some banks and the liquidation of others. The stock of those banks in Boston, 9 in number, the controlling interest in which has been bought by a syndicate for the purpose of liquidating the associations, appears in the returns as the property of the savings banks, while the payment of 10 per cent. of the price agreed to be paid for the stocks appears to the credit of "bank liquidation account." This plan was adopted in order that the market value of these stocks should be uniform in the returns of all the banks, — those which had agreed to dispose of their holding, as well as those which had not so agreed.

The full effect of the proposed liquidation of 14 banks in Boston and the establishment of 3 new ones will not be evidenced in the holdings of bank stocks until another report is called for.

During the year actual sales of bank stock appear to have been made by 47 banks, 4,809 shares being thus disposed of, while 4,682 shares have been eliminated by reduction of capital and 5,763 shares by the liquidation of banks; and there has been charged off for depreciation in bank stocks still held the sum of $118,473.46.

Purchases of bank stock have been made by 31 banks, to the extent of 1,106 shares.

The banks, in making returns of the market value of bank stocks held by them, have heretofore varied considerably in their estimate of value of the same stock, the difference being in some instances as much as $25 a share. In order to secure more uniformity in the returns, this Board, when sending out blanks for the same, notified the banks that it would, as soon as possible after October 31, send a price at which to estimate the value of shares in those national banks the stock of which was very generally held by the savings banks. These prices were obtained from the most reliable sources which the Board could command, and each bank was requested to use them in estimating the value of the stocks held by it.

There are a number of banks located outside of the larger business centres, but few shares of which are held by savings banks, and the Board did not undertake to obtain a rate at which to estimate the value of those stocks, and a difference

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of from $1 to $5 per share in the estimates may exist in those cases; otherwise, the returns are uniform in respect to the value of shares, inasmuch as, with the exception of some slight variations (which do not materially affect the result) in the case of one or two returns, the quotations named were adopted by the banks, and the returns are made more valuable as a basis on which to compute the actual standing of a bank than has been the case heretofore.

The quotations of prices were not intended as a basis for sales or purchases, and may not, especially in cases of banks the shares in which are seldom offered for sale, have been the actual value; but they have served the purpose for which intended, viz., uniformity in the estimates, and the introduction of the plan has met the approval of the bank officials generally.

Verification of Books of Depositors.

The provisions of the statutes require that every third year the banks shall call in the books of their depositors for verification, under rules to be prescribed by the board of investment, duly approved by this Board.

Such action became requisite during the calendar year just closed; and, except in the case of a few of the largest banks, where it was possible to detail one or more of a large clerical force (not connected with the deposit department) to receive and verify the books presented, it was required that some person entirely disconnected with the clerical or executive business of the banks should be specially employed for the purpose for a fixed period, during which the depositors had been requested by public notice to present their books for verification.

This course involved additional expense to the banks, and consequently in the smaller banks the time within which the books were to be presented was limited to a shorter time than would otherwise have been specified. The notice of requirement for books to be brought in varied in the various banks, some sending notice by mail to each depositor, while others merely advertised in the papers published in the immediate vicinity of the banking rooms. Many banks kept a transcript of the books verified and the amount of deposit each represented; but, in the absence of a uniform practice, it is not possible to give exact data in relation thereto.

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In some of the larger banks, where the verification was continued for a considerable portion of the year, a large percentage of the books outstanding was verified; but the depositors as a whole do not appear to appreciate or comprehend the advantage to themselves, as well as to the bank officials, of having the books verified, and therefore do not put themselves to the trouble of presenting their books; this indifference in part annuls the advantages which it was expected the law would accomplish.

Framingham Savings Bank.

On the eighth day of March, 1898, this institution was placed under injunction, and Patrick H. Cooney of Natick and Arthur V. Harrington of South Framingham were appointed receivers to wind up its affairs. This is the second time that this bank has been closed.

The history of events which led to the closing of the bank from 1885 to May, 1890, is given in the reports of this Board covering that period. The causes which led to the present injunction are not wholly of recent origin, and must in part be sought in the transactions of the bank following its reopening in May, 1890.

When the bank resumed business, its bank stock, public funds and railroad bonds were carried on its books at par, and a premium account, representing the amounts invested in these securities above par, appeared among its assets. At the time of the injunction much of this premium had become valueless through the depreciation of bank stocks, so that a considerable loss was shown in this item. The premium at this time amounted to $60,438.17.

The first report of the receivers shows that, after the sale of all these stocks and bonds, $33,189.60 was received above par, to be applied towards the premium account. This sale shows a loss of over $27,000.

Another factor which contributed to the insolvency of the bank was the depreciation in the value of its real estate loans. Shortly after the reopening of the bank some large loans were made on unimproved real estate, which it was supposed would be very valuable in time to come. But the business depression of 1893 coming on, and the owners of the real estate becoming involved financially, no interest was paid on these loans after

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they were made, and the market for real estate became dead. The bank entered for foreclosure, and it was hoped that with the coming of business prosperity the market for land would open again and that real estate values would increase; but the expected prosperity never came, and the bank was obliged to hold the property. There were other loans also which the bank was obliged to foreclose, and to expend considerable money on the properties in order to make them rentable.

In May, 1897, the treasurer of the bank resigned, and Mr. A. V. Harrington was elected treasurer in his stead. Soon after Mr. Harrington's election he caused a trial balance of the depositors' ledgers to be made by an expert accountant, and it soon became evident that there was a discrepancy in the depositors' accounts. An investigation showed that a defalcation had been going on for a considerable time in small amounts by the book-keeper of the bank (W. H. Bird).

The examination of the accounts of the bank was continued by the expert, acting under the direction of the Board, and a defalcation of between $16,000 and $17,000 was disclosed. During this time Mr. Bird was kept under the surveillance of the State police, and was finally arrested and brought into court. Insanity rapidly developed, and before he was brought to trial he was committed to the Worcester Insane Asylum. The defalcation was not so large as of itself to cause the insolvency of the bank, but, taken with the losses caused by depreciation and unfortunate loans, it developed a condition of affairs which called for the winding up of the bank.

The first report of the receivers is made up to Oct. 17, 1898, and shows the amount of $425,536.89 on hand, after deducting expenses. The report has been allowed by the supreme court, and a dividend of 50 per cent. to depositors ordered. This dividend is now being paid. A statement showing the liquidation of the assets of the bank, up to Oct. 31, 1898, will be found on page xxiv.

Hampshire Savings Bank.

The Hampshire Savings Bank and the Hampshire County National Bank of Northampton occupied the same room and did business over the same counter. Lewis Warner, the treasurer of the savings bank, was also president of the national

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bank, and was the absolute power, doing much of the detail work in both banks.

April 26 one of the members of this Board made his annual examination of the savings bank. During this examination an incident occurred in connection with the verification of the deposits of the savings bank in national banks which required explanation, and created a suspicion in his mind that the accounts of the savings bank were being interwoven with those of the Hampshire County National Bank; and it seemed to him that an examination of the national bank might throw some light on the affairs of the savings bank. The commissioner returned at once to Boston and communicated with Mr. Ewer, the national bank examiner, and he obtained permission from Washington to make a special examination of the Hampshire County National Bank simultaneously with the examination of the savings bank by the commissioner.

On the morning of April 29 the dual examination was commenced. Mr. Warner not being at the bank, it was reported that he was confined to his bed with a very heavy cold. The investigation had not proceeded far before it was discovered, beyond any question of doubt, that Warner was a defaulter, and immediate action was taken to have him detained at home until a complaint could be made out and a warrant secured and his arrest accomplished. Before this could be done, however, he made his escape.

It was apparent to the commissioner that it would be necessary to have an injunction placed on the savings bank, to prevent its receiving further deposits or paying out money until the real condition of affairs could be ascertained. The commissioner returned to Boston, and on the next day, April 30, the supreme judicial court granted a temporary injunction, and the trustees took charge of the affairs of the bank.

As investigation proceeded it became evident that the defalcation was of much larger proportions than was at first supposed, and it would be necessary to put the bank into the hands of a receiver or receivers. On May 4 application was made by this Board, through the Attorney-General, to the supreme judicial court, for the appointment of temporary receiver or receivers; and the court appointed Richard W. Irwin and Benjamin E. Cook, Jr., both of Northampton, temporary receivers.

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They at once took charge of all the affairs of the bank, calling in the depositors' books and comparing them with the books of the bank, and otherwise, by the employment of assistants, pursuing a thorough examination of the accounts. The national bank having also been placed in the hands of a receiver, the affairs of both banks could be looked into; and, in order to get at the condition of the two banks, it was necessary that the receivers be in position to confer, as the accounts of one were so mixed up with the affairs of the other that without the co-operation of each it would have been impossible to ascertain the true condition of either. After several months' investigation it appeared that the defalcation amounted, in a round sum, to $300,000, and that it would be impossible to reopen the bank for business. On October 26 a petition was presented to the court, asking that the injunction and receivers be made permanent, and on November 15 this petition was granted.

On December 9 the receivers made their third report to the court, in which it appeared that they had in their possession of the funds of said savings bank $638,066.61, a sufficient amount to pay the depositors a dividend of 40 per cent., and asked the court to allow them to make such distribution. The court issued an order of notice, returnable December 27, at which time the prayer of the receivers was granted, and 40 per cent. is now being paid to depositors.

Warner, having the absolute control of both banks, was enabled to carry on in various ways his stealings, without detection. When the commissioner made his examination, the books of the national bank would show that there was a large amount on deposit to the credit of the savings bank. When the national bank examiner came, that amount would have almost entirely disappeared. He used bonds to quite a large amount as the assets of both banks, shifting them from one to the other, as occasion required. He kept mortgage notes that had been paid, as live notes, endorsing the interest as having been paid, thus making them appear as first-class notes. He also had among his personal notes some which proved to be of no value whatever, but in perfectly legal form for the bank to hold.

Developments connected with the affairs of this institution indicate a want of proper oversight of, and attention to, the

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business of the bank on the part of the trustees, more especially of those on the board of investment, and that the treasurer was apparently allowed to manage the affairs of the bank almost entirely as he saw fit; this lack of ordinary care on the part of the trustees, added to the fact of his holding the position he did in the national bank, directly connected with the savings bank, enabled the treasurer to carry out, and at the same time to cover up, the nefarious schemes which resulted in his downfall and the winding up of the bank.

It is quite true that the treasurer of a savings bank must perforce be the officer in charge of the details of the business of the bank; but it is equally true that the trustees and board of investment must be the managers of the institution, in order to have it conform to the theory of savings institutions and to secure the safety of the depositors. Honest men — and the officials and employees of our savings banks are entitled to that designation — do not object to proper supervision, and, as a rule, such men demand and are pleased to have the supervision and aid of their trustees in the successful management of the banks with which they are connected.

When a bank is conducted in such a way that it becomes generally spoken of not by its proper title, but as Mr. A's bank or Mr. B's bank, it is an indication that the proper managers are not giving that attention to its affairs which they should, and suspicion is likely to arise as to its condition.

Warner was arrested at Louisville July 23, 1898, brought back to Northampton, where he was indicted by the grand jury for embezzlement and was tried in the superior court, and on Tuesday, December 20, was found guilty; is in jail, and awaiting decision of the supreme court on exceptions filed by his counsel. The grand jury have also found an indictment against him for perjury in swearing to false returns to this Board; the trial on this charge is to take place in June.*

Banks connected with Other Institutions.

Experience during the year demonstrates very fully the opportunities which exist, when a savings bank and national bank are located in the same room and managed by the same executive officer, for the commission of criminal acts and the cover-

* A statement of the transactions of the receivers will be found on page xxvi.

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ing of them when committed, and goes to emphasize more fully the suggestions of this Board, heretofore frequently made, that all such connections should be interdicted by statute.

The act of the last General Court in relation to banks so situated does not, in the opinion of this Board, sufficiently provide for the security and safety of the depositors in the savings institutions.

Several national banks have already complied with the provisions of the act mentioned, and have voted to allow such person or persons as may be appointed by this Board to examine the affairs of the bank to such extent as the commissioners may deem necessary or expedient to determine the condition of the savings banks connected.

The Board desires to say that the present Comptroller of the Currency at Washington fully appreciates the advantages of joint examinations of banks conducted in the manner herein referred to, and has cheerfully complied with the suggestions of this Board, and authorized the national bank examiners of this Commonwealth to arrange for examination by them of the national banks connected with savings banks at the same time the savings banks are examined by this Board, and simultaneous examinations are now being made. This arrangement will obviate the necessity of the appointment of some person to examine the national banks, as authorized by the act referred to, — an authority which, if availed of, might lead to embarrassments and complications for which no safeguards have been provided.

Boston Terminal Company Bonds.

In the act (chapter 516, Acts of 1896) incorporating the Terminal Company, it was provided that savings banks and institutions for savings might invest in its mortgage bonds, and the privilege has been availed of by a considerable number.

Recently some of the banks have had opportunity to make loans to individuals or firms, with a pledge of these bonds as security; no authority for such loans has been provided by statute, and it is suggested that such action be taken at the present session of the General Court as will enable such loans to be made, in the same way as loans are now made on the bonds of municipalities and railroad companies.

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Bank under Injunction.

Miners' Savings Bank.

This bank, put under injunction Dec. 31, 1896, has now been liquidated and its business closed, the results being very gratifying alike to the depositors and officials of the bank.

A dividend of 50 per cent. was declared, payable . .	March 10, 1897.
" " 30 " " " . .	Aug. 16, 1897.
" " 20 " " " . .	Feb. 1, 1898.
And a dividend of surplus, equal to 6 per cent. of the deposits, was declared, payable	May 10, 1898.

These dividends were duly paid to the proper claimants, and the depositors' accounts are closed, with one exception. This person never made claim to the deposit standing in his name, and the treasurer, notwithstanding diligent research and inquiries, was unable to obtain trace of him. The amount due him, say $240.76, has by decree of the supreme judicial court been paid into the treasury of the Commonwealth, "to be held and disposed of according to law."

Banks in the Hands of Receivers.

Stockbridge Savings Bank.

The litigation referred to in our last report has been terminated.

The deficit occasioned by the acts of the former receiver, Hobbs, having been ascertained definitely, so much thereof as was covered by his bond for $20,000 has within a few days been paid, without rebate of any kind, by the company by which it was issued, viz., the Fidelity and Casualty Company of New York.

The present receiver, Wm. C. Spaulding, has now realized all that can be obtained from the assets and claims which came into his possession, and the court has granted him authority to pay a final dividend of 5 per cent.; this will make a total of 80 per cent. which the depositors recover from the institution. This dividend will be paid on or about February 1 next, and will close the business of this unfortunate institution.

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Brookfield Savings Bank.

The affairs of this bank are virtually closed, and the receiver, George W. Johnson, has filed his report with the court.

A final dividend of 24½ per cent. was declared; this, with the dividends previously declared, makes a total of 74½ per cent. received by the depositors in liquidation of their claims against the bank.

The following statement shows the sums received and disbursed by the receiver between the date of the previous statement and the closing of his books, Oct. 31, 1898: —

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Exhibit E.

Statement of Receiver of Brookfield Savings Bank.

			Assets Oct. 30, 1897.	Cash Transactions.	Charged off by Order of Court.	Credits on Principal.	Assets Oct. 31, 1898.
Loans on personal security,			$3,950 00	-	$3,950 00	$3,950 00	
Cash balance,			9,165 17	$9,165 17			
			$13,115 17				
Receipts: —							
Interest on deposits,				235 69			
Dividend from estate of H. P. Gerald,				53 19			
Amount collected on treasurer's bond,		$11,400 63					
Less attorneys' fees,	$750 00						
Less costs of execution,	140 05						
Less witness fees and service,	149 45						
		1,039 50					
		$10,361 13		10,361 13			
				$19,815 18			
Payments: —							
For expenses,		$286 42					
first dividend of 30 per cent.,		21 47					
second dividend of 20 per cent.,		16 36					
third dividend of 24½ per cent.,		17,931 26					
expense of distribution allowed by court,		200 00					
compensation of receiver allowed by court,		1,201 47					
		$19,656 98		19,656 98			
Cash balance Oct. 31, 1898 (unpaid dividends),				$158 20			$158 20
							$158 20

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Millis Savings Bank.

The receiver of this institution — George W. Wiggin — filed his second report to the supreme judicial court on the 5th of December last, at the same time petitioning for authority to pay a final dividend of 16 per cent.; a previous dividend of 80 per cent. had been declared, of which $101 remained unpaid at the date of the second report.

When the petition of the receiver shall have been allowed, as it probably will be in a few days, depositors in this institution will be entitled to the amount at once, and will then have received in settlement of their claims 96 per cent. of the amount.

The following statement shows the receipts and disbursements of the receiver from the date of our previous report to Dec. 5, 1898: —

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Exhibit F.

Statement of Receiver of Millis Savings Bank.

		Assets Oct. 30, 1897.	Disposition of Assets.			Assets Dec. 5, 1898.
			Received in Cash.	Interest Collected.	Credits on Principal.	
Loans on personal security,		$250 00	$250 00	$61 83	$250 00	
Cash balance,		1,632 83	1,632 83			
		$1,882 83				
Received:—						
Interest on deposits,			51 59			
Interest on loans,			61 83			
For furniture,			5 00			
			$2,001 25			
Payments:—						
On account first dividend of 80 per cent.,	$397 29					
For expenses,	5 00					
	$402 29		402 29			
			$1,598 96			$1,598 96
						$1,598 96

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Framingham Savings Bank.

The following statement shows the condition of this institution according to its books at the time the receivers were appointed, together with a summary of their actions since, and a statement of the assets as existing Oct. 31, 1898, at which date the amount due depositors was found to be $829,197.25 : —

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Exhibit G.

Statement of Receivers of Framingham Savings Bank.

CHARACTER OF ASSETS.	Amount delivered to Receivers March 10, 1898.	Disposition of Assets, shown by Report of Receivers.				Assets Oct. 31, 1898.
		Received in Cash.	Transferred to Real Estate by Foreclosure.	Interest Received.	Total Credits on Principal.	
Loans on real estate,	$491,301 88	$170,450 35	$133,580 00	$14,162 02	$304,030 35	$187,271 53
Loans on personal security,	20,355 90	9,175 00	–	526 87	9,175 00	11,180 90
Bank stocks,	148,300 00	177,643 74	–	34 75	177,643 74	–
Public funds,	31,000 00	31,352 50	–	958 33	31,352 50	–
Loans on bank stocks,	200 00	200 00	–	10 33	200 00	–
Loans on depositors' books,	500 00	–	–	–	–	500 00
Trustee's account, C. C. Esty,	6,094 61	–	–	–	–	6,094 61
Sundry stocks,	5,769 00	–	–	–	–	5,769 00
Waban houses, Hano loan,	2,526 28	–	2,526 28	–	2,526 28	–
Overdue interest,	16,318 64	921 24	5,418 00	–	6,339 24	9,979 40
Real estate by foreclosure,	47,716 85	1,629 00	–	–	1,629 00	187,612 13
Furniture,	426 10	–	–	–	–	426 10
Cash,	19,943 29	19,943 29	–	–	–	–
	$790,452 55		$141,524 28	$15,692 30	$532,896 11	
Received:—						
Interest on loans, etc.,		15,692 30				–
Interest on deposits,		2,535 97				–
Rents,		2,662 66				–
Dividends on bank stocks,		4,046 50				–
		$436,252 55				–
Less expenses to Oct. 31, 1898,		3,094 08				–
Cash balance Oct. 31, 1898,		$433,158 47				433,158 47
						$841,992 14

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Hampshire Savings Bank.

Referring to another portion of this report for information regarding the closing up of this institution, we annex an exhibit of its condition, as determined by the expert examination; the statement also shows in detail the transactions of the receivers up to December 5 last, and the assets and liabilities at that date: —

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Exhibit H.

Statement of Receivers of Hampshire Savings Bank.

CHARACTER OF ASSETS.	Assets delivered to Receivers May 10, 1898.	CHANGES IN ASSETS, AS SHOWN BY REPORTS OF RECEIVERS.						Amount of Assets Dec. 5, 1898.
		Received in Cash.	Disbursed in Cash.	Offsets.	Transfers from.	Transfers to.	Charged off.	
Public funds,	$20,000 00	$14,000 00	-	-	-	-	-	$6,000 00
Bank stocks,	135,490 50	126,036 32	-	-	-	-	-	9,454 18
Railroad bonds,	20,000 00	4,000 00	-	-	-	-	-	16,000 00
Deposits in banks,	59,450 00	59,450 00	-	-	-	-	-	-
Loans on bank stocks,	25,350 00	22,350 00	-	$500 00	-	-	-	2,500 00
Loans to towns,	14,850 00	14,850 00	-	-	-	-	-	-
Personal loans,	58,903 40	50,878 40	-	-	$2,300 00	-	$700 00	5,025 00
Real estate loans,	826,345 06	338,939 85	-	6,942 48	11,231 50	$13,070 00	7,500 00	474,801 23
Special list of loans,	189,390 00	-	-	-	11,670 00	2,200 00	122,620 00	57,300 00
	$1,349,778 96							
Real estate by foreclosure,		10,261 00	$1,395 10	-	-	12,131 50	-	3,265 60
Expense account,		-	1,591 33	-	-	-	-	1,591 33
Depositors' overdrafts,		3 94	-	-	-	131 50	-	127 56
Interest on loans,		29,831 33	-	885 24	-	-	-	-
Interest on deposits,		1,044 57	-	-	-	-	-	-
Dividends on bank stocks,		783 50	-	-	-	-	-	-
Treasurer's bond,		10,000 00	-	-	-	-	-	-
Sundry receipts,		59 66	-	-	-	-	-	-
Discharge of mortgage,		-	25	25	-	-	-	-
Total receipts,		$682,488 57	$2,986 68	$8,327 97	$25,201 50	$27,533 00	$130,820 00	-
Total disbursements,		2,986 68	-	-	-	-	-	-
Cash balance Dec. 5, 1898,		$679,501 89						679,501 89
								$1,255,566 79

LIABILITIES.

Due to depositors,	$1,538,820 13
Unpaid bills incurred prior to receivership,	25 58
Due for rent from Jan. 1 to May 1, 1898,	250 00
	$1,539,095 71

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Trust Companies.

At the date of the annual reports there were 34 trust companies transacting business in this Commonwealth; 2 companies were in the hands of the court and 2 which are incorporated had not commenced business.

The 34 companies transacting business held deposits in their banking departments of $118,743,979.40, with other liabilities of $22,873,531.51 and total assets of $141,617,510.91.

Of the 34 companies, 11 have established trust departments, the liabilities in which amount to $12,677,357.41.

Statements of the several companies will be found annexed to this report on pages 674 to 707.

The companies incorporated, but not commenced business, are as follows, viz.: —

Pynchon Safe Deposit and Trust Company, Springfield, incorporated March 27, 1895; time for organization extended in 1897.

Taunton Safe Deposit and Trust Company, Taunton, incorporated June 8, 1897.

Trust Companies in Hands of the Court.

Suffolk Trust Company.

During the year past the receiver has collected the sum of $4,221.87 and paid out in expenses $1,023.86, as shown in the statement annexed.

Of the collections, the amount of $220 was derived from loans originally made in the banking department of the company, and $3,615 was received from its western investments.

Aside from the cash in the hands of the receiver, the remaining assets are of little or no value.

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Exhibit I.

Statement of Receiver of Suffolk Trust Company.

CHARACTER OF ASSETS.	Amount Oct. 30, 1897.	Disposition of Assets, as shown by Report of Receiver.				Amount Oct. 31, 1898.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	$44,211 14	$20 00	-	-	$20 00	$44,191 14
Demand loans,	30,246 37	200 00	-	-	200 00	30,046 37
Tax sale certificates,	3,373 75	-	-	-	-	3,373 75
Coupon account,	24,273 21	-	-	-	-	24,273 21
Mortgage loans,	4,400 00	3,600 00	-	$156 81	3,600 00	800 00
Bills receivable,	532 25	25 00	-	-	25 00	507 25
Overdrafts,	777 85	-	-	-	-	777 85
Furniture, etc ,	4,141 15	-	-	-	-	4,141 15
Teller's memoranda,	446 88	-	-	-	-	446 88
Real estate equities,	10,934 20	15 00	-	-	15 00	10,919 20
Due from agents,	3,347 52	-	-	-	-	3,347 52
Foreclosure account,	17,739 39	-	-	-	-	17,739 39
Maverick National Bank,	234 80	14 91	-	-	14 91	219 89
Cash,	10,186 90	10,186 90	-	-	-	-
	$154,845 41		-	$156 81	$3,874 91	
Received interest on deposits,		190 15				-
Received from interest on loans, etc ,		156 81				-
Total receipts for year,		$14,408 77				-
Less expenses for year,		1,023 86				-
Cash balance Oct. 31, 1898,		$13,384 91				13,384 91
						$154,168 51

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The matter of the liability of stockholders is still pending, the master having heard most of the evidence, and it is hoped that his report will soon be made to the court.

The receiver, J. Haskell Butler, intends to push this matter as much as his position will allow, and promises to close up his trust during the present calendar year.

Union Loan and Trust Company.

This company remains as at the date of our last report, enjoined by the court from doing any banking, safe deposit or trust business under its charter, but authorized to "deal with its assets for the purpose of turning them into cash or securities promptly convertible into cash."

CONCLUSION.

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

A consolidated balance sheet of the assets and liabilities of the savings banks is given on pages 666 and 667. Similar balance sheets of the assets and liabilities of the trust companies in both their banking and trust departments is shown on page 708.

The table on pages 670 and 671 gives the number, condition and progress of the banks in each year since 1834, the date when returns were first required.

In the Appendix will be found the statutes relating to savings banks and trust companies, corrected to date.

STARKES WHITON,
WILLIAM D. T. TREFRY,
WARREN E. LOCKE,
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, 1898.

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ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 59.

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, WILLIAM J. COUGHLAN,
JOSEPH L. GREENWOOD, WILLIAM VANCE.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$104,300 00	Deposits,	$2,024,947 54
Bank stock, as per schedule,	127,600 00	Guaranty fund,	99,100 00
Loans on bank stock,	9,975 00	Interest account,	11,057 28
Railroad bonds, as per schedule,	227,000 00	Profit and loss account,	19,698 94
Boston Terminal Co. bonds,	10,000 00	Bank liquidation account,	3,154 80
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure,	73,718 73		
Loans on real estate,	1,117,892 27		
Loans on personal security,	329,820 00		
Loans to counties, cities or towns (notes),	61,600 00		
Loans on depositors' books,	810 36		
Deposits in banks, on interest,	40,642 20		
Expense account,	293 43		
Real estate income,	611 73		
Lawrence Duck Co. stock,*	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	3,694 84		
	$2,157,958 56		$2,157,958 56

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Abington National Bank, Abington,	$21,293 47
National Bank of Redemption, Boston,	19,348 73

Loans on Bank Stock, amount on each: —

100 shares Traders' National Bank, Lowell,	$8,000 00
5 shares National Granite Bank, Quincy,	300 00
10 shares First National Bank, Rockland,	875 00
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 Fort Wayne, Ind., 6s,	$5,000	$5,100 00	$5,000 00
of Grand Rapids, Mich., 5s,	3,000	3,240 00	3,000 00
of Malden, Mass., 4s,	16,300	16,626 00	16,300 00
of Medford, Mass., 4s,	2,000	2,035 00	2,000 00
of New Britain, Conn., 4s,	10,000	10,450 00	10,000 00
of Springfield, Ohio, 4½s,	5,000	5,475 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,325 00	5,000 00
Town of Abington, Mass., 4s,	18,000	19,140 00	18,000 00
of Middleborough, Mass., 4s,	10,000	11,050 00	10,000 00
County of Middlesex, Mass., 4s,	10,000	10,100 00	10,000 00
of Washington, Me., 4s,	20,000	20,900 00	20,000 00*
	$104,300	$109,441 00	$104,300 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington,	$6,200	$6,510 00	$6,200 00
40	First N'l Bank, Adams,	4,000	5,000 00	4,000 00
50	Blackstone N'l Bank, Boston,	5,000	3,900 00	5,000 00
74	Boston N'l Bank, Boston,	7,400	7,344 50	7,400 00
12	Central N'l Bank, Boston,	1,200	1,428 00	1,200 00
59	Eliot N'l Bank, Boston,	5,900	7,670 00	5,900 00
50	Globe N'l Bank, Boston,	5,000	5,000 00	5,000 00
50	Hamilton N'l Bank, Boston,	5,000	5,700 00	5,000 00
150	Howard N'l Bank, Boston,	15,000	14,587 50	15,000 00
100	Merchants' N'l Bank, Boston,	10,000	15,500 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	9,100 00	10,000 00
38	Mt. Vernon N'l Bank, Boston,	3,800	3,657 50	3,800 00
110	N'l B'k of Redemption, Boston,	11,000	12,457 50	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	6,446 25	4,500 00
19	National Eagle Bank, Boston,	1,900	1,672 00	1,900 00
68	N'l Hide & Leather B'k, Boston,	6,800	7,259 00	6,800 00
31	Nat'l Webster Bank, Boston,	3,100	3,169 75	3,100 00
22	North National Bank, Boston,	2,200	2,244 00	2,200 00
50	Second National Bank, Boston,	5,000	8,700 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,020 00	1,000 00
50	South End N'l Bank, Boston,	5,000	3,262 50	5,000 00
32	State National Bank, Boston,	3,200	3,576 00	3,200 00
20	Brockton Nat'l B'k, Brockton,	2,000	2,400 00	2,000 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,000 00	3,200 00
2	First Nat'l Bank, Rockland,	200	220 00	200 00
		$127,600	$141,824 50	$127,600 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	$22,990 00	$22,000 00
Boston & Maine R.R. 4s,	39,000	43,440 00	39,000 00
Concord & Montreal R.R. 4s,	30,000	32,400 00	30,000 00
Eastern R.R. 6s,	25,000	29,687 50	25,000 00
Fitchburg R.R. 4s,	21,000	21,470 00	21,000 00
Grafton & Upton R.R. 4s,	10,000	10,000 00	10,000 00
Maine Central R.R. 4½s,	10,000	11,000 00	10,000 00
Old Colony R.R. 4s,	15,000	16,800 00	15,000 00
Penobscot Shore Line R.R. 4s,	25,000	26,125 00	25,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,150 00	5,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	20,000	23,400 00	20,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
	$227,000	$247,912 50	$227,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,348 73	2 per cent.	$113,000 00	4¼ per cent.	$72,750 00	5½ per cent.
21,293 47	2½ "	143,100 00	4½ "	884,072 78	6 "
158,500 00	4 "	148,674 85	5 "		

Amount invested in real estate for banking purposes,	$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	39,500 00
Net income received from same during year ending Oct. 31, 1898,	817 60
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	73,718 73
Assessed value of the same,	64,015 00
Net income received from same during year ending Oct. 31, 1898,	816 65
Number of loans which are of an amount not exceeding $3,000 each,	771
Aggregate amount of the same,	827,268 65
Total number of loans upon real estate,	791
Amount of investments from which no income is received,	30,665 54
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	100,754 03

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

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Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2½ per cent., $40,954 89 2 per cent., 39,331 60	$80,286 49
Number of accounts opened during the year ending Oct. 31, 1898,	418	
Number of accounts closed during the year ending Oct. 31, 1898,	337	
Total number of open accounts Oct. 31, 1898,	4,168	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,242 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		224,930 96
Number of same,	1,972	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		242,447 60
Number of same,	2,823	

Date of examination by commissioner: March 28.

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Federal Reserve Bank of St. Louis

AMHERST SAVINGS BANK — AMHERST.

Incorporated April 5, 1864. Present number of corporators, 13.

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

George Cutler, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. Cook, W. E. Bridgman,
L. D. Hills, D. W. Palmer.

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

Balance Sheet October 31, 1898.

Assets.		Liabilities.	
Public funds, as per schedule,	$147,875 00	Deposits,	$2,391,930 52
Bank stock, as per schedule,	196,471 41	Guaranty fund,	109,283 00
Loans on bank stock,	30,076 00	Profit and loss account,	45,869 87
Railroad bonds, as per schedule,	127,800 00		
Boston Terminal Co. bonds,	85,000 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	1,509,606 00		
Loans on personal security,	230,395 00		
Loans to counties, cities or towns (notes),	105,750 00		
Loans on depositors' books,	1,100 00		
Deposits in banks, on interest,	82,581 14		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	10,428 84		
	$2,547,083 39		$2,547,083 39

Cash on Deposit in Banks, amount in each: —

First National Bank, Amherst,	$49,531 14
City National Bank, Holyoke,	7,000 00
Hampshire County National Bank, Northampton,	15,050 00
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	11,000 00

Loans on Bank Stock, amount on each: —

5 shares Palmer National Bank, Palmer,	$500 00
8 shares First National Bank, Easthampton,	300 00
100 shares Broadway National Bank, Boston,	10,000 00
180 shares Mechanics' National Bank, Boston,	18,000 00
10 shares First National Bank, Amherst, 3 shares Southbridge National Bank, Southbridge,	1,276 00

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Amherst Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$20,000	$20,600 00	$19,875 00
of Pawtucket, R. I., 5s,	3,000	3,030 00	3,000 00*
of Saginaw, Mich., 4½,	20,000	20,550 00	20,000 00
Town of Beverly, Mass., 4s,	10,000	10,625 00	10,000 00
of Clinton, Mass., 4s,	20,000	20,250 00	20,000 00
of Marblehead, Mass., 4s,	15,000	15,525 00	15,000 00
of Springfield, Vt., 4s,	10,000	10,100 00	10,000 00
United States 5s,	50,000	55,875 00	50,000 00
	$148,000	$156,555 00	$147,875 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Amherst,	$10,000	$15,000 00	$14,910 00
34	First Nat'l Bank, Barre,	3,400	3,400 00	3,400 00
80	N'l B'k of the Republic, Boston,	8,000	11,460 00	10,095 50
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,000 00
15	Suffolk National Bank, Boston,	1,500	1,590 00	1,495 08
50	Third National Bank, Boston,	5,000	4,487 50	4,500 00
45	Conway Nat'l Bank, Conway,	4,500	4,500 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	9,400 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	5,712 00	5,600 00
100	City National Bank, Holyoke,	10,000	10,500 00	10,000 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	15,500 00	10,800 00
30	National Bank of Commerce, New London, Ct.,	3,000	3,900 00	3,000 00
5	Berkshire N'l B'k, No. Adams,	500	550 00	500 00
78	First N'l Bank, Northampton,	7,800	10,530 00	9,380 00
130	Hampshire Co. National Bank, Northampton,	13,000	2,600 00	5,200 00
67	Northampton National Bank, Northampton,	6,700	13,400 00	6,954 00
80	First N'l Bank, Norwich, Ct.,	8,000	9,200 00	8,000 00
125	Second N'l Bank, Norwich, Ct.,	12,500	14,375 00	14,825 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	18,720 00	16,101 00
38	Palmer National Bank, Palmer,	3,800	5,510 00	5,306 50
116	Agawam N'l Bank, Springfield,	11,600	6,380 00	9,860 00
115	Chapin N'l Bank, Springfield,	11,500	14,375 00	13,623 00
70	First N'l Bank, Springfield,	7,000	7,840 00	8,730 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.
56	Crocker N'l B'k, Turner's Falls,	$5,600	$6,832 00	$5,600 00
8	Ware National Bank, Ware, .	800	840 00	800 00
25	Citizens' N'l Bank, Worcester,	2,500	3,375 00	2,500 00
40	City N'l Bank, Worcester, .	4,000	5,600 00	4,000 00
10	Mechanics' N'l B'k, Worcester,	1,000	850 00	1,000 00
		$182,200	$211,414 00	$196,471 41

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$43,000	$44,572 50	$43,000 00
Boston & Maine R.R. 4s, . . .	35,000	39,375 00	34,800 00
Boston & Maine R.R. 4½s, . .	10,000	12,500 00	10,000 00
Fitchburg R.R. 5s, ...	40,000	42,262 50	40,000 00
	$128,000	$138,710 00	$127,800 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,531 14	3 per cent.	$41,000 00	4½ per cent.	$32,006 00	5½ per cent.
33,000 00	3¾ "	6,700 00	4¾ "	100,022 00	6 "
185,450 00	4 "	1,516,799 00	5 "		

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, 1898, . .		711 95
Number of loans which are of an amount not exceeding $3,000 each,	748	
Aggregate amount of the same, ...		703,979 00
Total number of loans upon real estate, ...	832	
Amount of investments from which no income is received, ...		9,860 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		117,073 28

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, 1898,	2 per cent., $44,393 92 2¼ per cent., 51,424 82	$95,818 74
Number of accounts opened during the year ending Oct. 31, 1898,	596	
Number of accounts closed during the year ending Oct. 31, 1898,	445	
Total number of open accounts Oct. 31, 1898,	5,287	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,479 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		322,110 29
Number of same,	3,679	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		297,876 33
Number of same,	3,622	

Date of examination by commissioner: September 2.

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ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 36.

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:
LEWIS T. HARDY, WILLIAM S. JENKINS,
MOSES T. STEVENS.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.; Wednesdays, 9 A.M. to 12 M.; the third Wednesday of March, June, September and December, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$402,000 00	Deposits,	$2,740,238 92
Loans on public funds,	80 00	Guaranty fund,	136,000 00
Bank stock, as per schedule,	264,983 50	Interest account,	49,869 81
Loans on bank stock,	2,112 50	Profit and loss account,	85,122 84
Railroad bonds, as per schedule,	842,987 50	Bank liquidation account,	3,687 40
Boston Terminal Co. bonds,	20,000 00		
Real estate by foreclosure,	87,996 98		
Loans on real estate,	1,282,193 95		
Loans on personal security,	38,852 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	56,703 15		
Deposits in banks, not on interest,	5,461 27		
Expense account,	2,178 07		
Cash on hand,	9,320 05		
	$3,014,918 97		$3,014,918 97

Cash on Deposit in Banks, amount in each:—

Andover National Bank, Andover,	$8,461 27
Blackstone National Bank, Boston,	53,703 15

Loan on Public Funds:—

$100 City of Boston, Mass., 4s,	$80 00

Loans on Bank Stock, amount on each:—

32 shares Andover National Bank, Andover,	$1,300 00
6 shares National Bank of the Republic, Boston,	512 50
4 shares National Bank of the Republic, Boston,	300 00

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Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$56,250 00	$50,000 00
of Brockton, Mass., 4s,	48,000	53,615 00	48,000 00
of Chicago, Ill., 4s,	75,500	83,050 00	75,500 00
of Fall River, Mass., 6s,	11,000	11,601 25	11,000 00
of Gloucester, Mass., 4s,	9,000	9,450 00	9,000 00
of Lewiston, Me., 6s,	4,000	4,240 00	4,000 00
of Lynn, Mass., 4s,	50,000	55,325 00	50,000 00
of Portland, Me., 6s,	21,000	25,200 00	21,000 00
of Sioux City, Iowa, 4½s,	15,000	16,700 00	15,000 00
Town of Andover, Mass., 4s,	10,000	11,127 50	10,000 00
of Arlington, Mass., 4s,	10,000	10,700 00	10,000 00
of Marblehead, Mass., 4s,	25,000	27,875 00	25,000 00
of Melrose, Mass., 4s,	26,000	27,820 00	26,000 00
of Methuen, Mass., 4s,	9,000	9,990 00	9,000 00
of Peabody, Mass., 4s,	10,000	11,100 00	10,000 00
United States 3s,	8,500	8,946 25	8,500 00
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
of Rockingham, N. H., 4s,	10,000	10,550 00	10,000 00
	$402,000	$444,340 00	$402,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
141	Andover Nat'l Bank, Andover,	$14,100	$15,510 00	$14,100 00
40	Atlas National Bank, Boston,	4,000	4,360 00	4,000 00
149	Blackstone N'l Bank, Boston,	14,900	11,622 00	14,890 50
27	Boylston Nat'l Bank, Boston,	2,700	3,267 00	2,700 00
84	Everett National Bank, Boston,	4,200	3,360 00	4,200 00
70	Freeman's Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
100	Market National Bank, Boston,	10,000	7,700 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	7,500 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,750 00	5,000 00
120	Metropolitan N'l Bank, Boston,	12,000	10,920 00	12,000 00
300	Nat'l Bank of the Commonwealth, Boston,	30,000	43,500 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	32,231 25	22,500 00
100	National City Bank, Boston,	–	500 00	–
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
176	National Revere Bank, Boston,	17,600	16,192 00	17,600 00
6	Nat'l Security Bank, Boston,	600	1,380 00	600 00
60	National Union Bank, Boston,	6,000	7,995 00	6,000 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.
192	Nat'l Webster Bank, Boston, .	$19,200	$19,632 00	$19,200 00
58	New England N'l B'k, Boston,	5,800	8,816 00	5,800 00
41	North National Bank, Boston,.	4,100	4,182 00	4,100 00
129	Old Boston N'l Bank, Boston,.	12,900	14,190 00	12,900 00
110	Second National Bank, Boston,	11,000	19,140 00	11,000 00
35	Shawmut Nat'l Bank, Boston,.	3,500	4,270 00	3,500 00
50	South End Nat'l Bank, Boston,	5,000	3,262 50	5,000 00
52	State National Bank, Boston, .	5,200	5,811 00	5,200 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,468 00
3	First National Bank, Danvers,	225	219 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	9,000 00	5,000 00
100	Bay State N'l Bank, Lawrence,	7,500	11,800 00	7,500 00
25	Union Nat'l Bank, Weymouth,	2,500	2,500 00	2,500 00
		$265,025	$304,859 75	$264,983 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,. . .	$50,000	$53,875 00	$50,000 00
Boston & Lowell R.R. 5s,. . .	2,000	2,030 00	2,000 00
Boston & Maine R.R. 4s, . . .	110,000	123,325 00	110,000 00
Boston & Maine R.R. 4½s, . .	30,000	37,200 00	30,000 00
Concord & Montreal R.R. 4s, . .	100,000	108,000 00	99,987 50
Conn. & Passumpsic River R.R. 4s, .	20,000	22,800 00	20,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	30,000 00	25,000 00
Fitchburg R R. 4s, ...	105,000	110,600 00	105,000 00
Fitchburg R.R. 5s, ...	50,000	55,500 00	50,000 00
Maine Central R.R. 4½s, . . .	25,000	27,625 00	25,000 00
Maine Central R.R. 4s, ...	10,000	10,500 00	10,000 00
Maine Central, European & No. American R.R. 4s, ...	5,000	5,475 00	5,000 00
Manchester & Lawrence R.R. 4s, .	25,000	27,500 00	25,000 00
Newport & Richford R R. 5s, . .	13,000	14,300 00	13,000 00*
New York, New Haven & Hartford R.R. 4s, ...	25,000	28,375 00	25,000 00
Old Colony R.R. 4s, ...	148,000	165,640 00	148,000 00
Providence & Worcester R.R. 4s, .	25,000	28,750 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	25,000	32,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	56,000 00	50,000 00
	$843,000	$939,745 00	$842,987 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.
$53,703 15	2 per cent.	$565,539 40	5 per cent.	$617,978 68	6 per cent.
6,001 00	4 "	135,311 77	5½ "	157 60	7 "
1,300 00	4½ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$87,996 98
Assessed value of the same,		99,780 00
Number of loans which are of an amount not exceeding $3,000 each,	532	
Aggregate amount of the same,		857,959 41
Total number of loans upon real estate,	611	
Amount of investments from which no income is received,		54,952 60
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		137,138 46
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, 1898,	2 per cent., $52,331 11 2 per cent., 52,819 73	105,150 84
Number of accounts opened during the year ending Oct. 31, 1898,	530	
Number of accounts closed during the year ending Oct. 31, 1898,	521	
Total number of open accounts Oct. 31, 1898,	6,017	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,597 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		301,752 41
Number of same,	3,547	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		355,197 47
Number of same,	3,461	

Date of examination by commissioner: September 13.

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ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 36.

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,
EDWARD S. FESSENDEN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$396,800 00	Deposits,	$1,611,600 57
Bank stock, as per schedule,	17,985 40	Guaranty fund,	66,124 38
Loans on bank stock,	5,000 00	Interest account,	11,671 07
Railroad bonds, as per schedule,	111,000 00	Profit and loss account,	7,946 92
Real estate (for banking purposes),	100 00	Surplus,	9,594 60
Real estate by foreclosure,	2,791 26	Rent account,	519 89
Loans on real estate,	1,072,009 56	Due on mortgage loans,	16,919 31
Loans to counties, cities or towns (notes),	52,508 48	Collection,	25 00
Loans on depositors' books,	350 00	Premium account,	531 49
Deposits in banks, on interest,	58,133 76		
Expense account,	2,163 53		
Tax account,	401 78		
Insurance account,	572 19		
Cash on hand,	5,117 27		
	$1,724,933 23		$1,724,933 23

Cash on Deposit in Banks, amount in each: —

First National Bank, Arlington,	$14,108 19*
Atlantic National Bank, Boston,	30,395 19
Faneuil Hall National Bank, Boston,	13,630 38

Loan on Bank Stock: —

50 shares First Ward National Bank, East Boston,	$5,000 00

* This amount has since been reduced within the legal limit.

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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	$2,020 00	$2,000 00
of Belfast, Me., 4s,	15,000	15,975 00	15,000 00
of Brockton, Mass., 4s,	12,000	13,020 00	12,000 00
of Chelsea, Mass., 4s,	1,000	1,105 00	1,000 00
of Cleveland, Ohio, 5s,	9,000	9,600 00	9,000 00
of Dayton, Ohio, 5s,	12,000	12,315 00	12,000 00*
of Dayton, Ohio, 6s,	5,000	5,375 00	5,000 00*
of Fall River, Mass, 6s,	2,000	2,040 00	2,000 00
of Foxborough, Mass., 4s,	5,000	5,025 00	5,000 00
of Grand Rapids, Mich., 5s,	20,000	21,655 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,125 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	11,250 00	10,000 00
of Lewiston, Me., 5s,	1,000	1,235 00	1,000 00
of Medford, Mass., 4s,	10,000	10,850 00	10,000 00
of Middletown, Conn., 4s,	10,000	10,825 00	10,000 00
of New London, Conn., 4s,	16,000	17,840 00	16,000 00
of Peoria, Ill., 7s,	13,000	13,162 50	13,000 00
of Portland, Me, 6s,	20,000	24,000 00	20,000 00
of Rochester, N. H., 4s,	6,000	6,615 00	6,000 00
of Springfield, Ohio, 4½s,	12,000	13,132 50	12,000 00
of Wallingford, Conn., 4s,	12,000	13,080 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,475 00	5,000 00
of Woonsocket, R. I., 4s,	25,000	27,375 00	25,000 00*
of Youngstown, Ohio, 5s,	16,000	17,298 75	16,000 00
Town of Arlington, Mass., 4s,	31,800	34,490 00	31,800 00
of Attleborough, Mass., 4s,	10,000	10,900 00	10,000 00
of Chatham, Mass., 4½s,	8,000	8,600 00	8,000 00
of Cranston, R. I, 4s,	2,000	2,180 00	2,000 00
of Hull, Mass., 5s,	18,000	20,970 00	18,000 00
of Leicester, Mass., 4s,	13,000	13,445 00	13,000 00
of Melrose, Mass., 4s,	10,000	10,900 00	10,000 00
of Methuen, Mass., 4s,	15,000	16,476 25	15,000 00
of Rockport, Mass., 4s,	13,000	14,142 50	13,000 00
of Wellesley, Mass., 4s,	10,000	10,295 00	10,000 00
of Winchester, Mass., 4s,	4,000	4,360 00	4,000 00
District of Columbia 6s,	3,000	3,315 00	3,000 00
County of Washington, Me., 4s,	15,000	15,675 00	15,000 00*
	$396,800	$431,142 50	$396,800 00

* Legal investments when made.

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Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington, .	$1,000	$1,220 00	$802 92
50	Atlantic Nat'l Bank, Boston, .	5,000	5,600 00	4,014 60
50	Faneuil Hall N'l Bank, Boston,	5,000	6,287 50	4,014 60
22	First Ward N'l Bank, Boston, .	2,200	2,860 00	1,766 42
25	N'l B'k of No. America, Boston,	2,500	2,556 25	2,007 30
10	N'l B'k of Redemption, Boston,	1,000	1,132 50	802 92
33	N'l B'k of the Republic, Boston,	3,300	4,727 25	2,649 64
12	National Union Bank, Boston,	1,200	1,599 00	963 50
12	Dedham Nat'l Bank, Dedham,	1,200	1,260 00	963 50
		$22,400	$27,242 50	$17,985 40

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,300 00	$2,000 00
Concord & Montreal R.R. 4s, . .	20,000	21,600 00	20,000 00
Newport & Richford R.R. 5s, . .	20,000	22,000 00	20,000 00*
Old Colony R R. 4s, ...	30,000	33,600 00	30,000 00
Portland & Ogdensburg R.R. 6s, .	4,000	4,160 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	15,000	18,300 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	12,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
	$111,000	$125,460 00	$111,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$58,133 76	2 per cent.	$486,729 76	5 per cent.	$237,906 70	6 per cent.
41,508 48	4 "	111,554 00	5¼ "	1,400 00	6½ "
11,000 00	4½ "	227,869 10	5½ "	6,900 00	7 "
5,000 00	4¾ "				

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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,		23,381 00
Net income received from same during year ending Oct. 31, 1898,		948 51
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		2,791 26
Assessed value of the same,		2,886 87
Net income received from same during year ending Oct. 31, 1898,		53 20
Number of loans which are of an amount not exceeding $3,000 each,	321	
Aggregate amount of the same,		359,179 34
Total number of loans upon real estate,	420	
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, 1898,		83,518 39
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, 1898,	2 per cent., $28,658 89 2 per cent., 29,477 23	58,136 12
Number of accounts opened during the year ending Oct. 31, 1898,	471	
Number of accounts closed during the year ending Oct. 31, 1898,	290	
Total number of open accounts Oct. 31, 1898,	4,622	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,709 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		272,248 94
Number of same,	3,962	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		213,092 79
Number of same,	2,875	

Date of examination by commissioner: March 11.

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ederal Reserve Bank of St. Louis

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 37.

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$187,000 00	Deposits,	$2,018,477 78
Bank stock, as per schedule,	10,400 00	Guaranty fund,	97,500 00
Loans on bank stock,	11,575 00	Interest account,	37,781 11
Railroad bonds, as per schedule,	125,000 00	Profit and loss account,	62,354 35
Boston Terminal Co. bonds,	50,000 00		
Loans on real estate,	1,212,130 43		
Loans on personal security,	487,000 00		
Loans to counties, cities or towns (notes),	48,200 00		
Deposits in banks, on interest,	82,144 17		
Expense account,	2,045 12		
Cash on hand,	618 52		
	$2,216,113 24		$2,216,113 24

Cash on Deposit in Banks, amount in each: —

Miller's River National Bank, Athol,	$50,877 42
Eliot National Bank, Boston,	31,266 75

Loans on Bank Stock, amount on each: —

8 shares Athol National Bank, Athol, Mass.,	$375 00
3 shares Miller's River National Bank, Athol, Mass.,	300 00
7 shares Miller's River National Bank, Athol, Mass.,	500 00
5 shares Metropolitan National Bank, Boston, Mass.,	400 00
100 shares Springfield Safe Deposit and Trust Company, Springfield, Mass.,	10,000 00

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Federal Reserve Bank of St. Louis

Athol Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,462 50	$5,000 00
of Chicopee, Mass., 4s,	8,000	8,080 00	8,000 00
of Cleveland, Ohio, 5s,	20,000	21,257 50	20,000 00
of Holyoke, Mass., 4s,	25,000	26,000 00	25,000 00
of Kansas City, Mo., 4½s,	25,000	28,250 00	25,000 00
of Milwaukee, Wis., 5s,	12,000	12,090 00	12,000 00
of Newton, Mass., 5s,	10,000	11,150 00	10,000 00
of Newton, Mass., 4s,	10,000	11,200 00	10,000 00
of Taunton, Mass., 4s,	2,000	2,175 00	2,000 00
of Youngstown, Ohio, 5s,	20,000	20,700 00	20,000 00
United States 4s,	50,000	64,000 00	50,000 00
	$187,000	$210,365 00	$187,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Miller's River N'l B'k, Athol,	$2,700	$4,725 00	$2,700 00
7	Blackstone N'l Bank, Boston,	700	546 00	700 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,000 00
50	National Eagle Bank, Boston,	5,000	4,400 00	5,000 00
10	Shawmut N'l Bank, Boston,	1,000	1,220 00	1,000 00
		$10,400	$12,191 00	$10,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$25,000	$28,312 50	$25,000 00
Boston & Providence R.R. 4s,	25,000	27,250 00	25,000 00
Fitchburg R.R. 4s,	35,000	37,625 00	35,000 00
Fitchburg R.R. 4½s,	20,000	22,200 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,200 00	20,000 00
	$125,000	$136,587 50	$125,000 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.
$82,144 17	2 per cent.	$30,000 00	4¼ per cent.	$25,000 00	5¼ per cent.
25,000 00	3¾ "	61,000 00	4½ "	20,100 00	5½ "
297,500 00	4 "	1,130,010 49	5 "	170,294 94	6 "

Number of loans which are of an amount not exceeding $3,000 each, 340
Aggregate amount of the same, ... $385,510 42
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, 1898, ... 102,171 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, 1898, . . { 2 per cent., $37,932 61 / 2 per cent., 38,881 42 } 76,814 03
Number of accounts opened during the year ending Oct. 31, 1898, . 877
Number of accounts closed during the year ending Oct. 31, 1898, . 608
Total number of open accounts Oct. 31, 1898, ... 5,778
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ... 6,588 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ... 300,887 76
Number of same, ... 3,286
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ... 309,826 08
Number of same, ... 3,510
Date of examination by commissioner: March 29.

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Federal Reserve Bank of St. Louis

ATTLEBOROUGH SAVINGS BANK — NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 58.

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, ELSON I. FRANKLIN,
EVERETT S. CAPRON, G. W. CHEEVER,
JAMES H. STURDY, F. E. STURDY,
E. L. HIXON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$29,500 00	Deposits,	$1,356,272 26
Bank stock, as per schedule,	11,100 00	Guaranty fund,	68,000 00
Railroad bonds, as per schedule,	100,500 00	Interest account,	5,702 88
Loans on railroad stock,	25,000 00	Profit and loss account,	35,444 91
Boston Terminal Co. bonds,	25,000 00		
Real estate by foreclosure,	62,542 50		
Loans on real estate,	791,245 08		
Loans on personal security,	345,988 11		
Deposits in banks, on interest,	66,391 78		
Deposits in banks, not on interest,	5,964 23		
Expense account,	96 32		
Cash on hand,	2,092 03		
	$1,465,420 05		$1,465,420 05

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	$31,391 78
North Attleborough National Bank, North Attleborough,	5,964 23
First National Bank, Pawtucket, R. I.,	35,000 00

Loan on Railroad Stock:—

200 shares Boston & Maine R.R.,	$25,000 00

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Federal Reserve Bank of St. Louis

Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	$4,500	$4,645 00	$4,500 00
of Sioux City, Iowa, 4½s, . .	25,000	26,250 00	25,000 00
	$29,500	$30,895 00	$29,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First Nat'l Bank, Attleborough,	$6,100	$8,845 00	$6,100 00
50	Boston National Bank, Boston,	5,000	4,962 50	5,000 00
		$11,100	$13,807 50	$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$25,000	$25,500 00	$23,750 00
Fitchburg R.R. 5s, ...	75,000	78,550 00	76,750 00
	$100,000	$104,050 00	$100,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$31,391 78	2 per cent.	$50,000 00	4 per cent.	$25,000 00	5½ per cent.
35,000 00	3 "	20,000 00	4¼ "	93,900 00	5½ "
50,000 00	3¾ "	73,000 00	4½ "	535,533 19	6 "
25,000 00	3⅞ "	289,800 00	5 "		

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Attleborough Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$62,542 50
Assessed value of the same,		54,700 00
Net income received from same during year ending Oct. 31, 1898,		2,766 00
Number of loans which are of an amount not exceeding $3,000 each,	312	
Aggregate amount of the same,		284,552 41
Total number of loans upon real estate,	347	
Amount of investments from which no income is received,		628 30
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1898,		73,197 77
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, 1898,	2 per cent., $25,191 69 2 per cent., 25,405 68	50,597 37
Number of accounts opened during the year ending Oct. 31, 1898,	641	
Number of accounts closed during the year ending Oct. 31, 1898,	445	
Total number of open accounts Oct. 31, 1898,	4,177	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,806 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		258,167 20
Number of same,	3,742	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		257,753 86
Number of same,	3,075	

Date of examination by commissioner: February 7.

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Federal Reserve Bank of St. Louis

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 38.

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, JOHN C. BARTHOLOMEW,
CHARLES H. FOLLANSBY, ORAMEL CLARK,
GEORGE R. SIMONDS.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$25,000 00	Deposits,	$699,771 75
Bank stock, as per schedule,	77,418 00	Guaranty fund,	22,000 00
Loans on bank stock,	125 00	Interest account,	5,918 66
Railroad bonds, as per schedule,	45,000 00	Profit and loss account,	12,502 59
Boston Terminal Co. bonds,	25,000 00		
Real estate (for banking purposes),	10,477 41		
Real estate by foreclosure,	13,637 33		
Loans on real estate,	477,404 79		
Loans on personal security,	39,933 33		
Loans to counties, cities or towns (notes),	1,000 00		
Deposits in banks, on interest,	19,000 00		
Deposits in banks, not on interest,	3,093 33		
Expense account,	750 04		
Suspense account,	14 82		
Safe and furniture,	2,338 95		
	$740,193 00		$740,193 00

Cash on Deposit in Bank:—

First National Bank, Barre, ... $22,093 33

Loan on Bank Stock:—

5 shares First National Bank, Barre, ... $125 00

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Barre Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s, . .	$10,000	$11,250 00	$10,000 00
of Springfield, Ohio, 5s, . .	10,000	11,700 00	10,000 00
County of Washington, Me., 4s, .	5,000	5,250 00	5,000 00*
	$25,000	$28,200 00	$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	$3,600	$3,600 00	$3,600 00
28	Blackstone Nat'l Bank, Boston,	2,800	2,184 00	2,490 00
62	Boston National Bank, Boston,	6,200	6,153 50	6,100 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,420 00	2,260 00
17	Continental N'l Bank, Boston,	1,700	2,040 00	1,737 00
25	Eliot National Bank, Boston, .	2,500	3,250 00	2,950 00
41	First National Bank, Boston, .	4,100	7,995 00	8,118 00
32	N'l B'k of Commerce, Boston,	3,200	3,376 00	3,496 00
46	N'l B'k of Redemption, Boston,	4,600	5,209 50	5,375 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,668 75	2,725 00
6	National Revere Bank, Boston,	600	552 00	560 00
34	Second National Bank, Boston,	3,400	5,916 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	2,040 00	1,865 00
20	Suffolk National Bank, Boston,	2,000	2,120 00	2,275 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,130 00	2,750 00
50	Nat'l Market Bank, Brighton, .	5,000	5,000 00	5,777 00
7	Ware National Bank, Ware, .	700	735 00	735 00
52	Central Nat'l Bank, Worcester,	5,200	6,760 00	7,280 00
21	Citizens' N'l Bank, Worcester,	2,100	2,835 00	2,625 00
50	City National Bank, Worcester,	5,000	7,000 00	6,300 00
20	First National Bank, Worcester,	2,000	3,600 00	3,300 00
		$64,200	$77,584 75	$77,418 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s, .	$5,000	$5,400 00	$5,000 00
Eastern R.R. 6s, ...	5,000	5,937 50	5,000 00
Fitchburg R.R. 4s, ...	10,000	10,700 00	10,000 00

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Barre Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Rumford Falls & Rangeley Lakes R.R. 5s,	$10,000	$10,500 00	$10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,350 00	15,000 00
	$45,000	$51,887 50	$45,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,000 00	2 per cent.	$6,500 00	5 per cent.	$227,950 00	5½ per cent.
17,500 00	4 "	44,500 00	5¼ "	216,013 12	6 "
6,000 00	4½ "				

Amount invested in real estate for banking purposes,		$10,477 41
Estimated value of the same,		10,477 41
Assessed value of the same,		7,000 00
Net income received from same during year ending Oct. 31, 1898,		421 82
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		13,637 33
Assessed value of the same,		13,210 00
Number of loans which are of an amount not exceeding $3,000 each,	218	
Aggregate amount of the same,		259,901 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, 1898,		36,082 67
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, 1898,	2 per cent., $13,521 43 2 per cent., 13,655 16	27,176 59
Number of accounts opened during the year ending Oct. 31, 1898,	172	
Number of accounts closed during the year ending Oct. 31, 1898,	126	
Total number of open accounts Oct. 31, 1898,	1,750	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,214 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		72,825 64
Number of same,	928	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		90,863 46
Number of same,	980	

Date of examination by commissioner: October 11.

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BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 25.

HIRAM LORING, *President.* STEPHEN WING, *Treasurer.*
WILLIAM R. FARRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,189 10	Deposits,	$489,611 83
Bank stock, as per schedule,	69,703 69	Guaranty fund,	23,298 61
Loans on bank stock,	100 00	Profit and loss account,	10,902 39
Railroad bonds, as per schedule,	91,818 75	Bank liquidation account,	581 37
Real estate by foreclosure,	20,529 19		
Loans on real estate,	259,450 26		
Loans on personal security,	37,463 00		
Loans to counties, cities or towns (notes),	20,850 00		
Deposits in banks, on interest,	7,988 65		
Deposits in banks, not on interest,	2,146 24		
Cash on hand,	4,155 32		
	$524,394 20		$524,394 20

Cash on Deposit in Banks, amount in each: —

Lincoln National Bank, Boston,	$2,273 03
Manufacturers' National Bank, Boston,	3,805 80
First National Bank, Hyannis,	1,909 82
First National Bank, Yarmouthport,	2,146 24

Loan on Bank Stock: —

2 shares Cape Cod National Bank, Harwich,	$100 00

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Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Spencer, Mass., 4s, . .	$10,000	$10,800 00	$10,189 10

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	$3,000	$3,270 00	$3,660 00
5	Blackstone N'l Bank, Boston, .	500	390 00	500 00
30	Boston National Bank, Boston,	3,000	2,970 00	3,270 00
63	Everett National Bank, Boston,	3,150	2,520 00	3,465 00
55	Faneuil Hall N'l Bank, Boston,	5,500	6,875 00	6,765 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,241 80
13	Market National Bank, Boston,	1,300	1,001 00	1,300 00
56	Merchants' Nat'l Bank, Boston,	5,600	8,680 00	7,280 00
50	N'l B'k of Redemption, Boston,	5,000	5,650 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	7,150 00	5,749 88
21	National Eagle Bank, Boston,	2,100	1,848 00	2,205 00
50	Nat'l Exchange Bank, Boston,	5,000	6,500 00	5,927 00
7	Old Boston N'l Bank, Boston, .	700	770 00	756 00
25	Second National Bank, Boston,	2,500	4,350 00	3,258 00
25	Shawmut Nat'l Bank, Boston, .	2,500	3,050 00	2,750 00
15	State National Bank, Boston, .	1,500	1,665 00	1,770 00
6	Suffolk National Bank, Boston,	600	636 00	597 34
37	Tremont Nat'l Bank, Boston, .	3,700	2,627 00	4,180 00
10	Citizens' N'l B'k, New Bedford,	1,000	850 00	1,000 00
24	First Nat'l Bank, New Bedford,	2,400	3,000 00	2,400 00
9	First N'l Bank, Yarmouthport,	900	1,062 00	1,128 67
		$59,950	$69,864 00	$69,703 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	$11,000	$12,430 00	$11,250 00
Boston & Albany R.R. 4s, . .	5,000	5,400 00	5,318 75
Boston & Maine R.R. 4s, . . .	1,000	1,125 00	1,048 75
Boston & Maine R.R. 4½s, . .	5,000	6,200 00	5,837 50

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Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$20,000	$20,400 00	$20,593 75
Maine Central R.R. 4s,	5,000	5,300 00	5,100 00
Maine Central, European & North American R.R. 4s,	4,000	4,380 00	4,115 00
Old Colony R.R. 4s,	26,000	28,830 00	27,542 50
Upper Coos R.R. 4½s,	5,000	5,400 00	5,462 50
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,550 00
	$87,000	$94,765 00	$91,818 75

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,988 65	2 per cent.	$73,009 00	5 per cent.	$193,337 22	6 per cent.
9,000 00	4 "	33,287 04	5½ "	2,930 00	7 "
6,300 00	4½ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$20,529 19
Assessed value of the same,		13,950 00
Net income received from same during year ending Oct. 31, 1898,		279 20
Number of loans which are of an amount not exceeding $3,000 each,	332	
Aggregate amount of the same,		204,576 22
Total number of loans upon real estate,	281	
Amount of investments from which no income is received,		18,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		25,862 23
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, 1898,	1½ per cent., $7,343 74 1½ per cent., 7,138 10	14,481 84
Number of accounts opened during the year ending Oct. 31, 1898,	124	
Number of accounts closed during the year ending Oct. 31, 1898,	141	
Total number of open accounts Oct. 31, 1898,	1,836	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,026 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		53,877 40
Number of same,	799	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		90,267 46
Number of same,	1,196	

Date of examination by commissioner: May 6.

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BAY STATE SAVINGS BANK — WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 105.

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 KENNEY,
JAMES A. MCDERMOTT, RICHARD HEALY,
THOMAS BARRETT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$25,239 25	Deposits,	$214,757 70
Bank stock, as per schedule,	17,619 13	Guaranty fund,	874 54
Loans on real estate,*	159,710 00	Interest account,	1,176 74
Loans on personal security,	4,875 00	Profit and loss account,	1,324 85
Deposits in bank, on interest,	9,754 78	Bank liquidation account,	183 63
Cash on hand,	1,119 30		
	$218,317 46		$218,317 46

* In excess of the legal limit.

Cash on Deposit in Bank: —

First National Bank, Worcester, ... $9,754 78

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s,	$5,000	$5,410 00	$5,410 00
of Fitchburg, Mass., 4s,	4,000	4,370 00	4,370 00
of Somerville, Mass., 4s,	5,000	5,259 25	5,259 25
Town of Watertown, Mass., 4s,	5,000	5,200 00	5,200 00
United States 3s,	5,000	5,262 50	5,000 00
	$24,000	$25,501 75	$25,239 25

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Bay State Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston, .	$1,500	$1,635 00	$1,773 75
5	Boylston Nat'l Bank, Boston, .	500	605 00	652 50
10	Central National Bank, Boston,	1,000	1,190 00	1,250 00
5	Continental N'l Bank, Boston,	500	600 00	516 25
9	Eliot National Bank, Boston, .	900	1,170 00	1,172 25
7	Faneuil Hall N'l Bank, Boston,	700	880 25	935 00
2	Hamilton Nat'l Bank, Boston, .	200	228 00	214 50
5	Howard Nat'l Bank, Boston, .	500	486 25	461 25
10	Merchants' N'l Bank, Boston, .	1,000	1,550 00	1,538 75
10	N'l Bank of Commerce, Boston,	1,000	1,055 00	1,112 50
10	National Bank of the Commonwealth, Boston, . . .	1,000	1,450 00	1,405 00
10	N'l B'k of Redemption, Boston,	1,000	1,132 50	1,180 00
8	N'l B'k of the Republic, Boston,	800	1,146 00	1,176 00
8	N'l Hide & Leather B'k, Boston,	800	854 00	838 00
5	New England N'l B'k, Boston,	500	760 00	752 50
11	North National Bank, Boston,	1,100	1,122 00	1,180 63
10	Old Boston N'l Bank, Boston, .	1,000	1,100 00	1,115 00
1	Suffolk National Bank, Boston,	100	106 00	115 25
3	Tremont Nat'l Bank, Boston, .	300	213 00	230 00
		$14,400	$17,283 00	$17,619 13

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,754 78	3 per cent.	$3,700 00	5½ per cent.	$500 00	7 per cent.
152,210 00	5 "	8,175 00	6 "		

Number of loans which are of an amount not exceeding $3,000 each, 42
Aggregate amount of the same, ... $72,635 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, 1898, ... 7,379 63
Times for the dividends fixed by the by-laws: March 1 and September 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898, . . { 2 per cent., $2,781 86 / 2 per cent., 3,500 15 } 6,282 01
Number of accounts opened during the year ending Oct. 31, 1898, . 348
Number of accounts closed during the year ending Oct. 31, 1898, . 87
Total number of open accounts Oct. 31, 1898, ... 792
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ... 110,070 49
Number of same, ... 1,345
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ... 43,463 08
Number of same, ... 584
Date of examination by commissioner: September 15.

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Federal Reserve Bank of St. Louis

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, CHARLES W. WINN,
FREDERIC DODGE, JOSEPH O. WELLINGTON,
JOHN KILBURN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$21,782 50	Deposits,	$212,015 17
Bank stock, as per schedule,	7,199 50	Guaranty fund,	3,100 00
Railroad bonds, as per schedule,	52,000 00	Interest account,	2,272 88
Loans on real estate,	115,205 00	Profit and loss account,	369 76
Loans on personal security,	10,550 00		
Deposits in banks, on interest,	10,378 18		
Expense account,	5 00		
Cash on hand,	637 63		
	$217,757 81		$217,757 81

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, ... $10,378 18

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$2,000	$2,145 00	$2,160 00
of Chicago, Ill., 4s,	5,000	5,500 00	5,000 00
Town of Belmont, Mass., 4s,	3,000	3,270 00	3,100 00
of Melrose, Mass., 4s,	3,000	3,330 00	3,360 00
of Peabody, Mass., 4s,	2,000	2,205 00	2,000 00
of Sharon, Mass., 4s,	5,000	5,125 00	5,162 50
of Winchester, Mass., 4s,	1,000	1,037 50	1,000 00
	$21,000	$22,612 50	$21,782 50

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Federal Reserve Bank of St. Louis

Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
14	Blackstone Nat'l Bank, Boston,	$1,400	$1,092 00	$1,300 00
24	Faneuil Hall N'l Bank, Boston,	2,400	3,018 00	2,900 00
2	Freeman's Nat'l Bank, Boston,	200	200 00	199 50
7	Nat'l Exchange Bank, Boston,	700	913 50	800 00
3	N'l Hide & Leather B'k, Boston,	300	320 25	300 00
2	Nat'l Webster Bank, Boston, .	200	204 50	200 00
5	South End N'l Bank, Boston, .	500	326 25	500 00
10	Third National Bank, Boston, .	1,000	892 50	1,000 00
		$6,700	$6,967 00	$7,199 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$4,000	$4,347 50	$4,000 00
Boston & Maine R.R. 4½s, . .	3,000	3,735 00	3,000 00
Concord & Montreal R.R. 4s, . .	9,000	9,720 00	9,000 00
Fitchburg R.R. 4s, ...	5,000	5,375 00	5,000 00
Fitchburg R.R. 5s, ...	5,000	5,461 25	5,000 00
Maine Central R R. 4½s, . . .	5,000	5,500 00	5,000 00
Maine Central, European & North American R.R. 4s, ...	3,000	3,255 00	3,200 00
New York, New Haven & Hartford R.R. 4s, ...	5,000	5,625 00	5,500 00
Old Colony R.R. 4s, ...	10,000	11,100 00	10,300 00
Upper Coos R.R. 4½s, . . .	2,000	2,180 00	2,000 00
	$51,000	$56,298 75	$52,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,378 18	2 per cent.	$28,800 00	5½ per cent.	$54,005 00	6 per cent.
42,950 00	5 "				

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Federal Reserve Bank of St. Louis

Belmont Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	83	
Aggregate amount of the same,		$21,030 00
Total number of loans upon real estate,	76	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		9,121 67
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, 1898,	2 per cent., $3,458 26 2 per cent., 3,771 52	7,229 78
Number of accounts opened during the year ending Oct. 31, 1898,	105	
Number of accounts closed during the year ending Oct. 31, 1898,	41	
Total number of open accounts Oct. 31, 1898,	806	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		539 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		48,092 71
Number of same,	709	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		25,536 99
Number of same,	292	

Date of examination by commissioner: January 4.

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BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 20, 1871. Present number of corporators, 36.

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

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr., JAMES M. FREEMAN,
JOSEPH G. RAY, CHARLES J. McKENZIE,
ELISHA P. CHAPMAN, EDWARD H. SHERMAN,
CHARLES STEWART.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$7,071 25	Deposits,	$543,114 23
Bank stock, as per schedule,	38,170 62	Guaranty fund,	26,938 48
Loans on bank stock,	38,300 00	Interest account,	7,440 28
Railroad bonds, as per schedule,	75,825 00	Profit and loss account,	14,544 07
Loans on railroad stock,	11,000 00	Real estate income account,	76 57
Real estate by foreclosure,	27,124 44		
Loans on real estate,	198,335 00		
Loans on personal security,	180,937 00		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books,	112 00		
Deposits in banks, on interest,	438 29		
Deposits in banks, not on interest,	890 71		
Expense account,	520 86		
Tax account,	518 49		
Furniture account,	600 00		
Cash on hand,	2,269 97		
	$592,113 63		$592,113 63

Cash on Deposit in Banks, amount in each:—

Mercantile Trust Company, Boston,	$164 05
National Bank of Redemption, Boston,	274 24
Franklin National Bank, Franklin,	890 71

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Federal Reserve Bank of St. Louis

Benjamin Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

200 shares Hancock National Bank, Boston,	$9,500 00*
200 shares Fourth National Bank, Boston,	19,000 00
40 shares Producers' National Bank, Woonsocket, R. I.,	500 00
34 shares Exchange National Bank, Providence, R. I.,	1,300 00
100 shares Mercantile Trust Company, Boston,	8,000 00

* This loan is in excess of the legal limit.

Loan on Railroad Stock : —

98 shares Providence & Worcester R.R.,	$11,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$2,000	$2,120 00	$1,815 00*
of Youngstown, Ohio, 5s,	5,000	5,225 00	5,256 25
	$7,000	$7,345 00	$7,071 25

* 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	$1,358 00	$1,442 00
5	Continental N'l Bank, Boston,	500	600 00	553 75
70	Eliot National Bank, Boston,	7,000	9,100 00	9,345 00
30	Hamilton Nat'l Bank, Boston,	3,000	3,420 00	3,322 50
25	Howard Nat'l Bank, Boston,	2,500	2,431 25	2,412 50
10	Market National Bank, Boston,	1,000	770 00	850 00
27	N'l B'k of Commerce, Boston,	2,700	2,848 50	3,051 00
15	N'l B'k of No. America, Boston,	1,500	1,533 75	1,708 12
9	N'l Hide & Leather B'k, Boston,	900	960 75	978 75
10	National Revere Bank, Boston,	1,000	920 00	920 00
8	Shoe & Leather N'l B'k, Boston,	800	816 00	712 00
16	Tremont Nat'l Bank, Boston,	1,600	1,136 00	1,135 00
23	Washington N'l Bank, Boston,	2,300	2,593 25	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	900 00	960 00
		$34,540	$37,637 50	$38,170 62

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Benjamin Franklin Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$10,000	$11,300 00	$11,200 00
Boston & Maine R.R. 4s,	10,000	11,250 00	10,450 00
Boston & Maine R.R. 4½s,	10,000	12,400 00	10,900 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,875 00
Fitchburg R.R. 4s,	10,000	10,700 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,700 00	11,700 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,700 00
	$70,000	$79,650 00	$75,825 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$438 29	2 per cent.	$55,000 00	4½ per cent.	$5,100 00	5½ per cent.
36,400 00	4 "	23,500 00	4¾ "	184,504 00	6 "
8,000 00	4¼ "	126,180 00	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$27,124 44
Assessed value of the same,		30,755 00
Net income received from same during year ending Oct. 31, 1898,		306 76
Number of loans which are of an amount not exceeding $3,000 each,	289	
Aggregate amount of the same,		180,084 00
Total number of loans upon real estate,	213	
Amount of investments from which no income is received,		19,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		26,981 67
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, 1898,	2 per cent., $9,903 72 2 per cent., 10,150 52	20,054 24
Number of accounts opened during the year ending Oct. 31, 1898,	299	
Number of accounts closed during the year ending Oct. 31, 1898,	237	
Total number of open accounts Oct. 31, 1898,	2,164	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,285 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		103,607 14
Number of same,	1,708	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		98,795 40
Number of same,	1,485	

Date of examination by commissioner: February 11.

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Federal Reserve Bank of St. Louis

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 43.

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$655,000 00	Deposits,	$3,819,383 81
Bank stock, as per schedule,	201,000 00	Guaranty fund,	160,000 00
Loans on bank stock,	18,300 00	Profit and loss account,	7,076 63
Railroad bonds, as per schedule,	339,000 00	Bank liquidation account,	3,100 70
Loans on railroad stock,	2,350 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	173,500 00		
Real estate by foreclosure,	1,800 00		
Loans on real estate,	2,199,090 00		
Loans on personal security,	150,600 00		
Loans to counties, cities or towns (notes),	93,500 00		
Loans on depositors' books,	235 00		
Deposits in banks, on interest,	32,988 39		
Deposits in banks, not on interest,	18,262 99		
Expense account,	3,190 17		
Cash on hand,	744 59		
	$3,989,561 14		$3,989,561 14

Cash on Deposit in Banks, amount in each: —

National Revere Bank, Boston,	$3,188 18
Agricultural National Bank, Pittsfield,	7,407 23
Pittsfield National Bank, Pittsfield,	5,322 78
Third National Bank, Pittsfield,	5,532 98
Berkshire Loan and Trust Company, Pittsfield,	19,800 21
Springfield National Bank, Springfield,	10,000 00

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Berkshire County Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

40 shares Housatonic National Bank, Stockbridge,	$2,300 00
9 shares Berkshire Loan and Trust Company, Pittsfield,	600 00
5 shares First National Bank, Adams,	400 00
5 shares Housatonic National Bank, Stockbridge, } 6 shares Pittsfield National Bank, Pittsfield, }	1,100 00
3 shares Lee National Bank, Lee,	300 00
9 shares Pittsfield National Bank, Pittsfield,	500 00
8 shares Pittsfield National Bank, Pittsfield,	800 00
10 shares Berkshire Loan and Trust Company, Pittsfield,	1,000 00
20 shares Third National Bank, Pittsfield,	1,500 00
60 shares Third National Bank, Pittsfield,	6,000 00
20 shares Pittsfield National Bank, Pittsfield,	2,000 00
2 shares Berkshire Loan and Trust Company, Pittsfield,	150 00
8 shares Third National Bank, Pittsfield,	400 00
8 shares Berkshire National Bank, North Adams, } 10 shares Williamstown National Bank, Williamstown, }	1,050 00
10 shares Williamstown National Bank, Williamstown,	200 00

Loans on Railroad Stock, amount on each: —

1 share Boston & Albany R.R.,	$100 00
35 shares Boston & Albany R.R.,	1,500 00
10 shares Boston & Albany R.R.,	750 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$42,000	$45,990 00	$42,000 00
of Columbus, Ohio, 4s,	50,000	50,875 00	50,000 00*
of Dayton, Ohio, 4s,	75,000	76,775 00	75,000 00*
of Grand Rapids, Mich., 4½s,	25,000	28,375 00	25,000 00
of Keene, N. H., 4s,	5,000	5,012 00	5,000 00
of Lowell, Mass., 4s,	50,000	52,540 00	50,000 00
of Lynn, Mass., 4s,	25,000	27,675 00	25,000 00
of New Bedford, Mass., 4s,	25,000	25,375 00	25,000 00
of Newton, Mass., 4s,	30,000	32,400 00	30,000 00
of Pawtucket, R. I., 5s,	20,000	20,100 00	20,000 00*
of Peoria, Ill., 4s,	45,000	46,462 00	45,000 00
of Pittsfield, Mass., 4s,	45,000	47,250 00	45,000 00
of Springfield, Ohio, 6s,	10,000	10,300 00	10,000 00
of Taunton, Mass., 4s,	27,000	28,215 00	27,000 00
Town of Braintree, Mass., 4s,	25,000	27,625 00	25,000 00
of Marlborough, Mass., 4s,	75,000	80,625 00	75,000 00
of Spencer, Mass., 4s,	35,000	37,712 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,360 00	18,000 00
State of Massachusetts 3½s,	25,000	26,625 00	25,000 00
of New Hampshire 6s,	3,000	3,281 00	3,000 00
	$655,000	$691,572 00	$655,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	$4,500	$5,040 00	$4,500 00
109	Atlas National Bank, Boston, .	10,900	11,881 00	10,900 00
27	Blackstone Nat'l B'k, Boston, .	2,700	2,106 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	9,925 00	10,000 00
59	First National Bank, Boston, .	5,900	11,505 00	5,900 00
32	Howard Nat'l Bank, Boston, .	3,200	3,111 00	3,200 00
125	Merchants' Nat'l B'k, Boston, .	12,500	19,375 00	12,500 00
60	N'l B'k of Commerce, Boston,	6,000	6,330 00	6,000 00
100	National Bank of the Commonwealth, Boston, . .	10,000	14,500 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,325 00	10,000 00
80	National Eagle Bank, Boston, .	8,000	7,040 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,668 75	2,500 00
80	National Revere Bank, Boston,	8,000	7,360 00	8,000 00
53	Nat'l Webster Bank, Boston, .	5,300	5,419 25	5,300 00
105	New England N'l B'k, Boston,	10,500	15,960 00	10,500 00
35	North National Bank, Boston, .	3,500	3,570 00	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,180 00	7,000 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,440 00	2,000 00
70	First Nat'l Bank, Chicopee, .	7,000	9,800 00	7,000 00
24	Hadley Falls National Bank, Holyoke, ...	2,400	3,600 00	2,400 00
35	Lee National Bank, Lee, . .	3,500	5,250 00	3,500 00
31	Adams N'l B'k, North Adams,	3,100	3,968 00	3,100 00
50	Agricultural N'l B'k, Pittsfield,	5,000	15,000 00	5,000 00
50	Berkshire Loan and Trust Co., Pittsfield, ...	5,000	6,500 00	5,000 00
100	Pittsfield Nat'l B'k, Pittsfield, .	10,000	15,000 00	10,000 00
65	Third National B'k, Pittsfield, .	6,500	13,000 00	6,500 00
35	Agawam N'l B'k, Springfield, .	3,500	1,925 00	3,500 00
50	Chapin Nat'l B'k, Springfield,	5,000	6,250 00	5,000 00
130	Chicopee N'l B'k, Springfield,	13,000	20,150 00	13,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,224 00	2,000 00
25	John Hancock National Bank, Springfield, ...	2,500	2,750 00	2,500 00
50	Springfield N'l B'k, Springfield,	5,000	7,250 00	5,000 00
40	Springfield Safe Deposit and Trust Co., Springfield, .	4,000	5,600 00	4,000 00
10	Housatonic National Bank, Stockbridge, ...	1,000	1,400 00	1,000 00
		$201,000	$274,403 00	$201,000 00

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Berkshire County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R R. 4s, . .	$50,000	$56,250 00	$50,000 00
Boston & Maine R.R. 4½s, . .	75,000	93,375 00	75,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,700 00	20,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	39,200 00	35,000 00
Fitchburg R.R. 4s, ...	25,000	26,750 00	25,000 00
Maine Central R R. 4s, ...	25,000	26,250 00	25,000 00
Penobscot Shore Line R.R. 4s, . .	49,000	51,205 00	49,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,375 00	25,000 00
Worcester, Nashua & Roch R.R. 4s,	10,000	10,500 00	10,000 00
	$339,000	$378,605 00	$339,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,988 39	2 per cent.	$108,500 00	4 per cent.	$2,269,375 00	5 per cent.
5,000 00	3½ "	100,000 00	4½ "	1,200 00	6 "

Amount invested in real estate for banking purposes, ...		$173,500 00
Estimated value of the same, ...		173,500 00
Assessed value of the same, ...		115,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...		1,800 00
Assessed value of the same, ...		700 00
Net income received from same during year ending Oct. 31, 1898, . .		15 10
Number of loans which are of an amount not exceeding $3,000 each,	674	
Aggregate amount of the same, ...		835,395 00
Total number of loans upon real estate, ...	816	
Amount of investments from which no income is received, ...		3,500 00
Gross amount of interests or profits received or earned, as per books, during the year ending Oct. 31, 1898, ...		171,825 89
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, 1898, . .	2 per cent., $69,103 24 2 per cent., 71,853 75	140,956 99
Number of accounts opened during the year ending Oct. 31, 1898,	1,705	
Number of accounts closed during the year ending Oct. 31, 1898,	1,288	
Total number of open accounts Oct. 31, 1898, ...	11,393	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		10,304 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		688,722 98
Number of same, ...	10,427	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		607,519 14
Number of same, ...	8,786	
Date of examination by commissioner, September 27.		

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Federal Reserve Bank of St. Louis

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 52.

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, GEORGE BUTMAN,
SAMUEL J. FOSTER, ROLAND W. BOYDEN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$147,000 00	Deposits,	$2,264,486 67
Bank stock, as per schedule,	190,310 00	Guaranty fund,	75,250 00
Loans on bank stock,	2,800 00	Interest account,	1,200 50
Railroad bonds, as per schedule,	195,000 00	Profit and loss account,	4,611 19
Real estate (for banking purposes),	20,000 00	Bank liquidation account,	2,901 40
Real estate by foreclosure,	9,732 68		
Loans on real estate,	886,296 97		
Loans on personal security,	687,186 13		
Loans to counties, cities or towns (notes),	25,000 00		
Deposit in bank, not on interest,	35,807 10		
Expense account,	288 78		
Premium account,	5,000 00		
Real estate owned,	341 00		
288 shares Bennett Spinning Co. stock,*	40,000 00		
300 shares Rotch Spinning Co. stock,*	46,000 00		
125 shares Howland Mills Corp. stock,*	12,500 00		
75 shares Globe Yarn Co. stock,* 25 shares Sanford Spinning Co. stock,*	8,500 00		
North Shore Lumber Plant,*	33,179 38		
Suspense account,	265 67		
Cash on hand,	3,242 05		
	$2,348,449 76		$2,348,449 76

* Taken to secure indebtedness.

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Federal Reserve Bank of St. Louis

Beverly Savings Bank — Continued.

Cash on Deposit in Bank: —

Beverly National Bank, Beverly, ... $35,807 10

Loans on Bank Stock, amount on each: —

15 shares Beverly National Bank, Beverly, ... } $2,000 00
10 shares Gloucester Safe Deposit and Trust Company, Gloucester, . . }
10 shares Beverly National Bank, Beverly, ... 400 00
6 shares First National Bank, Danvers, ... 400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s, . .	$36,000	$38,462 50	$36,000 00
of Bridgeport, Conn., 3½s, .	6,000	6,000 00	6,000 00
of Canton, Ohio, 5s, . . .	10,000	10,150 00	10,000 00
of Kansas City, Mo., 4½s, .	35,000	39,375 00	35,000 00
of Peoria, Ill., 4s, . . .	6,000	6,480 00	6,000 00
of Terre Haute, Ind., 4s, . .	20,000	21,200 00	20,000 00
Town of Belmont, Mass., 4s, . .	4,000	4,480 00	4,000 00
of Medford, Mass., 4s, . .	2,000	2,220 00	2,000 00
of North Andover, Mass., 4s,	10,000	11,200 00	10,000 00
of Peabody, Mass., 4s, . .	1,000	1,030 00	1,000 00
of Rockport, Mass., 4s, . .	3,000	3,285 00	3,000 00
of Wellesley, Mass., 4s, . .	4,000	4,120 00	4,000 00
of Winchester, Mass., 4s, .	10,000	11,150 00	10,000 00
	$147,000	$159,152 50	$147,000 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	10,900 00	10,000 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,148 00	6,600 00
47	Freeman's Nat'l Bank, Boston,	4,700	4,700 00	4,700 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	6,498 00	5,700 00
80	Howard Nat'l Bank, Boston, .	8,000	7,780 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	7,500 00	10,000 00
20	Merchants' N'l Bank, Boston, .	2,000	3,100 00	2,000 00
50	N'l B'k of Commerce, Boston,	5,000	5,275 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	8,738 25	6,100 00
100	National City Bank, Boston, .	–	500 00	–
75	National Eagle Bank, Boston, .	7,500	6,600 00	7,500 00

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Beverly Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Nat'l Exchange Bank, Boston,	$3,000	$3,915 00	$3,000 00
73	N'l Hide & Leather B'k, Boston,	7,300	7,792 75	7,300 00
33	National Revere Bank, Boston,	3,300	3,036 00	3,300 00
33	Nat'l Webster Bank, Boston, .	3,300	3,374 25	3,300 00
20	New England N'l B'k, Boston,	2,000	3,040 00	2,000 00
50	North National Bank, Boston,	5,000	5,100 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,100 00	5,000 00
66	Suffolk National Bank, Boston,	6,600	6,996 00	6,600 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
60	Winthrop Nat'l Bank, Boston, .	6,000	8,160 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,250 00	5,000 00
18	N'l Grand Bank, Marblehead, .	1,800	2,070 00	1,800 00
177	Asiatic National Bank, Salem,	5,310	4,956 00	5,310 00
71	First National Bank, Salem, .	7,100	5,964 00	7,100 00
67	Mercantile Nat'l Bank, Salem,	6,700	6,834 00	6,700 00
28	Merchants' Nat'l Bank, Salem,	1,400	1,820 00	1,400 00
87	Nat'l Exchange Bank, Salem, .	8,700	6,960 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	6,164 00	6,700 00
		$190,310	$205,008 75	$190,310 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$10,750 00	$10,000 00
Boston & Lowell R R. 5s, . .	11,000	11,165 00	11,000 00
Concord & Montreal R.R. 4s, . .	4,000	4,320 00	4,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s, ...	30,000	31,700 00	30,000 00
Fitchburg R.R. 4½s, ...	20,000	22,100 00	20,000 00
Fitchburg R.R. 5s, ...	10,000	10,650 00	10,000 00
Maine Central R.R. 4s, . . .	15,000	15,900 00	15,000 00
Old Colony R.R. 4s, ...	35,000	38,500 00	35,000 00
Upper Coos R.R. 4½s, ...	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	28,000 00	25,000 00
	$195 000	$210,985 00	$195,000 00

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Beverly Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,154 88	0 per cent.	$250,000 00	4½ per cent.	$45,000 00	5¼ per cent.
65,000 00	4 "	35,000 00	4¾ "	189,632 97	5½ "
155,500 00	4¼ "	348,417 00	5 "	500,578 25	6 "

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, 1898,		850 63
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		54,577 73
Assessed value of the same,		57,500 00
Number of loans which are of an amount not exceeding $3,000 each,	545	
Aggregate amount of the same,		536,396 97
Total number of loans upon real estate,	596	
Amount of investments from which no income is received,		102,154 88
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		100,047 66
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, 1898,	2 per cent., $40,900 94 2 per cent., 42,193 05	83,093 99
Number of accounts opened during the year ending Oct. 31, 1898,	794	
Number of accounts closed during the year ending Oct. 31, 1898,	790	
Total number of open accounts Oct. 31, 1898,	5,973	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,321 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		373,753 02
Number of same,	4,590	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		317,690 63
Number of same,	4,509	
Date of examination by commissioner: March 4.		

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ederal Reserve Bank of St. Louis

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 54.

ALONZO H. EVANS, *President.* JOSEPH C. HOLMES, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$3,425,151 50	Deposits,	$24,715,920 87
Loans on public funds,	18,600 00	Guaranty fund,	1,229,916 30
Bank stock, as per schedule,	636,800 00	Interest account,	24,691 94
Loans on bank stock,	23,200 00	Profit and loss account,	716,978 71
Railroad bonds, as per schedule,	2,084,685 00	Suspense account,	5,691 43
Loans on railroad bonds,	2,500 00	Bank liquidation account,	14,807 40
Loans on railroad stock,	2,000 00		
Real estate (for banking purposes),	195,000 00		
Loans on real estate,	11,742,893 79		
Loans on personal security,	6,614,657 50		
Loans to counties, cities or towns (notes),	1,144,350 00		
Deposits in banks, on interest,	701,182 18		
Expense account,	608 82		
Real estate, rents and expenses,	1,583 16		
Consolidated R.R. of Vermont bonds,*	72,200 00		
Cash on hand,	42,594 70		
	$26,708,006 65		$26,708,006 65

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston,	$60,783 67
National Bank of the Commonwealth, Boston,	54,498 72
Eliot National Bank, Boston,	55,225 63
Faneuil Hall National Bank, Boston,	90,363 27

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Boston Five Cents Savings Bank — Continued.

Lincoln National Bank, Boston,	$28,954 85
Mechanics' National Bank, Boston,	8,140 18
North National Bank, Boston,	75,500 18
Second National Bank, Boston,	100,209 79
National Security Bank, Boston,	110,130 99
Winthrop National Bank, Boston,	52,374 90
National Union Bank, Fall River,	20,000 00
Pocasset National Bank, Fall River,	30,000 00
Pynchon National Bank, Springfield,	15,000 00

Loans on Public Funds, amount on each: —

$2,000 United States 4s,	$2,000 00
2,000 City of Boston, Mass., 5s,	1,600 00
2,000 Town of Winthrop, Mass., 5s,	2,000 00
13,000 City of Dover, N. H., 4s, } 1,000 United States 3s, }	13,000 00

Loans on Bank Stock, amount on each: —

62 shares National Security Bank, Boston,	$6,200 00
70 shares National Bank of the Commonwealth, Boston,	7,000 00
50 shares Freeman's National Bank, Boston,	4,000 00
70 shares Atlas National Bank, Boston,	6,000 00

Loan on Railroad Bonds: —

$2,500 Maine Central R.R. 7s,	$2,500 00

Loan on Railroad Stock: —

20 shares Boston & Maine R.R.,	$2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$50,000 00	$51,500 00	$50,000 00
of Boston, Mass., 4s,	680,000 00	730,800 00	680,000 00
of Boston, Mass., 5s,	206,151 50	211,463 31	206,151 50
of Brockton, Mass, 4s,	135,000 00	144,300 00	135,000 00
of Chelsea, Mass., 4s,	109,000 00	112,270 00	109,000 00
of Chicago, Ill., 7s,	5,000 00	5,100 00	5,000 00
of Chicopee, Mass., 4s.,	7,000 00	7,000 00	7,000 00
of Cleveland, Ohio, 4½s,	60,000 00	60,000 00	60,000 00
of Cleveland, Ohio, 5s,	200,000 00	206,000 00	200,000 00
of Columbus, Ohio, 4s,	20,000 00	20,400 00	20,000 00*
of Detroit, Mich., 7s,	21,000 00	24,780 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,640 00	8,000 00
of Fort Wayne, Ind., 6s,	2,000 00	2,040 00	2,000 00
of Haverhill, Mass., 4s,	116,000 00	122,800 00	116,000 00
of Indianapolis, Ind., 4s,	248,000 00	275,280 00	248,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s, .	$100,000 00	$112,000 00	$100,000 00
of Keene, N. H., 4s, . .	53,000 00	55,120 00	53,000 00
of Lynn, Mass., 4s, . .	151,000 00	156,730 00	151,000 00
of Malden, Mass., 4s, .	10,000 00	10,500 00	10,000 00
of Milwaukee, Wis., 5s, .	227,000 00	256,510 00	227,000 00
of Milwaukee, Wis., 4s, .	40,000 00	41,200 00	40,000 00
of Quincy, Mass , 4s., .	42,000 00	43,680 00	42,000 00
of Salem, Mass., 5s, . .	100,000 00	108,000 00	100,000 00
of Somerville, Mass., 4s, .	218,000 00	231,080 00	218,000 00
Town of Beverly, Mass., 4s, .	21,000 00	22,260 00	21,000 00
of Danvers, Mass., 5s, .	49,000 00	54,390 00	49,000 00
of Melrose, Mass., 4s, .	40,000 00	44,400 00	40,000 00
of No. Attleborough, Mass (Fire Dist.), 4s, . .	72,000 00	76,320 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s, .	42,000 00	43,680 00	42,000 00
of Norwalk, Conn., 4s, .	29,000 00	29,580 00	29,000 00
of Norwich, Conn., 4s, .	60,000 00	64,200 00	60,000 00
of Spencer, Mass., 4s, .	5,000 00	5,400 00	5,000 00
of Walpole, Mass., 4s., .	24,000 00	24,720 00	24,000 00
of Weymouth, Mass., 4s,	50,000 00	52,000 00	50,000 00
County of Middlesex, Mass., 4s,	80,000 00	84,000 00	80,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, . .	65,000 00	65,650 00	65,000 00
	$3,425,151 50	$3,643,793 31	$3,425,151 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	$25,000	$27,250 00	$25,000 00
274	Blackstone N'l Bank, Boston, .	27,400	21,372 00	27,400 00
234	Boston National Bank, Boston,	23,400	23,166 00	23,400 00
130	Boylston Nat'l Bank, Boston, .	13,000	15,730 00	13,000 00
330	Columbian Nat'l Bank, Boston,	33,000	32,010 00	33,000 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
250	First National Bank, Boston, .	25,000	48,750 00	25,000 00
62	Freeman's Nat'l Bank, Boston,	6,200	6,200 00	6,200 00
350	Globe National Bank, Boston, .	35,000	35,000 00	35,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,400 00	10,000 00
223	Howard Nat'l Bank, Boston, .	22,300	21,631 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	7,285 00	4,700 00
168	N'l B'k of Commerce, Boston,	16,800	17,640 00	16,800 00

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Federal Reserve Bank of St. Louis

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
280	National Bank of the Commonwealth, Boston, .	$28,000	$40,600 00	$28,000 00
108	N'l B'k of Redemption, Boston,	10,800	12,204 00	10,800 00
150	N'l B'k of the Republic, Boston,	15,000	21,450 00	15,000 00
202	National City Bank, Boston, .	–	1,010 00	–
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
101	Nat'l Exchange Bank, Boston,	10,100	13,130 00	10,100 00
325	N'l Hide & Leather B'k, Boston,	32,500	34,450 00	32,500 00
150	National Revere Bank, Boston,	15,000	13,800 00	15,000 00
200	Nat'l Rockland Bank, Boston,	20,000	24,800 00	20,000 00
50	National Union Bank, Boston,	5,000	6,650 00	5,000 00
96	National Webster B'k, Boston,	9,600	9,792 00	9,600 00
297	North National Bank, Boston,	29,700	30,294 00	29,700 00
515	Second National Bank, Boston,	51,500	89,610 00	51,500 00
216	Shawmut Nat'l Bank, Boston,	21,600	26,352 00	21,600 00
161	State National Bank, Boston, .	16,100	17,871 00	16,100 00
150	Suffolk National Bank, Boston,	15,000	15,900 00	15,000 00
71	Third National Bank, Boston, .	7,100	6,319 00	7,100 00
200	Tremont Nat'l Bank, Boston, .	20,000	14,200 00	20,000 00
150	Washington N'l Bank, Boston,	15,000	16,800 00	15,000 00
380	Winthrop Nat'l Bank, Boston,	38,000	51,680 00	38,000 00
50	First N'l Bank, Marlborough,	5,000	5,500 00	5,000 00
100	Third N'l Bank, Springfield, .	10,000	22,000 00	10,000 00
		$636,800	$762,646 00	$636,800 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	6,900 00	6,000 00
Boston & Lowell R.R. 4s, . . .	95,000	103,550 00	95,000 00
Boston & Maine R.R. 4s, . . .	300,000	336,000 00	300,000 00
Boston & Maine R R. 4½s, . .	50,000	62,000 00	50,000 00
Eastern R.R. 6s, ...	69,685	82,228 30	69,685 00
Manchester & Lawrence R.R. 4s, .	174,000	191,400 00	174,000 00
New York & New England R.R. 6s,	290,000	327,700 00	290,000 00
Old Colony R.R. 4s, ...	800,000	880,000 00	800,000 00
	$2,084,685	$2,304,778 30	$2,084,685 00

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ederal Reserve Bank of St. Louis

Boston Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$636,182 18	2 per cent.	$281,000 00	3 7/8 per cent.	$2,971,641 29	5 per cent.
200,000 00	2 3/4 "	6,831,050 00	4 "	4,800 00	5 1/8 "
100,000 00	2 7/10 "	557,000 00	4 1/8 "	404,500 00	5 1/4 "
100,000 00	2 78/100 "	1,553,700 00	4 1/4 "	346,862 50	5 1/2 "
50,000 00	2 8/10 "	313,000 00	4 3/8 "	28,093 75	5 3/4 "
230,000 00	3 "	2,469,350 00	4 1/2 "	113,353 75	6 "
40,000 00	3 85/100 "	32,000 00	4 5/8 "	34,000 00	6 1/4 "
515,000 00	3 1/2 "	650,450 00	4 3/4 "	4,400 00	6 1/2 "
150,000 00	3 5/8 "	250,000 00	4 7/8 "	2,000 00	7 "
1,368,000 00	3 3/4 "	13,000 00	4 9/10 "		

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 amount not exceeding $3,000 each,	470	
Aggregate amount of the same,		887,901 29
Total number of loans upon real estate,	945	
Amount of investments from which no income is received,		72,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		1,083,315 04
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, 1898,	1 3/4 per cent., $389,904 39 1 3/4 per cent., 394,363 25	784,267 64
Number of accounts opened during the year ending Oct. 31, 1898,	15,549	
Number of accounts closed during the year ending Oct. 31, 1898,	12,709	
Total number of open accounts Oct. 31, 1898,	154,166	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		66,584 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		6,285,709 57
Number of same,	136,195	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		6,292,666 53
Number of same,	116,432	
Date of examination by commissioners: October 24 and 25.		

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Federal Reserve Bank of St. Louis

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 91.

ASA H. CATON, *President.* WM. H. DURKEE, *Treasurer.*

LOUIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS N. HART, WILLIAM A. RUST,
JOHN REYNOLDS, ASA H. CATON,
L. F. PERRY.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$50,000 00	Deposits,	$2,205,300 17
Bank stock, as per schedule,	63,160 50	Guaranty fund,	73,000 00
Loans on bank stock,	5,500 00	Interest account,	8,152 66
Railroad bonds, as per schedule,	50,000 00	Bank liquidation account,	1,493 75
Real estate (for banking purposes),	125,000 00		
Loans on real estate,	1,381,650 00		
Loans on personal security,	480,000 00		
Deposits in banks, on interest,	86,514 47		
Expense account,	835 51		
Bennett Spinning Co. stock,*	39,442 66		
Cash on hand,	5,843 44		
	$2,287,946 58		$2,287,946 58

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Mount Vernon National Bank, Boston,	$43,610 95
National Bank of the Commonwealth, Boston,	42,903 52

Loans on Bank Stock, amount on each:—

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

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Federal Reserve Bank of St. Louis

Boston Penny Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden, Mass., 4s, . .	$50,000	$58,000 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	$4,704 00	$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,450 00	6,300 00
50	Boston National Bank, Boston,	5,000	4,962 50	6,050 00
50	Howard Nat'l Bank, Boston, .	5,000	4,862 50	6,250 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,325 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,875 00	3,600 00
37	N'l B'k of Commerce, Boston,	3,700	3,903 50	4,662 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,525 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	11,550 00
32	Nat'l Webster Bank, Boston, .	3,200	3,272 00	3,632 00
11	State National Bank, Boston, .	1,100	1,229 25	1,402 50
20	Tremont Nat'l Bank, Boston, .	2,000	1,420 00	2,480 00
		$51,700	$54,466 25	$63,160 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$50,000	$54,000 00	$50,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$86,514 47	2 per cent.	$125,000 00	4¼ per cent.	$67,800 00	5½ per cent.
180,500 00	4 "	124,900 00	4½ "	118,500 00	6 "
25,000 00	4⅛ "	1,225,450 00	5 "		

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Federal Reserve Bank of St. Louis

Boston Penny Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$125,000 00
Estimated value of the same,		120,000 00
Assessed value of the same,		82,000 00
Net income received from same during year ending Oct. 31, 1898,		4,652 78
Number of loans which are of an amount not exceeding $3,000 each,	99	
Aggregate amount of the same,		172,200 00
Total number of loans upon real estate,	292	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		98,528 68
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, 1898,	2 per cent., $38,203 82 2 per cent., 40,166 67	78,370 49
Number of accounts opened during the year ending Oct. 31, 1898,	2,206	
Number of accounts closed during the year ending Oct. 31, 1898,	1,980	
Total number of open accounts Oct. 31, 1898,	9,127	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		9,225 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		601,227 77
Number of same,	15,526	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		513,170 04
Number of same,	10,473	

Date of examination by commissioner: February 10.

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Federal Reserve Bank of St. Louis

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

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

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, P. D. HOLBROOK,
N. H. HUNT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$26,000 00	Deposits,	$264,251 68
Bank stock, as per schedule,	28,500 00	Guaranty fund,	8,346 10
Railroad bonds, as per schedule,	70,000 00	Profit and loss account,	8,257 44
Boston Terminal Co. bonds,	10,000 00	Premium account,	78 00
Loans on real estate,	141,431 00		
Loans on personal security,	150 00		
Deposit in bank, on interest,	4,026 49		
Insurance account,	11 70		
Cash on hand,	814 03		
	$280,933 22		$280,933 22

Cash on Deposit in Bank:—

Shawmut National Bank, Boston, ... $4,026 49

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,912 50	$5,000 00
of Kansas City, Mo., 4½s,	5,000	5,625 00	5,000 00
of New Bedford, Mass., 5s,	3,000	3,075 00	3,000 00
of Worcester, Mass., 4½s,	2,000	2,155 00	2,000 00
Town of Braintree, Mass., 4s,	5,000	5,462 50	5,000 00
of Chatham, Mass., 4½s,	1,000	1,035 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,262 50	5,000 00*
	$26,000	$28,527 50	$26,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Braintree Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l B'k, Boston, .	$2,000	$1,560 00	$2,000 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
5	Globe National Bank, Boston,	500	500 00	500 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
7	Merchants' N'l B'k, Boston, .	700	1,085 00	700 00
28	Mt. Vernon N'l B'k, Boston, .	2,800	2,695 00	2,800 00
10	N'l B'k of No. America, Boston,	1,000	1,022 50	1,000 00
8	Nat'l Exchange Bank, Boston,	800	1,044 00	800 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,000 00
45	Shawmut Nat'l Bank, Boston, .	4,500	5,490 00	4,500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 00
15	State National Bank, Boston, .	1,500	1,676 00	1,500 00
17	Tremont Nat'l Bank, Boston, .	1,700	1,207 00	1,700 00
8	Winthrop Nat'l Bank, Boston,	800	1,088 00	800 00
25	Brockton Nat'l Bank, Brockton,	2,500	3,000 00	2,500 00
16	Union Market National Bank, Watertown, ...	1,600	2,000 00	1,600 00
11	Union Nat'l B'k, Weymouth, .	1,100	1,078 00	1,100 00
		$28,500	$30,563 00	$28,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$5,000	$5,537 50	$5,000 00
Concord & Montreal R.R. 4s, . .	1,000	1,082 50	1,000 00
Fitchburg R R. 4s, ...	8,000	8,400 00	8,000 00
Fitchburg R R. 5s, ...	3,000	3,165 00	3,000 00
Maine Central R.R. 4s, . . .	2,000	2,190 00	2,000 00
Maine Central R.R. 4½s, . . .	3,000	3,285 00	3,000 00
Newport & Richford R R. 5s, . .	5,000	5,575 00	5,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,812 50	5,000 00
Old Colony R R. 4s, ...	10,000	11,200 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	3,000	3,135 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,212 50	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	6,050 00	5,000 00
Upper Coos R.R. 4½s, ...	5,000	5,237 50	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,287 50	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,375 00	5,000 00
	$70,000	$76,545 00	$70,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Braintree Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,026 49 67,350 00	2 per cent. 5 "	$72,831 00	6 per cent.	$1,400 00	7 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	130	
Aggregate amount of the same,		$121,131 00
Total number of loans upon real estate,	134	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		13,466 73
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, 1898,	2 per cent., $5,081 57 2 per cent., 5,121 79	10,203 36
Number of accounts opened during the year ending Oct. 31, 1898,	117	
Number of accounts closed during the year ending Oct. 31, 1898,	127	
Total number of open accounts Oct. 31, 1898,	929	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		831 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		49,669 89
Number of same,	965	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		64,954 18
Number of same,	903	

Date of examination by commissioner: February 28.

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BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

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

LAFAYETTE KEITH, *President.* SAMUEL P. GATES, *Treasurer.*
GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HOSEA KINGMAN, EDWARD A. HEWITT,
SAMUEL P. GATES, PAUL O. CLARK,
JOHN H. FAIRBANKS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$75,000 00	Deposits,	$580,212 71
Bank stock, as per schedule,	56,716 75	Guaranty fund,	28,900 00
Railroad bonds, as per schedule,	97,000 00	Interest account,	3,857 26
Real estate (for banking purposes),	5,450 00	Profit and loss account,	863 69
Real estate by foreclosure,	10,000 00	Suspense account,	56 00
Loans on real estate,	298,219 70	Bank liquidation account,	983 25
Loans on personal security,	65,846 02		
Deposit in bank, on interest,	1,184 67		
Expense account,	196 57		
Cash on hand,	5,259 20		
	$614,872 91		$614,872 91

Cash on Deposit in Bank:—

First National Bank, Boston, ... $1,184 67

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Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$11,800 00	$10,000 00
of Boston, Mass., 5s,	5,000	5,600 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,500 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,325 00	5,000 00
of Canton, Ohio, 5s,	5,000	5,400 00	5,000 00
of Dayton, Ohio, 5s,	5,000	5,650 00	5,000 00*
of Fall River, Mass., 6s,	4,000	4,700 00	4,000 00
of Kansas City, Mo., 4½s,	5,000	5,625 00	5,000 00
of Lewiston, Me., 5s,	5,000	6,175 00	5,000 00
of Milwaukee, Wis., 5s,	15,000	17,140 00	15,000 00
of Saginaw, Mich., 5s,	1,000	1,070 00	1,000 00
of Springfield, Ohio, 5s,	5,000	5,350 00	5,000 00
County of Aroostook, Me., 4½s,	5,000	5,400 00	5,000 00*
	$75,000	$84,735 00	$75,000 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	$1,365 00	$1,300 00
50	Blackstone N'l Bank, Boston,	5,000	3,900 00	5,000 00
44	Boylston Nat'l Bank, Boston,	4,400	5,324 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,257 50	1,000 00
40	Fourth National Bank, Boston,	4,000	4,720 00	4,000 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
10	Globe National Bank, Boston,	1,000	1,000 00	1,000 00
20	Howard National B'k, Boston,	2,000	1,945 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	3,067 50	3,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,397 50	3,000 00
20	National Eagle Bank, Boston,	2,000	1,760 00	2,000 00
20	Nat'l Rockland Bank, Boston,	2,000	2,480 00	2,770 00
6	National Security B'k, Boston,	600	1,380 00	600 00
30	North National Bank, Boston,	3,000	3,060 00	3,000 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,928 00	2,400 00
10	South End Nat'l Bank, Boston,	1,000	652 50	1,000 00
30	State National Bank, Boston,	3,000	3,352 50	3,000 00
10	Washington N'l Bank, Boston,	1,000	1,127 50	1,000 00
30	Brockton N'l Bank, Brockton,	3,000	3,600 00	3,000 00
22	Home Nat'l Bank, Brockton,	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,825 00	2,500 00
8	Plymouth N'l Bank, Plymouth,	800	840 00	800 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,500 00	3,600 00
		$54,800	$61,882 00	$56,716 75

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Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$5,000	$5,650 00	$5,000 00
Boston & Maine R.R. 4½s,	10,000	12,400 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,000 00
Fitchburg R.R. 4½s,	4,000	4,420 00	4,000 00
Fitchburg R.R. 5s,	16,000	17,010 00	16,000 00
Maine Central R.R. 7s,	20,000	27,200 00	20,000 00
Old Colony R.R. 4s,	10,000	11,200 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,375 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,225 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	7,000	9,030 00	7,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
	$97,000	$114,410 00	$97,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$465 79	0 per cent.	$127,450 00	5 per cent.	$181,249 93	6 per cent.
1,184 67	1½ "	15,100 00	5½ "	800 00	7 "
39,000 00	4½ "				

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, 1898,		115 25
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
Net income received from same during year ending Oct. 31, 1898,		502 84
Number of loans which are of an amount not exceeding $3,000 each,	208	
Aggregate amount of the same,		207,265 72
Total number of loans upon real estate,	196	
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, 1898,		31,242 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, 1898,	2 per cent., $10,813 61 2 per cent., 10,929 36	21,742 97
Number of accounts opened during the year ending Oct. 31, 1898,	181	
Number of accounts closed during the year ending Oct. 31, 1898,	155	
Total number of open accounts Oct. 31, 1898,	1,874	

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Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,021 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		119,133 72
Number of same,	1,344	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		123,410 08
Number of same,	1,513	

Date of examination by commissioner: May 5.

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

Incorporated March 28, 1861. Present number of corporators, 105.

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. WARREN SANBORN, GRANVILLE A. FULLER,
BENJAMIN M. FISKE, WEBSTER F. WARREN,
FRANK 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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$115,020 00	Deposits,	$780,569 53
Bank stock, as per schedule,	30,935 00	Guaranty fund,	20,300 00
Railroad bonds, as per schedule,	166,567 08	Interest account,	13,082 56
Boston Terminal Co. bonds,	20,860 00	Profit and loss account,	4,112 26
Real estate (for banking purposes),	7,000 00	Rent account,	58 75
Loans on real estate,	464,985 00	Incomplete mortgage loans,	10,850 00
Loans on personal security,	2,000 00	Bank liquidation account,	221 72
Deposit in bank, on interest,	16,834 81		
Expense account,	874 54		
Furniture and fixtures,	648 65		
Cash on hand,	3,469 74		
	$829,194 82		$829,194 82

Cash on Deposit in Bank:—

National Market Bank of Brighton, Boston, ... $16,834 81

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	$10,000	$10,700 00	$10,700 00
of Boston, Mass., 4s,	5,000	5,925 00	5,000 00
of Bridgeport, Conn., 4s,	5,000	5,592 50	5,000 00
of Brockton, Mass., 4s,	5,000	5,366 10	5,000 00

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Central Falls, R. I., 4s,	$5,000	$5,350 00	$5,000 00
of Chelsea, Mass., 4s,	2,000	2,147 20	2,000 00
of Chicago, Ill., 4s,	10,000	11,172 00	10,000 00
of Chicopee, Mass., 4s,	5,000	5,586 00	5,000 00
of Cleveland, Ohio, 5s,	3,000	3,211 80	3,000 00
of Everett, Mass., 4s,	5,000	5,533 50	5,000 00
of Kansas City, Mo., 4½s,	25,000	28,250 00	25,520 00
of Lynn, Mass., 4s,	6,000	6,279 60	6,000 00
of Newton, Mass., 4s,	10,000	11,585 00	10,000 00
of Saginaw, Mich., 5s,	4,800	5,003 04	4,800 00
Town of Winchester, Mass., 4s,	8,000	8,406 20	8,000 00
County of Aroostook, Me., 4½s,	5,000	5,520 50	5,000 00*
	$113,800	$125,628 44	$115,020 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone Nat'l B'k, Boston,	$800	$624 00	$800 00
12	Boylston National B'k, Boston,	1,200	1,452 00	1,200 00
5	Central National B'k, Boston,	500	595 00	500 00
10	Columbian Nat'l B'k, Boston,	1,000	970 00	1,000 00
15	Eliot National Bank, Boston,	1,500	1,950 00	1,500 00
14	Freeman's Nat'l Bank, Boston,	1,400	1,400 00	1,400 00
10	Howard National B'k, Boston,	1,000	972 50	1,000 00
25	Lincoln National B'k, Boston,	2,500	1,637 50	2,500 00
10	Merchants' Nat'l B'k, Boston,	1,000	1,550 00	1,000 00
30	Metropolitan N'l B'k, Boston,	3,000	2,730 00	3,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,601 25	1,500 00
30	Nat'l Market B'k of Brighton, Boston,	3,000	3,000 00	3,000 00
5	National Revere Bank, Boston,	300	276 00	300 00
13	National Webster B'k, Boston,	1,300	1,329 25	1,300 00
18	Old Boston Nat'l B'k, Boston,	1,800	1,980 00	1,800 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,562 00	2,100 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,326 00	1,300 00
10	State National Bank, Boston,	1,000	1,117 50	1,000 00
6	Suffolk National Bank, Boston,	600	636 00	600 00
22	Third National Bank, Boston,	2,200	1,963 50	2,035 00
12	Tremont National B'k, Boston,	1,200	852 00	1,200 00
5	First National Bank, Lynn,	500	625 00	500 00
4	Union Market National Bank, Watertown,	400	520 00	400 00
		$31,100	$31,669 50	$30,935 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	$10,823 00	$10,000 00
Boston & Lowell R.R. 4s,	30,000	32,636 00	30,000 00
Boston & Maine R R. 4s,	7,000	7,892 50	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,186 30	3,000 00
Concord & Montreal R.R. 4s,	10,000	10,910 00	9,997 50
Fitchburg R.R. 4s,	20,000	21,411 20	20,536 08
Fitchburg R.R. 4½s,	4,000	4,450 00	4,000 00
Fitchburg R.R 5s,	5,000	5,580 50	5,000 00
Maine Central R.R. 4s,	16,000	16,944 00	16,000 00
Maine Central R R. 5s,	1,500	1,758 15	1,500 00
Maine Central R.R. 7s,	6,000	8,323 20	6,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,989 00	10,000 00
New York & New England R.R. 7s,	8,000	9,580 00	9,533 50
Old Colony R.R. 4s,	9,000	10,026 50	9,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,188 50	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,250 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
	$164,500	$184,948 85	$166,567 08

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,834 81	2 per cent.	$43,150 00	5½ per cent.	$100 00	8 per cent.
316,075 00	5 "	107,660 00	6 "		

Amount invested in real estate for banking purposes,	$7,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,200 00
Net income received from same during the year ending Oct. 31, 1898,	58 75
Number of loans which are of an amount not exceeding $3,000 each, 133	
Aggregate amount of the same,	195,835 00
Total number of loans upon real estate, 180	
Amount of investments from which no income is received,	2,500 00
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1898,	36,202 00

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

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent.,	$13,425 83	$27,256 73
	2 per cent.,	13,830 90	
Number of accounts opened during the year ending Oct. 31, 1898,		522	
Number of accounts closed during the year ending Oct. 31, 1898,		363	
Total number of open accounts Oct. 31, 1898,		3,665	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),			2,631 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,			192,390 59
Number of same,		4,652	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,			154,650 50
Number of same,		2,932	

Date of examination by commissioner: March 1.

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deral Reserve Bank of St. Louis

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 89.

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, SILAS D. PRESBREY,
WILLIAM H. FOX, ZACHEUS SHERMAN,
EZRA DAVOL.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,185,000 00	Deposits,	$4,604,940 21
Bank stock, as per schedule,	341,100 00	Guaranty fund,	220,000 00
Loans on bank stock,	5,675 00	Interest account,	26,845 41
Railroad bonds, as per schedule,	670,000 00	Profit and loss account,	2,946 51
Boston Terminal Co. bonds,	105,000 00	Bank liquidation account,	6,000 63
Real estate (for banking purposes),	25,000 00		
Loans on real estate,	1,202,635 00		
Loans on personal security,	1,067,595 00		
Loans to counties, cities or towns (notes),	123,250 00		
Deposits in banks, on interest,	126,883 92		
Expense account,	647 39		
Howland Mills Corp'n stock,*	5,000 00		
Cash on hand,	2,946 45		
	$4,860,732 76		$4,860,732 76

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$14,723 47
National Exchange Bank, Boston,	35,935 57
Pynchon National Bank, Springfield,	50,000 00
Bristol County National Bank, Taunton,	26,224 88

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

50 shares Taunton National Bank, Taunton,	$5,000 00
9 shares Bristol County National Bank, Taunton,	75 00
5 shares Merchants' National Bank, New Bedford,	600 00
5 shares First National Bank, New Bedford,	
2 shares Mechanics' National Bank, New Bedford,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$50,375 00	$50,000 00
of Brockton, Mass., 4s,	30,000	32,350 00	30,000 00
of Brockton, Mass., 5s,	20,000	21,050 00	20,000 00
of Chelsea, Mass., 4s,	50,000	53,500 00	50,000 00
of Chicago, Ill., 4s,	100,000	108,250 00	100,000 00
of Cleveland, Ohio, 4s,	50,000	51,050 00	50,000 00
of Columbus, Ohio, 4s,	50,000	51,550 00	50,000 00*
of Dayton, Ohio, 4s,	20,000	20,450 00	20,000 00*
of Detroit, Mich., 4s,	50,000	56,000 00	50,000 00
of Gloucester, Mass., 4s,	25,000	26,250 00	25,000 00
of Haverhill, Mass., 4s,	50,000	55,500 00	50,000 00
of Holyoke, Mass., 4s,	50,000	54,000 00	50,000 00
of Kansas City, Mo., 4s,	25,000	26,250 00	25,000 00
of Kansas City, Mo., 4½s,	25,000	28,000 00	25,000 00
of Lynn, Mass., 4s,	20,000	20,800 00	20,000 00
of Malden, Mass., 4s,	50,000	53,000 00	50,000 00
of Manchester, N. H., 4s,	25,000	27,000 00	25,000 00
of Minneapolis, Minn., 4s,	25,000	27,500 00	25,000 00
of New Bedford, Mass., 4s,	35,000	39,800 00	35,000 00
of New Bedford, Mass., 5s,	15,000	15,675 00	15,000 00
of New London, Conn., 4s,	30,000	32,500 00	30,000 00
of Newport, R. I., 4s,	10,000	10,400 00	10,000 00
of Newton, Mass., 4s,	50,000	55,000 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,800 00	20,000 00*
of Providence, R. I., 5s,	50,000	53,350 00	50,000 00
of Somerville, Mass., 4s,	20,000	20,800 00	20,000 00
of Springfield, Ohio, 4½s,	20,000	22,080 00	20,000 00
of Taunton, Mass., 4s,	50,000	54,950 00	50,000 00
of Woonsocket, R. I., 4s,	50,000	53,200 00	50,000 00*
Town of Cranston, R. I., 4s,	50,000	53,250 00	50,000 00
of Rockland, Mass., 4s,	20,000	20,950 00	20,000 00
State of Massachusetts 3½s,	50,000	56,000 00	50,000 00
	$1,185,000	$1,271,630 00	$1,185,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

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	$11,200 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,900 00	10,000 00
100	Boston National Bank, Boston,	10,000	9,925 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,050 00	5,000 00
50	Columbian N'l Bank, Boston, .	5,000	4,850 00	5,000 00
25	Eliot National Bank, Boston, .	2,500	3,250 00	2,500 00
100	Everett Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,575 00	10,000 00
100	First National Bank, Boston, .	10,000	19,500 00	20,000 00
31	Freeman's N'l Bank, Boston, .	3,100	3,100 00	3,100 00
100	Hamilton Nat'l Bank, Boston, .	10,000	11,400 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,725 00	10,000 00
150	Merchants' N'l Bank, Boston, .	15,000	23,250 00	20,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,100 00	10,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	4,812 50	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	10,550 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	16,987 50	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,325 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	8,800 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	13,050 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
50	Nat'l Rockland Bank, Boston, .	5,000	6,200 00	5,000 00
100	National Union Bank, Boston, .	10,000	13,325 00	10,000 00
100	North National Bank, Boston, .	10,000	10,200 00	10,000 00
100	People's Nat'l Bank, Boston, .	10,000	12,000 00	10,000 00
100	Second National Bank, Boston,	10,000	17,400 00	15,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
100	State National Bank, Boston, .	10,000	11,175 00	10,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
100	Washington N'l Bank, Boston,	10,000	11,275 00	10,000 00
50	First National Bank, Chelsea, .	5,000	5,000 00	5,000 00
30	First N'l Bank, North Easton, .	3,000	3,750 00	3,000 00
100	Bristol Co. N'l Bank, Taunton,	10,000	12,500 00	10,000 00
150	Machinists' N'l Bank, Taunton,	15,000	24,750 00	15,000 00
150	Taunton Nat'l Bank, Taunton,	15,000	22,500 00	15,000 00
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		$321,100	$403,087 50	$341,100 00

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Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$50,000	$57,000 00	$50,000 00
Boston & Lowell R.R. 4s,	50,000	52,000 00	50,000 00
Boston & Maine R R. 4s,	50,000	56,000 00	50,000 00
Boston & Providence R.R. 4s,	50,000	54,500 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	54,000 00	50,000 00
Fitchburg R.R. 4s,	40,000	42,500 00	40,000 00
Fitchburg R.R. 5s,	60,000	64,700 00	60,000 00
Maine Central R.R. 4s,	25,000	26,250 00	25,000 00
Maine Central R.R. 4½s,	25,000	27,500 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	56,000 00	50,000 00
Old Colony R.R. 4s,	150,000	169,500 00	150,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,200 00	20,000 00
Worcester, Nashua & Roch. R R. 4s,	50,000	53,400 00	50,000 00
	$670,000	$734,550 00	$670,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,224 88	1½ per cent.	$75,000 00	4⅛ per cent.	$362,400 00	5 per cent.
50,659 04	2 "	241,400 00	4¼ "	57,650 00	5¼ "
53,850 00	3½ "	298,600 00	4½ "	184,295 00	5½ "
45,000 00	3¾ "	99,600 00	4¾ "	579,360 00	6 "
452,000 00	4 "				

Amount invested in real estate for banking purposes,		$25,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		31,500 00
Net income received from same during year ending Oct. 31, 1898,		500 00
Number of loans which are of an amount not exceeding $3,000 each,	650	
Aggregate amount of the same,		565,575 00
Total number of loans upon real estate,	695	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		219,501 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, 1898,	2 per cent., $87,622 15 2 per cent., 88,717 95	176,340 10
Number of accounts opened during the year ending Oct. 31, 1898,	1,153	
Number of accounts closed during the year ending Oct. 31, 1898,	1,114	
Total number of open accounts Oct. 31, 1898,	11,012	

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$8,715 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		637,648 38
Number of same,	7,746	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		687,259 82
Number of same,	8,436	

Date of examination by commissioner: May 16.

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Federal Reserve Bank of St. Louis

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 20.

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:

ALFRED A. LAMPREY, C. A. DECOURCY,
A. A. CURRIER, W. F. RUTTER,
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.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$184,000 00	Deposits,	$1,682,175 93
Bank stock, as per schedule,	114,000 00	Guaranty fund,	73,350 00
Loans on bank stock,	55,950 00	Interest account,	26,900 56
Railroad bonds, as per schedule,	245,000 00	Profit and loss account,	20,000 00
Loans on real estate,	737,650 00	Bank liquidation account,	6,792 50
Loans on personal security,	373,400 00		
Loans on depositors' books,	175 00		
Deposits in banks, on interest,	96,093 34		
Cash on hand,	2,950 65		
	$1,809,218 99		$1,809,218 99

Cash on Deposit in Banks, amount in each:—

Arlington National Bank, Lawrence,	$25,000 00
Lawrence National Bank, Lawrence,	71,093 34

Loans on Bank Stock, amount on each:—

50 shares Arlington National Bank, Lawrence,	$3,500 00
33 shares Arlington National Bank, Lawrence, 12 shares Lawrence National Bank, Lawrence,	4,500 00*

* Since reduced within the legal limit.

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Federal Reserve Bank of St. Louis

Broadway Savings Bank — Continued.

29 shares Lawrence National Bank, Lawrence, ...	
10 shares Arlington National Bank, Lawrence, ...	
10 shares Merchants' National Bank, Lawrence, ...	$4,300 00
3 shares Bay State National Bank, Lawrence, ...	
9 shares Methuen National Bank, Methuen, ...	
11 shares Lawrence National Bank, Lawrence, ...	1,000 00
10 shares Lawrence National Bank, Lawrence, ...	300 00
6 shares Methuen National Bank, Methuen, ...	350 00
100 shares Methuen National Bank, Methuen, ...	8,000 00
150 shares Mechanics' National Bank, Boston, ...	14,000 00
200 shares Broadway National Bank, Boston, ...	20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill, 4s, . . .	$25,000	$27,500 00	$25,000 00
of Concord, N. H., 4s, . .	25,000	27,687 50	25,000 00
of East Providence, R. I., 4s, .	55,000	56,925 00	55,000 00*
of Lynn, Mass., 4s, . . .	15,000	16,575 00	15,000 00
of Marlborough, Mass., 4s, .	5,000	5,325 00	5,000 00
of Peoria, Ill., 4½s, . . .	24,000	24,915 00	24,000 00
Town of Ft. Fairfield, Me., 4½s, .	14,000	14,175 00	14,000 00
of Methuen, Mass., 4s, .	10,000	10,675 00	10,000 00
of Watertown, Mass., 4s, .	1,000	1,012 50	1,000 00
County of Aroostook, Me., 4½s, .	10,000	10,800 00	10,000 00*
	$184,000	$195,590 00	$184,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	$5,000	$6,500 00	$5,000 00
33	Globe National Bank, Boston,	3,300	3,300 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
50	Howard Nat'l Bank, Boston, .	5,000	4,862 50	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,000 00
44	National City Bank, Boston, .	–	220 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.
50	National Eagle Bank, Boston, .	$5,000	$4,400 00	$5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,601 25	1,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,374 25	3,300 00
76	Shawmut Nat'l Bank, Boston, .	7,600	9,272 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,200 00	10,000 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
66	Suffolk National Bank, Boston,	6,600	6,996 00	6,600 00
85	Tremont Nat'l Bank, Boston, .	8,500	6,035 00	8,500 00
64	Bay State N'l Bank, Lawrence,	4,800	7,552 00	4,800 00
140	Lawrence N'l Bank, Lawrence,	14,000	16,520 00	14,000 00
		$109,600	$116,633 00	$109,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$10,000	$10,525 00	$10,000 00
Boston & Lowell R R. 4s, . .	50,000	52,375 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,225 00	10,000 00
Boston & Providence R.R. 4s, . .	50,000	54,500 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,000 00	50,000 00
Fitchburg R.R. 5s, ...	50,000	55,750 00	50,000 00
Old Colony R.R. 4s, ...	25,000	28,250 00	25,000 00
	$245,000	$266,625 00	$245,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$96,093 34	3½ per cent.	$37,000 00	4¾ per cent.	$46,430 00	6 per cent.
118,000 00	4 "	649,225 00	5 "	445 00	6½ "
50,000 00	4¼ "	20,375 00	5½ "	2,700 00	7 "
233,000 00	4½ "	10,000 00	5¾ "		

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Broadway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	285	
Aggregate amount of the same,		$387,525 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, 1898,		81,283 35
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, 1898,	2 per cent., $31,261 91 2 per cent., 31,490 95	62,752 86
Number of accounts opened during the year ending Oct. 31, 1898,	997	
Number of accounts closed during the year ending Oct. 31, 1898,	917	
Total number of open accounts Oct. 31, 1898,	3,877	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,105 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		421,736 08
Number of same,	4,629	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		427,317 34
Number of same,	3,531	

Date of examination by commissioner: February 28.

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ederal Reserve Bank of St. Louis

BROCKTON SAVINGS BANK — BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 48.

BAALIS SANFORD, *President.* CHARLES C. CROOKER, *Treasurer.*
EDWARD M. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS S. PACKARD, ENOS H. REYNOLDS,
BRADFORD E. JONES, BAALIS SANFORD,
A. CRANSTON THOMPSON.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$336,820 00	Deposits,	$2,281,134 69
Bank stock, as per schedule,	19,900 00	Guaranty fund,	80,000 00
Railroad bonds, as per schedule,	283,000 00	Interest account,	1,889 76
Real estate (for banking purposes),	88,000 00	Profit and loss account,	10,000 00
Real estate by foreclosure,	4,311 30	Suspense account,	201 16
Loans on real estate,	1,139,175 00	Bank liquidation account,	102 25
Loans on personal security,	414,475 00	Real estate income account,	244 55
Deposits in banks, on interest,	58,105 40		
Expense account,	434 51		
Premiums,	12,922 09		
Furniture and fixtures,	5,000 00		
Cash on hand,	11,429 11		
	$2,373,572 41		$2,373,572 41

Cash on Deposit in Banks, amount in each: —

Brockton National Bank, Brockton,	$8,799 16
Home National Bank, Brockton,	34 306 24
Massachusetts Loan and Trust Company, Boston,	15,000 00

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Federal Reserve Bank of St. Louis

Brockton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$1,000	$1,012 50	$1,000 00
of Brockton, Mass., 4s,	117,120	122,568 70	117,120 00
of Brockton, Mass., 5s,	5,700	5,814 00	5,700 00
of Cleveland, Ohio, 5s,	25,000	26,937 50	25,000 00
of Fall River, Mass., 4s,	25,000	28,750 00	25,000 00
of Indianapolis, Ind., 4s,	35,000	38,587 50	35,000 00
of Newton, Mass., 4s,	25,000	28,937 50	25,000 00
of Somerville, Mass., 4s,	21,000	21,910 00	21,000 00
Town of Melrose, Mass., 4s,	25,000	28,000 00	25,000 00
of Middleborough, Mass., 4s,	5,000	5,355 00	5,000 00
County of Aroostook, Me., 4½s,	12,000	12,960 00	12,000 00*
of Middlesex, Mass., 4s,	30,000	30,725 00	30,000 00
District of Columbia 6s,	7,000	7,700 00	7,000 00
of Columbia 7s,	3,000	3,300 00	3,000 00
	$336,820	$362,557 70	$336,820 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	$1,000	$1,022 50	$1,000 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
100	Third National Bank, Boston,	10,000	8,925 00	10,000 00
9	Tremont Nat'l Bank, Boston,	900	639 00	900 00
50	Brockton N'l Bank, Brockton,	5,000	6,000 00	5,000 00
20	Home Nat'l Bank, Brockton,	2,000	3,500 00	2,000 00
		$19,900	$21,306 50	$19,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$11,000	$12,595 00	$11,000 00
Boston & Lowell R.R. 4s,	25,000	26,962 50	25,000 00
Boston & Lowell R.R. 5s,	1,000	1,007 50	1,000 00
Boston & Maine R.R. 4s,	30,000	32,750 00	30,000 00

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Brockton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$10,000	$10,800 00	$10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,600 00	20,000 00
Fitchburg R.R. 5s,	40,000	41,557 50	40,000 00
Maine Central R.R. 6s,	3,000	3,135 00	3,000 00
Maine Central R.R. 7s,	25,000	34,000 00	25,000 00
Newport & Richford R.R. 5s,	6,000	6,540 00	6,000 00*
Old Colony R.R. 4s,	33,000	37,030 00	33,000 00
Penobscot Shore Line R.R. 4s,	22,000	22,990 00	22,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,700 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,250 00	25,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,540 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,910 00	13,000 00
	$283,000	$319,367 50	$283,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,105 40	1½ per cent.	$147,000 00	4½ per cent.	$11,350 00	5½ per cent.
15,000 00	2½ "	120,000 00	4¾ "	254,100 00	6 "
125,000 00	4 "	894,700 00	5 "	1,500 00	6½ "

Amount invested in real estate for banking purposes,		$88,000 00
Estimated value of the same,		100,000 00
Assessed value of the same,		96,750 00
Net income received from same during year ending Oct. 31, 1898,		2,915 66
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		4,311 30
Assessed value of the same,		3,250 00
Number of loans which are of an amount not exceeding $3,000 each,	441	
Aggregate amount of the same,		479,150 00
Total number of loans upon real estate,	492	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		106,613 30
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, 1898,	2 per cent., $41,276 91 2 per cent., 42,851 52	84,128 43

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Brockton Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1898,	1,689	
Number of accounts closed during the year ending Oct. 31, 1898,	1,510	
Total number of open accounts Oct. 31, 1898,	9,887	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$7,332 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		627,552 83
Number of same,	11,178	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		613,729 07
Number of same,	10,018	

Date of examination by commissioner: March 4.

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Federal Reserve Bank of St. Louis

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 34.

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:

CHARLES H. STEARNS, B. W. NEAL,
THOMAS P. RITCHIE, WILLIAM E. LINCOLN,
NATHANIEL LYFORD, EDWARD M. FARNSWORTH.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$121,700 00	Deposits,	$1,415,681 41
Bank stock, as per schedule,	23,695 75	Guaranty fund,	25,580 00
Railroad bonds, as per schedule,	103,512 50	Interest account,	14,936 74
Loans on railroad stock,	2,000 00	Profit and loss account,	4,044 64
Boston Terminal Co. bonds,	52,687 50	Uncompleted mortgage loans,	3,500 00
Real estate (for banking purposes),	19,268 39	Bank liquidation account,	326 40
Loans on real estate,	909,522 10		
Loans on personal security,	148,000 00		
Loans to counties, cities or towns (notes),	44,200 00		
Deposits in banks, on interest,	35,882 53		
Expense account,	751 19		
Taxes paid,	1,431 10		
Cash on hand,	1,418 13		
	$1,464,069 19		$1,464,069 19

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$9,291 65
Shawmut National Bank, Boston,	10,752 78
Brookline National Bank, Brookline,	15,838 10

Loan on Railroad Stock: —

15 shares Boston & Albany R.R.,	$2,000 00

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Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., $3\frac{4}{10}$s, .	$50,000	$50,793 74	$50,000 00
of Brookline, Mass., $3\frac{9}{10}$s, .	20,000	20,221 38	20,000 00
of Brookline, Mass., $3\frac{5}{8}$s, .	10,300	10,346 75	10,300 00
of Brookline, Mass., 4s, . .	36,400	37,305 00	36,400 00
of Kansas City, Mo., $4\frac{1}{2}$s, .	5,000	5,650 00	5,000 00
	$121,700	$124,316 87	$121,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central National Bank, Boston,	$7,500	$8,925 00	$11,400 00
50	National City Bank, Boston, .	–	250 00	–
12	National Eagle Bank, Boston,	1,200	1,056 00	1,200 00
24	National Revere Bank, Boston,	2,400	2,208 00	2,400 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,065 00	1,500 00
58	Third National Bank, Boston,	5,800	5,176 50	5,195 75
20	Brookline N'l B'k, Brookline,	2,000	2,600 00	2,000 00
		$20,400	$21,280 50	$23,695 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. $4\frac{1}{2}$s, . .	$10,000	$12,450 00	$10,000 00
Fitchburg R.R. 4s, ...	55,000	58,450 00	56,012 50
New York, New Haven & Hartford R.R. 4s, ...	10,000	11,325 00	10,000 00
Old Colony R.R. 4s, ...	15,000	16,650 00	15,000 00
St Johnsbury & Lake Champlain R.R. 5s, ...	10,000	12,900 00	10,000 00
Upper Coos R.R. 4s, ...	2,500	2,500 00	2,500 00
	$102,500	$114,275 00	$103,512 50

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Federal Reserve Bank of St. Louis

Brookline Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$35,882 53	2 per cent.	$44,200 00	4 6/10 per cent.	$30,000 00	5¼ per cent.
85,000 00	4 "	15,000 00	4¾ "	33,000 00	5½ "
25,000 00	4¼ "	768,916 50	5 "	55,105 60	6 "
47,500 00	4½ "				

Amount invested in real estate for banking purposes,		$19,268 39
Estimated value of the same,		20,000 00
Assessed value of the same,		4,000 00
Net income received from same during year ending Oct. 31, 1898,		165 58
Number of loans which are of an amount not exceeding $3,000 each,	92	
Aggregate amount of the same,		152,000 00
Total number of loans upon real estate,	196	
Amount of investments from which no income is received,		19,268 39
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		60,347 02
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, 1898,	2 per cent., $22,790 80 2 per cent., 24,491 19	$47,281 99
Number of accounts opened during the year ending Oct. 31, 1898,	1,285	
Number of accounts closed during the year ending Oct. 31, 1898,	791	
Total number of open accounts Oct. 31, 1898,	6,596	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,625 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		416,296 07
Number of same,	8,644	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		278,197 76
Number of same,	5,138	
Date of examination by commissioner: January 25.		

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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,
EDWIN DRESSER,
CHARLES W. SEVER,
JOHN T. G. NICHOLS,
EDWARD R. COGSWELL,
WALTER S. SWAN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$278,800 00	Deposits,	$3,694,243 16
Bank stock, as per schedule,	194,701 00	Guaranty fund,	143,700 00
Loans on bank stock,	500 00	Interest account,	39,403 89
Railroad bonds, as per schedule,	306,500 00	Profit and loss account,	13,631 77
Boston Terminal Co. bonds,	100,000 00	Bank building rents,	401 05
Real estate (for banking purposes),	95,000 00	Bank liquidation account,	5,942 26
Real estate by foreclosure,	19,469 43		
Loans on real estate,	2,501,932 00		
Loans on personal security,	281,650 00		
Loans to counties, cities or towns (notes),	55,000 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	52,188 38		
Deposits in banks, not on interest,	5,000 00		
Expense account,	2,709 78		
Suspense account,	287 78		
Cash on hand,	3,083 76		
	$3,897,322 13		$3,897,322 13

Cash on Deposit in Banks, amount in each: —

Charles River National Bank, Cambridge,	$32,188 38
National City Bank, Cambridge,	5,000 00
Cambridge Safe Deposit and Trust Company, Cambridge,	20,000 00

Loan on Bank Stock: —

5 shares Charles River National Bank, Cambridge,	$500 00

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Federal Reserve Bank of St. Louis

Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$2,000	$2,205 00	$2,000 00
of Bridgeport, Ct., 4s,	25,000	27,062 50	25,000 00
of Cambridge, Mass., 4s,	25,000	28,687 50	25,000 00
of Cambridge, Mass., 6s,	8,000	9,115 00	8,000 00
of Chicago, Ill., 7s,	6,000	6,080 00	6,000 00
of Cleveland, Ohio, 5s,	8,000	8,380 00	8,000 00
of Dover, N. H., 4s,	10,000	10,325 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,750 00	20,000 00
of Fort Wayne, Ind, 6s,	1,000	1,020 00	1,000 00
of Grand Rapids, Mich., 4½s,	25,000	27,937 50	25,000 00
of Indianapolis, Ind., 4s,	20,000	21,700 00	20,000 00
of Portsmouth, N. H, 4s,	25,000	26,500 00	25,000 00
of Providence, R. I., 5s,	27,000	27,942 50	27,000 00
of Saginaw, Mich., 4½s,	25,000	26,462 50	25,000 00
of Saginaw, Mich., 5s,	1,000	1,077 50	1,000 00
of Springfield, Mass., 7s,	1,000	1,172 50	1,000 00
Town of Brookline, Mass., 4s,	8,000	8,187 50	8,000 00
of Mansfield, Mass., 4s,	9,500	10,402 50	9,500 00
of Marblehead, Mass., 4s,	1,000	1,072 50	1,000 00
of Westborough, Mass., 5s,	14,000	15,820 00	14,000 00
of Westport, Mass., 4s,	12,000	12,200 00	12,000 00
United States 3s,	5,300	5,578 00	5,300 00
	$278,800	$301,678 00	$278,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston,	$15,900	$17,331 00	$15,900 00
225	Boston National Bank, Boston,	22,500	22,331 25	22,500 00
107	Eliot National Bank, Boston,	10,700	13,910 00	10,700 00
42	Faneuil Hall N'l Bank, Boston,	4,200	5,281 50	4,200 00
5	Freeman's Nat'l Bank, Boston,	500	500 00	500 00
69	Globe National Bank, Boston,	6,900	6,900 00	6,900 00
93	Hamilton Nat'l Bank, Boston,	9,300	10,602 00	9,300 00
126	Howard Nat'l Bank, Boston,	12,600	12,253 50	12,600 00
58	Market National Bank, Boston,	5,800	4,466 00	5,800 00
194	Merchants' N'l Bank, Boston,	19,400	30,070 00	21,401 00

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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 Bank of Commerce, Boston,	$12,500	$13,187 50	$12,500 00
11	National Eagle Bank, Boston,	1,100	968 00	1,100 00
11	Nat'l Exchange Bank, Boston,	1,100	1,435 50	1,100 00
28	N'l Hide & Leather B'k, Boston,	2,800	2,989 00	2,800 00
97	National Revere Bank, Boston,	9,700	8,924 00	9,700 00
30	Nat'l Rockland Bank, Boston,	3,000	3,720 00	3,000 00
5	National Union Bank, Boston,	500	666 25	500 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
50	State National Bank, Boston,	5,000	5,587 50	5,000 00
96	Suffolk National Bank, Boston,	9,600	10,176 00	9,600 00
100	Third National Bank, Boston,	10,000	8,925 00	10,000 00
58	Tremont Nat'l Bank, Boston,	5,800	4,118 00	5,800 00
42	Charles River National Bank, Cambridge,	4,200	6,300 00	4,200 00
60	First Nat'l Bank, New Bedford,	6,000	7,500 00	6,000 00
50	National Bank of Commerce, New Bedford,	3,000	1,750 00	3,000 00
46	Newton Nat'l Bank, Newton,	4,600	4,140 00	4,600 00
50	Naumkeag Nat'l Bank, Salem,	5,000	6,000 00	5,000 00
		$192,700	$211,252 00	$194,701 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$3,000	$3,030 00	$3,000 00
Boston & Maine R.R. 4s,	25,000	27,500 00	25,000 00
Concord & Montreal R.R. 4s,	26,000	28,080 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	27,875 00	25,000 00
Fitchburg R.R. 5s,	125,000	139,062 00	125,000 00
Maine Central R.R. 4½s,	25,000	27,500 00	25,000 00
Maine Central R.R. 7s,	16,500	22,275 00	16,500 00
Penobscot Shore Line R.R. 4s,	25,000	26,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	9,000	9,135 00	9,000 00
Upper Coos R.R. 4½s,	25,000	26,875 00	25,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$306,500	$339,452 00	$306,500 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.
$15,000 00	0 per cent.	$405,000 00	4½ per cent.	$41,500 00	6 per cent.
52,188 38	2 "	505,000 00	4½ "	750 00	6½ "
40,000 00	3 "	1,284,307 00	5 "	50 00	7 "
25,000 00	3⅞ "	26,725 00	5½ "	1,000 00	7½ "
495,250 00	4 "				

Amount invested in real estate for banking purposes,		$95,000 00
Estimated value of the same,		95,000 00
Assessed value of the same (building not completed),		79,200 00
Net income received from same during year ending Oct. 31, 1898,		401 05
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		19,469 43
Assessed value of the same,		30,500 00
Number of loans which are of an amount not exceeding $3,000 each,	364	
Aggregate amount of the same,		444,132 00
Total number of loans upon real estate,	511	
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, 1898,		166,524 26
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, 1898,	2 per cent., $66,896 05 2 per cent., 68,614 88	135,510 93
Number of accounts opened during the year ending Oct. 31, 1898,	1,303	
Number of accounts closed during the year ending Oct. 31, 1898,	947	
Total number of open accounts Oct. 31, 1898,	10,325	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,683 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		705,710 04
Number of same,	10,855	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		661,379 05
Number of same,	10,042	
Date of examination by commissioner: May 17.		

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Federal Reserve Bank of St. Louis

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 25.

DANA W. HYDE, *President.* HENRY W. BULLARD, *Treasurer.*
JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANA W. HYDE, HENRY ENDICOTT,
FREDERICK W. TILTON.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,915,611 60	Deposits,	$4,212,343 01
Bank stock, as per schedule,	82,725 00	Guaranty fund,	195,600 00
Loans on bank stock,	3,000 00	Interest account,	43,951 63
Railroad bonds, as per schedule,	239,605 55		
Boston Terminal Co. bonds,	212,000 00		
Real estate by foreclosure,	44,780 24		
Loans on real estate,	1,607,299 00		
Loans on personal security,	200,475 00		
Loans to counties, cities or towns (notes),	30,500 00		
Deposits in banks, on interest,	110,395 24		
Expense account,	2,500 62		
Cash on hand,	3,002 39		
	$4,451,894 64		$4,451,894 64

Cash on Deposit in Banks, amount in each: —

Cambridgeport National Bank, Cambridge,	$30,000 00
First National Bank, Cambridge,	50,395 24
National City Bank, Cambridge,	30,000 00

Loan on Bank Stock: —

50 shares Middlesex County National Bank, Winchester,	$3,000 00

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Federal Reserve Bank of St. Louis

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s,	$50,000 00	$52,750 00	$50,000 00
of Boston, Mass., 5s,	63,611 60	65,823 97	63,611 60
of Boston, Mass, 6s,	9,000 00	10,068 75	9,000 00
of Cambridge, Mass., 4s,	277,000 00	297,800 00	277,000 00
of Chicago, Ill., 7s,	1,000 00	1,017 50	1,000 00
of Cleveland, Ohio, 3-65s,	7,000 00	7,105 00	7,000 00
of Cleveland, Ohio, 4s,	14,000 00	14,385 00	14,000 00
of Cleveland, Ohio, 5s,	50,000 00	53,250 00	50,000 00
of Columbus, Ohio, 4s,	40,000 00	41,200 00	40,000 00*
of Dayton, Ohio, 4s,	50,000 00	51,437 50	50,000 00*
of Dayton, Ohio, 6s,	30,000 00	31,412 50	30,000 00*
of Dover, N. H., 4s,	22,000 00	23,072 50	22,000 00
of Fall River, Mass., 4½s,	40,000 00	41,450 00	40,000 00
of Grand Rapids, Mich., 4s,	19,000 00	19,570 00	19,000 00
of Grand Rapids, Mich., 4½s,	50,000 00	55,187 50	50,000 00
of Haverhill, Mass., 4s,	25,000 00	26,437 50	25,000 00
of Lawrence, Mass., 4s,	58,000 00	60,175 00	58,000 00
of Lowell, Mass., 4s,	50,000 00	56,250 00	50,000 00
of Lynn, Mass., 4s,	50,000 00	52,000 00	50,000 00
of Middletown, Conn., 4s,	25,000 00	26,125 00	25,000 00
of Minneapolis, Minn., 4s,	50,000 00	56,750 00	50,000 00
of Minneapolis, Minn., 4½s,	10,000 00	11,187 50	10,000 00
of New Bedford, Mass., 5s,	5,000 00	5,250 00	5,000 00
of New Britain, Conn., 4s,	5,000 00	5,200 00	5,000 00
of Newton, Mass., 4s,	50,000 00	57,937 50	50,000 00
of Newton, Mass., 6s,	3,000 00	3,495 00	3,000 00
of Pawtucket, R. I., 4s,	100,000 00	106,115 00	100,000 00*
of Peoria, Ill., 4½s,	50,000 00	54,000 00	50,000 00
of Providence, R. I., 5s,	50,000 00	56,375 00	50,000 00
of Reading, Pa., 4s,	55,000 00	55,275 00	55,000 00
of Somerville, Mass., 4s,	54,000 00	55,760 00	54,000 00
of Springfield, Ohio, 4½s,	50,000 00	55,500 00	50,000 00
of Woburn, Mass, 4s,	43,000 00	44,192 50	43,000 00
of Worcester, Mass., 5s,	20,000 00	22,200 00	20,000 00
Town of Arlington, Mass., 4s,	11,000 00	11,811 25	11,000 00
of Beverly, Mass., 4s,	104,000 00	109,930 00	104,000 00
of E. Providence, R. I., 4s,	45,000 00	45,956 25	45,000 00*
of Kingston, Mass., 4s,	25,000 00	26,218 75	25,000 00
of Lincoln, R. I., 4s,	25,000 00	25,843 75	25,000 00
of Maynard, Mass., 4s,	40,000 00	44,050 00	40,000 00
of Melrose, Mass, 4s,	50,000 00	54,875 00	50,000 00
of Rockland, Mass., 4s,	40,000 00	41,250 00	40,000 00
of So. Abington, Mass, 4s,	19,000 00	20,543 75	19,000 00
of Weymouth, Mass., 4s,	31,000 00	33,673 75	31,000 00
of Woonsocket, R. I., 4s,	50,000 00	51,812 50	50,000 00*
	$1,915,611 60	$2,041,720 22	$1,915,611 60

* 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	$2,574 00	$3,300 00
40	Eliot National Bank, Boston, .	4,000	5,200 00	4,000 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
56	N'l Bank of Commerce, Boston,	5,600	5,908 00	5,600 00
206	National Union Bank, Boston,	20,600	27,449 50	20,600 00
50	Nat'l Webster Bank, Boston, .	5,000	5,112 50	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,600 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,550 00	5,000 00
50	Washington N'l Bank, Boston,	5,000	5,637 50	5,000 00
40	Cambridgeport National Bank, Cambridge, ...	4,000	5,000 00	4,000 00
100	First Nat'l Bank, Cambridge, .	10,000	17,000 00	13,825 00
14	Nat'l City Bank, Cambridge, .	1,400	2,170 00	1,400 00
		$78,900	$95,201 50	$82,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . .	$25,000 00	$28,468 75	$25,000 00
Eastern R.R. 6s, ...	32,605 55	38,474 55	32,605 55
Fitchburg R.R. 4s, . . .	50,000 00	51,250 00	50,000 00
Fitchburg R.R. 5s, . . .	22,000 00	23,057 50	22,000 00
Old Colony R.R. 4s, . . .	50,000 00	51,437 50	50,000 00
Vermont & Massachusetts R.R. 5s,	60,000 00	63,525 00	60,000 00
	$239,605 55	$256,213 30	$239,605 55

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$110,395 24	2 per cent.	$61,500 00	4½ per cent.	$25,504 81	6 per cent.
270,000 00	4 "	1,364,119 19	5 "	550 00	6½ "
111,000 00	4¼ "	8,600 00	5½ "		

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Federal Reserve Bank of St. Louis

Cambridgeport Savings Bank — Concluded.

Value by books, of real estate, held or owned by foreclosure or otherwise,		$44,780 24
Assessed value of the same,		41,000 00
Number of loans which are of an amount not exceeding $3,000 each,	425	
Aggregate amount of the same,		568,974 42
Total number of loans upon real estate,	558	
Amount of investments from which no income is received,		33,056 18
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		194,342 52
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, 1898,	2 per cent., $78,377 39 2 per cent., 78,793 33	157,170 72
Number of accounts opened during the year ending Oct. 31, 1898,	1,475	
Number of accounts closed during the year ending Oct. 31, 1898,	1,139	
Total number of open accounts Oct. 31, 1898,	13,320	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,567 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		697,482 71
Number of same,	13,170	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		730,957 14
Number of same,	11,859	

Date of examination by commissioner: March 21.

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Federal Reserve Bank of St. Louis

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 24.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$142,100 00	Deposits,	$760,178 67
Bank stock, as per schedule,	49,725 00	Guaranty fund,	36,500 00
Loans on bank stock,	4,600 00	Interest account,	2,086 46
Railroad bonds, as per schedule,	157,687 50	Profit and loss account,	7,675 80
Boston Terminal Co. bonds,	46,550 00	Bank liquidation account,	1,289 65
Real estate by foreclosure,	20,670 00	Rents,	402 50
Loans on real estate,	243,990 00		
Loans on personal security,	55,940 00		
Loans to counties, cities or towns (notes),	49,400 00		
Deposits in banks, on interest,	33,013 13		
Expense account,	346 48		
Tax account,	142 17		
Suspense account,	111 49		
Cash on hand,	3,857 31		
	$808,133 08		$808,133 08

Cash on Deposit in Banks, amount in each: —

Neponset National Bank, Canton,	$18,013 13
National Bank of Redemption, Boston,	15,000 00

Loan on Bank Stock: —

58 shares Neponset National Bank, Canton,	$4,600 00

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Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$10,750 00	$10,000 00
of Lawrence, Mass., 4s,	15,000	15,600 00	15,000 00
of Lynn, Mass., 3½s,	13,500	13,500 00	13,500 00
of New Britain, Conn., 4s,	10,000	10,650 00	10,000 00
of Providence, R. I., 5s,	10,000	11,200 00	10,000 00
of Woonsocket, R. I., 4s,	20,000	22,000 00	20,000 00*
Town of Canton, Mass., 4s,	39,000	42,510 00	39,000 00
of Natick, Mass., 4s,	5,000	5,550 00	5,000 00
of Orange, Mass., 4s,	10,000	11,100 00	10,000 00
County of Hampden, Me, 3s,	10,000	9,800 00	9,600 00
	$142,500	$152,660 00	$142,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,725 00	$2,500 00
17	Blackstone N'l Bank, Boston,	1,700	1,326 00	1,700 00
25	Central National Bank, Boston,	2,500	2,975 00	2,500 00
25	Freeman's N'l Bank, Boston,	2,500	2,500 00	2,500 00
33	Globe National Bank, Boston,	3,300	3,300 00	3,300 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
50	N'l B'k of No. America, Boston,	5,000	5,112 00	5,000 00
25	National Eagle Bank, Boston,	2,500	2,200 00	2,500 00
17	National Webster B'k, Boston,	1,700	1,738 25	1,700 00
17	North National Bank, Boston,	1,700	1,734 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 00
127	Neponset N'l Bank, Canton,	12,700	12,700 00	13,825 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,250 00	5,000 00
		$48,600	$47,960 25	$49,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$22,300 00	$20,000 00
Boston & Maine R.R. 4s,	20,000	22,400 00	20,000 00
Boston & Providence R.R. 4s,	20,000	22,000 00	20,000 00

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Canton Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$10,000	$10,800 00	$10,000 00
Eastern R.R. 6s,	5,500	6,531 25	5,500 00
Fitchburg R.R. 4s,	20,000	21,500 00	20,000 00
Maine Central and European & North American R.R. 4s,	20,000	21,900 00	20,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	22,700 00	22,187 50
Old Colony R.R. 4s,	20,000	22,250 00	20,000 00
	$155,500	$172,381 25	$157,687 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,013 13	2 per cent.	$35,000 00	4½ per cent.	$184,990 00	6 per cent.
35,400 00	4 "	98,540 00	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$20,670 00
Assessed value of the same,		20,800 00
Net income received from same during year ending Oct. 31, 1898,		62 77
Number of loans which are of an amount not exceeding $3,000 each,	187	
Aggregate amount of the same,		181,930 00
Total number of loans upon real estate,	196	
Amount of investments from which no income is received,		6,370 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		34,354 03
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, 1898,	2 per cent., $13,976 12 2 per cent., 14,318 09	28,294 21
Number of accounts opened during the year ending Oct. 31, 1898,	262	
Number of accounts closed during the year ending Oct. 31, 1898,	207	
Total number of open accounts Oct. 31, 1898,	2,623	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,005 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		109,982 98
Number of same,	1,343	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		105,849 26
Number of same,	1,575	

Date of examination by commissioner: January 24.

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Federal Reserve Bank of St. Louis

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 30.

ALLAN ROGERS, *President.* DANIEL T. BABSON, *Treasurer.*
DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. FEARS, ALLAN ROGERS,
JOHN E. SOMES, SYLVESTER CUNNINGHAM,
JOHN CORLISS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$15,000 00	Deposits,	$2,916,129 51
Loan on public funds,	4,000 00	Guaranty fund,	170,000 00
Bank stock, as per schedule,	257,800 00	Interest account,	21,163 42
Loan on bank stock,	350 00	Surplus,	21,685 07
Railroad bonds, as per schedule,	10,000 00	Tax account,	1,767 90
Real estate (for banking purposes),	62,160 05	Due on mortgage loans,	8,577 28
Real estate by foreclosure,	92,206 09	Bank liquidation account,	4,173 25
Loans on real estate,	1,835,333 00		
Loans on personal security,	798,133 87		
Deposits in banks, on interest,	46,293 96		
Deposits in banks, not on interest,	5,000 00		
Expense account,	664 25		
Insurance and taxes paid,	2,478 02		
Block income,	616 41		
$5,000 bonds of Union Traction Co. of N. J.,*	2,500 00		
Cash on hand,	10,960 78		
	$3,143,496 43		$3,143,496 43

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Third National Bank, Boston,	$8,498 24
City National Bank, Gloucester,	19,061 73
Gloucester National Bank, Gloucester,	23,733 99

Loan on Public Funds: —

$4,000 Town of Johnston, R. I., 4s,	$4,000 00*

Loan on Bank Stock: —

4 shares Gloucester National Bank, Gloucester,	$350 00

* The bank has been notified that this is not a legal loan.

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Federal Reserve Bank of St. Louis

Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	$5,000	$5,400 00	$5,000 00
Town of Melrose, Mass., 4s, . .	10,000	10,500 00	10,000 00
	$15,000	$15,900 00	$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$11,200 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,900 00	10,000 00
74	Blackstone Nat'l Bank, Boston,	7,400	5,772 00	7,400 00
100	Central National Bank, Boston,	10,000	11,900 00	10,000 00
62	Freeman's N'l Bank, Boston, .	6,200	6,200 00	6,200 00
50	Globe National Bank, Boston,	5,000	5,000 00	4,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
70	Howard National Bank, Boston,	7,000	6,807 50	7,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,000 00	20,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
200	National Bank of the Commonwealth, Boston, . . .	20,000	29,000 00	20,000 00
100	N'l B'k of No. America, Boston,	10,000	10,225 00	10,000 00
166	N'l B'k of Redemption, Boston,	16,600	18,799 50	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	21,487 50	15,000 00
50	National City Bank, Boston, .	–	250 00	–
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,525 00	5,000 00
50	New England N'l B'k, Boston,	5,000	7,600 00	5,000 00
100	North National Bank, Boston,	10,000	10,200 00	10,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,750 00	2,500 00
50	Second National Bank, Boston,	5,000	8,700 00	5,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	12,200 00	10,000 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
200	Third National Bank, Boston, .	20,000	17,850 00	20,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
61	Cape Ann N'l B'k, Gloucester,	6,100	8,540 00	6,100 00
100	City National Bank, Gloucester,	10,000	17,500 00	10,000 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,500 00	5,000 00
100	Rockport N'l Bank, Rockport,	10,000	12,000 00	10,000 00
		$258,300	$311,319 00	$257,800 00

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Cape Ann Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$10,700 00	$10,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,293 96	2 per cent.	$43,300 00	4½ per cent.	$304,000 00	5½ per cent.
15,000 00	4 "	396,378 00	5 "	1,879,138 87	6 "

Amount invested in real estate for banking purposes, ...		$62,160 05
Estimated value of the same, ...		61,000 00
Assessed value of the same, ...		45,000 00
Net income received from same during year ending Oct. 31, 1898, . .		275 93
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...		92,206 09
Assessed value of the same, ...		80,400 00
Net income received from same during year ending Oct. 31, 1898, . .		1,616 00
Number of loans which are of an amount not exceeding $3,000 each,	1,071	
Aggregate amount of the same, ...		831,053 00
Total number of loans upon real estate, ...	1,151	
Amount of investments from which no income is received, ...		151,604 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		132,380 23
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, 1898, . .	2 per cent, $56,909 47 2 per cent., 56,004 85	112,914 32
Number of accounts opened during the year ending Oct. 31, 1898, .	960	
Number of accounts closed during the year ending Oct. 31, 1898,	1,030	
Total number of open accounts Oct. 31, 1898, ...	9,116	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		4,987 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		299,317 67
Number of same, ...	5,943	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		504,308 30
Number of same, ...	7,491	
Date of examination by commissioner: September 13.		

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CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 49.

ALEXANDER T. NEWCOMB, *President.* AUGUSTUS C. SNOW, *Treasurer.*
AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALEXANDER T. NEWCOMB, JOSHUA CROWELL,
ELEAZER K. CROWELL, HENRY H. FISK,
OLIVER E. ELDREDGE.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,000 00	Deposits,	$832,447 86
Loans on public funds,	15,000 00	Guaranty fund,	30,000 00
Bank stock, as per schedule,	44 800 00	Profit and loss account,	3,852 77
Loans on bank stock,	16,500 00	Bank liquidation account,	347 60
Railroad bonds, as per schedule,	136,847 00		
Loans on railroad bonds,	10,000 00		
Real estate (for banking purposes),	1,000 00		
Real estate by foreclosure,	36,661 85		
Loans on real estate,	288,479 43		
Loans on personal security,	286,817 92		
Loans to counties, cities or towns (notes),	15,300 00		
Deposit in bank, on interest,	3,000 00		
Real estate to secure indebtedness,	100 00		
Cash on hand,	2,142 03		
	$866,648 23		$866,648 23

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich, ... $3,000 00

Loan on Public Funds:—

$15,000 State of Massachusetts 3½s,
1,000 Fitchburg R.R. 4s, } $15,000 00

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Federal Reserve Bank of St. Louis

Cape Cod Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

7 shares Cape Cod National Bank, Harwich,	$425 00
5 shares Cape Cod National Bank, Harwich,	400 00
6 shares Cape Cod National Bank, Harwich,	400 00
5 shares Cape Cod National Bank, Harwich,	340 00
5 shares Cape Cod National Bank, Harwich,	200 00
3 shares Cape Cod National Bank, Harwich,	110 00
1 share Cape Cod National Bank, Harwich,	100 00*
6 shares Cape Cod National Bank, Harwich,	100 00
1 share Cape Cod National Bank, Harwich,	75 00
1 share Cape Cod National Bank, Harwich,	40 00
2 shares Cape Cod National Bank, Harwich,	10 00
100 shares Fourth National Bank, Boston,	9,400 00
52 shares Fourth National Bank, Boston,	4,900 00

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

Loan on Railroad Bonds: —

$11,000 Fitchburg R.R. 4s,	$10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$11,050 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
18	Blackstone Nat'l B'k, Boston,	$1,800	$1,404 00	$1,800 00
40	Everett National Bank, Boston,	2,000	1,600 00	2,000 00
7	Faneuil Hall Nat'l B'k, Boston,	700	880 25	700 00
38	Fourth National Bank, Boston,	3,800	4,484 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,270 50	3,100 00
26	National Bank of the Commonwealth, Boston,	2,600	3,770 00	2,600 00
16	N'l B'k of No. America, Boston,	1,600	1,636 00	1,600 00
15	N'l B'k of the Republic, Boston,	1,500	2,148 75	1,500 00
26	Nat'l Exchange B'k, Boston,	2,600	3,393 00	2,600 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,202 50	3,000 00
20	National Revere Bank, Boston,	2,000	1,840 00	2,000 00
6	National Webster B'k, Boston,	600	613 50	600 00
43	Shawmut National B'k, Boston,	4,300	5,246 00	4,300 00
48	State National Bank, Boston,	4,800	5,364 00	4,800 00
16	Suffolk National Bank, Boston,	1,600	1,696 00	1,600 00
10	Tremont National B'k, Boston,	1,000	710 00	1,000 00
57	Cape Cod Nat'l B'k, Harwich,	5,700	5,700 00	5,700 00
21	First National B'k, Yarmouth,	2,100	2,520 00	2,100 00
		$44,800	$49,478 50	44,800 00

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Federal Reserve Bank of St. Louis

Cape Cod Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s,	$20,000	$21,175 00	$20,000 00
Boston & Maine R.R. 4s,	10,000	11,250 00	10,000 00
Concord & Montreal R.R. 4s,	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,800 00	20,000 00
Fitchburg R R. 5s,	20,000	21,700 00	20,350 00
Old Colony R.R. 4s,	25,000	28,000 00	26,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,200 00	5,163 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,334 00
	$135,000	$147,725 00	$136,847 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,000 00	2 per cent.	$37,500 00	4½ per cent.	$115,885 42	6 per cent.
41,000 00	3⅞ "	9,400 00	4⅝ "	830 00	6½ "
198,860 00	4 "	102,800 00	5 "	74,606 93	7 "
15,000 00	4⅛ "	36,215 00	5½ "		

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,		36,761 85
Assessed value of the same,		49,250 00
Number of loans which are of an amount not exceeding $3,000 each,	447	
Aggregate amount of the same,		211,808 25
Total number of loans upon real estate,	380	
Amount of investments from which no income is received,		5,080 31
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		39,774 56
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, 1898,	2 per cent., $16,147 84 2 per cent., 16,096 68	32,244 52
Number of accounts opened during the year ending Oct. 31, 1898,	288	
Number of accounts closed during the year ending Oct. 31, 1898,	311	
Total number of open accounts Oct. 31, 1898,	3,063	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,170 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		109,570 36
Number of same,	1,320	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		143,494 14
Number of same,	1,899	

Date of examination by commissioner: August 22.

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Federal Reserve Bank of St. Louis

CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 55.

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,
SAMUEL A. CHASE, PRESCOTT C. GATES,
AMASA PRATT, JAMES W. C. PICKERING.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$151,800 00	Deposits,	$3,137,417 43
Loans on public funds,	1,400 00	Guaranty fund,	154,000 00
Bank stock, as per schedule,	185,400 00	Interest account,	518 43
Loans on bank stock,	1,300 00	Profit and loss account,	130,394 25
Railroad bonds, as per schedule,	115,000 00	Bank liquidation account,	1,029 45
Loans on railroad bonds,	800 00		
Boston Terminal Co. bonds,	20,000 00		
Loans on real estate,	2,162,401 00		
Loans on personal security,	449,345 93		
Loans to counties, cities or towns (notes),	106,800 00		
Loans on depositors' books,	525 00		
Deposits in banks, on interest,	223,625 57		
Cash on hand,	4,962 06		
	$3,423,359 56		$3,423,359 56

Cash on Deposit in Banks, amount in each: —

Appleton National Bank, Lowell,	$15,000 00
Merchants' National Bank, Lowell,	110,466 88
Old Lowell National Bank, Lowell,	25,000 00
Prescott National Bank, Lowell,	25,000 00
Old Colony Trust Company, Boston,	48,158 69

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Federal Reserve Bank of St. Louis

Central Savings Bank — Continued.

Loan on Public Funds: —

$1,400 United States 4s,	$1,400 00

Loan on Bank Stock: —

2 shares Tremont National Bank, Boston, 18 shares North National Bank, Boston,	$1,300 00

Loan on Railroad Bond: —

$1,000 Concord & Montreal R.R. 4s,	$800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$5,000	$5,575 00	$5,000 00
of Burlington, Vt., 4s,	5,000	5,375 00	5,000 00
of Haverhill, Mass., 4s,	15,000	16,300 00	15,000 00
of Lawrence, Mass., 4s,	3,000	3,097 50	3,000 00
of Lowell, Mass., 4s,	6,000	6,630 00	6,000 00
of Malden, Mass., 4s,	5,000	5,250 00	5,000 00
of Pawtucket, R. I., 4s,	5,000	5,412 50	5,000 00*
Town of Andover, N. H., 4s,	10,000	10,225 00	10,000 00
of Arlington, Mass., 4s,	3,800	3,885 50	3,800 00
of Melrose, Mass., 4s,	7,000	7,660 00	7,000 00
of Methuen, Mass., 4s,	7,000	7,805 00	7,000 00
County of Middlesex, Mass., 4s,	30,000	31,575 00	30,000 00
United States 5s,	50,000	55,875 00	50,000 00
	$151,800	$164,665 50	$151,800 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	$11,200 00	$12,000 00
66	Blackstone N'l Bank, Boston,	6,600	5,148 00	6,600 00
50	Boston N'l Bank, Boston,	5,000	4,962 50	5,000 00
200	Central N'l Bank, Boston,	20,000	23,800 00	25,000 00
100	Eliot N'l Bank, Boston,	10,000	13,000 00	11,500 00
13	Hamilton N'l Bank, Boston,	1,300	1,482 00	1,300 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,750 00	6,700 00
50	Metropolitan N'l B'k, Boston,	5,000	4,550 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
60	N'l B'k of Redemption, Boston,	6,000	6,795 00	7,000 00
27	N'l B'k of the Republic, Boston,	2,700	3,867 75	3,000 00

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Federal Reserve Bank of St. Louis

Central Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	National City Bank, Boston, .	–	$500 00	–
50	N'l Hide & Leather B'k, Boston,	$5,000	5,337 50	$5,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,045 00	2,000 00
70	Second National Bank, Boston,	7,000	12,180 00	10,000 00
63	Shawmut Nat'l Bank, Boston,.	6,300	7,686 00	7,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,100 00	5,000 00
33	Suffolk National Bank, Boston,	3,300	3,498 00	3,300 00
50	Georgetown National Bank, Georgetown, . . .	5,000	5,000 00	5,000 00
100	Appleton Nat'l Bank, Lowell,	10,000	12,400 00	12,000 00
30	First National Bank, Lowell, .	3,000	4,440 00	4,000 00
165	Merchants' N'l Bank, Lowell,.	16,500	24,750 00	19,800 00
52	Old Lowell N'l Bank, Lowell,	5,200	6,240 00	5,200 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,260 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,560 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,300 00	6,000 00
		$162,900	$196,251 75	$185,400 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, . .	4,000	4,185 00	4,000 00
Boston & Maine R.R. 4s, . . .	15,000	16,625 00	15,000 00
Fitchburg R.R. 4s, ...	4,000	4,215 00	4,000 00
Fitchburg R.R. 4½s, ...	10,000	11,050 00	10,000 00
Fitchburg R.R. 5s, ...	13,000	13,490 00	13,000 00
Maine Central R R. 4s, . . .	10,000	10,475 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,500 00	10,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,000 00	3,000 00
Old Colony R.R. 4s, ...	30,000	33,300 00	30,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,035 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	5,000	6,250 00	5,000 00
	$115,000	$127,625 00	$115,000 00

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Federal Reserve Bank of St. Louis

Central Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$158,625 57	2 per cent.	$30,000 00	4¼ per cent.	$1,778,660 93	5 per cent.
25,000 00	2½ "	369,424 00	4½ "	96,950 00	5½ "
40,000 00	3 "	15,000 00	4¾ "	101,200 00	6 "
331,337 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	525	
Aggregate amount of the same,		$725,032 00
Total number of loans upon real estate,	737	
Amount of investments from which no income is received,		6,378 93
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		148,095 66
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, 1898,	2 per cent., $57,185 81 2 per cent., 59,108 61	116,294 42
Number of accounts opened during the year ending Oct. 31, 1898,	1,025	
Number of accounts closed during the year ending Oct. 31, 1898,	883	
Total number of open accounts Oct. 31, 1898,	6,831	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,800 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		478,040 09
Number of same,	6,025	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		445,190 09
Number of same,	5,458	

Date of examination by commissioner: March 31.

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Federal Reserve Bank of St. Louis

CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 42.

CHAS. F. BYAM, *President.* AUGUSTUS W. STOVER, *Treasurer.*
JOHN H. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. F. BYAM, GEORGE M. STARBIRD,
BENJAMIN F. STACEY, GEORGE H. PENDERGAST,
GEORGE B. NEAL.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Wednesdays, 3 to 5 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$544,500 00	Deposits,	$6,367,872 47
Bank stock, as per schedule,	649,600 00	Guaranty fund,	308,000 00
Loans on bank stock,	13,500 00	Profit and loss account,	88,755 96
Railroad bonds, as per schedule,	627,400 00		
Loans on railroad bonds,	750 00		
Boston Terminal Co. bonds,	50,000 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	43,200 00		
Loans on real estate,	2,411,815 00		
Loans on personal security,	2,111,610 00		
Deposits in banks, on interest,	237,430 38		
Cash on hand,	4,823 05		
	$6,764,628 43		$6,764,628 43

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$34,760 85
Manufacturers' National Bank, Boston,	57,813 97
Metropolitan National Bank, Boston,	25,116 44
Monument National Bank, Boston,	82,033 78*
National Bank of the Republic, Boston,	37,705 34

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

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Federal Reserve Bank of St. Louis

Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

23 shares Monument National Bank, Boston,	$2,300 00
18 shares Monument National Bank, Boston,	1,200 00
41 shares Central National Bank, Boston,	4,000 00
60 shares Martha's Vineyard National Bank, Edgartown,	6,000 00

Loan on Railroad Bond: —

$1,000 Boston & Lowell R.R. 4s,	$750 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$55,250 00	$50,000 00
of Holyoke, Mass., 4s,	38,000	42,055 00	38,000 00
of Malden, Mass., 4s,	25,000	28,000 00	25,000 00
of Manchester, N. H. 5s,	50,000	59,500 00	50,000 00
of Medford, Mass, 4s,	50,000	55,400 00	50,000 00
of New Bedford, Mass., 4s,	66,000	72,600 00	66,000 00
of Newton, Mass., 4s,	50,000	55,500 00	50,000 00
of Taunton, Mass., 4s,	14,000	15,260 00	14,000 00
Town of Lexington, Mass., 4s,	50,000	54,000 00	50,000 00
of Milton, Mass, 4s,	35,500	35,508 75	35,500 00
of Natick, Mass., 4s,	16,000	17,920 00	16,000 00
United States 4s,	100,000	127,000 00	100,000 00
	$544,500	$617,993 75	$544,500 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	21,800 00	20,000 00
106	Blackstone N'l Bank, Boston,	10,600	8,268 00	10,600 00
42	Boston Nat'l Bank, Boston,	4,200	4,168 50	4,200 00
145	Boylston Nat'l Bank, Boston,	14,500	17,545 00	14,500 00
250	Bunker Hill N'l B'k, Boston,	25,000	48,000 00	25,000 00
500	Continental N'l B'k, Boston,	50,000	60,000 00	50,000 00
300	Eliot National Bank, Boston,	30,000	39,000 00	30,000 00
20	First National Bank, Boston,	2,000	3,900 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	19,500 00	14,800 00
65	Freeman's Nat'l Bank, Boston,	6,500	6,500 00	6,500 00
242	Globe Nat'l Bank, Boston,	24,200	24,200 00	23,300 00
304	Howard N'l Bank, Boston,	30,400	29,564 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	24,200 00
86	Market Nat'l Bank, Boston,	8,600	6,622 00	8,600 00
224	Metropolitan N'l Bank, Boston,	22,400	20,384 00	22,400 00

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Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
166	Monument Nat'l B'k, Boston, .	$16,600	$32,536 00	$16,600 00
263	N'l B'k of Commerce, Boston, .	26,300	27,746 50	26,300 00
99	N'l B'k of No. America, Boston,	9,900	10,122 75	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	22,650 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	48,991 50	34,200 00
326	National City Bank, Boston, .	–	1,630 00	–
370	N'l Hide & Leather B'k, Boston,	37,000	39,447 50	37,000 00
27	Nat'l Market Bank, Brighton, .	2,700	2,700 00	2,700 00
178	National Revere Bank, Boston,	17,800	16,376 00	17,800 00
156	Nat'l Webster Bank, Boston, .	15,600	15,951 00	15,600 00
140	North National Bank, Boston,	14,000	14,280 00	14,000 00
69	Shawmut Nat'l B'k, Boston, .	6,900	8,418 00	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	51,000 00	49,500 00
90	Suffolk National Bank, Boston,	9,000	9,540 00	9,000 00
275	Tremont Nat'l Bank, Boston, .	27,500	19,525 00	27,500 00
150	Home Nat'l Bank, Brockton, .	15,000	26,250 00	15,000 00
26	Conway Nat'l Bank, Conway, .	2,600	2,600 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	13,500 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,600 00	7,500 00
217	First Nat'l Bank, Lynn, . .	21,700	27,125 00	21,700 00
67	Blue Hill Nat'l Bank, Milton, .	6,700	7,772 00	6,700 00
147	Newton Nat'l B'k, Newton, .	14,700	13,230 00	13,900 00
		$652,800	$756,642 75	$649,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$12,000	$12,600 00	$11,700 00
Boston & Lowell R.R. 5s, . . .	25,000	25,375 00	25,000 00
Boston & Maine R.R. 4½s, . .	125,000	130,625 00	125,000 00
Concord & Claremont R.R. 4½s, .	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s, ...	66,000	68,760 00	62,000 00
Fitchburg R.R. 5s, ...	200,000	217,050 00	200,000 00
Maine Central R.R. 4s, ...	25,000	26,250 00	25,000 00
New York, New Haven & Hartford R.R. 4s, ...	25,000	25,000 00	25,000 00
Upper Coos R.R. 4s, ...	50,000	54,000 00	49,700 00
Upper Coos R.R. 4½s, ...	79,000	89,665 00	79,000 00
	$632,000	$676,825 00	$627,400 00

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Charlestown Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10 00	0 per cent.	$151,000 00	3⅞ per cent.	$21,300 00	4¾ per cent.
119,739 12	2 "	971,300 00	4 "	1,683,890 00	5 "
117,691 26	2½ "	70,000 00	4⅛ "	565,750 00	5½ "
10,000 00	3 "	165,000 00	4¼ "	166,825 00	6 "
90,000 00	3¾ "	628,700 00	4½ "	13,900 00	6½ "

Amount invested in real estate for banking purposes,		$70,000 00
Estimated value of the same,		82,000 00
Assessed value of the same,		82,000 00
Net income received from same during year ending Oct. 31, 1898,		823 84
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		43,200 00
Assessed value of the same,		58,750 00
Number of loans which are of an amount not exceeding $3,000 each,	676	
Aggregate amount of the same,		1,020,500 00
Total number of loans upon real estate,	872	
Amount of investments from which no income is received,		10 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		291,132 26
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, 1898,	2 per cent., $118,745 33 2 per cent.,* 122,000 00	240,745 33
Number of accounts opened during the year ending Oct. 31, 1898,	1,837	
Number of accounts closed during the year ending Oct. 31, 1898,	1,564	
Total number of open accounts Oct. 31, 1898,	17,462	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		11,752 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		867,763 85
Number of same,	13,213	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		888,000 89
Number of same,	12,564	
Date of examination by commissioner: May 6.		

* Estimated.

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Federal Reserve Bank of St. Louis

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 111.

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, GEORGE E. MORRILL,
ALONZO C. TENNEY, EUGENE F. ENDICOTT,
JAMES GOULD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$622,450 00	Deposits,	$3,572,175 84
Loans on public funds,	1,550 00	Guaranty fund,	178,600 00
Bank stock, as per schedule,	178,700 00	Interest account,	21,214 20
Loans on bank stock,	6,800 00	Profit and loss account,	103,297 78
Railroad bonds, as per schedule,	252,000 00	Bank liquidation account,	1,530 14
Real estate (for banking purposes),	36,941 19		
Real estate by foreclosure,	48,061 27		
Loans on real estate,	2,066,375 00		
Loans on personal security,	475,125 00		
Loans to counties, cities or towns (notes),	34,500 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	105,693 22		
Expense account,	4,802 40		
Suspense account,	250 00		
Premium account,	38,690 25		
Cash on hand,	4,679 63		
	$3,876,817 96		$3,876,817 96

Cash on Deposit in Banks, amount in each: —

Commercial National Bank, Boston,	$44,264 57
First National Bank, Chelsea,	61,428 65

Loan on Public Funds: —

$1,550 United States 4s,	$1,550 00

Loans on Bank Stock, amount on each: —

38 shares First National Bank, Chelsea,	$3,000 00
15 shares Winnisimmet National Bank, Chelsea,	800 00
40 shares Commercial National Bank, Boston,	2,500 00
24 shares First National Bank, Bangor, Me.,	500 00

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Federal Reserve Bank of St. Louis

Chelsea Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$16,500	$17,201 25	$16,500 00
of Boston, Mass., 4s,	50,950	56,575 00	50,950 00
of Boston, Mass., 6s,	29,000	32,335 00	29,000 00
of Cambridge, Mass., 6s,	2,000	2,240 00	2,000 00
of Canton, Ohio, 5s,	5,000	5,360 00	5,000 00
of Chelsea, Mass., 4s,	20,000	21,050 00	20,000 00
of Chicago, Ill., 3.65s,	7,000	7,017 50	7,000 00
of Cleveland, Ohio, 4s,	13,000	13,160 00	13,000 00
of Dayton, Ohio, 5s,	7,000	7,270 00	7,000 00*
of East Saginaw, Mich., 5s,	18,500	18,823 75	18,500 00
of Fall River, Mass., 6s,	5,000	5,757 50	5,000 00
of Fort Wayne, Ind., 4½s,	20,000	22,200 00	20,000 00
of Gardiner, Me., 4s,	6,000	6,300 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,600 00	13,000 00
of Keene, N. H., 4s,	20,000	21,100 00	20,000 00
of Lawrence, Mass., 4s,	25,000	27,937 50	25,000 00
of Lawrence, Mass., 6s,	35,000	38,325 00	35,000 00
of Lewiston, Me., 4s,	30,000	33,437 50	30,000 00
of Lewiston, Me., 5s,	16,000	18,000 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,920 00	8,000 00
of Newton, Mass., 4s,	65,000	71,150 00	65,000 00
of Peoria, Ill., 4½s,	15,000	15,412 50	15,000 00
of Providence, R. I., 4½s,	15,000	15,075 00	15,000 00
of Saginaw, Mich., 4s,	25,000	25,800 00	25,000 00
of Taunton, Mass., 4s,	25,000	27,937 50	25,000 00
of Wallingford, Conn., 4s,	17,000	17,255 00	17,000 00
of Waltham, Mass., 4s,	22,000	24,240 00	22,000 00
of Worcester, Mass., 4½s,	20,000	21,500 00	20,000 00
Town of Brookline, Mass., 5s,	5,000	5,100 00	5,000 00
of Canton, Mass., 4s,	8,000	8,576 25	8,000 00
of Danvers, Mass., 5s,	2,000	2,220 00	2,000 00
of Marblehead, Mass., 4s,	9,000	9,195 00	9,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Winthrop, Mass., 5s,	11,000	11,935 00	11,000 00
State of New Hampshire 6s,	5,500	6,126 25	5,500 00
	$622,450	$669,132 50	$622,450 00

* A legal investment 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	$4,480 00	$4,000 00
216	Atlas National Bank, Boston,	21,600	23,544 00	21,600 00
20	Boston Nat'l Bank, Boston,	2,000	1,985 00	2,000 00

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Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	Boylston Nat'l Bank, Boston, .	$4,800	$5,808 00	$4,800 00
85	Central Nat'l Bank, Boston, .	8,500	10,115 00	8,500 00
50	Commercial N'l Bank, Boston,	5,000	3,800 00	5,000 00
226	Eliot National Bank, Boston, .	22,600	29,380 00	22,600 00
38	Everett National Bank, Boston,	1,900	1,520 00	1,900 00
100	First National Bank, Boston, .	10,000	19,500 00	10,000 00
32	Freeman's Nat'l Bank, Boston,	3,200	3,200 00	3,200 00
40	Hamilton Nat'l Bank, Boston, .	4,000	4,560 00	4,000 00
36	Howard National Bank, Boston,	3,600	3,501 00	3,600 00
6	Market National Bank, Boston,	600	462 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	5,250 00	7,000 00
97	Merchants' N'l Bank, Boston, .	9,700	15,035 00	9,700 00
52	N'l B'k of Commerce, Boston,	5,200	5,486 00	5,200 00
15	N'l B'k of No. America, Boston,	1,500	1,533 75	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,134 75	6,300 00
130	N'l B'k of the Republic, Boston,	13,000	18,622 50	13,000 00
43	National City Bank, Boston, .	–	215 00	–
20	National Eagle Bank, Boston, .	2,000	1,760 00	2,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,000 00
42	Nat'l Webster Bank, Boston, .	4,200	4,294 50	4,200 00
15	North National Bank, Boston, .	1,500	1,530 00	1,500 00
47	Shawmut Nat'l Bank, Boston,	4,700	5,734 00	4,700 00
116	State National Bank, Boston, .	11,600	12,963 00	11,600 00
17	Suffolk National Bank, Boston,	1,700	1,802 00	1,700 00
50	Third National Bank, Boston, .	5,000	4,462 50	5,000 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,065 00	1,500 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,760 00	4,500 00
5	Nat'l Exchange Bank, Salem, .	500	400 00	500 00
20	First N'l Bank, So. Weymouth,	2,000	2,100 00	2,000 00
		$178,700	$212,613 00	$178,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$25,000	$28,250 00	$25,000 00
Boston & Maine R.R. 4½s, . .	20,000	24,900 00	20,000 00
Boston & Providence R.R. 4s, . .	45,000	49,275 00	45,000 00
Fitchburg R.R 4s, ...	35,000	36,080 00	35,000 00
Fitchburg R.R. 5s, ...	62,000	65,710 00	62,000 00
Old Colony R R 4s, ...	40,000	44,700 00	40,000 00
New York, New Haven & Hartford R R. 4s, ...	25,000	28,125 00	25,000 00
	$252,000	$277,040 00	$252,000 00

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Chelsea Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$105,693 22	2½ per cent.	$50,000 00	3⅞ per cent.	$923,100 00	5 per cent.
25,000 00	3½ "	259,500 00	4 "	453,300 00	5½ "
50,000 00	3¾ "	63,950 00	4½ "	759,700 00	6 "

Amount invested in real estate for banking purposes,		$36,941 19
Estimated value of the same,		44,000 00
Assessed value of the same,		32,950 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		48,061 27
Assessed value of the same,		57,475 00
Net income received from same during year ending Oct. 31, 1898,		374 32
Number of loans which are of an amount not exceeding $3,000 each,	866	
Aggregate amount of the same,		1,229,025 00
Total number of loans upon real estate,	1,007	
Amount of investments from which no income is received,		13,969 24
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		174,555 63
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, 1898,	2 per cent., $64,791 53 2 per cent., 66,111 67	130,903 20
Number of accounts opened during the year ending Oct. 31, 1898,	1,945	
Number of accounts closed during the year ending Oct. 31, 1898,	1,640	
Total number of open accounts Oct. 31, 1898,	14,947	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		9,404 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		797,786 63
Number of same,	19,081	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		763,169 58
Number of same,	14,319	
Date of examination by commissioner: February 18.		

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Federal Reserve Bank of St. Louis

CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 54.

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, JAMES L. PEASE,
J. A. CARTER, GEORGE A. EDGERTON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$77,000 00	Deposits,	$945,349 84
Bank stock, as per schedule,	22,600 00	Guaranty fund,	47,900 00
Loans on bank stock,	2,900 00	Profit and loss account,	19,396 93
Railroad bonds, as per schedule,	7,000 00		
Loans on railroad stock,	100 00		
Boston Terminal Co. bonds,	30,000 00		
Loans on real estate,	630,146 00		
Loans on personal security,	127,995 00		
Loans to counties, cities or towns (notes),	38,350 00		
Deposits in banks, on interest,	65,500 00		
Deposits in banks, not on interest,	4,637 30		
Cash on hand,	6,418 47		
	$1,012,646 77		$1,012,646 77

Cash on Deposit in Banks, amount in each: —

First National Bank, Chicopee,	$4,637 30
City National Bank, Holyoke,	15,000 00
Hampshire County National Bank, Northampton,	2,500 00
Chicopee National Bank, Springfield,	15,000 00
City National Bank, Springfield,	13,000 00
Pynchon National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00
Hampden Loan and Trust Company, Springfield,	5,000 00

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Federal Reserve Bank of St. Louis

Chicopee Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

24 shares City National Bank, Holyoke,	$2,000 00
20 shares Third National Bank, Springfield,	900 00

Loan on Railroad Stock: —

3 shares Boston & Albany R.R.,	$100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$5,000	$5,312 50	$5,000 00
of Altoona, Pa., 4s,	10,000	10,800 00	10,000 00
of Chicopee, Mass., 4s,	18,000	18,990 00	18,000 00
of Lynn, Mass., 4s,	10,000	10,975 00	10,000 00
of Minneapolis, Minn., 4½s,	10,000	11,525 00	10,000 00
of Portland, Me., 6s,	5,000	6,050 00	5,000 00
of Providence, R. I, 4s,	10,000	10,875 00	10,000 00
Town of Rockport, Mass., 4s,	9,000	9,292 50	9,000 00
	$77,000	$83,820 00	$77,000 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	$1,132 50	$1,000 00
100	First Nat'l B'k, Chicopee,	10,000	14,000 00	10,000 00
50	City Nat'l Bank, Springfield,	5,000	7,250 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	8,250 00	6,600 00
		$22,600	$30,632 50	$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$4,000	$4,140 00	$4,000 00
Maine Central R.R. 5s,	3,000	3,457 50	3,000 00
	$7,000	$7,597 50	$7,000 00

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Federal Reserve Bank of St. Louis

Chicopee Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$101,300 00	4 per cent.	$16,000 00	4¾ per cent.	$850 00	6 per cent.
188,790 00	4½ "	558,051 00	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	277	
Aggregate amount of the same,		$304,086 00
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, 1898,		47,191 25
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, 1898,	2 per cent., $18,379 65 2 per cent., 17,989 10	36,368 75
Number of accounts opened during the year ending Oct. 31, 1898,	280	
Number of accounts closed during the year ending Oct. 31, 1898,	303	
Total number of open accounts Oct. 31, 1898,	2,243	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,097 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		143,786 96
Number of same,	2,154	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		180,633 75
Number of same,	2,091	
Date of examination by commissioner: June 30.		

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CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 34.

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. SMITH NEWELL, JAMES FLINT,
JAMES E. TAYLOR, GEORGE M. MORTON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$30,125 00	Deposits,	$456,031 86
Loans on real estate,	313,225 00	Guaranty fund,	11,561 26
Loans on personal security,	90,485 57	Interest account,	1,716 39
Deposits in banks, on interest,	44,978 93	Profit and loss account,	16,027 69
Deposits in banks, not on interest,	2,191 77	Suspense account,	536 78
Expense account,	168 25		
Furniture and fixtures account,	3,255 00		
Cash on hand,	1,444 46		
	$485,873 98		$485,873 98

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$13,191 77
City National Bank, Springfield,	11,440 59
Pynchon National Bank, Springfield,	9,748 15
Springfield National Bank, Springfield,	6,826 45
Springfield Safe Deposit and Trust Company, Springfield,	5,963 74

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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	1,000 00	1,485 00
16	Franklin County Nat'l Bank, Greenfield, ...	1,600	1,632 00	1,600 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,000 00	3,410 00
50	Home National Bank, Holyoke,	5,000	5,500 00	5,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,885 00	1,300 00
6	Agawam N'l Bank, Springfield,	600	330 00	600 00
40	Chapin N'l Bank, Springfield, .	4,000	5,000 00	4,930 00
25	Chicopee N'l Bank, Springfield,	2,500	3,875 00	2,500 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	5,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,240 00	3,300 00
		$26,000	$33,112 00	$30,125 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,978 93	4 per cent.	$403,710 57	5 per cent.	–	–

Number of loans which are of an amount not exceeding $3,000 each, .	217	
Aggregate amount of the same, ...		$245,835 57
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, 1898, ...		21,990 32
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, 1898, . .	2 per cent., $8,300 61 2 per cent., 8,231 34	16,531 95
Number of accounts opened during the year ending Oct. 31, 1898, .	376	
Number of accounts closed during the year ending Oct. 31, 1898, .	328	
Total number of open accounts Oct. 31, 1898, ...	1,643	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		2,173 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		118,639 33
Number of same, ...	2,535	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		117,480 51
Number of same, ...	1,823	
Date of examination by commissioner: June 29.		

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CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 55.

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$176,900 00	Deposits,	$3,763,283 83
Bank stock, as per schedule,	314,240 00	Guaranty fund,	185,929 09
Railroad bonds, as per schedule,	157,500 00	Discount,	158,525 79
Real estate by foreclosure,	11,921 80	Suspense account,	18,863 01
Loans on real estate,	2,367,290 50	Bank liquidation account,	3,214 03
Loans on personal security,	876,697 00		
Loans to counties, cities or towns (notes),	15,999 82		
Deposits in banks, on interest,	179,136 09		
Deposits in banks, not on interest,	22,461 86		
Expense account,	2,711 05		
Cash on hand,	4,957 63		
	$4,129,815 75		$4,129,815 75

Cash on Deposit in Banks, amount in each:—

Eliot National Bank, Boston,	$35,111 80
First National Bank, Boston,	37,411 01
National Bank of Redemption, Boston,	38,337 74
National Bank of the Republic, Boston,	35,314 39
Washington National Bank, Boston,	32,961 15
Pocasset National Bank, Fall River,	22,461 86

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Federal Reserve Bank of St. Louis

Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	$500	$640 00	$500 00
of Chicago, Ill., 4s,	25,000	27,500 00	25,000 00
of Fort Wayne, Ind., 6s,	2,000	2,060 00	2,000 00
of Indianapolis, Ind., 4s,	20,000	22,000 00	20,000 00
of Kansas City, Mo., 4½s,	50,000	56,000 00	50,000 00
of Milwaukee, Wis., 5s,	29,000	31,320 00	29,000 00
of Somerville, Mass., 4½s,	5,000	5,200 00	5,000 00
of Waterbury, Conn., 4s,	10,500	11,340 00	10,500 00
United States 4s,	34,900	44,323 00	34,900 00
	$176,900	$200,383 00	$176,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston National Bank, Boston,	$1,400	$1,389 50	$1,400 00
6	Continental N'l Bank, Boston,	600	720 00	600 00
93	Eliot National Bank, Boston,	9,300	12,090 00	9,300 00
250	First National Bank, Boston,	25,000	48,750 00	25,000 00
140	Howard National Bank, Boston,	14,000	13,615 00	14,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	8,123 50	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	14,496 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 25	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	24,018 75	22,500 00
187	National Revere Bank, Boston,	18,700	17,204 00	18,700 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,270 00	3,500 00
51	State National Bank, Boston,	5,100	5,699 25	5,100 00
49	Suffolk National Bank, Boston,	4,900	5,194 00	4,900 00
102	Washington N'l Bank, Boston,	10,200	11,500 50	10,200 00
174	Fall River N'l B'k, Fall River,	17,400	17,400 00	16,012 50
149	Massasoit N'l B'k, Fall River,	14,900	21,605 00	14,900 00
300	Metacomet N'l B'k, Fall River,	30,000	38,100 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 Nat'l Bank, Fall River,	18,000	27,000 00	18,000 00
13	Railroad Nat'l Bank, Lowell,	1,300	1,664 00	1,127 50
		$315,800	$411,720 75	$314,240 00

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Federal Reserve Bank of St. Louis

Citizens' Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$20,000	$24,800 00	$20,000 00
Boston, Winthrop & Shore R R. 5s,	7,000	7,560 00	7,000 00
Concord & Montreal R.R. 4s,	20,000	21,600 00	20,000 00
Fitchburg R.R. 5s,	1,000	1,110 00	1,000 00
Maine Central R.R. 4½s,	26,000	28,600 00	26,000 00
Maine Central R R. 5s,	2,000	2,300 00	2,000 00
Maine Central R.R 6s,	500	520 00	500 00
Maine Central R R. 7s,	6,000	8,160 00	6,000 00
Old Colony R.R. 4s,	25,000	27,500 00	25,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,200 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,350 00	15,000 00
Troy & Boston R.R. 7s,	5,000	7,750 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	27,500 00	25,000 00
	$157,500	$181,950 00	$157,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$179,136 09	2 per cent.	$733,500 00	4½ per cent.	$736,817 50	5½ per cent.
155,929 82	4 "	1,366,715 00	5 "	267,025 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$11,921 80
Assessed value of the same,		10,450 00
Net income received from same during year ending Oct. 31, 1898,		41 76
Number of loans which are of an amount not exceeding $3,000 each,	406	
Aggregate amount of the same,		576,781 00
Total number of loans upon real estate,	575	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		195,659 83
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, 1898,	2¼ per cent., $80,914 98 2¼ per cent., 81,363 03	162,278 01
Number of accounts opened during the year ending Oct. 31, 1898,	1,289	
Number of accounts closed during the year ending Oct. 31, 1898,	1,376	
Total number of open accounts Oct. 31, 1898,	6,159	

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Federal Reserve Bank of St. Louis

Citizens' Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$11,116 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		466,787 83
Number of same,	4,556	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		581,248 50
Number of same,	6,000	

Date of examination by commissioner: July 28.

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Federal Reserve Bank of St. Louis

CITY SAVINGS BANK — PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 30.

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

Names of committee charged with the investment of its funds:

HENRY R. PEIRSON, WM. M. MERCER,
JACOB GIMLICH, 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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$16,300 00	Deposits,	$365,790 10
Bank stock, as per schedule,	6,228 00	Guaranty fund,	2,831 86
Loans on bank stock,	2,200 00	Interest account,	1,748 55
Railroad bonds, as per schedule,	31,000 00	Profit and loss account,	786 89
Boston Terminal Co. bonds,	25,000 00		
Loans on real estate,	250,906 00		
Loans on personal security,	20,125 00		
Loans to counties, cities or towns (notes),	3,850 00		
Deposits in banks, on interest,	5,520 97		
Deposits in banks, not on interest,	3,362 43		
Expense account,	901 44		
Premium account,	4,446 50		
Furniture account,	800 00		
Cash on hand,	517 06		
	$371,157 40		$371,157 40

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield,	$634 10
Pittsfield National Bank, Pittsfield,	1,096 04
Third National Bank, Pittsfield,	1,132 29
Berkshire Loan and Trust Company, Pittsfield,	6,020 97

Loan on Bank Stock: —

22 shares Berkshire Loan and Trust Company, Pittsfield,	$2,200 00

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City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s,	$5,000	$5,425 00	$5,000 00
of Stoughton, Mass., 4s,	6,000	6,540 00	6,000 00
United States 4s,	300	379 00	300 00
United States 5s,	5,000	5,600 00	5,000 00
	$16,300	$17,944 00	$16,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Berkshire N'l B'k, No. Adams,	$1,000	$1,100 00	$1,075 00
5	Agricultural N'l B'k, Pittsfield,	500	1,500 00	1,300 00
19	First Nat'l Bank, Springfield,	1,900	2,128 00	2,318 00
10	Housatonic N'l B'k, Stockb'dge,	1,000	1,400 00	1,535 00
		$4,400	$6,128 00	$6,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	$5,000	$5,675 00	$5,000 00
Concord & Montreal R.R. 4s,	4,000	4,320 00	4,000 00
Dexter & Newport R.R. 4s,	5,000	5,200 00	5,000 00
Fitchburg R R. 4s,	5,000	5,375 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,312 00	5,000 00
Penobscot Shore Line R.R. 4s,	7,000	7,315 00	7,000 00
	$31,000	$33,197 00	$31,000 00

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Federal Reserve Bank of St. Louis

City Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,520 97 3,350 00	2 per cent. 4 "	$254,385 00	5 per cent.	$19,346 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	116	
Aggregate amount of the same,		$129,905 00
Total number of loans upon real estate,	128	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		15,888 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, 1898,	2 per cent., $6,153 02 2 per cent., 6,565 48	12,718 50
Number of accounts opened during the year ending Oct. 31, 1898,	324	
Number of accounts closed during the year ending Oct. 31, 1898,	227	
Total number of open accounts Oct. 31, 1898,	1,183	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,176 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		113,353 11
Number of same,	1,296	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		89,341 29
Number of same,	1,020	

Date of examination by commissioner: September 27.

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CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 59.

JOHN E. GALE, *President.* GEORGE W. NOYES, *Treasurer.*
GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. P. GARDNER, JOHN E. GALE,
SAMUEL W. HOPKINSON, PHILIP C. SWETT,
GEORGE NICHOLS, 2D.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$228,350 00	Deposits,	$1,638,879 06
Bank stock, as per schedule,	27,100 00	Guaranty fund,	81,500 00
Loans on bank stock,	17,340 00	Interest account,	30,229 23
Railroad bonds, as per schedule,	235,000 00	Profit and loss account,	14,056 57
Loans on railroad stock,	600 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate by foreclosure,	5,000 00		
Loans on real estate,	732,445 00		
Loans on personal security,	328,117 56		
Loans to counties, cities or towns (notes),	7,000 00		
Deposits in banks, on interest,	62,177 69		
Expense account,	2,620 80		
Taxes paid,	1,985 69		
Premium account,	15,661 16		
Cash on hand,	1,266 96		
	$1,764,664 86		$1,764,664 86

Cash on Deposit in Banks, amount in each: —

First National Bank, Haverhill,	$27,177 69
Haverhill National Bank, Haverhill,	15,000 00
Haverhill Safe Deposit and Trust Company, Haverhill,	10,000 00
Merrimack National Bank, Haverhill,	10,000 00

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City Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

8 shares First National Bank, Haverhill,	$800 00
10 shares First National Bank, Haverhill,	3,000 00
25 shares Beacon Trust Company, Boston,	
18 shares First National Bank, Haverhill,	1,800 00
14 shares First National Bank, Haverhill,	640 00
40 shares Farmington National Bank, Farmington, N. H.,	2,500 00
100 shares Essex National Bank, Haverhill,	8,000 00*
8 shares First National Bank, Haverhill,	600 00

* This loan is in excess of the legal limit.

Loan on Railroad Stock: —

6 shares Boston & Maine R.R.,	$600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$7,000	$7,350 00	$7,000 00
of Cleveland, Ohio, 4s,	5,000	5,150 00	5,000 00
of Fort Wayne, Ind., 6s,	3,000	3,060 00	3,000 00
of Haverhill, Mass., 4s,	51,000	53,980 00	51,000 00
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Indianapolis, Ind., 4s,	10,000	11,000 00	10,000 00
of Medford, Mass., 4s,	15,000	16,075 00	15,000 00
of Newton, Mass., 4s,	25,000	28,900 00	25,000 00
of Portsmouth, N. H, 4s,	10,000	10,900 00	10,000 00
of Waterbury, Conn., 4s,	25,000	25,362 00	25,000 00
of Youngstown, Ohio, 5s,	10,000	10,750 00	10,000 00
Town of Bradford, Mass., 4s,	20,350	21,017 00	20,350 00
of Plaistow, N. H., 4s,	2,000	2,087 00	2,000 00
United States 4s,	35,000	44,450 00	35,000 00
	$228,350	$251,381 00	$228,350 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Massachusetts N'l B'k, Boston,	$3,000	$2,250 00	$3,000 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,875 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	945 00	900 00
15	Tremont Nat'l Bank, Boston,	1,500	1,065 00	1,500 00
140	First National Bank, Haverhill,	14,000	21,140 00	14,000 00
35	Haverhill N'l Bank, Haverhill,	3,500	5,250 00	3,500 00
17	Merrimac N'l Bank, Haverhill,	1,700	2,635 00	1,700 00
		$27,100	$37,160 00	$27,100 00

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Federal Reserve Bank of St. Louis

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	$56,500 00	$50,000 00
Boston & Maine R.R. 4½s,	10,000	12,450 00	10,000 00
Bennington & Rutland R.R. 4½s,	10,000	11,400 00	10,000 00
Concord & Montreal R.R. 4s,	25,000	27,000 00	25,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 5s,	35,000	38,375 00	35,000 00
Maine Central R.R. 4s,	15,000	15,900 00	15,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	40,000	44,700 00	40,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,900 00	10,000 00
Upper Coos R.R. 4s,	15,000	16,200 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,500 00	10,000 00
	$235,000	$264,675 00	$235,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$27,177 69	2½ per cent.	$47,000 00	4¼ per cent.	$699,440 00	5 per cent.
35,000 00	3 "	74,450 00	4½ "	28,770 00	5½ "
25,000 00	3⅞ "	20,000 00	4¾ "	62,725 00	6 "
128,117 56	4 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,000 00
Assessed value of the same,		4,300 00
Number of loans which are of an amount not exceeding $3,000 each,	253	
Aggregate amount of the same,		352,252 56
Total number of loans upon real estate,	325	
Amount of investments from which no income is received,		8,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		80,674 60
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, 1898,	2 per cent., $30,220 92 2 per cent., 30,799 47	61,020 39
Number of accounts opened during the year ending Oct. 31, 1898,	1,032	
Number of accounts closed during the year ending Oct. 31, 1898,	915	
Total number of open accounts Oct. 31, 1898,	6,415	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,171 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		312,594 95
Number of same,	5,764	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		310,427 67
Number of same,	4,487	

Date of examination by commissioner: February 10.

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CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 34.

FRED A. BUTTRICK, *President.* FRANK W. HURD, *Treasurer.*
FRANK W. HURD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM, HENRY C. COOPER,
LEONARD HUNTRESS, FRED A. BUTTRICK,
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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,166,000 00	Deposits,	$6,542,753 56
Bank stock, as per schedule,	693,150 00	Guaranty fund,	320,000 00
Loans on bank stock,	35,600 00	Interest account,	95,913 30
Railroad bonds, as per schedule,	1,175,000 00	Profit and loss account,	220,608 57
Real estate by foreclosure,	23,065 73	Bank liquidation account,	13,440 05
Loans on real estate,	2,624,613 60		
Loans on personal security,	1,157,337 76		
Loans to counties, cities or towns (notes),	76,000 00		
Deposits in banks, on interest,	207,709 92		
Suspense,	32,904 24		
Cash on hand,	1,334 23		
	$7,192,715 48		$7,192,715 48

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$21,116 21
Third National Bank, Boston,	48,642 21
Appleton National Bank, Lowell,	62,951 50
Pynchon National Bank, Springfield,	75,000 00

Loans on Bank Stock, amount on each:—

38 shares Wamesit National Bank, Lowell,	$3,800 00
111 shares Pacific National Bank, Lawrence,	10,500 00
20 shares Lowell Trust Company, Lowell,	1,500 00
90 shares Old Lowell National Bank, Lowell,	9,000 00

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City Institution for Savings — Continued.

5 shares Appleton National Bank, Lowell, ...	$2,100 00
20 shares Lowell Trust Company, Lowell, ...	
30 shares Old Lowell National Bank, Lowell, ...	3,000 00
10 shares Massachusetts Loan and Trust Company, Boston, . . .	700 00
10 shares Prescott National Bank, Lowell, ...	1,000 00
10 shares Railroad National Bank, Lowell, ...	1,000 00
6 shares Appleton National Bank, Lowell, ...	500 00
10 shares Merchants' National Bank, Lowell, ...	1,000 00
15 shares First National Bank, Lowell, ...	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	$50,000	$55,000 00	$50,000 00
of Des Moines, Iowa, 4s, . .	54,000	55,620 00	54,000 00
of Fitchburg, Mass., 4s, . .	125,000	138,000 00	125,000 00
of Indianapolis, Ind., 4s, . .	100,000	110,000 00	100,000 00
of Lawrence, Mass., 4s, . .	100,000	112,000 00	100,000 00
of Lowell, Mass., 4s, . .	50,000	57,000 00	50,000 00
of Medford, Mass , 4s, . .	100,000	110,600 00	100,000 00
of Milwaukee, Wis., 5s, . .	150,000	170,945 00	150,000 00
of Saginaw, Mich., 4½s, . .	50,000	55,725 00	50,000 00
of Waterbury, Conn., 4s, . .	100,000	109,000 00	100,000 00
Middlesex County, Mass., 4s, . .	39,000	44,007 50	39,000 00
Town of Cranston, R. I , 4s, . .	74,000	82,140 00	74,000 00
of Leominster, Mass., 4s, .	49,000	54,880 00	49,000 00
of Maynard, Mass., 4s, . .	15,000	16,500 00	15,000 00
United States 4s, ...	110,000	139,150 00	110,000 00
	$1,166,000	$1,310,567 50	$1,166,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l B'k, Boston, .	$8,000	$8,960 00	$8,000 00
200	Atlas National Bank, Boston, .	20,000	21,800 00	20,000 00
204	Blackstone Nat'l B'k, Boston, .	20,400	15,912 00	20,400 00
210	Boston National Bank, Boston,	21,000	20,842 50	21,000 00
124	Boylston Nat'l Bank, Boston, .	12,400	15,004 00	12,400 00
39	Bunker Hill Nat'l B'k, Boston,	3,900	7,488 00	3,900 00
138	Columbian Nat'l B'k, Boston, .	13,800	13,386 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	17,520 00	14,600 00
100	Eliot National Bank, Boston, .	10,000	13,000 00	10,000 00
200	First National Bank, Boston, .	20,000	39,000 00	20,000 00
200	Globe National Bank, Boston,	20,000	20,000 00	20,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	11,400 00	10,000 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.
135	Howard Nat'l Bank, Boston, .	$13,500	$13,128 75	$13,500 00
100	Market National Bank, Boston,	10,000	7,700 00	10,000 00
125	Massachusetts Loan and Trust Co., Boston, ...	12,500	13,406 25	12,500 00
44	Merchants' N'l Bank, Boston, .	4,400	6,820 00	4,400 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,100 00	10,000 00
150	N'l Bank of Commerce, Boston,	15,000	15,825 00	15,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	14,500 00	10,000 00
250	N'l B'k of No. America, Boston,	25,000	25,562 50	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	45,300 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	57,300 00	40,000 00
78	National City Bank, Boston, .	–	390 00	–
30	National Eagle Bank, Boston,	3,000	2,640 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,525 00	5,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	16,012 50	15,000 00
250	National Revere Bank, Boston,	25,000	23,000 00	25,000 00
36	National Union Bank, Boston,	3,600	4,797 00	3,600 00
70	National Webster B'k, Boston,	7,000	7,157 50	7,000 00
65	New England N'l B'k, Boston,	6,500	9,880 00	6,500 00
167	North National Bank, Boston,	16,700	17,034 00	16,700 00
40	Old Boston N'l Bank, Boston, .	4,000	4,400 00	4,000 00
265	Second National Bank, Boston,	26,500	46,110 00	26,500 00
100	Shawmut N'l Bank, Boston, .	10,000	12,200 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,200 00	9,375 00
108	State National Bank, Boston, .	10,800	12,069 00	10,800 00
136	Suffolk National Bank, Boston,	13,600	14,416 00	13,600 00
400	Third National Bank, Boston, .	40,000	35,700 00	40,000 00
118	Tremont Nat'l Bank, Boston, .	11,800	8,378 00	11,800 00
39	Washington Nat'l B'k, Boston,	3,900	4,397 25	3,900 00
25	Bay State N'l Bank, Lawrence,	1,875	2,900 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	75,640 00	61,000 00
94	First National Bank, Lowell, .	9,400	13,912 00	9,400 00
75	Merchants' Nat'l B'k, Lowell, .	7,500	11,250 00	7,500 00
11	Old Lowell Nat'l B'k, Lowell,	1,100	1,320 00	1,100 00
220	Prescott Nat'l Bank, Lowell, .	22,000	27,720 00	22,000 00
73	Railroad Nat'l Bank, Lowell, .	7,300	9,344 00	7,300 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	12,600 00	10,000 00
25	First Nat'l Bank, Marlborough,	2,500	2,800 00	2,500 00
42	Framingham National Bank, South Framingham, . .	4,200	5,670 00	4,200 00
		$693,775	$811,417 25	$693,150 00

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City Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$200,000	$214,970 00	$200,000 00
Concord & Montreal R.R. 4s,	200,000	218,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	56,000 00	50,000 00
Fitchburg R.R. 5s,	100,000	105,500 00	100,000 00
Maine Central R.R. 4s,	50,000	52,500 00	50,000 00
Maine Central R.R. 4½s,	50,000	55,000 00	50,000 00
Narraganset Pier R.R. 4s,	25,000	26,750 00	25,000 00
Norwich & Worcester R.R. 4s,	100,000	109,500 00	100,000 00
N. Y., N. H. & Hartford R.R. 4s,	50,000	56,250 00	50,000 00
Old Colony R.R. 4s,	200,000	224,000 00	200,000 00
Sullivan County R.R 4s,	100,000	108,500 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,250 00	50,000 00
	$1,175,000	$1,278,220 00	$1,175,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$132,709 92	2 per cent.	$5,000 00	4⅜ per cent.	$10,500 00	5½ per cent.
75,000 00	3½ "	685,359 00	4½ "	105,814 68	6 "
350,000 00	4 "	2,736,877 68	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$23,065 73
Assessed value of the same,		39,527 00
Number of loans which are of an amount not exceeding $3,000 each,	529	
Aggregate amount of the same,		690,304 63
Total number of loans upon real estate,	659	
Amount of investments from which no income is received,		46,082 49
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1898,		320,273 85
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, 1898,	2 per cent., $124,559 09 2 per cent., 124,562 52	249,121 61
Number of accounts opened during the year ending Oct. 31, 1898,	1,931	
Number of accounts closed during the year ending Oct. 31, 1898,	1,919	
Total number of open accounts Oct. 31, 1898,	16,133	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		14,487 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		789,710 41
Number of same,	14,689	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		968,408 58
Number of same,	17,687	

Date of examination by commissioner: November 4.

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Federal Reserve Bank of St. Louis

CLINTON SAVINGS BANK — CLINTON.

Incorporated May 15, 1851. Present number of corporators, 44.

CHARLES L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*
C. L. S. HAMMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES L. SWAN, C. C. STONE,
LUCIUS FIELD, JOHN E. THAYER,
GEORGE P. TAYLOR.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$67,500 00	Deposits,	$1,956,321 41
Loans on public funds,	233 00	Guaranty fund,	72,000 00
Bank stock, as per schedule,	80,375 00	Profit and loss account,	699 79
Loans on bank stock,	2,250 00	Bank liquidation account,	779 35
Railroad bonds, as per schedule,	117,725 00		
Boston Terminal Co. bonds,	10,000 00		
Real estate by foreclosure,	1,200 00		
Loans on real estate,	866,428 56		
Loans on personal security,	622,700 00		
Loans to counties, cities or towns (notes),	180,807 00		
Deposits in banks, on interest,	18,972 98		
Deposits in banks, not on interest,	27,453 18		
Premium account,	10,000 00		
Oregon Short Line & Wabash R.R. bonds,*	19,180 00		
Rotch Spinning Co. stock,*			
Cash on hand,	4,975 83		
	$2,029,800 55		$2,029,800 55

* Taken to secure indebtedness.

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Federal Reserve Bank of St. Louis

Clinton Savings Bank — Continued.

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$18,972 98
First National Bank, Clinton,	27,453 18

Loan on Public Funds: —

$1,000 United States 4s,	$233 00

Loan on Bank Stock: —

31 shares First National Bank, Clinton,	$2,250 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$4,000	$4,040 00	$4,000 00
of Boston, Mass., 5s,	2,000	2,220 00	2,000 00
of Cambridge, Mass., 6s,	5,000	5,700 00	5,000 00
of Providence, R. I., 6s,	1,000	1,035 00	1,000 00
Town of Clinton, Mass., 4s,	55,500	59,652 50	55,500 00
	$67,500	$72,647 50	$67,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston,	$1,400	$1,526 00	$1,400 00
2	Boston Nat'l Bank, Boston,	200	198 50	200 00
20	Central National Bank, Boston,	2,000	2,380 00	2,000 00
16	Howard Nat'l Bank, Boston,	1,600	1,556 00	1,600 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
20	Market Nat'l Bank, Boston,	2,000	1,540 00	2,000 00
30	Metropolitan N'l Bank, Boston,	3,000	2,730 00	3,000 00
44	N'l B'k of No. America, Boston,	4,400	4,499 00	4,400 00
5	National City Bank, Boston,	–	25 00	–
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,000 00
70	Nat'l Webster Bank, Boston,	7,000	7,157 50	7,000 00
338	First Nat'l Bank, Clinton,	33,800	42,250 00	33,775 00
40	Fitchburg N'l Bank, Fitchburg,	4,000	5,800 00	6,000 00
50	First Nat'l Bank, New Bedford,	5,000	6,250 00	5,000 00
50	National Bank of Commerce, New Bedford,	3,000	1,750 00	3,000 00
50	Orange Nat'l Bank, Orange,	5,000	7,750 00	5,000 00
		$78,400	$91,479 50	$80,375 00

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Federal Reserve Bank of St. Louis

Clinton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$21,550 00	$20,000 00
Boston & Lowell R.R. 4½s,	1,000	1,045 00	1,000 00
Boston & Lowell R.R. 5s,	4,000	4,060 00	4,000 00
Fitchburg R.R. 4s,	6,000	6,300 00	6,000 00
Fitchburg R.R. 5s,	35,000	37,725 00	35,000 00
Maine Central R R. 7s,	7,000	9,520 00	7,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,025 00	16,275 00
Old Colony R.R. 4s,	16,000	17,620 00	16,750 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,900 00	11,700 00
	$114,000	$127,745 00	$117,725 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,972 98	2 per cent.	$31,100 00	4½ per cent.	$300 00	5½ per cent.
446,407 00	4 "	25,000 00	4¾ "	104,065 15	6 "
140,000 00	4¼ "	922,496 41	5 "	3,050 00	7 "

Value, by books, of real estate, held or owned by foreclosure or otherwise, $1,200 00
Assessed value of the same, 1,000 00
Number of loans which are of an amount not exceeding $3,000 each, 409
Aggregate amount of the same, 463,163 55
Total number of loans upon real estate, 403
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, 86,991 05
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, 1898, { 2 per cent., $36,020 93 / 2 per cent., 36,688 63 } 72,709 56
Number of accounts opened during the year ending Oct. 31, 1898, 868
Number of accounts closed during the year ending Oct. 31, 1898, 686
Total number of open accounts Oct. 31, 1898, 5,967
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), 4,729 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, 358,425 73
Number of same, 5,228
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, 364,920 53
Number of same, 4,268
Date of examination by commissioner: February 15.

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Federal Reserve Bank of St. Louis

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 40.

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

Names of committee charged with the investment of its funds:

CHARLES F. TILDEN, LOUIS N. LINCOLN,
ABRAHAM H. TOWER, C. JAMES PRATT.

Open for business every business day except Saturdays, 8.30 A.M. to 12.30 P.M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$9,000 00	Deposits,	$660,244 38
Bank stock, as per schedule,	43,600 00	Guaranty fund,	27,840 00
Railroad bonds, as per schedule,	33,000 00	Interest account,	10,230 46
Real estate (for banking purposes),	10,145 23	Profit and loss account,	11,038 71
Real estate by foreclosure,	29,700 00	Suspense account,	1,209 08
Loans on real estate,	451,938 00		
Loans on personal security,	51,475 00		
Loans to counties, cities or towns (notes),	68,500 00		
Deposits in banks, on interest,	10,108 83		
Expense account,	1,138 56		
Cash on hand,	1,957 01		
	$710,562 63		$710,562 63

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$2,921 36
Hingham National Bank, Hingham,	7,187 47

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s,	$9,000	$9,982 50	$9,000 00

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Federal Reserve Bank of St. Louis

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	$3,270 00	$3,000 00
13	Blackstone N'l Bank, Boston, .	1,300	1,014 00	1,300 00
45	Boston National Bank, Boston,	4,500	4,466 25	4,500 00
20	Columbian Nat'l Bank, Boston,	2,000	1,940 00	2,000 00
40	Continental Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
20	Everett National Bank, Boston,	500	300 00	500 00
30	Market National Bank, Boston,	3,000	2,310 00	3,000 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,565 00	2,300 00
22	N'l B'k of the Republic, Boston,	2,200	3,151 50	2,200 00
43	National City Bank, Boston, .	–	215 00	–
18	National Eagle Bank, Boston,	1,800	1,584 00	1,800 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,668 75	2,500 00
30	National Revere Bank, Boston,	3,000	2,760 00	3,000 00
15	National Union Bank, Boston,	1,500	1,998 75	1,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,022 50	1,000 00
12	North National Bank, Boston,	1,200	1,224 00	1,200 00
32	Shawmut Nat'l Bank, Boston, .	3,200	3,904 00	3,200 00
38	State National Bank, Boston, .	3,800	4,246 50	3,800 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,278 00	1,800 00
10	Washington N'l Bank, Boston,	1,000	1,127 50	1,000 00
		$43,600	$46,845 75	$43,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$13,000	$15,437 50	$13,000 00
Fitchburg R.R. 4s, ...	10,000	10,750 00	10,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,900 00	10,000 00
	$33,000	$37,087 50	$33,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,108 83	2 per cent.	$37,300 00	4½ per cent.	$5,000 00	5¼ per cent.
66,500 00	4 "	12,000 00	4¾ "	141,350 00	5½ "
10,000 00	4⅛ "	186,350 00	5 "	104,413 00	6 "
9,000 00	4¼ "				

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Federal Reserve Bank of St. Louis

Cohasset Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$10,145 23
Estimated value of the same (unfinished),		10,145 23
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		29,700 00
Assessed value of the same,		30,650 00
Net income received from same during year ending Oct. 31, 1898,		9 28
Number of loans which are of an amount not exceeding $3,000 each,	161	
Aggregate amount of the same,		163,763 00
Total number of loans upon real estate,	207	
Amount of investments from which no income is received,		13,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		33,517 10
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, 1898,	2 per cent., $12,282 34 2 per cent., 12,662 97	24,945 31
Number of accounts opened during the year ending Oct. 31, 1898,	174	
Number of accounts closed during the year ending Oct. 31, 1898,	123	
Total number of open accounts Oct. 31, 1898,	1,480	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,376 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		93,054 23
Number of same,	918	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		91,360 49
Number of same,	931	

Date of examination by commissioner: July 8.

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Federal Reserve Bank of St. Louis

CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 25.

JOHN B. PACKARD, *President.* WILLIAM G. AVERY, *Treasurer.*
WILLIAM 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,
CHARLES B. MERRITT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,000 00	Deposits,	$186,964 58
Bank stock, as per schedule,	5,000 00	Guaranty fund,	3,605 00
Loans on bank stock,	6,000 00	Profit and loss account,	958 64
Railroad bonds, as per schedule,	5,000 00		
Loans on real estate,	124,366 00		
Loans on personal security,	10,505 00		
Deposits in banks, on interest,	30,657 22		
	$191,528 22		$191,528 22

Cash on Deposit in Banks, amount in each: —

Conway National Bank, Conway,	$4,198 75
Packard National Bank, Greenfield,	5,000 00
City National Bank, Holyoke,	7,000 00
Home National Bank, Holyoke,	3,500 00
Pynchon National Bank, Springfield,	5,958 47
Hampden Loan and Trust Company, Springfield,	5,000 00

Loans on Bank Stock, amount on each: —

40 shares Agawam National Bank, Springfield,	$2,000 00
3 shares Conway National Bank, Conway,	200 00
10 shares City National Bank, Holyoke,	800 00
30 shares Park National Bank, Holyoke,	3,000 00

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Conway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$1,000	$1,115 00	$1,000 00
of Canton, Ohio, 5s,	1,000	1,045 00	1,000 00
of Fitchburg, Mass, 6s,	1,000	1,157 50	1,000 00
of Holyoke, Mass., 4s,	2,000	2,190 00	2,000 00
of Milwaukee, Wis., 5s,	1,000	1,190 00	1,000 00
of Newton, Mass., 4s,	1,000	1,137 50	1,000 00
of Somerville, Mass., 4s,	1,000	1,060 00	1,000 00
of Springfield, Ohio, 4½s,	1,000	1,087 50	1,000 00
of Worcester, Mass., 5s,	1,000	1,102 50	1,000 00
	$10,000	$11,085 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway,	$3,000	$3,000 00	$3,000 00
10	City National Bank, Holyoke,	1,000	1,050 00	1,000 00
10	Adams N'l B'k, North Adams,	1,000	1,280 00	1,000 00
		$5,000	$5,330 00	$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R R. 4s,	$1,000	$1,080 00	$1,000 00
Connecticut River R.R. 4s,	1,000	1,140 00	1,000 00
Fitchburg R.R. 5s,	1,000	1,020 00	1,000 00
Old Colony R.R. 4s,	1,000	1,110 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,110 00	1,000 00
	$5,000	$5,460 00	$5,000 00

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Federal Reserve Bank of St. Louis

Conway Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,698 75 12,958 47	3 per cent. 4 "	$140,388 00	5 per cent.	$5,483 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	108	
Aggregate amount of the same,		$110,771 00
Total number of loans upon real estate,	96	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		8,605 16
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, 1898,	2 per cent., $3,437 44 2 per cent., 3,528 26	6,965 70
Number of accounts opened during the year ending Oct. 31, 1898,	111	
Number of accounts closed during the year ending Oct. 31, 1898,	65	
Total number of open accounts Oct. 31, 1898,	710	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		651 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		29,817 52
Number of same,	464	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		29,123 25
Number of same,	369	

Date of examination by commissioner: July 15.

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Federal Reserve Bank of St. Louis

COUNTY SAVINGS BANK — CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 57.

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, ALBERT D. BOSSON,
MILTON RAY, JOHN MULLOY,
GEORGE W. MOSES, WILLIAM S. HIXON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$22,375 00	Deposits,	$472,694 35
Bank stock, as per schedule,	22,300 00	Guaranty fund,	10,000 00
Loans on bank stock,	1,750 00	Interest account,	1,139 11
Railroad bonds, as per schedule,	28,000 00	Profit and loss account,	8,433 86
Boston Terminal Co. bonds,	5,000 00		
Loans on real estate,	319,240 00		
Loans on personal security,	55,550 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	27,712 90		
Deposits in banks, not on interest,	27 79		
Expense account,	305 75		
Furniture and fixtures,	2,000 00		
Premium account,	1,000 00		
Cash on hand,	1,005 88		
	$492,267 32		$492,267 32

Cash on Deposit in Banks, amount in each: —

First Ward National Bank, Boston,	$11,002 33
Winthrop National Bank, Boston,	27 79
Winnisimmet National Bank, Chelsea,	16,710 57

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Federal Reserve Bank of St. Louis

County Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares Winnisimmet National Bank, Chelsea,	$750 00
12 shares State National Bank, Boston,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$3,000	$3,000 00	$3,000 00
of Brockton, Mass., 4s.,	4,000	4,440 00	4,000 00
of Cleveland, Ohio, 4s,	3,000	3,015 00	3,000 00
of Haverhill, Mass., 4s,	1,000	1,007 50	1,000 00
of Indianapolis, Ind., 4s,	4,000	4,000 00	4,000 00
of Milwaukee, Wis., 5s,	3,000	3,280 00	3,000 00
of Springfield, Ohio, 6s,	2,625	2,821 87	2,625 00
Town of Ashland, Mass., 4s,	700	705 25	700 00
of South Wayne, Ind., 6s,	800	1,016 00	800 00
of Ware, Mass., 5s,	250	251 25	250 00
	$22,375	$23,536 87	$22,375 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	Atlantic Nat'l Bank, Boston,	$1,700	$1,904 00	$1,700 00
5	Blackstone Nat'l B'k, Boston,	500	390 00	500 00
21	Columbian N'l Bank, Boston,	2,100	2,037 00	2,100 00
25	First Ward N'l Bank, Boston,	2,500	3,250 00	2,500 00
3	Freeman's Nat'l Bank, Boston,	300	300 00	300 00
5	Globe National Bank, Boston,	500	500 00	500 00
13	N'l B'k of No. America, Boston,	1,300	1,329 25	1,300 00
6	National Eagle Bank, Boston,	600	528 00	600 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,668 75	2,500 00
4	National Revere Bank, Boston,	400	368 00	400 00
15	State National Bank, Boston,	1,500	1,676 25	1,500 00
10	Old Boston N'l Bank, Boston,	1,000	1,100 00	1,000 00
25	Third National Bank, Boston,	2,500	2,231 25	2,500 00
10	Washington N'l Bank, Boston,	1,000	1,127 50	1,000 00
15	Winnisimmet N'l B'k, Chelsea,	1,500	1,500 00	1,500 00
6	Dedham Nat'l Bank, Dedham,	600	630 00	600 00
5	First N'l Bank, Newburyport,	500	625 00	500 00
10	So. Danvers N'l B'k, Peabody,	1,000	1,140 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	255 00	300 00
		$22,300	$23,560 00	$22,300 00

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County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$6,000	$6,480 00	$6,000 00
Fitchburg R.R. 4s,	5,000	5,350 00	5,000 00
Maine Central R.R. 4s,	1,000	1,050 00	1,000 00
Maine Central R.R. 4½s,	500	552 50	500 00
Maine Central R.R. 5s,	500	577 50	500 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,675 00	5,000 00
Old Colony R.R. 4s,	5,000	5,500 00	5,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
	$28,000	$30,185 00	$28,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,002 33	2 per cent.	$7,500 00	4½ per cent.	$12,200 00	5½ per cent.
16,710 57	2¾ "	33,200 00	5 "	329,640 00	6 "

Number of loans which are of an amount not exceeding $3,000 each, 221
Aggregate amount of the same, ... $269,040 00
Total number of loans upon real estate, ... 225
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ... 25,201 83
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, 1898, { 2 per cent., $7,810 16 / 2 per cent., 8,357 26 } 16,167 42
Number of accounts opened during the year ending Oct. 31, 1898, . 416
Number of accounts closed during the year ending Oct. 31, 1898, . 180
Total number of open accounts Oct. 31, 1898, ... 2,043
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ... 3,750 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ... 190,057 96
Number of same, ... 3,616
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ... 148,978 14
Number of same, ... 2,341
Date of examination by commissioner: March 17.

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Federal Reserve Bank of St. Louis

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

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

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$78,000 00	Deposits,	$958,890 49
Bank stock, as per schedule,	21,700 00	Guaranty fund,	34,500 00
Loans on bank stock,	5,200 00	Profit and loss account,	7,293 56
Railroad bonds, as per schedule,	135,500 00		
Boston Terminal Co., bonds,	15,000 00		
Real estate (for banking purposes),	31,000 00		
Loans on real estate,	430,545 32		
Loans on personal security,	211,501 50		
Loans to counties, cities or towns (notes),	17,200 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	43,700 00		
Deposits in banks, not on interest,	5,048 71		
Real estate,	200 00		
Premium,	5,662 50		
Cash on hand,	226 02		
	$1,000,684 05		$1,000,684 05

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$25,000 00
Crocker National Bank, Turner's Falls,	13,748 71
Packard National Bank, Greenfield,	10,000 00

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Federal Reserve Bank of St. Louis

Crocker Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

5 shares Crocker National Bank, Turner's Falls,	$400 00
15 shares Crocker National Bank, Turner's Falls,	800 00
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	$5,392 00	$5,000 00
of Boston, Mass., 5s,	4,000	4,520 00	4,000 00
of Cambridge, Mass., 4s,	10,000	10,825 00	10,000 00
of Chicago, Ill, 4s,	1,000	1,030 00	1,000 00
of Chicago, Ill., 7s,	5,000	5,100 00	5,000 00
of Cleveland, Ohio, 5s,	6,000	6,262 00	6,000 00
of East Saginaw, Mich., 5s,	3,000	3,120 00	3,000 00
of Fort Wayne, Ind., 4½s,	4,000	4,420 00	4,000 00
of Fort Wayne, Ind., 6s,	1,000	1,020 00	1,000 00
of Lewiston, Me., 4s,	5,000	5,150 00	5,000 00
of Lynn, Mass., 5s,	2,000	2,180 00	2,000 00
of Meriden, Conn., 4s,	5,000	5,137 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,595 00	5,000 00
of Providence, R. I., 5s,	5,000	5,138 00	5,000 00
of Salem, Mass., 5s,	7,000	7,560 00	7,000 00
of Somerville, Mass., 4½s,	2,000	2,120 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,800 00	5,000 00
Town of Turner's Falls, Mass. (Fire District), 4s,	3,000	3,210 00	3,000 00
	$78,000	$83,579 00	$78,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central National Bank, Boston,	$1,000	$1,190 00	$1,000 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,055 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	613 00	600 00
5	Tremont Nat'l Bank, Boston,	500	355 00	500 00
40	Conway Nat'l Bank, Conway,	4,000	4,000 00	4,000 00
136	Crocker N'l B'k, Turner's Falls,	13,600	16,592 00	13,600 00
		$21,700	$25,105 00	$21,700 00

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Federal Reserve Bank of St. Louis

Crocker Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$10,000	$10,525 00	$10,000 00
Boston & Maine R.R. 4½s,	15,000	18,675 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,800 00	10,000 00
Conn & Passumpsic Rivers R.R. 4s,	2,000	2,260 00	2,000 00
Eastern R.R. 6s,	12,000	14,250 00	12,000 00
Fitchburg R.R. 4s,	5,000	5,350 00	5,000 00
Fitchburg R.R. 5s,	20,000	20,774 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
New York & New England R.R. 7s,	10,000	11,950 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,150 00	10,000 00
Old Colony R R. 4s,	13,000	14,690 00	13,000 00
Portland & Ogdensburg R.R. 6s,	3,500	3,631 00	3,500 00
Vermont & Massachusetts R.R. 5s,	15,000	15,900 00	15,000 00
Worcester & Nashua R.R. 4s,	5,000	5,475 00	5,000 00
	$135,500	$150,930 00	$135,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,700 00	1¾ per cent.	$10,000 00	3½ per cent.	$647,446 82	5 per cent.
25,000 00	2 "	17,200 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, 1898,		1,387 51
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,	412	
Aggregate amount of the same,		305,809 82
Total number of loans upon real estate,	388	
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, 1898,		47,243 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, 1898,	2 per cent., $17,832 85 2 per cent., 18,205 72	36,038 57
Number of accounts opened during the year ending Oct. 31, 1898,	370	
Number of accounts closed during the year ending Oct. 31, 1898,	227	
Total number of open accounts Oct. 31, 1898,	2,671	

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Crocker Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,966 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		121,225 30
Number of same,	2,235	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		110,513 22
Number of same,	1,605	

Date of examination by commissioner: March 24.

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Federal Reserve Bank of St. Louis

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 39.

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, CHARLES H. PRESTON,
CHARLES H. GOULD, J. FRANK PORTER,
CHARLES H. WHITE.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,000 00	Deposits,	$1,497,866 04
Bank stock, as per schedule,	134,900 50	Guaranty fund,	74,000 00
Loans on bank stock,	36,350 00	Interest account,	4,947 70
Railroad bonds, as per schedule,	190,000 00	Earnings undivided,	53,128 50
Loans on railroad stock,	50,000 00	Bank liquidation account,	1,847 28
Real estate by foreclosure,	50,530 00		
Loans on real estate,	565,397 44		
Loans on personal security,	529,290 00		
Loans to counties, cities or towns (notes),	2,500 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	55,989 76		
Deposits in banks, not on interest,	2,000 00		
Expense account,	191 66		
Tax account,	655 85		
Taxes paid,	11 02		
Cash on hand,	3,573 29		
	$1,631,789 52		$1,631,789 52

Cash on Deposit in Banks, amount in each:—

Faneuil Hall National Bank, Boston,	$49,828 13
First National Bank, Danvers,	8,161 63

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Federal Reserve Bank of St. Louis

Danvers Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
6 shares Salem National Bank, Salem, ...	$1,750 00
16 shares First National Bank, Danvers, ...	
3 shares Naumkeag National Bank, Salem, ...	
232 shares Massachusetts National Bank, Boston, ...	14,000 00
50 shares Amesbury National Bank, Amesbury, ...	4,000 00
200 shares Traders' National Bank, Lowell, ...	16,000 00
10 shares First National Bank, Danvers, ...	600 00
Loan on Railroad Stock: —	
500 shares Boston & Maine R.R., preferred, ...	$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$10,000	$10,100 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	$5,450 00	$5,675 00
35	Blackstone N'l Bank, Boston, .	3,500	2,730 00	3,500 00
85	Globe National Bank, Boston,	8,500	8,500 00	10,612 50
34	Hancock Nat'l Bank, Boston, .	3,400	850 00	3,345 00
68	Howard Nat'l Bank, Boston, .	6,800	6,613 00	6,800 00
20	Lincoln Nat'l Bank, Boston, .	2,000	1,310 00	2,100 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	6,475 00
60	N'l B'k of Commerce, Boston,	6,000	6,330 00	6,000 00
71	N'l B'k of No. America, Boston,	7,100	7,259 75	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	7,361 25	7,901 25
70	Nat'l Exchange Bank, Boston,	7,000	9,135 00	7,097 50
50	National Revere Bank, Boston,	5,000	4,600 00	5,000 00
50	State National Bank, Boston, .	5,000	5,587 50	5,356 25
80	Third National Bank, Boston, .	8,000	7,140 00	8,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	710 00	1,000 00
25	Washington N'l Bank, Boston,	2,500	2,818 75	2,500 00
131	First Nat'l Bank, Danvers, .	9,825	9,563 00	10,197 00
75	National Bank of Commerce, New Bedford, . . .	4,500	2,625 00	5,962 50
125	First N'l Bank, New Bedford,	12,500	15,625 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,400 00	2,000 00
10	Rockport N'l Bank, Rockport,	1,000	1,080 00	1,000 00
270	Asiatic National Bank, Salem,	8,100	7,560 00	8,100 00
7	First National Bank, Salem, .	700	588 00	700 00
5	Naumkeag Nat'l Bank, Salem,	500	600 00	500 00
25	Salem National Bank, Salem,	2,500	2,300 00	2,862 50
		$123,925	$126,486 25	$134,900 50

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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	$39,375 00	$35,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,600 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,500 00	25,000 00
Fitchburg R.R. 4s,	20,000	21,000 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,650 00	10,000 00
Maine Central R.R. 4s,	25,000	26,250 00	25,000 00
Penobscot Shore Line R.R. 4s,	15,000	15,825 00	15,000 00
Upper Coos R.R. 4½s,	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	16,800 00	15,000 00
	$190,000	$207,000 00	$190,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,989 76	2 per cent.	$106,500 00	4½ per cent.	$238,524 00	6 per cent.
50,000 00	3⅞ "	456,143 44	5 "	4,500 00	6½ "
174,500 00	4 "	59,520 00	5½ "	4,250 00	7 "
90,000 00	4¼ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$50,530 00
Assessed value of the same,		45,900 00
Net income received from same during year ending Oct. 31, 1898,		1,705 74
Number of loans which are of an amount not exceeding $3,000 each,	246	
Aggregate amount of the same,		228,053 00
Total number of loans upon real estate,	260	
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, 1898,		72,299 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, 1898,	2 per cent., $28,024 03 2 per cent., 28,748 82	56,772 85
Number of accounts opened during the year ending Oct. 31, 1898,	399	
Number of accounts closed during the year ending Oct. 31, 1898,	304	
Total number of open accounts Oct. 31, 1898,	4,138	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,358 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		186,541 59
Number of same,	2,335	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		185,012 65
Number of same,	2,637	
Date of examination by commissioner: January 17.		

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Federal Reserve Bank of St. Louis

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 94.

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

Names of committee charged with the investment of its funds:

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

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$952,000 00	Deposits,	$2,985,578 64
Bank stock, as per schedule,	70,100 00	Guaranty fund,	144,830 16
Railroad bonds, as per schedule,	772,500 00	Profit and loss account,	100,709 04
Real estate (for banking purposes),	35,000 00	Bank liquidation account,	389 00
Loans on real estate,	544,625 00		
Loans on personal security,	621,000 00		
Loans to counties, cities or towns (notes),	109,875 00		
Deposit in bank, on interest,	111,906 84		
Deposit in bank, not on interest,	2,000 00		
Stock in Howland Mills,*	12,500 00		
	$3,231,506 84		$3,231,506 84

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

Dedham National Bank, Dedham, ... $113,906 84*

* This deposit has since been reduced within the legal limit.

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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	$23,100 00	$22,000 00
of Bangor, Me., 6s,	18,000	20,700 00	18,000 00
of Boston, Mass., 4s,	112,000	120,120 00	112,000 00
of Boston, Mass., 6s,	10,000	11,150 00	10,000 00
of Bridgeport, Conn., 4s,	38,000	42,175 00	38,000 00
of Cambridge, Mass., 6s,	10,000	11,400 00	10,000 00
of Canton, Ohio, 5s,	15,000	15,125 00	15,000 00
of Chicago, Ill., 7s,	2,000	2,035 00	2,000 00
of Cleveland, Ohio, 5s,	44,000	47,460 00	44,000 00
of Dayton, Ohio, 5s,	25,000	28,625 00	25,000 00*
of Dayton, Ohio, 6s,	10,000	10,500 00	10,000 00*
of Fall River, Mass, 4½s,	25,000	28,187 00	25,000 00
of Fall River, Mass., 4½s,	35,000	38,387 00	35,000 00
of Fall River, Mass., 6s,	17,000	17,571 00	17,000 00
of Grand Rapids, Mich., 4½s,	38,000	43,415 00	38,000 00
of Grand Rapids, Mich., 5s,	10,000	10,825 00	10,000 00
of Kansas City, Mo., 4½s,	25,000	28,250 00	25,000 00
of Lynn, Mass., 4s,	52,000	56,755 00	52,000 00
of Manchester, N. H., 4s,	14,000	15,155 00	14,000 00
of Manchester, N. H., 4½s,	15,000	17,043 00	15,000 00
of Milwaukee, Wis., 5s,	50,000	53,167 00	50,000 00
of Newton, Mass., 4s,	45,000	52,100 00	45,000 00
of Newton, Mass., 6s,	16,000	18,480 00	16,000 00
of Norwich, Conn., 7s,	25,000	29,875 00	25,000 00
of Portland, Me , 6s,	48,000	58,080 00	48,000 00
of Portsmouth, N. H., 4s,	20,000	21,000 00	20,000 00
of Providence, R. I., 4½s,	20,000	20,200 00	20,000 00
of Scranton, Pa., 4½s,	25,000	28,935 00	25,000 00
of Somerville, Mass., 4½s,	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s,	2,000	2,335 00	2,000 00
of Springfield, Ohio, 4½s,	40,000	45,800 00	40,000 00
of Springfield, Ohio, 5s,	10,000	11,925 00	10,000 00
Town of Danvers, Mass., 5s,	4,000	4,430 00	4,000 00
of Hopkinton, Mass., 5s,	20,000	22,800 00	20,000 00
of Melrose, Mass., 4s,	20,000	21,825 00	20,000 00
of Methuen, Mass., 4s,	25,000	27,875 00	25,000 00
District of Columbia 5s,	30,000	30,225 00	30,000 00
	$952,000	$1,052,480 00	$952,000 00

* Legal investments when made.

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Dedham Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston, .	$14,500	$15,805 00	$14,500 00
50	Blackstone Nat'l B'k, Boston, .	5,000	3,900 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
40	Howard National B'k, Boston,	4,000	3,890 00	4,000 00
75	N'l B'k of Commerce, Boston,	7,500	7,912 50	7,500 00
25	National Union Bank, Boston,	2,500	3,331 25	2,500 00
56	National Webster B'k, Boston,	5,600	5,726 00	5,600 00
60	People's Nat'l Bank, Boston, .	6,000	7,200 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
25	State National Bank, Boston, .	2,500	2,793 75	2,500 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,750 00	15,000 00
		$70,100	$74,908 50	$70,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$25,000	$26,937 00	$25,000 00
Boston & Albany R.R. 5s, . .	80,000	84,000 00	80,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	35,000	39,900 00	35,000 00
Boston & Lowell R.R. 4s, . .	20,000	22,725 00	20,000 00
Boston & Lowell R R. 4½s, . .	5,000	5,225 00	5,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,025 00	5,000 00
Boston & Maine R.R. 4½s, . .	45,000	55,800 00	45,000 00
Boston, Revere Beach & Lynn R.R. 4½s, ...	25,000	28,750 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	28,000	30,170 00	28,000 00
Eastern R.R. 6s, ...	40,000	47,200 00	40,000 00
Fitchburg R.R. 4s, ...	70,000	72,675 00	70,000 00
Fitchburg R.R. 5s, ...	15,000	15,425 00	15,000 00
Maine Central R.R. 4½s, . . .	3,000	3,300 00	3,000 00
Maine Central R.R. 7s, . . .	11,000	14,850 00	11,000 00
Newport & Richford R.R. 5s, . .	35,000	38,500 00	35,000 00*
New York & New England R.R. 6s,	25,000	28,250 00	25,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	56,750 00	50,000 00
N. Y., Providence & Boston R.R. 7s,	40,000	40,000 00	40,000 00
Old Colony R.R. 4s, ...	25,000	28,250 00	25,000 00
Old Colony R.R. 4½s, ...	25,000	26,312 00	25,000 00
Portland & Ogdensburg R.R. 6s, .	31,500	32,445 00	31,500 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	15,000	18,450 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	119,000	126,140 00	119,000 00
	$772,500	$847,079 00	$772,500 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.
$111,906 84	2 per cent.	$511,375 00	4 per cent.	$201,000 00	5 per cent.
65,000 00	3¾ "	20,000 00	4¼ "	3,800 00	5½ "
25,000 00	3⅞ "	25,000 00	4⅜ "	424,325 00	6 "

Amount invested in real estate for banking purposes,		$35,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		60,000 00
Net income received from same during year ending Oct. 31, 1898,		529 60
Number of loans which are of an amount not exceeding $3,000 each,	374	
Aggregate amount of the same,		344,675 00
Total number of loans upon real estate,	409	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		145,044 53
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, 1898,	2 per cent., $53,950 82 2 per cent., 55,241 62	109,192 44
Number of accounts opened during the year ending Oct. 31, 1898,	864	
Number of accounts closed during the year ending Oct. 31, 1898,	600	
Total number of open accounts Oct. 31, 1898,	7,502	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,423 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		447,182 99
Number of same,	4,836	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		396,720 49
Number of same,	4,435	
Date of examination by commissioner: March 21.		

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DORCHESTER SAVINGS BANK—DORCHESTER.

Incorporated April 16, 1894. Present number of corporators, 41.

FREDERICK L. WALKER, *President.* GEORGE T. SEARS, *Treasurer.*
HENRY S. MCPHERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT H. STEARNS, GEORGE T. SEARS,
JOHN E. TUTTLE, HENRY G. ALLBRIGHT,
GEORGE L. BURT.

Open for business every business day except Saturdays, 2 to 7 P.M.; Saturdays, 2 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	$12,497 50	Deposits,	$62,723 79
Loans on real estate,	43,700 00	Guaranty fund,	77 30
Deposits in banks, on interest,	3,889 74		
Furniture and fixtures,	1,802 83		
Cash on hand,	911 02		
	$62,801 09		$62,801 09

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$3,292 77*
Winthrop National Bank, Boston,	596 97

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

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s,	$3,000	$3,180 00	$3,195 00
Fitchburg R.R. 4s,	6,000	6,480 00	6,212 50
Maine Central R R. 4s,	3,000	3,150 00	3,090 00
	$12,000	$12,810 00	$12,497 50

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Dorchester Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,889 74	2 per cent.	$34,400 00	5 per cent.	$9,300 00	5½ per cent.

Number of loans which are of an amount not exceeding $3,000 each,	5	
Aggregate amount of same,		$9,400 00
Total number of loans upon real estate,	12	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		2,052 99
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, 1898, 2 per cent,		885 79
Number of accounts opened during the year ending Oct. 31, 1898,	338	
Number of accounts closed during the year ending Oct. 31, 1898,	197	
Total number of open accounts Oct. 31, 1898,	991	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,132 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		45,830 38
Number of same,	2,817	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		30,671 04
Number of same,	1,159	
Date of examination by commissioner: April 6.		

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Federal Reserve Bank of St. Louis

EAST BOSTON SAVINGS BANK—EAST BOSTON.

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

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, GEORGE L. THORNDIKE,
WILLIAM B. PIGEON, WILLIAM WATERS, Jr.,
RUFUS CUSHMAN, EBEN M. McPHERSON,
PETER MORRISON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$632,000 00	Deposits,	$3,035,599 63
Bank stock, as per schedule,	228,871 00	Guaranty fund,	147,238 20
Loans on bank stock,	800 00	Interest account,	26,581 22
Railroad bonds, as per schedule,	395,000 00	Profit and loss account,	61,067 18
Real estate (for banking purposes),	10,000 00	Bank liquidation account,	5,784 70
Real estate by foreclosure,	6,500 00		
Loans on real estate,	1,675,800 75		
Loans on personal security,	206,968 75		
Deposits in banks, on interest,	85,473 58		
Expense account,	3,540 97		
Consolidated R.R. of Vermont bonds,*	17,500 00		
Cash on hand,	13,815 88		
	$3,276,270 93		$3,276,270 93

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, East Boston,	$63,650 44
First National Bank, Boston,	21,823 14

Loan on Bank Stock:—

8 shares First Ward National Bank, East Boston,	$800 00

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East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,762 50	$5,000 00
of Boston, Mass., 5s,	80,000	90,000 00	80,000 00
of Cambridge, Mass., 6s,	8,000	9,170 00	8,000 00
of Cleveland, Ohio, 5s,	16,000	17,120 00	16,000 00
of Dayton, Ohio, 5s,	35,000	40,955 00	35,000 00*
of Dayton, Ohio, 6s,	5,000	5,230 00	5,000 00*
of Detroit, Mich., 6s,	9,000	10,710 00	9,000 00
of Fall River, Mass., 4¼s,	15,000	16,875 00	15,000 00
of Fall River, Mass., 5s,	9,000	10,305 00	9,000 00
of Fall River, Mass., 6s,	8,000	9,227 50	8,000 00
of Fort Wayne, Ind., 6s,	3,000	3,075 00	3,000 00
of Gloucester, Mass., 4s,	2,000	2,100 00	2,000 00
of Grand Rapids, Mich., 4½s,	13,000	14,685 00	13,000 00
of Grand Rapids, Mich., 5s,	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s,	5,000	5,500 00	5,000 00
of Manchester, N. H., 4½s,	20,000	22,600 00	20,000 00
of Milwaukee, Wis., 5s,	53,000	61,374 75	53,000 00
of Minneapolis, Minn., 7s,	5,000	5,625 00	5,000 00
of Newton, Mass., 4s,	10,000	11,200 00	10,000 00
of Newton, Mass., 6s,	10,000	11,575 00	10,000 00
of Portland, Me., 6s,	42,000	50,820 00	42,000 00
of Providence, R. I., 4½s,	12,000	12,060 00	12,000 00
of Providence, R. I., 5s,	38,000	41,775 00	38,000 00
of Saginaw, Mich., 4½s,	5,000	5,210 00	5,000 00
of Salem, Mass., 5s,	20,000	21,650 00	20,000 00
of Springfield, Ohio, 4½s,	21,000	29,003 75	21,000 00
of Springfield, Ohio, 5s,	17,000	20,155 00	17,000 00
of St. Louis, Mo., 6s,	30,000	34,800 00	30,000 00
of Waltham, Mass., 4s,	25,000	27,000 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	52,125 00	50,000 00*
County of Aroostook, Me., 4½s,	25,000	26,875 00	25,000 00*
District of Columbia 7s,	1,000	1,152 50	1,000 00
United States 5s,	25,000	28,187 00	25,000 00
	$632,000	$709,483 00	$632,000 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	$11,200 00	$10,000 00
50	Atlas National Bank, Boston,	5,000	5,450 00	5,000 00
40	Blackstone N'l Bank, Boston,	4,000	3,120 00	4,000 00
200	Boston National Bank, Boston,	20,000	19,850 00	20,000 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.
60	Boylston Nat'l Bank, Boston, .	$6,000	$7,260 00	$6,000 00
40	Commercial N'l Bank, Boston,	4,000	3,040 00	3,880 00
115	Eliot National Bank, Boston, .	11,500	14,950 00	11,500 00
150	First Ward Nat'l B'k, Boston,.	15,000	19,500 00	15,000 00
162	Freeman's Nat'l Bank, Boston,	16,200	16,200 00	16,200 00
30	Howard National B'k, Boston,	3,000	2,917 50	3,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
4	Mechanics' N'l Bank, Boston, .	400	484 00	400 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	4,812 50	5,000 00
170	N'l B'k of Commerce, Boston,	17,000	17,935 00	17,000 00
12	Nat'l Bank of the Common-wealth, Boston, . . .	1,200	1,740 00	1,200 00
150	N'l B'k of No. America, Boston,	15,000	15,337 50	15,000 00
40	N'l B'k of Redemption, Boston,	4,000	4,530 00	4,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,325 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,525 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
66	National Revere Bank, Boston,	6,600	6,072 00	6,600 00
6	Nat'l Webster Bank, Boston, .	600	613 50	591 00
10	New England N'l B'k, Boston,	1,000	1,520 00	1,000 00
10	North National Bank, Boston,	1,000	1,020 00	1,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,750 00	2,500 00
30	Second National Bank, Boston,	3,000	5,220 00	3,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,650 00	7,500 00
100	State National Bank, Boston, .	10,000	11,175 00	10,000 00
70	Suffolk National Bank, Boston,	7,000	7,420 00	7,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
		$229,000	$250,467 00	$228,871 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$60,000	$63,075 00	$60,000 00
Boston, Clinton & Fitchburg R.R. 5s,	56,000	63,980 00	56,000 00
Boston & Maine R.R. 4½s, . .	75,000	93,000 00	75,000 00
Eastern R.R. 6s, ...	10,000	11,850 00	10,000 00
Fitchburg R.R. 5s, ...	25,000	27,325 00	25,000 00
Maine Central R.R. 4s, . . .	6,000	6,300 00	6,000 00
Maine Central R.R. 4½s, . . .	12,000	13,200 00	12,000 00
Maine Central R.R. 6s, . . .	6,000	6,270 00	6,000 00
Maine Central R.R. 7s, . . .	25,000	34,000 00	25,000 00

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East Boston Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York & New England R.R. 7s,	$25,000	$29,750 00	$25,000 00
Old Colony R.R. 4s,	50,000	55,000 00	50,000 00
Portland & Ogdensburg R.R. 6s,	15,000	15,562 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,075 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	31,625 00	25,000 00
	$395,000	$457,012 00	$395,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$85,473 58	2 per cent.	$35,168 75	4½ per cent.	$237,625 00	5½ per cent.
50,000 00	2½ "	1,291,415 00	5 "	135,360 75	6 "
95,000 00	4 "	13,500 00	5¼ "	500 00	7 "
25,000 00	4¼ "				

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		20,000 00
Assessed value of the same,		20,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		6,500 00
Assessed value of the same,		7,200 00
Number of loans which are of an amount not exceeding $3,000 each,	646	
Aggregate amount of the same,		962,118 75
Total number of loans upon real estate,	761	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		155,073 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, 1898,	2 per cent., $54,638 92 2 per cent., 55,160 98	109,799 90
Number of accounts opened during the year ending Oct. 31, 1898,	1,459	
Number of accounts closed during the year ending Oct. 31, 1898,	1,306	
Total number of open accounts Oct. 31, 1898,	11,310	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		10,275 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		712,832 00
Number of same,	13,585	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		713,742 39
Number of same,	11,213	

Date of examination by commissioner: April 15.

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Federal Reserve Bank of St. Louis

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, EDWARD HOBART,
JOHN HOBART, JOSHUA DEAN,
GEORGE M. KEITH, ISAAC N. NUTTER,
HENRY GURNEY.

Open for business every business day except Wednesdays, 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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$43,400 00	Deposits,	$888,408 94
Bank stock, as per schedule,	75,900 00	Guaranty fund,	36,500 00
Railroad bonds, as per schedule,	97,000 00	Interest account,	15,257 58
Boston Terminal Co. bonds,	10,000 00	Profit and loss account,	11,085 75
Real estate (for banking purposes),	10,000 00	Suspense account,	123 50
Real estate by foreclosure,	9,626 86	Premiums,	412 50
Loans on real estate,	395,048 95	Bank liquidation account,	692 50
Loans on personal security,	257,256 80		
Loans to counties, cities or towns (notes),	21,000 00		
Loans on depositors' books,	65 00		
Deposits in banks, on interest,	25,517 55		
Expense account,	881 30		
Atlas Tack Co. bonds,*	6,334 33		
Bank building expense and income account,	274 88		
Cash on hand,	175 10		
	$952,480 77		$952,480 77

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Tremont National Bank, Boston,	$20,541 67
Plymouth County Safe Deposit and Trust Company, Brockton,	4,975 88

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Federal Reserve Bank of St. Louis

East Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$3,000	$3,027 50	$3,000 00
of Des Moines, Iowa, 4s,	5,000	5,262 50	5,000 00
of Medford, Mass., 4s,	5,000	5,200 00	5,000 00
of New Britain, Conn., 4s,	5,000	5,250 00	5,000 00
of Rockford, Ill., 4½s,	10,000	10,500 00	10,000 00
of Saginaw, Mich., 4s,	5,000	5,300 00	5,000 00
of Taunton, Mass., 4s,	5,000	5,237 50	5,000 00
Town of Westfield, Mass., 5s,	5,400	5,886 00	5,400 00
	$43,400	$45,663 50	$43,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Fourth National Bank, Boston,	$7,500	$8,850 00	$7,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
35	Globe National Bank, Boston,	3,500	3,500 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,000 00	4,000 00
20	Market Nat'l Bank, Boston,	2,000	1,540 00	2,000 00
20	National Bank of the Commonwealth, Boston,	2,000	2,900 00	2,000 00
20	N'l B'k of No. America, Boston,	2,000	2,045 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,000 00
25	National City Bank, Boston,	–	125 00	–
25	National Eagle Bank, Boston,	2,500	2,200 00	2,500 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,455 25	2,300 00
27	National Webster B'k, Boston,	2,700	2,760 75	2,700 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,440 00	2,000 00
22	State National Bank, Boston,	2,200	2,458 50	2,200 00
120	Third National Bank, Boston,	12,000	10,710 00	12,000 00
25	Tremont Nat'l Bank, Boston,	2,500	1,775 00	2,500 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,632 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	6,000 00	5,000 00
40	Home Nat'l Bank, Brockton,	4,000	7,000 00	4,000 00
20	First N'l Bank, West Newton,	2,000	2,100 00	2,000 00
50	Mass. Loan & Trust Co., Boston,	5,000	5,350 00	5,000 00
15	State Street Safe Deposit and Trust Co., Boston,	1,500	1,575 00	1,500 00
25	Plymouth County Safe Deposit and Trust Co., Brockton,	2,500	2,500 00	2,500 00
		$75,900	$82,219 00	$75,900 00

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Federal Reserve Bank of St. Louis

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$6,000	$6,420 00	$6,000 00
Boston & Lowell R.R. 4s,	15,000	15,675 00	15,000 00
Boston & Maine R.R. 4½s,	5,000	6,150 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,250 00	5,000 00
Concord & Montreal R.R. 4s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 5s,	16,000	16,750 00	16,000 00
Fitchburg R.R. 4s,	5,000	5,350 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,400 00	5,000 00*
Old Colony R.R. 4s,	15,000	16,500 00	15,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,400 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,000 00
	$97,000	$103,595 00	$97,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$25,517 55	2 per cent.	$60,000 00	4¼ per cent.	$24,647 25	5½ per cent.
20,000 00	4 "	42,500 00	4½ "	248,384 80	6 "
6,000 00	4⅛ "	271,238 70	5 "	600 00	7 "

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		10,000 00
Assessed value of the same,		8,400 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		9,626 86
Assessed value of the same,		9,450 00
Number of loans which are of an amount not exceeding $3,000 each,	309	
Aggregate amount of the same,		248,804 80
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, 1898,		44,222 31
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, 1898,	2 per cent., $16,532 00 2 per cent., 17,076 49	33,608 49
Number of accounts opened during the year ending Oct. 31, 1898,	195	
Number of accounts closed during the year ending Oct. 31, 1898,	171	
Total number of open accounts Oct. 31, 1898,	2,286	

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East Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,515 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		98,965 29
Number of same,	1,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		99,501 54
Number of same,	1,372	

Date of examination by commissioner: March 18.

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Federal Reserve Bank of St. Louis

EAST CAMBRIDGE SAVINGS BANK—EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 30.

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:

JOHN C. BULLARD, WILLIAM GOEPPER,
GUSTAVUS GOEPPER, DAVID PROUDFOOT,
BENJ. F. THOMPSON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$57,000 00	Deposits,	$2,867,870 04
Bank stock, as per schedule,	132,816 67	Guaranty fund,	139,915 89
Loans on bank stock,	39,400 00	Interest account,	820 47
Railroad bonds, as per schedule,	120,500 00	Profit and loss account,	90,270 81
Real estate (for banking purposes),	25,000 00	Bank liquidation account,	1,683 70
Real estate by foreclosure,	13,946 92		
Loans on real estate,	1,916,957 44		
Loans on personal security,	688,368 71		
Loans on depositors' books,	750 00		
Deposits in banks, on interest,	85,767 96		
Deposits in banks, not on interest,	4,000 00		
Expense account,	427 02		
Suspense account,	316 05		
East Cambridge Land Co.,	1 00		
Cash on hand,	15,309 14		
	$3,100,560 91		$3,100,560 91

Cash on Deposit in Banks, amount in each:—

Lechmere National Bank, East Cambridge,	$39,767 96
Cambridge National Bank, East Cambridge,	50,000 00*

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

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Federal Reserve Bank of St. Louis

East Cambridge Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

300 shares Cambridge National Bank, East Cambridge,	$30,000 00
21 shares Framingham National Bank, South Framingham,	
5 shares Concord National Bank, Concord,	
10 shares Lechmere National Bank, East Cambridge,	5,000 00*
8 shares First National Bank, Westborough,	
8 shares Merchants' National Bank, Boston,	
30 shares Lechmere National Bank, East Cambridge,	3,000 00
14 shares Lechmere National Bank, East Cambridge,	1,400 00

* This loan is in excess of the legal limit, and the bank has been notified to reduce the same.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$3,000	$3,000 00	$3,000 00
of Cleveland, Ohio, 4s,	10,000	10,300 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	11,150 00	10,000 00
of Lynn, Mass., 4s,	10,000	11,150 00	10,000 00
of Quincy, Mass., 4s,	7,000	7,017 50	7,000 00
of Toledo, Ohio, 4½s,	1,000	1,005 00	1,000 00*
Town of Webster, Mass., 4s,	10,000	11,100 00	10,000 00
of Wellesley, Mass., 4s,	6,000	6,480 00	6,000 00
	$57,000	$61,202 50	$57,000 00

* This investment is illegal, and the bank has been notified that it must be eliminated from its assets.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston,	$700	$763 00	$700 00
36	Blackstone N'l Bank, Boston,	3,600	2,808 00	3,600 00
63	Boston National Bank, Boston,	6,300	6,252 75	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	7,872 00	4,100 00
30	Continental N'l Bank, Boston,	3,000	3,600 00	3,000 00
12	Eliot National Bank, Boston,	1,200	1,560 00	1,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,515 00	2,000 00
50	First Ward N'l Bank, Boston,	5,000	6,500 00	4,000 00
21	Globe National Bank, Boston,	2,100	2,100 00	2,100 00
60	Howard National Bank, Boston,	6,000	5,835 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	375 00	500 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	3,640 00	4,000 00
67	N'l Bank of Commerce, Boston,	6,700	7,068 50	6,700 00
80	National Bank of the Commonwealth, Boston,	8,000	11,600 00	8,000 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.
5	N'l B'k of No. America, Boston,	$500	$511 25	$500 00
10	N'l B'k of Redemption, Boston,	1,000	1,132 50	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,308 50	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	2,088 00	1,600 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,276 25	11,500 00
25	National Revere Bank, Boston,	2,500	2,300 00	2,500 00
5	National Union Bank, Boston,	500	666 25	500 00
45	Nat'l Webster Bank, Boston,	4,500	4,601 25	4,500 00
20	New England N'l B'k, Boston,	2,000	3,040 00	2,000 00
19	North National Bank, Boston,	1,900	1,938 00	1,900 00
183	Third National Bank, Boston,	18,300	16,332 75	18,300 00
38	Tremont National B'k, Boston,	3,800	2,698 00	3,800 00
24	Charles River National Bank, Cambridge,	2,400	3,600 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	8,160 00	5,066 67
26	Nat'l City Bank, Cambridge,	2,600	4,420 00	2,600 00
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,100 00	1,100 00
25	First National Bank, Malden,	2,500	3,962 50	2,500 00
35	First N'l Bank, Marlborough,	3,500	4,025 00	2,850 00
30	Merchants' Nat'l Bank, Newburyport,	600	660 00	600 00
13	Newton Nat'l Bank, Newton,	1,300	1,170 00	1,300 00
		$134,500	$157,849 50	$132,816 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$25,000	$27,000 00	$25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	17,100 00	15,000 00
Eastern R.R. 6s,	8,500	10,093 75	8,500 00
Fitchburg R R. 4s,	10,000	10,660 00	10,000 00
Fitchburg R.R. 5s,	20,000	20,457 50	20,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	30,000	33,000 00	30,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,440 00	2,000 00
	$120,500	$134,351 25	$120,500 00

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East Cambridge Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,554 56	0 per cent.	$297,029 54	4 per cent.	$1,507,985 32	5 per cent.
85,767 96	2 "	186,300 00	4¼ "	357,578 11	5½ "
25,000 00	3¾ "	15,700 00	4½ "	128,328 62	6 "
125,000 00	3⅞ "				

Amount invested in real estate for banking purposes,		$25,000 00
Estimated value of the same,		25,000 00
Assessed value of the same,		18,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		14,262 97
Assessed value of the same,		12,800 00
Number of loans which are of an amount not exceeding $3,000 each,	685	
Aggregate amount of the same,		978,911 12
Total number of loans upon real estate,	851	
Amount of investments from which no income is received,		2,554 56
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		135,800 92
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, 1898,	2 per cent., $51,139 12 2½ per cent., 65,486 02	116,625 14
Number of accounts opened during the year ending Oct. 31, 1898,	1,651	
Number of accounts closed during the year ending Oct. 31, 1898,	1,500	
Total number of open accounts Oct. 31, 1898,	9,366	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,219 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		682,602 75
Number of same,	12,027	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		631,654 78
Number of same,	9,368	
Date of examination by commissioner: February 15.		

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Federal Reserve Bank of St. Louis

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 26.

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,
GEORGE L. MANCHESTER.

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, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$241,090 25	Deposits,	$978,079 37
Loans on bank stock,	535 00	Guaranty fund,	51,000 00
Real estate by foreclosure,	351 18	Interest account,	2,811 34
Loans on real estate,	593,949 61	Profit and loss account,	201 89
Loans on personal security,	118,190 50	Bank liquidation account,	204 00
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest,	51,107 76		
Deposits in banks, not on interest,	10,000 00		
Expense account,	731 89		
Tax account,	40 41		
Holyoke Paper Co.'s stock,*	2,900 00		
Fairfield Paper Co.'s stock,*	3,400 00		
	$1,032,296 60		$1,032,296 60

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$5,000 00
First National Bank, Easthampton,	26,107 76
Hampshire County National Bank, Northampton,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each: —

3 shares First National Bank, Easthampton,	$55 00
6 shares Agawam National Bank, Springfield,	480 00

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Federal Reserve Bank of St. Louis

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	$12,500 00	$14,100 00
14	Blackstone Nat'l Bank, Boston,	1,400	1,092 00	1,400 00
7	N'l B'k of Commerce, Boston,	700	738 50	700 00
20	N'l B'k of Redemption, Boston,	2,000	2,265 00	2,520 00
20	North National Bank, Boston, .	2,000	2,040 00	2,000 00
50	Second National Bank, Boston,	5,000	8,700 00	9,000 00
25	State National Bank, Boston, .	2,500	2,793 75	3,181 25
200	First N'l Bank, Easthampton, .	20,000	20,000 00	20,000 00
100	Franklin Co. N'l B'k, Greenfield,	10,000	10,200 00	10,500 00
44	First National Bank, Lynn, .	4,400	5,500 00	5,720 00
100	Berkshire N'l B'k, No. Adams,	10,000	11,000 00	10,000 00
50	Hampshire Co. National Bank, Northampton, . . .	5,000	1,000 00	5,000 00
58	Northampton National Bank, Northampton, . . .	5,800	11,600 00	12,175 00
60	Pittsfield Nat'l B'k, Pittsfield, .	6,000	9,000 00	10,100 00
100	Agawam N'l Bank, Springfield,	10,000	5,500 00	10,000 00
111	Chapin N'l Bank, Springfield,	11,100	13,875 00	17,108 00
100	Chicopee N'l B'k, Springfield,	10,000	15,500 00	16,750 00
50	City National B'k, Springfield, .	5,000	7,250 00	7,250 00
100	First N'l Bank, Springfield, .	10,000	11,200 00	14,951 00
59	John Hancock National Bank, Springfield, ...	5,900	6,490 00	7,465 00
100	Pynchon N'l B'k, Springfield, .	10,000	14,000 00	15,250 00
89	Second Nat'l B'k, Springfield, .	8,900	11,570 00	13,570 00
130	Springfield N'l B'k, Springfield,	13,000	18,850 00	16,350 00
30	Housatonic National Bank, Stockbridge, ...	3,000	4,200 00	4,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	7,000 00
50	First Nat'l B'k, West Newton,	5,000	5,150 00	5,000 00
		$181,700	$218,514 25	$241,090 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$51,107 76	4 per cent.	$99,625 00	5¼ per cent.	$118,225 50	6 per cent.
443,599 61	5 "	61,225 00	5½ "		

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Easthampton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$351 18
Assessed value of the same,		800 00
Net income received from same during year ending Oct. 1, 1898,		14 00
Number of loans which are of an amount not exceeding $3,000 each,	386	
Aggregate amount of the same,		453,144 61
Total number of loans upon real estate,	375	
Amount of investments from which no income is received,		28,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		50,602 93
Times for the dividends fixed by the by-laws: January 23 and July 23.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $19,762 85 2 per cent., 19,768 61	39,531 46
Number of accounts opened during the year ending Oct. 31, 1898,	338	
Number of accounts closed during the year ending Oct. 31, 1898,	320	
Total number of open accounts Oct. 31, 1898,	2,593	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,987 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		147,050 66
Number of same,	1,785	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		224,990 98
Number of same,	1,743	

Date of examination by commissioner: May 20.

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Federal Reserve Bank of St. Louis

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 41.

NATHAN D. CANTERBURY, *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,
EDMUND G. BATES,
N. D. CANTERBURY,
T. H. EMERSON,
JOHN W. BATES,
H. F. BICKNELL,
JOSEPH A. CUSHING,
C. D. CANTERBURY.

Open for business every business day except Saturdays, 2 to 5 P.M.; Saturdays, 2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$74,000 00	Deposits,	$859,680 01
Bank stock, as per schedule,	52,496 50	Guaranty fund,	42,075 00
Loans on bank stock,	900 00	Profit and loss account,	18,921 21
Railroad bonds, as per schedule,	63,000 00	Bank liquidation account,	1,372 19
Real estate by foreclosure,	31,762 00		
Loans on real estate,	545,493 78		
Loans on personal security,	129,782 43		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	2,375 00		
Deposit in bank, on interest,	14,646 57		
Cash on hand,	2,592 13		
	$922,048 41		$922,048 41

Cash on Deposit in Bank:—

Broadway National Bank, Boston, ... $14,646 57

Loan on Bank Stock:—

10 shares Cape Cod National Bank, Harwich, ... $900 00*

* The bank has been notified that this loan, in excess of the legal limit, must be reduced.

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Federal Reserve Bank of St. Louis

East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,100 00	$10,000 00
of Brockton, Mass., 4s,	10,000	10,700 00	10,000 00
of Cleveland, Ohio, 5s,	3,000	3,390 00	3,000 00
of Dayton, Ohio, 4s,	3,000	3,060 00	3,000 00*
of Detroit, Mich., 6s,	1,000	1,180 00	1,000 00
of Detroit, Mich., 7s,	2,000	2,370 00	2,000 00
of Fall River, Mass., 6s,	2,000	2,300 00	2,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,500 00	5,000 00
of Lynn, Mass., 5s,	1,000	1,090 00	1,000 00
of Newton, Mass., 6s,	2,000	2,300 00	2,000 00
of Peoria, Ill., 7s,	3,000	3,060 00	3,000 00
of Portland, Me., 6s,	3,000	3,600 00	3,000 00
of Providence, R. I., 5s,	2,000	2,240 00	2,000 00
of Springfield, Mass., 6s,	1,000	1,165 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,160 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,400 00	5,000 00
of Turner's Falls, Mass., 4s,	5,000	5,325 00	5,000 00
of Weymouth, Mass., 4s,	11,000	11,880 00	11,000 00
District of Columbia 7s,	4,000	4,400 00	4,000 00
	$74,000	$80,220 00	$74,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston National Bank, Boston,	$3,000	$2,977 50	$3,000 00
10	Central National B'k, Boston,	1,000	1,190 00	1,000 00
35	Columbian Nat'l B'k, Boston,	3,500	3,395 00	3,500 00
25	Everett Nat'l Bank, Boston,	1,250	1,000 00	1,250 00
5	First Ward N'l Bank, Boston,	500	650 00	500 00
26	Freeman's N'l Bank, Boston,	2,600	2,600 00	2,450 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,250 00
38	Howard Nat'l Bank, Boston,	3,800	3,695 50	3,384 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	1,820 00	1,862 50
25	N'l B'k of Commerce, Boston,	2,500	2,637 50	2,500 00
33	N'l B'k of No. America, Boston,	3,300	3,374 25	3,300 00
25	Nat'l Exchange Bank, Boston,	2,500	3,262 50	2,500 00
22	N'l Hide & Leather B'k, Boston,	2,200	2,348 50	2,200 00
2	National Revere Bank, Boston,	200	184 00	200 00
16	Old Boston Nat'l B'k, Boston,	1,600	1,760 00	1,600 00

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East Weymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Shawmut Nat'l Bank, Boston,	$2,700	$3,294 00	$2,700 00
15	State National Bank, Boston,	1,500	1,676 25	1,500 00
25	Third National Bank, Boston,	2,500	2,231 25	2,500 00
2	Tremont Nat'l Bank, Boston,	200	142 00	200 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,625 00	2,500 00
5	Salem National Bank, Salem,	500	460 00	500 00
69	Union Nat'l Bank, Weymouth,	6,900	6,900 00	6,900 00
25	Massachusetts Loan and Trust Co., Boston,	2,500	2,600 00	2,500 00
		$54,700	$55,023 25	$52,496 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$14,000	$16,100 00	$14,000 00
Boston & Lowell R.R. 5s,	3,000	3,045 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,005 00	1,000 00
Old Colony R R. 4½s,	5,000	5,375 00	5,000 00
Portland & Ogdensburg R.R. 6s,	8,000	8,320 00	8,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	17,255 00	15,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$63,000	$69,170 00	$63,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,646 57	3 per cent.	$9,516 10	5 per cent.	$5,530 00	6½ per cent.
56,500 00	4 "	31,800 00	5½ "	8,290 40	7 "
10,000 00	4¼ "	501,989 71	6 "	1,425 00	8 "
58,500 00	4½ "				

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East Weymouth Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$31,762 00
Assessed value of the same,		36,300 00
Net income received from same during year ending Oct. 31, 1898,		436 50
Number of loans which are of an amount not exceeding $3,000 each,	372	
Aggregate amount of the same,		484,797 78
Total number of loans upon real estate,	388	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		45,135 51
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, 1898,	2¼ per cent., $17,476 33 2¼ per cent., 18,157 50	35,633 83
Number of accounts opened during the year ending Oct. 31, 1898,	291	
Number of accounts closed during the year ending Oct. 31, 1898,	236	
Total number of open accounts Oct. 31, 1898,	2,221	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,339 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		138,267 52
Number of same,	1,686	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		111,780 48
Number of same,	1,602	
Date of examination by commissioner: February 11.		

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ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 50.

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 except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$363,100 00	Deposits,	$4,192,035 78
Bank stock, as per schedule,	44,400 00	Guaranty fund,	130,199 21
Loans on bank stock,	1,400 00	Interest account,	1,165 83
Railroad bonds, as per schedule,	551,500 00	Profit and loss account,	29,879 33
Loans on real estate,	2,258,090 91	Suspense account,	2,511 47
Loans on personal security,	822,500 00	Tax account,	4,900 00
Deposits in banks, on interest,	306,554 36		
Deposits in banks, not on interest,	5,000 00		
Expense account,	702 36		
Short and surplus account,	226 59		
Cash on hand,	7,217 40		
	$4,360,691 62		$4,360,691 62

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	$162,098 83
National Revere Bank, Boston,	34,795 01
People's National Bank, Boston,	114,660 52

Loans on Bank Stock, amount on each:—

10 shares National Exchange Bank, Boston,	$1,000 00
6 shares People's National Bank, Boston,	400 00

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Federal Reserve Bank of St. Louis

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	$4,600 00	$4,000 00
of Boston, Mass., 3½s,	50,000	54,250 00	50,000 00
of Boston, Mass., 4s,	42,600	42,600 00	42,600 00
of Boston, Mass., 5s,	25,000	28,000 00	25,000 00
of Boston, Mass., 6s,	5,000	5,775 00	5,000 00
of Fall River, Mass, 4½s,	10,000	10,575 00	10,000 00
of Fall River, Mass., 6s,	10,000	11,700 00	10,000 00
of Haverhill, Mass., 4s,	25,000	27,000 00	25,000 00
of Holyoke, Mass., 4s,	20,000	21,600 00	20,000 00
of Lynn, Mass., 5s,	10,000	10,925 00	10,000 00
of Marlborough, Mass., 4s,	9,000	9,720 00	9,000 00
of Providence, R. I., 4½s,	5,000	5,025 00	5,000 00
of Providence, R. I., 5s,	20,000	20,330 00	20,000 00
of Springfield, Mass., 6s,	20,000	23,200 00	20,000 00
District of Columbia 5s,	7,000	7,052 50	7,000 00
State of Massachusetts 3s,	100,000	101,781 25	100,000 00
State of New Hampshire 6s,	500	580 00	500 00
	$363,100	$384,713 75	$363,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,120 00	$1,000 00
70	Atlas National Bank, Boston,	7,000	7,630 00	7,000 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,000 00
5	Market National Bank, Boston,	500	385 00	500 00
30	Merchants' Nat'l B'k, Boston,	3,000	4,650 00	3,000 00
61	Mt. Vernon N'l B'k, Boston,	6,100	5,871 25	6,100 00
20	N'l B'k of Redemption, Boston,	2,000	2,265 00	2,000 00
171	People's Nat'l Bank, Boston,	17,100	20,520 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,246 00	4,300 00
14	State National Bank, Boston,	1,400	1,564 50	1,400 00
10	Naumkeag Nat'l Bank, Salem,	1,000	1,200 00	1,000 00
		$44,400	$51,751 75	$44,400 00

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Federal Reserve Bank of St. Louis

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	$54,000 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,595 00	11,000 00
Boston & Lowell R.R. 4s,	50,000	53,750 00	50,000 00
Boston & Maine R.R. 4s,	25,000	28,312 50	25,000 00
Boston & Providence R.R. 4s,	25,000	27,250 00	25,000 00
Concord & Montreal R.R. 4s,	50,000	54,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,250 00	25,000 00
Connecticut River R.R. 4s,	25,000	28,500 00	25,000 00
Fitchburg R.R. 4s,	25,000	26,875 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,140 00	5,000 00
Maine Central R.R. 4½s,	50,000	55,000 00	50,000 00
Newport & Richford R R. 5s,	22,000	23,980 00	22,000 00*
N. Y. & N. E. R.R. (terminal) 4s,	25,000	28,375 00	25,000 00
Old Colony R.R. 4s,	85,000	95,050 00	85,000 00
Portland & Ogdensburg R.R. 6s,	16,500	17,118 75	16,500 00
Vermont & Massachusetts R.R. 5s,	37,000	39,220 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,225 00	25,000 00
	$551,500	$603,641 25	$551,500 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$196,893 84	2 per cent.	$836,500 00	4 per cent.	$706,657 32	5 per cent.
109,660 52	2½ "	73,500 00	4¼ "	1,500 00	5¼ "
55,000 00	3¼ "	22,500 00	4⅜ "	26,700 00	5½ "
200,000 00	3⅜ "	1,020,750 00	4½ "	13,883 59	6 "
125,000 00	3⅞ "				

Number of loans which are of an amount not exceeding $3,000 each,	220	
Aggregate amount of the same,		$387,740 91
Total number of loans upon real estate,	437	
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, 1898,		179,920 70
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, 1898, { 2 per cent., $76,213 83 ; 1¾ per cent., 68,510 65 }		144,724 48
Number of accounts opened during the year ending Oct. 31, 1898,	1,434	
Number of accounts closed during the year ending Oct. 31, 1898,	1,105	
Total number of open accounts Oct. 31, 1898,	12,080	

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Eliot Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$9,505 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		819,059 32
Number of same,	11,245	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		744,935 30
Number of same,	10,000	

Date of examination by commissioner: February 21.

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Federal Reserve Bank of St. Louis

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 23.

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, SAMUEL WHITE,
JAMES H. KIDDER, H. K. WEBSTER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,149,500 00	Deposits,	$6,973,626 97
Bank stock, as per schedule,	262,200 00	Guaranty fund,	360,000 00
Loans on bank stock,	13,150 00	Interest account,	89,019 31
Railroad bonds, as per schedule,	625,000 00	Profit and loss account,	260,000 00
Loans on railroad stock,	100,000 00	Bank liquidation account,	6,474 46
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,475,041 00		
Loans on personal security,	1,707,850 00		
Loans to counties, cities or towns (notes),	249,400 00		
Deposits in banks, on interest,	67,169 33		
Cash on hand,	19,810 41		
	$7,689,120 74		$7,689,120 74

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$41,922 93
Winthrop National Bank, Boston,	25,246 40

Loans on Bank Stock, amount on each: —

100 shares Arlington National Bank, Lawrence,	$10,000 00*
20 shares Merchants' National Bank, Lawrence,	1,600 00
4 shares Merchants' National Bank, Lawrence,	350 00
10 shares Pacific National Bank, Lawrence,	600 00
6 shares Merchants' National Bank, Lawrence,	600 00*

* These loans, in excess of the legal limit, have since been reduced.

Loan on Railroad Stock: —

1,000 shares Boston & Maine R.R.,	$100,000 00

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$100,000	$109,000 00	$100,000 00
of Boston, Mass., 4s,	200,000	200,000 00	200,000 00
of Brockton, Mass., 4s,	40,000	40,950 00	40,000 00
of Chicago, Ill., 4s,	135,000	137,700 00	135,000 00
of Dayton, Ohio, 5s,	30,000	30,175 00	30,000 00*
of Fall River, Mass., 6s,	25,000	28,000 00	25,000 00
of Holyoke, Mass, 4s,	50,000	53,500 00	50,000 00
of Indianapolis, Ind., 4s,	200,000	209,000 00	200,000 00
of Lawrence, Mass., 4s,	148,500	155,550 00	148,500 00
of Lawrence, Mass., 6s,	5,000	5,400 00	5,000 00
of Newton, Mass., 4s,	100,000	108,000 00	100,000 00
of Newton, Mass., 5s,	16,000	17,600 00	16,000 00
United States 4s,	100,000	126,000 00	100,000 00
	$1,149,500	$1,220,875 00	$1,149,500 00

* A legal investment 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	$4,480 00	$4,000 00
130	Atlas National Bank, Boston,	13,000	14,170 00	13,000 00
6	Blackstone Nat'l Bank, Boston,	600	468 00	500 00
30	Boston National Bank, Boston,	3,000	2,977 50	2,700 00
20	Continental N'l Bank, Boston,	2,000	2,400 00	2,000 00
80	Eliot National Bank, Boston,	8,000	10,400 00	8,000 00
47	Globe National Bank, Boston,	4,700	4,700 00	3,900 00
232	Howard Nat'l Bank, Boston,	23,200	22,562 00	19,600 00
60	Lincoln National B'k, Boston,	6,000	3,930 00	4,200 00
40	Massachusetts N'l B'k, Boston,	4,000	3,000 00	3,000 00
200	Merchants' N'l Bank, Boston,	20,000	31,000 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	4,427 50	4,600 00
75	N'l Bank of Commerce, Boston,	7,500	7,912 50	7,500 00
80	National Bank of the Commonwealth, Boston,	8,000	11,600 00	8,000 00
150	N'l B'k of No. America, Boston,	15,000	15,337 50	13,800 00
250	N'l B'k of the Republic, Boston,	25,000	35,812 50	25,000 00
130	National City Bank, Boston,	–	650 00	–
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
150	National Revere Bank, Boston,	15,000	13,800 00	10,500 00
10	National Union Bank, Boston,	1,000	1,332 50	1,000 00
166	National Webster B'k, Boston,	16,600	16,973 50	16,600 00

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	North National Bank, Boston,	$10,000	$10,200 00	$9,000 00
27	Shawmut Nat'l Bank, Boston, .	2,700	3,294 00	2,700 00
100	State National Bank, Boston, .	10,000	11,175 00	10,000 00
66	Suffolk National Bank, Boston,	6,600	6,996 00	6,600 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,550 00	3,500 00
300	Bay State N'l Bank, Lawrence,	22,500	35,400 00	22,500 00
300	Lawrence N'l Bank, Lawrence,	30,000	35,400 00	30,000 00
		$278,000	$324,623 50	$262,200 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	51,500 00	50,000 00
Boston & Maine R.R. 4½s, . .	50,000	58,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	200,000	206,000 00	200,000 00
Fitchburg R.R. 5s, ...	105,000	113,100 00	105,000 00
Maine Central R.R. 4s, ...	100,000	104,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	53,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,200 00	20,000 00
	$625,000	$656,800 00	$625,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,169 33	2 per cent.	$50,000 00	3 8/10 per cent.	$4,500 00	4¾ per cent.
75,000 00	2¾ "	1,406,900 00	4 "	2,507,345 00	5 "
50,000 00	3½ "	202,000 00	4¼ "	117,200 00	5½ "
111,000 00	3¾ "	683,050 00	4½ "	338,446 00	6 "

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$20,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		32,000 00
Net income received from same during year ending Oct. 31, 1898,		2,016 00
Number of loans which are of an amount not exceeding $3,000 each,	574	
Aggregate amount of the same,		746,621 00
Total number of loans upon real estate,	821	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		354,218 83
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, 1898,	2 per cent, $131,058 13 2 per cent., 131,085 53	262,143 66
Number of accounts opened during the year ending Oct. 31, 1898,	4,118	
Number of accounts closed during the year ending Oct. 31, 1898,	4,116	
Total number of open accounts Oct. 31, 1898,	19,535	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		15,083 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,600,791 97
Number of same,	24,635	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,731,367 26
Number of same,	17,394	

Date of examination by commissioner: March 22.

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Federal Reserve Bank of St. Louis

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, NATHANIEL J. MEAD,
DANIEL B. FESSENDEN, SAMUEL P. CANNELL,
SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; also Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$2,000 00	Deposits,	$224,001 05
Loans on real estate,	140,350 00	Guaranty fund,	3,050 00
Loans on personal security,	1,000 00	Profit and loss account,	1,702 70
Loans to counties, cities or towns (notes),	63,000 00		
Deposits in banks, on interest,	21,381 92		
Deposits in banks, not on interest,	54 89		
Expense account,	5 00		
Furniture and fixtures,	100 00		
Cash on hand,	861 94		
	$228,753 75		$228,753 75

Cash on Deposit in Banks, amount in each: —

Winthrop National Bank, Boston,	$4,468 80
First National Bank, Chelsea,	5,751 14
Winnisimmet National Bank, Chelsea,	5,045 68
National Security Bank, Boston,	2,154 89
Mercantile Trust Company, Boston,	4,016 30

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe National Bank, Boston,	$2,000	$2,000 00	$2,000 00

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Federal Reserve Bank of St. Louis

Everett Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,568 80	2 per cent.	$3,800 00	4¼ per cent.	$2,500 00	5¼ per cent.
14,813 12	2½ "	7,900 00	4½ "	38,800 00	5½ "
51,300 00	4 "	33,550 00	5 "	66,500 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	87	
Aggregate amount of the same,		$130,200 00
Total number of loans upon real estate,	80	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		9,981 26
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, 1898,	2 per cent., $3,584 34 2 per cent., 3,891 06	7,475 40
Number of accounts opened during the year ending Oct. 31, 1898,	314	
Number of accounts closed during the year ending Oct. 31, 1898,	194	
Total number of open accounts Oct. 31, 1898,	1,536	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,207 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		104,741 98
Number of same,	2,180	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		80,856 88
Number of same,	1,386	

Date of examination by commissioner: January 21.

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Federal Reserve Bank of St. Louis

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 33.

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, JOHN B. HUSSEY,
WALTER P. WINSOR, CYRUS D. HUNT,
LEVI M. SNOW.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$100,465 25	Deposits,	$475,963 62
Loans on bank stock,	4,600 00	Guaranty fund,	25,540 17
Railroad bonds, as per schedule,	13,000 00	Interest account,	33 00
Real estate (for banking purposes),	4,500 00	Profit and loss account,	5,665 26
Real estate by foreclosure,	5,000 00		
Loans on real estate,	267,786 33		
Loans on personal security,	51,825 00		
Deposit in bank, on interest,	29,279 00		
Deposit in bank, not on interest,	5,000 00		
Sea View Hotel and Wharf Co.,*	1,500 00		
Rotch Spinning Co.,*	2,200 00		
New Bedford Spinning Co.,*	14,524 41		
Bennett Spinning Co.,*	7,491 51		
Cash on hand,	30 55		
	$507,202 05		$507,202 05

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

National Bank of Fairhaven, Fairhaven, ... $34,279 00

Loans on Bank Stock, amount on each:—

5 shares National Bank of Fairhaven, Fairhaven, ... $300 00
9 shares National Bank of Fairhaven, Fairhaven, ... 300 00
50 shares Continental National Bank, Boston, ... 4,000 00

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Federal Reserve Bank of St. Louis

Fairhaven Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston Nat'l Bank, Boston, .	$10,000	$9,925 00	$11,007 50
50	Eliot National Bank, Boston, .	5,000	6,500 00	6,500 00
50	Howard National Bank, Boston,	5,000	4,862 50	5,013 75
90	N'l Bank of Commerce, Boston,	9,000	9,495 00	10,350 00
80	N'l B'k of No. America, Boston,	8,000	8,200 00	7,182 00
60	N'l B'k of the Republic, Boston,	6,000	8,595 00	7,740 00
40	North National Bank, Boston,	4,000	4,080 00	4,752 00
30	State National Bank, Boston, .	3,000	3,352 50	3,450 00
158	N'l B'k of Fairhaven, Fairhaven,	12,640	11,060 00	12,640 00
40	Citizens' N'l B'k, New Bedford,	4,000	3,400 00	6,400 00
90	First Nat'l Bank, New Bedford,	9,000	11,250 00	12,150 00
68	Mechanics' National Bank, New Bedford, ...	6,800	8,500 00	10,880 00
40	National Bank of Commerce, New Bedford, . . .	2,400	1,400 00	2,400 00
		$84,840	$90,620 00	$100,465 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$10,000	$11,150 00	$10,000 00
Concord & Montreal R.R. 4s, . .	3,000	3,210 00	3,000 00
	$13,000	$14,360 00	$13,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,279 00	2 per cent.	$47,425 00	5½ per cent.	$151,766 92	6 per cent.
4,000 00	4¾ "	10,456 00	5¾ "	650 00	6½ "
109,913 41	5 "				

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Fairhaven Institution for Savings — Concluded.

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
Net income received from same during year ending Oct. 31, 1898,		66 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		5,000 00
Assessed value of the same,		4,000 00
Net income received from same during year ending Oct. 31, 1898,		22 34
Number of loans which are of an amount not exceeding $3,000 each,	204	
Aggregate amount of the same,		175,824 92
Total number of loans upon real estate,	215	
Amount of investments from which no income is received,		20,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		22,065 90
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, 1898,	1½ per cent., $7,237 79 1½ per cent., 6,917 68	14,155 47
Number of accounts opened during the year ending Oct. 31, 1898,	82	
Number of accounts closed during the year ending Oct. 31, 1898,	111	
Total number of open accounts Oct. 31, 1898,	886	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,519 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		43,312 00
Number of same,	307	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		91,310 59
Number of same,	643	

Date of examination by commissioner: September 29.

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Federal Reserve Bank of St. Louis

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 126.

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, CHARLES A. BASSETT,
HENRY C. HAWKINS, CHARLES M. ALLEN,
ROBERT HENRY.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$554,000 00	Deposits,	$6,784,684 98
Bank stock, as per schedule,	684,975 00	Guaranty fund,	311,500 00
Loans on bank stock,	11,000 00	Interest account,	74,767 69
Railroad bonds, as per schedule,	380,000 00	Profit and loss account,	11,965 00
Real estate (for banking purposes),	46,000 00	Suspense account, balance due on mortgage loans,	9,791 00
Real estate by foreclosure,	23,800 00	Bank liquidation account,	8,847 50
Loans on real estate,	3,544,789 00		
Loans on personal security,	1,607,025 00		
Loans to counties, cities or towns (notes),	100,000 00		
Deposits in banks, on interest,	178,908 22		
Expense account,	1,079 64		
New Bedford Spinning Co. stock,*	11,500 00		
Howland Mills Corp. stock,*	20,000 00		
Bennett Spinning Co. stock,*	34,000 00		
Cash on hand,	4,479 31		
	$7,201,556 17		$7,201,556 17

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$38,808 22
Fall River National Bank, Fall River,	20,000 00
Massasoit National Bank, Fall River,	112,000 00
Metacomet National Bank, Fall River,	8,100 00

Loan on Bank Stock:—

166 shares Metropolitan National Bank, Boston,	$11,000 00

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Federal Reserve Bank of St. Louis

Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	$200,000	$222,000 00	$200,000 00
of Boston, Mass., 5s, . . .	100,000	112,250 00	100,000 00
of Cambridge, Mass., 4s, . .	80,000	86,000 00	80,000 00
of Chicago, Ill., 4s, . . .	50,000	55,875 00	50,000 00
of Fall River, Mass., 4s, . .	13,000	13,130 00	13,000 00
of Fall River, Mass , 5s, . .	13,000	14,870 00	13,000 00
of Fall River, Mass., 6s, . .	32,000	37,050 00	32,000 00
of Lynn, Mass., 4s, . . .	35,000	36,275 00	35,000 00
of Waltham, Mass., 4s, . .	6,000	6,300 00	6,000 00
of Worcester, Mass., 4s, . .	25,000	28,000 00	25,000 00
	$554,000	$611,750 00	$554,000 00

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 Bank, Boston,	40,000	50,300 00	40,000 00
330	First National Bank, Boston, .	33,000	64,350 00	62,700 00
300	Howard Nat'l Bank, Boston, .	30,000	29,175 00	29,175 00
160	Merchants' N'l Bank, Boston, .	16,000	24,800 00	16,000 00
200	N'l Bank of Commerce, Boston,	20,000	21,100 00	20,000 00
400	N'l B'k of No. America, Boston,	40,000	40,900 00	40,900 00
107	N'l B'k of Redemption, Boston,	10,700	12,117 75	10,700 00
250	N'l Hide & Leather B'k, Boston,	25,000	26,687 50	25,000 00
200	National Revere Bank, Boston,	20,000	18,400 00	18,400 00
232	Second National Bank, Boston,	23,200	40,368 00	34,800 00
200	Washington Nat'l B'k, Boston,	20,000	22,550 00	20,000 00
100	First National Bank, Chelsea, .	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River,	71,500	71,500 00	71,500 00
50	First National B'k, Fall River,	5,000	7,500 00	5,000 00
650	Massasoit N'l B'k, Fall River, .	65,000	94,250 00	65,000 00
935	Metacomet N'l B'k, Fall River,	93,500	118,745 00	93,500 00
150	Second Nat'l Bank, Fall River,	15,000	22,500 00	15,000 00
500	First Nat'l B'k, New Bedford, .	50,000	62,500 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford, ...	22,000	40,260 00	29,700 00
420	National Bank of Commerce, New Bedford, . . .	42,000	14,700 00	12,600 00
		$666,900	$812,203 25	$684,975 00

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Fall River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$70,000	$81,200 00	$70,000 00
Boston & Lowell R.R. 4s,	25,000	26,000 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,500 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,900 00	10,000 00
Maine Central R.R. 6s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4s,	150,000	168,750 00	150,000 00
Old Colony R R 4½s,	50,000	52,750 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	52,250 00	50,000 00
	$380,000	$418,850 00	$380,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$66,908 22	2 per cent.	$150,000 00	4¼ per cent.	$1,991,820 00	5½ per cent.
112,000 00	3 "	325,500 00	4½ "	74,600 00	6 "
880,000 00	4 "	1,840,894 00	5 "		

Amount invested in real estate for banking purposes,		$46,000 00
Estimated value of the same,		48,000 00
Assessed value of the same,		48,000 00
Net income received from same during year ending Oct. 31, 1898,		700 00
Value by books, of other real estate, held or owned by foreclosure or otherwise,		23,800 00
Assessed value of the same,		21,350 00
Number of loans which are of an amount not exceeding $3,000 each,	1,076	
Aggregate amount of the same,		1,581,950 00
Total number of loans upon real estate,	1,391	
Amount of investments from which no income is received,		23,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		344,660 86
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, 1898,	2 per cent., $132,765 47 2 per cent., 131,000 27	263,765 74
Number of accounts opened during the year ending Oct. 31, 1898,	1,830	
Number of accounts closed during the year ending Oct. 31, 1898,	2,156	
Total number of open accounts Oct. 31, 1898,	13,718	

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Federal Reserve Bank of St. Louis

Fall River Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$15,296 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		828,908 79
Number of same,	11,002	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,143,902 16
Number of same,	13,140	

Date of examination by commissioner: October 7.

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FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 27.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*
CHARLES S. WARING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER C. DURFEE, EDWARD B. JENNINGS,
LEONTINE LINCOLN, CHARLES J. WARING,
ABNER P. DAVOL.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$125,000 00	Deposits,	$3,797,113 39
Bank stock, as per schedule,	401,000 00	Guaranty fund,	120,000 00
Railroad bonds, as per schedule,	325,000 00	Interest account,	88,856 06
Real estate (for banking purposes),	45,000 00	Profit and loss account,	49,791 83
Real estate by foreclosure,	58,348 97	Rental account,	22,550 12
Loans on real estate,	2,245,192 00	Uncompleted mortgage loans,	3,842 60
Loans on personal security,	733,050 00	Bank liquidation account,	5,017 11
Deposits in banks, on interest,	55,722 27		
Deposits in banks, not on interest,	5,000 00		
Expense account,	3,960 08		
Border City Mfg. Co. stock,*	8,796 78		
Granite Mills stock,*	10,530 05		
Bennett Spinning Co. stock,*	63,000 00		
Cash on hand,	7,570 96		
	$4,087,171 11		$4,087,171 11

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$45,469 83
Second National Bank, Fall River,	15,252 44

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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	$55,000 00	$50,000 00
of Everett, Mass., 4s, . .	25,000	27,750 00	25,000 00
of Lynn, Mass., 4s, . . .	50,000	52,125 00	50,000 00
	$125,000	$134,875 00	$125,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	$5,000	$5,600 00	$5,000 00
250	Atlas National Bank, Boston, .	25,000	27,250 00	25,000 00
150	Blackstone N'l Bank, Boston, .	15,000	11,700 00	15,000 00
100	Boston National Bank, Boston,	10,000	9,925 00	10,000 00
15	Eliot National Bank, Boston, .	1,500	1,950 00	1,500 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	12,575 00	10,000 00
50	First National Bank, Boston, .	5,000	9,750 00	5,000 00
200	Howard Nat'l Bank, Boston, .	20,000	19,450 00	20,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	13,650 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	16,660 00	8,500 00
35	N'l B'k of Commerce, Boston, .	3,500	3,692 00	3,500 00
145	N'l B'k of No. America, Boston,	14,500	14,826 00	14,500 00
250	N'l B'k of Redemption, Boston,	25,000	28,312 00	25,000 00
100	National City Bank, Boston, .	–	500 00	–
150	Nat'l Exchange Bank, Boston,	15,000	19,575 00	15,000 00
313	N'l Hide & Leather B'k, Boston,	31,300	33,412 00	31,300 00
66	National Revere Bank, Boston,	6,600	6,072 00	6,600 00
20	National Webster B'k, Boston,	2,000	2,045 00	2,000 00
120	Shawmut National B'k, Boston,	12,000	14,640 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	25,500 00	25,000 00
400	Third National Bank, Boston, .	40,000	35,700 00	40,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	9,520 00	7,000 00
300	First National Bank, Chelsea, .	30,000	30,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,100 00	2,000 00
100	Metacomet N'l B'k, Fall River,	10,000	12,700 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	61,800 00	41,200 00
50	Leominster N'l B'k, Leominster,	5,000	5,750 00	5,000 00
100	First National Bank, Malden, .	10,000	15,850 00	10,000 00
10	Oxford Nat'l Bank, Oxford, .	1,000	1,000 00	1,000 00
13	Palmer National Bank, Palmer,	1,300	1,885 00	1,300 00
		$401,000	$457,169 00	$401,000 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	$53,375 00	$50,000 00
Concord & Montreal R.R. 4s,	25,000	27,000 00	25,000 00
Fitchburg R.R. 4s,	50,000	53,750 00	50,000 00
Maine Central R.R. 4s,	25,000	26,500 00	25,000 00
Maine Central R.R. 4½s,	25,000	27,265 00	25,000 00
Old Colony R.R. 4s,	50,000	56,250 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	100,000	129,000 00	100,000 00
	$325,000	$373,140 00	$325,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,722 27	2 per cent.	$325,000 00	4½ per cent.	$1,692,292 00	5½ per cent.
110,000 00	4 "	815,650 00	5 "	35,300 00	6 "

Amount invested in real estate for banking purposes,		$45,000 00
Estimated value of the same,		68,500 00
Assessed value of the same,		68,500 00
Net income received from same during year ending Oct. 31, 1898,		3,819 35
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		58,348 97
Assessed value of the same,		66,700 00
Net income received from same during year ending Oct. 31, 1898,		2,425 00
Number of loans which are of an amount not exceeding $3,000 each,	515	
Aggregate amount of the same,		849,067 00
Total number of loans upon real estate,	703	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		203,298 59
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, 1898,	2¾ per cent., $80,681 20 2 per cent., 72,637 82	153,319 02
Number of accounts opened during the year ending Oct. 31, 1898,	2,037	
Number of accounts closed during the year ending Oct. 31, 1898,	1,767	
Total number of open accounts Oct. 31, 1898,	13,578	

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Fall River Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$9,660 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		605,131 48
Number of same,	18,051	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		703,089 37
Number of same,	11,900	

Date of examination by commissioner: October 6.

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Federal Reserve Bank of St. Louis

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 30.

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, H. L. SAWYER,
J. T. WHITNEY, C. D. LEWIS,
A. R. NEWTON.

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, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$29,219 00	Deposits,	$647,978 68
Loans on bank stock,	3,000 00	Guaranty fund,	16,125 00
Loans on railroad bonds,	100 00	Undivided earnings,	28,118 54
Real estate by foreclosure,	14,893 62	Cemetery funds,	570 66
Loans on real estate,	435,329 40		
Loans on personal security,	166,651 65		
Loans to counties, cities or towns (notes),	15,000 00		
Loans on depositors' books,	1,010 00		
Deposit in bank, not on interest,	25,288 34		
Furniture,	1,040 00		
Taxes,	89 63		
Insurance,	77 55		
Cash on hand,	1,093 69		
	$692,792 88		$692,792 88

Cash on Deposit in Bank:—

Framingham National Bank, South Framingham, ... $25,288 34

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Farmers' and Mechanics' Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Boylston National Bank, Boston,	$400 00
26 shares Framingham National Bank, South Framingham,	2,600 00

Loan on Railroad Bond: —

$100 Maine Central R.R. 6s,	$100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	$2,100	$2,520 00	$2,525 25
16	Eliot National Bank, Boston,	1,600	2,080 00	2,084 00
6	Freeman's Nat'l Bank, Boston,	600	600 00	551 00
40	Market National Bank, Boston,	4,000	3,080 00	3,908 25
7	National Revere Bank, Boston,	700	644 00	952 50
9	Second National Bank, Boston,	900	1,566 00	1,358 25
6	Shawmut Nat'l Bank, Boston,	600	732 00	724 50
5	First National Bank, Chelsea,	500	500 00	650 00
17⅜	Holliston N'l Bank, Holliston,	466	350 00	932 25
9	Northborough National Bank, Northborough,	900	1,035 00	1,134 00
100	Framingham National Bank, South Framingham,	10,000	13,500 00	13,399 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
		$23,366	$27,607 00	$29,219 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,000 00	4 per cent.	$45,000 00	4½ per cent.	$3,700 00	5½ per cent.
10,000 00	4¼ "	414,772 00	5 "	117,619 05	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	$14,893 62
Assessed value of the same,	15,400 00
Net income received from same during year ending Oct. 31, 1898,	805 28
Number of loans which are of an amount not exceeding $3,000 each,	271
Aggregate amount of the same,	305,691 05
Total number of loans upon real estate,	240
Amount of investments from which no income is received,	10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	34,870 06

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

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Farmers' and Mechanics' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $12,480 48 2 per cent., 12,318 07	$24,798 55
Number of accounts opened during the year ending Oct. 31, 1898,	376	
Number of accounts closed during the year ending Oct. 31, 1898,	269	
Total number of open accounts Oct. 31, 1898,	2,428	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,210 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		126,084 96
Number of same,	2,428	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		163,788 79
Number of same,	2,014	

Date of examination by commissioner: January 17.

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Federal Reserve Bank of St. Louis

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 44.

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, CHARLES E. WARE,
CARMI M. PARKER, REUBEN R. CONN,
HENRY G. MORSE.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$235,597 50	Deposits,	$3,631,980 87
Loans on public funds,	5,000 00	Guaranty fund,	154,000 00
Bank stock, as per schedule,	232,997 00	Interest account,	85,266 55
Loans on bank stock,	7,400 00	Suspense account,	5 00
Railroad bonds, as per schedule,	367,500 00	Bank liquidation account,	5,817 58
Real estate (for banking purposes),	130,000 00		
Real estate by foreclosure,	23,428 87		
Loans on real estate,	1,492,385 00		
Loans on personal security,	1,188,833 29		
Loans to counties, cities or towns (notes),	17,000 00		
Deposits in banks, on interest,	169,670 24		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	2,258 10		
	$3,877,070 00		$3,877,070 00

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Boston,	$46,333 81
Fitchburg National Bank, Fitchburg,	93,336 43
Safety Fund National Bank, Fitchburg,	10,000 00
Leominster National Bank, Leominster,	25,000 00

Loan on Public Funds:—

$5,000 United States 3s,	$5,000 00

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Fitchburg National Bank, Fitchburg,	$400 00
112 shares Safety Fund National Bank, Fitchburg,	7,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 4s,	$56,000	$59,340 00	$56,000 00
of Keene, N. H., 3½s,	12,000	12,240 00	12,000 00
of New Bedford, Mass., 4s,	25,000	26,500 00	25,000 00
of Norwich, Conn., 7s,	17,000	20,655 00	17,935 00
of Portland, Me., 6s,	5,000	6,050 00	4,662 50
of Saginaw, Mich., 4s,	25,000	25,412 50	25,000 00
Town of Leominster, Mass., 4s,	20,000	20,150 00	20,000 00
of Turner's Falls, Mass. (Fire District), 4s,	25,000	26,335 00	25,000 00
United States 3s,	20,000	21,200 00	20,000 00
United States 4s,	30,000	33,600 00	30,000 00
	$235,000	$251,482 50	$235,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic Nat'l Bank, Boston,	$6,000	$6,720 00	$7,500 00
100	Atlas National Bank, Boston,	10,000	10,900 00	12,500 00
150	Boston Nat'l Bank, Boston,	15,000	14,887 50	15,000 00
100	Eliot National Bank, Boston,	10,000	13,000 00	13,000 00
150	Howard N'l Bank, Boston,	15,000	14,587 50	15,000 00
166	Lincoln N'l Bank, Boston,	16,600	10,873 00	16,600 00
225	Merchants' Nat'l Bank, Boston,	22,500	34,875 00	23,750 00
75	N'l B'k of No. America, Boston,	7,500	7,668 75	7,500 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	11,600 00
100	National Revere Bank, Boston,	10,000	9,200 00	10,000 00
116	North National Bank, Boston,	11,600	11,832 00	11,600 00
173	Fitchburg Nat'l B'k, Fitchburg,	17,300	25,085 00	19,597 00
123	Rollstone Nat'l B'k, Fitchburg,	12,300	17,835 00	13,530 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	17,000 00	18,020 00
50	Citizens' N'l B'k, New Bedford,	5,000	4,250 00	5,000 00
100	National Bank of Commerce, New Bedford,	6,000	3,500 00	6,000 00
5	Townsend N'l B'k, Townsend,	500	560 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	14,000 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	4,200 00	3,000 00
		$218,600	$247,874 75	$232,997 00

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$150,000	$157,725 00	$152,500 00
Fitchburg R.R. 4½s,	30,000	33,300 00	31,500 00
Fitchburg R.R. 5s,	135,000	142,800 00	137,100 00
Maine Central R.R. 4s,	25,000	26,500 00	25,000 00
Old Colony R.R. 4s,	5,000	5,650 00	5,000 00
Vermont & Massachusetts R.R. 5s,	16,000	16,960 00	16,400 00
	$361,000	$382,935 00	$367,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,333 81	2 per cent.	$34,000 00	4¼ per cent.	$192,700 00	5½ per cent.
88,336 43	2½ "	741,364 33	4½ "	56,225 00	6 "
65,000 00	3 "	41,100 00	4¾ "	5,000 00	7 "
145,000 00	4 "	1,465,228 96	5 "		

Amount invested in real estate for banking purposes,		$130,000 00
Estimated value of the same,		130,000 00
Assessed value of the same,		102,000 00
Net income received from same during year ending Oct. 31, 1898,		1,005 67
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		23,428 87
Assessed value of the same,		26,050 00
Number of loans which are of an amount not exceeding $3,000 each,	428	
Aggregate amount of the same,		581,329 33
Total number of loans upon real estate,	427	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		173,008 64
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, 1898,	2 per cent., $66,988 57 2 per cent., 68,956 29	135,944 86
Number of accounts opened during the year ending Oct. 31, 1898,	1,246	
Number of accounts closed during the year ending Oct. 31, 1898,	1,038	
Total number of open accounts Oct. 31, 1898,	7,693	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,783 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		667,240 91
Number of same,	4,874	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		602,787 06
Number of same,	4,672	
Date of examination by commissioner: September 20.		

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Federal Reserve Bank of St. Louis

FLORENCE SAVINGS BANK — FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 37.

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. PLIMPTON, H. B. HAVEN, Jr.,
GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$16,000 00	Deposits,	$281,810 45
Bank stock, as per schedule,	23,200 00	Guaranty fund,	9,980 21
Railroad bonds, as per schedule,	16,000 00	Interest account,	617 75
Real estate (for banking purposes),	4,745 92	Profit and loss account,	150 00
Real estate by foreclosure,	2,625 00		
Loans on real estate,	142,743 40		
Loans on personal security,	61,197 50		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	23,328 89		
Expense account,	40 00		
Furniture and fixtures,	479 49		
Premiums,	1,636 75		
Cash on hand,	311 46		
	$292,558 41		$292,558 41

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$13,745 16
First National Bank, Northampton,	9,583 73

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Federal Reserve Bank of St. Louis

Florence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	$7,000	$7,420 00	$7,000 00
Town of Abington, Mass., 4s, . .	4,000	4,010 00	4,000 00
of Orange, Mass , 4s, . .	5,000	5,100 00	5,000 00
	$16,000	$16,530 00	$16,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	$8,500	$9,350 00	$8,500 00
40	First N'l Bank, Northampton,	4,000	5,400 00	4,000 00
90	Hampshire County Nat'l Bank, Northampton, . . .	9,000	1,800 00	9,000 00
17	Agawam N'l B'k, Springfield, .	1,700	935 00	1,700 00
		$23,200	$17,485 00	$23,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$5,000	$5,237 50	$5,000 00
Boston & Providence R.R. 4s. . .	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,060 00	1,000 00
	$16,000	$17,197 50	$16,000 00

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

Amount	Rate.	Amount.	Rate.	Amount.	Rate.
$9,583 73	3½ per cent.	$203,915 90	5 per cent.	$14,020 16	6 per cent.

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Federal Reserve Bank of St. Louis

Florence Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$4,745 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, 1898,		120 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		2,625 00
Assessed value of the same,		1,960 00
Number of loans which are of an amount not exceeding $3,000 each,	139	
Aggregate amount of the same,		140,889 90
Total number of loans upon real estate,	125	
Amount of investments from which no income is received,		2,780 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		13,995 03
Times for the dividends fixed by the by-laws: second Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $5,906 96 2 per cent., 5,323 52	11,230 48
Number of accounts opened during the year ending Oct. 31, 1898,	183	
Number of accounts closed during the year ending Oct. 31, 1898,	274	
Total number of open accounts Oct. 31, 1898,	1,227	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		801 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		58,720 30
Number of same,	1,474	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		92,850 10
Number of same,	1,230	

Date of examination by commissioner: May 19.

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Federal Reserve Bank of St. Louis

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 34.

FISHER E. HARTSHORN, *President.* EDWARD M. PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RICHARD S. CARPENTER, WILLIAM T. COOK,
ALLEN H. MESSINGER, FISHER E. HARTSHORN,
LEWIS E. GRAY.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$9,000 00	Deposits,	$289,096 28
Bank stock, as per schedule,	56,850 00	Guaranty fund,	12,700 00
Railroad bonds, as per schedule,	56,000 00	Bank liquidation account,	1,557 38
Real estate by foreclosure,	3,450 00	Undivided earnings,	8,430 79
Loans on real estate,	169,220 00		
Loans on personal security,	10,485 00		
Deposit in bank, on interest,	2,632 68		
Cash on hand,	4,146 77		
	$311,784 45		$311,784 45

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, ... $2,632 68

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Federal Reserve Bank of St. Louis

Foxborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Lynn, Mass , 5s, . . .	$9,000	$9,810 00	$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone Nat'l Bank, Boston,	$2,300	$1,794 00	$2,300 00
15	Boston Nat'l Bank, Boston, .	1,500	1,488 75	1,500 00
34	Boylston Nat'l Bank, Boston, .	3,400	4,114 00	3,400 00
10	Columbian Nat'l Bank, Boston,	1,000	970 00	1,000 00
22	Continental N'l Bank, Boston,	2,200	2,640 00	2,200 00
8	Faneuil Hall N'l Bank, Boston,	800	1,006 00	800 00
30	Howard Nat'l Bank, Boston, .	3,000	2,917 50	3,000 00
5	Manufacturers' N'l B'k, Boston,	500	500 00	500 00
29	Market National Bank, Boston,	2,900	2,233 00	2,900 00
58	Metropolitan N'l B'k, Boston, .	5,800	5,278 00	5,800 00
10	Mt. Vernon N'l Bank, Boston,	1,000	962 50	1,000 00
11	N'l Bank of Commerce, Boston,	1,100	1,160 50	1,100 00
31	N'l B'k of No. America, Boston,	3,100	3,169 75	3,100 00
10	National City Bank, Boston, .	–	50 00	–
43	National Eagle Bank, Boston,	4,300	3,784 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	4,270 00	4,000 00
11	National Revere Bank, Boston,	1,100	1,012 00	1,100 00
10	Nat'l Webster Bank, Boston, .	1,000	1,022 50	1,000 00
14	Old Boston N'l Bank, Boston, .	1,400	1,540 00	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,570 00	3,500 00
6	Suffolk National Bank, Boston,	600	636 00	600 00
40	Third National Bank, Boston, .	4,000	3,570 00	4,000 00
12	Tremont Nat'l Bank, Boston, .	1,200	852 00	1,200 00
24	Winthrop Nat'l Bank, Boston,	2,400	3,264 00	2,400 00
36	Dedham N'l Bank, Dedham, .	3,600	3,816 00	3,600 00
5	National Bank of Wrentham, Wrentham, ...	350	400 00	350 00
8	State Street Trust Co., Boston,	800	846 00	800 00
		$56,850	$56,866 50	$56,850 00

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Foxborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$2,000	$2,300 00	$2,000 00
Boston & Lowell R.R. 4s,	11,000	11,700 00	11,000 00
Boston & Maine R.R. 4s,	3,000	3,390 00	3,000 00
Fitchburg R.R. 5s,	5,000	5,575 00	5,000 00
Maine Central R.R. 4s,	6,000	6,360 00	6,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,880 00	4,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,900 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
	$56,000	$62,855 00	$56,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,632 68	2 per cent.	$4,800 00	5½ per cent.	$153,355 00	6 per cent.
21,550 00	5 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$3,450 00
Assessed value of the same,		5,460 00
Number of loans which are of an amount not exceeding $3,000 each,	169	
Aggregate amount of the same,		147,405 00
Total number of loans upon real estate,	162	
Amount of investments from which no income is received,		2,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		15,605 89
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, 1898,	2 per cent., $5,362 69 2 per cent., 5,409 90	10,772 59
Number of accounts opened during the year ending Oct. 31, 1898,	159	
Number of accounts closed during the year ending Oct. 31, 1898,	126	
Total number of open accounts Oct. 31, 1898,	1,262	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,260 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		75,940 01
Number of same,	1,074	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		83,494 02
Number of same,	1,138	

Date of examination by commissioner: January 14.

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Federal Reserve Bank of St. Louis

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 93.

(Office vacant), *President.* EBENEZER ALEXANDER, *Treasurer.*

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

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER, JAMES ARTHUR JACOBS,
D. R. EMERSON, JAMES E. WHITNEY,
MARTIN L. BRADFORD, CHARLES E. ROGERSON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,553,500 00	Deposits,	$9,890,189 96
Bank stock, as per schedule,	293,823 62	Guaranty fund,	376,000 00
Loans on bank stock,	113,200 00	Interest account,	98,535 35
Railroad bonds, as per schedule,	1,450,000 00	Profit and loss account,	57,621 98
Boston Terminal Co. bonds,	300,000 00	Bank liquidation account,	7,008 93
Real estate (for banking purposes),	225,000 00		
Real estate by foreclosure,	95,930 15		
Loans on real estate,	4,167,397 14		
Loans on personal security,	1,604,800 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	537,873 69		
Expense account,	5,297 88		
Bennett Spinning Co. stock,*	32,900 00		
Howland Mills Corp'n stock,*	15,000 00		
Taxes and insurance on mortgage account,	1,551 98		
Cash on hand,	18,081 76		
	$10,429,356 22		$10,429,356 22

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	$146,119 42
Continental National Bank, Boston,	77,953 38
Massachusetts Loan and Trust Company, Boston,	50,000 00
National Revere Bank, Boston,	97,871 83
Shoe and Leather National Bank, Boston,	65,000 00
North National Bank, Boston,	75,929 06
Pynchon National Bank, Springfield,	25,000 00

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

150 shares Massachusetts Loan and Trust Company, Boston,	$12,000 00
58 shares Massachusetts National Bank, Boston,	3,500 00
84 shares Traders' National Bank, Lowell,	6,700 00
235 shares Continental National Bank, Boston,	22,000 00
235 shares Fourth National Bank, Boston,	22,000 00
50 shares Bay State Trust Company, Boston,	4,500 00
425 shares Broadway National Bank, Boston,	42,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$50,000	$54,000 00	$50,000 00
of Belfast, Me., 4s,	25,000	27,000 00	25,000 00
of Boston, Mass., 3½s,	40,000	40,300 00	40,000 00
of Boston, Mass., 4s,	200,000	219,000 00	200,000 00
of Boston, Mass., 5s,	3,000	3,300 00	3,000 00
of Boston, Mass., 6s,	2,000	2,230 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,140 00	1,000 00
of Chicago, Ill., 4s,	50,000	55,000 00	50,000 00
of Cleveland, Ohio, 4s,	20,000	20,100 00	20,000 00
of Columbus, Ohio, 4s,	40,000	40,945 00	40,000 00*
of Detroit, Mich., 4s,	50,000	56,750 00	50,000 00
of Fall River, Mass., 6s,	4,000	4,720 00	4,000 00
of Indianapolis, Ind., 4s,	50,000	55,500 00	50,000 00
of Kansas City, Mo., 4½s,	100,000	112,500 00	100,000 00
of Laconia, N. H., 4s,	50,000	56,000 00	50,000 00
of Lynn, Mass., 4s,	46,500	48,850 00	46,500 00
of Middletown, Conn., 4s,	10,000	10,700 00	10,000 00
of Minneapolis, Minn., 4s,	50,000	55,750 00	50,000 00
of Newton, Mass., 4s,	43,000	45,042 50	43,000 00
of Northampton, Mass., 4s,	100,000	105,500 00	100,000 00
of Providence, R. I., 5s,	6,000	6,270 00	6,000 00
of Rutland, Vt., 4s,	27,000	29,735 00	27,000 00
of Saginaw, Mich., 5s,	15,000	15,225 00	15,000 00
of Springfield, Mass., 7s,	10,000	11,600 00	10,000 00
of St. Albans, Vt., 4s,	24,000	25,320 00	24,000 00
of Waterbury, Conn., 4s,	25,000	27,500 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	108,000 00	100,000 00*
of Youngstown, Ohio, 5s,	15,000	15,450 00	15,000 00
Town of Spencer, Mass., 4s,	80,000	86,400 00	80,000 00
District of Columbia 6s,	96,000	106,080 00	96,000 00
of Columbia 7s,	8,000	8,930 00	8,000 00
County of Aroostook, Me., 4½s,	38,000	41,040 00	38,000 00*
State of Massachusetts 3½s,	125,000	137,187 50	125,000 00
United States 4s,	50,000	63,750 00	50,000 00
	$1,553,500	$1,696,815 00	$1,553,500 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, .	$4,100	$4,592 00	$4,100 00
200	Atlas National Bank, Boston, .	20,000	21,800 00	20,000 00
133	Blackstone Nat'l B'k, Boston, .	13,300	10,374 00	13,300 00
93	Boylston Nat'l Bank, Boston, .	9,300	11,253 00	9,300 00
205	Columbian Nat'l Bank, Boston,	20,500	19,885 00	20,500 00
41	Eliot National Bank, Boston, .	4,100	5,330 00	4,100 00
81	Everett National Bank, Boston,	4,050	3,240 00	3,823 62
135	First Ward N'l Bank, Boston, .	13,500	17,550 00	13,500 00
106	Fourth National Bank, Boston,	10,600	12,508 00	10,600 00
97	Freeman's Nat'l Bank, Boston,	9,700	9,700 00	9,700 00
79	N'l B'k of Commerce, Boston,	7,900	8,334 50	7,900 00
200	N'l B'k of No. America, Boston,	20,000	20,450 00	20,000 00
200	National City Bank, Boston, .	–	1,000 00	–
201	Nat'l Exchange Bank, Boston,	20,100	26,230 50	20,100 00
133	National Revere Bank, Boston,	13,300	12,236 00	13,300 00
20	National Union Bank, Boston, .	2,000	2,665 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	14,212 75	13,900 00
172	North National Bank, Boston, .	17,200	17,544 00	17,200 00
200	Old Boston N'l Bank, Boston,	20,000	22,000 00	20,000 00
55	Second National Bank, Boston,	5,500	9,570 00	5,500 00
200	Shoe & Leather N'l B'k, Boston,	20,000	20,400 00	20,000 00
130	State National Bank, Boston, .	13,000	14,527 50	13,000 00
86	Suffolk National Bank, Boston,	8,600	9,116 00	8,600 00
84	Naumkeag Nat'l Bank, Salem,	8,400	10,080 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	11,000 00	5,000 00
100	Massachusetts Loan and Trust Co., Boston, ...	10,000	10,700 00	10,000 00
		$294,050	$326,298 25	$293,823 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$54,000 00	$50,000 00
Boston & Lowell R.R. 4s, . . .	100,000	108,000 00	100,000 00
Boston & Maine R.R. 4s, . . .	50,000	56,250 00	50,000 00
Boston & Maine R.R. 4½s, . .	100,000	124,000 00	100,000 00
Boston, Revere Beach & Lynn R.R. 4½s, ...	100,000	115,000 00	100,000 00
Concord & Claremont R.R. 4½s, .	100,000	110,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	108,000 00	100,000 00

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Franklin Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	$50,000	$59,375 00	$50,000 00
Fitchburg R.R. 4s,	50,000	53,500 00	50,000 00
Fitchburg R.R. 4½s,	56,000	61,880 00	56,000 00
Fitchburg R.R. 5s,	114,000	116,850 00	114,000 00
Maine Central and European & North American R.R. 4s,	100,000	109,500 00	95,000 00
N. Y. & N. E. R.R. (terminal) 4s,	50,000	56,750 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	150,000	170,250 00	150,000 00
Norwich & Worcester R.R. 4s,	50,000	56,000 00	50,000 00
Old Colony R.R. 4s,	75,000	82,500 00	75,000 00
Penobscot Shore Line R.R. 4s,	85,000	89,250 00	85,000 00
Peterboro' & Hillsboro' R.R. 4½s,	25,000	27,500 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	64,500 00	50,000 00
	$1,455,000	$1,623,105 00	$1,450,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$397,873 69	2 per cent.	$142,500 00	3⅞ per cent.	$2,810,493 04	5 per cent.
65,000 00	2½ "	1,237,500 00	4 "	242,805 15	5½ "
75,000 00	3 "	261,700 00	4¼ "	10,000 00	5¾ "
45,000 00	3⅓ "	945,299 20	4⅓ "	45,599 75	6 "
79,500 00	3¾ "	80,000 00	4⅜ "		

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,		95,930 15
Assessed value of the same,		81,900 00
Number of loans which are of an amount not exceeding $3,000 each,	433	
Aggregate amount of the same,		751,696 75
Total number of loans upon real estate,	789	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		438,192 15
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, 1898,	1¾ per cent., $163,257 98 1¾ per cent., 165,025 26	328,283 24
Number of accounts opened during the year ending Oct. 31, 1898,	2,183	
Number of accounts closed during the year ending Oct. 31, 1898,	1,974	
Total number of open accounts Oct. 31, 1898,	20,087	

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Franklin Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$23,736 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,528,639 04
Number of same,	14,609	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,738,921 54
Number of same,	15,604	

Date of examination by commissioner: May 26.

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Federal Reserve Bank of St. Louis

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 21.

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, LUCIUS NIMS,
WILLIAM H. ALLEN, JOSEPH GRISWOLD,
HENRY F. NASH.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,068,000 00	Deposits,	$4,069,392 84
Loans on public funds,	50,000 00	Guaranty fund,	200,000 00
Bank stock, as per schedule,	61,900 00	Interest account,	38,834 34
Loans on bank stock,	35,188 00	Profit and loss account,	87,794 83
Railroad bonds, as per schedule,	550,000 00		
Real estate by foreclosure,	69 48		
Loans on real estate,	1,237,198 85		
Loans on personal security,	894,780 72		
Loans to counties, cities or towns (notes),	179,500 00		
Loans on depositors' books,	3,542 00		
Deposits in banks, on interest,	307,264 60		
Expense account,	2,864 98		
Unpaid interest,	1,068 94		
Cash on hand,	4,644 44		
	$4,396,022 01		$4,396,022 01

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$159,410 30
First National Bank, Greenfield,	82,253 27
Franklin County National Bank, Greenfield,	15,000 00
Home National Bank, Holyoke,	10,000 00
Park National Bank, Holyoke,	15,203 32
Berkshire Loan and Trust Company, Pittsfield,	10,000 00
Springfield National Bank, Springfield,	15,397 71

Loan on Public Funds: —

$50,000 State of Massachusetts 3½s,	$50,000 00

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Franklin Savings Institution — Continued.

Loans on Bank Stock, amount on each: —	
98 shares Hampshire County National Bank, Northampton, . . .	$11,288 00*
15 shares First National Bank, Northampton, ...	
10 shares City National Bank, Worcester, ...	1,000 00
50 shares Franklin County National Bank, Greenfield, ...	3,000 00
22 shares Shelburne Falls National Bank, Shelburne Falls, . . .	2,200 00
30 shares Adams National Bank, North Adams, ...	700 00
5 shares First National Bank, Greenfield, ...	500 00
50 shares Springfield Safe Deposit and Trust Company, Springfield,	10,000 00
50 shares National Bank of the Commonwealth, Boston, ...	
60 shares Home National Bank, Holyoke, ...	5,000 00
23 shares First National Bank, Greenfield, ...	1,500 00

* This loan is in excess of the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	$30,000	$33,750 00	$30,000 00
of Boston, Mass, 6s, . .	16,000	17,840 00	16,000 00
of Brockton, Mass., 5s, . .	28,000	31,665 00	28,000 00
of Cambridge, Mass., 6s, . .	13,000	14,520 00	13,000 00
of Chicago, Ill., 4s, . . .	25,000	27,750 00	25,000 00
of Cleveland, Ohio, 5s, . .	73,000	76,560 00	73,000 00
of Dayton, Ohio, 5s, . . .	50,000	58,050 00	50,000 00*
of Detroit, Mich., 4s, . .	25,000	28,250 00	25,000 00
of East Saginaw, Mich., 4s, .	22,500	22,500 00	22,500 00
of East Saginaw, Mich., 5s, .	25,000	25,750 00	25,000 00
of Fall River, Mass., 4s, . .	50,000	50,500 00	50,000 00
of Fall River, Mass., 6s, . .	21,000	21,400 00	21,000 00
of Grand Rapids, Mich., 5s, .	50,000	57,000 00	50,000 00
of Hartford, Conn., 4s, . .	25,000	26,750 00	25,000 00
of Holyoke, Mass., 6s, . .	46,000	46,920 00	46,000 00
of Lawrence, Mass., 6s, . .	20,000	23,500 00	20,000 00
of Lynn, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Milwaukee, Wis., 5s, . .	100,000	109,715 00	100,000 00
of Nashua, N. H., 6s, . .	75,000	77,250 00	75,000 00
of Peoria, Ill., 4½s, . . .	25,000	27,000 00	25,000 00
of Peoria, Ill., 5s, . . .	20,000	20,600 00	20,000 00
of Providence, R. I., 5s, . .	25,000	28,000 00	25,000 00
of Providence, R. I., 6s, . .	100,000	103,500 00	100,000 00
of Springfield, Mass., 6s, . .	4,000	4,560 00	4,000 00
of Springfield, Mass., 7s, . .	20,000	22,800 00	20,000 00
of Springfield, Ohio, 5s, . .	45,000	48,600 00	45,000 00
of Worcester, Mass., 5s, . .	18,000	19,890 00	18,000 00
Town of Athol, Mass., 4½s, . .	4,000	4,040 00	4,000 00
of Brattleboro, Vt., 4s, . .	12,000	12,000 00	12,000 00
of Chatham, Mass., 4½s, . .	5,000	5,380 00	5,000 00
of Marblehead, Mass., 4s, .	35,500	38,197 00	35,500 00
United States 5s, ...	50,000	56,500 00	50,000 00
	$1,068,000	$1,151,237 00	$1,068,000 00

* A legal investment when made.

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Franklin Savings Institution — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	$500	$628 00	$500 00
153	N'l B'k of Commerce, Boston,	15,300	16,141 00	15,300 00
87	N'l B'k of No. America, Boston,	8,700	8,895 00	8,700 00
83	National Revere Bank, Boston,	8,300	7,636 00	8,300 00
68	National Webster B'k, Boston,	6,800	6,953 00	6,800 00
140	First Nat'l Bank, Greenfield,	14,000	22,400 00	14,000 00
25	Franklin County Nat'l Bank, Greenfield,	2,500	2,550 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,280 00	1,000 00
30	First N'l Bank, Northampton,	3,000	4,050 00	3,000 00
18	Pittsfield Nat'l Bank, Pittsfield,	1,800	2,700 00	1,800 00
		$61,900	$73,233 00	$61,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$50,000	$56,500 00	$50,000 00
Boston & Maine R.R. 4½s,	50,000	62,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,250 00	25,000 00
Danbury & Norwalk R.R. 5s,	25,000	29,750 00	25,000 00
Eastern R R. 6s,	60,000	70,800 00	60,000 00
Fitchburg R.R. 4s,	100,000	103,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	56,250 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s,	50,000	55,000 00	50,000 00
Old Colony R.R. 4s,	15,000	16,500 00	15,000 00
Sullivan County R.R. 4s,	25,000	26,750 00	25,000 00
Vermont & Massachusetts R.R. 5s,	50,000	52,750 00	50,000 00
Vermont Valley R.R. 5s,	50,000	56,500 00	50,000 00
	$550,000	$614,550 00	$550,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$159,410 30	2 per cent.	$565,226 03	4 per cent.	$49,000 00	4¾ per cent.
82,253 27	2½ "	25,875 00	4¼ "	1,540,409 57	5 "
60,000 00	3½ "	25,000 00	4⅜ "	10,000 00	5¼ "
77,500 00	3¾ "	102,500 00	4½ "	10,300 00	6 "

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Federal Reserve Bank of St. Louis

Franklin Savings Institution — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$69 48
Assessed value of the same,		200 00
Number of loans which are of an amount not exceeding $3,000 each,	577	
Aggregate amount of the same,		620,793 40
Total number of loans upon real estate,	601	
Amount of investments from which no income is received,		69 48
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		196,185 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, 1898,	2 per cent., $75,753 59 2 per cent., 77,918 66	153,672 25
Number of accounts opened during the year ending Oct. 31, 1898,	852	
Number of accounts closed during the year ending Oct. 31, 1898,	554	
Total number of open accounts Oct. 31, 1898,	8,202	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,955 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		445,674 45
Number of same,	3,919	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		392,518 59
Number of same,	4,343	
Date of examination by commissioner: September 1.		

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Federal Reserve Bank of St. Louis

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 46.

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, SAMUEL S. GLEASON,
EUCLID L. BROOKS, S. W. A. STEVENS,
EZRA OSGOOD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$105,100 00	Deposits,	$1,612,738 39
Bank stock, as per schedule,	130,550 00	Guaranty fund,	78,500 00
Loans on bank stock,	3,815 00	Interest account,	17,305 38
Railroad bonds, as per schedule,	168,000 00	Profit and loss account,	53,610 74
Real estate by foreclosure,	5,707 81	Bank liquidation account,	1,580 55
Loans on real estate,	783,755 74		
Loans on personal security,	319,330 75		
Loans to counties, cities or towns (notes),	152,800 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	81,201 58		
Deposits in banks, not on interest,	10,128 31		
Expense account,	1,324 25		
Revenue stamps,	286 73		
Cash on hand,	1,234 89		
	$1,763,735 06		$1,763,735 06

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	$44,201 58
First National Bank, Gardner,	47,128 31

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares Westminster National Bank, Gardner,	$700 00
7 shares First National Bank, Gardner,	300 00
6 shares First National Bank, Gardner, 8 shares Leominster National Bank, Leominster,	1,050 00
25 shares First National Bank, Gardner,	500 00
5 shares Westminster National Bank, Gardner,	400 00
5 shares Westminster National Bank, Gardner,	290 00
5 shares First National Bank, Gardner,	400 00
2 shares First National Bank, Gardner,	175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$10,650 00	$10,000 00
of Chicago, Ill., 4½s,	4,000	4,040 00	4,000 00
of Chicago, Ill., 7s,	1,000	1,025 00	1,000 00
of Cleveland, Ohio, 4s,	10,000	10,250 00	10,000 00
of Haverhill, Mass., 4s,	10,000	11,200 00	10,000 00
of New Britain, Conn., 4s,	11,000	11,385 00	11,000 00
of Scranton, Pa., 4½s,	16,000	18,160 00	16,000 00
Town of Gardner, Mass., 4s,	32,000	34,710 00	32,000 00
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
United States 4s,	1,100	1,229 62	1,100 00
	$105,100	$113,449 62	$105,100 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	$1,760 00	$2,000 00
18	Miller's River N'l B'k, Athol,	1,800	3,150 00	1,800 00
3	First National Bank, Barre,	300	300 00	300 00
34	Blackstone N'l Bank, Boston,	3,400	2,652 00	3,400 00
125	Boston Nat'l Bank, Boston,	12,500	12,406 25	12,500 00
10	Central National Bank, Boston,	1,000	1,190 00	1,000 00
15	Continental N'l Bank, Boston,	1,500	1,800 00	1,500 00
50	Eliot N'l Bank, Boston,	5,000	6,500 00	5,000 00
5	Everett National Bank, Boston,	250	200 00	250 00
25	Howard Nat'l Bank, Boston,	2,500	2,431 25	2,500 00
15	Mechanics' N'l Bank, Boston,	1,500	1,815 00	1,500 00
20	Merchants' N'l B'k, Boston,	2,000	3,100 00	2,000 00

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Metropolitan N'l Bank, Boston,	$1,000	$910 00	$1,000 00
100	National Bank of the Commonwealth, Boston, . .	10,000	14,500 00	10,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,162 50	5,000 00
11	National Eagle Bank, Boston,	1,100	968 00	1,100 00
16	Nat'l Exchange Bank, Boston,	1,600	2,088 00	1,600 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,337 50	5,000 00
5	New England N'l B'k, Boston,	500	760 00	500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,080 00	3,000 00
10	Conn. River National Bank, Charlestown, N. H., . .	1,000	1,000 00	1,000 00
29	Rollstone N'l B'k, Fitchburg, .	2,900	4,205 00	2,900 00
297	First National Bank, Gardner,	29,700	32,670 00	29,700 00
9	Leominster N'l B'k, Leominster,	900	1,035 00	900 00
100	Orange Nat'l Bank, Orange, .	10,000	15,500 00	10,000 00
67	Crocker N'l B'k, Turner's Falls,	6,700	8,174 00	6,700 00
39	First N'l Bank, Winchendon, .	3,900	5,460 00	3,900 00
20	Citizens' N'l Bank, Worcester,	2,000	2,700 00	2,000 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,250 00	5,000 00
		$130,550	$156,242 00	$130,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$5,000	$5,125 00	$5,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	30,000	37,200 00	30,000 00
Fitchburg R.R. 4s, ...	18,000	18,460 00	18,000 00
Fitchburg R R. 4½s, ...	3,000	3,315 00	3,000 00
Maine Central R.R. 4s, . . .	5,000	5,300 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	34,000 00	25,000 00
New Haven & Northampton R.R. 7s,	1,000	1,005 00	1,000 00
New York & New England R.R. 4s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s, ...	10,000	11,200 00	10,000 00
Old Colony R R. 4½s, . . .	5,000	5,375 00	5,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,750 00	15,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,500 00	10,000 00
Upper Coos R.R. 4s, ...	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,060 00	1,000 00
	$168,000	$194,890 00	$168,000 00

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$51,201 58	2 per cent.	$6,000 00	4¼ per cent.	$925,050 74	5 per cent.
30,000 00	3 "	129,171 11	4½ "	47,179 64	6 "
152,800 00	4 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,707 81
Assessed value of the same,		4,900 00
Number of loans which are of an amount not exceeding $3,000 each,	855	
Aggregate amount of the same,		701,717 23
Total number of loans upon real estate,	795	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		80,401 82
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, 1898,	2 per cent., $29,148 38 2 per cent., 30,231 19	59,379 57
Number of accounts opened during the year ending Oct. 31, 1898,	565	
Number of accounts closed during the year ending Oct. 31, 1898,	415	
Total number of open accounts Oct. 31, 1898,	4,694	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,334 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		239,821 17
Number of same,	3,293	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		205,344 70
Number of same,	2,638	
Date of examination by commissioner: April 21.		

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Federal Reserve Bank of St. Louis

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 58.

SHERMAN NELSON, *President.* EDWARD S. FICKETT, *Treasurer.*
GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OLIVER S. BUTLER, SHERMAN NELSON,
SAMUEL T. POOR.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$108,862 50	Deposits,	$726,156 14
Bank stock, as per schedule,	14,800 00	Guaranty fund,	28,000 00
Loans on bank stock,	9,000 00	Interest account,	2,282 85
Railroad bonds, as per schedule,	50,000 00		
Real estate by foreclosure,	33,540 87		
Loans on real estate,	423,795 49		
Loans on personal security,	70,671 91		
Loans to counties, cities or towns (notes),	10,500 00		
Deposits in banks, on interest,	22,124 81		
Deposits in banks, not on interest,	2,000 00		
Expense account,	34 00		
Cash on hand,	11,109 41		
	$756,438 99		$756,438 99

Cash on Deposit in Banks, amount in each:—

Beacon Trust Company, Boston,	$5,000 00
Georgetown National Bank, Georgetown,	14,124 81
Second National Bank, Haverhill,	5,000 00

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Federal Reserve Bank of St. Louis

Georgetown Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

50 shares Haverhill Safe Deposit and Trust Company, Haverhill,	$4,000 00
50 shares Essex National Bank, Haverhill,	5,000 00*

* This loan is in excess of the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$6,000	$6,600 00	$6,000 00
of Bath, Me., 6s,	2,000	2,125 00	2,000 00*
of Bay City, Mich., 8s,	500	545 00	500 00
of Boston, Mass., 4s,	5,000	5,550 00	5,000 00
of Chicopee, Mass., 4s,	1,000	1,090 00	1,000 00
of Cleveland, Ohio, 4s,	17,000	18,650 00	17,000 00
of Fort Wayne, Ind., 6s,	1,000	1,020 00	1,000 00
of Grand Rapids, Mich., 4s,	6,000	6,240 00	6,000 00
of Kansas City, Mo., 4½s,	25,000	28,125 00	27,862 50
of Marlborough, Mass., 4s,	1,000	1,110 00	1,000 00
of Medford, Mass., 4s,	11,000	11,206 00	11,000 00
of Milwaukee, Wis., 5s,	10,000	11,325 00	10,000 00
of Minneapolis, Minn., 4½s,	5,500	6,318 12	5,500 00
of Quincy, Mass., 4s,	1,000	1,035 00	1,000 00
of Springfield, Ohio, 5s,	4,000	4,350 00	4,000 00
Town of Methuen, Mass., 4s,	10,000	11,087 50	10,000 00
	$106,000	$116,376 62	$108,862 50

* A legal investment 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	$1,261 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	770 00	1,000 00
30	State National Bank, Boston,	3,000	3,351 00	3,000 00
45	Georgetown National Bank, Georgetown,	4,500	4,770 00	4,500 00
20	Ipswich Nat'l Bank, Ipswich,	2,000	2,000 00	2,000 00
		$14,800	$15,152 00	$14,800 00

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Federal Reserve Bank of St. Louis

Georgetown Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$10,000	$11,000 00	$10,000 00
Concord & Montreal R.R. 4s,	4,000	4,330 00	4,000 00
Fitchburg R.R. 4s,	15,000	16,125 00	15,000 00
Maine Central R.R. 7s,	10,000	13,750 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s,	5,000	5,675 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,000 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,000 00	3,000 00
	$50,000	$56,880 00	$50,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,124 81	3 per cent.	$108,022 91	5 per cent.	$341,219 49	6 per cent.
32,000 00	4½ "	24,425 00	5½ "	8,300 00	7 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$33,540 87
Assessed value of the same,		52,150 00
Net income received from same during year ending Oct. 31, 1898,		865 07
Number of loans which are of an amount not exceeding $3,000 each,	414	
Aggregate amount of the same,		498,106 61
Total number of loans upon real estate,	395	
Amount of investments from which no income is received,		11,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		35,398 86
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, 1898,	2 per cent., $13,706 58 2 per cent., 14,000 00	27,706 58
Number of accounts opened during the year ending Oct. 31, 1898,	119	
Number of accounts closed during the year ending Oct. 31, 1898,	111	
Total number of open accounts Oct. 31, 1898,	1,739	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,919 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		63,519 86
Number of same,	724	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		70,718 23
Number of same,	966	
Date of examination by commissioner: March 24.		

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Federal Reserve Bank of St. Louis

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 60.

HORACE S. WARREN, *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, SOLON F. SMITH,
HORACE S. WARREN, GEORGE W. FISHER,
CLARENCE R. PRATT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$29,500 00	Deposits,	$213,748 14
Loans on bank stock,	3,380 00	Guaranty fund,	4,600 00
Railroad bonds, as per schedule,	25,000 00	Interest account,	4,512 19
Real estate by foreclosure,	2,436 93	Suspense account,	517 31
Loans on real estate,	102,241 24	Bank liquidation account,	1,010 78
Loans on personal security,	47,350 00		
Deposits in banks, on interest,	6,000 00		
Deposits in banks, not on interest,	8,177 34		
Cash on hand,	302 91		
	$224,388 42		$224,388 42

Cash on Deposit in Banks, amount in each: —

Grafton National Bank, Grafton,	$8,177 34
First National Bank, Worcester,	6,000 00

Loans on Bank Stock, amount on each: —

28½ shares Grafton National Bank, Grafton,	$2,280 00
22½ shares Grafton National Bank, Grafton,	1,100 00

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Grafton Savings Bank — Continued.

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	590 00	500 00
15	Howard National Bank, Boston,	1,500	1,458 75	1,700 00
5	Manufacturers' N'l B'k, Boston,	500	500 00	500 00
38	Market National Bank, Boston,	3,800	2,926 00	3,800 00
5	Massachusetts N'l B'k, Boston,	500	375 00	500 00
28	N'l B'k of No. America, Boston,	2,800	2,863 00	3,200 00
30	N'l B'k of Redemption, Boston,	3,000	3,397 50	4,150 00
3	National City Bank, Boston, .	–	15 00	–
20	National Revere Bank, Boston,	2,000	1,840 00	2,000 00
8	Nat'l Webster Bank, Boston, .	800	818 00	800 00
10	North National Bank, Boston, .	1,000	1,020 00	1,200 00
10	Shawmut Nat'l B'k, Boston, .	1,000	1,220 00	1,220 00
20	State National Bank, Boston, .	2,000	2,235 00	2,000 00
57	Grafton National B'k, Grafton,	5,700	5,700 00	5,700 00
10	Spencer Nat'l B'k, Spencer, .	1,000	1,250 00	1,000 00
		$27,100	$27,508 25	$29,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 4s, ...	$10,000	$10,300 00	$10,000 00
Portland & Rumford Falls R.R. 4s, .	15,000	15,750 00	15,000 00
	$25,000	$26,050 00	$25,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,000 00	2½ per cent.	$16,100 00	4½ per cent.	$16,950 00	5½ per cent.
6,500 00	4 "	69,980 00	5 "	38,441 24	6 "
5,000 00	4¼ "				

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Federal Reserve Bank of St. Louis

Grafton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$2,436 93
Assessed value of the same,		2,400 00
Number of loans which are of an amount not exceeding $3,000 each,	88	
Aggregate amount of the same,		86,321 24
Total number of loans upon real estate,	89	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		9,613 71
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, 1898,	2 per cent., $4,081 24 2 per cent., 4,053 70	8,134 94
Number of accounts opened during the year ending Oct. 31, 1898,	48	
Number of accounts closed during the year ending Oct. 31, 1898,	58	
Total number of open accounts Oct. 31, 1898,	609	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		709 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		14,715 88
Number of same,	255	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		25,478 34
Number of same,	302	

Date of examination by commissioner, April 21.

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GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

HENRY H. THURSTON, *President.* NATHANIEL RICHARDSON, *Treasurer.*
NATHANIEL RICHARDSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE GRIFFIN, JAMES ABBOTT,
HENRY H. THURSTON, HIRAM J. PHILBROOK,
GEORGE A. LOWE.

Open for business every business day, 9 A.M. to 12 M.; Wednesdays and Saturdays, 2 to 3 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$26,930 00	Deposits,	$181,265 53
Bank stock, as per schedule,	5,760 00	Guaranty fund,	4,100 00
Railroad bonds, as per schedule,	11,325 00	Profit and loss account,	748 58
Real estate by foreclosure,	250 00		
Loans on real estate,	114,985 00		
Loans on personal security,	19,100 00		
Deposits in banks, on interest,	5,927 49		
Deposits in banks, not on interest,	1,253 52		
Safes and furniture,	400 00		
Cash on hand,	183 10		
	$186,114 11		$186,114 11

Cash on Deposit in Banks, amount in each:—

Gloucester Safe Deposit and Trust Company, Gloucester,	$5,927 49
Rockport National Bank, Rockport,	1,253 52

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Federal Reserve Bank of St. Louis

Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$1,000	$1,042 50	$1,050 00
of Bridgeport, Conn., 4s,	1,000	1,072 50	1,000 00
of Everett, Mass., 4s,	1,000	1,115 00	1,090 00
of Kansas City, Mo., 4½s,	2,000	2,250 00	2,100 00
of Middletown, Conn., 3.65s,	1,000	1,015 00	1,000 00
of Milwaukee, Wis., 5s,	1,000	1,120 00	1,000 00
of Pawtucket, R. I., 4s,	2,000	2,145 00	2,000 00*
of Peoria, Ill., 7s,	1,000	1,012 50	1,000 00
of Rockford, Ill., 4½s,	3,500	3,730 00	3,500 00
of Saginaw, Mich., 4s,	2,000	2,050 00	2,030 00
of Sioux City, Iowa, 4½s,	1,000	1,080 00	1,000 00
of Springfield, Ohio, 5s,	1,000	1,075 00	1,060 00
of Waterbury, Conn., 4s,	1,000	1,072 50	1,000 00
Town of Clinton, Mass., 4s,	1,000	1,012 50	1,000 00
of Orange, Mass., 4s,	2,000	2,190 00	2,000 00
of Rockport, Mass., 4s,	2,000	2,160 00	2,100 00
County of Aroostook, Me., 4½s,	2,000	2,105 00	2,000 00*
of Merrimack, N. H., 4s,	1,000	1,002 50	1,000 00
	$26,500	$28,250 00	$26,930 00

* Legal investments 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	$1,656 00	$1,440 00
8	Gloucester N'l B'k, Gloucester,	800	1,040 00	920 00
10	Gloucester Safe Deposit and Trust Co., Gloucester,	1,000	1,250 00	1,000 00
24	Rockport N'l Bank, Rockport,	2,400	2,592 00	2,400 00
		$5,400	$6,538 00	$5,760 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$3,000	$3,720 00	$3,100 00
Fitchburg R.R. 4s,	2,000	2,050 00	2,000 00
Fitchburg R.R. 5s,	3,000	3,045 00	3,000 00

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Federal Reserve Bank of St. Louis

Granite Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 6s, . . .	$1,500	$1,565 00	$1,500 00
Maine Central R.R. 7s, . . .	1,000	1,360 00	1,225 00
Maine Central R.R. 4s, . . .	500	520 00	500 00
	$11,000	$12,260 00	$11,325 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,927 49	3 per cent.	$15,850 00	5½ per cent.	$106,585 00	6 per cent.
11,650 00	5 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$250 00
Assessed value of the same, ...		250 00
Number of loans which are of an amount not exceeding $3,000 each,	163	
Aggregate amount of the same, ...		107,585 00
Total number of loans upon real estate, ...	157	
Amount of investments from which no income is received, ...		250 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		9,415 06
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, 1898, . .	2 per cent., $3,290 30 2 per cent., 3,361 36	6,651 66
Number of accounts opened during the year ending Oct. 31, 1898, .	89	
Number of accounts closed during the year ending Oct. 31, 1898, .	64	
Total number of open accounts Oct. 31, 1898, ...	969	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		844 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		32,575 74
Number of same, ...	819	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		29,399 81
Number of same, ...	669	
Date of examination by commissioner: August 30.		

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Federal Reserve Bank of St. Louis

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 38.

GEORGE CHURCH, *President.* CHARLES J. TAYLOR, *Treasurer.*
CLARENCE R. SABIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS, WM. C. HINMAN,
ALFRED S. FASSETT, CHARLES J. TAYLOR,
WM. W. NORTON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$30,000 00	Deposits,	$694,552 96
Bank stock, as per schedule,	46,531 92	Guaranty fund,	24,500 00
Loans on bank stock,	2,903 36	Interest account,	19,153 73
Railroad bonds, as per schedule,	94,000 00	Bank liquidation account,	646 05
Boston Terminal Co. bonds,	40,000 00		
Real estate (for banking purposes),	13,568 90		
Real estate by foreclosure,	2,781 20		
Loans on real estate,	393,594 25		
Loans on personal security,	64,675 00		
Loans to counties, cities or towns (notes),	9,500 00		
Deposits in banks, on interest,	33,666 29		
Deposits in banks, not on interest,	1,858 37		
Cash on hand,	5,773 45		
	$738,852 74		$738,852 74

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$230 93
National Mahaiwe Bank, Great Barrington,	1,858 37
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	23,435 36

Loans on Bank Stock, amount on each: —

6 shares National Mahaiwe Bank, Great Barrington,	$500 00
15 shares National Mahaiwe Bank, Great Barrington,	600 00
5 shares National Mahaiwe Bank, Great Barrington,	403 36
5 shares National Mahaiwe Bank, Great Barrington,	400 00
10 shares National Mahaiwe Bank, Great Barrington,	1,000 00

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Federal Reserve Bank of St. Louis

Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	$10,000	$10,200 00	$10,000 00
of Chicago, Ill., 4s,	20,000	22,000 00	20,000 00
	$30,000	$32,200 00	$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams,	$1,000	$1,250 00	$1,280 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,120 00	1,345 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,257 50	1,300 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,166 00	2,227 75
25	Merchants' N'l Bank, Boston,	2,500	3,875 00	3,392 50
42	N'l B'k of No. America, Boston,	4,200	4,294 50	4,200 00
59	N'l B'k of Redemption, Boston,	5,900	6,681 75	7,080 00
14	National Union Bank, Boston,	1,400	1,865 50	1,890 00
54	New England N'l B'k, Boston,	5,400	8,208 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,732 00	6,600 00
8	Suffolk National Bank, Boston,	800	848 00	800 00
41	National Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
24	Lee National Bank, Lee,	2,400	3,600 00	3,416 67
1	Pittsfield N'l B'k, Pittsfield,	100	150 00	135 00
3	Housatonic Nat'l Bank, Stockbridge,	300	420 00	450 00
		$38,600	$47,798 25	$46,531 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$30,000	$32,800 00	$30,000 00
Boston & Maine R R. 4s,	29,000	32,530 00	29,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,000 00	10,000 00
Old Colony R.R. 4s,	25,000	27,700 00	25,000 00
	$94,000	$104,030 00	$94,000 00

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Federal Reserve Bank of St. Louis

Great Barrington Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$230 93	2 per cent.	$400,568 36	5 per cent.	$70,104 25	6 per cent.
33,435 36	4 "				

Amount invested in real estate for banking purposes,		$13,568 90
Estimated value of the same,		13,568 90
Assessed value of the same,		7,500 00
Net income received from same during year ending Oct. 31, 1898,		367 25
Value, by books, of other real estate, held or owned by forclosure or otherwise,		2,781 20
Assessed value of the same,		2,855 00
Number of loans which are of an amount not exceeding $3,000 each,	305	
Aggregate amount of the same,		278,917 61
Total number of loans upon real estate,	261	
Amount of investments from which no income is received,		2,781 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		30,696 44
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, 1898,	2 per cent., $12,399 80 2 per cent., 12,753 58	25,153 38
Number of accounts opened during the year ending Oct. 31, 1898,	433	
Number of accounts closed during the year ending Oct. 31, 1898,	305	
Total number of open accounts Oct. 31, 1898,	2,679	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,407 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		141,974 46
Number of same,	2,309	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		133,454 57
Number of same,	1,909	
Date of examination by commissioner: September 28.		

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Federal Reserve Bank of St. Louis

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 23.

ROBERT ABERCROMBIE, *President.* ALBERT M. GLEASON, *Treasurer.*
WILLIAM G. PACKARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES, S. B. SLATE,
CHARLES R. LOWELL, A. M. GLEASON,
LEVI J. GUNN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$15,000 00	Deposits,	$2,409,047 70
Bank stock, as per schedule,	133,900 00	Guaranty fund,	94,000 00
Loans on bank stock,	8,050 00	Profit and loss account,	7,175 89
Railroad bonds, as per schedule,	520,000 00	Bank liquidation account,	577 58
Loans on real estate,	1,527,965 37		
Loans on personal security,	191,744 20		
Loans to counties, cities or towns (notes),	11,335 90		
Deposits in banks, on interest,	86,524 50		
Deposits in banks, not on interest,	2,585 00		
Expense account,	2,217 29		
Interest due,	3,806 87		
Premium account,	6,647 27		
Cash on hand,	1,024 77		
	$2,510,801 17		$2,510,801 17

Cash on Deposit in Banks, amount in each: —

Athol National Bank, Athol,	$10,000 00
Miller's River National Bank, Athol,	3,870 68
National Bank of Commerce, Boston,	2,585 00

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Federal Reserve Bank of St. Louis

Greenfield Savings Bank — Continued.

People's National Bank, Brattleboro', Vt.,	$5,995 54
Conway National Bank, Conway,	1,288 94
Franklin County National Bank, Greenfield,	23,071 61
Packard National Bank, Greenfield,	19,154 39
City National Bank, Springfield,	10,000 00
Third National Bank, Springfield,	3,143 34
Ware National Bank, Ware,	10,000 00

Loans on Bank Stock, amount on each: —

6 shares First National Bank, Greenfield,	$500 00
40 shares Ware National Bank, Ware,	2,360 00
15 shares Franklin County National Bank, Greenfield,	1,200 00
31 shares Packard National Bank, Greenfield,	2,550 00
15 shares Agawam National Bank, Springfield,	800 00
8 shares Conway National Bank, Conway,	640 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 7s,	$15,000	$16,875 00	$15,000 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	1,458 75	1,500 00
18	Market National Bank, Boston,	1,800	1,386 00	1,800 00
38	Merchants' Nat'l Bank, Boston,	3,800	5,890 00	3,800 00
50	Metropolitan N'l B'k, Boston,	5,000	4,550 00	5,000 00
52	N'l B'k of Redemption, Boston,	5,200	5,889 00	5,200 00
6	National City Bank, Boston,	–	30 00	–
13	N'l Hide & Leather B'k, Boston,	1,300	1,387 75	1,300 00
32	National Revere Bank, Boston,	3,200	2,944 00	3,200 00
10	Second National Bank, Boston,	1,000	1,740 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,305 00	2,000 00
3	Washington N'l Bank, Boston,	300	338 25	300 00
12	First National Bank, Chicopee,	1,200	1,680 00	1,200 00
41	Conway Nat'l Bank, Conway,	4,100	4,100 00	4,100 00
34	First Nat'l Bank, Greenfield,	3,400	5,440 00	3,400 00
50	City National Bank, Holyoke,	5,000	5,250 00	5,000 00
14	Hadley Falls National Bank, Holyoke,	1,400	2,100 00	1,400 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.
138	Holyoke N'l Bank, Holyoke, .	$13,800	$21,390 00	$13,800 00
60	Adams N'l Bank, No. Adams,	6,000	7,680 00	6,000 00
60	Berkshire National Bank, No. Adams, ...	6,000	6,600 00	6,000 00
12	First N'l Bank, Northampton,	1,200	1,620 00	1,200 00
15	Hampshire Co. National Bank, Northampton, . . .	1,500	300 00	1,500 00
55	Orange Nat'l Bank, Orange, .	5,500	8,525 00	5,500 00
67	Palmer Nat'l Bank, Palmer, .	6,700	9,715 00	6,700 00
75	Chapin Nat'l B'k, Springfield,	7,500	9,375 00	7,500 00
18	Chicopee N'l B'k, Springfield,	1,800	2,790 00	1,800 00
45	City Nat'l Bank, Springfield, .	4,500	6,525 00	4,500 00
70	First Nat'l Bank, Springfield, .	7,000	7,840 00	7,000 00
36	Second Nat'l Bank, Springfield,	3,600	4,680 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	24,200 00	11,000 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,220 00	1,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	5,000 00
37	Winchester National Bank, Winchester, N. H., . .	3,700	3,885 00	3,700 00
		$133,900	$177,678 75	$133,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$50,000	$54,250 00	$50,000 00
Concord & Montreal R.R. 4s, . .	15,000	16,350 00	15,000 00
Dexter & Newport R.R. 4s, . .	10,000	10,500 00	10,000 00
Fitchburg R.R. 4s, ...	84,000	90,575 00	84,000 00
Fitchburg R.R. 4½s, ...	16,000	17,920 00	16,000 00
Grafton & Upton R.R. 4s, . . .	50,000	51,000 00	50,000 00
Newport & Richford R.R. 5s, . .	10,000	11,350 00	10,000 00*
Old Colony R.R. 4s, ...	50,000	57,125 00	50,000 00
Upper Coos R.R. 4½s, ...	50,000	57,000 00	50,000 00
Norwich & Worcester R.R. 4s, . .	30,000	33,300 00	30,000 00
N. Y. & New Eng. Terminal 4s, .	50,000	60,250 00	50,000 00
New York, New Haven & Hartford R.R. 4s, ...	25,000	28,250 00	25,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,712 50	15,000 00
Portland & Rumford Falls R.R. 4s, .	25,000	26,250 00	25,000 00
Rumford Falls & Rangeley Lakes R R. 5s, ...	40,000	46,800 00	40,000 00
	$520,000	$574,632 50	$520,000 00

* A legal investment when made.

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Greenfield Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$50,528 96	2½ per cent.	$6,450 00	4½ per cent.	$525 00	5½ per cent.
5,995 54	3 "	1,605,298 57	5 "	121,936 00	6 "
34,885 90	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	710	
Aggregate amount of the same,		$790,369 92
Total number of loans upon real estate,	931	
Amount of investments from which no income is received,		300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		115,568 84
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, 1898,	2 per cent., $43,459 10 2 per cent., 45,075 45	88,534 55
Number of accounts opened during the year ending Oct. 31, 1898,	989	
Number of accounts closed during the year ending Oct. 31, 1898,	580	
Total number of open accounts Oct. 31, 1898,	5,688	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,111 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		424,496 01
Number of same,	4,700	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		342,329 71
Number of same,	4,132	

Date of examination by commissioner: September 23.

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Federal Reserve Bank of St. Louis

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 46.

C. L. GARDNER, *President.* P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. DUDLEY CHAPIN, C. L. GARDNER,
F. E. CARPENTER, F. H. STEBBINS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$35,000 00	Deposits,	$2,951,777 76
Bank stock, as per schedule,	297,788 00	Guaranty fund,	127,500 00
Loans on bank stock,	21,000 00	Interest account,	14,217 72
Railroad bonds, as per schedule,	600,000 00	Profit and loss account,	27,079 83
Loan on railroad bonds,	5,000 00	Bank liquidation account,	971 25
Loans on railroad stock,	26,500 00		
Boston Terminal Co. bonds,	109,500 00		
Real estate by foreclosure,	65,872 05		
Loans on real estate,	1,123,570 00		
Loans on personal security,	678,150 00		
Loans on depositors' books,	550 00		
Deposits in banks, on interest,	145,160 00		
Deposits in banks, not on interest,	4,133 66		
Expense account,	2,647 32		
Premium account,	3,437 50		
Cash on hand,	3,238 03		
	$3,121,546 56		$3,121,546 56

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$10,160 00
Agawam National Bank, Springfield,	37,122 49
Chicopee National Bank, Springfield,	35,000 00
John Hancock National Bank, Springfield,	20,000 00
Pynchon National Bank, Springfield,	30,000 00
Eliot National Bank, Boston,	2,011 17
Hampden Loan and Trust Company, Northampton,	15,000 00

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Hampden Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

20 shares Agawam National Bank, Springfield,	$1,500 00
30 shares Hampshire County National Bank, Northampton,	3,000 00*
10 shares Chapin National Bank, Springfield,	1,000 00
10 shares First National Bank, Springfield,	1,000 00
24 shares Agawam National Bank, Springfield,	4,000 00
24 shares First National Bank, Springfield,	
6 shares Second National Bank, Springfield,	500 00
3 shares Agawam National Bank, Springfield,	200 00
5 shares First National Bank, Chicopee,	500 00
3 shares Chapin National Bank, Springfield,	300 00
3 shares Adams National Bank, North Adams,	150 00
5 shares Springfield National Bank, Springfield,	500 00
4 shares Agawam National Bank, Springfield,	300 00
5 shares Park National Bank, Holyoke,	500 00
25 shares Third National Bank, Springfield,	2,000 00
10 shares City National Bank, Holyoke,	900 00
10 shares Chapin National Bank, Springfield,	150 00
10 shares Agawam National Bank, Springfield,	500 00
50 shares Continental National Bank, Boston,	4,000 00

* This loan is in excess of the legal limit.

Loan on Railroad Bonds: —

$5,000 Boston & Albany R.R. 4s,	$5,000 00

Loans on Railroad Stock, amount on each: —

10 shares Boston & Albany R.R.,	$1,400 00
102 shares New York, New Haven & Hartford R.R.,	13,000 00
10 shares Boston & Albany R.R.,	3,350 00
10 shares New York, New Haven & Hartford R.R.,	
2 shares Boston & Albany R.R.,	250 00
52 shares New York, New Haven & Hartford R.R.,	7,000 00
6 shares New York, New Haven & Hartford R.R,	600 00
9 shares New York, New Haven & Hartford R.R.,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$35,000	$44,800 00	$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	$5,000	$6,500 00	$6,100 00
28	First National Bank, Boston,	2,800	5,460 00	2,800 00
31	Freeman's Nat'l Bank, Boston,	3,100	3,100 00	3,100 00

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Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
230	Merchants' N'l Bank, Boston, .	$23,000	$35,650 00	$27,210 00
75	N'l B'k of Commerce, Boston, .	7,500	7,912 50	10,865 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,700 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	6,700 00
50	N'l B'k of the Republic, Boston,	5,000	7,162 50	6,300 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,006 25	7,500 00
50	National Revere Bank, Boston,	5,000	4,600 00	5,000 00
26	Nat'l Webster Bank, Boston, .	2,600	2,658 50	2,600 00
63	Shawmut Nat'l Bank, Boston, .	6,300	7,686 00	7,600 00
50	State National Bank, Boston, .	5,000	5,587 50	5,900 00
24	Suffolk National Bank, Boston,	2,400	2,544 00	2,400 00
60	First National Bank, Chicopee,	6,000	8,400 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield, ...	3,300	3,366 00	3,300 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	31,000 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	2,430 00	1,800 00
66	Hampshire County National Bank, Northampton, . .	6,600	1,320 00	7,225 00
40	First N'l B'k, Norwich, Conn.,	4,000	4,800 00	4,000 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	2,500 00
433	Agawam N'l Bank, Springfield,	43,300	23,815 00	47,700 00
250	Chapin N'l Bank, Springfield, .	25,000	31,250 00	27,500 00
50	Chicopee N'l Bank, Springfield,	5,000	7,750 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	5,600 00	6,525 00
50	John Hancock National Bank, Springfield, ...	5,000	5,500 00	6,075 00
65	Pynchon N'l B'k, Springfield, .	6,500	9,100 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	7,875 00	10,050 00
		$248,600	$291,478 25	$297,788 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$54,000 00	$50,000 00
Boston & Albany R R. 5s, . .	50,000	52,625 00	50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	53,625 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	54,500 00	50,000 00

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Hampden Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s,	$200,000	$228,000 00	$200,000 00
Fitchburg R.R. 4s,	50,000	53,750 00	50,000 00
Holyoke & Westfield R.R. 4s,	50,000	52,000 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s,	50,000	56,750 00	50,000 00
Old Colony R R. 4s,	50,000	55,500 00	50,000 00
	$600,000	$660,750 00	$600,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,000 00	3½ per cent.	$102,000 00	4¼ per cent.	$1,472,770 00	5 per cent.
230,160 00	4 "	160,000 00	4½ "	20,000 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$65,872 05
Assessed value of the same,		33,400 00
Net income received from same during year ending Oct. 31, 1898,		542 06
Number of loans which are of an amount not exceeding $3,000 each,	320	
Aggregate amount of the same,		441,270 00
Total number of loans upon real estate,	366	
Amount of investments from which no income is received,		50,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		137,839 00
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, 1898,	2 per cent., $56,396 94 2 per cent., 57,280 87	113,677 81
Number of accounts opened during the year ending Oct. 31, 1898,	929	
Number of accounts closed during the year ending Oct. 31, 1898,	952	
Total number of open accounts Oct. 31, 1898,	5,684	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,946 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		467,464 44
Number of same,	4,165	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		528,674 01
Number of same,	4,401	
Date of examination by commissioner: July 14.		

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Federal Reserve Bank of St. Louis

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 45.

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 Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.; for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$695,900 90	Deposits,	$5,372,293 36
Bank stock, as per schedule,	452,350 00	Guaranty fund,	266,000 00
Loans on bank stock,	59,625 00	Interest account,	4,847 77
Railroad bonds, as per schedule,	897,000 00	Profit and loss account,	36,829 13
Loans on railroad bonds,	6,800 00	Premium account,	11,167 98
Loans on railroad stock,	8,850 00	Bank liquidation account,	10,588 18
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure,	2,687 84		
Loans on real estate,	1,352,850 00		
Loans on personal security,	1,776,420 00		
Loans to counties, cities or towns (notes),	19,000 00		
Deposits in banks, on interest,	350,265 88		
Expense account,	52 75		
Real estate expense,	20 50		
Mortgagors' insurance and taxes paid,	1,210 90		
Cash on hand,	18,692 65		
	$5,701,726 42		$5,701,726 42

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$120,307 88
First National Bank, Haverhill,	25,528 26
Haverhill National Bank, Haverhill,	75,235 47
Haverhill Safe Deposit and Trust Company, Haverhill,	21,181 51
Merchants' National Bank, Haverhill,	31,012 76
Merrimack National Bank, Haverhill,	62,000 00
Second National Bank, Haverhill,	15,000 00

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
25 shares Amesbury National Bank, Amesbury,	$2,000 00
50 shares Faneuil Hall National Bank, Boston,	5,000 00
100 shares Broadway National Bank, Boston,	10,000 00
162 shares Cocheco National Bank, Dover, N. H.,	10,000 00
100 shares Essex National Bank, Haverhill,	10,000 00*
27 shares First National Bank, Haverhill,	2,700 00
40 shares Merchants' National Bank, Haverhill,	4,000 00
50 shares Second National Bank, Haverhill,	5,000 00
27 shares Second National Bank, Haverhill,	2,700 00
20 shares Second National Bank, Haverhill,	2,000 00
6 shares Lawrence National Bank, Lawrence,	400 00
12 shares Haverhill National Bank, Haverhill,	
10 shares Merrimack National Bank, Haverhill,	2,825 00
7 shares Boston National Bank, Boston,	
2 shares Tremont National Bank, Boston,	
25 shares Somerville National Bank, Somerville,	
4 shares National Bank of the Republic, Boston,	3,000 00
5 shares Second National Bank, Haverhill,	

* This loan is in excess of the legal limit.

Loan on Railroad Bonds: —	
$7,000 Boston & Maine R.R. 4s,	$6,800 00
Loans on Railroad Stock, amount on each: —	
16 shares Boston & Albany R.R.,	$2,400 00
66 shares Boston & Maine R.R.,	6,000 00
4 shares Boston & Maine R.R.,	450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$20,000 00	$21,075 00	$20,000 00
of Boston, Mass., 4s,	125,000 00	134,375 00	125,000 00
of Chicago, Ill., 4s,	100,000 00	110,000 00	100,000 00
of Cleveland, Ohio, 5s,	25,000 00	28,000 00	25,000 00
of Danbury, Conn., 4s,	25,000 00	26,875 00	25,000 00
of Dayton, Ohio, 4s,	25,000 00	25,625 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000 00	26,250 00	25,000 00
of Detroit, Mich., 4s,	54,000 90	60,000 90	54,000 90
of Fall River, Mass., 5s,	20,000 00	22,900 00	20,000 00
of Fall River, Mass., 6s,	2,000 00	2,190 00	2,000 00
of Haverhill, Mass., 4s,	10,000 00	10,300 00	10,000 00
of Indianapolis, Ind., 4s,	57,000 00	61,702 50	57,000 00
of Lynn, Mass., 5s,	5,000 00	5,450 00	5,000 00
of Manchester, N. H., 4s,	45,000 00	49,050 00	45,000 00
of Medford, Mass., 4s,	10,000 00	11,025 00	10,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 4s,	$25,000 00	$25,000 00	$25,000 00
of New Britain, Conn., 4s,	10,000 00	10,425 00	10,000 00
of Newton, Mass., 4s,	45,000 00	49,050 00	45,000 00
of Pawtucket, R. I., 4s,	25,000 00	26,000 00	25,000 00*
Town of Bradford, Mass., 4s,	30,400 00	31,552 00	30,400 00
of Bradford, Mass., 4½s,	6,500 00	6,825 00	6,500 00
of Wakefield, Mass., 4s,	6,000 00	6,045 00	6,000 00
	$695,900 90	$749,715 40	$695,900 90

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Andover Nat'l B'k, Andover,	$1,600	$1,760 00	$1,600 00
200	Atlas National Bank, Boston,	20,000	21,800 00	20,000 00
136	Blackstone N'l Bank, Boston,	13,600	10,608 00	13,600 00
267	Boston National Bank, Boston,	26,700	26,499 75	26,700 00
50	Central National Bank, Boston,	5,000	5,950 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	4,850 00	5,000 00
50	Eliot National Bank, Boston,	5,000	6,500 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,575 00	10,000 00
50	First National Bank, Boston,	5,000	9,750 00	5,000 00
187	Fourth National Bank, Boston,	18,700	22,066 00	18,700 00
100	Globe National Bank, Boston,	10,000	10,000 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	8,550 00	7,500 00
150	Howard National Bank, Boston,	15,000	14,587 50	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	7,750 00	5,000 00
267	N'l B'k of No. America, Boston,	26,700	27,300 75	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	28,765 50	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	32,231 25	22,500 00
150	National City Bank, Boston,	–	750 00	–
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	19,575 00	15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,350 00	20,000 00
33	Nat'l Webster Bank, Boston,	3,300	3,374 25	3,300 00
150	North National Bank, Boston,	15,000	15,300 00	15,000 00
150	Shawmut N'l Bank, Boston,	15,000	18,300 00	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,650 00	7,500 00
100	State National Bank, Boston,	10,000	11,175 00	10,000 00
100	Suffolk National Bank, Boston,	10,000	10,600 00	10,000 00
200	Third National Bank, Boston,	20,000	17,850 00	20,000 00

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	First National Bank, Chelsea, .	$3,000	$3,000 00	$3,000 00
96	First National Bank, Haverhill,	9,600	14,496 00	9,600 00
375	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimack N'l B'k, Haverhill, .	30,000	46,500 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	5,900 00	3,750 00
100	First National Bank, Malden, .	10,000	15,850 00	10,000 00
		$452,350	$538,264 00	$452,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$64,000	$67,185 00	$64,000 00
Boston & Maine R.R. 4½s, . .	133,000	164,255 00	133,000 00
Boston & Providence R.R. 4s, . .	150,000	162,750 00	150,000 00
Concord & Montreal R.R. 4s, . .	75,000	80,625 00	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,900 00	15,000 00
Fitchburg R.R. 4s, ...	125,000	130,000 00	125,000 00
Maine Central R.R. 4s, ...	80,000	83,000 00	80,000 00
Maine Central R.R. 4½s, ...	50,000	54,250 00	50,000 00
N. Y. & N. E. R R. (terminal) 4s, .	25,000	28,250 00	25,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	56,375 00	50,000 00
Old Colony R.R. 4s, ...	100,000	110,500 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	31,275 00	30,000 00
	$897,000	$984,365 00	$897,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$120,307 88	2½ per cent.	$709,750 00	4 per cent.	$2,500 00	4¾ per cent.
229,958 00	3 "	50,000 00	4⅛ "	1,532,150 00	5 "
75,000 00	3⅛ "	41,900 00	4¼ "	75,100 00	5½ "
118,000 00	3¾ "	291,870 00	4½ "	174,275 00	6 "
153,000 00	3⅞ "				

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Haverhill Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$60,000 00
Estimated value of the same,		60,000 00
Assessed value of the same,		40,250 00
Net income received from same during year ending Oct. 31, 1898,		1,021 05
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		2,687 84
Assessed value of the same,		2,200 00
Net income received from same during year ending Oct. 31, 1898,		45 06
Number of loans which are of an amount not exceeding $3,000 each,	532	
Aggregate amount of the same,		715,525 00
Total number of loans upon real estate,	608	
Amount of investments from which no income is received,		10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		242,481 21
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, 1898,	2 per cent., $101,277 91 2 per cent., 102,396 67	203,674 58
Number of accounts opened during the year ending Oct. 31, 1898,	1,569	
Number of accounts closed during the year ending Oct. 31, 1898,	1,488	
Total number of open accounts Oct. 31, 1898,	14,724	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,778 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		656,868 00
Number of same,	11,020	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		745,057 06
Number of same,	11,302	

Date of examination by commissioner: November 18.

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Federal Reserve Bank of St. Louis

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 46.

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, HENRY S. GRAVES,
FRANCIS S. WARNER, GEORGE MARKS,
WILSON DEWEY, W. M. PURRINGTON.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$63,100 00	Deposits,	$344,314 15
Railroad bonds, as per schedule,	10,000 00	Guaranty fund,	16,000 00
Real estate by foreclosure,	3,029 80	Interest account,	1,657 38
Loans on real estate,	224,472 50	Profit and loss account,	169 79
Loans on personal security,	43,064 16		
Loans to counties, cities or towns (notes),	6,753 34		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	9,415 36		
Expense account,	588 80		
Taxes and insurance paid,	114 84		
Cash on hand,	1,252 52		
	$362,141 32		$362,141 32

Cash on Deposit in Banks, amount in each:—

Conway National Bank, Conway,	$2,600 00
Hampshire County National Bank, Northampton,	1,772 04
Northampton National Bank, Northampton,	5,043 32

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Federal Reserve Bank of St. Louis

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First National Bank, Amherst,	$5,000	$7,500 00	$7,520 00
46	Conway Nat'l Bank, Conway, .	4,600	4,600 00	5,380 00
50	Danbury N'l B'k, Danbury, Ct.,	5,000	5,000 00	6,600 00
43	First N'l Bank, Easthampton, .	4,300	4,300 00	5,290 00
50	City National Bank, Holyoke, .	5,000	5,250 00	5,625 00
60	Home National Bank, Holyoke,	6,000	6,600 00	6,065 00
25	Park National Bank, Holyoke,	2,500	3,750 00	3,750 00
42	First N'l Bank, Northampton, .	4,200	5,670 00	6,300 00
50	Hampshire County Nat'l Bank, Northampton, . . .	5,000	1,000 00	3,000 00
9	Northampton National Bank, Northampton, . . .	900	1,800 00	2,100 00
22	Southington National Bank, Southington, Conn., . .	2,200	2,310 00	2,320 00
10	Chicopee N'l B'k, Springfield,	1,000	1,550 00	1,700 00
10	First Nat'l Bank, Springfield, .	1,000	1,120 00	1,450 00
48	John Hancock National Bank, Springfield, ...	4,800	5,280 00	6,000 00
		$51,500	$55,730 00	$63,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$6,000	$6,397 50	$6,000 00
Maine Central R.R. 4s, . . .	4,000	4,320 00	4,000 00
	$10,000	$10,717 50	$10,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,415 36	3 per cent.	$66,004 34	5 per cent.	$145,902 66	6 per cent.
2,500 00	4 "	60,183 00	5½ "	50 00	7 "

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Federal Reserve Bank of St. Louis

Haydenville Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$3,029 80
Assessed value of the same,		3,100 00
Number of loans which are of an amount not exceeding $3,000 each,	414	
Aggregate amount of the same,		239,940 00
Total number of loans upon real estate,	256	
Amount of investments from which no income is received,		2,260 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		18,707 05
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, 1898,	2 per cent., $6,726 51 2 per cent., 6,747 92	13,474 43
Number of accounts opened during the year ending Oct. 31, 1898,	111	
Number of accounts closed during the year ending Oct. 31, 1898,	132	
Total number of open accounts Oct. 31, 1898,	1,102	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,327 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		52,601 33
Number of same,	852	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		68,377 76
Number of same,	963	

Date of examination by commissioner: May 19.

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Federal Reserve Bank of St. Louis

HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 54.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$65,700 00	Deposits,	$2,356,207 52
Bank stock, as per schedule,	126,410 00	Guaranty fund,	111,000 00
Loans on bank stock,	1,700 00	Profit and loss account,	65,464 77
Railroad bonds, as per schedule,	125,250 00	Suspense account,	40 50
Boston Terminal Co. bonds,	21,500 00	Bank liquidation account,	3,144 00
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure,	37,975 00		
Loans on real estate,	1,395,115 73		
Loans on personal security,	658,793 07		
Loans to counties, cities or towns (notes),	51,000 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	20,531 72		
Deposits in banks, not on interest,	6,152 13		
Expense account,	3,275 17		
Lawrence Duck Co. stock,*	17,000 00		
Boston & Provincetown Steamship Co. stock,*	300 00		
Cash on hand,	2,153 97		
	$2,535,856 79		$2,535,856 79

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Webster Bank, Boston,	$3,152 13
Shoe and Leather National Bank, Boston,	11,893 96
Hingham National Bank, Hingham,	11,637 76

Loan on Bank Stock: —

25 shares Fourth National Bank, Boston,	$1,700 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	$50,000 00	$50,000 00
of Kansas City, Mo., 4½s, . .	15,000	16,950 00	15,700 00
	$65,000	$66,950 00	$65,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l B'k, Abington,	$700	$735 00	$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	4,256 00	3,800 00
75	Atlas National Bank, Boston, .	7,500	8,175 00	7,500 00
50	First National Bank, Boston, .	5,000	9,750 00	5,000 00
46	Globe National Bank, Boston, .	4,600	4,600 00	4,600 00
42	Hamilton Nat'l Bank, Boston,.	4,200	4,788 00	4,788 00
36	Market National Bank, Boston,	3,600	2,772 00	2,772 00
20	Massachusetts N'l B'k, Boston,	2,000	1,500 00	2,000 00
75	Merchants' Nat'l Bank, Boston,	7,500	11,625 00	7,500 00
82	N'l Bank of Commerce, Boston,	8,200	8,651 00	8,200 00
80	N'l B'k of No. America, Boston,	8,000	8,180 00	8,180 00
75	N'l B'k of the Republic, Boston,	7,500	10,743 75	7,500 00
54	National City Bank, Boston, .	–	270 00	270 00
100	National Eagle Bank, Boston,.	10,000	8,800 00	8,800 00
75	National Revere Bank, Boston,	7,500	6,900 00	6,900 00
50	National Union Bank, Boston,	5,000	6,662 50	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,090 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,040 00	2,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,200 00	10,000 00
26	State National Bank, Boston, .	2,600	2,905 50	2,600 00
24	Suffolk National Bank, Boston,	2,400	2,544 00	2,400 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,550 00	5,000 00
20	Brockton Nat'l B'k, Brockton,.	2,000	2,400 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,000 00	3,000 00
89	Hingham N'l Bank, Hingham,	8,900	8,900 00	8,900 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,000 00	1,600 00
14	Union Nat'l B'k, Weymouth, .	1,400	1,372 00	1,400 00
		$128,000	$142,409 75	$126,410 00

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Hingham Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,700 00	$10,000 00
Eastern R.R. 6s,	6,000	7,080 00	6,000 00
Fitchburg R.R. 4s,	25,000	27,000 00	25,000 00
Fitchburg R.R. 5s,	30,000	31,800 00	30,000 00
Maine Central R R. 4s,	10,000	10,500 00	10,000 00
Rumford Falls & Rangeley Lakes R.R 5s,	25,000	29,750 00	29,250 00
Upper Coos R.R. 4½s,	15,000	16,500 00	15,000 00
	$121,000	$133,330 00	$125,250 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$819 07	0 per cent.	$506,700 00	4 per cent.	$74,624 00	5½ per cent.
20,531 72	2 "	73,800 00	4¼ "	20,000 00	5¾ "
60,000 00	3⅜ "	338,650 00	4½ "	79,262 73	6 "
20,000 00	3⅞ "	925,948 00	5 "	7,805 00	7 "

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,		37,975 00
Assessed value of the same,		45,920 00
Number of loans which are of an amount not exceeding $3,000 each,	348	
Aggregate amount of the same,		423,510 00
Total number of loans upon real estate,	495	
Amount of investments from which no income is received,		38,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		112,535 03
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, 1898,	2 per cent., $44,669 16 2 per cent., 45,227 42	89,896 58
Number of accounts opened during the year ending Oct. 31, 1898,	399	
Number of accounts closed during the year ending Oct. 31, 1898,	383	
Total number of open accounts Oct. 31, 1898,	4,711	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,657 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		235,002 65
Number of same,	1,916	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		251,828 26
Number of same,	2,731	

Date of examination by commissioner: August 2.

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HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 53.

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, JAMES H. LELAND,
URIEL CUTLER, CHARLES F. THAYER,
JOSEPH H. DEWING.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$6,000 00	Deposits,	$359,306 06
Bank stock, as per schedule,	22,162 50	Guaranty fund,	19,400 00
Loans on bank stock,	2,200 00	Interest account,	15,244 32
Railroad bonds, as per schedule,	14,000 00	Profit and loss account,	16,307 84
Real estate (for banking purposes),	5,500 00		
Real estate by foreclosure,	5,270 00		
Loans on real estate,	216,657 00		
Loans on personal security,	40,770 00		
Loans to counties, cities or towns (notes),	54,800 00		
Deposits in banks, on interest,	31,159 09		
Deposits in banks, not on interest,	3,736 24		
Tax account,	593 79		
Furniture and safe,	258 22		
Holliston Water Co. bonds,*	4,000 00		
Cash on hand,	3,151 38		
	$410,258 22		$410,258 22

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

International Trust Company, Boston,	$13,476 30*
National Bank of the Commonwealth, Boston,	17,682 79
Framingham National Bank, South Framingham,	3,736 24

* Not a legal depository for savings bank's fund. Deposit has been withdrawn.

Loan on Bank Stock: —

35 shares Central National Bank, Boston,	$2,200 00

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Federal Reserve Bank of St. Louis

Holliston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,040 00	$1,000 00
of Milwaukee, Wis., 5s,	4,000	4,300 00	4,000 00
Town of Wayland, Mass., 4s,	1,000	1,050 00	1,000 00
	$6,000	$6,390 00	$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone Nat'l B'k, Boston,	$500	$390 00	$500 00
34	National Bank of the Commonwealth, Boston,	3,400	4,930 00	3,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,462 50
24	State National Bank, Boston,	2,400	2,664 00	2,400 00
30	Home Nat'l Bank, Brockton,	3,000	5,250 00	3,000 00
30	Franklin N'l Bank, Franklin,	3,000	3,450 00	3,000 00
60	Holliston N'l Bank, Holliston,	1,500	600 00	1,500 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	2,260 00	2,000 00
24	Framingham National Bank, South Framingham,	2,400	3,240 00	2,400 00
		$22,200	$27,059 00	$22,162 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$9,000	$9,505 00	$9,000 00
Maine Central R R. 4s,	4,000	4,200 00	4,000 00
Maine Central R R. 6s,	1,000	1,040 00	1,000 00
	$14,000	$14,745 00	$14,000 00

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Federal Reserve Bank of St. Louis

Holliston Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,800 00	0 per cent.	$40,800 00	4 per cent.	$32,983 00	5½ per cent.
31,159 09	2 "	10,000 00	4¼ "	182,294 00	6 "
4,000 00	3¾ "	36,550 00	5 "		

Amount invested in real estate for banking purposes,		$5,500 00
Estimated value of the same,		6,000 00
Assessed value of the same,		6,300 00
Net income received from same during year ending Oct. 31, 1898,		210 96
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		5,270 00
Assessed value of the same,		8,250 00
Number of loans which are of an amount not exceeding $3,000 each,	301	
Aggregate amount of the same,		205,657 00
Total number of loans upon real estate,	272	
Amount of investments from which no income is received,		9,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		18,968 58
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, 1898,	2 per cent., $6,820 13 2 per cent., 6,969 50	13,789 63
Number of accounts opened during the year ending Oct. 31, 1898,	110	
Number of accounts closed during the year ending Oct. 31, 1898,	110	
Total number of open accounts Oct. 31, 1898,	1,130	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,202 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		55,776 51
Number of same,	700	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		60,647 22
Number of same,	1,048	
Date of examination by commissioner: June 28.		

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HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 80.

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, ROBERT RUSSELL,
WILLIAM WHITING, W. S. PERKINS.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Thursdays, 7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$804,700 00	Deposits,	$3,548,237 27
Loans on public funds,	600 00	Guaranty fund,	140,000 00
Bank stock, as per schedule,	264,148 00	Interest account,	75,004 03
Loans on bank stock,	13,500 00		
Railroad bonds, as per schedule,	448,000 00		
Real estate by foreclosure,	19,053 08		
Loans on real estate,	1,578,975 00		
Loans on personal security,	309,236 00		
Loans to counties, cities or towns (notes),	5,750 00		
Loans on depositors' books,	2,234 00		
Deposits in banks, on interest,	254,793 51		
Expense account,	2,948 67		
Furniture and fixtures,	5,000 00		
Premium account,	15,500 00		
Cash on hand,	38,803 04		
	$3,763,241 30		$3,763,241 30

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$67,984 74
City National Bank, Holyoke,	45,000 00
Holyoke National Bank, Holyoke,	69,133 54
Home National Bank, Holyoke,	25,000 00
Hampshire County National Bank, Northampton,	2,500 00
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	10,175 23
Ware National Bank, Ware,	20,000 00

Loan on Public Funds: —

$600 United States 4s,	$600 00

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Federal Reserve Bank of St. Louis

Holyoke Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

30 shares Home National Bank, Holyoke,	$2,000 00
25 shares City National Bank, Holyoke,	3,300 00*
10 shares Hadley Falls National Bank, Holyoke,	
27 shares Holyoke National Bank, Holyoke,	2,500 00
25 shares Hampshire County National Bank, Northampton,	1,400 00†
10 shares Home National Bank, Holyoke,	
50 shares Ware National Bank, Ware,	3,500 00
10 shares City National Bank, Holyoke,	800 00

* Since reduced within the legal limit. † Additional collateral received.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$30,000	$31,240 00	$30,000 00
of Auburn, Me., 5s,	6,000	6,500 00	6,000 00
of Bangor, Me., 6s,	13,000	13,250 00	13,000 00
of Bangor, Me., 7s,	14,000	14,200 00	14,000 00
of Bay City, Mich., 5s,	72,000	77,150 00	72,000 00
of Bay City, Mich., 8s,	1,000	1,300 00	1,000 00
of Boston, Mass., 3½s,	2,000	2,000 00	2,000 00
of Boston, Mass., 4s,	36,000	36,750 00	36,000 00
of Boston, Mass., 5s,	2,000	2,200 00	2,000 00
of Boston, Mass., 6s,	16,000	17,800 00	16,000 00
of Cleveland, Ohio, 5s,	28,450	30,400 00	28,450 00
of Detroit, Mich., 6s,	4,000	4,625 00	4,000 00
of Detroit, Mich., 7s,	12,000	13,875 00	12,000 00
of East Saginaw, Mich., 5s,	8,000	8,450 00	8,000 00
of Fall River, Mass., 4s,	9,000	9,100 00	9,000 00
of Fall River, Mass., 5s,	5,000	5,750 00	5,000 00
of Fall River, Mass., 6s,	11,000	12,100 00	11,000 00
of Fort Wayne, Ind., 4½s,	7,000	7,500 00	7,000 00
of Fort Wayne, Ind., 6s,	4,000	4,100 00	4,000 00
of Grand Rapids, Mich., 5s,	2,000	2,140 00	2,000 00
of Haverhill, Mass., 4s,	7,000	7,050 00	7,000 00
of Holyoke, Mass., 4s,	2,000	2,000 00	2,000 00
of Holyoke, Mass., 6s,	9,000	9,200 00	9,000 00
of Kansas City, Mo., 4½s,	25,000	27,500 00	25,000 00
of Keene, N. H., 5s,	2,000	2,000 00	2,000 00
of Lawrence, Mass., 6s,	5,000	5,250 00	5,000 00
of Lewiston, Me., 5s,	2,000	2,350 00	2,000 00
of Lewiston, Me., 6s,	2,000	2,150 00	2,000 00
of Milwaukee, Wis., 5s,	90,000	96,400 00	90,000 00
of Minneapolis, Minn., 4½s,	25,000	26,000 00	25,000 00
of Minneapolis, Minn., 7s,	6,000	6,600 00	6,000 00
of Minneapolis, Minn., 8s,	7,000	8,300 00	7,000 00
of New Bedford, Mass., 4s,	6,000	6,500 00	6,000 00
of New Bedford, Mass., 5s,	5,000	5,300 00	5,000 00
of New London, Conn., 7s,	16,000	16,500 00	16,000 00
of Northampton, Mass., 4s,	22,500	22,800 00	22,500 00
of Oshkosh, Wis., 4½s,	10,000	10,225 00	10,000 00

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Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portland, Me , 6s, . .	$14,000	$16,800 00	$14,000 00
of Providence, R. I., 5s, . .	15,000	15,375 00	15,000 00
of Providence, R. I., 6s, . .	4,000	4,150 00	4,000 00
of Rockford, Ill., 4½s, . .	17,500	18,350 00	17,500 00
of Saginaw, Mich., 4s, . .	15,000	15,350 00	15,000 00
of Saginaw, Mich., 4½s, . .	39,000	42,500 00	39,000 00
of Saginaw, Mich., 5s, . .	11,000	11,175 00	11,000 00
of Salem, Mass., 4s, . . .	8,000	8,000 00	8,000 00
of Springfield, Ohio, 5s, . .	22,000	23,250 00	22,000 00
of Springfield, Ohio, 6s, . .	2,750	2,800 00	2,750 00
of St. Louis, Mo., 5s, . .	3,000	3,050 00	3,000 00
of St. Louis, Mo , 6s, . .	50,000	55,000 00	50,000 00
of Terre Haute, Ind , 6s, . .	17,500	17,500 00	17,500 00
of Youngstown, Ohio, 5s, . .	20,000	20,650 00	20,000 00
of Youngstown, Ohio, 6s, . .	6,000	6,300 00	6,000 00
Town of Canton, Mass., 4s, . .	15,000	15,600 00	15,000 00
of Monson, Mass , 4s, . .	4,000	4,100 00	4,000 00
of Winthrop, Mass , 5s, . .	1,000	1,100 00	1,000 00
County of Middlesex, Mass., 4s, .	10,000	10,500 00	10,000 00
District of Columbia 5s, . . .	3,000	3,020 00	3,000 00
District of Columbia 6s, . . .	3,000	3,250 00	3,000 00
	$804,700	$854,375 00	$804,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams,	$2,000	$3,100 00	$2,000 00
22	First National Bank, Adams, .	2,200	2,750 00	2,200 00
50	First National Bank, Amherst,	5,000	7,500 00	5,000 00
20	Miller's River N'l Bank, Athol,	2,000	3,500 00	2,000 00
54	First National Bank, Chicopee,	5,400	7,560 00	6,700 00
38	Conway Nat'l Bank, Conway,	3,800	3,800 00	3,800 00
42	First N'l Bank, Easthampton,	4,200	4,200 00	4,200 00
37	Rollstone N'l Bank, Fitchburg,	3,700	5,365 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	4,896 00	4,800 00
2	First National Bank, Haverhill,	200	302 00	200 00
1	Merrimack N'l B'k, Haverhill,	100	155 00	100 00
38	City National Bank, Holyoke,	3,800	3,990 00	3,790 00
238	Hadley Falls N'l B'k, Holyoke,	23,800	35,700 00	30,600 00
370	Holyoke Nat'l Bank, Holyoke,	37,000	57,350 00	37,000 00
71	Home National Bank, Holyoke,	7,100	7,810 00	7,100 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,176 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 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.
5	First N'l Bank, Newburyport,	$500	$625 00	$500 00
90	First N'l Bank, Northampton,	9,000	12,150 00	12,288 00
20	Hampshire County Nat'l Bank, Northampton,	2,000	400 00	2,000 00
50	Northampton National Bank, Northampton,	5,000	10,000 00	8,900 00
38	Palmer Nat'l Bank, Palmer,	3,800	5,510 00	3,800 00
6	Pittsfield Nat'l Bank, Pittsfield,	600	900 00	570 00
50	Agawam N'l B'k, Springfield,	5,000	2,750 00	5,000 00
117	Chicopee N'l B'k, Springfield,	11,700	18,135 00	15,300 00
15	City Nat'l Bank, Springfield,	1,500	2,175 00	1,500 00
178	First Nat'l Bank, Springfield,	17,800	19,936 00	21,500 00
87	John Hancock National Bank, Springfield,	8,700	9,570 00	9,900 00
50	Second N'l Bank, Springfield,	5,000	6,500 00	9,000 00
215	Third N'l Bank, Springfield,	21,500	47,300 00	33,500 00
25	Springfield N'l B'k, Springfield,	2,500	3,625 00	2,500 00
97	Townsend N'l B'k, Townsend,	9,700	11,640 00	12,000 00
26	Ware National Bank, Ware,	2,600	2,730 00	2,600 00
4	First National Bank, Westfield,	400	520 00	400 00
50	First National Bank, Worcester,	5,000	9,000 00	5,000 00
		$222,100	$318,170 00	$264,148 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$19,000	$19,265 00	$19,000 00
Boston & Lowell R.R. 5s,	27,000	27,175 00	27,000 00
Boston, Concord & Montreal R.R. 6s,	1,000	1,200 00	1,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	26,500 00	25,000 00
Eastern R R. 6s,	57,500	64,000 00	57,500 00
Fitchburg R.R. 4s,	15,000	15,200 00	15,000 00
Fitchburg R.R 5s,	121,000	130,150 00	121,000 00
Holyoke & Westfield R.R. 4s,	50,000	51,000 00	50,000 00
Maine Central R.R 6s,	22,500	23,625 00	22,500 00
Maine Central R R. 7s,	19,000	25,200 00	19,000 00
Nashua & Lowell R.R 5s,	1,000	1,015 00	1,000 00
New Haven & Northampton R.R 5s,	2,000	2,200 00	2,000 00
New York & New England R.R. 7s,	25,000	29,500 00	25,000 00
N. Y., Providence & Boston R.R. 7s,	12,000	12,000 00	12,000 00
Portland & Ogdensburg R.R. 6s,	34,000	35,100 00	34,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,600 00	12,000 00
Vermont Valley R.R. 5s,	5,000	5,600 00	5,000 00
	$448,000	$481,330 00	$448,000 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.
$2,500 00	0 per cent.	$189,308 77	4 per cent.	$21,000 00	5½ per cent.
67,984 74	2 "	1,696,246 00	5 "	188,049 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$19,053 08
Assessed value of the same,		12,443 00
Net income received from same during year ending Oct. 31, 1898,		646 39
Number of loans which are of an amount not exceeding $3,000 each,	331	
Aggregate amount of the same,		408,456 00
Total number of loans upon real estate,	403	
Amount of investments from which no income is received,		7,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		186,732 91
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, 1898,	2 per cent., $64,834 39 2 per cent., 66,189 42	131,023 81
Number of accounts opened during the year ending Oct. 31, 1898,	1,819	
Number of accounts closed during the year ending Oct. 31, 1898,	1,927	
Total number of open accounts Oct. 31, 1898,	9,218	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,738 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		743,107 00
Number of same,	13,684	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		745,209 26
Number of same,	9,650	
Date of examination by commissioner: May 18.		

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Federal Reserve Bank of St. Louis

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 42.

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,
NEWTON TALBOT, ALBERT T. WHITING,
HENRY C. JACKSON, EDWARD H. DUNN.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits, 5 to 8 P.M., except during June, July and August.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$123,670 25	Deposits,	$7,006,244 16
Loans on public funds,	65,000 00	Guaranty fund,	329,000 00
Bank stock, as per schedule,	364,000 00	Interest account,	41,805 84
Loans on bank stock,	27,500 00	Profit and loss account,	43,792 42
Railroad bonds, as per schedule,	178,000 00	Rent account,	350 00
Loans on railroad stock,	65,000 00	Suspense account,	68 18
Boston Terminal Co. bonds,	30,000 00	Bank liquidation account,	8,620 56
Loans on real estate,	3,971,050 00		
Loans on personal security,	1,847,563 62		
Loans to counties, cities or towns (notes),	234,709 34		
Deposits in banks, on interest,	364,106 21		
Expense account,	1,614 61		
Howland Mills Corp'n stock,*	17,500 00		
Rotch Spinning Co. stock,*	8,700 00		
New Bedford Spinning Co. stock,*	11,500 00		
Bennett Spinning Co. stock,*	20,200 00		
Consolidated R.R. of Vermont bonds,*	96,500 00		
Cash on hand,	3,267 13		
	$7,429,881 16		$7,429,881 16

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	$145,643 98
National Bank of North America, Boston,	92,354 41
Third National Bank, Boston,	126,107 82

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Loan on Public Funds: —

$65,000 City of Newton, Mass., 4s,	$65,000 00

Loans on Bank Stock, amount on each: —

32 shares Boylston National Bank, Boston,	$3,000 00
100 shares National Bank of South Reading, Wakefield,	9,000 00
100 shares National Bank of South Reading, Wakefield,	11,000 00
40 shares Massachusetts Loan and Trust Company, Boston,	
50 shares Wachusett National Bank, Fitchburg,	4,500 00

Loans on Railroad Stock, amount on each: —

400 shares Boston & Maine R.R.,	$50,000 00
100 shares Boston & Albany R.R.,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	$4,500 00	$5,990 00	$4,500 00
of Brockton, Mass., 4s,	9,000 00	9,227 50	9,000 00
of Chicago, Ill., 7s,	3,000 00	3,016 25	3,000 00
of Cleveland, Ohio, 4s,	5,000 00	5,062 50	5,000 00
of Kansas City, Mo., 7s,	4,000 00	4,000 00	4,000 00
of Northampton, Mass., 4s,	25,000 00	25,531 25	25,000 00
of Quincy, Mass., 3½s,	7,170 25	7,178 92	7,170 25
of Sioux City, Iowa, 4½s,	4,000 00	4,160 00	4,000 00
of Springfield, Mass., 7s,	1,000 00	1,150 00	1,000 00
of Springfield, Ohio, 5s,	2,000 00	2,020 00	2,000 00
of Springfield, Ohio, 6s,	2,000 00	2,030 00	2,000 00
of Woburn, Mass., 4s,	3,000 00	3,075 00	3,000 00
Town of Hyde Park, Mass., 4s,	45,000 00	46,112 50	45,000 00
of Stoughton, Mass., 4s,	2,000 00	2,010 00	2,000 00
of Watertown, Mass, 4s,	4,000 00	4,030 00	4,000 00
State of New Hampshire 6s,	3,000 00	3,003 75	3,000 00
	$123,670 25	$127,597 67	$123,670 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston,	$5,000	$5,600 00	$5,000 00
200	Atlas National Bank, Boston,	20,000	21,800 00	20,000 00
66	Blackstone N'l Bank, Boston,	6,600	5,148 00	6,600 00
50	Boston National Bank, Boston,	5,000	4,962 50	5,000 00
75	Columbian Nat'l B'k, Boston,	7,500	7,265 62	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,760 00	2,300 00

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Eliot National Bank, Boston, .	$10,000	$13,000 00	$10,000 00
125	First National Bank, Boston, .	12,500	24,375 00	12,500 00
62	Freeman's Nat'l Bank, Boston,	6,200	6,200 00	6,200 00
160	Hamilton Nat'l Bank, Boston,	16,000	18,240 00	16,000 00
150	Howard National B'k, Boston,	15,000	14,587 50	15,000 00
150	Market National Bank, Boston,	15,000	11,550 00	15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	3,750 00	5,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,000 00	20,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	7,218 75	7,500 00
150	N'l B'k of Redemption, Boston,	15,000	16,987 50	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	28,650 00	20,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
50	Nat'l Market B'k of Brighton, Boston, ...	5,000	5,000 00	5,000 00
100	National Revere Bank, Boston,	10,000	9,200 00	10,000 00
125	National Union Bank, Boston,	12,500	16,656 25	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,374 25	3,300 00
200	New England N'l B'k, Boston,	20,000	30,400 00	20,000 00
200	North National Bank, Boston,	20,000	20,400 00	20,000 00
400	Second National Bank, Boston,	40,000	69,600 00	40,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	24,400 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,200 00	10,000 00
100	State National Bank, Boston, .	10,000	11,175 00	10,000 00
46	Suffolk National Bank, Boston,	4,600	4,876 00	4,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	7,100 00	10,000 00
		$364,000	$446,151 37	$364,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s, . .	$10,000	$10,450 00	$10,000 00
Fitchburg R.R. 4s, ...	88,000	92,920 00	88,000 00
Fitchburg R.R 5s, ...	64,000	67,943 75	64,000 00
Old Colony R.R. 4s, ...	15,000	16,950 00	15,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,037 50	1,000 00
	$178,000	$189,301 25	$178,000 00

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Federal Reserve Bank of St. Louis

Home Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$69,561 24	0 per cent.	$611,000 00	3¾ per cent.	$1,337,788 75	4½ per cent.
364,106 21	2 "	80,000 00	3⅞ "	41,445 83	4¾ "
101,000 00	2½ "	55,000 00	3.90 "	971,916 30	5 "
39,397 83	3 "	1,561,002 78	4 "	8,800 00	5¼ "
4,923 93	3.06 "	10,000 00	4⅛ "	258,018 75	5½ "
79,737 89	3¼ "	711,465 80	4¼ "	178,925 00	6 "
90,838 86	3½ "				

Number of loans which are of an amount not exceeding $3,000 each,	196	
Aggregate amount of the same,		$328,632 50
Total number of loans upon real estate,	436	
Amount of investments from which no income is received,		69,561 24
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		311,357 86
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, 1898, { 2 per cent., $125,001 72 / 2 per cent., 129,218 01 }		254,219 73
Number of accounts opened during the year ending Oct. 31, 1898,	2,778	
Number of accounts closed during the year ending Oct. 31, 1898,	2,066	
Total number of open accounts Oct. 31, 1898,	23,863	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		24,342 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,668,274 43
Number of same,	20,090	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,442,893 15
Number of same,	17,639	

Date of examination by commissioner: February 8.

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Federal Reserve Bank of St. Louis

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.* W. W. RICHMOND, *Treasurer.*
H. E. WETHERBEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL J. BARBER, W. W. BUTLER,
TIMOTHY COLLINS.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays, until 6 P.M., except June, July, August, September and October, close at 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$32,000 00	Deposits,	$849,113 03
Loans on public funds,	500 00	Guaranty fund,	19,175 85
Bank stock, as per schedule,	7,200 00	Interest account,	12,427 06
Boston Terminal Co. bonds,	10,000 00		
Real estate (for banking purposes),	50,824 52		
Loans on real estate,	592,305 50		
Loans on personal security,	146,794 50		
Loans on depositors' books,	1,485 00		
Deposits in banks, not on interest,	22,265 90		
Premium account,	2,800 00		
Furniture and fixtures,	7,200 00		
Cash on hand,	7,340 52		
	$880,715 94		$880,715 94

Cash on Deposit in Banks, amount in each: —

Adams National Bank, North Adams,	$13,164 42
Berkshire National Bank, North Adams,	9,101 48

Loan on Public Funds: —

$500 United States 3s,	$500 00

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Federal Reserve Bank of St. Louis

Hoosac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$12,100 00	$10,000 00
of Cleveland, Ohio, 4s,	2,000	2,050 00	2,000 00
of Columbus, Ohio, 4s,	1,000	1,025 00	1,000 00*
of Lynn, Mass., 3½s,	2,000	2,020 00	2,000 00
of Lynn, Mass., 4s,	2,000	2,045 00	2,000 00
of Sioux City, Iowa, 4½s,	5,000	5,350 00	5,000 00
of Terre Haute, Ind., 4½s,	5,000	5,307 50	5,000 00
of Waltham, Mass., 4s,	5,000	5,100 00	5,000 00
	$32,000	$34,997 50	$32,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams National Bank, Adams,	$1,900	$2,432 00	$1,900 00
53	Berkshire Nat'l Bank, North Adams,	5,300	5,830 00	5,300 00
		$7,200	$8,262 00	$7,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$645,403 98	5 per cent.	$95,681 02	6 per cent.	–	–

Amount invested in real estate for banking purposes,	$50,824 52
Estimated value of the same,	70,000 00
Assessed value of the same,	35,000 00
Net income received from same during year ending Oct. 31, 1898,	3,527 65
Number of loans which are of an amount not exceeding $3,000 each,	303
Aggregate amount of the same,	325,049 00
Total number of loans upon real estate,	270
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	41,702 62

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, 1898,	2 per cent., $14,647 60 2 per cent., 15,320 46	$29,968 06
Number of accounts opened during the year ending Oct. 31, 1898,	858	
Number of accounts closed during the year ending Oct. 31, 1898,	770	
Total number of open accounts Oct. 31, 1898,	3,833	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,099 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		286,536 05
Number of same,	5,597	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		254,980 19
Number of same,	3,927	

Date of examination by commissioner: April 13.

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HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 29.

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:

CHARLES L. CLAFLIN, LOWELL B. MAYBRY,
ALONZO COBURN, WILLIAM A. FRAIL,
CHARLES H. MORSE, MARTIN V. PHIPPS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$44,492 89	Deposits,	$341,764 46
Bank stock, as per schedule,	65,424 00	Guaranty fund,	17,703 71
Railroad bonds, as per schedule,	87,000 00	Profit and loss account,	12,418 11
Real estate by foreclosure,	2,337 02		
Loans on real estate,	147,287 00		
Deposit in bank, on interest,	15,380 12		
Deposit in bank, not on interest,	1,000 00		
Expense account,	854 95		
Insurance,	10 00		
Cash on hand,	8,100 30		
	$371,886 28		$371,886 28

Cash on Deposit in Bank: —

Hopkinton National Bank, Hopkinton, ... $16,380 12

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,737 50	$5,000 00
of Portland, Me., 6s,	6,000	7,260 00	6,000 00
County of Aroostook, Me., 4½s,	5,000	5,262 50	5,000 00*
United States 4s,	25,000	31,875 00	28,492 89
	$41,000	$50,135 00	$44,492 89

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	$1,000	$1,550 00	$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	5,600 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	6,649 00	7,015 00
50	Continental Nat'l Bank, Boston,	5,000	6,000 00	5,400 00
25	Everett National Bank, Boston,	1,250	1,000 00	1,250 00
15	Faneuil Hall N'l Bank, Boston,	1,500	1,886 25	1,950 00
16	Howard Nat'l Bank, Boston, .	1,600	1,556 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,750 00
15	N'l B'k of the Republic, Boston,	1,500	2,148 75	1,950 00
10	Nat'l Exchange B'k, Boston, .	1,000	1,305 00	1,250 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,387 75	1,300 00
25	National Revere Bank, Boston,	2,500	2,300 00	1,875 00
40	North National Bank, Boston,	4,000	4,080 00	4,600 00
60	Shawmut Nat'l Bank, Boston, .	6,000	7,320 00	6,600 00
25	Franklin N'l Bank, Franklin, .	2,500	2,925 00	2,750 00
5	Natick National Bank, Natick,	500	575 00	500 00
54	Quinsigamond National Bank, Worcester, ...	5,400	7,560 00	7,964 00
40	Worcester N'l B'k, Worcester,	4,000	5,200 00	5,920 00
		$55,150	$64,705 25	$65,424 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$10,000	$10,700 00	$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	11,200 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,537 50	5,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,825 00	10,000 00
Fitchburg R.R. 5s, ...	10,000	10,450 00	10,000 00
Maine Central R.R. 4½s, . . .	1,000	1,095 00	1,000 00
Nashua & Lowell R.R. 5s, . .	10,000	10,275 00	10,000 00
Newport & Richford R.R. 5s, . .	10,000	11,150 00	10,000 00*
Portland & Rumford Falls R.R. 4s, .	15,000	15,675 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	6,000	7,560 00	6,000 00
	$87,000	$94,467 50	$87,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Hopkinton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,380 12	2½ per cent.	$77,100 00	5 per cent.	$54,987 00	6 per cent.
4,000 00	4½ "	11,200 00	5½ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$2,337 02
Assessed value of the same,		3,200 00
Number of loans which are of an amount not exceeding $3,000 each,	132	
Aggregate amount of the same,		89,887 00
Total number of loans upon real estate,	143	
Amount of investments from which no income is received,		2,337 02
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		16,907 97
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, 1898,	2 per cent., $6,743 38 2 per cent., 6,567 38	13,310 76
Number of accounts opened during the year ending Oct. 31, 1898,	92	
Number of accounts closed during the year ending Oct. 31, 1898,	110	
Total number of open accounts Oct. 31, 1898,	1,090	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,032 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		36,285 87
Number of same,	545	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		55,374 11
Number of same,	892	

Date of examination by commissioner: February 24.

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Federal Reserve Bank of St. Louis

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 39.

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, GEORGE B. COCHRAN,
HENRY TOWER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; Saturdays, 9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$134,050 00	Deposits,	$987,156 89
Bank stock, as per schedule,	67,700 00	Guaranty fund,	28,400 00
Loans on bank stock,	1,000 00	Interest account,	4,604 36
Railroad bonds, as per schedule,	128,000 00	Profit and loss account,	14,909 18
Boston Terminal Co. bonds,	15,000 00	Real estate rents and expenses,	490 23
Real estate (for banking purposes),	43,853 62	Unsettled mortgage loan account,	3,400 00
Real estate by foreclosure,	4,037 41	Bank liquidation account,	1,450 00
Loans on real estate,	545,875 00		
Loans on personal security,	8,400 00		
Loans to counties, cities or towns (notes),	44,500 00		
Deposits in banks, on interest,	40,600 00		
Deposits in banks, not on interest,	96 75		
Expense account,	273 59		
Real estate rents and expenses by foreclosure,	4 10		
Taxes on real estate by foreclosure,	183 17		
Furniture and fixtures,	5,000 00		
Cash on hand,	1,837 02		
	$1,040,410 66		$1,040,410 66

Cash on Deposit in Banks, amount in each:—

Old Colony Trust Company, Boston,	$15,000 00
Hudson National Bank, Hudson,	25,696 75

Loans on Bank Stock, amount on each:—

8 shares Hudson National Bank, Hudson, Mass.,	$500 00
6 shares National Rockland Bank, Roxbury, Mass.,	500 00

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Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$5,000	$5,975 00	$5,000 00
of Brockton, Mass., 4s,	23,600	25,843 00	23,600 00
of Chelsea, Mass., 4s,	5,000	5,150 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,500 00	5,000 00
of Chicopee, Mass., 4s,	4,000	4,440 00	4,000 00
of Cleveland, Ohio, 6s,	5,000	5,175 00	5,000 00
of Columbus, Ohio, 4s,	7,000	7,110 00	7,000 00*
of Fall River, Mass., 5s,	5,000	5,775 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,000 00	2,000 00
of Grand Rapids, Mich., 5s,	5,000	5,400 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	11,250 00	10,000 00
of Malden, Mass., 4s,	5,450	5,668 00	5,450 00
of Marlborough, Mass., 4s,	10,000	11,100 00	10,000 00
Town of Billerica, Mass., 4s,	10,000	11,200 00	10,000 00
of Clinton, Mass., 4s,	12,000	12,600 00	12,000 00
of Melrose, Mass., 4s,	10,000	10,700 00	10,000 00
County of Washington, Me., 4s,	10,000	10,450 00	10,000 00*
	$134,050	$145,336 00	$134,050 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston,	$2,300	$1,794 00	$2,200 00
25	Boston N'l Bank, Boston,	2,500	2,481 25	2,500 00
25	Howard Nat'l Bank, Boston,	2,500	2,431 25	2,500 00
25	Market National Bank, Boston,	2,500	1,925 00	2,000 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,875 00	2,500 00
10	N'l B'k of Commerce, Boston,	1,000	1,055 00	1,000 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,000 00
35	N'l Hide & Leather B'k, Boston,	3,500	3,736 25	3,500 00
25	National Union Bank, Boston,	2,500	3,331 25	2,500 00
20	National Webster B'k, Boston,	2,000	2,045 00	2,000 00
25	North National Bank, Boston,	2,500	2,550 00	2,500 00
37	Old Boston N'l Bank, Boston,	3,700	4,070 00	3,700 00
4	Shoe & Leather N'l B'k, Boston,	400	408 00	400 00
60	State National Bank, Boston,	6,000	6,705 00	6,000 00
60	Third National Bank, Boston,	6,000	5,355 00	6,000 00
10	Tremont Nat'l Bank, Boston,	1,000	710 00	700 00
52	First National Bank, Chelsea,	5,200	5,200 00	5,200 00
75	Hudson Nat'l Bank, Hudson,	7,500	9,000 00	7,500 00
50	National City Bank, Lynn,	5,000	7,500 00	5,000 00
50	People's N'l B'k, Marlborough,	5,000	5,750 00	5,000 00
		$68,600	$75,034 50	$67,700 00

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Federal Reserve Bank of St. Louis

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$10,000	$11,300 00	$10,000 00
Boston & Lowell R R. 5s,	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s,	16,000	18,000 00	16,000 00
Concord & Montreal R.R. 4s,	10,000	10,800 00	10,000 00
Eastern R.R. 6s,	5,000	5,937 50	5,000 00
Fitchburg R.R. 4s,	10,000	10,575 00	10,000 00
Fitchburg R.R. 5s,	20,000	21,300 00	20,000 00
Maine Central R.R. 4s,	7,000	7,385 00	7,000 00
Old Colony R.R. 4s,	10,000	11,000 00	10,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,500 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	5,000	5,850 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,450 00	5,000 00
Troy & Boston R R. 7s,	5,000	7,750 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
	$128,000	$142,797 50	$128,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,600 00	2 per cent.	$267,025 00	5 per cent.	$750 00	7 per cent.
17,000 00	4 "	231,675 00	5½ "	750 00	7½ "
27,500 00	4½ "	55,075 00	6 "		

Amount invested in real estate for banking purposes,	$43,853 62
Estimated value of the same,	43,853 62
Assessed value of the same,	36,600 00
Net income received from same during year ending Oct. 31, 1898,	1,983 14
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,037 41
Assessed value of the same,	5,035 00
Number of loans which are of an amount not exceeding $3,000 each,	336
Aggregate amount of the same,	298,375 00
Total number of loans upon real estate,	365
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	47,250 62

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

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Federal Reserve Bank of St. Louis

Hudson Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $17,527 35 2 per cent., 18,250 07	$35,777 42
Number of accounts opened during the year ending Oct. 31, 1898,	526	
Number of accounts closed during the year ending Oct. 31, 1898,	352	
Total number of open accounts Oct. 31, 1898,	3,163	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,542 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		181,263 00
Number of same,	2,803	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		151,096 67
Number of same,	2,207	

Date of examination by commissioner: February 3.

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Federal Reserve Bank of St. Louis

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 31.

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, FREDERICK N. TIRRELL,
HENRY S. BUNTON, WILLIAM J. STUART,
DAVID PERKINS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$5,000 00	Deposits,	$545,853 34
Bank stock, as per schedule,	29,516 00	Guaranty fund,	26,221 68
Railroad bonds, as per schedule,	101,000 00	Interest account,	11,197 56
Real estate by foreclosure,	9,128 57	Profit and loss account,	28,754 45
Loans on real estate,	285,885 00	Due on mortgage loans,	1,159 50
Loans on personal security,	143,063 00		
Loans to counties, cities or towns, (notes),	27,300 00		
Deposits in banks, on interest,	4,983 75		
Deposits in banks, not on interest,	2,379 14		
Expense account,	865 14		
Cash on hand,	4,065 93		
	$613,186 53		$613,186 53

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	$2,379 14
North National Bank, Boston,	4,983 75

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Hyde Park Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, .	$5,000	$5,025 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston Nat'l Bank, Boston, .	$3,000	$2,977 50	$3,000 00
16	Columbian N'l Bank, Boston, .	1,600	1,552 00	1,600 00
20	Continental Nat'l B'k, Boston,	2,000	2,400 00	2,000 00
8	Freeman's Nat'l Bank, Boston,	800	800 00	800 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
21	Howard National B'k, Boston,	2,100	2,042 25	2,016 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,100 00	2,000 00
31	N'l Bank of Commerce, Boston,	3,100	3,270 50	3,100 00
13	N'l B'k of No. America, Boston,	1,300	1,329 25	1,300 00
20	N'l B'k of Redemption, Boston,	2,000	2,265 00	2,000 00
19	N'l B'k of the Republic, Boston,	1,900	2,721 75	1,900 00
13	Nat'l Exchange Bank, Boston,	1,300	1,696 50	1,300 00
17	N'l Hide & Leather B'k, Boston,	1,700	1,814 75	1,700 00
11	North National Bank, Boston,	1,100	1,122 00	1,100 00
6	Second National Bank, Boston,	600	1,044 00	600 00
27	State National Bank, Boston, .	2,700	3,017 25	2,700 00
14	First N'l Bank, Newburyport, .	1,400	1,750 00	1,400 00
		$29,600	$34,042 75	$29,516 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 4s, . .	$11,000	$11,880 00	$11,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,575 00	5,000 00
Boston, Winthrop & Shore R R. 5s,	5,000	5,387 50	5,000 00
Fitchburg R.R. 4½s, ...	8,000	8,880 00	8,000 00
Fitchburg R.R. 5s, ...	10,000	10,248 75	10,000 00
Maine Central R.R. 7s, . . .	29,000	39,150 00	29,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	18,000	23,220 00	18,000 00
Upper Coos R.R. 4s, ...	10,000	10,600 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,450 00	5,000 00
	$101,000	$120,391 25	$101,000 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.
$4,983 75	2 per cent.	$128,300 00	5 per cent.	$239,348 00	6 per cent.
27,300 00	4 "	42,300 00	5½ "	3,000 00	6½ "
16,000 00	4½ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$9,128 57
Assessed value of the same,		9,100 00
Number of loans which are of an amount not exceeding $3,000 each,	199	
Aggregate amount of the same,		238,210 89
Total number of loans upon real estate,	191	
Amount of investments from which no income is received,		3,334 86
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		30,662 77
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, 1898,	2 per cent., $9,595 69 2 per cent., 9,866 57	19,462 26
Number of accounts opened during the year ending Oct. 31, 1898,	486	
Number of accounts closed during the year ending Oct. 31, 1898,	424	
Total number of open accounts Oct. 31, 1898,	3,195	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,432 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		191,893 54
Number of same,	4,474	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		191,977 20
Number of same,	3,635	
Date of examination by commissioner: January 4.		

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Federal Reserve Bank of St. Louis

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 80.

EDWARD S. MOSELEY, *President.* LAWRENCE W. PIPER, *Treasurer.*
GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELEY, HENRY B. LITTLE,
WILLIAM H. SWASEY, LAWRENCE B. CUSHING,
SAMUEL MARCH.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,304,500 00	Deposits,	$5,857,529 27
Bank stock, as per schedule,	829,570 00	Guaranty fund,	290,000 00
Loans on bank stock,	15,400 00	Profit and loss account,	103,181 68
Railroad bonds, as per schedule,	1,014,000 00	Bank liquidation account,	21,097 15
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	4,888 31		
Loans on real estate,	1,127,488 00		
Loans on personal security,	1,644,543 75		
Loans to counties, cities or towns (notes),	80,500 00		
Deposits in banks, on interest,	239,543 27		
Cash on hand,	1,374 77		
	$6,271,808 10		$6,271,808 10

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$180,753 99
Essex National Bank, Haverhill,	10,000 00
First National Bank, Newburyport,	48,789 28

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Federal Reserve Bank of St. Louis

Institution for Savings in Newburyport, etc. — Continued.

Loans on Bank Stock, amount on each: —

78 shares Merchants' National Bank, Newburyport,	$1,000 00
75 shares Fourth National Bank, Boston,	7,000 00
22 shares Ocean National Bank, Newburyport,	900 00
20 shares First National Bank, Newburyport,	2,000 00
50 shares Martha's Vineyard National Bank, Edgartown,	4,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	$25,000	$25,250 00	$25,000 00
of Boston, Mass., 3½s,	50,000	52,500 00	50,000 00
of Boston, Mass., 4s,	150,000	167,500 00	150,000 00
of Chelsea, Mass., 4s,	32,000	35,360 00	32,000 00
of Chicopee, Mass., 4s,	50,000	54,750 00	50,000 00
of Dayton, Ohio, 5s,	10,000	10,150 00	10,000 00*
of Dover, N. H., 4s,	20,000	21,400 00	20,000 00
of Everett, Mass, 4s,	25,000	27,625 00	25,000 00
of Haverhill, Mass., 4s,	75,000	82,500 00	75,000 00
of Holyoke, Mass., 6s,	25,000	25,750 00	25,000 00
of Lawrence, Mass., 4s,	55,000	57,925 00	55,000 00
of Lewiston, Me., 6s,	10,000	10,600 00	10,000 00
of Lowell, Mass., 4s,	20,000	20,700 00	20,000 00
of Lynn, Mass., 3½s,	25,000	25,250 00	25,000 00
of Lynn, Mass., 4s,	75,000	80,125 00	75,000 00
of Manchester, N. H., 4s,	50,000	52,000 00	50,000 00
of Nashua, N. H., 4s,	25,000	26,000 00	25,000 00
of Newburyport, Mass., 4s,	176,500	189,010 00	176,500 00
of Portsmouth, N. H., 4s,	50,000	52,250 00	50,000 00
of Salem, Mass., 4s,	25,000	25,125 00	25,000 00
of Somerville, Mass., 4s,	11,000	11,165 00	11,000 00
of Taunton, Mass., 4s,	42,000	46,620 00	42,000 00
of Waltham, Mass., 4s,	12,000	12,360 00	12,000 00
of Worcester, Mass., 3½s,	25,000	25,250 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,945 00	14,000 00
of Marblehead, Mass., 4s,	50,500	54,650 00	50,500 00
of Marlborough, Mass., 4s,	31,000	33,247 50	31,000 00
of Stoughton, Mass., 4s,	50,000	53,500 00	50,000 00
of Turner's Falls, Mass., 4s,	10,000	10,900 00	10,000 00
County of Aroostook, Me., 4½s,	45,000	48,600 00	45,000 00*
of Middlesex, Mass., 4s,	30,000	30,150 00	30,000 00
United States 3s,	10,500	11,077 50	10,500 00
	$1,304,500	$1,394,235 00	$1,304,500 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

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	$13,664 00	$12,200 00
750	Atlas National Bank, Boston, .	75,000	81,750 00	75,000 00
31	Blackstone N'l Bank, Boston, .	3,100	2,418 00	3,100 00
37	Boston National Bank, Boston,	3,700	3,672 25	3,700 00
300	Columbian Nat'l B'k, Boston, .	30,000	29,100 00	30,000 00
74	Eliot National Bank, Boston, .	7,400	9,620 00	7,400 00
240	Faneuil Hall N'l Bank, Boston,	24,000	30,180 00	24,000 00
100	First National Bank, Boston, .	10,000	19,500 00	10,000 00
169	Freeman's Nat'l Bank, Boston,	16,900	16,900 00	16,900 00
142	Globe National Bank, Boston, .	14,200	14,200 00	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	28,500 00	25,000 00
267	Howard Nat'l Bank, Boston, .	26,700	25,965 75	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	39,116 00	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	6,225 00	8,300 00
173	Merchants' Nat'l Bank, Boston,	17,300	26,815 00	17,300 00
221	N'l B'k of Commerce, Boston,	22,100	23,315 50	22,100 00
500	National Bank of the Commonwealth, Boston, . .	50,000	72,500 00	50,000 00
60	N'l B'k of No. America, Boston,	6,000	6,135 00	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	29,218 50	25,800 00
108	National City Bank, Boston, .	–	540 00	–
286	National Eagle Bank, Boston,	28,600	25,168 00	28,600 00
100	Nat'l Exchange Bank, Boston,	10,000	13,050 00	10,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	16,012 50	15,000 00
250	National Revere Bank, Boston,	25,000	23,000 00	25,000 00
208	National Union Bank, Boston, .	20,800	27,716 00	20,800 00
133	Nat'l Webster Bank, Boston, .	13,300	13,599 25	13,300 00
100	New England N'l B'k, Boston,	10,000	15,200 00	10,000 00
302	North National Bank, Boston,	30,200	30,804 00	30,200 00
100	Old Boston Nat'l B'k, Boston, .	10,000	11,000 00	10,000 00
480	Second National Bank, Boston,	48,000	83,520 00	48,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	24,400 00	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	40,800 00	40,000 00
69	State National Bank, Boston, .	6,900	7,710 75	6,900 00
150	Suffolk National Bank, Boston,	15,000	15,900 00	15,000 00
250	Tremont Nat'l Bank, Boston, .	25,000	17,750 00	25,000 00
353	Washington N'l Bank, Boston,	35,300	39,800 75	35,300 00
60	Gloucester N'l B'k, Gloucester,	6,000	7,800 00	6,000 00
14	First N'l Bank, Newburyport, .	1,400	1,750 00	1,400 00
108	Mechanicks' Nat'l Bank, Newburyport, ...	10,800	12,150 00	10,800 00
1226	Merchants' Nat'l Bank, Newburyport, ...	24,520	26,972 00	24,520 00
105	Ocean N'l B'k, Newburyport, .	5,250	5,250 00	5,250 00
		$829,570	$938,688 25	$829,570 00

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Federal Reserve Bank of St. Louis

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	$27,000 00	$25,000 00
Boston & Lowell R.R. 4s,	100,000	108,000 00	100,000 00
Boston & Maine R.R. 4s,	30,000	33,750 00	30,000 00
Boston & Maine R.R. 4½s,	85,000	105,400 00	85,000 00
Concord & Montreal R.R. 4s,	150,000	162,000 00	150,000 00
Dexter & Piscataquis R.R. 4s,	15,000	15,900 00	15,000 00
Eastern R.R. 6s,	50,000	59,375 00	50,000 00
Fitchburg R.R. 4s,	155,000	162,537 50	155,000 00
Fitchburg R.R. 5s,	25,000	25,625 00	25,000 00
Maine Central R.R. 4s,	24,000	25,440 00	24,000 00
Maine Central, European & No. American R.R. 4s,	15,000	16,425 00	15,000 00
Norwich & Worcester R.R. 4s,	50,000	56,000 00	50,000 00
Old Colony R.R. 4s,	135,000	149,775 00	135,000 00
Penobscot Shore Line R.R. 4s,	90,000	94,950 00	90,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	44,800 00	40,000 00
	$1,014,000	$1,113,477 50	$1,014,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100 00	0 per cent.	$510,000 00	3¾ per cent.	$195,500 00	4½ per cent.
180,753 99	2½ "	135,000 00	3⅞ "	820,654 75	5 "
48,789 28	2¾ "	1,050,500 00	4 "	63,060 00	5½ "
7,000 00	3½ "	30,000 00	4¼ "	66,117 00	6 "

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,	4,888 31
Assessed value of the same,	5,500 00
Number of loans which are of an amount not exceeding $3,000 each,	485
Aggregate amount of the same,	482,378 00
Total number of loans upon real estate,	514
Amount of investments from which no income is received,	100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	268,159 14
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, 1898,	2 per cent., $113,092 85 2 per cent., 113,023 54	$226,116 39
Number of accounts opened during the year ending Oct. 31, 1898,	871	
Number of accounts closed during the year ending Oct. 31, 1898,	924	
Total number of open accounts Oct. 31, 1898,	11,850	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,718 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		518,584 28
Number of same,	5,217	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		679,912 60
Number of same,	7,922	

Date of examination by commissioner: November 17.

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Federal Reserve Bank of St. Louis

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.*
ROBERT G. MOLINEUX, *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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$842,750 00	Deposits,	$7,193,348 89
Loans on public funds,	1,460 00	Guaranty fund,	309,500 00
Bank stock, as per schedule,	200,934 09	Interest account,	36,496 52
Loans on bank stock,	2,700 00	Profit and loss account,	10,131 39
Railroad bonds, as per schedule,	897,000 00		
Boston Terminal Co. bonds,	162,000 00		
Real estate (for banking purposes),	13,500 00		
Real estate by foreclosure,	2,500 00		
Loans on real estate,	3,363,540 43		
Loans on personal security,	1,604,700 00		
Loans to counties, cities or towns (notes),	91,932 00		
Deposits in banks, on interest,	350,600 22		
Cash on hand,	15,860 06		
	$7,549,476 80		$7,549,476 80

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$13,398 80
National Rockland Bank, Boston,	77,661 20
Second National Bank, Boston,	12,229 16
Washington National Bank, Boston,	247,311 06

Loan on Public Funds: —

$2,000 City of Lowell, Mass., 4s,	$1,460 00

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Institution for Savings in Roxbury and its Vicinity — Continued.

Loans on Bank Stock, amount on each: —

5 shares National Rockland Bank, Boston,	$200 00
30 shares Boylston National Bank, Boston,	2,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$186,000	$201,027 50	$186,000 00
of Chelsea, Mass., 4s,	50,000	52,875 00	50,000 00
of Fall River, Mass., 4s,	16,000	17,680 00	16,000 00
of Fitchburg, Mass, 4s,	100,000	108,250 00	100,000 00
of Indianapolis, Ind., 4s,	25,000	28,000 00	25,000 00
of Lynn, Mass, 4s,	160,000	166,446 25	160,000 00
of Medford, Mass., 4s,	35,000	38,150 00	35,000 00
of Rutland, Vt., 4s,	50,000	56,000 00	50,000 00
of Waterbury, Conn., 4s,	25,000	27,437 50	25,000 00
Town of Arlington, Mass., 4s,	45,000	50,625 00	48,000 00
of Billerica, Mass., 4s,	29,000	31,900 00	29,000 00
of Reading, Mass., 4s,	19,000	20,615 00	19,000 00
County of Hillsborough, N. H., 4s,	40,000	41,000 00	40,000 00
United States 4s,	50,000	63,250 00	59,750 00
	$830,000	$903,256 25	$842,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l B'k, Boston,	$5,000	$5,600 00	$5,000 00
60	Atlas National Bank, Boston,	6,000	6,540 00	6,000 00
200	First National Bank, Boston,	20,000	39,000 00	20,000 00
30	Hamilton Nat'l Bank, Boston,	3,000	3,420 00	3,580 00
5	Howard Nat'l Bank, Boston,	500	486 25	606 25
25	Market Nat'l Bank, Boston,	2,500	1,925 00	2,500 00
15	N'l B'k of Commerce, Boston,	1,500	1,582 50	2,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,008 25	2,698 87
37	National Eagle Bank, Boston,	3,700	3,256 00	4,144 00
100	National Revere Bank, Boston,	10,000	9,200 00	10,000 00
173	Nat'l Rockland Bank, Boston,	17,300	21,452 00	19,430 00
257	North National Bank, Boston,	25,700	26,214 00	25,680 47
210	People's Nat'l Bank, Boston,	21,000	25,200 00	21,000 00
55	Second National Bank, Boston,	5,500	9,570 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	816 00	872 00
52	State National Bank, Boston,	5,200	5,811 00	5,993 00
6	Suffolk National Bank, Boston,	600	636 00	600 00
50	Third National Bank, Boston,	5,000	4,462 50	5,000 00
16	Tremont Nat'l Bank, Boston,	1,600	1,136 00	1,600 00
510	Washington N'l Bank, Boston,	51,000	57,502 50	58,729 50
		$188,000	$226,818 00	$200,934 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	$27,125 00	$26,000 00
Boston & Lowell R.R. 4s,	105,000	112,195 00	106,000 00
Boston & Maine R.R 4½s,	100,000	124,500 00	100,000 00
Concord & Claremont R.R. 4½s,	50,000	55,750 00	50,000 00
Concord & Montreal R.R. 4s,	75,000	81,000 00	75,000 00
Danbury & Norwalk R.R. 5s,	25,000	30,250 00	25,000 00
Fitchburg R.R. 4s,	150,000	154,500 00	140,000 00
Fitchburg R.R. 5s,	100,000	105,500 00	100,000 00
Maine Central R.R. 4s,	25,000	26,000 00	25,000 00
Manchester & Lawrence R.R. 4s,	50,000	54,250 00	50,000 00
New Haven & Derby R.R. 6s,	25,000	25,500 00	25,000 00
Old Colony R.R. 4s,	100,000	110,100 00	100,000 00
Sullivan County R.R. 4s,	25,000	27,187 50	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	55,250 00	50,000 00
	$905,000	$989,107 50	$897,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$350,600 22	2 per cent.	$375,000 00	3⅞ per cent.	$40,500 00	4¾ per cent.
18,432 00	3 "	555,750 00	4 "	2,102,668 00	5 "
50,000 00	3¼ "	135,500 00	4¼ "	136,732 43	5½ "
95,000 00	3½ "	947,200 00	4½ "	87,550 00	6 "
520,000 00	3¾ "				

Amount invested in real estate for banking purposes,		$13,500 00
Estimated value of the same,		37,000 00
Assessed value of the same,		37,000 00
Net income received from same during year ending Oct. 31, 1898,		1,018 00
Value, by books, of other 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, 1898,		55 53
Number of loans which are of an amount not exceeding $3,000 each,	403	
Aggregate amount of the same,		694,879 43
Total number of loans upon real estate,	749	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		316,653 92

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

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Federal Reserve Bank of St. Louis

Institution for Savings in Roxbury and its Vicinity — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	1½ per cent., $100,814 07 2 per cent., 134,723 96	$235,538 03
Number of accounts opened during the year ending Oct. 31, 1898,	2,668	
Number of accounts closed during the year ending Oct. 31, 1898,	2,439	
Total number of open accounts Oct. 31, 1898,	17,470	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		14,781 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,357,444 58
Number of same,	17,929	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,421,786 87
Number of same,	18,410	

Date of examination by commissioner: July 8.

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IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 24.

JOSEPH ROSS, *President.* THEODORE F. COGSWELL, *Treasurer.*
THEODORE F. COGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT JORDAN, JOSHUA B. GRANT,
THOMAS H. LORD, CHARLES A. SAYWARD,
THEODORE F. COGSWELL.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$102,000 00	Deposits,	$585,591 93
Bank stock, as per schedule,	53,610 00	Guaranty fund,	18,550 00
Railroad bonds, as per schedule,	91,656 25	Interest account,	7,788 13
Real estate by foreclosure,	2,275 00	Bank liquidation account,	353 80
Loans on real estate,	329,905 64		
Loans on personal security,	4,152 00		
Loans to counties, cities or towns (notes),	9,400 00		
Loans on depositors' books,	60 00		
Deposits in banks, on interest,	17,243 27		
Cash on hand,	1,981 70		
	$612,283 86		$612,283 86

Cash on Deposit in Banks, amount in each:—

Fourth National Bank, Boston,	$10,438 11
First National Bank, Ipswich,	2,635 02
First National Bank, Salem,	1,432 77
Merchants' National Bank, Salem,	2,737 37

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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	5,200 00	5,000 00
of Haverhill, Mass., 4s,	35,000	36,025 00	35,000 00
of Keene, N. H., 5s,	2,500	2,500 00	2,500 00
of Lewiston, Me., 5s,	2,000	2,240 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,350 00	5,000 00
of Northampton, Mass., 4s,	12,500	12,812 50	12,500 00
of Providence, R. I., 5s,	5,000	5,150 00	5,000 00
of Salem, Mass., 4s,	20,000	21,077 50	20,000 00
United States 4s,	5,000	6,350 00	5,000 00
	$102,000	$108,005 00	$102,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston,	$1,000	$1,090 00	$1,000 00
7	Blackstone N'l Bank, Boston,	700	546 00	700 00
18	Eliot National Bank, Boston,	1,800	2,340 00	1,800 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
25	Globe Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
20	Howard National Bank, Boston,	2,000	1,945 00	2,000 00
36	Merchants' Nat'l Bank, Boston,	3,600	5,580 00	3,600 00
4	N'l B'k of Commerce, Boston,	400	422 00	400 00
30	N'l B'k of Redemption, Boston,	3,000	3,397 00	3,000 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 00	2,500 00
5	National Revere Bank, Boston,	500	460 00	500 00
24	Nat'l Union Bank, Boston,	2,400	3,198 00	2,400 00
40	New England N'l B'k, Boston,	4,000	6,080 00	4,000 00
4	Second Nat'l Bank, Boston,	400	696 00	400 00
5	Tremont Nat'l Bank, Boston,	500	355 00	500 00
23	Gloucester N'l B'k, Gloucester,	2,300	2,990 00	2,300 00
15	First Nat'l Bank, Ipswich,	1,500	1,500 00	1,500 00
8	N'l Grand Bank, Marblehead,	800	920 00	800 00
63	Asiatic National Bank, Salem,	1,890	1,764 00	1,890 00
43	First National Bank, Salem,	4,300	3,612 00	4,300 00
19	Mercantile Nat'l Bank, Salem,	1,900	1,938 00	1,900 00
122	Merchants' Nat'l Bank, Salem,	6,100	7,930 00	7,320 00
13	Nat'l Exchange Bank, Salem,	1,300	1,040 00	1,300 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,240 00	2,700 00
21	Salem National Bank, Salem,	2,100	1,932 00	2,100 00
		$52,390	$61,396 00	$53,610 00

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Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	$10,000	$11,300 00	$10,656 25
Boston & Lowell R.R. 4s, . .	10,000	10,400 00	10,000 00
Boston & Lowell R.R. 4½s, . .	1,000	1,042 50	1,000 00
Boston & Lowell R.R. 5s, . . .	10,000	10,150 00	10,000 00
Concord & Montreal R.R. 4s, . .	15,000	16,200 00	15,000 00
Maine Central R.R. 4½s, . . .	25,000	27,625 00	25,000 00
Old Colony R.R. 4s, ...	20,000	22,400 00	20,000 00
	$91,000	$99,117 50	$91,656 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,805 16	2 per cent.	$5,000 00	4 per cent.	$38,908 00	5½ per cent.
10,438 11	2½ "	27,700 00	5 "	265,909 64	6 "
6,000 00	3¾ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$2,275 00
Assessed value of the same, ...		2,500 00
Net income received from same during year ending Oct. 31, 1898, . .		151 40
Number of loans which are of an amount not exceeding $3,000 each,	430	
Aggregate amount of the same, ...		288,342 64
Total number of loans upon real estate, ...	410	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		29,860 54
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, 1898, .	2 per cent., $10,990 45 2 per cent., 11,084 64	22,075 09
Number of accounts opened during the year ending Oct. 31, 1898, .	214	
Number of accounts closed during the year ending Oct. 31, 1898, .	226	
Total number of open accounts Oct. 31, 1898, ...	2,088	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		2,147 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		76,768 81
Number of same, ...	1,429	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		86,399 13
Number of same, ...	1,456	

Date of examination by commissioner: February 11.

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Federal Reserve Bank of St. Louis

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 41.

F. E. CLARKE, *President.* WILLIAM W. SPALDING, *Treasurer.*
WILLIAM W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN R. POOR, R. H. TEWKSBURY,
LEWIS G. HOLT, A. E. MACK,
WILLIAM W. SPALDING.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$263,700 00	Deposits,	$1,535,266 33
Bank stock, as per schedule,	74,900 00	Guaranty fund,	42,500 00
Loans on bank stock,	23,280 00	Interest account,	47,302 83
Railroad bonds, as per schedule,	216,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	835,120 00		
Loans on personal security,	120,475 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	49,807 37		
Expense account,	1,659 98		
Cash on hand,	6,926 81		
	$1,625,069 16		$1,625,069 16

Cash on Deposit in Banks, amount in each:—

Arlington National Bank, Lawrence,	$29,807 37
Pacific National Bank, Lawrence,	20,000 00

Loans on Bank Stock, amount on each:—

5 shares Pacific National Bank, Lawrence,	$380 00
80 shares Methuen National Bank, Methuen, 21 shares Bay State National Bank, Lawrence,	8,000 00
10 shares Lawrence National Bank, Lawrence,	900 00
160 shares Arlington National Bank, Lawrence,	14,000 00

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Federal Reserve Bank of St. Louis

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$14,200	$14,363 00	$14,200 00
of Bay City, Mich., 4s,	10,000	10,350 00	10,000 00
of Belfast, Me., 4s,	15,000	15,975 00	15,000 00
of Bridgeport, Conn., 4s,	5,000	5,500 00	5,000 00
of Chelsea, Mass., 4s,	10,000	10,400 00	10,000 00
of Concord, N. H., 4s,	7,000	7,547 00	7,000 00
of Dayton, Ohio, 5s,	10,000	10,387 00	10,000 00*
of Detroit, Mich., 4s,	5,000	5,631 00	5,000 00
of Fall River, Mass., 4s,	20,000	20,850 00	20,000 00
of Fall River, Mass., 6s,	2,000	2,280 00	2,000 00
of Grand Rapids, Mich., 4½s,	5,000	5,475 00	5,000 00
of Keene, N. H., 4s,	11,000	11,587 00	11,000 00
of Lowell, Mass., 4s,	1,000	1,027 00	1,000 00
of Medford, Mass., 4s,	7,000	7,805 00	7,000 00
of Milwaukee, Wis., 5s,	14,500	14,841 00	14,500 00
of Minneapolis, Minn., 4½s,	10,000	11,450 00	10,000 00
of Nashua, N. H., 4s,	5,000	5,418 00	5,000 00
of New London, Conn., 4s,	5,000	5,575 00	5,000 00
of Portsmouth, N. H, 4s,	15,000	15,975 00	15,000 00
of Quincy, Mass., 4s,	5,000	5,493 00	5,000 00
of Rockford, Ill, 4½s,	7,000	7,490 00	7,000 00
of Rutland, Vt., 4s,	5,000	5,400 00	5,000 00
of Saginaw, Mich., 4½s,	5,000	5,218 00	5,000 00
of Springfield, Ohio, 6s,	4,000	4,045 00	4,000 00
of Waltham, Mass., 4s,	5,000	5,006 00	5,000 00
Town of Danvers, Mass., 4s,	3,000	3,210 00	3,000 00
of Lincoln, R. I, 4s,	20,000	20,305 00	20,000 00
of Wakefield, Mass., 4s,	15,000	15,434 00	15,000 00
County of Aroostook, Me., 4½s,	20,000	21,550 00	20,000 00*
of Rockingham, N. H., 4s,	3,000	3,270 00	3,000 00
	$263,700	$278,857 00	$263,700 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	$2,180 00	$2,000 00
20	Blackstone Nat'l B'k, Boston,	2,000	1,560 00	2,000 00
55	Central National Bank, Boston,	5,500	6,545 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	2,080 00	1,600 00
95	Fourth National Bank, Boston,	9,500	11,210 00	9,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,458 75	1,500 00

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Federal Reserve Bank of St. Louis

Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
56	Market National Bank, Boston,	$5,600	$4,312 00	$5,600 00
20	Merchants' N'l Bank, Boston, .	2,000	3,100 00	2,000 00
27	N'l Bank of Commerce, Boston,	2,700	2,848 50	2,700 00
54	National Bank of the Commonwealth, Boston, . .	5,400	7,830 00	5,400 00
23	N'l B'k of No. America, Boston,	2,300	2,351 75	2,300 00
10	National City Bank, Boston, .	–	50 00	–
103	N'l Hide & Leather B'k, Boston,	10,300	10,995 25	10,300 00
59	National Webster B'k, Boston,	5,900	6,032 75	5,900 00
54	State National Bank, Boston, .	5,400	6,034 50	5,400 00
58	Third National Bank, Boston, .	5,800	5,176 50	5,800 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,420 00	2,000 00
20	Arlington N'l Bank, Lawrence,	2,000	2,300 00	2,000 00
10	Lawrence N'l Bank, Lawrence,	1,000	1,180 00	1,000 00
		$74,900	$81,785 00	$74,900 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	52,112 00	50,000 00
Boston & Maine R.R. 4s, . . .	30,000	32,000 00	30,000 00
Boston & Maine R.R 4½s, . .	25,000	31,000 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	15,000	16,200 00	15,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,800 00	10,000 00
Fitchburg R.R. 4s, ...	5,000	5,350 00	5,000 00
Fitchburg R.R 5s, ...	20,000	20,800 00	20,000 00
Maine Central R.R. 4s, . . .	10,000	10,500 00	10,000 00
Maine Central and European & North American R.R 4s, ...	5,000	5,450 00	5,000 00
Old Colony R R. 4½s, . . .	20,000	21,500 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,200 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	6,100 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,360 00	6,000 00
	$216,000	$233,922 00	$216,000 00

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Federal Reserve Bank of St. Louis

Lawrence Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	2½ per cent.	$10,000 00	4¼ per cent.	$20,380 00	5½ per cent.
29,807 37	3½ "	15,000 00	4½ "	155,460 00	6 "
15,000 00	3⅝ "	35,000 00	4¾ "	1,700 00	6½ "
20,000 00	4⅛ "	720,735 00	5 "	800 00	7 "

Amount invested in real estate for banking purposes,		$33,000 00
Estimated value of the same,		35,000 00
Assessed value of the same,		26,875 00
Net income received from same during year ending Oct. 31, 1898,		1,465 08
Number of loans which are of an amount not exceeding $3,000 each,	309	
Aggregate amount of the same,		437,020 00
Total number of loans upon real estate,	363	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		74,560 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, 1898,	2 per cent., $27,045 69 2 per cent., 28,667 22	55,712 91
Number of accounts opened during the year ending Oct. 31, 1898,	1,126	
Number of accounts closed during the year ending Oct. 31, 1898,	1,121	
Total number of open accounts Oct. 31, 1898,	4,024	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,391 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		445,815 84
Number of same,	6,958	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		407,083 10
Number of same,	4,016	
Date of examination by commissioner: March 24.		

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Federal Reserve Bank of St. Louis

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Present number of corporators, 43.

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,
DEWITT S. SMITH.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$54,886 25	Deposits,	$793,816 12
Bank stock, as per schedule,	161,720 00	Guaranty fund,	39,500 00
Loans on bank stock,	4,520 00	Profit and loss account,	30,866 03
Railroad bonds, as per schedule,	101,875 00	Bank liquidation account,	2,120 50
Loans on railroad bonds,	600 00		
Loans on railroad stock,	600 00		
Boston Terminal Co. bonds,	20,425 00		
Real estate by foreclosure,	9,970 00		
Loans on real estate,	267,295 00		
Loans on personal security,	179,210 82		
Loans to counties, cities or towns (notes),	9,000 00		
Loans on depositors' books,	3,235 00		
Deposits in banks, on interest,	37,167 77		
Deposits in banks, not on interest,	15,797 81		
	$866,302 65		$866,302 65

Cash on Deposit in Banks, amount in each: —

Lee National Bank, Lee,	$15,797 81
Pynchon National Bank, Springfield,	7,000 00
Springfield National Bank, Springfield,	6,770 88
Hampden Loan and Trust Company, Springfield,	6,000 00
Springfield Safe Deposit and Trust Company, Springfield,	17,396 89

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Federal Reserve Bank of St. Louis

Lee Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

3 shares Lee National Bank, Lee,	$220 00
4 shares Lee National Bank, Lee,	300 00
8 shares Lee National Bank, Lee,	800 00
10 shares National Security Bank, Boston,	700 00
10 shares Berkshire Loan and Trust Company, Pittsfield,	1,000 00
10 shares Berkshire Loan and Trust Company, Pittsfield,	1,000 00
5 shares Berkshire Loan and Trust Company, Pittsfield,	500 00

Loan on Railroad Bonds: —

$600 New York, New Haven & Hartford R.R. 4s,	$600 00

Loan on Railroad Stock: —

6 shares New York, New Haven & Hartford R.R.,	$600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$1,000	$1,127 50	$1,000 00
of Boston, Mass., 6s,	10,000	11,000 00	10,000 00
of Springfield, Mass., 4s,	10,000	10,600 00	10,000 00
Town of Rockingham, Vt., 4s,	2,500	2,537 50	2,500 00
District of Columbia 5s,	10,000	10,050 00	10,000 00
State of Massachusetts 3½s,	5,000	5,300 00	5,306 25
United States 5s,	15,000	16,762 50	16,080 00
	$53,500	$57,377 50	$54,886 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams,	$6,000	$7,500 00	$7,000 00
40	First National Bank, Amherst,	4,000	6,000 00	5,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,120 00	1,000 00
30	Atlas National Bank, Boston,	3,000	3,270 00	3,000 00
30	Continental N'l Bank, Boston,	3,000	3,600 00	3,000 00
20	Everett Nat'l Bank, Boston,	1,000	800 00	1,000 00
100	First National Bank, Boston,	10,000	19,500 00	10,000 00
10	Hamilton N'l Bank, Boston,	1,000	1,140 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	2,250 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,330 00	6,000 00
20	National Bank of the Commonwealth, Boston,	2,000	2,900 00	2,000 00
100	N'l B'k of No. America, Boston,	10,000	10,225 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,000 00

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Federal Reserve Bank of St. Louis

Lee Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of the Republic, Boston,	$3,000	$4,297 50	$3,000 00
70	National Eagle Bank, Boston,	7,000	6,160 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	7,472 50	7,000 00
26	National Revere Bank, Boston,	2,600	2,392 00	2,600 00
26	National Webster B'k, Boston,	2,600	2,658 50	2,600 00
20	State National Bank, Boston,	2,000	2,235 00	2,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,080 00	3,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,500 00	3,000 00
40	Birmingham National Bank, Derby, Conn.,	4,000	6,600 00	4,000 00
20	National Mahaiwe Bank, Great Barrington,	2,000	2,600 00	2,501 88
100	Lee National Bank, Lee,	10,000	15,000 00	10,173 12
70	Adams Nat'l Bank, No. Adams,	7,000	8,960 00	7,000 00
20	Agricultural N'l B'k, Pittsfield,	2,000	6,000 00	5,285 00
90	Pittsfield Nat'l B'k, Pittsfield,	9,000	13,500 00	11,000 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,080 00	4,000 00
40	Agawam N'l Bank, Springfield,	4,000	2,200 00	4,000 00
30	Chicopee N'l B'k, Springfield,	3,000	4,650 00	4,000 00
20	First N'l Bank, Springfield,	2,000	2,240 00	2,000 00
40	Pynchon N'l B'k, Springfield,	4,000	5,600 00	4,000 00
30	Second Nat'l B'k, Springfield,	3,000	3,900 00	3,000 00
30	Springfield N'l B'k, Springfield,	3,000	4,350 00	3,400 00
10	Third N'l Bank, Springfield,	1,000	2,200 00	2,160 00
75	Housatonic National Bank, Stockbridge,	7,500	10,500 00	8,000 00
		$150,700	$197,473 00	$161,720 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$25,000	$26,750 00	$25,000 00
Concord & Montreal R.R. 4s,	20,000	21,600 00	20,000 00
Maine Central R.R. 7s,	10,000	13,500 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	22,600 00	21,875 00
Old Colony R.R. 4s,	25,000	28,250 00	25,000 00
	$100,000	$112,700 00	$101,875 00

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Federal Reserve Bank of St. Louis

Lee Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,167 77 7,500 00	4 per cent. 4½ "	$361,765 00	5 per cent.	$94,195 82	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$9,970 00
Assessed value of the same,		9,375 00
Net income received from same during year ending Oct. 31, 1898,		402 89
Number of loans which are of an amount not exceeding $3,000 each,	251	
Aggregate amount of the same,		214,350 00
Total number of loans upon real estate,	227	
Amount of investments from which no income is received,		7,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		42,284 84
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, 1898,	2 per cent., $14,886 89 2 per cent., 15,124 79	30,011 68
Number of accounts opened during the year ending Oct. 31, 1898,	294	
Number of accounts closed during the year ending Oct. 31, 1898,	244	
Total number of open accounts Oct. 31, 1898,	2,293	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,696 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		115,854 48
Number of same,	1,855	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		123,060 53
Number of same,	1,369	
Date of examination by commissioner: November 21.		

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Federal Reserve Bank of St. Louis

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 36.

DEXTER KNIGHT, *President.* PARKMAN T. DENNY, *Treasurer.*
HERBERT E. CURRIER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES A. DENNY, JOHN N. MURDOCK,
THEODORE E. WOODCOCK, ALONZO B. DAVIDSON,
DEXTER KNIGHT, ROBERT S. OLNEY,
HENRY L. WATSON.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$200,000 00	Deposits,	$625,993 42
Loans on public funds,	1,000 00	Guaranty fund,	24,279 36
Bank stock, as per schedule,	41,956 65	Interest account,	14,389 79
Loans on bank stock,	6,427 50	Bank liquidation account,	777 32
Railroad bonds, as per schedule,	66,000 00		
Loans on real estate,	226,589 66		
Loans on personal security,	44,930 00		
Loans to counties, cities or towns (notes),	62,292 00		
Deposit in bank, on interest,	14,493 69		
Expense account,	379 12		
Premium account,	1,371 27		
	$665,439 89		$665,439 89

Cash on Deposit in Bank: —

Leicester National Bank, Leicester, ... $14,493 69

Loan on Public Funds: —

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

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Federal Reserve Bank of St. Louis

Leicester Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

12 shares Leicester National Bank, Leicester,	$850 00
50 shares Springfield Safe Deposit and Trust Company, Springfield,	5,000 00
10 shares Spencer National Bank, Spencer,	577 50

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$15,000	$16,050 00	$15,000 00
of Boston, Mass., 4s,	5,000	5,000 00	5,000 00
of Chelsea, Mass., 4s,	5,000	5,075 00	5,000 00
of Cleveland, Ohio, 4s,	5,000	5,100 00	5,000 00
of Columbus, Ohio, 4s,	10,000	10,500 00	10,000 00*
of Dayton, Ohio, 4s,	5,000	5,100 00	5,000 00*
of Fall River, Mass., 6s,	1,000	1,025 00	1,000 00
of Kansas City, Mo., 4½s,	8,000	9,000 00	8,000 00
of Lawrence, Mass., 4s,	10,000	10,350 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,950 00	10,000 00
of Lynn, Mass., 4s,	9,000	9,990 00	9,000 00
of Manchester, N. H., 6s,	1,000	1,080 00	1,000 00
of New Britain, Conn., 4s,	5,000	5,250 00	5,000 00
of Waltham, Mass., 4s,	12,000	12,840 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,125 00	5,000 00
of Worcester, Mass., 4½s,	4,000	4,180 00	4,000 00
Town of Braintree, Mass., 4s,	5,000	5,525 00	5,000 00
of Clinton, Mass., 4s,	11,000	11,250 00	11,000 00
of Great Barrington, Mass., 4s,	5,000	5,575 00	5,000 00
of Holbrook, Mass, 4s,	10,000	10,950 00	10,000 00
of Leicester, Mass., 4s,	12,000	12,797 50	12,000 00
of No. Attleborough, Mass., 4s,	5,000	5,525 00	5,000 00
of Orange, Mass., 4s,	18,000	19,300 00	18,000 00
of Randolph, Mass., 4s,	24,000	26,280 00	24,000 00
	$200,000	$213,817 50	$200,000 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	$1,200 00	$1,150 00
30	Eliot National Bank, Boston,	3,000	3,900 00	3,610 00
25	Howard Nat'l Bank, Boston,	2,500	2,431 25	2,150 00
15	Market National Bank, Boston,	1,500	1,155 00	975 00
20	Nat'l Bank of the Commonwealth, Boston,	2,000	2,900 00	2,100 00
12	N'l B'k of No. America, Boston,	1,200	1,227 00	1,346 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	N'l Hide & Leather B'k, Boston,	$5,000	$5,337 50	$5,954 40
10	National Revere Bank, Boston,	1,000	920 00	900 00
20	National Webster B'k, Boston,	2,000	2,045 00	2,000 00
20	North Nat'l Bank, Boston, .	2,000	2,040 00	2,425 00
50	State National Bank, Boston, .	5,000	5,587 50	5,397 50
72½	Leicester Nat'l Bank, Leicester,	7,250	10,875 00	9,298 75
6	Millbury N'l Bank, Millbury, .	600	630 00	600 00
5	Oxford Nat'l Bank, Oxford, .	500	510 00	525 00
25	Central Nat'l Bank, Worcester,	2,500	3,250 00	3,525 00
		$37,050	$44,008 25	$41,956 65

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$7,000	$7,330 00	$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,400 00	20,000 00
Boston & Providence R.R. 4s, . .	5,000	5,500 00	5,000 00
Eastern R.R. 6s, ...	3,000	3,562 50	3,000 00
Fitchburg R.R. 4s, ...	4,000	4,080 00	4,000 00
Fitchburg R.R 5s, ...	3,000	3,075 00	3,000 00
Maine Central R R. 4s, . . .	4,000	4,240 00	4,000 00
Old Colony R.R. 4s, ...	5,000	5,600 00	5,000 00
Upper Coos R.R. 4s, ...	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
	$66,000	$71,387 50	$66,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,493 69	3 per cent.	$34,000 00	4½ per cent.	$4,500 00	5½ per cent.
66,522 00	4 "	192,516 50	5 "	43,700 66	6 "

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Federal Reserve Bank of St. Louis

Leicester Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	201	
Aggregate amount of the same,		$195,961 66
Total number of loans upon real estate,	194	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		28,478 23
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, 1898,	2 per cent, $11,731 20 2 per cent., 11,965 99	23,697 19
Number of accounts opened during the year ending Oct. 31, 1898,	157	
Number of accounts closed during the year ending Oct. 31, 1898,	125	
Total number of open accounts Oct. 31, 1898,	1,285	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,364 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		72,786 91
Number of same,	753	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		86,379 41
Number of same,	852	

Date of examination by commissioner: April 7.

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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, HENRY SEDGWICK,
W. D. CURTIS, L. C. PETERS.

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, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$40,503 00	Deposits,	$222,979 26
Loans on bank stock,	500 00	Guaranty fund,	2,718 09
Boston Terminal Co. bonds,	15,637 50	Interest account,	2,614 39
Loans on real estate,	135,965 00	Profit and loss account,	2,351 66
Loans on personal security,	8,800 00		
Loans to counties, cities or towns (notes),	10,500 00		
Deposits in banks, on interest,	15,073 38		
Deposits in banks, not on interest,	3,674 02		
Expense account,	10 50		
	$230,663 40		$230,663 40

Cash on Deposit in Banks, amount in each: —

Lenox National Bank, Lenox,	$3,674 02
Springfield National Bank, Springfield,	5,058 59
Springfield Safe Deposit and Trust Company, Springfield,	10,014 79

Loan on Bank Stock: —

5 shares Lenox National Bank, Lenox,	$500 00

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Lenox Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Lee National Bank, Lee, . .	$2,500	$3,750 00	$4,189 00
35	Lenox National Bank, Lenox,	3,500	4,375 00	4,220 00
15	Palmer Nat'l Bank, Palmer, .	1,500	2,175 00	2,300 00
20	Agricultural N'l B'k, Pittsfield,	2,000	6,000 00	5,005 00
19	Pittsfield N'l Bank, Pittsfield, .	1,900	2,850 00	2,980 00
10	Chapin N'l Bank, Springfield,	1,000	1,250 00	1,550 00
14	Chicopee N'l B'k, Springfield,	1,400	2,170 00	2,424 00
10	City National B'k, Springfield,	1,000	1,450 00	1,550 00
9	John Hancock National Bank, Springfield, ...	900	990 00	1,170 00
10	Pynchon N'l B'k, Springfield, .	1,000	1,400 00	1,475 00
10	Second N'l Bank, Springfield,	1,000	1,300 00	1,550 00
20	Springfield N'l B'k, Springfield,	2,000	2,900 00	3,000 00
24	Third Nat'l Bank, Springfield,	2,400	5,280 00	5,280 00
12	Housatonic N'l B'k, Stockb'dge,	1,200	1,680 00	2,010 00
18	Mechanics' N'l B'k, Worcester,	1,800	1,530 00	1,800 00
		$25,100	$39,100 00	$40,503 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$25,573 38	4 per cent.	$107,580 00	5 per cent.	$37,685 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	40	
Aggregate amount of the same, ...		$47,465 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, 1898, ...		9,942 00
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, 1898, . .	2 per cent., $3,678 28 2 per cent., 3,953 79	7,632 07
Number of accounts opened during the year ending Oct. 31, 1898,	121	
Number of accounts closed during the year ending Oct. 31, 1898,	73	
Total number of open accounts Oct. 31, 1898, ...	701	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		565 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		51,368 87
Number of same, ...	819	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		32,900 74
Number of same, ...	387	
Date of examination by commissioner: November 22.		

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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, D. C. NICKERSON,
CHARLES C. BOYDEN, A. L. BURDITT,
CLESSON KENNEY.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$122,500 00	Deposits,	$1,131,787 33
Bank stock, as per schedule,	55,820 00	Guaranty fund,	57,500 00
Loans on bank stock,	4,500 00	Interest account,	29,197 23
Railroad bonds, as per schedule,	29,500 00		
Loans on railroad stock,	700 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	719,352 06		
Loans on personal security,	166,897 83		
Loans to counties, cities or towns (notes),	50,500 00		
Loans on depositors' books,	450 00		
Deposit in bank, on interest,	41,384 43		
Cash on hand,	6,880 24		
	$1,218,484 56		$1,218,484 56

Cash on Deposit in Bank: —

Leominster National Bank, Leominster, ... $41,384 43

Loans on Bank Stock, amount on each: —

25 shares Leominster National Bank, Leominster, ... $2,500 00
25 shares Central National Bank, Lynn, ... 2,000 00

Loan on Railroad Stock: —

5 shares Boston & Albany R.R., ... $700 00

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Federal Reserve Bank of St. Louis

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,	7,500	7,500 00	7,500 00
of Manchester, N. H., 4s,	10,000	10,875 00	10,000 00
of Meriden, Conn., 4s,	10,000	10,200 00	10,000 00
of Newton, Mass., 4s,	15,000	17,118 75	15,000 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
	$122,500	$128,428 75	$122,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone N'l Bank, Boston,	$300	$234 00	$255 00
62	Boston National Bank, Boston,	6,200	6,153 50	4,960 00
15	Boylston Nat'l Bank, Boston,	1,500	1,815 00	1,500 00
27	Central N'l Bank, Boston,	2,700	3,213 00	2,700 00
20	Continental N'l Bank, Boston,	2,000	2,400 00	2,000 00
25	Eliot National Bank, Boston,	2,500	3,250 00	2,500 00
61	Globe National Bank, Boston,	6,100	6,100 00	5,480 00
10	Market Nat'l Bank, Boston,	1,000	770 00	600 00
9	N'l B'k of Commerce, Boston,	900	949 50	900 00
20	National Bank of the Commonwealth, Boston,	2,000	2,900 00	2,000 00
30	N'l B'k of No. America, Boston,	3,000	3,067 50	2,550 00
17	National Eagle Bank, Boston,	1,700	1,496 00	1,275 00
50	Nat'l Webster Bank, Boston,	5,000	5,112 50	5,000 00
1	Winthrop N'l Bank, Boston,	100	136 00	100 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,000 00	6,000 00
160	Leominster N'l B'k, Leominster,	16,000	18,400 00	16,000 00
20	Crocker N'l B'k, Turner's Falls,	2,000	2,440 00	2,000 00
		$61,000	$66,437 00	$55,820 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	$15,500 00	$15,000 00
Fitchburg R.R. 4s, ...	10,000	10,000 00	9,500 00
Fitchburg R.R. 5s, ...	5,000	5,500 00	5,000 00
	$30,000	$31,000 00	$29,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$41,384 43	2 per cent.	$608,530 00	5 per cent.	$246,969 89	6 per cent.
50,500 00	4 "	36,400 00	5½ "		

Amount invested in real estate for banking purposes, ...		$20,000 00
Estimated value of the same, ...		20,000 00
Assessed value of the same, ...		17,000 00
Net income received from same during year ending Oct. 31, 1898, . .		1,170 98
Number of loans which are of an amount not exceeding $3,000 each,	421	
Aggregate amount of the same, ...		436,774 89
Total number of loans upon real estate, ...	442	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		57,148 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, 1898, . .	2 per cent., $20,055 28 2 per cent., 20,925 76	40,981 04
Number of accounts opened during the year ending Oct. 31, 1898, .	610	
Number of accounts closed during the year ending Oct. 31, 1898, .	312	
Total number of open accounts Oct. 31, 1898, ...	3,629	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		2,976 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		234,874 68
Number of same, ...	3,008	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		193,643 00
Number of same, ...	2,712	

Date of examination by commissioner: February 17.

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LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 33.

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.	GEORGE W. SPAULDING.

Open for business Wednesdays, 3.30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$52,750 00	Deposits,	$425,829 90
Loans on public funds,	35,000 00	Guaranty fund,	16,600 00
Loans on bank stock,	2,000 00	Interest account,	2,764 26
Railroad bonds, as per schedule,	41,000 00	Profit and loss account,	2,582 50
Loans on railroad bonds,	2,000 00		
Boston Terminal Co. bonds,	10,000 00		
Real estate (for banking purposes),	6,557 52		
Real estate by foreclosure,	11,933 56		
Loans on real estate,	209,457 50		
Loans on personal security,	32,680 00		
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	160 00		
Deposit in bank, on interest,	16,699 84		
Expense account,	102 50		
Cash on hand,	2,435 74		
	$447,776 66		$447,776 66

Cash on Deposit in Bank:—

Fourth National Bank, Boston,	$16,699 84

Loan on Public Funds:—

$26,000 City of Fall River, Mass., 4s,	
1,000 City of Detroit, Mich., 7s,	
1,000 City of Manchester, N. H., 4s,	$35,000 00
1,000 City of St. Louis, Mo., 4s,	
9,000 City of Marlborough, Mass., 4s,	

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Lexington Savings Bank — Continued.

Loan on Bank Stock: —

15 shares Merchants' National Bank, Boston, ...	$2,000 00
10 shares National Bank of North America, Boston, ...	

Loan on Railroad Bonds: —

$2,000 Eastern R.R. 6s, ...	$2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	$5,000	$5,300 00	$5,000 00
of Concord, N. H., 4s, . .	5,000	5,500 00	5,000 00
of Malden, Mass., 4s, . .	2,000	2,140 00	2,000 00
of Milwaukee, Wis., 5s, . .	5,000	5,425 00	5,000 00
of Newton, Mass., 4s, . .	15,000	17,250 00	15,750 00
Town of Lexington, Mass., 4s, . .	10,000	10,950 00	10,000 00
County of Aroostook, Me., 4½s, .	5,000	5,325 00	5,000 00*
State of Massachusetts 3s, . .	5,000	5,100 00	5,000 00
	$52,000	$56,990 00	$52,750 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	$6,390 00	$6,000 00
Boston & Maine R.R. 4½s, . .	10,000	12,350 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,400 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,575 00	5,000 00
Maine Central R.R. 4½s, . . .	5,000	5,500 00	5,000 00
Old Colony R R. 4s, ...	5,000	5,475 00	5,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,150 00	5,000 00
	$41,000	$45,840 00	$41,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,699 84	2½ per cent.	$5,000 00	4½ per cent.	$7,800 00	5½ per cent.
10,000 00	3 "	28,000 00	4¾ "	157,692 50	6 "
35,000 00	4 "	62,805 00	5 "		

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Lexington Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$6,557 52
Estimated value of the same,		7,500 00
Assessed value of the same,		7,500 00
Net income received from same during year ending Oct. 31, 1898,		111 45
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		11,933 56
Assessed value of the same,		13,200 00
Number of loans which are of an amount not exceeding $3,000 each,	109	
Aggregate amount of the same,		155,297 50
Total number of loans upon real estate,	100	
Amount of investments from which no income is received,		7,234 54
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		20,727 63
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, 1898,	2 per cent., $7,612 95 2 per cent., 7,980 57	15,593 52
Number of accounts opened during the year ending Oct. 31, 1898,	172	
Number of accounts closed during the year ending Oct. 31, 1898,	86	
Total number of open accounts Oct. 31, 1898,	1,430	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,008 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		79,687 30
Number of same,	1,270	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		66,021 31
Number of same,	990	

Date of examination by commissioner: January 12.

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Federal 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:

GEORGE F. PENNIMAN, ALBION C. TAYLOR,
ARTHUR STAPLES, AUSTIN K. CHADWICK,
SAMUEL H. THOMPSON, GEORGE L. HOOPER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$76,300 00	Deposits,	$2,230,802 95
Bank stock, as per schedule,	170,820 00	Guaranty fund,	100,000 00
Loans on bank stock,	15,600 00	Profit and loss account,	53,220 75
Railroad bonds, as per schedule,	120,000 00	Bank liquidation account,	2,562 35
Real estate (for banking purposes),	65,000 00		
Loans on real estate,	1,236,823 00		
Loans on personal security,	571,008 13		
Loans to counties, cities or towns (notes),	5,200 00		
Deposits in banks, on interest,	82,606 85		
Howland Mills Corp. stock,*	6,387 50		
Columbia Spinning Co. stock,*	35,433 32		
Suspense account,	276 39		
Cash on hand,	1,130 86		
	$2,386,586 05		$2,386,586 05

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$815 38
Prescott National Bank, Lowell,	46,791 47
Middlesex Safe Deposit and Trust Company, Lowell,	10,000 00
Appleton National Bank, Lowell,	25,000 00

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Federal Reserve Bank of St. Louis

Lowell Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

3 shares Old Lowell National Bank, Lowell,	
15 shares First National Bank, Lowell,	$2,200 00
15 shares Railroad National Bank, Lowell,	
44 shares Merchants' National Bank, Lowell,	5,300 00
9 shares Prescott National Bank, Lowell,	
10 shares Railroad National Bank, Lowell,	200 00
1 share Blackstone National Bank, Boston,	
1 share Webster National Bank, Boston,	3,000 00
26 shares Prescott National Bank, Lowell,	
4 shares Old Boston National Bank, Boston,	
7 shares Old Lowell National Bank, Lowell,	
23 shares Prescott National Bank, Lowell,	4,400 00
14 shares Appleton National Bank, Lowell,	
5 shares Railroad National Bank, Lowell,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 4s,	$30,000	$31,050 00	$30,000 00
of Saginaw, Mich., 4s,	20,000	22,000 00	20,000 00
Town of Billerica, Mass., 4s,	25,000	28,000 00	25,000 00
United States 3s,	1,300	1,365 00	1,300 00
	$76,300	$82,415 00	$76,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston,	$4,400	$4,796 00	$4,400 00
33	Blackstone Nat'l Bank, Boston,	3,300	2,574 00	3,300 00
40	Boston National Bank, Boston,	4,000	3,970 00	4,000 00
52	Boylston Nat'l Bank, Boston,	5,200	6,292 00	5,200 00
70	Continental N'l Bank, Boston,	7,000	8,400 00	7,000 00
50	Eliot National Bank, Boston,	5,000	6,500 00	5,000 00
20	Everett National Bank, Boston,	1,000	800 00	1,000 00
5	Faneuil Hall Nat'l B'k, Boston,	500	628 75	500 00
31	Freeman's N'l Bank, Boston,	3,100	3,100 00	3,100 00
60	Globe National Bank, Boston,	6,000	6,000 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,945 00	2,000 00
40	Lincoln Nat'l Bank, Boston,	4,000	2,620 00	4,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,550 00	1,000 00
40	N'l Bank of Commerce, Boston,	4,000	4,220 00	4,000 00
20	National Bank of the Commonwealth, Boston,	2,000	2,900 00	2,000 00
90	N'l B'k of No. America, Boston,	9,000	9,202 50	9,000 00

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Lowell Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	N'l B'k of Redemption, Boston,	$10,000	$11,325 00	$10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,432 50	1,000 00
50	National City Bank, Boston, .	–	250 00	–
30	National Eagle Bank, Boston,	3,000	2,640 00	3,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,218 50	1,700 00
51	N'l Hide & Leather B'k, Boston,	5,100	5,444 25	5,100 00
18	National Revere Bank, Boston,	1,800	1,656 00	1,800 00
40	National Union Bank, Boston, .	4,000	5,330 00	4,000 00
5	North National Bank, Boston,	500	510 00	500 00
25	Second National Bank, Boston,	2,500	4,350 00	2,500 00
5	Shawmut Nat'l Bank, Boston, .	500	610 00	500 00
60	Shoe & Leather N'l B'k, Boston,	6,000	6,120 00	6,000 00
20	State National Bank, Boston, .	2,000	2,235 00	2,000 00
61	Suffolk National Bank, Boston,	6,100	6,466 00	6,100 00
35	Tremont Nat'l Bank, Boston, .	3,500	2,485 00	3,500 00
20	Washington Nat'l B'k, Boston,	2,000	2,255 00	2,000 00
85	First National Bank, Lowell, .	8,500	12,580 00	11,305 00
35	Merchants' Nat'l B'k, Lowell, .	3,500	5,250 00	3,500 00
100	Old Lowell Nat'l B'k, Lowell,	10,000	12,000 00	12,075 00
135	Prescott Nat'l Bank, Lowell, .	13,500	17,010 00	16,740 00
78	Railroad Nat'l Bank, Lowell, .	7,800	9,984 00	9,000 00
20	Wamesit Nat'l Bank, Lowell, .	2,000	2,520 00	2,000 00
		$161,500	$185,869 50	$170,820 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$20,000	$22,400 00	$20,000 00
Fitchburg R R. 4s, ...	20,000	21,500 00	20,000 00
Fitchburg R R. 5s, ...	40,000	43,125 00	40,000 00
Maine Central R.R. 4½s, . . .	15,000	16,500 00	15,000 00
Norwich & Worcester R.R. 4s, . .	25,000	27,500 00	25,000 00
	$120,000	$131,025 00	$120,000 00

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Lowell Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,553 13	0 per cent.	$73,500 00	3⅞ per cent.	$1,092,118 00	5 per cent.
815 38	2 "	95,200 00	4 "	5,000 00	5¼ "
46,791 47	2½ "	90,000 00	4¼ "	32,350 00	5½ "
25,000 00	3½ "	251,500 00	4½ "	77,810 00	6 "
90,000 00	3¾ "	23,600 00	4¾ "		

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, 1898,		560 78
Number of loans which are of an amount not exceeding $3,000 each,	414	
Aggregate amount of the same,		545,123 00
Total number of loans upon real estate,	478	
Amount of investments from which no income is received,		7,553 13
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		102,389 16
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, 1898,	2 per cent., $39,580 99 2 per cent., 40,567 80	80,148 79
Number of accounts opened during the year ending Oct. 31, 1898,	2,179	
Number of accounts closed during the year ending Oct. 31, 1898,	1,976	
Total number of open accounts Oct. 31, 1898,	9,589	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,191 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		441,629 41
Number of same,	12,924	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		369,712 19
Number of same,	6,825	
Date of examination by commissioner: May 19.		

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Federal Reserve Bank of St. Louis

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. St. John Chambré, *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.; Saturdays, 7 to 9 P.M.; for payments, Tuesdays, Thursdays, Saturdays, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.

Balance Sheet October 31, 1898.

Assets.		Liabilities.	
Public funds, as per schedule,	$65,000 00	Deposits,	$4,897,329 70
Bank stock, as per schedule,	173,200 00	Guaranty fund,	241,644 23
Loans on bank stock,	18,100 00	Profit and loss account,	20,779 03
Real estate (for banking purposes),	20,334 06	Surplus account,	100,000 01
Loans on real estate,	2,169,235 30		
Loans on personal security,	1,532,922 99¼		
Loans to counties, cities or towns (notes),	1,189,350 00		
Deposits in banks, on interest,	75,000 00¾		
Reconstruction account,	16,610 61		
	$5,259,752 97		$5,259,752 97

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell,	$0 00¾
Wamesit National Bank, Lowell,	75,000 00

Loans on Bank Stock, amount on each:—

140 shares Wamesit National Bank, Lowell,	$9,000 00
10 shares Prescott National Bank, Lowell,	3,500 00
31 shares Railroad National Bank, Lowell,	
44 shares First National Bank, Lowell,	4,400 00
12 shares Prescott National Bank, Lowell,	1,200 00

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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 Nat'l B'k, Boston, .	$14,200	$13,774 00	$14,200 00
344	Merchants' N'l Bank, Boston, .	34,400	53,320 00	34,400 00
174	National Eagle Bank, Boston,	17,400	15,312 00	17,400 00
161	New England N'l B'k, Boston,	16,100	24,472 00	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	82,302 00	47,300 00
160	First National Bank, Lowell, .	16,000	23,680 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	21,888 00	17,100 00
		$173,200	$250,798 00	$173,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$187,890 50	2 per cent.	$150,000 00	3¾ per cent.	$216,500 00	4¾ per cent.
100,000 00	2¼ "	36,000 00	3⅞ "	75,000 00	4 15/64 "
75,000 00	2½ "	12,000 00	3 55/100 "	1,582,217 80	5 "
116,000 00	3 "	1,500,550 00	4 "	50,000 00	5¼ "
169,800 00	3½ "	73,900 00	4¼ "	12,000 00	5½ "
65,500 00	3⅝ "	558,650 00	4½ "	3,600 00	6 "

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, 1898, . .	2,186 63
Number of loans which are of an amount not exceeding $3,000 each,	139
Aggregate amount of the same, ...	208,047 15
Total number of loans upon real estate, ...	236
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...	224,025 11

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, 1898,	2 per cent., $91,603 36 2 per cent., 92,680 22	$184,283 58
Number of accounts opened during the year ending Oct. 31, 1898,	1,470	
Number of accounts closed during the year ending Oct. 31, 1898,	1,478	
Total number of open accounts Oct. 31, 1898,	11,779	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		14,101 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		673,863 00
Number of same,	9,631	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		748,697 38
Number of same,	12,488	

Date of examination by commissioner: April 11.

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LUDLOW SAVINGS BANK — LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 39.

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, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$1,100 00	Deposits,	$86,009 61
Railroad bonds, as per schedule,	3,102 50	Guaranty fund,	1,175 74
Loans on real estate,	58,952 00	Interest account,	227 46
Loans on personal security,	10,864 00		
Loans to counties, cities or towns (notes),	1,000 00		
Deposits in banks, on interest,	11,776 97		
Expense account,	141 18		
Insurance account,	53 15		
Cash on hand,	423 01		
	$87,412 81		$87,412 81

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$3,551 71
Springfield National Bank, Springfield,	4,352 93
Springfield Safe Deposit and Trust Company, Springfield,	3,872 33

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Ludlow Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	$1,000	$1,050 00	$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s,	$1,000	$1,060 00	$1,000 00
Fitchburg R.R. 5s,	2,000	2,020 00	2,102 50
	$3,000	$3,080 00	$3,102 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,776 97	4 per cent.	$15,900 00	5½ per cent.	$27,066 00	6 per cent.
27,850 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	94	
Aggregate amount of the same,		$67,316 00
Total number of loans upon real estate,	68	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		4,274 36
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, 1898,	2 per cent., $1,527 34 2 per cent., 1,515 01	3,042 35
Number of accounts opened during the year ending Oct. 31, 1898,	172	
Number of accounts closed during the year ending Oct. 31, 1898,	153	
Total number of open accounts Oct. 31, 1898,	653	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		783 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		34,123 04
Number of same,	1,528	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		35,845 42
Number of same,	630	
Date of examination by commissioner: August 25.		

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LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated May 15, 1855. Present number of corporators, 71.

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, CHARLES H. NEWHALL,
JAMES S. NEWHALL, RUFUS KIMBALL,
HENRY A. PEVEAR.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$163,862 50	Deposits,	$3,602,059 61
Loans on public funds,	777,000 00	Guaranty fund,	179,000 00
Bank stock, as per schedule,	151,133 97	Profit and loss account,	136,247 70
Loans on bank stock,	25,775 00	Interest on mortgages held as collateral,	28 50
Railroad bonds, as per schedule,	180,000 00	Bank liquidation account,	1,159 74
Loans on railroad bonds,	296,000 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	33,661 99		
Real estate by foreclosure,	4,203 53		
Loans on real estate,	1,199,304 45		
Loans on personal security,	807,051 00		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	165,171 07		
Deposits in banks, not on interest,	88 24		
Expense account,	3,623 38		
Tax titles,	57 84		
Cash on hand,	7,562 58		
	$3,918,495 55		$3,918,495 55

Cash on Deposit in Banks, amount in each: —

Market National Bank, Boston,	$178 72
Merchants' National Bank, Boston,	88 24
National Bank of the Republic, Boston,	113,098 25
National City Bank, Lynn,	51,894 10

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Federal Reserve Bank of St. Louis

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$10,000	Andover, Mass., 4s,	
1,000	Clinton, Mass., 4s,	
2,000	Milton, Mass., 4s,	
7,000	Concord, Mass., 4s,	$98,000 00
48,000	Swampscott, Mass., 3½s,	
29,000	Massachusetts 3½s,	
3,000	Belmont, Mass., 4s,	
25,000	United States 3s,	25,000 00
260,000	Massachusetts 3½s,	250,000 00
38,000	Oshkosh, Wis., 4s,	46,000 00*
8,000	United States 4s,	
121,000	Massachusetts 3½s,	
1,000	Massachusetts 3s,	145,000 00
28,000	Springfield, Mass., 3½s,	
25,000	Holyoke, Mass., 4s,	65,000 00
40,000	Bristol County, Mass., 4s, note,	
5,000	Hallowell, Me , 4s,	
8,000	Chicago, Ill., 4s,	
36,000	Massachusetts 3½s,	
10,000	Taunton, Mass., 4s,	73,000 00
12,000	Manchester, N. H., 4s,	
5,000	Everett, Mass., 4s,	
1,500	United States 3s,	
4,000	United States 4s,	
1,000	Laconia, N. H., 4s,	25,000 00
20,000	Hyde Park, Mass., 4s,	
50,000	Massachusetts 3½s,	50,000 00

* Collateral substituted to bring this loan within the legal limit.

Loans on Bank Stock, amount on each: —

2	shares Railroad National Bank, Lowell,	$175 00
10	shares Security Safe Deposit and Trust Company, Lynn,	800 00
5	shares Lynn National Bank, Lynn,	500 00
16	shares National City Bank, Lynn,	1,600 00
60	shares Security Safe Deposit and Trust Company, Lynn,	5,000 00
10	shares Manufacturers' National Bank, Lynn,	700 00
222	shares Boston National Bank, Boston,	17,000 00
7	shares Shoe and Leather National Bank, Boston,	

Loans on Railroad Bonds, amount on each: —

$2,000	Boston & Albany R.R. 4s,	$27,000 00
25,000	Boston Terminal Company 3½s,	
50,000	Fitchburg R.R. 4s,	50,000 00
60,000	Grafton & Upton R.R. 4s,	79,000 00
21,000	Boston Terminal Company 3½s,	
112,000	Fitchburg R.R. 4s,	105,000 00
4,000	Fitchburg R.R. 4s,	
12,000	Boston & Lowell R.R. 4s,	
10,000	Maine Central R R. 4s,	27,000 00
5,000	Boston & Maine R.R. 4s,	
7,000	Portland & Rumford Falls R.R. 4s,	8,000 00
2,000	Fitchburg R.R. 4s,	

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Federal Reserve Bank of St. Louis

Lynn Five Cents Savings Bank — Continued.

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	27,500 00	25,000 00
of Cleveland, Ohio, 5s,	15,000	15,225 00	15,000 00
of Fort Wayne, Ind., 6s,	15,000	15,375 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,275 00	5,000 00
of Lynn, Mass., 4s,	12,000	12,240 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,070 00	1,000 00
of Milwaukee, Wis., 5s,	21,000	21,537 50	21,000 00
of Newton, Mass., 5s,	5,000	5,550 00	5,000 00
of Pawtucket, R.I., 5s,	5,000	5,050 00	5,000 00*
of Peoria, Ill., 4½s,	10,000	10,800 00	10,000 00
of Rockford, Ill., 4½s,	21,000	22,280 00	21,000 00
Town of Framingham, Mass., 4s,	4,000	4,220 00	4,000 00
District of Columbia 7s,	15,000	16,650 00	15,000 00
	$164,000	$172,772 50	$163,862 50

* A legal investment 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	$2,886 00	$3,700 00
14	Boylston National B'k, Boston,	1,400	1,694 00	1,400 00
17	Columbian Nat'l Bank, Boston,	1,700	1,649 00	1,700 00
15	Freeman's N'l Bank, Boston,	1,500	1,500 00	1,252 50
88	Globe National Bank, Boston,	8,800	8,800 00	7,920 00
26	N'l B'k of No. America, Boston,	2,600	2,658 50	2,418 00
253	N'l B'k of Redemption, Boston,	25,300	28,652 25	30,000 00
42	N'l B'k of the Republic, Boston,	4,200	6,016 50	4,200 00
23	Nat'l Exchange Bank, Boston,	2,300	3,001 50	2,957 50
7	N'l Hide & Leather B'k, Boston,	700	747 25	682 50
46	National Revere Bank, Boston,	4,600	4,232 00	4,600 00
127	Nat'l Union Bank, Boston,	12,700	16,922 75	15,500 00
30	North National Bank, Boston,	3,000	3,060 00	3,000 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,530 00	1,500 00
63	Tremont Nat'l Bank, Boston,	6,300	4,473 00	6,300 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,080 00	3,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,250 00	5,000 00
78	Central National Bank, Lynn,	7,800	11,700 00	9,613 97
61	First Nat'l Bank, Lynn,	6,100	7,625 00	6,850 00
276	National City Bank, Lynn,	27,600	41,400 00	39,539 50
		$129,800	$157,877 75	$151,133 97

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Lynn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$19,000	$19,520 00	$19,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,400 00	10,000 00
New York & New England R.R. 6s,	18,000	20,430 00	18,000 00
New York & New England R.R. 7s,	133,000	158,602 50	133,000 00
	$180,000	$208,952 50	$180,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$113,098 25	2 per cent.	$462,000 00	4 per cent.	$283,950 00	5 per cent.
12,072 82	2½ "	50,000 00	4⅛ "	4,500 00	5¼ "
40,000 00	3 "	25,000 00	4¼ "	983,079 45	5½ "
425,000 00	3½ "	75,000 00	4⅜ "	20,201 00	6 "
605,000 00	3⅝ "	75,000 00	4⅝ "	400 00	6½ "
100,000 00	3⅞ "				

Amount invested in real estate for banking purposes,		$33,661 99
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, 1898,		1,719 14
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		4,203 53
Assessed value of the same,		14,200 00
Number of loans which are of an amount not exceeding $3,000 each,	1,004	
Aggregate amount of the same,		830,930 45
Total number of loans upon real estate,	1,059	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		174,270 14
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, 1898,	2 per cent., $65,685 13 2 per cent., 66,890 47	132,575 60
Number of accounts opened during the year ending Oct. 31, 1898,	2,842	
Number of accounts closed during the year ending Oct. 31, 1898,	2,430	
Total number of open accounts Oct. 31, 1898,	18,510	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		10,998 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		713,935 03
Number of same,	21,413	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		694,555 74
Number of same,	17,088	
Date of examination by commissioner: March 10.		

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Federal Reserve Bank of St. Louis

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 52.

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 BASSET, JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$854,020 00	Deposits,	$4,173,035 91
Bank stock, as per schedule,	175,100 00	Guaranty fund,	205,000 00
Loans on bank stock,	13,200 00	Profit and loss account,	213,260 53
Railroad bonds, as per schedule,	415,595 00	Reserve fund,	8,524 53
Real estate (for banking purposes),	30,000 00	Bank liquidation account,	1,209 84
Loans on real estate,	1,551,589 85		
Loans on personal security,	1,109,128 00		
Loans to counties, cities or towns (notes),	250,200 00		
Deposits in banks, on interest,	187,808 40		
Tax titles,	346 87		
Cash on hand,	14,042 69		
	$4,601,030 81		$4,601,030 81

Cash on Deposit in Banks, amount in each:—

Shawmut National Bank, Boston,	$11,751 51
Central National Bank, Lynn,	25,000 00
First National Bank, Lynn,	141,056 89
Manufacturers' National Bank, Lynn,	10,000 00

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Lynn Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

2 shares Central National Bank, Boston,	$200 00
20 shares First National Bank, Lynn,	2,000 00
70 shares Fourth National Bank, Boston,	6,500 00
45 shares Continental National Bank, Boston,	4,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$25,000	$25,937 50	$25,000 00
of Boston, Mass., 4s,	68,000	75,000 00	68,000 00
of Boston, Mass., 6s,	6,000	6,735 00	6,000 00
of Brockton, Mass., 4s,	6,000	6,045 00	6,000 00
of Cambridge, Mass., 4s,	30,000	33,300 00	30,000 00
of Cambridge, Mass., 6s,	10,000	11,375 00	10,000 00
of Canton, Ohio, 5s,	5,000	5,325 00	5,000 00
of Chicago, Ill., 4s,	50,000	55,000 00	50,000 00
of Cleveland, Ohio, 4s,	3,000	3,030 00	3,000 00
of Cleveland, Ohio, 5s,	4,870	4,870 00	4,870 00
of Columbus, Ohio, 4s,	10,000	10,200 00	10,000 00*
of Dayton, Ohio, 4s,	25,000	25,500 00	25,000 00*
of Detroit, Mich., 4s,	45,000	50,400 00	45,000 00
of Fitchburg, Mass., 6s,	79,000	90,850 00	79,000 00
of Hartford, Conn., 4s,	25,000	28,125 00	25,000 00
of Haverhill, Mass., 4s,	35,000	35,525 00	35,000 00
of Lewiston, Me., 6s,	10,000	10,600 00	10,000 00
of Lynn, Mass., 4s,	105,650	110,920 80	105,650 00
of Milwaukee, Wis., 5s,	30,000	33,200 00	30,000 00
of Nashua, N. H., 4s,	20,000	21,450 00	20,000 00
of New Bedford, Mass., 6s,	5,000	6,350 00	5,000 00
of New Haven, Conn., 7s,	10,000	10,950 00	10,000 00
of Newton, Mass., 4s,	10,000	10,755 00	10,000 00
of Peoria, Ill., 4½s,	20,000	21,500 00	20,000 00
of Providence, R. I., 6s,	10,000	10,350 00	10,000 00
of Salem, Mass., 5s,	2,000	2,165 00	2,000 00
of Somerville, Mass., 5½s,	10,000	11,400 00	10,000 00
of Taunton, Mass., 4s,	28,000	29,890 00	28,000 00
of Youngstown, Ohio, 5s,	10,000	10,210 00	10,000 00
Town of South Abington, Mass., 4s,	5,000	5,337 50	5,000 00
of Northbridge, Mass., 5s,	9,000	9,457 50	9,000 00
District of Columbia 6s,	22,500	24,300 00	22,500 00
State of Massachusetts 3½s,	25,000	26,500 00	25,000 00
United States 3s,	20,000	21,150 00	20,000 00
United States 4s,	25,000	31,687 50	25,000 00
United States 5s,	50,000	56,500 00	50,000 00
	$854,020	$931,890 80	$854,020 00

* 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	$6,496 00	$5,800 00
36	Blackstone Nat'l B'k, Boston, .	3,600	2,808 00	3,600 00
89	Columbian Nat'l Bank, Boston,	8,900	8,633 00	8,900 00
54	Everett Nat'l Bank, Boston, .	2,700	2,160 00	2,700 00
25	First National Bank, Boston, .	2,500	4,875 00	2,500 00
10	Freeman's Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,406 25	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,476 50	3,400 00
118	N'l B'k of the Republic, Boston,	11,800	16,903 50	11,800 00
55	Nat'l Exchange Bank, Boston,	5,500	7,177 50	5,500 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,337 50	5,000 00
100	Nat'l Rockland Bank, Boston, .	10,000	12,400 00	10,000 00
92	National Union Bank, Boston,	9,200	12,259 00	9,200 00
59	New England N'l B'k, Boston,	5,900	8,968 00	5,900 00
75	Second National Bank, Boston,	7,500	13,050 00	7,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,440 00	2,000 00
15	Winthrop N'l Bank, Boston, .	1,500	2,040 00	1,500 00
220	Central National Bank, Lynn,	22,000	33,000 00	22,000 00
430	First National Bank, Lynn, .	43,000	53,750 00	43,000 00
213	National City Bank, Lynn, .	21,300	31,950 00	21,300 00
		$175,100	$231,130 25	$175,100 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 & Maine R.R. 4½s, . .	25,000	31,000 00	25,000 00
Boston & Providence R.R. 4s, . .	20,000	20,100 00	20,000 00
Boston, Concord & Montreal R.R. 6s,	46,000	57,500 00	46,000 00
Concord & Montreal R.R. 4s, . .	35,000	37,800 00	35,000 00
Eastern R.R. 6s, ...	76,595	90,847 00	76,595 00
Fitchburg R.R. 5s, ...	25,000	26,625 00	25,000 00
Maine Central R.R. 7s, . . .	43,000	58,480 00	43,000 00
New Haven & Derby R.R. 6s, . .	20,000	21,000 00	20,000 00
New York & New England R.R. 7s,	50,000	59,500 00	50,000 00
N. Y., Providence & Boston R.R. 7s,	30,000	30,000 00	30,000 00
Old Colony R.R. 4½s, . . .	10,000	10,750 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	10,400 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	6,100 00	5,000 00
Troy & Boston R.R. 7s, . . .	10,000	15,500 00	10,000 00
	$415,595	$486,152 00	$415,595 00

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Federal Reserve Bank of St. Louis

Lynn Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,751 51	2 per cent.	$5,000 00	3½ per cent.	$147,000 00	4½ per cent.
141,056 89	2½ "	475,800 00	3¾ "	24,500 00	4¾ "
25,000 00	2¾ "	110,000 00	3⅞ "	876,563 00	5 "
14,000 00	3 "	517,975 00	4 "	555,682 00	5½ "
15,000 00	3¼ "	50,000 00	4¼ "	142,597 85	6 "

Amount invested in real estate for banking purposes,		$30,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		30,000 00
Net income received from same during year ending Oct. 31, 1898,		2,471 70
Number of loans which are of an amount not exceeding $3,000 each,	482	
Aggregate amount of the same,		686,076 85
Total number of loans upon real estate,	593	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		214,138 94
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, 1898,	2 per cent., $76,778 45 2 per cent., 77,773 72	154,552 17
Number of accounts opened during the year ending Oct. 31, 1898,	1,412	
Number of accounts closed during the year ending Oct. 31, 1898,	1,348	
Total number of open accounts Oct. 31, 1898,	11,243	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		11,781 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		592,415 00
Number of same,	10,212	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		613,326 00
Number of same,	10,384	
Date of examination by commissioner: February 14.		

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MALDEN SAVINGS BANK — MALDEN.

Incorporated April 2, 1860. Present number of corporators, 39.

JAMES PIERCE, *President.* FRANCIS A. SHOVE, *Treasurer.*
FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE, JOHN P. HOLDEN,
ABRAM G. HILL, FRANK F. SILLIMAN,
EVERETT J. STEVENS, WILLIAM G. A. TURNER.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturdays, for deposits, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$306,550 00	Deposits,	$2,867,737 51
Loans on public funds,	10,400 00	Guaranty fund,	90,000 00
Bank stock, as per schedule,	50,300 00	Interest account,	6,776 67
Loans on bank stock,	1,400 00	Profit and loss account,	95,135 38
Railroad bonds, as per schedule,	100,000 00	Bank liquidation account,	778 88
Boston Terminal Co. bonds,	10,000 00		
Real estate by foreclosure,	7,058 50		
Loans on real estate,	1,768,388 85		
Loans on personal security,	607,175 00		
Loans to counties, cities or towns (notes),	112,050 00		
Deposits in banks, on interest,	85,428 00		
Deposits in banks, not on interest,	66		
Expense account,	613 87		
Cash on hand,	1,063 56		
	$3,060,428 44		$3,060,428 44

Cash on Deposit in Banks, amount in each: —

Freeman's National Bank, Boston,	$16,919 36
Lawrence National Bank, Lawrence,	30,000 00
First National Bank, Malden,	38,509 30

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Malden Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$12,000 City of Holyoke 4s,	$10,000 00
1,000 City of Holyoke 4s,	400 00

Loans on Bank Stock, amount on each: —

5 shares First National Bank, Malden,	$500 00
4 shares Union Market National Bank, Watertown,	300 00
2 shares Blackstone National Bank, Boston,	
9 shares First National Bank, Malden,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,750 00	$5,000 00
of Boston, Mass., 3½s,	1,000	1,055 00	1,000 00
of Brockton, Mass, 4s,	2,000	2,100 00	2,000 00
of Eastport, Me., 4s,	10,000	10,765 00	10,000 00
of Fall River, Mass., 6s,	5,000	5,125 00	5,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,270 00	2,000 00
of Malden, Mass., 3¾s,	22,000	22,151 25	22,000 00
of Malden, Mass., 4s,	110,000	115,962 50	110,000 00
of Milwaukee, Wis., 5s,	7,750	7,827 00	7,750 00
of New Bedford, Mass., 7s,	1,000	1,067 00	1,000 00
of Newton, Mass., 5s,	5,000	5,562 00	5,000 00
of Quincy, Mass., 3½s,	10,000	10,333 00	10,000 00
of Quincy, Mass., 4s,	17,900	18,315 00	17,900 00
of Saginaw, Mich., 4s,	7,000	7,455 00	7,000 00
of Somerville, Mass, 4s,	1,000	1,005 00	1,000 00
Town of Bourne, Mass., 4s,	9,600	9,774 00	9,600 00
of Burrillville, R. I., 4s,	15,000	15,975 00	15,000 00
of Clinton, Mass., 4s,	3,000	3,315 00	3,000 00
of Ipswich, Mass., 4s,	10,000	11,175 00	10,000 00
of Leicester, Mass., 4s,	4,000	4,120 00	4,000 00
of Ludlow, Mass., 3½s,	3,000	3,002 00	3,000 00
of Marblehead, Mass., 4s,	1,000	1,000 00	1,000 00
of Needham, Mass., 4s,	1,000	1,033 00	1,000 00
of Old Orchard, Me., 4s,	10,000	10,850 00	10,000 00*
of Orange, Mass., 4s,	1,000	1,032 00	1,000 00
of Sharon, Mass., 4s,	4,000	4,347 00	4,000 00
of Ware, Mass., 4s,	2,000	2,017 00	2,000 00
of Westfield, Mass., 4s,	2,300	2,318 00	2,300 00
of Winchester, Mass., 4s,	1,000	1,047 00	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
of Middlesex, Mass., 3½s,	18,000	18,097 50	18,000 00
United States 3s,	5,000	5,300 00	5,000 00
	$306,550	$321,945 25	$306,550 00

* Legal investments when made.

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Malden Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
23	Atlantic Nat'l Bank, Boston, .	$2,300	$2,576 00	$2,300 00
20	Atlas National Bank, Boston, .	2,000	2,180 00	2,000 00
8	Eliot National Bank, Boston, .	800	1,040 00	800 00
15	First National Bank, Boston, .	1,500	2,925 00	1,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,069 75	1,100 00
30	Merchants' N'l Bank, Boston, .	3,000	4,650 00	3,000 00
13	N'l Bank of Commerce, Boston,	1,300	1,371 50	1,300 00
12	N'l B'k of No. America, Boston,	1,200	1,227 00	1,200 00
55	N'l B'k of Redemption, Boston,	5,500	6,228 75	5,500 00
28	National Eagle Bank, Boston,.	2,800	2,464 00	2,800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,526 50	7,300 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,135 00	2,000 00
5	Nat'l Revere Bank, Boston, .	500	460 00	500 00
5	Nat'l Rockland Bank, Boston,.	500	620 00	500 00
14	North Nat'l Bank, Boston, .	1,400	1,428 00	1,400 00
10	Old Boston N'l Bank, Boston,.	1,000	1,100 00	1,000 00
16	Shawmut Nat'l Bank, Boston,.	1,600	1,952 00	1,600 00
47	State National Bank, Boston, .	4,700	5,252 25	4,700 00
5	Tremont Nat'l Bank, Boston, .	500	355 00	500 00
68	First National Bank, Malden, .	6,800	10,778 00	6,800 00
		$50,300	$61,978 75	$50,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$12,000	$12,930 00	$12,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,037 50	5,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,367 50	3,000 00
Concord & Claremont R.R. 4½s, .	10,000	11,100 00	10,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,000 00	25,000 00
Maine Central R.R. 4s, ...	10,000	10,500 00	10,000 00
Old Colony R.R. 4s, ...	10,000	11,100 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	15,000	18,187 50	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	12,900 00	10,000 00
	$100,000	$112,122 50	$100,000 00

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Malden Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,428 00	2 per cent.	$55,000 00	3¾ per cent.	$821,679 00	5 per cent.
30,000 00	3 "	90,000 00	3⅞ "	315,036 00	5½ "
10,000 00	3⅜ "	316,050 00	4 "	631,648 85	6 "
95,000 00	3½ "	165,000 00	4½ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$7,058 50
Assessed value of the same,		9,450 00
Net income received from same during year ending Oct. 31, 1898,		159 50
Number of loans which are of an amount not exceeding $3,000 each,	710	
Aggregate amount of the same,		984,325 00
Total number of loans upon real estate,	847	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		140,803 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, 1898,	2 per cent., $50,344 92 2 per cent., 52,436 10	102,781 02
Number of accounts opened during the year ending Oct. 31, 1898,	1,562	
Number of accounts closed during the year ending Oct. 31, 1898,	1,124	
Total number of open accounts Oct. 31, 1898,	9,523	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		7,812 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		582,338 74
Number of same,	13,198	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		438,619 40
Number of same,	10,038	
Date of examination by commissioner: April 18.		

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Federal Reserve Bank of St. Louis

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 49.

N. P. SANBORN, *President.* WILLIAM GILLEY, *Treasurer.*
JOHN G. BROUGHTON, *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,
ROBERT C. BRIDGE.

Open for business every business day, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$51,564 64	Deposits,	$539,468 78
Bank stock, as per schedule,	56,890 79	Guaranty fund,	17,103 67
Loan on bank stock,	2,000 00	Interest account,	9,324 22
Railroad bonds, as per schedule,	69,000 00	Profit and loss account,	293 07
Real estate by foreclosure,	23,149 46		
Loans on real estate,	173,191 65		
Loans on personal security,	155,166 77		
Loans to counties, cities or towns (notes),	4,000 00		
Deposit in bank, on interest,	23,073 28		
Expense account,	895 04		
Bennett Spinning Co. stock,*	5,800 00		
Cash on hand,	1,458 11		
	$566,189 74		$566,189 74

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

Marblehead National Bank, Marblehead, ... $23,073 28

Loan on Bank Stock:—

22 shares National Grand Bank, Marblehead, ... $2,000 00

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Federal Reserve Bank of St. Louis

Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,080 00	$8,000 00
of Indianapolis, Ind., 4s,	10,000	11,000 00	10,000 00
of Portsmouth, N. H., 4s,	10,000	10,400 00	10,000 00
Town of Marblehead, Mass., 4s,	13,500	14,107 22	13,564 64
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
	$51,500	$54,387 22	$51,564 64

* 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	$1,560 00	$2,000 00
31	Boylston Nat'l Bank, Boston,	3,100	3,751 00	3,839 50
25	Continental N'l Bank, Boston,	2,500	3,000 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	570 00	591 25
9	Market Nat'l Bank, Boston,	900	693 00	900 00
25	Merchants' Nat'l B'k, Boston,	2,500	3,875 00	3,331 25
20	Mount Vernon N'l B'k, Boston,	2,000	1,925 00	2,505 20
19	N'l B'k of Commerce, Boston,	1,900	2,004 50	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,556 25	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,284 25	3,342 25
24	N'l B'k of the Republic, Boston,	2,400	3,450 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,416 00	3,744 00
3	National Revere Bank, Boston,	300	276 00	300 00
25	North National Bank, Boston,	2,500	2,550 00	2,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,050 00	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	2,142 00	2,100 00
58	State National Bank, Boston,	5,800	6,481 50	6,300 45
8	Winthrop Nat'l Bank, Boston,	800	1,088 00	800 00
54	Marblehead National Bank, Marblehead,	5,400	4,320 00	5,935 75
38	N'l Grand Bank, Marblehead,	3,800	4,370 00	4,639 15
		$49,600	$54,362 50	$56,890 79

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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	$10,500 00	$10,000 00
Boston & Maine R.R. 4s,	7,000	7,787 50	7,000 00
Fitchburg R.R. 5s,	21,000	22,805 00	21,000 00
Maine Central R.R. 4½s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,200 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,350 00	16,000 00
	$68,000	$76,642 50	$69,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,073 28	2 per cent.	$110,202 37	5 per cent.	$29,750 00	5½ per cent.
21,000 00	4 "	10,000 00	5¼ "	109,906 05	6 "
53,500 00	4½ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$23,149 46
Assessed value of the same,		30,200 00
Number of loans which are of an amount not exceeding $3,000 each,	126	
Aggregate amount of the same,		112,346 05
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, 1898,		23,840 01
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, 1898,	2 per cent., $10,582 32 2 per cent., 10,277 29	20,859 61
Number of accounts opened during the year ending Oct. 31, 1898,	311	
Number of accounts closed during the year ending Oct. 31, 1898,	223	
Total number of open accounts Oct. 31, 1898,	2,231	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		873 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		69,941 00
Number of same,	1,291	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		83,297 48
Number of same,	1,500	
Date of examination by commissioner: June 27.		

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MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 112.

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. GREELEY.

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.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$498,800 00	Deposits,	$2,061,435 72
Bank stock, as per schedule,	207,900 00	Guaranty fund,	95,318 75
Railroad bonds, as per schedule,	207,000 00	Interest account,	18,143 90
Boston Terminal Co. bonds,	102,850 00	Profit and loss account,	31,492 20
Real estate (for banking purposes),	56,074 90	Bank liquidation account,	3,686 00
Real estate by foreclosure,	18,979 26		
Loans on real estate,	885,332 00		
Loans on personal security,	80,015 00		
Loans to counties, cities or towns (notes),	66,000 00		
Deposits in banks, on interest,	76,242 14		
Expense account,	3,488 15		
Taxes paid,	786 24		
Cash on hand,	6,608 88		
	$2,210,076 57		$2,210,076 57

Cash on Deposit in Banks, amount in each: —

First National Bank, Marlborough,	$52,573 57*
People's National Bank, Marlborough,	23,668 57

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

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$41,000	$43,985 00	$41,000 00
of Boston, Mass., 6s,	11,000	12,265 00	11,000 00
of Brockton, Mass., 4s,	15,000	16,735 00	15,000 00
of Cambridge, Mass., 4s,	17,000	17,760 00	17,000 00
of Cambridge, Mass., 6s,	1,000	1,105 00	1,000 00
of Chelsea, Mass., 4s,	10,000	10,400 00	10,000 00
of Detroit, Mich., 4s,	25,000	27,713 00	25,000 00
of Haverhill, Mass., 4s,	10,000	10,300 00	10,000 00
of Holyoke, Mass., 4s,	20,000	21,850 00	20,000 00
of Keene, N. H., 4s,	10,000	10,250 00	10,000 00
of Lawrence, Mass., 4s,	20,000	21,750 00	20,000 00
of Lewiston, Me., 5s,	7,000	8,610 00	7,000 00
of Lynn, Mass., 4s,	12,000	12,150 00	12,000 00
of Malden, Mass., 4s,	10,000	10,825 00	10,000 00
of Marlborough, Mass., 4s,	42,000	45,060 00	42,000 00
of Medford, Mass., 4s,	5,000	5,450 00	5,000 00
of New Bedford, Mass., 4s,	10,000	11,400 00	10,000 00
of Newton, Mass., 4s,	18,000	19,935 00	18,000 00
of Newton, Mass., 5s,	2,000	2,220 00	2,000 00
of Quincy, Mass, 4s,	3,800	3,832 00	3,800 00
of Waltham, Mass., 4s,	12,000	12,000 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,450 00	5,000 00
of Woburn, Mass., 4s,	10,000	10,280 00	10,000 00
of Worcester, Mass., 3½s,	5,000	5,100 00	5,000 00
of Worcester, Mass, 4s,	5,000	5,700 00	5,000 00
Town of Arlington, Mass., 4s,	17,000	18,920 00	17,000 00
of Athol, Mass, 4s,	5,000	5,550 00	5,000 00
of Attleborough, Mass., 4s,	10,000	10,850 00	10,000 00
of Chicopee, Mass., 4s,	15,000	16,410 00	15,000 00
of Clinton, Mass., 4s,	9,000	9,675 00	9,000 00
of Gt. Barrington, Mass., 4s,	5,000	5,550 00	5,000 00
of Leominster, Mass., 4s,	15,000	16,800 00	15,000 00
of Melrose, Mass., 4s,	10,000	11,150 00	10,000 00
of Pawtucket, R. I., 4s,	3,000	3,135 00	3,000 00*
of Pawtucket, R. I., 5s,	10,000	10,050 00	10,000 00*
of Peabody, Mass., 4s,	15,000	16,650 00	15,000 00
of Wakefield, Mass., 4s,	10,000	10,660 00	10,000 00
of Wellesley, Mass., 4s,	5,000	5,250 00	5,000 00
of Weymouth, Mass., 4s,	8,000	8,780 00	8,000 00
of Winchester, Mass., 4s,	15,000	15,850 00	15,000 00
County of Middlesex, Mass., 4s,	20,000	20,515 00	20,000 00
	$498,800	$537,920 00	$498,800 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.
15	Atlantic Nat'l Bank, Boston, .	$1,500	$1,680 00	$1,500 00
80	Atlas National Bank, Boston, .	8,000	8,720 00	8,000 00
33	Blackstone Nat'l B'k, Boston, .	3,300	2,574 00	3,300 00
57	Boston National Bank, Boston,	5,700	5,657 25	5,700 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,452 00	1,200 00
37	Central Nat'l Bank, Boston, .	3,700	4,403 00	3,700 00
20	Columbian Nat'l Bank, Boston,	2,000	1,940 00	2,000 00
94	Continental N'l Bank, Boston,	9,400	11,280 00	9,400 00
45	Eliot National Bank, Boston, .	4,500	5,850 00	4,500 00
62	Everett National Bank, Boston,	3,100	2,480 00	3,100 00
70	Faneuil Hall N'l Bank, Boston,	7,000	8,802 50	7,000 00
12	Fourth National Bank, Boston,	1,200	1,416 00	1,200 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,850 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,403 75	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,000 00	7,000 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
5	Massachusetts N'l B'k, Boston,	500	375 00	500 00
5	Mechanics' Nat'l B'k, Boston, .	500	605 00	500 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
20	Mt. Vernon N'l Bank, Boston,	2,000	1,925 00	2,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,582 50	1,500 00
86	N'l B'k of No. America, Boston,	8,600	8,793 50	8,600 00
42	N'l B'k of Redemption, Boston,	4,200	4,756 50	4,200 00
150	N'l B'k of the Republic, Boston,	15,000	21,487 50	15,000 00
50	National City Bank, Boston, .	–	250 00	–
76	National Eagle Bank, Boston,	7,600	6,688 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	9,787 50	7,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,135 00	2,000 00
40	National Revere Bank, Boston,	4,000	3,680 00	4,000 00
25	National Union Bank, Boston, .	2,500	3,331 25	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,112 50	5,000 00
60	Shawmut Nat'l Bank, Boston, .	6,000	7,320 00	6,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,100 00	5,000 00
72	State National Bank, Boston, .	7,200	8,046 00	7,200 00
33	Suffolk National Bank, Boston,	3,300	3,498 00	3,300 00
90	Third National Bank, Boston, .	9,000	8,032 50	9,000 00
52	Tremont Nat'l Bank, Boston, .	5,200	3,692 00	5,200 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,080 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	3,750 00	3,000 00
97	First N'l Bank, Marlborough, .	9,700	10,864 00	9,700 00
100	People's N'l B'k, Marlborough,	10,000	11,600 00	10,000 00
14	Newton Nat'l Bank, Newton, .	1,400	1,260 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,240 00	1,600 00
		$207,900	$230,475 25	$207,900 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	$21,500 00	$20,000 00
Boston & Lowell R.R. 4s,	15,000	15,650 00	15,000 00
Boston & Lowell R.R. 5s,	2,000	2,010 00	2,000 00
Boston & Maine R.R. 4s,	15,000	16,800 00	15,000 00
Boston & Providence R.R. 4s,	5,000	5,425 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s,	20,000	21,550 00	20,000 00
Fitchburg R.R. 5s,	3,000	3,000 00	3,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
N. Y., Providence & Boston R.R. 7s,	5,000	5,000 00	5,000 00
Old Colony R.R. 4s,	45,000	50,300 00	45,000 00
Old Colony R.R. 4½s,	11,000	11,550 00	11,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,200 00	10,000 00
Providence & Worcester R.R. 4s,	20,000	22,850 00	20,000 00
Upper Coos R.R. 4½s,	11,000	11,880 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,000 00	10,000 00
	$207,000	$225,115 00	$207,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,668 57	2 per cent.	$76,500 00	4 per cent.	$280,950 00	5 per cent.
52,573 57	2½ "	150,000 00	4½ "	17,365 00	5½ "
3,000 00	3¾ "	25,000 00	4¾ "	478,532 00	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 forclosure or otherwise,	18,979 26
Assessed value of the same,	15,800 00
Net income received from same during year ending Oct. 31, 1898,	189 94
Number of loans which are of an amount not exceeding $3,000 each,	589
Aggregate amount of the same,	536,017 00
Total number of loans upon real estate,	632
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	99,291 81

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

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Marlborough Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $38,874 62 2 per cent., 39,894 95	$78,769 57
Number of accounts opened during the year ending Oct. 31, 1898,	770	
Number of accounts closed during the year ending Oct. 31, 1898,	672	
Total number of open accounts Oct. 31, 1898,	5,961	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,447 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		314,981 00
Number of same,	4,429	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		350,033 99
Number of same,	3,979	

Date of examination by commissioner: February 28.

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Federal Reserve Bank of St. Louis

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, HUBBELL P. TERRY,
LEMUEL SEARS, JOEL S. WEBBER,
HENRY E. GAYLORD.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$68,637 50	Deposits,	$1,211,621 83
Loans on bank stock,	23,100 00	Guaranty fund,	38,973 00
Real estate by foreclosure,	7,600 00	Interest account,	38,270 16
Loans on real estate,	760,091 96	Profit and loss account,	12,818 81
Loans on personal security,	276,832 42	Suspense account,	73 01
Loans on depositors' books,	750 00		
Deposits in banks, on interest,	116,168 21		
Deposits in banks, not on interest,	15,000 00		
Expense account,	3,046 42		
Furniture and fixtures,	500 00		
Albion Paper Co. stock,*	20,000 00		
Cash on hand,	10,030 30		
	$1,301,756 81		$1,301,756 81

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	$56,168 21
Hadley Falls National Bank, Holyoke,	15,000 00
Holyoke National Bank, Holyoke,	30,000 00
Home National Bank, Holyoke,	20,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

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Mechanics' Savings Bank, Holyoke — Continued.

Loans on Bank Stock, amount on each: —

10 shares Second National Bank, Springfield, 10 shares Hadley National Bank, Holyoke, 10 shares Holyoke National Bank, Holyoke,	$1,600 00
12 shares Agawam National Bank, Springfield,	800 00
5 shares First National Bank, Springfield, 50 shares Home National Bank, Holyoke,	5,000 00
46 shares Hadley Falls National Bank, Holyoke, 63 shares City National Bank, Holyoke, 7 shares Chicopee National Bank, Springfield, 18 shares Second National Bank, Springfield, 23 shares Third National Bank, Springfield,	9,000 00
10 shares City National Bank, Holyoke, 10 shares Home National Bank, Holyoke,	1,000 00
25 shares Springfield Safe Deposit and Trust Company, Springfield,	2,500 00
10 shares City National Bank, Holyoke,	900 00
25 shares Home National Bank, Holyoke,	2,300 00*

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

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	$2,244 00	$3,000 50
258	City National Bank, Holyoke,	25,800	27,090 00	28,650 00
121	Hadley Falls N'l B'k, Holyoke,	12,100	18,150 00	19,159 00
3	Holyoke Nat'l Bank, Holyoke,	300	465 00	498 00
50	Home National Bank, Holyoke,	5,000	5,500 00	5,750 00
20	First Nat'l Bank, Springfield,	2,000	2,240 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	11,000 00	8,500 00
		$52,400	$66,689 00	$68,637 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$116,168 21	4 per cent.	$1,058,299 38	5 per cent.	$2,475 00	6 per cent.

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Holyoke — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$7,600 00
Assessed value of the same,		8,070 00
Net income received from same during year ending Oct. 31, 1898,		300 00
Number of loans which are of an amount not exceeding $3,000 each,	264	
Aggregate amount of the same,		342,487 42
Total number of loans upon real estate,	281	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		59,789 66
Times for the dividends fixed by the by-laws: second Tuesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $21,049 61 2 per cent., 21,857 17	42,906 78
Number of accounts opened during the year ending Oct. 31, 1898,	561	
Number of accounts closed during the year ending Oct. 31, 1898,	453	
Total number of open accounts Oct. 31, 1898,	2,971	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,433 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		266,313 35
Number of same,	3,810	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		218,913 18
Number of same,	2,727	

Date of examination by commissioner: September 22.

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Federal Reserve Bank of St. Louis

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 48.

CHARLES L. HILDRETH, *President.* CHARLES C. HUTCHINSON, *Treasurer.*
CHARLES C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JACOB ROGERS, CLARENCE H. NELSON,
JAMES FRANCIS, JOHN DAVIS,
CHARLES C. HUTCHINSON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$219,000 00	Deposits,	$2,410,044 09
Bank stock, as per schedule,	261,050 00	Guaranty fund,	112,000 00
Loans on bank stock,	30,500 00	Interest account,	8,799 80
Railroad bonds, as per schedule,	205,000 00	Rents,	25,444 50
Real estate (for banking purposes),	81,000 00	Suspense account,	1,586 24
Real estate by foreclosure,	15,375 00		
Loans on real estate,	1,196,029 25		
Loans on personal security,	466,284 29		
Deposits in banks, on interest,	73,395 36		
Expense account,	2,649 32		
Tax account,	1,101 00		
Cash on hand,	6,490 41		
	$2,557,874 63		$2,557,874 63

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$2,949 73
Old Lowell National Bank, Lowell,	10,000 00
Railroad National Bank, Lowell,	60,445 63

Loans on Bank Stock, amount on each: —

55 shares Railroad National Bank, Lowell,	$5,500 00
100 shares Railroad National Bank, Lowell,	
150 shares National Hide and Leather Bank, Boston,	25,000 00
30 shares Old Boston National Bank, Boston,	

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$30,000	$31,695 00	$30,000 00
of Concord, N. H., 4s,	10,000	10,800 00	10,000 00
of Lowell, Mass, 4s,	16,000	17,216 00	16,000 00
of Lynn, Mass., 4s,	10,000	10,500 00	10,000 00
of Marlborough, Mass., 4s,	20,000	21,580 00	20,000 00
of Milwaukee, Wis., 5s,	48,000	50,400 00	48,000 00
of Newton, Mass., 4s,	10,000	10,530 00	10,000 00
of Providence, R. I., 4s,	20,000	21,636 00	20,000 00
of Waltham, Mass., 4s,	10,000	10,534 00	10,000 00
of Waterbury, Conn., 4s,	25,000	26,787 50	25,000 00
Town of Arlington, Mass., 4s,	20,000	21,160 00	20,000 00
	$219,000	$232,838 50	$219,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	$10,600	$11,554 00	$11,660 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,148 00	6,600 00
63	Boston Nat'l Bank, Boston,	6,300	6,252 75	7,056 00
25	Eliot National Bank, Boston,	2,500	3,250 00	2,500 00
90	Everett Nat'l Bank, Boston,	4,500	3,600 00	4,500 00
8	First National Bank, Boston,	800	1,560 00	800 00
65	Hamilton Nat'l Bank, Boston,	6,500	7,410 00	8,000 00
13	Howard National Bank, Boston,	1,300	1,264 25	1,300 00
265	Merchants' Nat'l Bank, Boston,	26,500	41,075 00	36,800 00
100	Metropolitan N'l B'k. Boston,	10,000	9,100 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	962 50	1,000 00
45	N'l B'k of Commerce, Boston,	4,500	4,747 50	5,040 00
37	N'l B'k of No. America, Boston,	3,700	3,783 25	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	31,823 25	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	11,889 75	9,960 00
40	National Eagle Bank, Boston,	4,000	3,520 00	4,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	32,025 00	31,000 00
106	National Revere Bank, Boston,	10,600	9,752 00	13,800 00
100	Nat'l Webster Bank, Boston,	10,000	10,225 00	9,600 00
105	New England N'l B'k, Boston,	10,500	15,960 00	15,500 00
43	North National Bank, Boston,	4,300	4,386 00	5,160 00
20	Second National Bank, Boston,	2,000	3,480 00	2,500 00
39	Shawmut National B'k, Boston,	3,900	4,758 00	4,290 00
67	Suffolk National Bank, Boston,	6,700	7,102 00	6,700 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Collateral Loan Co., Boston, .	$3,700	$5,180 00	$3,700 00
30	Bay State N'l Bank, Lawrence,	2,250	3,540 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	14,976 00	13,839 00
68	First National Bank, Malden, .	6,800	10,778 00	7,480 00
		$227,650	$269,102 25	$261,050 00

NOTE. — This bank held nine shares of the National City Bank, Boston, which have been charged off.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$50,000	$53,750 00	$50,000 00
Fitchburg R.R. 4s, ...	25,000	26,557 50	25,000 00
Fitchburg R.R. 5s, ...	25,000	26,700 00	25,000 00
Maine Central R.R. 4s, . . .	25,000	26,335 00	25,000 00
Maine Central R.R. 4½s, . . .	25,000	27,672 50	25,000 00
New York, New Haven & Hartford R.R. 4s, ...	25,000	27,907 50	25,000 00
Old Colony R.R. 4s, ...	30,000	32,577 00	30,000 00
	$205,000	$221,499 50	$205,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,949 73	2 per cent.	$45,000 00	4¼ per cent.	$3,000 00	5½ per cent.
70,445 63	2½ "	211,000 00	4½ "	33,250 00	6 "
100,000 00	3⅝ "	1,062,063 54	5 "	2,500 00	7 "
236,000 00	4 "				

Amount invested in real estate for banking purposes, ...	$81,000 00
Estimated value of the same, ...	78,000 00
Assessed value of the same, ...	61,000 00
Net income received from same during year ending Oct. 31, 1898, . .	2,199 86
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...	15,375 00
Assessed value of the same, ...	26,000 00
Number of loans which are of an amount not exceeding $3,000 each,	457
Aggregate amount of the same, ...	542,529 25
Total number of loans upon real estate, ...	550

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,			$111,774 50
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, 1898,	2 per cent.,	$46,093 54	92,447 14
	2 per cent.,	46,353 60	
Number of accounts opened during the year ending Oct. 31, 1898,		467	
Number of accounts closed during the year ending Oct. 31, 1898,		549	
Total number of open accounts Oct. 31, 1898,		4,935	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),			6,732 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,			270,806 77
Number of same,		2,792	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,			325,231 97
Number of same,		3,603	
Date of examination by commissioner: December 13.			

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Federal Reserve Bank of St. Louis

MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President.* GEORGE E. BATCHELDER, *Treasurer.*
EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES WIGHT, WILLIAM A. LANG,
EDWARD F. PARKER.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$2,000 00	Deposits,	$80,341 10
Bank stock, as per schedule,	1,600 00	Guaranty fund,	756 01
Loans on bank stock,	850 00	Profit and loss account,	1,729 82
Railroad bonds, as per schedule,	11,000 00		
Real estate by foreclosure,	884 12		
Loans on real estate,	56,820 84		
Loans on personal security,	9,500 00		
Deposit in bank, not on interest,	171 97		
	$82,826 93		$82,826 93

Cash on Deposit in Bank: —

First National Bank, Reading,	$171 97

Loans on Bank Stock, amount on each: —

3 shares First National Bank, Reading,	$250 00
10 shares Blackstone National Bank, Boston,	600 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Reading — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass., 4s, . .	$2,000	$2,045 00	$2,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	First National Bank, Reading,	$1,600	$1,840 00	$1,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$5,000	$5,222 00	$5,000 00
Fitchburg R.R. 5s, ...	2,000	2,130 00	2,000 00
Maine Central R.R. 4s, . . .	2,000	2,085 00	2,000 00
Maine Central R.R. 4½s, . . .	1,000	1,095 00	1,000 00
Upper Coos R.R. 4s, . . .	1,000	1,040 00	1,000 00
	$11,000	$11,572 00	$11,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,130 00	5 per cent.	$7,000 00	5½ per cent.	$45,040 84	6 per cent.

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Mechanics' Savings Bank, Reading — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$884 12
Assessed value of the same,		1,200 00
Number of loans which are of an amount not exceeding $3,000 each,	54	
Aggregate amount of the same,		67,170 84
Total number of loans upon real estate,	46	
Amount of investments from which no income is received,		884 12
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		3,870 59
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, 1898,	2 per cent., $1,226 89 2 per cent., 1,317 55	2,544 44
Number of accounts opened during the year ending Oct. 31, 1898,	116	
Number of accounts closed during the year ending Oct. 31, 1898,	67	
Total number of open accounts Oct. 31, 1898,	415	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		167 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		35,459 66
Number of same,	512	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		24,394 17
Number of same,	359	

Date of examination by commissioner: March 23.

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Federal Reserve Bank of St. Louis

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 96.

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, BENJAMIN F. HAYES,
DANIEL A. GLEASON, FRANK E. CHANDLER,
CHARLES M. BARRETT.

Open for business every business day, 8 to 11 A.M.; 3 to 6 P.M.: also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$170,500 00	Deposits,	$1,582,213 51
Bank stock, as per schedule,	41,600 00	Guaranty fund,	48,000 00
Railroad bonds, as per schedule,	64,000 00	Interest account,	34,995 78
Real estate (for banking purposes),	20,000 00	Profit and loss account,	8,149 14
Real estate by foreclosure,	6,442 57		
Loans on real estate,	992,141 72		
Loans on personal security,	315,500 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	52,550 17		
Cash on hand,	4,623 97		
	$1,673,358 43		$1,673,358 43

Cash on Deposit in Banks, amount in each: —

National Bank of Commerce, Boston,	$25,146 68
National Exchange Bank, Boston,	27,403 49

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Federal Reserve Bank of St. Louis

Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	$15,000	$16,200 00	$15,000 00
of Biddeford, Me., 4s,	14,500	14,790 00	14,500 00
of Fall River, Mass., 6s,	3,000	3,540 00	3,000 00
of Lynn, Mass., 5s,	5,000	5,400 00	5,000 00
of Malden, Mass., 4s,	3,000	3,120 00	3,000 00
of Medford, Mass., 4s,	45,000	48,750 00	45,000 00
of Providence, R. I., 4s,	25,000	28,500 00	25,000 00
Town of Arlington, Mass., 4s,	5,000	5,350 00	5,000 00
of Hartland, Me., 4½s,	10,000	10,000 00	10,000 00*
of Natick, Mass., 4s,	5,000	5,025 00	5,000 00
of Wellesley, Mass., 4s,	15,000	16,050 00	15,000 00
United States 4s,	25,000	31,750 00	25,000 00
	$170,500	$188,475 00	$170,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Blackstone Nat'l B'k, Boston,	$2,200	$1,716 00	$2,200 00
25	Boston National Bank, Boston,	2,500	2,481 25	2,500 00
20	Commercial N'l Bank, Boston,	2,000	1,520 00	2,000 00
15	Continental N'l Bank, Boston,	1,500	1,800 00	1,500 00
15	Hamilton N'l Bank, Boston,	1,500	1,710 00	1,500 00
10	Market National Bank, Boston,	1,000	770 00	1,000 00
25	Monument Nat'l B'k, Boston,	2,500	4,900 00	2,500 00
62	N'l Bank of Commerce, Boston,	6,200	6,541 00	6,200 00
40	National Bank of the Commonwealth, Boston,	4,000	5,800 00	4,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,148 75	1,500 00
10	National Eagle Bank, Boston,	1,000	880 00	1,000 00
55	Nat'l Exchange Bank, Boston,	5,500	7,177 50	5,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,135 00	2,000 00
3	National Revere Bank, Boston,	300	276 00	300 00
6	National Webster B'k, Boston,	600	613 50	600 00
20	North National Bank, Boston,	2,000	2,040 00	2,000 00
16	Suffolk National Bank, Boston,	1,600	1,696 00	1,600 00
12	Winthrop Nat'l B'k, Boston,	1,200	1,632 00	1,200 00
25	Central National Bank, Lynn,	2,500	3,750 00	2,500 00
		$41,600	$49,587 00	$41,600 00

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Medford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$21,600 00	$20,000 00
Fitchburg R.R. 4s,	25,000	26,550 00	25,000 00
Fitchburg R.R. 5s,	3,000	3,202 50	3,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,350 00	10,000 00
Troy & Boston R.R. 7s,	6,000	9,000 00	6,000 00
	$64,000	$70,702 50	$64,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$52,550 17	2 per cent.	$15,000 00	4¼ per cent.	$31,800 00	5½ per cent.
50,000 00	3⅞ "	91,660 00	4½ "	223,911 72	6 "
156,000 00	4 "	745,270 00	5 "		

Amount invested in real estate for banking purposes,		$20,000 00
Estimated value of the same,		20,450 00
Assessed value of the same,		20,450 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		6,442 57
Assessed value of the same,		13,850 00
Net income received from same during year ending Oct. 31, 1898,		288 00
Number of loans which are of an amount not exceeding $3,000 each,	424	
Aggregate amount of the same,		617,531 00
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, 1898,		73,226 91
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, 1898,	2 per cent., $27,472 70 2 per cent., 28,896 32	56,369 02
Number of accounts opened during the year ending Oct. 31, 1898,	570	
Number of accounts closed during the year ending Oct. 31, 1898,	429	
Total number of open accounts Oct. 31, 1898,	4,479	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,311 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		298,660 00
Number of same,	4,482	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		246,280 29
Number of same,	3,769	
Date of examination by commissioner: June 28.		

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MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 36.

MILTON M. FISHER, *President.* WILLIAM H. UPTON, *Treasurer*
WILLIAM H. UPTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. M. FISHER, SUMNER ROBBINS,
S. G. CLARK, W. H. CAREY,
W. P. CLARK, GEO. R. DRAKE.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$50,000 00	Deposits,	$314,567 41
Bank stock, as per schedule,	23,110 00	Guaranty fund,	15,328 49
Loans on bank stock,	1,950 00	Interest account,	7,987 41
Railroad bonds, as per schedule,	58,000 00	Bank liquidation account,	472 50
Loans on railroad stock,	500 00		
Real estate by foreclosure,	5,488 00		
Loans on real estate,	138,172 65		
Loans on personal security,	22,810 06		
Loans to counties, cities or towns (notes),	19,866 68		
Loans on depositors' books,	180 00		
Deposits in banks, on interest,	15,532 75		
Cash on hand,	2,745 67		
	$338,355 81		$338,355 81

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$11,192 69
Howard National Bank, Boston,	4,340 06

Loans on Bank Stock, amount on each: —

20 shares Central National Bank, Boston,	$1,750 00
5 shares Dedham National Bank, Dedham,	200 00

Loan on Railroad Stock: —

3 shares Boston & Albany R.R.,	$500 00

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Federal Reserve Bank of St. Louis

Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$2,000	$2,120 00	$2,000 00
of Boston, Mass., 6s,	2,000	2,340 00	2,000 00
of Brockton, Mass., 4s.,	3,000	3,000 00	3,000 00
of Detroit, Mich., 6s,	1,000	1,180 00	1,000 00
of Fort Wayne, Ind., 6s,	3,000	3,065 00	3,000 00
of Grand Rapids, Mich., 4½s,	3,000	3,210 00	3,000 00
of Grand Rapids, Mich., 5s,	2,000	2,170 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,340 00	2,000 00
of Minneapolis, Minn., 4½s,	7,000	8,105 00	7,000 00
of New London, Conn., 7s,	1,000	1,030 00	1,000 00
of Quincy, Mass., 4s,	1,000	1,005 00	1,000 00
of Springfield, Ohio, 5s,	6,000	6,770 00	6,000 00
of St. Louis, Mo., 6s,	1,000	1,005 00	1,000 00
of Waltham, Mass , 4s,	5,000	5,400 00	5,000 00
of Youngstown, Ohio, 5s,	5,000	5,300 00	5,000 00
Town of Melrose, Mass., 4s,	1,000	1,050 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	$50,000	$54,340 00	$50,000 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	$654 00	$600 00
18	Boston National Bank, Boston,	1,800	1,786 50	1,800 00
30	Central Nat'l Bank, Boston,	3,000	3,570 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	972 50	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
10	Market National Bank, Boston,	1,000	770 00	1,000 00
15	Mt. Vernon N'l B'k, Boston,	1,500	1,443 75	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,601 25	1,500 00
13	National Revere Bank, Boston,	1,300	1,196 00	1,300 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,440 00	2,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,100 00	2,000 00
17	Franklin Nat'l Bank, Franklin,	1,700	1,989 00	1,700 00
3	Wrentham N'l B'k, Wrentham,	210	210 00	210 00
		$23,110	$25,133 00	$23,110 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	$2,300 00	$2,000 00
Boston & Lowell R.R. 4s,	5,000	5,230 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	6,220 00	5,000 00
Boston & Providence R.R. 4s,	3,000	3,300 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,375 00	5,000 00
Fitchburg R.R. 5s,	3,000	3,330 00	3,000 00
Maine Central R.R. 4½s,	8,000	8,840 00	8,000 00
Maine Central R.R. 6s,	2,000	2,090 00	2,000 00
Newport & Richford R.R. 5s,	2,000	2,200 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,360 00	3,000 00
Portland & Ogdensburg R.R. 6s,	2,000	2,100 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,880 00	4,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	3,000	3,870 00	3,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,350 00	5,000 00
	$58,000	$64,905 00	$58,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,532 75	2 per cent.	$6,300 00	4¼ per cent.	$3,000 00	5½ per cent.
3,000 00	3½ "	3,000 00	4½ "	131,762 71	6 "
7,366 68	4 "	29,050 00	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,488 00
Assessed value of the same,		5,750 00
Number of loans which are of an amount not exceeding $3,000 each,	245	
Aggregate amount of the same,		121,882 71
Total number of loans upon real estate,	175	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		16,485 85
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, 1898,	2 per cent., $5,530 40 2 per cent., 5,729 14	11,259 54
Number of accounts opened during the year ending Oct. 31, 1898,	183	
Number of accounts closed during the year ending Oct. 31, 1898,	131	
Total number of open accounts Oct. 31, 1898,	1,220	

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Federal Reserve Bank of St. Louis

Medway Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$1,195 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		68,918 14
Number of same,	1,186	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		57,525 29
Number of same,	981	

Date of examination by commissioner: January 7.

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MELROSE SAVINGS BANK — MELROSE.

Incorporated April 15, 1872. Present number of corporators, 27.

DANIEL RUSSELL, *President.* ELBRIDGE H. GOSS, *Treasurer.*
JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
GEORGE NEWHALL, SETH E. BENSON,
DANIEL NORTON.

Open for business every business day, 8.30 to 11 A.M.; 2 to 5 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$186,000 00	Deposits,	$863,646 33
Loans on public funds,	300 00	Guaranty fund,	18,016 72
Bank stock, as per schedule,	4,150 00	Interest account,	44,575 67
Loans on bank stock,	148 00		
Boston Terminal Co. bonds,	10,000 00		
Real estate by foreclosure,	38,310 96		
Loans on real estate,	529,740 00		
Loans on personal security,	24,078 91		
Loans to counties, cities or towns (notes),	87,000 00		
Deposits in banks, on interest,	43,346 79		
Suspense account,	209 85		
Cash on hand,	2,954 21		
	$926,238 72		$926,238 72

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$6,240 19
Winthrop National Bank, Boston,	2,191 38
Melrose National Bank, Melrose,	34,915 22*

* This amount has since been reduced within the legal limit.

Loan on Public Funds: —

$1,000 Town of Danvers, Mass., 6s,	$300 00

Loan on Bank Stock: —

2 shares Melrose National Bank, Melrose,	$148 00

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Federal Reserve Bank of St. Louis

Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$6,000	$6,480 00	$6,000 00
of Belfast, Me., 4s,	10,000	10,725 00	10,000 00
of Boston, Mass., 4s,	7,000	7,070 00	7,000 00
of Brockton, Mass., 5s,	8,000	9,240 00	8,000 00
of Columbus, Ohio, 4s,	5,000	5,087 50	5,000 00*
of Kansas City, Mo., 4½s,	10,000	11,250 00	10,000 00
of Malden, Mass., 4s,	12,000	12,710 00	12,000 00
of Portland, Me., 6s,	5,000	6,025 00	5,000 00
Town of Danvers, Mass., 4s,	6,000	6,540 00	6,000 00
of Melrose, Mass., 4s,	103,000	110,732 50	103,000 00
of Reading, Mass., 4s,	9,000	9,925 00	9,000 00
of Winchester, Mass., 4s,	5,000	5,492 50	5,000 00
	$186,000	$201,277 50	$186,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston,	$1,350	$1,080 00	$1,350 00
28	Freeman's N'l Bank, Boston,	2,800	2,800 00	2,800 00
		$4,150	$3,880 00	$4,150 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,346 79	2 per cent.	$10,000 00	4 per cent.	$3,200 00	5½ per cent.
50,000 00	3½ "	76,942 78	5 "	491,124 13	6 "
10,000 00	3¾ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise, $38,310 96
Assessed value of the same (some buildings uncompleted), . . . 36,800 00
Number of loans which are of an amount not exceeding $3,000 each, 452
Aggregate amount of the same, ... 471,390 00
Total number of loans upon real estate, ... 465
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ... 41,200 88
Times for the dividends fixed by the by-laws: January 1 and July 1.

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Federal Reserve Bank of St. Louis

Melrose Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $14,963 11 2 per cent., 15,500 78	$30,463 89
Number of accounts opened during the year ending Oct. 31, 1898,	689	
Number of accounts closed during the year ending Oct. 31, 1898,	545	
Total number of open accounts Oct. 31, 1898,	3,971	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,588 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		252,944 28
Number of same,	5,010	
Amount of withdrawals, including dividends, during the year ending Oct 31, 1898,		233,831 14
Number of same,	3,720	

Date of examination by commissioner: March 7.

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Federal Reserve Bank of St. Louis

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 45.

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, H. O. DELANO,
THOMAS H. HOYT.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$97,000 00	Deposits,	$515,219 96
Bank stock, as per schedule,	9,100 00	Guaranty fund,	25,500 00
Loans on bank stock,	3,800 00	Profit and loss account,	406 86
Railroad bonds, as per schedule,	69,000 00		
Loans on railroad stock,	1,400 00		
Boston Terminal Co. bonds,	5,000 00		
Real estate by foreclosure,	10,570 97		
Loans on real estate,	233,937 00		
Loans on personal security,	65,475 00		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest,	33,000 00		
Deposits in banks, not on interest,	9,843 85		
	$541,126 82		$541,126 82

Cash on Deposit in Banks, amount in each:—

Essex National Bank, Haverhill,	$10,000 00
Merchants' National Bank, Haverhill,	8,000 00
First National Bank, Merrimac,	24,843 85

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Federal Reserve Bank of St. Louis

Merrimac Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

6 shares First National Bank, Merrimac,	$600 00
3 shares First National Bank, Merrimac,	300 00
11 shares First National Bank, Merrimac,	650 00
10 shares First National Bank, Merrimac,	1,000 00
5 shares Merrimack National Bank, Haverhill,	350 00
10 shares First National Bank, Reading,	900 00

Loans on Railroad Stock, amount on each: —

10 shares Boston & Maine R.R.,	$800 00
5 shares Old Colony R.R.,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	$7,000	$7,665 00	$7,000 00
of Chicago, Ill., 7s,	7,000	7,140 00	7,000 00
of Dayton, Ohio, 4s,	8,000	8,180 00	8,000 00*
of Haverhill, Mass., 4s,	20,000	20,600 00	20,000 00
of Keene, N. H., 4s,	2,000	2,150 00	2,000 00
of Lynn, Mass, 4s,	5,000	5,150 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,212 50	5,000 00
of Newton, Mass., 4s,	5,000	5,362 50	5,000 00
of Quincy, Mass., 4s,	8,000	8,190 00	8,000 00
of Stamford, Conn., 4s,	5,000	5,350 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,425 00	5,000 00
Town of Auburn, Me., 4s,	5,000	5,425 00	5,000 00*
County of Aroostook, Me., 4½s,	15,000	16,050 00	15,000 00*
	$97,000	$101,900 00	$97,000 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	$1,040 00	$800 00
17	Blackstone N'l Bank, Boston,	1,700	1,326 00	1,700 00
10	First National Bank, Lynn,	1,000	1,250 00	1,000 00
51	First Nat'l Bank, Merrimae,	5,100	7,140 00	5,100 00
10	Ocean N'l B'k, Newburyport,	500	500 00	500 00
		$9,100	$11,256 00	$9,100 00

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Federal Reserve Bank of St. Louis

Merrimac Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,225 00	$5,000 00
Boston & Maine R.R. 4s,	20,000	22,450 00	20,000 00
Concord & Montreal R.R. 4s,	11,000	11,880 00	11,000 00
Fitchburg R.R. 4s,	15,000	15,300 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,525 00	5,000 00
Maine Central R.R. 4s,	7,000	7,350 00	7,000 00
Old Colony R.R. 4s,	6,000	6,615 00	6,000 00
	$69,000	$74,345 00	$69,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,000 00	3½ per cent.	$43,000 00	4½ per cent.	$21,400 00	5½ per cent.
13,000 00	4 "	134,120 00	5 "	106,092 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$10,570 97
Assessed value of the same,		12,100 00
Number of loans which are of an amount not exceeding $3,000 each,	163	
Aggregate amount of the same,		132,312 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, 1898,		24,868 55
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, 1898,	2 per cent., $9,958 18 2 per cent., 9,899 80	19,857 98
Number of accounts opened during the year ending Oct. 31, 1898,	98	
Number of accounts closed during the year ending Oct. 31, 1898,	86	
Total number of open accounts Oct. 31, 1898,	1,498	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,001 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		39,085 33
Number of same,	632	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		54,793 54
Number of same,	764	
Date of examination by commissioner: June 9.		

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Federal Reserve Bank of St. Louis

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 34.

CHARLES E. ADAMS, *President.* N. G. LAMSON, *Treasurer.*
N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. F. VARNUM, P. P. PERHAM,
N. G. LAMSON, B. F. SARGENT,
H. C. TAFT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$105,850 25	Deposits,	$1,456,500 69
Loans on bank stock,	4,200 00	Guaranty fund,	58,000 00
Railroad bonds, as per schedule,	55,000 00	Profit and loss account,	68,587 78
Real estate by foreclosure,	8,500 00		
Loans on real estate,	832,794 22		
Loans on personal security,	497,448 78		
Loans to counties, cities or towns (notes),	6,000 00		
Loans on depositors' books,	1,520 00		
Deposits in banks, on interest,	52,733 82		
Bennett Spinning Co. stock,*	15,100 00		
Cash on hand,	3,941 40		
	$1,583,088 47		$1,583,088 47

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Old Lowell National Bank, Lowell,	$15,000 00
Wamesit National Bank, Lowell,	37,733 82

Loans on Bank Stock, amount on each:—

17 shares Wamesit National Bank, Lowell,	$1,700 00
20 shares Wamesit National Bank, Lowell,	2,000 00
5 shares Wamesit National Bank, Lowell,	500 00

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Federal Reserve Bank of St. Louis

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	$2,775 00	$2,845 00
45	Atlas National Bank, Boston, .	4,500	4,815 00	4,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,334 50	1,700 00
50	Boston National Bank, Boston,	5,000	4,950 00	5,000 00
20	Columbian N'l Bank, Boston, .	2,000	1,930 00	2,000 00
15	Continental N'l Bank, Boston,	1,500	1,725 00	1,837 50
20	Eliot N'l Bank, Boston, . .	2,000	2,600 00	2,405 00
28	Faneuil Hall N'l Bank, Boston,	2,800	3,500 00	3,654 00
23	Fourth National Bank, Boston,	2,300	2,737 00	2,300 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
35	Hamilton Nat'l Bank, Boston, .	3,500	3,990 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	3,600 00	4,000 00
51	N'l B'k of Commerce, Boston, .	5,100	5,355 00	6,076 75
62	N'l B'k of No. America, Boston,	6,200	6,355 00	7,351 50
104	N'l B'k of Redemption, Boston,	10,400	11,752 00	12,491 50
79	N'l Hide & Leather B'k, Boston,	7,900	8,374 00	8,292 50
7	Nat'l Webster Bank, Boston, .	700	714 00	700 00
15	North National Bank, Boston, .	1,500	1,530 00	1,500 00
34	Old Boston N'l Bank, Boston, .	3,400	3,740 00	3,554 50
55	Shawmut Nat'l Bank, Boston, .	5,500	6,490 00	6,592 50
7	State National Bank, Boston, .	700	777 00	700 00
16	Suffolk National Bank, Boston,	1,600	1,696 00	1,600 00
28	Tremont National B'k, Boston,	2,800	1,988 00	2,800 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	12,954 00	14,105 00
		$93,800	$101,561 50	$105,850 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 4s, . . .	$20,000	$21,500 00	$20,000 00
Boston, Revere Beach & Lynn R.R. 4½s, ...	15,000	17,212 50	15,000 00
Fitchburg R R 4s, ...	10,000	10,200 00	10,000 00
Fitchburg R.R. 4½s, ...	10,000	11,075 00	10,000 00
	$55,000	$59,987 50	$55,000 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.
$37,733 82	2 per cent.	$79,500 00	4¼ per cent.	$82,418 78	5½ per cent.
15,000 00	2½ "	87,050 00	4½ "	45,735 00	6 "
281,000 00	4 "	766,059 22	5 "	200 00	7 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$8,500 00
Assessed value of the same,		9,750 00
Net income received from same during year ending Oct. 31, 1898,		564 23
Number of loans which are of an amount not exceeding $3,000 each,	201	
Aggregate amount of the same,		311,288 78
Total number of loans upon real estate,	267	
Amount of investments from which no income is received,		22,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		68,970 34
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, 1898,	2 per cent., $26,787 89 2 per cent., 27,408 01	54,195 90
Number of accounts opened during the year ending Oct. 31, 1898,	368	
Number of accounts closed during the year ending Oct. 31, 1898,	283	
Total number of open accounts Oct. 31, 1898,	2,653	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,483 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		194,736 38
Number of same,	1,626	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		178,999 13
Number of same,	1,820	
Date of examination by commissioner: March 15.		

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Federal Reserve Bank of St. Louis

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

JAMES H. HARLOW, *President.* ANDREW M. WOOD, *Treasurer.*
ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES H. HARLOW, EVERETT T. LINCOLN,
CHARLES F. CORNISH, MATTHEW H. CUSHING,
GEORGE BRAYTON.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$183,350 00	Deposits,	$1,045,505 58
Bank stock, as per schedule,	9,900 00	Guaranty fund,	40,500 00
Railroad bonds, as per schedule,	79,000 00	Interest account,	12,123 30
Boston Terminal Co. bonds,	15,000 00		
Real estate (for banking purposes),	44,000 00		
Real estate by foreclosure,	6,821 00		
Loans on real estate,	491,912 33		
Loans on personal security,	122,648 62		
Loans to counties, cities or towns (notes),	78,855 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	63,142 54		
Cash on hand,	2,999 39		
	$1,098,128 88		$1,098,128 88

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Boston,	$11,635 97
First National Bank, Merrimac,	10,000 00
Middleborough National Bank, Middleborough,	11,506 57
Pynchon National Bank, Springfield,	30,000 00

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Federal Reserve Bank of St. Louis

Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$6,700	$6,901 00	$6,700 00
of Bay City, Mich., 5s,	10,000	10,325 00	10,000 00
of Boston, Mass., 4s,	6,000	6,000 00	6,000 00
of Burrillville, R. I., 4s,	5,000	5,162 50	5,000 00
of Canton, Ohio, 5s,	45,200	47,095 00	45,200 00
of Chicago, Ill., 7s,	2,000	2,021 25	2,000 00
of Dayton, Ohio, 5s,	10,000	11,525 00	10,000 00*
of Dover, N. H., 4s,	5,000	5,025 00	5,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,525 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Lynn, Mass., 4s,	15,000	15,975 00	15,000 00
of Oshkosh, Wis., 4½s,	13,500	14,880 00	13,500 00
of Rockford, Ill., 4½s,	10,000	10,725 00	10,000 00
of Springfield, Ohio, 6s,	1,000	1,005 00	1,000 00
of Youngstown, Ohio, 6s,	2,950	3,128 50	2,950 00
Town of Weymouth, Mass., 4s,	6,000	6,480 00	6,000 00
County of Washington, Me., 4s,	20,000	20,950 00	20,000 00*
United States 5s,	10,000	11,300 00	10,000 00
	$183,350	$195,323 25	$183,350 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	$3,374 25	$3,300 00
14	Suffolk National Bank, Boston,	1,400	1,484 00	1,400 00
11	Tremont Nat'l Bank, Boston,	1,100	781 00	1,100 00
12	Middleborough National Bank, Middleborough,	1,200	1,260 00	1,200 00
30	National Bank of Commerce, New Bedford,	1,800	1,050 00	1,800 00
11	Plymouth N'l Bank, Plymouth,	1,100	1,155 00	1,100 00
		$9,900	$9,104 25	$9,900 00

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Federal Reserve Bank of St. Louis

Middleborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s,	$20,000	$21,025 00	$20,000 00
Dexter & Newport R.R. 4s,	5,000	5,020 00	5,000 00
Fitchburg R.R 4s,	6,000	6,325 00	6,000 00
Fitchburg R.R. 5s,	8,000	8,616 25	8,000 00
Grafton & Upton R.R. 4s,	5,000	5,000 00	5,000 00
Old Colony R.R. 4s,	10,000	11,300 00	10,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,187 50	5,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,500 00	10,000 00
Rumford Falls & Rangeley Lakes R.R 5s,	10,000	11,700 00	10,000 00
	$79,000	$84,673 75	$79,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,506 57	2½ per cent.	$78,000 00	4 per cent.	$110,500 00	5 per cent.
21,635 97	3 "	10,255 00	4¼ "	24,787 33	5½ "
10,000 00	3½ "	8,300 00	4½ "	482,073 62	6 "

Amount invested in real estate for banking purposes,		$44,000 00
Estimated value of the same,		44,000 00
Assessed value of the same,		36,000 00
Net income received from same during year ending Oct. 31, 1898,		1,167 41
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		6,821 00
Assessed value of the same,		6,590 00
Number of loans which are of an amount not exceeding $3,000 each,	673	
Aggregate amount of the same,		420,802 62
Total number of loans upon real estate,	510	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		52,881 28
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, 1898,	2 per cent., $19,272 11 2 per cent., 19,697 45	38,969 56
Number of accounts opened during the year ending Oct. 31, 1898,	470	
Number of accounts closed during the year ending Oct. 31, 1898,	322	
Total number of open accounts Oct. 31, 1898,	3,416	

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Middleborough Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$3,195 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		183,062 99
Number of same,	2,742	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		169,669 53
Number of same,	2,401	

Date of examination by commissioner: April 8.

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Federal Reserve Bank of St. Louis

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,
CHARLES H. WALCOTT, CHARLES E. BROWN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12.15 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$11,387 50	Deposits,	$1,481,835 99
Bank stock, as per schedule,	176,300 00	Guaranty fund,	67,500 00
Railroad bonds, as per schedule,	272,787 50	Interest account,	30,441 23
Boston Terminal Co. bonds,	36,150 00	Profit and loss account,	412 23
Real estate (for banking purposes),	10,500 00	Bank liquidation account,	5,665 55
Real estate by foreclosure,	42,480 59		
Loans on real estate,	492,865 91		
Loans on personal security,	419,725 00		
Loans to counties, cities or towns (notes),	45,000 00		
Deposits in banks, on interest,	53,657 02		
Deposits in banks, not on interest,	4,595 49		
Expense account,	2,169 91		
Expenses on foreclosed property,	1,541 50		
Bennett Spinning Co. stock,*	10,100 00		
Howland Mills Corp'n stock,*	5,000 00		
Cash on hand,	1,594 58		
	$1,585,855 00		$1,585,855 00

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Union Bank, Boston,	$53,657 02
Concord National Bank, Concord,	4,595 49

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Concord, Mass., 4s,	$10,000	$11,387 50	$11,387 50

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Federal Reserve Bank of St. Louis

Middlesex Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone Nat'l Bank, Boston,	$6,600	$5,148 00	$6,600 00
100	Boston Nat'l Bank, Boston, .	10,000	9,925 00	10,000 00
50	Central National Bank, Boston,	5,000	5,950 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	4,850 00	5,000 00
100	Eliot National Bank, Boston, .	10,000	13,000 00	10,000 00
75	Faneuil Hall N'l Bank, Boston,	7,500	9,431 25	7,500 00
28	First National Bank, Boston, .	2,800	5,460 00	2,800 00
21	Hamilton Nat'l Bank, Boston, .	2,100	2,394 00	2,100 00
140	Howard Nat'l Bank, Boston, .	14,000	13,615 00	14,000 00
50	Lincoln National B'k, Boston, .	5,000	3,275 00	5,000 00
25	Market Nat'l Bank, Boston, .	2,500	1,925 00	2,500 00
100	Merchants' N'l Bank, Boston, .	10,000	15,500 00	10,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
75	N'l B'k of No. America, Boston,	7,500	7,668 75	7,500 00
100	National City Bank, Boston, .	–	500 00	–
115	National Eagle Bank, Boston,	11,500	10,120 00	11,500 00
60	N'l Hide & Leather B'k, Boston,	6,000	6,405 00	6,000 00
67	National Revere Bank, Boston,	6,700	6,164 00	6,700 00
100	Nat'l Webster Bank, Boston, .	10,000	10,225 00	10,000 00
6	Old Boston N'l Bank, Boston,	600	660 00	600 00
45	Second National Bank, Boston,	4,500	7,830 00	4,500 00
100	Shawmut Nat'l B'k, Boston, .	10,000	12,200 00	10,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	4,080 00	4,000 00
100	State National Bank, Boston, .	10,000	11,175 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,550 00	5,000 00
100	Concord Nat'l Bank, Concord,	10,000	15,000 00	10,000 00
		$176,300	$196,601 00	$176,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$15,000	$16,350 00	$15,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,300 00	10,000 00
Boston & Maine R.R. 4½s, . .	25,000	31,250 00	25,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	11,200 00	10,000 00
Eastern R.R. 6s, ...	37,000	43,660 00	37,000 00
Fitchburg R.R. 4s, ...	25,000	26,837 50	25,287 50
Fitchburg R.R. 5s, ...	25,000	26,437 50	25,000 00
Maine Central R.R. 4s, . . .	15,000	15,750 00	15,000 00
Maine Central R.R. 4½s, . . .	20,000	22,000 00	20,000 00
Old Colony R.R. 4s, ...	20,000	22,200 00	20,000 00
Sullivan County R.R. 4s, . . .	10,000	10,650 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,450 00	10,500 00
	$272,000	$302,085 00	$272,787 50

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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.
$53,657 02	2 per cent.	$47,000 00	4½ per cent.	$121,650 00	6 per cent.
119,500 00	4 "	10,000 00	4¾ "	1,900 00	6½ "
25,000 00	4⅛ "	357,115 91	5 "	350 00	7 "
120,000 00	4¼ "	155,075 00	5½ "		

Amount invested in real estate for banking purposes,		$10,500 00
Estimated value of the same,		10,500 00
Assessed value of the same,		8,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		42,480 59
Assessed value of the same,		54,975 00
Number of loans which are of an amount not exceeding $3,000 each,	198	
Aggregate amount of the same,		272,736 00
Total number of loans upon real estate,	226	
Amount of investments from which no income is received,		10,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		67,259 09
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, 1898,	2 per cent., $27,188 58 2 per cent., 27,513 75	54,702 33
Number of accounts opened during the year ending Oct. 31, 1898,	466	
Number of accounts closed during the year ending Oct. 31, 1898,	341	
Total number of open accounts Oct. 31, 1898,	4,426	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,458 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		211,441 53
Number of same,	2,659	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		212,133 52
Number of same,	2,513	
Date of examination by commissioner: March 10.		

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Federal Reserve Bank of St. Louis

MILFORD SAVINGS BANK—MILFORD.

Incorporated April 24, 1851. Present number of corporators, 42.

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, JESSE A. TAFT,
JOHN P. DANIELS.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$232,500 00	Deposits,	$1,978,880 12
Bank stock, as per schedule,	177,174 74	Guaranty fund,	68,172 11
Loans on bank stock,	980 00	Profit and loss account,	19,105 10
Railroad bonds, as per schedule,	159,000 00	Bank liquidation account,	1,432 05
Loans on railroad bonds,	3,000 00		
Loans on railroad stock,	36,500 00		
Boston Terminal Co. bonds,	50,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	11,099 67		
Loans on real estate,	657,917 00		
Loans on personal security,	589,685 00		
Loans to counties, cities or towns (notes),	93,000 00		
Deposits in banks, on interest,	11,307 42		
Deposits in banks, not on interest,	8,425 55		
Omaha Water Company stock and bonds,*	12,000 00		
	$2,067,589 38		$2,067,589 38

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$1,307 42
Milford National Bank, Milford,	18,425 55

Loans on Bank Stock, amount on each:—

3 shares Milford National Bank, Milford,	$300 00
2 shares Milford National Bank, Milford,	180 00
8 shares Milford National Bank, Milford,	500 00

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Federal Reserve Bank of St. Louis

Milford Savings Bank — Continued.

Loan on Railroad Bonds: —

$3,000 Fitchburg R.R. 5s,	$3,000 00

Loans on Railroad Stock, amount on each: —

285 shares Boston & Maine R.R.,	$35,000 00
10 shares Boston & Albany R.R.,	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$25,000	$28,120 00	$25,000 00
of Beverly, Mass., 4s,	15,000	16,500 00	15,000 00
of Bridgeport, Conn., 4s,	6,000	6,660 00	6,000 00
of Cleveland, Ohio, 4s,	14,000	14,345 00	14,000 00
of Cleveland, Ohio, 5s,	6,000	6,465 00	6,000 00
of Dayton, Ohio, 4s,	15,000	15,600 00	15,000 00*
of Grand Rapids, Mich., 4½s,	6,000	6,660 00	6,000 00
of Lynn, Mass, 4s,	7,000	7,910 00	7,000 00
of New Britain, Conn., 4s,	20,000	20,800 00	20,000 00
of Newport, R. I., 4s,	10,000	11,400 00	10,000 00
of Portland, Me., 6s,	2,000	2,440 00	2,000 00
of Providence, R. I., 5s,	25,000	28,100 00	25,000 00
of Woonsocket, R. I., 4s,	15,000	16,125 00	15,000 00*
Town of Framingham, Mass., 4s,	20,000	21,200 00	20,000 00
of Maynard, Mass., 4s,	20,000	22,000 00	20,000 00
of Weymouth, Mass., 4s,	10,000	11,000 00	10,000 00
United States 4s,	16,500	18,273 75	16,500 00
	$232,500	$253,598 75	$232,500 00

* 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	$1,120 00	$1,530 00
50	Atlas National Bank, Boston,	5,000	5,450 00	6,500 00
15	Blackstone N'l Bank, Boston,	1,500	1,170 00	1,500 00
7	Boylston Nat'l Bank, Boston,	700	847 00	1,070 12
150	Central National Bank, Boston,	15,000	17,850 00	22,000 00
25	Continental N'l Bank, Boston,	2,500	3,000 00	2,955 25
48	Eliot National Bank, Boston,	4,800	6,240 00	5,682 99
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
42	Howard National Bank, Boston,	4,200	4,084 50	4,200 00
100	National Bank of the Commonwealth, Boston,	10,000	14,500 00	13,900 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.
110	N'l B'k of Redemption, Boston,	$11,000	$12,457 50	$15,655 00
5	National Eagle Bank, Boston,	500	440 00	500 00
25	Nat'l Exchange Bank, Boston,	2,500	3,262 50	3,581 25
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,659 50
20	National Revere Bank, Boston,	2,000	1,840 00	2,000 00
47	National Union Bank, Boston,	4,700	6,262 75	7,496 50
4	Nat'l Webster Bank, Boston,	400	409 00	400 00
78	North National Bank, Boston,	7,800	7,956 00	9,981 63
100	Shawmut N'l Bank, Boston,	10,000	12,200 00	12,057 50
2	Shoe & Leather N'l B'k, Boston,	200	204 00	200 00
40	Washington N'l Bank, Boston,	4,000	4,510 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
		$145,900	$186,978 25	$177,174 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$25,000	$26,312 50	$25,000 00
Boston & Lowell R.R. 4s,	20,000	21,600 00	20,000 00
Boston & Maine R.R. 4s,	10,000	11,300 00	10,000 00
Boston & Maine R.R. 4½s,	15,000	18,750 00	15,000 00
Fitchburg R.R. 4s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 5s,	15,000	16,950 00	15,000 00
Milford & Woonsocket R.R. 5s,	4,000	4,000 00	4,000 00
Old Colony R.R. 4s,	10,000	11,200 00	10,000 00
Portland & Ogdensburg R.R. 6s,	15,000	15,750 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,400 00	20,000 00
	$159,000	$173,512 50	$159,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,307 42	2 per cent.	$133,500 00	4½ per cent.	$70,267 00	6 per cent.
100,000 00	3¾ "	5,300 00	4¾ "	450 00	6½ "
403,125 00	4 "	590,265 00	5 "	1,575 00	7 "
50,000 00	4¼ "	26,600 00	5½ "		

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Federal Reserve Bank of St. Louis

Milford Savings Bank — Concluded.

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, 1898,		1,054 99
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		11,099 67
Assessed value of the same,		14,100 00
Number of loans which are of an amount not exceeding $3,000 each,	369	
Aggregate amount of the same,		329,857 00
Total number of loans upon real estate,	389	
Amount of investments from which no income is received,		11,099 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		92,617 78
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, 1898,	2 per cent., $37,167 38 2 per cent., 37,571 85	74,739 23
Number of accounts opened during the year ending Oct. 31, 1898,	723	
Number of accounts closed during the year ending Oct. 31, 1898,	594	
Total number of open accounts Oct. 31, 1898,	6,068	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,085 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		310,894 04
Number of same,	4,817	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		356,198 01
Number of same,	4,740	

Date of examination by commissioner: March 14.

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Federal Reserve Bank of St. Louis

MILLBURY SAVINGS BANK — MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 42.

IRA N. GODDARD, *President.* AMOS ARMSBY, *Treasurer.*

AMOS ARMSBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAMIEN DUCHARME, AUGUSTUS S. WINTER,
IRA N. GODDARD, GEORGE J. DUDLEY,
HENRY W. CARTER, JACOB R. LINCOLN.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$89,000 00	Deposits,	$823,145 04
Bank stock, as per schedule,	145,150 00	Guaranty fund,	42,100 00
Railroad bonds, as per schedule,	70,000 00	Interest account,	16,304 37
Loans on railroad stock,	150 00	Profit and loss account,	13,950 13
Real estate (for banking purposes),	15,000 00	Reserve profits,	15,000 00
Real estate by foreclosure,	6,326 95	Bank liquidation account,	1,435 48
Loans on real estate,	375,773 00		
Loans on personal security,	135,179 82		
Loans to counties, cities or towns (notes),	43,700 00		
Deposit in bank, on interest,	29,623 40		
Expense account,	1,107 25		
Insurance,	10 00		
Suspense account,	16 00		
Cash on hand,	898 60		
	$911,935 02		$911,935 02

Cash on Deposit in Bank:—

Millbury National Bank, Millbury, ... $29,623 40

Loan on Railroad Stock:—

1 share Boston & Albany R.R., ... $150 00

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Federal Reserve Bank of St. Louis

Millbury Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$5,000	$5,675 00	$5,000 00
of Columbus, Ohio, 4s,	10,000	10,150 00	10,000 00*
of Fort Wayne, Ind., 6s,	1,000	1,030 00	1,000 00
of Kansas City, Mo., 4½s,	25,000	28,125 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	11,400 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,875 00	10,000 00
of Saginaw, Mich., 4s,	10,000	10,275 00	10,000 00
of Youngstown, Ohio, 5s,	15,000	15,625 00	15,000 00
Town of Westborough, Mass., 5s,	3,000	3,397 50	3,000 00
	$89,000	$96,552 50	$89,000 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	$5,450 00	$5,000 00
42	Blackstone N'l Bank, Boston,	4,200	3,276 00	4,200 00
49	Boston National Bank, Boston,	4,900	4,863 25	4,900 00
20	Continental Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
100	Eliot National Bank, Boston,	10,000	13,000 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	4,200 00	4,200 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,850 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	3,565 00	2,300 00
57	N'l Bank of Commerce, Boston,	5,700	6,013 50	5,700 00
200	National Bank of the Commonwealth, Boston,	20,000	29,000 00	20,000 00
15	N'l B'k of No. America, Boston,	1,500	1,533 75	1,500 00
12	National Eagle Bank, Boston,	1,200	1,056 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,337 50	5,000 00
40	North National Bank, Boston,	4,000	4,080 00	4,000 00
3	Old Boston N'l Bank, Boston,	300	330 00	300 00
35	Second National Bank, Boston,	3,500	6,090 00	3,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,050 00	2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	7,548 00	7,400 00
25	South End Nat'l Bank, Boston,	2,500	1,631 25	2,500 00
50	State National Bank, Boston,	5,000	5,587 50	5,000 00
13	Suffolk National Bank, Boston,	1,300	1,378 00	1,300 00
68	Third National Bank, Boston,	6,800	6,069 00	6,800 00
15	Winthrop Nat'l Bank, Boston,	1,500	2,040 00	1,500 00
30	Grafton National B'k, Grafton,	3,000	3,000 00	3,000 00

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Federal Reserve Bank of St. Louis

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Leicester N'l Bank, Leicester, .	$300	$435 00	$300 00
114	Millbury N'l Bank, Millbury, .	11,400	11,400 00	11,400 00
40	Second N'l B'k, Norwich, Ct., .	4,000	3,720 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	4,680 00	3,600 00
5	Citizens' N'l Bank, Worcester,	500	675 00	500 00
27	City Nat'l Bank, Worcester, .	2,700	3,780 00	2,700 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,445 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	1,170 00	900 00
		$145,150	$167,903 75	$145,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s, ...	$5,000	$5,718 75	$5,000 00
Fitchburg R.R. 4s, ...	20,000	21,180 00	20,000 00
Fitchburg R.R. 5s, ...	10,000	10,650 00	10,000 00
Maine Central R.R. 4s, ...	5,000	5,250 00	5,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,500 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	12,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
	$70,000	$76,798 75	$70,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,529 82	0 per cent.	$7,150 00	4½ per cent.	$25,000 00	5½ per cent.
9,623 40	2 "	25,000 00	4¾ "	132,088 00	6 "
20,000 00	3 "	281,985 00	5 "	500 00	7 "
53,550 00	4 "	25,000 00	5¼ "		

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Millbury Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$15,000 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, 1898,		872 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		6,326 95
Assessed value of the same,		13,870 00
Number of loans which are of an amount not exceeding $3,000 each,	250	
Aggregate amount of the same,		256,848 00
Total number of loans upon real estate,	271	
Amount of investments from which no income is received,		8,379 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		45,581 09
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, 1898,	2 per cent., $16,412 54 2 per cent., 16,157 86	32,570 40
Number of accounts opened during the year ending Oct. 31, 1898,	184	
Number of accounts closed during the year ending Oct. 31, 1898,	201	
Total number of open accounts Oct. 31, 1898,	1,935	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,372 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		74,772 52
Number of same,	1,071	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		122,532 55
Number of same,	1,374	

Date of examination by commissioner: April 21.

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Federal Reserve Bank of St. Louis

MONSON SAVINGS BANK — MONSON.

Incorporated March 29, 1872. Present number of corporators, 25.

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:

ARTHUR D. NORCROSS, EDWARD F. MORRIS,
DANIEL G. POTTER, CARLOS M. GAGE.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$142,000 00	Deposits,	$969,652 30
Bank stock, as per schedule,	42,100 00	Guaranty fund,	48,000 00
Loans on bank stock,	5,550 00	Interest account,	33,286 68
Railroad bonds, as per schedule,	100,000 00	Profit and loss account,	1,884 45
Boston Terminal Co. bonds,	10,000 00	Bank liquidation account,	648 90
Real estate (for banking purposes),	36,000 00		
Loans on real estate,	623,944 00		
Loans on personal security,	3,960 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	82,158 76		
Deposits in banks, not on interest,	4,227 74		
Expense account,	333 59		
Cash on hand,	2,698 24		
	$1,053,472 33		$1,053,472 33

Cash on Deposit in Banks, amount in each: —

City National Bank, Holyoke,	$5,000 00
Monson National Bank, Monson,	4,227 74
Chicopee National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	20,260 67
Springfield Safe Deposit and Trust Company, Springfield,	16,898 09
Hampden Loan and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each: —

33 shares Monson National Bank, Monson,	$3,050 00
25 shares Palmer National Bank, Palmer,	2,500 00

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Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$10,000	$10,975 00	$10,000 00
of Chicago, Ill., 4s,	10,000	10,172 00	10,000 00
of Cleveland, Ohio, 5s,	10,000	10,600 00	10,000 00
of Everett, Mass., 4s,	10,000	11,175 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	11,175 00	10,000 00
of Holyoke, Mass., 4s,	10,000	10,900 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,625 00	10,000 00
of Malden, Mass., 4s,	10,000	11,000 00	10,000 00
of Newton, Mass., 4s,	10,000	11,250 00	10,000 00
Town of Burlington, Vt., 4s,	5,000	5,175 00	5,000 00
of Methuen, Mass., 4s,	5,000	5,550 00	5,000 00
of Monson, Mass., 4s,	22,000	23,100 00	22,000 00
of Natick, Mass., 4s,	10,000	11,000 00	10,000 00
County of Middlesex, Mass., 4s,	10,000	10,975 00	10,000 00
	$142,000	$153,672 00	$142,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone Nat'l Bank, Boston,	$1,000	$780 00	$1,000 00
25	Eliot National Bank, Boston,	2,500	3,250 00	2,500 00
5	Massachusetts N'l B'k, Boston,	500	375 00	500 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,650 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,637 50	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,045 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	2,831 25	2,500 00
20	National Eagle Bank, Boston,	2,000	1,760 00	2,000 00
5	Nat'l Exchange Bank, Boston,	500	652 50	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,000 00
7	National Revere Bank, Boston,	700	644 00	700 00
6	National Webster B'k, Boston,	600	613 50	600 00
20	North National Bank, Boston,	2,000	2,040 00	2,000 00
5	State National Bank, Boston,	500	558 75	500 00
26	Suffolk National Bank, Boston,	2,600	2,756 00	2,600 00
5	Tremont Nat'l Bank, Boston,	500	350 00	500 00
25	City National Bank, Holyoke,	2,500	2,625 00	2,500 00
90	Monson Nat'l Bank, Monson,	9,000	13,500 00	9,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,045 00	1,900 00
20	City Nat'l Bank, Springfield,	2,000	2,900 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,240 00	2,000 00
3	Ware National Bank, Ware,	300	315 00	300 00
		$42,100	$49,636 00	$42,100 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	$10,500 00	$10,000 00
Boston & Maine R R. 4s,	10,000	11,000 00	10,000 00
Boston & Providence R.R. 4s,	10,000	10,850 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	10,800 00	10,000 00
Connecticut River R.R. 4s,	10,000	11,150 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	11,150 00	10,000 00
Eastern R.R. 6s,	5,000	5,950 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,350 00	5,000 00
Maine Central R.R. 4s,	10,000	10,525 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,250 00	10,000 00
Old Colony R.R. 4s,	10,000	11,200 00	10,000 00
	$100,000	$109,725 00	$100,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	3 per cent.	$616,564 00	5 per cent.	$15,390 00	6 per cent.
77,158 76	4 "	2,000 00	5½ "		

Amount invested in real estate for banking purposes,		$36,000 00
Estimated value of the same,		36,000 00
Assessed value of the same,		18,000 00
Net income received from same during year ending Oct. 31, 1898,		1,502 00
Number of loans which are of an amount not exceeding $3,000 each,	249	
Aggregate amount of the same,		364,206 00
Total number of loans upon real estate,	300	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		49,636 50
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, 1898,	2 per cent., $18,141 06 2 per cent., 18,639 85	36,780 91
Number of accounts opened during the year ending Oct. 31, 1898,	256	
Number of accounts closed during the year ending Oct. 31, 1898,	178	
Total number of open accounts Oct. 31, 1898,	2,317	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,576 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		126,519 32
Number of same,	1,503	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		109,435 67
Number of same,	1,336	

Date of examination by commissioner: August 24.

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NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 38.

DAVID FOLGER, *President.* GEORGE H. BROCK, *Treasurer.*
GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID FOLGER, ALMON T. MOWRY,
DAVID PARKER, HENRY PADDOCK,
LEWIS F. BUCHANAN.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$73,000 00	Deposits,	$493,793 15
Bank stock, as per schedule,	18,400 00	Guaranty fund,	24,126 47
Loans on bank stock,	475 00	Profit and loss account,	21,918 20
Railroad bonds, as per schedule,	37,500 00		
Boston Terminal Co. bonds,	20,000 00		
Real estate (for banking purposes),	5,400 00		
Real estate by foreclosure,	16,500 00		
Loans on real estate,	326,797 00		
Loans on personal security,	17,434 00		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	13,846 32		
Expense account,	841 45		
New Bedford Spinning Co. stock,*	3,200 00		
Cash on hand,	2,444 05		
	$539,837 82		$539,837 82

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	$2,622 05
Shoe and Leather National Bank, Boston,	5,006 93
Pacific National Bank, Nantucket,	6,217 34

Loan on Bank Stock:—

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 Bay City, Mich., 4s,	$3,000	$3,277 00	$3,000 00
of Beverly, Mass., 4s,	1,000	1,067 50	1,000 00
of Cleveland, Ohio, 5s,	5,000	5,200 00	5,000 00
of Detroit, Mich., 7s,	1,000	1,185 00	1,000 00
of East Saginaw, Mich., 4½s,	7,000	7,280 00	7,000 00
of Fall River, Mass., 6s,	6,000	6,285 00	6,000 00
of Grand Rapids, Mich., 4½s,	10,000	11,350 00	10,000 00
of Milwaukee, Wis., 5s,	10,000	10,400 00	10,000 00
of New London, Conn., 7s,	1,000	1,215 00	1,000 00
of Rockford, Ill., 4½s,	4,000	4,320 00	4,000 00
of Saginaw, Mich., 4½s,	5,000	5,600 00	5,000 00
of Sioux City, Iowa, 4½s,	15,000	16,500 00	15,000 00
District of Columbia 6s,	5,000	5,525 00	5,000 00
	$73,000	$79,204 50	$73,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l B'k, Boston,	$700	$546 00	$700 00
10	Boylston Nat'l Bank, Boston,	1,000	1,210 00	1,000 00
10	Columbian Nat'l B'k, Boston,	1,000	970 00	1,000 00
10	Continental Nat'l B'k, Boston,	1,000	1,200 00	1,000 00
15	Eliot National Bank, Boston,	1,500	1,950 00	1,500 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,257 50	1,000 00
19	Lincoln N'l Bank, Boston,	1,900	1,244 50	1,900 00
8	Metropolitan N'l B'k, Boston,	800	728 00	800 00
10	N'l B'k of No. America, Boston,	1,000	1,022 50	1,000 00
10	Nat'l Exchange Bank, Boston,	1,000	1,305 00	1,000 00
10	National Revere Bank, Boston,	1,000	920 00	1,000 00
20	North National Bank, Boston,	2,000	2,040 00	2,000 00
10	Old Boston Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
15	Shawmut Nat'l Bank, Boston,	1,500	1,830 00	1,500 00
10	South End Nat'l Bank, Boston,	1,000	652 50	1,000 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
		$18,400	$19,276 00	$18,400 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,	$5,000	$5,200 00	$5,000 00
Boston & Lowell R.R. 5s,	1,000	1,015 00	1,000 00
Boston & Maine R.R. 4s,	5,000	5,600 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,480 00	6,000 00
Fitchburg R.R 4s,	5,000	5,375 00	5,000 00
Maine Central R.R. 7s,	5,000	6,800 00	5,000 00
Upper Coos R.R. 4s,	500	500 00	500 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
	$37,500	$41,770 00	$37,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,846 32	2 per cent.	$137,795 00	5 per cent.	$175,031 00	6 per cent.
4,000 00	4 "	12,850 00	5½ "	530 00	7 "
18,500 00	4½ "				

Amount invested in real estate for banking purposes,		$5,400 00
Estimated value of the same,		5,400 00
Assessed value of the same,		5,400 00
Net income received from same during year ending Oct. 31, 1898,		181 25
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		16,500 00
Assessed value of the same,		20,000 00
Number of loans which are of an amount not exceeding $3,000 each,	201	
Aggregate amount of the same,		197,147 00
Total number of loans upon real estate,	226	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		25,328 16
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, 1898,	2 per cent., $9,398 64 2 per cent., 9,402 97	18,801 61
Number of accounts opened during the year ending Oct. 31, 1898,	120	
Number of accounts closed during the year ending Oct. 31, 1898,	124	
Total number of open accounts Oct. 31, 1898,	1,262	

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Federal Reserve Bank of St. Louis

Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,178 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		70,218 70
Number of same,	827	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		78,582 67
Number of same,	1,144	

Date of examination by commissioner: July 18.

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Federal Reserve Bank of St. Louis

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Present number of corporators, 36.

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:

WILLIAM NUTT, FRANCIS BIGELOW,
FREDERICK O. BASTON, FRANK H. HAYES,
HENRY C. MULLIGAN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$199,000 00	Deposits,	$1,660,238 91
Loans on public funds,	525 00	Guaranty fund,	83,000 00
Bank stock, as per schedule,	96,850 00	Interest account,	22,800 70
Loans on bank stock,	8,575 00	Profit and loss account,	43,303 34
Railroad bonds, as per schedule,	147,000 00	Bank liquidation account,	2,661 76
Real estate (for banking purposes),	27,512 62		
Real estate by foreclosure,	8,589 71		
Loans on real estate,	1,099,051 00		
Loans on personal security,	76,934 00		
Loans to counties, cities or towns (notes),	107,700 00		
Loans on depositors' books,	1,200 00		
Deposits in banks, on interest,	26,232 59		
Expense account,	2,332 38		
Insurance and taxes paid,	71 24		
Cash on hand,	10,431 17		
	$1,812,004 71		$1,812,004 71

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$5,000 00
Natick National Bank, Natick,	21,232 59

Loan on Public Funds: —

$1,000 United States 4s,	$525 00

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Federal Reserve Bank of St. Louis

Natick Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

40 shares Natick National Bank, Natick,	$3,600 00
50 shares Natick National Bank, Natick,	4,600 00
5 shares Natick National Bank, Natick,	200 00
2 shares Natick National Bank, Natick,	175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,800 00	$10,000 00
of Boston, Mass., 6s,	10,000	11,150 00	10,000 00
of Beverly, Mass, 4s,	7,000	7,665 00	7,000 00
of Cambridge, Mass., 6s,	12,000	13,735 00	12,000 00
of Cleveland, Ohio, 4s,	5,000	5,512 50	5,000 00
of Fall River, Mass., 5s,	16,000	18,427 50	16,000 00
of Malden, Mass., 4s,	15,000	15,900 00	15,000 00
of Newton, Mass., 4s,	25,000	27,155 00	25,000 00
of Springfield, Ohio, 5s,	24,000	26,485 00	24,000 00
of Waltham, Mass., 4s,	6,000	6,135 00	6,000 00
of Worcester, Mass., 4½s,	6,000	6,390 00	6,000 00
Town of Natick, Mass., 4s,	30,000	33,225 00	30,000 00
of Orange, Mass, 4s,	15,000	15,657 50	15,000 00
of Wellesley, Mass., 4s,	18,000	18,702 50	18,000 00
	$199,000	$216,940 00	$199,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	$2,600	$2,834 00	$2,600 00
115	Boston Nat'l Bank, Boston,	11,500	11,413 75	11,500 00
7	Boylston Nat'l Bank, Boston,	700	847 00	700 00
27	Central Nat'l Bank, Boston,	2,700	3,213 00	2,700 00
13	Columbian N'l Bank, Boston,	1,300	1,261 00	1,300 00
5	Continental N'l Bank, Boston,	500	600 00	500 00
19	Eliot National Bank, Boston,	1,900	2,470 00	1,900 00
70	Everett National Bank, Boston,	1,750	1,050 00	1,750 00
62	Howard N'l Bank, Boston,	6,200	6,029 50	6,200 00
46	Merchants' N'l Bank, Boston,	4,600	7,130 00	4,600 00
10	Metropolitan N'l Bank, Boston,	1,000	910 00	1,000 00
15	Monument N'l Bank, Boston,	1,500	2,940 00	1,500 00
46	N'l B'k of Commerce, Boston,	4,600	4,853 00	4,600 00
42	National Bank of the Commonwealth, Boston,	4,200	6,090 00	4,200 00
51	N'l B'k of No. America, Boston,	5,100	5,214 75	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,585 50	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,297 50	3,000 00

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Federal Reserve Bank of St. Louis

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Nat'l Exchange Bank, Boston,	$1,500	$1,957 50	$1,500 00
27	North National Bank, Boston,	2,700	2,754 00	2,700 00
10	Second National Bank, Boston,	1,000	1,740 00	1,000 00
20	South End N'l Bank, Boston, .	2,000	1,305 00	2,000 00
7	State National Bank, Boston, .	700	782 25	700 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,720 00	2,000 00
55	Home Nat'l Bank, Brockton, .	5,500	9,625 00	5,500 00
32	First National Bank, Chelsea, .	3,200	3,200 00	3,200 00
33	Dedham N'l Bank, Dedham, .	3,300	3,465 00	3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	6,660 00	3,700 00
120	Natick Nat'l Bank, Natick, .	12,000	13,800 00	12,000 00
20	Newton Nat'l B'k, Newton, .	2,000	1,800 00	2,000 00
17	Framingham National Bank, South Framingham, . .	1,700	2,295 00	1,700 00
10	First N'l B'k, West Newton, .	1,000	1,050 00	1,000 00
		$96,850	$115,892 75	$96,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$10,000	$10,800 00	$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	6,000	6,900 00	6,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,650 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,600 00	10,000 00
Fitchburg R.R. 5s, ...	25,000	26,225 00	25,000 00
Maine Central R.R. 7s, . . .	19,000	25,840 00	19,000 00
Old Colony R.R. 4s, ...	28,000	31,100 00	28,000 00
Vermont & Massachusetts R R. 5s, .	24,000	25,440 00	24,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,200 00	10,000 00
	$147,000	$163,755 00	$147,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,232 59	2 per cent.	$1,200 00	4¾ per cent.	$105,221 00	5½ per cent.
137,300 00	4 "	780,330 75	5 "	239,633 25	6 "
30,300 00	4½ "				

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Federal Reserve Bank of St. Louis

Natick Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$27,512 62
Estimated value of the same,		25,000 00
Assessed value of the same,		29,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		8,660 95
Assessed value of the same,		8,250 00
Number of loans which are of an amount not exceeding $3,000 each,	593	
Aggregate amount of the same,		723,885 00
Total number of loans upon real estate,	618	
Amount of investments from which no income is received,		4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		85,472 32
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, 1898,	2 per cent., $28,993 79 2 per cent., 30,402 64	59,396 43
Number of accounts opened during the year ending Oct. 31, 1898,	892	
Number of accounts closed during the year ending Oct. 31, 1898,	516	
Total number of open accounts Oct. 31, 1898,	6,934	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,477 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		376,397 42
Number of same,	7,292	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		349,441 50
Number of same,	5,737	

Date of examination by commissioner: January 20.

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Federal Reserve Bank of St. Louis

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 151.

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,	ANDREW G. PIERCE, Jr.,
THOMAS WILCOX,	LOUM SNOW,
WILLIAM R. WING,	PARKMAN M. LUND,
OLIVER P. BRIGHTMAN,	OTIS N. PIERCE.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$995,500 00	Deposits,	$6,214,617 06
Bank stock, as per schedule,	165,500 00	Guaranty fund,	201,663 47
Loans on bank stock,	15,000 00	Interest account,	7,398 93
Railroad bonds, as per schedule,	341,500 00	Profit and loss account,	733 55
Real estate (for banking purposes),	92,000 00	Surplus fund,	24,216 49
Real estate by foreclosure,	128,531 52	Discount account,	5,865 47
Loans on real estate,	2,734,895 41	Premium account,	305 00
Loans on personal security,	1,512,590 28	Rent account,	765 77
Loans to counties, cities or towns (notes),	13,000 00	Bank liquidation account,	736 00
Loans on depositors' books,	845 00		
Deposits in banks, on interest,	248,966 79		
Expense account,	1,170 19		
New Bedford Spinning Co. stock,*	13,300 00		
Rotch Spinning Co. stock,*	24,100 00		
Howland Mills Corp'n stock,*	55,500 00		
Bennett Spinning Co. stock,*	106,200 00		
Cash on hand,	7,702 55		
	$6,456,301 74		$6,456,301 74

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Atlas National Bank, Boston,	$18,841 27
National Bank of Redemption, Boston,	63,381 18
Citizens' National Bank, New Bedford,	26,076 38
First National Bank, New Bedford,	10,185 21

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Federal Reserve Bank of St. Louis

New Bedford Five Cents Savings Bank — Continued.

Mechanics' National Bank, New Bedford,		$68,998 83
Merchants' National Bank, New Bedford,		12,787 54
Pynchon National Bank, Springfield,		20,563 15
Third National Bank, Springfield,		28,133 23
Loans on Bank Stock, amount on each: —		
8 shares National Exchange Bank, Boston,		
7 shares Globe National Bank, Boston,		
8 shares Suffolk National Bank, Boston,		$2,000 00
2 shares National Bank of Redemption, Boston,		
131 shares Citizens' National Bank, New Bedford,		8,000 00
11 shares First National Bank, New Bedford,		500 00
43 shares Fourth National Bank, Boston,		4,000 00
15 shares Citizens' National Bank, New Bedford,		
20 shares National Bank of Fairhaven, Fairhaven,		500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$66,000	$66,660 00	$66,000 00
of Bay City, Mich., 4s,	13,000	13,815 00	13,000 00
of Bay City, Mich., 5s,	5,000	6,050 00	5,000 00
of Boston, Mass., 3½s,	50,000	53,000 00	50,000 00
of Boston, Mass., 4s,	10,000	10,700 00	10,000 00
of Chelsea, Mass., 4s,	20,000	20,800 00	20,000 00
of Cleveland, Ohio, 4½s,	25,000	25,750 00	25,000 00
of Danbury, Conn., 4s,	30,000	33,000 00	30,000 00
of Dayton, Ohio, 5s,	50,000	54,840 00	50,000 00*
of Detroit, Mich., 4s,	50,000	56,500 00	50,000 00
of Detroit, Mich., 7s,	7,000	8,270 00	7,000 00
of East Saginaw, Mich., 5s,	25,000	27,000 00	25,000 00
of Fall River, Mass., 4s,	10,000	11,350 00	10,000 00
of Fall River, Mass., 5s,	17,000	19,550 00	17,000 00
of Fall River, Mass., 6s,	73,000	82,855 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	57,250 00	50,000 00
of Holyoke, Mass., 6s,	50,000	51,750 00	50,000 00
of Lynn, Mass., 4s,	25,000	27,750 00	25,000 00
of Manchester, N. H., 4s,	50,000	53,000 00	50,000 00
of Meriden, Conn., 4s,	20,000	21,300 00	20,000 00
of New Bedford, Mass., 4s,	119,000	133,625 00	119,000 00
of New Bedford, Mass., 6s,	9,000	9,225 00	9,000 00
of New Haven, Conn., 3½s,	50,000	50,362 50	50,000 00
of Newton, Mass., 4s,	50,000	54,500 00	50,000 00
of Saginaw, Mich., 5½s,	10,000	12,200 00	10,000 00
Town of Middleborough, Mass. (Fire District), 4s,	61,500	64,575 00	61,500 00
United States 4s,	10,000	11,100 00	10,000 00
United States 5s,	40,000	44,700 00	40,000 00
	$995,500	$1,081,477 50	$995,500 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	$10,000	$19,500 00	$10,000 00
100	Merchants' N'l B'k, Boston, .	10,000	15,500 00	10,000 00
80	National Revere Bank, Boston,	8,000	7,360 00	8,000 00
20	State National Bank, Boston, .	2,000	2,235 00	2,000 00
12	Tremont Nat'l Bank, Boston, .	1,200	852 00	1,200 00
15	Winthrop Nat'l Bank, Boston,	1,500	2,040 00	1,500 00
100	Franklin N'l Bank, Franklin, .	10,000	11,700 00	10,000 00
100	Citizens' N'l B'k, New Bedford,	10,000	8,500 00	10,000 00
325	First N'l Bank, New Bedford,	32,500	40,625 00	32,500 00
523	Merchants' National Bank, New Bedford, ...	52,300	95,709 00	52,300 00
300	National Bank of Commerce, New Bedford, . . .	18,000	10,500 00	18,000 00
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		$165,500	$236,521 00	$165,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$89,000	$93,450 00	$89,000 00
Boston & Maine R.R. 4s, . . .	50,000	56,000 00	50,000 00
Eastern R.R. 6s, ...	52,500	62,343 75	52,500 00
Fitchburg R.R. 4s, ...	50,000	51,500 00	50,000 00
Old Colony R.R. 4s, ...	100,000	110,000 00	100,000 00
	$341,500	$373,293 75	$341,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$190,085 20	2 per cent.	$4,000 00	4⅜ per cent.	$1,376,821 00	5½ per cent.
38,318 44	2½ "	601,290 25	4½ "	7,000 00	5¾ "
20,563 15	3 "	164,236 78	4¾ "	300,994 68	6 "
630,000 00	4 "	1,019,987 98	5 "	1,000 00	6½ "
71,000 00	4¼ "	100,000 00	5¼ "		

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deral Reserve Bank of St. Louis

New Bedford Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$92,000 00
Estimated value of the same,		115,000 00
Assessed value of the same,		103,400 00
Net income received from same during year ending Oct. 31, 1898,		1,131 04
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		128,531 52
Assessed value of the same,		100,000 00
Net income received from same during year ending Oct. 31, 1898,		3,592 66
Number of loans which are of an amount not exceeding $3,000 each,	909	
Aggregate amount of the same,		1,179,890 00
Total number of loans upon real estate,	1,066	
Amount of investments from which no income is received,		10,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		303,970 62
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, 1898,	2 per cent., $124,706 42 2 per cent., 119,146 93	243,853 35
Number of accounts opened during the year ending Oct. 31, 1898,	2,155	
Number of accounts closed during the year ending Oct. 31, 1898,	3,378	
Total number of open accounts Oct. 31, 1898,	21,248	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		14,705 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		926,011 31
Number of same,	15,923	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,507,670 92
Number of same,	17,333	

Date of examination by commissioner: November 14.

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Federal Reserve Bank of St. Louis

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 109.

WILLIAM W. CRAPO, *President.* CHARLES H. PEIRCE, *Treasurer.*
WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WATKINS, GILBERT ALLEN,
EDWARD S. TABER, FREDERICK GRINNELL,
WILLIAM W. CRAPO, THOMAS B. TRIPP,
ANDREW G. PIERCE.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$3,243,500 00	Deposits,	$12,893,495 60
Loans on public funds,	10,000 00	Guaranty fund,	641,000 00
Bank stock, as per schedule,	1,107,700 00	Profit and loss account,	63,900 06
Loans on bank stock,	52,800 00	Bank liquidation account,	17,186 10
Railroad bonds, as per schedule,	587,000 00		
Loans on railroad stock,	700 00		
Real estate (for banking purposes),	186,000 00		
Other real estate,	35,136 58		
Loans on real estate,	3,657,497 40		
Loans on personal security,	3,518,069 00		
Loans to counties, cities or towns (notes),	95,165 00		
Loans on depositors' books,	240 00		
Deposits in banks, on interest,	803,878 95		
Deposits in banks, not on interest,	19,845 91		
Expense account,	2,052 96		
Border City Mfg. Co. stock,*	10,000 00		
Globe Yarn Mills stock,*	15,450 00		
Rotch Spinning Co. stock,*	38,000 00		
New Bedford Spinning Corp'n stock,*	39,286 00		
Howland Mills Corp'n stock,*	100,000 00		
Bennett Spinning Co. stock,*	58,700 00		
Cash on hand,	34,559 96		
	$13,615,581 76		$13,615,581 76

* Taken to secure indebtedness.

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New Bedford Institution for Savings — Continued.

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$277,396 82
National Revere Bank, Boston,	261,482 13
Shoe and Leather National Bank, Boston,	100,000 00
First National Bank, New Bedford,	39,225 54
Mechanics' National Bank, New Bedford,	35,531 27
Merchants' National Bank, New Bedford,	35,089 10
Pynchon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	50,000 00

Loans on Public Funds, amount on each: —

$7,500 United States 4s,	$7,500 00
1,000 United States 4s,	1,000 00
1,500 United States 4s,	1,500 00

Loans on Bank Stock, amount on each: —

10 shares Mechanics' National Bank, New Bedford,	$1,000 00
500 shares Citizens' National Bank, New Bedford,	32,000 00
12 shares Mechanics' National Bank, New Bedford,	600 00
10 shares First National Bank, New Bedford,	
17 shares First National Bank, New Bedford,	1,000 00
6 shares National Bank of Commerce, New Bedford,	
9 shares First National Bank, New Bedford,	800 00
10 shares Falmouth National Bank, Falmouth,	800 00
25 shares Falmouth National Bank, Falmouth,	1,700 00
10 shares National Bank of Commerce, New Bedford,	
70 shares National Bank of South Reading, Wakefield,	6,400 00
54 shares Merchants' National Bank, New Bedford,	8,500 00
18 shares First National Bank, New Bedford,	
13 shares Mechanics' National Bank, New Bedford,	

Loan on Railroad Stock: —

23 shares Boston & Albany R.R.,	$700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$100,000	$101,000 00	$100,000 00
of Boston, Mass., 4s,	100,000	100,250 00	100,000 00
of Boston, Mass., 5s,	472,300	514,080 00	472,300 00
of Boston, Mass., 6s,	1,000	1,110 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,130 00	1,000 00
of Chelsea, Mass., 4s,	50,000	53,500 00	50,000 00
of Cleveland, Ohio, 4½s,	100,000	104,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,440 00	11,000 00
of Danbury, Conn., 4s,	50,000	53,000 00	50,000 00

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Federal Reserve Bank of St. Louis

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 5s,	$100,000	$106,000 00	$100,000 00*
of Detroit, Mich., 4s,	300,000	337,500 00	300,000 00
of East Saginaw, Mich., 5s,	6,500	6,600 00	6,500 00
of Fort Wayne, Ind., 6s,	31,000	31,620 00	31,000 00
of Grand Rapids, Mich., 5s,	130,000	146,250 00	130,000 00
of Lawrence, Mass., 6s,	2,000	2,060 00	2,000 00
of Lowell, Mass., 4s,	20,000	20,100 00	20,000 00
of Lynn, Mass., 4s,	162,000	169,290 00	162,000 00
of Middletown, Conn., 6s,	7,000	7,490 00	7,000 00
of Milwaukee, Wis., 5s,	72,000	81,360 00	72,000 00
of New Bedford, Mass., 4s,	50,000	54,000 00	50,000 00
of New Bedford, Mass., 5s,	10,000	10,650 00	10,000 00
of New Bedford, Mass., 6s,	108,000	130,680 00	108,000 00
of Pawtucket, R. I., 5s,	4,000	4,020 00	4,000 00*
of Peoria, Ill., 4½s,	50,000	53,500 00	50,000 00
of Providence, R. I., 4s,	50,000	57,750 00	50,000 00
of Providence, R. I., 4½s,	6,000	6,000 00	6,000 00
of Providence, R. I., 5s,	94,000	102,460 00	94,000 00
of Providence, R. I., 6s,	2,000	2,080 00	2,000 00
of Salem, Mass., 4s,	100,000	103,500 00	100,000 00
of Springfield, Ohio, 4½s,	60,000	66,300 00	60,000 00
of Waltham, Mass., 4s,	25,000	26,870 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	52,500 00	50,000 00*
Town of Attleborough, Mass., 7s,	34,000	40,120 00	34,000 00
of Fairhaven, Mass., 4s,	73,000	76,650 00	73,000 00
State of Massachusetts 3s,	200,000	203,000 00	200,000 00
District of Columbia 5s,	84,000	84,630 00	84,000 00
District of Columbia 6s,	20,000	22,000 00	20,000 00
United States 4s,	207,700	262,740 00	207,700 00
United States 5s,	300,000	335,250 00	300,000 00
	$3,243,500	$3,542,480 00	$3,243,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	$36,000	$39,240 00	$36,000 00
150	Boston National Bank, Boston,	15,000	14,887 50	15,000 00
260	Columbian Nat'l B'k, Boston,	26,000	25,220 00	26,000 00
90	Eliot National Bank, Boston,	9,000	11,700 00	9,000 00
230	First National Bank, Boston,	23,000	44,850 00	23,000 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.
90	Hamilton Nat'l Bank, Boston,	$9,000	$10,260 00	$9,000
140	Howard Nat'l Bank, Boston, .	14,000	13,615 00	14,000
440	Massachusetts N'l B'k, Boston,	44,000	33,000 00	44,000
230	Merchants' Nat'l Bank, Boston,	23,000	35,650 00	23,000
100	Monument N'l Bank, Boston, .	10,000	19,600 00	10,000
460	N'l B'k of Commerce, Boston,	46,000	48,530 00	46,000
200	National Bank of the Commonwealth, Boston, . .	20,000	29,000 00	20,000
380	N'l B'k of No. America, Boston,	38,000	38,855 00	38,000
200	N'l B'k of Redemption, Boston,	20,000	22,650 00	20,000
490	N'l B'k of the Republic, Boston,	49,000	70,192 50	49,000
30	National City Bank, Boston, .	–	150 00	–
170	National Eagle Bank, Boston,	17,000	14,960 00	17,000
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,000
200	N'l Hide & Leather B'k, Boston,	20,000	21,350 00	20,000
333	National Revere Bank, Boston,	33,300	30,636 00	33,300
130	National Union Bank, Boston,.	13,000	17,322 50	13,000
40	New England N'l B'k, Boston,	4,000	6,080 00	4,000
230	North National Bank, Boston,	23,000	23,460 00	23,000
530	Second National Bank, Boston,	53,000	92,220 00	53,000
140	Shawmut Nat'l Bank, Boston,	14,000	17,080 00	14,000
140	Shoe & Leather N'l B'k, Boston,	14,000	14,280 00	14,000
90	State National Bank, Boston, .	9,000	10,057 50	9,000
175	Tremont Nat'l Bank, Boston, .	17,500	12,425 00	17,500
130	Washington N'l Bank, Boston,	13,000	14,657 50	13,000
18	Winthrop N'l Bank, Boston, .	1,800	2,448 00	1,800
200	First National Bank, Chelsea, .	20,000	20,000 00	20,000
22	N'l B'k of Fairhaven, Fairhaven,	1,760	1,540 00	1,760
200	Fall River N'l B'k, Fall River,	20,000	20,000 00	20,000
250	Metacomet N'l B'k, Fall River,	25,000	31,750 00	25,000
45	Railroad Nat'l Bank, Lowell, .	4,500	5,760 00	4,500
1356	First Nat'l Bank, New Bedford,	135,600	169,500 00	135,600
1000	Mechanics' Nat'l Bank, New Bedford, ...	100,000	125,000 00	100,000
1096	Merchants' Nat'l Bank, New Bedford, ...	109,600	200,568 00	109,600
1366	National Bank of Commerce, New Bedford, . . .	81,960	47,810 00	54,640
200	Third Nat'l Bank, Springfield,	20,000	44,000 00	20,000
		$1,135,020	$1,402,914 50	$1,107,700

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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	$14,880 00	$13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,950 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	36,270 00	36,000 00
Boston & Maine R.R. 4s,	200,000	225,500 00	200,000 00
Concord & Montreal R.R. 4s,	30,000	32,400 00	30,000 00
Eastern R.R. 6s,	50,000	59,000 00	50,000 00
Fitchburg R.R. 5s,	38,000	38,520 00	38,000 00
Old Colony R.R. 4s,	200,000	222,000 00	200,000 00
	$587,000	$649,520 00	$587,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$628,878 95	2 per cent.	$544,825 00	4¼ per cent.	$160,000 00	5¼ per cent.
175,000 00	3 "	1,732,150 00	4½ "	671,197 00	5½ "
158,000 00	3¾ "	50,000 00	4¾ "	107,100 00	5¾ "
2,864,100 00	4 "	887,893 40	5 "	159,206 00	6 "

Amount invested in real estate for banking purposes,		$186,000 00
Estimated value of the same,		186,000 00
Assessed value of the same,		140,890 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		35,136 58
Assessed value of the same,		45,260 00
Net income received from same during year ending Oct. 31, 1898,		701 32
Number of loans which are of an amount not exceeding $3,000 each,	510	
Aggregate amount of the same,		642,678 00
Total number of loans upon real estate,	602	
Amount of investments from which no income is received,		201,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		599,513 03
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, 1898,	2 per cent., $246,769 57 2 per cent., 247,718 76	494,488 33
Number of accounts opened during the year ending Oct. 31, 1898,	2,833	
Number of accounts closed during the year ending Oct. 31, 1898,	2,554	
Total number of open accounts Oct. 31, 1898,	23,298	

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New Bedford Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$25,774 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,783,551 19
Number of same,	14,382	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,988,408 03
Number of same,	19,285	

Date of examination by commissioner: November 14, 15.

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Federal Reserve Bank of St. Louis

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 46.

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, WILLIAM F. HOUSTON.

Open for business every business day, 8.30 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$422,200 00	Deposits,	$1,378,084 19
Bank stock, as per schedule,	129,850 00	Guaranty fund,	72,681 24
Loans on bank stock,	32,100 00	Interest account,	85,099 52
Railroad bonds, as per schedule,	206,000 00	Profit and loss account,	10,000 00
Real estate (for banking purposes),	30,000 00	Bank liquidation account,	3,615 40
Real estate by foreclosure,	17,900 00		
Loans on real estate,	504,600 00		
Loans on personal security,	125,900 00		
Loans to counties, cities or towns (notes),	21,200 00		
Deposit in bank, on interest,	56,320 47		
Expense account,	183 34		
Cash on hand,	3,226 54		
	$1,549,480 35		$1,549,480 35

Cash on Deposit in Bank: —

First National Bank, Newburyport, ... $56,320 47*

* Since reduced within the legal limit.

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Newburyport Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

29 shares Ocean National Bank, Newburyport,	$1,100 00
50 shares Essex National Bank, Haverhill,	3,500 00*
200 shares Broadway National Bank, Boston,	20,000 00
100 shares Malden Trust Company, Malden,	7,500 00

* This loan exceeds the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$10,000	$10,050 00	$10,000 00
of Boston, Mass., 3½s,	20,000	21,100 00	20,000 00
of Brockton, Mass., 4s,	5,000	5,075 00	5,000 00
of Chicago, Ill., 4s,	25,000	27,500 00	25,000 00
of Chicopee, Mass., 4s,	6,000	6,150 00	6,000 00
of Cleveland, Ohio, 4s,	6,000	6,150 00	6,000 00
of Danbury, Conn., 4s,	14,000	15,540 00	14,000 00
of Dubuque, Ia., 4s,	10,000	10,550 00	10,000 00
of Grand Rapids, Mich., 4s,	2,000	2,080 00	2,000 00
of Grand Rapids, Mich., 4½s,	15,000	17,175 00	15,000 00
of Haverhill, Mass., 4s,	17,000	18,870 00	17,000 00
of Kansas City, Mo., 4½s,	20,000	22,500 00	20,000 00
of Lynn, Mass., 3½s,	5,000	5,025 00	5,000 00
of Lynn, Mass., 4s,	30,000	30,690 00	30,000 00
of Malden, Mass., 4s,	12,000	12,090 00	12,000 00
of Marlborough, Mass., 4s,	15,000	16,650 00	15,000 00
of Medford, Mass., 4s,	1,000	1,035 00	1,000 00
of Meriden, Conn., 4s,	15,000	16,200 00	15,000 00
of Nashua, N. H., 4s,	10,000	10,750 00	10,000 00
of New Britain, Conn., 4s,	5,000	5,350 00	5,000 00
of Quincy, Mass., 3½s,	5,000	5,056 25	5,000 00
of Saginaw, Mich., 4s,	10,000	10,750 00	10,000 00
of Somerville, Mass., 4s,	14,000	14,770 00	14,000 00
of Somerville, Mass., 4½s,	10,000	10,300 00	10,000 00
of Taunton, Mass., 4s,	14,000	14,862 50	14,000 00
of Waltham, Mass., 4s,	25,000	26,875 00	25,000 00
of Woonsocket, R. I., 4s,	5,000	5,325 00	5,000 00*
Town of Arlington, Mass., 4s,	20,200	20,768 50	20,200 00
of Cranston, R. I., 4s,	15,000	16,350 00	15,000 00
of Holbrook, Mass., 4s,	2,000	2,140 00	2,000 00
of Melrose, Mass., 4s,	22,000	23,450 00	22,000 00
of North Andover, Mass., 4s,	20,000	22,200 00	20,000 00
of Watertown, Mass., 4s,	5,000	5,200 00	5,000 00
of Westfield, Mass., 4s,	2,000	2,120 00	2,000 00
County of Aroostook, Me., 4½s,	10,000	10,700 00	10,000 00*
	$422,200	$451,397 25	$422,200 00

* Legal investments when made.

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Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l B'k, Boston, .	$1,000	$1,120 00	$1,000 00
60	Atlas National Bank, Boston, .	6,000	6,540 00	6,000 00
22	Blackstone N'l Bank, Boston, .	2,200	1,716 00	2,200 00
100	Boston National Bank, Boston,	10,000	9,925 00	10,000 00
8	Boylston Nat'l Bank, Boston, .	800	968 00	800 00
82	Columbian Nat'l B'k, Boston, .	8,200	7,954 00	8,200 00
42	Continental N'l Bank, Boston,	4,200	5,040 00	4,200 00
33	Eliot National Bank, Boston, .	3,300	4,290 00	3,300 00
50	Everett National Bank, Boston,	2,500	2,000 00	2,500 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,140 00	1,000 00
15	Howard Nat'l Bank, Boston, .	1,500	1,458 75	1,500 00
76	Market Nat'l Bank, Boston, .	7,600	5,852 00	7,600 00
18	N'l B'k of Commerce, Boston,	1,800	1,899 00	1,800 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	14,500 00	10,000 00
10	N'l B'k of No. America, Boston,	1,000	1,022 50	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,294 75	2,300 00
80	National City Bank, Boston, .	–	400 00	–
74	National Eagle Bank, Boston,	7,400	6,512 00	7,400 00
5	Nat'l Exchange B'k, Boston, .	500	652 50	500 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,668 75	2,500 00
25	National Revere Bank, Boston,	2,500	2,300 00	2,500 00
24	National Union Bank, Boston, .	2,400	3,198 00	2,400 00
37	National Webster B'k, Boston,	3,700	3,783 25	3,700 00
10	New England N'l B'k, Boston,	1,000	1,520 00	1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,220 00	1,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	7,140 00	7,000 00
8	Suffolk National Bank, Boston,	800	848 00	800 00
158	Third National Bank, Boston, .	15,800	14,101 50	15,800 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
56	First N'l Bank, Newburyport,	5,600	7,000 00	5,600 00
50	Mechanicks' Nat'l Bank, Newburyport, ...	5,000	5,625 00	5,000 00
75	Ocean N'l B'k, Newburyport, .	3,750	3,750 00	3,750 00
		$129,850	$136,214 00	$129,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$30,000	$31,650 00	$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Boston & Maine R.R. 4½s, . .	35,000	43,400 00	35,000 00

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Federal Reserve Bank of St. Louis

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$25,000	$27,000 00	$25,000 00
Fitchburg R.R. 5s,	15,000	15,150 00	15,000 00
Maine Central R.R. 4s,	15,000	15,750 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	22,700 00	20,000 00
New York, Providence & Boston R.R. 7s,	10,000	10,050 00	10,000 00
Old Colony R.R. 4s,	15,000	16,500 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,900 00	10,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	11,000	12,347 50	11,000 00
	$206,000	$228,697 50	$206,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$56,320 47	2 per cent.	$29,300 00	4½ per cent.	$68,650 00	5½ per cent.
71,200 00	4 "	339,225 00	5 "	135,700 00	6 "
34,000 00	4¼ "	3,500 00	5¼ "	2,225 00	7 "

Amount invested in real estate for banking purposes,		$30,000 00
Estimated value of the same,		35,000 00
Assessed value of the same,		33,600 00
Net income received from same during year ending Oct. 31, 1898,		643 91
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		17,900 00
Assessed value of the same,		24,780 00
Number of loans which are of an amount not exceeding $3,000 each,	296	
Aggregate amount of the same,		311,400 00
Total number of loans upon real estate,	323	
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, 1898,		71,994 87
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, 1898,	2 per cent., $25,599 06 2 per cent., 26,317 62	51,916 68
Number of accounts opened during the year ending Oct. 31, 1898,	262	
Number of accounts closed during the year ending Oct. 31, 1898,	213	
Total number of open accounts Oct. 31, 1898,	3,544	

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Newburyport Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$3,590 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		137,744 30
Number of same,	1,385	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		153,165 94
Number of same,	1,919	

Date of examination by commissioner: June 9.

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Federal Reserve Bank of St. Louis

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 13.

CHARLES T. PULSIFER, *President.* ADOLPHUS J. BLANCHARD, *Treasurer.*
CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

FRANCIS MURDOCK, SAMUEL M. JACKSON,
CHARLES T. PULSIFER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$116,000 00	Deposits,	$3,401,741 34
Bank stock, as per schedule,	35,739 50	Guaranty fund,	92,000 00
Loans on bank stock,	17,950 00	Interest account,	36,854 19
Railroad bonds, as per schedule,	283,000 00	Profit and loss account,	78,937 16
Loans on railroad stock,	1,000 00	Suspense account,	244 64
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure,	66,180 00		
Loans on real estate,	2,292,022 60		
Loans on personal security,	491,753 59		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest,	125,713 99		
Foreclosed collateral, etc.,	1,299 36		
Taxes paid,	629 72		
Cash on hand,	3,488 57		
	$3,609,777 33		$3,609,777 33

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$97,624 78
Newton National Bank, Newton,	28,089 21

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Federal Reserve Bank of St. Louis

Newton Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Mechanics' National Bank, Boston,	$450 00
150 shares Traders' National Bank, Lowell,	12,000 00
7 shares Dedham National Bank, Dedham,	500 00
61 shares First National Bank, West Newton,	5,000 00
5 shares First National Bank, Provincetown,	

Loan on Railroad Stock: —

11 shares Boston & Albany R.R.,	$1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,155 00	$1,000 00
of Cleveland, Ohio, 4s,	3,000	3,067 50	3,000 00
of Lewiston, Me., 6s,	2,000	2,120 00	2,000 00
of Newton, Mass., 4s,	5,000	5,612 50	5,000 00
of Newton, Mass., 5s,	50,000	52,125 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,825 00	10,000 00
of Worcester, Mass, 5s,	5,000	5,525 00	5,000 00
Town of Franklin, N. H., 4s,	5,000	5,350 00	5,000 00
of Needham, Mass, 4s,	15,000	16,125 00	15,000 00
County of Washington, Me, 4s,	20,000	21,000 00	20,000 00*
	$116,000	$122,905 00	$116,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l Bank, Boston,	$5,000	$3,800 00	$5,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
116	Lincoln Nat'l Bank, Boston,	11,600	7,598 00	11,600 00
60	National Bank of the Commonwealth, Boston,	6,000	8,700 00	6,000 00
6	State National Bank, Boston,	600	670 50	600 00
15	Winthrop Nat'l Bank, Boston,	1,500	2,040 00	1,500 00
10	First N'l Bank, Cambridge,	1,000	1,750 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	4,500 00	2,500 00
25	Natick National Bank, Natick,	2,500	2,875 00	2,500 00
24	Newton Nat'l Bank, Newton,	2,400	2,160 00	2,314 50
3	Waltham N'l Bank, Waltham,	225	270 00	225 00
		$35,825	$36,863 50	$35,739 50

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Federal Reserve Bank of St. Louis

Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$21,000	$22,040 00	$21,000 00
Boston & Lowell R.R. 5s,	4,000	4,060 00	4,000 00
Boston & Maine R.R. 4½s,	100,000	124,000 00	100,000 00
Concord & Montreal R.R. 4s,	20,000	21,600 00	20,000 00
Fitchburg R.R. 4½s,	25,000	27,625 00	25,000 00
Fitchburg R.R. 5s,	27,000	29,830 00	27,000 00
Maine Central R R. 6s,	9,000	9,405 00	9,000 00
Maine Central R.R. 7s,	7,000	9,520 00	7,000 00
Old Colony R.R. 4s,	25,000	27,625 00	25,000 00
Portland & Ogdensburg R.R. 6s,	20,000	20,800 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,250 00	25,000 00
	$283,000	$328,755 00	$283,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,089 21	2 per cent.	$47,000 00	4¼ per cent.	$23,400 00	5¼ per cent.
97,624 78	2½ "	375,700 00	4½ "	111,234 62	5½ "
32,000 00	3⅞ "	78,550 00	4¾ "	30,440 00	6 "
44,500 00	4 "	2,084,901 57	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,		53,600 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		66,180 00
Assessed value of the same,		75,400 00
Net income received from same during year ending Oct. 31, 1898,		1,415 81
Number of loans which are of an amount not exceeding $3,000 each,	333	
Aggregate amount of the same,		589,152 88
Total number of loans upon real estate,	537	
Amount of investments from which no income is received,		76,862 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		157,395 62
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, 1898,	2 per cent., $59,818 50 2 per cent., 62,463 48	122,281 98
Number of accounts opened during the year ending Oct. 31, 1898,	1,237	
Number of accounts closed during the year ending Oct. 31, 1898,	802	
Total number of open accounts Oct. 31, 1898,	10,679	

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Federal Reserve Bank of St. Louis

Newton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$10,268 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		679,660 29
Number of same,	9,140	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		542,981 05
Number of same,	7,803	

Date of examination by commissioner: March 14.

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Federal Reserve Bank of St. Louis

NEWTON CENTRE SAVINGS BANK—NEWTON CENTRE.

Incorporated Feb. 25, 1896. Present number of corporators, 25.

SEWARD W. JONES, *President.* MELLEN BRAY, *Treasurer.*
WILLIAM M. FLANDERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SEWARD W. JONES, D. H. ANDREWS,
FRANK J. HALE, DWIGHT CHESTER,
E. T. COLBURN.

Open for business every business day except Saturdays, 9 to 11.30 A.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$5,000 00	Deposits,	$154,807 16
Bank stock, as per schedule,	2,470 00	Guaranty fund,	387 87
Railroad bonds, as per schedule,	7,000 00	Interest account,	901 81
Loans on real estate,	89,200 00	Profit and loss account,	622 07
Loans on personal security,	45,225 00		
Deposit in bank, on interest,	6,024 18		
Expense account,	40 35		
Premium account,	670 00		
Cash on hand,	1,089 38		
	$156,718 91		$156,718 91

Cash on Deposit in Bank:—

Newton Centre Trust Company, Newton Centre, ... $6,024 18

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s,	$5,000	$5,237 50	$5,000 00*

* A legal investment when made.

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Newton Centre Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Blackstone N'l Bank, Boston, .	$1,200	$936 00	$1,020 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,020 00	950 00
5	Newton Centre Trust Company, Newton Centre, . .	500	500 00	500 00
		$2,700	$2,456 00	$2,470 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . .	$1,000	$1,245 00	$1,000 00
Fitchburg R.R. 4s, ...	5,000	5,335 00	5,000 00
Fitchburg R.R. 5s, ...	1,000	1,005 00	1,000 00
	$7,000	$7,585 00	$7,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,024 18 92,650 00	2½ per cent. 5 "	$23,950 00	5½ per cent.	$17,825 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, 27
Aggregate amount of the same, ... $44,625 00
Total number of loans upon real estate, ... 29
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ... 5,429 67
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, 1898, . { 2 per cent., $1,421 28 / 2 per cent., 2,059 08 } 3,480 36
Number of accounts opened during the year ending Oct. 31, 1898, . 346
Number of accounts closed during the year ending Oct. 31, 1898, . 123
Total number of open accounts Oct. 31, 1898, ... 762
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ... 194 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ... 107,522 14
Number of same, ... 1,626
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ... 46,389 92
Number of same, ... 635
Date of examination by commissioner: October 3.

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Federal Reserve Bank of St. Louis

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 33.

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:

GEORGE L. RICE, W. H. GAYLORD,

F. A. WILCOXSON.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$144,700 00	Deposits,	$2,665,833 85
Bank stock, as per schedule,	95,500 00	Guaranty fund,	137,000 00
Loans on bank stock,	8,050 00	Undivided earnings,	21,047 55
Railroad bonds, as per schedule,	20,000 00	State tax account,	3,000 00
Real estate (for banking purposes),	14,997 12	Due on personal loans,	5,000 00
Real estate by foreclosure,	4,000 00		
Loans on real estate,	1,694,605 45		
Loans on personal security,	674,015 50		
Loans to counties, cities or towns (notes),	99,600 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	23,626 30		
Deposits in banks, not on interest,	14,501 18		
Expense account,	959 97		
Interest account,	33,625 71		
Cash on hand,	3,300 17		
	$2,831,881 40		$2,831,881 40

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	$23,626 30
Adams National Bank, North Adams,	8,023 51
Berkshire National Bank, North Adams,	6,477 67

Loans on Bank Stock, amount on each:—

120 shares Adams National Bank, North Adams,	$7,800 00
3 shares Pittsfield National Bank, Pittsfield,	250 00

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Federal Reserve Bank of St. Louis

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,020 00	$2,000 00
of Dayton, Ohio, 4s,	20,000	20,575 00	20,000 00*
of Fall River, Mass., 6s,	10,000	11,590 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,500 00	10,000 00
of Norwich, Conn., 4s,	25,000	25,700 00	25,000 00
of Portland, Me., 6s,	5,000	5,900 00	5,000 00
of Providence, R. I., 5s,	18,000	18,500 00	18,000 00
of Woonsocket, R. I., 4s,	30,000	31,100 00	30,000 00*
Town of Plymouth, Mass., 4s,	24,700	25,688 00	24,700 00
	$144,700	$151,573 00	$144,700 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Lee National Bank, Lee,	$700	$1,050 00	$700 00
418	Adams N'l B'k, North Adams,	41,800	53,504 00	41,800 00
500	Berkshire N'l B'k, No. Adams,	50,000	55,000 00	50,000 00
30	Pittsfield Nat'l B'k, Pittsfield,	3,000	4,500 00	3,000 00
		$95,500	$114,054 00	$95,500 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.
$23,626 30	2 per cent.	$55,600 00	4½ per cent.	$83,433 09	6 per cent.
199,000 00	4 "	2,138,637 86	5 "		

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North Adams Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$14,997 12
Estimated value of the same,		40,000 00
Assessed value of the same,		33,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		4,000 00
Assessed value of the same,		2,700 00
Number of loans which are of an amount not exceeding $3,000 each,	591	
Aggregate amount of the same,		659,321 34
Total number of loans upon real estate,	579	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		132,828 13
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, 1898,	2 per cent., $49,751 81 2 per cent., 50,422 73	100,174 54
Number of accounts opened during the year ending Oct. 31, 1898,	1,270	
Number of accounts closed during the year ending Oct. 31, 1898,	1,127	
Total number of open accounts Oct. 31, 1898,	6,963	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		11,094 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		511,152 43
Number of same,	7,616	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		532,703 25
Number of same,	6,445	
Date of examination by commissioner: April 14.		

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Federal Reserve Bank of St. Louis

NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

OLIVER WALKER, *President.* L. MALTBY, *Treasurer.*
T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
L. MALTBY, ARTHUR WATSON,
OSCAR EDWARDS.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$823,000 00	Deposits,	$3,349,937 54
Bank stock, as per schedule,	53,900 00	Guaranty fund,	170,000 00
Loans on bank stock,	16,715 00	Interest account,	9,999 04
Railroad bonds, as per schedule,	480,000 00	Profit and loss account,	3,193 17
Boston Terminal Co. bonds,	100,000 00	Bank liquidation account,	800 00
Real estate (for banking purposes),	27,000 00		
Real estate by foreclosure,	5,900 00		
Loans on real estate,	1,520,370 50		
Loans on personal security,	369,993 98		
Loans to counties, cities or towns (notes),	57,100 00		
Loans on depositors' books,	2,738 50		
Deposits in banks, on interest,	57,260 46		
Expense account,	954 50		
Vault work,	3,146 04		
Premium account,	12,000 00		
Tax account,	26 10		
Cash on hand,	3,824 67		
	$3,533,929 75		$3,533,929 75

Cash on Deposit in Banks, amount in each: —

Second National Bank, Boston,	$871 20
First National Bank, Northampton,	8,000 00
Northampton National Bank, Northampton,	48,389 26

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Northampton Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

27 shares First National Bank, Northampton,	$2,700 00
8 shares First National Bank, Northampton,	800 00
10 shares Ware National Bank, Ware,	900 00
18 shares Palmer National Bank, Palmer,	200 00
13 shares Park National Bank, Holyoke,	1,200 00
5 shares First National Bank, Easthampton,	375 00
12 shares First National Bank, Easthampton,	400 00
5 shares First National Bank, Easthampton,	140 00
100 shares First National Bank, Easthampton,	10,000 00*

* This loan is in excess of the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$226,562 50	$200,000 00
of Cambridge, Mass., 4s,	30,000	32,700 00	30,000 00
of Cleveland, Ohio, 4½s,	28,000	29,050 00	28,000 00
of Cleveland, Ohio, 5s,	75,000	80,437 50	75,000 00
of Dayton, Ohio, 5s,	24,000	24,300 00	24,000 00*
of Detroit, Mich., 4s,	50,000	57,000 00	50,000 00
of Detroit, Mich., 7s,	20,000	22,150 00	20,000 00
of Grand Rapids, Mich., 4½s,	20,000	22,700 00	20,000 00
of Manchester, N. H., 4½s,	25,000	28,375 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	11,060 00	10,000 00
of Milwaukee, Wis., 7s,	4,000	4,420 00	4,000 00
of Northampton, Mass., 4s,	50,000	54,000 00	50,000 00
of Providence, R. I., 4s,	50,000	54,750 00	50,000 00
of Scranton, Pa., 4½s,	35,000	36,575 00	35,000 00
of Springfield, Ohio, 5s,	5,000	5,775 00	5,000 00
Town of Meriden, Conn., 4½s,	40,000	42,400 00	40,000 00
of Meriden, Conn., 6s,	7,000	7,052 50	7,000 00
State of Massachusetts 3½s,	50,000	56,000 00	50,000 00
United States 4s,	100,000	127,000 00	100,000 00
	$823,000	$922,307 50	$823,000 00

* A legal investment 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	$3,248 00	$2,900 00
53	Boston N'l Bank, Boston,	5,300	5,260 25	5,300 00
31	Bunker Hill N'l B'k, Boston,	3,100	5,952 00	3,100 00
105	First National Bank, Boston,	10,500	20,475 00	10,500 00
17	Hancock Nat'l Bank, Boston,	1,700	425 00	1,700 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,100 00	2,000 00
7	Monument Nat'l Bank, Boston,	700	1,372 00	700 00

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Federal Reserve Bank of St. Louis

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	N'l B'k of Commerce, Boston,	$1,500	$1,582 50	$1,500 00
27	N'l B'k of No. America, Boston,	2,700	2,760 75	2,700 00
10	Nat'l Exchange Bank, Boston,	1,000	1,305 00	1,000 00
13	National Webster B'k, Boston,	1,300	1,329 25	1,300 00
50	Second National Bank, Boston,	5,000	8,700 00	5,000 00
26	Shawmut Nat'l Bank, Boston, .	2,600	3,172 00	2,600 00
17	State National Bank, Boston, .	1,700	1,899 75	1,700 00
20	Washington N'l Bank, Boston,	2,000	2,255 00	2,000 00
9	First N'l Bank, Northampton,	900	1,215 00	900 00
50	Northampton National Bank, Northampton, . . .	5,000	10,000 00	5,000 00
40	City National B'k, Worcester,	4,000	5,600 00	4,000 00
		$53,900	$79,651 50	$53,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$50,000	$52,625 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	40,000	45,800 00	40,000 00
Fitchburg R.R. 4s, ...	50,000	53,750 00	50,000 00
Fitchburg R.R. 5s, ...	100,000	111,500 00	100,000 00
Maine Central R.R. 4½s, . . .	50,000	55,000 00	50,000 00
Old Colony R.R. 4s, ...	50,000	56,500 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	70,000	79,450 00	70,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	56,250 00	50,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, ...	20,000	23,400 00	20,000 00
	$480,000	$534,275 00	$480,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$871 20	2 per cent.	$70,000 00	4¼ per cent.	$30,000 00	4⅜ per cent.
56,389 26	3 "	437,000 00	4½ "	1,063,742 98	5 "
20,000 00	3½ "	50,000 00	4⅝ "	48,675 00	6 "
247,500 00	4 "				

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Federal Reserve Bank of St. Louis

Northampton Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,		$27,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		26,300 00
Net income received from same during year ending Oct. 31, 1898,		400 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		5,900 00
Assessed value of the same,		6,360 00
Net income received from same during year ending Oct. 31, 1898,		93 45
Number of loans which are of an amount not exceeding $3,000 each,	458	
Aggregate amount of the same,		476,105 00
Total number of loans upon real estate,	471	
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, 1898,		156,355 07
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, 1898,	2 per cent., $63,007 80 2 per cent., 63,760 11	126,767 91
Number of accounts opened during the year ending Oct. 31, 1898,	1,297	
Number of accounts closed during the year ending Oct. 31, 1898,	914	
Total number of open accounts Oct. 31, 1898,	8,191	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,911 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		536,377 20
Number of same,	6,795	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		521,783 06
Number of same,	6,738	

Date of examination by commissioner: April 25.

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NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 24.

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, WILLIAM F. STARK,
RUSSELL S. EDWARDS, CHARLES F. STRATTON,
WARREN L. HOOPER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$40,000 00	Deposits,	$709,109 52
Bank stock, as per schedule,	11,150 00	Guaranty fund,	15,500 00
Loans on bank stock,	6,400 00	Profit and loss account,	18,871 64
Railroad bonds, as per schedule,	20,000 00		
Loans on railroad stock,	500 00		
Boston Terminal Co. bonds,	5,000 00		
Real estate by foreclosure,	5,399 38		
Loans on real estate,	452,443 00		
Loans on personal security,	137,800 00		
Loans to counties, cities or towns (notes),	5,400 00		
Deposits in banks, on interest,	55,924 28		
Interest account,	1,172 25		
Cash on hand,	2,292 25		
	$743,481 16		$743,481 16

Cash on Deposit in Banks, amount in each: —

Faneuil Hall National Bank, Boston,	$22,450 67
Howard National Bank, Boston,	33,473 61

Loans on Bank Stock, amount on each: —

60 shares Mercantile Loan and Trust Company, Boston,	$4,000 00
30 shares Shoe and Leather National Bank, Boston,	2,200 00
7 shares South Berwick National Bank, South Berwick, Me.,	200 00

Loan on Railroad Stock: —

6 shares Boston & Maine R.R.,	$500 00

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Federal Reserve Bank of St. Louis

North Avenue Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$5,000	$5,562 50	$5,000 00
of Kansas City, Mo., 4½s,	20,000	22,600 00	20,000 00
Town of Watertown, Mass., 4s,	10,000	10,500 00	10,000 00
United States 4s,	5,000	5,556 25	5,000 00
	$40,000	$44,218 75	$40,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone Nat'l B'k, Boston,	$1,300	$1,014 00	$1,300 00
75	Faneuil Hall N'l Bank, Boston,	7,500	9,431 25	7,500 00
5	Nat'l Exchange Bank, Boston,	500	652 50	500 00
5	Third National Bank, Boston,	500	446 25	500 00
15	First Nat'l B'k, Marlborough,	1,500	1,725 00	1,350 00
		$11,300	$13,269 00	$11,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$5,000	$5,400 00	$5,000 00
Fitchburg R.R. 5s,	2,000	2,230 00	2,000 00
Old Colony R.R. 4s,	3,000	3,390 00	3,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
	$20,000	$21,470 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,924 28	2 per cent.	$22,500 00	4½ per cent.	$73,325 00	6 per cent.
8,400 00	4 "	346,078 00	5 "	300 00	6½ "
19,500 00	4¼ "	132,440 00	5½ "		

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Federal Reserve Bank of St. Louis

North Avenue Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,399 38
Assessed value of the same,		3,250 00
Number of loans which are of an amount not exceeding $3,000 each,	168	
Aggregate amount of the same,		265,343 00
Total number of loans upon real estate,	194	
Amount of investments from which no income is received,		5,399 38
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		33,781 61
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, 1898,	2 per cent., $11,608 22 2 per cent., 12,404 37	24,012 59
Number of accounts opened during the year ending Oct. 31, 1898,	572	
Number of accounts closed during the year ending Oct. 31, 1898,	351	
Total number of open accounts Oct. 31, 1898,	2,927	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,888 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		204,197 07
Number of same,	3,902	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		142,518 12
Number of same,	2,494	
Date of examination by commissioner: April 25.		

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Federal Reserve Bank of St. Louis

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 30.

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, SUMNER HOLMES,
FRANK A. SMITH, ALBERT H. FOSTER.

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 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$120,000 00	Deposits,	$727,056 21
Bank stock, as per schedule,	1,400 00	Guaranty fund,	36,500 00
Loan on bank stock,	600 00	Interest account,	20,848 65
Railroad bonds, as per schedule,	171,000 00	Profit and loss account,	5,632 97
Boston Terminal Co. bonds,	10,000 00		
Real estate (for banking purposes),	9,000 00		
Real estate by foreclosure,	14,512 00		
Loans on real estate,	446,877 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	921 18		
Expense account,	277 65		
Cash on hand,	450 00		
	$790,037 83		$790,037 83

Cash on Deposit in Banks, amount in each:—

Third National Bank, Boston,	$902 72
First National Bank, Worcester,	18 46

Loan on Bank Stock:—

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	$4,460 00	$4,000 00
of Canton, Ohio, 5s,	10,000	11,150 00	10,000 00
of Cleveland, Ohio, 5s,	1,000	1,127 00	1,000 00
of Dayton, Ohio, 5s,	35,000	38,997 50	35,000 00*
of Fort Wayne, Ind, 6s,	16,000	16,600 00	16,000 00
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Malden, Mass., 4s,	12,000	12,530 00	12,000 00
of Providence, R. I., 5s,	7,000	7,602 50	7,000 00
of Salem, Mass., 5s,	2,000	2,165 00	2,000 00
of Springfield, Ohio, 5s,	11,000	11,652 50	11,000 00
of Stamford, Conn., 4s,	4,000	4,400 00	4,000 00
County of Aroostook, Me., 4½s,	7,000	7,560 00	7,000 00*
State of New Hampshire 6s,	1,000	1,055 00	1,000 00
	$120,000	$130,599 50	$120,000 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	$1,300 00	$1,000 00
4	Ware National Bank, Ware,	400	420 00	400 00
		$1,400	$1,720 00	$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$7,000	$7,542 50	$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	5,000	5,725 00	5,000 00
Boston & Maine R.R. 4s,	20,000	22,450 00	20,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,400 00	5,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,000 00
Eastern R.R. 6s,	27,000	32,062 50	27,000 00
Fitchburg R.R. 5s,	15,000	15,975 00	15,000 00
Maine Central R.R. 4s,	5,000	5,250 00	5,000 00
Maine Central R.R. 6s,	6,500	6,792 50	6,500 00

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Federal Reserve Bank of St. Louis

North Brookfield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	$15,000	$20,400 00	$15,000 00
Old Colony R.R. 4s,	5,000	5,550 00	5,000 00
Portland & Ogdensburg R.R. 6s,	25,500	26,456 25	25,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,125 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
	$171,000	$193,928 75	$171,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$921 18	2½ per cent.	$5,000 00	4.48 per cent.	$600 00	6 per cent.
10,000 00	4 "	446,877 00	5½ "		

Amount invested in real estate for banking purposes,	$9,000 00
Estimated value of the same,	9,000 00
Assessed value of the same,	10,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,512 00
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1898,	288 45
Number of loans which are of an amount not exceeding $3,000 each, 336	
Aggregate amount of the same,	345,627 00
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, 1898,	41,303 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, 1898, { 2 per cent., $13,846 70 / 2 per cent., 13,942 40 }	27,789 10
Number of accounts opened during the year ending Oct. 31, 1898, 252	
Number of accounts closed during the year ending Oct. 31, 1898, 206	
Total number of open accounts Oct. 31, 1898, 2,573	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),	2,129 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,	96,373 96
Number of same, 1,874	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,	117,647 13
Number of same, 1,479	
Date of examination by commissioner: April 8.	

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Federal Reserve Bank of St. Louis

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 23.

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, WILLIAM H. AMES,
CYRUS LOTHROP, LEAVITT L. BERRY,
W. K. GOWARD.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$89,045 48	Deposits,	$994,982 95
Bank stock, as per schedule,	89,643 93	Guaranty fund,	48,852 60
Loan on bank stock,	5,000 00	Profit and loss account,	15,324 70
Railroad bonds, as per schedule,	99,042 50	Premium account,	349 80
Boston Terminal Co. bonds,	5,276 88		
Real estate by foreclosure,	3,307 40		
Loans on real estate,	383,291 46		
Loans on personal security,	346,300 00		
Deposits in banks, on interest,	26,243 34		
Deposits in banks, not on interest,	1,831 92		
Expense account,	133 00		
Howland Mills stock,*	7,500 00		
Rotch Spinning Co. stock,*	2,200 00		
Cash on hand,	694 14		
	$1,059,510 05		$1,059,510 05

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$26,243 34
First National Bank of Easton, North Easton,	1,831 92

Loan on Bank Stock:—

75 shares First National Bank of Easton, North Easton,	$5,000 00

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Federal Reserve Bank of St. Louis

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,080 00	$6,960 00
of Columbus, Ohio, 4s,	6,000	6,150 00	6,000 00*
of Malden, Mass., 4s,	5,550	5,878 37	5,860 48
Town of Greenfield, Mass. (Fire District), 4s,	10,000	10,187 50	10,000 00
of Marlborough, Mass., 4s,	1,000	1,077 50	1,000 00
of Montague, Mass., 4s,	10,000	10,325 00	10,000 00
of No. Easton, Mass. (Village District), 4s,	30,000	32,400 00	30,225 00
of Randolph, Mass., 4s,	15,000	15,925 00	15,000 00
of Stoughton, Mass., 4s,	4,000	4,020 00	4,000 00
	$89,550	$94,043 37	$89,045 48

* 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	$2,800 00	$3,150 00
25	Atlas National Bank, Boston,	2,500	2,725 00	2,878 13
78	Everett National B'k, Boston,	3,900	3,120 00	3,706 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,850 00	2,950 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,375 00
25	Market National Bank, Boston,	2,500	1,925 00	2,300 00
38	N'l B'k of Redemption, Boston,	3,800	4,303 50	4,789 00
25	National City Bank, Boston,	–	125 00	–
20	National Eagle Bank, Boston,	2,000	1,760 00	1,680 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,337 50	5,312 50
57	National Revere Bank, Boston,	5,700	5,244 00	3,773 00
25	New England N'l B'k, Boston,	2,500	3,800 00	3,325 00
90	North National Bank, Boston,	9,000	9,180 00	9,432 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,100 00	5,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,203 75
25	State National Bank, Boston,	2,500	2,793 75	2,693 75
12	Tremont Nat'l Bank, Boston,	1,200	852 00	912 50
75	Neponset Nat'l Bank, Canton,	7,500	7,500 00	8,100 00
100	First National Bank of Easton, North Easton,	10,000	12,300 00	10,500 00
66	National City Bank, Lynn,	6,600	9,900 00	8,282 80
38	Bristol County National Bank, Taunton,	3,800	4,750 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	1,050 00	920 50
		$84,200	$93,465 75	$89,643 93

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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	$32,350 00	$31,000 00
Concord & Montreal R.R. 4s,	20,000	21,650 00	20,029 45
Fitchburg R.R. 4s,	15,000	15,675 00	14,792 22
Fitchburg R.R. 5s,	5,000	5,562 50	5,000 00
Grafton & Upton R.R. 4s,	5,000	5,000 00	5,207 50
Old Colony R.R. 4s,	5,000	5,600 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,052 50	1,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,225 00	5,278 61
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,734 72	11,734 72
	$97,000	$103,849 72	$99,042 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,243 34	2 per cent.	$36,000 00	4½ per cent.	$67,188 46	5½ per cent.
153,500 00	4 "	25,000 00	4¾ "	121,453 00	6 "
50,800 00	4¼ "	224,250 00	5 "	400 00	7 "
25,000 00	4⅜ "	31,000 00	5¼ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$3,307 40
Assessed value of the same,		2,400 00
Number of loans which are of an amount not exceeding $3,000 each,	217	
Aggregate amount of the same,		200,241 46
Total number of loans upon real estate,	248	
Amount of investments from which no income is received,		3,307 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		45,915 85
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, 1898,	2 per cent., $18,438 24 2 per cent., 18,911 28	37,349 52
Number of accounts opened during the year ending Oct. 31, 1898,	260	
Number of accounts closed during the year ending Oct. 31, 1898,	188	
Total number of open accounts Oct. 31, 1898,	2,479	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,717 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		137,203 52
Number of same,	1,342	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		118,541 33
Number of same,	1,376	
Date of examination by commissioner: February 14.		

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Federal Reserve Bank of St. Louis

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,
CHARLES E. WIGGIN, INCREASE E. NOYES,
WILLIAM G. SHILLABER, JOSEPH R. RICHARDS,
L. FOSTER MORSE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$88,400 00	Deposits,	$2,443,286 79
Bank stock, as per schedule,	171,602 62	Guaranty fund,	75,000 00
Loans on bank stock,	7,500 00	Interest account,	38,766 09
Railroad bonds, as per schedule,	151,750 00	Bank liquidation account,	4,658 10
Loans on railroad bonds,	300 00		
Loans on railroad stock,	1,150 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate by foreclosure,	7,357 90		
Loans on real estate,	1,612,679 96		
Loans on personal security,	152,022 75		
Loans to counties, cities or towns (notes),	8,600 00		
Deposits in banks, on interest,	253,500 00		
Expense account,	3,406 03		
Cash on hand,	3,441 72		
	$2,561,710 98		$2,561,710 98

Cash on Deposit in Banks, amount in each: —

Columbian National Bank, Boston,	$115,000 00
Metropolitan National Bank, Boston,	120,000 00
National Security Bank, Boston,	18,500 00

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Federal Reserve Bank of St. Louis

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

200 shares Metacomet National Bank, Fall River,	$5,000 00
16 shares First National Bank, Danvers,	900 00
10 shares Lincoln National Bank, Boston,	500 00
19 shares Metropolitan National Bank, Boston,	1,100 00

Loan on Railroad Bonds: —

$300 New York, New Haven & Hartford R.R. 4s,	$300 00

Loan on Railroad Stock: —

9 shares Boston & Albany R.R.,	$1,150 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$25,000	$25,437 50	$25,000 00
of Haverhill, Mass., 4s,	13,500	14,276 25	13,500 00
of Rockford, Ill., 4½s,	29,900	31,843 50	29,900 00
of Sioux City, Iowa, 6s,	10,000	10,000 00	10,000 00
Town of Mansfield, Mass. (Water District), 4s,	10,000	10,925 00	10,000 00
	$88,400	$92,482 25	$88,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston,	$5,500	$5,995 00	$6,412 25
50	Boston Nat'l Bank, Boston,	5,000	4,962 50	5,499 37
106	Columbian N'l Bank, Boston,	10,600	10,282 00	10,989 00
38	Eliot National Bank, Boston,	3,800	4,940 00	4,504 37
2	Faneuil Hall N'l Bank, Boston,	200	251 50	270 50
20	First National Bank, Boston,	2,000	3,900 00	3,970 00
31	Freeman's Nat'l Bank, Boston,	3,100	3,100 00	3,052 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,502 25
27	Howard Nat'l Bank, Boston,	2,700	2,625 75	3,055 50
100	Market National Bank, Boston,	10,000	7,700 00	9,978 24
20	Massachusetts N'l B'k, Boston,	2,000	1,500 00	2,011 25
25	Merchants' Nat'l B'k, Boston,	2,500	3,875 00	3,803 25
100	Metropolitan N'l B'k, Boston,	10,000	9,100 00	10,522 50
50	N'l B'k of Commerce, Boston,	5,000	5,275 00	5,911 37
110	National Bank of the Commonwealth, Boston,	11,000	15,950 00	15,010 00
4	N'l B'k of Redemption, Boston,	400	453 00	501 00
75	National City Bank, Boston,	–	375 00	634 62
100	National Eagle Bank, Boston,	10,000	8,800 00	10,814 75
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,197 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.
22	National Revere Bank, Boston,	$2,200	$2,024 00	$2,840 68
6	National Union Bank, Boston, .	600	799 50	847 50
21	Nat'l Webster Bank, Boston, .	2,100	2,147 25	2,125 75
25	New England N'l B'k, Boston,	2,500	3,800 00	3,854 50
100	North National Bank, Boston, .	10,000	10,200 00	12,172 50
2	Old Boston N'l Bank, Boston, .	200	220 00	243 62
25	Second National Bank, Boston,	2,500	4,350 00	4,005 50
37	Shawmut Nat'l Bank, Boston, .	3,700	4,514 00	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,692 00	5,805 00
25	State National Bank, Boston, .	2,500	2,793 75	2,928 00
12	Suffolk National Bank, Boston,	1,200	1,272 00	1,424 81
100	Third National Bank, Boston, .	10,000	8,925 00	10,121 99
13	Tremont Nat'l Bank, Boston, .	1,300	923 00	1,680 13
60	First National Bank, Chelsea, .	6,000	6,000 00	6,767 42
93	Mass. Loan & Trust Co., Boston,	9,300	9,974 25	10,628 00
10	State Street Trust Co., Boston,	1,000	1,057 50	1,000 00
		$147,000	$156,344 50	$171,602 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$12,000	$13,080 00	$12,000 00
Fitchburg R.R. 4s, ...	65,000	69,700 00	65,000 00
Fitchburg R.R. 5s, ...	20,000	22,400 00	20,000 00
Penobscot Shore Line R.R. 4s, . .	30,000	31,500 00	30,000 00
Upper Coos R.R. 4s, ...	25,000	26,125 00	24,750 00
	$152,000	$162,805 00	$151,750 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,500 00	1 per cent.	$284,700 00	4½ per cent.	$36,450 00	5½ per cent.
235,000 00	2½ "	2,500 00	4¾ "	99,939 96	6 "
46,192 75	4 "	1,215,520 00	5 "	1,950 00	7 "
25,000 00	4¼ "	70,000 00	5¼ "		

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Federal Reserve Bank of St. Louis

North End Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$7,357 90
Assessed value of the same,		11,000 00
Net income received from same during year ending Oct. 31, 1898,		116 00
Number of loans which are of an amount not exceeding $3,000 each,	263	
Aggregate amount of the same,		454,609 96
Total number of loans upon real estate,	394	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		112,156 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, 1898,	2 per cent., $40,940 41 2 per cent., 43,186 22	84,126 63
Number of accounts opened during the year ending Oct. 31, 1898,	1,253	
Number of accounts closed during the year ending Oct. 31, 1898,	742	
Total number of open accounts Oct. 31, 1898,	6,364	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		10,646 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		760,880 77
Number of same,	7,429	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		592,751 94
Number of same,	5,900	

Date of examination by commissioner: January 28.

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NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Present number of corporators, 22.

BENJAMIN H. HARTWELL, *President.* SARAH T. TUTEN, *Treasurer.*
DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJAMIN H. HARTWELL, PETER TARBELL,
EDWIN L. WHITE, L. J. SPAULDING,
OLIVER K. PIERCE.

Open for business every business day except Saturdays, 9 to 11 A.M.; 12.30 to 3 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$16,000 00	Deposits,	$623,042 62
Bank stock, as per schedule,	19,373 75	Guaranty fund,	10,200 00
Loans on bank stock,	16,850 00	Interest account,	6,058 91
Railroad bonds, as per schedule,	79,000 00	Undivided earnings,	13,723 02
Real estate (for banking purposes),	25,947 00	Incomplete mortgage loans,	2,559 40
Real estate by foreclosure,	3,800 00	Bank liquidation account,	217 45
Loans on real estate,	321,884 78		
Loans on personal security,	124,584 62		
Loans to counties, cities or towns (notes),	18,400 00		
Loans on depositors' books,	1,446 00		
Deposits in banks, on interest,	21,068 12		
Deposits in banks, not on interest,	716 52		
Expense account,	526 18		
Premium account,	5,000 00		
Local tax,	87 21		
Tax and improvements on real estate,	510 13		
Cash on hand,	607 09		
	$655,801 40		$655,801 40

Cash on Deposit in Banks, amount in each: —

First National Bank, Ayer,	$18,716 52
Shawmut National Bank, Boston,	3,068 12

Loans on Bank Stock, amount on each: —

10 shares First National Bank, Ayer,	$400 00
171 shares First National Bank, Ayer,	15,000 00
3 shares First National Bank, Ayer,	250 00
18 shares First National Bank, Ayer,	1,200 00

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North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass, 6s,	$1,000	$1,000 00	$1,000 00
of Marlborough, Mass., 4s,	5,000	5,655 00	5,000 00
Town of Walpole, Mass., 4s,	5,000	5,628 30	5,000 00
United States 3s,	5,000	5,262 50	5,000 00
	$16,000	$17,545 80	$16,000 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 Nat'l B'k, Boston,	600	468 00	674 00
10	Commercial Nat'l B'k, Boston,	1,000	760 00	970 00
15	Continental N'l Bank, Boston,	1,500	1,800 00	1,911 25
10	Eliot National Bank, Boston,	1,000	1,300 00	1,355 00
15	Howard National B'k, Boston,	1,500	1,458 75	1,680 00
7	N'l B'k of No. America, Boston,	700	715 75	883 75
20	N'l Hide & Leather B'k, Boston,	2,000	2,135 00	2,540 00
5	People's Nat'l Bank, Boston,	500	600 00	840 00
10	State National Bank, Boston,	1,000	1,117 50	1,262 50
20	Prescott Nat'l Bank, Lowell,	2,000	2,520 00	3,010 00
		$15,800	$17,275 00	$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s,	$5,000	$5,662 50	$5,000 00
Boston & Maine R.R. 4½s,	15,000	18,900 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,812 50	5,000 00
Concord & Montreal R.R. 4s,	8,000	8,740 00	8,000 00
Fitchburg R.R. 4s,	6,000	6,443 30	6,000 00
Fitchburg R.R. 4½s,	5,000	5,608 50	5,000 00
Fitchburg R.R. 5s,	24,000	25,875 00	24,000 00
Maine Central R.R. 7s,	5,000	6,870 00	5,000 00
Old Colony R.R. 4s,	6,000	6,771 25	6,000 00
	$79,000	$90,683 05	$79,000 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.
$21,068 12	2 per cent.	$249,291 86	5 per cent.	$140,529 90	6 per cent.
12,000 00	4 "	48,067 86	5½ "	6,375 78	8 "
26,900 00	4½ "				

Amount invested in real estate for banking purposes,		$25,947 00
Estimated value of the same,		25,947 00
Assessed value of the same,		5,200 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		3,800 00
Assessed value of the same,		4,100 00
Net income received from same during year ending Oct. 31, 1898,		48 46
Number of loans which are of an amount not exceeding $3,000 each,	277	
Aggregate amount of the same,		276,339 62
Total number of loans upon real estate,	253	
Amount of investments from which no income is received,		1,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		29,284 74
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, 1898,	2 per cent., $10,131 86 2 per cent., 11,052 04	21,183 90
Number of accounts opened during the year ending Oct. 31, 1898,	480	
Number of accounts closed during the year ending Oct. 31, 1898,	218	
Total number of open accounts Oct. 31, 1898,	2,593	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,278 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		172,839 27
Number of same,	2,433	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		111,893 95
Number of same,	1,550	
Date of examination by commissioner: January 20.		

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Federal Reserve Bank of St. Louis

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 21.

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 3 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$63,300 00	Deposits,	$986,521 65
Bank stock, as per schedule,	40,800 00	Guaranty fund,	32,600 00
Loans on bank stock,	3,000 00	Interest account,	2,267 45
Railroad bonds, as per schedule,	88,000 00	Profit and loss account,	37,026 50
Real estate by foreclosure,	7,033 26	Bank liquidation account,	214 06
Loans on real estate,	635,476 50		
Loans on personal security,	111,394 02		
Loans to counties, cities or towns (notes),	44,495 00		
Deposits in banks, on interest,	63,464 37		
Expense account,	570 94		
Cash on hand,	1,095 57		
	$1,058,629 66		$1,058,629 66

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Boston,	$21,000 00
Orange National Bank, Orange,	17,464 37
Pynchon National Bank, Springfield,	10,000 00
Safety Fund National Bank, Fitchburg,	5,000 00
Springfield National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each:—

30 shares Home National Bank, Holyoke,	$2,500 00
5 shares Orange National Bank, Orange,	500 00

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Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Gardiner, Me., 4s,	$6,000	$6,120 00	$6,000 00
of Malden, Mass., 4s,	5,000	5,400 00	5,000 00
of Manchester, N. H., 4s,	15,000	15,750 00	15,000 00
of Meriden, Conn., 4s,	5,000	5,250 00	5,000 00
of Newton, Mass., 4s,	5,000	5,500 00	5,000 00
of Rockford, Ill., 4½s,	5,000	5,450 00	5,000 00
Town of Laconia, N. H., 4s,	1,000	1,070 00	1,000 00
of Leominster, Mass., 4s,	7,300	7,519 00	7,300 00
of Melrose, Mass., 4s,	5,000	5,300 00	5,000 00
of Orange, Mass., 4s,	6,000	6,022 00	6,000 00
of Plainfield, Conn, 4s,	3,000	3,180 00	3,000 00
	$63,300	$66,561 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	$1,050 00	$600 00
15	Atlas National Bank, Boston,	1,500	1,635 00	1,500 00
5	Boylston Nat'l Bank, Boston,	500	605 00	500 00
3	Central Nat'l Bank, Boston,	300	357 00	300 00
65	Eliot National Bank, Boston,	6,500	8,450 00	6,500 00
4	Everett National Bank, Boston,	200	160 00	200 00
20	First Ward N'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	1,124 75	1,100 00
5	N'l Hide & Leather B'k, Boston,	500	533 75	500 00
16	Nat'l Webster Bank, Boston,	1,600	1,636 00	1,600 00
10	North National Bank, Boston,	1,000	1,020 00	1,000 00
15	Tremont Nat'l Bank, Boston,	1,500	1,065 00	1,500 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
39	First National Bank, Gardner,	3,900	4,290 00	3,900 00
43	Franklin County Nat'l Bank, Greenfield,	4,300	4,386 00	4,300 00
100	Orange Nat'l Bank, Orange,	10,000	15,500 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,120 00	1,000 00
10	Third Nat'l Bank, Springfield,	1,000	2,200 00	1,000 00
3	Union Market National Bank, Watertown,	300	375 00	300 00
		$40,800	$51,107 50	$40,800 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	$10,600 00	$10,000 00
Boston & Lowell R.R. 4s,	15,000	15,800 00	15,000 00
Boston & Maine R.R. 4½s,	10,000	12,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,000 00
Fitchburg R.R. 4s,	9,000	9,100 00	9,000 00
Fitchburg R.R. 5s,	21,000	21,510 00	21,000 00
Old Colony R.R. 4s,	12,000	12,960 00	12,000 00
Old Colony R.R. 4½s,	1,000	1,050 00	1,000 00
	$88,000	$94,720 00	$88,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,464 37	2 per cent.	$103,454 00	4 per cent.	$628,516 50	5 per cent.
5,000 00	3 "	13,500 00	4½ "	23,080 00	5½ "
10,000 00	3½ "	6,500 00	4¾ "	29,315 02	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$7,033 26
Assessed value of the same,		6,075 00
Net income received from same during year ending Oct. 31, 1898,		327 52
Number of loans which are of an amount not exceeding $3,000 each,	294	
Aggregate amount of the same,		296,610 12
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, 1898,		48,688 92
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, 1898,	2 per cent., $18,049 31 2 per cent., 18,597 30	36,646 61
Number of accounts opened during the year ending Oct. 31, 1898,	434	
Number of accounts closed during the year ending Oct. 31, 1898,	310	
Total number of open accounts Oct. 31, 1898,	3,718	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,882 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		150,132 24
Number of same,	2,385	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		135,496 05
Number of same,	2,210	
Date of examination by commissioner: March 28.		

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Federal Reserve Bank of St. Louis

PALMER SAVINGS BANK — PALMER.

Incorporated March 4, 1870. Present number of corporators, 59.

C. H. HOBBS, *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, E. G. HASTINGS,
HENRY G. LOOMIS, C. H. HOBBS,
WM. HOLBROOK.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$115,000 00	Deposits,	$1,233,449 94
Bank stock, as per schedule,	37,780 00	Guaranty fund,	49,000 00
Loans on bank stock,	1,879 00	Interest account,	3,955 61
Railroad bonds, as per schedule,	127,000 00	Profit and loss account,	11,737 78
Loans on railroad stock,	400 00	Real estate income account,	926 26
Boston Terminal Co. bonds,	50,000 00	Income on real estate acquired,	184 48
Real estate (for banking purposes),	14,000 00		
Real estate by foreclosure,	2,462 44		
Loans on real estate,	708,948 00		
Loans on personal security,	194,187 00		
Loans to counties, cities or towns (notes),	2,500 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	33,693 04		
Expense account,	1,129 26		
Cash on hand,	9,275 33		
	$1,299,254 07		$1,299,254 07

Cash on Deposit in Banks, amount in each: —

Palmer National Bank, Palmer,	$9,320 17
City National Bank, Springfield,	6,527 26
Springfield National Bank, Springfield,	10,216 62
Springfield Safe Deposit and Trust Company, Springfield,	7,628 99

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Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

1 share Palmer National Bank, Palmer,	$79 00
3 shares Palmer National Bank, Palmer,	300 00
5 shares Palmer National Bank, Palmer,	500 00
10 shares Palmer National Bank, Palmer,	1,000 00

Loan on Railroad Stock: —

10 shares Boston & Albany R.R.,	$400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$5,000	$5,400 00	$5,000 00
of Kansas City, Mo., 4½s,	30,000	33,900 00	30,000 00
of Lowell, Mass., 4s,	11,000	12,485 00	11,000 00
of Malden, Mass., 4s,	10,000	10,500 00	10,000 00
of Peoria, Ill., 4½s,	3,000	3,240 00	3,000 00
of Providence, R. I., 4s,	15,000	17,325 00	15,000 00
of Rockford, Ill, 4½s,	5,000	5,325 00	5,000 00
of Waterbury, Conn., 4s,	10,000	10,850 00	10,000 00
Town of Monson, Mass, 4s,	10,000	10,732 50	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,400 00	5,000 00*
County of Washington, Me., 4s,	11,000	11,467 50	11,000 00*
	$115,000	$126,625 00	$115,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	$5,000	$6,500 00	$5,000 00
23	N'l B'k of Commerce, Boston,	2,300	2,426 50	2,300 00
10	N'l B'k of No. America, Boston,	1,000	1,022 50	1,000 00
25	State National Bank, Boston,	2,500	2,793 75	2,500 00
13	Suffolk National Bank, Boston,	1,300	1,378 00	1,300 00
10	Brockton Nat'l Bank, Brockton,	1,000	1,200 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,950 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	2,805 00	4,080 00
50	Chapin N'l Bank, Springfield,	5,000	6,250 00	5,000 00
7	Ware National Bank, Ware,	700	735 00	700 00
		$38,800	$46,880 75	$37,780 00

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Federal Reserve Bank of St. Louis

Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$20,000	$20,550 00	$20,000 00
Boston & Maine R.R. 4½s,	15,000	18,600 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	20,000	22,900 00	20,000 00
Concord & Montreal R.R. 4s,	10,000	10,825 00	10,000 00
Fitchburg R R. 4½s,	10,000	11,075 00	10,000 00
Fitchburg R.R. 5s,	10,000	11,125 00	10,000 00
Grafton & Upton R R. 4s,	10,000	10,100 00	10,000 00
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	25,000	29,125 00	25,000 00
Upper Coos R.R. 4½s,	5,000	5,612 50	5,000 00
	$127,000	$142,632 50	$127,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,320 17	2 per cent.	$2,500 00	4½ per cent.	$167,284 00	6 per cent.
6,527 26	3 "	634,991 00	5 "	745 00	6½ "
17,845 61	4 "	103,394 00	5½ "		

Amount invested in real estate for banking purposes,		$14,000 00
Estimated value of the same,		14,000 00
Assessed value of the same,		10,800 00
Net income received from same during year ending Oct. 31, 1898,		477 62
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		2,462 44
Assessed value of the same,		2,500 00
Net income received from same during year ending Oct. 31, 1898,		91 43
Number of loans which are of an amount not exceeding $3,000 each,	426	
Aggregate amount of the same,		463,986 00
Total number of loans upon real estate,	385	
Amount of investments from which no income is received,		4,080 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		58,699 60
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, 1898,	2½ per cent., $23,054 57 2½ per cent., 23,921 96	46,976 53
Number of accounts opened during the year ending Oct. 31, 1898,	570	
Number of accounts closed during the year ending Oct. 31, 1898,	405	
Total number of open accounts Oct. 31, 1898,	3,244	

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Palmer Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$3,414 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		248,668 60
Number of same,	2,405	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		178,769 91
Number of same,	1,773	

Date of examination by commissioner: July 14.

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Federal Reserve Bank of St. Louis

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 17.

GEORGE H. CARLETON, *President.* CHARLES S. TITCOMB, *Treasurer.*
CHARLES S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE H. CARLETON, THOMAS LAHEY,
JOHN A. GALE, C. H. HAYES,
OLIVER TAYLOR.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$16,600 00	Deposits,	$485,578 15
Bank stock, as per schedule,	8,000 00	Guaranty fund,	4,070 00
Loans on bank stock,	9,500 00	Interest account,	2,063 77
Railroad bonds, as per schedule,	23,425 00		
Loans on railroad stock,	1,200 00		
Loans on real estate,	227,773 36		
Loans on personal security,	138,500 00		
Loans to counties, cities or towns (notes),	7,000 00		
Deposits in banks, on interest,	34,092 46		
Deposits in banks, not on interest,	17,226 86		
Expense account,	419 77		
Premium account,	2,352 64		
Profit and loss account,	180 63		
Cash on hand,	5,441 20		
	$491,711 92		$491,711 92

Cash on Deposit in Banks, amount in each:—

Beacon Trust Company, Boston,	$24,045 29
Second National Bank, Haverhill,	17,226 86
Haverhill Safe Deposit and Trust Company, Haverhill,	10,047 17

Loans on Bank Stock, amount on each:—

10 shares Second National Bank, Haverhill,	$1,000 00
35 shares Second National Bank, Haverhill,	3,500 00
25 shares Beacon Trust Company, Boston,	2,000 00
40 shares Beacon Trust Company, Boston,	3,000 00

Loan on Railroad Stock:—

18 shares Boston & Maine R.R.,	$1,200 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	$1,716 00	$1,600 00
of Grand Rapids, Mich., 4½s,	2,000	2,270 00	2,000 00
of Meriden, Conn., 4s,	3,000	3,045 00	3,000 00
of New Britain, Conn., 4s,	5,000	5,350 00	5,000 00
of Oshkosh, Wis., 4½s,	4,000	4,132 50	4,000 00
of Taunton, Mass., 4s,	1,000	1,067 50	1,000 00
	$16,600	$17,581 00	$16,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett Nat'l Bank, Boston,	$500	$400 00	$500 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 25	2,500 00
30	Shoe & Leather N'l B'k, Boston,	3,000	3,060 00	3,000 00
10	State National Bank, Boston,	1,000	1,117 50	1,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
		$8,000	$9,158 75	$8,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$3,000	$3,360 00	$3,000 00
Boston & Maine R.R. 4s,	2,000	2,225 00	2,000 00
Boston & Maine R.R. 4½s,	4,000	4,940 00	4,000 00
Fitchburg R.R. 4s,	5,000	5,362 50	5,000 00
Fitchburg R.R. 5s,	2,000	2,010 00	2,000 00
Maine Central R.R. 4½s,	500	547 50	500 00
Upper Coos R.R. 4s,	3,000	3,120 00	2,925 00
Worcester, Nashua & Roch. R.R. 4s,	4,000	4,300 00	4,000 00
	$23,500	$25,865 00	$23,425 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.
$24,045 29	2½ per cent.	$18,000 00	4¼ per cent.	$160,543 36	5 per cent.
10,047 17	3 "	45,700 00	4½ "	49,500 00	5½ "
74,000 00	4 "	21,000 00	4¾ "	15,230 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	102	
Aggregate amount of the same,		$144,273 36
Total number of loans upon real estate,	110	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		19,401 91
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, 1898,	2 per cent., $7,443 99 2 per cent., 8,469 00	15,912 99
Number of accounts opened during the year ending Oct. 31, 1898,	392	
Number of accounts closed during the year ending Oct. 31, 1898,	198	
Total number of open accounts Oct. 31, 1898,	1,268	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,508 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		162,185 95
Number of same,	1,516	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		82,623 03
Number of same,	1,109	

Date of examination by commissioner: February 10.

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Federal Reserve Bank of St. Louis

PEOPLE'S SAVINGS BANK — BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 44.

WILLIAM L. DOUGLAS, *President.* A. T. JONES, *Treasurer.*
JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM L. DOUGLAS, EDWARD B. MELLEN,
FRED P. RICHMOND, EMERY M. LOW,
FRANCIS B. GARDNER.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$20,000 00	Deposits,	$376,287 47
Bank stock, as per schedule,	5,000 00	Guaranty fund,	1,743 81
Railroad bonds, as per schedule,	79,500 00	Interest account,	1,686 18
Loans on real estate,	218,125 00		
Loans on personal security,	29,700 00		
Loans to counties, cities or towns (notes),	4,200 00		
Deposits in banks, on interest,	14,473 04		
Expense account,	1,013 61		
Premium account,	6,689 64		
Cash on hand,	1,016 17		
	$379,717 46		$379,717 46

Cash on Deposit in Banks, amount in each: —

Brockton National Bank, Brockton,	$1,130 55
Home National Bank, Brockton,	5,842 49
Plymouth County Safe Deposit and Trust Company, Brockton,	7,500 00

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Federal Reserve Bank of St. Louis

People's Savings Bank, Brockton — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$10,000	$11,070 00	$10,000 00
of Canton, Ohio, 5s,	2,000	2,020 00	2,000 00
of Chicago, Ill., 7s,	1,000	1,025 00	1,000 00
of New Britain, Conn., 4s,	4,000	4,460 00	4,000 00
Town of Stoughton, Mass., 4s,	2,000	2,140 00	2,000 00
United States 3s,	1,000	1,055 00	1,000 00
	$20,000	$21,770 00	$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Massachusetts Loan and Trust Co., Boston,	$3,000	$3,210 00	$3,000 00
10	Plymouth County Safe Deposit & Trust Company, Brockton,	1,000	1,000 00	1,000 00
10	Brockton N'l Bank, Brockton,	1,000	1,200 00	1,000 00
		$5,000	$5,410 00	$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$4,000	$4,500 00	$4,000 00
Boston, Winthrop & Shore R R. 5s,	2,000	2,160 00	2,000 00
Dexter & Newport R R. 4s,	7,000	7,350 00	7,000 00
Dexter & Piscataquis R.R. 4s,	5,000	5,300 00	5,000 00
Fitchburg R.R. 4s,	15,000	15,910 00	15,000 00
Maine Central R.R. 4s,	2,000	2,110 00	2,000 00
Maine Central R.R. 5s,	2,500	2,887 50	2,500 00
Old Colony R.R. 4s,	2,000	2,240 00	2,000 00
Old Colony R R. 4½s,	1,000	1,075 00	1,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,675 00	5,000 00
Penobscot Shore Line R.R. 4s,	12,000	12,600 00	12,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,250 00	5,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	12,000	14,040 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,450 00	5,000 00
	$79,500	$87,547 50	$79,500 00

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Federal Reserve Bank of St. Louis

People's Savings Bank, Brockton — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,973 04	2 per cent.	$4,200 00	4 per cent.	$21,500 00	5½ per cent.
7,500 00	3 "	89,400 00	5 "	136,925 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	127	
Aggregate amount of the same,		$159,325 00
Total number of loans upon real estate,	132	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		16,563 38
Times for the dividends fixed by the by-laws: March 1 and September 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $5,047 59 2 per cent., 6,153 29	11,200 88
Number of accounts opened during the year ending Oct. 31, 1898,	746	
Number of accounts closed during the year ending Oct. 31, 1898,	347	
Total number of open accounts Oct. 31, 1898,	1,793	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,067 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		222,969 87
Number of same,	3,430	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		126,995 42
Number of same,	2,123	
Date of examination by commissioner: November 2.		

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PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 40.

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 Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$25,000 00	Deposits,	$725,660 07
Bank stock, as per schedule,	12,563 00	Guaranty fund,	19,000 00
Loans on bank stock,	30,600 00	Interest account,	7,263 51
Railroad bonds, as per schedule,	25,000 00	Profit and loss account,	12,802 75
Loans on real estate,	481,059 00		
Loans on personal security,	140,138 50		
Deposits in banks, on interest,	45,741 78		
Furniture and fixtures,	900 00		
Cash on hand,	3,724 05		
	$764,726 33		$764,726 33

Cash on Deposit in Banks, amount in each: —

City National Bank, Holyoke,	$10,000 00
Home National Bank, Holyoke,	35,741 78

Loans on Bank Stock, amount on each: —

10 shares Home National Bank, Holyoke,	$700 00
20 shares Home National Bank, Holyoke,	1,000 00
11 shares Home National Bank, Holyoke,	800 00
10 shares Home National Bank, Holyoke,	900 00
57 shares Home National Bank, Holyoke,	5,000 00
10 shares Home National Bank, Holyoke,	900 00

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Federal Reserve Bank of St. Louis

People's Savings Bank, Holyoke — Continued.

25 shares Home National Bank, Holyoke,	$2,000 00
3 shares Agawam National Bank, Springfield,	300 00
10 shares First National Bank, Springfield,	
13 shares First National Bank, Springfield,	2,000 00
10 shares Chicopee National Bank, Springfield,	
2 shares Home National Bank, Holyoke,	3,000 00*
2 shares Franklin County National Bank, Greenfield,	
30 shares City National Bank, Holyoke,	
77 shares Franklin County National Bank, Greenfield,	6,800 00
6 shares Home National Bank, Holyoke,	
24 shares Franklin County National Bank, Greenfield,	2,000 00
5 shares Holyoke National Bank, Holyoke,	500 00
65 shares City National Bank, Holyoke,	4,700 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$25,000	$27,750 00	$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
58	City National Bank, Holyoke,	$5,800	$6,090 00	$5,913 00
10	Holyoke N'l Bank, Holyoke,	1,000	1,550 00	1,650 00
50	Home National Bank, Holyoke,	5,000	5,500 00	5,000 00
		$11,800	$13,140 00	$12,563 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$25,000	$26,750 00	$25,000 00

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People's Savings Bank, Holyoke — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$45,741 78 596,897 50	4 per cent. 5 "	$37,950 00	5½ per cent.	$16,950 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	155	
Aggregate amount of the same,		$252,938 00
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, 1898,		35,036 94
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, 1898,	2 per cent., $11,798 76 2 per cent., 12,589 53	24,388 29
Number of accounts opened during the year ending Oct. 31, 1898,	554	
Number of accounts closed during the year ending Oct. 31, 1898,	380	
Total number of open accounts Oct. 31, 1898,	2,056	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,013 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		216,996 13
Number of same,	2,838	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		164,448 34
Number of same,	1,823	
Date of examination by commissioner: September 22.		

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Federal Reserve Bank of St. Louis

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, EDWIN T. MARBLE,
WILLIAM W. JOHNSON, ALEXANDER DEWITT,
ALBERT W. GIFFORD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$773,905 00	Deposits,	$8,091,529 82
Bank stock, as per schedule,	859,649 00	Guaranty fund,	315,000 00
Loans on bank stock,	13,331 00	Interest account,	93,301 27
Railroad bonds, as per schedule,	1,036,241 00	Profit and loss account,	8,523 16
Loans on railroad stock,	3,700 00	Rents,	902 73
Real estate (for banking purposes),	135,337 49	Rents, real estate by foreclosure,	150 53
Real estate by foreclosure,	41,610 13	Suspense,	1,081 34
Loans on real estate,	3,794,160 71	Sundry interest items,	2,091 91
Loans on personal security,	1,471,660 69	Incomplete mortgage loans,	22,077 00
Loans to counties, cities or towns (notes),	49,900 00	Bank liquidation account,	11,348 64
Deposits in banks, on interest,	323,588 76		
Expense account,	5,713 28		
Bennett Spinning Co. stock,*	16,600 00		
Howland Mills Corp'n stock,*	12,500 00		
Cash on hand,	8,109 34		
	$8,546,006 40		$8,546,006 40

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$69,202 85
National Bank of the Republic, Boston,	105,582 24
Central National Bank, Worcester,	100,974 00
Citizens' National Bank, Worcester,	47,829 67

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Federal Reserve Bank of St. Louis

People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each: —

7 shares First National Bank, Northampton,	$346 00
11 shares Hadley Falls National Bank, Holyoke,	1,100 00
10 shares Crocker National Bank, Turner's Falls,	585 00
5 shares Chicopee National Bank, Springfield,	500 00
36 shares Citizens' National Bank, Worcester,	3,600 00
10 shares Citizens' National Bank, Worcester,	1,000 00
21 shares Boston National Bank, Boston,	4,900 00
34 shares Haverhill National Bank, Haverhill,	
10 shares Shawmut National Bank, Boston,	1,300 00
5 shares National Revere Bank, Boston,	

Loans on Railroad Stock, amount on each: —

12 shares Boston & Albany R.R.,	$2,500 00
9 shares Old Colony R.R.,	
12 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	$111,000 00	$110,700 00
of Beverly, Mass., 4s,	10,000	10,675 00	10,000 00
of Cleveland, Ohio, 6s,	1,000	1,000 00	1,000 00
of Columbus, Ohio, 4s,	35,000	36,487 50	35,000 00*
of Dayton, Ohio, 6s,	14,000	14,840 00	15,125 00*
of Holyoke, Mass., 4s,	25,000	27,000 00	25,000 00
of Keene, N. H., 4s,	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s,	26,000	27,755 00	26,400 00
of Malden, Mass., 4s,	25,000	26,875 00	25,000 00
of Milwaukee, Wis., 4s,	52,000	54,760 00	52,000 00
of Nashua, N. H., 4s,	10,000	10,700 00	10,000 00
of New Bedford, Mass., 4s,	25,000	25,750 00	25,000 00
of Norwich, Conn., 5s,	19,000	21,370 00	21,144 00
of Peoria, Ill., 4s,	12,000	12,420 00	12,000 00
of Peoria, Ill., 7s,	5,000	5,000 00	5,000 00
of Providence, R. I., 4s,	50,000	58,500 00	55,000 00
of Providence, R. I., 5s,	9,000	9,270 00	9,450 00
of Quincy, Mass., 4s,	25,000	25,525 00	25,000 00
of Scranton, Pa., 5s,	5,000	5,125 00	5,000 00
of Springfield, Ohio, 5s,	6,000	6,205 00	6,156 00
of Taunton, Mass., 4s,	7,000	7,840 00	7,000 00
of Waltham, Mass., 4s,	13,000	13,910 00	13,000 00
of Worcester, Mass., 4s,	200,000	210,000 00	202,930 00
of Worcester, Mass, 5s,	2,000	2,240 00	2,000 00
Town of Attleborough, Mass., 4s,	13,000	14,300 00	13,000 00
of Dalton (Fire District), Mass., 4s,	20,000	21,650 00	20,000 00
of Holbrook, Mass., 4s,	30,000	31,500 00	30,000 00
of Westborough, Mass., 5s,	2,000	2,280 00	2,000 00
	$761,000	$804,777 50	$773,905 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

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	$14,336 00	$17,006 00
165	Atlas National Bank, Boston, .	16,500	17,985 00	18,800 00
106	Blackstone N'l Bank, Boston, .	10,600	8,268 00	10,600 00
125	Boston National Bank, Boston,	12,500	12,406 25	14,366 00
54	Boylston Nat'l Bank, Boston, .	5,400	6,534 00	6,750 00
201	Columbian Nat'l Bank, Boston,	20,100	19,497 00	20,100 00
50	Continental N'l Bank, Boston,	5,000	6,000 00	5,812 00
216	Eliot National Bank, Boston, .	21,600	28,080 00	26,766 00
44	Everett Nat'l Bank, Boston, .	2,200	880 00	2,200 00
97	Faneuil Hall N'l Bank, Boston,	9,700	12,197 75	12,730 00
150	Freeman's Nat'l Bank, Boston,	15,000	15,000 00	15,000 00
217	Globe National Bank, Boston, .	21,700	21,700 00	21,700 00
151	Hamilton Nat'l Bank, Boston, .	15,100	17,214 00	18,129 00
149	Manufacturers' N'l B'k, Boston,	14,900	14,900 00	14,900 00
237	Market National Bank, Boston,	23,700	18,249 00	23,700 00
25	Mechanics' N'l Bank, Boston, .	2,500	3,025 00	2,900 00
221	Merchants' Nat'l Bank, Boston,	22,100	34,255 00	31,443 00
109	N'l Bank of Commerce, Boston,	10,900	11,499 50	12,965 00
115	Nat'l Bank of the Commonwealth, Boston, . . .	11,500	16,675 00	15,450 00
141	N'l B'k of No. America, Boston,	14,100	14,417 25	15,840 00
149	N'l B'k of Redemption, Boston,	14,900	16,874 25	19,419 00
500	N'l B'k of the Republic, Boston,	50,000	71,625 00	70,714 00
239	National City Bank, Boston, .	–	1,195 00	–
130	National Eagle Bank, Boston, .	13,000	11,440 00	13,000 00
213	Nat'l Exchange Bank, Boston,	21,300	27,796 50	26,452 00
311	N'l Hide & Leather B'k, Boston,	31,100	33,199 25	37,432 00
52	National Revere Bank, Boston,	5,200	4,784 00	5,200 00
96	National Union Bank, Boston,	9,600	12,792 00	13,037 00
50	Nat'l Webster Bank, Boston, .	5,000	5,112 50	5,000 00
65	New England N'l B'k, Boston,	6,500	9,880 00	9,586 00
152	North Nat'l Bank, Boston, .	15,200	15,504 00	17,903 00
205	Old Boston Nat'l B'k, Boston, .	20,500	22,550 00	23,935 00
56	Second National Bank, Boston,	5,600	9,744 00	8,600 00
59	Shawmut Nat'l Bank, Boston, .	5,900	7,198 00	7,075 00
301	Shoe & Leather N'l B'k, Boston,	30,100	30,702 00	30,100 00
68	State National Bank, Boston, .	6,800	7,599 00	8,050 00
133	Suffolk National Bank, Boston,	13,300	14,098 00	14,533 00
99	Tremont Nat'l Bank, Boston, .	9,900	7,029 00	9,900 00
172	Washington N'l Bank, Boston,	17,200	19,393 00	20,068 00
284	Central Nat'l Bank, Worcester,	28,400	36,920 00	40,005 00
111	Citizens' N'l Bank, Worcester,	11,100	14,985 00	13,629 00
290	City Nat'l Bank, Worcester, .	29,000	40,600 00	36,550 00
182	Mechanics' N'l B'k, Worcester,	18,200	15,470 00	18,200 00
300	Quinsigamond National Bank, Worcester, ...	30,000	42,000 00	35,984 00
524	Worcester N'l B'k, Worcester,	52,400	68,120 00	68,120 00
		$718,100	$839,729 25	$859,649 00

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Federal Reserve Bank of St. Louis

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	$158,250 00	$160,520 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	23,000 00	22,090 00
Boston & Lowell R.R. 4s,	4,000	4,182 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	25,875 00	25,688 00
Boston & Maine R.R. 4s,	30,000	33,725 00	29,750 00
Eastern R.R. 6s,	71,000	84,312 50	81,878 00
Fitchburg R.R. 4s,	29,000	30,620 00	27,500 00
Fitchburg R.R. 5s,	44,000	45,930 00	46,287 00
Maine Central R.R. 4s,	76,500	80,325 00	76,020 00
Maine Central R.R. 6s,	1,000	1,045 00	1,000 00
Maine Central R.R. 7s,	14,100	19,176 00	17,425 00
Maine Central and European & North American R.R. 4s,	25,000	27,375 00	24,725 00
N. Y., Providence & Boston R.R. 7s,	12,000	12,000 00	13,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	113,500 00	102,000 00
Norwich & Worcester R.R. 4s,	50,000	56,000 00	50,000 00
Old Colony R.R. 4s,	70,000	76,975 00	70,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,200 00	5,200 00
Portland & Rumford Falls R.R. 4s,	45,000	47,250 00	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	64,500 00	54,900 00
Sullivan County R.R. 4s,	25,000	26,500 00	25,000 00
Vermont & Massachusetts R.R. 5s,	50,000	53,000 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,250 00	11,039 00
Worcester, Nashua & Roch. R.R. 4s,	90,000	100,400 00	90,000 00
	$996,600	$1,100,391 00	$1,036,241 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$174,588 76	2 per cent.	$373,177 72	4¼ per cent.	$50,000 00	5¼ per cent.
100,974 00	2½ "	191,331 00	4½ "	35,000 00	5½ "
47,829 67	3 "	80,000 00	4¾ "	25,000 00	5¾ "
35,000 00	3¾ "	3,947,190 01	5 "	14,600 00	6 "
581,650 00	4 "				

Amount invested in real estate for banking purposes,	$135,337 49
Estimated value of the same,	140,000 00
Assessed value of the same,	80,600 00
Net income received from same during year ending Oct. 1, 1898,	3,272 60

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Federal Reserve Bank of St. Louis

People's Savings Bank, Worcester — Concluded.

Value, by books, of other real estate, held or owned by foreclosure or otherwise,		$41,610 13
Assessed value of the same,		31,875 00
Net income received from same during year ending Oct. 31, 1898,		987 01
Number of loans which are of an amount not exceeding $3,000 each,	1,289	
Aggregate amount of the same,		1,731,960 73
Total number of loans upon real estate,	1,591	
Amount of investments from which no income is received,		13,248 77
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		366,174 70
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, 1898,	2 per cent., $149,261 08 2 per cent., 152,883 75	302,144 83
Number of accounts opened during the year ending Oct. 31, 1898,	2,205	
Number of accounts closed during the year ending Oct. 31, 1898,	1,662	
Total number of open accounts Oct. 31, 1898,	17,242	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		17,043 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,142,527 98
Number of same,	15,459	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,109,337 98
Number of same,	13,738	

Date of examination by commissioner: November 10.

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Federal Reserve Bank of St. Louis

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 30.

WILLIAM S. DANFORTH, *President.* JAMES D. THURBER, *Treasurer.*
JOHN RUSSELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS, GEORGE E. MORTON,
WILLIAM S. DANFORTH, JAMES MILLAR,
CHARLES B. STODDARD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$144,500 00	Deposits,	$2,325,342 42
Bank stock, as per schedule,	388,429 00	Guaranty fund,	120,000 00
Loans on bank stock,	5,165 00	Interest account,	44,697 21
Railroad bonds, as per schedule,	521,000 00	Profit and loss account,	51,562 62
Boston Terminal Co. bonds,	99,900 00	Suspense account,	303 00
Real estate (for banking purposes),	36,143 97	Bank liquidation account,	6,646 10
Real estate by foreclosure,	518 62		
Loans on real estate,	695,811 00		
Loans on personal security,	603,714 00		
Loans to counties, cities or towns (notes),	27,429 30		
Deposits in banks, on interest,	20,561 52		
Cash on hand,	5,378 94		
	$2,548,551 35		$2,548,551 35

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$5,189 35
Old Colony National Bank, Plymouth,	8,044 22
Plymouth National Bank, Plymouth,	7,327 95

Loans on Bank Stock, amount on each: —

13 shares Plymouth National Bank, Plymouth, Mass.,	$1,400 00
3 shares Old Colony National Bank, Plymouth, Mass.,	
6 shares Old Colony National Bank, Plymouth, Mass.,	350 00

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Federal Reserve Bank of St. Louis

Plymouth Savings Bank — Continued.

13 shares Plymouth National Bank, Plymouth, Mass., ...	$1,090 00
9 shares Old Colony National Bank, Plymouth, Mass., ...	900 00
10 shares Old Colony National Bank, Plymouth, Mass., ...	1,000 00
3 shares Old Colony National Bank, Plymouth, Mass., ...	225 00
3 shares Plymouth National Bank, Plymouth, Mass., ...	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$6,000	$6,900 00	$6,000 00
of Brockton, Mass , 4s, . .	16,000	16,640 00	16,000 00
of Fall River, Mass., 6s, . .	7,000	7,630 00	7,000 00
of Holyoke, Mass., 6s, . .	25,000	25,750 00	25,000 00
of New Bedford, Mass., 7s, .	10,000	11,600 00	10,000 00
of New London, Conn., 7s, .	50,000	51,500 00	50,000 00
of Rockford, Ill., 4½s, . .	10,000	10,500 00	10,000 00
Town of Belmont, Mass., 4½s, . .	10,500	10,815 00	10,500 00
of Leominster, Mass., 4s, .	10,000	10,000 00	10,000 00
	$144,500	$151,335 00	$144,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	$700	$735 00	$687 00
41	Atlantic Nat'l Bank, Boston, .	4,100	4,592 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	25,506 00	23,400 00
32	Blackstone N'l Bank, Boston, .	3,200	2,496 00	2,112 00
139	Boston National Bank, Boston,	13,900	13,795 75	11,815 00
70	Boylston National B'k, Boston,	7,000	8,470 00	7,000 00
42	Columbian Nat'l Bank, Boston,	4,200	4,074 00	3,990 00
100	First Ward N'l Bank, Boston, .	10,000	13,000 00	10,000 00
17	Freeman's N'l Bank, Boston, .	1,700	1,700 00	1,282 00
29	Globe National Bank, Boston,	2,900	2,900 00	2,320 00
53	Hamilton Nat'l Bank, Boston,	5,300	6,042 00	5,300 00
54	Howard Nat'l Bank, Boston, .	5,400	5,251 50	4,590 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,000 00
128	Market Nat'l Bank, Boston, .	12,800	9,856 00	8,960 00
85	Massachusetts N'l B'k, Boston,	8,500	6,375 00	6,375 00
225	Merchants' N'l Bank, Boston, .	22,500	34,875 00	22,500 00
108	N'l B'k of Commerce, Boston,	10,800	11,394 00	9,180 00
200	National Bank of the Commonwealth, Boston. . .	20,000	29,000 00	20,000 00
120	N'l B'k of No. America, Boston,	12,000	12,270 00	10,800 00
188	N'l B'k of the Republic, Boston,	18,800	26,931 00	18,800 00
84	National City Bank, Boston, .	–	420 00	40 00
80	National Eagle Bank, Boston,	8,000	7,040 00	5,600 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.
106	Nat'l Exchange Bank, Boston,	$10,600	$13,833 00	$10,600 00
80	National Revere Bank, Boston,	8,000	7,360 00	5,000 00
100	Nat'l Union Bank, Boston, .	10,000	13,325 00	10,000 00
74	National Webster B'k, Boston,	7,400	7,566 50	6,280 00
86	New England N'l B'k, Boston,	8,600	13,072 00	8,600 00
9	North National Bank, Boston,	900	918 00	900 00
55	Old Boston N'l Bank, Boston, .	5,500	6,050 00	5,000 00
270	Second National Bank, Boston,	27,000	46,980 00	27,000 00
93	Shawmut Nat'l Bank, Boston, .	9,300	11,346 00	9,300 00
130	State National Bank, Boston, .	13,000	14,527 50	13,000 00
41	Suffolk National Bank, Boston,	4,100	4,346 00	3,398 00
97	Tremont Nat'l Bank, Boston, .	9,700	6,887 00	5,800 00
60	Brockton Nat'l B'k, Brockton, .	6,000	7,200 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	9,500 00
30	Hingham N'l Bank, Hingham,	3,000	3,000 00	3,000 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,040 00	5,500 00
262	Old Colony N'l B'k, Plymouth,	26,200	32,750 00	26,200 00
184	Plymouth N'l B'k, Plymouth, .	18,400	19,504 00	18,400 00
100	Third N'l Bank, Springfield, .	10,000	22,000 00	10,000 00
171	Bristol Co. N'l Bank, Taunton,	17,100	21,375 00	17,100 00
		$415,500	$513,303 25	$388,429 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	$25,000	$28,250 00	$25,000 00
Boston & Lowell R.R. 4s, . . .	50,000	52,500 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	50,000	62,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	34,200 00	30,000 00
Fitchburg R. R. 4s, ...	83,000	86,320 00	80,000 00
Grafton & Upton R.R 4s, . .	15,000	15,000 00	15,000 00
Maine Central R.R. 4s, . . .	25,000	26,500 00	25,000 00
Old Colony R R. 4s, ...	13,000	14,560 00	13,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	52,500 00	50,000 00
Portland & Rumford Falls R.R. 4s, .	33,000	34,650 00	33,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, ...	25,000	29,250 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	50,000	64,500 00	50,000 00
Upper Coos R R. 4½s, . . .	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R R. 4s,	40,000	44,800 00	40,000 00
	$524,000	$583,230 00	$521,000 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.
$20,561 52	2 per cent.	$55,050 00	4½ per cent.	$133,690 00	5½ per cent.
30,000 00	3½ "	129,350 00	4½ "	40,000 00	5¾ "
48,000 00	3¾ "	65,000 00	4¾ "	141,026 00	6 "
237,629 30	4 "	451,474 00	5 "	900 00	6½ "

Amount invested in real estate for banking purposes,		$36,143 97
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, 1898,		391 73
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		518 62
Assessed value of the same,		550 00
Number of loans which are of an amount not exceeding $3,000 each,	272	
Aggregate amount of the same,		299,723 47
Total number of loans upon real estate,	314	
Amount of investments from which no income is received,		668 62
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		119,249 71
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, 1898,	2 per cent., $45,900 06 2 per cent., 45,842 94	91,743 00
Number of accounts opened during the year ending Oct. 31, 1898,	337	
Number of accounts closed during the year ending Oct. 31, 1898,	429	
Total number of open accounts Oct. 31, 1898,	6,050	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,949 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		186,031 51
Number of same,	2,532	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		301,725 29
Number of same,	4,553	

Date of examination by commissioner: May 19.

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Federal Reserve Bank of St. Louis

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated April 6, 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, THOMAS N. ELDRIDGE,
EVERETT F. SHERMAN, WALTER L. BOYDEN,
BENJAMIN F. WARD.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$149,000 00	Deposits,	$1,338,554 77
Loans on public funds,	200 00	Guaranty fund,	59,935 00
Bank stock, as per schedule,	53,200 00	Interest account,	18,684 95
Loans on bank stock,	14,000 00	Profit and loss account,	3,840 15
Railroad bonds, as per schedule,	150,000 00	Bank liquidation account,	499 73
Boston Terminal Co. bonds,	25,000 00		
Real estate (for banking purposes),	13,256 08		
Loans on real estate,	682,115 00		
Loans on personal security,	218,190 00		
Loans to counties, cities or towns (notes),	60,650 00		
Loans on depositors' books,	645 00		
Deposits in banks, on interest,	49,892 36		
Expense account,	2,034 74		
New Jersey and Western Coal Company stock,*	1,000 00		
Cash on hand,	2,331 42		
	$1,421,514 60		$1,421,514 60

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$20,077 33
Old Colony National Bank, Plymouth,	14,592 81
Plymouth National Bank, Plymouth,	15,222 22

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Federal Reserve Bank of St. Louis

Plymouth Five Cents Savings Bank — Continued.

Loan on Public Funds: —

$200 United States 4s,	$200 00

Loans on Bank Stock, amount on each: —

138 shares Fourth National Bank, Boston,	$13,000 00
9 shares Old Colony National Bank, Plymouth,	1,000 00
5 shares Plymouth National Bank, Plymouth,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$9,000	$10,395 00	$9,000 00
of Bay City, Mich., 5s,	5,000	6,050 00	5,000 00
of Brockton, Mass., 4s,	10,000	10,400 00	10,000 00
of Canton, Ohio, 5s,	5,000	6,000 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,525 00	5,000 00
of Chicopee, Mass., 4s,	5,000	5,430 00	5,000 00
of Kansas City, Mo., 4½s,	20,000	22,500 00	20,000 00
of Lewiston, Me., 6s,	3,000	3,180 00	3,000 00
of New Bedford, Mass., 7s,	10,000	13,200 00	10,000 00
of New London, Conn., 7s,	12,000	12,360 00	12,000 00
of Providence, R. I., 5s,	1,000	1,030 00	1,000 00
Town of Burrillville, R. I., 4s,	15,000	16,425 00	15,000 00
of Mansfield, Mass., 4s,	10,000	10,800 00	10,000 00
of Wakefield, Mass, 4s,	10,000	10,800 00	10,000 00
of Weymouth, Mass., 4s,	15,000	16,125 00	15,000 00
of Whitman, Mass., 4s,	14,000	15,120 00	14,000 00
	$149,000	$165,340 00	$149,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,725 00	$2,500 00
22	Blackstone N'l Bank, Boston,	2,200	1,716 00	2,200 00
20	Columbian Nat'l Bank, Boston,	2,000	1,940 00	2,000 00
21	First Ward N'l Bank, Boston,	2,100	2,730 00	2,100 00
9	Freeman's Nat'l Bank, Boston,	900	900 00	900 00
20	Market Nat'l Bank, Boston,	2,000	1,540 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,550 00	1,000 00
25	Metropolitan N'l B'k, Boston,	2,500	2,275 00	2,500 00
8	N'l Bank of Commerce, Boston,	800	844 00	800 00
100	National Bank of the Commonwealth, Boston,	10,000	14,500 00	10,000 00
27	N'l B'k of Redemption, Boston,	2,700	3,057 75	2,700 00
15	N'l B'k of the Republic, Boston,	1,500	2,148 75	1,500 00
15	National City Bank, Boston,	–	75 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.
18	Nat'l Exchange Bank, Boston,	$1,800	$2,349 00	$1,800 00
10	National Revere Bank, Boston,	1,000	920 00	1,000 00
20	National Webster B'k, Boston,	2,000	2,055 00	2,000 00
6	North National Bank, Boston,	600	612 00	600 00
5	Shoe & Leather N'l B'k, Boston,	500	510 00	500 00
20	State National Bank, Boston, .	2,000	2,235 00	2,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,400 00	2,000 00
76	Old Colony N'l B'k, Plymouth,	7,600	9,500 00	7,600 00
45	Plymouth N'l B'k, Plymouth, .	4,500	4,770 00	4,500 00
10	Third N'l Bank, Springfield, .	1,000	2,200 00	1,000 00
		$53,200	$63,552 50	$53,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$20,000	$21,500 00	$20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,800 00	10,000 00
Eastern R.R. 6s, ...	10,000	11,875 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,600 00	10,000 00
Old Colony R.R. 4s, ...	35,000	38,900 00	35,000 00
Old Colony R.R. 4½s, . . .	10,000	10,750 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,750 00	15,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,800 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,400 00	20,000 00
	$150,000	$167,625 00	$150,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$49,892 36	2 per cent.	$15,000 00	4¼ per cent.	$7,000 00	5½ per cent.
25,000 00	3⅝ "	19,010 00	4½ "	235,230 00	6 "
199,640 00	4 "	474,920 00	5 "		

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Plymouth Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$13,256 08
Estimated value of the same,		13,500 00
Assessed value of the same,		15,600 00
Net income received from same during year ending Oct. 31, 1898,		267 68
Number of loans which are of an amount not exceeding $3,000 each,	531	
Aggregate amount of the same,		503,500 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, 1898,		66,032 74
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, 1898,	2 per cent., $25,007 71 2 per cent., 25,321 57	50,329 28
Number of accounts opened during the year ending Oct. 31, 1898,	519	
Number of accounts closed during the year ending Oct. 31, 1898,	407	
Total number of open accounts Oct. 31, 1898,	4,569	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,319 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		194,378 66
Number of same,	3,472	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		197,454 29
Number of same,	2,634	

Date of examination by commissioner: April 7.

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 124.

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,	C. W. AMORY,
I. GOODWIN WHITNEY,	R. H. STEVENSON,
LOUIS CURTIS,	CHARLES U. COTTING,
HENRY WHITMAN,	GORDON ABBOTT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,420,800 00	Deposits,	$36,535,704 79
Loans on public funds,	41,500 00	Guaranty fund,	1,739,000 00
Bank stock, as per schedule,	1,079,000 00	Interest account,	342,060 12
Loans on bank stock,	73,000 00	Profit and loss account,	114,268 63
Railroad bonds, as per schedule,	4,985,000 00	Suspense account,	851 25
Loans on railroad bonds,	600 00	Bank liquidation account,	26,414 15
Loans on railroad stock,	50,000 00		
Boston Terminal Co. bonds,	1,000,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	12,367,588 00		
Loans on personal security,	5,885,100 00		
Loans to counties, cities or towns (notes),	1,504,826 68		
Deposits in banks, on interest,	1,208,369 64		
Deposits in banks, not on interest,	6,827 98		
Expense account,	18,348 10		
Cash on hand,	37,338 54		
	$38,758,298 94		$38,758,298 94

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$234,064 20
National Union Bank, Boston,	134,653 90
National Webster Bank, Boston,	144,692 25
New England National Bank, Boston,	154,297 75
Old Boston National Bank, Boston,	124,271 44
Old Colony Trust Company, Boston,	53,986 88
Second National Bank, Boston,	362,403 22
Tremont National Bank, Boston,	6,827 98

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Provident Institution for Savings, etc., Boston — Continued.

Loans on Public Funds, amount on each: —

$45,000 City of Providence, R. I., 4s,	$40,000 00
2,000 City of Haverhill, Mass., 4s,	1,500 00

Loans on Bank Stock, amount on each: —

65 shares Fourth National Bank, Boston,	$6,000 00
25 shares Wamesit National Bank, Lowell,	
20 shares Brockton National Bank, Brockton,	
9 shares National Hide and Leather Bank, Boston,	6,000 00
10 shares Traders' National Bank, Lowell,	
2 shares Railroad National Bank, Lowell,	
10 shares North National Bank, Boston,	
2 shares National Revere Bank, Boston,	
7 shares Tremont National Bank, Boston,	
2 shares Boston National Bank, Boston,	
12 shares National Exchange Bank, Boston,	
6 shares Suffolk National Bank, Boston,	9,000 00
15 shares Charles River National Bank, Cambridge,	
2 shares Cambridge National Bank, Cambridge,	
32 shares Lechmere National Bank, Cambridge,	
5 shares First National Bank, Salem,	
5 shares Prescott National Bank, Lowell,	
274 shares Fourth National Bank, Boston,	25,500 00
75 shares Fourth National Bank, Boston,	
10 shares Broadway National Bank, Boston,	8,500 00
10 shares Beacon Trust Company, Boston,	
179 shares National Bank of North America, Boston,	18,000 00
150 shares Massachusetts Loan and Trust Company, Boston,	

Loan on Railroad Bonds: —

$600 New York, New Haven & Hartford R.R. 4s,	$600 00

Loan on Railroad Stock: —

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,	$2,778,000	$2,995,757 50	$2,778,000 00
of Beverly, Mass., 4s,	200,000	213,500 00	200,000 00
of Cambridge, Mass., 4s,	100,000	100,750 00	100,000 00
of Chelsea, Mass., 4s,	131,000	140,170 00	131,000 00
of Chicopee, Mass., 4s,	53,000	54,855 00	53,000 00
of Concord, N. H., 4s,	160,000	171,900 00	160,000 00
of Everett, Mass., 4s,	50,000	53,500 00	50,000 00
of Haverhill, Mass., 4s,	50,000	55,750 00	50,000 00
of Holyoke, Mass., 4s,	428,000	463,997 50	428,000 00
of Lowell, Mass., 4s,	495,000	559,350 00	495,000 00
of Lowell, Mass., 4¼s,	93,000	96,255 00	93,000 00

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Federal Reserve Bank of St. Louis

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s, .	$205,000	$217,025 00	$205,000 00
of Manchester, N. H., 6s, .	1,000	1,085 00	1,000 00
of Meriden, Conn., 4s, .	50,000	51,250 00	50,000 00
of New Bedford, Mass., 4s,	762,000	846,850 00	762,000 00
of New Haven, Conn., 3½s,	19,000	19,285 00	19,000 00
of New Haven, Conn., 4s,	275,000	302,500 00	275,000 00
of North Adams, Mass., 3½s, ...	80,000	80,800 00	80,000 00
of Pawtucket, R. I., 4s, .	400,000	428,000 00	400,000 00*
of Pittsfield, Mass., 4s, .	199,000	213,880 00	199,000 00
of Providence, R. I., 4s, .	1,000,000	1,162,500 00	1,000,000 00
of Quincy, Mass., 4s, .	130,000	142,550 00	130,000 00
of Rochester, N. H., 4s, .	160,000	176,000 00	160,000 00
of Rutland, Vt., 4s, . .	269,000	298,590 00	269,000 00
of Somerville, Mass., 4s, .	83,000	86,345 00	83,000 00
of Somerville, Mass., 4½s,	24,000	24,240 00	24,000 00
of Stamford, Conn., 4s, .	96,000	106,560 00	96,000 00
of Springfield, Mass., 4s, .	129,000	140,160 00	129,000 00
of Woonsocket, R. I., 4s, .	150,000	150,000 00	150,000 00*
Town of Attleborough, Mass. (Fire District), 4s, .	25,000	27,625 00	25,000 00
of Burlington, Vt., 4s, .	100,000	109,500 00	100,000 00
of Braintree, Mass., 4s, .	24,000	26,520 00	24,000 00
of Cranston, R. I., 4s, .	50,000	54,000 00	50,000 00
of Cumberland, R. I., 4s,	70,000	72,450 00	70,000 00
of Foxborough, Mass. (Fire District), 4s, .	55,000	55,825 00	55,000 00
of Grafton, Mass., 4s, .	61,500	67,650 00	61,500 00
of Gt. Barrington, Mass., 4s, ...	35,000	37,450 00	35,000 00
of Leominster, Mass., 4s,	25,000	28,000 00	25,000 00
of Lexington, Mass., 4s,	130,000	135,850 00	130,000 00
of Manchester, Mass., 3½s, ...	100,000	101,000 00	100,000 00
of Plymouth, Mass., 4s, .	44,800	47,264 00	44,800 00
of St. Albans, Vt., 3½s, .	40,000	40,400 00	40,000 00
of Tiverton, R. I., 4s, .	24,000	25,560 00	24,000 00
of Ware, Mass., 4s, .	27,500	29,287 50	27,500 00
of Wellesley, Mass., 4s, .	100,000	108,500 00	100,000 00
of Westbrook, Me., 3¾s,	6,000	6,030 00	6,000 00
of Westerly, R. I., 4s, .	200,000	222,000 00	200,000 00
of W. Springfield, Mass., 4s, ...	165,000	187,275 00	165,000 00
County of Grafton, N. H., 4s, .	18,000	18,630 00	18,000 00
of New Haven, Ct., 3½s,	40,000	41,400 00	40,000 00
of Strafford, N. H., 4s, .	100,000	105,087 50	100,000 00
State of Massachusetts 3s, .	210,000	213,520 00	210,000 00
of Massachusetts 3½, .	200,000	212,000 00	200,000 00
	$10,420,800	$11,326,229 00	$10,420,800 00

* Legal investments when made.

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Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	$24,600	$27,552 00	$24,600
675	Atlas National Bank, Boston, .	67,500	73,575 00	67,500
428	Columbian Nat'l B'k, Boston, .	42,800	41,516 00	42,800
50	First National Bank, Boston, .	5,000	9,750 00	5,000
315	Globe National Bank, Boston,.	31,500	31,500 00	31,500
592	Hamilton Nat'l Bank, Boston,.	59,200	67,488 00	59,200
543	Market National Bank, Boston,	54,300	41,811 00	54,300
225	Massachusetts N'l B'k, Boston,	22,500	16,875 00	22,500
1000	Merchants' Nat'l Bank, Boston,	100,000	155,000 00	100,000
75	N'l Bank of Commerce, Boston,	7,500	7,912 50	7,500
150	N'l B'k of the Republic, Boston,	15,000	21,487 50	15,000
315	National City Bank, Boston, .	–	1,575 00	–
450	National Eagle Bank, Boston,.	45,000	39,600 00	45,000
225	N'l Hide & Leather B'k, Boston,	22,500	24,018 75	22,500
221	National Revere Bank, Boston,	22,100	20,332 00	22,100
312	National Union Bank, Boston,.	31,200	41,574 00	31,200
666	Nat'l Webster Bank, Boston, .	66,600	68,098 50	66,600
349	New England N'l B'k, Boston,	34,900	53,048 00	34,900
524	North National Bank, Boston,.	52,400	53,448 00	52,400
350	Old Boston N'l Bank, Boston,.	35,000	38,500 00	35,000
848	Second National Bank, Boston,	84,800	147,552 00	84,800
284	Shawmut Nat'l Bank, Boston,	28,400	34,648 00	28,400
500	Shoe & Leather N'l B'k, Boston,	50,000	51,000 00	50,000
561	State National Bank, Boston, .	56,100	62,691 75	56,100
300	Suffolk National Bank, Boston,	30,000	31,800 00	30,000
500	Tremont Nat'l Bank, Boston, .	50,000	35,500 00	50,000
401	Washington N'l Bank, Boston,	40,100	45,212 75	40,100
		$1,079,000	$1,243,065 75	$1,079,000

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$400,000	$460,000 00	$400,000 00
Boston & Lowell R.R. 4s, . . .	616,000	686,840 00	616,000 00
Boston & Lowell R.R. 4½s, . .	20,000	20,900 00	20,000 00
Boston & Maine R.R. 4s, . . .	1,074,000	1,116,960 00	1,074,000 00
Boston & Maine R.R. 4½s, . .	100,000	124,000 00	100,000 00
Boston & Providence R.R. 4s, . .	150,000	165,000 00	150,000 00
Connecticut River R.R. 4s, . .	250,000	285,000 00	250,000 00
Eastern R.R 6s, ...	265,000	314,687 50	265,000 00
Fitchburg R.R. 4s, ...	300,000	322,500 00	300,000 00
Fitchburg R.R. 5s, ...	650,000	684,000 00	650,000 00
Old Colony R.R. 4s, ...	1,060,000	1,171,300 00	1,060,000 00
New York, New Haven & Hartford R.R. 4s, ...	100,000	113,500 00	100,000 00
	$4,985,000	$5,464,687 50	$4,985,000 00

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Provident Institution for Savings, etc., Boston — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,208,369 64	2 per cent.	$2,706,500 00	3⅜ per cent.	$1,219,650 00	4½ per cent.
1,030,316 68	3½ "	1,291,000 00	3⅝ "	86,000 00	4¾ "
65,000 00	3 6/10 "	11,297,688 00	4 "	431,950 00	5 "
298,200 00	3 9/10 "	30,450 00	4 24/100 "	95,000 00	5¼ "
505,160 00	3⅝ "	856,900 00	4¼ "	8,800 00	6 "

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,	62	
Aggregate amount of the same,		121,450 00
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, 1898,		1,508,001 60
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, 1898,	1¾ per cent., $597,952 15 1¾ per cent., 602,173 25	1,200,125 40
Number of accounts opened during the year ending Oct. 31, 1898,	9,747	
Number of accounts closed during the year ending Oct. 31, 1898,	10,235	
Total number of open accounts Oct. 31, 1898,	92,476	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		57,577 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		5,508,471 81
Number of same,	78,068	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		6,090,943 39
Number of same,	77,805	
Date of examination by commissioners: October 17 and 18.		

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Federal Reserve Bank of St. Louis

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 44.

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, M. D. F. STEERE,
GEORGE F. BAGLEY.

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.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$821,000 00	Deposits,	$2,530,358 95
Bank stock, as per schedule,	138,575 00	Guaranty fund,	125,665 14
Loans on bank stock,	1,100 00	Interest account,	108,235 72
Railroad bonds, as per schedule,	266,000 00	Bank liquidation account,	1,496 06
Boston Terminal Co. bonds,	25,000 00		
Real estate (for banking purposes),	5,000 00		
Real estate by foreclosure,	6,295 76		
Loans on real estate,	639,000 00		
Loans on personal security,	723,100 00		
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	89,612 93		
Expense account,	2,812 01		
Bennett Spinning Co. stock,*	17,500 00		
Cash on hand,	5,560 17		
	$2,765,755 87		$2,765,755 87

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Powow River National Bank, Amesbury,	$66,250 00
Boston Safe Deposit and Trust Company, Boston,	23,362 93

Loans on Bank Stock, amount on each: —

5 shares Powow River National Bank, Amesbury,	$500 00
5 shares Powow River National Bank, Amesbury,	500 00
1 share First National Bank, Merrimac,	100 00

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Federal Reserve Bank of St. Louis

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$45,000	$51,300 00	$45,000 00
of Cambridge, Mass., 4s,	30,000	32,700 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,090 00	9,000 00
of Chelsea, Mass., 4s,	50,000	55,250 00	50,000 00
of Chicago, Ill., 4s,	75,000	82,500 00	75,000 00
of Fall River, Mass., 5s,	10,000	11,450 00	10,000 00
of Fall River, Mass., 6s,	15,000	16,900 00	15,000 00
of Holyoke, Mass., 6s,	5,000	5,100 00	5,000 00
of Indianapolis, Ind., 4s,	25,000	27,500 00	25,000 00
of Kansas City, Mo., 4½s,	50,000	55,500 00	50,000 00
of Lewiston, Me., 4s,	25,000	27,500 00	25,000 00
of Lynn, Mass., 4s,	30,000	32,925 00	30,000 00
of Malden, Mass., 4s,	25,000	27,750 00	25,000 00
of Manchester, N. H., 4s,	40,000	43,200 00	40,000 00
of Manchester, N. H., 6s,	5,000	5,350 00	5,000 00
of Marlborough, Mass., 4s,	30,000	31,800 00	30,000 00
of Medford, Mass., 4s,	25,000	26,500 00	25,000 00
of Newton, Mass., 4s,	20,000	21,600 00	20,000 00
of Newton, Mass., 6s,	2,000	2,300 00	2,000 00
of Portland, Me., 6s,	30,000	36,000 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,600 00	10,000 00
of Taunton, Mass., 4s,	50,000	53,600 00	50,000 00
Town of Amesbury, Mass., 4s,	45,000	47,140 00	45,000 00
of Arlington, Mass., 4s,	25,000	28,500 00	25,000 00
of Billerica, Mass., 4s,	25,000	27,750 00	25,000 00
of Melrose, Mass., 4s,	11,000	11,770 00	11,000 00
County of Hampshire, Mass., 4s,	35,000	35,475 00	35,000 00
United States 3s,	74,000	77,700 00	74,000 00
	$821,000	$896,750 00	$821,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	$12,000	$15,000 00	$12,000 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,464 00	2,200 00
75	Atlas National Bank, Boston,	7,500	8,175 00	7,500 00
40	Blackstone Nat'l Bank, Boston,	4,000	3,120 00	4,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,235 00	3,500 00
35	Columbian Nat'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 Nat'l B'k, Boston,	2,600	3,269 50	2,600 00
15	First National Bank, Boston,	1,500	2,925 00	1,500 00
50	First Ward Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
25	Globe Nat'l Bank, Boston,	2,500	2,500 00	2,500 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.
40	Howard Nat'l Bank, Boston, .	$4,000	$3,890 00	$4,000 00
35	Merchants' N'l Bank, Boston, .	3,500	5,425 00	3,500 00
30	N'l Bank of Commerce, Boston,	3,000	3,165 00	3,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	14,500 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	11,460 00	8,000 00
10	National City Bank, Boston, .	-	50 00	-
35	National Eagle Bank, Boston,	3,500	3,080 00	3,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,525 00	5,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,006 25	7,500 00
50	National Revere Bank, Boston,	5,000	4,600 00	5,000 00
25	National Union Bank, Boston,	2,500	3,331 25	2,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,658 50	2,600 00
15	New England N'l B'k, Boston,	1,500	2,280 00	1,500 00
21	Old Boston Nat'l Bank, Boston,	2,100	2,310 00	2,100 00
18	Second National Bank, Boston,	1,800	3,132 00	1,800 00
49	Shawmut National B'k, Boston,	4,900	5,978 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 00
35	State National Bank, Boston, .	3,500	3,911 25	3,500 00
38	Suffolk National Bank, Boston,	3,800	4,028 00	3,800 00
24	Tremont Nat'l Bank, Boston, .	2,400	1,704 00	2,400 00
25	Georgetown National Bank, Georgetown, . . .	2,500	2,650 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,310 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,688 00	2,100 00
		$138,575	$165,938 25	$138,575 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s, . . .	$30,000	$31,050 00	$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	16,650 00	15,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 4½s, ...	25,000	27,500 00	25,000 00
Eastern R.R. 6s, ...	46,000	54,280 00	46,000 00
Fitchburg R.R. 4s, ...	25,000	25,500 00	25,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	56,000 00	50,000 00
Sullivan County R.R. 4s, . . .	40,000	43,200 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,800 00	10,000 00
	$266,000	$295,980 00	$266,000 00

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Federal Reserve Bank of St. Louis

Provident Institution for Savings, etc., Amesbury — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,362 93	2 per cent.	$118,500 00	4½ per cent.	$143,200 00	6 per cent.
41,250 00	3½ "	321,000 00	5 "	1,800 00	7 "
605,000 00	4 "	63,400 00	5½ "	500 00	7½ "
160,000 00	4¼ "				

Amount invested in real estate for banking purposes,		$5,000 00
Estimated value of the same,		7,000 00
Assessed value of the same,		7,000 00
Net income received from same during year ending Oct. 31, 1898,		120 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		6,295 76
Assessed value of the same,		5,100 00
Number of loans which are of an amount not exceeding $3,000 each,	438	
Aggregate amount of the same,		378,300 00
Total number of loans upon real estate,	420	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		122,485 18
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, 1898,	2 per cent., $48,619 10 2 per cent., 48,959 19	97,578 29
Number of accounts opened during the year ending Oct. 31, 1898,	397	
Number of accounts closed during the year ending Oct. 31, 1898,	388	
Total number of open accounts Oct. 31, 1898,	6,701	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,563 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		205,928 00
Number of same,	2,704	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		289,777 79
Number of same,	4,145	

Date of examination by commissioner: June 28.

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Federal Reserve Bank of St. Louis

QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 38.

RUPERT F. CLAFLIN, *President.* CLARENCE BURGIN, *Treasurer.*
CLARENCE BURGIN, *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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$127,500 00	Deposits,	$2,257,257 34
Bank stock, as per schedule,	137,489 83	Guaranty fund,	89,250 00
Loans on bank stock,	63,516 00	Interest account,	14,653 10
Railroad bonds, as per schedule,	214,000 00	Profit and loss account,	55,751 39
Boston Terminal Co. bonds,	40,000 00	Rent account,	185 00
Real estate (for banking purposes),	72,024 39		
Real estate by foreclosure,	12,904 72		
Loans on real estate,	1,125,797 91		
Loans on personal security,	562,937 00		
Deposits in banks, on interest,	52,902 58		
Expense account,	375 58		
Real estate taken to secure indebtedness,	6,167 50		
Cash on hand,	1,481 32		
	$2,417,096 83		$2,417,096 83

Cash on Deposit in Banks, amount in each: —

National Granite Bank, Quincy,	$25,335 45
National Mount Wollaston Bank, Quincy,	27,567 13

Loans on Bank Stock, amount on each: —

20 shares National Mount Wollaston Bank, Quincy,	$1,840 00
150 shares Mechanics' National Bank, Boston,	15,000 00
8 shares National Granite Bank, Quincy,	800 00
200 shares Broadway National Bank, Boston,	20,000 00
16 shares National Granite Bank, Quincy,	1,600 00

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Quincy Savings Bank — Continued.

182 shares Fourth National Bank, Boston,	$17,000 00
3 shares National Mount Wollaston Bank, Quincy,	276 00
50 shares National Granite Bank, Quincy,	5,000 00
20 shares Thames National Bank, Norwich, Conn.,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$5,000	$5,462 50	$5,000 00
of Kansas City, Mo., 4½s,	10,000	11,250 00	10,000 00
of Medford, Mass., 4s,	2,000	2,235 00	2,000 00
Town of Canton, Mass., 4s,	24,000	25,200 00	24,000 00
of Melrose, Mass., 4s,	3,000	3,330 00	3,000 00
of Needham, Mass., 4s,	20,500	22,498 75	20,500 00
of Orange, Mass., 4s,	8,000	8,620 00	8,000 00
of Randolph, Mass., 4s,	10,000	10,950 00	10,000 00
of Stoughton, Mass., 4s,	25,000	26,437 50	25,000 00
of Weymouth, Mass., 4s,	20,000	21,400 00	20,000 00
	$127,500	$137,383 75	$127,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Atlas National Bank, Boston,	$6,200	$6,758 00	$6,909 25
33	Boston National Bank, Boston,	3,300	3,275 25	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' Nat'l Bank, Boston,	2,500	3,875 00	2,657 50
67	N'l B'k of No. America, Boston,	6,700	6,850 75	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	10,743 75	9,600 00
19	National City Bank, Boston,	–	95 00	344 00
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,475 33
18	N'l Hide & Leather B'k, Boston,	1,800	1,921 50	1,839 00
12	National Revere Bank, Boston,	1,200	1,104 00	1,327 84
26	Nat'l Rockland Bank, Boston,	2,600	3,224 00	3,692 00
13	National Webster B'k, Boston,	1,300	1,329 25	1,300 00
50	New England N'l B'k, Boston,	5,000	7,600 00	6,525 00
30	North National Bank, Boston,	3,000	3,060 00	3,450 00
34	Shoe & Leather N'l B'k, Boston,	3,400	3,468 00	3,587 00
26	State National Bank, Boston,	2,600	2,905 50	2,800 00
37	Tremont Nat'l Bank, Boston,	3,700	2,627 00	4,234 25
8	Washington Nat'l B'k, Boston,	800	902 00	844 00
200	Nat'l Granite Bank, Quincy,	20,000	26,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy,	20,800	24,960 00	24,485 00
		$121,100	$140,519 00	$137,489 83

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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	$26,718 75	$25,000 00
Boston & Lowell R R. 4s,	25,000	25,875 00	25,000 00
Boston & Maine R.R. 4s,	30,000	33,375 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	27,812 50	25,000 00
Fitchburg R.R. 4s,	44,000	44,940 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4s,	10,000	10,275 00	10,000 00
Vermont & Massachusetts R.R. 5s,	25,000	27,187 50	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,062 50	25,000 00
	$214,000	$227,346 25	$214,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$52,902 58	2 per cent.	$274,387 20	4½ per cent.	$427,306 00	6 per cent.
25,000 00	3¾ "	10,000 00	4¾ "	2,700 00	7 "
23,000 00	3⅞ "	554,107 71	5 "	1,000 00	7 3/10 "
278,200 00	4 "	50,950 00	5½ "	600 00	7½ "
105,000 00	4¼ "				

Amount invested in real estate for banking purposes,		$72,024 39
Estimated value of the same,		72,024 39
Assessed value of the same,		55,000 00
Net income received from same during year ending Oct. 31, 1898,		1,898 16
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		12,904 72
Assessed value of the same,		16,350 00
Net income received from same during year ending Oct. 31, 1898,		564 82
Number of loans which are of an amount not exceeding $3,000 each,	373	
Aggregate amount of the same,		499,849 11
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, 1898,		105,663 48
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, 1898,	2 per cent., $40,586 26 2 per cent., 41,997 94	82,584 20
Number of accounts opened during the year ending Oct. 31, 1898,	938	
Number of accounts closed during the year ending Oct. 31, 1898,	694	
Total number of open accounts Oct. 31, 1898,	8,156	

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Federal Reserve Bank of St. Louis

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$6,032 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		488,453 56
Number of same,	7,411	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		442,846 49
Number of same,	6,239	

Date of examination by commissioner: March 29.

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ederal Reserve Bank of St. Louis

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 35.

J. WHITE BELCHER, *President.* HERBERT W. PRATT, *Treasurer.*
HERBERT W. PRATT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD, CHARLES G. HATHAWAY,
HERBERT W. PRATT, J. WINSOR PRATT,
JOHN J. CRAWFORD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$158,000 00	Deposits,	$1,176,987 48
Bank stock, as per schedule,	144,000 00	Guaranty fund,	58,849 37
Railroad bonds, as per schedule,	268,000 00	Earnings undivided,	13,639 71
Real estate by foreclosure,	25,379 76	Bank liquidation account,	2,802 55
Loans on real estate,	332,868 97		
Loans on personal security,	252,140 00		
Loans to counties, cities or towns (notes),	34,450 00		
Deposits in banks, on interest,	35,314 12		
Cash on hand,	2,126 26		
	$1,252,279 11		$1,252,279 11

Cash on Deposit in Banks, amount in each: —

Massachusetts Loan and Trust Company, Boston,	$27,046 71
Home National Bank, Brockton,	8,267 41

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Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	$25,000	$26,625 00	$25,000 00
of Brockton, Mass., 4s,	15,000	15,600 00	15,000 00
of Brockton, Mass., 5s,	10,000	11,500 00	10,000 00
of Cleveland, Ohio, 4s,	18,000	18,090 00	18,000 00
of Fall River, Mass., 5s,	1,000	1,150 00	1,000 00
of Lawrence, Mass., 6s,	7,000	7,245 00	7,000 00
of Pawtucket, R. I., 4s,	10,000	10,000 00	10,000 00*
of Springfield, Mass., 7s,	15,000	17,325 00	15,000 00
Town of Abington, Mass., 4s,	4,000	4,020 00	4,000 00
of Randolph, Mass., 4s,	20,000	20,925 00	20,000 00
of Rockingham, Vt., 4s,	1,000	1,030 00	1,000 00
of Rockland, Mass., 4s,	12,000	12,840 00	12,000 00
of South Abington, Mass., 4s,	5,000	5,362 50	5,000 00
of Winchester, Mass., 4s,	15,000	15,300 00	15,000 00
	$158,000	$167,012 50	$158,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlantic Nat'l Bank, Boston,	$7,500	$8,400 00	$7,500 00
50	Atlas National Bank, Boston,	5,000	5,450 00	5,000 00
25	Blackstone Nat'l Bank, Boston,	2,500	1,950 00	2,500 00
50	Boston National Bank, Boston,	5,000	4,962 50	5,000 00
37	Central Nat'l Bank, Boston,	3,700	4,403 00	3,700 00
50	Continental N'l Bank, Boston,	5,000	6,000 00	5,000 00
20	Eliot National Bank, Boston,	2,000	2,600 00	2,000 00
40	Everett National Bank, Boston,	2,000	1,600 00	2,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
30	Howard Nat'l Bank, Boston,	3,000	2,917 50	3,000 00
50	Market National Bank, Boston,	5,000	3,850 00	5,000 00
100	Merchants' N'l Bank, Boston,	10,000	15,500 00	10,000 00
50	N'l Bank of Commerce, Boston,	5,000	5,275 00	5,000 00
126	National Bank of the Commonwealth, Boston,	12,600	18,270 00	12,600 00
50	N'l B'k of No. America, Boston,	5,000	5,112 50	5,000 00
75	N'l B'k of Redemption, Boston,	7,500	8,493 75	7,500 00
50	National City Bank, Boston,	–	250 00	–
5	National Eagle Bank, Boston,	500	440 00	500 00
27	Nat'l Exchange Bank, Boston,	2,700	3,523 50	2,700 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	10,000 00
25	Nat'l Union Bank, Boston,	2,500	3,331 25	2,500 00
50	New England N'l B'k, Boston,	5,000	7,600 00	5,000 00

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Federal Reserve Bank of St. Louis

Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	North National Bank, Boston, .	$5,000	$5,100 00	$5,000 00
30	Shawmut Nat'l Bank, Boston,.	3,000	3,660 00	3,000 00
46	State National Bank, Boston, .	4,600	5,140 50	4,600 00
20	Third National Bank, Boston,.	2,000	1,785 00	2,000 00
50	Home National Bank, Brockton,	5,000	8,750 00	5,000 00
97	Central National Bank, Lynn,	9,700	14,550 00	9,700 00
35	National City Bank, Lynn, .	3,500	5,250 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,.	1,600	1,808 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	588 00	600 00
		$144,000	$176,685 50	$144,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$20,000	$21,737 50	$20,000 00
Boston & Maine R.R. 4s, . . .	48,000	53,880 00	48,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	16,950 00	15,000 00
Fitchburg R.R. 4s, ...	20,000	20,975 00	20,000 00
Maine Central R.R. 4s, ...	10,000	10,500 00	10,000 00
Old Colony R.R. 4s, ...	80,000	89,200 00	80,000 00
Sullivan County R.R. 4s, . . .	25,000	26,500 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	25,000	26,562 50	25,000 00
	$268,000	$293,305 00	$268,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,267 41	1½ per cent.	$40,000 00	4¼ per cent.	$15,200 00	5½ per cent.
27,046 71	3 "	63,444 40	4½ "	48,428 57	6 "
186,450 00	4 "	263,936 00	5 "	2,000 00	6½ "

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Federal Reserve Bank of St. Louis

Randolph Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$25,379 76
Assessed value of the same,		21,500 00
Number of loans which are of an amount not exceeding $3,000 each,	104	
Aggregate amount of the same,		102,914 57
Total number of loans upon real estate,	141	
Amount of investments from which no income is received,		20,313 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		54,095 66
Times for the dividends fixed by the by-laws: last business day in March and September.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $22,658 57 2 per cent., 22,777 42	45,435 99
Number of accounts opened during the year ending Oct. 31, 1898,	234	
Number of accounts closed during the year ending Oct. 31, 1898,	195	
Total number of open accounts Oct. 31, 1898,	2,881	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,122 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		113,209 70
Number of same,	1,299	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		142,939 46
Number of same,	1,780	

Date of examination by commissioner: February 15.

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ederal Reserve Bank of St. Louis

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 49.

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, ALBERT CULVER,
J. A. TORREY, WALTER B. STUDLEY,
H. E. FULLER.

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.; 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$81,000 00	Deposits,	$984,108 86
Bank stock, as per schedule,	41,050 00	Guaranty fund,	48,600 00
Railroad bonds, as per schedule,	113,850 00	Interest account,	20,000 78
Boston Terminal Co. bonds,	15,000 00	Suspense account,	52 13
Real estate (for banking purposes),	62,000 00	Premium account,	1,000 00
Real estate by foreclosure,	32,582 41		
Loans on real estate,	577,236 00		
Loans on personal security,	86,401 00		
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest,	22,017 38		
Expense account,	1,544 70		
Insurance account,	56 85		
Tax account,	492 15		
Cash on hand,	2,531 28		
	$1,053,761 77		$1,053,761 77

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	$13,616 81
First National Bank, Rockland,	8,400 57

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Federal Reserve Bank of St. Louis

Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,775 00	$5,000 00
of Brockton, Mass., 4s,	1,000	1,095 00	1,000 00
of Chicago, Ill., 4s,	12,000	13,200 00	12,000 00
of Dover, N. H., 4s,	5,000	5,375 00	5,000 00
of Dubuque, Iowa, 4s,	5,000	5,175 00	5,000 00
of Newburyport, Mass., 4s,	5,000	5,500 00	5,000 00
of New London, Conn., 4s,	4,000	4,400 00	4,000 00
of Quincy, Mass., 4s,	5,000	5,725 00	5,000 00
of Sioux City, Iowa, 4½s,	5,000	5,550 00	5,000 00
of Springfield, Ohio, 4½s,	1,000	1,145 00	1,000 00
of Waterbury, Conn., 4s,	5,000	5,325 00	5,000 00
of Youngstown, Ohio, 5s,	6,000	6,510 00	6,000 00
Town of Framingham, Mass., 4s,	5,000	5,250 00	5,000 00
of Orange, Mass., 4s,	4,000	4,200 00	4,000 00
of Rockland, Mass., 4s,	4,000	4,000 00	4,000 00
of Ware, Mass., 4s,	4,000	4,120 00	4,000 00
of Weymouth, Mass., 4s,	5,000	5,400 00	5,000 00
	$81,000	$87,745 00	$81,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington Nat'l B'k, Abington,	$1,200	$1,260 00	$1,200 00
42	Continental N'l Bank, Boston,	4,200	5,040 00	4,200 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,000 00
15	Everett Nat'l Bank, Boston,	750	600 00	750 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
67	Howard National Bank, Boston,	6,700	6,515 75	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	2,275 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,803 75	4,500 00
48	National Revere Bank, Boston,	4,800	4,416 00	4,800 00
13	Nat'l Webster Bank, Boston,	1,300	1,329 25	1,300 00
21	Nat'l Granite Bank, Quincy,	2,100	2,730 00	2,100 00
63	First National Bank, Rockland,	6,300	6,930 00	6,300 00
7	Union Nat'l Bank, Weymouth,	700	686 00	700 00
		$41,050	$42,885 75	$41,050 00

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Federal Reserve Bank of St. Louis

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$17,000	$18,545 00	$17,000 00
Boston & Maine R.R. 4s,	10,000	11,225 00	10,000 00
Fitchburg R.R. 4s,	25,000	26,550 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Maine Central R.R. 4s,	5,000	5,250 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,500 00	5,000 00*
Old Colony R.R. 4s,	6,000	6,600 00	6,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,550 00	10,000 00
Rumford Falls & Rangeley Lakes R.R 5s,	5,000	5,850 00	5,850 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,450 00	5,000 00
Upper Coos R.R 4½s,	15,000	16,200 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,625 00	5,000 00
	$113,000	$123,545 00	$113,850 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,017 38	2 per cent.	$132,625 00	5 per cent.	$506,212 00	6 per cent.
3,000 00	4 "	25,800 00	5½ "	4,000 00	7 "
10,000 00	4½ "				

Amount invested in real estate for banking purposes,	$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	56,200 00
Net income received from same during year ending Oct. 31, 1898,	2,449 30
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	32,582 41
Assessed value of the same,	30,850 00
Number of loans which are of an amount not exceeding $3,000 each,	760
Aggregate amount of the same,	496,082 00
Total number of loans upon real estate,	710
Amount of investments from which no income is received,	15,472 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	50,955 43

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

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Federal Reserve Bank of St. Louis

Rockland Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $18,343 92 2 per cent., 18,545 22	$36,889 14
Number of accounts opened during the year ending Oct. 31, 1898,	510	
Number of accounts closed during the year ending Oct. 31, 1898,	443	
Total number of open accounts Oct. 31, 1898,	3,571	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,520 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		153,970 66
Number of same,	3,182	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		162,532 16
Number of same,	3,048	

Date of examination by commissioner: May 9.

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Federal Reserve Bank of St. Louis

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 160.

EDWARD D. ROPES, *President.* CHARLES 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. JEWETT,
GEORGE R. HARRIS, GEORGE H. ALLEN,
DANIEL A. VARNEY, HENRY C. LEACH.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$2,898,750 00	Deposits,	$7,641,810 15
Loans on public funds,	31,000 00	Guaranty fund,	370,000 00
Bank stock, as per schedule,	494,650 00	Profit and loss account,	32,909 16
Loans on bank stock,	10,800 00	Bank liquidation account,	10,204 10
Railroad bonds, as per schedule,	1,152,500 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure,	4,000 00		
Loans on real estate,	1,771,332 00		
Loans on personal security,	814,443 48		
Loans to counties, cities or towns (notes),	379,791 00		
Deposits in banks, on interest,	267,250 25		
Rotch Spinning Co. stock,*	5,400 00		
New Bedford Spinning Co. stock,*	9,200 00		
Bennett Spinning Co. stock,*	14,700 00		
Cash on hand,	41,106 68		
	$8,054,923 41		$8,054,923 41

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$154,885 18
Asiatic National Bank, Salem,	72,365 07
First National Bank, Salem,	10,000 00
South Danvers National Bank, Peabody,	30,000 00

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Federal Reserve Bank of St. Louis

Salem Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$15,000 City of Haverhill 4s,	
3,000 City of New Bedford 6s,	$21,000 00
5,000 City of Newton 6s,	
10,000 City of Boston 6s,	10,000 00

Loans on Bank Stock, amount on each: —

75 shares Metacomet National Bank, Fall River,	$5,000 00
25 shares Metacomet National Bank, Fall River,	
25 shares Fall River National Bank, Fall River,	5,000 00
20 shares High Street Bank, Providence, R. I.,	
10 shares State National Bank, Boston,	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$24,000	$27,600 00	$24,000 00
of Bath, Me., 6s,	1,000	1,060 00	1,000 00*
of Beverly, Mass., 4s,	10,000	10,700 00	10,000 00
of Boston, Mass., 3½s,	50,000	52,500 00	50,000 00
of Boston, Mass., 4s,	65,000	65,000 00	65,000 00
of Boston, Mass., 5s,	142,000	159,005 00	142,000 00
of Burlington, Vt., 3½s,	85,000	86,700 00	85,000 00
of Canton, Ohio, 4s,	38,000	39,330 00	38,000 00
of Canton, Ohio, 5s,	20,000	21,500 00	20,000 00
of Central Falls, R. I., 4s,	49,000	49,830 00	49,000 00
of Chicago, Ill., 7s,	4,000	4,060 00	4,000 00
of Cleveland, Ohio, 3.65s,	35,000	35,350 00	35,000 00
of Cleveland, Ohio, 4s,	18,000	18,540 00	18,000 00
of Columbus, Ohio, 4s,	100,000	103,200 00	100,000 00*
of Dayton, Ohio, 4s,	100,000	102,500 00	100,000 00*
of Dayton, Ohio, 6s,	20,000	20,550 00	20,000 00*
of Detroit, Mich., 7s,	13,000	15,860 00	13,000 00
of Dover, N. H., 4s,	6,000	6,040 00	6,000 00
of East Saginaw, Mich., 5s,	2,000	2,090 00	2,000 00
of Everett, Mass., 4s,	20,000	20,600 00	20,000 00
of Fall River, Mass., 4s,	21,000	21,840 00	21,000 00
of Fall River, Mass., 6s,	54,000	62,335 00	54,000 00
of Fitchburg, Mass., 4s,	116,000	123,940 00	116,000 00
of Grand Rapids, Mich., 4½s,	126,000	142,630 00	126,000 00
of Haverhill, Mass., 4s,	50,000	51,000 00	50,000 00
of Holyoke, Mass., 6s,	65,000	66,625 00	65,000 00
of Lawrence, Mass., 4s,	10,000	10,400 00	10,000 00
of Lawrence, Mass., 6s,	13,000	13,520 00	13,000 00
of Lowell, Mass., 3½s,	1,000	1,020 00	1,000 00
of Lynn, Mass., 4s,	50,000	52,640 00	50,000 00
of Malden, Mass., 4s,	29,500	29,731 00	29,500 00
of Manchester, N. H., 4s,	40,000	40,500 00	40,000 00
of Manchester, N. H., 6s,	50,000	53,750 00	50,000 00
of Marlborough, Mass., 4s,	42,000	44,640 00	42,000 00
of Middletown, Conn., 3.65s,	5,000	5,150 00	5,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Middletown, Conn., 4s,	$25,000	$26,750 00	$25,000 00
of Milwaukee, Wis., 5s,	61,500	64,305 00	61,500 00
of Minneapolis, Minn., 4s,	50,000	56,750 00	50,000 00
of Newton, Mass., 4s,	20,000	20,500 00	20,000 00
of Pawtucket, R. I., 4s,	46,000	46,475 00	46,000 00*
of Portsmouth, N. H., 4s,	50,000	53,250 00	50,000 00
of Providence, R. I., 5s,	235,000	242,050 00	235,000 00
of Quincy, Mass., 3½s,	80,000	81,350 00	80,000 00
of Quincy, Mass, 4s,	27,000	27,707 00	27,000 00
of Saginaw, Mich, 4s,	67,000	70,285 00	67,000 00
of Salem, Mass., 3½s,	10,800	10,854 00	10,800 00
of Salem, Mass., 4s,	87,000	90,705 00	87,000 00
of Salem, Mass., 5s,	15,000	16,275 00	15,000 00
of Somerville, Mass, 4s,	104,000	106,520 00	104,000 00
of Springfield, Ohio, 5s,	8,000	8,370 00	8,000 00
of Terre Haute, Ind, 4½s,	14,000	14,070 00	14,000 00
of Waltham, Mass., 4s,	23,000	23,805 00	23,000 00
of Waterville, Me., 4s,	50,000	52,750 00	50,000 00
of Woburn, Mass., 4s,	5,400	5,454 00	5,400 00
of Worcester, Mass., 4½s,	50,000	54,000 00	50,000 00
of Youngstown, Ohio, 6s,	10,000	10,650 00	10,000 00
Town of Bourne, Mass., 4s,	11,200	11,676 00	11,200 00
of Chatham, Mass., 4½s,	4,000	4,480 00	4,000 00
of Framingham, Mass., 4s,	21,000	21,420 00	21,000 00
of Hamilton, Mass., 4s,	29,350	30,610 00	29,350 00
of Kingston, Mass., 4s,	9,000	9,450 00	9,000 00
of Marblehead, Mass., 4s,	34,000	35,870 00	34,000 00
of Melrose, Mass., 4s,	11,000	11,880 00	11,000 00
of Norwood, Mass., 4s,	10,000	10,100 00	10,000 00
of Palmer, Mass., 4s,	40,000	42,200 00	40,000 00
of Peabody, Mass., 4s,	48,000	49,680 00	48,000 00
of Pepperell, Mass., 4s,	16,000	16,480 00	16,000 00
of South Norwalk, Conn., 4s,	52,000	54,600 00	52,000 00
of Warren, R. I., 4s,	27,000	27,810 00	27,000 00
of Wellesley, Mass., 4s,	13,000	13,675 00	13,000 00
of Westfield, Mass., 3½s,	8,000	8,020 00	8,000 00
of Westfield, Mass, 4s,	31,000	31,310 00	31,000 00
of Weymouth, Mass., 4s,	10,000	10,850 00	10,000 00
of Winchester, Mass., 4s,	11,000	11,825 00	11,000 00
	$2,898,750	$3,046,547 00	$2,898,750 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Salem 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	$11,200 00	$10,000 00
10	Atlas National Bank, Boston, .	1,000	1,090 00	1,000 00
48	Blackstone Nat'l B'k, Boston, .	4,800	3,744 00	4,800 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,025 00	2,500 00
280	Columbian N'l Bank, Boston, .	28,000	27,160 00	28,000 00
71	Freeman's Nat'l Bank, Boston,	7,100	7,100 00	7,100 00
120	Hamilton Nat'l Bank, Boston, .	12,000	13,680 00	12,000 00
66	Lincoln Nat'l Bank, Boston, .	6,600	4,323 00	6,600 00
583	Merchants' Nat'l B'k, Boston, .	58,300	90,365 00	58,300 00
502	N'l B'k of Commerce, Boston, .	50,200	52,961 00	50,200 00
100	National Bank of the Commonwealth, Boston, . .	10,000	14,500 00	10,000 00
125	N'l B'k of Redemption, Boston,	12,500	14,156 25	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	23,636 25	16,500 00
205	National City Bank, Boston, .	–	1,025 00	–
78	N'l Hide & Leather B'k, Boston,	7,800	8,326 50	7,800 00
333	National Revere Bank, Boston,	33,300	30,636 00	33,300 00
80	National Union Bank, Boston,	8,000	10,660 00	8,000 00
300	North Nat'l Bank, Boston, .	30,000	30,600 00	30,000 00
223	Second Nat'l Bank, Boston, .	22,300	38,802 00	22,300 00
75	Shawmut Nat'l Bank, Boston, .	7,500	9,150 00	7,500 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
66	Suffolk National Bank, Boston,	6,600	6,996 00	6,600 00
100	Tremont National B'k, Boston,	10,000	7,100 00	10,000 00
20	Beverly Nat'l Bank, Beverly, .	2,000	2,800 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
150	First National Bank, Chelsea,	15,000	15,000 00	15,000 00
20	Marblehead National Bank, Marblehead, ...	2,000	1,700 00	2,000 00
45	National Grand Bank, Marblehead, ...	4,500	5,175 00	4,500 00
625	Asiatic National Bank, Salem,	18,750	17,500 00	18,750 00
134	First National Bank, Salem, .	13,400	11,256 00	13,400 00
50	Mercantile Nat'l Bank, Salem,	5,000	5,100 00	5,000 00
910	Merchants' Nat'l Bank, Salem,	45,500	59,150 00	45,500 00
85	Nat'l Exchange Bank, Salem,	8,500	6,800 00	8,500 00
100	Naumkeag Nat'l Bank, Salem,	10,000	12,000 00	10,000 00
100	Salem National Bank, Salem,	10,000	9,200 00	10,000 00
		$494,650	$579,004 50	$494,650 00

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Federal Reserve Bank of St. Louis

Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$25,000	$28,625 00	$25,000 00
Boston & Lowell R.R. 4s,	100,000	107,402 00	100,000 00
Boston & Maine R.R. 4s,	100,000	111,300 00	100,000 00
Boston & Maine R.R. 4½s,	100,000	124,500 00	100,000 00
Boston & Providence R.R. 4s,	50,000	54,500 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	33,000 00	30,000 00
Concord & Montreal R.R. 4s,	100,000	109,000 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	57,000 00	50,000 00
Fitchburg R R. 4s,	30,000	30,775 00	30,000 00
Fitchburg R.R. 5s,	141,000	148,230 00	141,000 00
Maine Central R.R. 4s,	102,000	108,120 00	102,000 00
Maine Central R.R. 5s,	5,000	5,800 00	5,000 00
Old Colony R.R. 4s,	100,000	107,000 00	100,000 00
Old Colony R.R. 4½s,	20,000	21,400 00	20,000 00
Portland & Ogdensburg R.R. 6s,	69,500	72,280 00	69,500 00
Providence & Worcester R.R. 4s,	25,000	28,750 00	25,000 00
Sullivan County R.R. 4s,	10,000	10,600 00	10,000 00
Worcester, Nashua & Rochester R.R. 4s,	95,000	100,470 00	95,000 00
	$1,152,500	$1,258,752 00	$1,152,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$227,250 25	2 per cent.	$92,000 00	3¾ per cent.	$392,750 00	4½ per cent.
40,000 00	3 "	50,000 00	3⅞ "	820,482 00	5 "
75,000 00	3¼ "	1,064,736 00	4 "	105,743 48	5½ "
229,555 00	3½ "	100,000 00	4¼ "	77,100 00	6 "

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, 1898,		3,830 31
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		4,000 00
Assessed value of the same,		2,800 00
Net income received from same during year ending Oct. 31, 1898,		127 51
Number of loans which are of an amount not exceeding $3,000 each,	249	
Aggregate amount of the same,		327,470 00
Total number of loans upon real estate,	347	
Amount of investments from which no income is received,		8,600 00

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Salem Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		$345,669 11
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, 1898,	2 per cent., $144,874 43 2 per cent., 146,605 93	291,480 36
Number of accounts opened during the year ending Oct. 31, 1898,	1,064	
Number of accounts closed during the year ending Oct. 31, 1898,	1,143	
Total number of open accounts Oct. 31, 1898,	15,907	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		16,481 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		719,075 03
Number of same,	7,131	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		840,279 45
Number of same,	10,291	

Date of examination by commissioner: September 9.

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SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 156.

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, HENRY A. HALE,
JOHN P. PEABODY, WILLIAM R. COLBY,
MATTHEW ROBSON.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; also Saturdays, for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,016,500 00	Deposits,	$5,493,525 77
Loans on public funds,	500 00	Guaranty fund,	268,000 00
Bank stock, as per schedule,	519,350 00	Profit and loss account,	100,546 61
Loans on bank stock,	30,375 00	Bank liquidation account,	9,525 37
Railroad bonds, as per schedule,	519,000 00		
Loans on railroad bonds,	2,000 00		
Loans on railroad stock,	21,800 00		
Real estate by foreclosure,	2,700 00		
Loans on real estate,	1,967,665 00		
Loans on personal security,	1,444,389 83		
Loans to counties, cities or towns (notes),	171,606 24		
Deposits in banks, on interest,	106,692 32		
Furniture and fixtures,	5,000 00		
Bennett Spinning Co. stock,*	30,000 00		
New Bedford Spinning Co. stock,*	20,000 00		
Cash on hand,	14,019 36		
	$5,871,597 75		$5,871,597 75

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Asiatic National Bank, Salem,	$20,000 00
Merchants' National Bank, Salem,	44,293 68
National Exchange Bank, Salem,	10,000 00
First National Bank, Salem,	10,000 00
Mercantile National Bank, Salem,	22,398 64

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Federal Reserve Bank of St. Louis

Salem Five Cents Savings Bank — Continued.

Loan on Public Funds: —	
$500 United States 4s,	$500 00
Loans on Bank Stock, amount on each: —	
25 shares Asiatic National Bank, Salem,	$325 00
5 shares North National Bank, Boston,	
10 shares Third National Bank, Boston,	
5 shares National Exchange Bank, Boston,	
4 shares National Exchange Bank, Salem,	
6 shares Atlas National Bank, Boston,	5,200 00
10 shares Winthrop National Bank, Boston,	
10 shares National Revere Bank, Boston,	
14 shares First National Bank, Salem,	
5 shares Home National Bank, Brockton,	
3 shares Hide and Leather National Bank, Boston,	
20 shares Asiatic National Bank, Salem,	450 00
50 shares City National Bank, Gloucester,	5,000 00
110 shares Fourth National Bank, Boston,	10,000 00
37 shares Merchants' National Bank, Boston,	5,000 00
15 shares Naumkeag National Bank, Salem,	
20 shares City National Bank, Gloucester,	
9 shares Salem National Bank, Salem,	
9 shares Rockport National Bank, Rockport,	4,000 00
10 shares Hide and Leather National Bank, Boston,	
2 shares Mechanics' National Bank, Boston,	
4 shares First National Bank, Lynn,	400 00
Loan on Railroad Bonds: —	
$3,000 Fitchburg R.R. 4s,	$2,000 00
Loans on Railroad Stock, amount on each: —	
25 shares Boston & Albany R.R.,	$3,800 00
20 shares Boston & Albany R.R.,	3,000 00
150 shares Boston & Maine R.R.,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$10,000	$10,050 00	$10,000 00
of Auburn, Me., 4s,	8,000	8,720 00	8,000 00
of Auburn, Me., 5s,	40,000	43,200 00	43,000 00
of Bangor, Me., 6s,	26,500	29,145 00	26,500 00
of Bay City, Mich., 8s,	4,000	4,600 00	4,000 00
of Belfast, Me., 4s,	15,000	16,050 00	16,000 00
of Brockton, Mass., 5s,	12,000	13,800 00	13,000 00
of Canton, Ohio, 4½s,	10,000	10,050 00	10,000 00
of Canton, Ohio, 5s,	42,000	44,480 00	42,000 00
of Chicago, Ill., 7s,	9,000	9,205 00	9,000 00
of Chicopee, Mass., 4½s,	3,500	3,535 00	3,500 00

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Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s,	$28,000	$29,310 00	$28,000 00
of Dayton, Ohio, 4s,	10,000	10,200 00	10,000 00*
of Dayton, Ohio, 5s,	20,000	22,800 00	20,000 00*
of Dayton, Ohio, 6s,	15,000	15,520 00	15,000 00*
of Detroit, Mich., 6s,	2,000	2,360 00	2,000 00
of Detroit, Mich., 7s,	3,000	3,620 00	3,000 00
of Dover, N. H., 4s,	20,000	21,200 00	20,000 00
of Dubuque, Ia., 4s,	10,000	10,500 00	10,000 00
of Fall River, Mass., 4s,	25,000	26,000 00	25,000 00
of Fall River, Mass., 4¼s,	9,000	10,080 00	9,000 00
of Fall River, Mass., 6s,	29,000	31,355 00	29,000 00
of Fort Wayne, Ind., 6s,	10,000	10,170 00	10,000 00
of Grand Rapids, Mich., 4½s,	50,000	55,600 00	50,000 00
of Haverhill, Mass., 4s,	10,000	11,200 00	11,000 00
of Indianapolis, Ind., 4s,	33,500	35,585 00	33,500 00
of Keene, N. H., 4s,	10,000	10,300 00	10,000 00
of Lawrence, Mass., 6s,	15,000	15,525 00	15,000 00
of Lewiston, Me., 4½s,	12,000	12,180 00	12,000 00
of Lewiston, Me., 5s,	12,000	13,320 00	13,000 00
of Lewiston, Me., 6s,	18,000	19,080 00	18,000 00
of Lynn, Mass., 4s,	10,000	10,550 00	10,000 00
of Malden, Mass., 4s,	6,400	6,537 00	6,400 00
of Manchester, N. H., 4s,	40,000	43,200 00	43,000 00
of Manchester, N. H., 4½s,	30,000	34,200 00	33,000 00
of Marlborough, Mass., 4s,	29,000	32,190 00	29,000 00
of Milwaukee, Wis., 5s,	15,000	15,375 00	15,000 00
of Minneapolis, Minn., 4½s,	34,000	38,840 00	34,000 00
of New Britain, Conn., 4s,	10,000	10,600 00	10,000 00
of Newton, Mass., 5s,	1,000	1,110 00	1,000 00
of Newton, Mass., 6s,	6,000	6,900 00	6,000 00
of New York, N. Y., 6s,	2,100	2,478 00	2,100 00
of New York, N. Y., 7s,	5,000	5,350 00	5,000 00
of Norwich, Conn., 5s,	2,000	2,220 00	2,000 00
of Peoria, Ill., 4½s,	5,000	5,200 00	5,000 00
of Peoria, Ill., 7s,	3,000	3,045 00	3,000 00
of Portsmouth, N. H., 4s,	5,000	5,300 00	5,000 00
of Saginaw, Mich., 4½s,	10,000	11,200 00	10,000 00
of Saginaw, Mich., 5s,	5,000	5,100 00	5,000 00
of Salem, Mass., 3½s,	15,000	15,112 50	15,000 00
of Salem, Mass., 4s,	41,500	42,265 00	41,500 00
of Scranton, Pa., 4½s,	25,000	28,100 00	25,000 00
of Somerville, Mass., 4s,	11,000	11,660 00	11,000 00
of Somerville, Mass., 4½s,	5,000	5,200 00	5,000 00
of Springfield, Mass., 6s,	2,000	2,320 00	2,000 00
of Springfield, Mass., 7s,	31,000	35,960 00	31,000 00
of Springfield, Ohio, 5s,	49,000	52,440 00	51,000 00
of Waterbury, Conn., 4s,	10,000	10,500 00	10,000 00
of Youngstown, Ohio, 5s,	15,000	15,525 00	15,000 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.
Town of Braintree, Mass., 4s,	$1,000	$1,100 00	$1,000 00
of Canton, Mass., 4s,	2,000	2,020 00	2,000 00
of Danvers, Mass., 5s,	1,000	1,110 00	1,000 00
of Framingham, Mass., 4s,	5,000	5,300 00	5,000 00
of Hopkinton, Mass., 4½s,	8,000	8,200 00	8,000 00
of Leominster, Mass., 4½s,	7,000	7,350 00	7,000 00
of Lincoln, R. I., 4s,	9,000	9,200 00	9,000 00
of Marblehead, Mass., 4s,	7,000	7,140 00	7,000 00
of Rockland, Mass , 4s,	4,000	4,060 00	4,000 00
of Westborough, Mass., 5s,	2,000	2,120 00	2,000 00
of Winchester, Mass., 4s,	5,000	5,150 00	5,000 00
of Winthrop, Mass , 5s,	6,000	6,480 00	6,000 00
	$1,001,500	$1,076,447 50	$1,016,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	$10,000	$11,200 00	$10,000 00
100	Atlas National Bank, Boston,	10,000	10,900 00	10,000 00
100	Blackstone Nat'l B'k, Boston,	10,000	7,800 00	10,000 00
80	Boston National Bank, Boston,	8,000	7,940 00	8,000 00
200	Boylston Nat'l Bank, Boston,	20,000	24,200 00	20,000 00
150	Columbian N'l Bank, Boston,	15,000	14,550 00	15,000 00
143	Eliot N'l Bank, Boston,	14,300	18,590 00	14,300 00
73	Everett Nat'l Bank, Boston,	3,650	2,920 00	3,650 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,287 50	5,000 00
25	First National Bank, Boston,	2,500	4,875 00	2,500 00
57	Freeman's N'l Bank, Boston,	5,700	5,700 00	5,700 00
200	Globe National Bank, Boston,	20,000	20,000 00	20,000 00
70	Hamilton N'l Bank, Boston,	7,000	7,980 00	7,000 00
97	Howard Nat'l Bank, Boston,	9,700	9,433 25	9,700 00
40	Lincoln Nat'l Bank, Boston,	4,000	2,620 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	1,694 00	2,200 00
135	Massachusetts N'l B'k, Boston,	13,500	10,125 00	13,500 00
335	Merchants' Nat'l Bank, Boston,	33,500	51,925 00	33,500 00
50	Mount Vernon N'l B'k, Boston,	5,000	4,812 50	5,000 00
165	N'l B'k of Commerce, Boston,	16,500	17,407 50	16,500 00
170	National Bank of the Commonwealth, Boston,	17,000	24,650 00	17,000 00
117	N'l B'k of No. America, Boston,	11,700	11,963 25	11,700 00
20	N'l B'k of Redemption, Boston,	2,000	2,265 00	2,000 00

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Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	National City Bank, Boston, .	–	$415 00	–
100	National Eagle Bank, Boston,	$10,000	8,800 00	$10,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,073 75	8,500 00
136	National Revere Bank, Boston,	13,600	12,512 00	13,600 00
69	National Union Bank, Boston,	6,900	9,194 25	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,374 25	3,300 00
91	New England N'l B'k, Boston,	9,100	13,832 00	9,100 00
200	North National Bank, Boston, .	20,000	20,400 00	20,000 00
64	Old Boston N'l Bank, Boston, .	6,400	7,040 00	6,400 00
75	Second National Bank, Boston,	7,500	13,050 00	7,500 00
57	Shawmut Nat'l Bank, Boston,	5,700	6,954 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	9,690 00	9,500 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
50	Suffolk National Bank, Boston,	5,000	5,300 00	5,000 00
300	Third National Bank, Boston, .	30,000	26,775 00	30,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,550 00	5,000 00
60	First National Bank, Chelsea, .	6,000	6,000 00	6,000 00
460	Asiatic N'l Bk, Salem, . .	13,800	12,880 00	13,800 00
25	First National Bank, Salem, .	2,500	2,100 00	2,500 00
200	Mercantile Nat'l Bank, Salem,	20,000	20,400 00	20,000 00
316	Merchants' Nat'l Bank, Salem,	15,800	20,540 00	15,800 00
100	Nat'l Exchange Bank, Salem,	10,000	8,000 00	10,000 00
265	Naumkeag Nat'l Bank, Salem,	26,500	31,800 00	26,500 00
230	Salem National Bank, Salem, .	23,000	21,160 00	23,000 00
		$519,350	$568,265 75	$519,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$10,000	$10,800 00	$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	1,000	1,140 00	1,000 00
Boston, Concord & Montreal R.R. 6s,	3,000	3,720 00	3,000 00
Boston & Lowell R.R. 4s, . . .	80,000	84,000 00	80,000 00
Boston & Lowell R.R. 4½s, . .	3,000	3,135 00	3,000 00
Boston & Lowell R.R 5s, . . .	16,000	16,160 00	16,000 00
Boston & Maine R.R. 4½s, . .	25,000	31,000 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,700 00	10,000 00
Concord & Montreal R.R. 4s, . .	40,000	42,800 00	40,000 00
Danbury & Norwalk R.R. 5s, . .	15,000	18,000 00	15,000 00
Eastern R.R. 6s, ...	56,000	66,320 00	56,000 00
Fitchburg R.R. 4½s, ...	40,000	44,400 00	40,000 00
Fitchburg R.R. 5s, ...	49,000	51,470 00	49,000 00
Maine Central R.R. 4½s, . . .	11,000	12,100 00	11,000 00

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Salem Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 6s,	$2,000	$2,090 00	$2,000 00
Nashua & Lowell R.R. 5s,	3,000	3,060 00	3,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	16,950 00	16,000 00
Old Colony R.R. 4s,	66,000	72,600 00	67,000 00
Old Colony R.R. 4½s,	40,000	42,800 00	40,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	20,000	24,000 00	22,000 00
Peterboro' & Hillsboro' R.R. 4½s,	10,000	11,000 00	10,000 00
	$515,000	$568,245 00	$519,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$86,692 32	2 per cent.	$25,000 00	4⅛ per cent.	$255,100 00	5½ per cent.
10,000 00	3 "	236,000 00	4¼ "	116,410 00	6 "
10,000 00	3½ "	734,775 00	4½ "	14,600 00	6½ "
89,397 91	3⅜ "	36,389 83	4⅝ "	5,300 00	7 "
80,000 00	3¾ "	1,112,933 33	5 "	21,530 00	7 3/10 "
885,900 00	4 "	25,000 00	5¼ "		

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, 1898,		110 00
Number of loans which are of an amount not exceeding $3,000 each,	400	
Aggregate amount of the same,		542,729 83
Total number of loans upon real estate,	445	
Amount of investments from which no income is received,		22,589 83
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		257,551 67
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, 1898,	2 per cent., $101,277 23 2 per cent., 103,241 41	204,518 64
Number of accounts opened during the year ending Oct. 31, 1898,	2,422	
Number of accounts closed during the year ending Oct. 31, 1898,	1,937	
Total number of open accounts Oct. 31, 1898,	15,808	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		12,888 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		968,762 09
Number of same,	15,149	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		943,423 81
Number of same,	12,143	
Date of examination by commissioner: July 21.		

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ederal Reserve Bank of St. Louis

SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 138.

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, A. L. PUTNAM,
JAMES A. SMALL, A. P. HANNUM,
HEMAN S. COOK.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$98,600 00	Deposits,	$507,273 54
Bank stock, as per schedule,	81,047 30	Guaranty fund,	21,935 36
Loans on bank stock,	1,730 00	Profit and loss account,	5,526 96
Railroad bonds, as per schedule,	25,087 50	Surplus fund,	1,290 27
Boston Terminal Co. bonds,	15,000 00		
Real estate (for banking purposes),	10,500 00		
Real estate by foreclosure,	49,896 54		
Loans on real estate,	208,966 05		
Loans on personal security,	16,015 44		
Loans to counties, cities or towns (notes),	7,000 00		
Loans on depositors' books,	225 00		
Deposits in banks, on interest,	16,210 91		
Furniture and safes,	1,500 00		
Cash on hand,	4,247 39		
	$536,026 13		$536,026 13

Cash on Deposit in Banks, amount in each:—

National Revere Bank, Boston,	$4,280 92
First National Bank, Provincetown,	11,929 99

Loan on Bank Stock:—

19 shares First National Bank, Provincetown,	$1,730 00*

* Since corrected.

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Federal Reserve Bank of St. Louis

Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$1,500	$1,507 50	$1,500 00
of Bangor, Me., 6s,	2,000	2,030 00	2,000 00
of Bay City, Mich., 4s,	6,000	6,450 00	6,000 00
of Burlington, Vt., 4s,	5,000	5,350 00	5,000 00
of Canton, Ohio, 5s,	3,000	3,130 00	3,000 00
of Chelsea, Mass., 4s,	10,000	10,500 00	10,000 00
of Chicago, Ill., 7s,	1,000	1,020 00	1,000 00
of Cleveland, Ohio, 4½s,	5,000	5,175 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,200 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,180 00	3,000 00*
of Dubuque, Iowa, 5s,	3,000	3,390 00	3,000 00
of Fort Wayne, Ind, 6s,	3,000	3,090 00	3,000 00
of Kansas City, Mo., 4½s,	10,000	11,250 00	10,000 00
of Lewiston, Me., 6s,	2,000	2,120 00	2,000 00
of Malden, Mass., 4s,	3,600	3,888 00	3,600 00
of Milwaukee, Wis., 5s,	5,000	5,750 00	5,000 00
of Quincy, Mass., 4s,	1,500	1,605 00	1,500 00
of Saginaw, Mich., 5s,	3,000	3,210 00	3,000 00
of Sioux City, Iowa, 4½s,	3,000	3,165 00	3,000 00
of Waterbury, Conn., 4s,	5,000	5,325 00	5,000 00
Town of Barnstable, Mass., 4s,	10,000	10,620 00	10,000 00
County of Washington, Me., 4s,	8,000	8,400 00	8,000 00*
	$98,600	$105,355 50	$98,600 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	$2,725 00	$3,175 00
13	Blackstone N'l Bank, Boston,	1,300	1,014 00	1,300 00
76	Boston National Bank, Boston,	7,600	7,543 00	7,600 00
50	Central National Bank, Boston,	5,000	5,950 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,800 00	1,878 75
50	Eliot National Bank, Boston,	5,000	6,500 00	6,000 00
50	Everett Nat'l Bank, Boston,	2,500	2,000 00	4,075 00
28	Freeman's N'l Bank, Boston,	2,800	2,800 00	2,800 00
25	Globe National Bank, Boston,	2,500	2,500 00	3,562 50
15	Howard National Bank, Boston,	1,500	1,458 75	1,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,871 88
10	Market National Bank, Boston,	1,000	770 00	1,190 00
50	Mt Vernon N'l B'k, Boston,	5,000	4,812 50	6,250 00
50	N'l B'k of the Republic, Boston,	5,000	7,162 50	5,541 67
46	National Revere Bank, Boston,	4,600	4,232 00	5,060 00
20	Old Boston N'l Bank, Boston,	2,000	2,200 00	3,300 00

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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.
17	Second Nat'l Bank, Boston, .	$1,700	$2,958 00	$1,700 00
26	State National Bank, Boston, .	2,600	2,905 50	2,600 00
20	Suffolk National Bank, Boston,	2,000	2,120 00	2,200 00
22	Tremont Nat'l Bank, Boston, .	2,200	1,562 00	2,200 00
5	Home National B'k, Brockton,	500	875 00	540 00
10	Blue Hill Nat'l B'k, Milton, .	1,000	1,130 00	1,000 00
54	First Nat'l B'k, Provincetown,	5,400	5,724 00	6,820 00
		$67,700	$73,242 25	$81,047 30

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$5,000	$5,150 00	$4,787 50
Fitchburg R.R. 5s, ...	10,000	10,400 00	10,000 00
Maine Central R.R. 4½s, ...	2,000	2,210 00	2,000 00
Maine Central R R. 5s, ...	2,000	2,310 00	2,000 00
Maine Central R.R. 7s, ...	300	408 00	300 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,360 00	6,000 00
	$25,300	$26,838 00	$25,087 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,210 91	2½ per cent.	$4,000 00	5¼ per cent.	$300 00	6½ per cent.
6,500 00	4½ "	27,400 00	5½ "	450 00	7 "
102,200 00	5 "	93,086 49	6 "		

Amount invested in real estate for banking purposes, ...	$10,500 00
Estimated value of the same, ...	10,500 00
Assessed value of the same, ...	8,410 00
Net income received from same during year ending Oct. 31, 1898, . .	239 93
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...	49,896 54
Assessed value of the same, ...	39,065 00
Net income received from same during year ending Oct. 31, 1898, . .	764 56
Number of loans which are of an amount not exceeding $3,000 each,	172
Aggregate amount of the same, ...	137,936 49
Total number of loans upon real estate, ...	135

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Federal Reserve Bank of St. Louis

Seamen's Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		$23,309 15
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, 1898,	1½ per cent., $7,292 76 1½ per cent., 7,171 97	14,464 73
Number of accounts opened during the year ending Oct. 31, 1898,	191	
Number of accounts closed during the year ending Oct. 31, 1898,	189	
Total number of open accounts Oct. 31, 1898,	2,006	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,554 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		85,253 89
Number of same,	1,056	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		102,097 76
Number of same,	1,122	
Date of examination by commissioner: May 13.		

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Federal Reserve Bank of St. Louis

SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 46.

GEORGE F. HOWE, *President.* GEORGE L. HYDE, *Treasurer.*
LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE F. HOWE, WILLIAM R. WALKER,
HENRY O. SAWYER, JOHN C. HASTINGS,
A. N. WHITING.

Open for business every business day except Saturdays, 8 to 11 A.M.; 2 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$4,019 09	Deposits,	$35,927 22
Bank stock, as per schedule,	1,438 00	Guaranty fund,	558 50
Loans on real estate,	17,050 00	Interest account,	1,323 98
Loans on personal security,	6,175 00		
Deposits in banks, on interest,	9,098 86		
Cash on hand,	28 75		
	$37,809 70		$37,809 70

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester,	$3,098 86*
First National Bank, Worcester,	3,000 00*
Quinsigamond National Bank, Worcester,	3,000 00*

* These deposits are in excess of the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 7s,	$1,000	$1,000 00	$1,009 55
United States 3s,	3,000	3,180 00	3,009 54
	$4,000	$4,180 00	$4,019 09

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Federal Reserve Bank of St. Louis

Security Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	N'l B'k of Commerce, Boston,	$500	$527 50	$605 58
2	N'l B'k of Redemption, Boston,	200	226 50	245 87
10	National City Bank, Boston, .	–	50 00	–
5	State National Bank, Boston, .	500	558 75	586 55
		$1,200	$1,362 75	$1,438 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,098 86	3 per cent.	$12,025 00	5 per cent.	$6,050 00	6 per cent.
3,000 00	4 "	2,150 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	21	
Aggregate amount of the same,		$19,725 00
Total number of loans upon real estate,	14	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		1,779 85
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, 1898,	2 per cent., $626 16 2 per cent., 592 99	1,219 15
Number of accounts opened during the year ending Oct. 31, 1898,	16	
Number of accounts closed during the year ending Oct. 31, 1898,	20	
Total number of open accounts Oct. 31, 1898,	183	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		105 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		6,874 20
Number of same,	102	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		4,759 46
Number of same,	75	
Date of examination by commissioner: July 7.		

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Federal Reserve Bank of St. Louis

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 31.

F. A. BALL, *President.* A. K. HAWKS, *Treasurer.*
HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWIN BAKER, A. K. HAWKS,
F. R. PRATT.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$357,000 00	Deposits,	$1,046,861 12
Bank stock, as per schedule,	26,400 00	Guaranty fund,	52,500 00
Loans on bank stock,	900 00	Profit and loss account,	30,971 07
Railroad bonds, as per schedule,	165,000 00		
Boston Terminal Co. bonds,	40,000 00		
Loans on real estate,	451,277 00		
Loans on personal security,	46,222 37		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest,	35,512 53		
Deposits in banks, not on interest,	2,436 70		
Cash on hand,	583 59		
	$1,130,332 19		$1,130,332 19

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Boston,	$17,895 86
Shelburne Falls National Bank, Shelburne Falls,	2,436 70
Pynchon National Bank, Springfield,	5,000 00
International Trust Company, Boston,	12,616 67*

* Not a legal depository for savings banks' funds. Deposit has been withdrawn.

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Federal Reserve Bank of St. Louis

Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Shelburne Falls National Bank, Shelburne Falls,	$500 00
4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	$15,000	$16,050 00	$15,000 00
of Boston, Mass., 4s,	10,000	11,100 00	10,000 00
of Boston, Mass., 5s,	22,000	24,640 00	22,000 00
of Burlington, Vt., 4s,	40,000	43,400 00	40,000 00
of Fall River, Mass., 6s,	10,000	11,600 00	10,000 00
of Fitchburg, Mass., 4s,	30,000	32,500 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,600 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,850 00	10,000 00
of New Bedford, Mass., 4s,	10,000	10,700 00	10,000 00
of Pittsfield, Mass., 4s,	30,000	32,550 00	30,000 00
of Providence, R. I., 4s,	10,000	11,500 00	10,000 00
of Providence, R. I., 5s,	20,000	22,400 00	20,000 00
of Stamford, Conn., 4s,	20,000	21,400 00	20,000 00
of Taunton, Mass., 4s,	10,000	11,100 00	10,000 00
of Woonsocket, R. I., 4s,	20,000	21,100 00	20,000 00*
of Worcester, Mass., 4s,	20,000	22,600 00	20,000 00
of Youngstown, Ohio, 5s,	15,000	15,450 00	15,000 00
Town of Shelburne, Mass., 4s,	15,000	16,050 00	15,000 00
United States 3s,	10,000	10,500 00	10,000 00
United States 4s,	30,000	38,100 00	30,000 00
	$357,000	$394,190 00	$357,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
46	Conway Nat'l Bank, Conway,	$4,600	$4,600 00	$4,600 00
50	Adams N'l B'k, North Adams,	5,000	6,400 00	5,000 00
30	First N'l Bank, Northampton,	3,000	4,050 00	3,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,250 00	13,800 00
		$26,400	$32,300 00	$26,400 00

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Federal Reserve Bank of St. Louis

Shelburne Falls Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,800 00	$20,000 00
Boston & Maine R R. 4s,	20,000	22,400 00	20,000 00
Concord & Montreal R.R. 4s,	10,000	10,800 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,300 00	10,000 00
Fitchburg R.R. 5s,	30,000	31,350 00	30,000 00
Maine Central R.R. 7s,	15,000	20,325 00	15,000 00
New York & New England R.R. 4s,	10,000	11,300 00	10,000 00
Old Colony R.R. 4s,	20,000	22,250 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,100 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,000 00	10,000 00
	$165,000	$181,625 00	$165,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,616 67 17,895 86	2 per cent. 2½ "	$10,000 00	4 per cent.	$498,399 37	5 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	289	
Aggregate amount of the same,		$224,150 37
Total number of loans upon real estate,	281	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		51,598 08
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, 1898,	2 per cent., $19,693 88 2 per cent., 20,114 30	39,808 18
Number of accounts opened during the year ending Oct. 31, 1898,	346	
Number of accounts closed during the year ending Oct. 31, 1898,	326	
Total number of open accounts Oct. 31, 1898,	3,792	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,542 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		150,013 84
Number of same,	2,261	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		153,527 08
Number of same,	1,886	
Date of examination by commissioner: March 3.		

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Federal Reserve Bank of St. Louis

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 21.

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:

WILLIAM VEAZIE, PHILIP EBERLE,
ALBION A. PERRY, J. WALTER SANBORN,
FRANK P. LADD.

Open for business every business day, 10 A.M. to 1 P.M.; also Mondays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$115,575 00	Deposits,	$750,704 01
Loans on public funds,	25,000 00	Guaranty fund,	11,300 00
Bank stock, as per schedule,	1,000 00	Interest account,	12,986 39
Loans on bank stock,	3,300 00	Profit and loss account,	2,932 52
Railroad bonds, as per schedule,	37,992 50		
Boston Terminal Co. bonds,	15,000 00		
Loans on real estate,	456,178 00		
Loans on personal security,	23,219 00		
Loans to counties, cities or towns (notes),	20,133 89		
Deposits in banks, on interest,	71,017 40		
Expense account,	1,702 10		
Premium account,	5,700 00		
Cash on hand,	2,105 03		
	$777,922 92		$777,922 92

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	$26,664 52
National Security Bank, Boston,	26,543 13
Somerville National Bank, Somerville,	17,809 75

Loans on Public Funds, amount on each:—

$2,000 United States 4s, 3,000 City of Cambridge 6s,	$5,000 00
10,000 City of Holyoke 4s,	10,000 00
5,000 City of Newton 4s, 5,000 Town of Methuen 4s,	10,000 00

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Federal Reserve Bank of St. Louis

Somerville Savings Bank — Continued.

Loan on Bank Stock: —

46 shares First National Bank, Salem, ... $3,300 00*

* This loan has since been reduced within the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$8,000	$8,625 00	$8,000 00
of Belfast, Me., 4s,	5,000	5,300 00	5,000 00
of Boston, Mass., 4s,	5,000	5,700 00	5,000 00
of Bridgeport, Conn., 4s,	2,000	2,170 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,978 00	3,600 00
of Buffalo, N. Y., 7s,	1,000	1,620 00	1,000 00
of Cambridge, Mass., 4s,	1,000	1,085 00	1,000 00
of Canton, Ohio, 5s,	3,600	3,825 00	3,600 00
of Dayton, Ohio, 5s,	3,000	3,240 00	3,000 00*
of Everett, Mass., 4s,	2,000	2,210 00	2,000 00
of Fall River, Mass., 6s,	1,000	1,160 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,270 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,300 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,070 00	1,000 00
of Meriden, Conn., 4s,	2,000	2,070 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,280 00	2,000 00
of Newburyport, Mass., 4s,	2,000	2,200 00	2,000 00
of New London, Conn., 4s,	4,000	4,380 00	4,000 00
of Newton, Mass., 4s,	2,000	2,230 00	2,000 00
of Sioux City, Iowa, 4½s,	3,000	3,120 00	3,000 00
of Somerville, Mass., 4s,	14,000	14,956 25	14,000 00
of Somerville, Mass., 5s,	1,000	1,025 00	1,000 00
of Terre Haute, Ind., 4s,	3,000	3,165 00	3,000 00
of Waterbury, Conn., 4s,	2,000	2,145 00	2,000 00
of Woonsocket, R. I., 4s,	3,000	3,225 00	3,000 00*
Town of Brooklyn, Conn., 4s,	3,000	3,240 00	3,000 00
of Foxborough, Mass., 4s,	3,000	3,285 00	3,000 00
of Mansfield, Mass., 4s,	1,000	1,095 00	1,000 00
of Natick, Mass., 4s,	6,000	6,300 00	6,000 00
of North Easton, Mass. (Village District), 4s,	2,000	2,080 00	2,000 00
of Pepperell, Mass, 4s,	3,000	3,045 00	3,000 00
of Provincetown, Mass., 4s,	2,000	2,210 00	2,000 00
of Rockport, Mass., 4s,	3,000	3,105 00	3,000 00
of Stoughton, Mass, 4s,	4,000	4,280 00	4,000 00
of Wellesley, Mass., 4s,	1,000	1,060 00	1,000 00
of Winthrop, Mass., 3½s,	5,375	5,482 50	5,375 00
County of Aroostook, Me., 5s,	3,000	3,240 00	3,000 00*
	$115,575	$124,771 75	$115,575 00

* Legal investments when made.

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Somerville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Merchants' Nat'l Bank, Boston,	$1,000	$1,550 00	$1,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$1,000	$1,145 00	$1,000 00
Boston & Maine R.R. 4½s,	3,000	3,735 00	3,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,675 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,240 00	3,000 00
Concord & Montreal R.R. 4s,	1,000	1,080 00	1,000 00
Fitchburg R.R 4s,	8,000	8,472 50	7,992 50
Fitchburg R.R. 5s,	3,000	3,170 00	3,000 00
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Old Colony R.R. 4s,	2,000	2,220 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	4,000	5,160 00	4,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
	$38,000	$43,127 50	$37,992 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$71,017 40	2 per cent.	$25,000 00	3¾ per cent.	$419,250 00	5 per cent.
8,000 00	3 4/10 "	12,375 00	4 "	28,520 00	5½ "
9,758 89	3½ "	11,119 00	4½ "	13,808 00	6 "

Number of loans which are of an amount not exceeding $3,000 each, 200

Aggregate amount of the same, $343,353 00

Total number of loans upon real estate, 225

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, 32,520 52

Times for the dividends fixed by the by-laws: June 1 and December 1.

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Federal Reserve Bank of St. Louis

Somerville Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $12,179 60 2 per cent., 12,729 09	$24,908 69
Number of accounts opened during the year ending Oct. 31, 1898,	890	
Number of accounts closed during the year ending Oct. 31, 1898,	620	
Total number of open accounts Oct. 31, 1898,	3,734	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,447 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		267,510 26
Number of same,	6,039	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		218,609 67
Number of same,	3,906	

Date of examination by commissioner: January 3.

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Federal Reserve Bank of St. Louis

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

JAMES C. CHALMERS, *President.* HARVEY H. WELLINGTON, *Treasurer.*
WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HARVEY H. WELLINGTON, NELSON H. BIXBY,
GEORGE H. HOLDEN, ASA S. HARRINGTON.

Open for business every business day, 9 A.M. to 12.30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$145,050 00	Deposits,	$603,368 96
Bank stock, as per schedule,	58,200 00	Guaranty fund,	32,000 00
Loans on bank stock,	2,500 00	Interest account,	3,802 09
Railroad bonds, as per schedule,	101,000 00	Profit and loss account,	27,682 27
Real estate by foreclosure,	5,020 96		
Loans on real estate,	264,240 00		
Loans on personal security,	61,525 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposit in bank, on interest,	11,023 50		
Expense account,	631 50		
Taxes, repairs, etc.,	4,320 16		
Furniture and fixtures,	1,835 31		
Unpaid interest,	9,506 89		
	$666,853 32		$666,853 32

Cash on Deposit in Bank: —

First National Bank, Adams, ... $11,023 50

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Federal Reserve Bank of St. Louis

South Adams Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares First National Bank, Adams, Mass.,	$500 00
10 shares First National Bank, Adams, Mass.,	1,000 00
10 shares Lenox National Bank, Lenox, Mass.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$20,000	$22,850 00	$20,000 00
of Boston, Mass., 5s,	3,000	3,395 00	3,000 00
of Boston, Mass., 6s,	2,000	2,265 00	2,000 00
of Cleveland, Ohio, 5s,	3,000	3,095 00	3,000 00
of Dayton, Ohio, 5s,	5,000	6,137 00	5,000 00*
of East Saginaw, Mich., 5s,	1,000	1,062 00	1,000 00
of Fall River, Mass., 5s,	1,000	1,160 00	1,000 00
of Fall River, Mass., 6s,	6,000	6,330 00	6,000 00
of Milwaukee, Wis., 5s,	1,500	1,702 00	1,500 00
of Pawtucket, R. I., 4s,	5,000	5,212 00	5,000 00*
of Providence, R. I, 5s,	7,000	7,980 00	7,000 00
of Salem, Mass., 5s,	1,000	1,100 00	1,000 00
of Springfield, Mass., 6s,	1,000	1,200 00	1,000 00
of Springfield, Ohio, 4½s,	2,000	2,230 00	2,000 00
of Springfield, Ohio, 5s,	8,000	7,060 00	8,000 00
of Worcester, Mass., 4s,	2,000	2,400 00	2,000 00
of Worcester, Mass., 5s,	5,000	5,587 00	5,000 00
Town of Adams, Mass., 4s and 5s,	40,000	44,400 00	40,050 00
of Marblehead, Mass., 5s,	5,000	5,612 00	5,000 00
District of Columbia 5s,	23,000	23,460 00	23,000 00
District of Columbia 6s,	2,500	2,775 00	2,500 00
United States 3s,	1,000	1,055 00	1,000 00
	$145,000	$158,067 00	$145,050 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	$21,625 00	$17,300 00
83	Lincoln N'l Bank, Boston,	8,300	5,436 50	8,300 00
50	Third National Bank, Boston,	5,000	4,462 50	5,000 00
20	Conway Nat'l Bank, Conway,	2,000	2,000 00	2,000 00
50	First N'l Bank, Easthampton,	5,000	5,000 00	5,000 00
16	Franklin Co. N'l B'k, Greenfield,	1,600	1,622 00	1,600 00
12	Lee National Bank, Lee,	1,200	1,800 00	1,200 00
10	Lenox National Bank, Lenox,	1,000	1,250 00	1,000 00
35	Adams N'l Bank, No. Adams,	3,500	4,480 00	3,500 00

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Federal Reserve Bank of St. Louis

South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Berkshire National Bank, No. Adams,	$7,000	$7,700 00	$7,000 00
13	First N'l Bank, Newburyport,	1,300	1,625 00	1,300 00
5	Third Nat'l Bank, Pittsfield,	500	1,000 00	500 00
5	Williamstown National Bank, Williamstown,	500	565 00	500 00
40	First National Bank, Worcester,	4,000	7,200 00	4,000 00
		$58,200	$65,766 00	$58,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$7,000	$8,102 50	$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,471 70	8,000 00
Boston & Lowell R.R. 5s,	11,000	11,192 50	11,000 00
Boston & Maine R.R. 4s,	10,000	11,366 00	10,000 00
Fitchburg R.R 4s,	5,000	5,161 50	5,000 00
Fitchburg R.R. 5s,	16,000	16,790 00	16,000 00
Maine Central R.R. 4½s,	5,000	5,600 00	5,000 00
Maine Central R.R. 5s,	2,000	2,360 00	2,000 00
Old Colony R.R. 4s,	6,000	6,660 00	6,000 00
Old Colony R.R. 4½s,	1,000	1,065 00	1,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,400 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,050 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,742 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,675 00	10,000 00
	$101,000	$109,636 20	$101,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,023 50	2 per cent.	$82,450 00	5 per cent.	$243,165 00	6 per cent.
2,000 00	4 "	2,500 00	5½ "	150 00	7 "

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South Adams Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,020 96
Assessed value of the same,		3,200 00
Number of loans which are of an amount not exceeding $3,000 each,	206	
Aggregate amount of the same,		164,665 00
Total number of loans upon real estate,	197	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		31,987 84
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, 1898,	2 per cent, $11,951 87 2 per cent., 11,841 06	23,792 93
Number of accounts opened during the year ending Oct. 31, 1898,	253	
Number of accounts closed during the year ending Oct. 31, 1898,	238	
Total number of open accounts Oct. 31, 1898,	2,009	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,789 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		96,259 83
Number of same,	1,675	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		134,094 41
Number of same,	1,316	

Date of examination by commissioner: April 14.

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SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 70.
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, CHARLES T. GALLAGHER,
WILLIAM S. CROSBY, JOSEPH C. STOREY,
SOLOMON A. WOODS, CHARLES H. COLE,
DUDLEY PRAY, HORACE MANSON,
GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesdays and Saturdays, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$500,095 00	Deposits,	$3,720,558 14
Bank stock, as per schedule,	103,500 00	Guaranty fund,	184,272 00
Railroad bonds, as per schedule,	581,000 00	Profit and loss account,	75,601 19
Boston Terminal Co. bonds,	50,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	2,039,248 00		
Loans on personal security,	416,090 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	191,544 58		
Consolidated R.R. of Vermont bonds,*	17,640 00		
Cash on hand,	11,313 75		
	$3,980,431 33		$3,980,431 33

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$63,238 09
Howard National Bank, Boston,	61,680 56
Tremont National Bank, Boston,	36,931 66
Mattapan Deposit and Trust Company, South Boston,	29,694 27

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Federal Reserve Bank of St. Louis

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,140 00	$7,320 00
of Bay City, Mich., 5s,	25,000	28,500 00	25,000 00
of Boston, Mass., 4s,	45,000	50,241 68	45,000 00
of Boston, Mass., 6s,	30,000	33,675 00	30,000 00
of Cambridge, Mass., 6s,	2,000	2,265 00	2,000 00
of Cleveland, Ohio, 5s,	10,000	10,191 67	10,000 00
of Dayton, Ohio, 5s,	16,000	18,907 67	16,000 00*
of Detroit, Mich., 6s,	9,000	10,596 67	9,000 00
of Everett, Mass, 4s,	20,000	22,616 66	20,000 00
of Fall River, Mass., 6s,	14,000	16,620 00	14,000 00
of Fort Wayne, Ind., 4½s,	10,000	10,900 00	10,000 00
of Haverhill, Mass., 4s,	26,000	28,448 33	26,000 00
of Lewiston, Me., 6s,	10,000	10,850 00	10,000 00
of Malden, Mass., 4s,	5,000	5,700 00	5,000 00
of New Bedford, Mass., 7s,	20,000	21,791 66	20,000 00
of New London, Conn., 7s,	10,000	10,583 30	10,000 00
of Newton, Mass., 4s,	15,000	16,637 50	15,000 00
of Norwich, Conn., 5s,	25,000	27,787 50	25,000 00
of Portland, Me, 6s,	15,000	18,300 00	13,775 00
of Quincy, Mass., 4s,	5,000	5,291 67	5,000 00
of Saginaw, Mich., 4½s,	45,000	45,812 50	45,000 00
of Somerville, Mass., 4s,	15,000	16,312 50	15,000 00
of Springfield, Mass., 7s,	3,000	3,497 50	3,000 00
of Springfield, Ohio, 5s,	10,000	11,383 34	10,000 00
Town of Concord, Mass., 4s,	25,000	28,478 27	25,000 00
of Ipswich, Mass., 4s,	30,000	33,400 00	30,000 00
of Orange, Mass, 4s,	10,000	10,866 67	10,000 00
of Winchester, Mass., 4s,	10,000	11,091 67	10,000 00
District of Columbia 5s,	4,000	4,106 67	4,000 00
District of Columbia 6s,	3,000	3,390 00	3,000 00
District of Columbia 7s,	7,000	7,670 83	7,000 00
County of Aroostook, Me., 4½s,	20,000	21,200 00	20,000 00*
	$502,000	$557,254 26	$500,095 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	$12,099 00	$11,100 00
60	Columbian Nat'l B'k, Boston,	6,000	5,820 00	6,000 00
100	Eliot National Bank, Boston,	10,000	13,000 00	10,000 00
62	Freeman's Nat'l Bank, Boston,	6,200	6,200 00	6,200 00
60	Globe National Bank, Boston,	6,000	6,000 00	6,000 00

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Federal Reserve Bank of St. Louis

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Howard Nat'l Bank, Boston, .	$2,000	$1,945 00	$2,000 00
45	Massachusetts N'l B'k, Boston,	4,500	3,375 00	4,500 00
75	N'l B'k of Commerce, Boston,	7,500	7,912 50	7,500 00
45	N'l B'k of No. America, Boston,	4,500	4,601 25	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 25	2,500 00
89	National Webster B'k, Boston,	8,900	9,100 25	8,900 00
15	Old Boston Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	510 00	500 00
34	Suffolk National Bank, Boston,	3,400	3,604 00	3,400 00
200	Third National Bank, Boston,	20,000	17,850 00	20,000 00
75	Tremont Nat'l Bank, Boston, .	7,500	5,325 00	7,500 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,904 00	1,400 00
		$103,500	$104,477 25	$103,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$53,666 67	$50,000 00
Concord & Claremont R.R. 4½s, .	20,000	22,500 00	20,000 00
Concord & Montreal R.R. 4s, . .	23,000	25,280 83	23,000 00
Danbury & Norwalk R.R. 5s, . .	20,000	24,683 34	20,000 00
Eastern R.R. 6s, ...	25,000	30,100 00	25,000 00
Fitchburg R.R. 4s, ...	35,000	37,120 84	35,000 00
Fitchburg R.R 5s, ...	25,000	27,250 00	25,000 00
Maine Central R R. 4s, . . .	4,000	4,182 34	4,000 00
Maine Central R.R. 4½s, . . .	16,000	17,580 00	16,000 00
Maine Central R.R. 6s, . . .	5,000	5,250 00	5,000 00
Maine Central R.R. 7s, . . .	39,000	53,267 50	39,000 00
New Haven & Derby R.R. 6s, . .	25,000	26,125 00	25,000 00
Old Colony R.R. 4s, ...	25,000	28,333 34	25,000 00
Old Colony R R. 4½s, ...	25,000	26,406 25	25,000 00
Peterboro & Hillsboro R.R. 4½s, .	25,000	28,250 00	25,000 00
Portland & Ogdensburg R.R. 6s, .	12,000	12,750 00	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	50,000	61,437 50	50,000 00
Sullivan County R.R. 4s, . . .	12,000	12,940 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	50,000	63,416 67	50,000 00
Troy & Boston R.R. 7s, ...	25,000	38,583 33	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,766 67	20,000 00
New York & New England R.R. 7s,	50,000	60,888 00	50,000 00
	$581,000	$681,778 28	$581,000 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.
$191,544 58	2 per cent.	$98,500 00	4¼ per cent.	$20,250 00	5½ per cent.
35,000 00	3¾ "	65,000 00	4½ "	6,600 00	5¾ "
170,000 00	4 "	25,000 00	4¾ "	51,670 00	6 "
25,000 00	4⅛ "	1,978,318 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,		63,700 00
Net income received from same during year ending Oct. 31, 1898,		4,137 07
Number of loans which are of an amount not exceeding $3,000 each,	868	
Aggregate amount of the same,		1,456,864 00
Total number of loans upon real estate,	1,012	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		183,809 66
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, 1898,	2 per cent., $66,627 25 2 per cent., 67,347 48	133,974 73
Number of accounts opened during the year ending Oct. 31, 1898,	2,325	
Number of accounts closed during the year ending Oct. 31, 1898,	1,987	
Total number of open accounts Oct. 31, 1898,	18,415	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		12,506 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		898,402 67
Number of same,	23,527	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		873,322 57
Number of same,	16,219	
Date of examination by commissioner: June 10.		

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Federal Reserve Bank of St. Louis

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 53.

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 Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$246,000 00	Deposits,	$1,790,631 67
Bank stock, as per schedule,	52,259 21	Guaranty fund,	89,500 00
Railroad bonds, as per schedule,	309,000 00	Interest account,	26,905 64
Loan on railroad stock,	300 00	Profit and loss account,	30,719 06
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	581,170 00		
Loans on personal security,	519,420 00		
Loans to counties, cities or towns (notes),	113,480 00		
Loans on depositors' books,	725 00		
Deposits in banks, on interest,	80,297 61		
Expense account,	944 96		
Cash on hand,	1,159 59		
	$1,937,756 37		$1,937,756 37

Cash on Deposit in Banks, amount in each: —

New England National Bank, Boston,	$54,488 81
Southbridge National Bank, Southbridge,	25,808 80

Loan on Railroad Stock: —

2 shares Boston & Albany R.R.,	$300 00

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Federal Reserve Bank of St. Louis

Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$11,350 00	$10,000 00
of Beverly, Mass., 4s,	10,000	10,650 00	10,000 00
of Cleveland, Ohio, 5s,	20,000	20,600 00	20,000 00
of Dayton, Ohio, 5s,	20,000	21,850 00	20,000 00*
of Fall River, Mass., 4¼s,	15,000	16,800 00	15,000 00
of Fall River, Mass., 6s,	11,000	12,860 00	11,000 00
of Grand Rapids, Mich., 4½s,	10,000	11,325 00	10,000 00
of Milwaukee, Wis., 5s,	10,000	11,200 00	10,000 00
of New Bedford, Mass., 5s,	10,000	10,762 50	10,000 00
of New Bedford, Mass., 6s,	5,000	6,237 50	5,000 00
of New Britain, Conn., 4s,	25,000	26,487 50	25,000 00
of Newton, Mass., 6s,	5,000	5,775 00	5,000 00
of Pawtucket, R. I., 5s,	20,000	20,100 00	20,000 00*
of Portland, Me., 6s,	10,000	12,100 00	10,000 00
of Providence, R. I., 5s,	5,000	5,125 00	5,000 00
of Salem, Mass., 5s,	10,000	10,850 00	10,000 00
of Scranton, Pa., 4½s,	10,000	10,925 00	10,000 00
of Somerville, Mass., 4½s,	10,000	10,425 00	10,000 00
of Waterbury, Conn, 4s,	10,000	10,975 00	10,000 00
Town of Methuen, Mass., 4s,	10,000	11,100 00	10,000 00
County of Aroostook, Me., 4½s,	10,000	10,525 00	10,000 00*
	$246,000	$268,022 50	$246,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston,	$500	$545 00	$635 63
26	Blackstone N'l Bank, Boston,	2,600	2,028 00	2,600 00
10	Boston National Bank, Boston,	1,000	992 50	1,150 00
18	Boylston Nat'l Bank, Boston,	1,800	2,178 00	1,800 00
5	Columbian Nat'l B'k, Boston,	500	485 00	500 00
62	Freeman's Nat'l Bank, Boston,	6,200	6,200 00	9,602 00
10	N'l Bank of Commerce, Boston,	1,000	1,055 00	1,236 25
12	National City Bank, Boston,	–	60 00	–
17	National Revere Bank, Boston,	1,700	1,564 00	1,700 00
22	New England N'l B'k, Boston,	2,200	3,344 00	2,200 00
33	Suffolk National Bank, Boston,	3,300	3,498 00	4,347 33
20	Washington N'l Bank, Boston,	2,000	2,255 00	2,000 00
16	Leicester N'l Bank, Leicester,	1,600	2,320 00	1,842 00
100	Southbridge N'l Bank, Southbridge,	10,000	14,000 00	11,290 00

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Federal Reserve Bank of St. Louis

Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Ware National Bank, Ware, .	$6,000	$6,300 00	$6,960 00
18	City Nat'l Bank, Worcester, .	1,800	2,520 00	2,016 00
20	Quinsigamond National Bank, Worcester, ...	2,000	2,800 00	2,380 00
		$44,200	$52,144 50	$52,259 21

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$20,000	$21,500 00	$20,000 00
Boston & Maine R.R. 4½s, . .	50,000	61,650 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,250 00	20,000 00
Fitchburg R.R. 4s, ...	15,000	15,337 50	15,000 00
Fitchburg R.R. 4½s, ...	4,000	4,430 00	4,000 00
Fitchburg R.R. 5s, ...	60,000	66,275 00	60,000 00
Maine Central R R. 4½s, . . .	40,000	43,800 00	40,000 00
Maine Central R.R. 7s, . . .	10,000	13,600 00	10,000 00
Old Colony R.R. 4s, ...	45,000	49,900 00	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	25,000	31,500 00	25,000 00
Upper Coos R.R. 4½s, . . .	20,000	22,500 00	20,000 00
	$309,000	$352,742 50	$309,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$80,297 61	2½ per cent.	$87,700 00	4⅜ per cent.	$359,945 00	5 per cent.
286,480 00	4 "	115,500 00	4½ "	14,700 00	5½ "
25,895 00	4⅛ "	9,400 00	4¾ "	119,675 00	6 "
195,800 00	4¼ "				

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Federal Reserve Bank of St. Louis

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,		27,345 00
Net income received from same during year ending Oct. 31, 1898,		1,143 21
Number of loans which are of an amount not exceeding $3,000 each,	252	
Aggregate amount of the same,		254,350 00
Total number of loans upon real estate,	231	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		90,047 58
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, 1898,	2 per cent., $33,822 16 2 per cent., 34,592 92	68,415 08
Number of accounts opened during the year ending Oct. 31, 1898,	545	
Number of accounts closed during the year ending Oct. 31, 1898,	454	
Total number of open accounts Oct. 31, 1898,	4,576	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		4,342 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		244,369 51
Number of same,	3,455	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		308,058 00
Number of same,	2,960	

Date of examination by commissioner: May 13.

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Federal Reserve Bank of St. Louis

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 34.

HENRY J. CURTIS, *President.* HORACE T. FOGG, *Treasurer.*
CHARLES A. LITCHFIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY, HORACE T. FOGG,
JOSEPH H. CORTHELL, WILLIAM H. LITCHFIELD,
RICHARD P. BRIGGS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$6,000 00	Deposits,	$475,337 89
Bank stock, as per schedule,	43,000 00	Guaranty fund,	23,550 00
Railroad bonds, as per schedule,	47,000 00	Interest account,	20,233 04
Real estate by foreclosure,	14,100 00		
Loans on real estate,	325,945 52		
Loans on personal security,	36,450 00		
Loans to counties, cities or towns (notes),	33,000 00		
Deposit in bank, on interest,	12,237 84		
Cash on hand,	1,387 57		
	$519,120 93		$519,120 93

Cash on Deposit in Bank:—

Boston National Bank, Boston, ... $12,237 84

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Melrose, Mass., 4s,	$1,000	$1,130 00	$1,000 00
of Winchester, Mass., 4s,	1,000	1,027 50	1,000 00
State of Massachusetts 3s,	4,000	4,070 00	4,000 00
	$6,000	$6,227 50	$6,000 00

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South Scituate Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	$1,000	$1,120 00	$1,000 00
18	Boston National Bank, Boston,	1,800	1,786 50	1,800 00
32	Columbian Nat'l B'k, Boston, .	3,200	3,104 00	3,200 00
8	Eliot National Bank, Boston, .	800	1,040 00	800 00
26	Fourth National Bank, Boston,	2,600	3,068 00	2,600 00
3	Globe National Bank, Boston,	300	300 00	300 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
14	Howard Nat'l Bank, Boston, .	1,400	1,361 50	1,400 00
5	Massachusetts N'l B'k, Boston,	500	375 00	500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,325 00	1,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,165 00	3,500 00
23	National City Bank, Boston, .	–	115 00	–
23	National Eagle Bank, Boston,	2,300	2,024 00	2,300 00
32	National Revere Bank, Boston,	3,200	2,944 00	3,200 00
10	National Union Bank, Boston, .	1,000	1,335 00	1,000 00
13	National Webster B'k, Boston,	1,300	1,329 25	1,300 00
10	New England N'l B'k, Boston,	1,000	1,520 00	1,000 00
45	North National Bank, Boston,	4,500	4,590 00	4,700 00
17	Second National Bank, Boston,	1,700	2,958 00	1,900 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,586 00	1,300 00
16	Washington N'l Bank, Boston,	1,600	1,804 00	1,600 00
20	Hingham N'l Bank, Hingham,	2,000	2,060 00	2,000 00
13	Union Market National Bank, Watertown, ...	1,300	1,625 00	2,400 00
22	Union Nat'l B'k, Weymouth, .	2,200	2,156 00	2,200 00
		$41,000	$45,401 25	$43,000 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, . . .	3,000	3,420 00	3,000 00
Fitchburg R.R. 4s, ...	2,000	2,080 00	2,000 00
Fitchburg R.R. 5s, ...	15,000	16,340 00	15,000 00
Maine Central R.R. 4s, . . .	10,000	10,600 00	10,000 00
Old Colony R.R. 4s, ...	5,000	5,575 00	5,000 00
Penobscot Shore Line R.R. 4s, . .	2,000	2,100 00	2,000 00
	$47,000	$50,615 00	$47,000 00

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South Scituate Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,237 84	2 per cent.	$5,000 00	4¾ per cent.	$244,642 52	6 per cent.
2,000 00	4 "	79,589 00	5 "	8,500 00	6½ "
16,500 00	4¼ "	29,214 00	5½ "	1,450 00	7 "
8,500 00	4½ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$14,100 00
Assessed value of the same,		12,700 00
Net income received from same during year ending Oct. 31, 1898,		267 46
Number of loans which are of an amount not exceeding $3,000 each,	370	
Aggregate amount of the same,		250,760 52
Total number of loans upon real estate,	339	
Amount of investments from which no income is received,		3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		26,319 21
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, 1898,	2 per cent., $9,253 28 2 per cent., 9,249 75	18,503 03
Number of accounts opened during the year ending Oct. 31, 1898,	90	
Number of accounts closed during the year ending Oct. 31, 1898,	79	
Total number of open accounts Oct. 31, 1898,	1,136	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,668 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		44,365 18
Number of same,	298	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		50,782 17
Number of same,	548	
Date of examination by commissioners: June 30.		

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Federal Reserve Bank of St. Louis

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, ALMON B. RAYMOND,
ELLIS J. PITCHER, JOHN M. WHITCOMB,
R. WALLACE HUNT.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$169,000 00	Deposits,	$930,610 09
Bank stock, as per schedule,	76,400 00	Guaranty fund,	42,500 00
Loans on bank stock,	2,240 45	Interest account,	14,393 19
Railroad bonds, as per schedule,	56,000 00	Bank liquidation account,	1,929 60
Real estate by foreclosure,	57,770 82		
Loans on real estate,	542,957 50		
Loans to counties, cities or towns (notes),	37,000 00		
Loans on depositors' books,	850 00		
Deposit in bank, on interest,	45,275 48		
Expense account,	966 39		
Furniture,	622 50		
Cash on hand,	349 74		
	$989,432 88		$989,432 88

Cash on Deposit in Bank: —

First National Bank, South Weymouth,	$45,275 48

Loans on Bank Stock, amount on each: —

20 shares First National Bank, South Weymouth,	$1,700 00
20 shares First National Bank, South Weymouth,	400 00
3 shares First National Bank, South Weymouth,	140 45

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Federal Reserve Bank of St. Louis

South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$15,000	$15,525 00	$15,000 00
of Chicago, Ill., 4s,	10,000	11,050 00	10,000 00
of Fall River, Mass., 4s,	15,000	15,850 00	15,000 00
of Manchester, N. H., 4s,	7,000	7,560 00	7,000 00
of Nashua, N. H., 4s,	6,000	6,480 00	6,000 00
of Saginaw, Mich., 4s,	10,000	10,600 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,500 00	5,000 00
of Worcester, Mass., 4½s,	5,000	5,375 00	5,000 00
Town of Attleborough, Mass. (Fire District), 4s,	10,000	11,000 00	10,000 00
of Dalton, Mass. (Fire District), 4s,	5,000	5,400 00	5,000 00
of Holbrook, Mass., 4s,	1,000	1,071 25	1,000 00
of Leominster, Mass., 4s,	5,000	5,525 00	5,000 00
of Needham, Mass, 4s,	5,000	5,515 00	5,000 00
of Orange, Mass., 4s,	5,000	5,500 00	5,000 00
of Weymouth, Mass., 4s,	45,000	49,275 00	45,000 00
of Winchester, Mass., 4s,	10,000	10,050 00	10,000 00
County of Hillsborough, N. H., 4s,	10,000	10,600 00	10,000 00
	$169,000	$181,876 25	$169,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l B'k, Boston,	$3,000	$3,360 00	$3,300 00
40	Boston National Bank, Boston.	4,000	3,970 00	4,000 00
30	Columbian N'l Bank, Boston,	3,000	2,910 00	3,000 00
20	Continental N'l Bank, Boston,	2,000	2,400 00	2,000 00
40	Eliot National Bank, Boston,	4,000	5,200 00	4,000 00
20	Globe National Bank, Boston,	2,000	2,000 00	1,700 00
45	Howard Nat'l Bank, Boston,	4,500	4,376 25	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	Market Nat'l Bank, Boston,	2,000	1,540 00	1,600 00
35	Merchants' N'l Bank, Boston,	3,500	5,425 00	4,250 00
30	N'l Bank of Commerce, Boston,	3,000	3,165 00	3,000 00
30	N'l B'k of No. America, Boston,	3,000	3,067 50	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	5,750 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 25	2,600 00
15	National Eagle Bank, Boston,	1,500	1,320 00	1,200 00
23	National Revere Bank, Boston,	2,300	2,116 00	2,300 00
24	Nat'l Webster Bank, Boston,	2,400	2,454 00	2,400 00
30	New England N'l B'k, Boston,	3,000	4,560 00	3,300 00
20	Second National Bank, Boston,	2,000	3,480 00	2,600 00
30	Shawmut Nat'l B'k, Boston,	3,000	3,660 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 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.
12	Suffolk National Bank, Boston,	$1,200	$1,272 00	$1,200 00
13	Tremont Nat'l Bank, Boston, .	1,300	923 00	1,200 00
10	First National B'k, Rockland,	1,000	1,100 00	1,000 00
60	First N'l B'k, South Weymouth,	6,000	6,300 00	6,900 00
30	Union N'l Bank, Weymouth, .	3,000	2,940 00	3,000 00
		$73,700	$82,332 50	$76,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s, . .	$10,000	$11,250 00	$10,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,400 00	5,000 00
Fitchburg R R. 4s, ...	8,000	8,435 00	8,000 00
Old Colony R R. 4s, ...	18,000	19,210 00	18,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
	$56,000	$60,845 00	$56,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$45,275 48	2 per cent.	$245,425 00	5 per cent.	$231,447 95	6 per cent.
37,000 00	4 "	69,175 00	5½ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$57,770 82
Assessed value of the same, ...		57,600 00
Net income received from same during year ending Oct. 31, 1898, . .		850 06
Number of loans which are of an amount not exceeding $3,000 each,	275	
Aggregate amount of the same, ...		329,032 50
Total number of loans upon real estate, ...	314	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		44,307 23

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, 1898,	2 per cent., $17,444 46 2 per cent., 17,916 14	$35,360 60
Number of accounts opened during the year ending Oct. 31, 1898,	216	
Number of accounts closed during the year ending Oct. 31, 1898,	153	
Total number of open accounts Oct. 31, 1898,	1,962	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,460 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		111,676 12
Number of same,	1,097	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		112,604 66
Number of same,	1,121	

Date of examination by commissioner: March 1.

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Federal Reserve Bank of St. Louis

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 17, 1871. Present number of corporators, 29.

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, GEORGE A. CRAIG,
ERASTUS JONES, JAMES H. AMES,
THOMAS A. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$190,400 00	Deposits,	$880,095 10
Bank stock, as per schedule,	53,300 00	Guaranty fund,	28,250 00
Loans on bank stock,	16,050 00	Interest account,	8,635 18
Railroad bonds, as per schedule,	112,000 00	Profit and loss account,	163 30
Boston Terminal Co. bonds,	42,000 00	Due sundry estates,	141 08
Loans on real estate,	386,566 62	Bank liquidation account,	200 00
Loans on personal security,	56,200 00		
Loans to counties, cities or towns (notes),	42,500 00		
Deposit in bank, on interest,	8,575 14		
Expense account,	650 35		
Suspense account,	336 69		
Premium account,	7,033 13		
Real estate sundries,	1,872 73		
	$917,484 66		$917,484 66

Cash on Deposit in Bank:—

Spencer National Bank, Spencer,	$8,575 14

Loans on Bank Stock, amount on each:—

10 shares People's National Bank, Marlborough,	$300 00
2 shares Leicester National Bank, Leicester,	200 00
30 shares Spencer National Bank, Spencer,	3,000 00
64 shares Spencer National Bank, Spencer,	4,050 00
40 shares Spencer National Bank, Spencer,	3,000 00
50 shares First National Bank, Grafton,	700 00*
50 shares Fourth National Bank, Boston,	4,800 00

* This loan is held awaiting the final dividend of this bank in liquidation.

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Federal Reserve Bank of St. Louis

Spencer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	$3,000	$3,045 00	$3,000 00
of Beverly, Mass., 4s,	12,000	12,810 00	12,000 00
of Burlington, Vt., 4s,	3,000	3,210 00	3,000 00
of Cambridge, Mass., 4s,	3,000	3,277 50	3,000 00
of Cleveland, Ohio, 3.65s,	7,000	7,070 00	7,000 00
of Columbus, Ohio, 4s,	12,000	12,495 00	12,000 00*
of Cranston, R. I., 4s,	5,000	5,387 50	5,000 00
of Dayton, Ohio, 4s,	3,000	3,045 00	3,000 00*
of Fall River, Mass., 4s,	9,500	9,666 00	9,500 00
of Haverhill, Mass., 4s,	5,000	5,075 00	5,000 00
of Holyoke, Mass., 4s,	11,000	11,412 50	11,000 00
of Lynn, Mass., 4s,	15,000	15,350 00	15,000 00
of Malden, Mass., 3½s,	1,000	1,010 00	1,000 00
of Marlborough, Mass., 4s,	10,000	10,675 00	10,000 00
of New Britain, Conn., 4s,	5,000	5,427 50	5,000 00
of Northampton, Mass., 4s,	5,000	5,100 00	5,000 00
of Rockford, Ill., 4s,	6,900	7,176 00	6,900 00
of South Bend, Ind., 4s,	10,000	10,500 00	10,000 00
of Taunton, Mass, 4s,	5,000	5,337 50	5,000 00
of Waltham, Mass., 4s,	10,000	10,275 00	10,000 00
Town of Holbrook, Mass., 4s,	4,000	4,260 00	4,000 00
of Leominster, Mass., 4s,	7,000	7,045 50	7,000 00
of Monson, Mass., 4s,	6,000	6,570 00	6,000 00
of Randolph, Mass., 4s,	3,000	3,135 00	3,000 00
of Rockport, Mass., 4s,	4,000	4,070 00	4,000 00
of Southbridge, Mass., 4s,	9,000	9,315 00	9,000 00
of Spencer, Mass., 4s,	10,000	10,075 00	10,000 00
of Westborough, Mass, 4s,	1,000	1,050 00	1,000 00
of Winchester, Mass., 4s,	5,000	5,175 00	5,000 00
	$190,400	$198,040 00	$190,400 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston,	$8,300	$5,436 50	$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
112	National Bank of the Commonwealth, Boston,	11,200	16,240 00	11,200 00
6	N'l B'k of Redemption, Boston,	600	679 50	600 00
3	N'l Hide & Leather B'k, Boston,	300	320 25	300 00
7	National Webster B'k, Boston,	700	715 75	700 00

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Federal Reserve Bank of St. Louis

Spencer Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston, .	$2,000	$2,040 00	$2,000 00
15	State National Bank, Boston, .	1,500	1,676 25	1,500 00
7	First National Bank, Grafton, .	700	35 00	700 00
7	Leicester N'l Bank, Leicester, .	700	1,015 00	700 00
35	Leominster N'l B'k, Leominster,	3,500	4,025 00	3,500 00
7	Oxford Nat'l Bank, Oxford, .	700	700 00	700 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,740 00	1,200 00
85	Spencer Nat'l B'k, Spencer, .	8,500	10,625 00	8,500 00
25	First National Bank, Webster,	2,500	2,750 00	2,500 00
5	First N'l Bank, Westborough, .	500	400 00	500 00
5	Central N'l Bank, Worcester, .	500	650 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,160 00	1,200 00
57	City National B'k, Worcester,	5,700	7,980 00	5,700 00
		$53,300	$62,188 25	$53,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 5s, . .	$6,000	$6,315 00	$6,000 00
Boston & Lowell R.R. 4s, . . .	20,000	21,075 00	20,000 00
Boston & Maine R.R. 4s, . . .	9,000	9,792 50	9,000 00
Fitchburg R.R 4s, ...	26,000	27,455 00	26,000 00
Maine Central R.R. 4s, . . .	9,000	9,450 00	9,000 00
Maine Central R R. 6s, . . .	2,000	2,085 00	2,000 00
Maine Central R.R. 7s, . . .	5,000	6,800 00	5,000 00
Old Colony R.R. 4s, ...	20,000	22,600 00	20,000 00
Penobscot Shore Line R R. 4s, . .	10,000	10,450 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	5,000	5,250 00	5,000 00
	$112,000	$121,272 50	$112,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$700 00	0 per cent.	$25,000 00	4¼ per cent.	$328,591 62	5 per cent.
8,575 14	2 "	40,050 00	4½ "	33,875 00	5½ "
48,300 00	4 "	4,800 00	4¾ "	20,000 00	6 "

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Spencer Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$32,275 00
Assessed value of the same,		30,100 00
Number of loans which are of an amount not exceeding $3,000 each,	195	
Aggregate amount of the same,		207,466 62
Total number of loans upon real estate,	223	
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, 1898,		38,935 71
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, 1898,	2 per cent., $16,174 72 1¾ per cent., 14,498 59	30,673 31
Number of accounts opened during the year ending Oct. 31, 1898,	386	
Number of accounts closed during the year ending Oct. 31, 1898,	245	
Total number of open accounts Oct. 31, 1898,	2,852	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,306 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		138,881 80
Number of same,	2,271	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		127,108 58
Number of same,	1,761	

Date of examination by commissioner: April 7.

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Federal Reserve Bank of St. Louis

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 33.

ROBERT O. MORRIS, *President.* DANIEL J. MARSH, *Treasurer.*
HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT O. MORRIS, WILLIAM H. GRAY,
OLIVER MARSH, NEWRIE D. WINTER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$158,000 00	Deposits,	$5,064,950 20
Loan on public funds,	85 00	Guaranty fund,	152,000 00
Bank stock, as per schedule,	133,700 00	Interest account,	14,543 63
Loans on bank stock,	39,650 00	Profit and loss account,	44,219 76
Railroad bonds, as per schedule,	300,000 00	Real estate expense account,	4,456 12
Loan on railroad bonds,	20,000 00		
Loans on railroad stock,	4,000 00		
Boston Terminal Co. bonds,	50,000 00		
Real estate (for banking purposes),	115,000 00		
Loans on real estate,	2,660,550 00		
Loans on personal security,	820,100 00		
Loans to counties, cities or towns (notes),	10,850 00		
Loans on depositors' books,	4,800 00		
Deposits in banks, on interest,	919,753 99		
Cash on hand,	43,680 72		
	$5,280,169 71		$5,280,169 71

Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, Northampton,	$10,000 00
Berkshire Loan and Trust Company, Pittsfield,	20,000 00
Agawam National Bank, Springfield,	40,000 00

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Federal Reserve Bank of St. Louis

Springfield Five Cents Savings Bank — Continued.

Chapin National Bank, Springfield,	$100,000 00
Chicopee National Bank, Springfield,	131,003 99
City National Bank, Springfield,	80,000 00
First National Bank, Springfield,	20,000 00
Hampden Loan and Trust Company, Springfield,	29,000 00
John Hancock National Bank, Springfield,	25,000 00
Pynchon National Bank, Springfield,	75,000 00
Second National Bank, Springfield,	40,000 00
Springfield National Bank, Springfield,	62,000 00
Springfield Safe Deposit and Trust Company, Springfield,	130,000 00
Third National Bank, Springfield,	157,750 00

Loan on Public Funds: —

$200 United States 4s,	$85 00

Loans on Bank Stock, amount on each: —

30 shares Springfield National Bank, Springfield,	$3,000 00
5 shares Springfield National Bank, Springfield,	500 00
20 shares Springfield National Bank, Springfield,	2,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
5 shares Springfield National Bank, Springfield,	500 00
10 shares Springfield National Bank, Springfield,	250 00
5 shares Springfield National Bank, Springfield,	150 00
15 shares Second National Bank, Springfield,	1,500 00
5 shares City National Bank, Springfield,	500 00
20 shares City National Bank, Springfield,	1,400 00
100 shares First National Bank, Springfield,	8,000 00
53 shares Third National Bank, Springfield,	5,000 00
29 shares Chicopee National Bank, Springfield,	200 00
50 shares Springfield Safe Deposit and Trust Company, Springfield,	1,000 00
4 shares Springfield Safe Deposit and Trust Company, Springfield,	200 00
1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
12 shares Agawam National Bank, Springfield,	1,200 00
5 shares First National Bank, Chicopee,	
20 shares Third National Bank, Springfield,	4,675 00
20 shares Chapin National Bank, Springfield,	
10 shares Hadley Falls National Bank, Holyoke,	
15 shares Monson National Bank, Monson,	1,500 00
60 shares Monson National Bank, Monson,	6,000 00

Loan on Railroad Bonds: —

$20,000 Boston & Albany R.R. 4s,	$20,000 00

Loans on Railroad Stock, amount on each: —

17 shares New York, New Haven & Hartford R.R.,	$2,500 00
10 shares New York, New Haven & Hartford R.R.,	1,000 00
5 shares New York, New Haven & Hartford R.R.,	500 00

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Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	$50,000	$56,000 00	$50,000 00
of Chicopee, Mass., 4s,	5,000	5,500 00	5,000 00
of New Haven, Conn., 4s,	25,000	27,750 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,120 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,160 00	1,000 00
Town of Longmeadow, Mass., 4s,	30,000	31,800 00	30,000 00
United States 4s,	40,000	44,400 00	40,000 00
	$158,000	$174,730 00	$158,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams,	$2,500	$3,875 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	5,250 00	3,500 00
22	Monson Nat'l Bank, Monson,	2,200	3,300 00	2,200 00
125	Hampshire County Nat'l Bank, Northampton,	12,500	2,500 00	12,500 00
25	Berkshire Loan and Trust Co., Pittsfield,	2,500	3,125 00	2,500 00
232	Agawam N'l Bank, Springfield,	23,200	12,760 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	15,000 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	10,850 00	7,000 00
50	City Nat'l Bank, Springfield,	5,000	7,250 00	5,000 00
115	John Hancock National Bank, Springfield,	11,500	12,650 00	11,500 00
120	Pynchon N'l B'k, Springfield,	12,000	16,800 00	12,000 00
122	Second N'l Bank, Springfield,	12,200	15,860 00	12,200 00
70	Springfield N'l B'k, Springfield,	7,000	10,150 00	7,000 00
40	Third Nat'l Bank, Springfield,	4,000	8,800 00	4,000 00
60	Ware National Bank, Ware,	6,000	6,300 00	6,000 00
56	City Nat'l Bank, Worcester,	5,600	7,840 00	5,600 00
		$133,700	$148,310 00	$133,700 00

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Springfield Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 4s, . .	$50,000	$53,500 00	$50,000 00
Boston & Providence R.R. 4s, . .	50,000	54,000 00	50,000 00
Old Colony R.R. 4s, ...	150,000	164,500 00	150,000 00
New York, New Haven & Hartford R.R. 4s, ...	50,000	56,000 00	50,000 00
	$300,000	$328,000 00	$300,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$157,750 00 768,853 99	3 per cent. 4 "	$128,000 00	4½ per cent.	$3,425,185 00	5 per cent.

Amount invested in real estate for banking purposes, ...		$115,000 00
Estimated value of the same, ...		115,000 00
Assessed value of the same, ...		106,100 00
Net income received from same during year ending Oct. 31, 1898, . .		3,417 07
Number of loans which are of an amount not exceeding $3,000 each,	627	
Aggregate amount of the same, ...		976,890 00
Total number of loans upon real estate, ...	741	
Amount of investments from which no income is received, ...		23,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		239,185 72
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, 1898, .	2 per cent., $91,750 42 2 per cent., 95,211 94	186,962 36
Number of accounts opened during the year ending Oct. 31, 1898,	2,492	
Number of accounts closed during the year ending Oct. 31, 1898,	1,920	
Total number of open accounts Oct. 31, 1898, ...	13,812	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		9,624 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		960,091 34
Number of same, ...	13,433	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		848,142 64
Number of same, ...	10,425	
Date of examination by commissioner: September 21.		

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SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 57.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*
W. N. CALDWELL, *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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$3,369,700 00	Deposits,	$14,488,305 37
Loan on public funds,	15,000 00	Guaranty fund,	575,000 00
Bank stock, as per schedule,	918,900 00	Interest account,	99,040 30
Loans on bank stock,	88,950 00	Profit and loss account,	11,869 95
Railroad bonds, as per schedule,	3,350,000 00	Bank liquidation account,	9,073 55
Loans on railroad bonds,	5,200 00		
Loans on railroad stock,	161,200 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	118,500 00		
Real estate by foreclosure,	10,000 00		
Loans on real estate,	4,911,050 00		
Loans on personal security,	1,699,900 00		
Loans to counties, cities or towns (notes),	229,000 00		
Loans on depositors' books,	11,200 00		
Deposits in banks, on interest,	9,000 00		
Deposits in banks, not on interest,	48,953 39		
Cash on hand,	136,735 78		
	$15,183,289 17		$15,183,289 17

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$8,411 00
City National Bank, Springfield,	14,478 70
Pynchon National Bank, Springfield,	14,454 90
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00
Third National Bank, Springfield,	10,608 79

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Springfield Institution for Savings — Continued.

Loan on Public Funds: —

$15,000 United States 4s,	$15,000 00

Loans on Bank Stock, amount on each: —

10 shares Chapin National Bank, Springfield,	$500 00
20 shares Chicopee National Bank, Springfield,	250 00
12 shares Chicopee National Bank, Springfield,	1,200 00
10 shares Chicopee National Bank, Springfield,	1,000 00
50 shares City National Bank, Springfield,	4,600 00
70 shares City National Bank, Springfield,	7,000 00
10 shares City National Bank, Springfield,	1,000 00
40 shares City National Bank, Springfield,	4,000 00
20 shares City National Bank, Springfield,	2,000 00
5 shares City National Bank, Springfield,	500 00
23 shares First National Bank, Springfield,	1,500 00
10 shares First National Bank, Springfield,	900 00
20 shares First National Bank, Springfield,	1,900 00
20 shares First National Bank, Springfield,	1,500 00
3 shares Second National Bank, Springfield,	300 00
22 shares Second National Bank, Springfield,	500 00
8 shares Second National Bank, Springfield,	500 00
75 shares Third National Bank, Springfield,	2,500 00
30 shares Third National Bank, Springfield,	2,500 00
12 shares John Hancock National Bank, Springfield,	1,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
100 shares Springfield National Bank, Springfield,	10,000 00
10 shares Springfield National Bank, Springfield,	600 00
2 shares Springfield National Bank, Springfield,	200 00
120 shares Home National Bank, Holyoke,	10,000 00
55 shares Home National Bank, Holyoke,	4,500 00
5 shares Home National Bank, Holyoke,	450 00
10 shares Home National Bank, Holyoke,	700 00
10 shares Palmer National Bank, Palmer,	800 00
1 share First National Bank, Amherst,	100 00
25 shares Northampton National Bank, Northampton,	2,150 00
50 shares Ware National Bank, Ware,	3,950 00
10 shares Monson National Bank, Monson,	1,000 00
10 shares City National Bank, Springfield,	2,850 00
21 shares Chapin National Bank, Springfield,	
50 shares Springfield Safe Deposit and Trust Company, Springfield,	12,500 00
100 shares Manufacturers' Trust Company, Holyoke,	

Loans on Railroad Bonds, amount on each: —

$2,000 New York, New Haven & Hartford R.R. 4s,	$1,500 00
3,000 New York, New Haven & Hartford R.R. 4s,	3,000 00
700 New York, New Haven & Hartford R.R. 4s,	700 00

Loans on Railroad Stock, amount on each: —

14 shares New York, New Haven & Hartford R.R.,	$1,400 00
41 shares New York, New Haven & Hartford R.R.,	900 00
50 shares New York, New Haven & Hartford R.R.,	6,000 00
15 shares New York, New Haven & Hartford R.R.,	700 00

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Springfield Institution for Savings — Continued.

10 shares New York, New Haven & Hartford R.R.,	$1,200 00
4 shares New York, New Haven & Hartford R.R.,	500 00
10 shares New York, New Haven & Hartford R.R.,	1,200 00
7 shares New York, New Haven & Hartford R.R.,	950 00
12 shares New York, New Haven & Hartford R.R.,	1,000 00
132 shares New York, New Haven & Hartford R.R.,	8,750 00
9 shares New York, New Haven & Hartford R.R.,	1,000 00
6 shares New York, New Haven & Hartford R.R.,	800 00
100 shares New York, New Haven & Hartford R.R.,	8,500 00
102 shares New York, New Haven & Hartford R.R.,	11,300 00
12 shares New York, New Haven & Hartford R.R.,	500 00
25 shares New York, New Haven & Hartford R.R.,	3,000 00
2 shares New York, New Haven & Hartford R.R.,	200 00
113 shares New York, New Haven & Hartford R.R.,	15,500 00
8 shares New York, New Haven & Hartford R.R.,	500 00
5 shares New York, New Haven & Hartford R.R.,	100 00
75 shares New York, New Haven & Hartford R.R.,	9,800 00
11 shares New York, New Haven & Hartford R.R.,	350 00
17 shares New York, New Haven & Hartford R.R.,	2,200 00
100 shares Boston & Albany R.R.,	10,900 00
2 shares Boston & Albany R.R.,	300 00
100 shares Boston & Albany R.R.,	15,000 00
5 shares Boston & Albany R.R.,	500 00
20 shares Boston & Albany R.R.,	2,200 00
10 shares Boston & Albany R.R.,	1,000 00
1 share Boston & Albany R.R.,	150 00
5 shares Boston & Albany R.R.,	750 00
5 shares Boston & Albany R.R.,	800 00
85 shares New York, New Haven & Hartford R.R.,	13,550 00
25 shares Boston & Albany R.R.,	
50 shares New York, New Haven & Hartford R.R.,	20,000 00
74 shares Boston & Albany R.R.,	
39 shares New York, New Haven & Hartford R.R.,	5,900 00
4 shares Boston & Albany R.R.,	
9 shares New York, New Haven & Hartford R.R.,	1,200 00
1 share Boston & Albany R.R.,	
40 shares New York, New Haven & Hartford R.R.,	9,600 00
30 shares Boston & Albany R.R.,	
20 shares New York, New Haven & Hartford R.R.,	3,000 00
5 shares Old Colony R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$12,000	$13,100 00	$12,000 00
of Boston, Mass., 4s,	125,000	130,700 00	127,000 00
of Boston, Mass., 5s,	52,000	58,240 00	52,000 00
of Boston, Mass., 6s,	75,000	83,250 00	80,000 00
of Burlington, Vt., 4s,	100,000	103,000 00	100,000 00
of Cambridge, Mass., 4s,	100,000	107,900 00	100,000 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 Chicopee, Mass., 4s,	$100,000	$104,080 00	$100,000 00
of Hartford, Conn., 4s,	162,000	183,060 00	162,000 00
of Hartford, Conn., 6s,	25,000	25,500 00	25,000 00
of Holyoke, Mass., 6s,	54,000	55,140 00	54,000 00
of Meriden, Conn., 4s,	50,000	51,650 00	50,000 00
of Meriden, Conn., 6s,	10,000	10,150 00	10,000 00
of New Bedford, Mass., 4s,	50,000	54,100 00	50,000 00
of New Bedford, Mass., 6s,	6,000	6,900 00	6,000 00
of New Bedford, Mass., 7s,	50,000	61,900 00	55,000 00
of New Haven, Conn., 4s,	35,000	38,750 00	35,000 00
of New Haven, Conn., 6s,	1,200	1,305 00	1,200 00
of New Haven, Conn., 7s,	20,000	22,000 00	21,000 00
of Newton, Mass., 4s,	75,000	83,250 00	78,000 00
of Newton, Mass., 5s,	11,000	12,210 00	11,000 00
of Newton, Mass., 6s,	57,000	65,550 00	58,000 00
of Northampton, Mass., 4s,	100,000	102,000 00	100,000 00
of Norwich, Conn., 5s,	34,000	38,010 00	34,000 00
of Norwich, Conn , 7s,	34,000	40,460 00	37,000 00
of Pittsfield, Mass., 4s,	145,000	150,415 00	145,000 00
of Providence, R. I., 4s,	225,000	259,820 00	250,000 00
of Providence, R. I., 5s,	100,000	102,850 00	102,000 00
of Providence, R. I., 6s,	40,000	41,600 00	40,000 00
of Springfield, Mass., 4s,	95,000	104,200 00	95,000 00
of Springfield, Mass., 6s,	34,000	39,440 00	34,000 00
of Springfield, Mass , 7s,	292,000	331,320 00	321,000 00
of Taunton, Mass., 4s,	50,000	55,500 00	50,000 00
of Worcester, Mass , 4s,	150,000	159,200 00	153,000 00
of Worcester, Mass., 5s,	95,000	96,710 00	95,000 00
Town of Brookline, Mass., 5s,	15,000	15,300 00	15,000 00
of Danvers, Mass., 5s,	21,000	23,310 00	21,000 00
of Westfield, Mass., 4s,	15,000	15,215 00	15,000 00
County of Hampden, Mass , 3s,	159,000	155,870 00	151,000 00
State of Massachusetts 3½s,	200,000	221,000 00	214,000 00
of New Hampshire 6s,	82,500	88,035 00	87,500 00
United States 4s,	200,000	252,000 00	223,000 00
	$3,256,700	$3,563,990 00	$3,369,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams,	$4,500	$5,625 00	$4,500 00
150	Atlantic Nat'l Bank, Boston,	15,000	16,800 00	18,000 00
150	Atlas National Bank, Boston,	15,000	16,350 00	15,000 00
100	Blackstone Nat'l B'k, Boston,	10,000	7,800 00	10,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Continued.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Columbian Nat'l Bank, Boston,	$10,000	$9,700 00	$10,000 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,287 50	6,000 00
50	First National Bank, Boston, .	5,000	9,750 00	5,000 00
125	Freeman's Nat'l Bank, Boston,	12,500	12,500 00	11,500 00
150	Hamilton Nat'l Bank, Boston,.	15,000	17,100 00	15,000 00
133	Howard National Bank, Boston,	13,300	12,934 25	13,300 00
150	Merchants' Nat'l Bank, Boston,	15,000	23,250 00	19,000 00
25	Mt. Vernon N'l Bank, Boston,.	2,500	2,406 25	2,500 00
50	N'l B'k of Commerce, Boston,.	5,000	5,275 00	5,000 00
100	National Bank of the Commonwealth, Boston, . .	10,000	14,500 00	12,000 00
175	N'l B'k of No. America, Boston,	17,500	17,893 75	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	28,312 50	27,000 00
100	National City Bank, Boston, .	–	500 00	–
40	National Eagle Bank, Boston,	4,000	3,520 00	3,500 00
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,337 50	5,000 00
100	National Revere Bank, Boston,	10,000	9,200 00	9,500 00
43	National Union Bank, Boston,	4,300	5,729 75	4,300 00
50	Nat'l Webster Bank, Boston, .	5,000	5,112 50	4,500 00
200	North National Bank, Boston,.	20,000	20,400 00	23,000 00
70	Old Boston N'l Bank, Boston,.	7,000	7,700 00	7,000 00
200	Second National Bank, Boston,	20,000	34,800 00	20,000 00
100	Shawmut N'l Bank, Boston, .	10,000	12,200 00	10,000 00
75	State National Bank, Boston, .	7,500	8,381 25	7,500 00
33	Suffolk National Bank, Boston,	3,300	3,498 00	3,300 00
75	Tremont Nat'l Bank, Boston, .	7,500	5,325 00	7,000 00
30	Washington N'l Bank, Boston,	3,000	3,382 50	3,000 00
190	First National Bank, Chicopee,	19,000	26,600 00	27,000 00
15	First N'l Bank, Easthampton,.	1,500	1,500 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	9,000 00	5,000 00
32	Franklin Co. N'l B'k, Greenfield,	3,200	3,264 00	1,300 00
200	City National Bank, Holyoke,	20,000	21,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,000 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke,	5,000	7,750 00	6,000 00
15	Lee National Bank, Lee, . .	1,500	2,250 00	1,500 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	4,050 00	4,000 00
50	Hampshire Co. National Bank, Northampton, . . .	5,000	1,000 00	5,000 00
70	Northampton National Bank, Northampton, . . .	7,000	14,000 00	13,000 00
50	Thames Nat'l Bank, Norwich, Conn, ...	5,000	7 500 00	7,000 00
100	Palmer Nat'l Bank, Palmer, .	10,000	14,500 00	12,000 00
44	Pittsfield N'l Bank, Pittsfield,.	4,400	6,600 00	5,000 00
400	Agawam N'l Bank, Springfield,	40,000	22,000 00	39,000 00
300	Chapin N'l Bank, Springfield,.	30,000	37,500 00	34,000 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.
420	Chicopee N'l B'k, Springfield,	$42,000	$65,100 00	$58,500 00
300	City National B'k, Springfield,	30,000	43,500 00	35,000 00
400	First Nat'l Bank, Springfield, .	40,000	44,800 00	54,000 00
216	John Hancock National Bank, Springfield, ...	21,600	23,760 00	22,500 00
371	Pynchon N'l B'k, Springfield, .	37,100	51,940 00	57,500 00
344	Second Nat'l B'k, Springfield, .	34,400	44,720 00	52,000 00
100	Springfield N'l B'k, Springfield,	10,000	14,500 00	12,500 00
310	Springfield Safe Deposit and Trust Company, Springfield,	31,000	43,400 00	34,700 00
402	Third Nat'l Bank, Springfield,	40,200	88,440 00	66,000 00
94	Ware National Bank, Ware, .	9,400	9,870 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	6,500 00
25	Hampden N'l Bank, Westfield,	2,500	3,750 00	2,500 00
		$772,000	$980,324 75	$918,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$100,000	$108,000 00	$100,000 00
Boston & Albany R.R. 5s, . .	300,000	315,000 00	300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	50,000	57,000 00	50,000 00
Boston & Lowell R.R. 4s, . . .	100,000	107,500 00	100,000 00
Boston & Maine R.R. 4½s, . .	250,000	310,000 00	258,000 00
Boston & Providence R.R. 4s, . .	100,000	109,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	108,000 00	100,000 00
Connecticut River R.R. 4s, . .	100,000	114,000 00	100,000 00
Danbury & Norwalk R.R. 5s, . .	50,000	60,500 00	50,000 00
Fitchburg R.R. 4s, ...	150,000	159,500 00	156,000 00
Fitchburg R.R. 5s, ...	100,000	104,900 00	100,000 00
New Haven & Northampton R.R. 5s,	58,000	66,120 00	60,000 00
New Haven & Northampton R.R. 7s,	93,000	93,000 00	93,000 00
New York, New Haven & Hartford R.R. 4s, ...	358,000	401,160 00	375,000 00
New York, Providence & Boston R.R. 7s, ...	75,000	75,000 00	75,000 00
Norwich & Worcester R.R. 4s, . .	200,000	218,000 00	206,000 00
Old Colony R.R. 4s, ...	500,000	556,000 00	522,000 00
Providence & Worcester R.R. 4s, .	500,000	565,000 00	535,000 00
Sullivan County R.R. 4s, . . .	60,000	64,200 00	60,000 00
Vermont Valley R.R. 5s, . . .	10,000	11,300 00	10,000 00
	$3,254,000	$3,603,180 00	$3,350,000 00

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Springfield Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,500 00	3½ per cent.	$12,000 00	4¼ per cent.	$5,674,800 00	5 per cent.
17,000 00	3¾ "	1,102,350 00	4½ "	50,000 00	7 "
218,850 00	4 "				

Amount invested in real estate for banking purposes,		$118,500 00
Estimated value of the same,		118,500 00
Assessed value of the same,		99,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		10,000 00
Assessed value of the same,		10,300 00
Number of loans which are of an amount not exceeding $3,000 each,	1,171	
Aggregate amount of the same,		1,556,150 00
Total number of loans upon real estate,	1,361	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		665,344 92
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, 1898,	2 per cent., $265,373 48 2 per cent., 272,526 04	537,899 52
Number of accounts opened during the year ending Oct. 31, 1898,	5,619	
Number of accounts closed during the year ending Oct. 31, 1898,	4,094	
Total number of open accounts Oct. 31, 1898,	35,345	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		26,795 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		2,589,394 53
Number of same,	35,580	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		2,369,889 59
Number of same,	29,574	

Date of examination by commissioner: November 16.

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STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 23.

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, JOHN W. SPENCER,
A. H. COWDREY, CHARLES A. BAILEY.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.; also Tuesdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$263,000 00	Deposits,	$747,134 60
Bank stock, as per schedule,	6,000 00	Guaranty fund,	29,753 86
Railroad bonds, as per schedule,	135,000 00	Interest account,	19,760 22
Real estate by foreclosure,	13,543 62	Profit and loss account,	11,503 52
Loans on real estate,	334,641 00		
Loans on personal security,	1,575 00		
Loans to counties, cities or towns (notes),	35,000 00		
Deposits in banks, on interest,	12,225 19		
Deposits in banks, not on interest,	90 87		
Expense account,	994 82		
Real estate expense,	444 99		
Tax account,	1,722 48		
Cash on hand,	3,914 23		
	$808,152 20		$808,152 20

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston,	$90 87
Stoneham National Bank, Stoneham,	12,225 19

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Federal Reserve Bank of St. Louis

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	$10,000	$10,675 00	$10,000 00
of Boston, Mass., 4s,	25,000	25,250 00	25,000 00
of Brockton, Mass., 4s,	10,000	10,400 00	10,000 00
of Chicago, Ill., 4s,	10,000	11,000 00	10,000 00
of Columbus, Ohio, 4s,	26,000	27,300 00	26,000 00*
of Dayton, Ohio, 4s,	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 5s,	7,000	7,245 00	7,000 00*
of Fort Wayne, Ind., 4½s,	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4½s,	22,000	23,980 00	22,000 00
of Middletown, Conn., 4s,	10,000	10,500 00	10,000 00
Town of Leominster, Mass., 4s,	20,000	20,100 00	20,000 00
of Maynard, Mass., 4s,	10,000	11,000 00	10,000 00
of Montague, Mass., 4s,	18,000	18,720 00	18.000 00
of Rockland, Mass., 4s,	10,000	10,700 00	10,000 00
of Rockingham, Vt., 4s,	13,000	13,520 00	13,000 00
of Spencer, Mass., 4s,	15,000	16,200 00	15,000 00
of Stoneham, Mass., 4s,	12,000	12,480 00	12,000 00
of Webster, Mass., 4s,	15,000	15,262 00	15,000 00
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
	$263,000	$276,032 00	$263,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Stoneham N'l B'k, Stoneham,	$6,000	$6,000 00	$6,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$30,000	$31,500 00	$30,000 00
Boston & Maine R.R. 4s,	10,000	11,200 00	10,000 00
Concord & Montreal R.R. 4s,	20,000	21,600 00	20,000 00
Fitchburg R.R. 4s,	25,000	26,175 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,415 00	5,000 00
N. Y. & N. E. R R (terminal) 4s,	10,000	11,350 00	10,000 00
Old Colony R.R. 4s,	20,000	22,400 00	20,000 00
Troy & Boston R.R. 7s,	5,000	7,750 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
	$135,000	$147,990 00	$135,000 00

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Stoneham Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,225 19	2 per cent.	$46,700 00	4¾ per cent.	$151,446 00	6 per cent.
30,000 00	4 "	106,130 00	5 "	950 00	7 "
5,000 00	4¼ "	30,990 00	5½ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$13,543 62
Assessed value of the same,		12,600 00
Net income received from same during year ending Oct. 31, 1898,		286 26
Number of loans which are of an amount not exceeding $3,000 each,	208	
Aggregate amount of the same,		179,116 00
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, 1898,		37,140 65
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, 1898,	2 per cent., $14,106 19 2 per cent., 14,102 68	28,208 87
Number of accounts opened during the year ending Oct. 31, 1898,	317	
Number of accounts closed during the year ending Oct. 31, 1898,	227	
Total number of open accounts Oct. 31, 1898,	3,296	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,112 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		129,187 96
Number of same,	2,525	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		147,476 83
Number of same,	2,622	
Date of examination by commissioner: May 10.		

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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, 162.

WILLIAM ENDICOTT, Jr., *President.* HERBERT MAGOUN, *Treasurer.*
LEWIS R. TUCKER, *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, CHARLES HENRY PARKER,
JOHN L. GARDNER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$5,361,625 00	Deposits,	$29,906,498 54
Loan on public funds,	200,000 00	Guaranty fund,	1,141,249 08
Bank stock, as per schedule,	535,525 00	Profit and loss account,	68,190 78
Loans on bank stock,	43,000 00	Suspense account,	26 43
Railroad bonds, as per schedule,	5,827,506 66	Bank building rents,	281 41
Loan on railroad bond,	50,000 00	Bank liquidation account,	15,560 62
Boston Terminal Co. bonds,	3,548,000 00		
Real estate (for banking purposes),	180,000 00		
Loans on real estate,	8,630,727 00		
Loans on personal security,	4,395,500 00		
Loans to counties, cities or towns (notes),	792,000 00		
Deposits in banks, on interest,	1,170,538 40		
Deposits in banks, not on interest,	14,385 36		
Expense account,	4,373 84		
Cash on hand,	378,625 60		
	$31,131,806 86		$31,131,806 86

Cash on Deposit in Banks, amount in each: —

Atlantic National Bank, Boston,	$103,718 16
Columbian National Bank, Boston,	48,206 87
Freeman's National Bank, Boston,	31,501 54
Merchants' National Bank, Boston,	132,220 93

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eral Reserve Bank of St. Louis

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

National Bank of the Commonwealth, Boston,	$111,053 56
National Bank of Redemption, Boston,	78,248 13
National Revere Bank, Boston,	32,803 54
National Union Bank, Boston,	100,460 76
National Webster Bank, Boston,	100,000 00
New England National Bank, Boston,	244,966 75
Shawmut National Bank, Boston,	105,188 08
Shoe and Leather National Bank, Boston,	31,363 07
Tremont National Bank, Boston,	65,192 37

Loan on Public Funds: —

$150,000 Commonwealth of Massachusetts 3s, 69,000 Commonwealth of Massachusetts 3½s,	$200,000 00

Loans on Bank Stock, amount on each: —

142 shares Tremont National Bank, Boston,	$8,000 00
200 shares Old Colony Trust Company, Boston, 50 shares Bay State Trust Company, Boston, 100 shares New England National Bank, Boston,	35,000 00

Loan on Railroad Bonds: —

$50,000 Boston & Lowell R.R. 4s,	$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$1,695,000 00	$1,839,075 00	$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,030,631 95	947,562 50
of Chicago, Ill., 4s,	350,000 00	376,250 00	350,000 00
of Hartford, Conn., 4s,	200,000 00	225,000 00	200,000 00
of New Bedford, Mass., 3½s,	164,000 00	169,415 00	167,562 50
of New Bedford, Mass., 4s,	100,000 00	102,750 00	100,000 00
of New York, N. Y., 6s,	100,000 00	107,000 00	100,000 00
of Providence, R. I., 4s,	100,000 00	115,500 00	100,000 00
of Quincy, Mass., 4s,	120,000 00	123,000 00	120,000 00
of Springfield, Mass., 4s,	50,000 00	51,500 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,000 00	75,000 00
of Worcester, Mass., 4s,	100,000 00	105,250 00	100,000 00
Town of Ayer, Mass., 4s,	55,000 00	58,025 00	55,000 00
of Concord, Mass., 4s,	25,000 00	28,500 00	28,500 00
of Hudson, Mass., 4s,	25,000 00	25,687 50	25,000 00
State of Massachusetts 3s,	500,000 00	502,987 50	500,000 00
State of Massachusetts 3½s,	500,000 00	557,500 00	525,000 00
United States 4s,	200,000 00	256,000 00	223,000 00
	$5,306,562 50	$5,749,071 95	$5,361,625 00

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Federal Reserve Bank of St. Louis

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic National Bank, Boston,	$8,500	$9,520 00	$8,500 00
654	Atlas National Bank, Boston, .	65,400	71,286 00	65,400 00
30	Boylston Nat'l Bank, Boston, .	3,000	3,630 00	3,000 00
492	Columbian Nat'l B'k, Boston, .	49,200	47,724 00	49,200 00
30	Freeman's Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	17,100 00	15,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,587 50	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	11,550 00	15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	3,750 00	5,000 00
658	Merchants' N'l Bank, Boston, .	65,800	101,990 00	65,800 00
169	N'l B'k of Commerce, Boston,	16,900	17,829 50	16,900 00
150	N'l B'k of Redemption, Boston,	15,000	16,987 50	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,325 00	10,000 00
211	National City Bank, Boston, .	–	1,055 00	–
461	National Eagle Bank, Boston,.	46,100	40,568 00	46,100 00
211	N'l Hide & Leather B'k, Boston,	21,100	22,524 25	21,100 00
266	National Revere Bank, Boston,	26,600	24,472 00	26,600 00
100	National Union Bank, Boston,.	10,000	13,325 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	42,024 75	41,100 00
11	New England N'l B'k, Boston,	1,100	1,672 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	5,500 00	5,000 00
244	Shawmut Nat'l Bank, Boston,.	24,400	29,768 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	11,322 00	11,100 00
133	State National Bank, Boston, .	13,300	14,862 75	13,300 00
90	Suffolk National Bank, Boston,	9,000	9,540 00	9,000 00
93	Tremont Nat'l Bank, Boston, .	9,300	6,603 00	9,300 00
150	Washington N'l Bank, Boston,	15,000	16,912 50	15,000 00
175	Bay State N'l Bank, Lawrence,	13,125	20,650 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,200 00	2,500 00
		$535,525	$597,278 75	$535,525 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . .	$100,000 00	$114,500 00	$100,000 00
Boston & Lowell R R. 4s, . .	650,000 00	680,875 00	650,000 00
Boston & Maine R.R. 4½s, . .	750,000 00	933,750 00	750,000 00
Boston & Providence R.R. 4s, .	200,000 00	218,000 00	200,000 00
Connecticut River R.R. 4s, .	300,000 00	340,500 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s, ...	400,000 00	452,000 00	400,000 00
Eastern R.R. 6s, ...	438,206 66	520,993 86	457,756 66

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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.
Fitchburg R.R. 5s,	$300,000 00	$306,000 00	$300,000 00
Holyoke & Westfield R.R. 4s,	100,000 00	105,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s,	500,000 00	567,500 00	500,000 00
Old Colony R R. 4s,	1,900,000 00	2,074,500 00	1,930,750 00
Portland & Ogdensburg R.R. 6s,	139,000 00	144,212 50	139,000 00
	$5,777,206 66	$6,457,831 36	$5,827,506 66

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,092,290 27	2 per cent.	$50,000 00	3½ per cent.	$50,000 00	4¾ per cent.
78,248 13	2½ "	3,178,000 00	3¾ "	570,050 00	5 "
200,000 00	2 7/10 "	688,000 00	3⅞ "	25,000 00	5¼ "
200,000 00	2¾ "	6,795,800 00	4 "	21,677 00	5½ "
232,000 00	3 "	367,000 00	4¼ "	14,580 00	6 "
200,000 00	3¼ "	1,512,120 00	4½ "	7,000 00	7 "

Amount invested in real estate for banking purposes,		$180,000 00
Estimated value of the same,		302,200 00
Assessed value of the same,		302,200 00
Number of loans which are of an amount not exceeding $3,000 each,	59	
Aggregate amount of the same,		121,777 00
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, 1898,		1,211,737 67
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, 1898,	1¾ per cent., $494,430 20 1¾ per cent., 496,280 72	990,710 92
Number of accounts opened during the year ending Oct. 31, 1898,	6,693	
Number of accounts closed during the year ending Oct. 31, 1898,	6,404	
Total number of open accounts Oct. 31, 1898,	64,915	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		50,114 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		4,362,597 00
Number of same,	46,845	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		4,943,255 83
Number of same,	49,955	
Date of examination by commissioner: October 19 and 20.		

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Federal Reserve Bank of St. Louis

SUMNER SAVINGS BANK — EAST BOSTON.

Incorporated March 11, 1897. Present number of corporators, 25.

FRANK C. WOOD, *President.* HENRY D. HUGGAN, *Treasurer.*
HENRY D. HUGGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN H. SULLIVAN, ANDREW P. FISHER,
GEORGE W. HARGRAVE, JOHN MCWEENEY,
CHRISTIAN RAUSCH, THOMAS ARTHUR.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	$12,000 00	Deposits,	$76,555 89
Boston Terminal Co. bonds,	3,000 00	Guaranty fund,	60 07
Loans on real estate,	46,250 00	Interest account,	699 19
Deposit in bank, on interest,	13,203 26	Incomplete mortgage loan,	500 00
Expense account,	507 90		
Furniture and fixtures,	668 35		
Premium account,	1,128 75		
Cash on hand,	1,056 89		
	$77,815 15		$77,815 15

Cash on Deposit in Bank: —

Columbia Trust Company, East Boston, ... $13,203 26*

* Since reduced.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	$3,000	$3,435 00	$3,000 00
Fitchburg R.R. 4s,	9,000	9,630 00	9,000 00
	$12,000	$13,065 00	$12,000 00

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Federal Reserve Bank of St. Louis

Sumner Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,203 26 19,600 00	2 per cent. 5 "	$9,400 00	5½ per cent.	$17,250 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	18	
Aggregate amount of the same,		$34,250 00
Total number of loans upon real estate,	21	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		1,494 72
Times for the dividends fixed by the by-laws: second Wednesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898, 2 per cent., $370.78,		370 78
Number of accounts opened during the year ending Oct. 31, 1898,	343	
Number of accounts closed during the year ending Oct. 31, 1898,	68	
Total number of open accounts Oct. 31, 1898,	389	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		897 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		84,022 57
Number of same,	1,263	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		20,383 89
Number of same,	576	

Date of examination by commissioner: October 14.

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Federal Reserve Bank of St. Louis

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 83.

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 A. WASHBURN,
HENRY M. LOVERING, HENRY F. BASSETT,
EDWARD H. TEMPLE.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$230,073 75	Deposits,	$2,158,289 22
Bank stock, as per schedule,	92,838 51	Guaranty fund,	79,399 77
Loans on bank stock,	2,400 00	Interest account,	38,224 68
Railroad bonds, as per schedule,	287,600 00	Profit and loss account,	10
Loan on railroad stock,	626 00	Surplus,	42,096 89
Real estate by foreclosure,	32,010 28	Bank liquidation account,	955 27
Loans on real estate,	1,137,784 03		
Loans on personal security,	439,634 65		
Loans to counties, cities or towns (notes),	600 00		
Deposits in banks, on interest,	70,194 44		
Deposits in banks, not on interest,	5,237 48		
Expense account,	1,734 32		
New Bedford Spinning Co. stock,*	5,700 00		
Bennett Spinning Co. stock,*	6,500 00		
Cash on hand,	6,032 47		
	$2,318,965 93		$2,318,965 93

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$40,194 44
Taunton National Bank, Taunton,	35,237 48

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Federal Reserve Bank of St. Louis

Taunton Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares Merchants' National Bank, New Bedford,	$2,000 00
10 shares First National Bank, New Bedford,	
5 shares Machinists' National Bank, Taunton,	400 00

Loan on Railroad Stock: —

5 shares Boston & Maine R.R.,	$626 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	$45,000	$51,750 00	$47,250 00
of Canton, Ohio, 5s,	15,000	16,175 00	15,000 00
of Dayton, Ohio, 5s,	10,000	11,600 00	10,000 00*
of New Bedford, Mass., 4s,	10,000	10,700 00	9,975 00
of Taunton, Mass., 4s,	98,000	104,909 00	99,755 00
County of Aroostook, Me., 4s,	20,000	20,600 00	20,000 00*
State of New Hampshire 6s,	1,000	1,085 00	1,000 00
Commonwealth of Massachusetts 3s,	25,000	28,000 00	27,093 75
	$224,000	$244,819 00	$230,073 75

* 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	$1,120 00	$1,090 00
55	Atlas National Bank, Boston,	5,500	5,995 00	6,100 00
7	Blackstone Nat'l Bank, Boston,	700	546 00	602 00
12	Boylston Nat'l Bank, Boston,	1,200	1,452 00	1,400 00
8	Columbian N'l Bank, Boston,	800	776 00	768 00
10	Continental Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
10	Freeman's N'l Bank, Boston,	1,000	1,000 00	781 50
44	Hamilton Nat'l Bank, Boston,	4,400	5,016 00	4,620 00
3	Howard N'l Bank, Boston,	300	291 75	264 00
6	Merchants' N'l B'k, Boston,	600	930 00	700 00
33	Mt. Vernon N'l Bank, Boston,	3,300	3,176 25	3,432 00
5	N'l B'k of Commerce, Boston,	500	527 50	500 00
25	N'l B'k of Redemption, Boston,	2,500	2,831 25	2,900 00
25	N'l B'k of the Republic, Boston,	2,500	3,581 25	3,200 00
100	National City Bank, Boston,	–	500 00	1 00
11	National Eagle Bank, Boston,	1,100	968 00	770 00
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,200 00
15	National Revere Bank, Boston,	1,500	1,380 00	1,040 00

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Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
7	Nat'l Webster Bank, Boston, .	$700	$715 75	$686 00
10	New England N'l B'k, Boston,	1,000	1,520 00	1,300 00
11	North National Bank, Boston,	1,100	1,122 00	1,111 00
20	Second National Bank, Boston,	2,000	3,480 00	2,900 00
12	Shawmut Nat'l Bank, Boston, .	1,200	1,464 00	1,284 00
5	Tremont Nat'l Bank, Boston, .	500	355 00	335 00
17	First N'l Bank, New Bedford,	1,700	2,125 00	2,211 01
200	Merchants' National Bank, New Bedford, ...	20,000	36,600 00	27,200 00
102	National Bank of Commerce, New Bedford, . . .	6,120	3,570 00	3,565 00
34	Bristol County National Bank, Taunton, ...	3,400	4,250 00	4,318 00
9	Machinists' N'l Bank, Taunton,	900	1,485 00	1,260 00
116	Taunton Nat'l Bank, Taunton,	11,600	17,400 00	15,300 00
		$80,120	$107,987 75	$92,838 51

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,300 00	$2,000 00
Boston & Lowell R.R. 4s, . .	20,000	20,900 00	20,000 00
Boston & Maine R R. 4s, . . .	50,000	56,187 50	50,000 00
Boston & Providence R.R. 4s, . .	15,000	16,425 00	15,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,000 00	50,000 00
Fitchburg R.R. 5s, ...	25,000	26,862 50	25,000 00
Maine Central R.R. 4½s, . . .	20,000	22,050 00	20,000 00
Old Colony R.R. 4s, ...	75,000	83,937 50	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	32,550 00	30,600 00
	$287,000	$315,212 50	$287,600 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,194 44	2 per cent.	$70,000 00	4½ per cent.	$78,350 00	5½ per cent.
30,000 00	2½ "	190,323 87	4½ "	218,088 62	6 "
135,600 00	4 "	60,000 00	4⅝ "	57,000 00	6½ "
22,000 00	4⅛ "	749,682 19	5 "		

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Federal Reserve Bank of St. Louis

Taunton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$32,010 28
Assessed value of the same,		28,350 00
Net income received from same during year ending Oct. 31, 1898,		135 32
Number of loans which are of an amount not exceeding $3,000 each,	403	
Aggregate amount of the same,		459,186 08
Total number of loans upon real estate,	469	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		106,793 97
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, 1898,	2 per cent., $38,399 38 2 per cent., 40,405 21	78,804 59
Number of accounts opened during the year ending Oct. 31, 1898,	791	
Number of accounts closed during the year ending Oct. 31, 1898,	520	
Total number of open accounts Oct. 31, 1898,	5,136	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,333 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		409,370 75
Number of same,	3,768	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		316,675 74
Number of same,	3,635	

Date of examination by commissioner: April 4.

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Federal Reserve Bank of St. Louis

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 41.

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, GILMAN WAITE,
AMOS D. WILEY, HERBERT LELAND,
CHARLES W. NICHOLS.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and the first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$50,600 00	Deposits,	$300,035 22
Bank stock, as per schedule,	14,100 00	Guaranty fund,	15,250 00
Railroad bonds, as per schedule,	28,000 00	Profit and loss account,	6,091 44
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	1,800 00		
Loans on real estate,	161,274 00		
Loans on personal security,	7,852 86		
Loans to counties, cities or towns (notes),	42,500 00		
Deposits in banks, on interest,	5,748 15		
Expense account,	969 88		
Cash on hand,	531 77		
	$321,376 66		$321,376 66

Cash on Deposit in Banks, amount in each: —

Miller's River National Bank, Athol,	$5,558 11
Orange National Bank, Orange,	190 04

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Federal Reserve Bank of St. Louis

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$5,000	$6,000 00	$5,000 00
of Boston, Mass., 4s,	5,000	5,550 00	5,000 00
of Dayton, Ohio, 5s,	1,000	1,070 00	1,000 00*
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Oshkosh, Wis., 4½s,	6,000	6,060 00	6,000 00
of Peoria, Ill., 4½s,	2,000	2,140 00	2,000 00
of Rockford, Ill., 4½s,	5,000	5,350 00	5,000 00
of Saginaw, Mich., 5s,	1,000	1,070 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,200 00	5,000 00
of Springfield, Ohio, 5s,	10,000	11,150 00	10,000 00
United States 4s,	600	765 00	600 00
	$50,600	$55,655 00	$50,600 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	$350 00	$200 00
10	Columbian Nat'l Bank, Boston,	1,000	970 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,200 00	1,000 00
10	N'l Bank of Commerce, Boston,	1,000	1,055 00	1,000 00
10	National City Bank, Boston,	–	50 00	–
10	National Eagle Bank, Boston,	1,000	880 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,067 50	1,000 00
6	National Revere Bank, Boston,	600	552 00	600 00
10	Nat'l Rockland Bank, Boston,	1,000	1,240 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	613 50	600 00
5	Tremont Nat'l Bank, Boston,	500	355 00	500 00
10	Fitchburg Nat'l B'k, Fitchburg,	1,000	1,450 00	1,000 00
12	First National Bank, Gardner,	1,200	1,320 00	1,200 00
30	Orange Nat'l Bank, Orange,	3,000	4,650 00	3,000 00
10	First N'l Bank, Winchendon,	1,000	1,400 00	1,000 00
		$15,100	$17,153 00	$14,100 00

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Templeton Savings Bank, Baldwinville — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$5,000	$5,750 00	$5,000 00
Boston & Maine R.R. 4s,	5,000	5,600 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	6,200 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,350 00	5,000 00
Old Colony R.R. 6s,	6,000	6,660 00	6,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$28,000	$31,680 00	$28,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$190 04	2 per cent.	$42,500 00	4 per cent.	$156,426 86	6 per cent.
5,558 11	2½ "	12,700 00	5 "		

Amount invested in real estate for banking purposes,		$8,000 00
Estimated value of the same,		9,000 00
Assessed value of the same,		7,500 00
Net income received from same during year ending Oct. 31, 1898,		704 30
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		1,800 00
Assessed value of the same,		1,800 00
Net income received from same during year ending Oct. 31, 1898,		82 50
Number of loans which are of an amount not exceeding $3,000 each,	132	
Aggregate amount of the same,		126,326 86
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, 1898,		13,600 07
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, 1898,	2 per cent., $5,735 52 2 per cent., 5,845 10	11,580 62
Number of accounts opened during the year ending Oct. 31, 1898,	90	
Number of accounts closed during the year ending Oct. 31, 1898,	103	
Total number of open accounts Oct. 31, 1898,	919	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		969 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		30,793 78
Number of same,	465	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		35,132 17
Number of same,	447	

Date of examination by commissioner: January 18.

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UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 45.

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, CHARLES M. HORTON,
CYRUS C. ROUNSEVILLE, A. HOMER SKINNER,
FREDERICK O. DODGE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$5,000 00	Deposits,	$1,369,641 58
Bank stock, as per schedule,	43,855 00	Guaranty fund,	20,300 00
Railroad bonds, as per schedule,	15,000 00	Interest account,	15,696 66
Real estate (for banking purposes),	45,000 00	Profit and loss account,	40,390 71
Real estate by foreclosure,	2,484 58	Unfinished loans,	1,507 61
Loans on real estate,	923,713 59		
Loans on personal security,	336,105 00		
Deposit in bank, on interest,	28,000 00		
Furniture and fixtures,	3,000 00		
Howland Mills Corp'n stock,*	12,500 00		
New Bedford Spinning Co. stock,*	3,800 00		
Bennett Spinning Co. stock,*	28,300 00		
Cash on hand,	778 39		
	$1,447,536 56		$1,447,536 56

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

National Union Bank, Fall River, ... $28,000 00

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Federal Reserve Bank of St. Louis

Union Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	$5,000	$5,700 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	$2,100	$2,100 00	$2,100 00
11	Massasoit N'l B'k, Fall River, .	1,100	1,595 00	1,540 00
167	Metacomet N'l B'k, Fall River,	16,700	21,209 00	20,040 00
158	Nat'l Union B'k, 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	$46,569 00	$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$15,000	$16,725 00	$15,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,000 00	2 per cent.	$10,000 00	4¾ per cent.	$923,563 59	5½ per cent.
10,000 00	4¼ "	108,275 00	5 "	17,980 00	6 "
185,000 00	4½ "	5,000 00	5¼ "		

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Federal Reserve Bank of St. Louis

Union Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$45,000 00
Estimated value of the same,		47,000 00
Assessed value of the same,		36,500 00
Net income received from same during year ending Oct. 31, 1898,		2,065 47
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		2,484 58
Assessed value of the same,		4,150 00
Number of loans which are of an amount not exceeding $3,000 each,	418	
Aggregate amount of the same,		590,618 59
Total number of loans upon real estate,	462	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		72,472 47
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, 1898,	2¼ per cent., $26,635 32 2 per cent., 25,222 51	51,857 83
Number of accounts opened during the year ending Oct. 31, 1898,	629	
Number of accounts closed during the year ending Oct. 31, 1898,	457	
Total number of open accounts Oct. 31, 1898,	2,813	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		3,925 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		298,932 15
Number of same,	3,610	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		247,895 83
Number of same,	2,950	
Date of examination by commissioner: September 30.		

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Federal Reserve Bank of St. Louis

UNION INSTITUTION FOR SAVINGS—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 38.

THOMAS B. FITZPATRICK, *President.* WILLIAM S. PELLETIER, *Treasurer.*
THOMAS J. KELLY, *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,
WILLIAM J. PORTER, THOMAS B. FITZPATRICK,
EDMUND REARDON.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 5 to 8 P.M.; during July, August and September, close at 2 P.M. on Saturdays.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$531,000 00	Deposits,	$5,783,698 39
Bank stock, as per schedule,	172,400 00	Guaranty fund,	210,000 00
Loans on bank stock,	18,000 00	Interest account,	145,431 34
Railroad bonds, as per schedule,	225,000 00	Suspense account,	212 00
Real estate (for banking purposes),	225,000 00	Mortgage and interest suspense account,	1,659 71
Loans on real estate,	2,588,345 00	Bank liquidation account,	4,516 75
Loans on personal security,	1,935,687 50		
Loans to counties, cities or towns (notes),	60,000 00		
Deposits in banks, on interest,	377,406 53		
Cash on hand,	12,679 16		
	$6,145,518 19		$6,145,518 19

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	$182,350 90
Lincoln National Bank, Boston,	25,094 07
Manufacturers' National Bank, Boston,	25,343 04
Market National Bank, Boston,	28,163 35
Mechanics' National Bank, Boston,	80,662 94
South End National Bank, Boston,	1,374 78
United States Trust Company, Boston,	34,417 45

Loan on Bank Stock:—

180 shares Mechanics' National Bank, Boston,	$18,000 00

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Federal Reserve Bank of St. Louis

Union Institution for Savings, Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$304,000	$328,660 00	$304,000 00
of Cambridge, Mass., 4s,	100,000	114,000 00	100,000 00
of New Bedford, Mass., 4s,	121,000	126,995 00	121,000 00
of Newton, Mass., 4s,	4,000	4,500 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,320 00	2,000 00
	$531,000	$576,475 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	$4,212 00	$5,400 00
77	Boston N'l Bank, Boston,	7,700	7,642 25	7,700 00
13	Boylston Nat'l Bank, Boston,	1,300	1,573 00	1,300 00
80	Columbian Nat'l Bank, Boston,	8,000	7,760 00	8,000 00
8	Continental N'l Bank, Boston,	800	960 00	800 00
38	Eliot National Bank, Boston,	3,800	4,940 00	3,800 00
10	Everett National Bank, Boston,	500	400 00	500 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,515 00	2,000 00
75	Fourth National Bank, Boston,	7,500	8,850 00	7,500 00
10	Globe National Bank, Boston,	1,000	1,000 00	1,000 00
70	Howard Nat'l Bank, Boston,	7,000	6,807 50	7,000 00
100	Lincoln National B'k, Boston,	10,000	6,550 00	10,000 00
92	Market National Bank, Boston,	9,200	7,084 00	9,200 00
60	Mechanics' N'l Bank, Boston,	6,000	7,260 00	6,000 00
92	Metropolitan N'l B'k, Boston,	9,200	8,372 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,406 25	2,500 00
59	N'l B'k of Commerce, Boston,	5,900	6,224 50	5,900 00
100	N'l B'k of No. America, Boston,	10,000	10,225 00	10,000 00
25	N'l B'k of Redemption, Boston,	2,500	2,831 25	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	12,006 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	7,045 50	6,600 00
6	National Revere Bank, Boston,	600	552 00	600 00
5	National Union Bank, Boston,	500	666 25	500 00
38	Nat'l Webster Bank, Boston,	3,800	3,885 50	3,800 00
51	North Nat'l Bank, Boston,	5,100	5,202 00	5,100 00
5	Old Boston Nat'l B'k, Boston,	500	550 00	500 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,294 00	2,700 00
8	Shoe & Leather N'l B'k, Boston,	800	816 00	800 00
100	South End N'l Bank, Boston,	10,000	6,525 00	10,000 00
84	State National Bank, Boston,	8,400	9,387 00	8,400 00
67	Suffolk National Bank, Boston,	6,700	7,102 00	6,700 00

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Federal Reserve Bank of St. Louis

Union Institution for Savings, Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Third National Bank, Boston,	$9,700	$8,657 25	$9,700 00
50	Tremont Nat'l Bank, Boston,	5,000	3,550 00	5,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,255 00	2,000 00
5	Nat'l Market B'k of Brighton,	500	500 00	500 00
		$172,400	$169,606 25	$172,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$35,000	$35,700 00	$35,000 00
Fitchburg R.R. 5s,	185,000	189,475 00	185,000 00
Old Colony R.R. 4s,	5,000	5,600 00	5,000 00
	$225,000	$230,775 00	$225,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$209,068 72	2 per cent.	$50,000 00	4⅜ per cent.	$128,750 00	5½ per cent.
168,337 81	2½ "	304,200 00	4½ "	58,400 00	5¾ "
325,000 00	4 "	25,000 00	4¾ "	137,960 00	6 "
1,064,987 50	4¼ "	2,507,735 00	5 "		

Amount invested in real estate for banking purposes,	$225,000 00
Estimated value of the same,	285,000 00
Assessed value of the same,	285,000 00
Net income received from same during year ending Oct. 31, 1898,	9,284 03
Number of loans which are of an amount not exceeding $3,000 each,	378
Aggregate amount of the same,	617,997 00
Total number of loans upon real estate,	571
Amount of investments from which no income is received,	19,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	264,462 04

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

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Federal Reserve Bank of St. Louis

Union Institution for Savings, Boston — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $103,740 45 2 per cent., 107,242 50	$210,982 95
Number of accounts opened during the year ending Oct. 31, 1898,	2,013	
Number of accounts closed during the year ending Oct. 31, 1898,	1,240	
Total number of open accounts Oct. 31, 1898,	14,741	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		16,111 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,184,474 90
Number of same,	13,673	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,131,909 44
Number of same,	12,424	

Date of examination by commissioner: April 5.

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Federal Reserve Bank of St. Louis

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 45.

CHARLES E. SEAGRAVE, *President.* C. A. TAFT, *Treasurer.*
EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL W. TAFT,
CHAS. E. SEAGRAVE,
A. R. TAFT,
CHARLES W. SCOTT,
WILLIAM E. HAYWARD,
GIDEON M. ALDRICH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$10,475 00	Deposits,	$453,566 47
Bank stock, as per schedule,	91,377 25	Guaranty fund,	20,140 00
Loans on bank stock,	1,000 00	Interest account,	7,515 43
Railroad bonds, as per schedule,	78,025 00	Surplus account,	3,261 56
Loan on railroad stock,	500 00		
Boston Terminal Co. bonds,	15,550 00		
Real estate by foreclosure,	2,950 00		
Loans on real estate,	234,866 45		
Loans on personal security,	12,304 34		
Deposits in banks, on interest,	8,278 06		
Deposits in banks, not on interest,	11,424 39		
Expense account,	618 20		
Premium account,	17,080 56		
Cash on hand,	34 21		
	$484,483 46		$484,483 46

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Uxbridge,	$11,424 39
Quinsigamond National Bank, Worcester,	8,278 06

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Uxbridge Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Blackstone National Bank, Uxbridge,	$400 00
4 shares Boston National Bank, Boston, } 6 shares Globe National Bank, Boston, }	600 00

Loan on Railroad Stock: —

3 shares Providence & Worcester R.R.,	$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s,	$10,000	$10,475 00	$10,475 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central Nat'l Bank, Boston,	$4,000	$4,760 00	$4,000 00
85	Eliot National Bank, Boston,	8,500	11,050 00	8,500 00
92	Howard Nat'l Bank, Boston,	9,200	8,947 00	9,200 00
20	N'l B'k of No. America, Boston,	2,000	2,045 00	2,000 00
80	N'l B'k of Redemption, Boston,	8,000	9,060 00	8,000 00
30	National Eagle Bank, Boston,	3,000	2,640 00	3,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,073 75	8,500 00
53	Nat'l Revere Bank, Boston,	5,300	4,876 00	5,300 00
46	National Webster B'k, Boston,	4,600	4,703 50	4,600 00
60	North National Bank, Boston,	6,000	6,120 00	6,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	4,080 00	3,942 25
48	State National Bank, Boston,	4,800	5,364 00	4,800 00
40	Suffolk National Bank, Boston,	4,000	4,240 00	4,000 00
29	Tremont Nat'l Bank, Boston,	2,900	2,059 00	2,900 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
3 3/4	Grafton National B'k, Grafton,	375	375 00	375 00
8	Millbury N'l Bank, Millbury,	800	840 00	800 00
78	Blackstone N'l B'k, Uxbridge,	7,800	7,800 00	7,560 00
		$91,675	$97,023 25	$91,377 25

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Federal Reserve Bank of St. Louis

Uxbridge Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	$10,000	$11,450 00	$10,600 00
Fitchburg R.R. 4s,	15,000	16,125 00	15,762 50
Grafton & Upton R.R. 4s,	5,000	5,000 00	5,087 50
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Maine Shore Line R R. 6s,	5,000	7,000 00	6,450 00
Old Colony R.R. 4s,	10,000	11,100 00	10,525 00
Portland & Rumford Falls R.R. 4s,	10,000	10,500 00	10,500 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,900 00	11,687 50
Upper Coos R.R. 4½s,	5,000	5,600 00	5,412 50
	$72,000	$82,395 00	$78,025 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,278 06	2½ per cent.	$6,100 00	5½ per cent.	$509 00	7 per cent.
216,390 50	5 "	25,671 29	6 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$2,950 00
Assessed value of the same,		3,500 00
Number of loans which are of an amount not exceeding $3,000 each,	129	
Aggregate amount of the same,		135,420 79
Total number of loans upon real estate,	130	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		20,668 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, 1898,	2 per cent., $8,382 26 2 per cent., 8,582 40	16,964 66
Number of accounts opened during the year ending Oct. 31, 1898,	145	
Number of accounts closed during the year ending Oct. 31, 1898,	104	
Total number of open accounts Oct. 31, 1898,	1,293	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,571 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		57,548 20
Number of same,	761	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		55,374 22
Number of same,	650	
Date of examination by commissioner: January 10.		

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Federal Reserve Bank of St. Louis

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 91.

THOMAS J. SKINNER, *President.* RICHARD BRITTON, *Treasurer.*
RICHARD RRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN W. WHITE, GEORGE H. SWEETSER,
RICHARD BRITTON, ROGER HOWARD.

Open for business every business day, 2 to 5 P.M.; also Mondays and the first business day of February, May, August and November, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$83,000 00	Deposits,	$689,002 42
Bank stock, as per schedule,	18,300 00	Guaranty fund,	12,989 84
Railroad bonds, as per schedule,	117,000 00	Interest account,	12,091 92
Boston Terminal Co. bonds,	50,000 00	Bank liquidation account,	369 97
Real estate by foreclosure,	5,258 63		
Loans on real estate,	336,515 00		
Loans on personal security,	30,960 00		
Loans to counties, cities or towns (notes),	22,000 00		
Deposits in banks, on interest,	23,106 48		
Expense account,	477 74		
Furniture and fixtures,	2,672 96		
Premiums,	16,259 30		
Cash on hand,	8,904 04		
	$714,454 15		$714,454 15

Cash on Deposit in Banks, amount in each:—

Winthrop National Bank, Boston,	$6,712 74
National Bank of South Reading, Wakefield,	16,393 74

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Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s, . .	$10,000	$10,250 00	$ 10,000 00
of Fall River, Mass., 5s, . .	8,000	9,240 00	8,000 00
of Haverhill, Mass., 4s, . .	5,000	5,100 00	5,000 00
of Kansas City, Mo., 4½s, . .	10,000	11,250 00	10,000 00
of Lynn, Mass., 4s, . . .	6,000	6,405 00	6,000 00
of New Britain, Conn., 4s, .	10,000	10,900 00	10,000 00
of Peoria, Ill., 4½s, . . .	1,000	1,070 00	1,000 00
Town of Reading, Mass., 4s, . .	18,000	18,405 00	18,000 00
of Wakefield, Mass., 4s, . .	15,000	15,150 00	15,000 00
	$83,000	$87,770 00	$83,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone N'l Bank, Boston, .	$400	$312 00	$400 00
27	Boston National Bank, Boston,	2,700	2,679 75	2,700 00
50	National Bank of the Commonwealth, Boston, . .	5,000	7,250 00	5,000 00
17	New England N'l B'k, Boston,	1,700	2,584 00	1,700 00
10	North National Bank, Boston,	1,000	1,020 00	1,000 00
16	Second Nat'l Bank, Boston, .	1,600	2,784 00	1,600 00
59	National Bank of South Reading, Wakefield, . . .	5,900	6,785 00	5,900 00
		$18,300	$23,414 75	$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	$10,000	$11,200 00	$10,000 00
Boston & Lowell R.R. 4s, . . .	20,000	21,075 00	20,000 00
Boston & Maine R.R. 4½s, . .	20,000	24,400 00	20,000 00
Fitchburg R.R. 4s, ...	20,000	20,950 00	20,000 00
Fitchburg R.R. 4½s, ...	10,000	11,050 00	10,000 00
Fitchburg R.R. 5s, ...	2,000	2,070 00	2,000 00
Maine Central R.R. 4s, . . .	5,000	5,225 00	5,000 00

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Federal Reserve Bank of St. Louis

Wakefield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central and European & North American R.R. 4s,	$5,000	$5,375 00	$5,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,275 00	10,000 00
Old Colony R.R. 4s,	11,000	12,185 00	11,000 00
Upper Coos R.R. 4½s,	4,000	4,300 00	4,000 00
	$117,000	$129,105 00	$117,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,106 48	2 per cent.	$182,200 00	5 per cent.	$152,275 00	6 per cent.
32,000 00	4 "	23,000 00	5½ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,258 63
Assessed value of the same,		3,000 00
Net income received from same during year ending Oct. 31, 1898,		9 43
Number of loans which are of an amount not exceeding $3,000 each,	170	
Aggregate amount of the same,		201,465 00
Total number of loans upon real estate,	194	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		30,227 08
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, 1898,	2 per cent., $11,075 02 2 per cent., 12,110 93	23,185 95
Number of accounts opened during the year ending Oct. 31, 1898,	592	
Number of accounts closed during the year ending Oct. 31, 1898,	369	
Total number of open accounts Oct. 31, 1898,	3,025	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,988 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		234,167 19
Number of same,	4,206	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		161,250 44
Number of same,	2,900	
Date of examination by commissioner: February 17.		

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Federal Reserve Bank of St. Louis

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 75.

EDEN D. SHAW, *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, ISAIAH HISCOCK,
WILLIAM L. WEBBER.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$6,576 25	Deposits,	$22,886 61
Loans on real estate,	11,826 37	Guaranty fund,	1,341 00
Loans on personal security,	1,623 25	Interest account,	5 89
Deposits in banks, on interest,	4,363 83	Profit and loss account,	1,037 27
Deposits in banks, not on interest,	98		
Cash on hand,	880 09		
	$25,270 77		$25,270 77

Cash on Deposit in Banks, amount in each: —

Palmer National Bank, Palmer,	$0 98
City National Bank, Springfield,	561 47
Hampden Loan and Trust Company, Springfield,	550 34
Pynchon National Bank, Springfield,	1,391 72*
Springfield National Bank, Springfield,	1,814 32*
Springfield Safe Deposit and Trust Company, Springfield,	45 98

* These deposits are in excess of the legal limit.

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Wales Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone N'l Bank, Boston, .	$200	$156 00	$200 00
8	Continental N'l Bank, Boston,	800	960 00	800 00
8	Hamilton Nat'l Bank, Boston,	800	912 00	800 00
5	Market Nat'l Bank, Boston, .	500	385 00	500 00
5	National City Bank, Boston, .	–	25 00	–
5	National Eagle Bank, Boston,	500	440 00	500 00
5	National Revere Bank, Boston,	500	460 00	500 00
3	Nat'l Webster Bank, Boston, .	300	306 75	300 00
3	Suffolk National Bank, Boston,	300	318 00	300 00
3	Tremont Nat'l Bank, Boston, .	300	213 00	300 00
5	Monson Nat'l Bank, Monson, .	500	750 00	500 00
4	Southbridge National Bank, Southbridge, . . .	400	560 00	400 00
5	City Nat'l Bank, Springfield, .	500	725 00	751 25
5	Second N'l B'k, Springfield, .	500	650 00	725 00
		$6,100	$6,860 75	$6,576 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,363 83	4 per cent.	$13,449 62	6 per cent.	–	–

Number of loans which are of an amount not exceeding $3,000 each,	52	
Aggregate amount of the same, ...		$13,449 62
Total number of loans upon real estate, ...	25	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		1,062 46
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, 1898, . .	2 per cent., $452 85 2 per cent., 444 22	897 07
Number of accounts opened during the year ending Oct. 31, 1898, .	7	
Number of accounts closed during the year ending Oct. 31, 1898, .	5	
Total number of open accounts Oct. 31, 1898, ...	149	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		82 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		2,390 81
Number of same, ...	54	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		3,463 85
Number of same, ...	57	

Date of examination by commissioner: August 24.

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Federal Reserve Bank of St. Louis

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 49.

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:

HENRY N. FISHER, ENOS T. LUCE,
EPHRAIM STEARNS, ERSKINE WARDEN,
RUFUS WARREN.

Open for business every business day except Saturdays, 8.30 A.M. to 2.30 P.M.; Saturdays, 8.30 A.M. to 1 P.M.; also Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$608,000 00	Deposits,	$2,984,080 76
Bank stock, as per schedule,	25,500 00	Guaranty fund,	145,200 00
Loans on bank stock,	2,900 00	Interest account,	829 19
Railroad bonds, as per schedule,	482,000 00		
Boston Terminal Co. bonds,	200,000 00		
Real estate by foreclosure,	113,113 29		
Loans on real estate,	1,481,460 00		
Loans on personal security,	93,000 00		
Deposits in banks, on interest,	109,705 43		
Expense account,	842 90		
Profit and loss account,	658 68		
Premium account,	10,468 75		
Cash on hand,	2,460 90		
	$3,130,109 95		$3,130,109 95

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	$65,705 43
Waltham National Bank, Waltham,	44,000 00

Loans on Bank Stock, amount on each:—

20 shares Waltham National Bank, Waltham,	$1,200 00
3 shares Waltham National Bank, Waltham,	150 00
5 shares Waltham National Bank, Waltham,	375 00
5 shares Waltham National Bank, Waltham,	350 00
11 shares Waltham National Bank, Waltham,	825 00

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Federal Reserve Bank of St. Louis

Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 4s,	$14,000	$15,120 00	$14,000 00
of Dover, N. H., 4s,	25,000	26,500 00	25,000 00
of Everett, Mass., 4s,	25,000	28,000 00	25,000 00
of Laconia, N. H., 4s,	48,000	50,520 00	48,000 00
of Lewiston, Me., 4s,	25,000	27,750 00	25,000 00
of Malden, Mass., 4s,	50,000	52,250 00	50,000 00
of Manchester, N. H., 4s,	10,000	10,600 00	10,000 00
of Nashua, N. H., 4s,	25,000	26,500 00	25,000 00
of New Britain, Conn., 4s,	25,000	27,500 00	25,000 00
of Portsmouth, N. H., 4s,	50,000	53,000 00	50,000 00
of Stamford, Conn., 4s,	12,000	12,960 00	12,000 00
of Waltham, Mass., 4s,	38,000	40,860 00	38,000 00
Town of Gt. Barrington, Mass. (Fire District), 4s,	11,000	11,880 00	11,000 00
of Littleton, N. H., 4s,	20,000	21,400 00	20,000 00
of Wakefield, Mass., 4s,	18,000	18,750 00	18,000 00
County of Aroostook, Me., 4½s,	25,000	27,000 00	25,000 00*
of Coos, N. H., 4s,	37,000	38,480 00	37,000 00
State of Massachusetts 3½s,	150,000	170,250 00	150,000 00
	$608,000	$659,320 00	$608,000 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	$30,600 00	$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	$25,000	$29,000 00	$25,000 00
Boston & Lowell R.R. 4s,	50,000	56,500 00	50,000 00
Boston & Maine R.R. 4s,	50,000	56,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,600 00	10,000 00
Concord & Montreal R.R. 4s,	50,000	53,500 00	50,000 00

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Federal Reserve Bank of St. Louis

Waltham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R. R. 4s,	$10,000	$10,200 00	$10,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Newport & Richford R.R. 5s,	2,000	2,300 00	2,000 00*
N. Y. & N. E. R.R. (terminal) 4s,	100,000	116,000 00	100,000 00
Old Colony R R. 4s,	100,000	113,000 00	100,000 00
Vermont Valley R.R. 5s,	50,000	57,000 00	50,000 00
Worcester, Nashua & Roch. R R. 4s,	25,000	27,000 00	25,000 00
	$482,000	$542,700 00	$482,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$109,705 43	2 per cent.	$20,000 00	4¼ per cent.	$1,484,660 00	5 per cent.
17,500 00	4 "	54,200 00	4½ "	1,000 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$113,113 29
Assessed value of the same,		126,100 00
Number of loans which are of an amount not exceeding $3,000 each,	467	
Aggregate amount of the same,		674,125 00
Total number of loans upon real estate,	573	
Amount of investments from which no income is received,		7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		131,570 37
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, 1898,	2 per cent., $54,860 12 2 per cent., 55,979 77	110,839 89
Number of accounts opened during the year ending Oct. 31, 1898,	1,151	
Number of accounts closed during the year ending Oct. 31, 1898,	838	
Total number of open accounts Oct. 31, 1898,	10,655	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		9,317 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		530,838 71
Number of same,	11,012	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		513,964 04
Number of same,	8,792	
Date of examination by commissioner: April 11.		

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Federal Reserve Bank of St. Louis

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,
WILLIAM C. EATON, FREDERICK D. GILMORE,
FRANK M. SIBLEY.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$416,300 00	Deposits,	$3,857,836 88
Bank stock, as per schedule,	488,472 70	Guaranty fund,	136,883 37
Loans on bank stock,	1,617 43	Interest account,	17,599 43
Railroad bonds, as per schedule,	470,000 00	Profit and loss account,	7,683 74
Loans on railroad stock,	8,300 00	Bank liquidation account,	5,554 44
Real estate (for banking purposes),	6,400 00		
Real estate by foreclosure,	35,460 97		
Loans on real estate,	2,240,082 23		
Loans on personal security,	222,067 27		
Loans to counties, cities or towns (notes),	54,500 00		
Loans on depositors' books,	1,398 00		
Deposits in banks, on interest,	43,816 52		
Deposits in banks, not on interest,	13,751 56		
Expense account,	2,934 88		
Premium account,	9,497 06		
Cash on hand,	10,959 24		
	$4,025,557 86		$4,025,557 86

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$18,816 52
Ware National Bank, Ware,	38,751 56

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Ware National Bank, Ware,	$167 43
14 shares Ware National Bank, Ware,	1,300 00
4 shares Ware National Bank, Ware,	150 00

Loans on Railroad Stock, amount on each: —

50 shares Boston & Albany R.R.,	$8,000 00
2 shares Boston & Albany R.R.,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$20,000	$22,000 00	$20,000 00
of Boston, Mass., 5s,	1,000	1,100 00	1,000 00
of Boston, Mass., 6s,	1,000	1,120 00	1,000 00
of Brockton, Mass., 5s,	30,000	34,200 00	30,000 00
of Canton, Ohio, 5s,	17,000	18,530 00	17,000 00
of Cleveland, Ohio, 5s,	12,000	12,360 00	12,000 00
of Dayton, Ohio, 5s,	15,000	17,250 00	15,000 00*
of Dayton, Ohio, 6s,	64,000	67,840 00	64,000 00*
of Detroit, Mich., 6s,	1,000	1,180 00	1,000 00
of Detroit, Mich., 7s,	21,000	24,720 00	21,000 00
of Fall River, Mass., 6s,	10,000	10,300 00	10,000 00
of Fort Wayne, Ind., 6s,	18,000	18,360 00	18,000 00
of Grand Rapids, Mich., 5s,	30,000	34,500 00	30,000 00
of Indianapolis, Ind., 5s,	12,800	15,100 00	12,800 00
of Lynn, Mass, 4s,	55,000	60,500 00	55,000 00
of Milwaukee, Wis., 5s,	6,000	6,490 00	6,000 00
of New Bedford, Mass., 6s,	3,000	3,150 00	3,000 00
of Providence, R. I., 6s,	1,000	1,040 00	1,000 00
of Rockford, Ill, 4½s,	12,000	13,200 00	12,000 00
of Springfield, Ohio, 6s,	11,000	11,660 00	11,000 00
District of Columbia 6s,	500	550 00	500 00
District of Columbia 7s,	75,000	82,500 00	75,000 00
	$416,300	$457,650 00	$416,300 00

* Legal investments when made.

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 Bank, Athol,	4,000	7,000 00	7,400 00
68	Atlantic Nat'l Bank, Boston,	6,800	7,616 00	9,618 50
100	Atlas National Bank, Boston,	10,000	10,900 00	11,500 00
33	Blackstone N'l Bank, Boston,	3,300	2,574 00	3,933 50
215	Boston National Bank, Boston,	21,500	21,338 75	24,109 50

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Eliot National Bank, Boston, .	$6,000	$7,800 00	$6,960 00
175	First National Bank, Boston, .	17,500	34,125 00	38,425 00
50	Globe National Bank, Boston,.	5,000	5,000 00	4,812 00
117	Merchants' Nat'l Bank, Boston,	11,700	18,135 00	15,588 00
81	N'l Bank of Commerce, Boston,	8,100	8,545 50	9,259 50
73	Nat'l Bank of the Commonwealth, Boston, . . .	7,300	10,585 00	10,303 38
136	N'l B'k of No. America, Boston,	13,600	13,906 00	14,280 00
110	N'l B'k of Redemption, Boston,	11,000	12,457 50	12,602 50
156	N'l B'k of the Republic, Boston,	15,600	22,347 00	20,674 00
42	Nat'l Exchange Bank, Boston,	4,200	5,481 00	4,757 50
111	National Revere Bank, Boston,	11,100	10,212 00	13,427 32
34	National Union Bank, Boston,.	3,400	4,530 50	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,599 25	13,575 00
100	North National Bank, Boston,.	10,000	10,200 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	1,800 00	2,400 00
182	Second National Bank, Boston,	18,200	31,668 00	28,053 50
118	Shawmut Nat'l Bank, Boston,.	11,800	14,396 00	15,340 00
250	State National Bank, Boston, .	25,000	27,937 50	30,383 50
86	Suffolk National Bank, Boston,	8,600	9,116 00	11,267 00
45	Tremont Nat'l Bank, Boston, .	4,500	3,195 00	4,886 00
30	Washington N'l Bank, Boston,	3,000	3,382 50	3,900 00
150	First Nat'l B'k, Easthampton,.	15,000	15,000 00	19,500 00
123	City National Bank, Holyoke,.	12,300	12,915 00	13,246 00
10	Leicester N'l Bank, Leicester,.	1,000	1,500 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	7,500 00	7,500 00
10	Southbridge National Bank, Southbridge, . . .	1,000	1,400 00	1,750 00
42	Agawam N'l B'k, Springfield,	4,200	2,310 00	4,972 00
100	Chapin N'l Bank, Springfield,	10,000	12,500 00	14,800 00
41	Chicopee N'l B'k, Springfield,	4,100	6,355 00	6,975 00
37	City Nat'l Bank, Springfield, .	3,700	5,365 00	5,610 00
27	First Nat'l Bank, Springfield,.	2,700	3,024 00	3,915 00
10	Second N'l Bank, Springfield,	1,000	1,300 00	1,620 00
546	Ware National Bank, Ware, .	54,600	57,330 00	67,166 00
50	City Nat'l Bank, Worcester, .	5,000	7,000 00	5,500 00
		$376,100	$452,121 50	$488,472 70

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	$3,000	$3,150 00	$3,000 00
Boston & Lowell R.R. 5s,	5,000	5,025 00	5,000 00
Boston & Maine R.R. 4½s,	25,000	31,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	50,000	56,500 00	50,000 00
Maine Central R.R. 7s,	50,000	68,500 00	50,000 00
New Haven & Northampton R.R. 5s,	50,000	57,500 00	50,000 00
New York & New England R.R. 6s,	11,000	12,430 00	11,000 00
New York & New England R.R. 7s,	39,000	46,800 00	39,000 00
New York, New Haven & Hartford R.R. 4s,	30,000	34,500 00	30,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	35,000	40,950 00	35,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	50,000	59,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	102,000	129,540 00	102,000 00
Troy & Boston R.R. 7s,	20,000	31,000 00	20,000 00
	$470,000	$576,395 00	$470,00 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,816 52	2 per cent.	$1,801,763 56	5 per cent.	$662,776 23	5½ per cent.
34,000 00	3½ "	6,700 00	5¼ "	2,225 14	6 "
45,500 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,	35,460 97
Assessed value of the same,	29,984 00
Number of loans which are of an amount not exceeding $3,000 each,	739
Aggregate amount of the same,	753,686 27
Total number of loans upon real estate,	879
Amount of investments from which no income is received,	4,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	189,882 52

Times for the dividends fixed by the by-laws: January 3 and July 3.

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2½ per cent., $78,294 00 2½ per cent., 79,379 81	$157,673 81
Number of accounts opened during the year ending Oct. 31, 1898,	940	
Number of accounts closed during the year ending Oct. 31, 1898,	878	
Total number of open accounts Oct. 31, 1898,	7,990	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		8,378 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		478,536 44
Number of same,	5,118	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		543,454 06
Number of same,	4,713	

Date of examination by commissioner: April 25.

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Federal Reserve Bank of St. Louis

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 28.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$55,000 00	Deposits,	$748,366 24
Bank stock, as per schedule,	151,691 18	Guaranty fund,	32,400 00
Railroad bonds, as per schedule,	100,475 00	Interest account,	14,173 47
Loan on railroad stock,	4,000 00	Profit and loss account,	2,986 06
Boston Terminal Co. bonds,	25,000 00	Suspense account,	771 08
Real estate by foreclosure,	89,500 00	Rent account,	971 86
Loans on real estate,	166,135 00	Bank liquidation account,	1,922 87
Loans on personal security,	137,582 26		
Loans to counties, cities or towns (notes),	53,136 20		
Deposits in banks, on interest,	12,500 00		
Deposits in banks, not on interest,	5,009 13		
Expense account,	417 82		
Taxes paid,	1,144 99		
	$801,591 58		$801,591 58

Cash on Deposit in Banks, amount in each: —

National Bank of Wareham, Wareham,	$5,009 13
Boston Safe Deposit and Trust Company, Boston,	12,500 00

Loan on Railroad Stock: —

30 shares New York, New Haven & Hartford R.R.,	$4,000 00

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$1,000	$1,000 00	$1,000 00
of Canton, Ohio, 5s,	6,000	6,750 00	6,000 00
of Cleveland, Ohio, 6s,	10,000	10,300 00	10,000 00
of Everett, Mass., 4s,	10,000	10,900 00	10,000 00
of Northampton, Mass., 4s,	15,000	15,750 00	15,000 00
of Portsmouth, N. H., 4s,	1,000	1,000 00	1,000 00
of Quincy, Mass., 6s,	2,000	2,050 00	2,000 00
County of Middlesex, Mass., 4s,	10,000	10,000 00	10,000 00
	$55,000	$57,750 00	$55,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Andover Nat'l B'k, Andover,	$300	$330 00	$322 50
41	Atlantic Nat'l Bank, Boston,	4,100	4,592 00	4,679 26
100	Atlas National Bank, Boston,	10,000	10,900 00	11,838 01
66	Blackstone Nat'l B'k, Boston,	6,600	5,148 00	10,174 80
131	Boylston Nat'l Bank, Boston,	13,100	15,851 00	11,737 70
20	First National Bank, Boston,	2,000	3,900 00	2,090 00
100	Merchants' Nat'l B'k, Boston,	10,000	15,500 00	10,949 84
50	N'l B'k of Commerce, Boston,	5,000	5,275 00	7,053 50
75	N'l B'k of No. America, Boston,	7,500	7,669 00	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,290 00	3,135 00
50	National City Bank, Boston,	–	250 00	225 00
100	National Eagle Bank, Boston,	10,000	8,800 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	910 00	731 50
30	National Revere Bank, Boston,	3,000	2,760 00	3,696 78
66	National Webster B'k, Boston,	6,600	6,748 00	7,615 59
74	Second National Bank, Boston,	7,400	12,876 00	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	12,200 00	10,450 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,732 00	6,897 00
66	Suffolk National Bank, Boston,	6,600	6,996 00	8,744 80
50	Falmouth N'l Bank, Falmouth,	5,000	5,250 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	4,575 00	2,612 50
179	National Bank of Wareham, Wareham,	17,900	19,690 00	17,674 98
		$137,900	$161,242 00	$151,691 18

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,237 50	$4,975 00
Boston & Maine R.R. 4s,	10,000	11,325 00	10,000 00
Boston & Providence R.R. 4s,	5,000	5,450 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,800 00	10,000 00
Connecticut River R.R. 4s,	5,000	5,700 00	5,000 00
Fitchburg R.R. 4½s,	10,000	11,100 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,337 50	10,000 00
Maine Central R.R. 7s,	11,000	14,960 00	11,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,850 00	9,500 00
Old Colony R.R. 4s,	15,000	16,650 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,625 00	10,000 00
	$101,000	$113,035 00	$100,475 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,500 00	2 per cent.	$28,701 20	4½ per cent.	$86,236 59	6 per cent.
1,000 00	3⅜ "	80,300 00	5 "	1,900 00	7 "
25,000 00	3½ "	2,000 00	5½ "	280 00	7 3/10 "
124,035 67	4 "	10,000 00	5⅝ "	500 00	8 "
900 00	4¼ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$89,500 00
Assessed value of the same,		81,125 00
Net income received from same during year ending Oct. 31, 1898,		2,127 78
Number of loans which are of an amount not exceeding $3,000 each,	122	
Aggregate amount of the same,		107,917 26
Total number of loans upon real estate,	99	
Amount of investments from which no income is received,		20,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		34,788 88
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, 1898,	2 per cent., $14,176 10 2 per cent., 14,358 02	28,534 12
Number of accounts opened during the year ending Oct. 31, 1898,	275	
Number of accounts closed during the year ending Oct. 31, 1898,	244	
Total number of open accounts Oct. 31, 1898,	2,179	

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,230 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		95,453 31
Number of same,	1,145	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		111,938 63
Number of same,	1,136	

Date of examination by commissioner: July 26.

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Federal Reserve Bank of St. Louis

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

WILLIAM A. JENKS, *President.* FREDERICK W. KIMBALL, *Treasurer.*
EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM B. RAMSDELL, FREDERICK W. KIMBALL,
MARCUS BURROUGHS, EDGAR J. BUCK,
EDWARD FAIRBANKS.

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 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$39,739 50	Deposits,	$390,850 56
Loan on bank stock,	5,000 00	Guaranty fund,	9,226 67
Railroad bonds, as per schedule,	1,500 00	Interest account,	261 36
Loan on railroad stock,	85 00	Profit and loss account,	7,105 65
Loans on real estate,	270,173 67		
Loans on personal security,	31,555 23		
Loans to counties, cities or towns (notes),	6,900 00		
Deposits in banks, on interest,	49,682 10		
Expense account,	78 50		
Cash on hand,	2,730 24		
	$407,444 24		$407,444 24

Cash on Deposit in Banks, amount in each: —

City National Bank, Springfield,	$19,264 38
Pynchon National Bank, Springfield,	10,059 96
Springfield Safe Deposit and Trust Company, Springfield,	20,354 56
First National Bank, Worcester,	3 20

Loan on Bank Stock: —

30 shares Springfield Safe Deposit and Trust Company, Springfield, 20 shares Greylock National Bank, Adams,	$5,000 00

Loan on Railroad Stock: —

1 share Boston & Albany R.R.,	$85 00

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Federal Reserve Bank of St. Louis

Warren Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston, .	$300	$316 50	$343 50
5	Nat'l Webster Bank, Boston, .	500	511 25	598 00
15	North National Bank, Boston, .	1,500	1,530 00	2,085 00
6	Tremont Nat'l Bank, Boston, .	600	426 00	672 00
6	Conway Nat'l Bank, Conway, .	600	600 00	750 00
10	City National Bank, Holyoke,	1,000	1,050 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,500 00	1,600 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,100 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	880 00	1,920 00
30	City Nat'l Bank, Springfield, .	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield, .	3,900	4,368 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	1,350 00	1,250 00
40	First Nat'l Bank, Worcester, .	4,000	7,200 00	8,000 00
24	Quinsigamond National Bank, Worcester, ...	2,400	3,360 00	2,991 00
16	City Nat'l Bank, Worcester, .	1,600	2,240 00	2,303 00
		$26,900	$34,851 75	$39,739 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	$1,000	$1,020 00	$1,000 00
Maine Central R.R. 6s, . . .	500	530 00	500 00
	$1,500	$1,550 00	$1,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3 20	2 per cent.	$10,000 00	4½ per cent.	$46,306 79	5½ per cent.
56,578 90	4 "	225,524 11	5 "	24,983 00	6 "

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Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	155	
Aggregate amount of the same,		$197,339 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, 1898,		19,210 24
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, 1898,	2 per cent., $7,124 28 2 per cent., 7,335 23	14,459 51
Number of accounts opened during the year ending Oct. 31, 1898,	231	
Number of accounts closed during the year ending Oct. 31, 1898,	216	
Total number of open accounts Oct. 31, 1898,	1,597	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,120 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		94,490 88
Number of same,	1,409	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		90,274 43
Number of same,	1,293	

Date of examination by commissioner: August 23.

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Federal Reserve Bank of St. Louis

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 42.

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, 8.30 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$541,866 25	Deposits,	$2,664,687 99
Loan on public funds,	4,000 00	Guaranty fund,	131,000 00
Bank stock, as per schedule,	249,072 62	Interest account,	52,585 66
Loans on bank stock,	27,500 00	Profit and loss account,	26,627 31
Railroad bonds, as per schedule,	371,750 00	Bank liquidation account,	4,430 84
Bank rooms and fixtures,	7,800 00		
Real estate by foreclosure,	11,576 41		
Loans on real estate,	924,237 00		
Loans on personal security,	679,156 87		
Loans to counties, cities or towns (notes),	1,700 00		
Deposit in bank, on interest,	39,643 76		
Insurance and taxes paid,	767 26		
Bennett Spinning Co. stock,*	16,600 00		
Cash on hand,	3,661 63		
	$2,879,331 80		$2,879,331 80

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

Warren National Bank, Peabody, ... $39,643 76

Loan on Public Funds:—

$2,000 United States 4s,
2,000 City of Springfield, Mass., 6s, ... $4,000 00

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Federal Reserve Bank of St. Louis

Warren Five Cents Savings Bank, Peabody — Continued.

Loans on Bank Stock, amount on each: —	
175 shares Fourth National Bank, Boston,	$16,500 00
18 shares Warren National Bank, Peabody,	
2 shares South Danvers National Bank, Peabody,	
15 shares Continental National Bank, Boston,	
8 shares Blackstone National Bank, Boston,	
8 shares Tremont National Bank, Boston,	
3 shares National Webster Bank, Boston,	
8 shares Manufacturers' National Bank, Boston,	
8 shares National Hide and Leather Bank, Boston,	9,000 00
10 shares First National Bank, Lynn,	
4 shares Mercantile National Bank, Salem,	
5 shares Salem National Bank, Salem,	
6 shares Naumkeag National Bank, Salem,	
7 shares Exchange National Bank, Salem,	
5 shares First National Bank, Salem,	
31 shares Asiatic National Bank, Salem,	
20 shares Security Safe Deposit and Trust Company, Lynn,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	$8,000	$8,700 00	$8,000 00
of Canton, Ohio, 5s,	24,500	26,595 00	24,500 00
of Dayton, Ohio, 5s,	32,000	36,412 50	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,200 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,042 50	1,000 00
of Fall River, Mass., 6s,	9,000	9,225 00	8,853 75
of Fort Wayne, Ind., 4½s,	15,000	16,275 00	15,000 00
of Grand Rapids, Mich., 4½s,	26,000	29,175 00	26,000 00
of Holyoke, Mass, 6s,	15,000	15,525 00	15,000 00
of Kansas City, Mo., 4½s,	50,000	56,250 00	50,000 00
of Lawrence, Mass., 6s,	20,000	20,750 00	20,000 00
of Lewiston, Me., 6s,	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	54,245 00	48,000 00
of Newton, Mass., 6s,	3,000	3,472 50	3,000 00
of Peoria, Ill., 4½s,	19,500	20,640 00	19,500 00
of Portland, Me., 6s,	10,000	12,100 00	9,512 50
of Providence, R. I., 5s,	30,000	33,630 00	30,000 00
of Providence, R. I., 6s,	5,000	5,225 00	5,000 00
of Rockford, Ill., 5s,	15,500	16,585 00	15,500 00
of Saginaw, Mich., 4½s,	24,000	25,770 00	24,000 00
of Saginaw, Mich, 5s,	24,000	25,860 00	24,000 00
of Scranton, Pa., 4½s,	30,000	33,075 00	30,000 00
of Springfield, Ohio, 5s,	25,000	27,425 00	25,000 00
of Terre Haute, Ind., 4s,	10,000	10,275 00	10,000 00
of Waterbury, Conn., 4s,	15,000	16,087 50	15,000 00
of Youngstown, Ohio, 5s,	30,000	33,512 50	30,000 00
Town of Arlington, Mass., 4s,	10,000	11,050 00	10,000 00
of Dalton, Mass., 4s,	15,000	16,125 00	15,000 00
of Stoughton, Mass., 4s,	8,000	8,675 00	8,000 00
	$542,500	$594,502 50	$541,866 25

* Legal investments when made.

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Federal Reserve Bank of St. Louis

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	$11,984 00	$10,700 00
165	Atlas National Bank, Boston, .	16,500	17,985 00	16,500 00
67	Blackstone Nat'l B'k, Boston, .	6,700	5,226 00	6,700 00
65	Boston National Bank, Boston,	6,500	6,451 25	6,500 00
61	Columbian N'l Bank, Boston, .	6,100	5,917 00	6,100 00
37	Continental N'l Bank, Boston,	3,700	4,440 00	3,700 00
100	Eliot N'l Bank, Boston, . .	10.000	13,000 00	10,000 00
50	Everett Nat'l Bank, Boston, .	2,500	2,000 00	2,500 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,575 00	10,000 00
31	Freeman's N'l Bank, Boston, .	3,100	3,100 00	3,100 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
25	Hamilton N'l Bank, Boston, .	2,500	2,850 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,904 75	7,089 00
126	Lincoln Nat'l Bank, Boston, .	12,600	8,253 00	12,600 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,909 37
107	Market National Bank, Boston,	10,700	8,239 00	10,700 00
120	Massachusetts N'l B'k, Boston,	12,000	9,000 00	12,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
22	Mount Vernon N'l B'k, Boston,	2,200	2,117 50	2,200 00
50	National Bank of the Commonwealth, Boston, . . .	5,000	7,250 00	4,996 25
72	N'l B'k of No. America, Boston,	7,200	7,362 00	7,200 00
48	N'l B'k of Redemption, Boston,	4,800	5,436 00	4,800 00
50	N'l B'k of the Republic, Boston,	5,000	7,162 50	5,000 00
60	National City Bank, Boston, .	–	300 00	–
80	Nat'l Exchange B'k, Boston, .	8,000	10,440 00	8,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,675 00	9,950 00
65	National Revere Bank, Boston,	6,500	5,980 00	6,500 00
94	National Webster B'k, Boston,	9,400	9,611 50	9,400 00
35	New England N'l B'k, Boston,	3,500	5,320 00	3,500 00
6	North National Bank, Boston,	600	612 00	600 00
84	Shawmut Nat'l Bank, Boston, .	8,400	10,248 00	8,400 00
90	Shoe & Leather N'l B'k, Boston,	9,000	9,180 00	8,983 00
27	Suffolk National Bank, Boston,	2,700	2,862 00	2,700 00
50	Tremont National B'k, Boston,	5,000	3,550 00	5,000 00
5	Washington N'l Bank, Boston,	500	563 75	500 00
27	Winthrop Nat'l Bank, Boston,	2,700	3,672 00	2,700 00
48	National Grand Bank, Marblehead, ...	4,800	5,376 00	4,595 00
28	So. Danvers N'l B'k, Peabody,	2,800	3,192 00	2,800 00
87	Warren Nat'l Bank, Peabody,	8,700	10,440 00	8,700 00
100	Asiatic National Bank, Salem,	3,000	2,800 00	3,000 00
11	Merchants' Nat'l Bank, Salem,	550	715 00	550 00
9	Nat'l Exchange Bank, Salem,	900	720 00	900 00
		$249,450	$263,760 25	$249,072 62

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Federal Reserve Bank of St. Louis

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	$25,000	$26,125 00	$25,000 00
Boston & Maine R R. 4s,	10,000	11,125 00	10,000 00
Boston & Maine R.R. 4½s,	30,000	37,050 00	30,000 00
Concord & Montreal R.R. 4s,	40,000	43,300 00	40,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,250 00	20,000 00
Dexter & Piscataquis R.R. 4s,	8,000	8,520 00	8,000 00
Eastern R.R. 6s,	5,000	5,950 00	4,750 00
Fitchburg R.R. 5s,	47,000	52,102 50	47,000 00
Maine Central R.R. 4½s,	23,000	25,185 00	23,000 00
Maine Central R.R. 6s,	2,000	2,090 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	40,950 00	35,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,450 00	10,000 00
Portland & Ogdensburg R.R. 6s,	20,000	20,850 00	20,000 00
Portland & Rumford Falls R.R. 4s,	15,000	15,675 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	25,000	30,250 00	25,000 00
Upper Coos R.R. 4½s,	10,000	11,250 00	10,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,690 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,500 00	20,000 00
	$372,000	$417,712 50	$371,750 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,156 87	0 per cent.	$105,000 00	4¼ per cent.	$55,000 00	5½ per cent.
39,643 76	2½ "	233,500 00	4½ "	225,880 00	5⅝ "
40,000 00	3⅜ "	52,500 00	4⅝ "	93,035 00	6 "
35,000 00	3⅞ "	534,672 00	5 "	8,050 00	6½ "
247,800 00	4 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	$11,576 41
Assessed value of the same,	9,700 00
Number of loans which are of an amount not exceeding $3,000 each,	225
Aggregate amount of the same,	255,877 00
Total number of loans upon real estate,	290
Amount of investments from which no income is received,	46,876 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,	125,820 30
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	

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Federal Reserve Bank of St. Louis

Warren Five Cents Savings Bank, Peabody — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1898,	2 per cent., $49,568 77 2 per cent., 50,481 06	$100,049 83
Number of accounts opened during the year ending Oct. 31, 1898,	608	
Number of accounts closed during the year ending Oct. 31, 1898,	493	
Total number of open accounts Oct. 31, 1898,	5,835	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		6,389 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		325,175 09
Number of same,	3,339	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		305,081 42
Number of same,	3,659	

Date of examination by commissioner: February 25.

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Federal Reserve Bank of St. Louis

WARREN INSTITUTION FOR SAVINGS — (CHARLESTOWN DISTRICT) BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 103.

TIMOTHY T. SAWYER, *President.* GEORGE F. TUFTS, *Treasurer.*
GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER, THOMAS R. B. EDMANDS,
NELSON BARTLETT, JOHN TURNER,
JOHN STOWELL, CHARLES F. FAIRBANKS,
CHARLES R. LAWRENCE.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.; also Wednesdays and Saturdays, 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$1,607,960 00	Deposits,	$9,312,694 35
Loan on public funds,	40,000 00	Guaranty fund,	460,000 00
Bank stock, as per schedule,	191,000 00	Profit and loss account,	160,223 48
Loan on bank stock,	20,000 00		
Railroad bonds, as per schedule,	550,000 00		
Loan on Boston Terminal Co. bonds,*	50,000 00		
Boston Terminal Co. bonds,	100,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	4,880,680 00		
Loans on personal security,	1,505,000 00		
Loans to counties, cities or towns (notes),	291,900 00		
Deposits in banks, on interest,	604,898 94		
Expense account,	13,597 97		
Taxes paid,	326 71		
Cash on hand,	27,554 21		
	$9,932,917 83		$9,932,917 83

* Savings banks are not authorized to loan on these bonds, and Massachusetts 3½ per cent. bonds have been substituted.

Cash on Deposit in Banks, amount in each: —

Bunker Hill National Bank (Charlestown District), Boston, . . . $228,703 84*
Second National Bank, Boston, ... 376,195 10

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

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Federal Reserve Bank of St. Louis

Warren Institution for Savings, etc., Boston — Continued.

Loan on Public Funds: —

$40,000 United States 5s, ... $40,000 00

Loan on Bank Stock: —

232 shares Cambridge National Bank, Cambridge, ... $20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$5,000	$5,162 50	$5,000 00
of Boston, Mass., 4s,	200,000	224,750 00	200,000 00
of Brockton, Mass, 4s,	50,000	54,000 00	50,000 00
of Chelsea, Mass., 4s,	34,000	36,295 00	34,000 00
of Dayton, Ohio, 4s,	50,000	51,000 00	50,000 00*
of Everett, Mass., 4s,	30,000	33,225 00	30,000 00
of Hartford, Conn., 4s,	50,000	56,250 00	50,000 00
of Haverhill, Mass., 4s,	50,000	56,000 00	50,000 00
of Lynn, Mass., 4s,	86,000	92,880 00	86,000 00
of Malden, Mass., 4s,	20,000	20,300 00	20,000 00
of New Bedford, Mass., 4s,	14,000	14,420 00	14,000 00
of New York, N. Y., 6s,	125,000	133,125 00	125,000 00
of Northampton, Mass, 4s,	50,000	50,375 00	50,000 00
of Somerville, Mass., 4s,	15,000	15,900 00	15,000 00
of Youngstown, Ohio, 6s,	1,960	2,023 70	1,960 00
of Providence, R. I., 5s,	50,000	56,000 00	50,000 00
Town of Braintree, Mass., 4s,	50,000	55,000 00	50,000 00
of Canton, Mass., 4s,	42,000	44,205 00	42,000 00
of Cranston, R. I, 4s,	50,000	53,750 00	50,000 00
of Reading, Mass., 4s,	80,000	85,200 00	80,000 00
of Wellesley, Mass., 4s,	5,000	5,275 00	5,000 00
of Weymouth, Mass., 4s,	100,000	108,000 00	100,000 00
United States 4s,	450,000	535,125 00	450,000 00
	$1,607,960	$1,788,261 20	$1,607,960 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	$9,810 00	$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	38,400 00	20,000 00
158	Eliot National Bank, Boston,	15,800	20,540 00	15,800 00
60	Everett National B'k, Boston,	3,000	2,400 00	3,000 00
100	Howard National Bank, Boston,	10,000	9,725 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	4,125 00	5,500 00

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Federal Reserve Bank of St. Louis

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	National City Bank, Boston, .	–	$100 00	–
75	National Eagle Bank, Boston, .	$7,500	6,600 00	$7,500 00
150	N'l Hide & Leather B'k, Boston,	15,000	16,012 50	15,000 00
200	National Union Bank, Boston,	20,000	26,650 00	20,000 00
67	Nat'l Webster Bank, Boston, .	6,700	6,850 75	6,700 00
116	New England N'l B'k, Boston,	11,600	17,632 00	11,600 00
43	Second Nat'l Bank, Boston, .	4,300	7,482 00	4,300 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,100 00	5,000 00
118	State National Bank, Boston, .	11,800	13,186 50	11,800 00
332	Third National Bank, Boston, .	33,200	29,631 00	33,200 00
54	Tremont Nat'l Bank, Boston, .	5,400	3,834 00	5,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,080 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,040 00	4,200 00
		$191,000	$227,198 75	$191,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$100,000	$104,500 00	$100,000 00
Boston & Maine R.R. 4s, . . .	100,000	112,000 00	100,000 00
Boston & Providence R.R. 4s, . .	50,000	55,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	57,000 00	50,000 00
Fitchburg R.R. 4s, ...	100,000	103,000 00	100,000 00
Old Colony R.R. 4s, ...	50,000	55,000 00	50,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	50,000	56,000 00	50,000 00
	$550,000	$596,500 00	$550,000 00

Total Amount of Loans, with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$604,898 94	2 per cent.	$275,000 00	3⅞ per cent.	$71,100 00	5½ per cent.
160,000 00	2⅔ "	2,249,400 00	4 "	128,650 00	6 "
40,000 00	3 "	271,400 00	4¼ "	3,000 00	6½ "
60,000 00	3½ "	938,450 00	4½ "	550 00	7 "
50,000 00	3⅝ "	1,899,530 00	5 "	500 00	7½ "
640,000 00	3¾ "				

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Federal Reserve Bank of St. Louis

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,		61,800 00
Net income received from same during year ending Oct. 31, 1898,		1,900 58
Number of loans which are of an amount not exceeding $3,000 each,	583	
Aggregate amount of the same,		912,400 00
Total number of loans upon real estate,	819	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		404,928 76
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, 1898,	2 per cent., $173,920 54 2 per cent., 175,000 00*	348,920 54
Number of accounts opened during the year ending Oct. 31, 1898,	1,617	
Number of accounts closed during the year ending Oct. 31, 1898,	1,175	
Total number of open accounts Oct. 31, 1898,	20,144	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		17,440 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,076,675 00
Number of same,	11,915	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,065,068 28
Number of same,	12,186	
Date of examination by commissioner: April 12.		

* Estimated.

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Federal Reserve Bank of St. Louis

WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 25.

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,
WM. J. COUGHLIN,
PATRICK GILBRIDGE,
DENIS MURPHY,
THOMAS C. LEE,
PETER F. CONATON,
PATRICK O'HEARN,
JOHN J. HOGAN.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Loans on real estate,	$311,016 02	Deposits,	$458,431 01
Loans on personal security,	119,500 00	Guaranty fund,	5,000 00
Deposits in banks, on interest,	23,564 66	Interest account,	6,457 45
Expense account,	528 68		
Cash on hand,	15,279 10		
	$469,888 46		$469,888 46

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$3,000 00
Lowell Trust Company, Lowell,	20,564 66

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,564 66	2 per cent.	$2,800 00	5½ per cent.	$8,000 00	7 per cent.
240,013 02	5 "	179,703 00	6 "		

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Washington Savings Institution, Lowell — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	171	
Aggregate amount of the same,		$220,256 02
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, 1898,		21,591 91
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, 1898,	2 per cent, $7,635 85 2 per cent., 8,093 79	15,729 64
Number of accounts opened during the year ending Oct. 31, 1898,	523	
Number of accounts closed during the year ending Oct. 31, 1898,	322	
Total number of open accounts Oct. 31, 1898,	1,508	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,591 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		175,756 26
Number of same,	2,573	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		148,289 52
Number of same,	1,765	

Date of examination by commissioner: June 20.

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Federal Reserve Bank of St. Louis

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 29.

ALBERT O. DAVIDSON, *President.* NATHAN A. FRYE, *Treasurer.*
WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT O. DAVIDSON, HERBERT H. SAWYER,
CHESTER SPRAGUE.

Open for business every business day, 9 A.M. to 12 M.; also Thursdays, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$140,277 50	Deposits,	$819,370 85
Bank stock, as per schedule,	38,473 25	Guaranty fund,	21,421 00
Railroad bonds, as per schedule,	106,737 50	Interest account,	23,318 33
Boston Terminal Co. bonds,	21,875 00	Bank liquidation account,	627 33
Real estate (for banking purposes),	30,636 58		
Loans on real estate,	435,612 90		
Loans on personal security,	66,100 00		
Deposits in banks, on interest,	23,122 77		
Expense account,	360 71		
Cash on hand,	1,541 30		
	$864,737 51		$864,737 51

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$9,192 07
Union Market National Bank, Watertown,	13,930 70

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Federal Reserve Bank of St. Louis

Watertown Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,295 00	$2,000 00
of Boston, Mass., 6s,	1,000	1,117 50	1,000 00
of Cambridge, Mass., 6s,	6,000	7,020 00	6,000 00
of Fall River, Mass, 4½s,	5,000	5,612 50	5,000 00
of Kansas City, Mo., 4½s,	10,000	11,250 00	11,000 00
of Lawrence, Mass., 4s,	5,000	5,175 00	5,000 00
of Medford, Mass., 4s,	5,000	5,567 50	5,000 00
of Minneapolis, Minn., 4½s,	10,000	11,525 00	11,000 00
of Quincy, Mass., 4s,	5,000	5,405 00	5,000 00
of Rockford, Ill., 4½s,	3,000	3,157 50	3,210 00
of Waltham, Mass., 4s,	5,000	5,525 00	5,000 00
Town of Arlington, Mass., 4s,	5,000	5,325 00	5,000 00
of Belmont, Mass., 4s,	18,000	19,597 50	19,217 50
of Gt. Barrington, Mass., 4s,	5,000	5,487 50	5,000 00
of Watertown, Mass., 4s,	36,000	37,441 25	36,000 00
of Watertown, Mass., 4½s,	10,000	10,375 00	10,000 00
United States 4s,	5,000	6,375 00	5,850 00
	$136,000	$148,251 25	$140,277 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boston National Bank, Boston,	$2,500	$2,481 25	$2,800 00
20	Central National Bank, Boston,	2,000	2,380 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	6,000 00	5,600 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,600 00
12	Hancock Nat'l Bank, Boston,	1,200	300 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	3,900 00	5,900 00
20	Metropolitan N'l Bank, Boston,	2,000	1,820 00	2,040 00
5	National Bank of the Commonwealth, Boston,	500	725 00	676 25
20	N'l B'k of No. America, Boston,	2,000	2,045 00	2,155 00
20	National Eagle Bank, Boston,	2,000	1,760 00	2,200 00
10	Nat'l Exchange Bank, Boston,	1,000	1,305 00	1,275 00
40	Third National Bank, Boston,	4,000	3,570 00	4,000 00
20	Winthrop N'l Bank, Boston,	2,000	2,720 00	2,300 00
12	Union Market National Bank, Watertown,	1,200	1,500 00	1,700 00
		$35,100	$35,006 25	$38,473 25

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ederal Reserve Bank of St. Louis

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,	8,000	8,900 00	8,312 50
Concord & Montreal R.R. 4s,	5,000	5,412 50	5,000 00
Fitchburg R.R. 4s,	20,000	20,925 00	20,675 00
Fitchburg R.R. 5s,	3,000	3,337 50	3,000 00
Maine Central R.R. 4s,	3,000	3,127 50	3,000 00
Maine Central R.R. 4½s,	10,000	10,950 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	17,550 00	16,000 00
Old Colony R.R. 4s,	10,000	11,000 00	10,750 00
Upper Coos R.R. 4½s,	6,000	6,750 00	6,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,040 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,285 00	5,000 00
	$102,000	$114,157 50	$106,737 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,192 07	2 per cent.	$5,000 00	4¾ per cent.	$49,765 00	6 per cent.
13,930 70	2½ "	363,675 00	5 "	300 00	6½ "
19,500 00	4½ "	61,997 90	5½ "	1,475 00	7 "

Amount invested in real estate for banking purposes,		$30,636 58
Estimated value of the same,		30,636 58
Assessed value of the same,		23,750 00
Net income received from same during year ending Oct. 31, 1898,		1,050 00
Number of loans which are of an amount not exceeding $3,000 each,	120	
Aggregate amount of the same,		172,547 90
Total number of loans upon real estate,	159	
Amount of investments from which no income is received,		500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		39,208 22
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, 1898,	2 per cent., $14,266 11 2 per cent., 14,909 31	29,175 42
Number of accounts opened during the year ending Oct. 31, 1898,	414	
Number of accounts closed during the year ending Oct. 31, 1898,	329	
Total number of open accounts Oct. 31, 1898,	2,629	

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Federal Reserve Bank of St. Louis

Watertown Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,658 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		209,889 44
Number of same,	3,020	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		175,739 40
Number of same,	2,371	

Date of examination by commissioner: January 3.

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Federal Reserve Bank of St. Louis

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 55.

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, E. P. MORTON,
LYMAN R. EDDY, B. B. MURDOCK,
J. W. DOBBIE.

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.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$90,000 00	Deposits,	$1,319,360 71
Bank stock, as per schedule,	83,350 00	Guaranty fund,	51,700 00
Loan on bank stock,	500 00	Interest account,	24,493 46
Railroad bonds, as per schedule,	190,000 00	Profit and loss account,	27,263 42
Real estate by foreclosure,	4,000 00	Bank liquidation account,	327 20
Loans on real estate,	859,685 00		
Loans on personal security,	145,725 35		
Loans to counties, cities or towns (notes),	14,000 00		
Deposits in banks, on interest,	33,993 31		
Expense account,	864 30		
Cash on hand,	1,026 83		
	$1,423,144 79		$1,423,144 79

Cash on Deposit in Banks, amount in each:—

First National Bank, Webster,	$23,705 90
First National Bank, Worcester,	10,287 41

Loan on Bank Stock:—

10 shares First National Bank, Webster,	$500 00

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Federal Reserve Bank of St. Louis

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$10,000	$10,800 00	$10,000 00
of Dayton, Ohio, 5s,	10,000	11,700 00	10,000 00*
of Haverhill, Mass., 4s,	10,000	11,100 00	10,000 00
of Milwaukee, Wis., 5s,	20,000	22,300 00	20,000 00
of Pawtucket, R. I., 5s,	5,000	5,050 00	5,000 00*
Town of Webster, Mass., 4s,	30,000	33,450 00	30,000 00
District of Columbia 7s,	5,000	5,550 00	5,000 00
	$90,000	$99,950 00	$90,000 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	$4,360 00	$4,000 00
35	Blackstone N'l Bank, Boston,	3,500	2,730 00	3,500 00
20	Boylston Nat'l Bank, Boston,	2,000	2,420 00	2,000 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,000 00
66	Lincoln Nat'l Bank, Boston,	6,600	4,323 00	6,600 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,550 00	1,000 00
2	National City Bank, Boston,	–	10 00	–
10	National Eagle Bank, Boston,	1,000	880 00	1,000 00
4	N'l Hide & Leather B'k, Boston,	400	427 00	400 00
26	National Revere Bank, Boston,	2,600	2,392 00	2,600 00
43	National Webster B'k, Boston,	4,300	4,397 00	4,300 00
25	Old Boston N'l Bank, Boston,	2,500	2,750 00	2,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,650 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,305 00	2,000 00
10	State National Bank, Boston,	1,000	1,122 50	1,000 00
15	First National Bank, Barre,	1,500	1,500 00	1,500 00
7½	Grafton Nat'l Bank, Grafton,	750	750 00	750 00
6	Millbury Nat'l Bank, Millbury,	600	600 00	600 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
20	First N'l B'k, Norwich, Conn,	2,000	2,000 00	2,000 00
3	Southbridge National Bank, Southbridge,	300	420 00	300 00
152	First National Bank, Webster,	15,200	16,720 00	15,200 00
23	City Nat'l Bank, Worcester,	2,300	3,220 00	2,300 00
12	First Nat'l Bank, Worcester,	1,200	2,160 00	1,200 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,250 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	10,400 00	8,000 00
		$83,350	$89,426 50	$83,350 00

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Federal Reserve Bank of St. Louis

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	$13,380 00	$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,200 00	5,000 00
Boston & Maine R.R. 4s,	20,000	22,500 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	12,400 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,800 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,250 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,650 00	10,000 00
Maine Central R.R. 4½s,	10,000	11,050 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,500 00	5,000 00*
Portsmouth, Great Falls & Conway R.R. 4½s,	13,000	14,580 00	13,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,250 00	25,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,400 00	20,000 00
	$190,000	$213,560 00	$190,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,993 31	3 per cent.	$5,225 00	4½ per cent.	$9,000 00	5¼ per cent.
25,090 00	3⅞ "	482,408 66	5 "	481,276 69	5½ "
17,000 00	4 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$4,000 00
Assessed value of the same,		1,800 00
Number of loans which are of an amount not exceeding $3,000 each,	575	
Aggregate amount of the same,		456,129 75
Total number of loans upon real estate,	579	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		66,265 77
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, 1898,	2 per cent., $24,311 56 2 per cent., 24,828 30	49,139 86
Number of accounts opened during the year ending Oct. 31, 1898,	367	
Number of accounts closed during the year ending Oct. 31, 1898,	314	
Total number of open accounts Oct. 31, 1898,	4,136	

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Federal Reserve Bank of St. Louis

Webster Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,771 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		195,334 81
Number of same,	3,139	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		194,922 06
Number of same,	2,260	

Date of examination by commissioner: May 12.

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Federal Reserve Bank of St. Louis

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 48.

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 SWEIT, TIMOTHY D. ATWOOD.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$87,117 50	Deposits,	$460,098 83
Bank stock, as per schedule,	122,491 08	Guaranty fund,	23,718 00
Railroad bonds, as per schedule,	157,216 28	Profit and loss account,	7,593 81
Boston Terminal Co. bonds,	5,000 00	Bank liquidation account,	808 00
Real estate (for banking purposes),	3,055 46		
Real estate by foreclosure,	200 00		
Loans on real estate,	64,225 46		
Loans on personal security,	36,852 37		
Loans to counties, cities or towns (notes),	9,958 00		
Loans on depositors' books,	200 00		
Deposit in bank, on interest,	5,858 41		
Expense account,	1 60		
Cash on hand,	42 48		
	$492,218 64		$492,218 64

Cash on Deposit in Bank:—

Blackstone National Bank, Boston, $5,858 41

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Federal Reserve Bank of St. Louis

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,900 00	$10,412 50
of Brockton, Mass., 4s,	9,000	9,180 00	9,185 00
of Chicago, Ill., 4s,	10,000	11,000 00	10,000 00
of Concord, N. H., 4s,	4,000	4,440 00	4,000 00
of Dayton, Ohio, 4s,	10,000	10,200 00	10,000 00*
of Fort Wayne, Ind., 6s,	3,000	3,060 00	3,000 00
of Malden, Mass., 4s,	5,000	5,250 00	5,462 50
of Milwaukee, Wis., 5s,	500	565 00	557 50
of Springfield, Ohio, 5s,	10,000	10,200 00	10,212 50
of Waltham, Mass., 4s,	4,000	4,440 00	4,000 00
Town of Millis, Mass., 4s,	5,000	5,500 00	5,287 50
of Wakefield, Mass., 4s,	6,000	6,480 00	6,000 00
County of Aroostook, Me., 4½s,	5,000	5,400 00	5,000 00*
United States 3s,	4,000	4,240 00	4,000 00
	$85,500	$90,855 00	$87,117 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
70	Atlas National Bank, Boston,	$7,000	$7,630 00	$7,340 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,148 00	6,600 00
75	Central Nat'l Bank, Boston,	7,500	8,925 00	7,500 00
50	Eliot National Bank, Boston,	5,000	6,500 00	5,000 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,515 00	2,000 00
62	Freeman's N'l Bank, Boston,	6,200	6,200 00	6,202 00
42	Globe National Bank, Boston,	4,200	4,200 00	4,200 00
40	Hamilton Nat'l Bank, Boston,	4,000	4,560 00	4,000 00
69	Hancock Nat'l Bank, Boston,	6,900	1,725 00	6,900 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
10	Merchants' N'l Bank, Boston,	1,000	1,550 00	1,521 25
30	N'l B'k of Commerce, Boston,	3,000	3,165 00	3,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,162 50	5,000 00
40	National Eagle Bank, Boston,	4,000	3,520 00	4,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	2,882 25	2,700 00
23	Nat'l Webster Bank, Boston,	2,300	2,351 75	2,300 00
25	Old Boston N'l Bank, Boston,	2,500	2,750 00	2,500 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	816 00	800 00
20	South End Nat'l Bank, Boston,	2,000	1,305 00	2,000 00
50	State National Bank, Boston,	5,000	5,587 50	5,000 00

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Federal Reserve Bank of St. Louis

Wellfleet Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Suffolk National Bank, Boston,	$5,400	$5,724 00	$5,407 83
108	Third National Bank, Boston, .	10,800	9,639 00	10,000 00
95	Tremont Nat'l Bank, Boston, .	9,500	6,745 00	9,400 00
54	Union Market National Bank, Watertown, ...	5,400	6,750 00	7,020 00
		$120,900	$120,551 00	$122,491 08

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$21,000	$23,625 00	$21,000 00
Boston & Maine R.R. 4½s, . .	4,000	4,960 00	4,390 50
Concord & Montreal R.R. 4s, . .	15,000	16,200 00	15,000 00
Fitchburg R R. 4s, ...	27,000	29,400 00	26,975 00
Fitchburg R R. 5s, ...	16,000	17,560 00	16,780 00
Maine Central R.R. 4s, . . .	10,000	10,600 00	10,262 50
Newport & Richford R R. 5s, . .	5,000	5,500 00	5,000 00*
Old Colony R R. 4s, ...	17,000	19,040 00	18,510 50
Portland & Ogdensburg R.R. 6s, .	3,000	3,120 00	3,000 00
Portland & Rumford Falls R.R. 4s, .	6,000	6,960 00	6,100 00
Upper Coos R.R. 4s, ...	10,000	10,800 00	10,000 00
Upper Coos R R. 4½s, ...	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,200 00	10,197 78
	$154,000	$169,265 00	$157,216 28

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,858 41	2 per cent.	$10,000 00	4½ per cent.	$7,650 00	5½ per cent.
4,500 00	4 "	65,258 00	5 "	23,827 83	6 "

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Federal Reserve Bank of St. Louis

Wellfleet Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$3,055 46
Estimated value of the same,		4,000 00
Assessed value of the same,		4,350 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		200 00
Assessed value of the same,		800 00
Number of loans which are of an amount not exceeding $3,000 each,	53	
Aggregate amount of the same,		46,627 83
Total number of loans upon real estate,	37	
Amount of investments from which no income is received,		1,169 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		21,415 49
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, 1898,	2 per cent., $9,159 39 1½ per cent., 6,815 32	15,974 71
Number of accounts opened during the year ending Oct. 31, 1898,	74	
Number of accounts closed during the year ending Oct. 31, 1898,	85	
Total number of open accounts Oct. 31, 1898,	1,109	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,291 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		32,853 09
Number of same,	292	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		58,114 02
Number of same,	523	

Date of examination by commissioner: May 12.

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Federal Reserve Bank of St. Louis

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 57.

ALDEN L. BOYNTON, *President.* HARRIET E. BRIGHAM, *Assistant Treasurer.*
ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN L. BRIGHAM, LEWIS RICE,
CHAS. S. HENRY, F. E. COREY,
A. L. BOYNTON, B. C. HATHAWAY.

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.; 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$90,500 00	Deposits,	$811,504 49
Bank stock, as per schedule,	35,500 00	Guaranty fund,	42,700 00
Loans on bank stock,	12,200 00	Interest account,	15,305 58
Railroad bonds, as per schedule,	11,000 00	Profit and loss account,	11,247 68
Real estate by foreclosure,	67,934 87		
Loans on real estate,	597,514 53		
Loans on personal security,	17,566 25		
Loans to counties, cities or towns (notes),	30,000 00		
Deposits in banks, on interest,	13,160 23		
Expense account,	568 29		
Suspense account,	2,093 66		
Kimball Factory Stock,*	1,160 00		
Cash on hand,	1,559 92		
	$880,757 75		$880,757 75

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$5,000 00
First National Bank, Westborough,	4,048 59
First National Bank, Worcester,	4,111 64

Loans on Bank Stock, amount on each: —

50 shares First National Bank, Westborough,	$3,200 00
100 shares Home National Bank, Holyoke,	9,000 00*

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

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Federal Reserve Bank of St. Louis

Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, . .	$2,500	$2,687 50	$2,500 00
Town of Westborough, Mass., 4s, .	78,000	84,700 00	78,000 00
of Westborough, Mass., 5s, .	10,000	11,350 00	10,000 00
	$90,500	$98,737 50	$90,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Globe National Bank, Boston, .	$1,600	$1,600 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	844 00	800 00
20	N'l B'k of Redemption, Boston,	2,000	2,265 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,432 50	1,000 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,028 25	1,900 00
6	New England N'l B'k, Boston,	600	912 00	600 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,278 00	1,800 00
4	Grafton Nat'l Bank, Grafton, .	400	400 00	400 00
6	Hopkinton N'l B'k, Hopkinton,	600	600 00	600 00
50	First Nat'l B'k, Marlborough,	5,000	5,750 00	5,000 00
10	Millbury N'l Bank, Millbury, .	1,000	1,000 00	1,000 00
20	Northborough National Bank, Northborough, . . .	2,000	2,000 00	2,000 00
89	First N'l Bank, Westborough,	8,900	7,120 00	8,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,080 00	2,200 00
15	Quinsigamond National Bank, Worcester, ...	1,500	2,100 00	1,500 00
		$35,500	$38,919 75	$35,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$10,325 00	$10,000 00
Maine Central R.R. 5s, . . .	1,000	1,152 50	1,000 00
	$11,000	$11,477 50	$11,000 00

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Federal Reserve Bank of St. Louis

Westborough Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,048 59	2 per cent.	$10,000 00	4 per cent.	$55,450 00	5½ per cent.
4,111 64	2½ "	19,000 00	4½ "	421,103 25	6 "
10,000 00	3¾ "	146,727 53	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$67,934 87
Assessed value of the same,		94,620 26
Net income received from same during year ending Oct. 31, 1898,		1,436 34
Number of loans which are of an amount not exceeding $3,000 each,	313	
Aggregate amount of the same,		422,355 78
Total number of loans upon real estate,	353	
Amount of investments from which no income is received,		35,414 24
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		48,129 30
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, 1898,	2 per cent., $15,985 12 2 per cent., 15,884 06	31,869 18
Number of accounts opened during the year ending Oct. 31, 1898,	462	
Number of accounts closed during the year ending Oct. 31, 1898,	469	
Total number of open accounts Oct. 31, 1898,	3,053	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,824 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		128,792 38
Number of same,	2,783	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		179,628 03
Number of same,	2,377	
Date of examination by commissioner: March 28.		

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Federal Reserve Bank of St. Louis

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 Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$73,000 00	Deposits,	$1,363,482 51
Bank stock, as per schedule,	95,700 00	Guaranty fund,	67,163 56
Loans on bank stock,	2,250 00	Interest account,	27,926 88
Loans on railroad stock,	900 00	Profit and loss account,	8,341 17
Loans on real estate,	942,041 16	Bank liquidation account,	431 63
Loans on personal security,	287,079 19		
Loans to counties, cities or towns (notes),	11,400 00		
Loans on depositors' books,	2,610 00		
Deposits in banks, on interest,	20,000 00		
Deposits in banks, not on interest,	28,633 15		
Expense account,	714 29		
Cash on hand,	3,017 96		
	$1,467,345 75		$1,467,345 75

Cash on Deposit in Banks, amount in each:—

Pynchon National Bank, Springfield,	$10,000 00
First National Bank, Westfield,	38,633 15

Loans on Bank Stock, amount on each:—

10 shares First National Bank, Westfield,	$1,000 00
17 shares First National Bank, Westfield,	250 00
10 shares First National Bank, Adams,	1,000 00

Loans on Railroad Stock, amount on each:—

5 shares Boston & Albany R.R.,	$500 00
3 shares Boston & Albany R.R.,	400 00

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Federal Reserve Bank of St. Louis

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	$5,000	$5,625 00	$5,000 00
of Springfield, Mass., 7s, . .	1,000	1,120 00	1,000 00
Town of Westfield, Mass., 4s, . .	10,000	10,187 50	10,000 00
United States 4s, ...	57,000	63,270 00	57,000 00
	$73,000	$80,202 50	$73,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, .	$1,000	$1,250 00	$1,000 00
43	Atlas National Bank, Boston, .	4,300	4,687 00	4,300 00
25	N'l B'k of No. America, Boston,	2,500	2,556 25	2,500 00
96	N'l B'k of Redemption, Boston,	9,600	10,872 00	9,600 00
20	National Eagle Bank, Boston,	2,000	1,760 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	533 75	500 00
23	Suffolk National Bank, Boston,	2,300	2,438 00	2,300 00
250	City National Bank, Holyoke,	25,000	26,250 00	25,000 00
30	Hampshire County Nat'l B'k, Northampton, . . .	3,000	600 00	3,000 00
40	Berkshire Loan and Trust Company, Pittsfield, . .	4,000	5,120 00	4,000 00
52	Agawam N'l B'k, Springfield,	5,200	2,860 00	5,200 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	5,000 00
5	First Nat'l Bank, Springfield, .	500	560 00	500 00
206	First Nat'l Bank, Westfield, .	20,600	26,780 00	20,600 00
52	Hampden N'l Bank, Westfield,	5,200	7,800 00	5,200 00
50	First Nat'l Bank, Worcester, .	5,000	9,000 00	5,000 00
		$95,700	$110,317 00	$95,700 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	4 per cent.	$14,000 00	5½ per cent.	$12,450 00	6 per cent.
1,219,830 35	5 "				

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Federal Reserve Bank of St. Louis

Westfield Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	568	
Aggregate amount of the same,		$608,049 17
Total number of loans upon real estate,	562	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		67,468 38
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, 1898,	2 per cent., $25,811 74 2 per cent., 26,878 20	52,689 94
Number of accounts opened during the year ending Oct. 31, 1898,	624	
Number of accounts closed during the year ending Oct. 31, 1898,	530	
Total number of open accounts Oct. 31, 1898,	4,282	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,755 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		255,550 63
Number of same,	3,213	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		253,743 71
Number of same,	3,031	
Date of examination by commissioner: May 17.		

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Federal Reserve Bank of St. Louis

WEST NEWTON SAVINGS BANK — WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 21.

AUSTIN R. MITCHELL, *President.* JAMES H. NICKERSON, *Treasurer.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUSTIN R. MITCHELL, P. C. BRIDGHAM,
CHAS. A. POTTER, F. E. HUNTER,
E. P. HATCH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$25,500 00	Deposits,	$630,359 52
Bank stock, as per schedule,	12,398 00	Guaranty fund,	8,350 00
Loans on bank stock,	9,135 00	Interest account,	1,849 20
Railroad bonds, as per schedule,	77,000 00	Profit and loss account,	4,656 25
Real estate by foreclosure,	835 00	Bank liquidation account,	267 18
Loans on real estate,	417,401 88		
Loans on personal security,	76,110 00		
Loans on depositors' books,	30 00		
Deposit in bank, on interest,	23,657 38		
Expense account,	819 66		
Premium account,	2,138 75		
Cash on hand,	456 48		
	$645,482 15		$645,482 15

Cash on Deposit in Bank: —

First National Bank, West Newton,	$23,657 38

Loans on Bank Stock, amount on each: —

6 shares Blue Hill National Bank, Milton,	$535 00
10 shares First National Bank, West Newton,	800 00
95 shares First National Bank, West Newton,	5,000 00
4 shares Newton National Bank, Newton,	200 00
14 shares Freeman's National Bank, Boston,	1,100 00
24 shares First National Bank, Salem,	1,500 00

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Federal Reserve Bank of St. Louis

West Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s,	$3,000	$3,345 00	$3,000 00
of Medford, Mass., 4s,	4,000	4,360 00	4,000 00
of Newton, Mass., 5s,	2,000	2,247 50	2,000 00
of Newton, Mass., 6s,	1,000	1,171 25	1,000 00
of Waterbury, Conn., 4s,	6,000	6,000 00	6,000 00
Town of Lebanon, N. H., 4s,	4,000	4,180 00	4,000 00
of Littleton, N. H., 4s,	3,000	3,210 00	3,000 00
United States 3s,	2,500	2,625 00	2,500 00
	$25,500	$27,138 75	$25,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston,	$1,000	$780 00	$900 00
27	Boston Nat'l Bank, Boston,	2,700	2,679 75	2,658 00
10	Freeman's Nat'l Bank, Boston,	1,000	1,000 00	860 00
10	National City Bank, Boston,	–	50 00	–
7	Third National Bank, Boston,	700	624 75	630 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,850 00	2,850 00
10	Natick National Bank, Natick,	1,000	1,150 00	1,000 00
35	First N'l B'k, West Newton,	3,500	3,605 00	3,500 00
		$12,400	$12,739 50	$12,398 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$5,000	$5,387 50	$5,000 00
Boston & Lowell R.R. 4s,	2,000	2,175 00	2,000 00
Boston & Maine R.R. 4s,	5,000	5,575 00	5,000 00
Boston & Providence R.R. 4s,	1,000	1,095 00	1,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	3,000	3,420 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,400 00	5,000 00
Dexter & Piscataquis R.R. 4s,	8,000	8,520 00	8,000 00
Fitchburg R.R. 4s,	7,000	7,460 00	7,000 00
Fitchburg R.R. 4½s,	2,000	2,230 00	2,000 00
Fitchburg R.R. 5s,	6,000	6,382 50	6,000 00

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Federal Reserve Bank of St. Louis

West Newton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	$3,000	$3,150 00	$3,000 00
Maine Central R.R. 4½s,	6,000	6,615 00	6,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,700 00	5,000 00
Old Colony R.R. 4s,	9,000	9,985 00	9,000 00
Upper Coos R.R. 4s,	10,000	10,400 00	10,000 00
	$77,000	$83,495 00	$77,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,657 38	2 per cent.	$21,100 00	4½ per cent.	$157,304 92	5½ per cent.
2,500 00	3 "	245,231 51	5 "	48,540 45	6 "
28,000 00	4 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$835 00
Assessed value of the same,		1,000 00
Net income received from same during year ending Oct. 31, 1898,		20 00
Number of loans which are of an amount not exceeding $3,000 each,	162	
Aggregate amount of the same,		212,243 64
Total number of loans upon real estate,	199	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		29,640 66
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, 1898,	2 per cent., $9,964 25 2 per cent., 10,725 45	20,689 70
Number of accounts opened during the year ending Oct. 31, 1898,	604	
Number of accounts closed during the year ending Oct. 31, 1898,	449	
Total number of open accounts Oct. 31, 1898,	2,615	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,454 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		219,145 74
Number of same,	3,456	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		165,813 31
Number of same,	2,905	
Date of examination by commissioner: February 10.		

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Federal Reserve Bank of St. Louis

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 58.

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,
GEORGE H. BICKNELL, CHARLES P. HUNT,
FRANCIS H. COWING.

Open for business every business day, 1 to 5 P.M.; also Mondays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$85,000 00	Deposits,	$993,609 42
Bank stock, as per schedule,	36,636 00	Guaranty fund,	41,302 00
Loans on bank stock,	16,280 00	Profit and loss account,	33,345 88
Railroad bonds, as per schedule,	78,000 00	Bank liquidation account,	601 79
Boston Terminal Co. bonds,	50,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	18,953 00		
Loans on real estate,	626,317 00		
Loans on personal security,	123,020 00		
Loans on depositors' books,	100 00		
Deposit in bank, on interest,	22,785 77		
Furniture and fixtures,	500 00		
Cash on hand,	3,267 32		
	$1,068,859 09		$1,068,859 09

Cash on Deposit in Bank:—

Union National Bank, Weymouth,	$22,785 77

Loans on Bank Stock, amount on each:—

58 shares Neponset National Bank, Canton,	$5,000 00
5 shares National Mount Wollaston Bank, Quincy,	3,280 00
10 shares National Exchange Bank, Boston,	
20 shares First National Bank, South Weymouth,	
85 shares Fourth National Bank, Boston,	8,000 00

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Federal Reserve Bank of St. Louis

Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	$10,000	$10,200 00	$10,000 00*
of East Saginaw, Mich., 5s,	10,000	10,750 00	10,000 00
of Oshkosh, Wis., 4s,	15,000	16,162 50	15,000 00
Town of Weymouth, Mass., 4s,	40,000	42,400 00	40,000 00
County of Aroostook, Me., 4½s,	10,000	10,800 00	10,000 00*
	$85,000	$90,312 50	$85,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone Nat'l B'k, Boston,	$1,500	$1,170 00	$1,500 00
27	Boston National Bank, Boston,	2,700	2,679 75	2,700 00
10	Columbian N'l Bank, Boston,	1,000	970 00	1,000 00
8	Freeman's Nat'l Bank, Boston,	800	800 00	798 00
10	Market Nat'l Bank, Boston,	1,000	770 00	850 00
12	Merchants' N'l Bank, Boston,	1,200	1,860 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	4,550 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,297 50	3,000 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,938 75	6,500 00
2	National Revere Bank, Boston,	200	184 00	188 00
14	North National Bank, Boston,	1,400	1,428 00	1,400 00
40	Washington N'l Bank, Boston,	4,000	4,510 00	4,000 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
75	Union N'l Bank, Weymouth,	7,500	7,500 00	7,500 00
		$36,800	$38,908 00	$36,636 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,925 00	$10,000 00
Boston & Maine R.R. 4s,	10,000	10,800 00	10,000 00
Boston & Maine R.R. 4½s,	1,000	1,019 00	1,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,016 00	2,000 00

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Federal Reserve Bank of St. Louis

Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$10,000	$10,800 00	$10,000 00
Fitchburg R.R. 4½s,	2,000	2,117 00	2,000 00
Fitchburg R.R. 5s,	5,000	5,165 00	5,000 00
Grafton & Upton R.R. 4s,	10,000	10,200 00	10,000 00
Newport & Richford R.R. 5s,	3,000	3,300 00	3,000 00*
Penobscot Shore Line R.R. 4s,	10,000	10,325 00	10,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,450 00	10,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,200 00	5,000 00
	$78,000	$82,317 00	$78,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,785 77	2 per cent.	$18,280 00	4½ per cent.	$211,708 00	6 per cent.
10,000 00	3 "	277,574 00	5 "	2,650 00	6½ "
53,000 00	4 "	166,305 00	5½ "	1,300 00	7 "
24,900 00	4¼ "				

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, 1898,		120 37
Value, by books, of other real estate, held or owned by foreclosure or otherwise,		18,953 00
Assessed value of the same,		19,075 00
Number of loans which are of an amount not exceeding $3,000 each,	382	
Aggregate amount of the same,		439,187 00
Total number of loans upon real estate,	405	
Amount of investments from which no income is received,		3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		49,231 20
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, 1898,	2¼ per cent., $20,596 57 2¼ per cent., 21,171 66	41,768 23
Number of accounts opened during the year ending Oct. 31, 1898,	253	
Number of accounts closed during the year ending Oct. 31, 1898,	200	
Total number of open accounts Oct. 31, 1898,	2,504	

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Federal Reserve Bank of St. Louis

Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$2,396 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		119,548 44
Number of same,	1,539	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		115,786 52
Number of same,	1,563	

Date of examination by commissioner: February 7.

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Federal Reserve Bank of St. Louis

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 26.

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, H. H. DUDLEY,
A. J. THAYER, B. L. M. SMITH,
C. F. BAKER.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$30,000 00	Deposits,	$620,236 38
Bank stock, as per schedule,	94,215 50	Guaranty fund,	21,996 12
Loans on bank stock,	30,000 00	Interest account,	11,339 06
Railroad bonds, as per schedule,	147,222 00	Undivided earnings,	10,003 96
Boston Terminal Co. bonds,	8,000 00	Bank liquidation account,	1,325 70
Loans on real estate,	175,114 00		
Loans on personal security,	114,500 00		
Loans to counties, cities or towns (notes),	21,200 00		
Deposits in banks, on interest,	14,573 81		
Deposits in banks, not on interest,	6,902 08		
Expense account,	673 83		
New Bedford Spinning Co. stock,*	15,000 00		
Bennett Spinning Co. stock,*	7,500 00		
	$664,901 22		$664,901 22

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$14,573 81
Whitinsville National Bank, Whitinsville,	6,902 08

Loans on Bank Stock, amount on each: —

100 shares Broadway National Bank, Boston,	$10,000 00
230 shares Whitinsville National Bank, Whitinsville,	20,000 00

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Federal Reserve Bank of St. Louis

Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	$5,000	$5,700 00	$5,000 00
of Marlborough, Mass., 4s,	5,000	5,550 00	5,000 00
of New London, Conn., 4½s,	10,000	11,200 00	10,000 00
of Norwich, Conn., 5s,	1,000	1,120 00	1,000 00
of Peoria, Ill., 4½s,	4,000	4,325 00	4,000 00
County of Aroostook, Me., 4½s,	5,000	5,400 00	5,000 00*
	$30,000	$33,295 00	$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l B'k, Boston,	$3,900	$4,368 00	$5,640 00
30	Atlas National Bank, Boston,	3,000	3,270 00	3,790 00
13	Blackstone N'l Bank, Boston,	1,300	1,014 00	1,722 00
38	Boston National Bank, Boston,	3,800	3,771 50	4,570 00
20	Boylston National B'k, Boston,	2,000	2,420 00	2,990 00
16	Columbian Nat'l B'k, Boston,	1,600	1,552 00	2,220 00
10	Eliot National Bank, Boston,	1,000	1,300 00	1,160 00
30	Everett National Bank, Boston,	1,500	1,200 00	2,230 00
25	Faneuil Hall N'l Bank, Boston,	2,500	3,143 75	3,470 00
16	Freeman's Nat'l Bank, Boston,	1,600	1,600 00	1,858 50
30	Massachusetts N'l B'k, Boston,	3,000	2,250 00	3,760 00
42	Merchants' Nat'l B'k, Boston,	4,200	6,510 00	6,050 00
20	Mt. Vernon N'l Bank, Boston,	2,000	1,925 00	2,800 00
11	N'l Bank of Commerce, Boston,	1,100	1,160 50	1,330 00
90	National Bank of the Commonwealth, Boston,	9,000	13,050 00	11,040 00
30	N'l B'k of No. America, Boston,	3,000	3,067 50	3,280 00
50	N'l B'k of Redemption, Boston,	5,000	5,662 50	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,011 00	3,570 00
35	Nat'l Exchange Bank, Boston,	3,500	4,567 50	4,690 00
13	National Revere Bank, Boston,	1,300	1,196 00	2,360 00
10	National Union Bank, Boston,	1,000	1,332 50	1,370 00
13	National Webster B'k, Boston,	1,300	1,329 25	1,475 00
10	New England N'l B'k, Boston,	1,000	1,520 00	1,480 00
36	North National Bank, Boston,	3,600	3,672 00	4,770 00
7	Suffolk National Bank, Boston,	700	742 00	930 00
15	Millbury Nat'l B'k, Millbury,	1,500	1,500 00	1,800 00
16	Northborough National Bank, Northborough,	1,600	1,600 00	2,080 00
40	City Nat'l Bank, Worcester,	4,000	5,600 00	4,500 00
		$71,800	$84,335 00	$94,215 50

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Federal Reserve Bank of St. Louis

Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$7,000	$7,700 00	$6,922 00
Boston & Maine R.R. 4s,	10,000	11,225 00	10,000 00
Boston & Maine R.R. 4½s,	15,000	18,600 00	15,000 00
Boston & Providence R.R. 4s,	4,000	4,400 00	3,990 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,000 00
Fitchburg R.R. 4s,	34,000	35,490 00	33,830 00
Maine Central R.R. 4½s,	11,000	12,155 00	11,000 00
Maine Central R.R. 6s,	4,500	4,702 50	4,500 00
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Old Colony R.R. 4s,	14,000	15,750 00	13,980 00
Old Colony R.R. 4½s,	1,000	1,075 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,450 00	5,000 00
Upper Coos R.R. 4½s,	8,000	8,640 00	8,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$147,500	$164,827 50	$147,222 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,573 81	2 per cent.	$56,400 00	4½ per cent.	$2,500 00	5½ per cent.
100,800 00	4 "	126,676 00	5 "	16,938 00	6 "
37,500 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	45	
Aggregate amount of the same,		$71,814 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, 1898,		28,737 01
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, 1898,	1½ per cent., $9,527 86 1½ per cent., 9,242 86	18,770 72
Number of accounts opened during the year ending Oct. 31, 1898,	197	
Number of accounts closed during the year ending Oct. 31, 1898,	267	
Total number of open accounts Oct. 31, 1898,	1,811	

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Federal Reserve Bank of St. Louis

Whitinsville Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$1,327 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		82,609 03
Number of same,	1,363	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		144,812 51
Number of same,	1,340	

Date of examination by commissioner: January 10.

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Federal Reserve Bank of St. Louis

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 70.

GEORGE O. JENKINS, *President.* HORACE REED, *Treasurer.*
HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE O. JENKINS, CHARLES F. ALLEN,
RANDALL W. COOK, EDWARD KEATING,
LEONARD B. HATCH, ELMER W. NOYES,
ALBERT C. WHITMARSH.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.; also Thursdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$15,000 00	Deposits,	$524,438 43
Bank stock, as per schedule,	7,500 00	Guaranty fund,	7,844 54
Loan on bank stock,	10,000 00	Interest account,	6,115 01
Railroad bonds, as per schedule,	45,000 00	Profit and loss account,	4,417 82
Boston Terminal Co. bonds,	25,000 00		
Real estate by foreclosure,	15,339 33		
Loans on real estate,	274,050 91		
Loans on personal security,	55,877 00		
Loans to counties, cities or towns (notes),	58,000 00		
Loans on depositors' books,	75 00		
Deposits in banks, on interest,	35,072 10		
Expense account,	139 33		
Furniture and fixtures,	1,000 00		
Cash on hand,	762 13		
	$542,815 80		$542,815 80

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$25,711 62
Whitman National Bank, Whitman,	9,360 48

Loan on Bank Stock: —

120 shares Puritan Trust Company, Boston,	$10,000 00

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Federal Reserve Bank of St. Louis

Whitman Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 4s,	$5,000	$5,150 00	$5,000 00
of Oshkosh, Wis., 4s,	10,000	10,700 00	10,000 00
	$15,000	$15,850 00	$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington N'l Bank, Abington,	$500	$525 00	$500 00
10	Mercantile Trust Co., Boston,	1,000	1,050 00	1,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
10	First National B'k, 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	$8,285 00	$7,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$10,000	$11,300 00	$10,000 00
Dexter & Newport R R. 4s,	5,000	5,225 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,250 00	5,000 00
Grafton & Upton R.R 4s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4s,	5,000	5,600 00	5,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,250 00	5,000 00
Upper Coos R R. 4s,	10,000	10,000 00	10,000 00
	$45,000	$47,725 00	$45,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$35,072 10	2 per cent.	$10,000 00	4¼ per cent.	$38,700 00	5½ per cent.
8,000 00	3¾ "	10,000 00	4½ "	192,902 91	6 "
56,000 00	4 "	82,400 00	5 "		

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Federal Reserve Bank of St. Louis

Whitman Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$15,339 33
Assessed value of the same,		12,300 00
Net income received from same during year ending Oct. 31, 1898,		580 00
Number of loans which are of an amount not exceeding $3,000 each,	183	
Aggregate amount of the same,		197,452 91
Total number of loans upon real estate,	188	
Amount of investments from which no income is received,		4,768 73
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		25,581 02
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, 1898,	2 per cent., $8,952 64 2 per cent., 9,582 09	18,534 73
Number of accounts opened during the year ending Oct. 31, 1898,	450	
Number of accounts closed during the year ending Oct. 31, 1898,	278	
Total number of open accounts Oct. 31, 1898,	2,216	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,947 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		149,574 92
Number of same,	2,676	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		113,955 27
Number of same,	1,895	
Date of examination by commissioner: March 10.		

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Federal Reserve Bank of St. Louis

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 36.

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.; also Saturdays, 3 to 8 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$37,600 00	Deposits,	$865,419 16
Railroad bonds, as per schedule,	74,000 00	Guaranty fund,	5,180 23
Real estate by foreclosure,	8,266 82	Interest account,	20,019 92
Loans on real estate,	559,348 04	Profit and loss account,	1,746 27
Loans on personal security,	178,450 00	Due on mortgage loans,	12,800 00
Loans to counties, cities or towns (notes),	4,500 00		
Deposits in banks, on interest,	27,927 75		
Expense account,	5,163 57		
Premium account,	2,083 88		
Tax account,	603 47		
Furniture and fixtures account,	2,414 12		
Cash on hand,	4,807 93		
	$905,165 58		$905,165 58

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	$17,759 22
Puritan Trust Company, Boston,	5,130 28
Brockton National Bank, Brockton,	5,038 25

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Federal Reserve Bank of St. Louis

Wildey Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$10,900	$11,029 00	$10,900 00
of Chelsea, Mass., 4s,	3,000	3,086 00	3,000 00
of Gloucester, Mass., 4s,	1,000	1,015 00	1,000 00
of Malden, Mass., 4s,	5,000	5,147 00	5,000 00
of Sioux City, Iowa, 4½s,	6,000	6,360 00	6,000 00
of Youngstown, Ohio, 5s,	700	721 00	700 00
Town of Buckland, Mass., 4s,	11,000	11,247 00	11,000 00
	$37,600	$38,605 00	$37,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s,	$4,000	$4,180 00	$4,000 00
Fitchburg R.R. 4s,	19,000	20,007 00	19,000 00
Fitchburg R.R. 5s,	6,000	6,069 00	6,000 00
Maine Central R.R. 4s,	5,500	5,775 00	5,500 00
Maine Central R.R. 4½s,	1,000	1,095 00	1,000 00
Maine Central and European & No. American R.R. 4s,	1,000	1,050 00	1,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,425 00	10,000 00
Portland & Rumford Falls R.R. 4s,	15,000	15,825 00	15,000 00
Upper Coos R.R. 4s,	12,500	13,062 00	12,500 00
	$74,000	$77,488 00	$74,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$27,927 75	2 per cent.	$18,800 00	5½ per cent.	$1,000 00	7 per cent.
4,500 00	4 "	573,698 04	6 "	1,000 00	8 "
143,300 00	5 "				

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Federal Reserve Bank of St. Louis

Wildey Savings Bank — Continued.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$8,266 82
Assessed value of the same,		8,800 00
Net income received from same during year ending Oct. 31, 1898,		132 50
Number of loans which are of an amount not exceeding $3,000 each,	185	
Aggregate amount of the same,		337,627 04
Total number of loans upon real estate,	216	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		41,402 95
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, 1898,	2 per cent., $11,391 22 2 per cent., 13,443 79	24,835 01
Number of accounts opened during the year ending Oct. 31, 1898,	1,082	
Number of accounts closed during the year ending Oct. 31, 1898,	556	
Total number of open accounts Oct. 31, 1898,	2,472	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		10,186 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		405,114 00
Number of same,	4,730	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		223,464 14
Number of same,	3,283	

Date of examination by commissioner: March 15.

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Federal Reserve Bank of St. Louis

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.* CLARENCE M. SMITH, *Treasurer.*
CLARENCE M. SMITH, *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, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	$946 68	Deposits,	$94,516 96
Loans on real estate,	59,449 74	Guaranty fund,	804 30
Loans on personal security,	26,117 73	Interest account,	67 66
Loans to counties, cities or towns (notes),	7,500 00		
Deposit in bank, on interest,	1,315 01		
Cash on hand,	59 76		
	$95,388 92		$95,388 92

Cash on Deposit in Bank:—
Williamstown National Bank, Williamstown, ... $1,315 01

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	Williamstown National Bank, Williamstown,	$900	$1,017 00	$946 68

* Since resigned.

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Williamstown Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,315 01	2 per cent.	$12,700 00	5 per cent.	$80,367 47	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	66	
Aggregate amount of the same,		$52,940 40
Total number of loans upon real estate,	46	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		5,301 34
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, 1898,	2 per cent., $1,482 90 2 per cent., 1,687 07	3,169 97
Number of accounts opened during the year ending Oct. 31, 1898,	163	
Number of accounts closed during the year ending Oct. 31, 1898,	84	
Total number of open accounts Oct. 31, 1898,	464	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,779 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		51,177 76
Number of same,	735	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		32,295 65
Number of same,	508	

Date of examination by commissioner: April 13.

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WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 58.

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, GEORGE M. WHITNEY,
WILDER P. CLARK, WM. M. WHITNEY,
C. L. BEALS.

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

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$41,000 00	Deposits,	$1,437,608 48
Bank stock, as per schedule,	62,100 00	Guaranty fund,	70,554 80
Loan on bank stock,	300 00	Interest account,	94,435 88
Railroad bonds, as per schedule,	40,000 00		
Loans on real estate,	966,641 33		
Loans on personal security,	383,242 99		
Deposits in banks, on interest,	78,117 93		
Deposits in banks, not on interest,	20,840 29		
Cash on hand,	10,356 62		
	$1,602,599 16		$1,602,599 16

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$33,117 93
Wachusett National Bank, Fitchburg,	25,000 00
Leominster National Bank, Leominster,	20,000 00
First National Bank, Winchendon,	20,840 29

Loan on Bank Stock: —

10 shares First National Bank, Winchendon,	$300 00

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Federal Reserve Bank of St. Louis

Winchendon Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$10,000	$10,300 00	$10,000 00
of Indianapolis, Ind., 4s,	5,000	5,525 00	5,000 00
Town of Jaffrey, N. H., 4s,	1,000	1,000 00	1,000 00
United States 3s,	15,000	15,900 00	15,000 00
United States 4s,	10,000	12,775 00	10,000 00
	$41,000	$45,500 00	$41,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams,	$1,100	$1,375 00	$1,100 00
67	Eliot National Bank, Boston,	6,700	8,710 00	6,700 00
48	Faneuil Hall N'l Bank, Boston,	4,800	6,036 00	4,800 00
16	First National Bank, Boston,	1,600	3,120 00	1,600 00
100	Merchants' N'l Bank, Boston,	10,000	15,500 00	10,000 00
50	National Bank of the Commonwealth, Boston,	5,000	7,250 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	11,325 00	10,000 00
10	Fitchburg N'l Bank, 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	4,830 00	3,200 00
195	First N'l Bank, Winchendon,	19,500	27,300 00	10,300 00
		$72,300	$99,076 00	$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$10,000	$12,450 00	$10,000 00
Fitchburg R.R. 5s,	5,000	5,300 00	5,000 00
Bennington & Rutland R.R. 4½s,	25,000	28,750 00	25,000 00
	$40,000	$46,500 00	$40,000 00

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Federal Reserve Bank of St. Louis

Winchendon Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,117 93	2 per cent.	$19,000 00	4⅜ per cent.	$33,200 00	5½ per cent.
45,000 00	4 "	10,000 00	4⅞ "	25,000 00	5¾ "
5,000 00	4¼ "	817,624 67	5 "	320,124 27	6 "
97,735 38	4½ "	16,000 00	5¼ "	1,500 00	6¼ "
5,000 00	4⅝ "				

Number of loans which are of an amount not exceeding $3,000 each,	311	
Aggregate amount of the same,		$331,793 39
Total number of loans upon real estate,	452	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		74,636 01
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, 1898,	2½ per cent., $32,320 29 2 per cent., 26,917 98	59,238 27
Number of accounts opened during the year ending Oct. 31, 1898,	418	
Number of accounts closed during the year ending Oct. 31, 1898,	251	
Total number of open accounts Oct. 31, 1898,	3,388	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		2,460 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		182,785 61
Number of same,	1,870	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		152,535 12
Number of same,	1,763	
Date of examination by commissioner: April 21.		

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Federal Reserve Bank of St. Louis

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 29.

JAMES F. DWINELL, *President.** DAVID N. SKILLINGS, *Treasurer.*
N. T. APPOLONIO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. DWINELL,* SAMUEL B. WHITE,
STEPHEN THOMPSON, CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 to 7 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$78,177 92	Deposits,	$717,413 83
Bank stock, as per schedule,	36,679 25	Guaranty fund,	20,942 04
Railroad bonds, as per schedule,	57,523 75	Interest account,	5,998 05
Real estate (for banking purposes),	16,423 55	Premium account,	2,871 25
Loans on real estate,	419,825 00	Due on mortgages,	5,709 19
Loans on personal security,	120,980 46	Bank liquidation account,	375 25
Loans to counties, cities or towns (notes),	11,000 00		
Deposits in banks, on interest,	9,670 42		
Cash on hand,	3,029 26		
	$753,309 61		$753,309 61

Cash on Deposit in Banks, amount in each:—

Eliot National Bank, Boston,	$2,174 03
Middlesex County National Bank, Winchester,	7,496 39

* Died November 10, 1898.

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Federal Reserve Bank of St. Louis

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s,	$1,000	$1,117 50	$1,290 00
of Cleveland, Ohio, 4s,	1,000	1,010 00	1,007 50
of Kansas City, Mo., 4½s,	5,000	5,650 00	5,512 50
of Lawrence, Mass., 6s,	1,000	1,032 50	1,260 00
of Rockford, Ill, 4½s,	5,000	5,400 00	5,300 00
of Waltham, Mass., 4s,	6,000	6,465 00	6,157 50
Town of Franklin, N. H., 4s,	5,000	5,387 50	5,000 00
of North Easton, Mass., 4s,	2,000	2,090 00	2,018 67
of Putney, Vt., 4½s,	1,000	1,013 00	1,026 25
of Randolph, Mass., 4s,	1,000	1,087 50	1,027 50
of Rockland, Mass, 4s,	1,000	1,027 00	1,020 00
of Winchester, Mass., 4s,	39,000	41,040 00	39,908 00
County of Merrimack, N. H., 4s,	2,000	2,012 00	2,000 00
District of Columbia 5s,	5,000	5,137 50	5,650 00
	$75,000	$79,469 50	$78,177 92

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,120 00	$1,501 25
22	Atlas National Bank, Boston,	2,200	2,398 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	3,143 75	3,285 00
30	Globe National Bank, Boston,	3,000	3,000 00	3,330 00
4	Hamilton Nat'l Bank, Boston,	400	456 00	496 00
5	Howard National Bank, Boston,	500	486 25	618 75
15	Market Nat'l Bank, Boston,	1,500	1,155 00	1,245 00
50	Metropolitan N'l B'k, Boston,	5,000	4,550 00	5,100 00
17	N'l B'k of Commerce, Boston,	1,700	1,793 50	2,076 25
5	N'l B'k of No. America, Boston,	500	511 25	570 00
10	N'l B'k of Redemption, Boston,	1,000	1,132 50	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,432 50	1,290 00
13	National Eagle Bank, Boston,	1,300	1,144 00	1,472 25
15	Nat'l Exchange Bank, Boston,	1,500	1,957 50	1,923 75
20	National Union Bank, Boston,	2,000	2,665 00	2,876 25
11	State National Bank, Boston,	1,100	1,229 25	1,361 25
14	First National Bank, Woburn,	1,400	1,960 00	2,428 00
		$30,600	$34,034 50	$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	$16,630 00	$16,118 75
Boston & Maine R.R. 4s,	5,000	5,150 00	5,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,237 50
Fitchburg R.R. 4s,	5,000	5,132 50	5,137 50
Fitchburg R.R. 5s,	15,000	15,650 00	16,030 00
	$56,000	$58,762 50	$57,523 75

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,670 42	2 per cent.	$3,000 00	4¾ per cent.	$31,200 00	5½ per cent.
15,000 00	4 "	389,405 00	5 "	58,700 46	6 "
54,500 00	4½ "				

Amount invested in real estate for banking purposes,		$16,423 55
Estimated value of the same,		16,423 55
Assessed value of the same,		13,800 00
Number of loans which are of an amount not exceeding $3,000 each,	126	
Aggregate amount of the same,		186,077 40
Total number of loans upon real estate,	163	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		32,884 10
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, 1898,	2 per cent., $12,873 90 2 per cent., 13,217 31	26,091 21
Number of accounts opened during the year ending Oct. 31, 1898,	418	
Number of accounts closed during the year ending Oct. 31, 1898,	275	
Total number of open accounts Oct. 31, 1898,	2,453	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		1,751 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		148,260 22
Number of same,	2,907	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		136,222 29
Number of same,	2,157	

Date of examination by commissioner: March 16.

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Federal Reserve Bank of St. Louis

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 25.

BENJAMIN HINCKLEY, *President.* EDWARD E. THOMPSON, *Treasurer.*
EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PARKER L. CONVERSE, BENJAMIN HINCKLEY,
JOHN W. JOHNSON, JOHN WINN,
SQUIRE B. GODDARD, L. WALDO THOMPSON,
JOHN R. CARTER, WILLIAM BEGGS,
CHARLIE A. JONES.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$123,500 00	Deposits,	$1,492,555 98
Bank stock, as per schedule,	175,750 00	Guaranty fund,	46,965 60
Loan on bank stock,	1,100 00	Profit and loss account,	35,577 61
Railroad bonds, as per schedule,	108,000 00	Bank liquidation account,	1,521 33
Loan on railroad stock,	900 00		
Boston Terminal Co. bonds,	85,000 00		
Real estate (for banking purposes),	58,000 00		
Real estate by foreclosure,	4,712 24		
Loans on real estate,	753,373 00		
Loans on personal security,	134,000 00		
Loans to counties, cities or towns (notes),	84,533 68		
Loans on depositors' books,	674 00		
Deposits in banks, on interest,	44,706 25		
Cash on hand,	2,371 35		
	$1,576,620 52		$1,576,620 52

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Federal Reserve Bank of St. Louis

Woburn Five Cents Savings Bank — Continued.

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston,	$3,403 23
First National Bank, Woburn,	41,303 02

Loan on Bank Stock: —

50 shares Shawmut National Bank, Boston,	$1,100 00

Loan on Railroad Stock: —

6 shares Boston & Albany R.R.,	$900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	$10,000	$10,925 00	$10,000 00
of New York, N. Y., 6s,	20,000	21,600 00	20,000 00
of Woburn, Mass., 4s,	38,000	38,561 75	38,000 00
Town of Westfield, Mass., 4s,	9,000	9,552 50	9,000 00
of Winchester, Mass., 4s,	19,000	21,027 00	19,000 00
United States 5s,	25,000	28,062 50	27,500 00
	$121,000	$129,728 75	$123,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston,	$2,500	$2,800 00	$2,500 00
130	Atlas National Bank, Boston,	13,000	14,170 00	13,000 00
74	Blackstone N'l Bank, Boston,	7,400	5,772 00	7,400 00
30	Boston Nat'l Bank, Boston,	3,000	2,977 50	3,000 00
45	Eliot National Bank, Boston,	4,500	5,850 00	4,500 00
55	Faneuil Hall N'l Bank, Boston,	5,500	6,916 25	5,500 00
30	Freeman's N'l Bank, Boston,	3,000	3,000 00	3,000 00
35	Howard Nat'l Bank, Boston,	3,500	3,403 75	3,500 00
77	N'l B'k of Commerce, Boston,	7,700	8,123 50	7,700 00
46	N'l B'k of the Republic, Boston,	4,600	6,589 50	5,300 00
135	N'l Hide & Leather B'k, Boston,	13,500	14,411 25	13,500 00
96	National Revere Bank, Boston,	9,600	8,832 00	9,600 00
46	Nat'l Webster Bank, Boston,	4,600	4,703 50	4,600 00
115	New England N'l B'k, Boston,	11,500	17,480 00	15,750 00
21	Old Boston N'l Bank, Boston,	2,100	2,310 00	2,100 00
20	Second National Bank, Boston,	2,000	3,480 00	2,750 00
165	Shawmut Nat'l Bank, Boston,	16,500	20,130 00	17,750 00

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Federal Reserve Bank of St. Louis

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Continued.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
170	Shoe & Leather N'l B'k, Boston,	$17,000	$17,340 00	$17,000 00
30	State National Bank, Boston, .	3,000	3,352 50	3,000 00
34	Suffolk National Bank, Boston,	3,400	3,604 00	3,400 00
60	Third National Bank, Boston,	6,000	5,355 00	6,000 00
52	Tremont Nat'l Bank, Boston, .	5,200	3,692 00	5,200 00
144	First National Bank, Woburn,	14,400	20,160 00	19,700 00
		$163,500	$184,452 75	$175,750 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$15,000	$16,162 50	$15,000 00
Boston & Lowell R.R. 5s, . .	1,000	1,011 25	1,000 00
Concord & Montreal R.R. 4s, . .	40,000	43,700 00	40,000 00
Fitchburg R.R. 5s, ...	51,000	55,043 75	51,000 00
Old Colony R.R. 4½s, . . .	1,000	1,057 50	1,000 00
	$108,000	$113,975 05	$108,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,706 25	2 per cent.	$20,000 00	3⅞ per cent.	$10,200 00	5½ per cent.
15,000 00	3 "	141,000 00	4 "	125,407 00	6 "
11,000 00	3½ "	134,410 31	4½ "	700 00	7 "
25,000 00	3¾ "	491,763 37	5 "	100 00	8 "

Amount invested in real estate for banking purposes, ...	$58,000 00
Estimated value of the same, ...	60,000 00
Assessed value of the same, ...	55,000 00
Net income received from same during year ending Oct. 31, 1898, . .	1,334 97
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...	4,712 24
Assessed value of the same, ...	6,300 00
Number of loans which are of an amount not exceeding $3,000 each,	276
Aggregate amount of the same, ...	328,302 00
Total number of loans upon real estate, ...	332
Amount of investments from which no income is received, . . .	4,712 24

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Federal Reserve Bank of St. Louis

Woburn Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		$70,778 76
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, 1898,	1¾ per cent., $23,658 45 1¾ per cent., 24,213 85	47,872 30
Number of accounts opened during the year ending Oct. 31, 1898,	752	
Number of accounts closed during the year ending Oct. 31, 1898,	644	
Total number of open accounts Oct. 31, 1898,	5,899	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		5,585 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		303,576 06
Number of same,	6,145	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		326,959 71
Number of same,	5,952	
Date of examination by commissioner: April 14.		

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Federal Reserve Bank of St. Louis

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 130.

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, GEORGE E. FRANCIS,
EDWARD D. THAYER, Jr., LYMAN A. ELY,
SAMUEL B. WOODWARD.

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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$3,461,000 00	Deposits,	$14,785,001 52
Bank stock, as per schedule,	752,900 00	Guaranty fund,	740,000 00
Loans on bank stock,	10,700 00	Interest account,	247,979 51
Railroad bonds, as per schedule,	4,381,000 00	Reserve profits,	20,000 00
Loans on railroad stock,	6,000 00	Suspense,	454 88
Real estate by foreclosure,	27,250 34	Bank liquidation account,	9,736 01
Loans on real estate,	5,523,179 70		
Loans on personal security,	1,080,250 00		
Loans to counties, cities or towns (notes),	288,130 00		
Loans on depositors' books,	550 00		
Deposits in banks, on interest,	264,128 81		
Expense account,	2,515 50		
Cash on hand,	5,567 57		
	$15,803,171 92		$15,803,171 92

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$5,543 85
Wachusett National Bank, Fitchburg,	10,000 00
Millbury National Bank, Millbury,	20,000 00
Citizens' National Bank, Worcester,	40,000 00
City National Bank, Worcester,	40,000 00
First National Bank, Worcester,	40,000 00
Mechanics' National Bank, Worcester,	20,000 00
Quinsigamond National Bank, Worcester,	30,000 00
Worcester National Bank, Worcester,	58,584 96

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Federal Reserve Bank of St. Louis

Worcester County Institution for Savings, Worcester — Continued.

Loans on Bank Stock, amount on each: —

60 shares National Bank of the Commonwealth, Boston,	$5,000 00
40 shares Spencer National Bank, Spencer,	3,800 00
15 shares Millbury National Bank, Millbury,	900 00
15 shares Second National Bank, Norwich, Conn.,	1,000 00

Loans on Railroad Stock, amount on each: —

46 shares Boston & Albany R.R.,	$3,000 00
20 shares Boston & Albany R.R.,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	$100,000	$107,500 00	$100,000 00
of Boston, Mass., 4s,	291,000	321,850 00	291,000 00
of Boston, Mass., 5s,	225,000	254,220 00	225,000 00
of Boston, Mass., 6s,	28,000	31,200 00	28,000 00
of Brockton, Mass., 4s.,	76,500	81,775 00	76,500 00
of Columbus, Ohio, 4s,	90,000	92,990 00	90,000 00*
of Fall River, Mass., 4s,	80,000	83,775 00	80,000 00
of Fitchburg, Mass., 4s,	58,000	66,160 00	58,000 00
of Holyoke, Mass., 4s,	30,000	32,400 00	30,000 00
of Lynn, Mass., 4s,	200,000	218,200 00	200,000 00
of Lynn, Mass., 5s,	85,000	87,310 00	85,000 00
of Manchester, N. H., 4s,	8,000	8,600 00	8,000 00
of Manchester, N. H., 6s,	9,000	9,680 00	9,000 00
of Milwaukee, Wis., 5s,	67,500	76,950 00	67,500 00
of New Bedford, Mass., 4s,	127,000	138,260 00	127,000 00
of New Bedford, Mass., 6s,	5,000	5,265 00	5,000 00
of New London, Conn., 7s,	25,000	30,000 00	25,000 00
of Newton, Mass., 6s,	40,000	46,600 00	40,000 00
of Norwich, Conn., 5s,	14,000	16,050 00	14,000 00
of Providence, R. I., 4s,	49,000	56,105 00	49,000 00
of Providence, R. I., 4½s,	52,000	52,365 00	52,000 00
of Providence, R. I., 5s,	5,000	5,625 00	5,000 00
of Salem, Mass., 4s,	40,000	44,800 00	40,000 00
of Salem, Mass., 5s,	22,000	23,980 00	22,000 00
of Somerville, Mass., 4s,	28,000	28,630 00	28,000 00
of Worcester, Mass., 4s,	1,000,000	1,078,775 00	1,000,000 00
of Worcester, Mass., 5s,	26,000	28,860 00	26,000 00
Town of Abington, Mass., 4s,	80,000	85,600 00	80,000 00
of Cranston, R. I., 4s,	25,000	27,500 00	25,000 00
of Lincoln, R. I., 4s,	30,000	31,800 00	30,000 00
of Milton, Mass., 4s,	100,000	104,000 00	100,000 00
of Spencer, Mass., 4s,	25,000	26,625 00	25,000 00
of Westborough, Mass., 5s,	20,000	22,600 00	20,000 00
County of Rockingham, N. H., 4s,	50,000	52,500 00	50,000 00
United States 4s,	150,000	190,200 00	150,000 00
United States 5s,	200,000	225,000 00	200,000 00
	$3,461,000	$3,793,750 00	$3,461,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

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	$6,048 00	$5,400 00
375	Atlas National Bank, Boston, .	37,500	40,875 00	37,500 00
92	Blackstone Nat'l B'k, Boston, .	9,200	7,176 00	9,200 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,694 00	1,400 00
63	Columbian Nat'l Bank, Boston,	6,300	6,111 00	6,300 00
120	Continental Nat'l B'k, Boston,	12,000	14,400 00	12,000 00
121	Eliot National Bank, Boston, .	12,100	15,730 00	12,100 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,515 00	2,000 00
250	First National Bank, Boston, .	25,000	48,750 00	25,000 00
107	Freeman's Nat'l Bank, Boston,	10,700	10,700 00	10,700 00
31	Globe National Bank, Boston,	3,100	3,100 00	3,100 00
180	Hamilton Nat'l Bank, Boston, .	18,000	20,520 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,587 50	15,000 00
74	Market National Bank, Boston,	7,400	5,698 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	8,250 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	19,375 00	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	22,893 50	21,700 00
94	N'l B'k of No. America, Boston,	9,400	9,611 50	9,400 00
100	N'l B'k of Redemption, Boston,	10,000	11,325 00	10,000 00
210	N'l B'k of the Republic, Boston,	21,000	30,082 50	21,000 00
208	National City Bank, Boston, .	–	1,040 00	–
110	National Eagle Bank, Boston,	11,000	9,680 00	11,000 00
83	Nat'l Exchange Bank, Boston,	8,300	10,831 50	8,300 00
308	N'l Hide & Leather B'k, Boston,	30,800	32,879 00	30,800 00
250	National Revere Bank, Boston,	25,000	23,000 00	25,000 00
71	National Union Bank, Boston,	7,100	9,460 75	7,100 00
200	Nat'l Webster Bank, Boston, .	20,000	20,450 00	20,000 00
199	New England N'l B'k, Boston,	19,900	30,248 00	19,900 00
80	North National Bank, Boston,.	8,000	8,160 00	8,000 00
45	Old Boston Nat'l Bank, Boston,	4,500	4,950 00	4,500 00
352	Second National Bank, Boston,	35,200	61,248 00	35,200 00
173	Shawmut National B'k, Boston,	17,300	21,106 00	17,300 00
134	Shoe & Leather N'l B'k, Boston,	13,400	13,668 00	13,400 00
113	State National Bank, Boston, .	11,300	12,627 75	11,300 00
56	Suffolk National Bank, Boston,	5,600	5,936 00	5,600 00
100	Third National Bank, Boston,.	10,000	8,925 00	10,000 00
78	Tremont Nat'l Bank, Boston, .	7,800	5,538 00	7,800 00
200	Washington N'l Bank, Boston,	20,000	22,550 00	20,000 00
51	Fitchburg N'l Bank, Fitchburg,	5,100	7,395 00	5,100 00
60	Franklin County Nat'l Bank, Greenfield, ...	6,000	6,120 00	6,000 00
27	Leicester N'l Bank, Leicester,.	2,700	4,050 00	2,700 00
54	Millbury Nat'l Bank, Millbury,	5,400	5,670 00	5,400 00
20	Southbridge National Bank, Southbridge, ...	2,000	2,800 00	2,000 00
200	Third Nat'l Bank, Springfield,	20,000	44,000 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	840 00	800 00
300	Central N'l Bank, Worcester, .	30,000	39,000 00	30,000 00
250	Citizens' N'l Bank, Worcester,	25,000	33,750 00	25,000 00
300	City Nat'l Bank, Worcester, .	30,000	42,000 00	30,000 00

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Federal Reserve Bank of St. Louis

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Mechanics' N'l B'k, Worcester,	$15,000	$12,750 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	104,000 00	80,000 00
		$752,900	$938,715 00	$752,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$200,000	$214,600 00	$200,000 00
Boston & Albany R.R. 5s,	270,000	284,300 00	270,000 00
Boston, Clinton & Fitchburg R.R. 5s,	125,000	141,875 00	125,000 00
Boston & Lowell R R. 4s,	200,000	210,250 00	200,000 00
Boston & Lowell R R. 4½s,	30,000	31,350 00	30,000 00
Boston & Lowell R.R. 5s,	26,000	26,260 00	26,000 00
Boston & Maine R.R. 4s,	300,000	323,787 00	300,000 00
Boston & Maine R.R. 4½s,	230,000	289,800 00	230,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	100,000	111,000 00	100,000 00
Concord & Montreal R.R. 4s,	150,000	157,500 00	150,000 00
Concord & Montreal R.R. 6s,	10,000	12,200 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	106,000 00	100,000 00
Dexter & Newport R.R. 4s,	50,000	51,250 00	50,000 00
Eastern R.R. 6s,	364,000	418,600 00	364,000 00
Fitchburg R.R. 4s,	185,000	194,200 00	182,000 00
Fitchburg R.R. 4½s,	92,000	102,350 00	92,000 00
Fitchburg R R. 5s,	300,000	318,860 00	300,000 00
Maine Central R.R. 4s,	100,000	106,000 00	90,000 00
Maine Central R.R. 6s,	54,000	56,400 00	54,000 00
Maine Central R.R. 7s,	12,000	16,000 00	12,000 00
New Haven & Derby R.R. 6s,	30,000	30,500 00	30,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	110,000 00	100,000 00
Old Colony R.R. 4s,	600,000	640,250 00	600,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	221,000	259,675 00	221,000 00
Portland & Rumford Falls R.R. 4s,	100,000	106,000 00	100,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	140,000	175,000 00	140,000 00
Upper Coos R.R. 4½s,	50,000	57,500 00	50,000 00
Vermont & Massachusetts R.R. 5s,	100,000	105,350 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	155,000	167,400 00	155,000 00
	$4,394,000	$4,824,257 00	$4,381,000 00

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ederal Reserve Bank of St. Louis

Worcester County Institution for Savings, Worcester — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,543 85	2 per cent.	$650,150 00	4 per cent.	$128,000 00	4¾ per cent.
40,000 00	2½ "	26,000 00	4⅝ "	4,258,153 60	5 "
208,584 96	3 "	190,900 00	4⅓ "	50,825 00	5½ "
150,000 00	3¾ "	1,402,706 10	4½ "	37,075 00	6 "
25,000 00	3⅞ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$27,250 34
Assessed value of the same,		36,000 00
Net income received from same during year ending Oct. 31, 1898,		241 00
Number of loans which are of an amount not exceeding $3,000 each,	1,275	
Aggregate amount of the same,		1,953,350 00
Total number of loans upon real estate,	1,616	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		696,546 23
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, 1898,	2 per cent., $275,667 61 2 per cent., 281,594 00	557,261 61
Number of accounts opened during the year ending Oct. 31, 1898,	3,553	
Number of accounts closed during the year ending Oct. 31, 1898,	2,457	
Total number of open accounts Oct. 31, 1898,	31,333	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		25,468 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,789,334 21
Number of same,	24,738	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,837,795 80
Number of same,	23,938	
Date of examination by commissioners: December 1.		

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Federal Reserve Bank of St. Louis

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 Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$460,500 00	Deposits,	$6,930,769 91
Bank stock, as per schedule,	239,025 00	Guaranty fund,	250,000 00
Loan on bank stock,	950 00	Interest account,	116,461 85
Railroad bonds, as per schedule,	1,385,000 00	Bank liquidation account,	4,613 13
Loan on railroad stock,	1,000 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	3,538,266 00		
Loans on personal security,	1,239,034 00		
Loans to counties, cities or towns (notes),	2,000 00		
Loans on depositors' books,	800 00		
Deposits in banks, on interest,	237,265 89		
Expense account,	7,943 94		
Cash on hand,	40,060 06		
	$7,301,844 89		$7,301,844 89

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	$74,412 84
Mechanics' National Bank, Worcester,	76,949 26
Quinsigamond National Bank, Worcester,	85,903 79

Loan on Bank Stock:—

10 shares Quinsigamond National Bank, Worcester,	$950 00

Loan on Railroad Stock:—

10 shares Boston & Albany R.R.,	$1,000 00

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Federal Reserve Bank of St. Louis

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	$25,000	$27,125 00	$25,000 00
of Beverly, Mass., 4s,	7,000	7,472 00	7,000 00
of Boston, Mass., 4s,	5,000	5,000 00	5,000 00
of Chicago, Ill., 4s,	50,000	55,000 00	50,000 00
of Fitchburg, Mass., 4s,	25,000	25,750 00	25,000 00
of Holyoke, Mass., 4s,	50,000	52,000 00	50,000 00
of Marlborough, Mass., 4s,	18,000	19,260 00	18,000 00
of New London, Conn., 7s,	15,000	15,450 00	15,000 00
of Newton, Mass., 6s,	15,000	17,250 00	15,000 00
of Saginaw, Mich., 4s,	5,000	5,100 00	5,000 00
of Saginaw, Mich., 5s,	20,000	20,200 00	20,000 00
of Somerville, Mass., 4s,	25,000	25,210 00	25,000 00
of Springfield, Mass., 7s,	12,000	13,920 00	12,000 00
of Worcester, Mass., 4s,	25,000	26,125 00	25,000 00
Town of Lincoln, R. I., 4s,	25,000	25,650 00	25,000 00
County of Middlesex, Mass., 4s,	30,000	31,350 00	30,000 00
of Washington, Me., 4s,	25,000	26,187 00	25,000 00*
United States 3s,	3,500	3,675 00	3,500 00
United States 4s,	80,000	94,100 00	80,000 00
	$460,500	$495,824 00	$460,500 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	$5,450 00	$5,000 00
58	Blackstone Nat'l B'k, Boston,	5,800	4,524 00	5,800 00
122	Eliot National Bank, Boston,	12,200	15,860 00	12,200 00
67	First National Bank, Boston,	6,700	13,065 00	6,700 00
61	Fourth National Bank, Boston,	6,100	7,198 00	6,100 00
100	Globe National Bank, Boston,	10,000	10,000 00	10,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
100	Howard Nat'l Bank, Boston,	10,000	9,725 00	10,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
12	Market National Bank, Boston,	1,200	924 00	1,200 00
50	Merchants' N'l Bank, Boston,	5,000	7,750 00	5,000 00
44	N'l Bank of Commerce, Boston,	4,400	4,642 00	4,400 00
160	National Bank of the Commonwealth, Boston,	16,000	23,200 00	16,000 00
185	N'l B'k of No. America, Boston,	18,500	18,916 25	18,500 00
25	National City Bank, Boston,	–	125 00	125 00
100	National Eagle Bank, Boston,	10,000	8,800 00	10,000 00
164	N'l Hide & Leather B'k, Boston,	16,400	17,507 00	16,400 00

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Federal Reserve Bank of St. Louis

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
73	Nat'l Webster Bank, Boston, .	$7,300	$7,464 00	$7,300 00
8	North National Bank, Boston, .	800	816 00	800 00
50	Shawmut N'l Bank, Boston, .	5,000	6,100 00	5,000 00
63	Shoe & Leather N'l B'k, Boston,	6,300	6,426 00	6,300 00
50	State National Bank, Boston, .	5,000	5,587 50	5,000 00
16	Third National Bank, Boston, .	1,600	1,428 00	1,600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	4,500 00	2,500 00
10	Westminster N'l B'k, Gardner,	1,000	1,050 00	1,000 00
15	Leicester N'l Bank, Leicester, .	1,500	2,175 00	1,500 00
25	Leominster N'l B'k, Leominster,	2,500	2,875 00	2,500 00
53	Millbury N'l Bank, Millbury, .	5,300	5,300 00	5,300 00
55	Northborough National Bank, Northborough, . . .	5,500	5,500 00	5,500 00
12	Oxford Nat'l Bank, Oxford, .	1,200	1,860 00	1,200 00
50	Spencer Nat'l B'k, Spencer, .	5,000	6,250 00	5,000 00
70	Central N'l Bank, Worcester, .	7,000	9,100 00	7,000 00
7	Citizens' N'l Bank, Worcester,	700	945 00	700 00
200	City National B'k, Worcester,	20,000	28,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	5,440 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	2,600 00	2,000 00
		$238,900	$284,002 75	$239,025 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	$25,000	$28,250 00	$25,000 00
Boston & Albany R R. 4s, . .	125,000	135,000 00	125,000 00
Boston & Lowell R.R. 4s, . . .	125,000	133,500 00	125,000 00
Boston & Maine R.R. 4s, . . .	80,000	89,875 00	80,000 00
Boston & Maine R.R. 4½s, . .	40,000	49,600 00	40,000 00
Boston & Providence R.R. 4s, . .	50,000	55,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	35,000	39,250 00	35,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,800 00	10,000 00
Concord & Claremont R.R. 4½s, .	24,000	26,400 00	24,000 00
Concord & Montreal R.R. 4s, . .	70,000	75,600 00	70,000 00
Dexter & Newport R.R. 4s, . .	19,000	19,950 00	19,000 00
Dexter & Piscataquis R R. 4s, . .	10,000	10,600 00	10,000 00
Fitchburg R.R. 4s, ...	80,000	82,000 00	80,000 00
Fitchburg R.R. 5s, ...	18,000	18,450 00	18,000 00

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Federal Reserve Bank of St. Louis

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	$75,000	$79,500 00	$75,000 00
Maine Central and European & No. American R R. 4s,	30,000	32,850 00	30,000 00
Manchester & Lawrence R.R. 4s,	25,000	27,500 00	25,000 00
N. Y. & N. E. R.R. (terminal) 4s,	95,000	107,350 00	95,000 00
Old Colony R.R. 4s,	50,000	55,250 00	50,000 00
Penobscot Shore Line R R. 4s,	100,000	105,500 00	100,000 00
Peterboro' & Hillsboro' R.R. 4½s,	10,000	11,000 00	10,000 00
Portland & Ogdensburg R.R. 6s,	6,000	6,240 00	6,000 00
Portland & Rumford Falls R.R. 4s,	50,000	52,500 00	50,000 00
Sullivan County R.R. 4s,	25,000	26,500 00	25,000 00
Upper Coos R.R. 4s,	40,000	40,000 00	40,000 00
Upper Coos R R. 4½s,	8,000	8,640 00	8,000 00
Worcester, Nashua & Roch. R.R. 4s,	160,000	175,005 00	160,000 00
	$1,385,000	$1,502,110 00	$1,385,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$237,265 89	2½ per cent.	$233,000 00	4½ per cent.	$3,968,300 00	5 per cent.
109,950 00	4 "	115,200 00	4¾ "	27,600 00	6 "
328,000 00	4¼ "				

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, 1898,		7,639 20
Number of loans which are of an amount not exceeding $3,000 each,	865	
Aggregate amount of the same,		1,400,017 00
Total number of loans upon real estate,	1,160	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		320,007 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, 1898,	2 per cent., $124,125 34 2 per cent., 128,425 51	252,550 85
Number of accounts opened during the year ending Oct. 31, 1898,	3,250	
Number of accounts closed during the year ending Oct. 31, 1898,	1,996	
Total number of open accounts Oct. 31, 1898,	25,645	

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Federal Reserve Bank of St. Louis

Worcester Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		$17,021 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		1,225,194 75
Number of same,	24,108	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		1,044,338 86
Number of same,	16,559	

Date of examination by commissioner: September 16.

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Federal Reserve Bank of St. Louis

WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 94.

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,
ELI J. WHITTEMORE, A. B. R. SPRAGUE,
THOMAS 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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$191,000 00	Deposits,	$6,130,542 42
Bank stock, as per schedule,	571,613 19	Guaranty fund,	222,500 00
Railroad bonds, as per schedule,	580,000 00	Profit and loss account,	184,646 44
Real estate by foreclosure,	4,500 00	Due on real estate loans,	11,824 76
Loans on real estate,	3,391,541 74	Bank liquidation account,	9,151 00
Loans on personal security,	1,281,000 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	532,553 49		
Cash on hand,	6,156 20		
	$6,558,664 62		$6,558,664 62

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$149,455 93
Citizens' National Bank, Worcester,	53,340 60*
Mechanics' National Bank, Worcester,	99,830 39*
First National Bank, Worcester,	134,748 30*
Quinsigamond National Bank, Worcester,	95,178 27*

* Since reduced within the legal limit.

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Federal Reserve Bank of St. Louis

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 6s,	$12,000	$12,480 00	$12,000 00*
of Fitchburg, Mass., 4s,	50,000	56,000 00	50,000 00
of Holyoke, Mass., 4s,	25,000	27,000 00	25,000 00
of New London, Conn., 7s,	20,000	24,300 00	20,000 00
of Norwich, Conn., 5s,	5,000	5,725 00	5,000 00
of Providence, R. I., 4½s,	50,000	50,125 00	50,000 00
of Springfield, Mass., 7s,	4,000	4,740 00	4,000 00
Town of Spencer, Mass., 4s,	25,000	27,000 00	25,000 00
	$191,000	$207,370 00	$191,000 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	$3,584 00	$4,537 75
186	Atlas National Bank, Boston,	18,600	20,274 00	22,937 00
31	Blackstone Nat'l Bank, Boston,	3,100	2,418 00	3,672 00
128	Boston National Bank, Boston,	12,800	12,704 00	13,244 12
150	Boylston Nat'l Bank, Boston,	15,000	18,150 00	18,925 62
13	Central Nat'l Bank, Boston,	1,300	1,547 00	1,758 25
76	Columbian Nat'l Bank, Boston,	7,600	7,372 00	9,572 50
5	Continental N'l Bank, Boston,	500	600 00	608 75
210	Eliot National Bank, Boston,	21,000	27,300 00	25,262 00
63	Faneuil Hall Nat'l B'k, Boston,	6,300	7,922 25	8,868 75
62	Globe Nat'l Bank, Boston,	6,200	6,200 00	6,161 50
123	Hamilton Nat'l Bank, Boston,	12,300	14,022 00	15,279 12
118	Howard Nat'l Bank, Boston,	11,800	11,475 50	13,348 00
100	Market National Bank, Boston,	10,000	7,700 00	9,300 00
42	Massachusetts N'l B'k, Boston,	4,200	3,150 00	4,455 27
146	Merchants' N'l Bank, Boston,	14,600	22,630 00	20,289 75
7	Mt. Vernon N'l Bank, Boston,	700	673 75	966 75
200	N'l Bank of Commerce, Boston,	20,000	21,100 00	23,700 00
197	N'l B'k of Redemption, Boston,	19,700	22,310 25	25,270 50
109	N'l B'k of the Republic, Boston,	10,900	15,614 25	14,277 25
118	National City Bank, Boston,	–	590 00	826 00
207	N'l Hide & Leather B'k, Boston,	20,700	22,097 25	23,379 87
133	National Revere Bank, Boston,	13,300	12,236 00	14,265 00
94	Nat'l Union Bank, Boston,	9,400	12,525 50	13,305 00
62	New England N'l B'k, Boston,	6,200	9,424 00	8,260 25
255	North National Bank, Boston,	25,500	26,010 00	31,250 75
106	Old Boston Nat'l Bank, Boston,	10,600	11,660 00	12,713 75
50	Second National Bank, Boston,	5,000	8,700 00	7,700 00
174	Shawmut Nat'l Bank, Boston,	17,400	21,228 00	20,794 25

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Federal Reserve Bank of St. Louis

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	State National Bank, Boston, .	$12,200	$13,633 50	$15,088 75
158	Suffolk National Bank, Boston,	15,800	16,748 00	20,012 50
69	Tremont Nat'l Bank, Boston, .	6,900	4,899 00	8,454 00
68	Washington N'l Bank, Boston,	6,800	7,667 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin Nat'l Bank, Franklin,	5,100	5,865 00	5,715 00
20	Westminster N'l B'k, Gardner,	2,000	2,100 00	2,000 00
4	Leicester N'l Bank, Leicester,	400	580 00	476 00
37	Millbury N'l Bank, Millbury, .	3,700	3,700 00	7,245 00
23	Southbridge National Bank, Southbridge, . . .	2,300	3,220 00	2,580 00
20	City Nat'l Bank, Springfield, .	2,000	2,900 00	2,800 00
84	Central Nat'l Bank, Worcester,	8,400	10,920 00	9,167 50
142	Citizens' N'l Bank, Worcester,	14,200	19,170 00	18,375 00
180	City National B'k, Worcester,	18,000	25,200 00	18,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,160 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	36,890 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	12,350 00	10,222 00
		$484,900	$537,690 25	$571,613 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$54,000 00	$50,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,750 00	20,000 00
Boston & Maine R.R. 4½s, . .	75,000	93,375 00	75,000 00
Concord & Claremont R.R. 4½s, .	50,000	55,500 00	50,000 00
Fitchburg R.R. 4s, ...	66,000	68,540 00	66,000 00
Fitchburg R.R. 5s, ...	19,000	19,678 00	19,000 00
Maine Central R.R. 4s, . . .	50,000	53,000 00	50,000 00
Old Colony R.R. 4s, ...	50,000	56,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	75,000	96,750 00	75,000 00
Upper Coos R.R. 4½s, . . .	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	112,250 00	100,000 00
	$580,000	$657,593 00	$580,000 00

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Federal Reserve Bank of St. Louis

Worcester Mechanics' Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$149,455 93	2 per cent.	$320,000 00	4 per cent.	$3,308,791 74	5 per cent.
49,830 39	2½ "	25,000 00	4⅛ "	85,000 00	5½ "
333,267 17	3 "	410,500 00	4¼ "	45,000 00	5¾ "
25,000 00	3¾ "	418,100 00	4½ "	35,450 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$4,500 00
Assessed value of the same,		4,300 00
Number of loans which are of an amount not exceeding $3,000 each,	1,091	
Aggregate amount of the same,		1,650,545 46
Total number of loans upon real estate,	1,363	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		284,136 89
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, 1898,	2 per cent., $113,091 37 2 per cent., 116,802 73	229,894 10
Number of accounts opened during the year ending Oct. 31, 1898,	1,522	
Number of accounts closed during the year ending Oct. 31, 1898,	1,013	
Total number of open accounts Oct. 31, 1898,	9,837	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		15,526 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		935,487 03
Number of same,	6,401	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		877,928 53
Number of same,	7,675	
Date of examination by commissioners: December 1.		

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Federal Reserve Bank of St. Louis

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 56.

(Office vacant), *President.* HENRY A. WILLIS, *Treasurer.*
THOMAS F. GALLAGHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. D. GARFIELD, ELLIOT N. CHOATE,
ISAAC C. WRIGHT.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M.; Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$973,500 00	Deposits,	$4,309,270 27
Bank stock, as per schedule,	80,600 00	Guaranty fund,	156,500 00
Loans on bank stock,	13,100 00	Interest account,	91,209 35
Railroad bonds, as per schedule,	283,000 00	Profit and loss account,	72,075 49
Real estate by foreclosure,	11,362 74	Personal account,	77 54
Loans on real estate,	2,183,745 00		
Loans on personal security,	774,840 12		
Loans to counties, cities or towns (notes),	99,000 00		
Deposits in banks, on interest,	204,188 42		
Furniture and fixtures,	312 72		
Judgment allowed,	3,029 41		
Cash on hand,	2,454 24		
	$4,629,132 65		$4,629,132 65

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$125,286 48
Rollstone National Bank, Fitchburg,	78,901 94

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Worcester North Savings Institution, Fitchburg — Continued.

Loans on Bank Stock, amount on each: —

5 shares Rollstone National Bank, Fitchburg,	$500 00
2 shares Rollstone National Bank, Fitchburg,	200 00
4 shares Rollstone National Bank, Fitchburg,	400 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
20 shares Wachusett National Bank, Fitchburg,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$27,000	$27,242 50	$27,000 00
of Boston, Mass., 4s,	100,000	102,025 00	100,000 00
of Canton, Ohio, 5s,	29,000	30,090 00	29,000 00
of Chelsea, Mass., 4s,	25,000	25,375 00	25,000 00
of Cleveland, Ohio, 4s,	32,000	32,960 00	32,000 00
of Cleveland, Ohio, 5s,	18,000	19,170 00	18,000 00
of Dayton, Ohio, 4s,	25,000	25,562 50	25,000 00*
of Fall River, Mass., 4s,	30,000	30,900 00	30,000 00
of Fall River, Mass., 5s,	20,000	23,100 00	20,000 00
of Fitchburg, Mass, 4s,	100,000	106,250 00	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,990 00	25,000 00
of Holyoke, Mass., 4s,	25,000	26,375 00	25,000 00
of Indianapolis, Ind., 4s,	30,000	30,300 00	30,000 00
of Lewiston, Me., 5s,	10,000	12,200 00	10,000 00
of Lynn, Mass., 5s,	25,000	26,037 50	25,000 00
of Meriden, Conn., 4s,	25,000	25,875 00	25,000 00
of Milwaukee, Wis., 5s,	20,000	22,725 00	20,000 00
of Montpelier (Fire Dist), Vt., 4s,	12,000	12,270 00	12,000 00
of New Bedford, Mass., 6s,	20,000	21,725 00	20,000 00
of Norwich, Conn, 7s,	20,000	23,900 00	20,000 00
of Portland, Me., 6s,	10,000	12,150 00	10,000 00
of Providence, R. I., 5s,	50,000	56,250 00	54,000 00
of Saginaw, Mich, 4s,	10,000	10,400 00	10,000 00
of Saginaw, Mich., 5s,	18,000	18,330 00	18,000 00
of Somerville, Mass., 4s,	30,000	30,750 00	30,000 00
of Springfield, Ohio, 5s,	30,000	32,775 00	30,000 00
of Terre Haute, Ind, 4½s,	26,000	27,130 00	26,000 00
of Woburn, Mass., 4s,	20,000	20,225 00	20,000 00
Town of Danvers, Mass., 5s,	10,000	11,050 00	10,000 00
of Lincoln, R. I., 4s,	24,000	24,575 00	24,000 00
of Melrose, Mass., 4s,	25,000	27,125 00	25,000 00
of Needham, Mass, 4s,	15,000	15,311 25	15,000 00
County of Middlesex, Mass., 4s,	30,000	30,275 00	30,000 00
United States 5s,	50,000	56,500 00	53,500 00
	$966,000	$1,023,918 75	$973,500 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

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	$10,900 00	$10,000 00
33	Blackstone Nat'l Bank, Boston,	3,300	2,574 00	3,300 00
100	Boston National Bank, Boston,	10,000	9,925 00	10,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,750 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
100	National City Bank, Boston, .	–	500 00	–
50	National Eagle Bank, Boston,	5,000	4,400 00	5,000 00
33	National Webster B'k, Boston,	3,300	3,374 25	3,300 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,775 00	2,500 00
25	Fitchburg N'l B'k, Fitchburg,	2,500	3,625 00	3,500 00
200	Rollstone Nat'l B'k, Fitchburg,	20,000	29,000 00	28,000 00
		$71,600	$84,373 25	$80,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$20,000	$21,400 00	$20,000 00
Boston & Lowell R.R. 4s, . .	30,000	31,500 00	30,000 00
Fitchburg R.R. 4s, ...	110,000	115,000 00	110,000 00
Fitchburg R.R. 5s, ...	53,000	56,930 00	53,000 00
Maine Central R R. 4s, . . .	7,000	7,350 00	7,000 00
Maine Central R.R. 4½s, . . .	23,000	25,300 00	23,000 00
Vermont & Massachusetts R.R. 5s, .	40,000	42,200 00	40,000 00
	$283,000	$299,680 00	$283,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$204,188 42	2 per cent.	$465,990 12	4½ per cent.	$25,000 00	5¼ per cent.
50,000 00	3 "	93,850 00	4⅝ "	596,060 00	5½ "
360,000 00	4 "	1,378,500 00	5 "	37,285 00	6 "
64,000 00	4¼ "				

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Worcester North Savings Institution, Fitchburg — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$11,362 74
Assessed value of the same,		12,300 00
Net income received from same during year ending Oct. 31, 1898,		146 36
Number of loans which are of an amount not exceeding $3,000 each,	718	
Aggregate amount of the same,		946,045 00
Total number of loans upon real estate,	849	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898,		202,702 14
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, 1898,	2 per cent., $78,526 48 2 per cent., 81,017 76	159,544 24
Number of accounts opened during the year ending Oct. 31, 1898,	1,643	
Number of accounts closed during the year ending Oct. 31, 1898,	1,188	
Total number of open accounts Oct. 31, 1898,	10,313	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes),		9,116 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898,		728,010 19
Number of same,	8,457	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898,		629,437 64
Number of same,	7,284	

Date of examination by commissioner: September 23.

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Federal Reserve Bank of St. Louis

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 43.

O. B. PARKS, *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, 1898.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$71,000 00	Deposits,	$1,372,317 95
Loan on public funds,	15,000 00	Guaranty fund,	57,973 00
Bank stock, as per schedule,	21,650 00	Interest account,	424 54
Loans on bank stock,	12,425 00	Profit and loss account,	20,336 62
Railroad bonds, as per schedule,	63,750 00		
Boston Terminal Co. bonds,	30,000 00		
Loans on real estate,	872,406 50		
Loans on personal security,	248,690 00		
Loans to counties, cities or towns (notes),	8,200 00		
Loans on depositors' books,	800 00		
Deposits in banks, on interest,	83,491 61		
Deposits in banks, not on interest,	20,595 52		
Expense account,	1,054 95		
Cash on hand,	1,988 53		
	$1,451,052 11		$1,451,052 11

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	$5,000 00
First National Bank, Easthampton,	10,000 00
City National Bank, Holyoke,	5,000 00
Berkshire Loan and Trust Company, Pittsfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	43,491 61
Hampden National Bank, Westfield,	20,595 52

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Woronoco Savings Bank, Westfield — Continued.

Loan on Public Funds: —

$15,000 Town of Westfield 3½s,	$15,000 00

Loans on Bank Stock, amount on each: —

3 shares First National Bank, Westfield,	$300 00
1 share First National Bank, Westfield,	300 00
2 shares Hampden National Bank, Westfield,	
30 shares Hampden National Bank, Westfield,	1,500 00
10 shares Hampden National Bank, Westfield,	1,000 00
33 shares Hampden National Bank, Westfield,	3,300 00
5 shares Hampden National Bank, Westfield,	500 00
3 shares Hampden National Bank, Westfield,	300 00
4 shares First National Bank, Westfield,	400 00
25 shares Hampden National Bank, Westfield,	625 00
15 shares Hampden National Bank, Westfield,	1,500 00
10 shares First National Bank, Westfield,	500 00
2 shares Hampden National Bank, Westfield,	200 00
2 shares Hampden National Bank, Westfield,	200 00
15 shares Hampden National Bank, Westfield,	1,500 00
3 shares Hampden National Bank, Westfield,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s,	$15,000	$16,950 00	$15,000 00
of Peoria, Ill., 4s,	10,000	10,300 00	10,000 00
Town of Westfield, Mass., 4s,	15,000	15,243 75	15,000 00
United States 4s,	31,000	34,720 00	31,000 00
	$71,000	$77,213 75	$71,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire Co. National Bank, Northampton,	$5,000	$1,000 00	$1,250 00
12	Agawam N'l Bank, Springfield,	1,200	660 00	1,200 00
13	Chicopee N'l B'k, Springfield,	1,300	2,015 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,480 00	4,000 00
86	First Nat'l Bank, 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	$27,285 00	$21,650 00

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Federal Reserve Bank of St. Louis

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	$15,120 00	$14,000 00
Fitchburg R.R. 4s, ...	10,000	10,750 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, ...	15,000	17,550 00	15,000 00
Upper Coos R.R. 4s, ...	25,000	26,000 00	24,750 00
	$64,000	$69,420 00	$63,750 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,491 61	3 per cent.	$44,200 00	4 per cent.	$1,153,321 50	5 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	470	
Aggregate amount of the same, ...		$632,901 50
Total number of loans upon real estate, ...	458	
Amount of investments from which no income is received, ...		2,450 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1898, ...		65,893 95
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, 1898, . .	2 per cent., $24,822 75 2 per cent., 25,959 85	50,782 60
Number of accounts opened during the year ending Oct. 31, 1898, .	562	
Number of accounts closed during the year ending Oct. 31, 1898, .	356	
Total number of open accounts Oct. 31, 1898, ...	3,377	
Total expenses of the corporation for the year ending Oct. 31, 1898 (exclusive of taxes), ...		3,218 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1898, ...		249,745 74
Number of same, ...	2,703	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1898, ...		212,233 81
Number of same, ...	2,423	
Date of examination by commissioner: May 17.		

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Federal Reserve Bank of St. Louis

CONSOLIDATED BALANCE SHEET

October 31, 1898.

Assets.		Liabilities.	
Public funds,	$73,028,772 62	Deposits,	$488,642,923 92
Loans on public funds,	1,369,933 00	Guaranty fund,	21,092,796 85
Bank stock,	26,317,600 55	Earnings undivided,	9,729,803 27
Loans on bank stock,	1,795,514 24	Due on mortgage loans,	115,017 65
Railroad bonds,	57,775,744 32	Sundry liabilities,	50,990 10
Boston Terminal Company bonds,	8,373,761 88	Bank liquidation account,	368,093 35
Loans on railroad bonds,	455,650 00		
Loans on railroad stock,	601,511 00		
Real estate (for banking purposes),	4,335,797 96		
Real estate by foreclosure,	2,494,654 35		
Loans on real estate,	219,349,881 35		
Loans on personal security,	89,624,614 69		
Loans to counties, cities and towns (notes),	11,533,619 55		
Loans on depositors' books,	60,374 86		
Deposits in banks, on interest,	18,592,535 65		
Deposits in banks, not on interest,	581,955 10		
Expense account,	192,021 47		
Sundry stocks and bonds taken to secure indebtedness,	1,549,135 94		
Premium account,	222,877 75		
Furniture and fixtures,	69,795 14		
Sundry assets,*	182,665 24		
Cash on hand,	1,491,208 48		
	$519,999,625 14		$519,999,625 14

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1898, ... $22,669,103 40

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1898, 17,768,299 79

Average rate of ordinary dividends for the year ending Oct. 31, 1898, 3.98 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1898, none.

Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
4,	3 per cent.	161,	4 per cent.	5,	4¼ per cent.
7,	3½ "	1,	4⅛ "	5,	4½ "
2,	3¾ "				

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$129,905 36	0 per cent.	$3,659,353 87	3½ per cent.	$87,000 00	4⅝ per cent.
18,500 00	1 "	12,000 00	3.55 "	3,055,722 44	4¾ "
78,782 36	1½ "	65,000 00	3 6-10 "	260,000 00	4⅞ "
8,700 00	1¾ "	298,200 00	3 9-16 "	13,000 00	4 9-10 "
11,173,425 68	2 "	785,660 00	3⅝ "	137,748,083 82	5 "
100,000 00	2¼ "	12,944,697 91	3¾ "	4,800 00	5⅛ "
160,000 00	2 4-10 "	50,000 00	3 8-10 "	1,682,229 00	5¼ "
2,944,991 57	2½ "	4,882,000 00	3⅞ "	21,175,813 67	5½ "
300,000 00	2 7-10 "	55,000 00	3 9-10 "	10,000 00	5⅝ "
565,499 85	2¾ "	62,686,178 00	4 "	392,649 75	5¾ "
100,000 00	2.78 "	1,061,895 00	4⅛ "	27,494,088 48	6 "
50,000 00	2 8-10 "	30,450 00	4.24 "	35,500 00	6¼ "
2,897,601 06	3 "	75,000 00	4 15-64 "	141,250 00	6½ "
4,923 93	3.06 "	12,372,536 02	4¼ "	230,903 93	7 "
469,737 89	3¼ "	532,200 00	4⅜ "	22,810 00	7 3-10 "
40,000 00	3.35 "	5,000 00	4.48 "	3,350 00	7½ "
10,000 00	3⅜ "	32,397,493 97	4½ "	9,500 78	8 "
8,000 00	3 4-10 "	44,200 00	4 6-10 "	$343,383,634 34	

Number of loans which are of an amount not exceeding $3,000 each,	66,874	
Aggregate amount of the same,		$79,657,589 63
Total number of loans upon real estate,	77,168	
Number of accounts opened during the year ending Oct. 31, 1898,	182,856	
Number of accounts closed during the year ending Oct. 31, 1898,	153,148	
Total number of open accounts Oct. 31, 1898,	1,406,722	
Total amount of expenses for the year ending Oct. 31, 1898 (exclusive of taxes),		1,202,708 24
Number of deposits, not including dividends, received during the year ending Oct. 31, 1898,	1,246,565	
Aggregate amount of the same,		82,608,619 69
Number of withdrawals, including dividends, during the year ending Oct. 31, 1898,	1,117,292	
Aggregate amount of the same,		83,382,101 76

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Federal Reserve Bank of St. Louis

COMPARATIVE AGGREGATES.

	1897. One Hundred and Eighty-seven Banks.	1898. One Hundred and Eighty-five Banks.	Increase.	Decrease.
Number of open accounts,	1,384,329	1,406,722	22,393	-
Amount due depositors,	$473,919,094 27	$488,642,923 92	$14,723,829 65	-
Number of deposits (not including dividends),	1,248,203	1,246,565	-	1,638
Amount of same,	$82,814,012 78	$82,608,619 69	-	$205,393 09
Number of withdrawals (including dividends),	1,071,272	1,117,292	46,020	-
Amount of same,	$79,334,807 88	$83,382,101 76	$4,047,293 88	-
Number of accounts opened,	186,265	182,856	-	3,409
Number of accounts closed,	142,234	153,148	10,914	-
Profit and loss account,	$5,377,000 28	$5,304,067 96	-	$72,932 32
Interest account,	3,917,961 57	4,010,824 23	$92,862 66	-
Surplus account,	373,505 59	338,832 74	-	34,672 85
Premium account,	4,177 54	16,716 02	12,538 48	-
Rent account,	63,211 97	59,362 32	-	3,849 65
Due on mortgage loans,	125,959 04	115,017 65	-	10,941 39
Sundry liabilities,	48,214 79	50,990 10	2,775 31	-
Amount of guaranty fund,	20,144,809 93	21,092,796 85	947,986 92	-
Public funds,	71,221,777 60	73,028,772 62	1,806,995 02	-
Loans on public funds,	977,015 00	1,369,933 00	392,918 00	-
Bank stock,	28,251,471 59	26,317,600 55	-	1,933,871 04
Loans on bank stock,	1,916,920 43	1,795,514 24	-	121,406 19
Railroad bonds,	53,381,949 41	57,775,744 32	4,393,794 91	-
Boston Terminal Company bonds,	5,903,641 88	8,373,761 88	2,470,120 00	-
Loans on railroad bonds,	528,750 00	455,650 00	-	73,100 00
Loans on railroad stock,	702,740 00	601,511 00	-	101,229 00
Railroad notes,	100,000 00	-	-	100,000 00

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Real estate for banking purposes,	4,239,769 51	4,335,797 96	96,028 45	-
Real estate by foreclosure,	2,053,394 58	2,494,654 35	441,259 77	-
Assessed value of the same,	2,155,645 24	2,691,271 13	535,625 89	-
Loans on mortgage of real estate,	212,284,066 19	219,349,881 35	7,065,815 16	-
Loans on personal security,	93,056,758 57	89,624,614 69	-	3,432,143 88
Loans to counties, cities and towns,	9,837,652 71	11,533,619 55	1,695,966 84	-
Loans on depositors' books,	51,718 00	60,374 86	8,656 86	-
Expense account,	193,510 73	192,021 47	-	1,489 26
Stocks and bonds taken to secure indebtedness,	723,807 87	1,549,135 94	825,328 07	-
Premium account,	226,819 93	222,877 75	-	3,942 18
Furniture and fixtures,	72,699 69	69,795 14	-	2,904 55
Sundry assets,	172,012 07	182,665 24	10,653 17	-
Deposits in banks, on interest,	16,185,252 21	18,592,535 65	2,407,283 44	-
Deposits in banks, not on interest,	479,541 28	581,955 10	102,413 82	-
Cash on hand,	1,412,665 73	1,491,208 48	78,542 75	-
Aggregate amount of earnings,	22,604,490 84	22,669,103 40	64,612 56	-
Aggregate amount of ordinary dividends,	17,335,519 46	17,768,299 79	432,780 33	-
Average rate of ordinary dividends,	4.004 per cent.	3.98+ per cent.	-	.024+ per cent.
Number of loans not exceeding $3,000 each,	66,138	66,874	736	-
Amount of same,	$78,305,340 69	$79,657,589 63	$1,352,248 94	-
Total number of loans upon real estate,	75,645	77,168	1,523	-
Total expenses (exclusive of taxes),	$1,162,136 14	$1,202,708 24	$40,572 10	-

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TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1898, 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	
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 51	–	–	17,504 00	.0033
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	
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	–	–	27,017 00	.0029
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	
1857,	86	177,375	11,891	33,015,757 00	2,642,310 00	186 13	–	–	102,027 00	
1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	–	–	105,339 00	.0028
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	–	–	107,951 00	
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	.0027

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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	–	–	1,028,838 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
1896, ...	187	1,340,668	38,189	453,220,257 27	13,950,396 12	338 06	–	–	1,134,581 43	.00250
1897, ...	187	1,384,329	43,661	473,919,094 27	20,698,837 00	342 35	–	–	1,162,136 14	.00245
1898, ...	185	1,406,722	22,393	488,642,923 92	14,723,829 65	347 36	–	–	1,202,708 24	.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. E. PEABODY, *President.* E. A. COFFIN, *Treasurer.*
N. W. JORDAN, *Actuary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$10,000 00	Capital stock,	$1,000,000 00
City of Boston bonds,	102,875 00	Surplus fund,	500,000 00
Bank stocks,	62,244 38	Interest,	38,216 75
Railroad stocks,	88,793 62	Discount,	19,158 29
Railroad bonds,	375,003 66	Commissions and fees,	32,115 38
Miscellaneous bonds,	335,445 95	Earnings undivided,	6,400 00
Miscellaneous stocks,	16,100 00	Profit and loss,	50,000 00
Loans on real estate,	8,500 00	Deposits: —	
Loans to corporations,	924,201 22	Subject to check,	5,103,790 03
Time loans with collaterals,	1,965,914 36	For payment of coupons, dividends, etc.,	1,178,498 41
Demand loans with collaterals,	2,562,673 95	Certificates of deposit,	42,787 32
Notes of individuals or firms,	72,700 00	Certified checks,	228,467 70
Expense account,	23,581 16	Treasurer's checks,	144,578 05
Overdrafts,	430 91	Sinking funds, railroads,	607,115 70
Cash: —		Sinking funds, corporations,	14,262 61
In office,	56,304 56		
In banks,	2,360,621 47		
	$8,965,390 24		$8,965,390 24

Date of examination by commissioners: November 21, 22.

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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 2, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$104,000 00	Capital stock,	$400,000 00
Commonwealth of Massachusetts bonds,	60,000 00	Surplus fund,	50,000 00
City of Boston bonds,	48,000 00	Interest,	46,898 78
Loans to counties, cities and towns (notes),	182,032 58	Rents safe deposit vaults,	4,420 50
Railroad bonds,	115,000 00	Earnings undivided,	55,652 84
Miscellaneous bonds,	16,250 00	Deposits: —	
Real estate owned,	150,000 00	Subject to check,	3,108,250 35
Loans to corporations,	1,107,835 35	For payment of coupons, etc.,	4,710 00
Time loans with collaterals,	739,000 00	Certified checks,	2,570 41
Demand loans with collaterals,	261,312 00	Sinking funds, corporations,	5,132 35
Notes of individuals or firms,	210,000 00		
Expense account,	8,196 33		
Taxes paid,	4,847 08		
Cash: —			
In office,	78,051 30		
In banks,	593,110 59		
	$3,677,635 23		$3,677,635 23

Date of examination by commissioners: May 23, 24.

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BEACON TRUST COMPANY—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.* OLIVER M. DENNETT, *Treasurer.*
GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$10,000 00	Capital stock,	$300,000 00
Commonwealth of Massachusetts bonds,	27,000 00	Interest and discount,	16,249 89
Municipal bonds,	500 00	Commissions,	1,647 96
Miscellaneous bonds,	150 00	Earnings undivided,	35,000 00
Loans on real estate,	116,100 00	Profit and loss,	4,944 63
Loans to corporations,	140,124 93	Deposits: —	
Time loans with collaterals,	557,320 99	Subject to check,	1,046,363 78
Demand loans with collaterals,	283,296 10	Certificates of deposit,	88,998 60
Notes of individuals or firms,	39,727 34	Certified checks,	59,985 97
Expense account,	3,238 13	Dividends unpaid,	12 50
Taxes paid,	600 00		
Interest paid,	3,473 28		
Overdrafts,	62		
Exchange,	58 72		
Due from banks,	10,299 23		
Cash: —			
In office,	64,592 97		
In banks,	296,721 02		
	$1,553,203 33		$1,553,203 33

Date of examination by commissioners: October 20, 21.

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BERKSHIRE LOAN AND TRUST COMPANY—PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

C. W. KELLOGG, *President.* CHAS. W. SEAGER, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$15,000 00	Capital stock,	$100,000 00
Railroad bonds,	10,000 00	Surplus fund,	25,000 00
Miscellaneous bonds,	2,000 00	Earnings undivided,	12,817 43
Loans on real estate,	15,150 00	Deposits: —	
Loans to corporations,	78,127 36	Subject to check,	284,928 33
Time loans with collaterals,	97,393 71	Certificates of deposit,	84,828 48
Demand loans with collaterals,	22,956 52	Certified checks,	12 50
Notes of individuals or firms,	167,954 52	Treasurer's checks,	644 34
Furniture and fixtures,	5,083 45	Dividends unpaid,	12 50
Safe deposit vaults,	15,465 07	Due to banks,	26,473 55
Overdrafts,	209 84	Interest accrued on certificates of deposit,	1,178 83
Due from banks,	32,837 56		
Check books and stamps,	164 00		
Cash: —			
In office,	14,776 84		
In banks,	58,777 09		
	$535,895 96		$535,895 96

Trust Department.

Loans on real estate,	$13,530 00	Trust accounts,	$29,662 81
Cash on hand,	131 49	Income,	131 49
Real estate,	15,900 00		
Savings bank books,	232 81		
	$29,794 30		$29,794 30

Date of examination by commissioner: September 20.

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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 5, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$105,500 00	Capital stock,	$400,000 00
Loans to counties, cities and towns (notes),	4,000 00	Earnings undivided,	16,794 84
Railroad bonds,	46,550 00	Profit and loss,	94,932 31
Loans on real estate,	106,700 00	Deposits: —	
Loans to corporations,	1,191,871 32	Subject to check,	1,171,356 33
Time loans with collaterals,	31,975 00		
Demand loans with collaterals,	32,480 00		
Notes of individuals or firms,	57,787 70		
Cash: —			
In office,	40,219 46		
In banks,	66,000 00		
	$1,683,083 48		$1,683,083 48

Trust Department.

United States bonds,	$14,235 00	Trust accounts,	$35,000 00
Loans on real estate,	19,000 00		
Cash on hand,	1,765 00		
	$35,000 00		$35,000 00

Date of examination by commissioner: July 12.

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BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1867.

WILLIAM E. PUTNAM, *President.* GEORGE E. GOODSPEED, *Assistant Treasurer.*

BALANCE SHEET NOVEMBER 14, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$200,000 00	Capital stock,	$1,000,000 00
Commonwealth of Massachusetts bonds,	200,000 00	Surplus fund,	1,000,000 00
City of Boston bonds,	300,000 00	Profit and loss,	163,063 97
Other city bonds,	140,000 00	Income,	136,393 42
Railroad bonds,	575,000 00	Deposits: —	
Loans on real estate,	1,096,312 00	Subject to check,	8,936,677 13
Time loans with collaterals,	4,786,901 04	For payment of coupons, etc.,	58,449 44
Demand loans with collaterals,	1,719,832 18	Certificates of deposit,	39,605 00
Expense account,	40,354 15	Certified checks,	3,047 81
Cash: —		Special trusts,	289,632 02
In office,	394,381 54		
In banks,	2,174,087 88		
	$11,626,868 79		$11,626,868 79

Trust Department.

United States bonds,	$65,687 39	Trust accounts,	$5,411,637 84
City, county and town bonds,	34,380 00	Income,	26,836 78
Bank stocks,	88,694 65		
Railroad bonds,	462,388 71		
Railroad stocks,	774,921 79		
Loans on real estate,	2,710,363 10		
Notes with collaterals or sureties,	52,010 82		
Cash on hand,	45,567 43		
Water works bonds,	5,400 00		
Manufacturing stocks,	120,101 00		
Real estate, etc.,	775,118 41		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Gas light company stock,	7,960 00		
Deposits in savings banks,	10,408 82		
Sundry stocks and bonds,	220,472 50		
	$5,438,474 62		$5,438,474 62

Date of examination by commissioners: October 26-28.

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CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY — CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

NATHANIEL C. NASH, *President.* LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$10,850 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	25,000 00	Interest and discount,	7,024 48
City, county and town bonds,	5,084 50	Earnings undivided,	25,144 98
Loans to counties, cities and towns (notes),	36,000 00	Deposits: —	
Bank stocks,	5,785 00	Subject to check,	765,363 78
Railroad bonds,	8,675 00		
Miscellaneous bonds,	10,400 00		
Loans on real estate,	21,000 00		
Loans to corporations,	58,200 00		
Time loans with collaterals,	302,577 80		
Demand loans with collaterals,	171,120 00		
Notes of individuals or firms,	22,813 76		
Expense account,	2,777 01		
Taxes paid,	1,783 62		
Safe deposit vaults,	17,500 00		
Overdrafts,	38 13		
Cash: —			
In office,	35,469 49		
In banks,	162,458 93		
	$897,533 24		$897,533 24

Date of examination by commissioner: July 6, 7.

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COLUMBIA TRUST COMPANY — EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

JOHN H. SULLIVAN, *President.* ALFRED E. WELLINGTON, *Treasurer.*
WM. J. RAUSCH, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
City, county and town bonds,	$10,000 00	Capital stock,	$100,000 00
Miscellaneous stocks,	2,500 00	Surplus fund,	8,000 00
Loans on real estate,	69,350 00	Earnings undivided,	858 84
Loans to corporations,	1,000 00	Deposits: —	
Time loans with collaterals,	47,000 00	Subject to check,	282,420 63
Demand loans with collaterals,	15,180 00	Certificates of deposit,	2,231 99
Notes of individuals or firms,	162,381 84	Certified checks,	1,000 00
Demand loans,	9,746 00	Dividends unpaid,	2,000 00
Premium account,	300 00		
Taxes paid,	100 00		
Furniture and fixtures,	4,500 00		
Safe deposit vaults,	7,400 00		
Enterprise Co-operative Bank, 25 shares,	2,877 00		
Cash: —			
In office,	27,289 35		
In banks,	36,887 27		
	$396,511 46		$396,511 46

Date of examination by commissioners: October 13, 14.

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FITCHBURG LOAN, TRUST AND SAFETY DEPOSIT COMPANY—FITCHBURG.

Incorporated March 30, 1895. Commenced business Feb. 1, 1897.

H. G. GREENE, *President.* A. A. HOWE, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$2,200 00	Capital stock,	$100,000 00
Miscellaneous stocks,	963 50	Interest and discount,	2,966 87
Loans on real estate,	20,000 00	Earnings undivided,	114 16
Loans to corporations,	900 00	Deposits: —	
Time loans with collaterals,	13,933 00	Subject to check,	38,117 38
Demand loans with collaterals,	6,000 00	Certificates of deposit,	5,740 70
Notes of individuals or firms,	52,968 67		
Expense account,	2,948 82		
Taxes paid,	1,526 00		
Interest paid,	666 93		
Furniture and fixtures,	4,408 65		
Safe deposit vaults,	20,000 00		
Cash: —			
In office,	6,168 32		
In banks,	14,255 22		
	$146,939 11		$146,939 11

Date of examination by commissioner: October 17.

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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, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$19,900 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	26,000 00	Surplus fund,	25,000 00
City, county and town bonds,	25,300 00	Interest,	7,419 78
Bank stocks,	14,012 85	Discount,	7,530 85
Railroad bonds,	6,000 00	Profit and loss,	13,417 21
Miscellaneous bonds,	80,319 68	Deposits: —	
Miscellaneous stocks,	15,272 07	Subject to withdrawal on ten days,	886,694 40
Loans on real estate,	263,469 67	For payment of coupons, etc.,	216 00
Loans to corporations,	127,220 00	Certificates of deposit,	16,000 00
Time loans with collaterals,	215,387 00	Box rent,	90 75
Notes of individuals or firms,	158,885 85		
Expense account,	1,157 08		
Premium account,	3,784 73		
Taxes paid,	264 00		
Interest paid,	3,200 54		
Safe deposit boxes,	1,200 00		
Cash: —			
In office,	2,921 46		
In banks,	92,074 06		
	$1,056,368 99		$1,056,368 99

Date of examination by commissioner: February 8.

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HAMPDEN LOAN AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

WILLIAM H. HAILE, *President.* WILLIAM G. McINTYRE, *Treasurer.*

BALANCE SHEET NOVEMBER 1, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$12,000 00	Capital stock,	$100,000 00
Miscellaneous bonds,	11,000 00	Interest,	3,841 01
Miscellaneous stocks,	6,710 00	Discount,	11,396 94
Loans on real estate,	6,800 00	Commissions,	357 69
Loans to corporations,	241,670 15	Earnings undivided,	12,725 03
Time loans with collaterals,	56,402 05	Reserve for taxes,	200 00
Demand loans with collaterals,	90,219 72	Deposits: —	
Notes of individuals or firms,	353,446 67	Subject to check,	463,038 86
Expense account,	4,147 96	For payment of coupons, etc.,	370 25
Premium account,	1,285 00	Certificates of deposit,	454,125 83
Taxes paid,	730 35	Certified checks,	101 00
Interest paid,	6,155 56	Treasurer's checks,	14,326 63
Furniture and fixtures,	32,375 00	Collections,	1,421 43
Overdrafts,	1,187 23		
Revenue stamps,	1,100 00		
Kansas City, Mo., special warrants,	20,368 00		
Collection accounts,	6,750 68		
Cash: —			
In office,	60,176 64		
In banks,	149,379 66		
	$1,061,904 67		$1,061,904 67

Trust Department.

Corporation bonds,	$14,000 00	Trust accounts,	$138,569 50
Bank stocks,	1,300 00	Income,	630 87
Street railway stocks,	500 00		
Railroad stocks,	8,025 00		
Real estate,	3,300 00		
Loans on real estate,	11,100 00		
Miscellaneous securities,	68,398 60		
Cash on hand and in banks,	11,476 77		
Westfield Gas Light Company stock,	3,000 00		
Westfield Power Company stock,	3,800 00		
United States Whip Company preferred stock,	800 00		
American Express Company stock,	500 00		
Phelps Publishing Company stock,	13,000 00		
	$139,200 37		$139,200 37

Date of examination by commissioners: October 11.

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HAVERHILL SAFE DEPOSIT AND TRUST COMPANY — HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

JOHN A. GALE, *President.* C. L. TILTON, *Treasurer.*
MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$20,000 00	Capital stock,	$200,000 00
Miscellaneous bonds,	6,000 00	Surplus fund,	20,000 00
Miscellaneous stocks,	898 74	Interest,	2,045 91
Loans on real estate,	86,164 18	Discount,	5,791 56
Real estate owned,	27,652 67	Profit and loss,	1,031 25
Loans to corporations,	79,651 91	Deposits: —	
Time loans with collaterals,	294,277 82	For payment of coupons, etc.,	439 88
Demand loans with collaterals,	18,285 02	Certificates of deposit,	202 00
Notes of individuals or firms,	66,385 06	Payable on demand or within ten days on presentation of book,	425,821 61
Expense account,	1,119 79	Rentals,	581 00
Premium account,	421 50	Box rentals,	186 75
Taxes paid,	984 82	Exchange,	10
Interest paid,	3,095 61	Trustee account, Platt bonds,	3,034 43
Furniture and fixtures,	2,000 00	Special trust,	6,500 00
Safe deposit vaults,	8,000 00		
Demand loan,	4,127 36		
Cash: —			
In office,	4,196 74		
In banks,	42,373 27		
	$665,634 49		$665,634 49

Date of examination by commissioner: July 5.

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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, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$737,000 00	Capital stock,	$1,000,000 00
State bonds,	22,000 00	Surplus fund,	1,500,000 00
City, county and town bonds,	23,000 00	Interest,	19,668 11
Bank stocks,	12,000 00	Discount,	104,696 25
Railroad stocks,	104,000 00	Commissions,	2,282 69
Railroad bonds,	651,500 00	Earnings undivided,	40,186 12
Miscellaneous bonds,	240,000 00	Profit and loss,	56,289 20
Miscellaneous stocks,	493,520 00	Deposits: —	
Loans on real estate,	692,576 92	Subject to check,	9,540,193 40
Real estate owned,	500,000 00	For payment of coupons, etc.,	46,454 56
Loans to corporations,	2,720,118 41	Certificates of deposit,	157,777 87
Time loans with collaterals,	1,518,169 76	Sinking funds, corporations,	610,985 75
Demand loans with collaterals,	846,196 70		
Notes of individuals or firms,	1,578,711 70		
Expense account,	18,477 39		
Taxes paid,	4,616 00		
Interest paid,	10,350 16		
Safe deposit vaults,	50,000 00		
Sinking fund bonds (special trust),	559,518 05		
1,024 shares International Trust Company stock held for distribution under by-laws,	175,980 00		
Cash: —			
In office,	231,099 95		
In banks,	1,889,698 91		
	$13,078,533 95		$13,078,533 95

Trust Department.

United States bonds,	$6,289 00	Trust accounts,	$2,379,908 07
City, county and town bonds,	160,481 70	Income,	7,968 36
Bank stocks,	27,970 88		
Railroad bonds,	695,030 59		
Railroad stocks,	48,518 69		
Loans on real estate,	7,700 00		
Cash on hand,	9,439 80		
Miscellaneous stocks and bonds,	1,390,766 77		
Endowments and bequests,	10,300 00		
Real estate,	31,379 00		
	$2,387,876 43		$2,387,876 43

Date of examination by commissioners: December 14–16.

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LOWELL TRUST COMPANY — LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*
GEORGE M. HARRIGAN, *Actuary.*
GEORGE T. SHELDON, *Treasurer.*
JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Railroad stocks,	$36,000 00	Capital stock,	$125,000 00
Railroad bonds,	15,180 00	Surplus fund,	25,000 00
Miscellaneous bonds,	62,157 41	Interest and discount,	3,943 05
Miscellaneous stocks,	44,000 00	Profit and loss,	3,606 27
Loans on real estate,	30,545 00	Deposits: —	
Real estate owned,	1,351 28	Subject to check,	492,058 06
Loans to corporations,	108,696 95	Time deposits,	62,409 61
Time loans with collaterals,	77,409 50	Certificates of deposit,	212 00
Demand loans with collaterals,	94,759 00	Dividends unpaid,	138 00
Notes of individuals or firms,	110,514 13		
Expense account,	2,175 83		
Taxes paid,	300 00		
Furniture and fixtures,	4,702 40		
Revenue stamps,	130 10		
Cash: —			
In office,	24,582 61		
In banks,	99,862 78		
	$712,366 99		$712,366 99

Date of examination by commissioners: June 20, 21.

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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, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$15,000 00	Capital stock,	$100,000 00
Loans to counties, cities and towns (notes),	10,000 00	Surplus fund,	90,000 00
Bank stocks,	12,574 00	Profit and loss,	8,279 90
Railroad bonds,	66,590 00	Deposits,	1,101,633 76
Miscellaneous bonds,	100 00		
Loans on real estate,	53,525 00		
Real estate owned,	31,612 68		
Loans to corporations,	215,357 70		
Time loans with collaterals,	154,994 74		
Demand loans with collaterals,	38,475 00		
Notes of individuals or firms,	482,411 08		
Premium account,	1,237 50		
Safe deposit vaults and fixtures,	21,806 85		
Cash: —			
In office,	38,766 99		
In banks,	157,462 12		
	$1,299,913 66		$1,299,913 66

Date of examination by commissioner: May 5.

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MALDEN TRUST COMPANY—MALDEN.

Incorporated June 3, 1896. Commenced business Dec. 1, 1896.

W. B. Ferguson, *President.* Frank R. Sircom, *Treasurer and Secretary.*

Balance Sheet October 31, 1898.

Assets.		Liabilities.	
United States bonds,	$15,000 00	Capital stock,	$100,000 00
Miscellaneous bonds,	19,000 00	Interest and discount,	1,421 60
Loans on real estate,	500 00	Commissions and rents,	89 27
Loans to corporations,	108,000 00	Profit and loss,	16,819 21
Time loans with collaterals,	95,424 00	Deposits: —	
Demand loans with collaterals,	24,265 00	Subject to check,	311,834 21
Notes of individuals or firms,	106,503 99	Certificates of deposit,	17,078 00
Expense account,	336 24	Certified checks,	442 50
Interest paid,	442 85	Reserve for taxes,	1,000 00
Furniture and fixtures,	3,000 00		
Safe deposit vaults,	10,000 00		
Overdrafts,	1 34		
Revenue stamps,	164 66		
Cash: —			
In office,	11,892 22		
In banks,	54,154 49		
	$448,684 79		$448,684 79

Date of examination by commissioner: May 27.

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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, 1898.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$10,000 00	Capital stock,	$100,000 00
Miscellaneous stocks,	14,750 00	Discount,	2,056 03
Loans to corporations,	58,675 49	Commissions,	235 04
Demand loans with collaterals,	30,315 00	Earnings undivided,	3,206 13
Notes of individuals or firms,	18,663 31	Deposits: —	
Expense account,	1,242 11	Subject to check,	46,289 33
Furniture and fixtures,	1,000 00	Certificates of deposit,	17,202 26
Brown, Shipley & Co., London,	336 37	Treasurer's checks,	189 97
Internal revenue tax,	206 41	Due to banks,	2,882 15
Cash: —		Reserve for taxes,	750 00
In office,	5,594 92		
In banks,	32,027 30		
	$172,810 91		$172,810 91

Date of examination by commissioner: October 12.

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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, 1898.

ASSETS.		LIABILITIES.	
Mortgages,	$10,855,840 73	Capital stock,	$500,000 00
Collateral and personal loans,	10,241,193 71	Surplus fund,	122,732 64
Railroad bonds and notes,	2,244,850 00	Interest,	1,197,600 56†
Railroad stocks,	511,200 00	Deposits,	22,452,953 78
Bank stocks,	99,688 03	Annuities on lives,	1,077,928 84
Real estate,	600,000 00	Mortgage guarantee fund,	62,985 58
Expense account,	23,403 82		
Cash: —			
In banks,	838,025 11		
	$25,414,201 40*		$25,414,201 40

Date of examination by commissioners: December 22.

* Also 64 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 receivable by this company, and the accumulations of which are included in the sum above named.

† Of this sum, about $875,000 is the accrued interest, which is to be devoted to the payment of interest to depositors and to payments to life annuitants.

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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, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$56,457 59	Capital stock,	$1,000,000 00
Railroad bonds,	155,727 50	Surplus fund,	200,000 00
Miscellaneous bonds,	153,836 53	Earnings undivided,	42,420 32
Miscellaneous stocks,	117,492 27	Profit and loss,	10,070 27
Loans to corporations,	678,778 28	Deposits: —	
Time loans with collaterals,	1,718,958 23	Subject to check,	2,216,326 85
Demand loans with collaterals,	242,893 05	For payment of coupons, etc.,	26,918 25
Notes of individuals or firms,	229,813 43	Certificates of deposit,	271,564 96
Expense account,	8,901 56	Certified checks,	1,666 13
Internal revenue stamps,	309 23	Sinking funds, corporations,	30,588 93
Cash: —		Taxes,	3,815 00
In office,	50,863 31		
In banks,	389,339 73		
	$3,803,370 71		$3,803,370 71

Date of examination by commissioners: December 6.

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MATTAPAN DEPOSIT AND TRUST COMPANY—SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President.* WILLIAM S. FRETCH, Jr., *Secretary.*
GEORGE A. TYLER, *Actuary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$5,000 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	15,000 00	Surplus fund,	20,000 00
City, county and town bonds,	11,380 00	Interest,	19,359 70
Other municipal bonds,	11,090 00	Profit and loss,	7,547 65
Loans to counties, cities and towns (notes),	42,500 00	Deposits: —	
Railroad bonds,	9,575 00	Subject to check,	644,943 23
Miscellaneous bonds,	9,120 00	Certificates of deposit,	20,460 50
Loans on real estate,	48,050 00	Dividends unpaid,	2 00
Loans to corporations,	19,000 00		
Time loans with collaterals,	227,738 17		
Demand loans with collaterals,	127,940 00		
Notes of individuals or firms,	176,396 91		
Expense account,	8,883 78		
Cash: —			
In office,	43,113 67		
In banks,	57,525 55		
	$812,313 08		$812,313 08

Date of examination by commissioner: October 13, 14.

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MERCANTILE TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

JOSIAH Q. BENNETT, *President.* JOHN E. GILCREAST, *Treasurer.*
FRED'K T. MONROE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$36,000 00	Capital stock,	$250,000 00
Bonds of city of Boston and other city and town bonds,	8,600 00	Earnings undivided,	40,225 29
Other municipal bonds,	13,500 00	Deposits: —	
Loans to counties, cities and towns (notes),	5,000 00	Subject to check,	2,007,902 15
Railroad bonds,	29,895 00	Certificates of deposit,	16,247 29
Miscellaneous bonds,	61,325 00	Certified checks,	22,834 07
Loans on real estate,	98,750 00	Treasurer's checks,	18,276 87
Loans to corporations,	261,614 26		
Time loans with collaterals,	450,800 96		
Demand loans with collaterals,	419,397 90		
Notes of individuals or firms,	348,583 14		
Expense account,	10,644 67		
Furniture and fixtures,	4,500 00		
Overdrafts,	55 99		
Cash: —			
In office,	218,426 83		
In banks,	388,391 92		
	$2,355,485 67		$2,355,485 67

Trust Department.

Bank stocks,	$8,586 75	Trust accounts,	$111,221 98
Railroad bonds,	1,000 00	Income,	380 67
Railroad stocks,	850 00		
Loans on real estate,	62,550 00		
Cash on hand,	4,305 64		
Real estate,	31,900 00		
Land stocks,	300 00		
Deposits in savings banks,	2,110 26		
	$111,602 65		$111,602 65

Date of examination by commissioners: June 13, 14.

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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, 1898.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$55,000 00	Capital stock,	$100,000 00
Loans on real estate,	12,315 20	Earnings undivided,	619 09
Real estate owned,	25,000 00	Deposits: —	
Loans to corporations,	33,055 07	Subject to check,	258,924 01
Time loans with collaterals,	12,712 37		
Demand loans with collaterals,	34,558 00		
Notes of individuals or firms,	83,953 15		
Expense account,	10 00		
Premium account,	3,000 00		
Furniture and fixtures,	9,207 08		
Safe deposit vaults,	20,000 00		
Rent account,	2,480 80		
Cash: —			
In office,	38,197 78		
In banks,	30,053 65		
	$359,543 10		$359,543 10

Date of examination by commissioner: March 3.

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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, *Treasurer.*
EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 14, 1898.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	$25,000 00	Capital stock,	$200,000 00
Bank stocks,	500 00	Surplus fund,	11,000 00
Railroad bonds,	13,460 00	Earnings undivided,	2,458 42
Miscellaneous bonds,	4,650 00	Profit and loss,	300 00
Miscellaneous stocks,	40,237 00	Deposits: —	
Loans on real estate,	22,120 00	Subject to check,	455,799 37
Real estate owned,	40,000 00	Dividends unpaid,	77 00
Real estate by foreclosure,	24,000 00	National bank, collection account,	5,972 98
Loans to corporations,	173,410 00		
Time loans with collaterals,	68,645 13		
Notes of individuals or firms,	182,795 14		
Expense account,	1,072 19		
Safe deposit vaults,	10,000 00		
Cash: —			
In office,	24,309 61		
In banks,	45,408 70		
	$675,607 77		$675,607 77

Date of examination by commissioner: June 10.

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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, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$1,000,000 00	Capital stock,	$1,000,000 00
Commonwealth of Massachusetts bonds,	1,000,000 00	Guarantee fund,	1,000,000 00
Railroad bonds,	741,298 27	Earnings undivided,	204,563 67
Time loans with collaterals or sureties,	6,371,200 00	Profit and loss,	329,637 44
Demand loans with collaterals or sureties,	1,046,550 00	Deposits,	17,565,147 04
State, city, county and town notes,	3,263,815 80	For payment of bonds, coupons, etc.,	102,393 55
Expense account,	58,871 24	Sinking funds, railroads,	59,949 77
Accounts receivable,	932 04		
Cash: —			
In office and banks,	6,779,024 12		
	$20,261,691 47		$20,261,691 47

Trust Department.

United States bonds,	$20,667 80	Trust accounts,	$2,827,438 06
City and town bonds,	40,624 87	Income,	42,327 03
Bank stocks,	119,320 54	Dividends,	6,707 54
Railroad bonds,	125,507 97		
Railroad stocks,	449,748 18		
Loans on real estate,	1,691,490 75		
Notes receivable, with collaterals or sureties,	156,500 00		
Cash in banks,	105,695 61		
Miscellaneous stocks,	54,501 15		
Policies (general trust fund),	43,010 32		
Deposits in savings banks,	5,836 07		
Real estate (special trust),	63,569 37		
	$2,876,472 63		$2,876,472 63

Date of examination by commissioners: April 30 and May 3.

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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, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$17,500 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	10,000 00	Surplus fund,	5,000 00
Bank stocks,	12,570 00	Interest,	7,204 12
Loans on real estate,	54,100 00	Discount,	
Time loans with collaterals,	68,340 75	Earnings undivided,	18,122 00
Demand loans,	78,630 15	Deposits: —	
Notes of individuals or firms,	230,856 18	Subject to check,	450,056 13
Expense account,	1,475 59	Certificates of deposit,	8,728 17
Interest paid,	1,393 20	Box rents,	25 00
Overdrafts,	113 85	Storage,	72 75
Commissions,	20 68		
Cash: —			
In office,	4,736 02		
In banks,	109,471 75		
	$589,208 17		$589,208 17

Date of examination by commissioner: October 3.

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NEWTONVILLE TRUST COMPANY — NEWTONVILLE.

Incorporated March 24, 1894. Commenced business March 16, 1896.

JOHN W. WEEKS, *President.* SAMUEL W. FRENCH, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$6,000 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	20,400 00	Surplus fund,	20,000 00
Miscellaneous stocks,	2,400 00	Discount,	4,992 32
Loans on real estate,	4,430 00	Commissions,	1,363 39
Loans to corporations,	83,241 90	Earnings undivided,	2,192 50
Time loans with collaterals,	149,244 91	Exchange,	53 26
Demand loans with collaterals,	36,100 00	Deposits: —	
Notes of individuals or firms,	34,687 99	Subject to check,	261,498 14
Expense account,	1,733 02	Treasurer's checks,	53 08
Interest paid,	946 77	Reserve for taxes,	900 00
Furniture and fixtures,	1,500 00		
Safe deposit vaults,	6,500 00		
Overdrafts, secured,	1,128 96		
Overdrafts, unsecured,	188 22		
Revenue stamps,	439 10		
Cash: —			
In office,	10,936 86		
In banks,	31,174 96		
	$391,052 69		$391,052 69

Date of examination by commissioner: November 4.

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OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. Jefferson Coolidge, Jr., *President.* Chas. S. Tuckerman, *Treasurer.*
E. A. Phippen, *Secretary.*

Balance Sheet October 31, 1898.

Assets.		Liabilities.	
United States bonds,	$13,000 00	Capital stock,	$1,000,000 00
Commonwealth of Massachusetts bonds,	435,000 00	Surplus fund,	1,500,000 00
Municipal bonds,	400,785 41	Profit and loss,	126,686 31
Loans to counties, cities and towns (notes),	2,816,922 13	Deposits: —	
Railroad bonds,	1,694,348 75	Subject to check,	22,299,382 91
Miscellaneous bonds,	1,000 00	For payment of coupons, etc.,	214,320 00
Loans to corporations,	3,311,835 39	Certificates of deposit,	29,820 00
Time loans with collaterals,	7,624,141 31	Certified checks,	27,958 98
Demand loans with collaterals or sureties,	1,575,427 42		
Notes of individuals or firms,	840,625 00		
Cash: —			
In office,	1,149,923 00		
In banks,	5,335,159 79		
	$25,198,168 20		$25,198,168 20

Date of examination by commissioner: December 7-9.

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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, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$5,000 00	Capital stock,	$100,000 00
Commonwealth of Massachusetts bonds,	15,000 00	Surplus fund,	8,000 00
Municipal bonds,	17,000 00	Interest,	1,063 96
Railroad bonds,	4,525 00	Earnings undivided,	150 66
Miscellaneous bonds,	13,270 00	Profit and loss,	657 52
Miscellaneous stocks,	2,500 00	Deposits: —	
Loans on real estate,	36,375 00	Subject to check,	330,952 63
Real estate owned,	35,000 00	Certificates of deposit,	79,456 68
Time loans with collaterals,	63,100 00	Dividends unpaid,	88 00
Demand loans with collaterals,	49,928 11	Due national banks,	3,658 25
Notes of individuals or firms,	167,104 39		
Expense account,	3,523 59		
Taxes paid,	221 80		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Revenue stamps,	951 60		
Insurance,	957 20		
Real estate improvement account,	8,459 06		
Cash: —			
In office,	28,744 82		
In banks,	36,617 13		
	$524,027 70		$524,027 70

Date of examination by commissioner: November 2, 3.

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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 and Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$9,000 00	Capital stock,	$200,000 00
Commonwealth of Massachusetts bonds,	16,329 38	Discount,	3,073 40
Miscellaneous stocks,	13,800 00	Earnings undivided,	21,217 57
Loans on real estate,	24,527 74	Profit and loss,	30 53
Loans to corporations,	189,912 41	Deposits: —	
Time loans with collaterals,	137,739 50	Subject to check,	915,516 81
Demand loans with collaterals,	148,723 21	Certificates of deposit,	106,557 06
Notes of individuals or firms,	441,707 11	Treasurer's checks,	4,119 52
Expense account,	1,566 16	Dividends unpaid,	10 00
Interest paid,	450 35	Taxes,	1,500 00
Furniture and fixtures,	7,000 00		
Overdrafts,	491 11		
Exchange account,	6 73		
Cash: —			
In office,	39,448 86		
In banks,	221,322 33		
	$1,252,024 89		$1,252,024 89

Date of examination by commissioners: June 15, 16.

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SECURITY SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.* GEORGE W. WILLIAMS, *Treasurer.*
N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$46,250 00	Capital stock,	$200,000 00
Commonwealth of Massachusetts bonds,	39,599 50	Surplus fund,	100,000 00
Municipal bonds,	9,750 00	Interest,	5,027 17
Bank stocks,	14,000 00	Discount,	18,164 68
Miscellaneous bonds,	85,370 00	Earnings undivided,	351 50
Miscellaneous stocks,	14,575 00	Profit and loss,	12,322 01
Loans on real estate,	72,662 00	Deposits,	1,086,294 09
Loans to corporations,	290,218 53	Certificates of deposit,	155,177 18
Time loans with collaterals,	305,894 74	Safe deposit vault sinking funds,	4,000 00
Demand loans with collaterals,	25,446 91	Dividends unpaid,	180 00
Notes of individuals or firms,	529,431 74	Taxes unpaid,	923 36
Expense account,	3,837 64	Interest accrued,	627 79
Interest paid,	11,146 36		
Furniture and fixtures,	25,000 00		
Cash: —			
In office,	32,235 78		
In banks,	77,649 58		
	$1,583,067 78		$1,583,067 78

Date of examination by commissioner: June 3.

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SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.* GEO. H. KEMATER, *Treasurer.*
W. A. LINCOLN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$50,000 00	Capital stock,	$500,000 00
Commonwealth of Massachusetts bonds,	100,000 00	Surplus fund,	150,000 00
Municipal bonds,	16,200 00	Interest,	4,588 41
Railroad bonds,	627,774 51	Discount,	
Miscellaneous bonds,	78,040 00	Commissions and rentals,	719 58
Miscellaneous stocks,	32,000 00	Earnings undivided,	37,158 21
Loans to corporations,	802,221 24	Reserve for State tax,	6,600 00
Time loans with collaterals,	214,355 64	Deposits: —	
Demand loans with collaterals,	411,986 80	Subject to check,	1,768,619 17
Notes of individuals or firms,	342,755 43	Certificates of deposit,	653,364 17
Expense account,	2,330 88	Treasurer's checks,	5,606 38
Taxes paid,	1,029 00	Due to banks,	35,049 79
Furniture and fixtures,	25,000 00		
Safe deposit vaults,			
Due from banks,	15,783 36		
Cash: —			
In office,	124,011 99		
In banks,	318,216 86		
	$3,161,705 71		$3,161,705 71

Trust Department.

City, county and town bonds,	$5,000 00	Trust accounts,	$140,745 30
Bank stocks,	4,360 00	Income,	394 11
Railroad bonds,	10,000 00		
Loans on real estate,	90,030 00		
Notes of corporations,	1,000 00		
Cash on hand and in bank,	19,174 30		
Real estate,	11,100 00		
Savings bank books,	475 11		
	$141,139 41		$141,139 41

Date of examination by commissioners: November 16, 17.

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STATE STREET TRUST COMPANY — BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.* CHARLES LOWELL, *Treasurer and Actuary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
United States bonds,	$4,089 38	Capital stock,	$300,000 00
Commonwealth of Massachusetts bonds,	97,883 60	Earnings undivided,	69,099 60
Bank stocks,	26,460 00	Deposits: —	
Railroad stocks,	32,913 64	Subject to check,	1,919,251 20
Railroad bonds,	12,366 23	For payment of coupons, etc.,	25,108 75
Miscellaneous bonds,	187,411 81	Certificates of deposit,	5,967 76
Miscellaneous stocks,	17,240 00	Certified checks,	31,691 66
Loans on real estate,	58,242 97	Dividends unpaid,	20 00
Loans to corporations,	290,000 00		
Time loans with collaterals,	636,432 00		
Demand loans with collaterals,	483,925 45		
Notes of individuals or firms,	50,000 00		
Expense account,	2,044 41		
Cash: —			
In office,	30,279 21		
In banks,	421,850 27		
	$2,351,138 97		$2,351,138 97

Trust Department.

United States bonds,	$272 50	Trust accounts,	$499,624 14
Bank stocks,	29,948 04	Income,	4,996 79
Railroad and other bonds,	25,813 00		
Railroad stocks,	186,339 29		
Loans on real estate,	163,046 00		
Cash on hand,	3,677 00		
Savings bank deposits,	1,001 00		
Miscellaneous stocks,	77,174 10		
Real estate,	1,550 00		
Massachusetts Hospital Life Insurance Company annuity,	15,800 00		
	$504,620 93		$504,620 93

Date of examination by commissioners: June 23, 24.

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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.*
WM. H. HIDDEN, Jr., *Actuary.*

BALANCE SHEET OCTOBER 31, 1898.

ASSETS.		LIABILITIES.	
Railroad bonds,	$88,322 50	Capital stock,	$200,000 00
Loans on real estate,	220,275 00	Surplus fund,	100,000 00
Loans to corporations,	114,188 87	Earnings undivided,	56,082 43
Time loans with collaterals,	728,027 72	Deposits: —	
Demand loans with collaterals,	265,600 00	Subject to check,	1,915,189 56
Notes of individuals or firms,	366,557 15	Certificates of deposit,	43,202 67
Expense account,	7,246 55	Treasurer's checks,	11,158 42
Cash: —			
In office,	169,657 37		
In banks,	365,757 92		
	$2,325,633 08		$2,325,633 08

Trust Department.

Real estate,	$18,155 80	Trust accounts,	$19,019 04
Cash on hand,	22 78		
Income,	840 46		
	$19,019 04		$19,019 04

Date of examination by commissioners: June 22, 23.

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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, 1898.

ASSETS.		LIABILITIES.	
City of Worcester bonds,	$125,000 00	Capital stock,	$200,000 00
Bank stocks,	6,700 00	Surplus fund,	100,000 00
Railroad bonds,	152,000 00	Interest,	3,085 09
Miscellaneous bonds,	50,372 84	Commissions,	414 64
Miscellaneous stocks,	65,983 11	Earnings undivided,	3,347 70
Loans on real estate,	68,340 00	Profit and loss,	27,010 13
Real estate owned,	60,000 00	Deposits: —	
Loans to corporations,	859,273 99	Subject to check,	2,233,916 31
Time loans with collaterals,	192,753 80	Certificates of deposit,	12,082 36
Demand loans with collaterals,	60,900 00	Dividends unpaid,	135 00
Notes of individuals or firms,	469,144 34		
Expense account,	2,040 12		
Premium account,	6,875 00		
Safe deposit vaults,	20,000 00		
Clearing house fund,	1,000 00		
Cash: —			
In office,	204,588 59		
In banks,	235,019 44		
	$2,579,991 23		$2,579,991 23

Trust Department.

United States bonds,	$7,696 00	Trust accounts,	$992,904 90
City, county and town bonds,	88,640 00	Income,	1,252 13
Bank stocks,	34,529 00		
Railroad bonds,	91,142 50		
Railroad stocks,	186,884 65		
Loans on real estate,	355,025 00		
Notes of corporations,	50,750 00		
Notes with collaterals or sureties,	13,152 46		
Cash on hand,	14,866 89		
Real estate,	56,500 00		
Savings bank deposits,	46,670 53		
Miscellaneous bonds,	5,150 00		
Miscellaneous stocks,	43,150 00		
	$994,157 03		$994,157 03

Date of examination by commissioners: November 10, 11.

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TRUST COMPANIES.

Consolidated Balance Sheet October 31, 1898.

Banking Departments.

Assets.		Liabilities.	
United States bonds,	$2,368,089 38	Capital stock,	$11,375,000 00
State bonds,	2,388,670 07	Surplus fund,	6,579,732 64
City, county and town bonds of New England States,	3,889,755 30	Interest and discount,	1,700,932 24
Other municipal bonds,	542,125 41	Commissions,	39,225 64
Loans to counties, cities and towns (notes),	3,116,822 71	Earnings undivided,	706,909 33
Bank stocks,	266,534 26	Profit and loss,	989,631 39
Railroad stocks,	782,907 26	Deposits: —	
Railroad bonds,	7,633,641 42	General deposits,	112,849,914 36
Miscellaneous bonds,	2,053,937 27	For payment of coupons, etc.,	1,657,879 09
Miscellaneous stocks,	1,079,798 69	Certificates of deposit,	2,329,418 85
Loans on real estate,	14,162,721 41	Certified checks,	379,778 73
Real estate owned,	1,479,075 69	Treasurer's checks,	198,953 26
Real estate by foreclosure,	24,000 00	Sinking funds, railroads,	667,065 47
Loans to corporations,	14,268,400 73	Sinking funds, corporations,	660,969 64
Time loans with collaterals,	29,924,166 00	Dividends unpaid,	2,675 00
Demand loans with collaterals,	11,239,246 55	Rents, boxes and vaults,	5,376 75
Notes of individuals or firms,	18,397,460 43	Due to banks and bankers,	75,458 15
Expense account,	247,337 22	Special trusts,	289,632 02
Premium account,	16,903 73	Annuities on lives,	1,077,928 84
Taxes paid,	17,002 67	Trust funds,	6,500 00
Interest paid,	41,321 61	Sundry liabilities,	24,529 51
Furniture and fixtures,	140,026 58		
Safe deposit vaults,	232,871 92		
Overdrafts,	3,846 20		
Due from banks and bankers,	66,007 20		
Sundry assets,	8,921 27		
Cash on hand and in banks,	27,225,919 93		
	$141,617,510 91		$141,617,510 91

Trust Departments.

United States bonds,	$114,847 69	Trust accounts,	$12,585,731 64
City, county and town bonds,	329,126 57	Income,	84,918 23
Bank stocks,	314,709 86	Dividends,	6,707 54
Railroad bonds,	1,410,882 77		
Water works bonds,	5,400 00		
Railroad stocks,	1,655,287 60		
Manufacturing stocks,	138,201 00		
Loans on real estate,	5,123,834 85		
Gas stock,	10,960 00		
Notes, with collaterals or sureties,	333,763 28		
Cash on hand,	216,122 71		
Real estate,	1,008,472 58		
Deposits, savings banks,	66,734 60		
Annuities,	80,800 00		
Sundry assets,	62,199 38		
Miscellaneous stocks and bonds,	1,630,034 52		
Stock of companies, held for distribution,	175,980 00		
	$12,677,357 41		$12,677,357 41

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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.]

BOARD OF COMMISSIONERS OF SAVINGS BANKS. Sect.

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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-

* See page xxxiv for other legislation relative to bonds of officers or employees.

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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 xxxii 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 of not less than three per cent. per annum on all its issues of capital stock for the two years next preceding such investment. Railroad bonds, notes, etc. P. S., 116, 20, cl. 3. 1887, 196. 1898, 184. 140 Mass. 535.

b. 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, guaranteed by a railroad company such as is described in paragraph *a*, of this clause. P. S., 116, 20, cl. 3. 1887, 196. 1898, 184.

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 of not less than three per cent. per annum 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. 1898, 184.

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.

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1888, 250, § 2. *h*. In the bonds and notes of the Boston and 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 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

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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.

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.

* See page xxxiii for additional investments.

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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.

DIVIDENDS AND PAYMENTS.

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 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

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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.

Division of net profit, etc. P. S., 116, 25. 151 Mass. 108. 1897, 109.

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: *provided*, *however*, in computing dividends as aforesaid, sums deposited on or before the third day of the quarter next preceding, or the third day of the half year next preceding, may be considered as having been on deposit for three months and six months respectively. Any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Dividend not to be paid unless net profits are one and one half per cent., except, etc. P. S., 116, 26, 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.

Extra dividends may be paid, etc. P. S., 116, 27. 1888, 355. 151 Mass. 108. 1896, 231.

SECTION 28. Once in every term of three years, at the time provided by the by-laws for making ordinary dividends, if, after such ordinary dividend is made, the net profits accumulated, including the amount of the guaranty

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fund, amount to eleven per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits in excess of ten per cent. shall 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 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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Probate court may authorize the deposit of certain funds, etc. P. S., 116, 36. 139 Mass. 355. 153 Mass. 467.

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.

Statements of amount of certain funds to be made every third year, etc. P. S., 116, 37. 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.

Funds to be transferred, etc., if corporation ceases to do business. P. S., 116, 38. 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.

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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. 1896, 193.

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, under rules to be prescribed by their respective boards of investment, duly approved by the board of commissioners of savings banks.

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.

[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 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

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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.

[Chapter 178, Acts of 1896.]

AN ACT TO AUTHORIZE ADDITIONAL INVESTMENTS BY SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 1. In addition to the investments authorized by section twenty-one of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four savings banks and institutions for savings may invest their deposits, and the income derived therefrom, in the bonds and notes of the New York, New Haven and Hartford Railroad Company, issued according to law, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company; also in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston and Lowell Railroad Corporation; of the Boston and Providence Railroad Company; of the Connecticut River Railroad Company, and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof.

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[Chapter 327, Acts of 1896.]

AN ACT TO IMPOSE A PENALTY FOR REFUSAL TO MAKE REPORTS OR FOR MAKING FALSE REPORTS TO THE BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Any officer, agent, clerk or servant of a corporation, who refuses or neglects to make any report or statement lawfully required by the board of commissioners of savings banks, or who knowingly makes a false report or statement to such board, shall be punished by imprisonment in the house of correction for a term not exceeding three years, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment.

[Chapter 361, Acts of 1896.]

AN ACT RELATIVE TO THE BONDS OF TREASURERS AND EMPLOYEES OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS, AND CO-OPERATIVE BANKS.

SECTION 1. Whenever, under the provisions of section fourteen of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four, it becomes necessary for the treasurer or other officer or employee of a savings bank or institution for savings to give bond for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state, or chartered by any other state or government to transact fidelity insurance or corporate suretyship, and authorized to do business in this Commonwealth, may be surety, or may be jointly and severally bound with such treasurer or other officer or employee. Such bond shall be to the satisfaction of the trustees and in a form to be approved by the commissioners of savings banks, and an attested copy thereof, with a certificate of the custodian that the original is in his possession, shall be filed with the commissioners of savings banks.

SECTION 2. The provisions of section one shall also apply to bonds of secretaries and treasurers of co-operative banks, given under the provisions of section seventeen of chapter one hundred and seventeen of the Public Statutes.

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[Chapter 516, Acts of 1896.]

The above act, incorporating the Boston Terminal Company, provides in section 4 that —

"Said terminal company, to provide means to carry out the purposes of this act, may from time to time issue coupon or registered bonds, in sums of not less than one hundred dollars each, payable at periods not exceeding one hundred years from the date thereof, bearing interest not exceeding four per cent. per annum, payable annually, semi-annually, or quarterly, to such an amount as may be necessary and as may be approved by the board of railroad commissioners. . . . Any such mortgage shall be made to a trustee or trustees approved in writing by the board of savings banks commissioners, and savings banks and institutions for savings may invest in such bonds when so secured."

[Chapter 262, Acts of 1897.]

AN ACT TO AUTHORIZE SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS TO INVEST IN THE BONDS OF THE BOSTON, REVERE BEACH AND LYNN RAILROAD COMPANY.

SECTION 1. When the first mortgage indebtedness to the amount of three hundred and fifty thousand dollars, now existing upon that portion of the railroad of the Boston, Revere Beach and Lynn Railroad Company lying between Boston and Lynn in this Commonwealth, and maturing on the fifteenth day of July in the year eighteen hundred and ninety-seven, shall have been discharged, savings banks and institutions for savings in this Commonwealth may invest their deposits and the income derived therefrom, in the bonds of said company issued according to law, notwithstanding the existence of the present mortgage indebtedness, not matured, upon that part of its railroad, franchise and property, formerly belonging to the Boston, Winthrop and Shore Railroad Company.

SECTION 2. This act shall take effect upon its passage.

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[Chapter 148, Acts of 1898.]

AN ACT RELATIVE TO SAVINGS BANKS.

SECTION 1. Savings banks and institutions for savings may hold stocks, bonds or other securities acquired in settlements effected to secure loans or indebtedness, but all such stocks, bonds or other securities shall be sold within five years after the same have been acquired by the corporation: *provided*, *however*, that any such corporation now holding any securities acquired as aforesaid shall not be required to sell the same before the first day of February in the year nineteen hundred and three; and *provided*, *further*, 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.

SECTION 2. This act shall take effect upon its passage.

[Chapter 567, Acts of 1898.]

AN ACT TO LIMIT THE CONNECTION BETWEEN SAVINGS BANKS AND OTHER BANKS AND NATIONAL BANKING ASSOCIATIONS.

SECTION 1. No savings bank or institution for savings hereafter incorporated shall occupy the same room with any bank or national banking association, unless such savings bank or institution for savings shall have first filed with the board of commissioners of savings banks an agreement signed by the president and the cashier or treasurer of such bank or national banking association, in accordance with a vote duly passed by the board of directors or trustees of such bank or national banking association, that it and they will permit and facilitate an examination of the books, accounts, vouchers, cash, securities and other property of such bank or banking association by the board of commissioners of savings banks, or by a person or persons duly appointed by said board, at such times and to such extent as may be deemed

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necessary or expedient by said board to determine the condition of the savings bank. The expense of such examination shall be fixed by said board of commissioners of savings banks and shall be paid by the bank or national banking association so examined. A duly certified copy of said vote shall be furnished at the same time with said agreement, and the agreement shall continue in force so long as such savings bank or institution for savings shall occupy the same room with such other bank or national banking association, or shall keep any of its money or securities in the same vault with such other bank or national banking association.

SECTION 2. If any savings bank or institution for savings which transacts its business within the same enclosure with any other bank or banking association at the time of the passage of this act shall not, on or before the first day of July in the year eighteen hundred and ninety-nine, have moved into a separate banking room, or have filed with the board of commissioners of savings banks such an agreement as is provided for in section one of this act in regard to savings banks hereafter incorporated, and executed in accordance with a vote of the board of directors or trustees of the institution occupying the same room with it, a certified copy of which vote is to be filed at the same time with said agreement, the board of commissioners of savings banks is hereby authorized and directed to proceed to close up the business of such savings bank or institution for savings, in the same manner as though such savings bank or institution for savings was insolvent. Said agreement shall continue in force so long as such savings bank or institution for savings continues to transact its business within the same enclosure with such other bank or banking association.

SECTION 3. No savings bank or institution for savings shall transact its business over the same counter or occupy in common the same safes or vaults with any bank,

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national banking association or trust company: *provided, however*, that nothing herein contained shall be construed to prohibit a savings bank or institution for savings from occupying within such vault a safe or compartment over which it has exclusive control, or from transacting business over a part of the same counter which is separated by a suitable partition or lattice work from the part of the counter used exclusively by such other bank, banking association or trust company.

SECTION 4. When a savings bank or institution for savings transacts its business within the same enclosure with a bank or banking association a committee of not less than three shall be chosen by the trustees of such savings bank or institution for savings from their own number, which committee shall at least once in every six months examine into the condition of such savings bank at the same time that a similar examination is made of the condition of such national bank or banking association by the directors thereof, or by any other person or persons appointed by them.

SECTION 5. Whenever a savings bank or institution for savings transacts its business within the same enclosure with a national bank, or whenever such banks have the same president, treasurer or cashier, then the treasurer, tellers and clerks of the savings bank or institution for savings shall give a bond of some company authorized to transact fidelity insurance or corporate suretyship in this Commonwealth, in a form and for a sum to be approved by the board of commissioners of savings banks.

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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 Connecticut whose net indebtedness* does not exceed three per cent of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.

* See page lii for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (*Concluded.*)	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 of not less than three per cent. per annum on all its issues of capital stock 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 of not less than three per cent. per annum 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 lii 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. *Street railway companies shall not be considered railroad companies within the meaning of this section.*	Unlimited.
	Bonds and notes of the New York, New Haven & Hartford Railroad Company, issued according to law, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company.	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	Unlimited.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	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.	
	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.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	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 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.	Unlimited.
	When the first mortgage indebtedness to the amount of three hundred and fifty thousand dollars, now existing upon that portion of the railroad of the Boston, Revere Beach and Lynn Railroad Company lying between Boston and Lynn in this Commonwealth, and maturing on the fifteenth day of July in the year eighteen hundred and ninety-seven, shall have been discharged, savings banks and institutions for savings in this Commonwealth may invest their deposits and the income derived therefrom, in the bonds of said	Unlimited.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Concluded.*)	company issued according to law, notwithstanding the existence of the present mortgage indebtedness, not matured, upon that part of its railroad, franchise and property, formerly belonging to the Boston, Winthrop and Shore Railroad Company.	
BOSTON TERMINAL COMPANY BONDS:	*By the provisions of section 4 of chapter 516 of the Acts of 1896, incorporating the Boston Terminal Company, savings banks and institutions for savings were authorized to invest in the mortgage bonds of that company.*	Unlimited.
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. 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. *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.
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.

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INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
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.	
STOCKS, BONDS, ETC., TAKEN TO SECURE INDEBTEDNESS.	May hold stocks, bonds or other securities acquired in settlements effected to secure loans or indebtedness, but all such stocks, bonds or other securities shall be sold within five years after the same have been acquired by the corporation: *provided, however*, that any such corporation now holding any securities acquired as aforesaid shall not be required to sell the same before the first day of February in the year nineteen hundred and three; and *provided, further*, 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.	

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	Thirty-three and one-third per cent. of deposits and income.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PERSONAL SECURITY: (*Concluded.*)	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.	
LOANS ON RAILROAD STOCK:	Notes of citizens of this Commonwealth, with pledge as collateral, of the 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.	Unlimited.
	Note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston & Lowell Railroad Corporation; of the Boston & Providence Railroad Company; of the Connecticut River Railroad Company, and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof. *Street railway companies shall not be considered railroad companies within the meaning of this section.*	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
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. *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 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.*	Unlimited.
LOANS ON RAILROAD BONDS:	Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.:	Unlimited.

* See page lii for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Continued.*)	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 of not less than three per cent. per annum on all its issues of capital stock for 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.	
	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 of not less than three per cent. per annum 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.
	Bonds and notes of the New York, New Haven & Hartford Railroad Company.	Unlimited.
	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.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Continued.*)	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 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	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Concluded.*)	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. *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 in sections thirteen and fourteen of said chapter four hundred and thirteen. *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.* *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*	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.*)	*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.

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.

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

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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.

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, Chapter 423, Acts of 1896, and Chapter 304, Acts of 1897.)

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 every such corporation shall not be less than five hundred thousand dollars nor more than one million dollars, except that in any place the population of which does not exceed one hundred thousand the capital may be not less than two hundred

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thousand dollars. The capital shall be 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 stock 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. Before entering upon active business every such corporation shall file with the board of commissioners of savings banks a list of its stockholders, giving the name, residence and post office address of each stockholder and the number of shares of stock held by each, which list shall be verified by the two principal officers of the corporation. Upon receipt of such list the board of commissioners of savings banks shall examine, or cause an examination to be made, in order to ascertain whether the whole capital of such corporation has been paid in in cash; and if it appears from such examination that the capital has not been fully paid in in cash, said board shall not grant a certificate authorizing such corporation to commence business; and no such corporation shall commence business until such certificate has been granted by said board.

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; and all such officers shall be sworn to the faithful discharge of their duties.

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

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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. No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be

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required to assume or execute any trust without its assent. Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon; *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corpo-

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ration 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.

An Act relative to safe deposit, loan and trust companies.

[Chapter 423, Acts of 1896.]

SECTION 1. Section six of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby amended by adding at the end thereof the following words:—No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

SECT. 2. Every such corporation hereafter incorporated, after a deduction of all reasonable expenses incurred in the management thereof, together with such losses as may have occurred during the year, shall annually set aside not less than ten per cent. of its remaining

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earnings as a guaranty fund, until such fund amounts to twenty-five per cent. of its capital, which fund shall be invested in the same manner as deposits in savings banks are now or hereafter may be required to be invested.

SECT. 3. No such corporation shall hereafter commence to exercise the powers and duties described in sections seven and eight of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight until it shall have applied for and received the written authority of the board of commissioners of savings banks so to do, and such board is hereby authorized to grant or to decline to grant such authority, after such investigation of the affairs of the company as the said board may deem expedient.

SECT. 4. This act shall take effect upon its passage.

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