

A CENTURY - A CITY
AND A
FIVE CENT PIECE



THE BOSTON FIVE
CENTS SAVINGS BANK



Governor Emory Washburn of Massachusetts



Mayor Jerome V. C. Smith of Boston



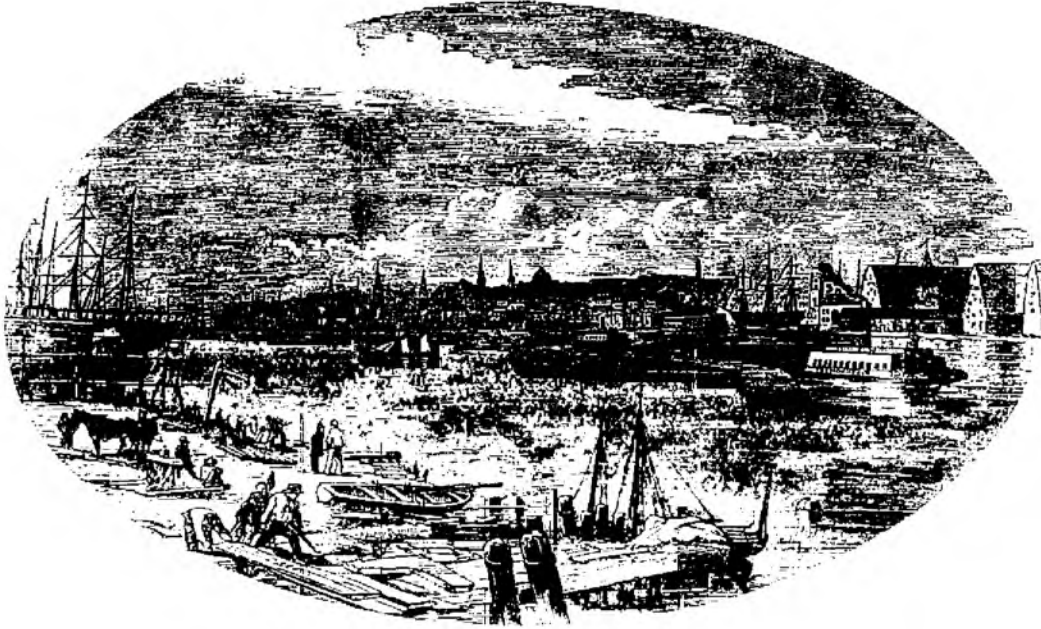
Alonzo Evans, Treasurer of The Boston Five Cents Savings Bank in 1854, and later President

**IMPORTANT CITIZENS
OF BOSTON — 1854**



Members of a Boston lunch club

A CENTURY - A CITY AND A FIVE CENT PIECE



PICTURES AND MEMORIES OF OLD BOSTON

Published for the pleasure of our friends



THE BOSTON FIVE CENTS SAVINGS BANK

1854—1954

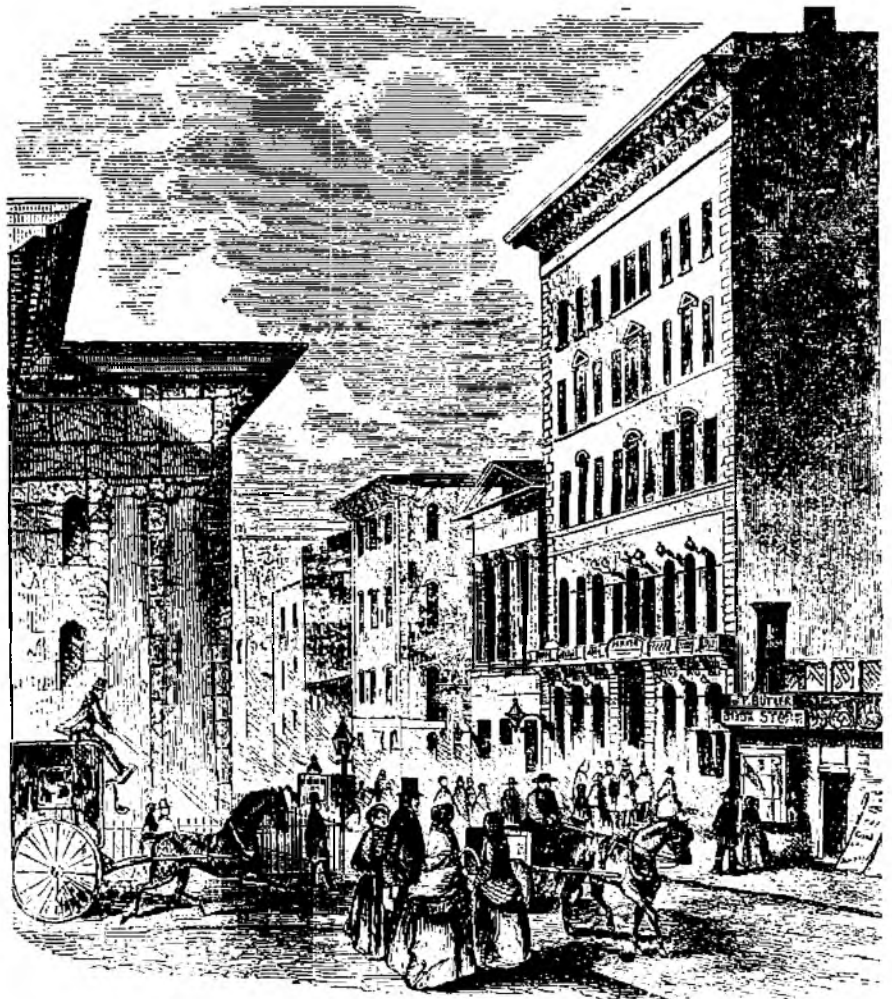


First location of The Boston Five Cents Savings Bank on School Street

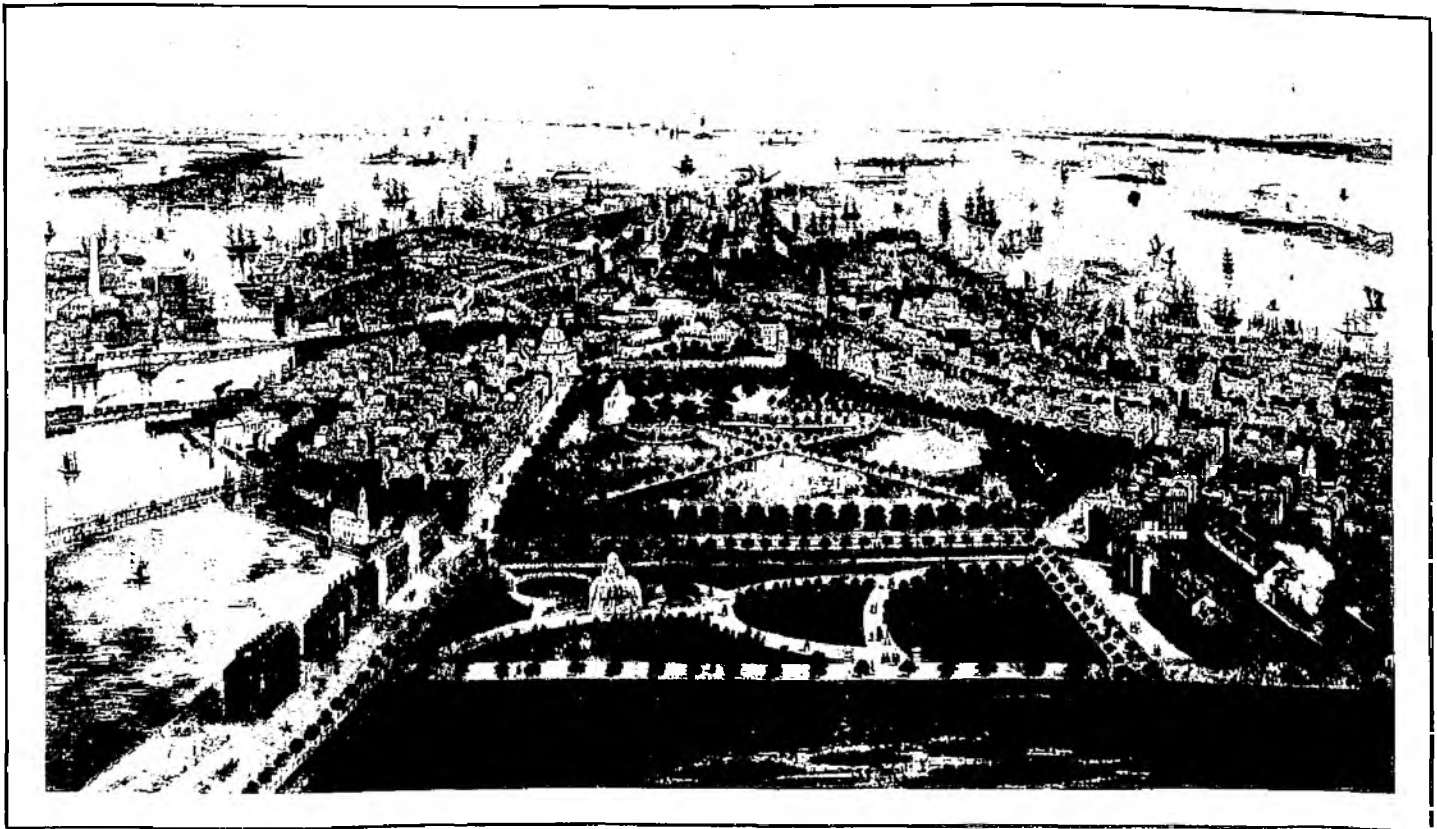
Down on School Street in May, 1854, a new bank was opened

Eleven-year-old Mary Grace Stone walked past King's Chapel and the City Hall and climbed the steps of the Boston Five Cents Savings Bank. It was just after her birthday, and she had three dollars to deposit. The clerk made the notation and gave her the first Savings Book issued by The Boston Five.

Boston in 1854 was a busy city. Its population was almost 160,000 and growing daily. We want you to come back with us to see the Boston of Mary Grace Stone. Walk down the old streets. Look at the sights and people of the city one hundred years ago.



Looking down School Street towards the Boston Five. King's Chapel is at the left.

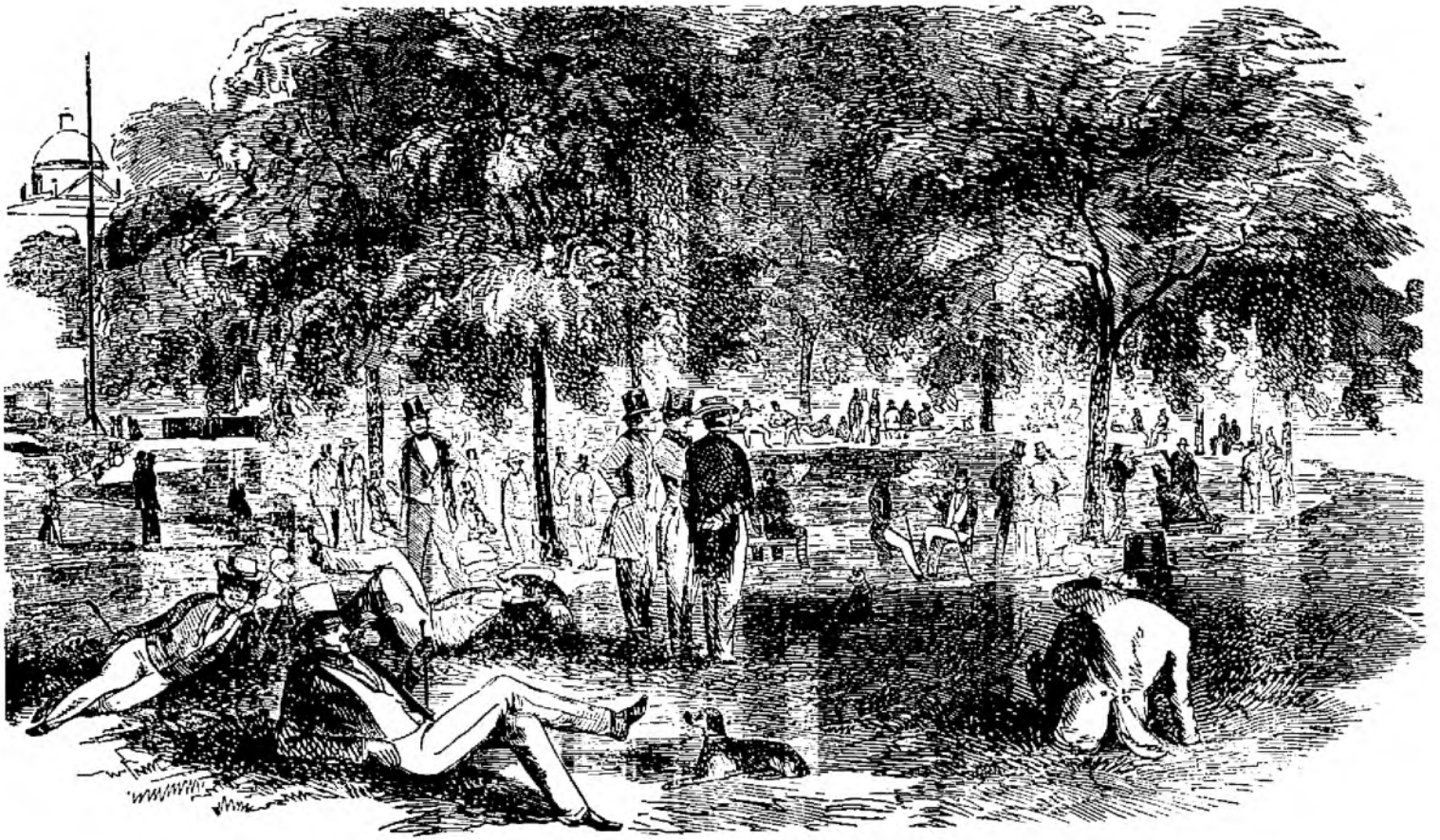


A bird's-eye view of Boston about the time the Bank opened.

**Boston, 100 years ago, looked much the same
as today to a balloonist**



One of the first air views ever photographed was this one of downtown Boston, taken by an intrepid balloonist-photographer around 1860.

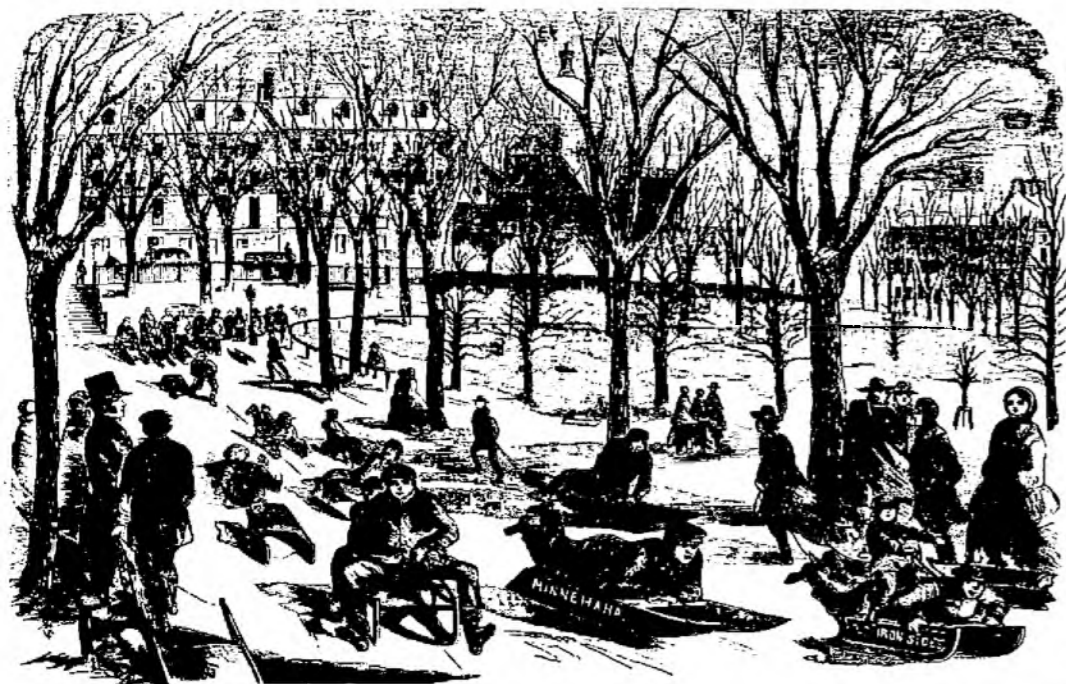


**... but scenes on the common
were different**

The citizens who took their ease on the green-
sward, smoking cheroots, were a bit more re-
laxed. The Fourth of July celebrations were, on
the contrary, somewhat more hectic.



The children loved Boston's winters



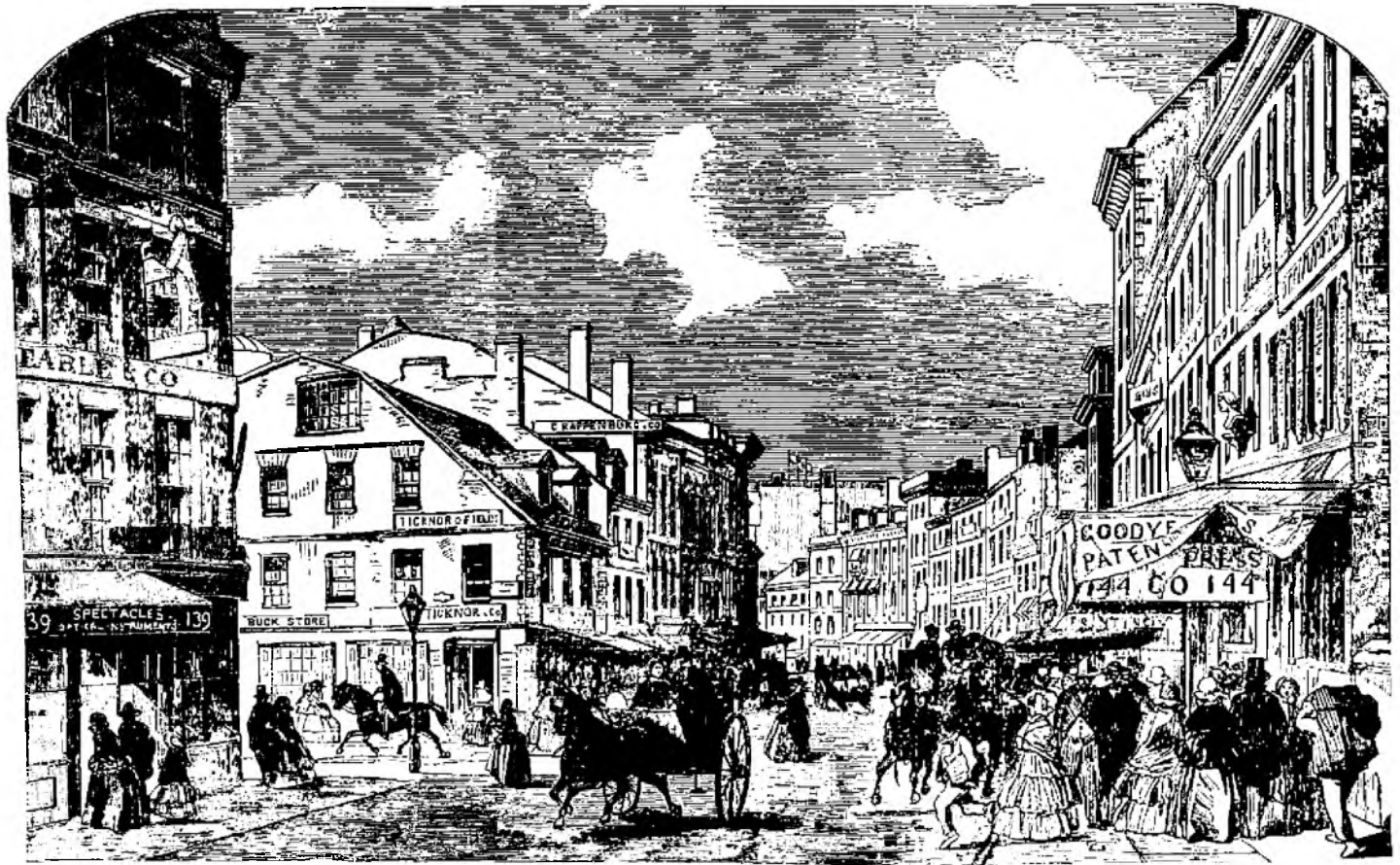
Boys raced their sleds on the hill below the State House, and rolled snowballs near the Common's grand old elm.



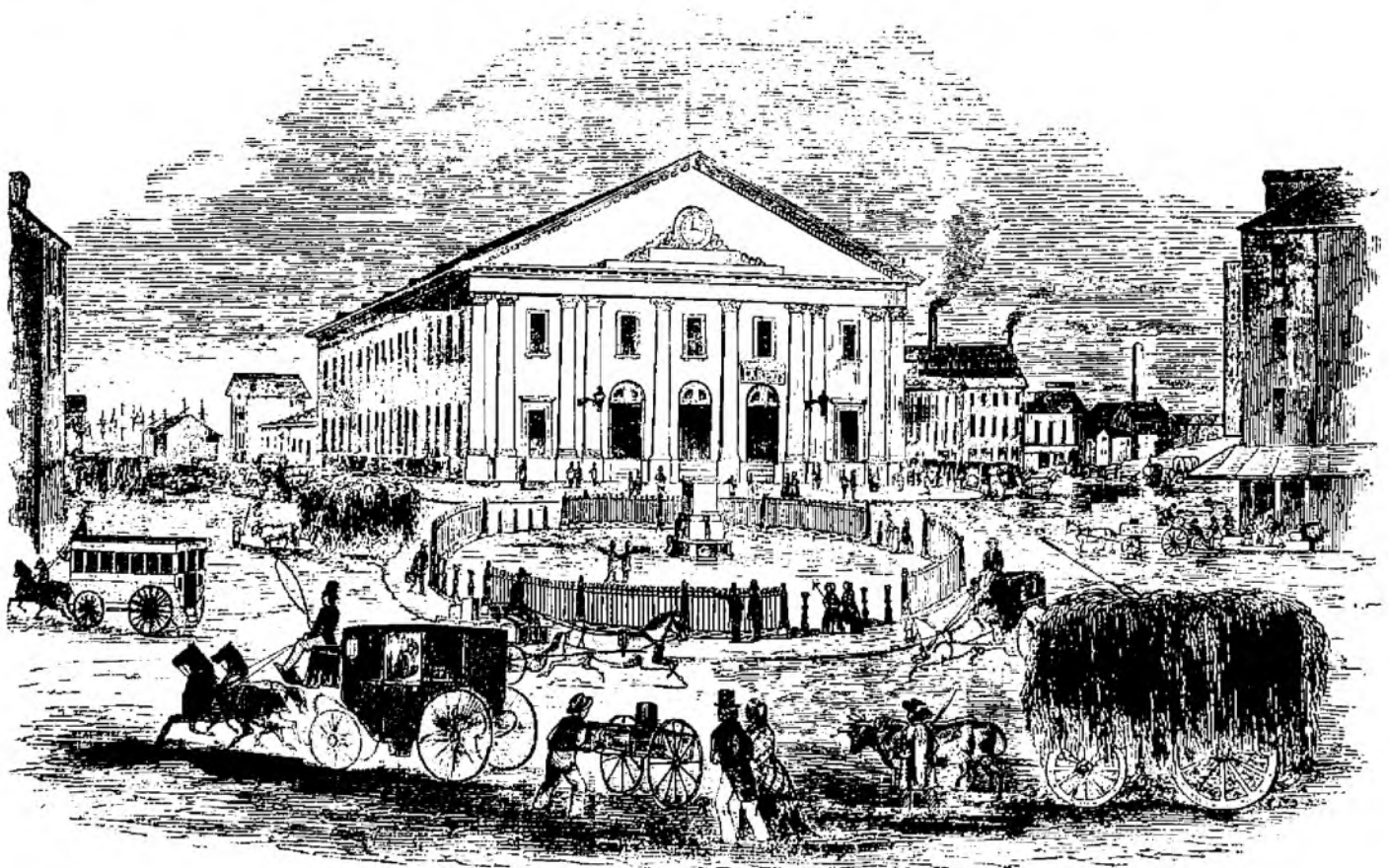
Some of yesterday's amusements were different ... some, the same

There were band concerts on the Common, and it was a great treat when Spaulding and Rogers's Circus pitched their tent in the Public Gardens. But if one looked from the steeple of the Arlington Street Church, the view of the Garden was much the same as today.





Recognize Washington Street? . . . or Haymarket Square?





1850 Boston had plenty of horsepower



You could pick up a horse-car on Tremont Street, opposite the Old Granary Burying Ground. Or take the stage to a beach picnic at Winthrop. Horses had hard work breasting Boston's old-time snowstorms — probably thought Winter Street (below) well-named.



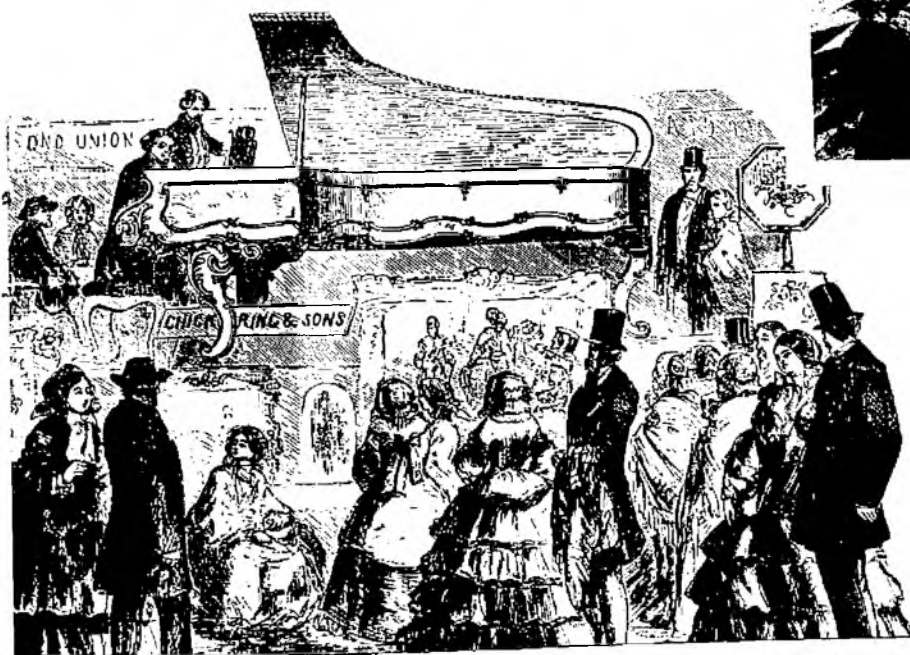
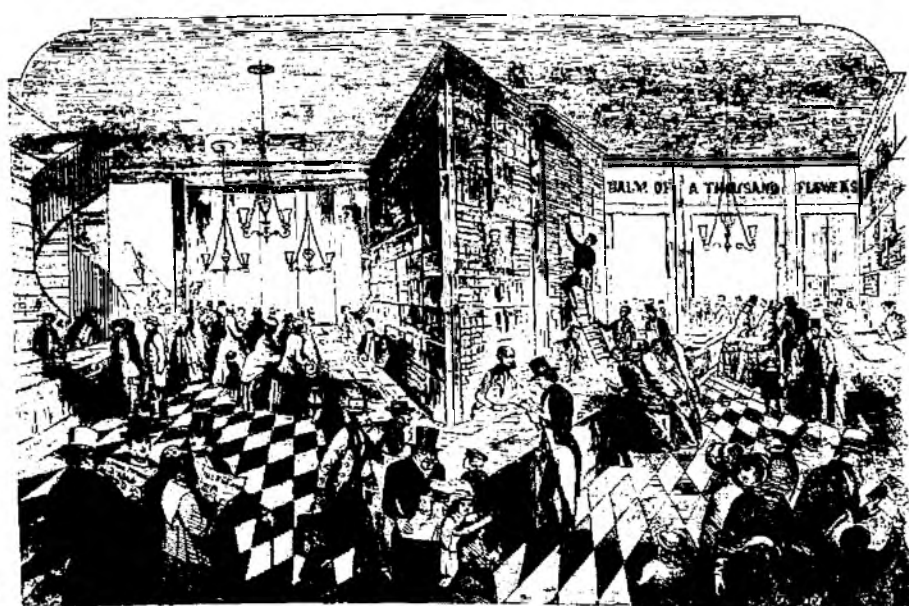


Memories of transportation in days gone by

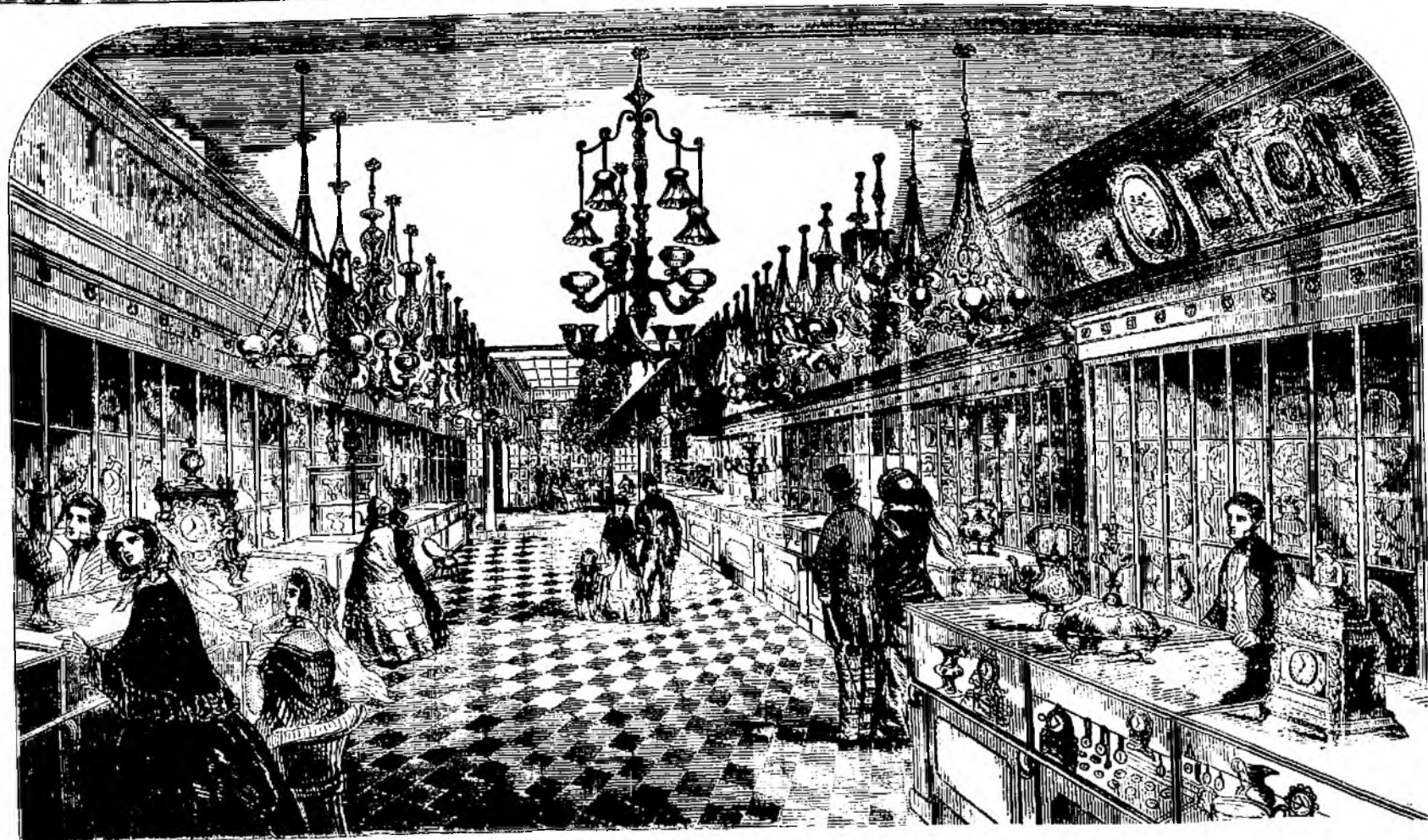
Some problems, like plowing out the tracks in a blizzard, were the same then as now. Important milestone was the beginning of the subway, evidenced by this hole in the ground at Park Street. Final chapter in the horse-car era was this last lonely specimen in the Back Bay.



Boston's fine shops
have always been
elegant and tempting



Browsing in Fetridges Periodical Arcade in the 1850's provided fare for the intellect and a chance to greet acquaintances. Those musically inclined often stopped in at Chickering's on the chance of hearing an impromptu concert. And only a block from The Boston Five was Stanwood's Jewelry Store, whose stylish interior and glittering gems excited general admiration.





Even 100 years ago inventions were improving woman's lot

The housewife could do her laundry in the new-fangled washing machine — and, while washing dishes, improve her mind by reading with the aid of a unique book holder. Improvements in the

typewriter were opening opportunities in business for the fair sex. And, at the end of a hard day, she could enjoy the “greatest blessing of the age” — a patented foot bath.



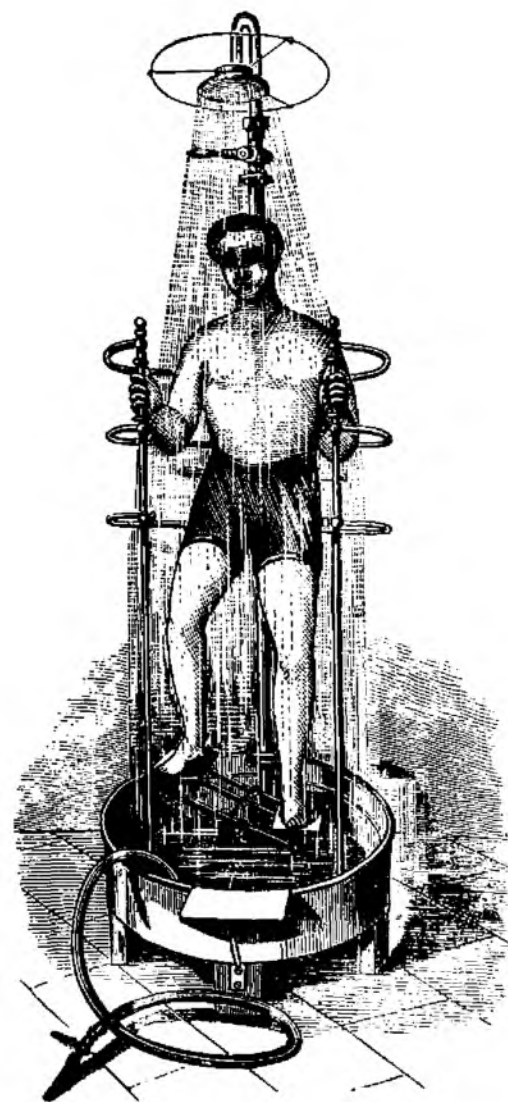
THIS is the most convenient and desirable article for Bathing the Feet that has ever been introduced to the public. Its simple in construction, convenient, cleanly and beneficial to all. With it, the water is kept at an even temperature, without removing the feet while the hot water is being applied, thereby preventing the taking of cold, or the danger of scalding the feet. With it, the whole of the lower extremities can be bathed, making it indispensable for the sick chamber.

PHYSICIANS AND SCIENTIFIC MEN EVERYWHERE RECOMMEND IT. Thousands are already in use, and every family in the land should have one.
For sale at all the principal House Furnishing and Hardware stores throughout the United States and Canada. Principal office,
I. A. ISAACS, Inventor and Patentee,
No. 243 Broadway, New York,

Man's lot was a comfortable, self-centered one



Preening took up a good deal of masculine time and effort. It began in the morning with stimulating exercise in the patented pump-it-yourself shower and came to full flower in the silk-hatted street costume. After expending so much energy at being handsome, a mustachioed Adonis could hardly be blamed for not surrendering his seat in the tram.





Bostonians of a century past found simple amusements best

There were formal parties on Beacon Hill. There were taffy-pulls in comfortable kitchens. On a fine winter's day, Bostonians might stroll down to the Mill Pond to watch the eel-spearing.



Beacon Hill was a symbol of Boston's grace and dignity

The shaded, quiet streets were famous for their architecture and luxury (left). Here, prosperous merchants of the city lived in houses like the Ticknor residence (center) and dined in the Club (below) at the corner of Beacon and Park . . .

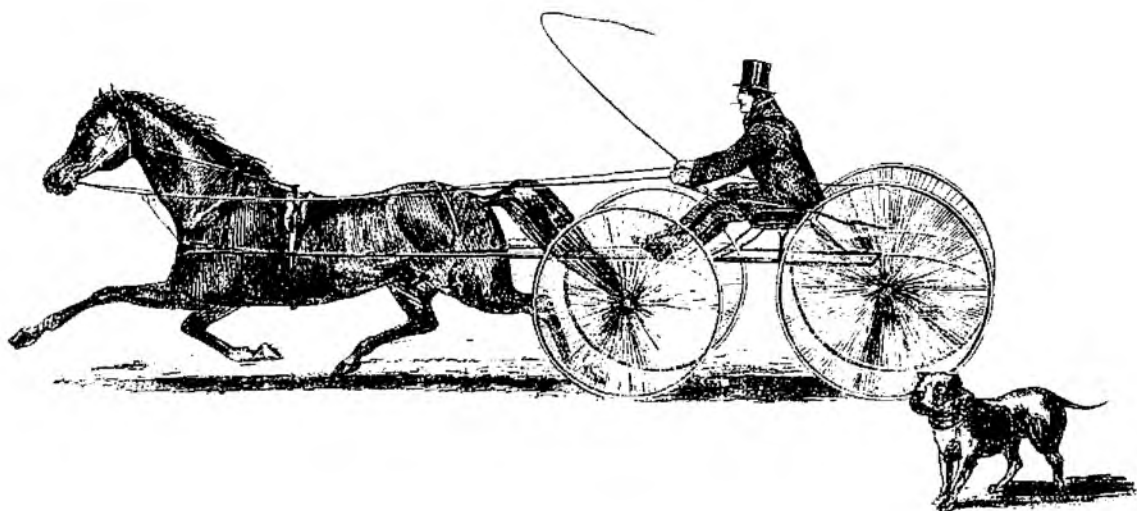


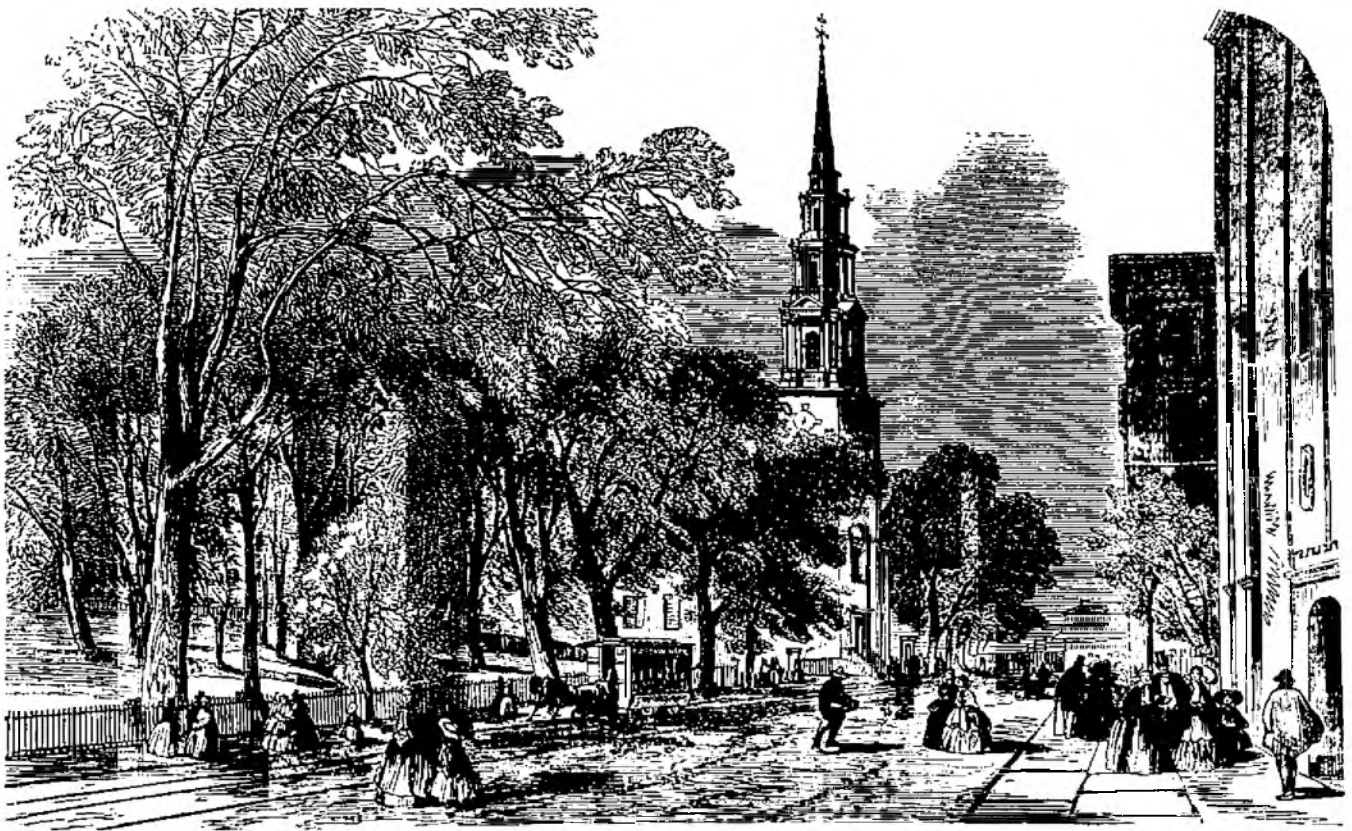


The tide rose and fell in the Back Bay

The photograph above was taken from the State House looking west down Beacon Street. Next to the Common is Charles Street, and beyond that the Public Gardens and Arlington Street. In the distance, to the left of Beacon Street, are the hills of

Newton. Tidewater ran the mill in the upper right of the picture. The mill was located where Massachusetts Avenue now crosses Beacon Street. The straight road of the Mill Dam was a good place to take a spin behind a smart trotting horse.

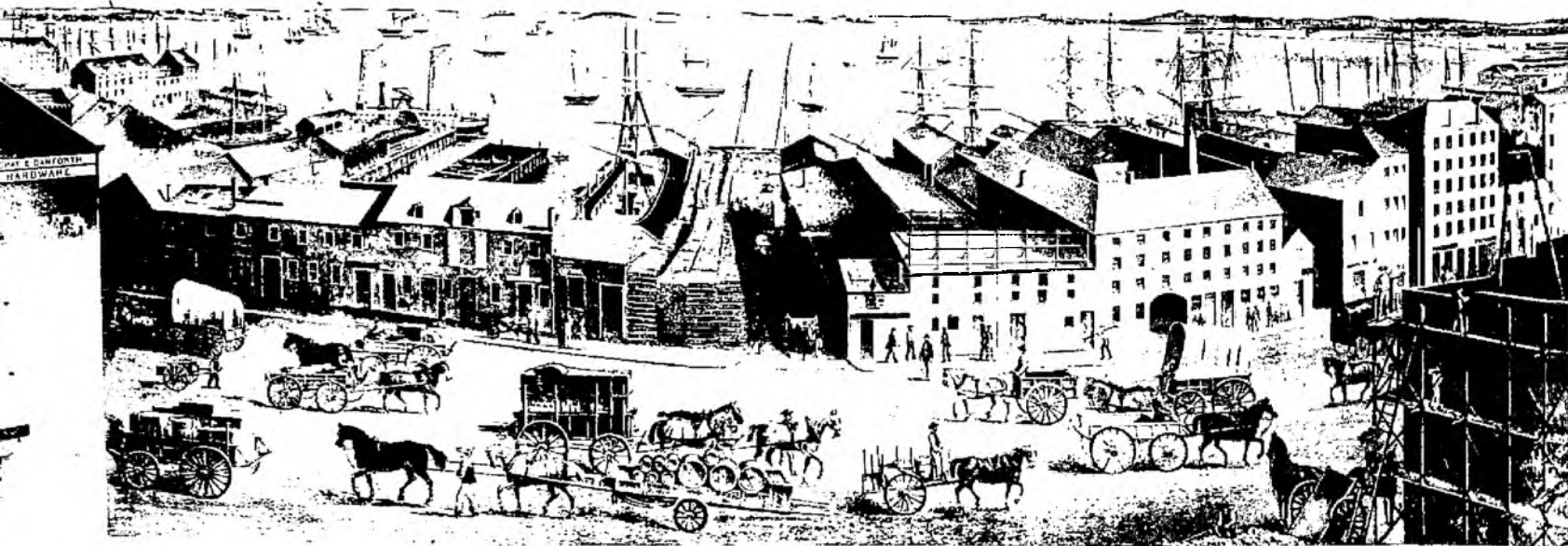




**Quiet streets
... busy streets**

Soft wind rustled through the trees on peaceful Tremont Street near the Park Street Church. But the corner of Winter, Washington and Summer Streets was a dangerous place for pedestrians. Here, a policeman tries to quiet some angry horses.





**From wharves to financial district
— commerce flourished**

In 1854 Boston appeared as above. This view looks towards Rowe's Wharf. At noontime, businessmen and politicians gathered on State Street with no danger of obstructing traffic, and discussed the affairs of the day.

Boston has always been a good baseball town



When the weather was warm enough, children played ball on the Common. The game was popular with grown-ups, too. Albert Spaulding, founder of the famous sporting goods company, was a member of Boston's National League team.



Impressions of a ball game by a nineteenth century cartoonist



"Look Out"

*What is it? — Suspected to be
the Umpire,*



Just in time



A Drawn Game



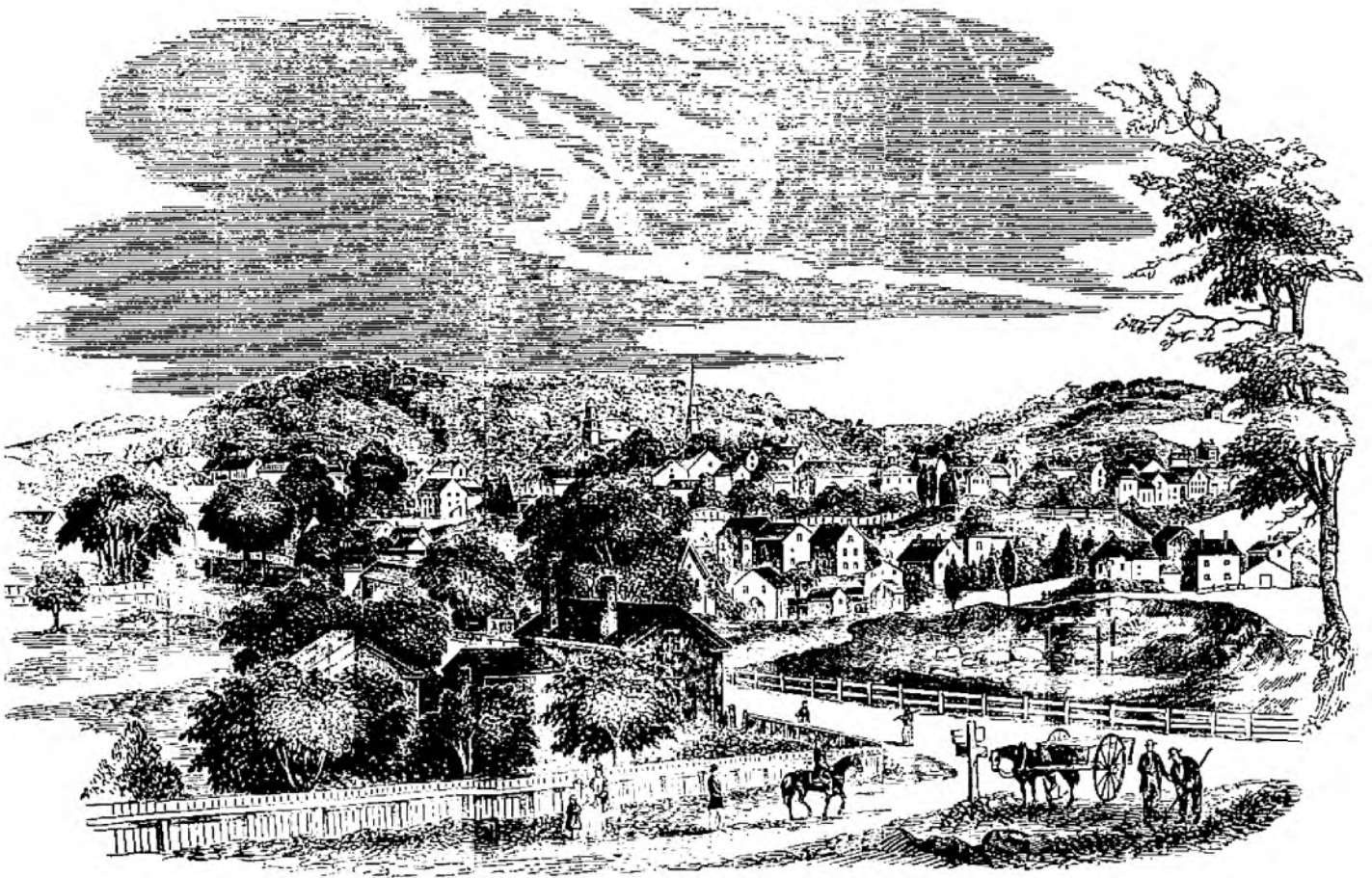
The hour of victory



A Base



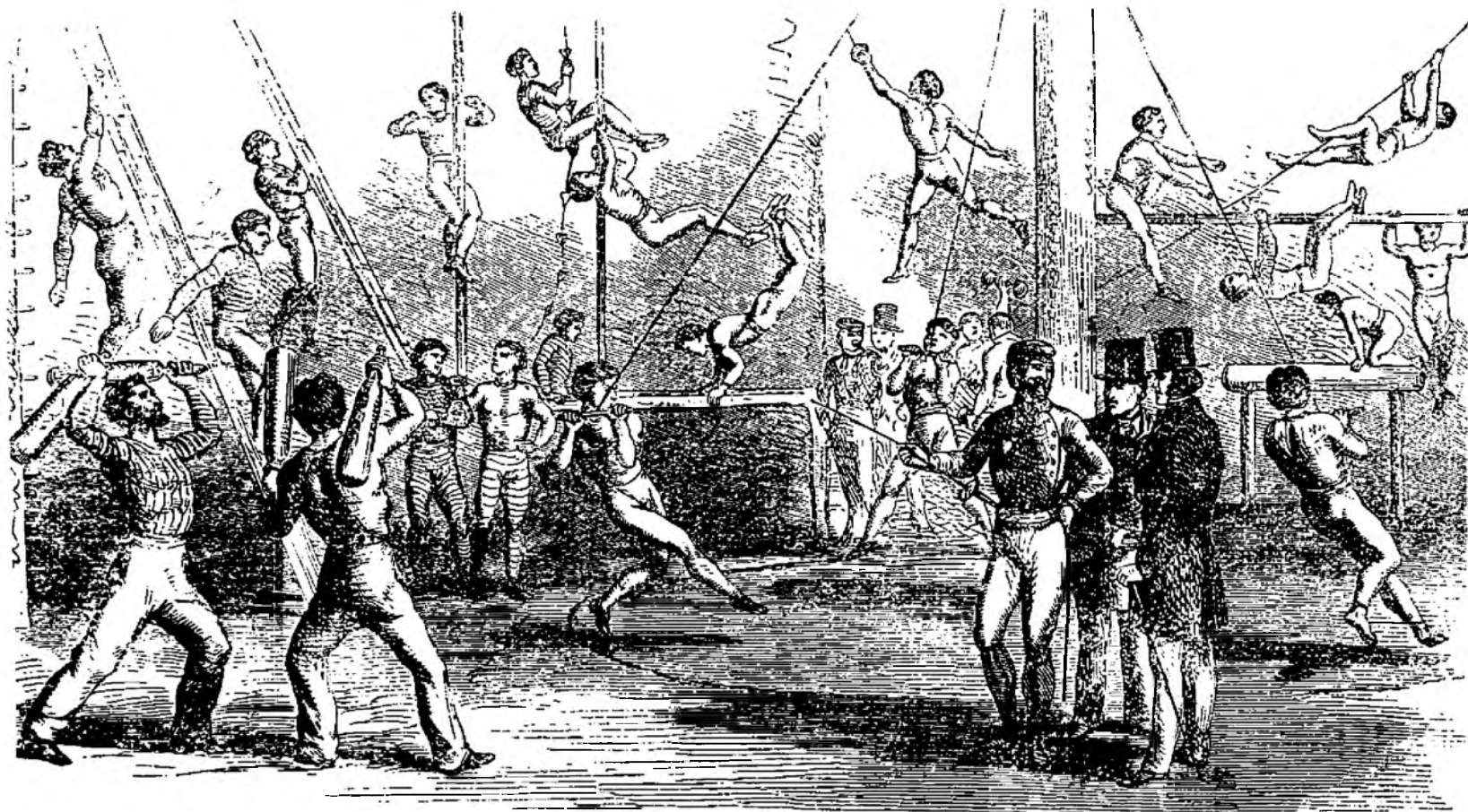
*Shoot the
Hat*



**Boston's suburbs were
more rural then**

Here's a glimpse of Brookline five miles outside of Boston. And below, an artist's conception of a suburban sleighing scene.

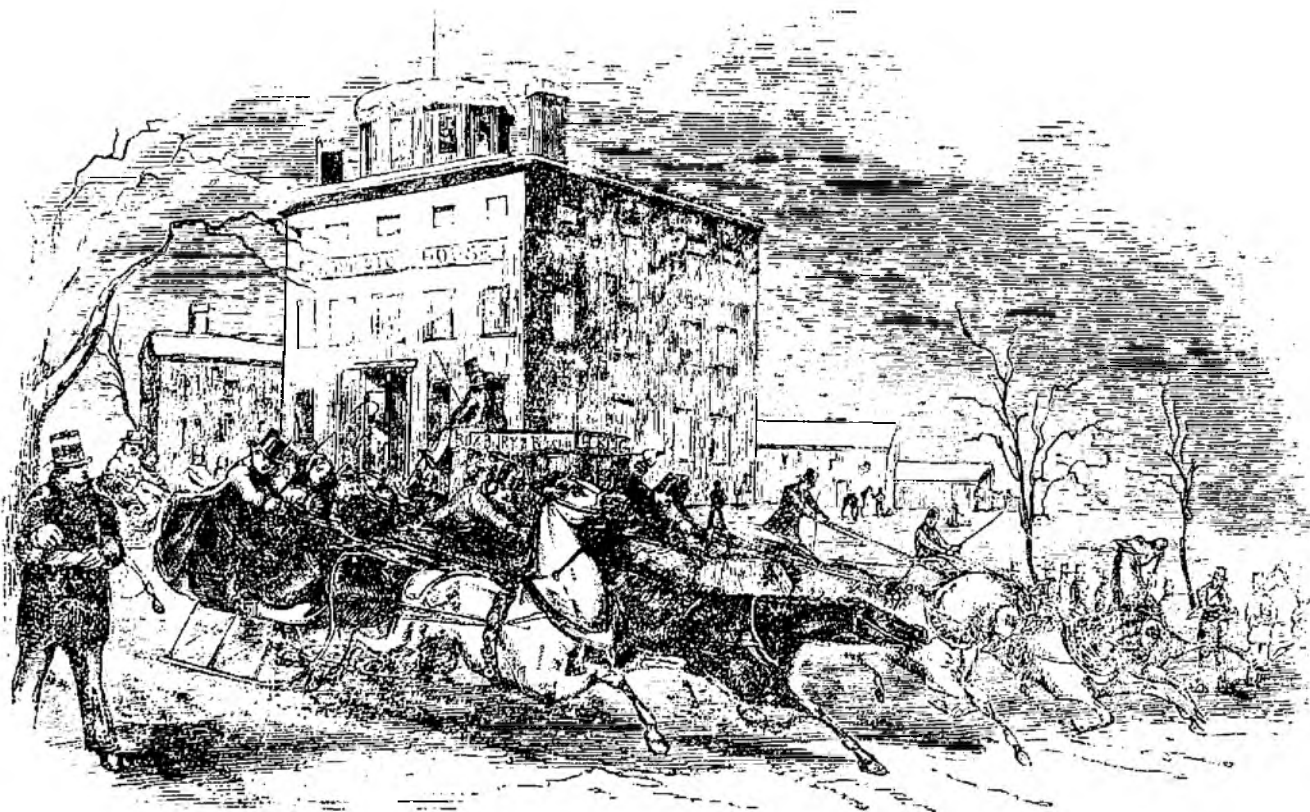


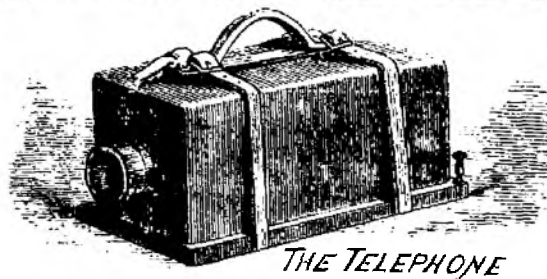
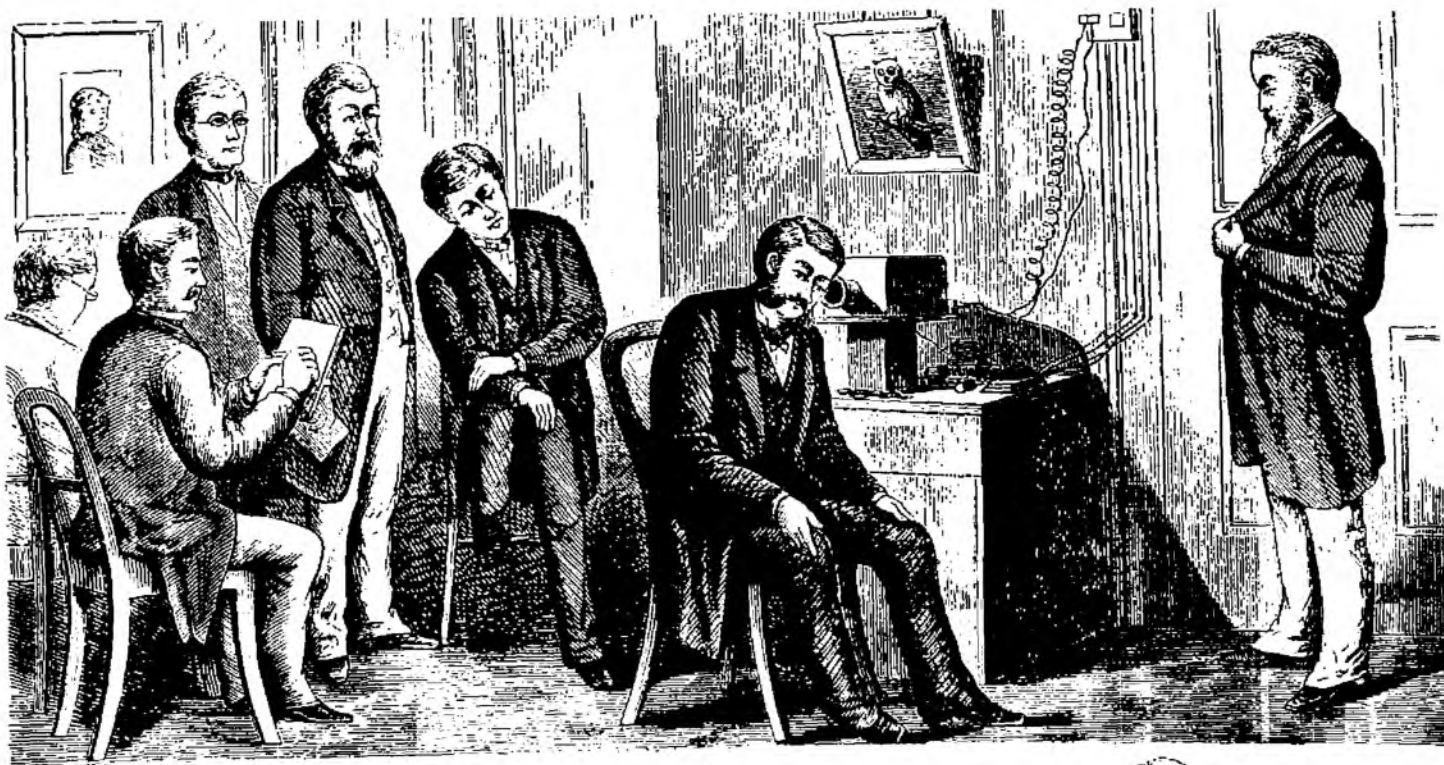


**The body beautiful
... the healthy life**

For indoor sport in the 1850's, employees of the Boston Five used to frequent Dr. Hammersly's gymnasium at Chapman Place. The good doctor was wont to say: "With health come happiness, amiability, domestic comfort and wealth."

Outdoor sports were often exciting. Sleigh-riding on Boston Neck could endanger life and limb.



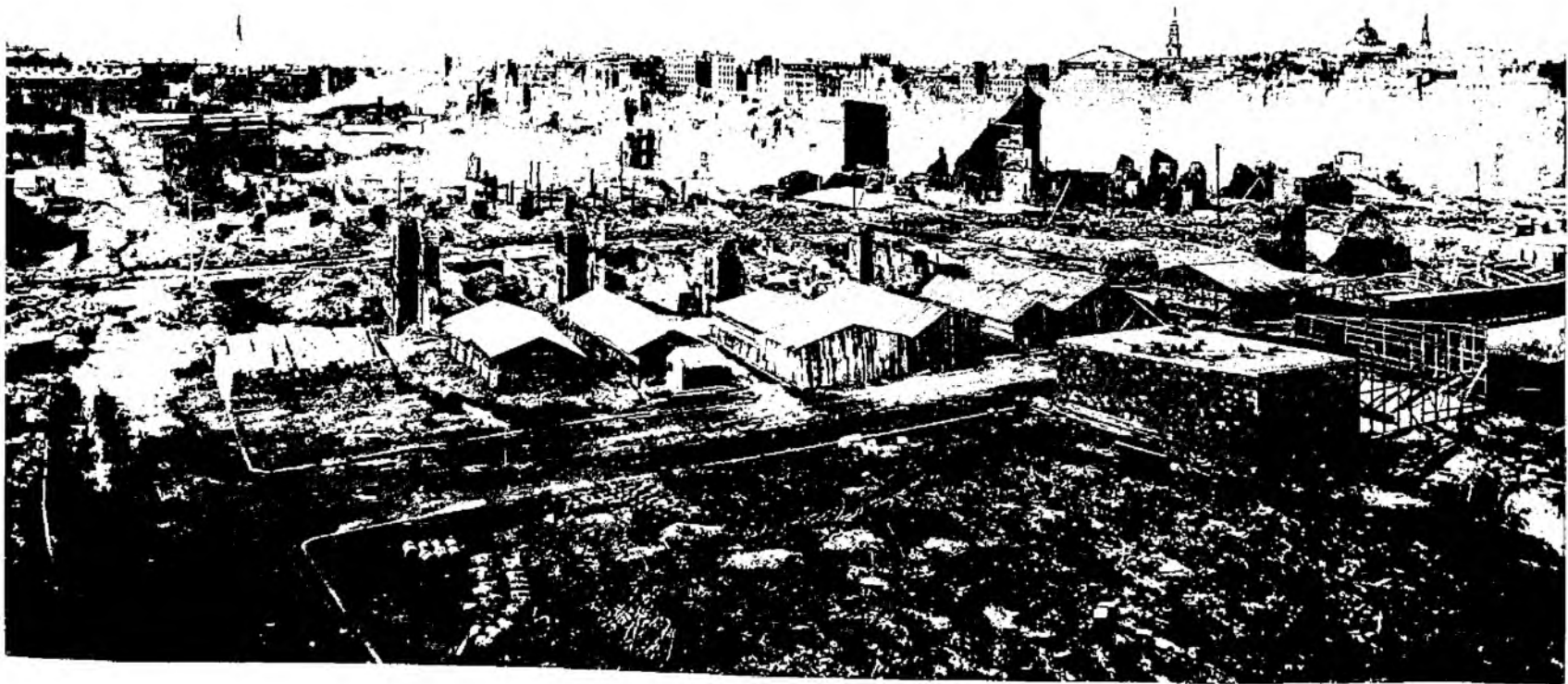


Boston figured in scientific advances

This picture of the first telephone call between Boston and Salem appeared in Gleason's Pictorial, a magazine of the day. Telephone service was installed in the Boston Five six years after Alexander Graham Bell's invention.

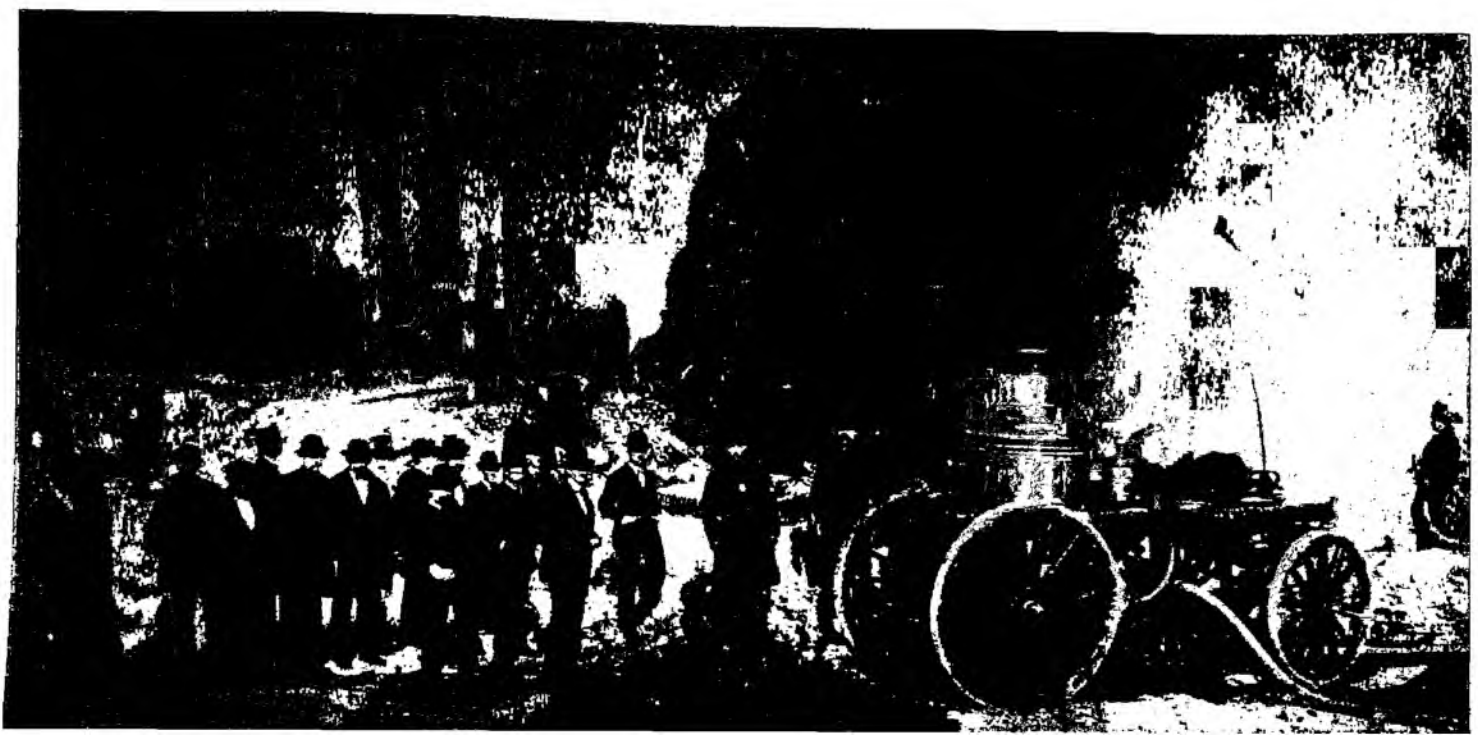
Left, Josiah Hawes and his family, taken about 1850. Hawes was the first commercial photographer to bring the wet plate process to Boston.

News was made by fires . . .



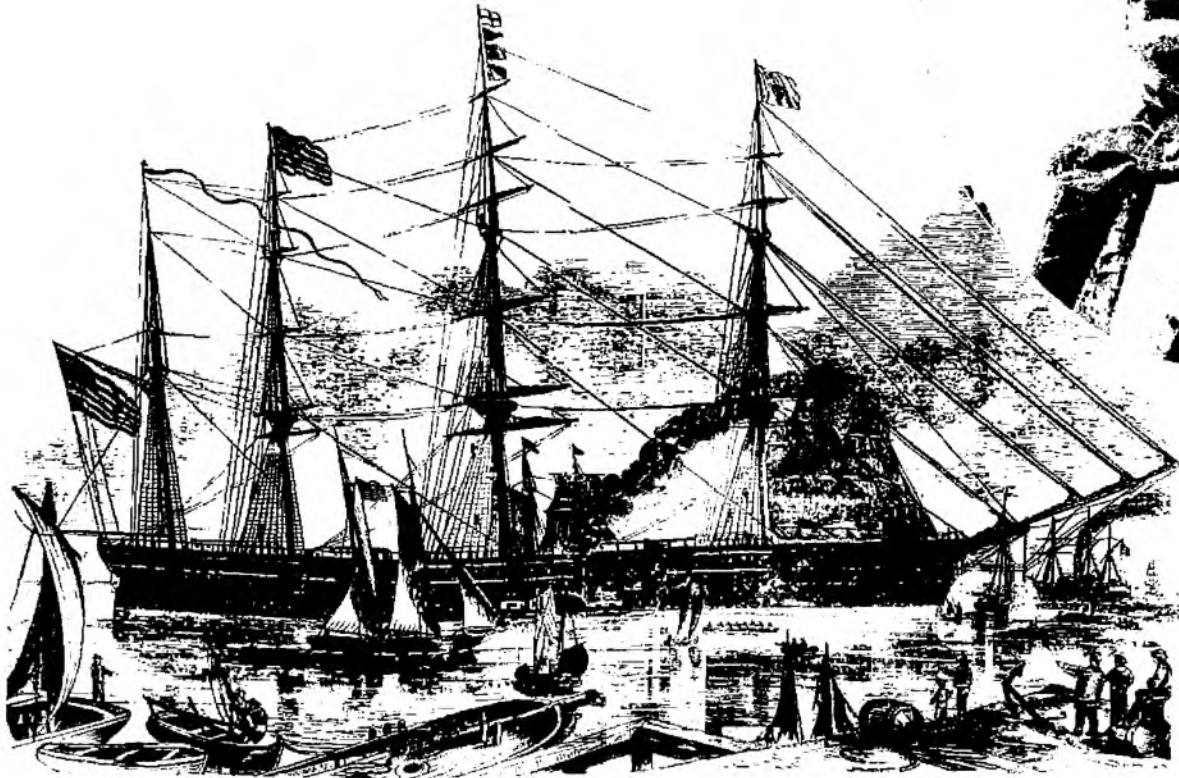
On a November weekend, in 1872, a great fire destroyed 776 buildings in the business district of downtown Boston. The books and records of the Boston Five were hurriedly taken to the house of President Paul Adams on Charles Street. But the

fire was stopped a few yards short of the Bank. The picture above shows the ruins from Fort Hill. This old steamer, called the "Cataract", was drawn to the fire by man-power. It is shown here pumping in Liberty Square.



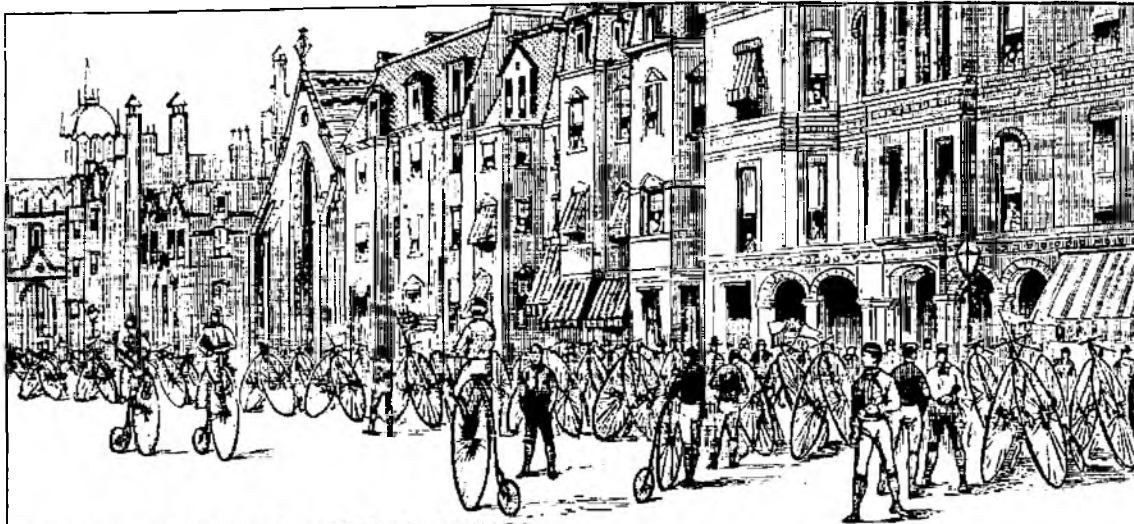
by ships and firemen, too

The ship, *Great Republic*, made headlines when launched in Boston. She was designed by Donald McKay (right), and was the largest barque ever built. Shown below, one hundred Boston firemen play the Anvil Chorus in Chickering's Hall. Real anvils were used for greater volume.



Even bicycles made the headlines, and a half dime was worth a full five cents

Scenes from the meeting of The League of American Wheelmen in Boston.



STACKING THE BICYCLES IN TRINITY SQUARE



SOME FANCY RIDING



**Yes, sir, you could do quite a bit
with a five cent piece a hundred years ago !**



In 1854, at a good hotel in downtown Boston, you could get a meal for less than three 5-cent pieces.

Nine 5-cent pieces would buy you the best cotton flannel shirts and drawers in the whole Hub.

If you were fond of seafood, you could buy a dozen Narragansett oysters for three 5-cent pieces.

At a first-rate hotel in Boston during 1854, lodging cost you just five 5-cent pieces.

Breakfast, consisting of buckwheat cakes, butter, toast, cream, and coffee, cost a penny more than one 5-cent piece.

Workmen could buy the best Denim overalls for less than nine 5-cent pieces.

Some restaurants offered Roast Beef for three 5-cent pieces.

The one-hour ride by horse-car from Scollay Square to Harvard Square cost just 5 cents.

In 1854 . . . thrifty New Englanders could open an account at The Boston Five Cents Savings Bank with only one 5-cent piece. And you can do the same today!



1954

The Boston Five Cents Savings Bank

Largest in New England



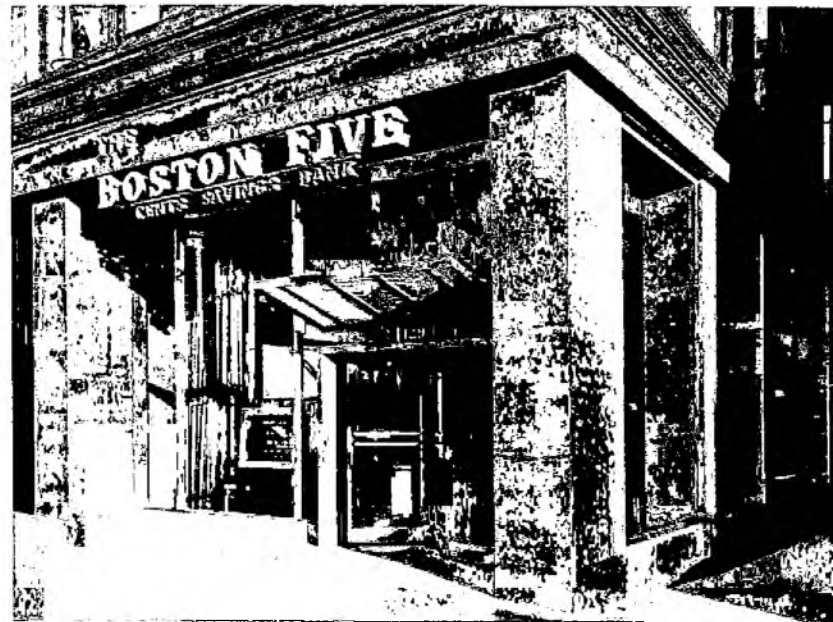
The main office at 30 School Street. Located in the same position as the old bank was one hundred years ago.



The West Roxbury Branch, opened on June 3, 1929, was the first branch established by the Boston Five.



The Jamaica Plain Branch started serving suburban Boston on April 12, 1930.



The most modern addition to the Boston Five, at 129 Tremont Street, opened its doors on February 11, 1953.

STATEMENT OF CONDITION

for comparable January dates

ASSETS	1879	1904	1929	1954
U. S. Govt. Bonds			\$ 17,185,428	\$ 90,432,200
Municipal Bonds	\$2,190,000	\$ 5,574,300	12,539,500	66,000
Other Securities	506,688	3,674,585	10,733,945	10,175,748
Real Estate Mortgages	4,797,388	13,590,506	40,682,665	145,876,187
Collateral Loans	198,017	8,672,100	15,632,622	1,597,483
Bank Building	140,724	195,000	1,825,424	1,074,000
Other Assets	270,476	21,630	141,931	701,614
Cash	599,622	1,370,606	1,578,130	5,106,184
	<u>\$8,702,915</u>	<u>\$33,098,727</u>	<u>\$100,319,645</u>	<u>\$255,029,416</u>
LIABILITIES				
Deposits	\$8,354,557	\$30,433,333	\$ 92,314,642	\$226,156,565
Income	137,592	313,105	1,449,376	2,308,920
Real Estate Payments				1,163,143
Other Liabilities	991	27,979	355,356	449,632
Total Surplus	209,775	2,324,310	6,200,271	24,951,156
	<u>\$8,702,915</u>	<u>\$33,098,727</u>	<u>\$100,319,645</u>	<u>\$255,029,416</u>

Grateful acknowledgement is due the Bettmann Archives, the Boston Athenaeum, the Boston City Hall, the Boston Public Library, the Bostonian Society, Holman's Print Shop, the Parker House, the State House of the Commonwealth of Massachusetts, and the State Street Trust Company, from whom came the pictures and historical information used in this book.

