

FALL RIVER:

I T S

EDUCATIONAL, RELIGIOUS, MUNICIPAL, AND FINANCIAL FEATURES.

SO far as the mental and moral elevation of their work people is concerned, the manufacturers of Fall River have spared neither cost nor effort, fully realizing the value to their individual interests, as well as to the social economy of their city, of an intelligent and hopeful community of operatives. In every direction this desire of the promoters of the local industry has shown itself. The apartments of the Christian Association are nightly filled with the mill-workers, both male and female, and the same assertion is true of other reading-rooms, opened by benevolent enterprise in less central districts. In some of the companies the list of stockholders includes quite a respectable proportion of operatives, and the policy of securing such an interest among the workers is earnestly pursued.

The system of local instruction, ordered by the admirable educational laws of the State, is thoroughly organized and generously sustained, general tuition being provided in 1 high school, 19 grammar schools, 26 intermediate, 57 primary, and 2 evening schools. The report for 1876 shows a force of 131 teachers and an attendance of 4,918 pupils, the total expenditure of the municipality for educational purposes being \$134,964, of which \$76,163 was teachers' wages.

The city is provided with a free public library and several circulating libraries, all of which are well supplied with the most recent publications, and are accessible to all. There are also numerous private and society libraries and local book-clubs, and it is a well-authenticated fact that Fall River has a

much greater proportion of readers than is commonly found outside of the larger and wealthier cities.

In its secular and religious teachings, Fall River appears determined, notwithstanding all obstacles, to maintain a good moral reputation in the community. The great evil with which all manufacturing cities and towns have to contend, at the present day, especially, is the indiscriminate sale and use of stimulants, and with this evil the moral and sober-minded people of Fall River are constantly battling. It is worthy of note, however, as being somewhat at variance with the commonly received opinion concerning ignorance and crime, that there is much less punishable vice and criminality in Fall River than in most manufacturing places. There is comparatively little violence, pilfering, or prostitution. Although poor and ignorant, the new population of Fall River is industrious, and shows no serious proclivity to offend against good order. One reason for this prevalence of good order is doubtless the policy of the manufacturers to secure for operatives men and women with families, and not a mere shifting class, moving from one manufacturing town to another as their necessities require.

While the principal manufacturing business of Fall River consists in the production of print cloths, its industrial activity is also largely engaged in the printing of calicoes, in the manufacture of iron, in the forms of hoops, rods, nails, castings, etc., and of machinery. In the various machine shops of the city is manufactured machinery of every description, though mostly confined to cotton machinery. No better cotton machinery is found in the country than that made at Fall River.

The harbor formed at the mouth of Taunton River is safe, commodious, easy of access, and deep enough for ships of the largest class. The navigable interests of the city are by no means inconsiderable, and besides the vessels owned in the place and engaged in the coasting trade, many, and some of them of a large class, are annually chartered to bring from foreign and domestic ports lumber, coal, iron, and various other articles required for local consumption.

The district of Fall River includes the ports of Taunton, Dighton, Somerset, Freetown, and Swansea. The registration includes 92 sailing vessels, with a tonnage of 11,733; 23 steamers, with a tonnage of 15,025; and 6 barges, with a tonnage of 1,974; or a total measurement of 28,732 tons.

The city has within its borders, and in its immediate vicinity, an inexhaustible supply of fine granite, equal in quality to any in the country. This granite is extensively wrought, giving employment to and affording support for numerous persons. The fortifications at Newport, R. I., and the foundations of the State House at Albany, N. Y., were constructed mainly with

granite obtained from these quarries, and it has been used largely for building purposes in the city itself.

Of fine public buildings there are comparatively few, but the elegant, commodious new Central Church, built of brick and sandstone in the Victorian early English Gothic style, stately in proportions, complete in detail and reputed to be one of the most perfect ecclesiastical structures in New England; the Episcopal Church, unique, yet chaste and beautiful with its rough ashlar work and brick trimmings; the substantial and massive Borden Block, containing the Academy of Music and numerous fine stores and offices; together with the Fall River Savings and Pocasset Bank buildings, the older Granite Block and City Hall, recently transformed at large expense into a noble edifice of modern style, give a foretaste of what may be expected in this direction when capital is a little more at leisure.

Fall River includes the localities popularly known as Copicut, Globe Village, Mechanicsville, Mount Hope Village, New Boston, and Steep Brook.

The municipality is divided into six wards, and is governed by a mayor, a board of aldermen of one member and a common council of three members from each ward. It is the seat of the Second District Court of Bristol County, and has a police force of 70 members, under the city marshal.

Fall River is 49 miles south of Boston, 183 miles north-east of New York, 17 miles south of Taunton, 18 miles south-east of Providence, 14 miles west of New Bedford, and 18 miles north of Newport. Daily lines of steamers connect Fall River, Providence, Newport, and New York, while three lines of railways give ample passenger and freight communications inland. Fourteen passenger trains pass to and fro between Fall River and Boston daily.

PUBLIC LIBRARY.

A free public library, where the people of both sexes and all classes may have easy and constant access to a large and well-stored treasury of the world's lore in literature, science, and art, is the crowning glory of that system of public education which has been, from her earliest history, the pride of Massachusetts. The system of public instruction in the common schools, excellent as it is, closes with the period of childhood. The great and important work of educating the people demands an agency which shall continue its operation after the school-days are over, and when the active duties of mature age have been reached. To meet this demand, the system of public libraries was inaugurated, the first institution of the kind known to the world being established in Massachusetts in 1853.

In 1860, an ordinance was passed by the City Government of Fall

River for the establishment of a free public library, and an appropriation made for its maintenance. A library room was provided in the City Hall, building, and properly fitted for the purpose. The Fall River Athenæum, established in 1835, transferred to the city its collection of some 2400 volumes, other contributions were made by associations and individuals, and the library was opened to the public May 1st, 1861. During the first year, the subscribers numbered 1,248, to whom were delivered 30,252 volumes, at an average of nearly 100 volumes per day.

The successful experience of each year since its organization has afforded conclusive evidence of the usefulness and stability of the institution. For the year ending August 1st, 1876, there were issued 130,717 volumes, at a daily average of 437 volumes, and also for the same period 67,960 periodicals, at a daily average of 227. The number of subscribers was 5,299, and the total number of books in the library was 14,448 volumes.

The original space assigned to the library soon became too limited for its use, and various expedients were resorted to for temporary relief, but no adequate provision was made until the completion of the alterations of the City Hall building (1872-3), when the whole lower floor was arranged and fitted with every convenience for the purposes of a library and reading-room. The latter is one of the finest in the State, being light, pleasant, cheerful, and spacious, and easy of access to the public. The government of the library is vested in a board of trustees consisting of the mayor, *ex officio*, and six other citizens.

CHURCHES.

There are in the city twenty-six churches, well arranged and commodious, supplied with well-educated and talented preachers, and attended by fair-sized and some of them by large congregations. Mission schools, shedding the kindly influence of Christianity here and there, have been established in various parts of the city, and, under the care of devoted and self-sacrificing teachers, have continued from year to year with growing numbers and increasing usefulness.

• First Baptist Church.—Organized, 1781. Church on North Main Street, corner of Pine Street. Built, 1850. Pastors: Revs. Amos Burroughs, 1783-4; James Boomer, 1795-1803; Job Borden, 1795-1833; Arthur A. Ross, 1827-29; Bradley Minor, 1830-33; Seth Ewer, 1830-33; Asa Bronson, 1833-44; Velona R. Hotchkiss, 1845-49; A. P. Mason, 1850-53; Jacob R. Scott, 1853-4; P. B. Haughwout, 1855-70; Daniel C. Eddy, D.D., 1871-73; Albion K. P. Small, 1874-.

First Congregational Church.—Organized, 1816. Church on North Main Street, corner of Elm Street. Built, 1832. Pastors: Revs. Augustus B. Reed, 1823-25; Thomas M. Smith, 1826-31; Orin Fowler, 1831-50; Benjamin J. Relyea, 1850-56; J. Lewis Diman, 1856-60; Soloman P. Fay, 1861-63; William W. Adams, 1864-.

Society of Friends.—Organized, 1819. Church on North Main Street, between Pine and Cherry streets. Built, 1836. Overseer in Fall River, Nathan Chace. The first meetings of the Society of Friends in Fall River were held about the year 1812, the attendants coming mostly over the river from Swansea and Somerset.

First Methodist Episcopal Church.—Organized, 1826. Church on South Main Street, opposite Borden Street. Built, 1844. Pastors: Revs. N. B. Spaulding, E. T. Taylor, E. Blake, D. Webb, J. M. Bidwell, S. B. Hascall, M. Staples, J. Fillmore, H. Brownson, P. Crandall, previous to 1840. Revs. Isaac Bonney, 1840; Thomas Ely, 1842; George F. Pool, 1844; James D. Butler, 1845; David Patten, 1847; Daniel Wise, 1849; Frederick Upham, 1851; Elisha B. Bradford, 1853; John Howson, 1855; Thomas Ely, 1857; Andrew McKeown, 1859; Chas. H. Payne, 1861; Henry Baylies, 1863; Joseph H. James, 1865; John D. King, 1867; S. L. Gracey, 1870; Alfred A. Wright, 1871; Ensign McChesney, 1874.

First Christian Church.—Organized, 1829. Church on Franklin Street, corner of Purchase Street. Built, 1844. Pastors: Revs. Joshua V. Hines, Benjamin Taylor, H. Taylor, James Taylor, Simon Clough, M. Lane, A. G. Cummings, Jonathan Thompson, previous to 1840; Revs. P. R. Russell, 1841; A. M. Averill, 1843; Elijah Shaw, 1845; Charles Morgridge, 1847; Stephen Fellows, 1848; David E. Millard, 1852; B. S. Fanton, 1855; Thomas Holmes, 1863; Hiram J. Gordon, 1865; S. Wright Butler, 1866.

Unitarian Church.—Organized, 1832. Church on North Main Street, between Cherry and Locust streets. Built, 1860. Pastors: Revs. George W. Briggs, 1834-1837; A. C. L. Arnold, 1840; John F. W. Ware, 1843; Samuel Longfellow, 1848; Josiah K. Waite, 1852; W. B. Smith, 1860; Charles W. Buck, 1864; Joshua Young, 1869; Charles H. Tindell, 1875-1877.

Church of the Ascension (Protestant Episcopal).—Organized, 1836. Church on Rock Street, between Franklin and Pine streets. Built, 1875. Rectors: Revs. P. H. Geenleaf, 1836-1837; George M. Randall, 1838-1845; Amos D. McCoy, 1845-1847; Emery M. Porter, 1849-1862; A. M. Wylie, 1863-1868; John Hewitt, 1870-1872; Henry E. Hovey, 1872-1873; William McGlathery, 1874-1876; William T. Fitch, 1877.

Central Congregational Church.—Organized, 1842. Church on Rock Street, between Bank and Franklin streets. Built, 1875. Pastors: Revs.

Samuel Washburn, 1844-1849; Eli Thurston, 1849-1869; Michael Burnham, 1870.

Second Baptist Church.—Organized, 1846. Church on South Main Street, between Annawan and Spring streets. Built, 1838. Pastors: Revs. Asa Bronson, 1846-1857; Charles A. Snow, 1858-1864; John Duncan, D.D., 1865-1870; Frank R. Morse, 1871-1873; Henry C. Graves, 1874.

United Presbyterian Church.—Organized, 1846. Church on Pearl Street, corner of Annawan Street. Built, 1851. Pastors: Revs. David A. Wallace, 1851-1853; William Maclaren, 1854-1867; Joshua R. Kyle, 1869-1875; James H. Turnbull, 1876.

St. Paul's Methodist Episcopal Church.—Organized, 1851. Church on Bank Street, between Main and Rock Streets. Built, 1852. Pastors: Revs. Ralph W. Allen, 1851; John Hobart, 1853; M. J. Talbot, 1855; Samuel C. Brown, 1857; J. B. Gould, 1859; J. A. M. Chapman, 1861; Samuel C. Brown, 1863; Alfred A. Wright, 1865; George Bowler, 1866; Francis J. Wagner, 1868; Emory J. Haynes, 1870; George E. Reed, 1872; George W. Woodruff, D.D., 1875.

Brayton Methodist Episcopal Church.—Organized, 1854. Church on Globe Street, Globe Village. Built, 1850. Pastors: Revs. A. H. Worthing, 1855; C. A. Merrill, 1857; A. U. Swinerton, 1859; Elihu Grant, 1861; William P. Hyde, 1869; George H. Lamson, 1871; Charles S. Morse, 1873; Edward A. Lyon, 1875.

Church of the New Jerusalem.—Organized, 1854. Church on Rock Street, between Cherry and Locust streets. Built, 1869. Leader, John Westall.

North Christian Church.—Organized, 1842. Church on North Main Road, Steepbrook. Pastors: Revs. William Shurtleff, 1861; Moses P. Favor, 1866; Charles T. Camp, 1872; O. P. Bessey, 1874; O. O. Wright, 1876.

North Methodist Episcopal Church.—Organized, 1859. Church on North Main Road, Steepbrook. Built, 1854. Pastors: Revs. Philip Crandon, 1861; George H. Manchester, 1863; John Gifford, 1865; John Q. Adams, 1867; J. G. Gammons, 1869; Philip Crandon, 1871; R. W. C. Farnsworth, 1873.

Quarry Street Methodist Episcopal Church.—Organized, 1870. Church on Quarry Street, between Bedford and Pleasant streets. Built, 1870. Pastors: Revs. Samuel M. Beal, 1873; Richard Povey, 1875.

Third Baptist Church.—Organized, 1871. Church on Brownell Street, Mechanicsville. Pastors: Revs. Ambler Edson, 1872-1873; Frederick A. Lockwood, 1874-1876.

Third Congregational Church.—Organized, 1874. Church on Hanover Street, corner of Maple Street. Built, 1874. Pastors: Revs. Leander S. Coan, 1874; Calvin Keyser, 1875.

Terry Street Methodist Episcopal Church.—Organized, 1875. Church on North Main Road corner of Terry Street. Built 1875. Pastor, Rev. William B. Heath, 1875.

Central Mission Sabbath School.—Organized, 1854. Chapel on Pleasant Street, corner of Sixth Street. Rev. Edwin A. Buck, missionary.

Columbia Street Mission (Baptist).—Organized, 1859. Chapel on Columbia Street, corner of Canal Street.

New Boston Chapel, New Boston Road.—Organized, 1860. Pastor, Rev. James L. Pierce.

King Philip Mission (Congregational).—Organized, 1874. Rev. Robert F. Gordon, missionary, 1875-1876.

St. Mary's Church (Roman Catholic).—Organized, 1836. Church on Spring Street, between Main and Second streets. Pastors: Revs. John Corry, Richard Hardy, Edward Murphy, 1840; Assistant Pastors: Revs. John O'Connell, Cornelius McSweeney, 1875.

Church of the Sacred Heart (Roman Catholic).—Organized, 1873. Church on Linden Street, between Bank and Pine streets. Pastor, Rev. Mathias McCabe, 1875; Assistant, Rev. James Masterson, 1875.

St. Ann's Church (French Catholic).—Organized, 1873. Church on Hunter Street, corner of William Street. Pastor, Rev. A. de Montaubricq, 1873.

St. Joseph's Church (Roman Catholic).—Organized, 1874. Church on North Main Road, opposite North Cemetery. Pastor, Rev. William H. Bric, 1874.

St. Patrick's Church (Roman Catholic).—Organized, 1874. Church on Slade Street, Globe Village. Pastor, Rev. J. Kelley, 1874.

Our Lady of Lourdes (French Catholic).—Organized, 1874. Church on Bassett Street, corner of Ashton Street, Flint Village. Pastor, Rev. P. J. B. Bedard, 1874.

CEMETERIES.

Oak Grove Cemetery occupies an elevated spot in the north-easterly section of the city. The land for this purpose, purchased in 1855, originally comprised a lot of forty-seven acres, which was enlarged in 1866 by the purchase of twenty-eight acres adjoining. The ground is well laid out with gravelled walks and roadways, and its natural beauties enhanced by a taste-fully ordered profusion of trees, shrubbery, and flowers. Numerous monu-

ments of artistic design have already been erected. A shrewd philosopher in social science has said, "Let me see the burial-place of a people and I can tell the degree of taste, refinement, and kindly feeling that exists among them." In the application of such a test, Fall River has little to fear, Oak Grove, though limited in extent, being already one of the most beautiful cemeteries in New England.

The North Cemetery, upon North Main Road, was for many years the principal burial-place of the city. After the purchase and laying out of Oak Grove Cemetery, the remains of many persons there interred were transferred to the new grounds. Quite contiguous to the North Cemetery is another cemetery owned and occupied by the Roman Catholics, this denomination also owning other cemeteries in the outskirts north and south of the city.

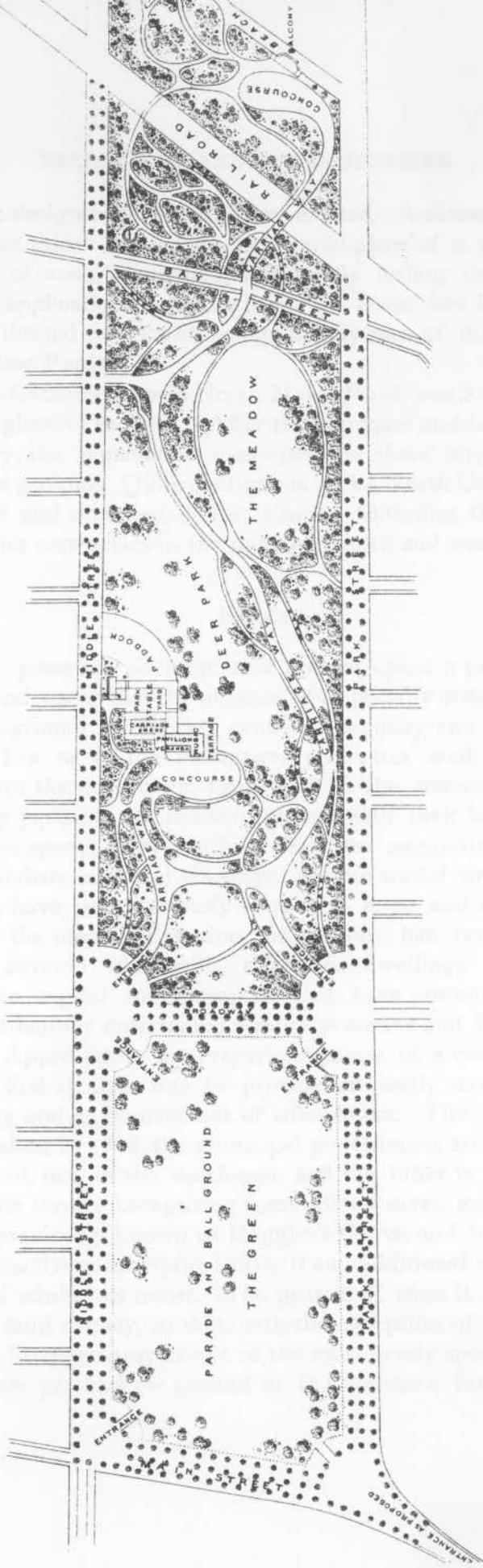
PARKS.

Fall River possesses so large and uninterrupted a prospective of surrounding land and water, that the absence of a specially ordered and arranged area of pleasure-ground in the very centre of industry and life might easily be pardoned. Ten or, at the most, twenty minutes' walk in any direction will take one into the country or bring him to the shores of the beautiful bay, while many parts of the resident region, with their broad avenues and well-shaded open spaces, fairly justify at least the suggestion of *rus in urbe*. With such immediate land and sea scape, a more sordid municipal organization would not have been seriously blamed if large and valuable territory, now allotted to the uses of relaxation and pleasure, had been put to business purposes and covered with mills, shops, or dwellings. The brains that planned and the capital and enterprise that have promoted the growth of Fall River have happily entertained a more generous and humanitarian view of their trust. Appreciating the gregarious nature of a community of working people, the first thought was to provide an easily accessible ground for their assemblage and enjoyment out of labor hours. The initial step in this direction was taken in 1868, the municipal government securing two areas of unimproved land, one in the north-east and the other in the southern part of the city. The former, comprising some fifteen acres, includes a fine natural plantation, previously known as Ruggles's Grove, and, in the possession of such sylvan attractiveness, required little if any additional outlay to render it a charming and salubrious resort. The growth of trees is luxuriant and the contour of the land comely, so that, with the exception of a very few private properties, this little territory is one of the most lovely spots in the city. The larger and more pretentious ground in the southern limits stretches from

CITY OF FALL RIVER.
GENERAL PLAN FOR LAYING OUT THE PARK

AS PROPOSED BY
 OLMSTED VAUX & CO. LANDSCAPE ARCHITECTS

MAY 1871.



SCALE

Main Street to the Bay. It is sixty acres in area, having a length of 3,800 and a breadth of 800 feet. The eastern part, bounded by Main Street, is high table-ground, affording a view of the city to the north and the river with Mount Hope and Somerset shore to the west. Gradually sloping down to the water, it is superficially well adapted for grading and ornamentation. Though originally lacking the umbrageous beauties of the "Grove," the large number of trees which have been set out on its borders promise before many years to supply this serious deficiency, and, when the designs of the eminent landscape artists charged with its laying out have been executed, the new park will be a superb pleasure-ground for the community.

DRIVES.

The city possesses not a few beautiful drives, some of which cannot be excelled, especially those on the outskirts of the city proper. Highland Avenue stretches off along the margin of the hills to the north, affording numberless fine views up the river, and down the bay, and over the country beyond. "Eight Rod Way," so called because its width is just eight rods, is a pleasant avenue on the south, stretching along the margin of the South Watuppa, giving a fine view of the great granite factories along its borders, thence over the hill to Laurel Lake beyond, a beautiful sheet of water, around whose northern shore may be seen another cluster of mills, huge, substantial structures, alike noble and grand in appearance.

Broadway, leading from the south, also affords excellent views of the city, the bay, the opposite shores, and of Taunton River winding down from among the hills to the north; while for calm, quiet country views, close at hand or stretching off miles in the hazy distance, the equal of North Main Road, on a bright sunny day, cannot often be found. To these may be added the longer drives—Bell Rock Road, the Pond Road, Stone Bridge Road, and the Ferry Road (to Somerset), each having its own peculiar attractions of quiet country life, of hill and dale, of meadow, brook, and woodland, or the more stirring scenes of the seashore, with the white glistening sails of the shipping, the swiftly gliding steamers, and the rush of the railway cars.

LOCAL NOMENCLATURE.

Many of the corporations, banks, associations, and local institutions have assumed Indian names peculiar to the neighborhood. The following is a list of such names, with a brief explanation of the origin and meaning of each.

- ANNAWAN—1600 (?)—1676. "An officer." A Wampanoag, one of King Philip's most famous captains.
- CANONICUS—1557 (?)—1647. Chief of the Narragansetts; a friend of Roger Williams.
- CORBITANT—1590 (?)—1624. Sachem of Pocasset tribe; chief residence at Gardner's Neck, Swansea.
- KING PHILIP—1628 (?)—1676. English name of Metacomet, youngest son of Massasoit, and his successor, in 1662, as chief of the Wampanoags.
- MASSASOIT—1581—1661. Sachem of the Wampanoags and chief of the Indian confederacy formed of tribes in Eastern Massachusetts and Rhode Island. A staunch friend of the English.
- METACOMET—Indian name of King Philip, second son of Massasoit.
- MONTAUP—"The Head." Indian name of Mount Hope.
- NARRAGANSETT—"At the Point." Indian tribe on west side of Narragansett Bay.
- NIANTIC—"At the River Point." Sub-tribe of the Narragansetts.
- POCASSET—"At the opening of the Strait"—*i.e.*, Bristol Ferry into Mount Hope Bay. Indian name of territory now including Fall River and Tiverton.
- QUEQUETEANT—"The place of falling water." Indian name of Fall River.
- QUEQUECHAN—"It leaps or bounds." Indian name of the stream—Fall River—signifying falling water or quick-running water.
- SAGAMORE—"A leader." Title of Indian chief.
- TECUMSEH—1770—1813. Chief of the Shawnees; distinguished for his eloquence, bravery, and manly virtues. Prominent on the Western frontier in the war of 1812.
- WAMPANOAG—"East landers"—*i.e.*, east of Narragansett Bay. Indian tribe dwelling north and east of Narragansett Bay, west of Mount Hope Bay.
- WAMSUTTA—1625 (?)—1662. English name, Alexander. Eldest son and successor of Massasoit in 1661.
- WATUPPA—"Boats or the place of boats." Name of the ponds east of the city.
- WEETAMOE—1620 (?)—1676. "Wise, shrewd, cunning." Daughter and successor of Corbitant as sachem of the Pocasset tribe; residence at Fall River; drowned while crossing Slade's Ferry.

WATER WORKS AND FIRE DEPARTMENT.

The system of public water works, regarded by engineers as one of the most perfect, both in design and construction, in the Union, is justly a constant cause of self-congratulation to the residents of Fall River. The natural resources of the district in which the city has grown up, almost unique in the wealth and purity of their treasure, hardly need be suggested to the reader who has formed his own conception of the eastern plateau, extending parallel with the community of mills and residences, and bearing in its bosom the long chain of spring-fed lakes. Farther on will be given a comparative view of the enormous volume of water which this unequalled natural reservoir contains. The value of Watuppa to the city, regarded simply as an element in its industrial progress, is very great, but when its more recent service, as a sure and powerful antagonist of fire, and a never-failing purveyor of health, cleanliness, and comfort in every household, is considered, its worth is really beyond our powers of estimate.

The editor is indebted to William Rotch, Esq., the superintendent and engineer of the Water-works Board, who has been actively identified with the projection and construction of the system, for the following detailed account of this most important public enterprise :

Fall River is fortunate in the possession of a beautiful lake of fresh water within two miles of the centre of the city, whose purity is unsurpassed by any other public water supply equally extensive and so easily attainable, and yet whose advantages were so little appreciated a few years ago, that some per-

sons gravely suggested that Fall River might find it necessary to go to the Middleborough ponds in order to obtain a sufficient supply of water.

Watuppa Lake, the source of supply for the water-works, and also for eight mills that run by water-power, on the lower part of Quequechan River—the outlet of the lake—is seven and two thirds miles in length, with an average width of about three quarters of a mile. It is fed principally by springs and small streams, which collect the water from the surrounding hills. The drainage area is sparsely settled, and covered principally by a young growth of oak, interspersed with pine and chestnut; and the soil is exceedingly favorable for the collection of a pure and abundant water supply, being composed principally of sand, gravel, and gravelly loam, interspersed with numerous boulders, and resting generally on a solid stratum of granite rock.

The whole area included by the water-shed contains about 20,000 acres, or 31.25 square miles, and is capable of furnishing a daily supply equal to half the amount of water used by the city of Paris, or about double the quantity used by the city of Boston; so that even if the rapid growth of Fall River during the last half-dozen years should continue during the next half century, the supply of water would still be comparatively inexhaustible, so far as the demands of the city are concerned.

In fact, the lake is capable of furnishing a daily supply of about 35,000,000 gallons, and of this the water-works took less than 1,000,000 gallons per day during the year 1875, and about 1,500,000 gallons per day during the excessively dry season in the summer of 1876. The daily average for the whole of the year 1876 will undoubtedly be less than one and a quarter millions.

According to the analysis made by Prof. John H. Appleton, in 1870, the water of Watuppa Lake is remarkably pure, there being but 1.80 grains of solid matter per gallon; while the Cochituate and Croton waters, as analyzed by Prof. Silliman, in 1845, contained respectively 3.37 grains and 10.60 grains per gallon. Later analyses indicate that the water supplied to New York is, however, purer than when analyzed by Prof. Silliman. The water of the Schuylkill, analyzed by Prof. Silliman, contains 5.50 grains per gallon; the Pawtuxet, at Providence, contains 2.14 grains per gallon; and the average amount of solid matter in the water furnished to London by nine different companies is about 20 grains per gallon.

The nature of the soil around Watuppa Lake, and the fact that the neighboring country is very thinly settled, will make it impossible for many impurities to reach the lake, and will insure the purity of its waters for many years.

In the spring of 1871 the first Board of Water Commissioners was appointed by the City Council, and in the fall of the same year work was begun upon a road which it was necessary to construct for a distance of nearly a mile and a half to give access to the place selected for a pumping station.

During the year 1872 the foundations of the engine-house, boiler-house, and coal-house were built, and the superstructure was completed the following year, being constructed of granite quarried in the immediate neighborhood, on the lot bought by the city for the pumping station and reservoir.

The gate-house, where the water is taken from the lake, was built 225 feet from the shore, where the depth of water is ten feet; so that in years of extreme drought, when the lake is sometimes five feet below high-water mark, there is a depth of at least five feet of water at the gate-house and four feet in the pump-well.

The engine-house was made large enough for four engines—two for the high-service and two for the low-service—which it was thought the increasing wants of the city would ultimately require.

The first engine was built in 1873 by the Boston Machine Company, and was put in operation January 5th, 1874, the first water being supplied to the city on January 8th. This engine is a double horizontal condensing engine, similar to the engines at Boston Highlands, which were built by the same company, and consists of two pumps 16 inches in diameter, and two steam cylinders 28 inches in diameter, both cylinders and pumps having a stroke of 42 inches, and working from one crank-shaft with one fly-wheel, 15 feet in diameter, and weighing 15 tons. The engine possesses one important advantage—which on several occasions, while the community was dependent on its unassisted efforts, has proved very useful and essential—the fact that its two parts are symmetrical, and, although designed to work together, capable of being run separately, and one half stopped if it is necessary to make any repairs or to adjust or replace the valves.

This engine pumps directly into a 24-inch force-main, extending from the engine-house to the centre of the city at the corner of Main and Bedford streets, a distance of a mile and three quarters, and this force-main supplies the low-service—that is, all those portions of the city which can be satisfactorily supplied with an adequate pressure from a reservoir, which is intended to be constructed at some future time on the hill near the pumping station, where the elevation of the highest point is 256 feet above tide-water.

The remainder of the city, comprising about one quarter of the whole area, and situated principally on two hills on either side of the Quequechan River, forms the high-service, and is supplied by a distinct system of pipes fed by a 16-inch force-main, extending a distance of a mile and a quarter from

capacity of the engine, and it has been found to exceed the contract guarantee in this respect.

Besides this guarantee of "capacity," the engine was guaranteed to show a "duty" of 65,000,000—that is, to be capable of raising 65,000,000 pounds of water one foot high with 100 pounds of coal; and October 4th, 1876, a trial took place, with the following result :

Duration of trial, 13 hours.

Total number of strokes, 31,376.

Average number per minute, 40.23.

Average length of stroke, 49.7 inches.

Capacity of pump per stroke, 82.3 gallons.

Total amount of water pumped, 2,582,245 gallons, or 22,535,932 pounds.

Total lift, including friction in force-main, 217.52 feet.

Total weight of coal burned, 6600 pounds.

Duty, 70,977,177, showing an excess of 9 per cent above the guarantee.

The amount of water pumped during each year since the water-works have been in operation is as follows :

| Year. | Total No. of Gallons pumped. | Average per Day. | Each Inhabitant per Day. | Each Consumer per Day. |
|------------------|------------------------------|------------------|--------------------------|------------------------|
| 1874..... | 185,116,305 | 507,168 | 11.65 | 84.53 |
| 1875..... | 296,007,606 | 810,980 | 18.02 | 70.83 |
| 1876(to October) | 297,658,014 | 1,086,343 | 24.69 | 49.38 |

The extreme drought during the summer of 1876 increased the consumption for a short time to 1,800,000 gallons per day, but this was caused, to a great extent, by the large amount used by some of the mills that were unable to obtain the usual supply from the pond, which, during the month of October, fell to within a few inches of the lowest point recorded during the last forty years.

The number of pipes laid and gates set, previous to September 1st, 1876, will be found in the following table :

| Size. | Pipes (lineal feet). | Gates. |
|------------|----------------------|--------|
| 24 inch | 11,488 | 12 |
| 20 " | 21,317 | 24 |
| 16 " | 26,823 | 40 |
| 12 " | 17,799 | 36 |
| 10 " | 18,801 | 30 |
| 8 " | 52,246 | 100 |
| 6 " | 89,789 | 249 |
| Total..... | 238,263 | 491 |
| | (or, 45.13 miles). | |

The number of flush hydrants in use September 1st, 1876, was 291, and the number of post hydrants 170, making a total of 461.

The number of service-pipes at the same date was 1440, and the number of meters 484.

The amount of rock encountered in laying the main pipes has averaged 21 per cent of the total amount of trenching, or about nine and one quarter miles out of forty-five, and this item alone has increased the cost of the work at least \$100,000.

One of the most conspicuous features of the water-works is the tower, containing two stand-pipes, three feet and six inches in diameter, one for the high-service and one for the low-service. The top of the low-service stand-pipe is 48 feet above the highest point of the 24-inch force-main, and it is provided with two waste outlets, one 3 feet below the top, and the other 13 feet below. The top of the high-service stand-pipe is 88 feet above the highest point of the 16-inch force-main, and it is likewise provided with two waste outlets, one 3 feet and the other 23 feet below the top. The lower outlet is provided with a gate, which, on ordinary occasions, is kept open, the height of this outlet being sufficient to give all the pressure required for the regular supply in the higher portions of the city, but in case of fire this gate can be closed, and the water will then rise to the upper outlet, giving 20 feet additional head for the fire streams.

The two outlets of the high-service stand-pipe are connected with a pipe leading into the top of the low-service stand-pipe, and while the daily consumption in the city is comparatively small, it is found to be more economical to run but one engine, and pump all the water into the high-service stand-pipe, the low-service being supplied through the waste-pipe of the high-service.

The tower is built entirely of granite, quarried upon the spot, with the exception of a part of the cornice, some of the "quoins" and some of the arch stones over the doors and windows, which are made of a handsome blue stone, found in the immediate vicinity. Most of the work is "rough ashlar," the buttresses, window-caps, etc., being left with "quarry face," and there is very little hammer-dressed stone in the building.

The base is 21 feet square to a height of 22 feet 6 inches, surmounted by an octagonal shaft 60 feet 6 inches high, with an outside batter of half an inch per foot. The inside diameter is 15 feet 6 inches at the bottom, and 12 feet 9 inches at the top. The pipes occupy the centre of the tower, and around them is a circular iron stairway leading to the top.

At a height of 72 feet above the base of the tower, and 324 feet above the sea-level, is a balcony, 3 feet wide, on the outside of the tower, furnishing

a most extended view in every direction, comprising the cities of New Bedford, Taunton, and Providence, and most of the country within a radius of twenty miles. The whole height of the tower from the base to the vane is 121 feet.

The total cost of the water-works, up to October 1st, 1876, is \$1,328,456.14.

The cost of maintenance and the revenue for the first two years after the introduction of water was as follows :

| ITEMS. | 1874. | | 1875. | |
|---|-----------|--------------------------|-----------|--------------------------|
| | Total. | Per 1000 gallons pumped. | Total. | Per 1000 gallons pumped. |
| | \$ | cts. | \$ | cts. |
| Interest on bonds, per annum | 57,694 67 | 31.16 | 67,660 00 | 22.86 |
| Management and repairs | 15,328 19 | 8.29 | 18,917 24 | 6.39 |
| Cost of pumping | 7,933 52 | 4.28 | 10,504 52 | 3.54 |
| Total cost of maintenance, per annum | 80,956 38 | 43.73 | 97,081 76 | 32.79 |
| Revenue, per annum | 24,336 95 | 13.15 | 41,439 19 | 14.00 |
| Excess of revenue over management, repairs, and pumping | 1,075 24 | 0.58 | 12,017 43 | 4.07 |

From January 1st to October 1st, 1876, the revenue has been \$43,142.51, and this will probably be increased to \$50,000 by the end of the year. The cost of management, repairs, and pumping will be about \$25,000, so there will be a balance of about \$25,000, to go towards paying the interest on the bonds. This balance will go on increasing every year, and, provided a proper policy is pursued with regard to water rates and the use of meters, the water-works should, in a few years, be entirely self-supporting; for if the city can receive payment at the rate of three cents per hundred gallons, as allowed by the Ordinance, for all the water pumped, the revenue will, in a short time, exceed the total cost of maintenance. This can be done by preventing water from being wasted without being paid for, and to accomplish this, no way is so efficient as to make the use of meters as universal as possible.

It has been the endeavor of the Water Board to encourage the use of meters in all cases, for such a policy is beneficial both for the city and for the consumer, because not only is the cost of measured water in most cases less than by the ordinary rates, but a large amount of waste is prevented, and the cost of pumping diminished.

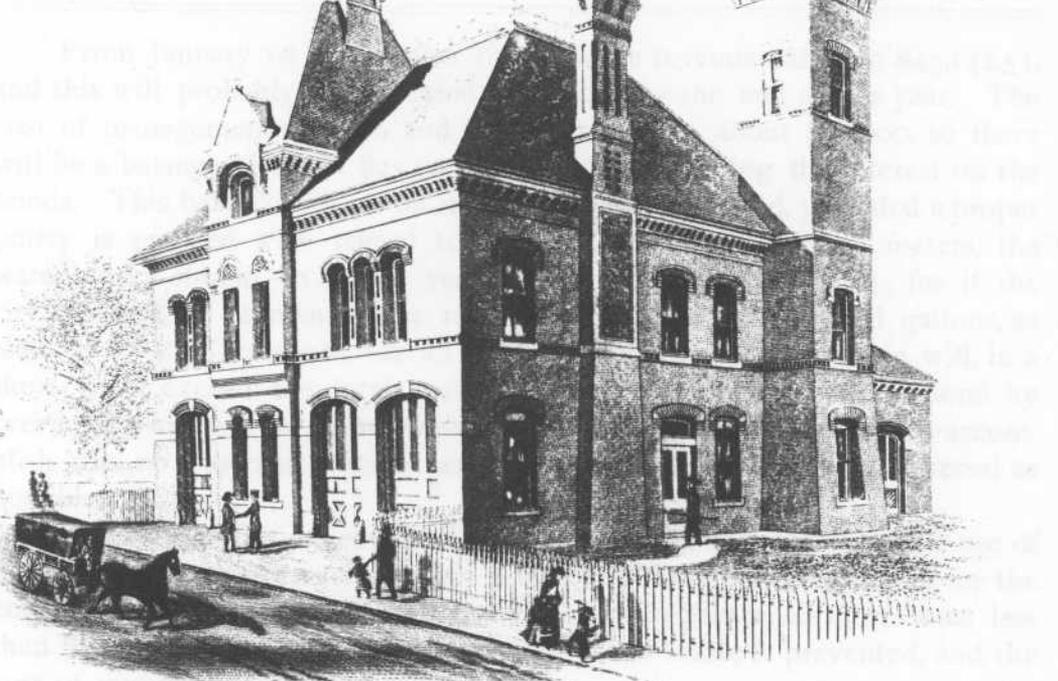
The Fall River Water Works have been constructed in the most substantial and durable manner, with a liberal allowance for the probable growth of the city. The main and distributing pipes are of ample size and strength, the fire hydrants are placed at frequent intervals, and the pumping machinery,

a most extended view in every direction, embracing the cities of New Bedford, Taunton, and Falmouth, and more of the country within a radius of twenty miles. The whole height of the tower from the base to the vane is 121 feet.

The total cost of the waterworks up to October 1st, 1876, is \$1,250,000.

The cost of construction and the revenue for the first two years after the inauguration of water was as follows:

| Year | Cost of Construction | Revenue |
|------|----------------------|-------------|
| 1877 | \$1,250,000 | \$100,000 |
| 1878 | | \$150,000 |
| 1879 | | \$200,000 |
| 1880 | | \$250,000 |
| 1881 | | \$300,000 |
| 1882 | | \$350,000 |
| 1883 | | \$400,000 |
| 1884 | | \$450,000 |
| 1885 | | \$500,000 |
| 1886 | | \$550,000 |
| 1887 | | \$600,000 |
| 1888 | | \$650,000 |
| 1889 | | \$700,000 |
| 1890 | | \$750,000 |
| 1891 | | \$800,000 |
| 1892 | | \$850,000 |
| 1893 | | \$900,000 |
| 1894 | | \$950,000 |
| 1895 | | \$1,000,000 |
| 1896 | | \$1,050,000 |
| 1897 | | \$1,100,000 |
| 1898 | | \$1,150,000 |
| 1899 | | \$1,200,000 |
| 1900 | | \$1,250,000 |



The Fall River Water Works have been constructed in the most substantial and durable manner, with a liberal allowance for the probable growth of the city. The main and distributing pipes are of ample size and strength, the fire hydrants are *of the best quality*, and the pumping machinery

boilers, and force-mains are duplicated, so that nothing but an extraordinary concurrence of circumstances could cut off the supply of water. Taking into consideration the thoroughness with which all parts of the work have been planned and executed, the high price of labor and materials during the years when most of the work was done, and the unusually large amount of rock encountered in laying the pipes, the cost of the work will not appear excessive; while the purity, abundance, and favorable location of the source of supply make it probable that Fall River will find its water-works satisfactory and adequate for all the wants of the city for many years to come.

The Fire Department of Fall River has necessarily been for many years a conspicuous feature of the municipal organization. Aside from the very large proportion of wooden domiciles, the value of the mill structures and machinery in the city—at a low calculation, \$25,000,000—and the immense loss that would fall upon the community by their destruction, have not only inspired a more than ordinary spirit of precaution in this particular, but enlisted and retained in the ranks of the department the sterling and responsible residents. As a consequence of this last circumstance, the several companies are composed of the most worthy young men of the city, and the department has been generally superintended by some prominent citizen, whose pronounced executive ability and large material interest in the general safety against conflagration have especially commended him for the position.

The present chief of the department, for instance, is William C. Davol, Jr., the treasurer and agent of the Davol Mills. Two years since the position was ably filled by Holder B. Durfee, treasurer of the Massasoit, and for several terms by Thomas J. Borden, whose active interest in the department will not soon be forgotten.

With the completion of the water-works, extraordinary resources for the prompt extinguishment of fire were at once assured. The system of hydrants, judiciously disposed, in every part of the city, has rendered these resources available for any unusual exigency.

The fire department consists at present of seven very powerful steamers, each with a complement of sixteen men and three horses; one extinguisher engine, nine men and one horse; two hook-and-ladder trucks, eighteen men and two horses; and one hose company, nineteen men and one horse.

Notwithstanding the heterogeneous population of a considerable part of the city, and the want of proper conservation perhaps to be inferred, the fires in Fall River are few in number, and show a relatively small annual average of loss. In 1875 the department was called out by genuine alarms but 37 times, and the total loss for the year was \$162,052, of which \$157,987 was covered by insurance.

The efficiency of the Fire Department has been greatly enhanced within the past few years by the erection of engine-houses in different sections of the city, so distributed as to make every point easily accessible by at least two steamers with their trained corps of firemen. The latest of these buildings, and most complete in all its appurtenances, is the engine-house upon Eight Rod Way. It is constructed of brick, with granite trimmings from the local quarries, and has within spacious rooms for a hook-and-ladder truck and a steam fire-engine. The large basement, extending under the whole building, is used for storage, heating apparatus, coal, etc., and contains a tank sixty feet long, for washing hose. The second story contains the reception-rooms, bath-rooms, sleeping-bunks, etc. The tower, one hundred feet high, is used for drying hose, and for suspending the alarm-bell. A stable in the rear connects directly with the rooms containing the fire apparatus, the first stroke of the alarm opening the stall doors (fastened by springs) and allowing the horses to take their respective positions with the least possible delay. The building, as completed, cost about \$20,000, and, like the other engine-houses in the city, possesses all the latest conveniences and improvements for the expeditious use of the apparatus in case of fire.

BANKS AND SAVINGS INSTITUTIONS.

THE FALL RIVER NATIONAL BANK.

Charter—Original, 1825; National, 1864.

THE first meeting of the citizens of Fall River to take into consideration the expediency of establishing a bank in the village was held at the office of James Ford, Esq., January 18th, 1825. The record reads as follows:

“At a meeting of the citizens of the village of Fall River, at the office of James Ford, Esq., January 18th, 1825, pursuant to previous notice, to take into consideration the expediency of establishing a bank in said village, David Anthony being called to the chair and James Ford appointed secretary, it was

“*Voted and Resolved*, That a petition be presented to the Legislature, at their present session, for a charter for a bank;

“That a committee of five be appointed to receive subscriptions for the stock, and to cause the petition to be presented;

“That Oliver Chace, David Anthony, Bradford Durfee, Richard Borden, and James Ford be this committee;

"That five cents on a share be paid by the subscribers to defray the expenses that may accrue in obtaining an act of incorporation ;

"That Oliver Chace be treasurer to receive the above money.

"A true copy. Attest : M. C. DURFEE."

The act of incorporation contains the names of Oliver Chace, David Anthony, Bradford Durfee, Richard Borden, Nathaniel B. Borden, John C. Borden, Lucius Smith, Samuel Smith, Clark Shove, Harvey Chace, Edward Bennett, Arnold Buffum, James Ford, James G. Bowen, William W. Swain, Benjamin Rodman, William Valentine, and Holder Borden.

At the first meeting of the stockholders, April 7th, 1825, Oliver Chace, David Anthony, Bradford Durfee, Sheffel Weaver, Edward Bennett, Gideon Howland, Benjamin Rodman, John C. Borden, and Richard Borden were elected directors, and at a subsequent meeting of the directors, May 3d, 1825, David Anthony was chosen president and Matthew C. Durfee cashier.

One of the present officers of the bank, whose father was an original stockholder, recollects, as a boy, riding on horseback from Freetown to bring the specie, in bags, to pay for his father's stock. Having hitched his horse to a pair of bars where the Stone Church now stands, he then, with his heavy load, trudged down into the village, which seemed quite a distance away. It was the only bank of discount and deposit in the village for twenty years.

David Anthony, after a service of forty years, resigned the office of president, on account of ill-health, in 1865, and was succeeded by Colonel Richard Borden, who, having deceased in 1874, was succeeded by Guilford H. Hathaway.

Matthew C. Durfee continued as cashier until 1836, when he resigned and was succeeded by Henry H. Fish, who served twenty-seven years, resigning in 1863. George R. Fiske was elected his successor and served until 1873, when he resigned and was succeeded by Ferdinand H. Gifford.

The first banking house of the Fall River Bank was a brick building, erected in 1826, on the corner of Main and Bank streets. It was destroyed by the great fire in 1843, but rebuilt of the same material the same year.

The Fall River Bank started with a capital of \$100,000, which was increased to \$200,000 in 1827, and to \$400,000 in 1836. In 1844 it was reduced to \$350,000, but increased again to \$400,000 in 1864, when it was incorporated as The Fall River National Bank, No. 590. The management of its business has been conservative and far-sighted, resulting in continued prosperity. It is also a fact worthy of note that, taking into account the many years of its existence, the changeable condition of trade, the monetary crises, etc., which it has experienced, this institution has never been obliged to pass a dividend.

THE FALL RIVER SAVINGS BANK.

Incorporated in 1828.

The first savings bank in the United States was established at Philadelphia, in the year 1816. The second was organized in Boston in the same year, and during the next ten or twelve years several were established in different parts of the commonwealth. The intensely practical and sagacious men who had to do with the early business interests of Fall River quickly discerned the advantages of such institutions to a community largely made up of day-laborers and people of small means, and accordingly made application for a charter for a savings bank. A charter was granted March 11th, 1828, by which Oliver Chace, James Ford, Harvey Chace, Bradford Durfee, John C. Borden, Clark Shove, and Hezekiah Battelle were constituted a corporation by the name of "The Fall River Institution for Savings."

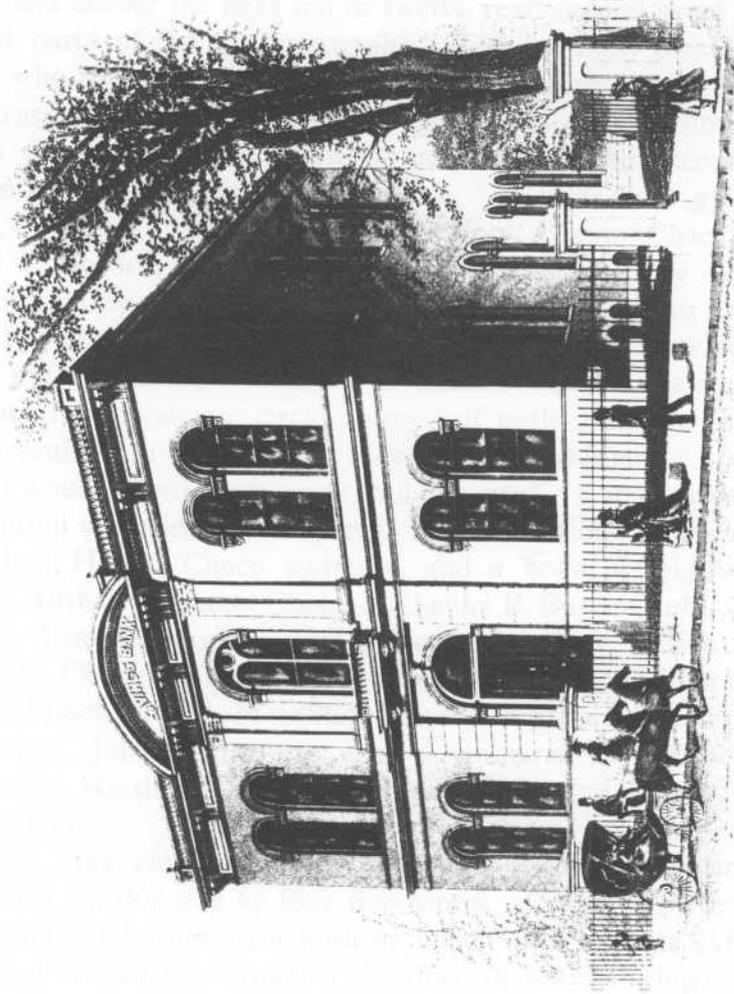
The declared object of the institution was "to provide a mode of enabling industrious manufacturers, mechanics, laborers, seamen, widows, minors, and others in moderate circumstances, of both sexes, to invest such part of their earnings or property as they could conveniently spare in a manner which would afford them profit and security." The organization of the new institution was speedily completed by the election of Micah H. Ruggles as president, Harvey Chace secretary, and a board of eighteen trustees, viz.: David Anthony, Samuel Chace, Nathaniel B. Borden, John C. Borden, Harvey Chace, Joseph Gooding, James Ford, Bradford Durfee, Richard Borden, John S. Cotton, Clark Shove, Philip R. Bennett, Joseph C. Luther, Jesse Eddy, Enoch French, Hezekiah Battelle, Matthew C. Durfee, and Wm. H. Hawkins. James Ford was elected treasurer, and Enoch French, David Anthony, Matthew C. Durfee, Jesse Eddy, and Harvey Chace a board of investment.

On May 28th, 1828, the bank was opened for business, and \$65 was deposited on that day by four depositors. During the first year, there was \$3224 received from 58 depositors, but of this amount \$518 was withdrawn. The first dividend was made in October, 1828, amounting to the sum of \$13.04. From 1828 to 1837, \$181,276 was received and \$85,764 was withdrawn, leaving less than \$100,000 on deposit. The dividends for the same period were at the rate of from 5 to 5½ per cent per annum. From 1836 to 1842, the semi-annual dividends ranged from 3 to 3½ per cent, and as they increased so also did the deposits, which in 1842 amounted to \$350,000. The next ten years the increase was much more rapid, so that, in less than twenty-five years succeeding the organization, the deposits exceeded a million of dollars, a very large amount for those days.

The Fall River Savings Bank

Incorporated in 1853

The Fall Savings bank is the oldest bank in the State of Massachusetts and was established in Philadelphia in the year 1815. The annual deposits are \$1,000,000. The annual income is \$1,000,000. The annual dividends are \$1,000,000.



Bank of Fall River, Massachusetts

The Fall River Savings Bank is a member of the National Association of Banks and is a member of the National Association of Bankers. The bank is a member of the National Association of Bankers and is a member of the National Association of Bankers. The bank is a member of the National Association of Bankers and is a member of the National Association of Bankers.

Since the opening of the institution, with the exception of the years ending with March, 1849, '58, and '62, there has been an annual increase. For four or five years succeeding the latter date, the increase was over \$100,000 annually. The dividends from April, 1837, to October, 1866, amounted to \$1,819,162.31; and of this sum, \$1,255,483.63 was accredited to depositors and the balance paid out as stock dividends. During these thirty years, \$8,006,834.63 was credited to deposits and \$6,322,881.69 paid out on deposit or dividends account. While these amounts would not, perhaps, attract special attention at a day when moneyed transactions are reckoned in millions and even billions, in the period mentioned they were regarded with both surprise and curiosity. Since 1867, the business of the institution has advanced even more rapidly, for several years gaining from half to three quarters of a million annually, and in one year (1870) showing a total increase for *six months* of \$500,000, a sum almost inconceivably large, taking into consideration the size of the city and the character of its population. There is little cause for wonder that, with such an exhibit, the name and credit of the bank should spread abroad, and its reputation for careful management and sound investment bring to it deposits from every one of the New England and some of the Middle States.

A careful comparison of the several savings banks in Massachusetts shows that this bank has paid more interest on the same amount of deposits for a term of years than any other in the State. It can also be said, without fear of contradiction, that no savings bank in the State has been conducted with so little expense. For the first fourteen years of its existence, the whole amount paid to the several treasurers for services, office-rent, fuel, lights, and stationery, which in those days were required of the treasurers, was but \$3762.52, or an average of but little more than \$250 per year, while the average amount of deposits for the same time was more than \$100,000,

The practice of rigid economy in the expenses of the bank, instituted at the very beginning of the enterprise, is illustrated by the following minute of record, under date of April 2d, 1829: "*Voted*, That the treasurer be allowed *fifteen dollars* for his services for office-rent, etc., for the year past." And again, under date of April 7th, 1834, we find: "*Voted*, That sixty-two and a half dollars be appropriated to the treasurer for his services, office-rent, and stationery for the past year."

As the bank commenced so has it continued, and it is doubtful if another institution of the kind can be found whose percentage of expense account will average so small as compared with the amount of business transacted.

Another feature—perhaps not peculiar to this bank alone, but accounting in some measure for its remarkable and long-continued prosperity—is the fact that every loan is required to be guaranteed by two sureties, even though the principal may have given a mortgage or collateral to secure the final payment of the loan. As a result of this doubly secure method of conducting its business, the bank, with one or two minor exceptions where the amount paid *plus* the interest has more than equalled the principal, has never lost a dollar of its loans in the long half-century of its existence, during which its operations have amounted to thousands of millions of dollars.

The first act of incorporation of the Fall River Institution for Savings provided for its continuance for a term of twenty years. In April, 1847, by special vote of the Legislature, the act was continued without limitation. In April, 1855, the name of the bank was changed to "The Fall River Savings Bank."

The bank has had but three presidents, viz.: Micah H. Ruggles, from 1828 to 1857; Nathaniel B. Borden, from 1857 to 1865; and Job B. French, from 1865 to the present time. Its original place of business was in the office of James Ford, the first treasurer. In 1830 it was removed to the store of Hawkins & Fish, south-east corner of Main and Bedford streets, Mr. Wm. H. Hawkins having succeeded Mr. Ford in the office of treasurer. In July, 1833, Mr. Hawkins was succeeded by Mr. Henry H. Fish, who was in turn succeeded in 1836 by Mr. Joseph F. Lindsey. Mr. Lindsey devoted the best years of his life to the interests of the bank; and upon his retirement in 1877, after forty years' service in an office which he had conducted with marked honesty, ability, and courtesy, was complimented with the appointment of vice-president of the corporation. His successor as treasurer was Mr. Charles A. Bassett.

The bank continued in Mr. Fish's store till some time in 1841, when an increase of business demanded more room, and a small building in the rear of the old Post Office on Pocasset Street was procured. It remained here about a year and was then removed to the basement of a house on North Main Street, owned and occupied by Dr. Nathan Durfee. This house was destroyed in the great fire of July, '43, and a private dwelling was occupied by the bank until the next January, when the Mount Hope House Block was completed on the site of the former office. The bank was then moved into the office in the south-west corner of this block, where it remained until the completion of its own banking house on North Main Street, opposite the head of Elm Street, in March, 1869.

Thus for forty years the bank carried on its business with no special con-

veniences for office work,—sometimes quite otherwise. On several occasions committees were appointed to take the matter into consideration, but without definite result. In 1867, however, the urgent necessities of the bank compelled the appointment of a committee, the result of whose efforts is apparent in the present symmetrical and elegant building.

The building is rectangular in form, its dimensions being 43 feet by 66 feet in the main walls, exclusive of belts or projections. Its height is 40 feet at the front and 39 feet at the rear. The walls are of faced brick, 20 inches thick, while the steps, buttresses, and underpinning are of fine-hammered granite. The banking room, upon the lower floor, is airy, spacious, and provided with everything that can render it convenient. The entire inside finish, including shutters and sheathing, is of butternut, with black-walnut bases and mouldings. The banking room is entered through a vestibule having two sets of fly-doors with black-walnut frames, and sashes glazed with the finest quality of plate glass. The counter, semi-circular in form, sweeps well out into the centre of the banking room, and has convenient openings, plainly marked, for the different branches of business. During the building of the banking house, the vault was constructed in the best and most approved manner which knowledge or experience could suggest, being as strong as granite, iron, and brick combined could possibly make it. The different locks on the vaults and chests are burglar proof and of high cost. As new and later improvements have been devised they have been added, and no expense has been spared to insure the greatest safety and security to the books, funds, and other representatives of value deposited. Adjoining and connected with the banking room are two ante-rooms for the use of the trustees and treasurer, carpeted and neatly furnished. Gas is carried throughout the building, and both the upper and lower halls are perfectly adapted for the purposes for which they are designed. The upper hall is occupied by the Mount Hope and King Philip lodges of Free and Accepted Masons, being arranged and finished in an elegant and convenient manner. Between the upper and lower stories there is no connection. The building taken as a whole is complete in all its parts, and is a credit to the architect and builders, the institution itself, and the city which contains it.

The bank has fully realized the hopes of its founders, proving a blessing to thousands of the moderately conditioned citizens, men, women, and children of Fall River. The policy of the bank has always been liberal, as becomes the conservator of the savings of the people; the surplus of good times has been treasured up for the wants of hard times; the earnings of health placed in security against the necessities of sickness; the accumulations from self-denial added to by loan, for the purchase of a house and home for the

family. The bank has also been a conservator of the business interests of the place, its board of investment consistently aiming to strengthen the hands of industry at home, to make loans among the constituents of the bank, rather than to invest their funds in public stocks and national enterprises. Especially has the wisdom of this policy been exemplified in sudden emergencies resulting in monetary crises, when distrust and alarm have spread throughout business circles. The consciousness of the substantial basis of their loans and the visible evidences of property have inspired a mutual trust and confidence which has proved a source of strength to the bank and indirectly given steadiness to the whole community. Some of the strongest enterprises of to-day have been tided over difficulties and helped to their present secure standing at home and abroad by this conservative management of the trustees.

Hence, as a result, in the half-century of existence of this institution, it has steadily risen in local esteem as a model of careful management and judicious investment; it has been a training-school for the officers of some of the banks of this and other cities, and by its age and character has commanded the respect and interest of similar institutions throughout the country.

THE NATIONAL UNION BANK.

Charter—Original, 1823; National, 1865.

Reckoning by years, "The National Union Bank" is the oldest bank in the city, having been chartered as "The Bristol Union Bank," of Bristol, R. I., in 1823. Its authorized capital was \$50,000, with the privilege of increasing the same to \$200,000. The shares were placed at \$100 each. It began business in January, 1824, with a paid-in capital of \$10,000, which was increased within the next two years to \$40,000. The bank has undergone many changes in its various departments during the half century of its existence, as indicated by the following table:

| | NAME. | CAPITAL. | PRESIDENT. | CASHIER. | LOCATION. |
|--------|-----------------------|----------|--------------------|------------------|-------------------|
| 1823.. | Bristol Union Bank | \$10,000 | ..... | ..... | Bristol, R. I. |
| 1824.. | | 30,000 | { Barnabas Bates } | Nath'l Wardwell | ..... |
| 1825.. | | 40,000 | { Parker Borden } | Josiah Gooding | ..... |
| 1826.. | | | | Wm. Coggeshall | ..... |
| 1830.. | | | | | Tiverton, R. I. |
| 1831.. | Fall River Union Bank | ..... | ..... | ..... | ..... |
| 1834.. | | 100,000 | ..... | ..... | ..... |
| 1838.. | | | David Durfee | ..... | ..... |
| 1846.. | | 200,000 | Nath'l B. Borden | ..... | ..... |
| 1856.. | | | | | Fall River, R. I. |
| 1860.. | | | | Daniel A. Chapin | ..... |
| 1862.. | | | | | Fall River, Mass. |
| 1865.. | National Union Bank | ..... | Jesse Eddy | ..... | ..... |
| 1866.. | | 300,000 | ..... | ..... | ..... |
| 1874.. | | | Cook Borden | ..... | ..... |

In 1830, Fall River, Mass., affording a more promising field for banking operations, the bank was removed from Bristol and located in Tiverton, just over the line from Fall River, and its name changed to the Fall River Union Bank. Its office was on South Main Street, opposite the head of Columbia Street. In 1837 the bank erected for its accommodation the brick building corner of South Main and Rodman streets, and removed its office to the lower floor, where it continued its business until 1862. In that year, by the change of boundary line, Fall River, Rhode Island, became Fall River, Massachusetts, and the bank was removed to the office in the south-west corner of the market building, now City Hall.

In June, 1865, the bank became a national banking association, under the name of "The National Union Bank," No. 1288. In 1872 the office of the bank was removed to No. 3 Main Street, opposite the Granite Block, where it has a well-lighted and easily-accessible banking room for the transaction of its business.

THE MASSASOIT NATIONAL BANK.

Charter—Original, 1846; National, 1864.

The Massasoit Bank was organized June 2d, 1846, with an authorized capital of \$100,000. Jason H. Archer was elected president, Leander Borden cashier, and Jason H. Archer, Oliver S. Hawes, Azariah Shove, Nathan Durfee, Henry Willard, Iram Smith, and Benjamin Wardwell a board of directors. The bank commenced business in December, 1846, with a paid-up capital of \$50,000, which was increased in the following March to \$100,000. In January, 1854, the capital stock was again increased to \$200,000.

In October, 1852, Dr. J. H. Archer, having removed from the town, resigned his office as president, and Israel Buffinton was chosen his successor. In October, 1864, Charles P. Stickney was elected president, *vice* Israel Buffinton, resigned. No change of cashier has been made since the original appointment of Leander Borden.

In December, 1864, the bank was converted into a national banking association, under the name of "The Massasoit National Bank," No. 612. It was also made a depository and financial agent of the United States. Regular semi-annual dividends have been made uninterruptedly since its organization in 1846. Sixty dividends have been paid, as follows: 15 of 3%, 8 of 3½%, 13 of 4%, 1 of 4½%, 13 of 5%, and 10 of 6%. In addition to dividends paid, municipal taxes assessed to shareholders during the last three years have also been paid to the amount of \$14,446.

The bank when first established occupied rooms in the north end of the

Mount Hope Block, corner of Main and Franklin streets. It continued here for thirty years, or until 1876, when it was removed to its more commodious and convenient banking house at the Four Corners, the north-east corner of Main and Bedford streets.

CITIZENS' SAVINGS BANK.

Incorporated in 1851.

In 1851 the October session of the General Assembly of the State of Rhode Island passed an act incorporating "The Savings Bank" to be located in Tiverton. Oliver Chace, Jr., Cook Borden, Thomas Borden, Clark S. Manchester, and their associates and successors were created a body politic under the name and style of "The Savings Bank," with perpetual succession. The amount of deposits to be received was limited to \$400,000.

The bank was organized November 15th, 1851, by the election of Joseph Osborn president, Charles F. Searle secretary, Wm. H. Brackett treasurer, and a board of fifteen trustees. Cook Borden, Oliver Chace, Jr., Weaver Osborn, William C. Chapin, and Samuel Hathaway were chosen a board of investment. The bank was opened for business December 1st, 1851, at the office of the Fall River Union Bank, and on that day the first deposit was made.

In June, 1854, the bank was removed to the office in the south-west corner of the Fall River Union Bank building on South Main Street, corner of Rodman Street, and continued there until the change in the boundary line between Rhode Island and Massachusetts, March 15th, 1862, when it became a Massachusetts institution under the name of the Citizens' Savings Bank, and was removed with the Pocasset Bank to the north-west corner of the market building, now City Hall. In January, 1873, the bank was again removed to the office prepared for it, in connection with the Pocasset National Bank, in the latter's new building, erected for a banking house and other purposes, on the corner of Main and Bedford streets.

In December, 1862, Wm. H. Brackett resigned the office of treasurer on account of removal to another city, and Edward E. Hathaway was elected to fill the vacancy.

The first dividend was declared June 4th, 1852, viz.: three per cent for the preceding six months. There have been fifty semi-annual dividends declared, up to the first of December, 1876, and the average annual per cent paid has been 6.68 per cent.

THE METACOMET NATIONAL BANK.

Charter—Original, 1853; National, 1865.

The Metacomet Bank was incorporated by the Legislature of 1852-3 with a capital stock of \$400,000. It was organized in the summer following, by the choice of Jefferson Borden as president, Azariah S. Tripp cashier, and a board of nine directors, viz.: Jefferson Borden, Nathan Durfee, William Lindsey, Philip D. Borden, Thomas J. Borden, Daniel Brown, William Carr, William Marvel, and Joseph Crandall. The bank was located in the brick building opposite the American Print Works, corner of Water and Pocasset streets, and commenced business in December, 1853.

A few months' operations were sufficient not only to vindicate the judgment of its founders, that another banking institution was needed in the town, but to demonstrate that still further bank accommodation was required to quicken local industries and develop business resources, which the more discerning felt had been only partially employed. By these clear results of their short experience, the managers of the bank were assured that it could profitably use a larger capital. Application was accordingly made to the Legislature, at its next session, for authority to increase the capital stock to \$600,000, which was granted. The new capital was mostly subscribed by the old stockholders, and all paid in the same year, 1854. The capital was then as large as that of any bank in the commonwealth outside of Boston.

In 1865 the institution was converted into a national banking association, under the name of "The Metacomet National Bank of Fall River," No. 924. After having been located twenty-three years on the boundary of the "Border City," it removed in 1876 to the commodious apartments and eligible situation for banking purposes now occupied by it in the Borden Block, corner of South Main and Pleasant streets.

The operations of well-managed banks furnish very little material for local annals. They are not instituted to pioneer business enterprises or to stimulate new adventures, but are subsidiary in their scope and object. When kept within their "true sphere," they erect few visible monuments to indicate the part they have taken in building up and developing the resources of a manufacturing and commercial city. The history of the Metacomet Bank, covering the period of the greatest business development and growth of Fall River, is no exception to this recognized view of the province of a bank. For nearly a quarter of a century it has quietly and successfully prosecuted legitimate banking unvexed by dissensions within, undisturbed by misfortunes without.

Few changes have taken place in its management, and in this particular, at least, the bank has been most fortunate, perhaps,—a rare exception. Since only the experience and established character which mature age alone can give is thought eligible to official position in moneyed institutions, it is quite remarkable that the same president and cashier and a majority of its nine directors respectively hold, in the twenty-fifth year of its organization, the positions to which they were chosen when the bank first commenced business. The records also show that in fifteen consecutive annual elections of officers, the board of directors chosen consisted of the same nine individuals. Such a record is specially interesting and noteworthy in view of the fact that at the beginning of this period the average age of the nine was nearly fifty years, and is an unusual instance of exemption from the visitation of Him who waits on all and only passes by the most favored for a few short years. The first death occurring in the board of directors was that of the late Dr. Nathan Durfee, after twenty-three years of official service.

THE POCASSET NATIONAL BANK.

Charter—Original, 1854; National, 1865.

The Pocasset Bank was incorporated by the General Assembly of the State of Rhode Island in May, 1854, Moses Baker, Oliver Chace, and Joseph Osborn being named in the charter. The bank was organized June 3d, 1854, by the choice of Oliver Chace, Samuel Hathaway, Weaver Osborn, Gideon H. Durfee, and Moses Baker of Tiverton, and John C. Milne and Wm. H. Taylor of Fall River, Mass., as directors. Oliver Chace was elected president and Wm. H. Brackett cashier.

The bank was located in the Fall River Union Bank building, corner of South Main and Rodman streets, then in Tiverton, R. I. In 1856 the town of Tiverton was divided, and that part wherein the bank was located became Fall River, R. I. In 1862 the boundary line between Rhode Island and Massachusetts was changed, Fall River, R. I., being set off to Massachusetts, and the bank, by authority of the Legislature, became a Massachusetts institution and was removed to the office in the north-west corner of the market building, now City Hall, on Main Street.

February 1st, 1865, the bank was organized as a national bank under the title of "The Pocasset National Bank," No. 679. In 1872 the bank purchased the lot on the south-east corner of Main and Bedford streets, and erected on this eligible site (it being one of the Four Corners, so called) a fine building of dressed granite, three stories high, with a Mansard roof. In

January, 1873, the office of the bank was removed to the convenient and well-arranged banking rooms provided on the lower floor of this building.

January 7th, 1862, Oliver Chace resigned the presidency, and Samuel Hathaway was elected to fill the vacancy. December 9th, 1862, Wm. H. Brackett resigned as cashier, and Edward E. Hathaway was elected in his place. April 15th, 1873, Weaver Osborn was elected president to fill the vacancy occasioned by the death of Samuel Hathaway.

The bank has been a success from the first, as indicated by the fact that it has never passed a dividend and has a growing surplus account.

THE FALL RIVER FIVE-CENT SAVINGS BANK.

Incorporated in 1855.

This institution was the development of a desire to encourage the individual commencement of saving. Its promoters recognized the fact that a large part of the population attracted to the city by its industrial occupations, untaught in New England thrift but used to living from hand to mouth and spending at once the earnings of the week, whatever their amount, might be induced to save little by little, if the sanctuary for small offerings were established in their midst. Other banks, already many years in existence, would take care of the dollars; one that would receive and cherish the pennies was the desideratum. The excellent results of the dime and half-dime savings institutions of other and larger communities were noted with delighted approval, and the conclusion was soon reached that a bank for such humble deposits must be started in Fall River. During the winter of 1855, a positive move was made towards the realization of this essentially benevolent design. In an act of incorporation dated April 10th of that year, Messrs. S. Angier Chace, Hale Remington, Walter C. Durfee, James Buffinton, E. P. Buffinton, B. H. Davis, Asa P. French, and Alvan S. Ballard were named as incorporators. The institution was organized on the 25th of the succeeding October, its officers being S. Angier Chace, president, Hale Remington, secretary, Charles J. Holmes, Jr., treasurer, and S. Angier Chace, Asa Eames, E. P. Buffinton, Abner L. Westgate, and Robert K. Remington, a board of investment. A board of trustees of twenty-six members was likewise chosen. A very earnest interest in the success of the new enterprise was entertained by the promoters, and few public objects have elicited a larger or more practical sympathy. At the outset, one gentleman offered the use of a convenient banking room, rent free for a year, while three others supplied all the furniture of the institution, including a safe and account-books.

The bank was opened for the transaction of business January 1st, 1856, and its first dividend was paid in June of the same year, at the rate of six per cent per annum. The dividends of the bank have been as follows, viz.: 3 at the rate of 5 per cent per annum (*i.e.*, during the war, 1862-'3), 12 at the rate of 6 per cent, 19 at the rate of 7 per cent, and 7 at the rate of 8 per cent. The operations of the bank have been eminently successful and satisfactory to its projectors and present managers.

The office of the bank has always been located in the south end of the Mount Hope Block: from 1856 to 1869 at No. 55 North Main Street, and from 1869 to the present time two doors south, at No. 53, it being the office on the corner of North Main and Bank streets.

THE SECOND NATIONAL BANK.

Charter—Original, 1856; National, 1864.

The Second National Bank was originally incorporated June 4th, 1856, as the Wamsutta Bank. The incorporators were S. Angier Chace, Hale Remington, and William Mason, second, and the capital was fixed at \$100,000. S. Angier Chace was elected president, Charles J. Holmes, Jr., cashier, and S. A. Chace, Hale Remington, Jas. B. Luther, Brownell W. Woodman, E. C. Kilburn, Thos. F. Eddy, and Thos. Almy a board of direction. The office of the bank was located in the Mount Hope Block, North Main Street, second door north from Bank Street.

In May, 1864, the corporation became a national banking association, under the name of the Second National Bank of Fall River, No. 439. The capital was increased to \$150,000. The bank has proved a profitable investment for its stockholders, having paid dividends as follows, viz.: 12 of 3 per cent, 1 extra of 5 per cent at the time of the increase of the capital stock, 22 of 5 per cent, and 1 of 6 per cent. The present capital is \$150,000, with a surplus account of \$50,000. In 1869 the office of the bank was removed one door south, to the corner office of the Mount Hope Block, which had been conveniently arranged and fitted for a banking house with ante-rooms, vault, and other necessary accessories.

THE FIRST NATIONAL BANK.

Date of Charter, January, 1864.

The First National Bank of Fall River was organized January 23d, 1864. It was the first bank in this section of Massachusetts established

under the National Bank Act. Its number is "No. 256," only that number of national banks, being in existence in the United States at the time of its organization. Its capital was fixed at \$200,000. Hon. John S. Brayton was elected president and Mr. Charles A. Bassett cashier. In March, 1865, the capital stock was increased to \$400,000, which is its present figure. From the date of organization until 1870, it was a United States depository and financial agent. The bank was located at No. 14 Granite Block, on the corner of Main and Central streets, the south-west of the Four Corners, so called. There has been no change in its location up to the present time. Mr. Chas. A. Bassett, cashier, having in 1877 been elected treasurer of the Fall River Savings Bank, was succeeded by Mr. Hezekiah A. Brayton.

THE UNION SAVINGS BANK.

Incorporated in 1869.

The Union Savings Bank was incorporated April 24th, 1869, with Gardner T. Dean, Edwin Shaw, and Lafayette Nichols as corporators. An organization was immediately effected by the choice of Augustus Chace president, James M. Morton, Jr., secretary, D. A. Chapin, treasurer, and a board of twenty-five trustees. The board of investment consisted of Cook Borden, William B. Durfee, Gardner T. Dean, Lafayette Nichols, and Alphonso S. Covel.

The bank opened for business in May, 1869, having its office in the south-west corner of the market building, now City Hall. In 1872, having purchased the estate on Main Street, midway between Bedford Street and Market Square, it removed to its own convenient and well-arranged banking rooms, where it has since continued, doing a safe and profitable business with an accumulating amount of deposits and an increasing number of depositors.

BANKS OF THE CITY OF FALL RIVER, MASS., FROM THE OFFICIAL REPORTS, JAN., 1876.

| NAME. | ESTAB. | PRESIDENT. | CASHIER. | CAPITAL | SURPLUS AND INT. | DIS'CT DAY. |
|------------------------------|--------|-----------------------|-------------------|-----------|------------------|----------------|
| Fall River National Bank.... | 1825 | G. H. Hathaway..... | F. H. Gifford... | 400,000 | 156,960 | Mon. |
| National Union Bank..... | 1830 | Cook Borden..... | D. A. Chapin... | 300,000 | 66,835 | Fri. |
| Massasoit National Bank.... | 1846 | Chas. P. Stickney.... | L. Borden..... | 200,000 | 162,141 | Wed. |
| Metacomet National Bank... | 1853 | Jefferson Borden..... | A. S. Tripp..... | 600,000 | 337,108 | { Mon. Thu. |
| Pocasset National Bank..... | 1854 | Weaver Osborn..... | E. E. Hathaway. | 200,000 | 104,738 | Tues. |
| Second National Bank..... | 1857 | S. Angier Chace..... | C. J. Holmes... | 150,000 | 65,323 | Thurs. |
| First National Bank..... | 1864 | John S. Brayton..... | C. A. Bassett.... | 400,000 | 431,018 | Daily. |
| | | | | 2,250,000 | 1,324,123 | |

SAVINGS BANKS OF FALL RIVER, MASS., FROM THE OFFICIAL REPORTS, JAN., 1876.

| NAME. | INCOR. | TREASURER. | DEPOSITS. | DEPOSITORS. | DISC'T DAY. | DIVIDENDS. | |
|------------------------------|--------|---------------------|---------------|-------------|-------------|------------|------|
| Fall River Savings Bank..... | 1828 | J. F. Lindsey..... | 6,099,863 59 | 11,585 | Tues. | Apr. | Oct. |
| Citizens' Savings Bank..... | 1851 | E. E. Hathaway..... | 1,940,356 72 | 2,885 | Fri. | June. | Dec. |
| Five Cent Savings Bank..... | 1856 | C. J. Holmes..... | 1,488,818 62 | 5,752 | Mon. | June. | Dec. |
| Union Savings Bank..... | 1869 | D. A. Chapin..... | 661,527 68 | 1,440 | Fri. | Nov. | May. |
| | | | 10,190,566 61 | 21,622 | | | |

UNITED STATES CUSTOM-HOUSE AND POST-OFFICE.

The increasing business of the port of Fall River, and the rapid multiplication of its manufactories, necessitated the procurement of larger and more convenient accommodations for the offices of the general government. The proper representations were accordingly made to Congress by the faithful member from the district, Hon. James Buffinton, and through his instrumentality an appropriation of \$200,000 was secured in the year 1873, and a commission of leading citizens appointed to select a suitable building site. The lot finally chosen for the purpose was situated on Bedford Street, corner of Second Street, it being a central location and convenient to all parts of the city.

In 1875 a further appropriation of \$40,000 was made by Congress, and in 1876 additional sums of \$25,000 and \$20,000, making a total of \$285,000. The building was designed and the plans completed in 1875 by Mr. William A. Potter, supervising architect, to whose professional ability it is certainly very creditable. Labor upon the foundation was begun in September, 1875, under direction of Mr. Edward T. Avery, superintendent of construction, and it is expected that the building will be ready for occupancy early in 1879.

The government structure has a frontage on Bedford Street of 125 feet, and on Second Street of 84 feet. It is three stories elevation, with a steep, high roof, the total height from street curb to line of roof being 92 feet. At the two flanks, and facing on Bedford Street, are circular pavilions which project from the body of the building, and between these, on the ground-floor, are the entrances to the post-office, through five broad archways. The main features here are the large monoliths of polished red granite, each in one block, 5 feet by 3 feet 6 inches, finished by elaborately-carved capitals of gray granite. A noticeable amount of carved work of a high order is displayed upon the Bedford Street front, in red and some in gray granite.

On the Second Street frontage, the entrance to the custom-house is the prominent feature of the design. This entrance-way, with its arches, polished columns, massive buttresses, corbels, crockets, copings, etc., is a masterpiece

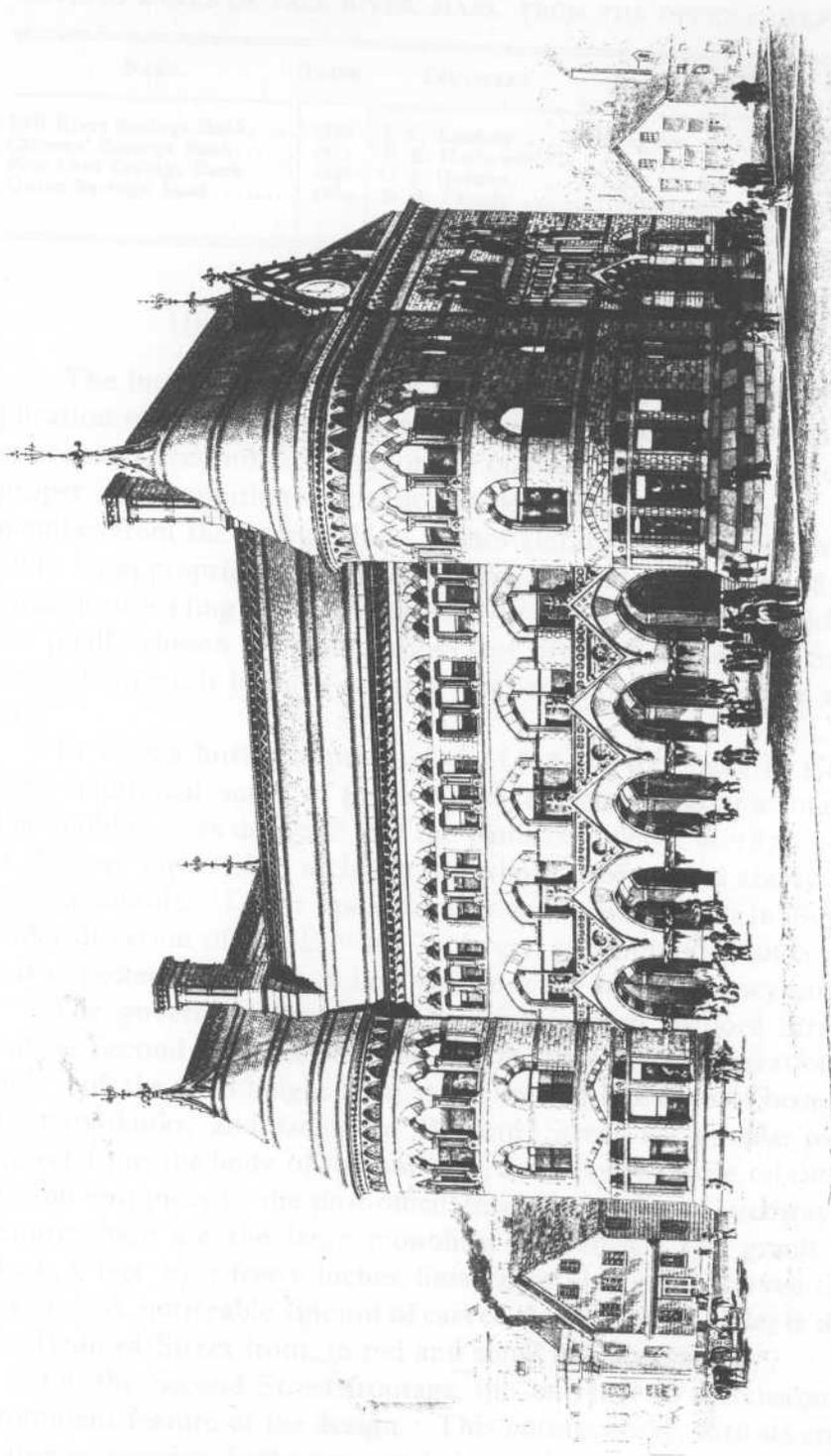


Illustration of the Cathedral of St. John and St. Peter

of architecture, occupying a space 29 feet in breadth and two stories in height. The main body of the building is gray rock-faced ashlar, laid in regular courses. The mullions and reveals of the windows, the interior of the arcade entrances to the post-office, and other prominent points are of gray granite, finely dressed. The band courses, sills, lintels, cornices, water-tables, etc., are of red granite, similarly face-finished.

The entire ground-floor is occupied by the post-office, the second floor by the custom-house, while the third floor can be used for the United States courts whenever required. The construction is fireproof throughout, the floor being of iron, concrete, and brick, and the roof of iron, concrete, copper, and slate. All interior walls are of brick, all exterior of granite; the flooring of the corridors, etc., is covered with marble and tiles laid in cement. The basement-floor is also cemented, and the foundations rest on a solid bed of concrete. The cost of the building, with furniture complete, is estimated at about \$350,000, the land costing \$132,000. The new structure, when fully completed, will be one of the greatest ornaments of the city.

CITY HALL.

The first town house was established at Steep Brook, the then centre of business, in 1805. In 1825 a new town house was erected on land now occupied by the North Cemetery. In 1836 this building was removed to Town Avenue, and occupied until the completion of the new town hall and market building, erected, after the great fire, on Main Street. In 1845-6 the present City Hall building, built of Fall River granite, was erected in Market Square, at an expense of \$65,000, including lot, foundation, sidewalks, furniture, etc. It was considered a model public building for the time, solid and substantial in its construction, and judiciously arranged with a lock-up or town prison in the basement, a market on the first floor, and a large town hall, with offices in front, upon the second floor. The hall was one of the best in the State, and more commodious even than the far-famed Faneuil Hall of Boston. With the growth of the city, however, more office accommodation was required, and in 1872-3 the building was entirely remodelled (the original walls only being left) and rebuilt, with the addition of a Mansard roof, tower, clock, bell, etc., at a cost of \$200,000.

The present noble edifice, from its position and fine proportions, is an architectural ornament to the city, and will furnish, for many years to come, ample room for the use of all departments of the government. The Public Library and Reading Room occupy the main lower floor, the second is devoted to offices for the heads of departments, while upon the third are

spacious chambers for the boards of aldermen and common councilmen, with ante-rooms attached. From the tower is obtained a fine bird's-eye view of the whole city, the harbor, and bay, together with the country beyond. It is a worthy monument of public spirit, taste, and utility, and in its solid and substantial proportions an object of pride to the citizens.

