

HOUSE No. 1134

By Mr. Murphy of Boston, petition of John F. Murphy and another that the Commissioner of Banks investigate the attitude which savings banks and trust companies take with respect to the renewal of mortgages on real estate. Banks and Banking.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Thirty-One.

Resolve providing for an Investigation by the Commissioner of Banks relative to Savings Banks and Trust Companies.

1 *Resolved*, That the commissioner of banks is
2 hereby directed to report to the legislature not later
3 than April first of the current year as to the attitude
4 which the savings banks and trust companies of
5 this commonwealth have been and are taking with
6 respect to the renewal of mortgages on real estate
7 and to make recommendation for legislation, if any
8 be required, which would assist owners of realty in
9 periods of economic depression such as now exist.

The first part of the report is devoted to a general survey of the progress of the work during the year. It is followed by a detailed account of the various experiments conducted, and the results obtained. The report concludes with a summary of the work done, and a list of the papers read at the meetings of the Society.

The following is a list of the papers read at the meetings of the Society during the year. The papers are arranged in chronological order, and are numbered in the order in which they were read.

1. On the action of the various acids on the different parts of the plant. By Mr. J. H. P. [Name illegible]

2. On the effect of the various salts on the growth of the plant. By Mr. J. H. P. [Name illegible]

3. On the influence of the various temperatures on the development of the plant. By Mr. J. H. P. [Name illegible]

4. On the action of the various gases on the plant. By Mr. J. H. P. [Name illegible]



