Lawrence Trust Co.

Cor. Essex and Hampshire Sts.,
LAWRENCE, MASS.

Interest Paid on Accounts Subject to Check
Special Rates on Time Deposits
Travelers' Checks on All Parts of World
Safe Deposit Boxes to Rent

Savings Department

5%

INTEREST HAS BEEN PAID IN OUR SAVINGS DEPARTMENT

Interest Commences the First Day of Every Month

LAWRENCE TRUST CO
LARGEST TRUST COMPANY IN ESSEX COUNTY
MEMORIAL HALL
LIBRARY
Andover, Massachusetts
475-6960

238 Essex Street
590 Essex Street

MEMBER FEDERAL SYSTEM

Customers May Use Either Office at their Convenience

BANKING DEPARTMENT: Accounts of Individuals, Firms and Corporations received subject to check. Balances of $500 and over receive interest monthly.

SAVINGS DEPARTMENT: Savings accounts receive interest payable semi-annually. Deposits earn interest from the first of each month.

TRUST DEPARTMENT: This company may be designated as Executor, Administrator or Trustee. Responsible service with moderate charges.

SAFE DEPOSIT BOXES FOR RENT AT EITHER OFFICE.

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Wilbur E. Rowell
George F. Russell
William F. Rutter
Fred H. Sargent
George H. Simonds
Andrew B. Sutherland
John P. Sweeney
Byron Truell
Charles W. Walworth
Parry C. Wiggin
George L. Wright

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HENRY L. SHERMAN, Treasurer

LANGDON E. LOCKE, Vice-President
ARTHUR C. DAME, Secretary

BYRON TRUELL, Vice-President
ARTHUR J. CROSBY, Asst. Treas.

WESTON F. EASTMAN, Asst. Treas.

Banking Hours: 9 A.M. to 3 P.M. Saturdays, 9 A.M. to 12 M.
Open Saturday evenings from 7 to 8.

RESOURCES $7,760,000.00
Lawrence Savings Bank

255 Essex Street
Corner City Hall Square
Lawrence, Mass.

Incorporated March 10, 1868 Commenced Business May 14, 1868

President, ALVIN E MACK
Treasurer, LEWIS A. FOYE

Vice-Presidents

JOSEPH S. HOWE
WILLIAM T. McALPINE

James I. Milliken

Trusting

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Lewis A. Foyé
Newton P. Frye
Joseph S. Howe
Charles H. Kitchin

James A. Macdonald
Alvin E. Mack
Arthur D. Marble
William T. McAlpine
James I. Milliken

Kendall S. Norwood
John A. Perkins
William E. Philbrick
Roland A. Prescott

Deposits will be received daily and put upon interest on first day of every month.
Dividends payable on and after January first and July first.
Accounts of $1.00 to $2,000 can be opened in the name of one person alone, and also in the name of one person in trust for another. Both can accumulate to $4,000. Joint Accounts—payable to either or to the survivor—$1.00 to $2,000, can be opened and accumulate to $4,000.
Deposits and withdrawals may be made by mail.
This Bank is examined and audited by the Bank Commissioner's Department of Massachusetts.
Safety with Service.

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Real Estate and Insurance

Fire, Automobile, Plate Glass, Steam Boiler, Workmen’s Compensation and Liability Insurance

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LAWRENCE, MASS.

Telephone 199
Essex Savings Bank
CORNER ESSEX AND LAWRENCE STREETS,
LAURENCE, MASS.
Incorporated 1847

Open daily from 9 to 1 and Saturdays from 9 to 4 and 7 to 8.

5% Dividends Paid
For the past 2½ years.

Deposits commence to draw interest on the third Wednesday of January, April, July and October. Dividends are declared on the third Wednesday of April and October and are immediately added to the principal.

DEPOSITS .......... $16,500,000
SURPLUS ........... 1,400,000

President, WALTER E. PARKER
VICE-PRESIDENTS
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FRANKLIN B. DAVIS
GEORGE E. KUNHARDT

Treasurer, ALBERT I. COUCH
Paying Teller, HERBERT W. FIELD
Receiving Teller, HERBERT P. WILKINSON

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Sand Struck Brick       Sewer Pipe and Flues
Neat Cement            Bishopric Stucco Board
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Established 1888
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TABLETS, HEADSTONES and MARKERS
IN ALL THE LATEST DESIGNS
We Carry the Largest Stock of Finished Work to Select From in the City
EQUIPPED WITH THE LATEST IMPROVED MACHINERY
WE EMPLOY NO AGENTS
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Surroundings is increased twofold by the little artistic touches.

The BRIGHT FLOWERS which Autumn gives us should have a place in every artistic home.

CHRYSANTHEMUMS are sunshine itself.

Take home a bunch TODAY or Phone us to deliver them.

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Bay State Building, Lawrence, Mass.
The Name of BUCKLEY

HAS STOOD FOR RELIABILITY IN FURNITURE, FOR VALUE AND FOR STYLE OVER A PERIOD OF 35 YEARS IN YOUR Community

T. J. BUCKLEY
COMPLETE HOUSE FURNISHER

We believe that the fullest value for your money all the year round is better than "bargain sales."—Therefore, regardless of the time of the year you buy an article from us you are assured that you are purchasing it for the lowest possible market price.

Our large and varied stock assures you of the best selection of furniture to be had in Lawrence.

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Living Room Furnishings, Library Tables, Desks, Macey Sectional Cases, Morris Chairs and Rockers.

Fourth Floor
Everything for a Chamber; Dressers, Chiffoniers, Dressing Tables, Beds in Oak, Mahogany, American Walnut, Birds-eye Maple, Ivory and Circassian Walnut, Brass, Iron and Wood Beds, Mattresses, Springs and Pillows.

Third Floor
Floor Coverings, comprising both Domestic and Oriental Patterns in the best qualities of Velvet, Tapestry, Brussels, Wiltons, Axminsters and Saxonies. A large and assorted line of Linoleum and Oil Cloths. Baby Carriages and Sulkies.

Second Floor
Parlor Suites, carefully upholstered, well made and specially finished. Styles that are impossible to equal for durability and quality. We also show a large stock of Chairs and Rockers in Tapestry and Leather. Lace Draperies, Portieres and Window Shades.

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Entire floor devoted to clean-cut, durable Dining Room Furniture, beautifully designed and low priced.

Base ment

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BUCKLEY Complete House Furnisher

284 ESSEX ST., LAWRENCE 284 ESSEX ST.
The Store That Always Gives Satisfaction

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QUALITY
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Tea & Coffee        Groceries
Dairy
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Meats    Fish
Delicatessen
Bakery
Candy and Crackers

534-536 Essex Street, Cor. Franklin
LAWRENCE, MASS.
Arlington
Trust Company
Organized 1910
CORNER LAWRENCE AND ESSEX STREETS,
LAWRENCE, MASS.
CAPITAL $200,000

We invite you to open an account with us and assure you of every
courtesy and consideration.
We pay the highest rates of interest to our depositors consistent
with sound banking.

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Saturday Evenings 7 to 8.30
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Superior Quality
Ginger Ale
Ask for it at soda fountains

Orange Phosphate       Sarsaparilla
Cream Soda             Root Beer
Lemon Soda              Nerve Food

Curran & Joyce Company
Lawrence, Mass.        Phone 632
LEONARD E. BENNINK,
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READY-TO-WEAR GOODS, MEN'S AND WOMEN'S
UNDERWEAR AND HOSIERY, MEN'S FURNISHINGS,
BEDDING AND UPHOLSTERY, RUGS, MILLINERY,
DRESS AND WASH GOODS, BOOKS
AND STATIONERY, DOMESTICS, GLOVES,
TOILETS.

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CITY OF LAWRENCE

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ON THE THIRD FLOOR

We Deliver Tuesdays and Fridays in Andover and No. Andover

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INCORPORATED FEB. 14, 1849

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OFFICE, 370 ESSEX STREET

Capital, $2,500,000

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Treasurer, R. W. Emmons, 2d,
79 Milk Street, Boston
Clerk, H. R. Peverly, 79 Milk Street, Boston

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Franklin Butler, Lawrence
Fred H. Sargent, Lawrence
Nathaniel H. Emmons, Boston
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Frank Brewster, Boston
Irvin MeD. Garfield, Boston

Fred H. Sargent, Agent, Lawrence, Mass.
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HARDWARE CORPORATION
ESSEX STREET, Cor. BROADWAY
LAWRENCE, MASS.

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Edward L. Bennett
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MOTOR SERVICE
Personal Attention to Funeral Detail
Res. 10 Quincy St. Telephone 993-R
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STILL KEEPS TIME

ARE YOU KEEPING TIME WITH THE TIMES?

THE SUCCESSFUL OLD BUSINESS HOUSE

Has kept up to the times for years. And why? Simply by telling the story of what they have to sell through the Business Headings in

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Broadway Savings Bank

522 ESSEX STREET

Deposits are placed on interest the first day of each month.

Dividend days May 1st and November 1st

$2,000 Received on Any One Account and Allowed to Accumulate to $4,000 by Interest Additions.

5% Interest Paid since 1917

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SAFE DEPOSIT BOXES FOR RENT

Open from 9 to 1 o’clock
Saturday from 9 to 1, 2 to 4 and 7 to 8
Andover and North Andover
[MASSACHUSETTS]
DIRECTORY
VOLUME THREE
1920
CONTAINING AN
ALPHABETICAL LIST OF THE INHABITANTS AND BUSINESS FIRMS, STREETS, TOWN OFFICIALS, SOCIETY AND OTHER MISCELLANEOUS MATTER FOR EACH TOWN

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Services The Best

Glasses Furnished

Prices The Lowest

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FOR YOUR EYES AND GLASSES SEE —
The CASWELL'S 519 Essex St., Lawrence

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ABBREVIATIONS

Acct, accountant
appren, apprentice
attend, attendant
auto, automobile
ave, avenue
b, boards
B, Boston
bdg, boarding
bct, between
bkpr, bookkeeper
bldg, building
bik, block
B M Co (And), Ballardvale Mills
B M Co (No And), Brightwood Mnfgr Co
B V, Ballardvale
byd, beyond
B & M R R, Boston & Maine Railroad
c, corner
carp, carpenter
cem, cemetery
ch, church
clk, clerk
Co, company
cond, conductor
Cong, Congregational
court
co, company
do, ditto
D & F M Co, Dennis & Furber Mach Co
elec, electric
elec, electrician
emp, employee
eng, engineer
fore, foreman
frc, freight
ft, foot
gen, general
govt, government
h, house
H., Haverhill
hkr, housekeeper
ins, insurance
insp, inspector
inst, instructor
june, junction
L. Lawrence
laborer
leather
mach, machinist
Mal, Malden
mor wkr, morocco worker
mgr, manager
mnfr, manufacturer
M T S & S Co, M T Stevens & Sons Co
mun, municipal
mus tchr, music teacher
n, near
N E T & T Co, New England Telephone & Telegraph Co
N R, North Reading
N W, North Wilmington
opp, opposite
P A, Phillips Academy
pl, place
p o, post office
pres, president
prin, principal
prof, professor
prop, proprietor
r, rear
rem, removed
rep, repairer
rl est, real estate
rms, rooms
R R, railroad
S, Salem
salesman
sch, school
sec, section
sol, solicitor
sq, square
s r, summer residence
st, street
sta, station
stenog, stenographer
su, suite
Stone, Stoneham
super, supervisor
supt, superintendent
ten, tender
terr, terrace
trav, travelling
treas, treasurer
U S A, United States Army
U S N, United States Navy
W A, West Andover
W H, Ward Hill
whf, wharf
wid, widow
wkr, worker
W U Tel Co, Western Union
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