

[Bankbook]

Publication/Creation

Jul 1910-Feb 1911

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3LY 1910-



BIRKBECK BANK

ESTABLISHED 1851

Current Accounts

Current or Drawing Accounts are opened with Trading Firms or with private individuals.

Two per cent Interest is allowed on the minimum monthly balances when not drawn below £100.

Stocks and Shares

Stocks and Shares are purchased and sold for Customers of the Bank. Quotations of prices of any Stocks can be obtained without delay, the Bank being in communication with their Stock Brokers by private telephone.

A Stock and Share List, containing also a list of 'Trustees' Securities, is issued on the first day of each month, showing the latest quotations of all the principal Stocks, with the yield per cent at current prices.

Temporary Advances

Temporary Advances are made to Customers on Stock Exchange Securities, and upon Freehold and Leasehold Title Deeds.

Foreign Drafts

Foreign Drafts and Advices, Letters of Credit, and Circular Notes are issued for all parts of the world.

Custody of Securities

The Bank undertakes for Customers free of charge the safe custody of Bonds, Share Certificates, Title Deeds, etc., as well as the collection of Bills of Exchange, Dividends and Coupons.

The Bank also acts as Agents for receiving the Pay and Pensions of Officers of the Army and Navy, at home and abroad.

Deposit Accounts

Deposit Accounts repayable on demand are opened with any sum.

Two-and-a-Half per cent Interest is allowed, calculated from the last day of the month in which the deposit is made; in the case of withdrawals Interest ceases at the end of the previous month.

Twelve withdrawals may be made during the year. Deposit Accounts are not drawn on by cheque, but by the special form of receipt supplied by the Bank.

Deposit Receipts

Deposit Receipts, subject to seven days' notice of withdrawal, are issued at the Rate of Interest allowed by the leading London Bankers; alterations in the rate are announced by advertisement only.

The Directors reserve to themselves power to alter the Rate of Interest on Current and Deposit Accounts on giving seven days' notice in the usual London Newspapers.

SPECIAL INTIMATION.

To facilitate replies, the NUMBER which is printed on the cover of this Pass Book should be distinctly written at the head of the letter.

PASS BOOKS.

It is particularly requested that this Book be sent to the Bank as often as convenient (at least ONCE A MONTH) in order that it may be made up ; also that all changes in the Residences of Customers be communicated to the Bank immediately.

Books are only returned by Post if the Customer sends an Addressed Envelope with Postage Stamp (1d.) affixed.

BIRKBECK BANK

SOUTHAMPTON BUILDINGS, CHANCERY LANE, AND
329, HIGH HOLBORN, LONDON, W.C.

ESTABLISHED 1851

CURRENT or DRAWING ACCOUNTS are opened with trading firms and private individuals, and Interest allowed at the rate of Two per cent. per annum, on the minimum monthly balances, when not drawn below £100.

DEPOSIT ACCOUNTS.—TWO-AND-A-HALF per cent. Interest per annum is allowed on deposits, the whole or part repayable on demand. Twelve withdrawals may be made during the year, on forms supplied by the Bank. If desired, these forms will be sent post free on application. Cheques cannot be drawn on these accounts.

Joint Accounts are opened, and withdrawals can be made by one or more persons, as may be arranged.

DEPOSIT RECEIPTS are issued subject to seven days' notice, and the rate of Interest is that allowed by the leading London Bankers; alterations in the rate are announced by advertisement only.

Cheques payable to "Order" cannot be accepted for the purpose of opening a New Account.

The Bank undertakes the custody of securities of Customers and the collection of Bills of Exchange, Dividends, and Coupons.

STOCKS, SHARES, and ANNUITIES purchased and sold for Customers.

JLY 1910-

Temporary Advances made to Customers on satisfactory security.

Letters of Credit and Circular Notes issued for all parts of the world.

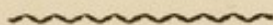
The utmost facilities are afforded for the receipt and payment of Annuities, and for the transmission of money to the Colonies, the Continent, and America. The Bank acts also as Agents for receiving the Pay and Pensions of Officers of the Army and Navy, and their Widows and Children, at home or abroad.

The BIRKBECK BANK accepts neither personal security for advances, nor discounts bills for Customers, except with collateral security, and under no circumstances are Customers allowed to overdraw their accounts, but advances will be made at any time on satisfactory security.

The Bank has no Branches or Agents.

Cheques, Postal Notes, and Post Office Orders, sent to the Bank, should be crossed "BIRKBECK BANK," and not be made payable to "Order." Postal Notes, being more convenient than Post Office Orders, should be used when remitting small sums: they can be obtained at any Post Office.

To insure safety, Coin and Bank Notes should be sent in Registered Letters. In the case of a Bank Note, the safest plan is to cut it in half, forwarding the first half, and retaining the second until receipt of the first is made known.



☞ The Rules for Customers will be found at the end of the Pass Book.

Birkbeck & Southampton Buildings.

in Acc^t
D^r Chas. J. S.

Iron Old Book	479 10 7	
1910 Dr	25	✓
July 28		
Aug 17	25	✓

529 10 7

JULY 1910-

2592 Bank.

57952

Chancery Lane.

London, W.C.

with

Thompson & Co^r
Esq^r

From	Old Book	461	8	11
1910				
July 28	Baldwin	✓	1	1
	Cash	✓	5	
30	Boscawen	✓	10	
	Smith	✓	3	
Aug 3	Merlino	✓	9	17 2
	Vorrich	✓	3	10
		<hr/>		
		484	7	1

1910
Sept 19

Dr

27

—

524 107

✓ 25

✓ 25

1910-10-10

579107

1910

484 7 1

Aug 3 MacPhail

1 13

✓

Cash

1

✓

8 Berrington

15

✓

Beckman

6

✓

13 Carris

9

✓

18 Smith

11

✓

Cash

3

9

7

✓

22 Barnes

2

10

✓

25 Lamborn

505

9

8

✓

26 Hunter

3

4

✓

—

1

12

✓

27 Halladay

7

✓

Sep 14 Cash

26

✓

17 Cash

1

7

11

✓

525 16 1

JLY 1910-

1910		525	161	
Sept 19	Smith	5		✓
20	Boscawen		10	✓
21	Smith	1	10	✓
	—	3	10	✓
	—	1	14	✓
22	Winget		56	✓
23	Hamilton	2	5	✓
	Coal	3	76	✓
	Boscawen		10	✓
24	Smith	1	10	✓
	—	5		✓
	Cash	1	3	✓
26	Hall	4	58	✓
27	Hodgson		26	✓
		556	66	

1910
Oct 7 ad

15 —

18 —

579107

✓ 25

✓ 136

✓ 25

OLY 1910-

775107

1910		556	6	6	
Sep 28	Smith	5			✓
29	East	210			✓
30	Boscawen	10			✓
Oct 1	East	1	4	5	✓
	Smith	1	10		✓
3	Brown	5	5		✓
	Mac Phail	5			✓
	Smith	4			✓
5	Book	2	17	76	✓
7	Mac Phail	579	18	3	✓
	Boscawen		10		
8	East		13	4	✓
10	Smith	1	10		✓
11	Lunter	3	4		✓
		586	4	1	

-0161670

1910		586	4	1	
Oct 11	C B		26		✓
	Palmer	3			✓
13	McKinson		9	6	✓
	Smith	5			✓
	Boscawen		10		✓
14	Electrotype	1	1		✓
	Cash		15		✓
15	/	1	4	9	✓
	Smith	1	10		✓
18	Macphail	1	15		✓
19	Voynich	13	6		✓
20	Browne	3			✓
22	Boscawen		10		✓
	Cash	1	10		✓
		<hr/>			
		742	11	10	

1910
Oct 28

Dr

775 107

25

Nov 10

-

25

21

- +

cash 1375 10

OLEY 1910-

1201 - 7

1910	742	11	10	
Car m Smith	5			✓
-	1	10		✓
x 25 Rappaport	11	16	8	✓
27 ¹⁴ ¹² ¹ Electrotype	760	18	6	✓
cash	4	4		✓
	1	14	2	✓
28 Perkins	6	18	4	✓
Macphail	22			✓
Hewittlyn	1	1		✓
29 Escaver		10		✓
cash		15	7	✓
31 Snyder	1			✓
Nov 3 cash	1	2		✓
5 -	2	6	10	✓
7 Ward		13	6	✓
	783	5	11	

-0161 670

1910		783	5	11	
Nov 7	Winterbalders	27			✓
	EES	5			✓
8	Lincoln	2	15		✓
11	Spunk	16	7		✓
15	O. Welcome	28	2		✓
16	CBH		26		✓
18	Electrotype	4	15		✓
19	Christie	1	1		✓
	Hall	1	1		✓
	East	3	15		✓
21	Hector		9		✓
22	Pearmund	375			✓
	Seering	3	19	1	✓
		1702	5	8	

1910
 Nov 24 Dr
 29 —
 Dec 12 Cash

1201 · 7
 ✓ 85
 ✓ 25
 ✓ 41211

1255136

1910
Nov 13 East

1202 58

25 Aune

7 6 ✓

Smuch

6 1 ✓

East

4 ✓

10 10 ✓

26

2 11 6 ✓

29

5 17 6 ✓

30

Boscawen

10 ✓

Dec 3 East

2 1 2 ✓

6 Beron

10 6 ✓

7 Serra

10 8 6 ✓

9 Green

6 ✓

10 Boscawen

10 ✓

12 East

9 3 ✓

1 16 8 ✓

1232 11 2

1910
Dec 19

Bo

Dr

1255136

455

1300186

DEC 1910 -

1910		1232	11	2	
Dec 1	Cash	7	7		✓
16	Janney	3	15		✓
17	Cash	3	19	11	✓
19	William	24	13	1	✓
	Cash		11	9	✓
20	C.B.		26		✓
21	Antiquarial	3	5	8	
	Board	25			✓
22	Kirkpatrick	5	14	4	
	Cash	1	17	6	✓
23	Walt	2			✓
	Poscawen		10		✓
24	Cash	2	17	5	✓
	15. 1. 3	1285	17	3	

1910
Dec 31 Dr
Jan 10/11 -
23 -

1300 186
✓ 25
✓ 25
✓ 25

1375 186

1910-1911

1285 17 3

1910

Derry East

10

✓

30 Spink

15

✓

Gourne

9 6

✓

Boscawen

10

✓

31 Lintorn

1 12

Winterhaedes

1 7 6

✓

East

2 8 9

✓

Jan 5/11 Coopers

6

✓

6 Boscawen

10

✓

7 East

9 14 3

✓

9 Brucane

1 15

✓

Green

18 6

✓

10 L Electric

1 1

✓

Lintorn

3 8

✓

1326 6 9

-0161670

1911		1326	6	9	
Jan 10	Cooper		17		✓
	Leash	5	10		✓
11	Bligh	2	6		✓
13	Boscawen		10		✓
14	Leash	3	4	1	✓
19	McLeaskie	1	17		✓
	Boscawen		10		✓
21	Leash	3	1	10	✓
23	Comrie		12	6	✓
	Lea Chard	5			✓
	Leash	2	16	9	✓
24	—	5	18		✓
	Leash		2	6	✓
25	Leash		7	6	✓
		1359	19	11	

1911

1375 186

-0161 670-

1911

1359 1911

Jan 6 Butland

4 ✓

27 Boscawen

10 ✓

28 East

13 9 3 ✓

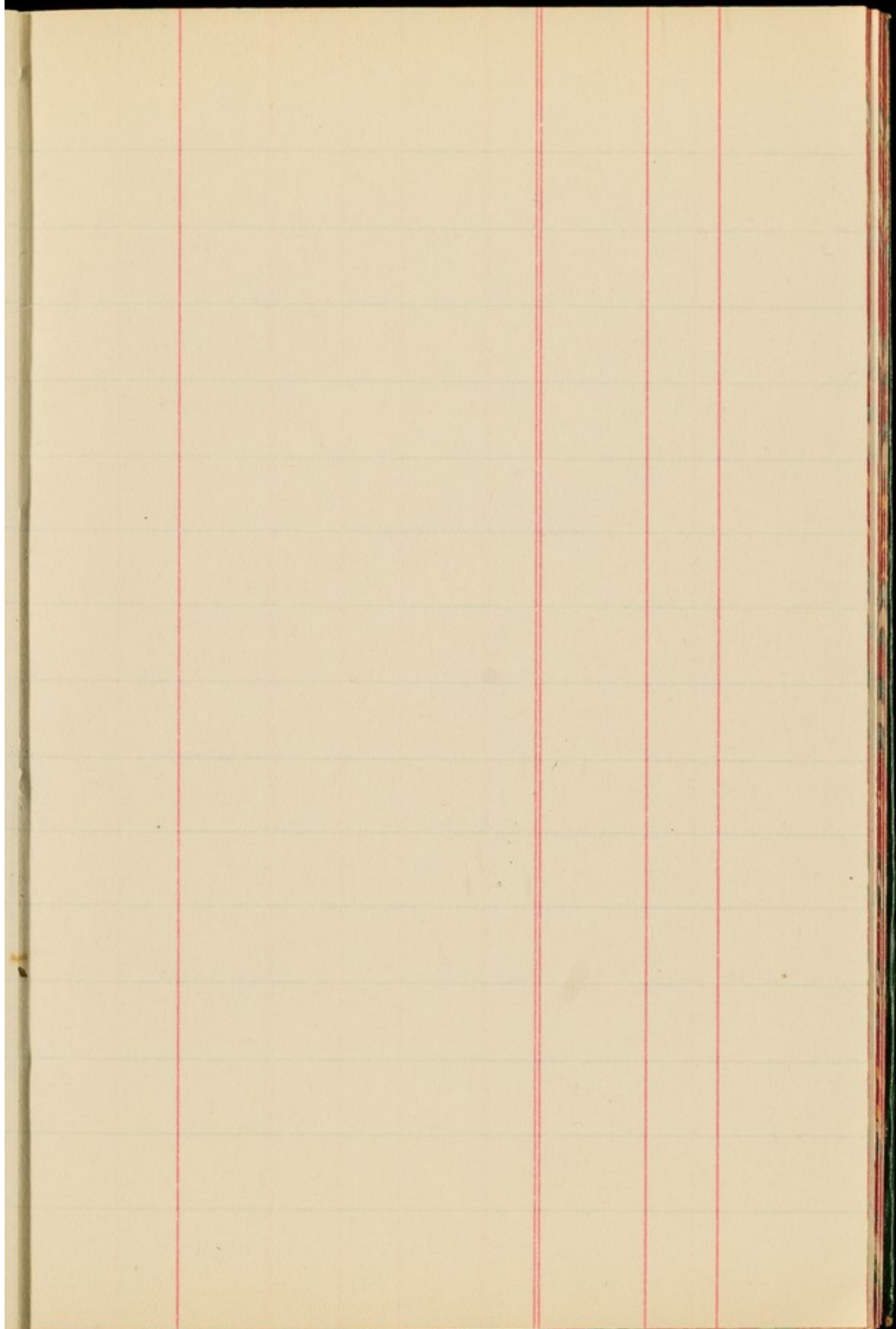
Feb 7 1 - 15 4

1374 3 2

1 15 4

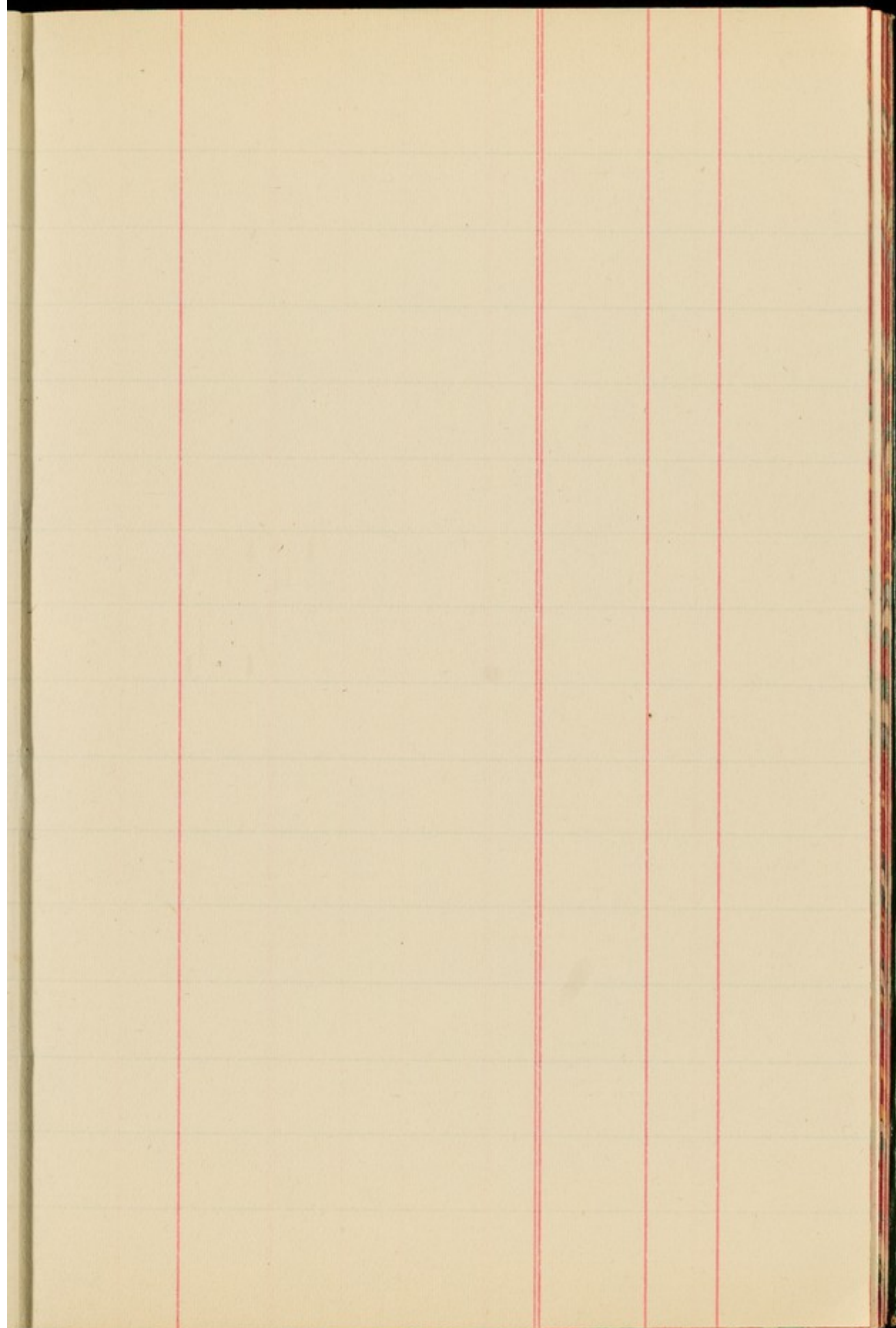
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OLY 1910-



BIRKBECK BANK

DEPOSIT BRANCH OF THE BIRKBECK BUILDING SOCIETY

1. Each Depositor, when opening an Account, is required to sign his name in a book kept for that purpose at the Office, but for the convenience of those who cannot attend personally, a form for opening an Account will be forwarded, which may be returned by post. No money can be withdrawn until the signature of the Depositor has been recorded in the Register. All moneys paid in or withdrawn shall be entered in a Pass Book; and to enable this to be done the Book should be left occasionally at the Office for the purpose of being made up. For Depositors who reside in the Country, or who from any other cause cannot attend personally, printed forms are supplied for paying in and drawing out moneys.

2. Remittances from Country Depositors should be sent in *Registered Letters*, whether in the form of Bank Notes, Coin, Postal Orders, Post Office Orders, or Crossed Cheques. Postage Stamps will be received for small amounts; but a deduction of one penny is made for each half-crown remitted, or fractional part of same.

3. Country Cheques payable in England collected free of charge. Scotch and Irish Cheques are charged as follows: up to £25, sixpence; £25 to £50, one shilling; £50 to £75, one shilling and sixpence; £75 to £100, two shillings; and so on in proportion. Cheques, when paid in by a Customer, cannot be drawn upon until after they are cleared. The time required is as follows:—

Cheques marked	T	..	..	..	..	One clear day.
"	M	..	..	..	..	Two clear days.
"	*C	..	..	..	..	Three clear days.

*Excepting those drawn upon Banks in Jersey, Ireland, and parts of Scotland.

If Sunday or a Bank Holiday intervenes, an additional day must be allowed.

4. On DEPOSIT ACCOUNTS Interest is payable on each complete Pound lodged. Sixpence is charged for a Pass Book, and its Number must always be given when moneys are paid in or drawn out. *Depositors are not allowed to draw upon their Accounts by Cheque or Order on demand; and, in the event of their doing so, the Orders will be returned unpaid. Money lodged on Deposit Account can only be withdrawn on the special forms supplied by the Bank, which may be obtained on personal application, or by letter.*

5. CURRENT ACCOUNTS will be opened with persons properly introduced, to be drawn upon by Cheque, from time to time, as required. When such Accounts are opened, Cheque Books are supplied, in books containing fifty, thirty, and twelve Cheques, for which no charge is made except for the stamps on the Cheques. Pass Books are supplied free of charge. Applications for opening Current Accounts must be made on the form supplied by the Bank. This sets forth that "in consequence of the great number of accounts and multiplicity of duplicate names, Depositors must distinctly understand that while every endeavour is made to avoid mistakes, the Bank is not responsible in the event of any Drafts being dishonoured through or by reason of any error or mistake." *Drafts when cashed remain in possession of the Bank.*

6. The Interest payable on Current and Deposit Accounts is at the rate specified on the first page of this book; but the Directors reserve power to alter the rate on giving seven days' notice thereof in some London daily newspaper. No Interest is allowed on any number of days short of a month, nor on fractions of one pound. Fractions of a penny are neither received nor paid, and are not taken into account in the calculation of Interest. *Deposit Accounts will be treated as Current Accounts if money is withdrawn more than twelve times in the course of any year ending 31st March.* Customers may have open at the same time both Deposit and Current Accounts.

7. On Deposits made during any month the Interest commences on the first day of the following month; and on all sums withdrawn the Interest ceases on the last day of the previous month. On Current Accounts the Interest is calculated on the minimum monthly balances, as specified at the end of these Rules.

8. The Accounts of Depositors are balanced annually on the 31st March, when the Interest is added to and becomes part of the principal. Deposit Pass Books should be left at the Office at least once in each year, to be made up and audited.

9. Deposits are received from all persons, minors as well as adults, and from females, whether married or single; and from Friendly, Loan, and Building Societies, Public Companies, &c. In case of the insanity of any person for whom any money shall be deposited, the Directors reserve power to pay Deposits to the Receiver upon his receipt alone. In the case of Deposits by married women and minors, their receipts shall be valid discharges to the Society notwithstanding coverture and nonage.

10. Deposits are repayable upon demand; but the Directors reserve power to require one month's notice for their withdrawal. If at any time there shall be more notices of withdrawal than the funds in hand will satisfy, the Deposits shall be repaid pro rata, as funds are realized, according to the date of the notice. Interest ceases on the last day of the month immediately preceding the date of the notice, whether the money be withdrawn or not.

11. The Bank reserves power to return Deposits, on giving one month's notice in writing; and on the expiration of such notice Interest ceases to be payable, whether the money be withdrawn or not.

12. Should a Depositor become insane, or otherwise incapable of managing his affairs, and the same be proved to the satisfaction of the Directors, they may order such sum to be paid, weekly or otherwise, for the care and maintenance of such Depositor, as they shall see fit; the payments to be taken from the money standing in the name of such Depositor, and be paid to the person having the care and maintenance of the Depositor, whose receipt shall be a valid discharge as against such Depositor or his representatives.

13. If a Depositor loses his Pass Book, he should immediately give notice in writing to the Manager, detailing the circumstances under which it was lost. At the expiration of fourteen days a duplicate book will, on application, be made out, for which one shilling must be paid.

14. On the death of a Depositor the executors or representatives must lodge for registration the probate of the will or letters of administration, or certificate of death, as the case may be; and for such registration a fee of five shillings shall be payable. Until such registration is completed, no money belonging to a deceased Depositor will be paid to the executors or representatives. The like fee shall also be payable for the registration of orders of the High Court of Judicature or other Courts, Lunacy Orders and Garnishee Summonses.

15. If a Depositor shall die intestate, having a sum of money at his credit not exceeding twenty pounds, the amount thereof may be paid to the person who shall appear to the Directors to be entitled, under the Statute of Distributions, to receive the same, without taking out letters of administration.

16. If a dispute shall arise with a Depositor in regard to his Account, or person claiming on behalf of a Depositor, the matter in dispute shall be referred to arbitration, in terms of the Rules of the BIRKBECK BUILDING SOCIETY; and any award made in pursuance thereof shall be binding and conclusive.

17. Every Depositor shall, on application, be entitled to receive a printed copy of the Balance Sheet and Annual Report.

FREEHOLD BUILDING SITES FOR SALE

In the Counties of MIDDLESEX, SURREY, KENT
and ESSEX

Immediate possession given on payment of small Cash Deposit.
Free deeds; no law charges.

Advances made to responsible persons for the erection of houses on the security of the Freehold, or, in the case of Ground Rents and Improved Ground Rents, on suitable terms, reserving to the Builders the right to purchase the Freehold.

Complete and Descriptive List of the Estates, with plans, sent post free on application.

The following are a few of the Estates, where active development is now in progress:—

Ealing Park Estate

Frontages 18 ft. 6 in.; Depths 80 ft. to 100 ft. Situate close to the main thoroughfare from Broadway, Ealing, to Brentford, along which Omnibuses run, establishing a connection with the Electric Trams and Tube to the City, and within five minutes' walk of the South Ealing Station of the Metropolitan District Railway, on which line a system of Electric Traction is also shortly to be introduced, and within a short distance of Ealing Station (G.W.R.) Ealing Common and Boston Road Stations (D.R.), and Brentford Station (L.S.W.Ry.).

The Roads and Sewers have been constructed under the supervision of the Ealing Urban District Council, and the Plots have been laid out with frontages suitable for Houses of £30 to £35 rentals, or for Flats producing 15s. to 18s. 6d. per week.

Elmer's End Estate

Frontages 17 ft.; Depths 90 ft. to 115 ft. Situate between Beckenham Road and Elmer's End Road, adjoining the Beckenham Estate, and within easy distance of six Railway Stations. The Roads and Sewers have been constructed, and building operations are in active progress.

Regent's Park Road Estate, Finchley

Frontages 20 ft. and 24 ft.; Depths 125 ft. to 190 ft. Situate between two Main Roads—namely, the Great North Road and Regent's Park Road (locally called Ballard's Lane)—and near to Finchley Church End and Woodside Park Stations on the High Barnet Branch of the Great Northern Railway. The New Electric Tramway passes the Estate. The sites are laid out for the erection of houses of the annual rental value of £40, £45 and £50. Roads and Sewers made; avenues of trees planted in all roads. Building operations in active progress.

Romford Estate

Frontages 16 ft. and 18 ft.; Depths 90 ft. Situate within ten minutes' walk of the Railway Station, whence there is a capital service of frequent and express trains to Liverpool Street, and near the Town and Market. The Estate is suitable for small property, which is in great demand.

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THOMPSON, Chas. J. S. 2592 G

116.32