

# **The Emigrant Savings Bank Records, 1841-1945**



*Guide to the Scholarly Resources  
Microfilm Edition*

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# Introduction

The Emigrant Savings Bank was founded by officers of the Irish Emigrant Society as an outgrowth of the society's concern for the welfare of Irish immigrants. The bank's opening in 1850 coincided with the tide of immigration that followed in the wake of the Irish famine. The president of the society, Gregory Dillon, was a founder of the bank and its first president, and for decades members of the society's Board of Trustees served on the bank's Board of Directors. From the start the bank's business was closely linked to the work of the society. As a result many of the volumes in the collection are personal and family chronicles as well as records of banking transactions. Collectively these volumes rank with the richest sources to be found on this side of the Atlantic for the study of Irish emigration.

## Chief Sources of Genealogical Information

When a new deposit account was opened it was entered in three volumes—Index Book, Test Book, and Deposit-Account Ledger. There is a fourth group of deposit-account volumes called Transfer, Signature and Test Books. The Real Estate Books, consisting of the Bond and Mortgage Record Books, Bond and Mortgage Ledgers, and Real Estate Loans Ledgers, are important primary sources for the study of ethnic social mobility through property ownership. Together these five groups of deposit accounts and real estate mortgage and loan information comprise the primary source of genealogical information in the collection. Due to the Irish Emigrant Society's welfare work with

Irish immigrants and their families in Ireland, and its close association with the bank, the nine volumes of Minutes of the Board of Trustees of the Irish Emigrant Society may contain family information as well.

## Index Books

Not all of the deposit accounts were held by individuals. The variety of ethnic societies doing business with the bank can be gleaned from the Index, an alphabetical listing by name and account number. For example, No. 4714 represented the savings of the Sligo Young Men's Association (Francis O'Rorke, Treasurer), the first Irish county society formed in New York City. Others include the Longshoremen's Benevolent Association of the First Ward, the Young Men of Ireland's Benevolent Association, the Ancient Order of Hibernians, and the St. Vincent de Paul Orphan Asylum. One volume marked "Society Accounts" exists for the years 1922 to 1927 and illustrates the bank's continuing appeal to ethnic societies, for example, Congregation Zichran Ephraim, Congregation San Donato di U.S., the Syrian Ladies Association, and the United Painters and General Contractors Association.

There are three Index Books spanning the period 1850 through 1880. With one exception, Index Book Three, the Index Books will refer you to a Test Book, or Transfer, Signature and Test Book. The Index Book for years 1878-1880 on Roll 1 is a dead end. It will refer you to an unknown number of Test Books, and two Transfer, Signature, and Test Books which were not filmed, and are presumed missing. The deposit-account entries in the Index Books were made in a rough but usable chronological and

alphabetical order. For accounts opened in a given year, all last names beginning with the same letter are grouped together but not individually alphabetized. To the right of the name is the deposit-account number. This number is the key that opens the door to the detailed personal and family information.

## **Test Books and Transfer, Signature, and Test Books**

Seven Test Books and four Transfer, Signature and Test Books in the possession of the Emigrant Savings Bank form the most important source for the social history of Irish immigrants on either side of the Atlantic. These volumes document in incredible detail personal data on approximately 170,000 account holders, the vast majority of whom were immigrants from Ireland (with a smattering of German and French immigrants). The Emigrant Test Books are a rare source for townland and village origins in Ireland, most likely because the bank was a direct outgrowth of the Irish Emigrant Society and therefore the persons recording the information had an interest in such details. For example, among the first depositors on the opening day of business (30 September 1850) was Patrick Egan, a laborer at the Marine Quarantine Hospital on Staten Island. In the test book, Egan is recorded as being a native of Cormack, seven miles from Loughrea, Co. Galway, Ireland; he arrived in New York on 28 May 1841 per the ship "Howard" from Liverpool; his parents (father Owen, mother Mary Quinn) were dead; he had two sisters, Margaret in New York and Bridget in Ireland; and he was single.

The information in the Test Books was used by the bank when a depositor wished to send money home, and as a practical identity test, especially in the case of depositors who could not read or write. However, the books span the period only from 1850 through 1868 and the deposit accounts 1 through 66,756. A comparison of the Test Books, and the Transfer, Signature, and Test Books which run from 1850 through 1883 and deposit accounts 1 through 170,000 reveals a significant difference in the total number of deposit-accounts. This strongly suggests that there were several more Test Books with corresponding numbers and time-spans, and possibly another Index Book from 1880 to 1883. These volumes were not filmed and are presumed missing. If the deposit-account number that you have found in the index book is higher than 66,756, there is no Test Book for it, and it may be worthwhile to check for it in a Transfer, Signature, and Test Book. Unlike the Test Books, the four volumes of Transfer, Signature, and Test Books contain no new deposit accounts. Their only apparent role was as a supplementary Test Book whenever there was a change in the deposit-account in the Test Book, such as a new signature, the death of the original deposit-account holder, or the loss by the depositor of a pass book. Any time this happened the change and the deposit-account record were entered—with the same account number—into a Transfer, Signature, and Test Book, and a note to that effect was usually added to the Test Book. It may be that the Transfer, Signature, and Test Book then replaced the Test Book for use in all future transactions.

In the Test Books before the mid-1860s there is a wide range of details about the depositor and his or her family. In addition to the deposit-account number, family name, and first name of the depositor, there are details such as the depositor's address, occupation, and the names of spouse



and children. The "Remarks" section contains the date of arrival in the United States, the name of the ship on which the depositor arrived, the port of embarkation in Ireland or Great Britain, the port of entry in the U.S., the depositor's birthplace and residence in Ireland, the name of the nearest big town, first names of parents and siblings, and father's occupation.

By the 1860s the Test Books were less detailed, although they still noted county of origin in Ireland. The Transfer, Signature and Test Books also recorded date of birth, enabling one to determine age at time of emigration.

The Transfer, Signature, and Test Books have many omissions in the deposit-account numbers. This means that over the years there were no changes in the omitted deposit accounts. Volumes four and five of the Transfer, Signature, and Test Books covering the deposit accounts (with gaps) 122,300 through 155,000 were not filmed and are presumed missing.

## **Deposit Account Ledgers**

These six volumes contain the basic banking transactions, such as deposits, withdrawals, and balances, and are arranged by deposit-account number. The volumes containing deposit accounts numbered higher than 18,000 are presumed missing and were not filmed.

## Real Estate Books

From the nineteenth century, the bank reinvested deposits in mortgages to help people purchase homes. The first mortgage made by Emigrant was on February 2, 1851, to Francis A. Kipp for \$6,000. The ground was 50' x 80' on the corner of Delancey and Eldridge Streets and was occupied by three dwellings (a four-story brick house at No. 121 Eldridge, and two frame houses at Nos. 48 & 50 Delancey).

The bank kept two sets of books related to mortgages. A Bond and Mortgage Record includes entries for date of approval, name of mortgagor, the house number, dimensions of the ground, a description of the building, the value of the land and value of the building, the amount loaned, the name of the attorney, and, in most cases, a drawing of the location on a block map. A corresponding Bond and Mortgage Ledger entry gives the date and amount of principal loaned, dates and amount of interest due, and a record of payments received on the principal and the interest.

Thus, for example, Mary O'Connor borrowed \$2,000 on January 22, 1855, for a mortgage on a three-story brick house at No. 9 Frankfort Street, on a plot of land 28.8' x 104.3 x 32' x 103.9'. The premises were valued at \$12,000 twenty-four years later in November 1879. She paid \$120 in interest every year, in two equal installments, and paid off the mortgage on 8 December 1880. Women (including many religious orders of women) and Roman Catholic churches, in the city as well as in the surrounding metropolitan region, were frequently mortgage holders with Emigrant.

Five volumes document Real Estate Loans (also called Approved Applications for Loans on Real Estate) during the period 1902 to 1923. The information recorded includes applicant, name, amount wanted, address and

description of premises, annual rent, amount of loan approved and, in most cases, a map of block location and dimensions. There is no record for these loans of a B&M No. and after 1923 the information in these volumes was maintained in card files.

The Bond and Mortgage Record, Bond and Mortgage Ledger, and Real Estate Loan volumes are important primary sources for the study of ethnic social mobility through property ownership. Virtually no research has been done yet on the extent of Irish investment in New York City real estate during the nineteenth and early twentieth centuries. Sources like these volumes would form the basis for some ground-breaking scholarship.

## **Irish Emigrant Society Records and Other Miscellany**

The first nine volume of this section are the only remaining account of the business conducted by the Irish Emigrant Society, founded in 1841 for the protection of immigrants from Ireland. As such, they are of unique historical value. This society established the Emigrant Savings Bank in 1850 and for decades the bank's officers served as officers of the society. The bank also absorbed the rent for the society's office space in the Chambers Street building. The society sent remittances overseas through the agency of the bank; for example, from 1842-1890 the society sold 836,948 drafts in the total amount of \$23,523,990.48 (or £4,292,958.19.10). The relationship between the bank and the society continued well into the 20th century.

These volumes are rich in little-known details about the philosophy of the Irish community in New York towards its emigrant brethren. The August 22, 1850, minutes, for example, record President Gregory Dillon's vision of the role of the Irish Emigrant Society and of the Emigrant Industrial Savings Bank: "We have now, Gentlemen, the prospect of extending the benefit and usefulness of two Benevolent Institutions, first in furnishing the means of safe remittances to the distressed people of Ireland and of distributing in charities whatever profits may arise therefrom and secondly, affording our people a *safe deposit* for their hard earnings, thereby establishing in perpetuity two *Irish-Americanized* institutions, the success of which, I do not doubt, will form one of the highest pleasures of our lives."

The Executive Committee held monthly meetings, and its minutes recorded the variety of ways in which the society interceded on behalf of Irish immigrants. In September of 1841, for example, they referred the case of Lawrence Cassidy to one of their lawyers. In May, Cassidy had paid the firm of Findlay & Lindsay sixty dollars for the passage of his children from Belfast, via Liverpool, to New York. The minutes record that "the children, to this day, have never been brought out. Findlay & Co. refuse to refund their passage money and withhold from Cassidy all satisfaction." The work of the society increased in proportion to the volume of emigration from Ireland in the middle of the nineteenth century. In January 1852, for example, they received 272 letters, forwarded \$716.50 to emigrants, received 74 applications for employment and found work for 63 women and 3 men. The society also supported, through donations, the charitable work undertaken by the Institution of Mercy on Houston Street and St. Vincent's Hospital, among others.

At the turn of the century, the minutes included reports from the society's Labor Bureau with information on total number employed compared to total number of Irish employed (since aid was not exclusively for the Irish by this time); number of meals, lodging, and transportation furnished; average daily attendance at the bureau (broken down by ethnicity), and the average wage rate for "farmers, females and laborers." The following is a sample excerpt from the Trustee minutes of October 10, 1907: "[re: the report of the Labor Bureau headquartered at the U.S. Barge Office] It was learned that the Irish people coming out would not hire out as laborers but as general utility people, porters, farm hands, clerks, etc. and the same condition exists for the Germans. The girls generally prefer to work in factories or shops. It is only the Italians and some of the Hungarians and kindred races who either singly or collectively hire out for common labor, and are willing to work cheap and therefore are hired out to manufacturers, contractors and others who are seeking for simple manual laborers."

The Finance Committee met weekly to examine the society's treasurer's report. The minutes of these meetings recorded the acceptance of those reports, orders to pay bills, and any other financial transactions of the society. The one remaining Account Ledger gives an idea of the costs of decisions made by the Trustees and Finance Committees including, for example, figures for transporting Irish immigrants ("Passage and Forwarding") and accounts with the Bank of Ireland and various steamship companies (like Cunard and the White Star Line).

The Irish Emigrant Society is still extant, although inactive. Its official business (i.e. filings with the State, etc.) is conducted by the Emigrant Savings Bank.

# Roll Contents

## Index Books

Roll No.	Vol. No.	Description	Date Range
1	1		1850 through 1866
	2		1867 through 1877
	3		1878 through 1880

## Test Books

Roll No.	Vol. No.	Description	Date Range
2	1	1 to 12,482	1850, Sep 30-1856, Sep 4
3	2	12,483 to 25,000	1856, Sep 4-1860, Aug 9
4	2a	25,000 to 32,521	1860, Aug 10-1862, Nov 22
	3	32,522 to 40,129	1862, Nov 24-1864, Apr 16
5	4	40,130 to 47,702	1864, Apr 16-1865, Jul 7
	5	47,703 to 58,999	1865, Jul 7-1867, May 20
6	6	59,000 to 66,756	1867, May 20-1868, Aug 24

### Transfer, Signature, and Test Books

<b>Roll No.</b>	<b>Vol. No.</b>	<b>Description</b>	<b>Date Range</b>
7	1	28 to 69,994	1850, Oct 3-1869, Mar 8
	2	70,003 to 103,999	1869, Mar 9-1874, Jul 31
8	3	104,403 to 122,999	1874, Jul 31-1877, Sep 12
	4	not filmed, presumed missing	
	5	not filmed, presumed missing	
	6	155,001 to 170,000	1881, Jul 6-1883, Jan 5

### Deposit Account Ledgers

<b>Roll No.</b>	<b>Vol. No.</b>	<b>Description</b>
9	1	1 to 3,000
	2	3,001 to 6,000
10	3	6,001 to 9,000
	4	9,001 to 12,000
11	5	12,000 to 15,000
	6	15,001 to 18,000
12		Depositors (1 to 19,807) By-Laws and Signatures Book (1 to 17,000)
13		Society Accounts 1922-1927 Signature Book 2 (5,251 to 12,999)

## Real Estate Books

Roll No.	Vol. No.	Description	Date Range	Number
14	1	Bond and Mortgage Record	1851-1881	1 to 1,555
	2	Bond and Mortgage Record	1881-1887	1,556 to 2,721
15	3	Bond and Mortgage Record	1887-1891	2,722 to 3,699
	4	Bond and Mortgage Record	1891-1896	3,700 to 4,499
	5	Bond and Mortgage Record	1896-1900	4,500 to 5,499
	6	Bond and Mortgage Record	1900-1904	5,500 to 6,403
16		Bond and Mortgage Ledger	1878-1886	1 to 1,304
		Bond and Mortgage Ledger	1890-1903	50 to 2,891
17		Bond and Mortgage Ledger	1888-1899	3,001 to 5,000
		Bond and Mortgage Ledger	1899-1904	5,001 to 6,220
18	9	Real Estate Loans Ledger	1905-1909	9



<b>Roll No.</b>	<b>Vol. No.</b>	<b>Description</b>	<b>Date Range</b>	<b>Number</b>
18	10	Real Estate Loans Ledger	1905-1909	10
	11	Real Estate Loans Ledger	1909-1913	11
	13	Real Estate Loans Ledger	1916-1921	13
19	14	Real Estate Loans Ledger Bond and Mortgage Name Index Bond and Mortgage Street Index	1921-1923	14

**Irish Emigrant Society Records and Miscellany**

<b>Roll No.</b>	<b>Vol. No.</b>	<b>Description</b>	<b>Date Range</b>
19		Minutes of the Board of Trustees	Mar 30, 1841-Nov 8, 1854
		Minutes of the Board of Trustees	Dec 14, 1854-Nov 6, 1965
		Minutes of the Board of Trustees	Dec 14, 1865-Jun 13, 1889
20		Minutes of the Board of Trustees	Jul 8, 1889-Dec 13, 1906
		Minutes of the Board of Trustees	Jan 17, 1907-May 12, 1927
		Minutes of the Board of Trustees	Dec 12, 1927-Apr 17, 1933
		Minutes of the Finance Committee	Jan 2, 1907-Nov 8, 1917

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<b>Roll No.</b>	<b>Vol. No.</b>	<b>Description</b>	<b>Date Range</b>
20		Minutes of the Finance Committee	Jan 22, 1866-Mar 2, 1885
		Minutes of the Finance Committee	Mar 23, 1885-Dec 26, 1906
21		Account Ledger	Jan 2, 1906-Jun 30, 1922
		Bond/Mortgage Principal & Interest	Jul 28, 1866-May 30, 1872
		Bond/Mortgage Principal & Interest	Mar 23, 1885-Dec 26, 1906
22		Bond/Mortgage Principal & Interest	Oct 18, 1880-Aug 10, 1883
		Bond/Mortgage Principal & Interest	Aug 13, 1883-Mar 10, 1887
		Bond/Mortgage Principal & Interest	Mar 11, 1887-Mar 20, 1889
23		Minutes of the Auditing Committee	Mar 9, 1922-Dec 2, 1929
		Bank Buildings' Financial History	ca. 1953
		Statement of Bonded Securities	Jan 1, 1900-Jan 1, 1930
		Statement of Bonded Securities	Jan 1, 1931-Jan 1, 1945
		Miscellaneous Papers	ca. 1842-1943