



# City of Cambridge

45.

Amended Order

IN CITY COUNCIL

May 2, 1994

COUNCILLOR WALSH  
COUNCILLOR MYERS  
COUNCILLOR SULLIVAN

WHEREAS: A bill known as House Bill 286 is pending before the legislature that will greatly change the present regulations controlling checking accounts at banks; and

WHEREAS: If House Bill 286 is passed, banks will no longer have to return canceled checks to their customers with their monthly bank statements; and

WHEREAS: This legislation will place a greater burden on customers to detect forgeries or mistakes in their checks because they won't have the canceled checks available to them; and

WHEREAS: This type of legislation has the potential of being devastating to our senior citizens, who have often been victims of scams or who may lose their check book unknowingly; now therefore be it

ORDERED: That the City Manager hereby is requested to obtain for the City Council a report on this matter from the Consumer Council; and be it further

ORDERED: That the City Council hereby requests the City Clerk to notify our state representatives and senators of our disapproval of this proposed legislation and urge them to vote against this bill; and be it further

ORDERED: That the City Clerk forward to our representatives and senators a copy of the petition of Cambridge senior citizens disapproving of this bill.

In City Council May 2, 1994.  
Adopted as amended by the affirmative vote of nine members.  
Attest:- D. Margaret Drury, City Clerk.

A true copy;

ATTEST:-

D. Margaret Drury  
City Clerk



# City of Cambridge

45.

Original Order

IN CITY COUNCIL

May 2, 1994

## COUNCILLOR WALSH

**WHEREAS:** A bill known as House Bill 286 is pending before the legislature that will greatly change the present regulations controlling checking accounts at banks; and

**WHEREAS:** If House Bill 286 is passed, banks will no longer have to return canceled checks to their customers with their monthly bank statements; and

**WHEREAS:** This legislation will place a greater burden on customers to detect forgeries or mistakes in their checks because they won't have the canceled checks available to them; and

**WHEREAS:** This type of legislation has the potential of being devastating to our senior citizens, who have often been victims of scams or who may lose their check book unknowingly; now therefore be it

**ORDERED:** That the City Council hereby requests the City Clerk to notify our state representatives and senators of our disapproval of this proposed legislation and urge them to vote against this bill.

## Cancelled checks:

### *Should the bank keep them or should you?*

by Paul Schlaver, Director, Cambridge Consumers' Council

A bill is pending in the Massachusetts State Legislature that will greatly change the present regulations controlling your checking accounts at banks. The bill, House 286, will do the following:

- "Truncate" the check clearing process and allow the banks to no longer return the cancelled checks to you with your monthly bank statement.
- Only require the banks to identify each transaction with the number of the check, the date it was presented at the bank and the amount of the check. (This is the present way a bank statement reads but you now also get the check back to see the name to whom it was made out and who signed the back of it.)
- You will be able to request a copy of the check if you know exactly which numbered check you want. It appears that banks will be able to charge a fee for this even though the banks will save a lot of money by not returning your checks automatically.

- Banks will escape liability in most circumstances for processing any post dated checks before the date on them.
- Consumers will have a greater burden to quickly detect any forgeries or mistakes on the checks even though they will not have the cancelled checks in front of them.

Paul Schlaver, Director of the Cambridge Consumers' Council, and other advocates are fighting the battle against the passage of H.286. They are about to begin meeting with banking industry representatives to see if a compromise can be reached.

If Cambridge seniors or other "Newslines" readers wish to sign a petition against H.286 they may visit the North Cambridge Senior Center at 2050 Mass. Ave., the Pearl Street Senior Center at 15 Pearl St., or the Council on Aging office at 51 Inman St.



*Participants from the North Cambridge Senior Center, Nora Koronas, Regina Van DeRydt, and Hedy Pocius enjoy the reception at the North Cambridge Library on March 29 for the multicultural quilt (a work in process by Cambridge seniors which will be on permanent display at the new senior center).*



*Squares from the multicultural quilt made by participants of the COA's Elder Asian Program, Elder Haitian Program and North Cambridge Senior Center.*

Total Signatures: 193

North Cambridge  
Senior Center 2050 Mass Av.  
Sheet 1

WE, THE UNDERSIGNED, STRONGLY OPPOSE HOUSE BILL 286.

THIS BILL PROPOSES TO END THE DUTY OF BANKS IN MASSACHUSETTS TO RETURN OUR CANCELED CHECKS WITH OUR MONTHLY BANK STATEMENT. THESE CHECKS ARE IMPORTANT TO US AS WE WATCH OUR CHECKING ACCOUNTS FOR ERRORS OR OTHER PROBLEMS. THESE ARE IMPORTANT TO US TO PROVE PAYMENTS WHEN WE HAVE CONSUMER DISPUTES. THESE ARE IMPORTANT TO US FOR TAX RECORDS. WE URGE THE MASSACHUSETTS STATE LEGISLATURE TO STOP THE BANKING INDUSTRY FROM DOING THIS OR MAKING OTHER CHANGES THAT MIGHT COST US MORE IN BANK FEES.

WE WANT OUR CANCELED CHECKS RETURNED TO US!

- |      | NAME                 | ADDRESS  |
|------|----------------------|--|
| 1    | Hilene L. Lory       | 1800 Mass Ave <sup>32</sup> Cambridge Ma 02140 |
| 2    | Rita Coricala        | 17 Mill St Arlington Ma 02174                  |
| 3    | Kathleen M. Hatchery | (Mass Ave) Russell Pkts.                       |
| 4    | Theresa J. Romanoff  | 13 Linden Ln. Somerville Ma. 02143             |
| 5    | Ethel Mc Keith       | 25 Dover St. Camb. Ma. 02140                   |
| 6    | Ruth E. Desellier    | 74 Clay St. Cambridge, Ma 02140                |
| 7    | Marie Stacy          | 50 Churchhill Camb.                            |
| 8    | Dot Johnston         | 30 Jackson St Camb                             |
| 9    | Louise Hyatt         | 7 Milton St. Arlington 02174                   |
| 10   | A. M. Longhorn       | 27 Irvington, Camb. 02138                      |
| 11   | Mary Malott          | 50 Cedar St Cambridge 02140                    |
| 12   | Vivian Jackson       | 5 Walden St. Camb. 02140                       |
| 13   | Mary Trout           | 19 Brookford St. Cambridge Ma. 02140           |
| 14   | Mary Dionne          | 24 Dover St Camb Ma 02140                      |
| 15   | Mabel LaBrosse       | 111A Montgomery Ma, 02140                      |
| 16   | Martin C. Hederman   | 110 Jackson St Mass 02140                      |
| 17   | Nora Koronas         | 10 Sycamore St. Camb 02140                     |
| 18   | Florence Douglass    | 60 Cameron Ave Somerville, 02144               |
| 19   | Theresa Bennett      | 17 Camb Terr. Camb Mass 02140                  |
| ✓ 20 | Mary Sturge          | 14 Forest St. Cambridge MA 02140               |

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WE WANT OUR CANCELED CHECKS RETURNED TO US!

	NAME	ADDRESS
1	Hedwig E. Pocius	929 Mass. Ave #9F Cambridge 02139-3136
2	Emma Sanderson	2050 Mass. Ave Camb
3	Evelyn Dickey	2050 Mass. Ave Camb
4	Dorothy Peters	9 Hubbard Ave Camb
5	Mary Terjesian	30 Churchill Ave #412 Camb. MA 02140
6	Elvita Mello	30 Churchill Ave. Camb.
7	Victoria Kouyoumjian	34 Fayette St. Camb. 02139-1112
8	Mae Douglas	Camb., Mass
9	Verna H Blane	10 Weyswell Ave. Camb. Mass.
10	Katherine Castillo	15 Goldstar R North bank Mass 02140
11	Gertrude L Davis	28 Walden St Cambridge Mass 02140
12	Helene M Black	7 King St Cambridge Mass 02140
13	Catherine Amello	9 Hartford St. Cambridge.
14	Victoria C Blyth	2 Mt Auburn St Camb 02138
15	Margaret R Barron	30 Dudley St Camb. 02140
16	Teresa McHurland	99 Summer St Som 02143
17	Mary Mc Connell	2050 Mass Ave
18	Edith DiAlessandro	60 Pleasant St. Camb. 02174
19	Marie L Belenout	30 Brookford St Camb Ma 02140
20	Lillian Hayes	37 Camb. Union Church Ms 02140

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WE WANT OUR CANCELED CHECKS RETURNED TO US!

	NAME	ADDRESS
1	Arthur Hurwitz	149 RIVER ROAD WINTHROP
2	Benny Sabul	93 IRVING ST EVERETT
3	Burt M. Thoff	67 PROSPECT AV QUINCY
4	George Levine	4 GUILD RD. WORCESTER
5	Arson Sherman	4 Henry St. Malden
6	Donald Squibb	95 Maple St Malden
7	Joseph H. Katz	126 DUNDON RD. Lynn
8	Ralph Wax	45 Berkeley Rd. Rosl. 02631
9	Joe Zwart	30 Hany Rd / Needham 02197
10	Joseph Cole	250 CAMPBELL AVE REVERE
11	Lawrence Kaufman	134 Squirt Rd Newton 02159
12	James Holberg	103 Hart St. Taunton 0180
13	Barry Weiner	72 Wingate Rd Holliston 01746
14	David M. Arnold	1819 Kyle Dr. Ave. Hyde Pk.
15	Herbert Hunter	248 BLUE LEGG DRIVE ROSLINDALE
16	Howard H. H.	13 RESERVOIR DR. RANDOLPH 02368
17	Ldney W. Lantman	33 FOX HILL DR. NATICK, MA 01760
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	NAME	ADDRESS
1	Harold J. Andelman	49 HILL RD., BELMONT, MA 02178
2	Leopold Lash	55 HILL RD BELMONT, MA 02178
3	Walter J. ...	303 Russell Rd Brookline
4	Morris C. Tuckers	81 Elm St. Belmont MA 02148
5	Melvin ...	90 Lowell St. Lexington MA 02173
6	Robert D. ...	51 HILL RD BELMONT MA 02178
7	Joshua Stojanich	52 Garden St Cambridge MA 02138
8	Samuel ...	64 Elm Street
9	MR. MOSES Holcen	284 HARVARD ST. CAMBRIDGE, MA.
10	James ...	28 Spaulding Ter, Cambridge, MA 02138
11	Alan ...	7 Clarendon Rd Framingham MA 01701
12	Morris ...	1712 N. Shore Rd Revere MA. 02511
13	Doris ...	237 CARLISLE RD BEDFORD, MA 01730
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	NAME	ADDRESS
1	Sula E. Nerwitz	149 River Rd; Scituate 02152
2	Mae Nushkin	86 Ainslie St Worcester 01609
3	Jeanette Jensen	75 Riley Ave Somers Ma 02726
4	Jessie Teroni	4 Milk Rd Worcester, MA 01602
5	Rose Leavitt	30 Jay Rd Needham MA 0219
6	Jennie Cohen	71 Walnut St Malden Ma 02148
7	Ruth B. Sobel	93 Irving St Everett Ma 02149
8	Beatrice Rosenberg	147 Walnut Ave Revere 02157
9	Martha Way	45 Berley Rd Roslindale, Ma 07131
10	Arlene Kaplan	316 Devine Rd, Randolph MA 02368
11	Beulah Slade	1221 Cambridge St Cambridge MA 02139
12	Mary Albano	167 Tremont St Camb. Ma. 02139
13	William J O'Keefe	1221 Cambridge St Camb. Ma 02139
14	Frances O'Keefe	1221 Cambridge St Camb. Ma 02139
15	Manuel Brown	1221 Cambridge St Camb. Ma 02139
16	Helen Stempkowski	1221 Camb St apt 810 - 0213,
17	George Ludlow	1221 Camb St apt 610 Camb Ma. 02139
18	Aga Rasmussen	1221 Camb St Grand #1005
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	NAME	ADDRESS
1	Clara Katz	285 Harvard St Cambridge MA 02139
2	Maria Cohen	280 Harvard St. Cambridge, Ma 02139
3	Belle Miller	84 Prescott St. Cambridge 02138
4	Lionel Lobbes	67 Highland Ave Cambridge 02141
5	Ruth Mandalian	10 Forest St Cambridge 0214
6	Helen Taylor	299 Columbus St. Cambridge 02141
7	Rose Yaker	108 Amory St. Cambridge 02139
8	Friedel Jansen	3 Exeter Park Cambridge 02140
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	NAME	ADDRESS
1	Christina Connolly	76 Winter St. E. Camb. Mass. 02141
2	Inez LaPorte	33 Swanappa St Camb. Mass. 02141
3	Anna Santocki	15 Lambert St <sup>apt 1017</sup> Camb. Mass. 02141
4	Bridget Piazza	15 Lambert St apt 1014 Camb. Mass. 02141
5	Marie Foketti	138 Thorndike St. Camb. 02141
6	Luzi Marotto	769 Spring St. 02141
7	Sofia De Simone	113 Seventh St Camb. 02141
8	Helen T. Vanours	72 Beacon St. Concord, Mass. 02141
9	Marie Micolo	167 Spring St Camb. 02141
10	Helen La Rocca	86 Olive St Camb. 02141
11	Ida La Rocca	Lambert St Camb. 02141
12	Marque Ferrucci	112 Amory St. Camb. 02139
13	Anna Shorhan	17 Allen St. Camb.
14	Mauch Mottl	100 Memorial Dr, Camb.
15	Barbara Jozonas	37 Maple St Camb.
16	Dorothy Kugg	35 Eustis St Camb 02140
17	Virginia May #102	2 Mt Auburn St Camb 02138
18	Mary Rose I ml.	Auburn St Camb Mass 02138
19	Pauline T. Fontaine	50 Waterston St Watertown Mass 02170
20	Winifred Campbell	108 Liberty Ave Cambridge

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	NAME	ADDRESS
1	Anita Hines	334 Mass Ave 02115
2	Ruth Nicolora	2050 Mass Ave 02140
3	Tina E. West	122 Chelton St. 02138
4	Helen Salisbury	50 Churchill Ave #217 02140
5	Helen Zwanski	24 Camp St. Camb 02140
6	Roseann Judge	50 Churchill Ave No. Camb 02140
7	Marvin C Nelson	9 Andrew St Camb 02139
8	Ruby B. Murphy	2050 Mass. Ave. 02140
9	Ruth E. Deselles	74 Clay St Cambridge, 02140
10	Alice A. Harrington	67 Dudley St. Cambridge 02140
✓ 11	Mary Stieff	19 Forest St Cambridge 02140
12	Edith Zamurich	28 Forest St. Amesville 02143
13	Mary Du Bois	1622 W 4 Ave Camb.
14	James Robinson	3 Arlington St, Camb. 02140
15	Corey Lyon	114A Sacramento St 02138
16	Violet Jackson	5 WAVER SQ Rd. CAMB 02140
17	Teresa McHurland	99 Summer St Som. 02143
18	Helen V. Sakowitz	14 B Sacramento St Cambridge
19	Sylvia R. Peltch	77 Dana St. Cambridge, MA. 02138
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	NAME	ADDRESS
1	Edna L. Lambert	76 Cameron <sup>ave.</sup> Som
2	Helen P. Healy	64 W. Albert St. Lowell 01851
3	Josephine A. O'Connell	20 Middlesex St. Camb 02140
4	Barbara Conway	20 Rice St. Camb 02140
5	M. Dorothy Murray	5 Warwick Pk Camb 02140
6	Ellen E. Zermani	145 Commercial St Boston MA 02109
7	Rosa C. Bova	12 Lakeside Ave. Marl. Ma. 02174
8	Louise Kulelis	249 Garden St. Camb. 02138
9	Phyllis Paul	71 Grove St. Arlington MA 02174
10	Mary Donaldson	47 Crescent St. Cambridge MA 02138
11	May D'Angelo	16 Walden Ave Somerville MA 02143
12	Patricia Zimetto	43 Barnstable. Cambridge, Mass 02138
13	Serald W. White	26 Lincoln Way Camb, Ma 02140
14	John Modica	305 Washington St Cambridge 02139
15	Walter W. Hillman	25 Eighth St Cambridge 02141
16	Josephine L. Harrington	210 Cambridge St Cambridge, Ma. 02140
17	Patricia M. Field	37 Lancaster St. Cambridge Ma 02140
18	Nelen Kent	32 Gold Star Rd Camb 02140
19	Frank Woods	27 College Ave - SOMERVILLE 02144
20	Margaret F. Stuart	9 Cambridge Ter - Cambridge 02140

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	NAME	ADDRESS
1	Irene Raiche	17 Cambridge Ter Camb. Mass 02140
2	John Black	7 King St Camb. Mass 02140
3	Maureen Franigan	147 Lowell St. Som. Mass 02143
4	Mary Matelli	2 Mt. Auburn St. <sup>#206</sup> Camb. MA. 02138
5	Anne C. Sullivan	120 Reed St, Camb. Ma. 02140
6	Grace Wyeth	21 Chauncy St, Cambridge 02138
7	Elizabeth Saccoccio	35 Olis St. E. Camb. 02141
8	Roy Trent	19 Brookford St. Camb. 02116
9	James M. Baker	434 Franklin St Cambridge Ma 02139
10	Louis Ansten	434 Franklin St. Cambridge Ma. 02139
11	Ann Monico	2050 Mass Ave. Ca. Ma 02148
12	Irene H. Robinson	3 Arlington St. #47, Camb. 02140
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WE, THE UNDERSIGNED, STRONGLY OPPOSE HOUSE BILL 286.

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WE WANT OUR CANCELED CHECKS RETURNED TO US!

NAME ADDRESS

- 1 Blaris F. Teller 19 Kosciuszko St. Peabody, Ma
- 2 Elliott H Gelin P.O. Box 2217 PEABODY, MA
- 3 Rhoda Kellin P.O. Box 2217 Peabody Ma
- 4 Charles Morris 5 Beatrice Lane Melway Massachusetts
- 5 Leot Eschmuck 200 Vantage Terr #11 Swampscott, Ma.
- 6 Terrin Cole 15 Blackstone St Peabody Ma.
- 7 Walter J. Cole 15 Blackstone St. Peabody Ma
- 8 Edward Eschmuck 200 Vantage Terr #11 Swampscott, Ma.
- 9 Gudrun Norma 5 Beatrice Lane Melway Ma 02053
- 10 Arline Rosen 15A STORE DRIVE Peabody, Ma 01960
- 11 Nathan Touzer 2 Leonard Rd Peabody, Ma 01960
- 12 Harold W. Waldstein 54 Renee Lane Effingham MD 02536
- 13 Yetta Sogoloff 5 Linda Rd Peabody, Ma 01960
- 14 Fred Krawetz 31 ANDOVER ST Peabody MA 01960
- 15 Milton Kellerman 11 LEDGEWOOD WAY PEABODY MA 01960
- 16 Rhoda Kellerman 11 LedgeWood Way PEABODY MA 01960
- 17 M Irving Herbster 22 Sutton St Peabody MA 01960
- 18 Morris Sack 24 PINWOOD RD. PEABODY, MA. 01960
- 19 Jan R Sack 24 Pinewood Rd Peabody Ma 01960
- 20 Hilda Ozuransky 45 Nancy Ave. Peabody, Mass. 01960
- 21 Bertha Kalfin 3 Lynch St. Peabody, MA 01960
- 22 Elaine Kalfin 3 Lynch St. Peabody MA 01960
- 23 Edwin Kalfin 200 VANTAGE Terr #11 SWAMPSCOTT MA 01967

over

4- Geraldine Farmer - 18 Walnut St. Peabody, Ma. 01960  
5- Gertrude Coles 10 Sanborn St. Peabody, Mass. 01960

~~24~~ Anne Barovin 13 Larabee Terrace Peabody, Ma 01960  
~~27~~ Dorothy Cicumae 21 Livingston St. Peabody, Ma 01960

consent agenda

# 45

April 28, 1994

COUNCILLOR WALSH

WHEREAS: A bill known as House Bill 286 is pending before the legislature that will greatly change the present regulations controlling checking accounts at banks; and

WHEREAS: If House Bill 286 is passed, banks will no longer have to return cancelled checks to their customers with their monthly bank statements; and

WHEREAS: This legislation will place a greater burden on customers to detect forgeries or mistakes in their checks because they won't have the cancelled checks available to them; and

WHEREAS: This type of legislation has the potential of being devastating to our senior citizens, who have often been victims of scams or who may lose their check book unknowingly; now therefore be it

ORDERED: That the City Council hereby requests the City Clerk to notify our state representatives and senators of our disapproval of this proposed legislation and urge them to vote against this bill.

UNRECORDED

APR 28 PM 4:43

RECEIVED BY CLERK OF CITY COUNCIL



# City of Cambridge

45.  
IN CITY COUNCIL

May 2, 1994

## COUNCILLOR WALSH

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**ORDERED:** That the City Council hereby requests the City Clerk to notify our state representatives and senators of our disapproval of this proposed legislation and urge them to vote against this bill.

*Myers, Sullivan*  
Consent Order #45

*CM-131*

Councillor Walsh re: House  
Bill 286 pending before the  
legislature.

*Order adopted  
as amended*

In City Council,

May 2, 1994