

amount of money at different times, taking in most cases notes -- a dollar and a quarter -- but in a few cases what they call "open accounts"; have taken a dollar and a half for the amount loaned on accounts, open accounts.

Q. Has the Citizens' Savings & Trust Company handled any of the paper of the Boston Piano & Music Company?

A. Yes, sir.

Q. Recently?

A. Yes, sir.

Q. How much would you say, Judge?

A. Why, my recollection is that the Boston Piano & Music Company owes the bank Forty-one Hundred Dollars now, I think. It was a little more than that, but never was in excess of Five Thousand Dollars. They had a line, I guess you would call it, never to exceed that; and that has been partially paid. I think it is Forty-one Hundred Dollars now. And they took notes as collateral; I think they took a dollar and a half for such collateral.

Q. Have you any arrangement for payment, directly or indirectly, for the collection of the paper sued on in this case?

A. No, none whatever.

Q. You are not handling this paper then, Judge, in connection with your employment as attorney for the company in any way?

A. No.

Q. In your opinion, is the Boston Piano & Music Company solvent at this time?

A. I think there is no question but what it is.

Q. Now what was your knowledge, Judge Byington, as to the custom of the Boston Piano & Music Company to transfer its customers' paper to third parties very soon after receiving that paper? Did you have any knowledge of any such custom?

A. I have no knowledge of any such custom.

Q. State whether or not you know it to be true that the Boston Piano & Music Company transfers practically all of its customers'