

A TRUSTEES'
TRUST COMPANY



OFFICERS

ROBERT H. GARDINER	<i>President</i>
FRANCIS H. APPLETON, JR.	<i>Vice President and Treasurer</i>
FRANCIS E. P. LEVI	<i>Vice President and Trust Officer</i>
JAMES O. BANGS	<i>Secretary</i>

DIRECTORS

FRANCIS H. APPLETON, JR.	FRANCIS GRAY
FRANCIS R. BANGS	JOHN G. PALFREY
RICHARD C. CURTIS	W. RODMAN PEABODY
ROBERT H. GARDINER	JOHN FORBES PERKINS
FREDERIC S. GOODWIN	MOSES WILLIAMS

TRUST COMMITTEE

ROBERT H. GARDINER, <i>ex officio</i>	
FRANCIS H. APPLETON, JR.	JOHN FORBES PERKINS
FREDERIC S. GOODWIN	MOSES WILLIAMS

THE FIDUCIARY TRUST COMPANY was formed in April, 1928 under the general laws of Massachusetts as a development of the Robert H. Gardiner trust office which has been managing trust property and settling estates for over forty years. In this highly specialized work, the company will have the services of the experienced staff of the Gardiner office, and in addition by incorporation it has secured in its Board of Directors an interested group of men with broad knowledge of trust management and investment problems. The corporate organization will relieve the principal officers of the company of much of the mass of mechanical detail which the increasing complexities of trust management have made necessary.

The company is primarily a trustees' trust company and its principal business will be the management of trust property and the settlement of estates. Although proper investment and management of property entrusted to its care is necessarily of the first importance, it is one of the principles of the Fiduciary Trust Company that the duties of a trustee do not end there. The very circumstances which make it desirable to leave one's money in trust frequently demand that the beneficiary receive not only his or her income, but also very definite help and assistance in personal affairs, and the readjustment often made necessary by the death of the head of a family requires sound advice on many problems closely associated with the business administration of the estate. For many years the present officers

of the Fiduciary Trust Company have been rendering this assistance in the affairs of their clients, and they will continue that policy with clients of the company.

The company not only itself acts as a fiduciary, but it acts as agent for trustees and others who desire to be relieved of the details of routine administration. For such clients the company's services include the custody of securities, collection of income, the execution of orders as to changes of investment, the making of tax returns and probate accounts and keeping the client informed as to matters requiring his personal attention. The individual or fiduciary whose property is thus cared for is free to make decisions as to changes of investments and other matters requiring his personal attention and judgment.

The officers will be glad to confer at any time with persons desiring further information about the services of the company.

THE FIDUCIARY TRUST COMPANY

709 BARRISTERS HALL

BOSTON, MASS.



November, 1928