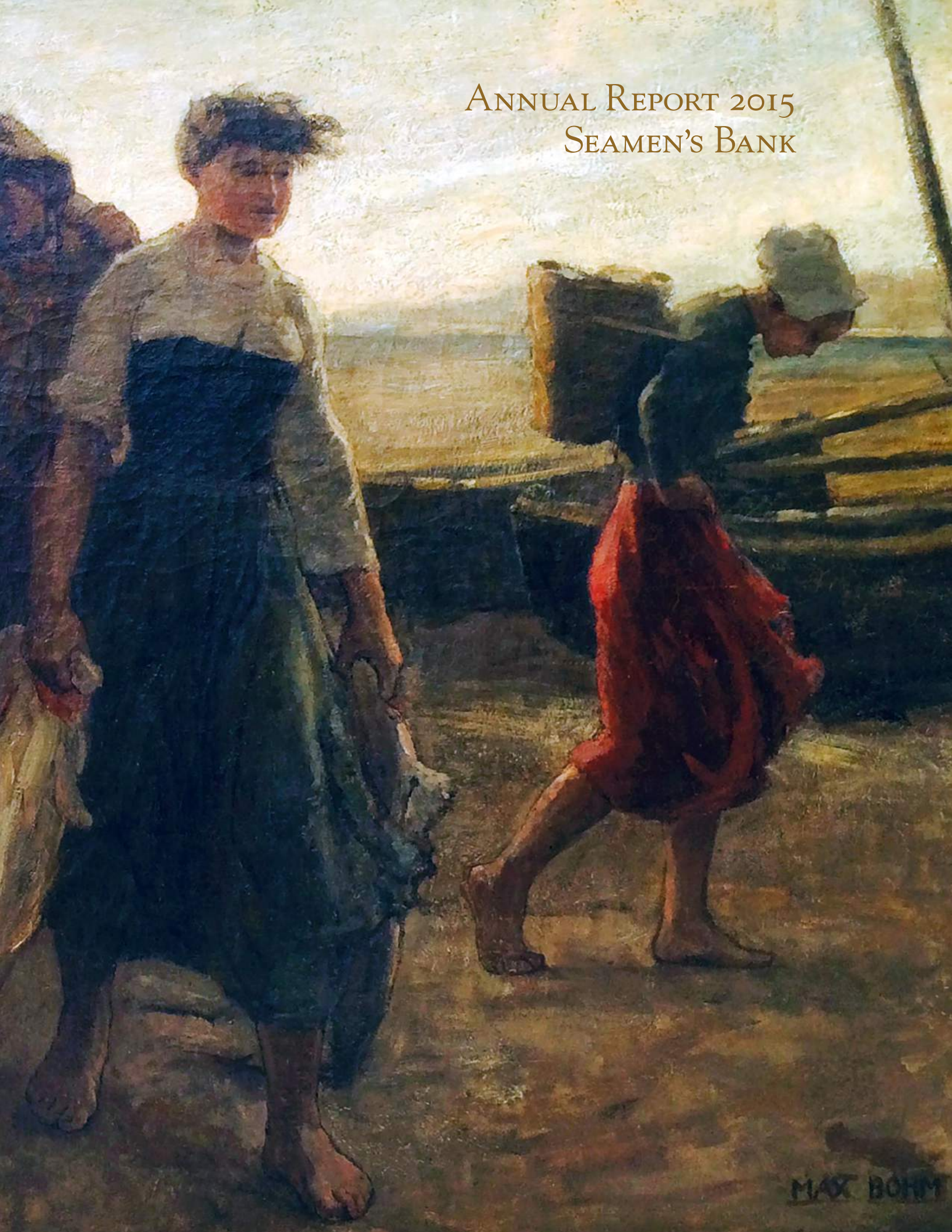
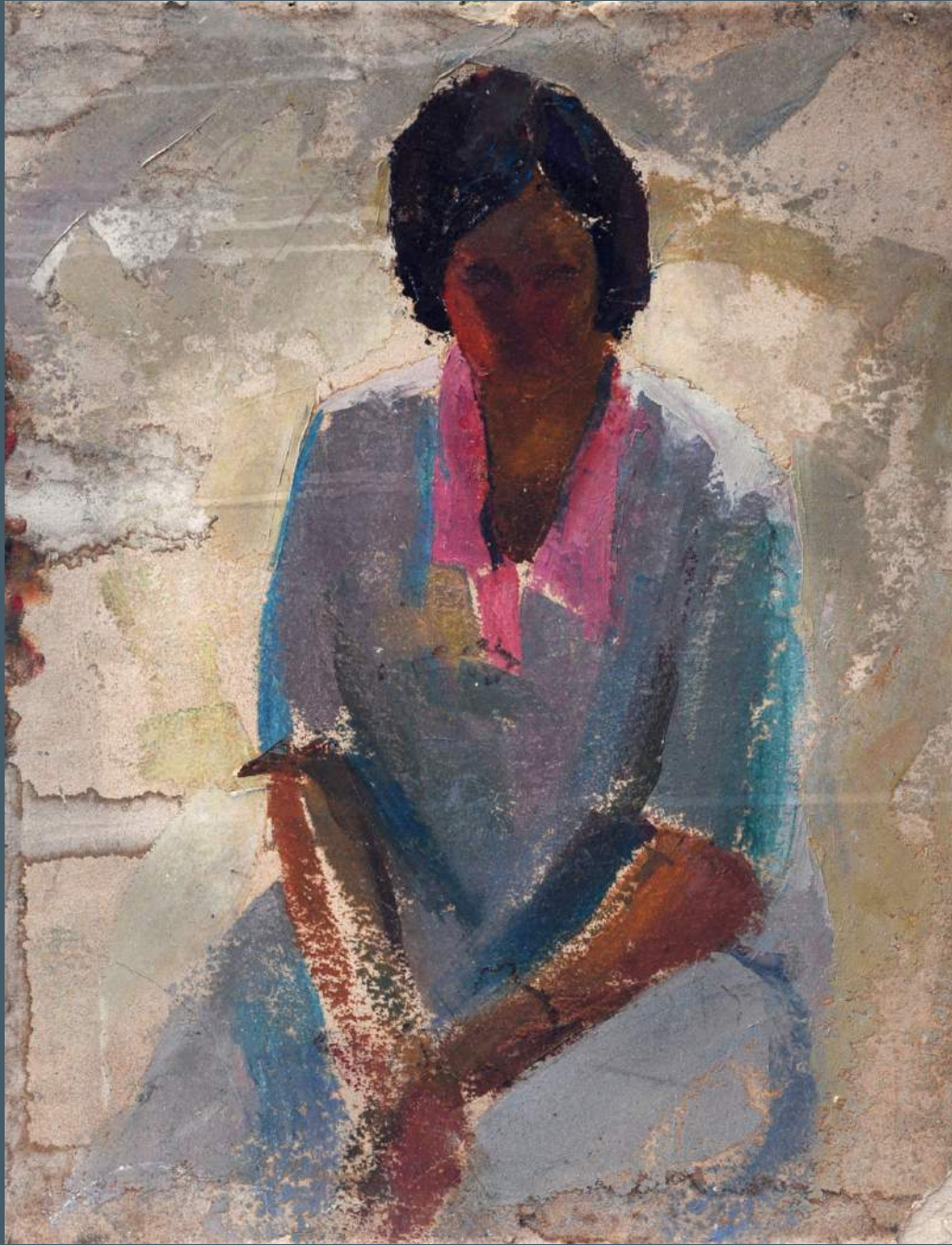


ANNUAL REPORT 2015  
SEAMEN'S BANK



MAX BOHM



***Untitled mudhead*** oil on board

Courtesy Egeli Gallery, Provincetown

Cover: ***Carrying the Catch*** oil Max Bohm Courtesy Egeli Gallery, Provincetown

## THE WIVES OF THE FISHERMEN

For hundreds of years, fishing was the driving economic force on Cape Cod. Our private and collective archives abound with photographs of brave, industrious fishermen that left from these shores — for days, weeks, months at sea — in search of fish. Captains, crews and vessels have been immortalized in photographs and paintings by master artists over and over again.

Beneath this well-captured heritage is the story of the wives of these fishermen. This too is a heritage of strength, hard work, faith and intelligence.

While some women joined their husbands on perilous voyages, “Far from being proto-feminists, the women who went to sea with their husbands were actually attempting to preserve a traditional marriage role. Women who stayed home to run farms and manage businesses were far more progressive and independent.”<sup>1</sup>

Sophia Weller Sparrow of Eastham, who lost her farmer-fisherman husband in the late 1800s, was one such woman. Though deaf and mute, Sophia saw that her children attended school and had music lessons. “She took in washing, sewed buttonholes into trousers for H. K. Cumming’s pants factory in Orleans, (75 cents per pair—no zippers) and provided meals for itinerant peddlers. An expert seamstress, she sewed for many ladies in town and made all the family’s clothes as well.”<sup>2</sup>

The wives of fishermen were integral in founding the Cape’s hospitality industry. Like others, when Manny Zora arrived from Portugal he stayed in a rooming house. “Two men shared each bed. There was no such thing as sleeping alone, not on four dollars a week. One upstairs room was set aside for a loafing room and had a pot stove in it. No heat was wasted on the bedrooms.” A man would get three meals a day — good meals of generous portions because, like today, there was a healthy competition for lodgers. Taking in boarders meant mother was on hand for the children, and a male’s ego was not damaged by a wife working outside the home.

When the artists arrived, they too sought rooms with fishing families, building friendships between people of varied interests and backgrounds, weaving a community rich in diverse talents.

Women managed the family finances, relying on credit from local shops while the men were gone. “A woman at home took pride in keeping down the bills at the store while her man was away at sea. Her standing in the community was partly determined by the amount due him when the voyage was settled. If she could leave his voyage untouched, she was a smart one.”<sup>3</sup> As well, a captain’s wife frequently handled the finances of the boat.

Furthermore, wives were involved in the physical aspects of the fishing business. Honoring this, Phil Schwind dedicated *Cape Cod Fisherman* to his wife. “She opened scallops beside me until her hands were cut and bleeding and would never have sufficed for a hand-care advertisement. She toted fish to the market, and cooked them when there were too few to sell. She held one end of the plank while I secured the other, handed me tools, ran errands while I repaired motors, and swapped copper paint on hulls . . . monitored the radio-telephone, and ferried me home over the road when I made a strange harbor.” Helen Schwind, born 1905, accomplished all this while raising children and running the household.

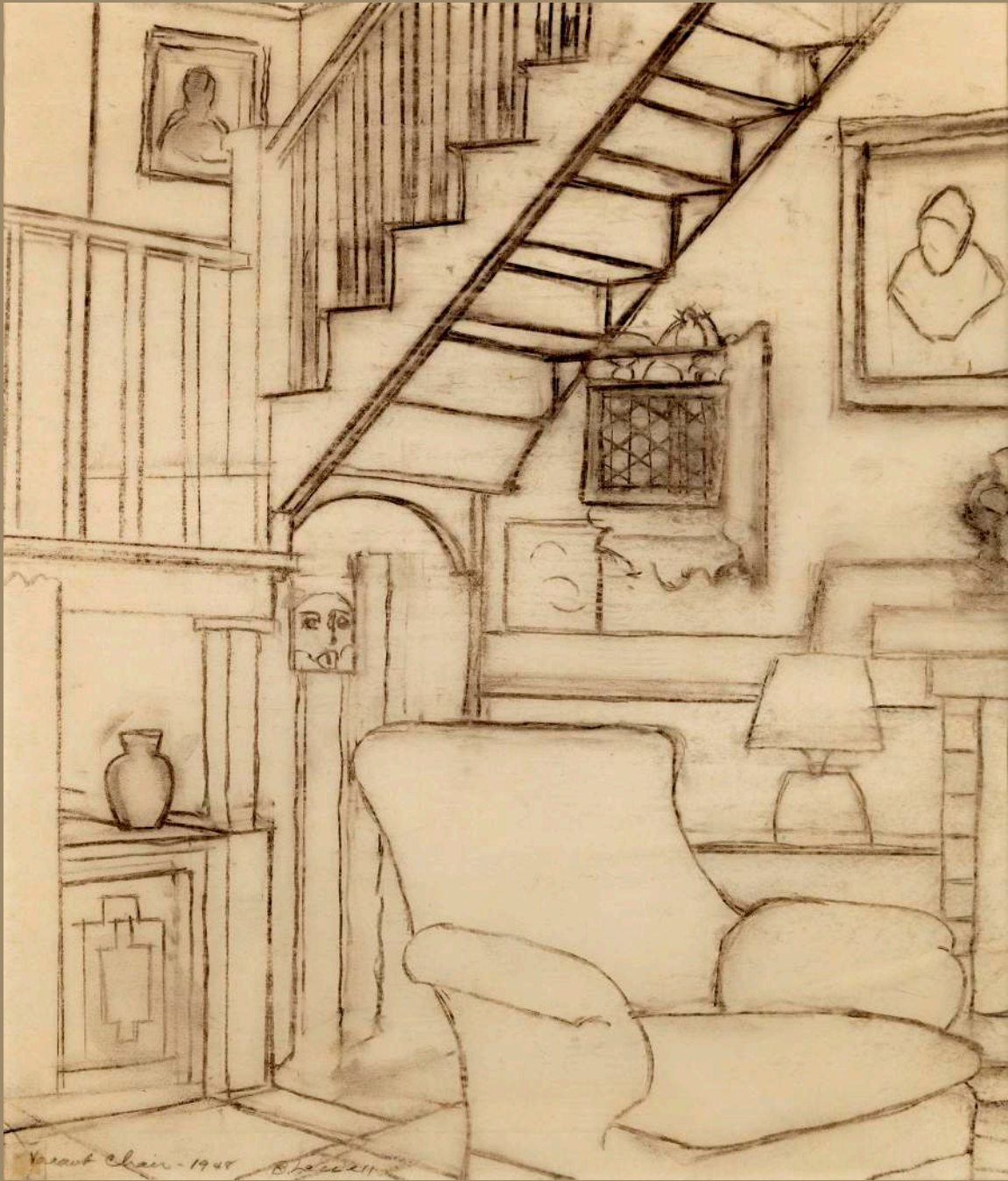
The wives of the fishermen created quilts from scraps, dug quahogs, labored in factories, gathered berries, modeled for artists, cleaned cottages (sometimes with kids in tow), and served fried clams to tourists. They’ve taught school, nursed the sick and injured, worked in libraries, preserved traditions, and concocted endless ways of preparing every type of fish and shellfish that comes ashore. The wives of fishermen are still doing many of those things today.

As they have for generations, the wives of fishermen are making homes, strengthening our economy and enriching our community.

1. Coogan, Jim. *Sail Away Ladies: Stories of Cape Cod Women in the Age of Sail*. East Dennis, MA: Harvest Home Books, 2003.

2. Sparrow, Donald B. *Growing up on Cape Cod, Four Brothers Learning to Stand Tall*. Eastham, MA: Great Oaks Publishing Co., 1999.

3. Paine-Smith, Nancy W. *The Provincetown Book*. Washington, DC: Library of Congress, 1922.



*The Vacant Chair* charcoal on paper Blanche Lazzell 1948

Courtesy Provincetown Art Association and Museum

# LETTER FROM THE PRESIDENT AND CEO

To Our Community:

In the waning years of the Provincetown fishing schooners and later during the onset of the fishing draggers, my grandfather, a fishing captain, would often be away for extended periods on fishing trips while the family managed the homefront. As a child, my mother can recall how her older sister, Vivian, took an active part assisting my grandmother with all household aspects from the financial to the domestic. To survive and to function efficiently, it took the participation of all family members. And so it is with a community bank. Supporting the tellers is a team in deposit operations, the loan officer has a team in loan operations, and the managers have a board of trustees. Finally, there is the support of the community.

Since 1851, Seamen's Bank has relied upon and been a vital part of that community. Community banks continue to be an integral part of this country's banking system. According to the FDIC, almost one out of five U.S. counties have no other physical banking office except those operated by community banks. Beyond that, and because they are locally sourced, community banks provide a service and a community understanding that cannot be matched by the mega-banks. Operating under a mutual charter provides Seamen's with the additional benefit of being driven by customer and community service and not by the pecuniary demands of stockholders. Today's community banks, however, are beset by a different set of obstacles from years past not the least of which is an overreaching legislature:

*"Community bankers today confront a frustratingly slow recovery, stiff competition... and the responsibility of complying with new and existing regulations. Some observers have worried that these obstacles – particularly complying with regulations – may prove insurmountable."*  
— Former Fed Chair Ben Bernanke

*"The fishing wives had to be resourceful... they were the ones there to run the household, to shop, to figure out how the children were going to be clothed and fed... The men were never around long enough to be there, they earned the money, but there was a lot of danger. And the women worked together, collectively, because oftentimes they didn't know who was coming back from a fishing trip and who wasn't."*

— Rachel White interviewed by Norma Holt

Despite these challenges, your Bank continues to do well. Notwithstanding the slow recovery, loan growth (4%) and deposit growth (5%) exceeded budget expectations. Our core banking product remains healthy as evidenced by a \$277,000 growth in net interest income. Total net income, while impacted from an extraordinary charge resulting from the conversion of our defined benefit plan, was still sufficient to build our capital ratio to 11.5%, a ratio that is substantially over all regulatory requirements for a well-capitalized bank. This strong capital base provides a stable foundation for future growth.

Construction of our new Loan Center in Truro has begun and is on schedule for a December opening. The Loan Center will house our Loan Operations Team which has outgrown its current base in the Main Office. This past fiscal year also saw a record increase in the outgoing donations of the Seamen's Bank Charitable Foundation. Donations to local charities exceeded \$130,000 – an outstanding amount for a bank our size. Our community volunteers continue to exceed expectations with their participation in community events, on community boards, and in Seamen's Bank sponsored events such as Walking Home for local causes.

This year's annual report is a salute to the homefront and to the people behind the scenes. Much like the fishing families of years past and for over 160 years, Seamen's Bank has existed and prospered as a result of the contributions of all. As President of Seamen's, I remain confident in our success, resolute in our commitment to remain an independent community bank, and grateful for the support of our employees, Trustees, Corporators, and the Community.

Respectfully,



John K. Roderick  
President and CEO

# WORKING ON THE ART OF CUSTOMER SERVICE



Courtesy Truro Historical Society

"She always taught me there's no such thing as you can't do anything. You at least can try. And that's how I was brought up. There was nothing I could do unless I tried, good or bad, at least I tried."

– Florence Vasques interviewed by Norma Holt

## ADMINISTRATION

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Lori F. Meads, Vice President

## TREASURER

Michael K. Silva

## HUMAN RESOURCES

Laurie Watts-Bumpus,  
Vice President

## COMMERCIAL LENDING

Paul T. Garganigo, Vice President  
Nicole Dutra  
Diana R. Gilbert  
Bob Jackson  
Amy Silva

## CONSUMER LENDING

Mary H. Rose, Vice President  
Linda Macara, Manager  
Michelle Allmon  
Radoslava Antova  
Amy Smith Costa  
Marie T. Parker  
Dianne Peters  
Barbara Schaible  
Steve Sollog  
Ross Sormani

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Cheryl Friese, Manager  
Elaine Cabral  
Nicole Conrad  
Lynn Costa  
Tim Johnson  
Denise Lisbon  
Peter Roderick  
Arielle Leonard

## CHIEF RISK OFFICER

Maria Larouco, Vice President

## SECURITY OFFICER

Brian Anderson

## PURCHASING

Teresa Morris

## IT ADMINISTRATION

Lucas Strakele, IT Director  
Michael Andrini,  
IT Systems Director

## COMPLIANCE/AUDIT

Aime Mulligan

## MAIN OFFICE

Trevor McCarthy, Manager  
Erin Barrepski  
Ann Marie Boni  
Dee Lane  
Amanda Morris  
David Perry  
Violeta Peters  
Sheva Sparks-Russell  
Christine Sylvia

## SHANK PAINTER ROAD COMPLEX

Rosa Buttrick, Manager  
Carole DeStefano  
Julie Hight  
Kim Santos

## TRURO

Sandra Valentine-Roda, Manager  
June Hopf  
Janice Roderick  
Lorraine Previe  
Stacey White

## WELLFLEET

Jennifer Jones-Kish, Manager  
Bridget Creech  
Vicki Hayes  
Arlene Houser  
Marie Pellegrino

## EASTHAM

Colleen O'Duffy-Johnston,  
Business Development Officer  
Sharon Adams  
Sam Brintnall  
Nan Watts  
Amy Wheeler

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John K. Roderick

**PRESIDENT/CEO**

John K. Roderick

**CLERK OF THE CORPORATION**

Paul R. Silva

**HONORARY TRUSTEES**

Ernest L. Carreiro, Jr.

Mylan J. Costa

Mark R. Silva

**BOARD OF INVESTMENT**

Betsi A. Corea

John E. Medeiros

John K. Roderick

Paul R. Silva

Paul M. Souza

**TRUSTEES**

Betsi A. Corea

Christopher E. Enos\*

Timothy F. McNulty\*

John E. Medeiros

Donald E. Murphy

Donald R. Reeves\*

John K. Roderick

Steven E. Roderick\*

Paul R. Silva

Sandra L. Silva

Paul M. Souza

\*Auditors

**CORPORATORS**

Helen Addison

Donna Aliperti

James Bakker

Ernest L. Carreiro, Jr.

Betsi A. Corea

Mylan J. Costa

Vincent H. Duarte

Brian Dunne

Christopher E. Enos

James Farley

Eliza S. Fitts

Matthew A. Frazier

Kenneth Freed

Peter D. Harrigan

Mark S. Janoplis

Michael Janoplis

W. Scott Kerry

Christopher W. King

Manuel Macara, Jr.

Kate Macaulay

Mary Joy McNulty

Timothy F. McNulty

John E. Medeiros

Robert Montano

George M. Mooney

Donald E. Murphy

Donald R. Reeves

David Roberts

Kristen Roberts

John K. Roderick

Steven E. Roderick

Warren J. Roderick, Jr.

Charles N. Rogers

Jeffrey Rogers

Craig Russell

Robert Russell

Jon Salvador

Fred E. Sateriale, III

Daniel J. Silva

Jason Silva

Mark R. Silva

Paul R. Silva

Sandra L. Silva

Paul M. Souza

John Thomas



Courtesy Truro Historical Society

**"My mother and dad would work things out together. She would ask Dad if things were alright to do and he would say if she wanted to do it, it was fine. Um, she was a handywoman around the house. Dad went fishing and came home, but other than that . . . She did laundry, she worked in restaurants, and she worked in motels making beds. There wasn't nothing that she couldn't do."**

**– Florence Vasques interviewed by Norma Holt**

**"Among the picturesque sand dunes of Cape Cod grow hundreds of patches of small bushes, known as bayberry bushes. Each shrub, which is a variety of the wax myrtle, is loaded with clusters of tiny berries, as small as shot, which cleave in bunches to the joints of the branches. These berries are gathered by women and children, who sell them for 2 cents a pound." – *The New York Times*, August 1, 1915**

**Laura Francis (at right), born in North Truro, married Captain Tony Silva of the trap boat Helen. She was employed by the Bayberry Candle Place and later by the Fishnet Shop.**



Courtesy Truro Historical Society



Photo courtesy Joan Duarte Wood

**"Indeed, even though most residents today credit Portuguese fishermen for keeping Provincetown afloat during the Depression, paying retrospective tribute to an industry shrinking in importance, Portuguese women and children were also at the heart of Provincetown's barter economy.**

**Women and young girls of Portuguese, Yankee, Irish, and Scottish descent engineered much of Provincetown's communal economy from their homes and backyards. While their male relatives and neighbors were at sea, the women and children were on shore mending nets in the fish sheds, inventing fishing aids, washing fishing gear, working in the service industry, and setting up shore-bound business ventures. When they finished their chores at home and work, they ventured out as gatherers... Women also gathered shellfish, particularly quahogs and soft-shelled clams, at low tide, and cranberries and blueberries in the 'backcountry' (now the dunes of the Cape Cod National Seashore)."**  
**– Karen Christel Krahulik in *Provincetown: From Pilgrim Landing to Gay Resort***



Photo courtesy Judy Dutra

**Judy, Jackson and David Dutra of the Richard & Arnold, the oldest, continually fishing vessel in the northeast. As well as being in the fishing business, Judy is a professional nurse and published author.**



# LONG POINT CHARITABLE FOUNDATION

Seamen's Bank is honored to serve this community and pleased to support these worthy organizations.

Cape Cod Children's Place  
Community Development Partnership  
Nauset Regional High School  
Helping Our Women  
Center for Coastal Studies  
Outer Cape Health Services  
Pilgrim Monument and Provincetown Museum  
Provincetown Art Association and Museum  
Provincetown Portuguese Festival  
Eastham Library Fund  
Fine Arts Work Center  
AIDS Support Group of Cape Cod  
Provincetown Film Festival  
St Vincent DePaul Society  
Sustainable Cape  
West End Racing Club  
Wellfleet Oyster Festival  
Cape Abilities  
Carrie A. Seaman Animal Shelter  
Eastham Methodist Church  
Great Schooner Race  
Knights of Columbus  
Lower Cape Ambulance  
Lower Cape Outreach  
Mass Appeal  
Nauset Regional Middle School  
Provincetown Firemen's Association  
Provincetown Helping Hand  
Provincetown Rescue Squad  
Truro Storybook School  
Truro Concerts on the Green  
Wild Care of Cape Cod  
WOMR Community Radio  
Brewster Little League  
Castle Hill Center for the Arts  
Cape Cod Hospital Auxiliary  
Dexter Keezer Fund  
Eastham Cultural Council  
Eastham Turnip Festival  
Housing Assistance  
Lower Cape Youth Baseball  
Friends of the Truro Council on Aging  
Provincetown Council on Aging  
Provincetown Lions Club  
Provincetown Soup Kitchen  
Seashore Point  
Truro Educational and Enrichment Alliance  
Wellfleet PTA



Provincetown Town Librarian Alice Joseph in the 1970s  
Courtesy Provincetown History Project Archives/Town of Provincetown

**Alice O'Grady came to Provincetown in 1947 to earn money for graduate school. Here she met and married a fisherman, Anthony Joseph, instead of getting her masters degree. She raised children, managed the household, waitressed at the Bonnie Doone and Ciro & Sal's, worked as a telephone operator and was a substitute teacher. She took her three children clamming and berry picking, and encouraged them to attend art openings and share in the many vibrant cultural aspects of the era.**

**From 1965 to 1982, Alice Joseph directed the Provincetown Public Library. When none of the fishermen would get involved, she made a significant impact lobbying for the rights of fishermen as Provincetown's first representative to the New England Fisheries Council.**

**While she may not have received her masters degree, Alice O'Grady Joseph certainly mastered the art of life and service in the community she chose to make her own.**



Courtesy Myron and Judy Taylor

Wellfleet fisherman Myron Taylor's mother, Josephine Taylor (at second machine), worked at the Atlantic Curtain Company. Built in 1931 at 55 West Main Street, the property was converted to a candle factory and, in 1989, became home to the Wellfleet Public Library. Josephine raised four children and did laundry for summer people. After Labor Day, the whole family picked beach plums that she made into jelly and juice, and then sold in gallon jugs. Later in the fall, Josephine and her children would open bay scallops in the shed behind their home. She made the family's shirts and patchwork quilts using a machine that young Myron peddled.

Myron's wife, Judy, worked on the boat with him until her first child was born. She opened scallops, transported the catch to market, picked seed and planted it on the family's grant. Judy managed the household and the business – the licenses, reports, bookkeeping and taxes. For a while, she taught school in Truro.

Today you can find Judy, a librarian, at work at 55 West Main Street, Wellfleet.

## CONSOLIDATED STATEMENTS OF INCOME

Year ended March 31	2015	2014
<b>INTEREST INCOME</b>		
Loans	\$ 9,411,000	\$ 9,173,000
Securities	1,353,000	1,471,000
Federal Funds	37,000	26,000
<b>Total Interest Income</b>	<b>\$ 10,801,000</b>	<b>\$ 10,670,000</b>
<b>INTEREST EXPENSE</b>		
Interest on Deposits	\$ 949,000	\$ 1,118,000
Other Interest	37,000	14,000
<b>Interest Expense</b>	<b>\$ 986,000</b>	<b>\$ 1,132,000</b>
<b>Net Interest Income</b>	<b>\$ 9,815,000</b>	<b>\$ 9,538,000</b>
<b>Provision for Loan Losses</b>	<b>120,000</b>	<b>155,000</b>
<b>NON-INTEREST INCOME</b>		
Fees on Deposits	\$ 215,000	\$ 198,000
Other Service Charges	410,000	118,000
Gain (Loss) on Security Sales	23,000	63,000
Other Gains and Losses	73,000	82,000
Other Non-Interest Income	170,000	477,000
<b>Total Non-Interest Income</b>	<b>\$ 891,000</b>	<b>\$ 938,000</b>
<b>NON-INTEREST EXPENSE</b>		
Salaries and Benefits	\$ 5,095,000	\$ 4,376,000
Premises and Equipment	875,000	874,000
Other Non-Interest Expense	3,490,000	3,045,000
<b>Total Non-Interest Expense</b>	<b>\$ 9,460,000</b>	<b>\$ 8,295,000</b>
Income Before Taxes	\$ 1,126,000	\$ 2,026,000
State and Federal Taxes	333,000	670,000
<b>Net Income</b>	<b>\$ 793,000</b>	<b>\$ 1,356,000</b>



*Sun Glare (detail) oil Steve Kennedy*



*Untitled (woman and child in the dunes) monotype*  
Ross Moffett

Courtesy Provincetown Art Association and Museum

## CONSOLIDATED BALANCE SHEETS

Year ended March 31	2015	2014
<b>ASSETS</b>		
Cash and Due from Banks	\$ 11,872,000	\$ 12,705,000
Securities	82,874,000	82,862,000
Federal Funds Sold	4,821,000	3,481,000
Loans	225,390,000	216,929,000
Reserve for Losses	(2,699,000)	(2,599,000)
Fixed Assets	6,115,000	6,213,000
Other Real Estate Owned	–	–
Other Assets	4,113,000	3,752,000
<b>Total Assets</b>	<b>\$ 332,486,000</b>	<b>\$ 323,343,000</b>
<b>LIABILITIES AND SURPLUS</b>		
Deposits	\$ 290,859,000	\$ 276,912,000
Other Liabilities	3,341,000	9,328,000
<b>Total Liabilities</b>	<b>\$ 294,200,000</b>	<b>\$ 286,240,000</b>
Undivided Profits	\$ 37,580,000	\$ 36,735,000
Net Unrealized Gains	706,000	368,000
<b>Total Surplus</b>	<b>\$ 38,286,000</b>	<b>\$ 37,103,000</b>
<b>Total Liabilities and Surplus</b>	<b>\$ 332,486,000</b>	<b>\$ 323,343,000</b>

## CHANGES IN EQUITY CAPITAL

March 31	April 1, 2014 to March 31, 2015	April 1, 2013 to March 31, 2014
<b>Total Capital</b>	<b>\$ 37,103,000</b>	<b>\$ 36,544,000</b>
Net Income	793,000	1,356,000
Prior Year Changes	(316,000)	(1,112,000)
Other Comprehensive Income		
FAS 158	–	(53,000)
Net Unrealized Gains (Losses) on Securities	706,000	368,000
<b>Ending Equity Capital</b>	<b>\$ 38,286,000</b>	<b>\$ 37,103,000</b>



Photos courtesy of Diana Worthington and Truro Historical Society

**Cape Cod Fishnet Industries was founded in the 1930s by Ada “Tiny” Worthington. Her husband, John, went trap fishing as a boy and later returned to Truro where he reinvigorated the cold storage business.**

**Fishnet dolls, curtains, turbans, scarves, dresses and a gown worn by Bette Davis were manufactured by women working for Fishnet Industries. These fishermen’s wives worked out of their homes and the fashions created in North Truro were featured in Vogue, Harper’s Bazaar and the New York Times, and sold to major department stores including Bergdorf Goodman and Bonwit Teller.**

**“The Cape Cod Fishnet Industries started in 1935 in a loft overlooking the Bay. There, where for generations, fishermen have hauled their nets, a new and exciting use for fishnet was created in the form of lovely accessories for evening, and sportswear which have since made fashion history. We dyed our nets on the beach, washing them in the sea and tossing them on the sands to dry. Caught in the meshes now, as then, are the lovely subtle colors of the Cape Cod hills, dunes and sea. The infinite variety of uses developed for fishnet help us to hold a unique place in the home industries of the country.” – Tiny Worthington**





**Gathering Beach Plums and the Town (detail) Ross Moffet**  
Town Hall Mural. Town of Provincetown Art Collection/Provincetown, MA

We thank those who honor our heritage and have assisted in this report including: Leona Caton, Josephine and Salvatore Del Deo, Gillian Drake, Judy Dutra, Kathleen Gribbin, Chris King, Susan Leonard, David Mayo, Kathleen Meads, Ewa Nogiec, Myron and Judy Taylor, Joan Duarte Wood, David Wright, Salvador R. Vasques; the Orleans, Eastham, Wellfleet, Truro and Provincetown Libraries; Peter Macara, Christine McCarthy and James Zimmerman of the Provincetown Art Association and Museum; Dave Drabkin and John McDonagh of the Pilgrim Monument & Provincetown Museum; Diana Worthington and Beth O'Rourke of the Truro Historical Society, Doug Johnstone and the Town of Provincetown; Eastham Historical Society, Wellfleet Historical Society; Amy Davies and Provincetown Community Television; and so many others.

Norma Holt interviews courtesy Pilgrim Monument & Provincetown Museum

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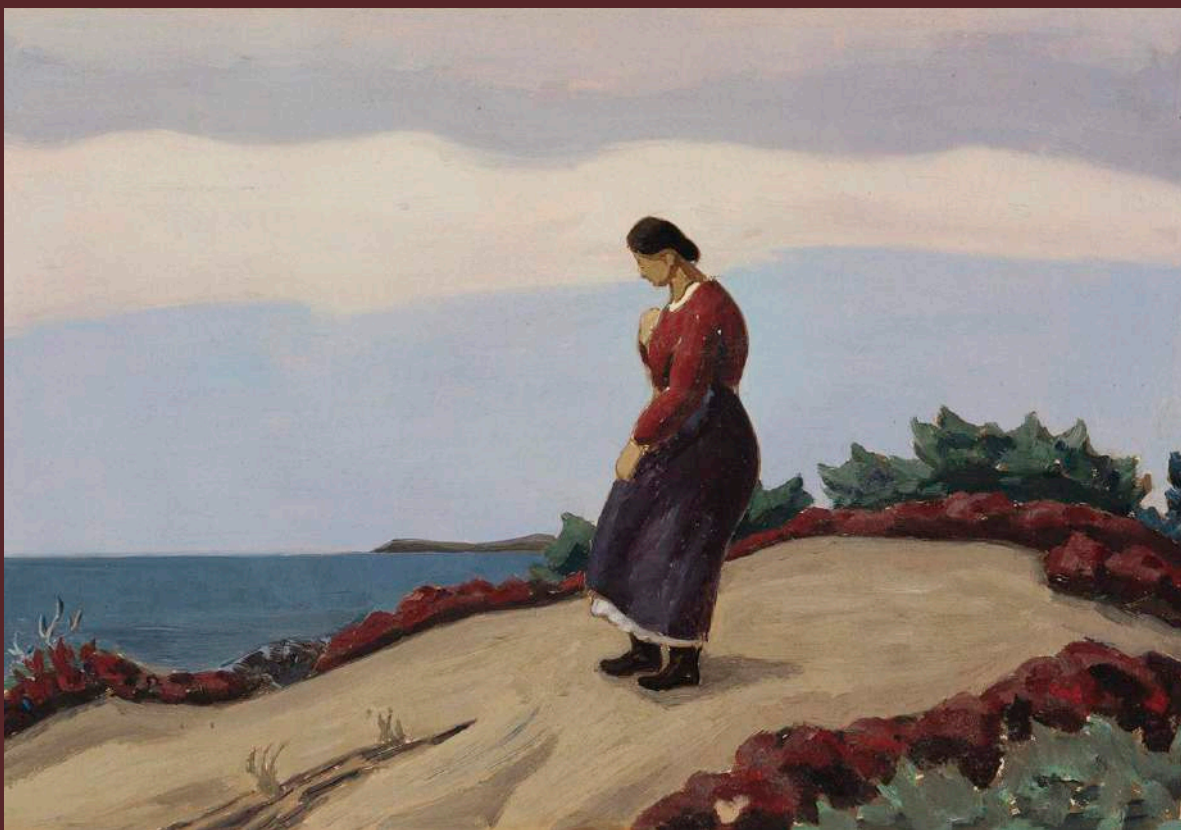
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***Provincetown Woman in the Dunes* oil Ross Moffett**

Courtesy Provincetown Art Association and Museum

“A boat can sink in minutes . . . It has always been my fear, a great weight, a dark thought in the shadows of my mind — that someday it could be my boat, my husband and my sons. Still we go out upon the sea to make a living. We are ever mindful of the majesty and power that surrounds us. It is never taken for granted and we are continually thankful for its bounty and for the help of the United States Coast Guard.”

— Judy Dutra in *Nautical Twilight*



**SEAMEN'S BANK**  
MEMBER FDIC/DIF