

# FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

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(Print or Type Responses)

1. Name and Address of Reporting Person* Hernando, Julio R.  (Last) (First) (Middle) 55 Main Street  (Street) Hingham, MA 02043  (City) (State) (Zip)	2. Issuer Name <b>and</b> Ticker or Trading Symbol Hingham Institution for Savings (HIFS)  3. Date of Earliest Transaction (Month/Day/Year) November 15, 2004  4. If Amendment, Date Original Filed (Month/Day/Year)	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <span style="float:right">_____ 10% Owner</span> _____ Officer (give _____ Other (specify title below) below) _____ 6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form filed by One Reporting Person _____ Form filed by More than One Reporting Person
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**Table I – Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Trans- action Date  (Month/ Day/ Year)	2A. Deemed Execut- ion Date, if any (Month/ Day/ Year)	3. Transac- tion Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I)  (Instr. 4)	7. Nature of Indirect Beneficial Ownership  (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock							8,028	D		
Common Stock	11/15/04		P		62	A	40.75	5,332	D	With wife
Common Stock							823.921	I	IRA	
Common Stock							1,378	I	Wife	
Common Stock							210	I	Wife's IRA	

Common Stock								20,591	I	Trustee, Consentino Family Trust
Common Stock								61,500	I	Trustee, Ruth M. Consentino Trust
Common Stock								40,379	I	Trustee, James V. Consentino Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

**Potential persons who are to respond to the collection of information contained in this form not required to respond unless the form displays a currently valid OMB control number.**

(Over)  
SEC 1474 (9-02)

