

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEARS

1870-71.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1871.

REPORT

OF THE

BANK EXAMINER

OF THE

STATE OF MAINE.

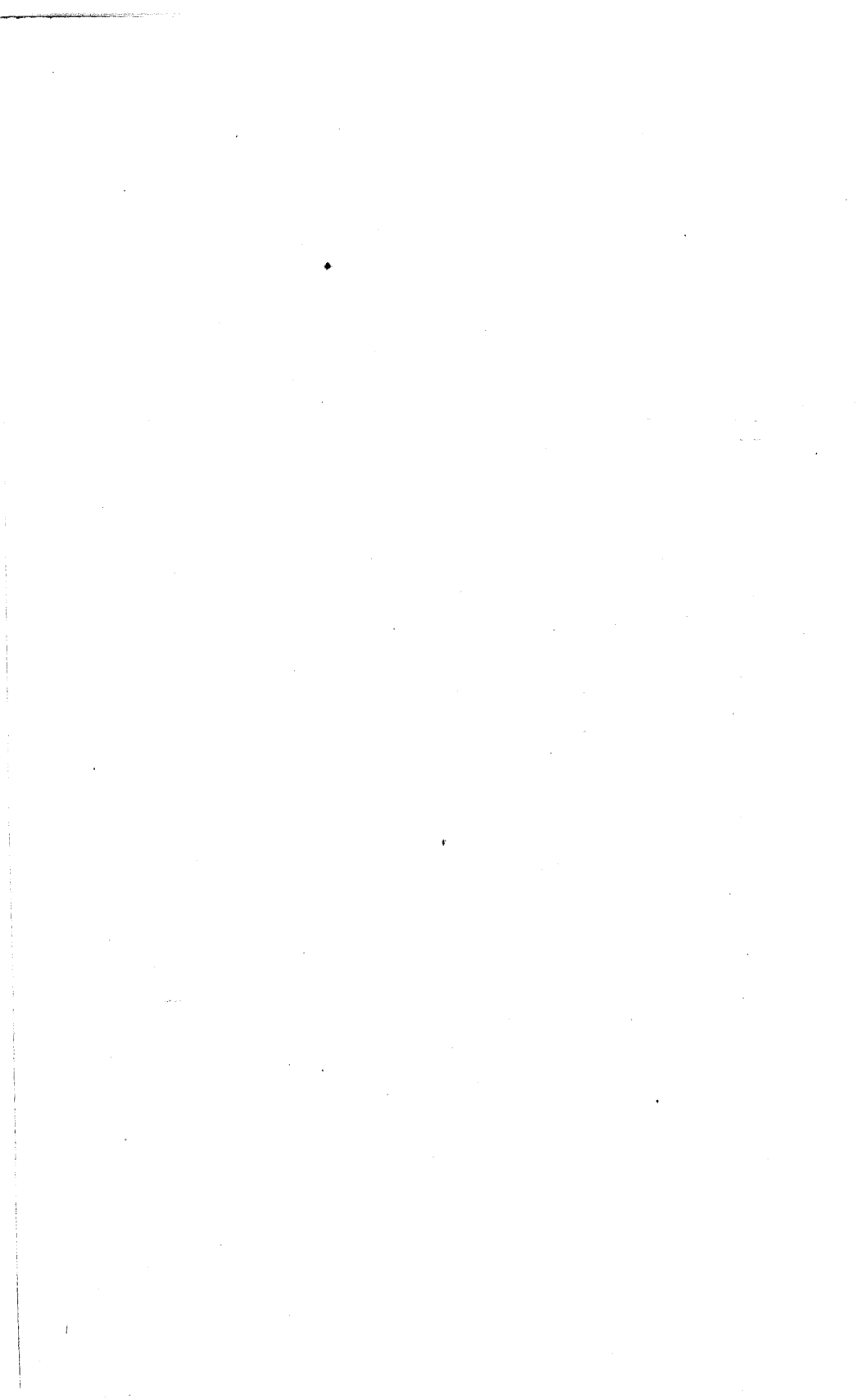
1870.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1870.



REPORT.

To the Governor and Council:

The Examiner of Banks, having visited the several Savings Institutions, and the Banks of Discount and Deposit yet doing business under State charters, has the honor to make the following report:

OLD STATE BANKS.

Of the sixty-nine State Banks, with a capital of \$8,008,000, doing business in 1863, at the time of the passage by Congress of the National Currency Act, fifty-seven have been replaced by National Banks, four have been closed up without successors, three are in process of closing, and five, with a capital of \$445,000, have been rechartered. Forty-nine of these Banks are still liable to redeem their outstanding circulation. The other twenty are no longer legally holden to redeem. But in most cases, and perhaps in all, the bills are promptly met by the succeeding banks, or by individuals who assumed the liabilities.

It is now about six years since any State Bank has issued its bills, as they were prohibited from so doing by a law of Congress imposing a tax of ten per cent. on all State Bank bills put in circulation. Thus the public has had ample opportunity to learn that the time of redemption is expiring. And as such bills have not been current for nearly five years, it is to be presumed that there are but few such existing, except in rare cases where people have laid them away so safely that they have been forgotten. From such sources occasionally a few bills come to light, which are immediately presented for redemption.

The names of the old State Banks with their circulation as given in 1869, together with the date at which their liability to redeem ceases, is shown in Table A.

CLOSING BANKS.

The American Bank of Hallowell, has been in the hands of Receivers since September, 1865, with no promise yet of a speedy adjustment of its affairs. Six months was allowed creditors to file their claims. Certificates were issued by the Receivers, during the time, amounting to \$43,467.91. They have received from the assets of the bank, of principal and interest, \$27,467.91, and have paid to redeem liens and mortgages \$7,988.21, and for all other expenses and services \$7,446.33, leaving a balance in their hands on the first of March, 1870, of \$12,016.26, or about twenty-eight per cent. of the liabilities, exclusive of interest. At the March term, the Court ordered a dividend of twenty-five per cent. to be paid to such holders of certificates as should surrender them and release their claims. \$12,856.04 of the certificates have been surrendered, for which \$3,214.01 has been paid, leaving \$8,802.-25 cash in the hands of the Receivers, and \$30,611.87 outstanding certificates. At the October term, the Court directed the Receivers to bring a bill in equity against the stockholders to cover the amount of the deficiency.

The Alfred Bank has an undivided capital of \$21,500. A Committee chosen by the Directors to investigate the affairs of the bank, reported in October last that they hoped to be able to make a final dividend of the assets very soon.

The Searsport Bank still continues, with an undivided capital of \$11,989.50, and a deposit of \$11,886.67, the larger part of which is due to stockholders, it being a dividend of the capital, and is drawing interest from the earnings of the bank. The cashier says the affairs will be closed up very soon, with no loss of principal he thinks to the stockholders.

City Bank and Bank of Commerce. Since the last annual report of the Bank Examiner, the City Bank of Bath, and the Bank of Commerce of Belfast, have entirely closed their business.

RECHARTERED BANKS.

At the last session of the Legislature, an act was passed, extending the charters of certain banks to the first day of October, eighteen hundred and seventy-five, provided that the stockholders at a legal meeting, called for the purpose, and held previous to the first day of October last, should vote by a two-thirds stock vote, to accept the provisions of said act. The following four banks,

having complied with said provisions, their charters are therefore extended to the first day of October, eighteen hundred and seventy-five, viz :

- Eastern Bank, Bangor ;
- Mercantile Bank, Bangor ;
- North Bank, Rockland ;
- Veazie Bank, Bangor.

The Lime Rock Bank of Rockland, the only other bank named in the act of extension, neglected to call the meeting of its stockholders in season to comply with the provisions of said act ; consequently their charter expired by limitation, on the first day of October, 1870. They will now ask the Legislature, at the coming session, to give them a new charter, which will probably be granted.

These Banks are in localities where more bank accommodations are required than can be obtained from the National Banks. Thus they accommodate the public, and being well managed, give their stockholders good dividends.

A detailed statement of their condition is given below :

BANKS OF DISCOUNT.

EASTERN BANK—BANGOR.

AMOS M. ROBERTS, PRESIDENT.

EDWIN CLARK, CASHIER.

Directors—Amos M. Roberts, Edward Kent, Joseph Chase, Thomas H. Rich, N. G. Higgins.

Liabilities and Assets, October 19, 1870.

Capital stock.....	75,000 00	
Circulation.....	2,268 00	
Dividends.....	2,732 00	
Deposits.....	79,621 79	
First National, Augusta.....	4,664 33	
Profit and loss.....	7,260 72	
Loan.....		106,588 16
Bank stock.....		5,400 00
Elliot National Bank, Boston.....		45,384 29
Cash and checks.....		14,174 39
	\$171,546 84	\$171,546 84

Dividends, April and October, 8 per cent.

Redeemed the past year of outstanding circulation, \$1,499.

Charter extended to October 1, 1875.

BANK EXAMINER'S REPORT.

LIME ROCK BANK—ROCKLAND.

JOHN T. BERRY, PRESIDENT.

J. F. MERRILL, CASHIER.

Directors—John T. Berry, Thomas W. Hix, William McLoon, John S. Coburn, John W. Hunt, S. D. Carlton, Samuel G. Adams.

Liabilities and Assets, September 26, 1870.

Capital stock	70,000 00	
Deposits	61,054 99	
Dividends	366 00	
Suspense	8,896 61	
Merchants' National Bank, Portland.....	182 11	
Profit and loss.....	2,764 60	
Loan.....		112,025 51
Lime Rock Bank stock, (37½ shares)		2,275 00
Suffolk and National Exchange Banks		17,025 67
Cash and checks.....		11,938 13
	\$143,264 31	\$143,264 31

Dividends, April and October, 7 1-7 cent.

Redeemed the past year of circulation, \$40.

MERCANTILE BANK—BANGOR.

SAMUEL LARRABEE, PRESIDENT.

JOHN S. RICKER, CASHIER.

Directors—Samuel Larrabee, George R. Lancaster, Philo A. Strickland, F. A. Wilson, Asa Smith.

Liabilities and Assets, October 18, 1870.

Capital stock	100,000 00	
Circulation	1,756 00	
Deposits	55,212 45	
Dividends	490 00	
Profit and loss	21,171 84	
Loan		129,649 21
Shoe and Leather National Bank.....		18,897 50
Checks.....		28,217 29
Cash		1,866 29
	\$178,630 29	\$178,630 29

Dividends, April and October, 8 per cent.

Redeemed the past year of outstanding circulation, \$1,018.

Charter extended to October 1, 1875.

BANK EXAMINER'S REPORT.

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NORTH BANK—ROCKLAND.

A. J. BIRD, PRESIDENT.

S. N. HATCH, CASHIER.

Directors—A. J. Bird, A. Stanly, Anson Butler, Philo Thurston, S. M. Bird.

Liabilities and Assets, September 27, 1870.

Capital stock	50,000 00	
Circulation	662 00	
Deposits	15,017 16	
Dividends	858 00	
Surplus account	4,960 88	
Profit and loss	1,702 00	
Loan		36,857 01
United States bonds		20,000 00
Real estate		6,500 00
Bank stock		200 00
Due from other banks		7,094 78
Cash and checks		2,548 25
	\$73,200 04	\$73,200 04

Dividends, April and October, 7 per cent.

Redeemed the past year of outstanding circulation, \$111.

Charter extended to October 1, 1875.

VEAZIE BANK—BANGOR.

ALFRED VEAZIE, PRESIDENT.

WILLIAM C. HOLT, CASHIER.

Directors—Alfred Veazie, Charles W. Lord, John W. Veazie, Frank A. Lord, Ebenezer Blunt.

Liabilities and Assets, October 20, 1870.

Capital stock	150,000 00	
Circulation	5,024 00	
Deposits	40,829 70	
Due to banks	5,623 67	
Profit and loss	7,909 82	
Loan		147,357 04
United States bonds		10,000 00
Bank, gas and express stock		18,100 00
Real estate		10,000 00
Due from banks		13,453 69
Cash and checks		10,476 46
	\$209,387 19	\$209,387 19

Dividends, April and October, 8 per cent.

Redeemed the past year of outstanding circulation, \$846.

Charter extended to October 1, 1875.

TABLE A.

NAME OF BANK.	Liability to redeem expires.	Circulation 1869.
Alfred Bank.....	October 7, 1871.....	534
American Bank.....	In hands of Receivers.....	
Auburn Bank.....	February 11, 1866.....	785
Augusta Bank.....	October 20, 1870.....	3,700
Bank of Commerce.....	October 1, 1871.....	706
Bank of Cumberland.....	June 30, 1871.....	3,142
Bank of Somerset.....	May 21, 1870.....	565
Bank of State of Maine.....	February 1, 1866.....	4,598
Bank of Winthrop.....	May 28, 1870.....	1,045
Bath Bank.....	July 14, 1870.....	643
Belfast Bank.....	June 25, 1871.....	
Biddeford Bank.....	November 25, 1871.....	2,543
Bucksport Bank.....	June 2, 1871.....	1,581
Calais Bank.....	August 2, 1871.....	1,315
Canal Bank.....	March 31, 1871.....	9,697
Casco Bank.....	May 1, 1871.....	
City Bank, Bath.....	October 1, 1871.....	1,102
City Bank, Biddeford.....	June 12, 1871.....	
Cobbosseecontee Bank.....	February 25, 1871.....	1,004
Eastern Bank.....	Charter extended to Oct. 1, 1875..	3,767
Farmers' Bank.....	January 9, 1875.....	2,580
Freemans Bank.....	April 18, 1870.....	
Frontier Bank.....	November 27, 1874.....	2,000
Gardiner Bank.....	March 28, 1871.....	1,407
Granite Bank.....	July 21, 1870.....	2,182
Georges Bank.....	January 18, 1871.....	554
International Bank.....	August 5, 1870.....	4,199
Kenduskeag Bank.....	October 18, 1870.....	2,349
Lewiston Falls Bank.....	May 2, 1870.....	2,505
Lime Rock Bank.....	Charter extended to Oct. 1, 1875..	
Lincoln Bank.....	January 27, 1871.....	
Long Reach Bank.....	October 20, 1870.....	
Lumbermans Bank.....	March 25, 1871.....	
Manufacturers and Traders' Bank.....	July 31, 1871.....	2,777
Mechanics' Bank.....	February 14, 1871.....	1,101
Merchants' Bank, Portland.....	April 27, 1871.....	4,658
Merchants' Bank, Bangor.....	March 31, 1871.....	1,553
Maine Bank.....	January 16, 1866.....	335
Marine Bank.....	February 23, 1870.....	726
Market Bank.....	September 23, 1865.....	1,587
Medomak Bank.....	June 7, 1871.....	1,563
Manufacturers' Bank.....	September 2, 1871.....	1,203
Mercantile Bank.....	Charter extended to Oct. 1, 1875..	2,373
Newcastle Bank.....	March 29, 1871.....	362
North Bank.....	Charter extended to Oct. 1, 1875..	773
Northern Bank.....	October 17, 1870.....	1,023
North Berwick Bank.....	August 28, 1871.....	369
Oakland Bank.....	December 16, 1871.....	447
Ocean Bank.....	September 13, 1871.....	1,286
Orono Bank.....	March 29, 1870.....	516
Pejepscot Bank.....	June 29, 1871.....	486
People's Bank.....	February 18, 1871.....	784
Richmond Bank.....	January 2, 1871.....	638
Rockland Bank.....	September 5, 1871.....	1,734
Sagadahoc Bank.....	April 1, 1871.....	
Sandy River Bank.....	March 11, 1871.....	1,076
Searsport Bank.....	October 1, 1871.....	838
Skowhegan.....	April 30, 1870.....	2,000
South Berwick Bank.....	March 29, 1871.....	2,401
State Bank.....	January 1, 1866.....	1,364

TABLE A—(CONTINUED.)

NAME OF BANK.	Liability to redeem expires.	Circulation 1869.
Thomaston Bank	February 17, 1871.....	0,484
Ticonic Bank.....	January 1, 1871.....	2,288
Traders' Bank.....	March 12, 1871.....	1,530
Union Bank.....	July 1, 1871.....	754
Veazie Bank.....	Charter extended to Oct. 1, 1875..	5,880
Village Bank.....	February 15, 1871.....	399
Waldoboro' Bank.....	February 1, 1871.....	565
Waterville Bank.....	January 5, 1871.....	1,525
York Bank	September 2, 1871.....	2,399

SAVINGS BANKS.

The present number of Savings Banks in the State is forty-three. Of these, seven commenced business since the last annual report of the Examiner, namely :

Saco Savings Bank, Saco ;
 Skowhegan Savings Bank, Skowhegan ;
 Androscoggin County Savings Bank, Lewiston ;
 Bucksport Savings Bank, Bucksport ;
 Kennebec Savings Bank, Augusta ;
 North Anson Savings Bank, Anson ;
 Thomaston Savings Bank, Thomaston.

Two other banks have been organized which as yet have not commenced business, namely :

Kittery Savings Bank, Kittery ;
 Mechanic Falls Savings Bank, Minot.

In 1869 and 1870 there were granted nine other charters, under which there has been no organization, namely: For Cornish Savings Bank, Damariscotta Village Savings Bank, Ellsworth Savings Bank, Hartland Savings Bank, Houlton Savings Bank, People's Savings Bank, Bangor, Piscataquis Savings Bank, Dover, Warren Savings Bank, Winterport Savings Bank.

The total deposits of the Savings Banks of the State at the date of examination were \$15,829,791.52. The nature of the securities in which these deposits are invested will be found in the following summary :

Loans on real estate.....	\$3,766,133 30
“ stocks and bonds.....	3,078,257 82
“ other collaterals.....	556,739 79
“ names alone.....	398,363 47

Invested in real estate.....	\$227,199	26
" " United States bonds.....	1,557,020	37
" " State of Maine bonds.....	360,875	00
" " municipal and other bonds of this State..	1,494,262	86
" " " " " " other States	2,087,401	20
" " railroad bonds of this State.....	492,533	00
" " railroad bonds and stock of other States	924,004	07
" " bank stock.....	381,885	75
" " other securities.....	79,834	09
Miscellaneous.....	3,131	53
Cash on hand and on deposit.....	422,150	10
	<hr/>	
	\$15,829,791	52

It will be seen by the foregoing that about one-quarter of the amount of the deposits is in loans secured by mortgages of real estate; and also one-quarter in loans secured by pledge of stocks, bonds and other collaterals. There has been a large increase of loans on real estate and collaterals, while the amount on names has decreased in the sum of \$414,614.75, still leaving the sum of \$398,363.47, the larger part of which is in notes taken prior to the passage of the law of 1869, prohibiting such loans. These notes are largely over-due, and are held in this condition for the accommodation of promisors, who do not find it convenient to take them up, and do not have the collaterals to pledge on renewals. Many of this class of notes are against societies and associations, of different kinds, and, having on them a large number of names, are considered by the Trustees as good.

In a few cases there have been departures from the law with reference to making of loans on the security of names alone. In most of these institutions the managers deplore the necessity for this deviation, and appreciate the risks of doing business in this manner, and of holding over-due paper. They will therefore use all consistent means to reduce the amount, and finally bring the whole loan within the requirements of the statute. There does not appear to be any penalty attached to this violation of law, unless in the event of loss from such loans, the Trustees should be held personally liable for the amount.

It will be still further seen that over three million dollars of the investments are in bonds and stocks of other States, largely western municipal, and railroad bonds. Nearly, or quite one million dollars has been added to this class of securities the past

year. This amount is probably but a fraction of the capital of this State, which goes to aid in building up and enriching other communities. Such exhibits tend to show the necessity for the State to adopt a policy in her legislation, which, so far as possible, shall develop her own resources, and make it profitable to invest in business enterprises within her own domain.

In contrast. The Savings Banks of the State of New York, with deposits amounting to two hundred and twelve million dollars, have invested in stocks of other States only nine million dollars, four and one-third per cent., while Maine has nineteen per cent.

The following statement of aggregates and averages will indicate somewhat the work of the Savings Banks of the State for the year ending November 7, 1870:

Gross amount of deposits.....	\$16,597,888 78
Being an increase on the amount reported last year of.....	5,757,933 52
A gain of about 54 per cent.	
Whole number of depositors.....	54,155
An increase over last year of.....	14,628
A gain of about 35 per cent.	
The average to each depositor is.....	\$306 49
An increase in the average since last year of.....	32 25
The largest average in any one bank is.....	562 65
The smallest average.....	41 10
There has been paid to the United States in taxes on sums of five hundred dollars and upwards.....	27,892 36
And to the stockholders in dividends, averaging about 7 per cent.....	815,415 59

The average deposits and dividends of the Savings Banks of five of the New England States, are as follows:

Massachusetts, average deposits, \$259 00.	Dividend, 6 per cent.
New Hampshire, " " 260 28	" 6 "
Connecticut, " " 289 11	" 6 "
Maine, " " 306 45	" 7 "
Rhode Island, " " 384 38	" 7 "

indicating that the higher rates of dividends attract depositors of large sums.

Would it not be wise to require a more rapid increase of the reserve fund against the time when these larger deposits may be

withdrawn; and if at a time of financial depression, absorbing the best and most available assets, to the prejudice of the small and confiding depositors?

The policy contemplated in the institution of Savings Banks, was that of absolute safety to depositors, with such profits only as should be compatible with that condition. And as they were designed to be permanent institutions, conducted for the benefit of persons of moderate means,—for operatives, women and children, who have neither the time nor knowledge of business and of persons sufficient to judiciously invest their own funds,—it is of the utmost importance that investments of unquestioned security should be sought, rather than those paying high rates, so as to ensure moderate dividends and less fluctuations in the deposits. A large reserve would be of vast importance to this end.

The rule, that the rate of interest paid on the evidence of indebtedness of corporations, *is in proportion to the risk*, is a safe one, and should be heeded, especially by persons who have in charge the property of wards.

A TABULATED EXHIBIT

of the Savings Banks in Maine, showing their number, the total amount of their deposits, and the gain from year to year from 1860 to 1870, is given, as being of interest to the people of the State, and indicating in some degree the increase of wealth:

1860—14 banks with a deposit of	\$1,466,457.56,	a gain of	\$436,634.62
1861—14 “ “ “	1,620,270.26,	“ “	153,812.70
1862—15 “ “ “	1,876,165.18,	“ “	255,894.92
1863—15 “ “ “	2,641,476.41,	“ “	765,311.23
1864—15 “ “ “	3,672,975.85,	“ “	1,031,499.44
1865—15 “ “ “	3,336,828.02,	a loss of	336,147.83
1866—18 “ “ “	3,946,433.82,	a gain of	609,605.80
1867—19 “ “ “	5,598,600.26,	“ “	1,652,166.44
1868—28 “ “ “	8,032,246.71,	“ “	2,433,645.45
1869—36 “ “ “	10,839,975.26,	“ “	2,807,708.55
1870—43 “ “ “	16,597,888.78,	“ “	5,757,933.52

The average to each inhabitant of the State, \$26.40.

In 1860, with the same population, the average was \$2.33.

The deposits in all the Savings Banks of the State, with one exception, have largely increased during the year. In that one there has been a gradual decrease for several years. The Treasurer now assumes all the responsibility and pays for deposits,

which are received with that understanding, six per cent. interest. The bank, therefore, has become virtually a private concern. He now thinks it best to wind up the business of the *Savings Bank*, and surrender its charter. He will probably do so at an early day, and arrange the business to the satisfaction of the depositors and corporation. There is no apprehension of loss to the depositors, as the Treasurer is understood to be amply able to make good his promises.

The principle of using the time-honored name of Savings Bank in carrying on a private business is dangerous, and, if allowed, would be likely to lead to delays and losses, and create distrust of regularly chartered and conducted Savings Banks.

It has been suggested that unsuspecting people might be imposed upon in this way; therefore, the enactment of a law defining the rights and liabilities of individuals in the matter is respectfully recommended.

TAXATION OF DEPOSITS.

The propriety of taxing Savings Bank deposits frequently arises, and is a matter on which people are extremely sensitive. It is plain to those who have given the matter much consideration that any sliding scale rule of taxation will not effect its object. And it seems to be the prevailing opinion that a law requiring the banks to make returns to the assessors of the names of the depositors, with the amount to each, would be disastrous to the Savings Bank system. It is as evident that the large sum of sixteen million dollars deposited in Savings Banks in this State, should in some degree, assist in bearing the burden of public taxation.

In Massachusetts, the Savings Banks, with a deposit of \$112,000,000, pays the State a tax of three-fourths of one per cent., giving a total in 1869 of \$772,000. Can there be any impropriety in requiring the Savings Banks of this State to pay into the State Treasury a tax of, say, one-half of one per cent. per annum, to be used in aid of the public schools,—giving at present, for that purpose, \$80,000? There can be no hardship in requiring the depositors of small sums to assist in the education of their children, and the depositors of the large sums can ask no special favor.

LAW OF RESERVE.

Section 7 of the law of 1869, needs to be amended, so as to make certain the amount of deposits on which the per centage for

a reserved fund is to be calculated. At present it is construed variously, and widely different from the original intent.

TREASURERS' BONDS.

In many cases the bonds of the Treasurer is too low, the amount probably having been fixed at a time when the deposits were small, and not having been increased to conform to the increase of assets. If the bond is to be of any consequence, it should be somewhat proportionate to the responsibility of the situation.

The attention of Trustees is respectfully directed to this matter.

THE SAFES AND LOCKS

For the security of the valuables of the Savings Banks, are in most cases of late manufacture and of the most improved patterns, and are considered to be invulnerable to the attacks of burglars or fire. In the few exceptions the securities of the banks are deposited with other institutions where their safety is not questioned.

The Examiner is pleased to say, that in the discharge of his official duty, he has invariably found a readiness on the part of the officers of the various institutions to aid him in his examinations by furnishing all information requisite to a thorough understanding of the condition of their affairs and manner of doing business. In most cases they were found to be very satisfactory. In some of the smaller banks there was a lack of system in the manner of keeping accounts, and of making frequent balances, which is desirable, causing in some instances delays. These defects need only to be named to be remedied. The banks appear to be managed for the benefit of their depositors, and, as far as could be seen, were in a safe and prosperous condition. No losses have been reported for the year, and at present none are apprehended of any magnitude.

A detailed statement of the condition of the Savings Banks, with the date of their examination, will be found in schedules annexed. Table B gives the aggregate of their condition on the first Monday of November last, and following will be found abstracts from the returns made by the Treasurers of that date.

WILLIAM PHILBRICK.

DECEMBER 31, 1870.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

ORGANIZED IN 1870.

E. F. PACKARD, PRESIDENT.

A. L. TEMPLETON, TREASURER.

Trustees—E. F. Packard, Samuel R. Bearce, George H. Pillsbury, C. J. Barker, A. Brooks, Jr.

Liabilities and Assets, September 15, 1870.

Deposits	111,328 32	
Reserved fund	65 00	
Profit.....	1,587 70	
Loans on real estate.....		52,687 55
“ stocks and bonds.....		15,000 00
Loans to corporations.....		44,921 27
Cash.....		372 20
	\$112,981 02	\$112,981 02

Number of depositors, November 7, 1870, 507.

Increase of deposits from April 2, 1870, \$150,227.24.

Dividend in June, at 7 per cent. Dividends are to be made in May and November.

Annual expenses, not fixed. United States tax for half year, \$55.20.

Deposits put on interest monthly. No losses during the year.

Examinations made by the Trustees monthly. Loans on names alone, none.

AUBURN SAVINGS BANK—AUBURN.

ORGANIZED IN 1868.

JACOB H. ROAK, PRESIDENT.

WILLIAM LIBBY, TREASURER.

Trustees—Jacob H. Roak, Seth May, Samuel Pickard, Nelson Dingley, C. W. Walton, and others.

Liabilities and Assets, September 14, 1870.

Deposits.....	443,523 16	
Reserved fund	1,250 00	
Profits.....	8,018 81	
Loans on real estate.....		131,908 41
“ stocks and bonds.....		75,369 51
“ names alone.....		120,169 47
Invested in State of Maine bonds.....		500 00
“ county and municipal bonds of this State.....		64,149 27
“ railroad bonds of this State.....		25,000 00
Cash.....		35,695 31
	\$452,791 97	\$452,791 97

Number of depositors, November 7, 1870, 1,364.

Increase of deposits for one year, \$254,816.56.

Dividends are made May and November. Dividend for the past year, 7 per cent.

Annual expenses, \$912.50. United States tax paid past year, \$1,098.32.

Deposits are put on interest from date of deposit. No losses during the year.

Examination made by the Trustees, April and October.

Loans on names alone past year, about \$175,000.

Investments entered on the book at par.

AUGUSTA SAVINGS BANK—AUGUSTA.

ORGANIZED IN 1848.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

Trustees—Thomas Lambard, Artemas Libby, James W. North, William S. Badger,
Samuel Titcomb.

Liabilities and Assets, August 29, 1870.

Deposits.....	932,913 25	
Reserved fund	13,865 00	
Profits.....	32,550 30	
Loans on real estate.....		180,562 55
" stocks and bonds.....		369,964 30
Loans to municipalities		38,187 00
Invested in real estate.....		8,400 00
" United States bonds.....		30,000 00
" State of Maine bonds.....		78,000 00
" municipal bonds of this State		74,500 00
" municipal bonds of other States.....		31,000 00
" railroad stocks and bonds of this State.....		109,800 00
" railroad stocks and bonds of other States...		18,000 00
" bank stock.....		25,000 00
Cash.....		15,914 70
	\$979,328 55	\$979,328 55

Number of depositors, November 7, 1870, 3,131.

Increase of deposits for one year, \$377,525.14.

Dividends are made February and August. Dividends the past year, 7 per cent.

Annual expenses, \$2,500, and rent and taxes. United States tax paid the past year,
\$1,931.48.

Deposits are put on interest, monthly. No losses during the year.

Examination made by Trustees, November 1, 1870.

Loans on names alone, none. Investments entered on the books at par.

BANGOR SAVINGS BANK—BANGOR.

ORGANIZED IN 1852.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

Trustees—George W. Pickering, Solomon Parsons, Charles Hayward, Albert Holton,
J. S. Wheelwright.

Liabilities and Assets, October 12, 1870.

Deposits.....	1,416,790 99	
Reserved fund	7,500 00	
Profits	50,193 09	
Loans on real estate.....		518,353 88
" stocks and bonds.....		201,225 00
" other collaterals.....		59,877 20
" names		517 62
Loans to municipalities		39,292 37
Invested in real estate.....		20,161 97
" United States bonds.....		174,650 00
" State of Maine bonds.....		35,810 00
" municipal bonds of this State.....		212,909 95
" railroad bonds		150,055 00
" bank stock		10,000 00
Cash.....		51,631 09
	\$1,474,484 08	\$1,474,484 08

BANK EXAMINER'S REPORT.

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BANGOR SAVINGS BANK—(CONTINUED.)

Number of depositors, November 7, 1870, 4,277.
 Increase of deposits for one year, \$403,399.82.
 Dividends are made in April and October. Dividend the past year, 7 per cent.
 Annual expenses, \$3,700. United States tax paid the past year, \$1,943.54.
 Deposits put on interest quarterly. No losses during the year.
 Examinations made by the Trustees in January.
 Loans on names alone, none.
 Investments entered on the books. Government bonds at par, all others at cost.

BATH SAVINGS INSTITUTION—BATH.

ORGANIZED IN 1852.

CHARLES DAVENPORT, PRESIDENT. JOHN H. KIMBALL, TREASURER.

Trustees—Charles Davenport, John Patten, William E. Payne, Levi W. Houghton, Henry W. Swanton.

Liabilities and Assets, October 6, 1870.

Deposits.....	1,100,149 76	
Reserve fund.....	4,555 22	
Profits.....	66,226 16	
Loans on real estate.....		46,826 00
" stocks and bonds.....		144,125 00
" other collaterals.....		97,200 00
" names.....		64,782 50
Loans to municipalities.....		5,648 66
Invested in United States bonds.....		419,000 00
" municipal bonds of this State.....		94,200 00
" municipal bonds of other States.....		124,000 00
" railroad bonds of this State.....		60,600 00
" railroad bonds of other States.....		93,000 00
" bank and telegraph stock.....		15,000 00
Cash.....		6,548 98
	\$1,170,931 14	\$1,170,931 14

Number of depositors, November 7, 1870, 2,160.
 Increase of deposits for one year, \$203,617.16.
 Dividends are made in February and August. Dividends the past year, 7 per cent.
 Annual expenses, \$1,895. United States taxes paid past year, \$1,250.
 Deposits are put on interest quarterly. No losses during the year.
 Examinations made by the Trustees in February and August.
 Loans on names alone, none.
 Investments entered on books at par.

BELFAST SAVINGS BANK—BELFAST.

ORGANIZED IN 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

Trustees—Asa Faunce, Nathan F. Houston, John G. Brooks, William O. Poor, Charles B. Hazeltine.

Liabilities and Assets, September 28, 1870.

Deposits.....	307,072 07	
Reserved fund.....	1,103 00	
Profits.....	11,891 60	
Loans on real estate.....		62,710 00
" stocks and bonds.....		172,000 15
" names.....		2,600 00
Invested in State of Maine bonds.....		600 00
" municipal bonds of other States.....		12,000 00
" railroad bonds of other States.....		56,000 00
Cash.....		14,156 52
	\$320,066 67	\$320,066 67

Number of depositors, November 7, 1870, 1,082.

Increase of deposits for one year, \$156,733.29.

Dividends are made in June and December. Dividend the past year, 6 per cent.

Annual expenses, \$1,700. United States tax paid past year, 583.54.

Deposits are put on interest monthly, except May and November.

No losses during the year. Examination made by the Trustees monthly.

Loans on names alone, none. Investments entered on the books at par.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

ORGANIZED IN 1867.

WILLIAM P. HAINES, PRESIDENT.

R. M. CHAPMAN, TREASURER.

Trustees—William P. Haines, George H. Adams, Thomas Quimby, Nathan O. Kendall, Furgerson Haines.

Liabilities and Assets, October 12, 1870.

Deposits.....	278,510 32	
Reserve fund.....	1,050 00	
Profit.....	8,504 83	
Loans on real estate.....		24,897 06
" stocks and bonds.....		32,700 00
" names.....		18,687 93
" corporation notes.....		41,500 00
Loans to municipalities.....		10,500 00
Invested in real estate.....		24,000 00
" United States bonds.....		21,400 00
" State of Maine bonds.....		15,702 50
" municipal bonds of this State.....		600 00
" municipal bonds of other States.....		40,449 75
" railroad bonds of this State.....		5,400 00
" manufacturing stock.....		1,035 00
" bank stock.....		29,642 00
Cash.....		21,550 91
	\$288,065 15	\$288,065 15

Number of depositors, November 7, 1870, 943.

Increase of deposits for one year, \$58,487.18.

Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, \$450.00. United States taxes paid the past year, \$548.82.

Deposits put on interest quarterly. No losses during the year.

Examination made by the Trustees November 7.

Loans on names, none. Investments are entered on the books at par.

BANK EXAMINER'S REPORT.

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BREWER SAVINGS BANK—BREWER.

ORGANIZED IN 1869.

JOHN HOLYOKE, PRESIDENT.

WILLIAM MORGAN, TREASURER.

Trustees—John Holyoke, Francis G. Arey, Elbridge G. Harlow, William P. Burr, Charles O. Farrington.

Liabilities and Assets, October 19, 1870.

Deposits.....	9,171 13	
Reserve fund.....	50 00	
Profits.....	184 42	
Loans on real estate.....		8,087 20
Expense account.....		102 50
Cash.....		1,215 85
	\$9,405 55	\$9,405 55

Number of depositors, November 7, 1870, 107.

Increase of deposits for one year, \$8,561.02.

Dividends are made in May and November. Dividend the past year, 8 per cent.

Annual expense, \$102.00. United States taxes paid the past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the trustees in May and November.

Loans on names alone, none.

BRIDGTON SAVINGS BANK—BRIDGTON.

ORGANIZED IN 1869.

WILLIAM W. CROSS, PRESIDENT.

RUFUS GIBBS, TREASURER.

Trustees—William W. Cross, John P. Perley, W. A. Stevens, B. C. Stone, Charles E. Gibbs.

Liabilities and Assets, November, 1870.

Deposits.....	26,942 62	
Reserved fund.....	50 00	
Profits.....	15 98	
Loans on real estate.....		12,207 00
" stocks and bonds.....		4,100 00
" other collaterals.....		7,790 00
Loans to municipalities.....		700 00
Invested in real estate.....		548 89
Other investments.....		1,177 00
Cash on hand.....		485 71
	\$27,008 60	\$27,008 60

Number of depositors, November 7, 1870, 297.

Increase of deposits for one year, \$25,289.22.

Dividends are made in May and November. Dividend the past year, 7 per cent.

Annual expenses, \$325. United States tax the past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees, May and November.

Loans on names alone, none for six months past.

Investments entered on the books at par.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

ORGANIZED IN 1858.

C. C. HUMPHREYS, PRESIDENT.

J. P. WINCHELL, TREASURER.

Trustees—C. C. Humphreys, John D. Lincoln, Robert Bowker, Benjamin Green,
N. T. Palmer.

Liabilities and Assets, September 2, 1870.

Deposits.....	208,760 07	
Reserved fund.....	750 20	
Profits.....	19,537 98	
Loans on real estate.....		81,501 20
" stocks and bonds.....		3,420 00
" names.....		4,129 00
Loan to school district.....		5,280 00
Invested in real estate.....		4,250 00
" United States bonds.....		10,000 00
" municipal bonds of this State.....		28,500 00
" municipal bonds of other States.....		63,000 00
" railroad bonds of this State.....		23,000 00
" bank stock.....		2,000 00
Cash.....		3,968 05
	\$229,048 25	\$229,048 25

Number of depositors, November 7, 1870, 766.

Increase of deposits for one year, \$108,499.40.

Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, \$650. United States tax paid the past year, \$1,329.08.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in May and September.

Loans on names alone, none.

Investments entered on the books at par.

BUCKSPORT SAVINGS BANK—BUCKSPORT.

ORGANIZED IN 1870.

WILLIAM H. PILLSBURY, PRESIDENT. GEORGE W. HERBERT, TREASURER.

Trustees—William H. Pillsbury, S. B. Swazey, John Wentworth, George W. Herbert,
John Silsby.

Liabilities and Assets, September 29, 1870.

Deposits.....	2,177 10	
Reserved fund.....	..	
Profit.....	..	
Loan on real estate.....		1,274 33
Expense account.....		28 70
Cash.....		874 07
	\$2,177 10	\$2,177 10

This bank commenced business, July 1, 1870.

Number of depositors, November 7, 1870, 114.

Increase of deposits to November 7, 1870, \$4,685.60.

Dividends are made in April and October. Annual expenses, not fixed.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees, none yet.

Loans on names alone, none. Investments entered on the books.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

ORGANIZED IN 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

Trustees—Oliver Dow, Albion K. P. Lord, Samuel Hanson, James Morton, Theodore Elwell.

Liabilities and Assets, September 1, 1870.

Deposits.....	31,332 34	
Reserved fund.....	47 79	
Profits.....	611 31	
Loans on real estate.....		24,926 93
“ stocks and bonds.....		1,833 85
“ names.....		50 00
Invested in municipal bonds of this State.....		4,358 82
Cash.....		821 84
	\$31,991 44	\$31,991 44

Number of depositors, November 1, 1870, 206.

Increase of deposits for one year, \$15,284.44.

Dividends are made in March and September. Dividend the past year, 7 per cent.

Annual expenses, \$180. United States tax paid past year, \$42 83.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees monthly.

Loans on names alone, none.

Investments entered on the books at cost.

CALAIS SAVINGS BANK—CALAIS.

ORGANIZED IN 1861.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

Trustees—Edward A. Barnard, T. J. Copeland, Joseph A. Lee, Daniel Hill, F. A. Pike, and others.

Liabilities and Assets September 21, 1870.

Deposits.....	83,911 51	
Reserved Fund.....	310 00	
Profits.....	1,695 42	
Loans on real estate.....		21,840 00
“ stocks and bonds.....		19,188 70
“ names.....		8,186 00
Invested in United States bonds.....		10,000 00
“ municipal bonds of this State.....		17,500 00
“ bank stock.....		2,100 00
Cash.....		7,102 23
	\$85,916 93	\$85,916 93

Number of depositors, November 7, 1870, 405

Increase of deposits for one year, \$29,219.47.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$200.00. United States tax paid the past year, nothing.

Deposits put on interest monthly. No losses during the year.

Examination made by the Trustees, July, 1870.

Loans on names alone, none.

Investments entered on the books at par.

DEXTER SAVINGS BANK—DEXTER.

ORGANIZED IN 1867.

ALBERT F. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

Trustees—Albert F. Bradbury, W. D. Eaton, Nathaniel Dustin, T. P. Sawyer, C. W. Curtis.

Liabilities and Assets, August 18, 1870.

Deposits.....	57,141 02	
Reserved fund.....	162 67	
Profits.....	1,916 47	
Loans on real estate.....		35,528 59
" stocks and bonds.....		7,904 08
" names.....		622 00
Loans to municipalities.....		6,311 31
Invested in municipal bonds of this State.....		6,970 00
" safe, &c.....		470 78
Cash.....		1,413 40
	\$59,220 16	\$59,220 16

Number of depositors, November 7, 1870, 634.

Increase of deposits for one year, \$29,747.45.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$350.00. United States tax paid past year, \$32.84.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in January and July.

Loans on names alone, none.

Investments entered on the books at cost.

EASTPORT SAVINGS BANK—EASTPORT.

ORGANIZED IN 1869.

JOHN McLARREN, PRESIDENT.

NOEL B. NUTT, TREASURER.

Trustees—John McLarren, Winslow Bates, R. B. Clark, G. F. Wadsworth, Simon Stevens, and others.

Liabilities and Assets, September 22, 1870.

Deposits.....	12,228 05	
Reserved fund.....	20 00	
Profits.....	34 53	
Loans on real estate.....		6,402 50
" stocks and bonds.....		1,900 00
" names.....		110 00
Loans to municipalities.....		2,509 50
Invested in State of Maine bonds.....		582 00
Expense account.....		47 58
Cash.....		731 00
	\$12,282 58	\$12,282 58

Number of depositors, November 7, 1870, 170.

Increase of deposits for one year, \$11,091.65.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$60, salary not fixed. United States tax paid past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees.

Loans on names alone, \$810.00.

Investments entered on the books at cost.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

ORGANIZED IN 1868.

D. V. B. ORMSBY, PRESIDENT.

ROBERT GOODENOW, TREASURER.

Trustees—D. V. B. Ormsby, Reuben Cutler, David Howes, Robert Goodenow, Joseph W. Fairbanks.

Liabilities and Assets, August 31, 1870:

Deposits.....	69,386 44	
Reserved fund.....	205 33	
Profits.....	881 11	
Loans on real estate.....		19,810 56
" stocks and bonds.....		4,600 00
" other collaterals.....		11,081 20
" names.....		451 19
Loans to municipalities.....		3,063 40
Invested in United States bonds.....		659 75
" State of Maine bonds.....		2,637 75
" municipal bonds of other States.....		16,811 25
" bank stock.....		924 00
Other investments.....		6,932 14
Cash.....		3,501 64
	\$70,472 88	\$70,472 88

Number of depositors, November 7, 1870, 775.

Increase of deposits for one year, \$55,311.03.

Dividends are made in April and October. Dividend the past year, 6 per cent.

Annual expenses, \$250. United States tax paid the past year on dividends.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees in April and October.

Loans on names alone, none. Investments entered on the books at cost.

GARDINER SAVINGS INSTITUTION—GARDINER.

ORGANIZED IN 1834.

ROBERT THOMPSON, PRESIDENT.

H. B. HOSKINS, TREASURER.

Trustees—Robert Thompson, William Palmer, Daniel Nutting, Joseph Bradstreet, John S. Mitchell.

Liabilities and Assets, September 1, 1870.

Deposits.....	544,619 33	
Reserved fund.....	33,475 05	
Profits.....	22,985 62	
Loans on real estate.....		69,603 97
" stocks and bonds.....		17,000 00
" names.....		500 00
Invested in United States bonds.....		53,500 00
" State of Maine bonds.....		9,000 00
" municipal bonds of this State.....		42,600 00
" municipal bonds of other States.....		297,500 00
" railroad bonds of this State.....		4,500 00
" railroad bonds of other States.....		65,790 00
" bank stock.....		34,150 00
Cash.....		1,936 03
	\$601,080 00	\$601,080 00

Number of depositors, November 7, 1870, 2,330.

Increase of deposits for one year, \$156,080.15.

Dividends are made in January and July. Dividend the past year, 7½ per cent.

Annual expenses, \$2,048.78. United States tax paid past year, \$804.66.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in January and July.

Loans on names alone, none. Investments entered on the books at par.

GORHAM SAVINGS BANK—GORHAM.

ORGANIZED IN 1868.

TOPPAN ROBIE, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Toppa Robie, John C. Card, Joseph Ridlon, Albion P. Files, R. G. Harding, and others.

Liabilities and Assets, September 2, 1870.

Deposits.....	20,689 86	
Reserved fund.....	80 00	
Profits.....	1,299 95	
Loans on real estate.....		7,050 00
“ stocks and bonds.....		740 00
Invested in municipal bonds of this State.....		500 00
“ municipal bonds of other States.....		11,100 00
“ railroad bonds of this State.....		2,000 00
Cash.....		679 81
	\$22,069 81	\$22,069 81

Number of depositors, November 7, 1870, 216.

Increase of deposits for one year, \$15,128.76.

Dividends are made in March and September. Dividend the past year, 7 per cent.

Annual expenses, \$65. United States tax paid the past year.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in March and September.

Loans on names alone, none.

Investments entered on the books at par.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

ORGANIZED IN 1854.

ANDREW MASTERS, PRESIDENT.

HENRY K. BAKER, TREASURER.

Trustees—Andrew Masters, Justin E. Smith, Simon Page, Calvin Spaulding, Eliphalet Rowell, and others.

Liabilities and Assets, September 16, 1870.

Deposits.....	243,976 67	
Reserved fund.....	1,400 00	
Profits.....	1,233 28	
Loans on real estate.....		69,429 32
“ stocks and bonds.....		600 00
Invested in United States bonds.....		31,600 00
“ State of Maine bonds.....		37,700 00
“ municipal bonds of this State.....		39,283 46
“ municipal bonds of other States.....		54,000 00
“ railroad bonds of this State.....		6,835 00
“ bank stock.....		5,200 00
Cash.....		1,962 17
	\$246,609 95	\$246,609 95

Number of depositors, November 7, 1870, 927.

Increase of deposits for one year, \$22,646.82.

Dividends are made in February and August. Dividend the past year, 7 per cent.

Annual expenses, \$748.75. United States tax paid the past year, \$546.57.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees in August, 1870.

Loans on names alone, none.

Investments entered on the books at cost, not above par.

KENNEBEC SAVINGS BANK—AUGUSTA.

ORGANIZED IN 1870.

WATSON F. HALLETT, PRESIDENT.

JOSEPH L. ADAMS, TREASURER.

Trustees—Watson F. Hallett, O. C. Whitehouse, Orrin Williamson, Russell Eaton,
Dean Pray.

Liabilities and Assets, October 7, 1870.

Deposits.....	68,141 38	
Profits.....	1,608 68	
Loans on real estate.....		13,610 00
" stocks and bonds.....		27,835 00
" to municipalities.....		1,028 38
Invested in municipal bonds of this State.....		2,550 00
" municipal bonds of other States.....		17,911 22
" railroad bonds of other States.....		4,320 00
" bank stock.....		1,520 00
Cash.....		975 46
	\$69,750 00	\$69,750 00

Number of depositors, November 7, 1870, 243.

Increase of deposits eight months, \$76,043.54.

Dividends are made in May and November. Dividend the past year, one, 3½ per cent.

Annual expenses, \$395.90. United States tax paid for two months, \$19.18.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees in August and November.

Loans made on names alone, none. Investments entered on the books at cost.

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

ORGANIZED IN 1860.

J. G. COBURN, PRESIDENT.

W. J. BURNHAM, TREASURER.

Trustees—J. G. Coburn, H. Dickey, William P. Frye, J. W. Danielson, S. J. Abbott.

Liabilities and Assets, September 15, 1870.

Deposits.....	796,364 08	
Reserved fund.....	1,729 87	
Profits.....	3,023 02	
Loans on real estate.....		260,162 55
" stocks and bonds.....		68,334 50
" names.....		16,500 00
Loans to municipalities.....		4,500 00
" corporations.....		148,000 00
Invested in real estate.....		69,664 91
" United States bonds.....		39,500 00
" State of Maine bonds.....		24,560 25
" municipal bonds of this State.....		12,240 00
" municipal bonds of other States.....		108,852 50
" bank stock.....		40,000 00
Cash.....		8,802 26
	\$801,116 97	\$801,116 97

Number of depositors, November 7, 1870, 3,142.

Increase of deposits for one year, \$94,993.25.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$2,482.44. United States tax paid the past year.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in January and August.

Loans on names alone, none.

Investments entered on the books at par, except those costing less.

LUMBERMANS SAVINGS BANK—OLDTOWN.

ORGANIZED IN 1867.

JOSEPH L. SMITH, PRESIDENT.

J. W. POLLARD, TREASURER.

Liabilities and Assets, October 27, 1870.

Deposits.....	13,556 64	
Profits	235 63	
Loans on stocks and bonds.....		3,165 63
Cash deposited in Elliot National Bank, Boston.....		8,026 64
Cash on hand.....		2,600 00
	<u>\$13,792 27</u>	<u>\$13,792 27</u>

Number of depositors, 25.

Decrease of deposits, \$3,450.

Interest paid on deposits for the whole time, at six per cent., by the Treasurer, who really assumes the responsibility.

MACHIAS SAVINGS BANK—MACHIAS.

ORGANIZED IN 1869.

GEORGE WALKER, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—George Walker, Ignatius Sargent, Samuel H. Talbot, George W. Pope, George W. Drisco, and others.*Liabilities and Assets, September 24, 1870.*

Deposits.....	65,213 56	
Reserved fund.....	158 09	
Profits		
Loans on real estate.....		8,034 00
Loans to municipalities.....		4,642 01
Invested in United States bonds.....		10,617 01
“ State of Maine bonds.....		5,257 00
“ municipal bonds of this State.....		8,008 75
“ municipal bonds of other States.....		24,646 25
“ railroad bonds of this State.....		1,980 00
“ furniture and fixtures.....		460 00
Interest account.....		275 32
Cash on hand.....		1,451 31
	<u>\$65,371 65</u>	<u>\$65,371 65</u>

Number of depositors, November 7, 1870, 404.

Increase of deposits for one year, 53,344.00.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$350.00. United States tax paid the past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees in April, 1870.

Loans on names alone, none.

Investments are entered on the books at cost.

MAINE SAVINGS BANK—PORTLAND.

ORGANIZED IN 1859.

BENJ. KINGSBURY, JR., PRESIDENT. NATH'L. F. DEERING, TREASURER.

Trustees—Benjamin Kingsbury, Jr., Charles Staples, Wm. E. Gould, A. K. Shurtleff, Charles Fobes, and others.

Liabilities and Assets, September 24, 1870.

Deposits	2,000,045 36	
Reserved fund.....	3,800 00	
Profits.....	92,689 79	
Loans on real estate.....		313,331 09
" stocks and bonds.....		294,975 52
Invested in United States bonds.....		322,050 00
" municipal bonds of this State.....		335,800 00
" municipal bonds of other States.....		631,000 00
" railroad bonds of this State.....		96,200 00
" railroad bonds of other States.....		20,000 00
" bank stock.....		62,085 00
Other investments.....		4,176 00
Cash on hand.....		16,917 54
	\$2,096,535 15	\$2,096,535 15

Number of depositors, November 7, 1870, 8,238.

Increase of deposits for one year, \$699,458.00.

Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, \$5,999.00. United States tax paid the past year, \$3,538.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in April and October.

Loans on names alone, none. Investments are entered on the books at par.

NEWPORT SAVINGS BANK—NEWPORT.

ORGANIZED IN 1866.

GEORGE W. WHITNEY, PRESIDENT. ATKINSON HOBART, TREASURER.

Trustees—George W. Whitney, Peleg H. Tracy, Elliot Walker, Elijah Wyman, Henry Marsh, and others.

Liabilities and Assets, August 29, 1870.

Deposits.....	97,532 63	
Reserved fund.....	328 75	
Profits.....	7,419 61	
Loans on real estate.....		58,812 03
" stocks and bonds.....		6,231 94
" other collaterals.....		13,736 09
" names.....		16,973 17
Loans to municipalities.....		2,643 21
Cash on hand.....		6,884 55
	\$105,280 99	\$105,280 99

Number of depositors, November 7, 1870, 508.

Increase of deposits for one year, \$27,522.01.

Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, \$500. United States tax paid the past year, none.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees in April and October.

Loans on names alone, none. Investments are entered on the books at cost.

NORWAY SAVINGS BANK—NORWAY.

ORGANIZED IN 1866.

EZRA F. BEAL, PRESIDENT.

HENRY M. BEARCE, TREASURER.

Trustees—Ezra F. Beal, Mark P. Smith, Ceylon Watson, Jonathan Blake, H. G. Cole, and others.

Liabilities and Assets, September 1, 1870.

Deposits	102,133 41	
Reserved fund	339 11	
Profits	3,815 88	
Loans on real estate.....		80,943 82
“ stocks and bonds.....		8,535 38
“ other collaterals.....		1,800 00
“ names		900 00
Invested in real estate		3,000 00
“ municipal bonds of this State.....		500 00
“ municipal bonds of other States.....		3,000 00
“ railroad bonds of this State.....		1,000 00
“ bank stock.....		2,380 00
Cash on hand		4,229 20
	\$106,288 40	\$106,288 40

Number of depositors, November 7, 1870, 839.

Increase of deposits for one year, \$62,975.98.

Dividends are made in May and November. Dividend the past year, 7 per cent.

Annual expenses, \$498.93. United States tax paid the past year, \$167.70.

Deposits are put on interest. \$50 and more, monthly—small sums, quarterly.

No losses during the year.

Examinations made by the Trustees in May and November.

Loans on names alone, none.

Investments are entered on the books at par, except bank stock.

NORTH ANSON SAVINGS BANK—ANSON.

ORGANIZED IN 1870.

JOHN H. ALLEN, PRESIDENT.

GEORGE A. FLETCHER, TREASURER.

Trustees—John H. Allen, William H. Brown, Marcellus Steward, John Caswell, Eugene F. Collins, and others.

Liabilities and Assets, August 23, 1870.

Deposits.....	571 75	
Profits	10 09	
Loan on real estate.....		400 00
Expense account		48 95
Cash on hand.....		132 89
	\$581 84	\$581 84

Number of depositors, November, 7, 1870, 30.

Increase of deposits from May 23, 1870, \$1,042.70.

Dividends made in April and October. Dividend past year, none.

Deposits are put on interest quarterly.

No losses during the year.

ORONO SAVINGS BANK—ORONO.

ORGANIZED IN 1868.

EBEN'R WEBSTER, PRESIDENT.

E. B. BUTLER, TREASURER.

Trustees—Eben'r Webster, Charles Buffum, Samuel Libby, A. G. Ring, John W. Mayo, and others.

Liabilities and Assets, October 18, 1870.

Deposits.....	57,999 80	
Reserved fund.....	145 00	
Profits.....	1,449 97	
Loans on real estate.....		8,901 00
Invested in United States bonds.....		2,729 13
" municipal bonds of this State.....		2,375 00
Cash on deposit in Orono National Bank.....		45,589 64
	\$59,594 77	\$59,594 77

Number of depositors, November 7, 1870, 204.

Increase of deposits for one year, \$27,306.54.

Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, none established. United States tax paid the past year, \$112.84.

Deposits are put on interest monthly. No losses during the year.

Examination made by the Trustees, none.

Loans on names alone, none.

Investments are entered on the books at cost.

PENOBSCOT SAVINGS BANK—BANGOR.

ORGANIZED IN 1869.

AMOS M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—Amos M. Roberts, G. L. Boynton, Charles P. Stetson, Abram Woodard, P. A. Strickland.

Liabilities and Assets, October 16, 1870.

Deposits.....	242,722 01	
Reserved fund.....	950 00	
Profits.....	5,746 80	
Loans on real estate.....		116,961 87
" stocks and bonds.....		30,260 00
" other collaterals.....		12,646 40
Invested in State of Maine bonds.....		10,800 00
" municipal bonds of this State.....		11,000 00
Deposit in Eastern Bank.....		53,668 20
Expense account.....		842 31
Cash on hand.....		13,240 03
	\$249,418 81	\$240,418 81

Number of depositors, November 7, 1870, 599.

Increase of deposits for one year, \$180,495.22.

Dividends are made in April and October. Dividend the past year, 8 per cent.

Annual expenses, \$1,000. United States tax paid the past year, \$402.19.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees in October.

Loans on names alone, none.

Investments are entered on the books at par.

PEOPLE'S TWENTY-FIVE CENTS SAVINGS BANK—BATH.

ORGANIZED IN 1868.

B. C. BAILEY, PRESIDENT.

H. A. DUNCAN, TREASURER.

Trustees—B. C. Bailey, A. D. Fisher, S. D. Bailey, E. K. Harding, Alfred Lemont, and others.

Liabilities and Assets, October 6, 1870.

Deposits.....	182,041 44	
Reserved fund	550 00	
Profits	6,201 11	
Loans on real estate.....		54,897 10
" stocks and bonds.....		21,450 00
" other collaterals.....		42,425 00
" names.....		20,000 00
Loans to municipalities.....		18,570 20
Invested in real estate.....		2,225 00
" United States bonds.....		2,500 00
" State of Maine bonds.....		600 00
" municipal bonds of this State.....		3,000 00
" railroad bonds of other States.....		6,000 00
" bank stock.....		300 00
Cash on hand.....		16,825 25
	\$188,792 55	\$188,792 55

Number of depositors, November 7, 1870, 793.

Increase of deposits for one year, \$105,223.04.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, salary not fixed. United States tax paid the past year, \$124.87.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees in February and August.

Loans on names alone, none. Investments are entered on the books at par.

PORTLAND SAVINGS BANK—PORTLAND.

ORGANIZED IN 1852.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

Trustees—John B. Brown, Oliver Gerrish, G. E. B. Jackson, Henry T. McCobb, Andrew Spring, and others.

Liabilities and Assets, September 13, 1870.

Deposits.....	3,522,098 83	
Reserved fund	6,000 00	
Profits.....	75,891 68	
Loans on real estate.....		1,066,113 97
" stocks and bonds.....		1,057,184 87
Loans to municipalities.....		33,078 00
Invested in real estate.....		77,063 44
" United States bonds.....		235,500 00
" State of Maine bonds.....		75,510 00
" municipal bonds of this State.....		340,933 00
" municipal bonds of other States.....		504,751 12
" railroad bonds in this State.....		15,007 00
" railroad bonds in other States.....		74,000 00
" bank stock.....		57,695 00
Cash on hand.....		67,154 11
	\$3,603,990 51	\$3,603,990 51

Number of depositors, November 7, 1870, 8,346.

Increase of deposits for one year, \$637,299.00.

Dividends are made in May and November. Dividend the past year, $6\frac{1}{2}$ per cent.

Annual expenses, \$6,300. United States tax paid the past year, \$10,371.00.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in May and November.

Loans on names alone, none.

Investments are entered on the books at par, and at cost below par.

ROCKLAND SAVINGS BANK—ROCKLAND.

ORGANIZED IN 1868.

JOHN S. CASE, PRESIDENT.

W. H. TITCOMB, TREASURER.

Trustees—John S. Case, Stephen N. Hatch, J. T. Berry, G. W. Kimball, Jr., Samuel Bryant.

Liabilities and Assets, September 27, 1870.

Deposits.....	346,861 25	
Reserved fund.....	1,200 00	
Profits.....	4,405 46	
Loans on real estate.....		94,258 21
" stocks and bonds.....		88,490 62
" names.....		11,400 00
Loans to municipalities.....		10,835 32
Invested in United States bonds.....		7,997 60
" State of Maine bonds.....		37,342 50
" municipal bonds of this State.....		82,307 27
" bank stock.....		2,290 00
Cash on hand.....		17,545 19
	\$352,466 71	\$352,466 71

Number of depositors, November 7, 1870, 1,567.

Increase of deposits for one year, \$155,590 88.

Dividends are made in May and November. Dividend the past year, 7 per cent.

Annual expenses, \$832 55. United States tax the past year, \$1,002.26.

Deposits are put on interest quarterly—\$100 and over monthly. No losses during year.

Examinations are made by the Trustees in April and October.

Loans on names alone, none. Investments are entered on the books at cost.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

ORGANIZED IN 1827.

STEPHEN L. GOODALE, PRESIDENT.

EDWARD P. BURNHAM, TREASURER.

Trustees—Stephen L. Goodale, David Fernald, Jeremiah Mason, Abraham Cutler, Benjamin Patterson.

Liabilities and Assets, October 1, 1870.

Deposits.....	855,286 01	
Reserved fund.....	5,089 57	
Profits.....	1,704 10	
Loans on real estate.....		11,482 00
" stocks and bonds.....		32,385 00
" names.....		895 00
Loans to municipalities.....		830 00
Invested in real estate.....		17,885 05
" United States bonds.....		143,850 00
" State of Maine bonds.....		2,000 00
" municipal bonds of this State.....		13,353 54
" municipal bonds of other States.....		69,354 11
" railroad stock and bonds of other States.....		504,589 29
" bank stock.....		62,015 25
Cash on hand.....		3,440 44
	\$862,079 68	\$862,079 68

Number of depositors, November 7, 1870, 2,809.

Increase of deposits for one year, \$159,343.19.

Dividends are made in January and July. Dividend the past year, 7 per cent.

Annual expenses, \$2,200. United States tax paid the past year, \$226.74.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees monthly. Loans on names alone, none.

Investments are entered on the books at cost, not more than par.

BANK EXAMINER'S REPORT.

SACO SAVINGS BANK—SACO.

ORGANIZED IN 1870.

J. G. DEERING, PRESIDENT. CHARLES LITTLEFIELD, TREASURER.

Trustees—J. G. Deering, Marshall Pierce, Moses Lowell, J. E. L. Kimball, Edward Eastman.

Liabilities and Assets, October 3, 1870.

Deposits.....	29,734 76	
Reserved fund.....	50 00	
Profits.....	519 45	
Loans on real estate.....		12,876 00
" stocks and bonds.....		750 00
" other collaterals.....		1,854 16
Invested in United States bonds.....		3,288 75
" municipal bonds of other States.....		1,827 30
" bank stock.....		6,017 50
" manufacturing stock.....		3,580 75
Cash on hand.....		109 75
	\$30,304 21	\$30,304 21

Number of depositors, November 7, 1870, 242.

Increase of deposits for eleven months, \$31,499.27.

Dividends are made in January and July. Dividend the past year, 3½ per cent. six months.

Annual expenses, \$300. United States tax paid the past year, \$19.89

Deposits are put on interest monthly. No losses during the year.

Examination made by the Trustees, July 1, 1870.

Loans on names alone, none. Investments are entered on the books at cost.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

ORGANIZED IN 1869.

ABNER COBURN, PRESIDENT. EDWIN W. FARWELL, TREASURER.

Trustees—Abner Coburn, James B. Dascomb, E. H. Neil, James Bell, John Vosmus.

Liabilities and Assets, October 29, 1870.

Deposits.....	109,762 09	
Reserved fund.....	150 00	
Profits.....	2,369 47	
Loans on real estate.....		19,585 00
" stocks and bonds.....		52,624 98
" other collaterals.....		950 00
Invested in State of Maine bonds.....		8,943 00
" municipal bonds of other States.....		21,125 00
" railroad bonds of other States.....		1,343 00
Cash on hand.....		7,710 58
	\$112,281 56	\$112,281 56

Number of depositors, November 7, 1870, 616.

Increase of deposits for one year, \$117,847.34.

Dividends are made in May and November. Dividend the past year, 7 per cent.

Annual expenses, \$400.50. United States tax paid the past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examinations made by the Trustees in May, July and November.

Loans on names alone, none. Investments are entered on the books at cost.

BANK EXAMINER'S REPORT.

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SOLON SAVINGS BANK—SOLON.

ORGANIZED IN 1869.

EDMUND COOLIDGE, PRESIDENT. HENRY M. BODWELL, TREASURER.

Trustees—Edmund Coolidge, George M. Longley, Sumner Webb, Alvah Lord, O. R. Bachelet.

Liabilities and Assets, November 1, 1870.

Deposits	9,896 86	
Reserved fund	30 24	
Profits.....	154 90	
Loans on real estate.....		1,955 00
" stocks and bonds.....		200 00
" other collaterals.....		2,182 00
Invested in United States bonds.....		1,000 00
" State of Maine bonds.....		200 00
" municipal bonds of this State.....		1,100 00
" municipal bonds of other States.....		2,000 00
" railroad bonds of other States.....		1,000 00
Other investments.....		165 00
Cash on hand.....		280 00
	\$10,082 00	\$10,082 00

Number of depositors, November 7, 1870, 121.

Increase of deposits for one year, \$7,902.65.

Dividends are made in January and July. Dividend for the past year, 7 per cent.

Annual expenses, \$92.93. United States tax paid past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees in June, 1870.

Loans on names alone past year, none. Investments entered on the books at par.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

ORGANIZED IN 1866.

JOHN H. BURLEIGH, PRESIDENT. EDWARD HAYMAN, TREASURER.

Trustees—John H. Burleigh, Hiram H. Hobbs, John Plummer, Elisha H. Jewett, Isaac P. Yeaton, and others.

Liabilities and Assets, October 10, 1870.

Deposits.....	101,244 68	
Reserved fund	425 00	
Profits	2,939 68	
Loans on real estate		6,466 63
" stocks and bonds.....		31,000 00
" names		19,799 35
Invested in municipal bonds of this State.....		4,792 00
" municipal bonds of other States.....		10,350 00
" railroad bonds of other States.....		19,106 50
" bank stock.....		8,250 00
Cash on hand.....		4,844 88
	\$104,609 36	\$104,609 36

Number of depositors, November 7, 1870, 420.

Increase of deposits for one year, \$22,929.58.

Dividends are made in April and October. Dividend the past year, 6½ per cent.

Annual expenses, \$865.79. United States tax paid the past year, \$196.32.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees in January and October.

Loans on names alone, \$41,175.78. Investments are entered on the books at cost.

STOCKTON SAVINGS BANK—STOCKTON.

ORGANIZED IN 1868.

JOHN GRIFFIN, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

Trustees—John Griffin, Alexander Black, N. G. Hitchborn, J. W. Thompson, C. S. Fletcher, and others.

Liabilities and Assets, November 1, 1870.

Deposits.....	8,912 22	
Reserved fund	50 00	
Profits	53 09	
Loans on real estate.....		7,971 11
Cash on hand.....		1,044 20
	\$9,015 31	\$9,015 31

Number of depositors, November 7, 1870, 168.

Increase of deposits for one year, \$5,562.82.

Dividends are made in March and September. Dividend the past year, 6 per cent.

Annual expenses, \$155.00. United States tax paid the past year, none.

Deposits are put on interest quarterly. No losses during the year.

Examination made by the Trustees.

Loans on names alone, none.

Investments are entered on the books.

THOMASTON SAVINGS BANK—THOMASTON.

ORGANIZED IN 1870.

THOMAS O'BRIEN, PRESIDENT.

JOHN C. LEVENSALE, TREASURER.

Trustees—Thomas O'Brien, W. W. Rice, Samuel Watts, E. K. O'Brien, James Henderson.

Liabilities and Assets, September 27, 1870.

Deposits.....	53,619 43	
Reserved fund		
Profits	3,082 23	
Loans on real estate.....		15,855 00
“ stocks and bonds.....		11,435 00
Invested in State of Maine bonds.....		4,000 00
“ municipal bonds of this State.....		21,200 00
Cash on hand.....		4,211 66
	\$56,701 66	\$56,701 66

Number of depositors, November 7, 1870, 270.

Increase of deposits for eight months, \$64,750.59.

Dividends are made in March and September. Dividend September, 1870, six months, 3½ per cent.

Annual expenses not fixed. United States tax paid for six months, 46.47.

Deposits are put on interest—\$100 and more monthly, less, quarterly. No losses during the year.

Examination made by the Trustees.

Loans on names alone, none.

Investments are entered on the books at par.

WATERVILLE SAVINGS BANK—WATERVILLE.

ORGANIZED IN 1869.

WM. DYER, PRESIDENT.

HOMER PERCIVAL, TREASURER.

Trustees—William Dyer, Moses Lyford, Ira H. Low, N. G. H. Pulsifer, Reuben Foster.

Liabilities and Assets, September 20, 1870.

Deposits.....	267,667 21	
Reserved fund.....	600 00	
Profits.....	6,925 54	
Loans on real estate.....		71,891 10
“ stocks and bonds.....		88,058 78
Loans to municipalities.....		10,634 09
Invested in United States bonds.....		15,678 13
“ State of Maine bonds.....		9,630 00
“ municipal bonds of this State.....		32,504 50
“ municipal bonds of other States.....		18,550 00
“ railroad bonds of this State.....		11,813 00
“ railroad bonds of other States.....		4,850 00
“ bank stock.....		9,117 00
Cash on hand.....		2,466 15
	\$275,192 75	\$275,192 75

Number of depositors, November 7, 1870, 1,147.

Increase of deposits for one year, \$213,183.97.

Dividends are made in May and November. Dividend the past year, 7½ per cent.

Annual expenses, \$800.00. United States tax paid the past year, \$415.42.

Deposits are put on interest monthly. No losses during the year.

Examination made by the Trustees in April and November.

Loans on names alone, none.

Investments are entered on the books at cost.

WEST WATERVILLE SAVINGS BANK—WATERVILLE.

ORGANIZED IN 1869.

JOHN AYER, PRESIDENT.

GREENLIEF T. STEVENS, TREASURER.

Trustees—John Ayer, A. P. Benjamin, W. H. Hatch, B. C. Benson, L. D. Emerson.

Liabilities and Assets, August 27, 1870.

Deposits.....	27,984 88	
Reserved fund.....	102 08	
Profits.....	946 99	
Loans on real estate.....		15,812 66
“ stocks and bonds.....		7,012 00
“ other collaterals.....		3,557 00
“ names.....		17 00
Invested in safe, &c.....		763 40
Cash on hand.....		1,871 89
	\$29,033 95	\$29,033 95

Number of depositors, November 7, 1870, 248.

Increase of deposits for one year, \$25,174.67.

Dividends are made in May and November. Dividend the past year, 8 per cent.

Annual expenses, \$143.85. United States tax paid the past year, \$32.70.

Deposits are put on interest monthly. No losses during the year.

Examinations made by the Trustees monthly.

Loans on names alone, \$17.

Investments are entered on the books.

WISCASSET SAVINGS BANK—WISCASSET.

ORGANIZED IN 1866.

WILLIAM P. LENNOX, PRESIDENT.

C. R. HARADEN, TREASURER.

Trustees—William P. Lennox, Richard H. Tucker, Joseph J. Kennedy, Andrew Lacy, George B. Sawyer.

Liabilities and Assets, October 5, 1870.

Deposits.....	65,180 30	
Reserved fund.....	208 08	
Profits.....	1,510 56	
Loans on real estate.....		19,384 17
" stocks and bonds.....		10,338 64
" other collaterals.....		700 00
Loans to municipalities.....		11,160 39
Invested in United States bonds.....		3,500 00
" State of Maine bonds.....		2,000 00
" railroad bonds of other States.....		10,348 28
Premium account.....		91 99
Cash on hand.....		9,375 47
	\$66,898 94	\$66,898 94

Number of depositors, November 7, 1870, 391.

Increase of deposits for one year, \$28,621.81.

Dividends are made in April and October. Dividend the past year, 6 $\frac{1}{4}$ per cent.

Annual expenses, \$543. United States tax paid for six months, \$60.70.

Deposits put on interest monthly. No losses during the year.

Examination made by the Trustees, March, 1870.

Loans on names alone, none. Investments are entered on the books at cost.

YORK COUNTY FIVE CENT SAVINGS INSTITUTION—BIDDEFORD.

ORGANIZED IN 1860.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

Trustees—John M. Goodwin, William Hill, Marshall Pierce, E. H. Banks, E. H. C. Hooper, and others.

Liabilities and Assets, October 12, 1870.

Deposits.....	343,789 33	
Reserved fund.....	1,194 85	
Profits.....	19,695 41	
Loans on real estate.....		130,821 94
" stocks and bonds.....		23,925 00
" names.....		90,573 24
Invested in United States bonds.....		13,000 00
" State of Maine bonds.....		1,500 00
" municipal bonds of this State.....		32,700 00
" municipal bonds of other States.....		26,000 00
" railroad bonds of this State.....		1,000 00
" railroad bonds of other States.....		24,000 00
" manufacturing stock.....		7,500 00
" bank stock.....		7,800 00
Cash on hand.....		5,859 41
	\$364,679 59	\$364,679 59

Number of depositors, November 7, 1870, 2,279.

Increase of deposits for one year, \$89,260.98.

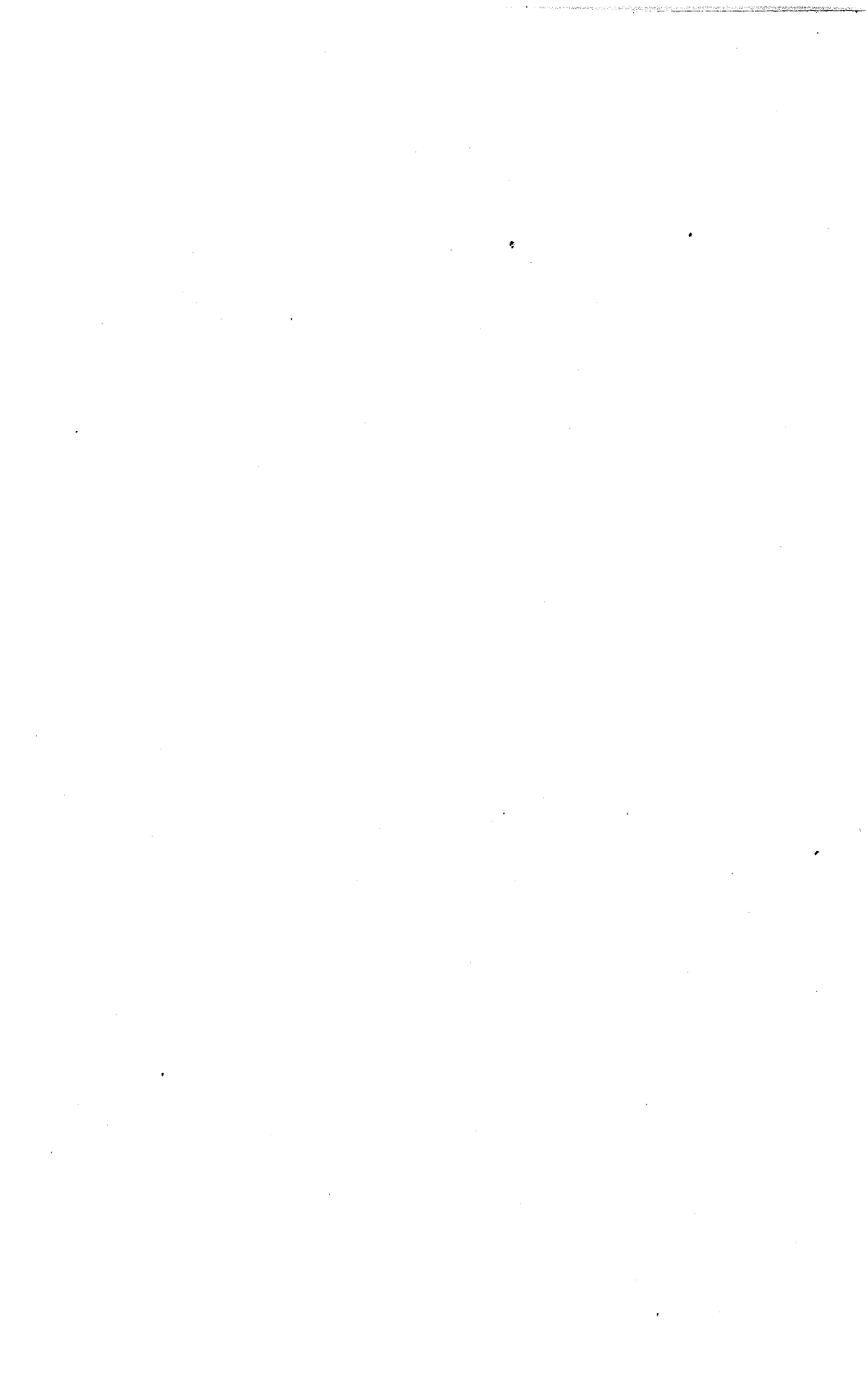
Dividends are made in April and October. Dividend the past year, 7 per cent.

Annual expenses, \$1,083.33. United States tax paid the past year, \$598.20.

Deposits are put on interest monthly. No losses during the year.

Examination made by the Trustees in May, 1870.

Loans on names alone, none. Investments are entered on the books at par.



TAB

Aggregate of Savings

No. of Banks.	NAMES OF BANKS.	Number of Depositors.	Average to each Depositor.	LIABILITIES			
				DEPOSITS AND INCOME.	LOAN.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androscoggin Co.	507	301	\$152,641 65	\$66,287 75	\$79,591 57	.....
2	Auburn.....	1,364	354	482,439 76	132,510 85	204,872 90	.....
3	Augusta.....	3,130	345	1,080,660 41	174,472 55	496,583 07	\$8,400 00
4	Bangor	4,277	344	1,481,524 81	517,075 13	302,132 69	20,169 48
5	Bath	2,160	562	1,215,332 43	64,626 00	158,456 16	.....
6	Belfast.....	1,082	310	335,599 38	63,710 00	189,470 15	.....
7	Biddeford.....	943	306	289,062 23	24,497 06	105,587 93	24,000 00
8	Brewer.....	107	99	10,555 21	9,287 20	.....	.....
9	Bridgton	297	92	27,008 60	12,207 00	12,590 00	548 89
10	Brunswick	766	333	255,264 28	117,032 87	16,329 00	4,253 08
11	Buxton & Hollis.	206	157	32,406 66	25,372 08	2,633 85	.....
12	Bucksport	114	41	4,685 60	3,574 33	.....	.....
13	Calais.....	405	217	87,882 39	24,980 00	25,870 40	.....
14	Dexter	634	102	64,682 68	40,913 19	13,943 24	.....
15	Eastport.....	170	84	14,234 20	8,752 50	4,319 70	.....
16	Franklin Co.....	775	107	82,986 66	24,870 21	8,464 59	.....
17	Gardiner	2,330	273	634,162 52	71,503 97	37,000 00	.....
18	Gorham	216	120	25,818 52	7,090 00	700 00	.....
19	Hallowell.....	927	270	249,842 29	70,142 29	7,900 50	.....
20	Kennebec	243	320	76,225 94	14,910 00	27,565 38	.....
21	Lewiston.....	3,142	253	819,110 52	262,137 40	256,021 50	69,664 91
22	Lumbermans.....	25	....	13,792 27	.....	3,165 63	.....
23	Machias.....	404	185	74,833 49	10,196 00	.....	.....
24	Maine.....	8,238	264	2,188,182 39	361,521 22	321,559 52	.....
25	Newport.....	508	198	100,394 95	55,390 95	43,268 32	.....
26	Norway	839	152	127,265 16	98,661 55	13,054 36	3,000 00

LE B.

Banks, November 7, 1870.

RESOURCES.

INVESTMENTS.

United States bonds.	State of Me. bonds.	Municipal & other bonds.	Railroad stocks & b'nds	Bank stock.	Other in- vestments.	Cash.
						\$6,762 53
	\$1,000 00	\$63,100 00	\$40,300 00			40,656 01
\$30,000 00	78,000 00	133,000 00	132,000 00	\$25,000 00		3,204 79
174,650 00	35,810 00	362,509 85	455 00	10,000 00		58,722 66
419,000 00		208,200 00	323,200 00	13,400 00	\$1,600 00	26,850 27
	600 00	12,000 00	56,000 00			13,819 23
21,400 00	15,702 50	15,200 00	44,449 75	29,642 00	1,035 00	7,547 99
					102 00	1,166 01
					1,177 00	485 71
		80,500 00	28,000 00	2,000 00		7,149 33
		3,747 50				653 23
					76 58	1,034 69
10,000 00		16,000 00		2,100 00		8,931 99
		6,970 00			470 78	2,385 47
600 00					60 00	502 00
768 75	2,637 75	29,691 75		924 00	9,983 65	5,645 96
58,500 00	9,000 00	350,100 00	70,290 00	34,150 00		3,618 55
		15,100 00	2,000 00			928 52
31,600 00	37,700 00	88,331 46	8,635 00	5,200 00		333 04
		20,461 22	4,320 00	1,520 00		7,449 34
39,500 00	24,560 25	119,092 50		40,000 00	2,000 00	6,133 96
						10,626 64
11,979 01	5,939 00	44,256 08	1,980 00		460 00	23 40
322,050 00		953,100 00	136,900 00	62,085 00	1,700 00	29,266 65
						1,735 68
		4,500 00	1,000 00	2,380 00		4,669 25

Aggregate of Savings

No. of Banks.	NAMES OF BANKS.	Number of Depositors.	Average to each depositor.	LIABILITIES			
				DEPOSITS AND INCOME.	LOAN.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
27	North Anson....	30	305	\$1,068 11	\$400 00	.....	.....
28	Orono.....	204	281	57,493 13	8,901 00	.....	.....
29	Penobscot.....	599	437	261,600 59	117,306 52	\$57,406 40	.....
30	People's 25 Cts..	793	250	198,203 95	59,622 10	116,845 20	.....
31	Portland.....	8,346	453	3,792,402 54	1,089,188 60	1,118,669 90	77,025 09
32	Rockland.....	1,567	242	380,065 12	96,319 58	102,035 34	.....
33	Saco & Biddeford	2,809	315	880,316 62	11,482 00	34,115 00	17,885 05
34	Saco.....	242	135	32,708 44	14,796 00	2,604 16	.....
35	Skowhegan.....	616	192	118,484 36	21,885 00	63,274 98	.....
36	Solon.....	121	84	10,082 00	1,955 00	2,382 00	.....
37	South Berwick..	420	260	109,322 26	4,766 63	48,729 35	.....
38	Stockton.....	168	62	10,432 05	9,027 36	.....	.....
39	Thomaston.....	270	250	67,251 35	17,655 00	19,335 00	.....
40	Waterville.....	1,147	250	286,872 57	81,809 10	98,425 62	.....
41	West Waterville.	248	133	32,940 62	20,297 66	10,161 00	.....
42	Wiscasset.....	391	172	67,443 19	22,104 59	18,446 37	.....
43	York Co. 5 Cents	2,279	160	364,606 88	133,431 94	112,620 24	.....
		54,155	-	16,597,888 78	3,972,670 18	4,136,131 02	224,946 50

Banks—(Continued.)

RESOURCES.

INVESTMENTS.

United States bonds.	State of Me. bonds.	Municipal & other bonds.	Railroad stocks & b'nds	Bank stock.	Other in- vestments.	Cash.
		\$550 00				\$118 11
\$2,729 13		2,575 00				43,288 00
	12,514 00	9,700 00				64,673 67
1,500 00	600 00	3,100 00	\$6,000 00		\$135 00	10,401 65
235,500 00	79,405 00	883,204 12	89,007 00	\$57,695 00		162,707 83
7,997 60	37,342 50	10,900 60	86,629 17	2,181 00		36,659 33
143,850 00	2,000 00	78,457 65	512,464 29	62,015 25	13,125 00	4,922 38
3,288 75		1,827 30		6,017 50	3,580 75	593 98
	8,943 00	21,325 00	1,343 00			1,713 38
1,000 00	200 00	3,100 00	1,000 00		165 00	280 00
		15,142 00	32,356 50	8,250 00		77 78
					578 00	824 69
	4,000 00	21,200 00				5,061 35
14,197 63	9,642 35	55,454 50	16,663 00	9,117 00		1,563 37
		1,015 00			792 63	674 33
3,500 00		9,500 00	10,348 28		1,056 36	2,487 59
13,000 00	1,500 00	58,700 00	25,000 00	7,800 00	7,500 00	5,034 70
1,546,610 87	367,096 35	3,701,611 53	1,630,340 99	381,476 75	45,619 55	591,385 04

Abstract of the Annual Returns of Savings Banks, Nov. 7, 1870.

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BANK EXAMINER'S REPORT.

	ANSON.	AUGUSTA.		AUBURN.	BANGOR.	
	North Anson Savings Bank.	Augusta Savings Bank.	Kennebec Savings Bank.	Auburn. Savings Bank.	Bangor Savings Bank.	Penobscot Savings Bank.
Commenced business.....	1870	1848	1870	1868	1852	1869
Total deposits, November 7, 1870.....	\$1,042 70	\$1,047,759 23	\$76,043 54	\$480,476 81	\$1,419,943 63	\$255,926 33
Total surplus and profit.....	25 41	32,901 18	182 40	1,962 95	61,581 18	5,674 26
Number of depositors.....	30	3,131	243	1,364	4,277	599
Average to each depositor.....	305 00	345 00	320 00	354 00	344 00	437 00
Whole amount deposited during the year.....	1,052 70	521,487 20	81,913 88	434,756 55	683,802 81	207,631 64
Increase of deposits for the past year.....	1,042 70	377,525 14	76,043 54	254,816 56	403,399 82	180,495 22
Number of \$500 deposits during the year		238 00	50	196	351	156
Largest balance to any one during the year	400 00	21,000 00	5,000 00	10,000 00	17,000 00	6,000 00
Accrued income at date of last dividend		13,652 00	239 48	16,000 00	16,150 00	3,696 00
Income received in advance of last dividend.....		8,642 00	408 65	1,200 00	9,860 00	3,200 11
Is the balance between the two last items taken into account in making dividends?.....		no	no	no	no	yes
Rate and amount of two last dividends	none paid.	7 per cent. 50,711 70	3½ per ct. 6 mos. 1,362 09	7 per cent. 25,244 46	7 per cent. 75,269 00	8 per cent. 10,451 72
When declared.....	April and Oct.	Feb. and Aug.	November.	May and Nov.	April and Oct.	April and Oct.
Estimated value of investments above the amount entered on the books.....					22,000 00	

Estimated value below the amount entered on the books.....				2,500 00		1,586 00
Salaries.....	not fixed.	2,400 00	300 00	837 50	3,400 00	900 00
Other expenses.....		100 rent & taxes	150 00	75 00	300 00	100 00
Amount of Treasurers' bonds.....	5,000 00	20,000 00	5,000 00	20,000 00	20,000 00	5,000 00
When made or renewed.....	1870	1868	1870	1868	1865	1870

	BATH.		BELFAST.	BIDDEFORD.		BREWER.
	Bath Savings Instit'n	People's 25 Cts. Savings Bank.	Belfast Savings Bank.	Biddeford Savings Bank.	York Co. 5 Cts. Savings Instit'n	Brewer Savings Bank.
Commenced business.....	1852	1868	1868	1867	1860	1869
Total deposits, November 7, 1870.....	\$1,145,874 73	\$189,382 77	\$320,298 88	\$287,240 05	\$324,256 41	\$10,441 65
Total surplus and profit.....	69,457 70	8,821 18	15,300 50	1,822 18	10,350 47	113 56
Number of depositors.....	2,160	793	1,082	943	2,279	107
Average to each depositor.....	562 00	250 00	310 00	306 00	160 00	99 00
Whole amount deposited during the year.....	424,233 15	137,305 68	261,141 77	138,938 63	177,473 72	10,817 68
Increase of deposits for the past year.....	203,617 16	105,223 04	156,733 29	58,487 18	89,260 98	8,561 02
Number of \$500 deposits during the year.....	155	91	112	43	48	5
Largest balance to any one during the year.....	15,100 00	15,626 15	12,383 00	3,433 00	3,415 50	1,500 00
Accrued income at date of last dividend.....	13,776 00	4,585 05	10,000 00	4,413 00	1,986 25	212 58
Income received in advance of last dividend.....		2,667 14	12,000 00	783 00	10,501 01	161 92

ABSTRACT OF THE ANNUAL RETURNS OF SAVINGS BANKS—(Continued.)

	BATH.		BELFAST.	BIDDEFORD.		BREWER.
	Bath Savings Instit'n	People's 25 Cts. Savings Bank.	Belfast Savings Bank.	Biddeford Savings Bank.	York Co. 5 Cts. Savings Instit'n	Brewer Savings Bank.
Is the balance between the two last items taken into account in making dividends?.....	yes	yes.	yes	no	no	yes
Rate and amount of two last dividends.....	7 per cent. 69,275 57	7 per cent. 6,750 42	6 per cent. 14,143 00	7 per cent. \$16,005 07	7 per cent. \$19,994 13	8 per cent. \$400 00
When declared.....	Feb. and Aug.	Jan. and July.	June and Dec.	April and Oct.	April and Oct.	May and Nov.
Estimated value of investments above the amount entered on the books.....						
Estimated value below the amount entered on the books.....		900 00	2,000 00			
Salaries.....	1,200 00	not fixed.	1,100 00	450 00	833 33	35 00
Other expenses.....	695 00	424 87	600 00	none.	250 00	67 00
Amount of Treasurers' bonds.....	20,000 00	20,000 00	25,000 00	20,000 00	20,000 00	5,000 00
When made or renewed.....	1870	1869	1868	1869	1869	1870

	BRIDGTON.	BUXTON, WEST.	BRUNSWICK.	BUCKSPORT.	CALAIS.	DEXTER.
	Bridgton Savings Bank.	Buxton & Hollis Savings Bank.	Brunswick Savings Bank.	Bucksport Savings Bank.	Calais Savings Bank.	Dexter Savings Bank.
Commenced business.....	1869	1868	1858	1870	1861	1867
Total deposits, November 7, 1870.....	\$26,942 62	\$31,980 91	\$236,191 79	\$4,685 60	\$85,683 54	\$61,361 64

Total surplus and profit.....	65 98	425 75	19,072 49	.....	2,198 85	3,321 04
Number of depositors.....	297	206	766	114	405	634
Average to each depositor.....	92 00	157 00	333 00	41 00	217 00	102 00
Whole amount deposited during the year.....	30,546 77	27,086 07	158,673 97	4,846 60	43,793 93	41,734 60
Increase of deposits for the past year.....	25,289 22	15,284 44	108,499 40	4,685 60	29,219 47	29,747 45
Number of \$500 deposits during the year.....	11	12	65	1	24	16
Largest balance to any one during the year.....	1,654 00	1,783 00	9,073 00	350 00	4,913 40	1,600 00
Accrued income at date of last dividend.....	.....	1,109 73	2,074 66	.....	2,096 22	1,419 21
Income received in advance of last dividend.....	.....	155 17	3,985 99	.....	1,497 70	1,263 41
Is the balance between the two last items taken into account in making dividends?.....	yes	yes	yes	.....	yes	yes
Rate and amount of two last dividends.....	7 per cent. 575 55	7 per cent. 1,359 89	7 per cent. 10,809 66	No dividend.	7 per cent. 3,896 50	7 per cent. 2,282 39
When declared.....	May and Nov.	Mar. and Sept.	April and Oct.	April and Oct.	Jan. and July.	Jan. and July.
Estimated value of investments above the amount entered on the books.....	.....	.....	.....	.....	260 00	.....
Estimated value below the amount entered on the books.....	.....	.....	8,000 00	.....	.....	.....
Salaries.....	150 00	180 00	500 00	Not fixed.	200 00	250 00
Other expenses.....	175 00	.....	150 00	.....	none	100 00
Amount of Treasurers' bonds.....	10,000 00	3,000 00	15,000 00	3,000 00	10,000 00	10,000 00
When made or renewed.....	1870	1870	1868	1870	1870	1867

ABSTRACT OF THE ANNUAL RETURNS OF SAVINGS BANKS—(Continued.)

	EASTPORT.	FARMINGTON.	GARDINER.	GORHAM.	HALLOWELL.
	Eastport Savings Bank.	Franklin Co. Savings Bank.	Gardiner Savings Instit'n	Gorham Savings Bank.	Hallowell Savings Instit'n
Commenced business.....	1869	1868	1834	1868	1854
Total deposits, November 7, 1870.....	\$13,875 99	\$82,439 79	\$571,690 73	\$24,580 15	\$245,422 35
Total surplus and profit.....	358 21	546 87	64,273 79	1,238 37	4,419 94
Number of depositors.....	170	775	23 30	216	927
Average to each depositor.....	84 00	107 00	273 00	120 00	270 00
Whole amount deposited during the year.....	13,294 50	87,299 60	251,022 69	18,370 78	96,126 36
Increase of deposits for the past year.....	11,091 65	55,311 03	156,080 15	15,128 76	22,646 82
Number of \$500 deposits during the year.....	6	34	94	6	44
Largest balance to any one during the year.....	700 00	2,643 75	2,638 00	1,879 99	4,575 50
Accrued income at date of last dividend.....	107 53	1,940 00	.....	700 00	2,838 50
Income received in advance of last dividend.....	256 50	253 00	.....	100 00	200 00
Is the balance between the two last items taken into account in making dividends?.....	yes	yes.	no	yes	no
Rate and amount of two last dividends.....	{ 7 per cent. 240 47	{ 6 per cent. 2,599 45	{ 7½ per cent. 30,573 89	{ 7 per cent. 805 28	{ 7 per cent. 13,451 24
When declared.....	Jan. and July.	April and Oct.	Jan. and July.	Mar. and Sept.	Feb. and Aug.
Estimated value of investments above the amount entered on the books.....	.....	500 00	22,650 00	.....	2,500 00

Estimated value below the amount entered on the books.....				500 00	
Salaries.....	not fixed.	200 00	1,600 00	50 00	600 00
Other expenses.....	60 00		450 00	15 00	148 75
Amount of Treasurers' bonds.....	1,000 00	10,000 00	20,000 00	20,000 00	1,000 00
When made or renewed	1869	1870	1870	1870	1870

	LEWISTON.		MACHIAS.	NEWPORT.	NORWAY.	OLDTOWN.
	Androscog'n Co. Savings Bank.	Lewiston Savings Instit'n	Machias Savings Bank.	Newport Savings Bank.	Norway Savings Bank.	Lumbermans Savings Bank.
Commenced business.....	1870	1860	1869	1866	1866	1867
Total deposits, November 7, 1870.	\$150,227 24	\$808,835 53	\$74,271 52	\$95,172 94	\$123,804 75	\$13,700 00
Total surplus and profit.....	2,414 41	10,274 99	561 97	5,221 01	3,459 41	.....
Number of depositors.....	507	3,237	404	508	839	25
Average to each depositor.....	301 00	253 00	185 00	198 00	152 00	548 00
Whole amount deposited during the year	165,337 41	374,594 50	60,000 00	81,534 80	139,296 99	.....
Increase of deposits for the past year.....	150,227 24	94,993 25	55,344 00	27,522 01	62,975 98	.....
Number of \$500 deposits during the year	92	78	21	40	59	7
Largest balance to any one during the year	10,000 00	6,931 48	3,000 00	4,822 56	3,777 21	2,389 23
Accrued income at date of last dividend	2,011 60	13,630 09	1,875 00	800 00	454 37	.....

ABSTRACT OF THE ANNUAL RETURNS OF SAVINGS BANKS—(Continued.)

	LEWISTON.		MACHIAS.	NEWPORT.	NORWAY.	OLDTOWN.
	Androscog'n Co. Savings Bank.	Lewiston Savings Instit'n	Machias Savings Bank.	Newport Savings Bank.	Norway Savings Bank.	Lumbermans Savings Bank.
Income received in advance of last dividend	\$1,058 27	\$463 19	.....	\$3,000 00	\$3,464 67	.....
Is the balance between the two last items taken into account in making dividends?.....	yes	yes	no	yes	yes	.....
Rate and amount of two last dividends.....	7 per cent. 4,200 00	6½ per cent. 44,384 66	7 per cent. \$1,765 88	7 per cent. 4,966 48	7 per cent. 4,800 00	6 per cent. interest.
When declared	June and Dec.	Jan. and July.	Jan. and July.	April and Oct.	May and Nov.	.....
Estimated value of investments above the amount entered on the books	none	20,000 00	1,442 00	.....	.....	.....
Estimated value below the amount entered on the books.....	.....	.....	.....	.....	.....	.....
Salaries	Not fixed.	2,000 00	250 00	400 00	380 00	.....
Other expenses	336 65	482 44	100 00	100 00	120 00	.....
Amount of Treasurers' bonds.....	20,000 00	25,000 00	5,000 00	40,000 00	15,000 00	20,000 00
When made or renewed.....	1870	1870	1870	1869	1867	.....

	ORONO.	PORTLAND.		ROCKLAND.	SACO.	
	Orono Savings Bank.	Maine Savings Bank.	Portland Savings Bank.	Rockland Savings Bank.	Saco and Bidf'd Savings Insti't'n	Saco Savings Bank.
Commenced business.....	1868	1859	1852	1868	1827	1870
Total deposits, November 7, 1870.....	\$57,493 13	\$2,131,913 12	\$3,675,121 00	370,061 52	\$863,141 25	\$31,499 27
Total surplus and profit.....		56,269 27	117,281 54	10,003 60	17,175 37	1,209 17
Number of depositors.....	204	82 38	8,346	1,567	2,809	242
Average to each depositor.....	281 00	264 00	453 00	242 00	315 00	135 00
Whole amount deposited during the year.....	37,059 03	1,250,966 35	1,551,132 02	257,321 76	265,391 30	36,133 54
Increase of deposits for the past year.....	27,306 54	699,458 00	637,299 00	155,590 88	159,343 19	31,499 27
Number of \$500 deposits during the year.....	17	519	580	96	59	12
Largest balance to any one during the year.....	3,226 90	10,500 00	30,000 00	5,800 00	2,928 77	2,055 00
Accrued income at date of last dividend.....	2,076 12	40,000 00	46,476 56	1,350 00	785 16	638 11
Income received in advance of last dividend.....	1,809 04	8,000 00	11,767 66	669 35	121 06	51 27
Is the balance between the two last items taken into account in making dividends?.....	yes.	no	no	yes	no	no
Rate and amount of two last dividends.....	7 per cent. 3,064 98	7 per cent. 106,000 00	6½ per cent. 203,135 02	7 per cent. 13,174 15	7 per cent. 49,806 53	3½ per ct. 6 mos. 372 03
When declared.....	April and Oct.	April and Oct.	May and Nov.	May and Nov.	Jan. and July	Jan. and July.
Estimated value of investments above the amount entered on the books.....		30,000 00	40,000 00		71,000	
Estimated value below the amount entered on the books.....						

ABSTRACT OF THE ANNUAL RETURNS OF SAVINGS BANKS—(Continued.)

	ORONO.	PORTLAND.		ROCKLAND.	SACO.	
	Orono Savings Bank.	Maine Savings Bank.	Portland Savings Bank.	Rockland Savings Bank.	Saco and Bid'd Savings Instit'n	Saco Savings Bank.
Salaries.....	\$200 00	\$4,700 00	\$5,800 00	\$500 00	\$2,100 00	\$100 00
Other expenses.....		1,200 00	rent and \$500	332 55	100 00	200 00
Amount of Treasurers' bonds.....	10,000 00	15,000 00	20,000 00	10,000 00	10,000 00	5,000 00
When made or renewed.....	1870	1866	1868	1868	1867	1870

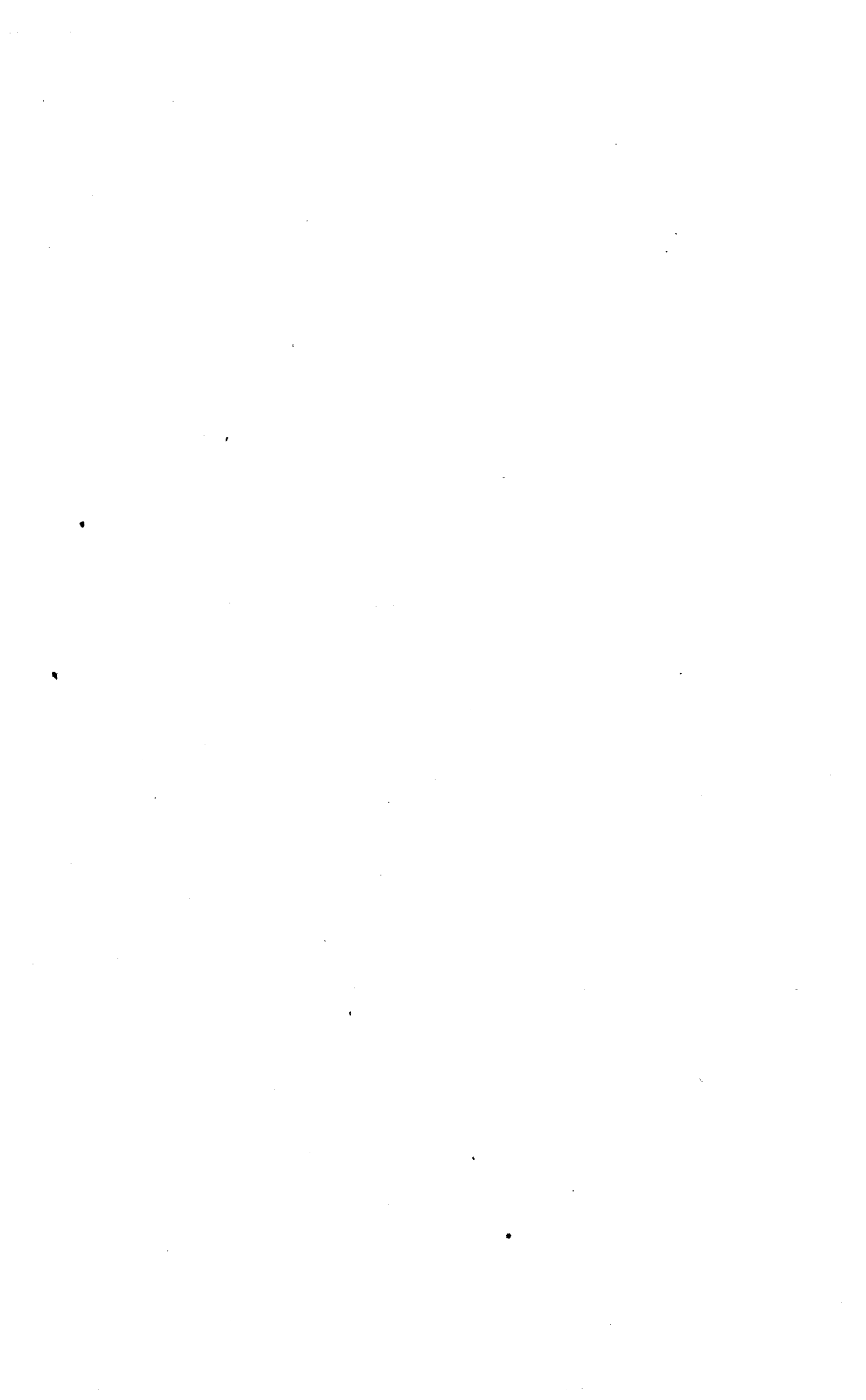
	SKOWHEGAN.	SOLON.	SOUTH BERWICK	STOCKTON.
	Skowhegan Savings Bank.	Solon Savings Bank.	South Berwick Savings Bank.	Stockton Savings Bank.
Commenced business.....	1869	1869	1866	1868
Total deposits, November 7, 1870.....	\$117,847 34	\$9,896 86	\$107,895 78	\$10,221 62
Total surplus and profit.....	637 02	185 14	1,426 48	210 43
Number of depositors.....	616	121	420	168
Average to each depositor.....	192 00	84 00	260 00	62 00
Whole amount deposited during the year.....	129,625 23	8,769 70	45,166 26	6,495 44

Increase of deposits for the past year.....	117,847 34	7,902 65	22,929 58	5,562 82
Number of \$500 deposits during the year.....	38	2	20	1
Largest balance to any one during the year.....	3,425 00	814 00	3,506 46	500 00
Accrued income at date of last dividend.....	3,769 47	.....	836 06	.....
Income received in advance of last dividend.....	200 00	.....	1,187 32	1,187 32
Is the balance between the two last items taken into account in making dividends?.....	yes	.....	yes	yes
Rate and amount of two last dividends.....	7 per cent. 3,171 46	7 per cent. 250 00	6½ per cent. 5,411 33	6 per cent. 350 00
When declared.....	May and Nov.	Jan. and July.	April and Oct.	March and Sept.
Estimated value of investments above the amount entered on the books.....	.....	.....	.....	.....
Estimated value below the amount entered on the books.....	.....	.....	.....	.....
Salaries.....	300 00	25 00	400 00	100 00
Other expenses.....	100 50	67 93	465 79	55 00
Amount of Treasurers' bonds.....	15,000 00	10,000 00	10,000 00	.....
When made or renewed.....	1870	1869	1866	.....

ABSTRACT OF THE ANNUAL RETURNS OF SAVINGS BANKS—(Continued.)

	THOMASTON.	WATERVILLE.		WISCASSET.
	Thomaston Savings Bank.	Waterville Savings Bank.	West Waterville Savings Bank.	Wiscasset Savings Bank.
Commenced business	1870	1869	1869	1866
Total deposits, November 7, 1870.....	\$64,750 59	\$283,911 06	\$32,251 04	\$67,017 96
Total surplus and profit	2,500 76	2,961 51	689 58	425 23
Number of depositors	270	1,147	248	391
Average to each depositor	250 00	250 00	133 00	172 00
Whole amount deposited during the year	67,387 43	262,318 77	36,499 93	44,644 22
Increase of deposits for the past year	64,750 59	213,183 97	25,174 67	28,621 81
Number of \$500 deposits during the year.....	33	125	1	23
Largest balance to any one during the year.....	3,986 33	9,600 00	1,452 00	4,240 60
Accrued income at date of last dividend.....	1,565 00	8,597 12	.....	2,034 19
Income received in advance of last dividend.....	1,000 00	1,190 42	.....	356 20
Is the balance between the two last items taken into account in making dividends?	no	yes	yes	no
Rate and amount of two last dividends.	3½ per ct. 6 mos. 805 67	7½ per cent. 12,312 64	8 per cent. 1,247 96	6¼ per cent. 2,994 92
When declared	Mar. and Sept.	May and Nov.	May and Nov.	April and Oct.
Estimated value of investments above the amount entered on the books .....	.....	1,200 00	.....	300 00

Estimated value below the amount entered on the books.....	below			
Salaries		800 00	50 00	250 00
Other expenses			93 85	293 00
Amount of Treasurers' bonds.....	10,000 00	12,000 00	5,000 00	1,000 00
When made or renewed.....	1870	1870	1869	1868



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