

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEARS

1871-72.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1872.

SECOND ANNUAL REPORT

OF THE

BANK EXAMINER

OF THE

STATE OF MAINE.

1871.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1871.



REPORT.

To the Hon. SIDNEY PERHAM,
Governor of the State of Maine:

The undersigned, Bank Examiner, has the honor to present herewith his Second Annual Report of the standing and business for the past year of the Banks of Discount and Deposit and of the Savings Institutions of the State.

THE BANKS OF DISCOUNT AND DEPOSIT

Are the same as reported last year, with but slight variation in their standing, a detailed statement of which will be found under the appropriate head.

The aggregate of their liability and assets at the date of examination was as follows:

Capital stock.....	\$445,000 00
Circulation.....	8,611 00
Deposits.....	328,516 80
Due on dividends.....	7,248 00
Due to banks.....	4,779 04
Profits.....	61,205 87
	<hr/>
	\$855,360 71

ASSETS.

Loans.....	\$588,843 25
Bonds and stocks.....	81,475 00
Real estate.....	16,000 00
Due from banks.....	107,396 11
Cash.....	61,646 35
	<hr/>
	\$855,360 71

With the present government tax on the circulation of State banks, there is little inducement to continue as such, other than the hope that Congress will permit them to organize under the national system, and readiness in that case to improve the opportunity.

system of redemption of bank notes, would revive the old trouble incident thereto, with which all bankers under the old regime are but too familiar, and put into the hands of the "money changers," the "bulls and bears," the power to create panics and clog the wheels of business at pleasure, a state of things which cannot be accomplished under the present currency system.

Entertaining this view of the question, it is to be hoped that the present or some similar system of national currency will be the policy of the government, and that no State will be allowed to establish any banking system in conflict with it.

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 14, 1871.

Capital stock	75,000 00	
Bills in circulation	1,908 00	
Deposits	138,289 08	
Due banks	2,742 48	
Dividends	2,676 00	
Profit and loss	9,913 66	
Loan		168,532 15
Eastern Bank stock		5,400 00
Due from Elliot National Bank		49,225 69
Cash and checks		7,371 38
	\$230,529 22	\$230,529 22

Dividends paid in April and October, 8 per cent., \$6,000.

Redeemed the past year of outstanding circulation, 360.

Number of stockholders, 17.

Greatest amount of stock held by any one, 15,000.

BANK EXAMINER'S REPORT.

LIME ROCK BANK—ROCKLAND.

JOHN T. BERRY, PRESIDENT.

GEORGE W. BERRY, CASHIER.

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

Liabilities and Assets, October 26, 1871.

Capital stock.....	70,000 00	
Circulation	—	
Deposits	32,799 32	
Due to banks	246 06	
Dividends	2,611 00	
Profit and loss	6,331 43	
Loan		72,124 25
United States bonds.....		25,000 00
37½ shares bank stock, par \$70.....		2,275 00
Due from Exchange Bank.....		2,567 65
Cash		10,021 01
	\$111,987 91	\$111,987 91

Dividends, April and October, \$6 on a share, \$6,000.

Redeemed the past year of outstanding circulation.

Number of stockholders, 136.

Greatest amount of stock held by any one, 89 shares.

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 14, 1871.

Capital stock	100,000 00	
Circulation	1,604 00	
Deposits	57,252 29	
Dividends	242 00	
Profit and loss	25,185 08	
Loan		134,389 18
Due from Shoe and Leather National Bank.....		21,800 94
Cash and checks.....		28,093 25
	\$184,283 37	\$184,283 37

Dividends, April and October, 8 per cent., \$8,000.

Redeemed the past year of outstanding circulation, 152.

Number of stockholders, 33.

Greatest amount of stock held by any one, 29,800.

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, October 27, 1871.

Capital stock.....	50,000 00	
Circulation.....	554 00	
Deposits.....	27,609 80	
Dividends.....	1,719 00	
Profit and loss.....	4,857 32	
Loan.....		45,390 82
United States bonds.....		20,000 00
Bank stock.....		700 00
Real estate.....		6,000 00
Due from national banks.....		10,602 60
Cash.....		2,046 70
	<u>\$84,740 12</u>	<u>\$84,740 12</u>

Dividends, April and October, 6 per cent., \$3,000.

Redeemed the past year of outstanding circulation, 108.

Number of stockholders, 134.

Greatest amount of stock held by any one, \$2,200.

VEAZIE BANK—BANGOR.

ALFRED VEAZIE, PRESIDENT.

WILLIAM C. HOLT, CASHIER.

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

Liabilities and Assets, October 11, 1871.

Capital stock.....	150,000 00	
Circulation.....	4,545 00	
Deposits.....	72,566 31	
Due to banks.....	1,790 50	
Profit and loss.....	14,918 28	
Loan.....		168,406 85
United States bonds.....		10,000 00
Bank, express and gas stocks.....		18,100 00
Real estate.....		10,000 00
Due from New York and Boston banks.....		23,199 23
Cash and checks.....		14,114 61
	<u>\$243,820 09</u>	<u>\$243,820 09</u>

Dividend, December, 1870, 3 per cent., \$4,500.

Redeemed the past year of outstanding circulation, 479.

Number of stockholders, 8.

Greatest amount of stock held by any one, 30,000.

SAVINGS BANKS.

Since the last annual report of the Examiner, seven new banks chartered in 1868, '70 and '71, have been organized and have commenced business, namely :

Camden Savings Bank, Camden.
 Hartland Savings Bank, Hartland.
 Fairfield Savings Bank, Kendall's Mills.
 Kennebunk Savings Bank, Kennebunk.
 Pembroke Savings Bank, Pembroke.
 Phillips Savings Bank, Phillips.
 Richmond Savings Bank, Richmond.

The Lumberman's Savings Bank at Oldtown, which has been for several years gradually winding up, is now closed, the depositors having been paid off and their accounts in the books of the bank balanced. At this date, forty-nine Savings Banks are doing business in the State, with deposits, including reserve and profits, on the first Monday of November last, amounting to \$22,787,802.45.

The investments as compared with last year are as follows :

INVESTMENTS.	1870.	1871.
Loans on real estate.....	\$3,972,670 18	\$5,415,233 82
" collaterals, &c.....	3,737,767 55	4,815,964 57
" names.....	398,363 47	347,561 69
Invested in real estate.....	224,946 50	243,737 74
" United States bonds.....	1,546,610 87	1,446,536 16
" State of Maine bonds.....	367,096 35	328,389 50
" other state, county and municipal bonds	3,701,611 53	4,837,436 36
" railroad stocks and bonds.....	1,630,340 99	4,071,608 29
" bank stock.....	381,476 75	456,546 00
" miscellaneous stocks, &c.....	45,619 55	116,590 01
Cash on hand and on deposit.....	591,385 04	708,198 31
	\$16,597,888 78	\$22,787,802 45

Accordingly there is a gain in deposits since last year of.....	\$6,189,913 67
The increase of depositors.....	15,256
The average to each depositor is.....	\$328 30
An increase in one year of.....	21 81
The number of depositors who have balances less than \$500, is.....	57,564
The amount of the same is.....	8,243,996 00
An average to each depositor of.....	146 69
The number of depositors who have balances of \$500 and over, and less than \$1,000, is.....	6,838
The number with balances exceeding \$1,000 is.....	5,009
The amount of such deposits.....	14,543,806 00
Averaging to each depositor.....	1,220 00
Dividends averaging a fraction less than 7 per cent. have been paid during the year, amounting to...	1,152,195 85

These items, with the statements in the following pages of the condition of the banks in detail, showing their liabilities and assets, with other facts and figures, together with the schedule of investments, will be sufficient to indicate their importance and strength, and that they should be fostered and protected by judicious and wise legislation, in the joint interest of depositors and the public.

In the past few years, while the income from government bonds gave from seven to eight per cent., and the bonds of first class cities and towns were to be had at such rates as would give from seven to nine per cent., savings banks had no difficulty in making large dividends safely. But since the reduction of income from governments, and the advance in price of first-class securities from the abundance of money and the *caution* of investors, it is found more difficult to keep up those rates. The earnings of some few banks are now insufficient, after paying the *established* dividends, to carry the legal amount to reserve. The result of such a course will be a tendency to invest in that class of securities which *promise* high rates, the payment of which depends upon a *prob-lematical* income—a class of securities in which the money of *legitimate* savings bank depositors should never be invested.

There is a very general feeling, and an expressed desire on the part of the managers of these institutions, that the rate of dividends should be reduced, but owing to local pride, competition,

and a want of concert of action, it has not been accomplished. As a remedy for this state of things, and as a measure of safety, there should be a reduction in the rate of dividends to be paid, and if in no other way by a law of the State, limiting regular semi-annual dividends to six per cent. per annum, with such extra dividends as could be paid from the surplus earnings, once in five years, thus rendering it practicable to invest in safe securities the income of which is based on actual property.

In my last annual report allusion was made to a State tax on savings banks. Equity and the best interests of the banks demand that it should receive early attention. Therefore the enactment of a law on the principle suggested is earnestly recommended.

The tax of one-half of one per cent. per annum, required to be paid to the government, evidently does not fall wholly where it was intended. There is no good reason why it should be longer continued, as its merits are the same as the income tax which has been repealed.

The reserve fund is not regarded by some as of the importance which it holds. Should losses occur, a good reserve would have a salutary influence in preventing panics. The law should be strictly observed.

The practice with some institutions, where connected with National or State banks, of having the Trustees and Directors the same in each, is of doubtful policy. There should be no conflict of interest in the use or investment of funds.

The examinations required to be made by the Trustees each six months, are in too many instances imperfectly performed, virtually amounting to neglect. The thoroughness of these examinations are important both to the depositor and Treasurer. It would be well to require that they should be made and certified to by at least three of the Trustees, and returnable to the Examiner for his inspection, on blanks furnished for the purpose.

By an act of the last Legislature the name of the York County Five Cents Savings Institution was changed to York County Savings Bank.

WILLIAM PHILBRICK.

SKOWHEGAN, December, 1871.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

ORGANIZED IN 1870.

E. F. PACKARD, PRESIDENT.

A. L. TEMPLETON, TREASURER.

Liabilities and Assets, September 26, 1871.

Deposits	370,112 62	
Reserve fund	29 67	
Profits	5,857 38	
Loans on real estate		146,154 00
" collaterals		77,407 00
" names		11,586 48
Loans to municipalities and corporations		30,263 85
Invested in county and municipal bonds		70,400 00
" bank stock		24,789 00
" other securities		10,000 00
Cash on hand and on deposit		5,399 34
	\$375,999 67	\$375,999 67

NOVEMBER 6, 1871.

Present number of depositors	1,201
Increase for one year	694
Whole amount deposited during the year	\$345,866 88
Whole amount withdrawn	91,372 71
Increase for one year	254,494 17
Average amount to each depositor	345 00
Increase in average since last year	44 00
Number of depositors whose balance is \$500 or more	231
Amount of the same	271,249 82
Average to each depositor	1,174 00
Number of depositors whose balance is less than \$500	970
Amount of the same	142,510 00
Average to each depositor	147 00
Number of depositors whose balance is \$1,000 or more	100
Largest balance due any one during the year	19,007 50
Deposits draw interest from the first day of each month.	
Dividends paid in May and November.	
Amounting at 7 per cent. to	11,251 59
No loss during the year.	
Annual expenses	784 10
Examinations made by the Trustees, (by auditors.)	

AUBURN SAVINGS BANK—AUBURN.

ORGANIZED IN 1868.

JACOB H. ROAK, PRESIDENT.

WILLIAM LIBBY, TREASURER.

Liabilities and Assets September 26, 1871.

Deposits.....	769,412 10	
Reserved fund.....	2,000 00	
Profits.....	17,573 99	
Loans on real estate.....		259,648 03
“ collaterals.....		118,923 85
“ names.....		202,576 16
Invested in State of Maine bonds.....		3,000 00
“ other State, county and municipal bonds.....		91,500 00
“ railroad stocks and bonds.....		88,000 00
“ in other securities.....		5,412 10
Cash on hand and on deposit.....		19,925 95
	\$788,986 09	\$788,986 09

NOVEMBER 6, 1871.

Présent number of depositors.....	2,050
Increase for one year.....	686
Whole amount deposited during the year.....	\$581,777 62
Whole amount withdrawn.....	272,976 84
Increase for one year.....	308,800 78
Average amount to each depositor.....	387 00
Increase in average since last year.....	33 00
Number of depositors whose balance is \$500 or more.....	415
Amount of the same.....	562,454 28
Average to each depositor.....	1,355 00
Number of depositors whose balance is less than \$500.....	1,635
Amount of the same.....	230,960 00
Average to each depositor.....	141 00
Number of depositors whose balance is \$1,000 or more.....	182
Largest balance due any one during the year.....	29,000 00
Deposits draw interest from date of deposit.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	39,992 97
No loss during the year.	
Annual expenses.....	1,700 00
Examinations made by the Trustees, May and November.	

AUGUSTA SAVINGS BANK—AUGUSTA.

ORGANIZED IN 1848.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

Liabilities and Assets September 13, 1871.

Deposits	1,376,856 78	
Reserved fund.....	22,200 00	
Profits.....	9,706 16	
Loans on real estate		202,993 00
“ collaterals		422,663 25
Loans to municipalities.....		44,213 25
Invested in real estate.....		8,400 00
“ United States bonds.....		15,000 00
“ State of Maine bonds		50,000 00
“ county and municipal bonds		423,700 00
“ railroad stocks and bonds.....		164,900 00
“ bank stock		25,000 00
Cash on hand and on deposit.....		51,893 44
	\$1,408,762 94	\$1,408,762 94

NOVEMBER 6, 1871.

Present number of depositors.....	3,889
Increase for one year.....	758
Whole amount deposited during the year.....	\$769,082 23
Whole amount withdrawn.....	356,159 04
Increase for one year.....	412,923 19
Average amount to each depositor.....	386 00
Increase in average since last year.....	41 00
Number of depositors whose balance is \$500 or more.....	843
Amount of the same.....	1,038,532 96
Average to each depositor	1,232 00
Number of depositors whose balance is less than \$500.....	3,046
Amount of the same.....	463,130 00
Average to each depositor	119 00
Number of depositors whose balance is \$1,000 or more	396
Largest balance due any one during the year.....	17,200 78
Deposits draw interest from the first day of each month.	
Dividends paid in February and August.	
Amounting at 7 per cent. to.....	77,217 08
No loss during the year.	
Annual expenses	2,500 00
Examination made by the Trustees, August 1, 1871.	

BANGOR SAVINGS BANK—BANGOR.

ORGANIZED IN 1852.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

Liabilities and Assets, October 20, 1871.

Deposits	1,856,358 10	
Reserved fund	15,000 00	
Profits	85,081 95	
Loans on real estate		604,086 13
" collaterals		199,775 25
" names		300 00
Loans to municipalities and corporations		154,901 66
Invested in real estate		20,093 53
" United States bonds		218,390 00
" State of Maine bonds		22,000 00
" county and municipal bonds		301,033 25
" railroad stocks and bonds		288,071 00
" bank stock		10,000 00
Cash on hand and on deposit		137,789 23
	\$1,956,440 05	\$1,956,440 05

NOVEMBER 6, 1871.

Present number of depositors	5,112
Increase for one year	835
Whole amount deposited during the year	\$858,432 10
Whole amount withdrawn	405,421 43
Increase for one year	453,010 67
Average amount to each depositor	380 00
Increase in average since last year	36 00
Number of depositors whose balance is \$500 or more	1,141
Amount of the same	1,432,565 55
Average to each depositor	1,255 00
Number of depositors whose balance is less than \$500	3,971
Amount of the same	452,420 00
Average to each depositor	114 00
Number of depositors whose balance is \$1,000 or more	550
Largest balance due any one during the year	10,175 00
Deposits draw interest from the first of each quarter.	
Dividends paid in April and October.	
Amounting at 7 per cent. to	106,853 78
No loss during the year.	
Annual expenses	3,850 00
Examination made by the Trustees, January, 1871.	

BATH SAVINGS INSTITUTION—BATH.

ORGANIZED IN 1852.

CHARLES DAVENPORT, PRESIDENT.

JOHN H. KIMBALL, TREASURER.

Liabilities and Assets, October 13, 1871.

Deposits	1,328,455 20	
Reserved fund.....	13,000 00	
Profits.....	67,440 22	
Loans on real estate		72,350 00
" collaterals		88,975 00
" names.....		46,400 00
Loans to municipalities and corporations.....		25,648 66
Invested in United States bonds.....		359,000 00
" other State, county and municipal bonds.....		420,500 00
" railroad stocks and bonds.....		372,100 00
" bank stock		13,400 00
" other securities.....		1,600 00
Cash on hand and on deposit.....		8,921 76
	\$1,408,895 42	\$1,408,895 42

NOVEMBER 6, 1871.

Present number of depositors.....	2,465
Increase for one year.....	405
Whole amount deposited during the year.....	\$456,054 39
Whole amount withdrawn.....	225,022 53
Increase for one year.....	231,031 86
Average amount to each depositor.....	599 00
Increase in average since last year.....	37 00
Number of depositors whose balance is \$500 or more.....	669
Amount of the same.....	1,031,967 00
Average to each depositor.....	1,543 00
Number of depositors whose balance is less than \$500.....	1,796
Amount of the same.....	444,658 00
Average to each depositor.....	248 00
Number of depositors whose balance is \$1,000 or more.....	348
Largest balance due any one during the year.....	24,000 00
Deposits draw interest from the first of each quarter.	
Dividends paid in February and August.	
Amounting at 7 per cent. to.....	78,977 19
No loss during the year.	
Annual expenses.....	1,953 06
Examinations made by the Trustees, February and August.	

BELFAST SAVINGS BANK—BELFAST.

ORGANIZED IN 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

Liabilities and Assets, October 21, 1871.

Deposits.....	477,644 35	
Reserved fund.....	3,618 07	
Profits.....	18,722 04	
Loans on real estate.....		69,926 00
“ collaterals.....		284,076 29
Invested in State of Maine bonds.....		8,100 00
“ other state, county and municipal bonds.....		12,000 00
“ railroad stocks and bonds.....		98,500 00
“ bank stock.....		3,100 00
Cash on hand and on deposit.....		24,282 17
	\$499,984 46	\$499,984 46

NOVEMBER 6, 1871.

Present number of depositors.....	1,519
Increase for one year.....	437
Whole amount deposited during the year.....	\$306,212 17
Whole amount withdrawn.....	146,823 38
Increase for one year.....	159,388 79
Average amount to each depositor.....	332 00
Increase in average since last year.....	22 00
Number of depositors whose balance is \$500 or more.....	325
Amount of the same.....	339,969 00
Average to each depositor.....	1,043 00
Number of depositors whose balance is less than \$500.....	1,194
Amount of the same.....	164,364 00
Average to each depositor.....	137 00
Number of depositors whose balance is \$1,000 or more.....	112
Largest balance due any one during the year.....	9,600 00
Deposits draw interest from the first of each month.	
Dividends paid in June and December.	
Amounting at 6 per cent. to.....	19,133 13
No loss during the year.	
Annual expenses.....	1,851 00
Examinations made by the Trustees monthly.	

BANK EXAMINER'S REPORT.

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BIDDEFORD SAVINGS BANK—BIDDEFORD.

ORGANIZED IN 1867.

WILLIAM P. HAINES, PRESIDENT.

R. M. CHAPMAN, TREASURER.

Liabilities and Assets, September 20, 1871.

Deposits	344,505 67	
Reserved fund	1,500 00	
Profits	7,785 94	
Loans on real estate		26,768 68
" collaterals		42,400 00
" names		8,727 93
Loans to municipalities and corporations		58,500 00
Invested in real estate		24,000 00
" United States bonds		22,000 00
" State of Maine bonds		8,842 50
" county and municipal bonds		19,100 00
" railroad stocks and bonds		100,380 75
" bank stock		35,092 00
" in other securities		6,235 00
Cash on hand and on deposit		1,744 75
	\$353,791 61	\$353,791 61

NOVEMBER 6, 1871.

Present number of depositors	1,041
Increase for one year	98
Whole amount deposited during the year	\$193,017 93
Whole amount withdrawn	107,929 75
Increase for one year	85,088 18
Average amount to each depositor	361 00
Increase in average since last year	55 00
Number of depositors whose balance is \$500 or more	209
Amount of the same	222,490 10
Average to each depositor	1,064 00
Number of depositors whose balance is less than \$500	832
Amount of the same	153,117 00
Average to each depositor	184 00
Number of depositors whose balance is \$1,000 or more	79
Largest balance due any one during the year	6,049 44
Deposits draw interest from the first day of each month.	
Dividends paid in April and October.	
Amounting at 7 per cent. to	20,826 04
No loss during the year.	
Annual expenses	450 00
Examination made by the Trustees, June, 1871.	

BREWER SAVINGS BANK—BREWER.

ORGANIZED IN 1869.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

Liabilities and Assets, October 21, 1871.

Deposits	13,282 00	
Profits	156 91	
Loans on real estate		12,881 42
Cash on hand and on deposit.....		557 49
	<u>\$13,438 91</u>	<u>\$13,438 91</u>

NOVEMBER 6, 1871.

Present number of depositors	138
Increase for one year	31
Whole amount deposited during the year.....	\$8,982 80
Whole amount withdrawn.....	5,860 93
Increase for one year	3,121 87
Average amount to each depositor..	100 00
Increase in average since last year	1 00
Number of depositors whose balance is \$500 or more.....	5
Amount of the same.....	3,723 30
Average to each depositor.....	745 00
Number of depositors whose balance is less than \$500.....	133
Amount of the same.....	10,092 00
Average to each depositor.....	75 00
Number of depositors whose balance is \$1,000 or more.....	1
Largest balance due any one during the year	1,550 00
Deposits draw interest from the first of each quarter.	
Dividends paid in May and November.	
Amounting at 8 per cent. to.....	751 88
No loss during the year.	
Annual expenses.....	100 00
Examinations made by the Trustees, May and November.	

BRIDGTON SAVINGS BANK—BRIDGTON.

ORGANIZED IN 1869.

WILLIAM W. CROSS, PRESIDENT.

RUFUS GIBBS, TREASURER.

Liabilities and Assets, November 6, 1871.

Deposits	61,293 46	
Reserved fund.....	39 80	
Profits	1,635 30	
Loans on real estate.....		34,670 43
“ collaterals		22,568 10
Loans to municipalities		1,759 26
Invested in other securities.....		1,177 00
Cash on hand and on deposit.....		2,793 77
	\$62,968 56	\$62,968 56

NOVEMBER 6, 1871.

Present number of depositors	506
Increase for one year	209
Whole amount deposited during the year.....	\$49,479 65
Whole amount withdrawn.....	13,577 08
Increase for one year	35,902 57
Average amount to each depositor.....	125 00
Increase in average since last year	33 00
Number of depositors whose balance is \$500 or more.....	19
Amount of the same.....	17,708 00
Average to each depositor	932 00
Number of depositors whose balance is less than \$500.....	487
Amount of the same.....	45,260 00
Average to each depositor.....	93 00
Number of depositors whose balance is \$1,000 or more.....	6
Largest balance due any one during the year.....	3,099 00
Deposits draw interest from the first of each quarter.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	1,705 05
No loss during the year.	
Annual expenses	207 00
Examinations made by the Trustees, May and November.	

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

ORGANIZED IN 1858.

C. C. HUMPHREYS, PRESIDENT.

J. P. WINCHELL, TREASURER.

Liabilities and Assets, September 16, 1871.

Deposits	310,338 56	
Reserved fund.....	2,004 93	
Profits.....	22,484 63	
Loans on real estate.....		141,832 87
" collaterals		2,700 00
" names		529 00
Loans to municipalities and corporations.....		7,820 00
Invested in real estate.....		3,791 62
" county and municipal bonds		83,500 00
" railroad stocks and bonds.....		63,000 00
" bank stock		2,000 00
Cash on hand and on deposit.....		29,654 63
	\$334,828 12	\$334,828 12

NOVEMBER 6, 1871.

Present number of depositors	1,008
Increase for one year	242
Whole amount deposited during the year.....	\$159,736 92
Whole amount withdrawn	65,996 57
Increase for one year	93,740 35
Average amount to each depositor.....	345 00
Increase in average since last year	12 00
Number of depositors whose balance is \$500 or more.....	168
Amount of the same.....	220,925 94
Average to each depositor.....	1,315 00
Number of depositors whose balance is less than \$500.....	840
Amount of the same.....	126 558 00
Average to each depositor.....	151 00
Number of depositors whose balance is \$1,000 or more.....	79
Largest balance due any one during the year	11,691 92
Deposits draw interest from first of each quarter.	
Dividends paid in April and October.	
Amounting at 7 per cent. to.....	17,693 79
No loss during the year.	
Annual expenses.....	750 00
Examinations made by the Trustees, frequent.	

BUCKSPORT SAVINGS BANK—BUCKSPORT.

ORGANIZED IN 1870.

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

*Liabilities and Assets, October*2, 1871.*

Deposits	22,709 21	
Reserved fund.....	56 77	
Profits.....	192 62	
Loans on real estate.....		8,740 00
Invested in railroad stocks and bonds.....		11,700 00
Cash on hand and on deposit.....		2,518 60
	<u>\$22,958 60</u>	<u>\$22,958 60</u>

NOVEMBER 6, 1871.

Present number of depositors	330
Increase for one year	216
Whole amount deposited during the year.....	\$28,263 30
Whole amount withdrawn	2,490 48
Increase for one year.....	25,772 82
Average amount to each depositor.....	80 00
Increase in average since last year.....	41 00
Number of depositors whose balance is \$500 or more.....	6
Amount of the same.....	3,600 00
Average to each depositor.....	600 00
Number of depositors whose balance is less than \$500.....	324
Amount of the same.....	22,437 00
Average to each depositor.....	70 00
Number of depositors whose balance is \$1,000 or more.....	
Largest balance due any one during the year.....	834 24
Deposits draw interest from first of each quarter.	
Dividends paid in April and October.	
Amounting at 6 per cent. to.....	568 60
No loss during the year	
Annual expenses.....	192 00
Examination made by the Trustees, May, 1871.	

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

ORGANIZED IN 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

Liabilities and Assets, October 25, 1871.

Deposits	48,361 29	
Reserved fund	287 40	
Profits	18 64	
Loans on real estate		38,434 17
“ collaterals		2,484 10
Invested in county and municipal bonds		6,966 58
Cash on hand and on deposit		782 48
	\$48,667 33	\$48,667 33

NOVEMBER 6, 1871.

Present number of depositors	306
Increase for one year	100
Whole amount deposited during the year	\$28,293 03
Whole amount withdrawn	10,435 18
Increase for one year	17,857 85
Average amount to each depositor	165 00
Increase in average since last year	8 00
Number of depositors whose balance is \$500 or more	13
Amount of the same	13,615 00
Average to each depositor	1,047 00
Number of depositors whose balance is less than \$500	293
Amount of the same	36,700 00
Average to each depositor	125 00
Number of depositors whose balance is \$1,000 or more	5
Largest balance due any one during the year	3,911 88
Deposits draw interest from the first of each month.	
Dividends paid in March and September.	
Amounting at 6½ per cent. to	2,471 67
Loss during the year?—	
Annual expenses	233 00
Examinations made by the Trustees monthly.	

CALAIS SAVINGS BANK—CALAIS.

ORGANIZED IN 1861.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

Liabilities and Assets, November 6, 1871.

Deposits	158,733 87	
Reserved fund	3,657 43	
Profits	2,328 27	
Loans on real estate		103,564 60
Loans to municipalities		26,500 00
Invested in United States bonds		8,000 00
" State of Maine bonds		7,000 00
" other State, county and municipal bonds		14,000 00
" in bank stock		2,100 00
Cash on hand and on deposit		3,554 97
	\$164,719 57	\$164,719 57

NOVEMBER 6, 1871.

Present number of depositors	579
Increase for one year	174
Whole amount deposited during the year	\$111,975 49
Whole amount withdrawn	38,925 16
Increase for one year	73,050 33
Average amount to each depositor	284 00
Increase in average since last year	67 00
Number of depositors whose balance is \$500 or more	84
Amount of the same	92,167 46
Average to each depositor	1,098 00
Number of depositors whose balance is less than \$500	495
Amount of the same	72,500 00
Average to each depositor	146 00
Number of depositors whose balance is \$1,000 or more	40
Largest balance due any one during the year	4,587 90
Deposits draw interest from the first of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to	6,420 09
No loss during the year.	
Annual expenses	475 00
Examinations made by the Trustees, January and July.	

CAMDEN SAVINGS BANK—CAMDEN.

ORGANIZED IN 1870.

SAMUEL D. CARLETON, PRESIDENT.

CHARLES F. RICHARDS, TREASURER.

Liabilities and Assets, October 26, 1871.

Deposits	104,670 58	
Reserved fund	50 00	
Profits	2,126 98	
Loans on real estate		14,853 14
" collaterals		31,009 07
Invested in county and municipal bonds.....		24,110 00
" railroad stocks and bonds.....		30,510 00
" in other securities.....		940 00
Cash on hand and on deposit.....		5,425 35
	\$106,847 56	\$106,847 56

NOVEMBER 6, 1871.

Present number of depositors.....	518
Increase since November 1, 1871.....	518
Whole amount deposited during the year.....	\$129,061 51
Whole amount withdrawn	24,000 95
Increase for one year	105,060 56
Average amount to each depositor.....	207 00
Number of depositors whose balance is \$500 or more.....	46
Amount of the same	41,365 00
Average to each depositor.....	900 00
Number of depositors whose balance is less than \$500.....	472
Amount of the same	65,918 00
Average to each depositor.....	140 00
Number of depositors whose balance is \$1,000 or more.....	20
Largest balance due any one during the year	2,000 00
Deposits draw interest from the first of each quarter.	
Dividends paid in May and November.	
Amounting at 6½ per cent. to	2,844 44
No loss during the year.	
Annual expenses.....	913 76
Examinations made by the Trustees monthly.	

DEXTER SAVINGS BANK—DEXTER.

ORGANIZED IN 1867.

A. F. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

Liabilities and Assets, August 23, 1871.

Deposits	101,190 33	
Reserved fund.....	499 89	
Profits	139 02	
Loans on real estate		50,406 37
“ collaterals		5,333 00
“ names		157 00
Loans to municipalities		4,614 35
Invested in county and municipal bonds		7,145 00
“ railroad stocks and bonds.....		32,462 50
Cash on hand and on deposit.....		1,711 02
	\$101,829 24	\$101,829 24

NOVEMBER 6, 1871.

Present number of depositors	873
Increase for one year	239
Whole amount deposited during the year.....	\$82,621 03
Whole amount withdrawn.....	27,333 46
Increase for one year.....	55,287 57
Average amount to each depositor.....	137 00
Increase in average since last year.....	35 00
Number of depositors whose balance is \$500 or more.....	68
Amount of the same.....	57,263 06
Average to each depositor.....	842 00
Number of depositors whose balance is less than \$500.....	805
Amount of the same.....	62,510 00
Average to each depositor.....	78 00
Number of depositors whose balance is \$1,000 or more.....	21
Largest balance due any one during the year	2,052 50
Deposits draw interest from the first of each quarter.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	4,716 53
Loss during the year?—	
Annual expenses, about.....	350 00
Examinations made by the Trustees, in January and July.	

EASTPORT SAVINGS BANK—EASTPORT.

ORGANIZED IN 1869.

JOHN H. McLARREN, PRESIDENT.

NOEL B. NUTT, TREASURER.

Liabilities and Assets, October 27, 1871.

Deposits	31,612 71	
Reserved fund	124 58	
Profits	389 82	
Loans on real estate		22,180 00
" collaterals		700 00
" names		1,065 15
Loans to municipalities		5,373 50
Invested in State of Maine bonds		600 00
Cash on hand and on deposit		2,208 46
	\$32,127 11	\$32,127 11

NOVEMBER 6, 1871.

Present number of depositors	282
Increase for one year	112
Whole amount deposited during the year	\$23,531 18
Whole amount withdrawn	5,035 50
Increase for one year	18,495 68
Average amount to each depositor	120 00
Increase in average since last year	36 00
Number of depositors whose balance is \$500 or more	11
Amount of the same	7,572 00
Average to each depositor	688 00
Number of depositors whose balance is less than \$500	271
Amount of the same	26,179 00
Average to each depositor	93 00
Number of depositors whose balance is \$1,000 or more	1
Largest balance due any one during the year	1,000 00
Deposits draw interest from the first of each quarter.	
Dividends paid in January and July.	
Amounting at 7 per cent. to	1,003 54
No loss during the year.	
Annual expenses	150 00
Examinations made by the Trustees, none.	

FAIRFIELD SAVINGS BANK—FAIRFIELD.

ORGANIZED IN 1871.

WILLIAM CONNER, PRESIDENT.

E. W. McFADDEN, TREASURER.

Liabilities and Assets, September 25, 1871.

Deposits	15,729 19	
Profits	969 88	
Loans on real estate	}	14,475 12
" collaterals		
" names		
Loans to municipalities and corporations		
Invested in other securities		1,219 54
Cash on hand and on deposit		1,004 41
	\$16,699 07	\$16,699 07

NOVEMBER 6, 1871.

Present number of depositors	120
Increase since March, 1871	120
Whole amount deposited during the year	\$30,972 88
Whole amount withdrawn	11,229 94
Increase	19,742 94
Average amount to each depositor	170 00
Number of depositors whose balance is \$500 or more	12
Amount of the same	8,853 51
Average to each depositor	737 00
Number of depositors whose balance is less than \$500	108
Amount of the same	11,600 00
Average to each depositor	107 00
Number of depositors whose balance is \$1,000 or more	3
Largest balance due any one during the year	2,000 00
Deposits draw interest from the first of each month.	
Dividends paid in May and November.	
Amounting at 3½ per cent. to	251 27
No loss during the year.	
Expenses	386 73
Examinations made by the Trustees, July and November.	

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

ORGANIZED IN 1868.

REUBEN CUTLER, PRESIDENT.

ROBERT GOODENOW, TREASURER.

Liabilities and Assets, August 26, 1871.

Deposits	140,138 48	
Reserved fund	596 64	
Profits	1,419 71	
Loans on real estate		40,056 50
" collaterals.....		9,864 72
" names		1,067 19
Loans to municipalities		814 88
Invested in United States bonds.....		1,636 75
" State of Maine bonds		2,637 75
" county and municipal bonds.....		42,843 00
" railroad stocks and bonds		19,345 00
" bank stock		1,014 00
Cash on hand, on deposit, and with bankers.....		23,875 04
	<u>\$142,154 83</u>	<u>\$142,154 83</u>

NOVEMBER 6, 1871.

Present number of depositors	1,178
Increase for one year.....	403
Whole amount deposited during the year.....	\$130,685 52
Whole amount withdrawn	53,773 38
Increase for one year	76,912 14
Average amount to each depositor.....	136 00
Increase in average since last year.....	29 00
Number of depositors whose balance is \$500 or more.....	76
Amount of the same.....	68,984 97
Average to each depositor.....	908 00
Number of depositors whose balance is less than \$500.....	1,102
Amount of the same.....	91,555 00
Average to each depositor.....	83 00
Number of depositors whose balance is \$1,000 or more.....	25
Largest balance due any one during the year.....	2,481 35
Deposits draw interest from the first of each quarter.	
Dividends paid in April and October.	
Amounting at 6 per cent to.....	6,075 73
No loss during the year.	
Annual expenses about.....	600 00
Examination made by the Trustees, April, 1871.	

GARDINER SAVINGS INSTITUTION—GARDINER.

ORGANIZED IN 1834.

ROBERT THOMPSON, PRESIDENT.

HENRY B. HOSKINS, TREASURER.

Liabilities and Assets, September 14, 1871.

Deposits	725,579 29	
Reserved fund.....	35,000 00	
Profits.....	26,681 10	
Loans on real estate		121,339 76
“ collaterals		25,805 00
Invested in United States bonds.....		58,500 00
“ State of Maine bonds		19,000 00
“ county and municipal bonds.....		415,546 33
“ railroad stock and bonds.....		112,328 75
“ bank stock		34,150 00
Cash on hand and on deposit.....		590 55
	\$787,260 39	\$787,260 39

NOVEMBER 6, 1871.

Present number of depositors	2,806
Increase for one year.....	476
Whole amount deposited during the year.....	\$296,996 92
Whole amount withdrawn.....	117,976 71
Increase for one year	179,020 21
Average amount to each depositor	292 00
Increase in average since last year.....	19 00
Number of depositors whose balance is \$500 or more.....	522
Amount of the same.....	439,351 09
Average to each depositor.....	842 00
Number of depositors whose balance is less than \$500.....	2,284
Amount of the same.....	379,200 00
Average to each depositor.....	166 00
Number of depositors whose balance is \$1,000 or more.....	196
Largest balance due any one during the year.....	3,298 11
Deposits draw interest from third Wednesday of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	41,204 44
No loss during the year.	
Annual expenses.....	2,720 00
Examinations made by the Trustees, January and July.	

GORHAM SAVINGS BANK—GORHAM.

ORGANIZED IN 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Liabilities and Assets, October 12, 1871.

Deposits	40,923 81	
Reserved fund.....	205 00	
Profits	1,796 24	
Loans on real estate		15,194 00
“ collaterals		2,650 00
“ names		500 00
Invested in county and municipal bonds		16,400 00
“ railroad stock and bonds.....		8,100 00
Cash on hand and on deposit.....		81 05
	\$42,925 05	\$42,925 05

NOVEMBER 6, 1871.

Present number of depositors	282
Increase for one year	66
Whole amount deposited during the year.....	\$24,325 48
Whole amount withdrawn.....	7,906 55
Increase	16,418 93
Average amount to each depositor.....	160 00
Increase in average since last year	40 00
Number of depositors whose balance is \$500 or more.....	22
Amount of the same	20,477 99
Average to each depositor	931 00
Number of depositors whose balance is less than \$500.....	260
Amount of the same	22,677 00
Average to each depositor	87 00
Number of depositors whose balance is \$1,000 or more.....	6
Largest balance due any one during the year	2,115 57
Deposits draw interest from the first of each quarter.	
Dividends paid in March and September..	
Amounting at 7 per cent. to.....	1,951 62
No loss during the year.	
Annual expenses, about.....	100 00
Examinations made by the Trustees, March and September.	

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

ORGANIZED IN 1854.

ANDREW MASTERS, PRESIDENT.

HENRY K. BAKER, TREASURER.

Liabilities and Assets, October 4, 1871.

Deposits	306,131 09	
Reserved fund	2,189 12	
Profits	2,084 79	
Loans on real estate.....		96,032 13
“ collaterals		2,558 00
Invested in United States bonds.....		12,500 00
“ State of Maine bonds.....		37,700 00
“ county and municipal bonds.....		117,563 96
“ railroad stocks and bonds.....		35,272 50
“ bank stock		5,200 00
Cash on hand and on deposit.....		3,578 41
	\$310,405 00	\$310,405 00

NOVEMBER 6, 1871.

Present number of depositors	1,054
Increase for one year.....	127
Whole amount deposited during the year.....	\$131,606 26
Whole amount withdrawn.....	91,713 59
Increase for one year.....	39,892 67
Average amount to each depositor.....	294
Increase in average since last year	24 00
Number of depositors whose balance is \$500 or more.....	179
Amount of the same.....	195,385 28
Average to each depositor	1,091 00
Number of depositors whose balance is less than \$500.....	875
Amount of the same.....	114,457 00
Average to each depositor.....	131 00
Number of depositors whose balance is \$1,000 or more.....	64
Largest balance due any one during the year	7,771 47
Deposits draw interest from the first of each month.	
Dividends paid in February and August.	
Amounting at 7 per cent. to	15,950 65
Loss during the year?—	
Annual expenses	854 01
Examination made by the Trustees, November, 1871.	

HARTLAND SAVINGS BANK—HARTLAND.

ORGANIZED IN 1871.

ARCHIBALD LINN, PRESIDENT.

SEWELL E. PRESCOTT, TREASURER.

Liabilities and Assets, August 22, 1871.

Deposits	6,023 43	
Loans on real estate		5,752 81
Invested in other securities		94 20
Cash on hand and on deposit		176 42
	\$6,023 43	\$6,023 43

NOVEMBER 6, 1871.

Present number of depositors	128
Increase for one year.	
Whole amount deposited during the year	\$8,903 03
Whole amount withdrawn	661 35
Increase since May, 1871	8,241 68
Average amount to each depositor	65 00
Number of depositors whose balance is \$500 or more	2
Amount of the same	1,300 00
Average to each depositor	650 00
Number of depositors whose balance is less than \$500	126
Amount of the same	7,020 00
Average to each depositor	55 00
Number of depositors whose balance is \$1,000 or more, none.	
Largest balance due any one during the year	800 00
Deposits draw interest from the first day of each month.	
Dividends paid in May and November.	
Amounting at 3½ per cent. to	160 52
No loss during the year.	
Annual expenses.	
Examination made by the Trustees, November, 1871.	

BANK EXAMINER'S REPORT.

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KENNEBEC SAVINGS BANK—AUGUSTA.

ORGANIZED IN 1870.

WATSON F. HALLETT, PRESIDENT.

J. L. ADAMS, TREASURER.

Liabilities and Assets, September 13, 1871.

Deposits	181,038 71	
Reserved fund	322 14	
Profits	4,580 54	
Loans on real estate.....		27,680 23
“ collaterals		32,596 18
Invested in county and municipal bonds.....		84,500 00
“ railroad stocks and bonds.....		26,000 00
“ bank stock		9,700 00
Cash on hand and on deposit.....		5,464 98
	\$185,941 39	\$185,941 39

NOVEMBER 6, 1871.

Present number of depositors	655
Increase for one year..	412
Whole amount deposited during the year.....	\$174,634 33
Whole amount withdrawn	43,037 49
Increase for one year	131,596 84
Average amount to each depositor	319 00
Decrease in average since last year.....	1 00
Number of depositors whose balance is \$500 or more.....	126
Amount of the same.....	135,575 05
Average to each depositor	1,079 00
Number of depositors whose balance is less than \$500.....	529
Amount of the same	73,383 00
Average to each depositor.....	139 00
Number of depositors whose balance is \$1,000 or more.....	49
Largest balance due any one during the year.....	5,512 27
Deposits draw interest from the first of each month.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	6,890 99
No loss during the year.	
Annual expenses	517 83
Examinations made by the Trustees quarterly.	

KENNEBUNK SAVINGS BANK—KENNEBUNK.

ORGANIZED IN 1871.

JOSEPH DANE PRESIDENT.

C. LITTLEFIELD, TREASURER.

Liabilities and Assets, October 24, 1871.

Deposits	17,020 32	
Profits	311 90	
Loans on real estate		1,600 00
Invested in county and municipal bonds.....		9,000 00
“ railroad stocks and bonds		6,000 00
“ other securities.....		77 75
Cash on hand and on deposit.....		654 47
	\$17,332 22	\$17,332 22

NOVEMBER 6, 1871.

Present number of depositors.....	145
Increase for one year.	
Whole amount deposited during the year.....	\$18,088 37
Whole amount withdrawn.....	487 50
Increase since May 1, 1871.....	17,600 87
Average amount to each depositor.....	124 00
Number of depositors who balance is \$500 or more.....	5
Amount of the same	4,275 00
Average to each depositor.....	855 00
Number of depositors whose balance is less than \$500.....	140
Amount of the same	13,637 00
Average to each depositor	90 00
Number of depositors whose balance is \$1,000 or more.	1
Largest balance due any one during the year.....	1,200 00
Deposits draw interest from the first of each month.	
Dividends paid, none yet.	
Loss during the year?—	
Annual expenses.	
Examinations made by the Trustees monthly.	

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

ORGANIZED IN 1860.

J. G. COBURN, PRESIDENT.

JOHN S. ADAMS, TREASURER.

Liabilities and Assets, September 27, 1871.

Deposits.....	950,843 34	
Reserved fund.....	5,610 62	
Profits.....	3,947 23	
Loans on real estate.....		288,790 85
" collaterals.....		39,950 80
" names.....		500 00
Loans to municipalities and corporations.....		187,330 00
Invested in real estate.....		69,664 91
" United States bonds.....		9,500 00
" State of Maine bonds.....		24,560 25
" county and municipal bonds.....		163,807 50
" railroad stocks and bonds.....		113,474 00
" bank stock.....		40,000 00
" corporation stock.....		16,601 30
Cash on hand.....		6,221 58
	\$960,401 19	\$960,401 19

NOVEMBER 6, 1871.

Present number of depositors.....	3,572
Increase for one year.....	335
Whole amount deposited during the year.....	\$458,272 41
Whole amount withdrawn.....	313,445 42
Increase for one year.....	144,826 99
Average amount to each depositor.....	216 00
Decrease in average since last year.....	37 00
Number of depositors whose balance is \$500 or more.....	557
Amount of the same.....	604,726 84
Average to each depositor.....	1,086 00
Number of depositors whose balance is less than \$500.....	3,015
Amount of the same.....	365,712 00
Average to each depositor.....	121 00
Number of depositors whose balance is \$1,000 or more.....	97
Largest balance due any one during the year.....	8,251 45
Deposits draw interest from first of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	54,330 55
Loss during the year?—	
Annual expenses.....	2,832 59
Examinations made by the Trustees, January and July.	

MACHIAS SAVINGS BANK—MACHIAS.

ORGANIZED IN 1869.

GEORGE WALKER, PRESIDENT.

L. L. KEITH, TREASURER.

Liabilities and Assets October 3, 1871.

Deposits	191,403 04	
Reserved fund.....	622 67	
Profits.....	331 24	
Loans on real estate		30,580 00
“ collaterals		1,800 00
Loans to municipalities.....		1,199 58
Invested in real estate.....		3,700 00
“ United States bonds.....		2,264 89
“ State of Maine bonds		8,000 00
“ county and municipal bonds		100,626 75
“ railroad stocks and bonds.....		16,200 00
Cash on hand and on deposit.....		27,985 73
	<hr/>	<hr/>
	\$192,356 95	\$192,356 95

NOVEMBER 6, 1871.

Present number of depositors.....	763
Increase for one year.....	315
Whole amount deposited during the year.....	\$181,550 61
Whole amount withdrawn.....	39,567 36
Increase for one year.....	141,983 25
Average amount to each depositor.....	279 00
Increase in average since last year.....	94 00
Number of depositors whose balance is \$500 or more.....	85
Amount of the same.....	96,628 09
Average to each depositor	1,137 00
Number of depositors whose balance is less than \$500.....	678
Amount of the same.....	116,356 00
Average to each depositor	172 00
Number of depositors whose balance is \$1,000 or more	34
Largest balance due any one during the year.....	18,000 00
Deposits draw interest from first of each quarter.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	5,879 63
No loss during the year.	
Annual expenses, about	1,200 00
Examination made by the Trustees, June, 1871.	

MAINE SAVINGS BANK—PORTLAND.

ORGANIZED IN 1859.

BENJAMIN KINGSBURY, PRESIDENT.

NATH'L F. DEERING, TREASURER.

Liabilities and Assets September 22, 1871.

Deposits.....	2,933,804 94	
Reserved fund.....	15,000 00	
Profits.....	126,097 09	
Loans on real estate.....		486,428 12
“ collaterals.....		267,866 28
Invested in United States bonds.....		329,050 00
“ county and municipal bonds.....		1,281,300 00
“ railroad stocks and bonds.....		632,300 00
“ bank stock.....		64,935 00
“ other securities.....		4,462 66
Cash on hand.....		8,559 99
	\$3,074,902 03	\$3,074,902 03

NOVEMBER 6, 1871.

Present number of depositors.....	9,548
Increase for one year.....	1,460
Whole amount deposited during the year.....	\$1,793,166 94
Whole amount withdrawn.....	859,855 06
Increase for one year.....	933,311 88
Average amount to each depositor.....	338 00
Increase in average since last year.....	74 00
Number of depositors whose balance is \$500 or more.....	1,576
Amount of the same.....	2,245,746 00
Average to each depositor.....	1,425 00
Number of depositors whose balance is less than \$500.....	7,972
Amount of the same.....	817,681 00
Average to each depositor.....	102 00
Number of depositors whose balance is \$1,000 or more.....	729
Largest balance due any one during the year.....	15,000 00
Deposits draw interest from the first of each quarter.	
Dividends paid in April and October.	
Amounting at 7 per cent. to.....	160,581 82
No loss during the year.	
Annual expenses, about.....	7,000 00
Examinations made by the Trustees, April and October.	

NEWPORT SAVINGS BANK—NEWPORT.

ORGANIZED IN 1866.

ELLIOT WALKER, PRESIDENT.

ATKINSON HOBART, TREASURER.

Liabilities and Assets, September 28, 1871.

Deposits.....	135,358 20	
Reserved fund.....	848 66	
Profits.....	9,886 59	
Loans on real estate.....		96,954 60
“ collaterals.....		24,205 70
“ names.....		13,301 00
Loans to municipalities.....		4,445 00
Invested in railroad stocks and bonds.....		5,425 00
Cash on hand and on deposit.....		1,762 15
	\$146,093 45	\$146,093 45

NOVEMBER 6, 1871.

Present number of depositors.....	706
Increase for one year.....	198
Whole amount deposited during the year.....	\$113,300 81
Whole amount withdrawn.....	66,597 08
Increase for one year.....	46,703 73
Average amount to each depositor.....	206 00
Increase in average since last year.....	8 00
Number of depositors whose balance is \$500 or more.....	48
Amount of the same.....	34,253 42
Average to each depositor.....	755 00
Number of depositors whose balance is less than \$500.....	658
Amount of the same.....	111,369 00
Average to each depositor.....	170 00
Number of depositors whose balance is \$1,000 or more.....	26
Largest balance due any one during the year.....	5,126 00
Deposits draw interest from the first of each month.	
Dividends paid in April and October.	
Amounting at 7½ per cent. to.....	10,248 10
No loss during the year.	
Annual expenses.....	650 00
Examinations made by the Trustees, April and October.	

NORTH ANSON SAVINGS BANK—NORTH ANSON.

ORGANIZED IN 1870.

JOHN H. ALLEN, PRESIDENT.

GEORGE A. FLETCHER, TREASURER.

Liabilities and Assets, August 26, 1871.

Deposits	5,133 86	
Profits	195 48	
Loans on real estate		3,135 00
" collaterals		2,147 00
Cash on hand and on deposit		47 34
	\$5,329 34	\$5,329 34

NOVEMBER 6, 1871.

Present number of depositors	135
Increase for one year	105
Whole amount deposited during the year	\$5,992 52
Whole amount withdrawn	1,731 78
Increase for one year	4,260 84
Average amount to each depositor	42 00
Increase in average since last year	6 00
Number of depositors whose balance is \$500 or more	2
Amount of the same	1,100 00
Average to each depositor	550 00
Number of depositors whose balance is less than \$500	133
Amount of the same	4,613 00
Average to each depositor	35 00
Number of depositors whose balance is \$1,000 or more	
Largest balance due any one during the year	600 00
Deposits draw interest from the first of each quarter.	
Dividends paid in April and October.	
Amounting at 8 per cent. to	188 09
No loss during the year.	
Annual expenses not fixed.	
Examination made by the Trustees, October, 1871.	

NORWAY SAVINGS BANK—NORWAY.

ORGANIZED IN 1866.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

Liabilities and Assets, October 10, 1871.

Deposits	210,777 71	
Reserved fund	1,046 83	
Profits	10,608 17	
Loans on real estate.....		174,411 03
“ collaterals		15,347 28
Invested in real estate.....		3,000 00
“ State of Maine bonds.....		1,100 00
“ county and municipal bonds.....		9,500 00
“ railroad stocks and bonds.....		15,000 00
“ bank stock.....		3,388 00
Cash on hand and on deposit.....		686 40
	\$222,432 71	\$222,432 71

NOVEMBER 6, 1871.

Present number of depositors.....	1,229
Increase for one year	390
Whole amount deposited during the year.....	\$183,794 37
Whole amount withdrawn.....	93,892 74
Increase for one year	89,901 63
Average amount to each depositor.....	184 00
Increase in average since last year.....	32 00
Number of depositors whose balance is \$500 or more.....	104
Amount of the same.....	106,688 96
Average to each depositor.....	1,026 00
Number of depositors whose balance is less than \$500.....	1,125
Amount of the same.....	119,475 00
Average to each depositor.....	106 00
Number of depositors whose balance is \$1,000 or more.....	35
Largest balance due any one during the year.....	6,000 00
Deposits draw interest from first of each month.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	9,581 86
No loss during the year.	
Annual expenses.....	491 25
Examinations made by the Trustees, May and November.	

ORONO SAVINGS BANK—ORONO.

ORGANIZED IN 1868.

EBEN'R WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

Liabilities and Assets, October 14, 1871.

Deposits	66,597 18	
Reserved fund	295 00	
Profits	47 32	
Loans on real estate		11,399 58
" collaterals		200 00
Loans to municipalities		2,500 00
Invested in United States bonds		1,650 00
" State of Maine bonds		700 00
" railroad stocks and bonds		9,575 00
Cash on hand and on deposit in Orono National Bank		40,914 92
	\$66,939 50	\$66,939 50

NOVEMBER 6, 1871.

Present number of depositors	264
Increase for one year	60
Whole amount deposited during the year	\$32,059 65
Whole amount withdrawn	22,673 35
Increase for one year	9,386 30
Average amount to each depositor	263
Decrease in average since last year	18 00
Number of depositors whose balance is \$500 or more	38
Amount of the same	44,372 00
Average to each depositor	1,168 00
Number of depositors whose balance is less than \$500	226
Amount of the same	25,038 00
Average to each depositor	110 00
Number of depositors whose balance is \$1,000 or more	15
Largest balance due any one during the year	3,456 67
Deposits draw interest from first of each month.	
Dividends paid in April and October.	
Amounting at 7 per cent. to	4,192 58
Loss during the year ?—	
Annual expenses.	
Examination made by the Trustees, May.	

PEMBROKE SAVINGS BANK—PEMBROKE.

ORGANIZED IN 1871.

WILLIAM T. HOBART, PRESIDENT.

GEORGE K. HATCH, TREASURER.

Liabilities and Assets, September 29, 1871.

Deposits	9,251 30	
Loans on real estate		4,310 00
Invested in State of Maine bonds		2,000 00
" municipal bonds		400 00
" other securities		40 94
Cash on hand and on deposit		2,500 36
	\$9,251 30	\$9,251 30

NOVEMBER 6, 1871.

Present number of depositors	78
Increase for one year	
Whole amount deposited during the year	\$10,630 63
Whole amount withdrawn	191 00
Increase since March, 1871	10,439 63
Average amount to each depositor	134 00
Number of depositors whose balance is \$500 or more	6
Amount of the same	5,670 00
Average to each depositor	945 00
Number of depositors whose balance is less than \$500	72
Amount of the same	4,770 00
Average to each depositor	66 00
Number of depositors whose balance is \$1,000 or more	2
Largest balance due any one during the year	1,800 00
Deposits draw interest from the first of each quarter.	
Dividends paid in July and January.	
Amounting at 7 per cent. for three months	51 84
No loss during the year.	
Annual expenses	50 00
Examinations made by Trustees monthly.	

PENOBSCOT SAVINGS BANK—BANGOR.

ORGANIZED IN 1867.

AMOS M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

Liabilities and Assets, October 20, 1871.

Deposits	450 369 35	
Reserved fund.....	2,775 00	
Profits, &c.....	6,318 67	
Loans on real estate.....		159,640 00
“ collaterals.....		31,050 00
“ names and corporations.....		34,057 36
Invested in State of Maine bonds.....		15,700 00
“ county and municipal bonds.....		90,800 00
Cash on hand and on deposit in Eastern Bank.....		128,215 66
	\$459,463 02	\$459,463 02

NOVEMBER 6, 1871.

Present number of depositors	1,011
Increase for one year	412
Whole amount deposited during the year.....	\$287,994 28
Whole amount withdrawn	92,209 53
Increase for one year	195,784 75
Average amount to each depositor.....	457 00
Increase in average since last year.....	20 00
Number of depositors whose balance is \$500 or more.....	270
Amount of the same.....	347,124 47
Average to each depositor.....	1,286 00
Number of depositors whose balance is less than \$500.....	741
Amount of the same.....	115,124 00
Average to each depositor.....	155 00
Number of depositors whose balance is \$1,000 or more.....	127
Largest balance due any one during the year.....	6,587 54
Deposits draw interest from first of each quarter.	
Dividends paid in April and October.	
Amounting at 7½ per cent. to	24,599 40
No loss during the year.	
Annual expenses, about.....	1,000 00
Examination made by the Trustees, November, 1871.	

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

ORGANIZED IN 1868.

B. C. BAILEY, PRESIDENT.

H. A. DUNCAN, TREASURER.

Liabilities and Assets, October 13, 1871.

Deposits.....	300,244 74	
Reserved fund.....	896 74	
Profits.....	11,118 41	
Loans on real estate.....		65,436 82
“ collaterals.....		112,492 50
Loans to municipalities and corporations.....		35,441 25
Invested in United States bonds.....		18,500 00
“ State of Maine bonds.....		600 00
“ county and municipal bonds.....		54,000 00
“ railroad stocks and bonds.....		21,000 00
Cash on hand and on deposit.....		4,789 32
	\$312,259 89	\$312,259 89

NOVEMBER 6, 1871.

Present number of depositors.....	1,114
Increase for one year.....	321
Whole amount deposited during the year.....	\$261,859 79
Whole amount withdrawn.....	126,923 02
Increase for one year.....	134,936 77
Average amount to each depositor.....	299 00
Increase in average since last year.....	49 00
Number of depositors whose balance is \$500 or more.....	138
Amount of the same.....	224,066 00
Average to each depositor.....	1,623 00
Number of depositors whose balance is less than \$500.....	976
Amount of the same.....	108,690 00
Average to each depositor.....	111 00
Number of depositors whose balance is \$1,000 or more.....	76
Largest balance due any one during the year.....	18,637 98
Deposits draw interest from first of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	14,034 68
No loss during the year.	
Annual expenses about.....	1,200 00
Examinations made by the Trustees, May and August.	

PHILLIPS SAVINGS BANK—PHILLIPS.

ORGANIZED IN 1871.

SEWARD DILL, PRESIDENT.

JOSEPH C. HOLMAN, TREASURER.

Liabilities and Assets, August 30, 1871.

Deposits.....	4,438 86	
Profits.....	257 22	
Loans on real estate.....		778 00
“ collaterals.....		1,250 25
Loans to municipalities.....		679 76
Invested in municipal bonds.....		1,700 00
Cash on hand and on deposit.....		288 07
	\$4,696 08	\$4,696 08

NOVEMBER 6, 1871.

Present number of depositors.....	177
Increase for one year.	
Whole amount deposited.....	\$7,059 17
Whole amount withdrawn.....	596 55
Increase since May 1, 1871.....	6,462 62
Average amount to each depositor.....	38 00
Number of depositors whose balance is \$500 or more.....	1
Amount of the same.....	500 00
Average to each depositor.....	500 00
Number of depositors whose balance is less than \$500.....	176
Amount of the same.....	6,280 00
Average to each depositor.....	36 00
Number of depositors whose balance is \$1,000 or more, none.	
Largest balance due any one during the year.....	500 00
Deposits draw interest from first of each quarter.	
Dividends paid in May and November.	
One, amounting at 3 per cent. to.....	77 25
No loss during the year.	
Annual expenses, not fixed.	
Examinations made by the Trustees, monthly.	

PORTLAND SAVINGS BANK—PORTLAND.

ORGANIZED IN 1852.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES TREASURER.

EDWARD A. NOYES, Assistant Treasurer.

Liabilities and Assets, September 22, 1871.

Deposits	3,786,349 71	
Reserved fund	12,000 00	
Profits	92,901 81	
Loans on real estate		1,011,245 60
" collaterals		1,016,142 26
Loans to municipalities and corporations		25,650 00
Invested in real estate		83,025 09
" United States bonds		255,500 00
" State of Maine bonds		57,861 25
" other state, county and municipal bonds		999,116 62
" railroad stocks and bonds		294,700 00
" bank stock		63,495 00
" other securities		1,722 35
Cash on hand		82,793 35
	\$3,891,251 52	\$3,891,251 52

NOVEMBER 6, 1871.

Present number of depositors	8,752
Increase for one year	406
Whole amount deposited during the year	\$1,404,469 53
Whole amount withdrawn	1,193,443 76
Increase for one year	211,025 77
Average amount to each depositor	471
Increase in average since last year	18 00
Number of depositors whose balance is \$500 or more	2,182
Amount of the same	2,921,486 00
Average to each depositor	1,339 00
Number of depositors whose balance is less than \$500	6,570
Amount of the same	1,102,419 00
Average to each depositor	168 00
Number of depositors whose balance is \$1,000 or more	1,060
Largest balance due any one during the year	27,193 00
Deposits draw interest from the first of each quarter.	
Dividends paid in May and November.	
Amounting at 6½ per cent. to	230,774 27
No loss during the year.	
Annual expenses	6,500 00
Examination made by the Trustees, March.	

RICHMOND SAVINGS BANK—RICHMOND.

ORGANIZED IN 1871.

THOMAS J. SOUTHARD, PRESIDENT.

JAMES CARNEY, TREASURER.

Liabilities and Assets, September 1, 1871.

Deposits.....	20,028 84	
Profits.....	344 59	
Loans on real estate.....		4,700 00
" collaterals.....		7,000 00
Invested in railroad bonds.....		4,000 00
Cash on hand and on deposit in First National Bank...		4,673 43
	\$20,373 43	\$20,373 43

NOVEMBER 6, 1871.

Present number of depositors.....	95
Increase for one year.	
Whole amount deposited.....	\$29,215 75
Whole amount withdrawn.....	3,722 04
Increase since March 30, 1871.....	25,493 71
Average amount to each depositor.....	276 00
Number of depositors whose balance is \$500 or more.....	13
Amount of the same.....	16,481 00
Average to each depositor.....	1,268 00
Number of depositors whose balance is less than \$500.....	82
Amount of the same.....	9,699 00
Average to each depositor.....	118,00
Number of depositors whose balance is \$1,000 or more.....	6
Largest balance due any one during the year.....	4,000 00
Deposits draw interest from first of each month.	
Dividends paid in April and October.	
One, amounting at 3½ per cent. to.....	74 95
No loss during the year.	
Annual expenses, not fixed.	
Examination made by the Trustees, September, 1871.	

ROCKLAND SAVINGS BANK—ROCKLAND.

ORGANIZED IN 1868.

JOHN S. CASE, PRESIDENT.

W. H. TITCOMB, TREASURER.

Liabilities and Assets, October 25, 1871.

Deposits	592,417 16	
Reserved fund	2,640 00	
Profits	10,570 31	
Loans on real estate.....		176,288 89
“ collaterals		170,970 02
Invested in United States bonds.....		10,177 85
“ State of Maine bonds.....		47,142 50
“ county and municipal bonds.....		160,590 00
“ railroad stocks and bonds.....		14,280 00
“ bank stock.....		5,508 00
Cash on hand and on deposit in Rockland National Bank.....		20,670 21
	\$605,627 47	\$605,627 47

NOVEMBER 6, 1871.

Present number of depositors.....	2,464
Increase for one year.....	895
Whole amount deposited during the year.....	\$383,847 61
Whole amount withdrawn	158,273 34
Increase for one year	226,593 02
Average amount to each depositor.....	248 00
Increase in average since last year.....	6 00
Number of depositors whose balance is \$500 or more.....	302
Amount of the same	341,824 78
Average to each depositor.....	1,132 00
Number of depositors whose balance is less than \$500.....	2,162
Amount of the same	268,510 00
Average to each depositor.....	124 00
Number of depositors whose balance is \$1,000 or more.....	141
Largest balance due any one during the year.....	7,710 32
Deposits draw interest from first of each quarter.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	23,801 60
No loss during the year.	
Annual expenses	1,100 00
Examination made by the Trustees, May, 1871.	

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

ORGANIZED IN 1827.

STEPHEN L. GOODALE, PRESIDENT. EDWARD P. BURNHAM, TREASURER.

Liabilities and Assets, September 21, 1871.

Deposits	1,088,097 28	
Reserved fund	9,527 30	
Profits	2,075 14	
Loans on real estate		17,250 00
“ collaterals		22,180 00
Loans to municipalities		2,080 00
Invested in real estate		17,885 05
“ United States bonds		143,850 00
“ State of Maine bonds		12,000 00
“ other state, county and municipal bonds		73,338 11
“ railroad stocks and bonds		725,115 01
“ bank stock		62,015 25
“ bridge, dock, water, gas, &c., stock		15,525 00
Cash on hand		8,461 30
	\$1,099,699 72	\$1,099,699 72

NOVEMBER 6, 1871.

Present number of depositors	3,139
Increase for one year	330
Whole amount deposited during the year	\$324,129 35
Whole amount withdrawn	83,035 81
Increase for one year	241,093 54
Average amount to each depositor	357 00
Increase in average since last year	42 00
Number of depositors whose balance is \$500 or more	533
Amount of the same	368,150 00
Average to each depositor	691 00
Number of depositors whose balance is less than \$500	2,606
Amount of the same	753,316 00
Average to each depositor	290 00
Number of depositors whose balance is \$1,000 or more	32
Largest balance due any one during the year	6,000 00
Deposits draw interest from the fifteenth of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to	62,128 30
No loss during the year.	
Annual expenses	2,750 00
Examinations made by the Trustees monthly.	

SACO SAVINGS BANK—SACO.

ORGANIZED IN 1869.

JOSEPH G. DEERING, PRESIDENT.

NATH'L T. BOOTHBY, TREASURER.

Liabilities and Assets, September 21, 1871.

Deposits	65,184 47	
Reserved fund.....	200 26	
Profits	1,326 79	
Loans on real estate.....		35,779 16
" collaterals		3,355 00
Loans to municipalities.....		368 42
Invested in United States bonds.....		1,000 00
" county and municipal bonds		1,827 30
" railroad stocks and bonds.....		8,896 75
" bank stock		8,354 75
" Pepperell Manufacturing Company.....		3,580 75
Cash on hand and on deposit.....		3,549 39
	\$66,711 52	\$66,711 52

NOVEMBER 6, 1871.

Present number of depositors	372
Increase for one year	130
Whole amount deposited during the year.....	\$50,396 75
Whole amount withdrawn	17,006 07
Increase for one year.....	33,390 68
Average amount to each depositor.....	186 00
Increase in average since last year.....	51 00
Number of depositors whose balance is \$500 or more.....	45
Amount of the same.....	41,262 90
Average to each depositor.....	917 00
Number of depositors whose balance is less than \$500.....	31
Amount of the same.....	26,824 00
Average to each depositor.....	82 00
Number of depositors whose balance is \$1,000 or more.....	14
Largest balance due any one during the year.....	3,035 00
Deposits draw interest from first day of each month.	
Dividends paid in January and July.	
Amounting at 7 per cent. to.....	2,431 73
No loss during the year	
Annual expenses.....	400 00
Examinations made by the Trustees, January and July.	

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

ORGANIZED IN 1869.

ABNER COBURN, PRESIDENT.

GEORGE N. PAGE, TREASURER.

Liabilities and Assets, November 1, 1871.

Deposits	264,787 42	
Reserved fund	900 00	
Profits	1,811 29	
Loans on real estate		61,456 01
" collaterals		67,445 22
Loans to municipalities		700 00
Invested in State of Maine bonds		5,600 00
" county and municipal bonds		31,837 50
" railroad stocks and bonds		81,753 00
Cash on hand and on deposit		18,706 98
	\$267,498 71	\$267,498 71

NOVEMBER 6, 1871.

Present number of depositors	1,093
Increase for one year	477
Whole amount deposited during the year	\$208,376 74
Whole amount withdrawn	70,241 34
Increase for one year	138,135 40
Average amount to each depositor	248 00
Increase in average since last year	56 00
Number of depositors whose balance is \$500 or more	158
Amount of the same	147,186 18
Average to each depositor	932 00
Number of depositors whose balance is less than \$500	935
Amount of the same	113,788 00
Average to each depositor	121 00
Number of depositors whose balance is \$1,000 or more	54
Largest balance due any one during the year	6,000 00
Deposits draw interest from the first of each quarter.	
Dividends paid in May and November.	
Amounting at 7 per cent. to	12,300 84
No loss during the year.	
Annual expenses, about	800 00
Examinations made by the Trustees, May and November.	

SOLON SAVINGS BANK—SOLON.

ORGANIZED IN 1869.

EDMUND COOLIDGE, PRESIDENT.

HENRY M. BODWELL, TREASURER.

Liabilities and Assets, September 8, 1871.

Deposits	18,322 03	
Reserved fund.....	80 00	
Profits	193 02	
Loans on real estate		3,999 50
" collaterals		620 25
Loans to municipalities		1,840 40
Invested in United States bonds.....		1,143 08
" county and municipal bonds		9,343 00
" railroad stocks and bonds.....		940 00
Cash on hand.....		708 82
	\$18,595 05	\$18,595 05

NOVEMBER 6, 1871.

Present number of depositors	175
Increase for one year	54
Whole amount deposited during the year.....	\$13,960 81
Whole amount withdrawn.....	6,128 25
Increase for one year.....	7,832 56
Average amount to each depositor.....	107 00
Increase in average since last year.....	23 00
Number of depositors whose balance is \$500 or more.....	12
Amount of the same.....	7,506 64
Average to each depositor.....	625 00
Number of depositors whose balance is less than \$500.....	163
Amount of the same.....	11,197 00
Average to each depositor.....	68 00
Number of depositors whose balance is \$1,000 or more, none.	
Largest balance due any one during the year	867 75
Deposits draw interest, quarterly.	
Dividends paid in January and July.	
Amounting at 6½ per cent. to.....	717 42
No loss during the year	
Annual expenses.....	84 88
Examinations made by the Trustees, December and July.	

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

ORGANIZED IN 1866.

JOHN H. BURLEIGH, PRESIDENT.

J. F. WALKER, TREASURER.

Liabilities and Assets, September 20, 1871.

Deposits	121,419 20	
Reserved fund	500 00	
Profits	3,133 69	
Loans on real estate		13,797 78
“ collaterals		18,190 62
“ names		7,400 00
Invested in county and municipal bonds		27,058 25
“ railroad stocks and bonds		48,206 50
“ bank stock		8,250 00
Cash on hand and on deposit		2,149 74
	\$125,052 89	\$125,052 89

NOVEMBER 6, 1871.

Present number of depositors	366
Decrease for one year	54
Whole amount deposited during the year	\$39,816 86
Whole amount withdrawn	22,874 96
Increase for one year	17,641 90
Average amount to each depositor	349 00
Increase in average since last year	89 00
Number of depositors whose balance is \$500 or more	72
Amount of the same	70,576 00
Average to each depositor	980 00
Number of depositors whose balance is less than \$500	294
Amount of the same	57,092 00
Average to each depositor	198 00
Number of depositors whose balance is \$1,000 or more	20
Largest balance due any one during the year	4,264 46
Deposits draw interest from fifteenth of each month.	
Dividends paid in April and October.	
Amounting at 6 per cent. to	6,447 93
No loss during the year.	
Annual expenses	700 00
Examination made by the Trustees, April, 1871.	

STOCKTON SAVINGS BANK—STOCKTON.

ORGANIZED IN 1868.

JOHN GRIFFIN, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

Liabilities and Assets, October 14, 1871.

Deposits	14,184 78	
Profits	441 43	
Loans on real estate		8,169 40
" collaterals		4,798 52
Invested in United States bonds.....		681 25
" furniture, &c		578 00
Cash on hand		399 04
	\$14,626 21	\$14,626 21

NOVEMBER 6, 1871.

Present number of depositors	217
Increase for one year	49
Whole amount deposited during the year.	
Whole amount withdrawn.	
Increase for one year	\$5,272 56
Average amount to each depositor	68 00
Increase in average since last year.....	6 00
Number of depositors whose balance is \$500 or more.....	2
Amount of the same.....	1,020 00
Average to each depositor.....	510 00
Number of depositors whose balance is less than \$500.....	215
Amount of the same.....	13,713 00
Average to each depositor	64 00
Number of depositors whose balance is \$1,000 or more.	
Largest balance due any one during the year.....	520 00
Deposits draw interest, quarterly.	
Dividends paid in March and September.	
Amounting at 6 per cent. to	537 00
No loss during the year.	
Annual expenses	150 00
Examination made by the Trustees, September, 1871.	

THOMASTON SAVINGS BANK—THOMASTON.

ORGANIZED IN 1868.

THOMAS O'BRIEN, PRESIDENT.

JOHN C. LEVENSALER, TREASURER.

Liabilities and Assets, October 27, 1871.

Deposits	187,834 98	
Reserved fund	800 00	
Profits	1,958 52	
Loans on real estate.....		32,175 00
" collaterals		8,633 70
Loans to corporations.....		5,000 00
Invested in State of Maine bonds.....		7,000 00
" municipal bonds.....		38,087 50
" railroad stocks and bonds.....		93,813 75
Cash on hand and on deposit.....		5,883 55
	\$190,593 50	\$190,593 50

NOVEMBER 6, 1871.

Present number of depositors	621
Increase for one year.....	355
Whole amount deposited during the year.....	\$153,087 91
Whole amount withdrawn.....	31,174 82
Increase for one year.....	125,042 30
Average amount to each depositor.....	304 00
Increase in average since last year	54 00
Number of depositors whose balance is \$500 or more.....	87
Amount of the same.....	120,000 00
Average to each depositor	1,380 00
Number of depositors whose balance is less than \$500.....	534
Amount of the same.....	68,868 00
Average to each depositor.....	127 00
Number of depositors whose balance is \$1,000 or more.....	44
Largest balance due any one during the year	10,000 00
Deposits draw interest from first of each month.	
Dividends paid in March and September.	
Amounting at 7 per cent. to	6,770 78
No loss during the year.	
Annual expenses, about.....	350 00
Examinations made by the Trustees, May and November.	

WATERVILLE SAVINGS BANK—WATERVILLE.

ORGANIZED IN 1869.

WILLIAM DYER, PRESIDENT.

M. C. PERCIVAL, TREASURER.

Liabilities and Assts, September 23, 1871.

Deposits	428,145 52	
Reserved fund.....	2,500 00	
Profits	11,742 22	
Loans on real estate		135,760 52
“ collaterals		64,800 66
Loans to municipalities.....		17,119 48
Invested in United States bonds.....		5,819 84
“ county and municipal bonds		85,107 00
“ railroad stocks and bonds.....		108,648 50
“ bank stock.....		20,965 00
Cash on hand and on deposit.....		4,166 74
	\$442,387 74	\$442,387 74

NOVEMBER 6, 1871.

Present number of depositors	1,864
Increase for one year	717
Whole amount deposited during the year.....	\$251,157 22
Whole amount withdrawn	88,655 34
Increase for one year	162,501 88
Average amount to each depositor	249 00
Decrease in average since last year.....	1 00
Number of depositors whose balance is \$500 or more.....	250
Amount of the same.....	283,442 94
Average to each depositor.....	1,134 00
Number of depositors whose balance is less than \$500.....	1,614
Amount of the same.....	181,002 00
Average to each depositor.....	112 00
Number of depositors whose balance is \$1,000 or more.....	110
Largest balance due any one during the year	7,632 08
Deposits draw interest from first of each month.	
Dividends paid in May and November.	
Amounting at 7 per cent. to.....	24,451 47
Loss during the year?—	
Annual expenses.....	1,300 00
Examinations made by the Trustees, April and October.	

WEST WATERVILLE SAVINGS BANK—WATERVILLE.

ORGANIZED IN 1869.

JOHN AYER, PRESIDENT.

GREENLIEF T. STEVENS, TREASURER.

Liabilities and Assets, September 1, 1871.

Deposits	70,229 13	
Reserved fund	8 90	
Profits	2,645 36	
Loans on real estate		38,999 66
“ collaterals.....		8,132 00
“ names, &c.....		7,385 00
Invested in county and municipal bonds.....		10,620 00
“ railroad stocks bonds		6,650 00
“ safe, &c		791 85
Cash on hand and on deposit.....		304 88
	\$72,883 39	\$72,883 39

NOVEMBER 6, 1871.

Present number of depositors	433
Increase for one year.....	185
Whole amount deposited during the year.....	\$68,232 71
Whole amount withdrawn	23,296 68
Increase for one year.....	44,936 03
Average amount to each depositor.....	185 00
Increase in average since last year.....	52 00
Number of depositors whose balance is \$500 or more.....	39
Amount of the same.....	37,824 26
Average to each depositor	970 00
Number of depositors whose balance is less than \$500.....	394
Amount of the same.....	42,079 00
Average to each depositor	107 00
Number of depositors whose balance is \$1,000 or more.....	15
Largest balance due any one during the year.....	3,144 72
Deposits draw interest from first of each month.	
Dividends paid in May and November.	
Amounting at 8 per cent. to.....	2,581 26
No loss during the year.	
Annual expenses, about.....	300 00
Examinations made by the Trustees, monthly.	

WISCASSET SAVINGS BANK—WISCASSET.

ORGANIZED IN 1866.

WILLIAM P. LENNOX, PRESIDENT.

C. R. HARADEN, TREASURER.

Liabilities and Assets, October 14, 1871.

Deposits	104,689 14	
Reserved fund	617 18	
Profits	2,341 28	
Loans on real estate		28,482 87
“ collaterals		12,188 94
“ names		2,000 00
Loans to municipalities and corporations		12,537 21
Invested in United States bonds		3,500 00
“ State of Maine bonds		11,545 00
“ county and municipal bonds		15,222 50
“ railroad stocks and bonds		14,783 28
“ bank stock		3,000 00
“ premiums		611 36
Cash on hand and on deposit		3,776 44
	\$107,647 60	\$107,647 60

NOVEMBER 6, 1871.

Present number of depositors	493
Increase for one year	102
Whole amount deposited during the year	\$72,667 01
Whole amount withdrawn	35,317 46
Increase for one year	37,349 55
Average amount to each depositor	214 00
Increase in average since last year	42 00
Number of depositors whose balance is \$500 or more	46
Amount of the same	54,928 71
Average to each depositor	1,194 00
Number of depositors whose balance is less than \$500	447
Amount of the same	50,411 00
Average to each depositor	113 00
Number of depositors whose balance is \$1,000 or more	22
Largest balance due any one during the year	4,367 80
Deposits draw interest from first of each month.	
Dividends paid in April and October.	
Amounting at 5½ per cent. to	4,605 66
No loss during the year.	
Annual expenses	425 00
Examinations made by the Trustees, March and September.	

YORK COUNTY SAVINGS BANK—BIDDEFORD.

ORGANIZED IN 1860.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

Liabilities and Assets, September 21, 1871.

Deposits	445,282 76	
Reserved fund	2,837 95	
Profits	22,623 66	
Loans on real estate		233,003 04
“ collaterals		27,575 13
“ names		44,344 00
Invested in United States bonds		13,000 00
“ State of Maine bonds		1,500 00
“ county and municipal bonds		64,500 00
“ railroad stocks and bonds		67,000 00
“ bank stock		8,300 00
“ manufacturing stock		7,500 00
Cash on hand		4,022 20
	\$470,744 37	\$470,744 37

NOVEMBER 6, 1871.

Present number of depositors	2,545
Increase for one year	266
Whole amount deposited during the year	\$248,402 38
Whole amount withdrawn	134,327 99
Increase for one year	114,074 39
Average amount to each depositor	189 00
Increase in average since last year	29 00
Number of depositors whose balance is \$500 or more	184
Amount of the same	189,969 23
Average to each depositor	1,032 00
Number of depositors whose balance is less than \$500	2,361
Amount of the same	291,144 00
Average to each depositor	123 00
Number of depositors whose balance is \$1,000 or more	66
Largest balance due any one during the year	4,107 63
Deposits draw interest from first of each month.	
Dividends paid in April and October.	
Amounting at 7 per cent. to	25,874 04
No loss during the year.	
Annual expenses	1,200 00
Examination made by the Trustees.	

Aggregate of Savings

No. of Banks.	NAME OF BANK.	Number of Depositors.	Average to each Depositor.	LIABILITIES			
				DEPOSITS AND INCOME.	LoAN.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androscoggin Co.	1,201	\$345	\$413,759 72	\$152,704 00	\$148,863 89	.....
2	Auburn	2,050	387	793,314 03	267,118 03	*208,082 99	.....
3	Augusta.....	3,889	386	1,501,661 95	217,293 00	483,115 81	\$8,400 00
4	Bangor	5,112	380	1,942,796 33	627,225 82	284,814 36	20,082 28
5	Bath.....	2,465	599	1,476,625 74	78,014 00	158,859 66	12,520 13
6	Belfast.....	1,519	332	504,332 79	69,926 00	305,849 29	.....
7	Biddeford	1,041	361	375,607 14	26,920 68	123,884 62	24,000 00
8	Brewer.....	138	100	13,815 71	13,103 47	.....	.....
9	Bridgton.....	506	125	62,968 56	34,670 43	24,327 36	.....
10	Brunswick.....	1,008	345	347,483 86	160,224 53	13,614 00	3,784 74
11	Bucksport.....	330	80	26,037 44	9,440 00	400 00	.....
12	Buxton & Hollis	306	165	50,363 20	39,634 17	2,421 60	.....
13	Calais.....	579	284	164,719 57	103,564 60	26,500 00	.....
14	Camden.....	518	207	107,282 98	21,898 00	24,219 43	.....
15	Dexter	873	137	119,772 71	59,375 76	10,402 57	.....
16	Eastport.....	282	120	33,751 11	22,180 00	7,223 90	.....
17	Fairfield.....	120	170	20,446 13	15,090 12	678 00	.....
18	Franklin Co....	1,178	136	160,540 56	50,916 93	15,373 94	.....
19	Gardiner.....	2,806	292	818,578 20	136,003 75	89,450 86	.....
20	Gorham.....	282	160	43,154 73	15,222 50	3,150 00	.....
21	Hallowell.....	1,054	294	309,842 53	96,931 58	45,017 71	.....
22	Hartland.....	128	65	8,320 52	6,602 17	.....	.....
23	Kennebec.....	655	319	208,958 52	31,930 23	40,245 98	.....
24	Kennebunk.....	145	124	17,912 77	1,600 00	.....	.....
25	Lewiston.....	3,572	216	970,438 88	288,314 22	225,387 80	69,664 91
26	Machias.....	763	279	212,984 28	39,401 93	4,866 08	3,700 00
27	Maine.....	9,548	338	3,230,255 06	487,708 75	407,431 61	2,964 76

* \$191,310.55 on the security of names.

Banks, November 6, 1871.

RESOURCES.

INVESTMENTS.

United States bonds.	State of Me. bonds.	Municipal & other bonds.	Railroad stocks & b'nds	Bank stock.	Other in- vestments.	Cash.
.....	.....	\$73,200 00	.....	\$23,989 00	\$10,000 00	\$5,002 83
.....	\$3,000 00	91,000 00	\$102,900 00	.....	5,458 32	15,754 69
\$15,700 00	50,000 00	469,700 00	181,300 00	25,000 00	20,000 00	31,153 14
218,390 00	22,000 00	301,033 25	323,077 00	10,000 00	.....	136,179 62
349,000 00	.....	473,500 00	372,100 00	13,400 00	1,600 00	17,631 95
.....	8,100 00	12,000 00	98,500 00	3,100 00	.....	6,857 50
22,000 00	8,842 50	19,100 00	103,580 75	35,092 00	6,235 00	5,951 59
.....	.....	.....	.....	.....	.....	712 24
.....	.....	.....	.....	.....	1,177 00	2,793 77
.....	.....	74,600 00	93,000 00	2,000 00	.....	260 59
.....	.....	.....	13,500 00	.....	.....	2,697 44
.....	.....	6,966 58	.....	.....	.....	1,340 85
8,000 00	7,000 00	14,000 00	.....	2,100 00	.....	3,554 97
.....	.....	15,950 00	37,820 00	.....	940 00	6,455 55
.....	.....	7,145 00	37,619 50	.....	3 50	5,226 38
.....	600 00	.....	.....	1,950 00	.....	1,797 21
.....	.....	.....	.....	.....	1,087 24	3,591 77
3,232 75	2,637 75	42,843 00	19,345 00	1,014 00	20,210 82	4,966 37
58,500 00	19,000 00	347,500 00	112,388 75	34,150 00	.....	21,584 84
.....	.....	16,400 00	8,100 00	.....	.....	282 23
12,500 00	37,700 00	74,607 50	35,272 50	5,200 00	.....	2,163 24
.....	.....	.....	.....	.....	.....	1,718 35
.....	.....	95,500 00	26,000 00	10,700 00	300 00	4,282 31
.....	.....	9,000 00	6,000 00	.....	77 75	1,235 02
9,500 00	24,560 25	178,507 50	113,474 00	40,000 00	16,601 30	4,428 90
3,563 39	7,711 50	107,001 25	14,412 50	.....	.....	32,327 63
299,050 00	.....	1,305,300 00	642,300 00	64,935 00	1,700 00	18,864 94

Aggregate of Savings

No. of Banks.	NAME OF BANK.	Number of Depositors.	Average to each Depositor.	LIABILITIES			
				DEPOSITS AND INCOME.	LOAN.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
28	Newport	706	\$200	\$145,622 13	\$98,367 50	\$37,071 10	.....
29	North Anson....	135	42	5,713 63	3,885 00	1,747 00	.....
30	Norway	1,229	184	226,163 33	176,089 67	14,234 92	\$3,000 00
31	Orono	264	263	69,430 74	14,585 08	2,500 00	.....
32	Pembroke	78	134	10,439 63	3,760 00	2,900 00	.....
33	Penobscot	1,011	457	462,240 15	163,860 01	62,764 08	.....
34	People's 25 Cts..	1,114	299	332,756 51	63,814 32	132,933 75	.....
35	Phillips	177	38	6,779 91	2,578 00	2,504 76	.....
36	Portland	8,752	471	4,023,905 92	1,020,441 98	1,517,821 53	77,735 87
37	Richmond	95	276	26,179 56	6,325 00	15,100 00	.....
38	Rockland	2,464	248	610,534 87	151,151 70	207,443 77	.....
39	Saco & Biddeford	3,139	357	1,121,465 70	17,950 00	31,175 00	17,885 05
40	Saco	372	186	68,087 22	38,479 16	6,433 42	.....
41	Skowhegan	1,093	248	260,974 81	61,456 01	66,676 72	.....
42	Solon	175	107	18,703 19	4,175 00	2,686 03	.....
43	South Berwick..	366	349	127,668 17	19,197 78	20,500 00	.....
44	Stockton	217	68	14,732 68	2,140 43	9,833 00	.....
45	Thomaston	621	304	188,868 01	32,075 00	15,133 70	.....
46	Waterville	1,864	249	464,444 89	140,268 69	91,554 83	.....
47	West Waterville.	433	185	79,903 44	43,599 66	15,964 00	.....
48	Wiscasset	493	214	105,339 58	28,707 87	25,042 21	.....
49	York County....	2,545	189	481,113 26	248,852 19	124,324 98	.....
		69,411	-	22,787,802 45	5,415,233 82	5,163,526 26	243,737 74

Banks—(Continued.)

RESOURCES.

INVESTMENTS.

United States bonds	State of Me. bonds.	Municipal & other bonds.	Railroad stocks & b'nds	Bank stock.	Other in- vestments.	Cash.
			\$5,425 00			\$4,758 53
						81 63
	\$1,100 00	\$9,500 00	15,000 00	\$3,388 00		3,850 74
\$1,650 00	700 00		9,575 00		\$568 19	39,852 47
112 00	2,000 00					1,667 63
	15,700 00	93,800 00				126,116 06
* 18,500 00	600 00	72,750 00	21,000 00		1,759 51	21,398 93
		1,000 00	641 00			56 15
255,500 00	32,350 00	614,386 12	337,485 00	63,495 00		104,690 42
			4,000 00		94 02	660 54
10,843 85	47,142 50	8,550 00	155,020 00	5,508 00	690 40	25,184 65
143,850 00	12,000 00	73,338 11	740,362 51	62,015 25	15,525 00	7,364 78
		1,827 30	8,896 75	8,354 75	3,580 75	515 09
	5,600 00	31,837 50	81,753 00			13,651 58
1,143 08		9,310 50	940 00			448 58
		27,058 25	48,206 50	8,250 00		1,455 64
2,181 25					578 00	
	7,000 00	40,997 50	90,903 75			2,758 06
5,819 84		85,107 00	113,198 50	21,605 00		6,891 03
		10,620 00	6,734 00		791 85	2,193 93
3,500 00	11,545 00	17,500 00	14,783 28	3,000 00	611 36	649 86
4,000 00	1,500 00	5,000 00	77,000 00	8,300 00	7,000 00	5,136 09
1,446,536 16	328,389 50	4,837,436 36	4,071,608 29	456,546 00	116,590 01	708,198 31

Schedule of Bonds and Stocks held by the Savings Banks of the State, (at par value.)

United States bonds.....	\$1,445,400
State of Maine bonds.....	328,400
" New Hampshire bonds.....	2,000
" Virginia bonds.....	2,200
" Georgia bonds.....	10,000
" Missouri bonds.....	26,000
" Arkansas bonds.....	10,000

CITY BONDS.

MAINE.		OHIO.	
Augusta.....	\$21,500	Cincinnati.....	\$296,000
" School.....	19,700	Cleveland.....	172,000
Auburn.....	10,300	Columbus.....	194,000
Bangor.....	575,500	Ireton.....	20,000
Bath.....	218,400	Portsmouth.....	61,000
Belfast.....	184,500	Toledo.....	99,500
Biddeford.....	21,100		
Calais.....	11,000	ILLINOIS.	
Gardiner.....	33,500	Chicago.....	531,500
Hallowell.....	7,500	Cairo.....	16,500
Lewiston.....	14,500	Peoria.....	5,000
Portland.....	420,700		
Rockland.....	258,200	INDIANA.	
		Indianapolis.....	120,500
		La Porte.....	55,500
MASSACHUSETTS.		MINNESOTA.	
Boston.....	10,000	St. Paul.....	16,500
Cambridge.....	4,000		
Charlestown.....	13,000	MICHIGAN.	
Salem.....	8,000	Detroit.....	174,000
		Port Huron.....	2,000
		Saginaw.....	10,500
NEW YORK.		MISSOURI.	
Albany.....	5,000	St. Louis.....	344,000
Brooklyn.....	23,000		
New York.....	5,000	KANSAS.	
		Kansas.....	13,000
KENTUCKY.		NEBRASKA.	
Covington.....	58,000	Omaha.....	12,000
Louisville.....	25,000		
Newport.....	109,000		

COUNTY BONDS.

MAINE.		ILLINOIS.	
Androscoggin.....	\$3,900	Cook.....	\$272,200
Aroostook.....	2,000	Gallatin.....	45,000
Cumberland.....	10,500	Henry.....	5,000
Kennebec.....	700	Macon.....	2,000
Oxford.....	3,000	Mason.....	1,000
Penobscot.....	34,000	Maconpin.....	12,000
Sagadahoc.....	7,000	Mascoutah.....	5,000
Washington.....	2,000	St. Clair.....	15,000
		Tazewell.....	30,000
		Warren.....	3,000
		Wayne.....	6,000
		Washington.....	17,000
MISSOURI.		OHIO.	
St. Louis.....	345,000	Harden.....	5,000
Cass.....	3,000		
Douglas.....	1,000		
Lafayette.....	14,000		
Johnson.....	10,000		
INDIANA.			
Marion.....	35,000		

Schedule of Bonds and Stocks, (Continued.)

TOWN BONDS.	
MAINE.	
Anson	\$3,000
Bethel	2,000
Bluehill	200
Brunswick	7,500
Camden	15,500
Cape Elizabeth	700
" " School District	7,850
Corinna	12,400
Cutler	1,000
Damariscotta	18,000
Durham	10,300
Dexter	13,500
Emden	200
Farmingdale	6,400
Friendship	600
Gorham	2,000
Lisbon	10,500
Lincolnville	200
Machias	8,500
Manchester	1,100
Minot	10,000
Newcastle	30,500
Nobleborough	1,000
Norridgewock	11,000
Pembroke	400
Richmond	2,100
South Berwick	\$4,700
Thomaston	57,500
Winthrop	100
West Gardiner	4,300
Webster	13,500
Wiscasset	52,000
Windham	9,000
Waldoborough	20,500
Whitefield	7,100
ILLINOIS.	
Avoca	2,000
Astoria	10,000
Bloomington	6,000
Bushnell	2,800
DeWitt	10,000
Evans	7,000
Keithsburg	4,000
Moline	2,500
New Salem	5,500
Pleasant	1,000
Sullivan	9,000
MISSOURI.	
Appleton (School)	4,000
Bethany	3,000
Warrsburg	2,000
RAILROAD BONDS.	
MAINE.	
Androscoggin and Kennebec	\$55,900
Portland and Kennebec	362,600
Somerset and Kennebec	65,300
Maine Central	494,700
Belfast and Moosehead Lake	78,500
European and North American	553,000
Portland and Rochester	85,000
Portland and Ogdensburg	89,000
VERMONT.	
Missisquoi	15,000
Rutland	57,000
Vermont Central	92,500
Vermont and Canada	56,000
Vermont and Massachusetts	2,000
MASSACHUSETTS.	
Boston, Hartford and Erie	3,000
Eastern	35,200
Old Colony and Newport	1,000
CONNECTICUT.	
Connecticut Western	9,000
NEW YORK.	
Middleton and Crawford	33,000
New York Central	10,000
New York and Oswego	7,000
NEW JERSEY.	
Montclair	25,000
OHIO.	
Cincinnati and Indiana	45,000
Sandusky, Dayton and Cincinnati	8,000
WISCONSIN.	
Milwaukee and St. Paul	\$11,000
West Wisconsin	5,000
MICHIGAN.	
Detroit, Hillsdale and Indiana	13,000
Detroit, Lansing and Lake Michigan	27,000
Grand River Valley	7,000
Michigan Central	84,000
" Air Line	5,000
INDIANA.	
Indianapolis, Cincinnati & Lafayette	30,000
White Water Valley	8,000
ILLINOIS.	
American Central	15,000
Chicago, Danville and Vincens	2,000
" and Iowa	30,000
" Iowa and Nebraska	15,000
" and Michigan Lake Shore	31,000
" and North Western	5,000
" and South West	18,000
Carthage and Burlington	35,000
Dixon, Peoria and Hannibal	16,500
Indianapolis, Bloomington & West	2,000
Illinois Grand Trunk	27,000
Ottawa, Oswego and Fox River	26,000
Quincy and Warsaw	32,000
Toledo, Peoria and Warsaw	67,000
IOWA.	
Burlington, Cedar Rapids & Minn.	70,000
" & Missouri Riv. (Iowa)	24,000
Iowa Central	143,000
Keokuk and St. Paul	20,000

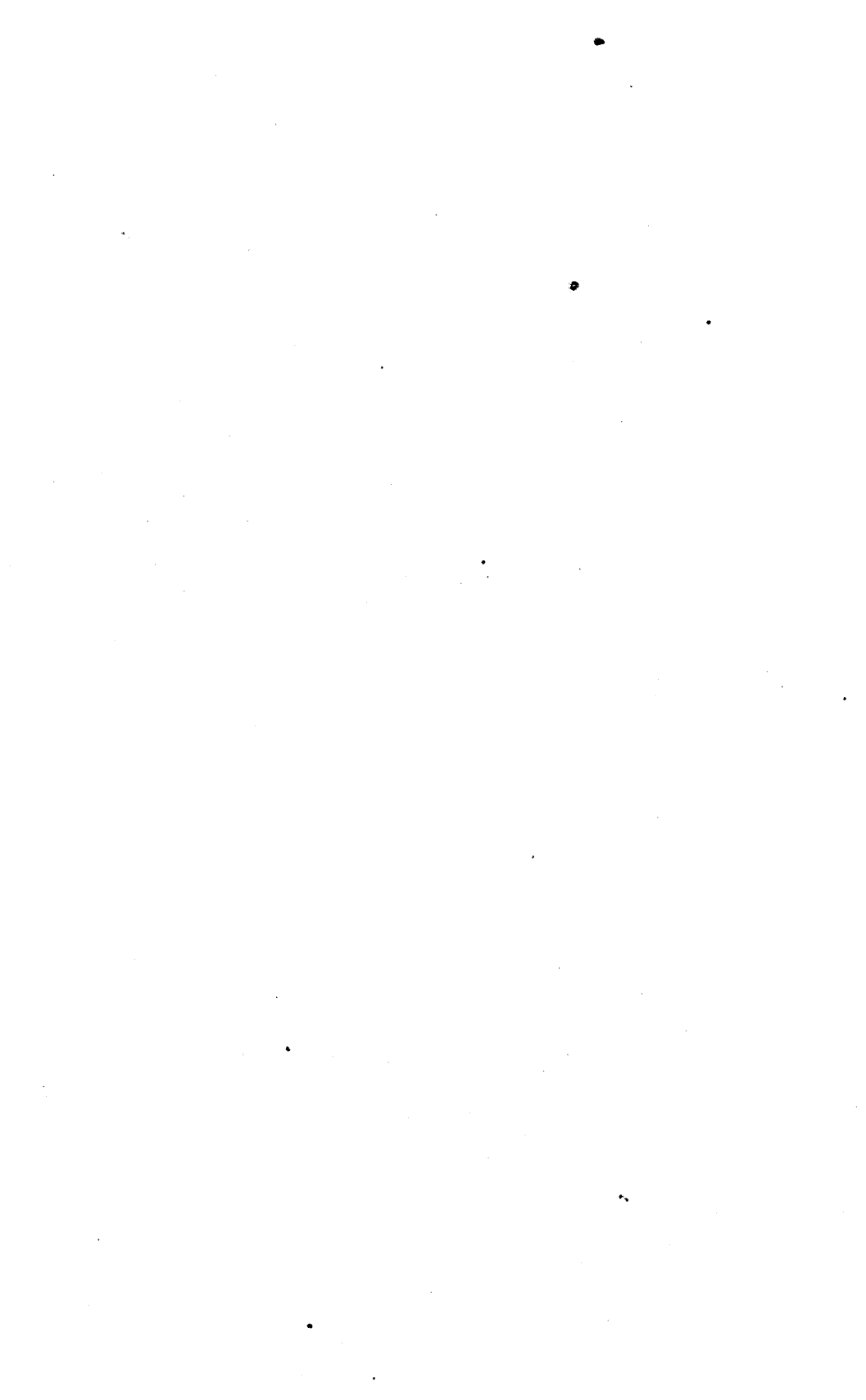
Schedule of Bonds and Stocks, (Continued.)

BANK STOCK.

National Bank of Commerce, Boston	\$6,000		
National Hide and Leather, "	4,500		
State National, Boston	3,000		
Shawmut National, "	3,100		
Washington National, "	1,000		
		NEW YORK.	
		Metropolitan National, New York.	\$7,000
		National Bank of Commerce, New York	2,000

MANUFACTURING AND OTHER STOCKS.

Androscoggin Mills, Lewiston	\$4,000	Saco and Biddeford Gas Light Co.	100
Continental "	10,000	Portland Water Bonds	5,000
Hill Manufacturing Co., Lewiston	10,600	Maine Telegraph Company	1,600
Lewiston Machine Co., "	2,000	Bridge Stock, Quincy, Ill.	8,000
Laconia Manufacturing Co., Biddeford	11,000	American Dock and Improvement Company	875
Pepperell Manufacturing Co., Biddeford	6,500	Central New Jersey Land Improvement Co.	2,300
Portland Gas Light Co.	1,700		



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