

# MAINE STATE LEGISLATURE

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# Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1879.

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VOLUME I.

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AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1880.

TWENTY-SECOND ANNUAL REPORT

OF THE CONDITION OF THE

SAVINGS BANKS

OF THE

STATE OF MAINE.

1878.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1878.



# REPORT.

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*To his Excellency, the Governor, and Council of Maine:*

I have the honor and herewith respectfully submit my Sixth Annual Report:

In compliance with the law of the State, I have, during the current, as in former years, visited all the State banking institutions, making a careful and thorough examination of the standing and condition of each, taking a trial balance as indicated in the abstract of the examinations submitted, comparing the items of assets, by examination of the bonds, stocks, cash, notes and other securities as called for by the books, and in no instance have I found any deficiency, except a small amount in two cases, which was satisfactorily explained.

Although the past year has been a severer and more trying test for savings banks in this State and everywhere, than at any previous time in the history of these institutions, it is gratifying to be able to state that our savings banks are in a better condition and stronger than a year ago. To the officers great credit is due for their time, patience and faithfulness in looking after their loans and making themselves familiar with the values of all the other investments of their respective institutions.

## BANKS OF DISCOUNT AND DEPOSIT.

The Eastern and Mercantile banks of Bangor have surrendered their respective charters, the former the present, and the latter last year, and are transacting such business only as is necessary to a final settlement of their affairs.

An exhibit of their liabilities and assets as they existed when examined the present year, will be found on pages 17 and 18.

## THE AMERICAN BANK OF HALLOWELL.

At the date of my last report the outstanding certificates of indebtedness of this bank were \$896.00. Cash in the

hands of the receivers to pay the same, \$788.40. The receivers have paid dividends to the amount of \$96.00, leaving the amount of outstanding certificates \$800.00. Cash on hand to pay the same \$704.00, at the rate of 88 per cent., the dividend ordered by court.

### SAVINGS BANKS.

The number now organized and doing business in the State is fifty-nine, a decrease of five since September 27, 1875. These have been placed in the hands of receivers, being the only ones so placed since the organization of the system in the State, and are given in the following table, showing their present condition and the progress made in the settlement of their affairs :

NAME OF BANK.	Date of Receivers' appointment.	Am't of assets turned over to Receiver.	Amount of claims allowed depositors by Com'rs.	Amount of claims allowed to other persons.	Amount on dollar paid depositors.	Estimated amount of future dividends.
Winthrop.....	Sept. 27, '75	\$119,172 83	\$114,853 38	\$1,061 12	73 1-10 cts.	final decl'd
Solon.....	Dec. '77	37,628 40	35,308 34	35 42	93 cents.	7 cents.
Bucksport.....	Apr. 25, '76	160,166 13	163,530 98	716 87	60 cents.	10 cents.
Lewiston Institu'n	May 10, '76	839,773 44	753,053 13	4,266 71	78 cents.	final decl'd
Newport.....	Oct. 19, '78	79,823 50	-	66 00	-	80 cents.

Final dividends to depositors have been made in the Winthrop Savings Bank and the Lewiston Institution for Savings. Amount of expenses allowed in settlement of the affairs of the Winthrop Savings Bank was \$14,899.87. This sum includes the reward of \$10,000.00 in procuring \$66,100.00 stolen from the bank at the time of its robbery in 1875. The amount paid to depositors \$83,976.99, and to other persons \$14,899.87. Amount collected from the assets \$98,876.86. Amount of expenses allowed in settlement in the Lewiston Institution for Savings was \$15,379.14. Amount collected from the assets \$608,472.17. Amount paid to depositors \$587,363.55, and to other persons \$19,645.85. Amount uncalled for \$1,462.77. Considering the amount of litigation attending the settlement of these banks, it has been effected with commendable despatch. There will be an early settlement in the Solon Savings Bank, and a probable final settlement in the Bucksport Savings Bank, within eighteen months.

Thirteen of the fifty-nine savings banks now doing business, have had their deposit accounts reduced by decree of court, under the provision of section thirty-six of the act to revise and consolidate the laws relating to Savings Banks, approved February 9, 1877, and are given in the following table :

NAME OF BANK.	Date of decree of Court.	Amount of deposits at date of decree.	Amount of deposits due and payable after decree.	Per cent. of reduction.	Amount of deposits withdrawn since decree.	Amount of deposits received since decree.	No. of accounts closed since decree.	No. of new acc'ts made since decree.	Amount due depositors Nov. 4, 1878.	Amount of assets Nov. 4, 1878.
Brunswick Savings Institution.....	Sept. 11, 1877...	\$278,846 84	\$251,018 37	10	\$93,083 33	\$25,940 27	244	44	\$183,875 31	\$199,687 18
Thomaston.....	Sept. 18, 1877...	353,634 58	247,544 20	30	158,068 99	29,108 20	478	34	118,585 36	147,673 93
Orono.....	Oct. 9, 1877.....	49,205 77	36,904 33	25	18,174 28	5,426 94	54	4	24,156 99	33,323 13
Camden.....	Dec. 11, 1877....	228,049 08	171,036 81	25	50,674 30	5,776 68	-	16	126,139 19	159,101 02
Bangor.....	March 8, 1878...	1,218,965 76	852,954 87	30	290,538 73	64,324 61	1045	229	639,188 11	1,087,573 61
Androscoggin County.....	April 20, 1878...	575,851 75	460,681 40	20	138,306 99	6,777 23	603	28	337,193 62	401,466 97
Pembroke.....	May 3, 1878.....	26,337 34	19,733 01	25	2,860 27	-	1	-	16,932 81	23,082 13
Calais.....	May 4, 1878.....	256,183 47	192,137 61	25	60,654 31	11,530 14	222	22	143,013 24	219,939 94
Skowhegan.....	July 2, 1878....	231,602 17	173,701 63	25	26,383 18	2,307 00	107	6	149,625 45	213,215 05
Bridgton.....	July 9, 1878....	119,823 91	89,864 92	25	16,277 39	1,441 87	87	3	75,029 40	112,365 24
Auburn.....	July 13, 1878...	387,601 45	329,461 23	15	46,286 16	2,354 20	130	9	285,529 27	348,503 28
Dexter.....	Aug. 19, 1878...	178,561 85	89,280 92	50	10,189 66	388 50	87	3	79,309 82	175,258 11
Franklin County.....	Sept. 25, 1878...	180,625 46	135,469 10	25	11,441 02	1,244 89	81	2	125,272 97	177,069 44

It is believed that ultimately there will be no loss to depositors in the Auburn and Bangor banks; that the losses in the others will range from two to ten per cent., except Thomaston, which will be about twenty per cent. The losses in these banks with one exception are comparatively small, and in all the result of shrinkages that could not be foreseen, many of which are temporary. Under our statute enacted in 1877 no good reason was found why these banks should be dissolved. On the other hand it saved to depositors the expense of receivers, loss of interest, and additional shrinkage of securities by forced sales. Beside this the closing of these banks would have materially affected business, fanned the wild flame of distrust of savings banks, doing much harm without any compensating good.

Savings banks are created with the view and upon the principle that they are to be continuing institutions. To a certain extent they must be regarded in law as vast partnerships, the trustees the agents of the depositors, and in order to perpetuate them the losses must be mutual as well as the profits. If they are worth the cost in time and labor necessary to establish them, they are worth preservation, even if they have periods of losses that make inroads upon their deposits. They are necessarily business institutions, and of vast importance to the public welfare, and cannot be uniformly successful. The losses in the savings banks of this State are largely the result of shrinkage of assets which will within a reasonable time mainly recover their value. If the law of our State forced the discontinuance of business and the closing of a bank whenever the losses rendered it insolvent, it would be the very means of forcing the sale of its depreciated assets without giving time for appreciation, making permanent what might have been only a temporary loss.

Within a few years there has been an effort, based upon bare assertions, without fact or semblance of truth to rest upon, to bring savings as well as national banks into disrepute, mischievous to the business interest of the country. This effort has very much contributed to strengthen the ruinous and senseless panic of the past year, which for a time caused much trouble and anxiety, and threatened the stability of the savings institutions not only of this but of the other States of the Union. Added to this was the unwarrantable and unqualified assertions of designing men that the banks had been induced to take poor securities until they had become rotten; that there was general dishonesty of officials, and inefficient management and poor judgment of trustees. The banks that have been obliged to apply to the court to



charge off losses under the law of 1877, which was passed for the protection of depositors in savings banks, during the period of great depression, have been brought to this, with few exceptions, by the senseless panic prompted by just such unjust and inconsiderate assertions. The savings banks of this State will bear examination, and the facts will fully justify the statement that these institutions with the large amount of money held and invested by them, with rare exceptions, have been well managed and prudently conducted through all times.

It is believed that it may be safely stated, that the \$23,173,-112.22 which these banks now hold, have suffered much less shrinkage than any like amount of capital which has been invested by the best business men of the country, since the inauguration of our civil war. The result of the law of 1877 authorizing the court to reduce the deposit accounts of depositors, so as to divide losses pro rata among them, so far, has been beneficial to all concerned, the practical workings of which have been to prevent much of the evil which might come from a run on a bank, which the law in a great measure prevents and avoids, because the depositors understand that whatever may happen to a bank they will share justly in the division of its assets, and that nothing can be gained by a run. The effect upon the whole system has been most salutary, affording the opportunity to regain confidence and resume prosperity, thereby preserving their available assets from loss by a forced sale and a ruinous sacrifice of real estate investments.

In the case of the Newport Savings Bank, on petition of the trustees and Bank Examiner to reduce the deposit accounts so as to divide its losses pro rata, the law court held, that under section 36 of the savings bank act, if the point was taken and proved that a bank had exceeded its powers or failed to comply with any of the rules, restrictions and conditions provided by law, the petition must be denied. For reasons above stated for continuing the existence of savings banks, I would respectfully suggest that the section be so amended that the court be empowered to reduce the deposit accounts, and thereby avoid the dissolution of the bank, if the loss did not arise from dishonesty on the part of the managers of the bank. Perhaps if the depreciation was large and the result of dishonesty, the best way out of the difficulty might be through the closing of the bank, but this course is by no means certain. The dissolution of a savings bank on account of informalities or dishonest practices on the part of its managers is a punishment imposed upon depositors rather than upon the violators of the law. Although there

may have been departures from the strict letter of the law in the management of its affairs, and it is highly desirable to correct the irregularities, but to do this by dissolving the corporation might in some cases be the very worst thing that could be done.

The deposits and profits of the fifty-nine banks doing business on the 4th day of November last, were \$23,173,112.22.

The assets, as compared with 1877, are as follows :

ASSETS.	1877.	1878.
Invested in United States bonds.....	\$982,869 47	\$1,973,284 52
State of Maine bonds.....	97,216 50	80,455 00
other state, county and municipal bonds..	8,843,807 10	7,425,019 40
railroad bonds and stocks.....	3,058,638 81	2,477,187 40
bank stock.....	1,018,049 25	976,044 83
real estate.....	805,009 64	905,738 90
miscellaneous stocks, &c.....	775,917 12	663,046 15
Loans on real estate.....	7,496,441 70	6,231,695 86
Loans on collaterals, &c.....	3,158,395 12	1,933,606 32
Cash.....	663,088 05	507,633 84
	\$26,898,432 76	\$23,173,112 22

This statement shows a decrease in the deposits and profits of the banks during the year ending November 4, 1878, of \$3,725,320.54.

The decrease of depositors for the same period is 10,683. The whole number is 77,978. The average to each depositor is \$297.00. The decrease in the deposits and profits of the banks the past year is \$2,804,988.60 more than last year; the decrease in depositors 8,723 more; the average to each depositor \$6.00 less.

The total amount of *net* deposits on November 5, 1877, was \$25,092,872.65; on November 4, 1878, \$21,313,826.35, a decrease in the *net* deposits the past year of \$3,779,046.30. This decrease embraces \$1,035,481.03, the reduction of deposits in the thirteen banks that have had their deposit accounts reduced by decrees of court under section 36 of the bank act of 1877. This reduction added to the \$21,313,826.35 would make the *actual net* deposits \$22,349,307.38, making the actual decrease of deposits the last year by withdrawals \$2,743,565.27, being \$1,110,267.20 more this than last year.

Five banks only have increased their deposits the past year, viz: Boothbay, Houlton, Limerick, Lubec and Searsport.

Last year the securities owned by the banks upon which payment of interest coupons were suspended, amounted to \$940,150.00. This year to \$808,825.00, being \$131,325.00 less than last year.

The non-paying securities, as compared with 1877, are as follows :

NON-PAYING SECURITIES.	1877.	1878.	
PUBLIC FUNDS.			
County of Cass, Mo.....	\$3,000 00	-	
“ Macon, Mo.....	2,000 00	\$2,000 00	
“ Macoupin, Ill.....	12,000 00	-	
“ Moultrie, Ill.....	2,000 00	2,000 00	
“ Presque Isle, Mich.....	5,000 00	5,000 00	
“ Warren, Ill.....	2,000 00	3,000 00	
City of Cairo, Ill.....	5,000 00	11,000 00	
“ East St. Louis.....	-	6,000 00	
“ Houston, Texas.....	3,200 00	10,000 00	
“ Lawrence, Kan.....	6,000 00	-	
“ St. Joseph, Mo.....	-	5,000 00	
Town of Brimfield, Ill.....	1,000 00	1,000 00	
“ Bement.....	-	4,000 00	
“ Evans, Ill.....	7,000 00	7,000 00	
“ Warrensburg, Mo.....	2,000 00	-	
BANK STOCK.			
Eleventh Ward National, Boston, Mass.....	50,200 00	-	\$56,000 00
	-	3,300 00	3,300 00
RAILROAD BONDS.			
Connecticut Western, Conn.....	9,000 00	9,000 00	
European and North American, Me.....	377,000 00	345,000 00	
Central Iowa, Iowa.....	50,500 00	40,500 00	
Chicago, Danville and Vincennes, Ind.....	14,000 00	2,000 00	
Chicago, Dubuque and Minnesota, Iowa.....	25,000 00	25,000 00	
Chicago, Michigan and Lake Shore, Mich.....	43,000 00	43,000 00	
Chicago and Iowa.....	-	10,000 00	
Indianapolis, Cincinnati and Lafayette, Ind.....	23,800 00	23,800 00	
Leavenworth, Galveston and Lawrence, Kan.....	-	21,000 00	
Michigan and Lake Shore, Mich.....	-	1,000 00	
Massisquoi, Vt.....	15,000 00	15,000 00	
Missouri River and Fort Scott, Kan.....	-	5,000 00	
New York, Oswego and Midland, N. Y.....	2,000 00	2,000 00	
Northern Pacific.....	17,500 00	500 00	
Portland and Rochester, Me.....	19,000 00	19,500 00	
Port Royal, S. C. and Ga.....	3,000 00	3,000 00	
Selma and Gulf, Ala.....	40,000 00	40,000 00	
St. Joseph and Denver City, Kan., Neb. & Col.....	5,900 00	-	
Vermont Central, Vt.....	43,000 00	8,000 00	
Vermont Central and Vermont and Canada.....	-	30,000 00	
White Water Valley, Ind.....	8,600 00	13,000 00	
Wisconsin Central.....	24,000 00	3,000 00	
RAILROAD STOCK.			
Burlington, Cedar Rapids and Minnesota, Iowa.....	720,200 00	-	659,300 00
Central of New Jersey, N. J.....	3,500 00	3,500 00	
Michigan Central, Mich.....	15,300 00	-	
Northern Pacific.....	45,400 00	-	
Rutland, Vt.....	-	40,000 00	
St. Joseph and Pacific, Kan.....	12,500 00	6,500 00	
Vermont and Canada, Vt.....	3,050 00	-	
	5,000 00	5,000 00	
CORPORATION STOCK.			
Bath Manufacturing & Commercial Co. Bath, Me.....	84,750 00	-	55,000 00
Central New Jersey Land Improvement Co., N. J.....	700 00	700 00	
Continental Mills, Lewiston, Me.....	2,700 00	2,700 00	
Franklin Company, Lewiston, Me.....	41,600 00	10,400 00	
	40,000 00	21,425 00	
	85,000 00	-	35,225 00
			\$808,825 00

The foregoing are designated in each bank holding the same, as follows: bonds (\*), stock (†).

Of non-paying securities the banks are holding \$381,555.23 less than in 1875. The amount of non-paying securities is a small fraction over 3 per cent. of the assets of the banks.

The following schedule will show the sum total of the deposits and profits of the banks as they existed at the time of their examination by the Examiner the present year, also their resources, the character and proportions into which they are distributed as compared with 1877:

	1877.	1878.
Total deposits and profits.....	\$27,190,351 77	\$23,663,713 75
<b>PUBLIC FUNDS OWNED.</b>		
	<i>Resources.</i>	<i>Resources.</i>
United States bonds.....	848,069 88	1,865,418 48
State of Maine.....	1,980,959 11	1,397,380 58
The other New England States.....	291,056 50	148,254 00
Out of New England.....	6,807,087 61	6,144,747 26
<b>BANK STOCK OWNED.</b>		
Of Maine.....	950,652 25	913,545 83
Of the other New England States.....	47,500 00	48,375 00
Out of New England.....	13,925 00	12,925 00
<b>RAILROAD BONDS OWNED.</b>		
Of Maine.....	1,620,760 17	1,315,084 28
Of the other New England States.....	257,502 46	202,161 90
Out of New England.....	1,182,451 30	989,793 34
<b>RAILROAD STOCK OWNED.</b>		
Of Maine.....	11,100 00	9,300 00
Of the other New England States.....	82,517 42	74,107 42
Out of New England.....	257,924 73	219,345 94
<b>CORPORATION BONDS OWNED.</b>		
Of Maine.....	5,300 00	12,500 00
Of the other New England States.....	21,050 00	15,890 00
Out of New England.....	31,370 00	25,500 00
<b>CORPORATION STOCK OWNED.</b>		
Of Maine.....	176,397 87	105,808 87
Of the other New England States.....	2,630 00	1,930 00
Out of New England.....	10,394 15	10,394 15
Real estate owned.....	710,731 43	827,161 95
Loans on United States bonds.....	110,727 68	49,376 36
“ public funds of Maine.....	154,624 51	84,130 51
“ public funds of other New England States... ..	5,585 00	1,900 00
“ public funds out of New England.....	114,363 00	105,923 30
“ bank stock of Maine.....	156,422 52	101,943 12
“ bank stock of other States.....	13,400 00	7,300 00
“ savings bank books.....	120,438 79	77,634 08
“ railroad bonds of Maine.....	1,124,198 40	507,747 65
“ railroad bonds of other New England States.....	47,000 00	43,000 00
“ railroad bonds out of New England.....	117,419 97	111,869 97
“ railroad stock of Maine.....	11,639 82	17,541 65
“ railroad stock of other New England States.....	12,280 12	12,040 12
“ railroad stock out of New England.....	62,158 46	41,258 46
“ corporation stock.....	471,674 00	341,710 91

	1877.	1878.
	<i>Resources.</i>	<i>Resources.</i>
Loans on corporation bonds.....	\$113,526 35	\$99,199 78
Loans to corporations.....	182,945 32	81,885 54
“ municipalities.....	249,002 23	157,095 71
Loans on mortgages of real estate.....	7,598,139 55	6,495,365 45
“ vessels of Maine.....	159,105 91	168,699 37
“ names alone.....	95,807 47	51,481 75
Cash on deposit in banks of Maine.....	337,153 62	192,693 41
Cash on deposit in banks of other States.....	160,084 29	125,318 12
Cash on hand.....	133,255 28	96,679 50
Miscellaneous investments.....	330,019 60	350,289 99
Sum total.....	\$27,190,351 77	\$23,663,713 75

The foregoing table shows \$3,526,638.02 less deposits and profits in the banks this than last year as they existed when examined. It also shows a very much larger proportion of strong and convertible assets.

The amount of United States bonds, including loans on the same, is a fraction over 8 per cent. of the assets—last year a fraction over  $3\frac{1}{2}$  per cent.; the amount of State, county, city and town bonds, including loans on and to the same, is a fraction over  $34\frac{1}{2}$  per cent.—last year a fraction over  $35\frac{1}{2}$  per cent.; the amount of bank stock, including loans on the same and on deposit books, is a fraction over  $4\frac{3}{4}$  per cent.—last year a fraction over  $4\frac{1}{2}$  per cent.; the amount of cash on hand and on deposit is a fraction over  $1\frac{3}{4}$  per cent.—last year a fraction over 2 per cent.; the amount of real estate and mortgages on same, is a fraction over  $30\frac{3}{4}$  per cent.—last year a fraction over  $30\frac{1}{2}$  per cent.; the amount of railroad bonds and stocks, including loans on same, is a fraction over  $14\frac{3}{4}$  per cent.—last year a fraction over  $17\frac{1}{2}$  per cent.; the amount of corporation bonds and stocks, and loans on and to the same, is a fraction over  $2\frac{3}{4}$  per cent.—last year a fraction over  $3\frac{1}{2}$  per cent.; the per cent. of miscellaneous securities is a small fraction larger this than last year.

The fifty-nine banks named in the abstract of the annual reports of the trustees herewith submitted, are reported as having sufficient available assets to pay their liabilities. It is believed that these banks are solvent and worthy of public confidence. Three of these banks are paying off their depositors, with a view of closing their affairs as soon as shall be practicable with a judicious conversion of their assets into money, viz: North Anson, Saccarappa and Stockton. These are small banks, and have been unsuccessfully struggling for growth, being situated in communities where such institutions were not needed and previously provided with such facilities.

Six of the fifty-nine banks have not declared dividends the past year ; six have declared one dividend each ; five  $2\frac{1}{2}$  per cent., and one 2 per cent. Forty-seven have declared and paid semi-annual dividends at the following rates, viz : 9, two per cent. ; 7, two and two and one-half per cent. ; 29, two and one-half per cent. ; 2, three per cent.

Although one-eighth of the assets of our savings banks is invested in United States bonds, it is still comparatively small. It is recommended that the trustees continue to add this class of bonds to their assets till one-fourth of the funds is thus invested ; they can be more readily turned into money at their real value than other investments in case of depression of business. There should be a larger proportion of the deposits invested in New England State, county and municipal bonds. The proportion of the assets now invested in county and municipal bonds of the Middle and Western States is comparatively large. The experience of the past year has shown that excessively large loans to one individual or corporation should be avoided. The largest loss and depreciation relatively have been upon this class of investments, and I would suggest that loans to one individual or corporation upon mortgage of real estate be limited by law to \$20,000, and that in all cases loans upon real estate should be limited to one-half of the assessed value of such security. In most of the banks there is proportionately a too large investment in this class of security, and in too many instances upon real estate that is unproductive and unsalable. To guard against loss, real estate loans should not be allowed to run for a great length of time ; they should be renewed as often as once in three or five years, and in no case should interest be allowed to accumulate beyond semi-annual payments. During the past year, in this State, the largest losses to savings banks have been upon this class of investments, mainly owing to the fact, no doubt, that real estate felt the influence of inflation more and later than any other kinds of property.

In order to preserve our savings banks and give them that high character for safety which such institutions must enjoy in order to merit, receive and hold the confidence of the depositors and the public, the funds must be so invested that they can surely be converted into money to pay the depositors according to the contract at the time of receiving the deposit. The experience of the past year, not only in Maine but in other States, attest this proposition, and a need of reform in this direction, especially if the deposits of the institutions are to be regarded as debts payable on demand or

thirty and sixty days' notice, the investments must be made almost solely with a view to safety and ready convertibility.

Trustees of savings banks in this State are not wholly responsible for the loss or depreciation of the assets in our banks. They are restricted by law to investments such as experience has shown to be the most secure, and in this regard they have generally conformed to the law, but in common with all property they have suffered depreciation. Shrinkage has fallen upon national, State and municipal bonds, now regarded among the safest investments.

The Legislature of 1878 amended the savings bank act, section 10 of chapter 218 of the public laws of 1877, by striking out the words "of the State" from the thirty-fourth line of said section, so that the paragraph containing these words reads as follows: "and may also loan on such other personal securities as in the judgment of the trustees it will be safe and for the interest of the bank to accept." This amendment authorizes trustees to loan the funds of the banks on names alone without restriction or limitation. I would respectfully suggest that if it is deemed advisable to continue the authority to make such loans, limits should be carefully and judiciously prescribed by law controlling the per cent. of the deposits that may be so loaned, the number and responsibility of the names, and the time within which the same shall be paid. It is obvious the extent of this amendment was not fully understood by the Legislature.

For fifteen years prior to 1874 savings banks deposits and savings institutions increased rapidly and uninterruptedly in this and other states. The aggregate in this State in 1874 was more than \$32,000,000. It was the understanding of depositors, from the workings of these institutions, and in law, that whatever was deposited was in the nature of a debt, and due and payable on demand, and during this period in all of the states they were able to respond to all demands, as they were then receiving more than was demanded.

The resources of savings banks, even when confined to securities of the highest character for ready conversion, in extraordinary times, like a panic and a general depressed state of business, could not be converted into money to meet a sudden or gradual and steady demand without a loss, because the conditions that would call for a general conversion of securities are the conditions which would render such conversion impracticable and impossible. The demand for securities yielding an income controls the convertible quality. Such a demand may be regarded as reliable in all ordinary

but not in extraordinary times. No person can invest in government bonds with an absolute certainty that in a month or year he can convert them into money without loss. A savings institution may invest all its deposits in government bonds at their market value, which in ordinary times would be reliable, and in a month or year should be compelled to convert them into money at a loss, on a demand of their depositors to return to them their money, they could not get it. It is the condition upon which investments are understood to be made, of immediate conversion at any time into money, without loss, that constitutes the great peril to savings institutions in the future. The condition is one in the nature of things impossible. Deposits in savings banks should not be regarded like the deposits in banks of discount, as debts payable on demand, or even thirty or sixty days, which in all ordinary times might and probably would be so paid. Their mission should be to make safe and reliable investments in permanent forms, for permanent and reliable income. In a depressed state of business or financial panic, if sound and solvent, they should be protected by law, and not required to make payments on demand or thirty or sixty days' notice, but as a matter of grace and favor, during any sign of pressure or panic. Such a protection to these institutions I would most respectfully suggest as a proper subject of legislative regulation. It is of the greatest importance to society, and the interest of the State, that the almost groundless suspicion which has within the past two years existed against our savings banks should be removed. Financially they hold a large amount of moneyed capital,—more than the capital, circulation and deposits of the national banks of the State. Upon the maintenance of this capital a very large portion of the people of the State are dependent. They hold large amounts of property which cannot be readily sold, and private and public debts which cannot be speedily paid, and what is more important, they hold the accumulated funds of the poor, which in times of a depressed state of business and the labor market keep thousands of homes from suffering and destitution. These institutions everywhere, under proper management, inculcate among the people habits of economy, industry, independence, temperance and thrift, which cannot be overestimated. From them has arisen in a great measure that social improvement which is so marked a characteristic of the American people.

Among the many good and noble institutions with which our country abounds, it is believed that there is none more



likely to be useful for all future time than savings banks, and the representatives of the public welfare should uphold, cultivate and guard them with jealous care, especially at a time when financial disaster has become so general as to result in a prevailing distrust and loss of confidence in all moneyed institutions. The management of the savings banks in this State from their inception to the present needs no defence; no stain has occurred upon the integrity of their managers. The failures that have occurred, without exception, have taken place within the last three years, the result of depreciation in the value of investments made previous to 1873, not of fraud or embezzlement. The management for honesty and efficiency to a remarkable degree is unparalleled. Notwithstanding the effect of general business depression, failure of banks and business houses and the consequent feverish condition of the public mind, the savings institutions of this State merit and command the confidence of depositors. During the past year, although the withdrawals were in excess of the deposits, the amount deposited was \$5,192,641.17, in which all the banks now doing business have shared.

The prevailing distrust and want of confidence in savings banks during the few years past, has restricted the rapid expansion of the business that existed for fifteen years prior to 1873. Under the influence of this distrust and want of confidence, the management of these institutions has become cautious and conservative. More discreet and rational legislation affecting these institutions has been effected within the past five years than for the fifteen years preceding; such are some of the gains that have come out of the experience of the last few years. During this time other schemes have been suggested to take the place of savings banks. Government and municipal bonds have been issued in small denominations for small investors, and the introduction of postal savings banks has been mooted. It is very doubtful whether either of these plans, if ever matured, can compete with the savings bank system. It may for a while retard its growth, but when these experiments prove to be failures and the memory of the past few years' experience fades away, and the fact becomes fully realized that the losses in savings institutions throughout this protracted depression is comparatively small, and that these institutions have come the nearest to the accomplishment of the impossible of any moneyed institutions, by escaping loss in the depreciation of investments, these institutions will again become popular, and their growth

will be stimulated with renewed confidence, and they will increase with the population and wealth of the country, and be relied upon to do for mankind what they have done in the past.

The duties imposed by law upon the Bank Examiner in the supervision of our savings banks are onerous and engrossing, and of a character not to be slighted or postponed. The Examiner should be required to devote his entire time to the banks, thereby rendering the supervision more effective and salutary. I would respectfully suggest that the law be so amended as to require the Examiner to visit and examine each bank twice in each year, thereby keeping himself familiar with the needs and condition of all the banks; and the law should be explicit in its requirements, so that there should be no opportunity to escape a complete discharge of duty by reason of negligence or indifference on the part of this officer, and at the same time he should be clothed with ample authority to supplement the specific requirements of the law, by such other requirements as his experience and observation might suggest as necessary for a more perfect working of these institutions. In this connection it is suggested that the law make the compensation of this officer a fixed salary, exclusive of travelling fees, which should be audited by the Governor and Council. This would remove all temptation to subordinate his official to other duties.

It is due to the officers of these institutions that I should tender them my thanks for the uniform courtesy and aid rendered in the discharge of my official duties, and for their respect to the decisions and requirements of law in the discharge of their important trusts, assuring them that I shall always feel the deepest interest in the successful perpetuation of the respective institutions under their charge, and in the savings bank system of the State, for which they have so faithfully and patiently toiled to establish and maintain.

W. W. BOLSTER, *Bank Examiner.*

AUBURN, November 30, 1878.

# BANKS OF DISCOUNT.

## EASTERN BANK—BANGOR.

AMOS M. ROBERTS, PRESIDENT.

CHARLES W. ROBERTS, CASHIER.

*Directors*—Amos M. Roberts, N. G. Higgins, Thomas H. Rich and James S. Wiley.

*Liabilities and Assets, August 19, 1878.*

Capital stock.....	\$8,500 00	
Bills in circulation .....	1,592 00	
Profit and loss .....	5,427 88	
Deposits.....	11,315 10	
Due First National Bank, Augusta, Me.....	472 40	
Bills discounted.....	-	\$1,879 05
Bills of other banks .....	-	636 00
Checks. &c.....	-	8,865 93
Specie ,.....	-	193 18
Due from Suffolk National Bank, Boston, Mass.....	-	15,733 22
	<b>\$27,307 38</b>	<b>\$27,307 38</b>

No dividends declared the past year.

Redeemed the past year of outstanding circulation..... \$2 00

Reserved profits .....

9,563 00

Amount of unpaid matured debts..... 1,879 05

Largest amount of stock owned by one stockholder..... 8,500 00

Number of stockholders, 1.

This bank has surrendered its charter during the past year and is closing its affairs.

## MERCANTILE BANK—BANGOR.

PHILO A. STRICKLAND, PRESIDENT.

JOHN S. RICKER, CASHIER.

*Directors*—Philo A. Strickland, George B. Lancaster, F. A. Wilson and Asa Smith.*Liabilities and Assets, August 22, 1878.*

Profit and loss.....	\$1,414 79	
Deposits.....	1 18	
Circulation.....	1,377 00	
Bills discounted.....	-	\$970 21
Due from other banks.....	-	897 76
Other cash items.....	-	925 00
	\$2,792 97	\$2,792 97

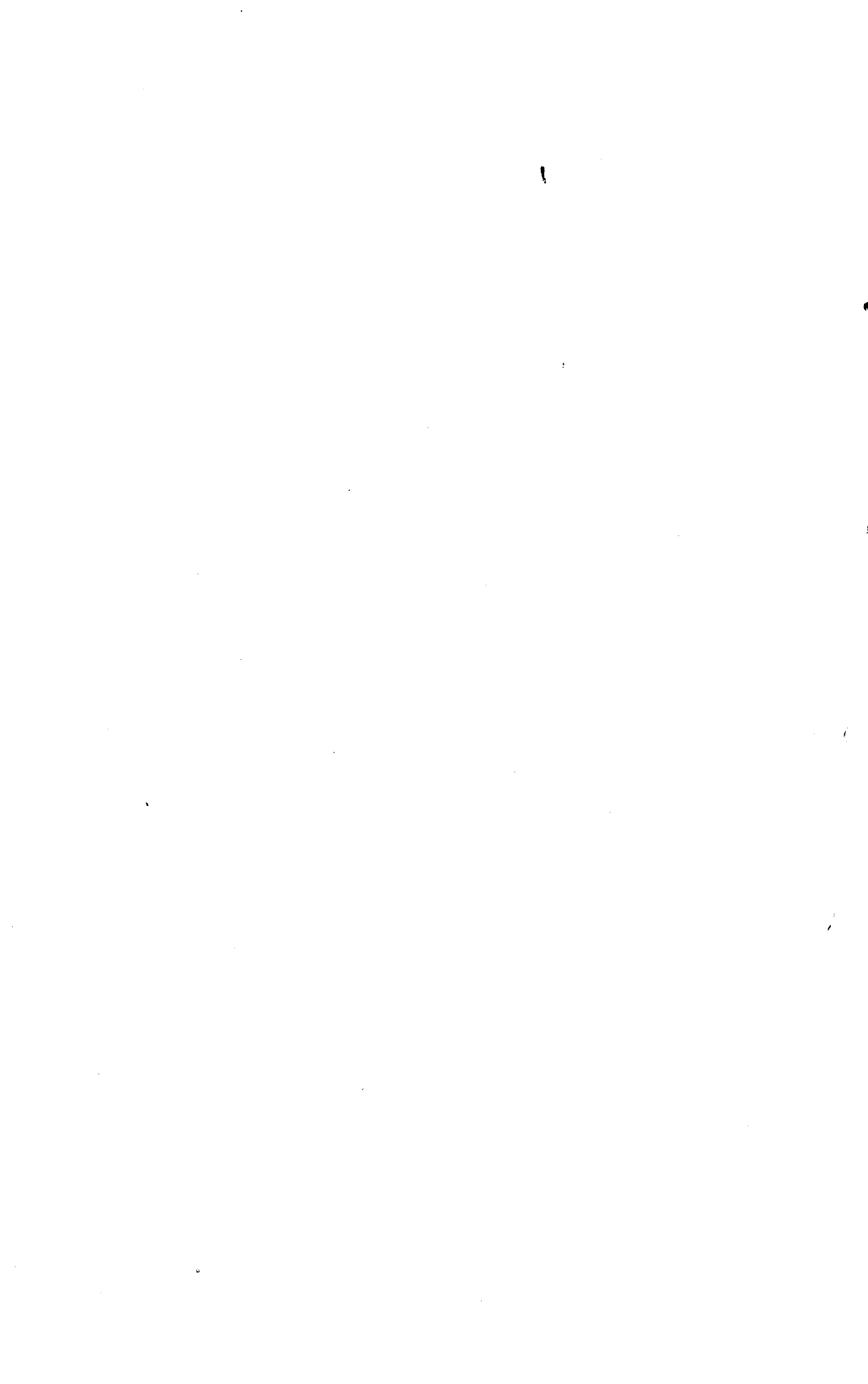
This bank surrendered its charter March 8, 1876.

Paid out its entire capital.

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ABSTRACT  
OF  
ANNUAL EXAMINATIONS  
OF THE  
SAVINGS BANKS.  
1878.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

OCTOBER 10, 1878.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

### LIABILITIES.

Deposits .....	\$332,277 88
Special reserved fund .....	61,253 00
	393,530 88

### RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Lisbon bonds, 6s, Ml., 1880-2	\$1,200 00	\$1,200 00	\$1,200 00	
Lyndon 8s, R. R. aid, 1895-6	4,750 00	4,750 00	4,750 00	
Lyndon 6s, R. R. aid, 1896..	500 00	475 00	500 00	
Minot 7½s, Ml., 1879-81 .....	2,250 00	2,250 00	2,250 00	
<b>Total public funds of Maine .....</b>	<b>8,700 00</b>	<b>-</b>	<b>-</b>	<b>\$8,700 00</b>
<i>Bank Stock Owned.</i>				
Canal National, Portland .....	6,200 00	9,176 00	6,200 00	
Casco National, Portland .....	300 00	420 00	300 00	
Cumberland National, Portland .....	4,760 00	6,188 00	4,760 00	
First National, Lewiston .....	50,500 00	73,225 00	50,500 00	
First National, Portland .....	4,300 00	5,762 00	4,300 00	
<b>Total bank stock of Maine .....</b>	<b>66,060 00</b>	<b>-</b>	<b>-</b>	<b>66,060 00</b>
<i>Corporation Stock Owned.</i>				
† Continental Mills, Lewiston .....	41,600 00	18,304 00	10,400 00	
† Franklin Company, Lewiston .....	25,700 00	12,336 00	6,425 00	
<b>Total corporation stock of Maine..</b>	<b>67,300 00</b>	<b>-</b>	<b>-</b>	<b>16,825 00</b>
<i>Loans on Bank Stock.</i>				
First National, Lewiston, Me. ....		800 00	800 00	800 00
<i>On Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston, Me		50 00	50 00	50 00
<i>On Railroad Bonds.</i>				
Leeds and Farmington, Me. ....		500 00	500 00	500 00
<i>On Railroad Stock.</i>				
Maine Central, Me .....		1,000 00	1,000 00	1,000 00
<i>On Corporation Stock.</i>				
Continental Mills, Lewiston .....		175 00	175 00	
Franklin Co., Lewiston, (face value \$15,375.00).		11,735 00	10,125 00	
<b>Total corporation stock of Maine .....</b>		<b>-</b>	<b>-</b>	<b>10,300 00</b>

† Suspended payments of dividends.

## ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>To Corporations.</i>			
Union Slate Co., Mayfield, (face value \$1,546.66)	\$386 66	\$386 66	
Village School District, Brunswick .....	1,800 00	1,800 00	
Total to corporations of Maine .....	-	-	\$2,186 66
Loans on mortgages of real estate .....	251,871 02	251,871 02	251,871 02
Interest account .....	-	1,383 10	1,383 10
Premium account .....	-	28,625 00	28,625 00
Expense account .....	-	663 95	663 95
Profit and loss .....	-	20 71	20 71
Vault, furniture and fixtures .....	1,500 00	500 00	500 00
Cash on deposit bearing interest at 2½ per cent— National Bank of Redemption, Boston, Mass..	403 52	403 52	403 52
First National Bank of Lewiston, not bearing interest .....	1,581 59	1,581 59	1,581 59
Cash on hand .....	2,060 33	2,060 33	2,060 33
Unpaid accrued interest .....	11,420 96		
	419,370 08	-	393,530 88
Due depositors and other liabilities, except special reserve fund .....	341,957 40		
Surplus .....	77,412 68		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses \$1,900.00.



## AUBURN SAVINGS BANK—AUBURN.

OCTOBER 24, 1878.

JAMES DINGLEY, PRESIDENT.

GEORGE S. WOODMAN, TREASURER.

## LIABILITIES.

Deposits .....	\$286,275 09
Special reserved fund .....	61,186 60
Profits .....	491 57
	347,953 26

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
* Central Iowa 7s, 1st mort., Iowa ..	\$10,000 00	\$4,000 00	\$4,000 00	\$4,000 00
<i>Bank Stock Owned.</i>				
First National, Auburn.....	64,900 00	94,105 00	64,900 00	
First National, Lewiston.....	1,700 00	2,465 00	1,700 00	
Total bank stock of Maine .....	66,600 00	-	-	66,600 00
Real estate owned .....	-	15,500 00	20,500 00	20,500 00
<i>Loans on Public Funds.</i>				
City of Lewiston bonds, Me .....		900 00	900 00	900 00
<i>On Savings Bank Books.</i>				
Auburn Savings Bank, Auburn, Me.....		300 00	300 00	300 00
<i>On Corporation Stock.</i>				
Franklin Company, Lewiston.....		2,000 00	2,000 00	
Lewiston Falls Manufacturing Co., Lewiston ....		2,192 44	2,192 44	
Lewiston Steam Mill Company, Lewiston .....		6,700 00	6,700 00	
Little Androscoggin Water Power Co., Auburn ..		9,500 00	16,500 00	
Total on corporation stock of Maine.....		-	-	27,392 44
<i>To Corporations.</i>				
Spring St. Baptist Society, Auburn, with col- laterals .....		5,000 00	5,000 00	5,000 00
Loans on mortgages of real estate.....		183,414 86	185,414 86	185,414 86
Names alone.....		8,115 33	8,115 33	8,115 33
Furniture and fixtures .....		3,000 00	3,000 00	3,000 00
Premium account .....		-	23,395 00	23,395 00
Cash on hand .....		3,335 63	3,335 63	3,335 63
Unpaid accrued interest .....		10,907 63		
		351,435 89	-	347,953 26
Due depositors, and including other liabilities, except special reserve.....		291,803 09		
Surplus .....		59,632 80		

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$1,350.00.

\* Suspended payment of interest coupons.

## AUGUSTA SAVINGS BANK—AUGUSTA.

AUGUST 29, 1878.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

## LIABILITIES.

Deposits .....	\$2,450,314 83
Reserved fund .....	46,244 56
Earnings .....	36,097 27
Dividend No. 60, August, 1878 .....	62,000 00
	2,594,656 66

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, coupon, 1891	\$200,000 00	\$208,000 00	\$200,000 00	
United States 6s, registered, 1867...	100,000 00	103,000 00	100,000 00	
United States 6s, coupon, 1867 .....	137,000 00	143,850 00	137,000 00	
United States 6s, coupon, 1868 .....	13,000 00	13,910 00	13,000 00	
Total United States bonds .....	450,000 00	-	-	\$450,000 00
County of Aroostook 7½s, Ml., 1879..	1,000 00	1,010 00	1,000 00	
City of Augusta 5s, Ml., 1886-8 .....	3,300 00	3,300 00	3,300 00	
Augusta 6s, Ml., 1887 .....	6,000 00	6,240 00	6,000 00	
Bangor 6s, Ml., 1879-81 .....	7,500 00	7,650 00	7,500 00	
Bangor 6s, R. R., aid, 1894 .....	16,000 00	16,480 00	16,000 00	
Bath 6s, R. R., aid, 1897 .....	10,000 00	10,200 00	10,000 00	
Town of Dexter 6s, R. R., aid, 1897.	5,000 00	5,000 00	5,000 00	
Village School District 6s, 1879-82, Augusta .....	11,500 00	11,845 00	11,500 00	
Total public funds of Maine .....	60,300 00	-	-	60,300 00
County of Allen 8s, 1878, Ind. ....	20,000 00	20,000 00	20,000 00	
Bay 8s, 1882-90, Mich. ....	14,500 00	15,745 00	14,500 00	
Cook 7s, 1892, Ill. ....	10,000 00	10,500 00	10,000 00	
Cuyahoga 7s, 1879-83, O. ....	20,000 00	20,200 00	20,000 00	
Hardin 8s, turnpike, 1879, 1880, Ohio .....	25,000 00	25,250 00	25,000 00	
Hamilton 7s, 1893, Ohio. ....	30,000 00	30,300 00	30,000 00	
Licking 7 3-10s, C. H., 1880-3, Ohio .....	40,000 00	40,800 00	40,000 00	
Macoupin 6s, fund, 1898, Ill. ....	7,500 00	7,500 00	7,500 00	
Marion 7s, C. H., 1881-98, Ind. ....	65,000 00	67,600 00	65,000 00	
St. Louis 7s, jail, 1888, Mo.	31,000 00	32,550 00	31,000 00	
City of Bay 8s, water, 1899, Mich. ....	5,000 00	5,200 00	5,000 00	
Buffalo 7s, park, 1924, N. Y.	10,000 00	11,000 00	10,000 00	
Cleveland 6s, water, 1896, O.	28,000 00	28,560 00	28,000 00	
Cleveland 7s, street impr., 1877-80, Ohio .....	28,000 00	28,220 00	28,000 00	
Cincinnati 7s, fund, 1904, O.	25,000 00	26,750 00	25,000 00	
Cincinnati 7s, impr., 1878-87, Ohio .....	39,418 60	40,601 15	39,418 60	
Chicago 7s, sewerage, 1888, Ill.	10,000 00	10,400 00	10,000 00	
Chicago 7s, Ml., 1899, Ill. ....	1,000 00	1,050 00	1,000 00	
Chicago 7s, river impr., 1893, 1895, Ill. ....	114,000 00	119,700 00	114,000 00	
Columbus 6s, water, 1891, O.	25,000 00	25,750 00	25,000 00	
Columbus 7s, sewer, 1888, O.	20,000 00	20,800 00	20,000 00	
Columbus 8s, sewer, 1885, O.	30,000 00	31,500 00	30,000 00	
Dayton 8s, bridge, 1881, Ohio	25,000 00	26,000 00	25,000 00	
Dayton 8s, water, 1885, Ohio.	15,000 00	15,750 00	15,000 00	

## AUGUSTA SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Detroit 7s, water, 1904, Mich.	\$13,000 00	\$14,560 00	\$13,000 00	
Eric 7s, fund, 1894, Penn . . .	50,000 00	52,000 00	50,000 00	
Evansville 6s, construction, 1907, Ind. . . . .	8,000 00	8,160 00	8,000 00	
Evansville 7s, redemp., 1906, Ind . . . . .	50,000 00	52,000 00	50,000 00	
Fort Wayne 6s, Ml., 1883, Ind	8,000 00	8,000 00	8,000 00	
Grand Rapids 8s, water, 1893, Mich . . . . .	20,000 00	21,000 00	20,000 00	
Indianapolis 6s, school, 1882, Ind . . . . .	25,000 00	25,000 00	25,000 00	
Indianapolis 7 3-10s, fund, 1893-6, Ind . . . . .	90,000 00	94,500 00	90,000 00	
La Porte 7s, water, 1896, Ind.	25,500 00	26,520 00	25,500 00	
Lincoln 10s, fire, 1882, Neb..	2,500 00	2,550 00	2,509 00	
Louisville 7s, city hall, 1893, Ky . . . . .	20,000 00	20,600 00	20,000 00	
Louisville 7s, impr., 1902-3, Ky . . . . .	54,000 00	55,620 00	54,000 00	
Louisville 7s, sewer, 1900, Ky	10,000 00	10,300 00	10,000 00	
Minneapolis 8s, bridge, 1892, Minn. . . . .	20,000 00	21,200 00	20,000 00	
Newark 7s, impr., 1886, N. J.	10,000 00	11,000 00	10,000 00	
Newport 7 3-10s, water, 1901, 1902, Ky . . . . .	20,000 00	19,600 00	20,000 00	
Portsmouth 8s, fund, 1881-90, Ohio . . . . .	17,000 00	17,680 00	17,000 00	
Portsmouth 8s, water, 1886, Ohio . . . . .	20,000 00	21,200 00	20,000 00	
Saginaw 8s, water, 1891-94, Mich . . . . .	5,000 00	5,500 00	5,000 00	
South Bend 8s, fund, 1896, Ind . . . . .	25,000 00	26,250 00	25,000 00	
St. Louis 6s, sewer and fund, 1889 91, Mo. . . . .	14,000 00	14,420 00	14,060 00	
St. Paul 7s, fund, 1895, Minn.	20,000 00	20,600 00	20,000 00	
St. Paul 8s, education, 1894, Minn . . . . .	30,000 00	31,200 00	30,000 00	
Toledo 7s, street, 1879, Ohio.	39,000 00	33,390 00	39,000 00	
Toledo 8s, fire, 1880-83, Ohio.	20,000 00	20,400 00	20,000 00	
Toledo 8s, school, 1883, Ohio.	15,000 00	15,750 00	15,000 00	
Toledo 8s, water, 1893-4, O..	30,000 00	33,000 00	30,000 00	
Toledo 8s, C. H., 1884, Ohio..	8,000 00	8,320 00	8,000 00	
Town of Lake 7s, water, 1894, Ill. .	20,000 00	20,400 00	20,000 00	
Orange 7s, education, 1880, 1882, N. J. . . . .	6,000 00	6,240 00	6,000 00	
Total public funds out of N. Eng..	1,333,418 60	-	-	\$ 1,333,418 60
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1st mort., 1890-1 . . . . .	13,100 00	12,969 00	13,100 00	
Kennebec & Portland 6s, 1st mort., 1883. . . . .	15,800 00	15,640 00	15,800 00	
Portland & Kennebec 6s, con., 1895..	79,300 00	78,507 00	79,300 00	
Total railroad bonds of Maine . . .	108,200 00	-	-	108,200 00
Cedar Rapids & Missouri River 7s, 1st mort., 1894, Iowa . . . . .	13,000 00	13,910 00	13,000 00	
Union Pacific 6s, 1st mort., 1896-8..	15,000 00	16,200 00	15,000 00	
Total R. R. bonds out of N. Eng..	28,000 00	-	-	28,000 00

## AUGUSTA SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
First National, Augusta, Me . . . . .	\$46,000 00	\$52,900 00	\$46,000 00	\$46,000 00
Real estate owned . . . . .	-	11,600 00	11,600 00	11,600 00
<i>Loans on Public Funds.</i>				
United States bonds . . . . .		300 00	300 00	300 00
Town of Somerville orders, Me . . . . .		200 00	200 00	200 00
City of Chicago bonds, Ill. . . . .		2,700 00	2,700 00	2,700 00
<i>On Bank Stock.</i>				
First National, Augusta . . . . .		10,000 00	10,000 00	
Union National, Brunswick . . . . .		700 00	700 00	
Waterville National, Waterville . . . . .		2,000 00	2,000 00	
Total on bank stock of Maine . . . . .	-	-	-	12,700 00
<i>On Savings Bank Books.</i>				
Augusta Savings Bank, Augusta, Me. . . . .		7,411 75	7,411 75	7,411 75
<i>On Railroad Bonds.</i>				
Androscoggin & Kennebec . . . . .		350 00	350 00	
Kennebec & Portland . . . . .		12,000 00	12,000 00	
Portland & Kennebec . . . . .		800 00	800 00	
Total on railroad bonds of Maine . . . . .	-	-	-	13,150 00
Iowa Falls & Sioux City, Iowa . . . . .		25,000 00	25,000 00	25,000 00
<i>On Corporation Stock.</i>				
Kennebec Land & Lumber Co., Augusta, Me. . . . .		25,000 00	25,000 00	25,000 00
<i>To Municipalities.</i>				
County of Kennebec— . . . . .		3,500 00	3,500 00	
Town of Houlton . . . . .		5,000 00	5,000 00	
Machias . . . . .		8,400 00	8,400 00	
Village School District, Augusta . . . . .		12,500 00	12,500 00	
Total to municipalities of Maine . . . . .	-	-	-	29,400 00
Safe and furniture . . . . .		2,000 00	2,000 00	2,000 00
Premium account . . . . .		-	34,095 52	34,095 52
Loans on mortgages of real estate . . . . .		346,638 31	346,638 31	346,638 31
Cash on deposit bearing interest at 3 per cent.—				
Granite National Bank, Augusta, Me . . . . .		57,033 62	57,033 62	57,033 62
Cash on hand . . . . .		1,508 86	1,508 86	1,508 86
Unpaid accrued interest . . . . .		51,302 81		
		2,691,242 50		
Due depositors, and including other liabilities . . . . .		2,528,564 83	-	2,594,656 66
Surplus above all liabilities . . . . .		162,677 67		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$3,372.87.

BANK EXAMINER'S REPORT.

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BANGOR SAVINGS BANK—BANGOR.

AUGUST 20, 1878.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

LIABILITIES.

Deposits .....	\$691,182 51
Special reserved fund .....	426,369 26
Profits .....	8,784 13
Income from real estate carried to special reserve fund .....	4,489 77
Bills payable .....	35,000 00
	1,165,825 67

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, coupon, 1881	\$59,500 00	\$63,665 00	\$59,500 00	
District of Columbia 3-65s, 1924.....	100,000 00	81,000 00	74,349 10	
Total United States bonds .....	159,500 00	-	-	\$133,849 10
City of Bangor bonds, 7s, R. R. aid, 1899 .....	83,000 00	90,470 00	83,000 00	
Bangor 7s, Ml., 1892 .....	34,000 00	37,400 00	34,000 00	
Ellsworth 7 3-10s, Ml., 1892.	7,000 00	7,420 00	7,000 00	
Total public funds of Maine.....	124,000 00	-	-	124,000 00
City of Chicago South Side Park bonds, 7s, 1891, Ill.....	25,000 00	24,250 00	25,000 00	
Dubuque 6s, fund, 1897, 1902, Iowa .....	10,000 00	9,400 00	9,300 00	
Dubuque 7s, fund, 1896, Iowa	7,200 00	7,200 00	7,200 00	
Evansville 7s, R. R. aid, 1898, Ind .....	18,000 00	18,360 00	18,000 00	
Total public funds out of N. Eng..	60,200 00	-	-	59,500 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899 .....	218,000 00	43,600 00	65,400 00	
Maine Central 6s, gold, 1900 .....	59,000 00	51,330 00	59,000 00	
Total railroad bonds of Maine....	277,000 00	-	-	124,400 00
<i>Bank Stock Owned.</i>				
Farmers' National, Bangor.....	10,100 00	12,120 00	12,120 00	
First National, Portland.....	2,500 00	3,350 00	3,418 75	
Kenduskeag National, Bangor.....	10,000 00	12,500 00	12,500 00	
Total bank stock of Maine.....	22,600 00	-	-	28,038 75
<i>Corporation Stock Owned.</i>				
Union Insurance Co., Bangor, Me...	2,000 00	2,400 00	2,000 00	2,000 00
Real estate owned .....	-	200,840 84	309,840 84	309,840 84
<i>Loans on Bank Stock.</i>				
Kenduskeag National, Bangor, Me.....		4,000 00	4,000 00	4,000 00
<i>On Savings Bank Books.</i>				
Bangor Savings Bank, Bangor, Me.....		3,495 00	3,495 00	3,495 00
<i>On Railroad Bonds.</i>				
European and North American, Me .....		2,174 98	2,174 98	2,174 98
<i>To Municipalities.</i>				
City of Bangor, Me.....		15,000 00	15,000 00	15,000 00
<i>To Corporations.</i>				
Bangor Chapel Association, Bangor, Me.....		325 00	325 00	325 00

\*Suspended payment of interest coupons.

## BANGOR SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$343,268 00	\$348,268 00	\$348,268 00
Expense account.....	-	824 11	824 11
Cash on deposit not bearing interest.—			
Kenduskeag National Bank, Bangor, Me.....	7,242 37	7,242 37	7,242 37
Cash on hand.....	2,867 52	2,867 52	2,867 52
Unpaid accrued interest.....	24,773 68		
	1,068,452 35	-	1,165,825 67
Due depositors, and other liabilities, except special reserve.....	742,607 51		
Surplus.....	325,844 84		

Rate of interest charged on loans the past year, 6 to 8 per cent.  
Annual expenses, \$3,300.00.

## BATH SAVINGS INSTITUTION—BATH.

JULY 24, 1878.

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

## LIABILITIES.

Deposits.....	\$1,310,391 14
Reserved fund.....	6,964 18
Profits.....	14,151 75
Interest account.....	11,462 92
Premium account.....	1,281 89
	1,344,251 88

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 4½s, 1891.....	\$75,000 00	\$78,375 00	\$75,000 00	\$75,000 00
City of Bath 6s, R. R. aid, 1884-97..	95,400 00	97,308 00	95,400 00	
Bath 6s, Ml., 1898.....	16,000 00	16,800 00	16,000 00	
Rockland 6s, R. R. aid, 1890-3	33,600 00	34,272 00	33,600 00	
Town of Damariscotta, 6s, R. R. aid, 1887-97.....	7,000 00	7,140 00	7,000 00	
Newcastle 6s, R. R. aid, 1887 1897.....	23,000 00	23,460 00	23,000 00	
Thomaston 6s, R. R. aid, 1894	7,000 00	7,140 00	7,000 00	
Waldoboro' 6s, R. R. aid, 1892-7.....	10,000 00	10,200 00	10,000 00	
Total public funds of Maine.....	192,000 00	-	-	192,000 00

BATH SAVINGS INSTITUTION—CONTINUED.  
RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
State of Georgia bonds, 7s, R. R. aid, 1886 .....	\$10,000 00	\$10,700 00	\$10,000 00	
County of Johnson 8s, R. R. aid, 1892, Ill .....	8,000 00	7,360 00	8,000 00	
Jasper 7s, fund, 1897, Ill.	10,000 00	9,500 00	10,000 00	
Pulaski 8s, R. R. aid, 1892, Ill .....	3,500 00	3,325 00	3,500 00	
Saline 8s, R. R. aid, 1892, Ill .....	1,000 00	950 00	1,000 00	
*Warren 8s, R. R. aid, 1890, Ill .....	3,000 00	2,100 00	3,000 00	
White 8s, R. R. aid, 1891-2, Ill .....	10,500 00	9,975 00	10,500 00	
City of Beardstown 8s, R. R. aid, 1896, Ill .....	500 00	400 00	500 00	
Cleveland 7s, Ml., 1878, Ohio	5,000 00	5,000 00	5,000 00	
Chicago 7s, sewerage, 1888-94, Ill .....	20,000 00	21,000 00	20,000 00	
Chicago 7s, fund and school, 1880-7, Ill .....	9,000 00	9,090 00	9,000 00	
Chicago 7s, water and impr., 1890, Ill .....	11,600 00	11,220 00	11,000 00	
Cincinnati 7 3-10s, Ml., 1889- 99, Ohio .....	71,000 00	76,680 00	71,000 00	
Cincinnati 7s, Ml., 1904, Ohio	10,000 00	10,700 00	10,000 00	
Lincoln 10s, Ml., 1882, Neb.	10,000 00	10,200 00	10,000 00	
Quincy 6s, Ml., 1890, Ill .....	1,000 00	850 00	1,000 00	
St. Louis 6s, wharf, 1878, Mo.	25,000 00	25,000 00	25,000 00	
Toledo 7 3-10s, R. R. aid, 1900, Ohio .....	17,000 00	17,340 00	17,000 00	
Toledo 8s, Ml., 1879-83, Ohio	20,000 00	20,200 00	20,000 00	
Town of Avoca 10s, R. R. aid, 1891, Ill	2,000 00	2,000 00	2,000 00	
Bloomington 8s, R. R. aid, 1887, Ill .....	10,000 00	10,000 00	10,000 00	
Sheldon 10s, R. R. aid, 1881, Ill .....	10,000 00	10,000 00	10,000 00	
Sullivan 8s, R. R. aid, 1881, Ill .....	30,000 00	30,000 00	30,000 00	
Total public funds out of N. Eng.	297,500 00	-	-	\$297,500 00
<i>Bank Stock Owned.</i>				
Bath National, Bath .....	5,200 00	7,020 00	5,200 00	
First National, Bath .....	3,000 00	4,050 00	3,000 00	
First National, Bangor .....	8,500 00	8,500 00	8,500 00	
Lincoln National, Bath .....	4,000 00	5,000 00	4,000 00	
Sagadahoc National, Bath .....	1,200 00	1,620 00	1,200 00	
Total bank stock of Maine .....	21,900 00	-	21,900 00	
Globe National, Boston, Mass .....	1,500 00	1,380 00	1,500 00	
National Hide and Leather, Boston.	10,000 00	9,800 00	10,000 00	
Total bank stock of New England.	33,400 00	-	-	33,400 00
<i>Corporation Stock Owned.</i>				
Maine Telegraph Company, Me. ....	4,000 00	5,000 00	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Boston and Maine, Me. ....	20,000 00	21,200 00	20,000 00	20,000 00
Chicago and Alton, Ill. ....	47,000 00	39,010 00	47,000 00	
Illinois Central, Ill. ....	30,000 00	25,800 00	30,000 00	
Total railroad stock out of N. Eng.	77,000 00	-	-	77,000 00

\* Suspended payment of interest coupons.

## BATH SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Kennebec and Portland 6s, 1883 ....	\$1,506 00	\$1,485 00	\$1,500 00	
Leeds and Farmington 6s, 1896. ....	68,000 00	63,240 00	68,000 00	
Maine Central 7s, consolidated, 1912	77,000 00	67,760 00	77,000 00	
Portland and Kennebec 6s, 1895 ....	153,900 00	152,361 00	153,900 00	
Total railroad bonds of Maine ....	300,400 00	-	300,400 00	
Eastern 3½s, 1906, Mass.....	46,500 00	34,410 00	46,500 00	
* Missisquoi 7s, 1891, Vt .....	15,000 00	3,000 00	15,000 00	
* Vermont Central and Vermont and Canada 8s, 1889, Vt .....	8,000 00	2,000 00	8,000 00	
Total railroad bonds of N. England	369,900 00	-	-	\$369,900 00
Burlington, Cedar Rapids and North- ern 5s, Iowa, (and stock 140 shares)	20,000 00	15,880 00	20,000 00	
Central Pacific 7s, gold, 1883.....	10,000 00	10,600 00	10,000 00	
Lake Shore and Michigan Southern 7s, 1900, Mich .....	30,000 00	33,000 00	30,000 00	
Michigan Central 7s, consol., 1902..	25,000 00	27,500 00	25,000 00	
Total railroad bonds out of N. Eng	85,000 00	-	-	85,000 00
Real estate owned.....	-	17,000 00	17,000 00	17,000 00
<i>Loans on Railroad Bonds.</i>				
Maine Central, Me .....		10,000 00	10,000 00	10,000 00
<i>To Corporations.</i>				
Central Vermont Railroad Company, Vt .....		10,000 00	10,000 00	10,000 00
<i>On Railroad Stock.</i>				
Maine Central, Me .....		8,000 00	8,000 00	8,000 00
<i>On Life Insurance Policies.</i>				
Phoenix Mutual .....		2,000 00	2,000 00	2,000 00
Loans on mortgages of real estate.....		110,834 18	110,884 18	110,884 18
Names alone.....		178 09	178 09	178 09
Vessels.....		20,387 50	20,387 50	20,387 50
Printing press and book bindery .....		2,360 00	2,360 00	2,360 00
Cash on deposit not bearing interest—				
National Exchange Bank, Boston, Mass.....		1,384 06	1,384 06	1,384 06
First National Bank, Bath, Me.....		6,265 23	6,265 23	6,265 23
Cash on hand .....		1,992 82	1,992 82	1,992 82
Unpaid accrued interest .....		23,719 49		
Furniture .....		600 00		
Bonds retired and not on books of bank, amount- ing to \$37,500, valued .....		7,375 00		
		1,339,997 37	-	1,344,251 88
Due depositors, and including other liabilities ..		1,318,109 63		
Surplus above all liabilities .....		21,887 74		

Rate of interest charged on loans the past year, 6 to 7½ per cent. in advance.

Annual expenses, \$2,350.00.

\* Suspended payment of interest coupons.



## BELFAST SAVINGS BANK—BELFAST.

AUGUST 1, 1878.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

## LIABILITIES.

Deposits.....	\$544,556 45
Reserved fund.....	28,000 00
Profits.....	8,279 44
	\$580,835 89

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1867.....	\$2,000 00	\$2,100 00	\$2,000 00	\$2,000 00
City of Toledo 8s, water, 1893, Ohio,	7,000 00	7,420 00	7,000 00	7,000 00
<i>Bank Stock Owned.</i>				
Belfast National, Belfast.....	3,500 00	4,550 00	3,500 00	
Casco National, Portland.....	13,100 00	18,340 00	13,100 00	
First National, Bangor.....	400 00	400 00	400 00	
First National, Portland.....	8,200 00	11,070 00	8,200 00	
Total bank stock of Maine.....	25,200 00	-	-	25,200 00
<i>Railroad Bonds Owned.</i>				
Belfast and Moosehead Lake 6s, gold,				
1890, Me.....	41,000 00	43,050 00	41,000 00	
Eastern 3½s, 1906, Mass.....	20,000 00	14,800 00	20,000 00	
Total railroad bonds of N. England	61,000 00	-	-	61,000 00
Cedar Rapids and Missouri River 7s,				
1916, Iowa.....	26,000 00	27,300 00	26,000 00	
Central Pacific 7s, gold, 1883.....	10,000 00	10,700 00	10,000 00	
Central Pacific 6s, gold, 1895.....	5,000 00	5,300 00	5,000 00	
Chicago, Iowa & Nebraska 7s, 1880, Ill.	15,000 00	16,500 00	15,000 00	
Total railroad bonds out of N. Eng.	56,000 00	-	-	56,000 00
Real estate owned.....	-	14,500 00	14,500 00	14,500 00
<i>Loans on Public Funds.</i>				
United States bonds.....		3,700 00	3,700 00	3,700 00
United States coin certificates.....		11,400 00	11,400 00	11,400 00
City of Belfast bonds.....		924 00	924 00	
Town of Montville.....		225 00	225 00	
Total on public funds of Maine.....		-	-	1,149 00
<i>On Bank Stock.</i>				
Belfast National, Belfast.....		3,250 00	3,250 00	
National Shoe and Leather, Auburn.....		300 00	300 00	
Total on bank stock of Maine.....		-	-	3,550 00
<i>On Savings Bank Books.</i>				
Belfast Savings Bank, Belfast, Me.....		925 00	925 00	
Boston Five Cent, Boston, Mass.....		53 87	53 87	
Total on savings bank books of New England..		-	-	978 87
<i>On Corporation Stock.</i>				
Belfast Gas Company, Belfast.....		1,000 00	1,000 00	
Piscataquis Iron Works.....		1,000 00	1,000 00	
Total on corporation stock of Maine.....		-	2,000 00	
Boston Marine Insurance Co., Boston, Mass....		3,000 00	3,000 00	
Dwight Manufacturing Company, Boston, Mass.		2,900 00	2,900 00	
Great Falls Manufacturing Co., Somersworth, N.H.		3,500 00	3,500 00	
Total on corporation stock of New England...		-	-	11,400 00

## BELFAST SAVINGS BANK—CONCLUDED.

## RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>To Corporations.</i>			
Belfast Manufacturing Company, Belfast, Me. . . . .	\$1,450 00	\$1,450 00	
Pacific Guano Company, Boston, Mass. . . . .	5,000 00	5,000 00	
Total to corporations of New England . . . . .	-	-	\$6,450 00
<i>On Railroad Stock.</i>			
Belfast and Mooshead Lake, preferred, Me. . . . .	4,150 00	4,150 00	
Cambridge (horse), Mass. . . . .	500 00	500 00	
Eastern, Mass. . . . .	1,900 00	1,900 00	
Union (horse), Mass. . . . .	9,000 00	9,000 00	
Total on railroad stock of New England . . . . .	-	-	15,550 00
Cedar Rapids and Missouri River, Iowa. . . . .	5,900 00	5,900 00	
Iowa Falls and Sioux City, Iowa . . . . .	32,200 00	32,200 00	
Total on railroad stock out of New England. . . . .	-	-	38,100 00
<i>On Railroad Bonds.</i>			
Maine Central . . . . .	21,580 00	21,580 00	
Portland and Kennebec . . . . .	10,000 00	10,000 00	
Total on railroad bonds of Maine . . . . .	-	31,580 00	
Eastern, Mass. . . . .	2,000 00	2,000 00	
Total on railroad bonds of New England. . . . .	-	-	33,580 00
Chicago, Iowa and Nebraska, Ill. . . . .	5,000 00	5,000 00	
Central Pacific Co. . . . .	2,000 00	2,000 00	
Iowa Falls and Sioux City, Iowa . . . . .	700 00	700 00	
Sioux City and Pacific, Iowa. . . . .	400 00	400 00	
Union Pacific, land grant . . . . .	35,000 00	35,000 00	
Total on railroad bonds out of New England. . . . .	-	-	43,100 00
<i>To Municipalities.</i>			
Town of Stockton, Me. . . . .	3,000 00	3,000 00	3,000 00
Loans on mortgages of real estate . . . . .	140,702 49	140,702 49	140,702 49
vessels . . . . .	24,550 00	24,550 00	24,550 00
machinery . . . . .	3,000 00	3,000 00	3,000 00
Suspense account . . . . .	1,000 00	38,400 00	38,400 00
Premium account . . . . .	-	139 00	139 00
Expense account . . . . .	-	38 26	38 26
Cash on deposit bearing interest at 3 per cent—			
Howard National Bank, Boston, Mass. . . . .	29,475 28	29,475 28	29,475 28
Cash on hand . . . . .	6,872 99	6,872 99	6,872 99
Unpaid accrued interest. . . . .	8,749 18		
	562,337 81	-	580,835 89
Due depositors, and including other liabilities . . . . .	550,781 48		
Surplus above all liabilities . . . . .	11,556 33		
Rate of interest charged on loans the past year, 6 to 8 per cent.			
Annual expenses, \$3,000.00.			

## BETHEL SAVINGS BANK—BETHEL.

MAY 27, 1878.

O. H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

## LIABILITIES.

Deposits.....	\$60,143 22
Reserved fund.....	1,451 40
Profits.....	188 47
Bills payable.....	2,000 00
	63,783 19

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Cook bonds, 7s, war fund, 1880, Ill.....	\$500 00	\$515 00	\$518 75	\$518 75
City of Lewiston 6s, Ml., 1913, Me..	5,000 00	5,150 00	4,980 00	
Portland 6s, R. R. aid, 1907.	9,000 00	9,270 00	8,480 83	
Town of Bethel 6s, bridge, 1883.....	400 00	400 00	400 00	
Total public funds of Maine.....	14,400 00	-	-	13,860 83
<i>Bank Stock Owned.</i>				
Norway National, Norway, Me.....	2,500 00	2,750 00	2,712 50	2,712 50
Safe (charged off).....	-	300 00		
<i>Loans on Bank Stock.</i>				
Norway National, Norway, Me.....		1,000 00	1,000 00	1,000 00
<i>On Savings Bank Book.</i>				
Bethel Savings Bank, Bethel, Me.....		200 00	200 00	200 00
<i>On Railroad Bonds.</i>				
Androscoggin and Kennebec, Me.....		500 00	500 00	500 00
<i>To Municipalities.</i>				
Town of Bethel.....		7,272 99	7,272 99	
Newry.....		343 47	343 47	
Total to municipalities of Maine.....		-	-	7,616 46
Loans on mortgages of real estate.....		32,102 34	32,102 34	32,102 34
names alone.....		3,473 32	3,473 32	3,473 32
neat stock.....		271 00	271 00	271 00
Cash on hand.....		1,527 99	1,527 99	1,527 99
Unpaid accrued interest.....		1,288 54		
		66,364 65		
Due depositors, and including other liabilities...		62,697 36		63,783 19
Surplus above all liabilities.....		3,667 29		

Rate of interest charged on loans the past year, 8 per cent. in advance.

Annual expenses, \$250.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

JUNE 13, 1878.

WILLIAM P. HAINES, PRESIDENT. RICHARD M. CHAPMAN, TREASURER.

## LIABILITIES.

Deposits.....	\$525,285 52
Reserved fund.....	12,200 00
Profits.....	7,093 81
	544,579 33

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 6s, reg., 1867..	\$9,450 00	\$9,932 00	\$9,450 00	
United States 6s, registered, 1868...	1,500 00	1,605 00	1,500 00	
United States 6s, coupon, 1867.....	600 00	642 00	600 00	
United States 5s, registered, 1881...	2,500 00	2,625 00	2,500 00	
<b>Total United States bonds.....</b>	<b>14,050 00</b>	<b>-</b>	<b>-</b>	<b>\$14,050 00</b>
City of Bangor bonds, 7s, R. R. aid, 1839.....	8,000 00	8,160 00	8,400 00	
Bath 6s, Ml. and R. R. aid, 1889-99.....	2,500 00	2,550 00	2,500 00	
Belfast 6s, Ml., 1898.....	2,000 00	2,000 00	1,880 00	
Biddeford 6s, Ml., 1885.....	300 00	306 00	300 00	
Portland 6s, Ml. and R. R. aid, 1887, 1907.....	21,000 00	21,730 00	20,012 00	
Rockland 6s, R. R. aid, 1889.	1,000 00	1,000 00	1,000 00	
<b>Total public funds of Maine.....</b>	<b>34,800 00</b>	<b>-</b>	<b>-</b>	<b>34,092 00</b>
County of Clay 7s, fund, 1883, Ohio.	500 00	500 00	500 00	
Cuyahoga 7s, 1881, Ohio..	3,000 00	3,000 00	3,100 00	
Wayne 7s, 1890, Ill.....	6,000 00	6,240 00	5,400 00	
City of Hamilton 7s, fund, 1883 4, O.	3,000 00	3,090 00	3,125 00	
Kansas City 8s, education, 1881, Mo.....	4,000 00	4,120 00	4,000 00	
Newport 7 3-10s, water, 1902, Ky.....	8,000 00	8,000 00	8,000 00	
N. Chicago 7s, park, 1893, Ill.	4,000 00	4,000 00	4,000 00	
Rochester 7s, water, 1903, N. Y.	5,000 00	5,550 00	5,400 00	
Toledo 8s, fund and water, 1887 94, Ohio.....	6,000 00	6,240 00	6,555 00	
<b>Total public funds out of N. Eng..</b>	<b>39,500 00</b>	<b>-</b>	<b>-</b>	<b>40,080 00</b>
<i>Corporation Bonds Owned.</i>				
New England Mortgage Security Co. 7s, 1886, Boston, Mass.....	5,000 00	5,350 00	5,000 00	5,000 00
Mercantile Trust, freehold mortgage 7s, 1882, N. Y.....	15,000 00	15,300 00	15,000 00	15,000 00
<i>Bank Stock Owned.</i>				
Biddeford National, Biddeford.....	32,500 00	42,250 00	28,482 00	
Canal National, Portland.....	2,400 00	3,600 00	2,640 00	
Cumberland National, Portland....	1,200 00	1,680 00	1,700 00	
Casco National, Portland.....	400 00	560 00	520 00	
First National, Portland.....	2,800 00	3,864 00	3,590 00	
Manufacturers' National, Lewiston..	5,000 00	5,000 00	5,000 00	
National Shoe and Leather, Auburn.	1,000 00	1,000 00	1,070 00	
National Traders', Portland.....	1,000 00	1,370 00	1,300 00	
Saco National, Saco.....	4,000 00	4,800 00	4,000 00	
York National, Saco.....	1,500 00	2,025 00	1,650 00	
<b>Total bank stock of Maine.....</b>	<b>51,800 00</b>	<b>-</b>	<b>49,952 00</b>	
Metropolitan National, Boston, Mass	10,000 00	9,000 00	10,000 00	
<b>Total bank stock of N. England..</b>	<b>61,800 00</b>	<b>-</b>	<b>-</b>	<b>59,952 00</b>

## BIDDEFORD SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Stock Owned.</i>				
† Vermont and Canada, Vt .....	\$5,000 00	\$750 00	\$5,081 00	\$5,081 00
Michigan Central, Mich .....	400 00	272 00	400 00	400 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, 1899.....	10,000 00	2,500 00	9,000 00	
Maine Central 7s, 1898.....	6,000 00	6,000 00	5,940 00	
Maine Central 7s, consolidated, 1912.	6,000 00	5,280 00	5,700 00	
Portland and Kennebec 6s, 1895.....	2,000 00	1,980 00	1,800 00	
Portland and Ogdensburg 6s, gold, 1900.....	5,000 00	2,500 00	4,000 00	
Total railroad bonds of Maine....	29,000 00	-	26,440 00	
* Connecticut Western 7s, 1900, Conn	9,000 00	1,800 00	8,100 00	
Eastern 3 1-2s, gold, 1906.....	12,000 00	7,560 00	11,100 00	
Total railroad bonds of N. Eng....	50,000 00	-	-	45,640 00
Burlington and Missouri River 8s, Neb.....	5,000 00	5,750 00	4,000 00	
* Central Iowa 8s, 1899, Iowa.....	8,000 00	2,560 00	3,800 00	
* Chicago and Michigan Lake Shore, 1890 1, Ill.....	23,000 00	1,610 00	15,770 00	
Cincinnati and Indiana 7s, 1st mort., 1892, Ohio.....	23,000 00	21,620 00	20,000 00	
Indianapolis, Cincinnati and Lafay- ette 7s, 1st mortgage, 1883-99, Ind.	11,500 00	6,900 00	8,500 00	
* Leavenworth, Lawrence and Gal- veston 10s, 1899, Kansas.....	1,000 00	250 00	900 00	
Michigan Central 8s, equipment, 1882, Mich.....	6,000 00	6,000 00	6,000 00	
* Missouri River and Fort Scott 8s, 1890, Mo.....	5,000 00	2,500 00	3,100 00	
Omaha and South Western 8s, 1896, Neb.....	1,000 00	1,080 00	880 00	
Quincy and Warsaw 8s, 1890, Ill....	5,000 00	5,450 00	5,000 00	
* White Water Valley 7s, Ind.....	5,000 00	3,000 00	4,000 00	
Total railroad bonds out of N. Eng.	93,500 00	-	-	71,950 00
<i>Corporation Stock Owned.</i>				
† Franklin Company, Lewiston.....	15,000 00	8,700 00	17,576 12	
Laconia Manufacturing Company, Biddeford .....	11,200 00	11,200 00	12,159 00	
Saco Water Power Machine Shop ...	26,000 00	39,000 00	31,250 00	
Total corporation stock of Maine..	52,200 00	-	-	60,985 12
<i>Loans on Public Funds.</i>				
United States bonds .....		2,250 00	2,250 00	2,250 00
City of Biddeford .....		700 00	700 00	
Town of Limington.....		1,000 00	1,000 00	
Total on public funds of Maine.....		-	-	1,700 00
<i>On Corporation Stock.</i>				
Pepperell Manufacturing Company, Biddeford ..		9,800 00	9,800 00	
Portland, Bangor and Machias Steamboat Co....		1,400 00	1,400 00	
Total on corporation stock of Maine.....		-	-	11,200 00
<i>On Railroad Stock.</i>				
Middlesex, (horse) Boston, Mass.....		280 12	280 12	280 12

\* Suspended payment of interest coupons. † Suspended payment of dividends.

## BIDDEFORD SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Railroad Bonds.</i>			
Burlington and Missouri River, Mo .....	\$2,000 00	\$2,000 00	
Washington and Ohio, N. Y .....	5,000 00	5,000 00	
White Water Valley, Ind .....	19,719 97	19,719 97	
Total on railroad bonds out of New England..	-	-	\$26,719 97
Portland and Ogdensburg, Me .....	400 00	400 00	400 00
<i>To Municipalities.</i>			
City of Biddeford .....	1,500 00	1,500 00	
School District No. 7, Biddeford.....	40 71	40 71	
Total to municipalities of Maine .....	-	-	1,540 71
<i>To Corporations.</i>			
First Universalist Society, Biddeford.....	1,500 00	1,500 00	
Hardy Machine Company, Biddeford .....	2,400 00	2,400 00	
Little Androscoggin Water Power Co., Auburn..	5,000 00	5,000 00	
Total to corporations of Maine.....	-	-	8,900 00
Loans on mortgages of real estate.....	128,774 91	128,774 91	128,774 91
names alone.....	919 00	919 00	919 00
Cash on deposit bearing interest at 5 per cent.— Biddeford National Bank .....	9,361 73	9,361 73	9,361 73
Cash on hand .....	302 77	302 77	302 77
Unpaid accrued interest.....	14,601 89		
Profits not appearing on books of bank, arising from investments heretofore charged off .....	8,544 00		
Due depositors, and including other liabilities...	546,846 10	-	546,579 33
	529,826 52		
Surplus above all liabilities .....	17,019 58		

Annual expenses, \$1,600.00.

Rate of interest charged on loans the past year, 7 to 7½ per cent.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## BOOTHBAY SAVINGS BANK—BOOTHBAY.

JULY 25, 1878.

ROBERT MONTGOMERY, PRESIDENT.

D. W. SAWYER, TREASURER.

## LIABILITIES.

Deposits .....	\$28,400 81
Reserved fund.....	124 87
Profits.....	1,304 86
	29,830 54

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.
<i>Public Funds Owned.</i>			
Town of Boothbay bonds, 6s, Ml., 1887, Me.....	\$2,500 00	\$2,575 00	\$2,500 00
<i>School District Bonds Owned.</i>			
School District No. 1 7s, Boothbay, 1879-85, Me.....	700 00	735 00	700 00
<i>Railroad Bonds Owned.</i>			
Maine Central 7s, consolidated, 1912, Me.....	1,000 00	880 00	974 78
<i>Bank Stock Owned.</i>			
First National, Wiscasset, Me.....	500 00	625 00	625 00
<i>Loans on Bank Stock.</i>			
First National, Wiscasset, Me.....	-	200 00	200 00
<i>On Savings Bank Books.</i>			
Boothbay Savings, Boothbay, Me.....	-	600 00	600 00
<i>On Railway Stock.</i>			
Townsend Marine, Me.....	-	500 00	500 00
<i>To Corporations.</i>			
Townsend Marine Railway Co., Boothbay, Me...	-	425 00	425 00
Loans on mortgages of real estate.....	-	22,712 68	22,712 68
gold watch.....	-	50 00	50 00
Cash on hand.....	-	543 08	543 08
		29,845 76	29,830 54
Due depositors, and including other liabilities ..	-	28,942 77	
		902 99	

Rate of interest charged on loans the past year,  $7\frac{1}{2}$  to 8 per cent. in advance.

Annual expenses, \$100.00.

## BREWER SAVINGS BANK—BREWER.

AUGUST 17, 1878.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

## LIABILITIES.

Deposits .....	\$41,369 75
Reserved fund .....	2,583 81
Profits .....	619 29
	44,572 85

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.
<i>Public Funds Owned.</i>			
United States bonds, 6s .....	\$50 00	\$50 00	\$55 00
State of Maine bonds, 6s .....	500 00	560 00	500 00
<i>Loans to Municipalities.</i>			
Town of Brewer, Me. ....	-	1,000 00	1,000 00
Loans on mortgages of real estate .....	-	37,719 57	37,719 57
Cash on deposit not bearing interest— Traders' National Bank, Bangor, Me. ....	-	2,730 06	2,730 06
Cash on hand .....	-	51 83	51 83
Unpaid accrued interest .....	-	2,516 39	2,516 39
		44,627 85	44,572 85
Due depositors, and including other liabilities ..	-	42,092 09	
Surplus above all liabilities .....	-	2,535 76	

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$225.00.

## BRIDGTON SAVINGS BANK—BRIDGTON.

JULY 16, 1878.

RUFUS GIBBS, PRESIDENT.

P. P. BURNHAM, TREASURER.

## LIABILITIES.

Deposits.....	\$89,723 87
Special reserved fund .....	37,323 09
	\$127,046 96

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.
<i>Public Funds Owned.</i>			
City of Portland bonds, 6s, R. R. aid, 1907.....	\$6,000 00	\$6,180 00	\$6,000 00
Town of Waldoboro' 6s, R. R. aid...	2,000 00	2,000 00	2,000 00
Total public funds of Maine.....	8,000 00	-	\$8,000 00



BRIDGTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Scioto bonds, 8s, 1889, O.	5,000 00	\$5,050 00	\$3,000 00	
City of Pomeroy 8s, 1888, Ohio.....	1,000 00	1,010 00	1,000 00	
Total public funds out of N. Eng..	6,000 00	-	-	\$6,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, 1912	11,500 00	10,120 00	10,925 00	
Portland and Ogdensburg 6s, gold, 1900 .....	11,000 00	5,500 00	9,625 00	
Total railroad bonds of Maine....	22,500 00	-	-	20,550 00
<i>Bank Stock Owned.</i>				
Casco National, Portland.....	3,000 00	4,200 00	4,057 50	
First National, Portland.....	7,000 00	9,660 00	9,540 00	
Total bank stock of Maine .....	10,000 00	-	-	13,597 50
Safe and fixtures.....		600 00	1,177 00	1,177 00
Machinery and carriage owned .....		400 00	685 28	685 28
Real estate owned .....		2,239 50	2,239 50	2,239 50
<i>Loans on Public Funds.</i>				
United States bonds.....		100 00	100 00	100 00
<i>On Corporation Stock.</i>				
Pondicherry Company, Bridgton.....		6,800 00	6,800 00	
Pondicherry Mills Company, Bridgton.....		-	2,200 00	
Total on corporation stock of Maine .....		-	-	9,000 00
<i>On Savings Bank Books.</i>				
Bridgton Savings Bank, Bridgton, Me.....		987 93	987 93	987 93
<i>To Corporations.</i>				
Bridgton Centre Village, fire, Bridgton.....		500 00	500 00	
First Congregational Parish, Bridgton.....		115 00	115 00	
Oriental Chapter, Bridgton.....		450 00	450 00	
Total to corporations of Maine.....		-	-	1,065 00
<i>To Municipalities.</i>				
Town of Bridgton.....		1,000 00	1,000 00	
Union School District No. 1, Bridgton.....		2,100 00	2,100 00	
Total to municipalities of Maine.....		-	-	3,100 00
Loans on mortgages of real estate.....		47,851 65	50,657 26	50,657 26
printing presses, horses, harnesses, carriages, etc .....		1,487 50	1,487 50	1,487 50
Insurance account.....		50 77	50 77	50 77
Expense account.....		-	366 99	366 99
Cash on hand .....		1,372 84	1,372 84	1,372 84
Cash on deposit bearing interest at 4 per cent.—				
J. B. Brown and Sons, bankers, Portland, Me.		6,609 39	6,609 39	6,609 39
Unpaid accrued interest.....		1,947 92		
		118,332 50	-	127,046 96
Due depositors, and including other liabilities, except special reserved fund.....		90,223 87		
Surplus.....		28,103 63		

Rate of interest charged on loans the past year, 8 per cent. in advance.

Annual expenses, \$750.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

JUNE 7, 1878.

HENRY CARVILL, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

## LIABILITIES.

Deposits.....	\$193,283 00
Reserved fund.....	547 66
Profits, as a special reserved fund.....	15,240 04
Bills payable.....	1,164 07
	210,234 77

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
County of Mason 10s, R. R. aid, 1893, Ill.....	\$5,000 00	\$5,150 00	\$5,150 00	
* Moultrie 8s, R. R. aid, 1883, Ill.....	2,000 00	1,200 00	1,640 00	
* Presque Isle 10s, C. H., 1886, Mich.....	5,000 00	5,000 00	5,000 00	
City of Beardstown 8s, R. R. aid, 1896, Ill.....	5,000 00	2,250 00	5,000 00	
* Cairo 8s, Ml., 1894, Ill.....	5,000 00	1,250 00	2,500 00	
* Cairo 8s, R. R. aid, 1892, Ill.....	6,000 00	1,500 00	1,500 00	
Lincoln 10s, Ml., 1879, Ill ..	500 00	500 00	500 00	
Port Huron 10s, school, 1886, Mich.....	2,000 00	2,080 00	2,100 00	
Quincy 6s, Ml., 1886-96, Ill..	10,000 00	8,500 00	8,500 00	
St. Paul 6s, education, 1894, Minn.....	5,000 00	5,100 00	5,150 00	
St. Paul 6s, R. R. aid, 1898, Minn.....	5,000 00	4,550 00	3,927 67	
Town of Astoria 10s, R. R. aid, 1890, Ill.....	5,000 00	5,000 00	5,000 00	
Bushnell 10s, R. R. aid, 1890, Ill.....	2,000 00	2,000 00	2,000 00	
Whitehall 10s, R. R. aid, 1890, Ill.....	3,000 00	3,000 00	3,000 00	
Township of Council Grove 10s, C. H. 1888, Kan.....	8,000 00	8,000 00	8,000 00	
* Prairie Green 10s, R. R. aid, 1879, Ill.....	1,600 00			
Tuscola 10s, R. R. aid, 1887, Ill.....	5,000 00	5,000 00	5,000 00	
School District No. 1, Lancaster Co. 10s, 1886, Neb.....	5,000 00	5,000 00	5,000 00	
<b>Total public funds out of N. Eng..</b>	<b>80,100 00</b>	<b>-</b>	<b>-</b>	<b>\$68,967 67</b>
<i>Bank Stock Owned.</i>				
First National, Brunswick.....	3,400 00	4,590 00	4,590 00	
First National, Portland.....	5,000 00	6,900 00	6,850 00	
Union National, Brunswick.....	7,200 00	7,920 00	7,920 00	
<b>Total bank stock of Maine.....</b>	<b>15,600 00</b>	<b>-</b>	<b>-</b>	<b>19,360 00</b>
Real estate owned.....	-	19,000 00	15,572 71	15,572 71
<i>Loans on Public Funds.</i>				
County of Lyon bonds, Kan.....		1,400 00	1,600 00	
Town of Oswego, Kan.....		2,200 00	2,200 00	
Roseville, Ill.....		800 00	900 00	
<b>Total on public funds out of New England....</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,700 00</b>

\* Suspended payment of interest coupons.

## BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Railroad Bonds.</i>			
Port Royal, South Carolina and Georgia.....	\$800 00	\$3,000 00	\$3,000 00
<i>On Railroad Stock.</i>			
European and North American, Me .....	949 50	949 50	949 50
<i>To Corporations.</i>			
Village School District, Brunswick, Me .....	1,800 00	1,800 00	1,800 00
Loans on mortgages of real estate.....	89,543 95	89,543 95	89,543 95
names alone.....	5,025 00	5,025 00	5,025 00
Cash on hand .....	1,315 94	1,315 94	1,315 94
Unpaid accrued interest.....	6,497 94		
	213,622 33	-	210,234 77
Due depositors, and including other liabilities, except special reserved fund.....	197,073 73		
Surplus.....	16,548 60		
Rate of interest charged on loans the past year, 7 to 10 per cent.			
Annual expenses, \$850.00			

## BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

JUNE 20, 1878.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

## LIABILITIES.

Deposits .....	\$117,337 08
Reserved fund.....	2,831 46
Profits.....	2,131 38
	122,299 92

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on books.</i>	
<i>Public Funds Owned.</i>				
City of Bath bonds, 6s, R.R. aid, 1881	\$1,000 00	\$1,020 00	\$922 50	
Bath 6s, Ml., 1891.....	1,500 00	1,545 00	1,369 08	
Belfast 6s, Ml., 1898.....	2,500 00	2,500 00	2,246 00	
Biddeford 6s, Ml., 1881.....	1,000 00	1,020 00	1,000 00	
Total public funds of Maine.....	6,000 00	-	-	\$5,537 58
County of Hardin 8s, 1880, Ohio....	1,000 00	1,010 00	1,000 00	
Hardin 6s, 1882, Ohio....	2,000 00	2,000 00	2,000 00	
Scioto 8s, Ml., 1889-93, Ohio	3,000 00	3,240 00	3,000 00	
City of Cincinnati 7s, impr., 1881, O.	2,000 00	2,040 00	2,000 00	
Chicago 7s, sewerage, 1888-99, Ill .....	3,000 00	3,040 00	2,975 00	
Cleveland 7s, street, 1884, O.	1,000 00	1,050 00	955 00	
Indianapolis 6s, school, 1882, Ind.....	1,000 00	1,500 00	1,000 00	
Toledo 8s, Ml., 1879 84, Ohio,	5,500 00	5,775 00	5,500 00	
Zanesville 8s, Ml., 1885, Ohio,	2,000 00	2,080 00	2,000 00	
Total public funds out of N. Eng..	20,500 00	-	-	20,430 00

## BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Leeds and Farmington 6s, 1896, Me.	\$2,000 00	\$1,840 00	\$1,820 00	\$1,820 00
<i>Bank Stock Owned.</i>				
Cumberland National, Portland, Me.	800 00	1,060 00	800 00	800 00
Real estate owned. ....	-	4,246 25	4,246 25	4,246 25
<i>Loans on Savings Bank Books.</i>				
Buxton and Hollis Savings Bank, Buxton, Me ..		104 00	104 00	104 00
<i>On Bank Stock.</i>				
York National, Saco, Me .....		100 00	100 00	100 00
Loans on mortgages of real estate .....		82,732 67	82,732 67	82,732 67
collaterals, personal .....		546 00	546 00	546 00
Cash on deposit bearing interest at 3 per cent.—				
First National Bank, Portland, Me. ....		4,980 32	4,980 32	4,980 32
Cash on hand .....		1,003 10	1,003 10	1,003 10
Unpaid accrued interest. ....		3,846 52		
		127,778 86	-	122,299 92
Due depositors, and including other liabilities ..		119,412 08		
Surplus above all liabilities. ....		8,366 78		

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$511.26.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## CALAIS SAVINGS BANK—CALAIS.

AUGUST 13, 1878.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

## LIABILITIES.

Deposits .....	\$145,254 06
Special reserve fund .....	74,316 61
Profits .....	2,029 42
Bills payable .....	8 00
	221,608 09

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Bangor bonds, 6s, R.R. aid, 1894	\$9,000 00	\$9,270 00	\$9,000 00	
Belfast 6s, Ml., 1898 .....	5,500 00	5,665 00	5,390 00	
Calais 7s, Ml., 1879-83 .....	9,000 00	9,270 00	9,075 00	
Portland 6s, Ml., 1886-7 ....	10,000 00	10,500 00	10,000 00	
Town of Bucksport 6s, Ml., 1893....	4,000 00	4,000 00	3,880 00	
Total public funds of Maine .....	37,500 00	-	-	\$37,345 00

## CALAIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Cuyahoga 7s, 1879-81, Ohio	\$11,000 00	\$11,000 00	\$11,052 50	
St. Louis 7s, jail, 1888, Mo.	1,000 00	1,050 00	1,020 00	
City of Cleveland 7s, street impr., 1878-93, Ohio.....	12,000 00	12,270 00	12,100 00	
Cincinnati 7 3-10s, sewerage, 1898, Ohio.....	3,000 00	3,240 00	3,180 00	
Cincinnati 7s, F. debt, 1904, Ohio.....	3,000 00	3,150 00	3,030 00	
Orange 7s, Ml., 1883, N. J..	1,000 00	1,030 00	1,000 00	
Toledo 8s, water, 1893, Ohio.	3,000 00	3,300 00	3,150 00	
Total public funds out of N. Eng.	34,000 00	-	-	\$34,532 50
<i>Bank Stock Owned.</i>				
Calais National, Calais, Me.....	2,350 00	2,658 58	2,658 58	2,658 58
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, 1912 Corporation Bonds Owned.	7,000 00	6,160 00	5,950 00	5,950 00
Equitable Trust Co., N. London, 7s, 1879-81, Conn.....	11,000 00	10,890 00	10,890 00	10,890 00
Real estate owned.....	-	1,511 53	2,361 53	2,361 53
<i>Loans on Public Funds.</i>				
City of Calais bonds.....		5,000 00	5,000 00	
Town of Trescott orders.....		155 70	155 70	
Total on public funds of Maine.....		-	-	5,155 70
City of Washington bonds, 8s, D. C.....		1,920 00	2,200 00	2,200 00
<i>On Bank Stock.</i>				
Calais National, Calais, Me.....		1,300 00	1,300 00	1,300 00
St. Stephen's, St. Stephen, N. B.....		1,000 00	1,000 00	1,000 00
<i>On Railroad Stock.</i>				
St. Croix and Penobscot, Me.....		400 00	1,200 00	1,200 00
Loans on mortgages of real estate.....		93,154 83	112,166 96	112,166 96
names alone.....		300 00	300 00	300 00
Expense account.....		-	-	191 55
Cash on deposit bearing interest at 5 per cent.—				
Swan & Barrett, Portland, Me.....		2,786 55	2,786 55	2,786 55
Calais National Bank, Calais, Me., not on interest		1,569 72	1,569 72	1,569 72
Unpaid accrued interest.....		2,053 62		
		204,604 53	-	221,608 09
Due depositors, and other liabilities, except special reserve.....		147,221 06		
Surplus.....		57,383 47		

Rate of interest charged on loans the past year, 7 per cent. in advance.

Annual expenses, \$940.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## CAMDEN SAVINGS BANK—CAMDEN.

OCTOBER 31, 1878.

S. D. CARLETON, PRESIDENT.

CHARLES F. RICHARDS, TREASURER.

## LIABILITIES.

Deposits .....	\$125,246 62
Reserved fund .....	250 00
Special reserve fund .....	31,467 90
Profits .....	1,243 93
	158,208 45

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, 1889.....	\$100 00	\$112 00	\$110 00	
City of Rockland 6s, R. R. aid, 1888	500 00	500 00	515 00	
Town of Camden 6s, Ml., 1878.....	600 00	600 00	600 00	
Total public funds of Maine.....	1,200 00	-	-	\$1,225 00
City of Portsmouth 8s, water, Ohio..	8,000 00	8,400 00	8,400 00	8,400 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899, Me .....	8,000 00	2,000 00	2,800 00	2,800 00
Achison, Topeka and Santa Fe 7s, gold, consols., 1903, Kansas .....	6,000 00	6,360 00	3,180 00	
* Central Iowa 7s, gold, 1st mort., 1899, Iowa.....	5,000 00	2,000 00	1,350 00	
Chicago and South Western 7s, gold, 1890, Ill .....	3,000 00	2,790 00	2,640 00	
* New York and Oswego Midland 7s, gold, 1894, N. Y .....	2,000 00	80 00	120 00	
* Wisconsin Central 7s, gold, 1st mort., L. G. and S. F., 1901....	3,000 00	900 00	900 00	
Total railroad bonds out of N. E..	19,000 00	-	-	8,190 00
<i>Railroad Stock and Scrip Owned.</i>				
Achison, Topeka and Santa Fe scrip, 7s, 1887 .....	210 00	210 00	210 00	
Northern Pacific, preferred .....	8,400 00	1,344 00	1,008 00	
Total R. R. stock and scrip out N.E.	8,610 00	-	-	1,218 00
Safe .....	-	1,200 00	1,440 00	1,440 00
Real estate owned, by foreclosure...	-	3,154 32	3,154 32	3,154 32
1-16th ship A. I. Benyon, Thomaston, Me .....	-	3,165 84	3,165 84	3,165 84
<i>Loans on Public Funds.</i>				
State of Maine bonds .....		1,000 00	1,000 00	1,000 00
County of Marshall bonds, Ill.....		900 00	900 00	900 00
<i>On Railroad Bonds.</i>				
European and North American, Me .....		1,701 78	2,501 78	2,501 78
Cincinnati and Indiana, Ohio.....		2,000 00	2,000 00	2,000 00
<i>On Railroad Stock.</i>				
Atlantic and St. Lawrence .....		352 00	352 00	352 00
<i>On Savings Bank Books.</i>				
Camden Savings Bank, Camden, Me.....		1,974 50	1,974 50	1,974 50
<i>On Corporation Stock.</i>				
D. Knowlton and Company, Camden, with sureties		5,590 00	5,590 00	
Knox Woolen Company, Camden.....		300 00	300 00	
Little Androscoggin Water Power Co., Auburn..		1,480 00	11,500 00	
Total corporation stock of Maine.....		-	-	17,390 00

\*Suspended payment of interest coupons.

## CAMDEN SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>To Corporations.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
Little Androscoggin Water Power Co., Auburn, Me., with collaterals .....	\$7,619 88	\$7,619 88	\$7,619 88
Loans on mortgages of real estate .....	70,475 37	70,475 37	70,475 37
other collaterals .....	786 00	786 00	786 00
Interest account .....	3,681 94	3,681 94	3,681 94
Cash on deposit bearing interest at 2½ per cent— National Exchange Bank, Boston, Mass.....	18,408 12	18,408 12	18,408 12
First National, Portland, Me.....	791 92	791 92	791 92
Cash on hand .....	733 78	733 78	733 78
Unpaid accrued interest .....	3,626 07		
	154,237 52	-	158,208 45
Due depositors, and other liabilities, except special reserve fund .....	128,946 62		
Surplus .....	25,290 90		
Rate of interest charged on loans the past year, 8 per cent.			
Annual expenses, \$1,050.00.			

## DEXTER SAVINGS BANK—DEXTER.

AUGUST 19, 1878.

A. F. BRADBURY, PRESIDENT.

GEORGE HAMILTON, TREASURER.

## LIABILITIES.

Deposits .....	\$89,280 92
Special reserve fund .....	101,274 58
	190,555 50

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
First National, Bangor .....	\$3,600 00	\$3,600 00	\$4,392 00
First National, Dexter.....	16,600 00	16,600 00	16,600 00
Total bank stock of Maine .....	20,200 00	-	-
<i>Railroad Bonds Owned.</i>			
* European and North American 6s, gold, 1899.....	20,000 00	4,000 00	14,400 00
Maine Central 6s, gold, 1900 .....	7,000 00	6,090 00	6,300 00
Maine Central 7s, consolidated, 1912	15,000 00	13,200 00	14,220 00
Portland and Ogdensburg 6s, gold, 1900 .....	10,000 00	5,000 00	8,800 00
Total railroad bonds of Maine....	52,000 00	-	-
			43,720 00

\* Suspended payment of interest coupons.

## DEXTER SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Stock Owned.</i>				
Dexter and Newport, Me .....	\$14,000 00	\$8,400 00	\$9,300 00	\$9,300 00
Real estate owned .....	-	16,200 00	24,325 00	24,325 00
<i>Loans on Public Funds.</i>				
United States bonds .....		180 00	180 00	180 00
<i>On Bank Stock.</i>				
First National, Dexter, Me .....		160 00	160 00	160 00
<i>On Savings Bank Books.</i>				
Dexter Savings Bank, Dexter, Me .....		502 00	502 00	502 00
<i>On Railroad Bonds.</i>				
Portland and Ogdensburg, Me. ....		1,000 00	1,000 00	1,000 00
<i>On Railroad Stock.</i>				
Dexter and Newport, Me .....		2,990 15	2,990 15	2,990 15
<i>To Municipalities.</i>				
Town of Dexter .....		285 00	285 00	
Kingsbury .....		134 00	134 00	
School District No. 5. St. Albans .....		147 84	147 84	
Total to municipalities of Maine .....		-	-	566 84
Loans on mortgages of real estate .....		70,668 33	71,278 33	71,278 33
printing presses, books, etc .....		1,643 00	1,643 00	1,643 00
other collaterals .....		646 00	646 00	646 00
Expense account .....		-	5,010 37	5,010 37
Cash on deposit bearing interest at 3 per cent.—				
First National Bank, Dexter, Me .....		8,181 28	8,181 28	8,181 28
Cash on hand .....		60 53	60 53	60 53
Unpaid accrued interest and rents .....		4,550 28		
		164,238 41	-	190,555 50
Due depositors, and including other liabilities, except special reserve .....		92,954 34		
Surplus .....		71,284 07		

Rate of interest charged on loans the past year, 8 to 9 per cent.

Annual expenses, \$1,150.00.



## EASTPORT SAVINGS BANK—EASTPORT.

AUGUST 9, 1878.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

## LIABILITIES.

Deposits.....	\$135,858 28
Reserved fund.....	3,437 09
	139,295 37

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1867.....	\$100 00	\$105 00	\$105 00	\$105 00
State of Maine 6s, 1889.....	1,600 00	1,792 00	1,665 00	
City of Portland 6s, Ml., 1890.....	2,000 00	2,060 00	1,960 00	
Town of Eastport 6s and 7 3-10s, Ml., 1887-93.....	4,600 00	4,738 00	4,619 75	
Edmunds orders, 6s.....	12 00	12 00	12 00	
Fort Fairfield bonds, 8s, Ml., 1879.....	1,000 00	1,000 00	1,000 00	
Pembroke orders, 6s.....	496 69	496 69	496 69	
Perry 6s.....	759 50	759 50	759 50	
Robbinston 6s.....	66 88	66 88	66 88	
Trescott 6s.....	181 40	181 40	181 40	
Total public funds of Maine.....	10,716 47	-	-	10,761 22
County of Henry bonds, 7s, 1890, Iowa	4,000 00	4,000 00	3,920 00	
Macon 8s, 1891, Ill.....	4,000 00	4,000 00	3,700 00	
Scioto 8s, 1889, Ohio.....	4,000 00	4,040 00	4,020 00	
City of Dayton 8s, Ml., 1885, Ohio..	3,000 00	3,120 00	3,045 00	
Dubuque 6s, 1896-7, Iowa....	7,000 00	6,650 00	6,430 00	
Erie 7s, Ml., 1894, Penn....	1,000 00	1,050 00	925 00	
Kansas 8s, 1893-5, 10s, 1881, Mo.....	9,000 00	9,540 00	8,800 00	
Middleton 8s, 1894, Ohio.....	7,000 00	7,350 00	7,210 00	
Muscatine 6s, 1898, Ohio.....	3,000 00	3,000 00	2,475 00	
Muskegon 8s, 1887, Mich....	3,000 00	3,150 00	2,955 00	
Pomeroy 8s, Ml., 1887, Ohio.	2,000 00	2,080 00	1,985 00	
Quincy 6s, 1888, Ill.....	3,000 00	2,550 00	2,760 00	
Springfield 8s, Ml., 1891, Ill.	4,000 00	4,160 00	3,900 00	
St. Paul 7s and 8s, Ml., 1896, 1898, Minn.....	8,000 00	8,240 00	7,520 00	
Zanesville 8s, Ml., 1885, Ohio.	2,000 00	2,080 00	2,040 00	
Town of Lake 7s, 1895, Ill.....	3,000 00	2,940 00	2,835 00	
Lake 10s, water, 1881, Ill....	10,000 00	10,000 00	10,500 00	
North Chicago 7s, park, 1895, Ill.....	5,000 00	5,000 00	4,750 00	
Total public funds out of N. Eng. <i>Corporation Bonds Owned.</i>	82,000 00	-	-	79,770 00
Eastern Lodge 7 3-10s, 1879, East- port, Me.....	500 00	500 00	500 00	500 00
<i>Bank Stock Owned.</i>				
Frontier National, Eastport, Me....	3,900 00	3,900 00	3,853 00	3,853 00
<i>Loans on Public Funds.</i>				
Town of Eastport bonds.....		500 00	500 00	
Lubec.....		600 00	600 00	
Total on public funds of Maine.....		-	-	1,100 00
City of Toledo bonds, Ohio.....		600 00	600 00	600 00
Expense account.....		-	668 22	668 22
Profit and loss account.....		-	-	5,539 79
Safe.....		500 00	500 00	500 00

## EASTPORT SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$30,758 35	\$30,758 35	\$30,758 35
Cash on deposit bearing interest at 3 per cent.— National Bank of Commonwealth, Boston, Mass. Frontier National Bank, Eastport, (not bearing interest) .....	3,026 57	3,026 57	3,026 57
Cash on hand .....	839 00	839 00	839 00
Unpaid accrued interest.....	5,539 79		
	142,199 40	-	139,295 37
Due depositors, and including other liabilities ..	136,859 28		
Surplus over all liabilities.....	5,340 12		

Rate of interest charged on loans the past year, 7 to 8 per cent.  
Annual expenses, \$600.00.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

JULY 20, 1878.

WILLIAM CONNOR, PRESIDENT.

E. G. PRATT, TREASURER.

## LIABILITIES.

Deposits.....	\$71,435 89
Reserved fund.....	2,801 23
Profits.....	283 23
Bills payable.....	142 85
	74,663 20

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>			
Town of Fairfield orders, Me .....	\$2,519 09	\$2,519 09	\$2,519 09
<i>Bank Stock Owned.</i>			
First National, Fairfield, Me.....	500 00	550 00	500 00
Real estate owned.....	-	3,077 00	3,077 00
<i>Loans on Public Funds.</i>			
United States bonds .....	-	100 00	100 00
<i>On Bank Stock.</i>			
First National, Fairfield, Me.....	-	500 00	500 00
<i>On Savings Bank Books.</i>			
Fairfield Savings Bank, Fairfield, Me.....	-	200 00	200 00
Loans on mortgages of real estate.....	-	64,951 85	64,951 85
Names, with notes as collateral.....	-	1,600 00	1,600 00
Safe, furniture and fixtures.....	-	1,000 00	1,088 84
Premium account.....	-	-	80 00
Cash on hand .....	-	46 42	46 42
Unpaid accrued interest.....	-	448 32	
	-	74,992 68	74,663 20
Due depositors, and including other liabilities..	-	72,607 74	
Surplus above all liabilities .....	-	2,384 94	

Rate of interest charged on loans the past year, 7 to 8 per cent.  
Annual expenses, \$500.00.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

SEPTEMBER 26, 1878.

REUBEN CUTLER, PRESIDENT.

I. WARREN MERRILL, TREASURER.

LIABILITIES.

Deposits .....	\$135,469 10
Special reserved fund .....	52,520 84
	187,989 94

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Cook bonds 7s, war fund, 1880 5, Ill .....	\$1,500 00	\$1,515 00	\$1,451 25	
Cook 7s, public buildings, 1889, Ill. ....	1,000 00	1,030 00	981 25	
Macaupin 6s, fund, 1898, Ill.	1,500 00	1,000 00	1,500 00	
St. Louis 7s, jail, 1888, Mo.	9,000 00	9,450 00	8,600 00	
City of Chicago 7s, sewerage, 1884, Ill.	1,000 00	1,040 00		
Chicago 7s, river impr., 1890, 1893, Ill. ....	3,000 00	3,180 00	9,612 50	
Chicago 7s, school, &c., 1899, Ill. ....	6,000 00	6,360 00		
Cincinnati 7s, F. debt, 1904, O.	8,000 00	8,560 00	8,120 75	
Cincinnati 7 3-10s, water, 1888, Ohio. ....	1,000 00	1,060 00	1,025 00	
Columbus 7s, city hall, 1889, Ohio. ....	4,000 00	4,160 00	4,000 00	
Indianapolis 6s, school, 1882, Ind. ....	5,000 00	5,000 00	5,000 00	
Orange 7s, Ml., 1883, N. J. .	2,000 00	2,080 00	1,935 00	
Toledo 7s, fund, 1886, Ohio. .	8,000 00	8,320 00	8,000 00	
Toledo 8s, fund, 1882, Ohio. .	4,000 00	4,200 00	4,100 00	
<b>Total public funds out of N. Eng..</b>	<b>55,000 00</b>	<b>-</b>	<b>-</b>	<b>\$54,325 75</b>
<i>Railroad Bonds Owned.</i>				
*Chicago and Iowa 1st mort. 8s, 1901, Ill. ....	10,000 00	2,500 00	9,620 00	
Michigan Central 1st mort. 8s, 1890, Mich. ....	4,000 00	4,160 00	4,250 00	
<b>Total railroad bonds out of N. Eng.</b>	<b>14,000 00</b>	<b>-</b>	<b>-</b>	<b>13,870 00</b>
<i>Bank Stock Owned.</i>				
First National, Portland. ....	2,000 00	2,680 00	2,000 00	
Manufacturers' National, Lewiston.	6,300 00	6,300 00	6,300 00	
Merchants' National, Portland. ....	900 00	1,284 00	1,014 00	
National Shoe and Leather, Auburn.	1,000 00	1,000 00	1,000 00	
<b>Total bank stock of Maine. ....</b>	<b>10,200 00</b>	<b>-</b>	<b>-</b>	<b>10,314 00</b>
Utica National, New York. ....	6,250 00	4,687 50	6,625 00	6,625 00
Real estabd owned. ....	-	260 70	260 70	260 70
Furniture, safe and fixtures. ....	-	400 00	793 56	793 56
<i>Loans on Public Funds.</i>				
United States bonds .....		200 00	200 00	200 00
City of Chicago, Ill. ....		2,030 00	2,030 00	
Muscatine, Iowa .....		80 00	80 00	
<b>Total on public funds out of New England. ....</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,110 00</b>
<i>On Corporation Bonds and Orders.</i>				
Farmington Village, Farmington, Me. ....		316 43	316 43	316 43

\* Suspended payment of interest coupons.

## FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Bank Stock.</i>			
First National, Portland.....	\$1,536 75	\$1,536 75	
Sandy River National, Farmington.....	4,849 37	4,849 37	
Total on bank stock of Maine.....	-	-	6,386 12
Merchants' National, St. Paul, Minn.....	2,000 00	2,000 00	2,000 00
<i>On Savings Bank Books.</i>			
Franklin County Savings Bank, Farmington, Me.	4,491 78	4,491 78	4,491 78
Boston Five Cent Savings Bank, Boston, Mass...	400 00	400 00	400 00
<i>On Railroad Bonds.</i>			
Maine Central, Me.....	2,500 00	2,500 00	2,500 00
Loans on mortgages of real estate.....	62,163 04	66,163 04	66,163 04
names alone.....	771 07	771 07	771 07
neat stock, horses, carriages and piano	810 00	810 00	810 00
Premium account.....	-	2,142 78	2,142 78
Cash on deposit bearing interest at 3 per cent.—			
Maverick National Bank, Boston, Mass.....	7,280 08	7,280 08	
Sandy River National Bank, Farmington, Me., (not bearing interest).....	4,381 10	4,381 10	
Total on deposit in banks of New England....	-	-	11,661 18
Cash on hand, including Goodenow account.....	1,848 53	1,848 53	1,848 53
Unpaid accrued interest.....	3,418 44		
	179,303 79	-	187,989 94
Due depositors and other liabilities, except special reserved fund.....	136,342 10		
Surplus.....	42,961 69		

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$1,000.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

BANK EXAMINER'S REPORT.

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GARDINER SAVINGS INSTITUTION—GARDINER.

August 27, 1878.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

LIABILITIES.

Deposits .....	\$1,113,720 78
Reserved fund .....	60,000 00
Profits .....	13,641 75
Discount .....	15,218 77
	1,202,581 30

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4s, coupon, 1907	\$45,000 00	\$45,000 00	\$45,000 00	
United States 4½s, coupon, 1891.....	40,000 00	41,600 00	40,000 00	
Total United States bonds.....	85,000 00	-	-	\$85,000 00
State of Maine bonds, 6s, 1889.....	13,100 00	14,672 00	13,100 00	
City of Gardiner 6s, Ml., 1882.....	12,500 00	13,000 00	12,500 00	
Total public funds of Maine.....	25,600 00	-	25,600 00	
City of Cambridge 6s, Ml., 1888,				
Mass .....	4,000 00	4,400 00	4,000 00	
Charlestown 6s, Ml., 1891, Mass.	4,000 00	4,400 00	4,000 00	
Fall River 6s, Ml., 1899, 1904,				
Mass .....	17,000 00	18,700 00	17,000 00	
Lawrence 6s, Ml., 1894, Mass.	30,000 00	33,000 00	30,000 00	
Salom 6s, Ml., 1891 8, Mass..	8,000 00	8,800 00	8,000 00	
Worcester 6s, Ml., 1892, Mass.	12,000 00	13,200 00	12,000 00	
Total public funds of N. England.	100,600 00	-	-	100,600 00
County of Adams 8s, 1880, Ill.....	10,000 00	10,100 00	10,000 00	
Auglaise 7s, 1880-3, Ohio.	4,000 00	4,000 00	4,000 00	
Clay 7s, 1879-82, Ind.....	8,000 00	8,080 00	8,000 00	
Cook 7s, 1885, Ill.....	5,000 00	5,150 00	5,000 00	
Cuyahoga 7s, 1882, Ohio..	15,000 00	15,000 00	15,000 00	
Franklin 7s, 1880, Ohio...	5,000 00	5,000 00	5,000 00	
Hancock 6s, 1885, Ohio...	5,000 00	4,750 00	5,000 00	
Hardin 6s, C. H., 1882, Ohio	28,000 00	28,000 00	28,000 00	
Licking 73-10s, 1880-3, O.	5,000 00	5,100 00	5,000 00	
Madison 7s, 1880, Ind.....	5,000 00	5,000 00	5,000 00	
Marion 8s, 1883, Ind.....	10,000 00	10,300 00	10,000 00	
Marion 6s, 1898, Ind.....	10,000 00	10,000 00	10,000 00	
Morgan 8s, 1896, Ohio....	2,000 00	2,080 00	2,000 00	
Paulding 8s, 1881, Ohio...	9,000 00	9,090 00	9,000 00	
Peoria 7s, 1880, Ill.....	15,000 00	15,150 00	15,000 00	
St. Louis 7s, 1888, Mo....	10,000 00	10,500 00	10,000 00	
Wood 7s, 1877-82, Ohio...	9,015 00	9,015 00	9,015 00	
City of Augusta 7s, Ml., 1879, Ga...	9,000 00	8,550 00	9,000 00	
Brooklyn 6s, water, 1896-9,				
N. Y.....	18,000 00	19,440 00	18,000 00	
Cleveland 7s, 1878 91, Ohio..	22,000 00	23,260 00	22,000 00	
Chicago 7s, sewers, 1884-92,				
Ill.....	32,000 00	33,280 00	32,000 00	
Chicago 7s, water, 1890-94,				
Ill.....	13,000 00	13,780 00	13,000 00	
Chicago 7s, river impr., 1890,				
1899, Ill.....	11,000 00	11,550 00	11,000 00	
Chicago 7s, Ml., 1881, Ill....	12,500 00	12,625 00	12,500 00	

## GARDINER SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Cincinnati 7 3-10s, water, 1888, 1899, Ohio.....	\$35,000 00	\$37,100 00	\$35,000 00	
Columbus 7s, fund, 1883, Ohio	35,000 00	36,050 00	35,000 00	
Covington 7 3-10s, water, 1890, Ky.....	20,000 00	20,000 00	20,000 00	
Dayton 8s, Ml., 1881-3, Ohio	10,000 00	10,400 00	10,000 00	
Des Moines 7s, water, 1893, Iowa.....	5,000 00	5,150 00	5,000 00	
Detroit 7s, water, 1879 90, Mich.....	10,000 00	10,580 00	10,000 00	
Elizabeth 7s, fund, 1878 93, N. J.....	12,000 00	11,200 00	12,000 00	
East Saginaw 8s, water, 1888, Mich.....	10,000 00	10,600 00	10,000 00	
Jersey City 7s, water, 1892, N. J.....	28,000 00	29,800 00	28,000 00	
Kansas 8s, fund, 1893, Mo..	25,000 00	26,000 00	25,000 00	
La Porte 7s, water, 1890, Ind.....	4,000 00	4,200 00	4,000 00	
Louisville 6s, water, 1887, Ky.....	15,000 00	14,700 00	15,000 00	
Louisville 7s, sewer, impr., 1901-2, Ky.....	21,000 00	21,630 00	21,000 00	
Marietta 8s, R. R. aid, 1892, Ohio.....	5,000 00	5,200 00	5,000 00	
Newport 7 3-10s, water, 1901, Ky.....	25,000 00	25,000 00	25,000 00	
Newark 7s, street impr., 1886, N. J.....	25,000 00	27,500 00	25,000 00	
Pomeroy 8s, Ml., 1887, Ohio	2,000 00	2,080 00	2,000 00	
Portsmouth 8s, water, 1886, Ohio.....	5,000 00	5,200 00	5,000 00	
Quincy 6s, fund, 1886-98, Ill.....	20,000 00	17,000 00	20,000 00	
Sandusky 7s, water, 1890, Ohio.....	10,000 00	10,500 00	10,000 00	
St. Louis 6s, Ml., 1882 7, Mo.....	47,000 00	48,410 00	47,000 00	
Springfield 8s, fund, 1894-6, Ill.....	20,500 00	21,320 00	20,500 00	
Toledo 8s, bridge, 1882, Ohio	9,000 00	9,360 00	9,000 00	
Total public funds out of N. Eng..	671,015 00	-	-	\$671,015 00
<i>Railroad Bonds Owned.</i>				
Portland and Kennebec 6, 1895, Me.	17,500 00	17,325 00	17,500 00	17,500 00
Long Branch and Sea Shore 7s, 1899, N. J.....	5,000 00	5,050 00	5,000 00	
Michigan Central 8s, 1st mort., 1890, Mich.....	15,000 00	15,750 00	15,000 00	
Total railroad bonds out of N. Eng.	20,000 00	-	-	20,000 00
<i>Bank Stock Owned.</i>				
Cobbossee National, Gardiner.....	12,500 00	15,625 00	12,500 00	
Gardiner National, Gardiner.....	2,750 00	3,437 50	2,750 00	
Granite National, Augusta.....	300 00	375 00	300 00	
Northern National, Hallowell.....	4,500 00	6,300 00	4,500 00	
Oakland National, Gardiner.....	1,000 00	1,500 00	1,000 00	
Total bank stock of Maine.....	21,050 00	-	-	21,050 00

## GARDINER SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Boston National, Boston, Mass . . . .	\$6,700 00	\$6,700 00	\$6,700 00	
National Hide and and Leather, Bos- ton, Mass. . . . .	4,500 00	4,590 00	4,500 00	
Washington National, Boston, Mass.	1,000 00	1,240 00	1,000 00	
Total bank stock of New England.	33,250 00	-	-	\$33,250 00
Real estate owned, Chicago, Ill. . . . .	-	16,535 38	16,535 38	16,535 38
<i>Loans on Public Funds.</i>				
County of Arapahoe bonds, Colorado. . . . .		20,000 00	20,000 00	
Perry, Ill. . . . .		675 00	675 00	
Total on public funds out of New England. . . .		-	-	20,675 00
<i>On Savings Bank Books.</i>				
Gardiner Savings Institution, Gardiner, Me. . . . .		1,348 00	1,348 00	1,348 00
<i>To Municipalities.</i>				
Town of West Gardiner, Me. . . . .		4,000 00	4,000 00	
School District No, 1, Farmingdale . . . . .		800 00	800 00	
Total to municipalities of Maine. . . . .		-	-	4,800 00
Loans on mortgages of real estate. . . . .		230,972 04	230,972 04	230,972 04
Cash on hand . . . . .		885 88	885 88	885 88
Unpaid accrued interest . . . . .		24,128 34		
Safes, furniture and fixtures. . . . .		1,000 00		
Due depositors, and including other liabilities . .		1,262,789 14		1,202,581 30
		1,121,815 22		
Surplus above all liabilities . . . . .		140,973 92		
Rate of interest charged on loans the past year, 7 3-10 per cent.				
Annual expenses, \$2,400.00.				

## GORHAM SAVINGS BANK—GORHAM.

JUNE 19, 1878.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

## LIABILITIES.

Deposits .....	\$120,907 97
Reserved fund .....	2,473 53
Profits .....	1,319 39
	124,700 89

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4 $\frac{1}{2}$ s, coupon, 1891	\$3,000 00	\$3,090 00	\$3,000 00	\$3,000 00
Town of Norridgewock 6s, 1890-2, Me	1,500 00	1,500 00	1,500 00	1,500 00
County of Franklin 7s, college loan, 1880, Ohio.....	500 00	500 00	500 00	
Clay 7s, court house and jail, 1883, Ind.....	1,500 00	1,545 00	1,500 00	
Marion 7s, court house, 1885, Ohio.....	2,000 00	2,060 00	2,000 00	
Marion 6s, court house, 1898, Ohio.....	1,000 00	1,010 00	1,000 00	
Peoria 7s, fund and jail, 1881, Ill.....	1,000 00	1,000 00	1,000 00	
St. Louis, 7s, 1885 8, Mo..	2,000 00	2,100 00	2,000 00	
Scioto 7s, children's home, 1881, Ohio.....	1,000 00	1,030 00	1,000 00	
Scioto 8s, road, &c. 1893, O.	4,000 00	4,200 00	4,000 00	
City of Cleveland 7s, street impr., 1879, Ohio.....	1,000 00	1,010 00	1,000 00	
Cleveland 5s, street, viaduct and bridge, 1907, Ohio....	5,000 00	5,000 00	5,000 00	
Columbus 7s, city hall, 1889, Ohio.....	1,000 00	1,040 00	1,000 00	
Columbus 8s, sewer, 1885, O.	1,000 00	1,060 00	1,000 00	
Dayton 8s, water, 1885, Ohio.	1,000 00	1,060 00	1,000 00	
*East St. Louis 10s, renewal, 1881-5, Ill.....	3,000 00	2,550 00	3,000 00	
Elizabeth 7s, Ml., 1878, N.J.	1,000 00	1,000 00	1,000 00	
Evansville 6s, school, 1887, Ind.....	3,000 00	3,060 00	3,000 00	
Hamilton 7s, fund, 1885, O..	1,000 00	1,040 00	1,000 00	
Indianapolis 6s, school, 1882, Ind.....	2,000 00	2,040 00	2,000 00	
La Porte 7s, water, 1890, Ind.	1,500 00	1,590 00	1,500 00	
Maricetta 8s, Ml., 1887-92, O.	3,000 00	3,120 00	3,000 00	
Newport 7 3-10s, water, 1902, Ky.....	1,000 00	1,000 00	1,000 00	
Pomeroy 8s, renewal, 1887, 1892, Ohio.....	2,000 00	2,080 00	2,000 00	
Portsmouth 8s, Ml., 1881, O.	1,000 00	1,040 00	1,000 00	
St. Louis 6s, Cur., renewal, 1891, Mo.....	3,000 00	3,060 00	3,000 00	
Toledo 7s, fund, 1886-90, O..	3,000 00	3,030 00	3,000 00	
Toledo 8s, Ml., 1879-84, O..	3,500 00	3,640 00	3,500 00	
Zanesville 8s, school build- ing, 1885, Ohio.....	3,000 00	3,120 00	3,000 00	
Total public funds out of N. Eng..	53,000 00	-	-	53,000 00

Suspended payment of interest coupons.



## GORHAM SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890-1	\$2,200 00	\$2,096 00	\$2,200 00	
Maine Central 7s, 1898.....	1,400 00	1,470 00	1,400 00	
Portland and Kennebec 6s, 1895 ....	100 00	99 00	100 00	
* Portland and Rochester 7s, 1887...	1,500 00	375 00	1,500 00	
Total railroad bonds of Maine....	5,200 00	-	-	\$5,200 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	600 00	900 00	600 00	
Casco National, Portland.....	1,600 00	2,240 00	1,600 00	
Cumberland National, Portland....	800 00	1,080 00	800 00	
First National, Portland.....	1,100 00	1,518 00	1,100 00	
Merchants National, Portland.....	375 00	540 00	375 00	
National Traders', Portland.....	1,800 00	2,486 00	1,800 00	
Total bank stock of Maine.....	6,275 00	-	-	6,275 00
Real estate owned.....	-	350 00	350 00	350 00
<i>Loans on Bank Stock.</i>				
First National, Portland, Me.....		250 00	250 00	250 00
<i>On Railroad Bonds.</i>				
Portland and Kennebec, Me.....		71 75	71 75	71 75
Loans on mortgages of real estate.....		51,183 10	51,183 10	51,183 10
Premium account.....		-	3,500 00	3,500 00
<i>Cash on deposit not bearing interest—</i>				
Canal National Bank, Portland.....		112 23	112 23	112 23
Cash on hand.....		258 81	258 81	258 81
Unpaid accrued interest.....		3,074 59		
		126,679 48		
Due depositors, and including other liabilities ..		122,488 02		
Surplus above all liabilities.....		4,191 46		124,700 89

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$600.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

\* Suspended payment of interest coupons.

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

August 27, 1878.

J. E. SMITH, PRESIDENT.

H. K. BAKER, TREASURER.

## LIABILITIES.

Deposits.....	\$422,267 71
Reserved fund.....	15,000 00
Profits.....	3,408 14
Unpaid dividends.....	548 64
	441,224 49

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, 1889.....	\$26,000 00	\$29,120 00	\$26,000 00	
County of Kennebec 6s, 1880.....	500 00	510 00	500 00	
City of Bangor 6s, R. R. aid, 1894-9	25,000 00	25,750 00	22,143 96	
Bath 6s, R. R. aid, 1891.....	2,000 00	2,020 00	1,805 00	
Hallowell 7s, Ml., 1877.....	1,500 00	1,500 00	1,500 00	
Hallowell 6s, bridge, 1880....	500 00	500 00	450 00	
Town of Bluchill 6s, Ml., 1878.....	50 00	50 00	50 00	
Farmingdale 6s, Ml., 1878,				
1880.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	56,550 00	-	-	\$53,448 96
County of Adams 7s, C. H., Ill.....	5,000 00	5,000 00	5,000 00	
Scioto 8s, roads, 1893, O.	2,000 00	2,040 00	2,000 00	
St. Louis 7s, renewal,				
1888, Mo.....	5,000 00	5,250 00	4,796 25	
City of Bay 8s, water, 1903, Mich...	5,000 00	5,200 00	5,000 00	
Cleveland 7s, fund, 1891, O..	2,000 00	2,100 00	2,000 00	
Chicago 7s, Ml., 1886-99, Ill.	40,000 00	41,600 00	39,811 25	
Cincinnati 7 3-10s, water and				
impr., 1886-99, Ohio.....	3,000 00	3,180 00	3,000 00	
Des Moines 7s, Con. loan,				
1895, Iowa.....	10,000 00	10,300 00	9,700 00	
Detroit 7s, water, 1886-90,				
Mich.....	18,000 00	19,620 00	18,000 00	
Eau Claire 7s, water, 1892-7,				
Wis.....	10,000 00	10,000 00	10,000 00	
East Saginaw 10s, and 8s,				
water, 1887, Mich.....	7,000 00	7,280 00	6,950 00	
Grand Rapids 8s, water, 1893,				
Mich.....	5,000 00	5,300 00	5,000 00	
Kansas 8s, renewal, 1897, Mo.	5,000 00	5,200 00	5,000 00	
Marietta 8s, Ml., 1887, Ohio.	1,000 00	1,040 00	1,000 00	
Springfield 7s, fund, 1886-97,				
Ill.....	3,000 00	3,120 00	3,000 00	
Toledo 7 3-10s, R. R. aid,				
1900, Ohio.....	6,500 00	6,760 00	6,500 00	
Total public funds out of N. Eng..	127,500 00	-	-	126,757 50
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, (consolidated) 1912	1,500 00	1,320 00	1,455 00	
Maine Central 7s, 1898.....	18,400 00	18,400 00	18,400 00	
Portland and Kennebec 6s, (consoli-				
dated,) 1895.....	19,900 00	19,701 00	17,489 50	
Total railroad bonds of Maine....	39,800 00	-	37,344 50	
Eastern 3½s, 1906, Mass.....	3,000 00	2,100 00	2,793 92	
Total railroad bonds of New Eng..	42,800 00	-	-	40,138 42

## HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
American National, Hallowell.....	\$200 00	\$230 00	\$200 00	
Northern National, Hallowell .....	5,200 00	6,760 00	5,200 00	
Total bank stock of Maine .....	5,400 00	-	-	\$5,400 00
Real estate owned, safe and fixtures.	-	1,000 00	1,000 00	1,000 00
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution, Hallowell, Me....		2,515 81	2,515 81	2,515 81
<i>To Municipalities.</i>				
City of Hallowell, Me .....		3,500 00	3,500 00	3,500 00
Loans on mortgages of real estate .....		203,703 45	206,703 45	206,703 45
Cash on deposit not bearing interest—				
Northern National Bank, Hallowell, Me.....	1,723 56		1,723 56	1,723 56
Cash on hand .....	36 79		36 79	36 79
Unpaid accrued interest.....	16,131 50			
Due depositors, and including other liabilities ..		470,562 11	-	441,224 49
Surplus above all liabilities .....		426,107 79		
		44,454 32		

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$1,300.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

AUGUST 5, 1878.

GEORGE PARCHER, PRESIDENT.

C. C. BURRILL, TREASURER.

## LIABILITIES.

Deposits .....	\$60,848 26
Reserved fund .....	1,369 22
Profits .....	205 23
Interest .....	605 69
	63,028 40

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Ellsworth bonds, 6s, Ml., 1882-97, Me.....	\$3,100 00	\$3,224 00	\$3,100 00	\$3,100 00
<i>Loans on Public Funds.</i>				
State of Maine bonds .....		575 00	575 00	
City of Ellsworth.....		790 00	790 00	
Town of Sullivan orders .....		90 00	90 00	
Trenton.....		100 00	100 00	
Total on public funds of Maine.....		-	-	1,555 00
City of Cincinnati bonds, Ohio.....		500 00	500 00	500 00
<i>On Savings Bank Books.</i>				
Hancock County Savings Bank, Ellsworth, Me..		855 00	855 00	855 00
Loans on mortgages of real estate.....		52,417 50	52,417 50	52,417 50
vessels on stocks.....		3,000 00	3,000 00	3,000 00
Cash on deposit bearing interest at 3 per cent.— New England Trust Company, Boston, Mass...		844 63	844 63	844 63
Cash on hand .....		756 27	756 27	756 27
Unpaid accrued interest.....		3,153 16		
		66,305 56		63,028 40
Due depositors, and including other liabilities ..		61,206 15	-	
Surplus above all liabilities .....		5,099 41		

Rate of interest charged on loans the past year, 7 to 9 per cent.

Annual expenses, \$375.00.

HARTLAND SAVINGS BANK—HARTLAND.

AUGUST 23, 1878.

ARCHIBALD LINN, PRESIDENT. LAWRENCE WILLIAMS, TREASURER.

LIABILITIES.

Deposits.....	\$8,239 03
Reserved funds.....	432 65
Profits.....	690 12
	9,361 80

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of White bonds, 8s, 1891, Ill.	\$1,000 00	\$920 00	\$976 66	
<i>Railroad Bonds Owned.</i>				
* Northern Pacific 6s, gold, 1900....	100 00	25 00	98 75	
Loans on mortgages of real estate.....		7,459 50	8,209 50	
Neat stock.....		75 00	75 00	
Cash on hand.....		1 89	1 89	
Safe, (charged off).....		100 00		
Unpaid accrued interest.....		483 18		
		9,064 57	-	\$9,361 80
Due depositors, and including other liabilities...		8,453 83		
Surplus above all liabilities.....		610 74		

Rate of interest charged on loans the past year, 9 per cent.

Annual expenses, \$110.00.

\* Suspended payment of interest coupons.

## HOULTON SAVINGS BANK—HOULTON.

AUGUST 15, 1878.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

## LIABILITIES.

Deposits .....	\$36,636 17
Reserved fund .....	774 88
Profits .....	28 36
	37,439 41

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1867.....	\$500 00	\$525 00	\$520 00	\$520 00
County of Aroostook bonds, 8s, 1880-4	5,000 00	5,250 00	5,000 00	
Town of Bridgewater orders, 12s.....	269 75	269 75	269 75	
Maysville 12s.....	327 00	327 00	327 00	
Plantation of Mapleton bonds, 9s, 1880	750 00	750 00	750 00	
Total public funds of Maine.....	6,346 75	-	-	6,346 75
<i>Loans on Savings Bank Books.</i>				
Houlton Savings Bank, Houlton, Me.....		300 00	300 00	300 00
<i>To Municipalities.</i>				
Town of Houlton, Me.....		500 00	500 00	500 00
Loans on mortgages of real estate .....		25,640 94	25,640 94	25,640 94
Expense account .....		-	-	708 60
Cash on hand .....		3,423 12	3,423 12	3,423 12
Unpaid accrued interest .....		1,040 96		
Safe (charged off) .....		700 00		
		38,676 77		37,439 41
Due depositors, and including other liabilities ..		37,347 08		
Surplus above all liabilities .....		1,329 69		

Rate of interest charged on loans the past year, 8 to 10 per cent.

Annual expenses, \$325.00.

## KENNEBEC SAVINGS BANK—AUGUSTA.

AUGUST 28, 1878.

WATSON F. HALLETT, PRESIDENT.

RUSSELL EATON, TREASURER.

## LIABILITIES.

Deposits.....	\$311,088 50
Reserved fund.....	6,753 61
Profits.....	6,778 88
Bills payable.....	654 12
	325,275 11

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Augusta bonds, 6s, Ml., 1887	\$400 00	\$424 00	\$400 00	
Augusta 5s, Ml., 1879 .....	400 00	400 00	400 00	
Total public funds of Maine.....	800 00	-	-	\$800 00
County of Leavenworth 10s, C. H., 1883, Kan.....	14,000 00	11,340 00	14,000 00	
Scioto 8s, bridge, 1880, Ohio .....	10,000 00	10,200 00	10,000 00	
Scioto 8s, turnpike, 1885, Ohio .....	5,000 00	5,350 00	5,000 00	
White 8s, R. R. aid, 1891, Ill.....	1,000 00	920 00	1,000 00	
City of Columbus 8s, sewer, 1886, Ohio .....	3,000 00	3,120 00	3,000 00	
Covington 7 3-10s, water, 1890, Ky .....	8,000 00	8,000 00	8,000 00	
Dayton 8s, water, 1885, Ohio	5,000 00	5,350 00	5,000 00	
Jeffersonville 7 3-10s, fund, 1896, Ind .....	8,000 00	8,000 00	8,000 00	
Kansas 8s, fund, 1893-96, Mo.	16,000 00	16,640 00	16,000 00	
Logansport 8s, water, 1896, Ind .....	3,000 00	3,120 00	3,000 00	
Louisville 7s, Ml., 1892, Ky.	2,000 00	2,060 00	2,000 00	
Newport 7 3-10s, water, 1901, 1903, Ky .....	18,000 00	17,640 00	18,000 00	
Omaha 10s, R. R. aid, 1889, Neb .....	3,000 00	3,120 00	3,000 00	
Peoria 7s, gold, water, 1890, Ill.....	4,000 00	4,080 00	4,000 00	
Pomeroy 8s, impr., 1887-94, Ohio .....	19,000 00	19,760 00	19,000 00	
Portsmouth 7s, school, 1888, Ohio .....	4,000 00	4,080 00	4,000 00	
Quincy 6s, Ml., 1886, Ill....	6,500 00	5,600 00	6,500 00	
Sioux City 10s, sewer, 1886, Iowa.....	4,000 00	4,200 00	4,000 00	
St. Paul 8s, Ml., 1897, Minn.	10,000 00	10,300 00	10,000 00	
South Bend 8s, fund, 1896, Ind .....	6,000 00	6,240 00	6,000 00	
Toledo 7 3-10s, R.R. aid, 1900, Ohio .....	7,000 00	7,280 00	7,000 00	
Town of Lake 7s, water, 1894, Ill....	15,000 00	15,000 00	15,000 00	
Muskegon 8s, water, 1894, Mich. ....	2,000 00	2,060 00	2,000 00	
North Chicago 7s, park, 1895, Ill.....	7,000 00	6,860 00	7,000 00	
Total public funds out of N. Eng.	180,500 00	-	-	180,500 00

## KENNEBEC SAVINGS BANK—CONCLUDED.

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899.....	\$25,000 00	\$5,000 00	\$25,000 00	
Maine Central 7s, consolidated, 1912	13,000 00	11,440 00	13,000 00	
Maine Central 6s, gold, 1900.....	2,000 00	1,740 00	2,000 00	
Total railroad bonds of Maine....	40,000 00	-	-	\$40,000 00
Grand River Valley 8s, 1879, Mich..	7,000 00	5,950 00	7,000 00	7,000 00
<i>Bank Stock Owned.</i>				
Casco National, Portland.....	11,000 00	15,400 00	11,000 00	
Cobbossee National, Gardiner.....	6,800 00	8,500 00	6,800 00	
First National, Portland.....	14,600 00	19,564 00	14,600 00	
Freeman's National, Augusta.....	9,800 00	12,544 00	9,800 00	
Manufacturer's National, Lewiston..	2,500 00	2,500 00	2,500 00	
National Shoe and Leather, Auburn..	7,500 00	7,500 00	7,500 00	
Northern National, Hallowell.....	200 00	280 00	200 00	
Total bank stock of Maine.....	52,400 00	-	-	52,400 00
Real estate owned.....	-	1,593 75	1,593 75	1,593 75
<i>Loans on Public Funds.</i>				
United States bonds.....		800 00	800 00	800 00
County of Leavenworth, Kansas.....		1,000 00	1,000 00	
City of Bay, Mich.....		500 00	500 00	
Chicago, Ill.....		1,000 00	1,000 00	
Town of Camden, Ind.....		500 00	500 00	
Dunkirk, Ind.....		465 60	465 60	
Township of East Oakland, Ill.....		1,200 00	1,200 00	
Hanover, Kan.....		130 00	130 00	
Total on public funds out of New England....		-	-	4,795 60
<i>On Savings Bank Books.</i>				
Kennebec Savings Bank, Augusta, Me.....		900 00	900 00	900 00
<i>On Railroad Bonds.</i>				
Maine Central, Me.....		2,500 00	2,500 00	2,500 00
<i>On Corporation Stock.</i>				
Kennebec Land and Lumber Co., Augusta, Me..		5,000 00	5,000 00	5,000 00
Expense account.....		-	276 02	276 02
Premium account.....		-	2,190 35	2,190 35
Loans on mortgages of real estate.....		24,368 13	24,368 13	24,368 13
names alone.....		1,000 00	1,000 00	1,000 00
Cash on hand.....		1,151 26	1,151 26	1,151 26
Unpaid accrued interest.....		5,352 54		
Value of county bonds retired.....		2,100 00		
		321,123 28		
Due depositors, and including other liabilities..		316,767 50		325,275 11
Surplus above all liabilities.....		4,355 78		
Rate of interest charged on loans the past year, 7½ to 8 per cent.				
Annual expenses, \$1,250.00.				

\* Suspended payment of interest coupons.



KENNEBUNK SAVINGS BANK—KENNEBUNK.

JUNE 17, 1878.

JOSEPH TITCOMB, PRESIDENT.

JOSEPH DANE, TREASURER.

LIABILITIES.

Deposits .....	\$179,825 80
Reserved fund .....	1,947 46
Profits .....	4,161 49

185,934 75

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
County of Cook bonds, 7s, 1880 5, Ill.	\$3,500 00	\$3,605 00	\$3,500 00	
Cuyahoga 7s, 1879-81-3, O.	8,000 00	8,000 00	8,000 00	
Franklin 7s, 1879, Ohio...	2,000 00	2,000 00	2,000 00	
Marion 8s, C. H., 1881, O..	3,000 00	3,090 00	3,000 00	
St. Louis 7s, jail, 1881-8, Mo	5,000 00	5,250 00	5,000 00	
City of Cleveland 7s, fund, 1878-96, O.	9,000 00	9,360 00	9,000 00	
Chicago 7s, park, 1880, Ill....	1,000 00	1,000 00	1,000 00	
Columbus 6s, water, 1891, Ohio	1,000 00	1,040 00	1,000 00	
Evansville 7s, redem., 1906, Ind	1,000 00	1,050 00	1,000 00	
Dayton 8s, water, 1885, Ohio.	2,000 00	2,120 00	2,000 00	
Fort Wayne 6s, fund, 1892, Ind	4,000 00	4,120 00	4,000 00	
Louisville 7s, city inst., 1892, Ky .....	2,000 00	2,000 00	2,000 00	
Marietta 8s, R. R. aid, 1892, O.	2,000 00	2,140 00	2,000 00	
New Salem 10s, R. R. aid, 1890, Ill .....	1,000 00	1,050 00	1,000 00	
Portsmouth 8s, water, 1886, O.	1,000 00	1,050 00	1,000 00	
St. Louis 6s, sewer, 1889, Mo.	1,000 00	1,000 00	1,000 00	
Toledo 8s, Ml., 1879 80, Ohio.	4,000 00	4,120 00	4,000 00	
* Town of Brimfield 10s, R. R. aid, 1884, Ill. ....	1,000 00	1,000 00	1,000 00	
Total public funds out of N. Eng..	51,500 00	-	-	\$51,500 00
<i>Railroad Bonds Owned.</i>				
* European and North American 7s, gold, 1899 .....	3,000 00	750 00	3,000 00	
Maine Central 7s, con., 1912 .....	5,000 00	4,400 00	5,000 00	
Maine Central 6s, gold, 1900 .....	1,000 00	1,000 00	1,000 00	
Portland and Kennebec 6s, 1895 ....	500 00	495 00	500 00	
Total railroad bonds of Maine....	9,500 00	-	9,500 00	
Boston and Maine 7s, 1894, Mass....	2,000 00	2,260 00	2,000 00	
Total R. R. bonds out of N. Eng..	11,500 00	-	-	11,500 00
Atchison, Topeka and Santa Fe 7s, gold, 1st mort., 1899, 1900, Kan..	1,500 00	1,560 00	1,500 00	
Burlington, Cedar Rapids & Northern 5s, 1906, Iowa .....	4,000 00	2,680 00	4,000 00	
* Central Iowa, 1st mort. 7s, gold, 1899, Iowa .....	2,000 00	640 00	2,000 00	
Michigan Central 8s, Air Line, 1890, Mich .....	2,000 00	2,040 00	2,000 00	
* Michigan Lake Shore 8s, 1890, Mich	1,000 00	500 00	1,000 00	
Total R. R. bonds out of N. Eng..	10,500 00	-	-	10,500 00
<i>Railroad Stock Owned.</i>				
† Burlington, Cedar Rapids & Northern, 35 shares .....	1,075 00	1,015 00	1,075 00	1,075 00

\* Suspended payment of interest coupons.

† Suspended payment of dividends.

## KENNEBUNK SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	\$1,200 00	\$1,800 00	\$1,200 00	
Casco National, Portland.....	2,300 00	3,220 00	2,300 00	
First National, Portland.....	1,400 00	1,932 00	1,400 00	
Merchants' National, Portland.....	1,350 00	1,944 00	1,350 00	
Ocean National, Kennebunk.....	9,600 00	12,000 00	9,600 00	
Total bank stock of Maine.....	15,850 00	-	-	\$15,850 00
<i>Loans on Public Funds.</i>				
Town of Kennebunk bonds, Me.....		350 00	350 00	
Somersworth, N. H.....		50 00	50 00	
Total on public funds of New England.....		-	-	400 00
<i>To Corporations.</i>				
South Cong. Parish, Kennebunkport, Me .....		734 00	734 00	734 00
<i>On Railroad Bonds.</i>				
Achison, Topeka and Santa Fe, Kansas .....		5,000 00	5,000 00	5,000 00
<i>On Vessels.</i>				
Ship St. John Smith .....		5,000 00	5,000 00	5,000 00
Premium account.....		-	4,286 88	4,286 88
Safe, furniture and fixtures.....		327 58	327 58	327 58
Loans on mortgages of real estate.....		77,115 00	77,115 00	77,115 00
Cash on deposit not bearing interest—				
Ocean National Bank, Kennebunk, Me.....		1,286 94	1,286 94	1,286 94
Cash on hand .....		1,359 35	1,359 35	1,359 35
Unpaid accrued interest.....		4,309 40		
		186,763 27		
Due depositors, and including other liabilities ..		183,350 80	-	185,934 75
Surplus above all liabilities .....		3,412 47		

Rate of interest charged on loans the past year, 7 per cent.

Annual expenses, \$650.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

LIMERICK SAVINGS BANK—LIMERICK.

JUNE 19, 1878.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

LIABILITIES.

Deposits.....	\$31,488 24
Reserved fund.....	250 55
Profits.....	701 61
	32,440 40

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Manufacturers' National, Lewiston..	\$1,500 00	\$1,500 00	\$1,500 00	
National Shoe and Leather, Auburn.	2,000 00	2,000 00	2,000 00	
Total bank stock of Maine . . . . .	3,500 00	-	-	\$3,500 00
<i>Loans on Public Funds.</i>				
United States bonds .....		50 00	50 00	50 00
<i>On Bank Stock.</i>				
Manufacturers' National, Lewiston, Me.....		425 00	425 00	425 00
Loans on mortgages of real estate.....		20,241 14	20,241 14	20,241 14
neat stock.....		525 00	525 00	525 00
oak staves.....		467 28	467 28	467 28
names alone.....		4,060 91	4,060 91	4,060 91
Expense account .....		-	275 56	275 56
Cash on hand .....		2,895 51	2,895 51	2,895 51
Unpaid accrued interest.....		1,000 00		
		33,164 84	-	32,440 40
Due depositors, and including other liabilities...		32,296 24		
Surplus above all liabilities .....		868 60		

Rate of interest charged on loans the past year,  $7\frac{1}{2}$  to 8 per cent.  
Annual expenses, \$60.00.

## LUBEC SAVINGS BANK—LUBEC.

AUGUST 9, 1878.

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

## LIABILITIES.

Deposits .....	\$6,819 77
Reserved fund .....	203 17
	7,022 94

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
United States bonds, 4s, coupons, 1907.....	\$350 00		
United States 6s, 5-20, 1887 .....	100 00		
Total United States bonds .....	450 00	\$455 00	\$463 75
Town of Cutler orders.....	24 00	24 00	24 00
Trescott orders.....	1,353 09	1,353 09	1,353 09
Loans on mortgages of real estate.....	-	3,062 30	3,062 30
names alone.....	-	1,980 58	1,980 58
Cash on hand .....	-	139 22	139 22
Unpaid accrued interest .....	-	65 47	
Safe.....	-	40 00	
		7,119 66	7,022 94
Due depositors, and including other liabilities ..	-	6,865 37	
Surplus above all liabilities.....	-	254 29	

Rate of interest charged on loans the past year, 7 3-10 to 8 per cent.

Annual expenses, nothing.

MACHIAS SAVINGS BANK—MACHIAS.

AUGUST 8, 1878.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits .....	\$297,819 30
Reserved fund.....	8,042 97
	305,862 27

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4 $\frac{1}{2}$ s, reg., 1891,	\$50,000 00	\$52,500 00	\$50,000 00	
United States 6s, 1867 .....	850 00	882 00	850 00	
United States 4s, registered, 1907...	10,000 00	10,000 00	10,000 00	
Total United States bonds.....	60,850 00	-	-	\$60,850 00
City of Bath 6s, Ml., 1887.....	5,000 00	5,150 00	5,000 00	
Lewiston 6s, Ml., 1913.....	5,000 00	5,250 00	5,000 00	
Town of Dexter 6s, R. R. aid, 1897..	3,000 00	3,000 00	3,000 00	
Jonesboro' order .....	18 00	18 00	18 00	
Total public funds of Maine.....	13,018 00	-	-	13,018 00
City of Lawrence bonds, 6s, 1895, Mass	4,000 00	4,400 00	4,000 00	4,000 00
County of Cook 7s, 1880-90, Ill.....	10,500 00	10,710 00	10,500 00	
Cuyahoga 7s, 1881, Ohio ....	10,000 00	10,000 00	10,000 00	
Hardin 8s, 1879, Ky.....	1,000 00	1,000 00	1,000 00	
Marion 8s, 1881 3, Ind .....	15,000 00	15,600 00	15,000 00	
St. Louis 7s, 1888 9, Mo.....	30,000 00	31,200 00	30,000 00	
City of Cleveland 7s, 1880-93, Ohio.	20,000 00	21,200 00	20,000 00	
Cincinnati 7s, Ml., 1904, O. .	5,000 00	5,200 00	5,000 00	
Cincinnati 7 3-10s, R. R. aid, 1902, Ohio.....	5,000 00	4,950 00	5,000 00	
Evansville 7s, Ml., 1906, Ind	5,000 00	5,300 00	5,000 00	
Dayton 8s, water, 1885, Ohio	5,000 00	5,300 00	5,000 00	
Indianapolis, school, 1882, Ind	5,000 00	5,000 00	5,000 00	
La Porte 7s, water, 1890, Ind	10,000 00	10,600 00	10,000 00	
Louisville 7s, Ml., 1892, Ky.	13,000 00	13,000 00	13,000 00	
Pomeroey 8s, Ml., 1887, Ohio.	2,000 00	2,080 00	2,000 00	
Portsmouth 8s, water, 1886, O	4,000 00	4,160 00	4,000 00	
St. Louis 6s, currency, 1882, Mo	1,000 00	1,000 00	1,000 00	
Toledo 8s, Ml., 1881-2, Ohio.	12,000 00	12,480 00	12,000 00	
Total public funds out of N. Eng.	153,500 00	-	-	153,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1898.....	4,000 00	4,000 00	4,000 00	
Portland & Ogdensburg 6s, gold, 1900	2,000 00	1,000 00	2,000 00	
Total railroad bonds of Maine....	6,000 00	-	-	6,000 00
Real estate owned.....	-	5,309 00	5,309 00	5,309 00
<i>Loans on Public Funds.</i>				
United States bonds .....		100 00	100 00	100 00
City of Lawrence, Mass.....		500 00	500 00	500 00
Town of Whitneyville orders.....		75 00	75 00	75 00
<i>On Savings Bank Books.</i>				
Machias Savings Bank, Machias, Me.....		6,243 13	6,243 13	6,243 13
<i>To Municipalities.</i>				
County of Washington.....		3,000 00	3,000 00	
Town of Cutler.....		900 00	900 00	
East Machias .....		639 00	639 00	
Machiasport .....		2,100 00	2,100 00	
Total to municipalities of Maine.....		-	-	6,639 00

## MACHIAS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$35,512 91	\$35,512 91	\$35,512 91
collaterals.....	1,200 00	1,200 00	1,200 00
names alone.....	399 03	399 03	399 03
Unpaid dividends carried to deposit account ....	-	2,585 67	2,585 67
Cash on deposit bearing interest at 2½ and 3 per ct., First National Bank, Portland, and National Exchange Bank, Boston..	7,567 53	7,567 53	7,567 53
Cash on hand .....	2,363 00	2,363 00	2,363 00
Unpaid accrued interest.....	4,893 35		
Value of retired railroad bonds.....	1,400 00		
	317,181 95	-	305,862 27
Due depositors, and including other liabilities ..	299,484 30		
Surplus above all liabilities.....	17,697 65		
Rate of interest charged on loans the past year, 8 per cent.			
Annual expenses, \$1,200.00.			

## MAINE SAVINGS BANK—PORTLAND.

OCTOBER 21, 1878.

SAMUEL ROLFE, PRESIDENT.

A. G. ROGERS, TREASURER.

## LIABILITIES.

Deposits.....	\$3,005,707 06
Reserved fund.....	30,000 00
Profits .....	3,310 65
Interest .....	46,899 41
	3,085,917 12

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 4½s, coupon, 1891	\$32,000 00	\$32,960 00	\$32,000 00	
United States 4½s, registered, 1891..	353,000 00	363,590 00	353,000 00	
Total United States bonds.....	385,000 00	-	-	\$385,000 00
City of Auburn 6s, Ml., 1885-6.....	5,000 00	5,250 00	4,756 25	
Augusta 6s, impr., 1887.....	2,500 00	2,600 00	2,400 00	
Biddeford 5s, consol. debt, 1887 .....	1,000 00	1,000 00	997 50	
Gardiner 6s, Ml., 1882-3....	3,500 00	3,640 00	3,400 00	
Lewiston 6s, Ml., 1893, 1913.	5,000 00	5,250 00	4,775 00	
Saco 5s, Ml., 1887.....	1,000 00	1,000 00	997 50	
Town of Deering 5s, Ml., 1878-81....	4,400 00	4,444 00	4,400 00	
Cape Elizabeth 6s, Ml., 1883.	700 00	700 00	672 00	
Gorham 6s, Ml., 1879.....	500 00	500 00	500 00	
Norridgewock 6s, Ml., 1892.	7,000 00	7,000 00	6,508 75	
Waterville 5s, Ml., 1887....	1,000 00	1,000 00	997 50	
Total public funds of Maine.....	31,600 00	-	-	30,404 50

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>			
County of Adams 8s, C. H., 1880, Ill.	\$6,000 00	\$6,000 00	\$6,000 00
Auglaize 7s, road, 1879, O.	3,500 00	3,500 00	3,500 00
Clay 7s, fund, 1879-84, Ind.	10,000 00	10,200 00	10,000 00
Cuyahoga 7s, C. H., 1879, 1881, Ohio.....	20,000 00	20,200 00	20,000 00
Fulton 8s, ML., 1879, Ohio.	10,000 00	10,000 00	10,000 00
Grant 7s, fund, 1897, Ind..	15,000 00	15,450 00	15,000 00
Hamilton 8s, fund, 1880, Ind.....	10,000 00	10,100 00	10,000 00
Hancock 8s, fund, 1883-7, Ind.....	24,000 00	24,480 00	24,000 00
Jasper 7s, fund, 1897, Ill..	10,000 00	10,000 00	9,500 00
Lce 6s, compromise, 1895, Iowa.....	10,000 00	9,200 00	9,025 00
Lucas 7s, C. H., 1879-84, Ohio.....	7,000 00	7,140 00	7,000 00
Madison 8s, C. H., 1879-81, Iowa.....	30,000 00	30,300 00	30,000 00
Marion 7s, C. H., 1885, Ind.	65,000 00	66,950 00	65,000 00
Marion 8s, C. H., 1881, Ind.	1,000 00	1,020 00	1,000 00
Marion 6s, C. H., 1898, Ind.	23,000 00	23,000 00	22,920 00
Montgomery 8s, building, 1879, Ohio.....	4,500 00	4,500 00	4,500 00
Morgan 8s, C. H., 1896, Ill.	20,000 00	20,600 00	20,000 00
Morgan 7s, fund, 1886, Ill.	9,000 00	9,180 00	9,000 00
Peoria 7s, 1879-85, Ill....	60,000 00	61,200 00	60,000 00
Putnam 7s, road, 1879-80, Ohio.....	4,000 00	4,000 00	4,000 00
Putnam 8s, ditches, drains, watercourses, 1889, Ohio.	5,000 00	5,050 00	5,000 00
St. Louis 6s, gold, park, 1905, Mo.....	40,000 00	41,200 00	40,000 00
St. Louis 7s, renewal, 1881, Mo.....	90,000 00	92,700 00	90,000 00
St. Louis 7s, jail, 1888, Mo.	48,000 00	50,400 00	48,000 00
Van Wert 8s, C. H., 1882, 1890, Ohio.....	22,000 00	22,660 00	22,000 00
City of Buffalo 7s, water, 1903, N. Y..	20,000 00	22,000 00	20,000 00
Buffalo 7s, park, 1923-4, N. Y.	11,000 00	11,990 00	30,900 00
Burlington 8s, fund, 1896, Iowa	25,000 00	26,000 00	25,000 00
Cleveland 5s, street, viaduct and bridge, 1907, Ohio.....	70,000 00	70,000 00	69,775 00
Cleveland 6s, water, 1895, Ohio	24,000 00	24,960 00	23,940 00
Cleveland 6s, street, viaduct and bridge, 1895-7, Ohio...	74,000 00	76,960 00	73,812 50
Cleveland 7s, fund, 1885, Ohio.	15,000 00	16,050 00	15,000 00
Cleveland 7s, street impr., 1880, Ohio.....	11,000 00	11,220 00	11,000 00
Cincinnati 7s, water, 1885, O..	10,000 00	10,500 00	10,000 00
Cincinnati 7s, impr., 1883-4, O.	10,000 00	10,300 00	10,000 00
Cincinnati 7 3-10s, water, 1888, Ohio.....	35,000 00	37,800 00	35,000 00
Cincinnati 7 3-10s, hospital, 1898, Ohio.....	22,000 00	23,760 00	22,000 00
Cincinnati 7 3-10s, workhouse, 1888, Ohio.....	4,000 00	4,200 00	4,000 00
Columbus 6s, water, 1891, Ohio.	30,000 00	31,200 00	30,000 00
Columbus 7s, sewer, 1888, Ohio	20,000 00	21,200 00	20,000 00
Columbus 7s, City Hall, 1889, Ohio.....	31,000 00	32,860 00	31,000 00

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
City of Columbus 8s, sewer, 1885-7, Ohio.....	\$13,000 00	\$13,650 00	\$13,000 00
Dayton 7s, floating debt, 1879, Ohio.....	41,000 00	42,640 00	41,000 00
Dayton 8s, water, 1885, Ohio..	1,000 00	1,050 00	1,000 00
Detroit 7s, water, 1904, Mich.	35,000 00	38,150 00	35,000 00
Dubuque 7s, fund, 1896, Iowa.	25,200 00	25,200 00	24,080 00
Evansville 6s, redemp., 1907, Ind.....	35,000 00	35,700 00	35,000 00
Evansville 7s, redemp., 1906, Ind.....	130,000 00	133,900 00	130,000 00
East Saginaw 8s, water, 1889, Mich.....	1,000 00	1,060 00	1,000 00
Fort Wayne 6s, fund, 1892, Ind.	16,000 00	16,320 00	16,000 00
Fort Wayne 8s, fund, 1881, Ind.....	6,000 00	6,120 00	6,000 00
Hamilton 7s, fund, 1879-86, O.	26,000 00	26,520 00	26,000 00
Indianapolis 6s, school, 1882, Ind.....	25,000 00	25,500 00	25,000 00
Indianapolis 7 3-10s, corporate purposes, 1893-5, Ind.....	7,000 00	7,350 00	7,000 00
Iowa City 8s, redemption, 1891, Iowa.....	7,500 00	7,725 00	7,500 00
Ironton 8s, street impr., 1880, Ohio.....	20,000 00	20,200 00	20,000 00
Lancaster 8s, fund, 1882-3, O.	10,000 00	10,200 00	10,000 00
Long Island 7s, water, 1890-7, N. Y.....	15,000 00	14,400 00	14,456 25
Louisville 6s, water and school, 1883 97, Ky.....	28,000 00	26,880 00	} 78,415 00
Louisville 7s, city institutions, 1892, 1903, Ky.....	6,000 00	6,060 00	
Louisville 7s, City Hall, 1903, Ky.....	7,000 00	7,070 00	
Louisville 7s, sewer, 1901, Ky.	4,000 00	4,080 00	} 20,000 00
Louisville 7s, reconstruction, 1903, Ky.....	30,000 00	30,600 00	
Louisville 7s, old liabilities, 1894, Ky.....	11,000 00	11,220 00	} 19,700 00
Milwaukee 7s, Ml., 1896, Wis.	20,000 00	20,800 00	
Newark 7s, impr., 1893, N. J.	20,000 00	21,600 00	19,700 00
New Brunswick 7s, city tax, 1886, N. J.....	20,000 00	20,600 00	20,000 00
Orange 7s, Ml., 1882-5, N. J..	15,000 00	15,600 00	14,775 00
Peoria 7s, water, 1890, Ill....	25,000 00	25,500 00	25,000 00
Pomeroy 8s, Ml., 1892, Ohio..	12,000 00	12,480 00	12,000 00
Rochester 7s, water, 1903, N. Y.....	20,000 00	22,200 00	20,000 00
Zanesville 8s, water, 1884-7, O.	39,000 00	40,170 00	39,000 00
Total public funds out of N. Eng..	1,629,700 00	-	- \$1,617,798 75
<i>Corporation Bonds Owned.</i>			
Camden Village 6s, hall, 1886, Me..	7,000 00	7,000 00	7,000 00
<i>Railroad Bonds Owned.</i>			
Portland and Ogdensburg 6s, gold, 1900, Me.....	23,500 00	16,450 00	20,680 00
			20,680 00



## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Calais National, Calais.....	\$2,150 00	\$2,580 00	\$2,150 00	
Cumberland National, Portland.....	800 00	1,040 00	800 00	
First National, Dexter.....	5,000 00	5,000 00	5,000 00	
First National, Portland.....	6,800 00	8,772 00	6,800 00	
Traders' National, Portland.....	4,800 00	6,240 00	4,800 00	
Total bank stock of Maine.....	19,550 00	-	-	\$19,550 00
Real estate owned.....	-	47,928 96	47,928 96	47,928 96
<i>Loans on Public Funds.</i>				
United States bonds.....		2,400 00	2,400 00	2,400 00
City of Bath.....		1,000 00	1,000 00	
Portland.....		4,100 00	4,100 00	
Town of Conway.....		135 00	135 00	
Westbrook.....		7,000 00	7,000 00	
Total on public funds of Maine.....		-	12,235 00	
City of Worcester, Mass.....		1,000 00	1,000 00	
Total on public funds of New England.....		-	-	13,235 00
County of Scioto, Ohio.....		10,600 00	10,600 00	
Winnebago, Iowa.....		100 00	100 00	
City of Cleveland, Ohio.....		880 00	880 00	
Chicago, Ill.....		950 00	950 00	
Cincinnati, Ohio.....		6,900 00	6,900 00	
Pomeroy, Ohio.....		1,500 00	1,500 00	
St. Louis, Mo.....		1,000 00	1,000 00	
Toledo, Ohio.....		900 00	900 00	
Total on public funds out of New England....		-	-	22,830 00
<i>On Bank Stock.</i>				
Canal National, Portland.....		500 00	500 00	
Casco National, Portland.....		1,600 00	1,600 00	
First National, Portland.....		1,000 00	1,000 00	
Total on bank stock of Maine.....		-	-	3,100 00
<i>On Savings Bank Books.</i>				
Portland Savings Bank, Portland, Me.....		1,200 00	1,200 00	1,200 00
<i>On Railroad Bonds.</i>				
Androscoggin and Kennebec.....		925 00	925 00	
Leeds and Farmington.....		975 00	975 00	
Maine Central.....		57,486 17	57,486 17	
Portland and Ogdensburg.....		2,924 56	2,924 56	
Total on railroad bonds of Maine.....		-	-	62,310 73
<i>On Corporation Stock.</i>				
Atwood Lead Co., Portland.....		3,600 00	3,600 00	
Central Wharf Co., Portland.....		1,500 00	1,500 00	
Franklin Wharf Co., Portland.....		13,300 00	13,300 00	
International Steamship Co., Portland.....		16,900 00	16,900 00	
Ocean Insurance Co., Portland.....		1,475 00	1,475 00	
Portland Company, Portland.....		2,000 00	2,000 00	
Portland Steam Packet Co., Portland.....		23,408 14	23,408 14	
Total on corporation stock of Maine.....		-	62,183 14	
Eastern Express Co., Boston, Mass.....		8,500 00	8,500 00	
Total on corporation stock of New England...		-	-	70,683 14

## MAINE SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Expense account .....	-	\$1,453 94	\$1,453 94
Loans on mortgages of real estate .....	\$771,617 46	771,617 46	771,617 46
Cash on deposit bearing interest at 3 per cent.— First National Bank, Portland, Me .....	6,450 23	6,450 23	6,450 23
Cash on hand .....	2,274 41	2,274 41	2,274 41
Unpaid accrued interest .....	60,486 83		
Market value of bonds retired .....	30,000 00		
	3,251,107 76	-	3,085,917 12
Due depositors, and including other liabilities...	3,057,774 06		
Surplus above all liabilities .....	193,333 70		

Rate of interest charged on loans the past year, 6 to 7 per cent.  
Annual expenses, \$7,400.00.

## MECHANICS' SAVINGS BANK—AUBURN.

OCTOBER 25, 1878.

JOHN F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

## LIABILITIES.

Deposits .....	\$187,108 44
Reserved fund .....	1,813 44
Profits .....	4,208 82
Bills payable .....	24,000 00
	217,130 70

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Newport bonds, 7 3-10s, water, 1902, Ky .....	\$5,000 00	\$4,900 00	\$4,985 00	\$4,985 00
<i>Bank Stock Owned.</i>				
Canal National, Portland .....	2,300 00	3,335 00	2,300 00	
Casco National, Portland .....	1,100 00	1,518 00	1,100 00	
Cumberland National, Portland .....	5,440 00	7,314 00	5,440 00	
First National, Lewiston .....	1,000 00	1,450 00	1,000 00	
First National, Portland .....	10,000 00	13,100 00	10,000 00	
Manufacturers' National, Lewiston..	10,000 00	10,250 00	10,000 00	
Norway National, Norway .....	3,000 00	3,300 00	3,000 00	
National Shoe and Leather, Auburn.	50,000 00	51,250 00	50,000 00	
People's National, Waterville .....	3,000 00	3,900 00	3,000 00	
Traders' National, Portland .....	2,200 00	2,904 00	2,200 00	
Total bank stock of Maine .....	88,040 00	-	-	88,040 00
Real estate owned .....	-	6,501 99	6,501 99	6,501 99

## MECHANICS' SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Bank Stock.</i>			
National Shoe and Leather, Auburn, Me.....	\$1,300 00	\$1,300 00	\$1,300 00
<i>On Savings Bank Books.</i>			
Mechanics' Savings Bank, Auburn, Me.....	200 00	200 00	200 00
<i>On Corporation Stock.</i>			
Lewiston Machine Co., Lewiston, Me.....	450 00	450 00	450 00
Loans on mortgages of real estate.....	86,366 98	86,366 98	86,366 98
names alone .....	9,800 00	9,800 00	9,800 00
Premium account.....	-	12,975 25	12,975 25
Cash on deposit bearing interest at 3 4-10ths per cent.—			
National Shoe and Leather Bank, Auburn ..	6,000 00	6,000 00	6,000 00
Cash on hand .....	511 48	511 48	511 48
Unpaid accrued interest.....	3,253 18		
	217,634 63	-	217,130 70
Due depositors, and including other liabilities...	217,209 83		
Surplus above all liabilities .....	424 80		

Rate of interest charged on loans the past year,  $7\frac{1}{2}$  per cent. in advance.

Annual expenses, \$1,325.00.

## NEWPORT SAVINGS BANK—NEWPORT.

AUGUST 22, 1878.

ELLIOT WALKER, PRESIDENT.

JOHN W. HOBART, TREASURER.

## LIABILITIES.

Deposits .....	\$90,813 77
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## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of St. Joseph bonds, 10s, bridge, 1891, Mo .....	\$6,000 00	\$3,000 00	\$5,400 00	\$5,400 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899. ....	6,000 00	1,200 00	5,400 00	5,400 00
<i>Loans on Public Funds.</i>				
State of Maine bonds .....		4,775 33	4,775 33	
Town of Dexter .....		407 87	407 87	
Total on public funds of Maine .....		—	—	5,183 20
City of St. Joseph bonds, 10s, bridge, Mo.....		435 70	435 70	435 70
<i>On Savings Bank Books.</i>				
Newport Savings Bank, Newport, Me .....		2,116 63	2,116 63	2,116 63
<i>On Railroad Bonds.</i>				
Maine Central, Me .....		2,047 88	2,047 88	2,047 88
<i>On Corporation Stock.</i>				
Eastern Express Company, Boston, Mass .....		1,169 84	1,169 84	1,169 84
<i>To Municipalities.</i>				
Town of Newport.....		30 00	30 00	
St. Albans.....		75 00	75 00	
Total to municipalities of Maine .....		—	—	105 00
Loans on mortgages of real estate.....		38,932 18	39,272 55	39,272 55
names alone.....		5,732 91	5,632 91	5,632 91
neat stock, horses, lumber and buildings		5,576 74	5,679 49	5,679 49
Profit and loss account.....		—	11,835 35	11,835 35
Execution against J. H. & H. Butler.....		—	200 00	200 00
Cash in hands of Hullett & McCleverty .....		350 00	350 00	350 00
Cash on deposit bearing interest at 2½ per cent— National Bank of Redemption, Boston, Mass..		5,106 36	5,106 36	5,106 36
Cash on hand .....		878 86	878 86	878 86
Safe .....		150 00		
Unpaid accrued interest .....		9,248 74		
		81,234 04	—	90,813 77
Due depositors, and including other liabilities...		91,331 27		
Deficit .....		10,097 23		

Rate of interest charged on loans the past year, 7 to 10 per cent.

Annual expenses, \$400.00.

\*Suspended payment of interest coupons.

## NORTH ANSON SAVINGS BANK—ANSON.

JUNE 29, 1878.

MARK EMERY, JR., PRESIDENT.

JOHN A. FLETCHER, TREASURER.

## LIABILITIES.

Deposits.....	\$5,179 09
Unpaid dividends.....	1,004 35
Profits.....	1,103 44
	7,286 88

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Anson bonds, 6s, 1909, Me. . . . .	\$200 00	\$200 00	\$200 00	\$200 00
<i>Loans on Public Funds.</i>				
Town of Anson bonds . . . . .		25 00	25 00	25 00
<i>On Railroad Bonds.</i>				
Somerset, Me . . . . .		1,200 00	1,200 00	1,200 00
Loans on mortgages of real estate . . . . .		2,893 04	3,678 04	3,678 04
names alone . . . . .		275 50	325 50	325 50
Real estate owned . . . . .		300 00	609 45	609 45
Safe, charged off . . . . .		100 00		
Cash on hand . . . . .		1,248 89	1,248 89	1,248 89
Unpaid accrued interest . . . . .		357 13		
		6,599 56	-	7,286 88
Due depositors, and including other liabilities ..		6,292 44		
Surplus above all liabilities . . . . .		307 12		

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$175.00.

This bank is paying off its depositors, and closing up its affairs.

## NORWAY SAVINGS BANK—NORWAY.

MAY 29, 1878.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

## LIABILITIES.

Deposits.....	\$207,541 77
Reserved fund.....	6,000 00
Profits.....	6,074 44
Bills payable.....	5,668 46
	225,284 67

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
Town of Greenwood bonds, 7½s, Ml., 1887, Me.....	\$500 00	\$500 00	\$500 00	\$500 00
* County of Macon 8s, 1890, Mo.....	2,000 00	400 00	2,000 00	2,000 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899.....	2,000 00	500 00	2,000 00	
Portland and Ogdensburg, 1st mort. 6s, gold, 1900.....	2,000 00	1,100 00	2,000 00	
* Portland and Rochester, 1st mort. 7s, 1887.....	10,000 00	2,500 00	10,000 00	
Total railroad bonds of Maine....	14,000 00	-	-	14,000 00
* Central Iowa, 1st mort. 7s, gold, 1899, Iowa.....	1,000 00	320 00	1,000 00	1,000 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	500 00	750 00	725 00	
Caseo National, Portland.....	4,200 00	5,880 00	4,635 00	
First National, Portland.....	12,300 00	16,974 00	14,544 25	
Manufacturers' National, Lewiston.	10,000 00	10,000 00	10,000 00	
National Shoe and Leather, Auburn.	7,500 00	7,500 00	7,500 00	
Norway National, Norway.....	13,700 00	15,070 00	13,700 00	
Total bank stock of Maine.....	48,200 00	-	-	51,104 25
Real estate owned.....	-	7,000 00	11,461 09	11,461 09
<i>Loans on Savings Bank Books.</i>				
Norway Savings Bank, Norway, Me.....		30 00	30 00	30 00
<i>To Municipalities.</i>				
School District No. 3, Oxford, Me.....		1,500 00	1,500 00	1,500 00
<i>To Corporations.</i>				
Paris Hill Manufacturing Co., Paris, Me., indorsers		7,100 00	7,100 00	7,100 00
Loans on mortgages of real estate.....		133,155 53	135,155 53	135,155 53
printing office and press, library, piano		954 06	954 06	954 06
names alone.....		59 63	59 63	59 63
Cash on hand.....		420 11	420 11	420 11
Unpaid accrued interest.....		3,993 79		
		215,707 12		225,284 67
Due depositors, and including other liabilities..		214,319 80		
Surplus above all liabilities.....		1,387 32		

Rate of interest charged on loans the past year, 8 per cent. in advance.

Annual expenses, \$800.00.

\* Suspended payment of interest coupons.

ORONO SAVINGS BANK—ORONO.

AUGUST 16, 1878.

EBENEZER WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

LIABILITIES.

Deposits .....	\$27,460 67
Reserved fund .....	81 32
Special reserve .....	5,109 30
Profits .....	1,690 61
	34,341 90

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bond, 6s, 1865-7-8....	\$1,500 00	\$1,559 00	\$1,670 50	\$1,670 50
State of Maine 6s, 1889.....	500 00	560 00	500 00	500 00
<i>Bank Stock Owned.</i>				
Orono National, Orono, Me.....	6,700 00	6,200 00	6,200 00	6,200 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900.....	4,000 00	3,480 00	3,600 00	
Portland and Ogdensburg 6s, gold, 1900.....	2,000 00	1,000 00	1,800 00	
Total railroad bonds of Maine....	6,000 00	-	-	5,400 00
* Northern Pacific 7 3-10s, gold, 1900	100 00	20 00	100 00	100 00
Real estate owned.....	-	1,000 00	1,400 00	1,400 00
<i>Loans on Bank Stock.</i>				
Orono National, Orono, Me.....		150 00	150 00	150 00
<i>On Savings Bank Books.</i>				
Orono Savings Bank, Orono, Me.....		10 00	10 00	10 00
Loans on mortgages of real estate.....		18,175 41	18,175 41	18,175 41
Expense account .....		-	128 41	128 41
Cash on deposit not bearing interest—				
Orono National, Orono, Me.....		607 58	607 58	607 58
Unpaid accrued interest.....		2,015 97		
		34,777 96	-	34,341 90
Due depositors, and including other liabilities, except special reserve.....		28,227 53		
Surplus,.....		6,550 43		

Rate of interest charged on loans the past year, 6 to 9 per cent.

Annual expenses, \$300.00.

\* Suspended payment of interest coupons.

## PEMBROKE SAVINGS BANK—PEMBROKE.

AUGUST 10, 1878.

WILLIAM T. HOBART, PRESIDENT.

HUGH F. PORTER, TREASURER.

## LIABILITIES.

Deposits .....	\$17,772 38
Special reserved fund .....	5,581 77
Profits .....	215 57
	23,569 72

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>			
United States bonds, 6s, 1865-7 .....	\$500 00	\$529 00	\$532 63
Town of Pembroke orders, 6s .....	732 26	732 26	732 26
<i>Railroad Bonds Owned.</i>			
Maine Central 7s, consolidated, 1912, Me .....	4,500 00	3,960 00	4,500 00
<i>Loans to Municipalities.</i>			
Town of Pembroke, Me .....	-	4,439 79	4,439 79
Loans on mortgages of real estate .....	-	9,577 86	9,577 86
names alone .....	-	1,887 92	1,941 92
collaterals .....	-	45 00	45 00
Cash on deposit bearing interest at 3 per cent.— Maverick National Bank, Boston, Mass .....	-	1,596 47	1,596 47
Cash on hand .....	-	203 79	203 79
Unpaid accrued interest .....	-	1,493 23	
	24,465 32	-	23,569 72
Due depositors, and including other liabilities ..	17,925 04		
Surplus above all liabilities, not including special reserve .....	6,540 28		

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$150.00.

## PENOBSCOT SAVINGS BANK—BANGOR.

AUGUST 21, 1878.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

## LIABILITIES.

Deposits .....	\$451,767 44
Reserved fund .....	18,900 65
Profits .....	9,326 57
	479,994 66



## PENOBSCOT SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, 1891.....	\$70,000 00	\$72,800 00	\$73,312 50	\$73,312 50
County of Penobscot 6s, 1879-92....	7,000 00	7,300 00	7,156 90	
City of Bangor 6s, R. R. aid, 1894-9.	97,000 00	99,910 00	89,949 00	
Bangor 7s, R. R. aid, 1899 ..	10,000 00	10,900 00	10,100 00	
Bangor 6s, Ml., 1881-1905 ..	28,000 00	29,250 00	25,845 00	
Bath 6s, R. R. aid, 1892 ....	5,000 00	5,050 00	} 11,381 75	
Bath 6s, Ml., 1887-98.....	7,100 00	7,113 00		
Ellsworth 6s, Ml., 1897 .....	5,800 00	5,974 00	5,800 00	
Rockland 6s, R. R. aid, 1891-6, 1902 .....	26,700 00	26,700 00	25,802 25	
Town of Caribou 7s and 8s, R. R. aid, 1895-7 .....	2,750 00	2,750 00	2,750 00	
Corinna 6s, R. R. aid, 1897.	4,000 00	4,000 00	3,600 00	
Damariscotta 6s, R. R. aid, 1898 .....	2,000 00	2,000 00	1,830 00	
Dexter 6s, R. R. aid, 1897..	7,900 00	7,900 00	7,172 00	
Thomaston 6s, R. R. aid, 1899	9,500 00	9,500 00	8,561 25	
Waldoboro' 6s, R. R. aid, 1890- 1892 .....	6,000 00	6,000 00	5,190 00	
Total public funds of Maine.....	218,750 00	-	205,438 15	
Town of Concord bonds, 6s, Ml., 1890, Vt.....	2,000 00	1,900 00	1,900 00	
St. Albans 6s, R. R. aid, 1890, Vt.....	10,000 00	10,000 00	} 30,529 00	
St. Albans 6s, water, 1892, Vt.	24,600 00	24,600 00		
Total public funds of N. England.	255,350 00	-	-	237,867 15
<i>Bank Stock Owned.</i>				
First National Bank, Bangor, Me....	2,800 00	2,800 00	3,640 00	3,640 00
<i>Loans on Bank Stock.</i>				
Traders' National, Bangor, Me .....		197 00	197 00	197 00
<i>On Railroad Bonds.</i>				
Androscoggin and Kennebec, Me .....		75 00	75 00	75 00
<i>On Corporation Stock.</i>				
Penobscot Boom Company, Bangor, Me .....		3,600 00	3,600 00	3,600 00
<i>To Municipalities.</i>				
City of Bangor.....		10,000 00	10,000 00	
Town of Houlton .....		3,000 00	3,000 00	
Lowell .....		1,000 00	1,000 00	
Stockton .....		2,500 00	2,500 00	
Total to municipalities of Maine.....		-	-	16,500 00
Loans on mortgages of real estate.....		93,078 83	101,078 83	101,078 83
vessels.....		9,500 00	9,500 00	9,500 00
Expense account.....		-	1,869 66	1,869 66
Furniture account .....		2,293 00	2,293 00	2,293 00
Cash on deposit bearing interest at 2½ per cent.— Suffolk National Bank, Boston, Mass.....		23,310 40	23,310 40	23,310 40
Cash on hand.....		6,751 12	6,751 12	6,751 12
Unpaid accrued interest.....		6,844 29		
		498,796 64	-	479,994 66
Due depositors, and including other liabilities...		460,336 44		
Surplus above all liabilities .....		38,460 20		
Rate of interest charged on loans the past year, 5 to 8 per cent.				
Annual expenses, \$1,200.00.				

## PEOPLE'S SAVINGS BANK—LEWISTON.

OCTOBER 5, 1878.

GEORGE H. PILSBURY, PRESIDENT.

ADDISON SMALL, TREASURER.

## LIABILITIES.

Deposits .....	\$149,161 47
Reserved fund .....	2,232 69
Profits .....	2,853 79
	154,249 95

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Anson bonds, 7s, Ml., 1915, Me	\$600 00	\$600 00	\$600 00	\$600 00
<i>Bank Stock Owned.</i>				
Manufacturers' Nat'l, Lewiston, Me.	20,000 00	20,500 00	20,000 00	20,000 00
<i>Loans on Bank Stock.</i>				
First National, Lewiston .....		1,250 00	1,250 00	
Manufacturers' National, Lewiston .....		1,450 00	1,450 00	
Total on bank stock of Maine .....		-	-	2,700 00
<i>On Corporation Stock.</i>				
Little Androscoggin Water Power Company, Auburn, Me., with indorsers .....		1,500 00	1,500 00	1,500 00
<i>To Corporations.</i>				
Little Androscoggin Water Power Company, Auburn, Me., with indorsers .....		2,600 00	2,600 00	2,600 00
Loans on mortgages of real estate .....		123,823 08	123,823 08	123,823 08
Premium account .....		-	500 00	500 00
Expense account .....		-	1,511 07	1,511 07
Cash on deposit not bearing interest—				
Manufacturers' National Bank, Lewiston, Me...		885 27	885 27	885 27
Cash on hand .....		130 53	130 53	130 53
Unpaid accrued interest .....		3,072 34		
		155,811 22		
Due depositors, and including other liabilities ..		153,411 47		154,249 95
Surplus above all liabilities .....		2,399 75		

Rate of interest charged on loans the past year, 7 to 7½ per cent.

Annual expenses, \$1,023.89

## PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK—BATH.

JULY 25, 1878.

A. D. FISHER, PRESIDENT.

GEORGE W. JOHNSON, TREASURER.

## LIABILITIES.

Deposits.....	\$396,356 29
Reserved fund.....	12,024 49
Profits.....	870 52
Rents.....	499 65
Premium account.....	9,528 05
	419,279 00

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1885.....	\$3,000 00	\$3,060 00	\$3,000 00	
United States 6s, 1887.....	3,050 00	3,202 56	3,050 00	
United States 6s, 1888.....	3,000 00	3,210 00	3,000 00	
Total United States bonds.....	9,050 00	-	-	\$9,050 00
State of Maine 6s, 1889.....	600 00	672 00	600 00	
County of Sagadahoc 6s, 1887 8....	3,200 00	3,264 00	3,200 00	
City of Bath 6s, Ml., 1889.....	2,000 00	2,100 00	2,000 00	
Bath 6s, R. R. aid, 1890.....	25,500 00	26,010 00	25,500 00	
Town of Damariscotta 6s, R. R. aid, 1891, 1902.....	18,300 00	17,886 00	18,300 00	
Newcastle 6s, R. R. aid, 1891, 1902.....	24,400 00	23,988 00	24,400 00	
Nobleboro' 6s, R. R. aid, 1891.....	2,500 00	2,550 00	2,500 00	
Waldoboro' 6s, R. R. aid, 1902.....	7,500 00	7,200 00	7,500 00	
Wiscasset 6s, R. R. aid, 1880, 1902.....	15,050 00	14,928 00	15,050 00	
Total public funds of Maine.....	99,050 00	-	-	99,050 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899.....	15,000 00	3,750 00	15,000 00	15,000 00
Union Pacific 6s, 1st mortgage, gold, 1896.....	5,000 00	5,300 00	5,000 00	5,000 00
Real estate owned.....	-	40,311 79	44,854 74	44,854 74
Vault, safe and furniture.....	-	2,066 33	2,066 33	2,066 33
<i>Loans on Public Funds.</i>				
United States bonds.....		50 00	50 00	50 00
City of Bath bonds, Me.....		1,000 00	1,000 00	1,000 00
<i>On Bank Stock.</i>				
Bath National, Bath.....		500 00	500 00	
Sagadahoc National, Bath.....		900 00	900 00	
Total on bank stock of Maine.....		-	-	1,400 00
<i>On Savings Bank Books.</i>				
People's Twenty-Five Cent, Bath, Me.....		100 00	100 00	100 00

\* Suspended payment of interest coupons.

## PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Railroad Bonds.</i>			
Maine Central.....	\$10,400 00	\$10,400 00	
Portland and Kennebec.....	4,000 00	4,000 00	
Total on railroad bonds of Maine.....	-	-	\$14,400 00
<i>To Municipalities.</i>			
City of Lynn, Mass.....	25,000 00	25,000 00	25,000 00
<i>To Corporations.</i>			
Androscoggin Water Power Co., Lisbon, Me.....	10,000 00	10,000 00	10,000 00
Loans on mortgages of real estate.....	119,166 45	119,166 45	119,166 45
vessels.....	62,421 35	62,421 35	62,421 35
furniture.....	1,000 00	1,000 00	1,000 00
Cash on deposit not bearing interest—			
Sagadahoc National Bank, Bath, Me.....	8,646 77	8,646 77	8,646 77
Cash on hand.....	1,073 36	1,073 36	1,073 36
Unpaid accrued interest.....	2,197 20		
	405,953 75	-	419,279 00
Due depositors, and including other liabilities.	398,563 16		
Surplus above all liabilities.....	7,390 59		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$1,400.00.

PHILLIPS SAVINGS BANK—PHILLIPS.

JUNE 5, 1878.

WILLIAM F. FULLER, PRESIDENT.

ELIAS FIELD, TREASURER.

LIABILITIES.

Deposits.....	\$39,190 02
Reserved fund.....	1,600 00
Profits.....	355 17
	41,145 19

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Biddeford bonds, 6s, Ml., 1885.....	\$2,000 00	\$2,040 00	\$1,980 00	
Rockland 6s, R. R. aid, 1891-2.....	4,000 00	4,000 00	4,000 00	
Town of Avon 6s, Ml., 1888.....	700 00	700 00	700 00	
Total public funds of Maine.....	6,700 00	-	-	\$6,680 00
<i>Bank Stock Owned.</i>				
Cumberland National, Portland....	400 00	530 00	400 00	
National Shoe and Leather, Auburn.	1,500 00	1,500 00	1,537 50	
Norway National, Norway.....	1,500 00	1,650 00	1,545 00	
Union National, Phillips.....	800 00	800 00	816 00	
Total bank stock of Maine.....	4,200 00	-	-	4,298 50
Safe.....	-	125 00	174 51	174 51
<i>Loans to Municipalities.</i>				
Town of Rangely.....		85 00	85 00	
School District No. 4, Farmington.....		500 00	500 00	
School District No. 1, Kingfield.....		337 50	337 50	
Total to municipalities of Maine.....		-	-	922 50
<i>On Savings Bank Books.</i>				
Phillips Savings Bank, Phillips, Me.....		171 81	171 81	171 81
Loans on mortgages of real estate.....		23,749 34	23,749 34	23,749 34
neat stock, horses and sheep.....		4,851 07	4,851 07	4,851 07
Cash on hand.....		107 46	107 46	107 46
Premium account.....		-	190 00	190 00
		41,147 18	-	41,145 19
Due depositors, and including other liabilities...		39,708 44		
Surplus above all liabilities.....		1,438 74		

Rate of interest charged on loans the past year, 7 to 8 per cent. in advance.

Annual expenses, \$143.00.

## PISCATAQUIS SAVINGS BANK—DOVER.

JULY 19, 1878.

E. A. THOMPSON, PRESIDENT.

C. B. KITTREDGE, TREASURER.

## LIABILITIES.

Deposits.....	\$65,936 39
Reserved fund.....	1,392 00
Profits.....	1,047 32
Bills payable.....	2,500 00
	70,875 71

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Bangor bonds, 6s, R. R. aid, 1899 .....	\$1,000 00	\$1,030 00	\$932 50	
Bath 6s, R. R. aid, 1902....	1,000 00	1,010 00	927 50	
Portland 6s, R. R. aid, 1899, 1907 .....	13,500 00	14,040 00	13,361 00	
Total public funds of Maine.....	15,500 00	-	-	\$15,221 00
<i>Bank Stock Owned.</i>				
First National, Dexter, Me.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Loans on Public Funds.</i>				
United States bonds .....		100 00	100 00	100 00
County of Piscataquis notes .....		175 00	175 00	175 00
<i>On Savings Bank Books.</i>				
Piscataquis Savings Bank, Dover, Me .....		214 22	214 22	214 22
<i>To Corporations.</i>				
Piscataquis Mutual Fire Ins. Co., Dover, Me....		450 00	450 00	450 00
<i>To Municipalities.</i>				
County of Piscataquis.....		500 00	500 00	
Town of Atkinson .....		1,050 00	1,050 00	
Orneville .....		200 00	200 00	
School District No. 1, Garland.....		250 00	250 00	
Total to municipalities of Maine.....		-	-	2,000 00
Loans on mortgages of real estate.....		43,486 65	43,486 65	43,486 65
other collaterals.....		390 44	459 59	459 59
Expense account .....		-	1,098 72	1,098 72
Cash on deposit bearing interest at 3 per cent.—				
Blackstone National Bank, Boston, Mass.....		144 06	144 06	144 06
Cash on hand .....		2,526 47	2,526 47	2,526 47
Safe, time lock and personal property, not charged in books of bank .....		1,850 00		
Unpaid accrued interest.....		1,019 80		
		73,436 64		
Due depositors, and including other liabilities...		69,322 39		
Surplus above all liabilities.....		4,114 25		
				70,875 71

Rate of interest charged on loans the past year, 8 to 9 per cent.

Annual expenses, \$350.00.

PORTLAND SAVINGS BANK—PORTLAND.

OCTOBER 17, 1878.

JOHN B. BROWN, PRESIDENT.

EDWARD A. NOYES, TREASURER.

LIABILITIES.

Deposits.....	\$3,812,906 16
Interest.....	122,630 73
Reserved fund.....	84,000 00
Reserved profits.....	38,000 00
	4,057,536 89

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 6s, reg., 1881..	\$20,000 00	\$21,400 00	\$20,000 00	
United States 6s, coupon, 1881.....	5,000 00	5,350 00	5,000 00	
United States 4½s, registered, 1891..	325,000 00	334,750 00	325,000 00	
United States 4½s, coupon, 1891.....	150,000 00	154,500 00	150,000 00	
Total United States bonds.....	500,000 00	-	-	\$500,000 00
State of Maine 6s, 1889.....	12,600 00	14,112 00	12,600 00	
City of Bangor 6s, R. R. aid, 1894...	16,000 00	16,320 00	15,200 00	
Bangor 6s, water, 1905.....	8,000 00	8,480 00	7,600 00	
Calais 6s, Ml., 1891.....	16,000 00	16,640 00	15,520 00	
Lewiston 6s, Ml., 1901.....	43,000 00	45,150 00	40,850 00	
Portland 6s, Ml., 1880 2.....	48,500 00	49,476 00	48,500 00	
Portland 6s, R. R. aid, 1887, 1907.....	94,500 00	97,335 00	89,775 00	
Total public funds of Maine.....	238,600 00	-	230,045 00	
City of Portsmouth 6s, R. R. aid, 1893, N. H.....	20,000 00	21,200 00	19,000 00	
Total public funds of N. England.	258,600 00	-	-	249,045 00
County of Cuyahoga 7s, 1880 3, Ohio.	58,000 00	58,580 00	58,000 00	
Hamilton 6s, C. H., 1881, O.	10,000 00	9,500 00	9,500 00	
Marion 7s, C. H., 1885, Ind.	18,000 00	18,540 00	18,000 00	
Marion 6s, 1898, Ind.....	39,000 00	39,000 00	39,000 00	
Peoria 7s, 1880-8, Ill.....	30,000 00	30,600 00	30,000 00	
St. Louis 7s, bonded debt, 1881, Mo.....	17,000 00	17,510 00	17,000 00	
St. Louis 7s, jail, 1888, Mo.	49,000 00	51,450 00	49,000 00	
St. Louis 6s, gold, park, 1905, Mo.....	30,000 00	30,900 00	30,000 00	
City of Buffalo 7s, park, 1924, N. Y..	30,000 00	32,700 00	30,000 00	
Cincinnati 7s, street, 1882, O..	5,000 00	5,150 00	5,000 00	
Cincinnati 7s, water, 1897, O..	18,000 00	19,260 00	18,000 00	
Cincinnati 7s, funded debt, 1904, Ohio.....	12,000 00	12,840 00	12,000 00	
Cincinnati 7 3-10s, street imp., 1886, Ohio.....	9,000 00	9,630 00	9,000 00	
Cincinnati 7 3-10s, work house, 1888, Ohio.....	25,000 00	26,500 00	25,000 00	
Cincinnati 7 3-10s, water, 1889, Ohio.....	5,000 00	5,350 00	5,000 00	
Cincinnati 7 3-10s, hospital and sewerage, 1898 9, Ohio.	47,000 00	50,760 00	47,000 00	
Cleveland 7s, street impr., 1879-93, Ohio.....	40,000 00	41,600 00	40,000 00	
Cleveland 7s, fund, 1891-3, O.	33,000 00	35,640 00	33,000 00	
Cleveland 7s, park impr., 1892, Ohio.....	15,000 00	16,200 00	15,000 00	

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Cleveland 6s, street and bridge, 1897, Ohio.....	\$14,000 00	\$15,120 00	\$11,000 00	
Columbus 7s, sewer, 1888-9, O.	45,000 00	47,700 00	45,000 00	
Columbus 6s, water, 1891, Ohio.	45,000 00	46,800 00	45,000 00	
Dayton 7s, floating debt, 1879, 1891, Ohio.....	22,000 00	22,880 00	22,000 00	
Dayton 8s, water, 1886, Ohio..	35,000 00	36,750 00	35,000 00	
Dayton 8s, fund and City Hall, 1887, Ohio.....	23,000 00	24,150 00	23,000 00	
Detroit 7s, water, 1893, 1900, Mich.....	22,000 00	23,980 00	22,000 00	
Detroit 7s, public buildings, 1889-91, Mich.....	89,000 00	94,340 00	89,000 00	
Evansville 6s, redemp., 1907, Ind.....	25,000 00	25,500 00	25,000 00	
Fort Wayne 6s, fund, 1892, Ind.	10,000 00	10,200 00	10,000 00	
Indianapolis 6s, school, 1882, Ind.....	15,000 00	15,300 00	15,000 00	
Rochester 7s, water, 1903, N.Y.	30,000 00	33,300 00	30,000 00	
St. Louis 6s, impr., 1879-86, Mo.....	10,000 00	10,200 00	76,350 00	
St. Louis 6s, water, 1883-84, Mo	6,000 00	6,180 00		
St. Louis, floating debt, 1887-8, Mo.....	64,000 00	65,920 00	9,000 00	
Toledo 8s, education, 1878, O.	9,000 00	9,000 00		
Total public funds out of N. Eng.	954,000 00	-	-	\$949,850 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890, 1891.....	10,000 00	10,000 00	8,600 00	
Leeds and Farmington 6s, 1896.....	40,000 00	37,600 00	34,000 00	
Maine Central 7s, 1898.....	40,000 00	42,000 00	38,000 00	
Maine Central 7s, consolidated, 1912,	130,000 00	119,600 00	117,000 00	
Portland and Kennebec 6s, 1883.....	27,400 00	27,400 00	24,660 00	
Portland and Kennebec 6s, consolidated, 1895.....	20,000 00	20,000 00	17,400 00	
Portland and Ogdensburg 6s, gold, 1900.....	50,000 00	35,000 00	30,000 00	
Total railroad bonds of Maine....	317,400 00	-	-	269,660 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	18,900 00	26,838 00	18,900 00	
Casco National, Portland.....	20,000 00	27,000 00	20,000 00	
Cumberland National, Portland....	4,680 00	6,084 00	4,680 00	
First National, Portland.....	17,800 00	22,962 00	17,800 00	
Merchants' National, Portland.....	13,125 00	18,375 00	13,125 00	
Traders' National, Portland.....	16,000 00	20,800 00	16,000 00	
Total bank stock of Maine.....	90,505 00	-	-	90,505 00
Real estate owned.....	-	185,524 53	192,104 89	192,104 89
<i>Loans on Public Funds.</i>				
United States bonds.....		23,171 36	23,171 36	23,171 36
State of Maine.....		1,500 00	1,500 00	
County of Androscoggin.....		500 00	500 00	
Cumberland.....		500 00	500 00	
City of Bangor.....		6,000 00	6,000 00	
Bath.....		850 00	850 00	
Lewiston.....		2,000 00	2,000 00	
Portland.....		21,550 00	21,550 00	
Rockland.....		2,000 00	2,000 00	



## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
Town of Anson.....	\$100 00	\$100 00	
Cape Elizabeth.....	1,500 00	1,500 00	
Durham.....	6,000 00	6,000 00	
Gorham.....	1,000 00	1,000 00	
Waldoboro'.....	300 00	300 00	
Waterville.....	500 00	500 00	
Total on public funds of Maine.....	-	-	\$44,300 00
County of Auglaize, Ohio.....	2,500 00	2,500 00	
Cook, Ill.....	8,937 00	8,937 00	
Cuyahoga, Ohio.....	1,000 00	1,000 00	
Scioto, Ohio.....	900 00	900 00	
St. Louis, Mo.....	1,000 00	1,000 00	
City of Chicago, Ill.....	1,000 00	1,000 00	
Cleveland, Ohio.....	1,000 00	1,000 00	
Cincinnati, Ohio.....	300 00	300 00	
Columbus, Ohio.....	400 00	400 00	
Evansville, Ind.....	2,000 00	2,000 00	
East St. Louis, Ill.....	1,600 00	1,600 00	
Ironton, Ohio.....	5,000 00	5,000 00	
Pomeroy, Ohio.....	1,000 00	1,000 00	
St. Louis, Mo.....	1,800 00	1,800 00	
Toledo, Ohio.....	8,400 00	8,400 00	
Total on public funds out of New England....	-	-	36,837 00
<i>On Bank Stock.</i>			
Canal National, Portland.....	12,850 00	12,850 00	
Casco National, Portland.....	3,950 00	3,950 00	
Cumberland National, Portland.....	640 00	640 00	
First National, Portland.....	2,000 00	2,000 00	
Merchants' National, Portland.....	4,450 00	4,450 00	
Orono National, Orono.....	2,010 00	2,010 00	
Total on bank stock of Maine.....	-	-	25,900 00
<i>On Corporation Stock.</i>			
Atwood Lead Co., Portland.....	3,200 00	3,200 00	
Forest City Sugar Refinery, Portland.....	500 00	500 00	
Maine Steamship Co., Portland.....	550 00	550 00	
Ocean Insurance Co., Portland.....	1,400 00	1,400 00	
Portland Company, Portland.....	10,600 00	10,600 00	
Portland Kerosene Oil Co., Portland.....	13,900 00	13,900 00	
Portland Rolling Mills, Portland.....	565 00	565 00	
Portland Steam Packet Co., Portland.....	800 00	800 00	
Portland and Machias Steamship Co., Portland..	150 00	150 00	
Richardson's Wharf Co., Portland.....	21,500 00	21,500 00	
Westbrook Manufacturing Co., Westbrook.....	9,000 00	9,000 00	
Total on corporation stock of Maine.....	-	-	62,165 00
<i>On Corporation Scrip.</i>			
Atlantic Mutual Insurance Co., N. Y. ....	8,000 00	8,000 00	8,000 00
<i>On Corporation Bonds.</i>			
Equitable Trust Co., New London, Conn.....	500 00	500 00	
First Universalist Society, Portland.....	3,000 00	3,000 00	
Mercantile Trust Co., Hartford, Conn.....	2,000 00	2,000 00	
Portland Dry Dock and Warehouse Co., Cape Elizabeth, Me.....	6,098 80	6,098 80	
Portland Glass Co., Portland.....	8,860 00	8,860 00	
Portland Company, Portland.....	30,000 00	30,000 00	
Portland Tenement House Co., Portland.....	18,724 55	18,724 55	
Portland Water Co., Portland.....	24,700 00	24,700 00	
Total on Corporation bonds of New England..	-	-	93,883 35

## PORTLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Railroad Bonds.</i>			
Androscoggin and Kennebec.....	\$5,875 00	\$5,875 00	
European and North American .....	1,225 00	1,225 00	
Leeds and Farmington.....	5,650 00	5,650 00	
Maine Central .....	166,726 00	166,726 00	
Portland and Kennebec.....	10,475 00	10,475 00	
Portland and Ogdensburg .....	164,909 53	164,909 53	
Portland and Rochester .....	200 00	200 00	
Somerset.....	50 00	50 00	
Total on railroad bonds of Maine .....	-	355,110 53	
Lamoille Valley, Mont., St. Johnsbury and Essex Co., Vt.....	43,000 00	43,000 00	
Total on railroad bonds of New England .....	-	-	\$398,110 53
Aetehison, Topeka and Santa Fe, Kan.....	800 00	800 00	
Central Iowa, Iowa.....	7,350 00	7,350 00	
Chicago and South Western, Iowa and Mo .....	1,900 00	1,900 00	
Total on railroad bonds out of New England..	-	-	10,050 00
<i>To Municipalities.</i>			
Town of Brownfield.....	1,172 00	1,172 00	
Cumberland.....	3,000 00	3,000 00	
Windham.....	9,000 00	9,000 00	
School Districts Nos. 4, 12, 14, Cape Elizabeth....	3,730 00	3,730 00	
Total to municipalities of Maine.....	-	-	16,902 00
<i>To Corporations.</i>			
High Street Parish, Portland, Me.....	1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate.....	1,052,448 45	1,052,448 45	1,052,448 45
Loans on gold and silver coin and gold dust.....	895 00	895 00	895 00
Expense account .....	-	2,520 10	2,520 10
Cash on deposit bearing interest at 3 per cent.—			
First National Bank, Portland, Me .....	16,696 78	16,696 78	16,696 78
Cash on hand .....	12,992 43	12,992 43	12,992 43
Unpaid accrued interest.....	62,000 00		
Due depositors, and including other liabilities...	4,248,778 43	-	4,057,536 89
	3,924,606 16		
Surplus above all liabilities .....	324,172 27		

Rate of interest charged on loans the past year, 6 to 7 per cent.

Annual expenses, \$8,000.00.

RICHMOND SAVINGS BANK—RICHMOND.

AUGUST 31, 1878.

THOMAS J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

LIABILITIES.

Deposits.....	\$120,649 17
Reserved fund.....	3,674 28
Profits.....	417 55
	124,741 00

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Paulding bonds, 8s, jail and bridge, 1886, Ohio.....	\$2,000 00	\$2,080 00	\$2,120 00	
Town of Lake 10s, water, 1881, Ill..	3,000 00	3,120 00	3,120 00	
Total public funds out of N. Eng.	5,000 00	-	-	\$5,240 00
<i>Railroad Bonds Owned.</i>				
Portland and Kennebec 6s, 1895, Me.	4,000 00	3,960 00	4,000 00	4,000 00
* Port Royal 7s, gold, 1st mort., end., 1889, S. C. and Ga .....	3,000 00	3,150 00	2,325 00	2,325 00
<i>Railroad Stock Owned.</i>				
St. Paul and Sioux City, Minn .....	6,000 00	4,800 00	6,000 00	6,000 00
St. Paul and Sioux City serip.....	760 94	760 94	760 94	760 94
<i>Corporation Stock Owned.</i>				
Bath Manufacturing and Commercial Co., Bath.....	700 00	-	700 00	700 00
Real estate owned.....	-	1,000 00	1,000 00	1,000 00
<i>Loans on Bank Stock.</i>				
Richmond National, Richmond .....		15,500 00	15,500 00	
Union Mutual, Brunswick.....		4,500 00	4,500 00	
Total on bank stock of Maine .....		-	-	20,000 00
<i>On Savings Bank Books.</i>				
Richmond Savings Bank, Richmond, Me.....		200 00	200 00	200 00
<i>On Corporation Stock.</i>				
Knickerbocker Steam Towage Co., Gardiner, Me.		13,000 00	13,000 00	13,000 00
Loans on mortgages of real estate.....		54,628 49	54,628 49	54,628 49
vessels.....		14,000 00	14,000 00	14,000 00
Cash on deposit not bearing interest—				
First National Bank, Richmond, Me.....		2,347 88	2,347 88	2,347 88
Cash on hand .....		538 69	538 69	538 69
Unpaid accrued interest.....		1,814 26		
		125,400 26		
Due depositors, and including other liabilities...		121,858 26		
Surplus above all liabilities .....		3,542 00		
				124,741 00

Rate of interest charged on loans the past year, 6½ to 7½ per cent.

Annual expenses, \$500.00.

\* Suspended payment of interest coupons.

## ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 30, 1878.

JOHN T. BERRY, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

## LIABILITIES.

Deposits .....	\$358,609 16
Reserved fund .....	5,000 00
Profits .....	11,901 47
	375,510 63

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Knox bonds, 6s, C. H., 1905	\$2,500 00	\$2,750 00	\$2,500 00	
City of Rockland 6s, R. R. aid, 1881, 1902 .....	60,500 00	60,500 00	60,500 00	
Rockland 6s, Ml., 1879 .....	2,000 00	2,020 00	2,000 00	
Rockland 5s, Ml., 1884-7 .....	4,000 00	4,040 00	3,880 00	
Town of Deer Isle 6s, Ml., 1880 .....	300 00	300 00	275 00	
Fort Fairfield 6s, Ml., 1895 .....	13,950 00	13,950 00	13,950 00	
Limestone 8s, Ml., 1879 .....	500 00	500 00	500 00	
Thomaston 6s, R. R. aid, 1881-7 .....	11,000 00	11,000 00	11,000 00	
Total public funds of Maine .....	94,750 00	-	-	\$94,605 00
City of Lawrence bonds, 6s, fund, 1897, Kansas .....	3,300 00	3,300 00	3,300 00	
Omaha 10s, R. R. aid, 1889, Neb .....	9,000 00	9,450 00	8,550 00	
Total public funds out of N. Eng.	12,300 00	-	-	11,850 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899 .....	19,000 00	4,750 00	17,020 00	
Maine Central 7s, consolidated, 1912	10,000 00	9,400 00	10,000 00	
Total railroad bonds of Maine .....	29,000 00	-	-	27,020 00
<i>Bank Stock Owned.</i>				
Camden National, Camden .....	5,900 00	5,900 00	5,900 00	
Lime Rock National, Rockland .....	7,070 00	8,585 00	8,814 00	
North National, Rockland .....	3,900 00	4,095 00	3,690 00	
National Shoe and Leather, Auburn.	1,000 00	1,025 00	1,070 00	
Rockland National, Rockland .....	11,000 00	16,500 00	14,688 00	
Total bank stock of Maine .....	28,870 00	-	-	34,162 00
<i>Corporation Stock Owned.</i>				
International Telegraph Co., Port- land, Me. ....	4,000 00	1,200 00	1,200 00	1,200 00
Real estate owned .....	-	10,000 00	11,000 00	11,000 00
Furniture, safe and fixtures .....	-	4,358 93	4,358 93	4,358 93
<i>Loans on Public Funds.</i>				
State of Maine bonds .....		200 00	200 00	
City of Rockland, Me. ....		1,300 00	1,300 00	
Town of Deer Isle .....		250 00	250 00	
Total on public funds of Maine .....		-	-	1,750 00

\* Suspended payment of interest coupons.

## ROCKLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>On Bank Stock.</i>			
Georges National, Thomaston .....	\$600 00	\$600 00	
Rockland National, Rockland .....	300 00	300 00	
Total on bank stock of Maine .....	-	-	\$900 00
<i>On Savings Bank Books.</i>			
Rockland Savings Bank, Rockland, Me. ....	37,898 63	37,898 63	37,898 63
<i>On Corporation Bonds.</i>			
Philadelphia and Reading Coal and Iron Co., Penn. <i>On Corporation Stock—(with sureties.)</i>	5,000 00	5,000 06	5,000 00
Bodwell Granite Company, Rockland .....	14,140 49	14,140 49	
Cobb Lime Co., Rockland, (loans to individuals)	21,690 00	21,695 00	
Hallowell Granite Company, Hallowell .....	2,000 00	2,000 00	
Total on corporation stock of Maine .....	-	-	37,835 49
Loans on mortgages of real estate .....	47,146 86	48,646 86	48,646 86
Katahdin pig iron .....	7,500 00	7,500 00	7,500 00
vessels .....	1,500 00	1,500 00	1,500 00
names alone .....	6,833 03	8,033 05	8,033 05
Cash on deposit not bearing interest—			
Lime Rock National Bank, Rockland .....	775 14	775 14	
North National Bank, Rockland .....	308 78	308 78	
Rockland National Bank, Rockland .....	3,318 44	3,318 44	
Total on deposit in banks of Maine .....	-	-	4,402 36
First National Bank, Boston, Mass., bearing interest at 2½ cent .....	26,722 25	26,722 25	26,722 25
Cash on hand .....	11,126 04	11,126 04	11,126 04
Unpaid accrued interest .....	3,757 11		
Value of retired bonds .....	300 00		
Due depositors, and including other liabilities ..	366,325 74	-	375,510 63
Surplus above all liabilities .....	5,766 58		
Rate of interest charged on loans the past year, 6 to 7 3-10s per cent.			
Annual expenses, \$1,800.00.			

## SACCARAPPA SAVINGS BANK—SACCARAPPA.

JUNE 29, 1878.

LEANDER VALENTINE, PRESIDENT.

F. M. RAY, TREASURER.

## LIABILITIES.

Deposits .....	\$299 50
Profits .....	71 25
	370 75

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
Loans on mortgages of real estate .....	-	\$265 00	\$265 00
Cash on deposit not bearing interest— Canal National Bank, Portland, Me .....	-	5 75	5 75
Cash on hand .....	-	88 00	88 00
Desk .....	-	8 00	12 00
Unpaid accrued interest .....	-	28 01	
		394 76	370 75
Due depositors, and including other liabilities ..	-	327 13	
Surplus above all liabilities .....	-	67 63	

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, nothing.

This bank is paying off its depositors, and closing its affairs.

## SACO SAVINGS BANK—SACO.

JUNE 15, 1878.

JOSEPH G. DEERING, PRESIDENT.

GEORGE W. SCAMMAN, TREASURER.

## LIABILITIES.

Deposits.....	\$129,198 99
Reserved fund.....	704 53
Profits .....	2,976 81
	132,880 33

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>			
County of Cook bonds, 7s, 1890, Ill..	\$2,000 00	\$2,080 00	\$2,000 00
City of Chicago 7s, water, 1894, Ill..	6,000 00	6,180 00	6,000 00
Chicago 7s, sewerage, 1884, 1892, Ill .....	4,000 00	4,040 00	4,000 00
Cincinnati 7s and 7 3-10s, impr., 1891-2, Ohio .....	9,000 00	9,540 00	9,120 00
Total public funds out of N. Eng..	21,000 00	-	\$21,120 00

## SACO SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland .....	\$1,000 00	\$1,500 00	\$1,202 75	
Casco National, Portland.....	900 00	1,260 00	1,084 75	
Cumberland National, Portland.....	1,000 00	1,325 00	1,337 75	
First National, Portland .....	3,000 00	4,140 00	3,625 25	
First National, Biddeford.....	1,800 00	2,250 00	2,022 00	
Merchants' National, Portland .....	900 00	1,296 00	1,104 25	
Saco National, Saco .....	2,500 00	3,000 00	2,845 00	
York National, Saco.....	1,200 00	1,620 00	1,530 00	
Total bank stock of Maine .....	12,300 00	-	-	\$14,751 75
<i>Railroad Stock Owned.</i>				
Portland, Saco and Portsmouth.....	2,000 00	1,700 00	1,800 00	
† Rutland, Vt.....	6,500 00	585 00	2,623 67	
Total railroad stock of New Eng..	8,500 00	-	-	4,423 67
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Company, Biddeford, Me.....	2,000 00	2,900 00	3,287 75	3,287 75
<i>Railroad Bonds Owned.</i>				
Eastern 3½s, gold, 1906, Mass .....	4,000 00	2,520 00	4,000 00	
Rutland 8s, 1902, Vt .....	1,100 00	880 00	1,041 04	
Total railroad bonds of N. Eng...	5,100 00	-	-	5,041 04
Detroit and Bay City 8s, endorsed, 1903, Mich .....	2,000 00	1,400 00	1,990 00	
Jackson, Lansing and Saginaw 8s, 1885, Mich.....	3,000 00	3,060 00	3,063 75	
Lake Shore and Michigan Southern 7s, reg., 1882.....	3,000 00	3,000 00	2,820 00	
Michigan Central 7s, 1902, Mich....	4,000 00	4,360 00	4,040 00	
Michigan Central 8s, Air Line, 1890, Mich.....	3,000 00	3,060 00	3,232 50	
Total railroad bonds out of N. Eng.	15,000 00	-	-	15,146 25
<i>Loans on Public Funds.</i>				
United States bonds.....		2,000 00	2,000 00	2,000 00
Town of Anson, Me.....		177 61	177 61	177 61
Loans on mortgages of real estate.....		58,671 94	58,671 94	58,671 94
Cash on deposit not bearing interest—				
Saco National Bank, Saco, Me.....		7,737 77	7,737 77	7,737 77
Cash on hand .....		522 55	522 55	522 55
Unpaid accrued interest.....		1,745 50		
		132,551 37		
Due depositors, and including other liabilities...		131,773 99		132,880 33
Surplus above all liabilities.....		777 38		

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$600.00.

† Suspended payment of dividends.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

JUNE 15, 1878.

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

## LIABILITIES.

Deposits .....	\$1,150,604 79
Reserved fund .....	3,134 97
Profits .....	11,873 10
	1,165,612 86

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, reg., 1881..	\$44,850 00	\$47,989 50	\$44,850 00	
United States 6s, 5-20s, reg., 1867..	5,000 00	5,250 00	5,000 00	
Total United States bonds.....	49,850 00	--	--	\$49,850 00
City of Fall River 6s, Ml., 1905, Mass.	11,000 00	11,990 00	11,000 00	11,000 00
State of Missouri 6s, 1888-90.....	12,000 00	12,720 00	12,000 00	
County of St. Louis 6s, gold, 1879-80, Mo .....	5,000 00	5,200 00	5,000 00	
City of Cleveland 6s, Ml., 1895, Ohio.	6,000 00	6,180 00	6,000 00	
Louisville 6s, Ml., 1889, Ky.	6,000 00	5,880 00	5,265 00	
St. Louis 6s, Ml., 1887-93, Mo	39,000 00	40,560 00	39,000 00	
Total public funds out of N. Eng..	68,000 00	--	--	67,265 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	9,600 00	14,400 00	9,600 00	
Casco National, Portland.....	8,800 00	12,320 00	8,800 00	
Cumberland National, Portland.....	1,680 00	2,226 00	1,680 00	
Biddeford National, Biddeford.....	2,700 00	3,510 00	2,700 00	
First National, Biddeford.....	1,400 00	1,750 00	1,400 00	
Manufacturers' National, Lewiston..	2,000 00	2,000 00	2,000 00	
Saco National, Saco .....	7,900 00	9,480 00	7,900 00	
York National, Saco.....	3,200 00	4,320 00	3,200 00	
Total bank stock of Maine.....	37,280 00	--	37,280 00	
Blackstone National, Boston, Mass..	1,000 00	820 00	1,000 00	
Commerce National, Boston, Mass..	5,000 00	3,900 00	5,000 00	
Merchants' National, Boston, Mass..	3,700 00	4,440 00	3,700 00	
Shawmut National, Boston, Mass....	800 00	800 00	800 00	
Total bank stock of New England.	47,780 00	--	--	47,780 00
Commerce National, N. Y.....	1,000 00	1,130 00	1,000 00	
Metropolitan National, N. Y.....	5,300 00	6,095 00	5,300 00	
Total bank stock out of New Eng.	6,300 00	--	--	6,300 00
<i>Corporation Stock Owned.</i>				
† Central New Jersey Land Improve- ment Co., N. J.....	2,700 00	405 00	2,394 15	
Quincy Railroad Bridge, Ill.....	8,000 00	9,600 00	8,000 00	
Total corporation stock out of N.E.	10,700 00	--	--	10,394 15
<i>Railroad Stock Owned.</i>				
Boston and Albany, Mass .....	2,500 00	3,100 00	2,500 00	
Boston and Lowell, Mass.....	7,500 00	5,850 00	6,696 25	
Boston and Maine, Mass.....	12,200 00	12,566 00	12,200 00	
Boston and Providence, Mass.....	8,500 00	8,755 00	8,500 00	
Connecticut River, Mass.....	5,000 00	6,750 00	5,000 00	
Old Colony, Mass.....	5,000 00	5,150 00	5,000 00	
Total railroad stock of N. Eng...	40,700 00	--	--	39,896 25

† Suspended payment of dividends.



## SACO AND BIDDEFORD SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Railroad Stock Owned.</i>				
Brunswick and Chillicothe, Mo.....	\$55,000 00	\$27,500 00	\$27,500 00	
Chicago, Burlington and Quincy, Ill.	8,000 00	8,560 00	8,000 00	
† Chicago, Clinton, Dubuque and Minnesota, Iowa.....	25,000 00	9,500 00	20,000 00	
Detroit, Lansing and Northern, (preferred,) Mich.....	19,800 00	11,525 00	11,525 00	
Michigan Central, Mich.....	29,100 00	20,370 00	29,100 00	
New York, New Haven and Hartford, N. Y.....	10,000 00	15,800 00	10,000 00	
Philadelphia, Wilmington and Baltimore, Penn.....	13,250 00	16,960 00	13,250 00	
Sandusky and Cincinnati, Ohio.....	100 00	57 00	57 00	
Total R. R. stock out of N. Eng..	160,250 00	-	-	\$119,432 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, con., 1912, Me....	5,000 00	4,400 00	4,725 00	
Boston and Maine 7s, reg., 1894, Mass	3,000 00	3,390 00	3,000 00	
Eastern 3½s, gold, 1906, Mass.....	19,000 00	11,970 00	16,735 00	
Framingham and Lowell 7s, 1891, Mass.....	10,000 00	7,000 00	9,025 00	
Metropolitan (horse) 7s, 1894, Boston, Mass.....	12,000 00	13,200 00	12,000 00	
* Vermont Central and Vermont and Canada 8s, 1889, Vt.....	30,000 00	18,000 00	30,000 00	
Total railroad bonds of New Eng..	79,000 00	-	-	75,485 00
American Central 8s, 1878, Ill.....	15,000 00	15,000 00	15,000 00	
Atchison, Topeka and Santa Fe 7s, 2d mort., 1903, Kansas.....	5,500 00	4,455 00	22,315 00	
Atchison, Topeka and Santa Fe 7s, 1st mort., gold, 1899, Kansas....	24,000 00	24,960 00		
Burlington and Missouri River 8s, conv., 1889, Iowa.....	10,000 00	11,000 00	10,000 00	
Burlington and Missouri River 7s, L. G., 1898, Iowa.....	40,000 00	44,800 00	40,000 00	
Burlington and Missouri River 8s, 1894, Neb.....	56,000 00	64,960 00	56,000 00	
Carthage and Burlington 8s, 1879, Ill	41,000 00	41,000 00	41,000 00	
Central of New Jersey 7s, 1890, N.J.	1,000 00	1,110 00	1,000 00	
Central Pacific 6s, gold, 1891, Cal...	19,000 00	20,520 00	19,000 00	
Chicago, Burlington and Quincy 7s, 1903, Ill.....	16,000 00	17,600 00	16,000 00	
Chicago and Iowa 8s, 1901, Ill.....	35,000 00	26,250 00	33,425 00	
* Chicago and Michigan Lake Shore 8s, 1890, Mich.....	20,000 00	2,000 00	15,000 00	
Cincinnati and Indiana 7s, 1892, Ohio	22,000 00	20,240 00	18,900 00	
Detroit, Lansing and Northern 7s, 1907, Mich.....	15,000 00	15,000 00	15,000 00	
Dixon, Peoria and Hannibal 8s, 1889, Ill.....	28,500 00	28,785 00	28,500 00	
* Indianapolis, Cincinnati and Lafayette 7s, 1883-9, Ind.....	23,800 00	14,280 00	18,050 00	
Illinois Grand Trunk 8s, 1890, Ill...	27,000 00	29,430 00	27,000 00	
Jackson, Lansing and Saginaw 8s, 1890, Mich.....	20,000 00	20,000 00	20,000 00	
Keokuk and St. Paul 8s, 1879, Iowa.	32,500 00	32,825 00	32,500 00	
* Leavenworth, Lawrence and Galveston 10s, 1899, Kansas.....	20,000 00	6,000 00	14,220 89	

\* Suspended payment of interest coupons.

† Suspended payment of dividends.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Mad River and Lake Erie 6s, 1900, O.	\$8,000 00	\$7,000 00	\$6,799 98	
Missouri, Fort Scott and Gulf 10s, 1899, Kansas.....	30,000 00	24,300 00	25,500 00	
North Missouri 7s, 1895, Mo.....	5,000 00	5,300 00	4,700 00	
Ottawa, Oswego and Fox River Val- ley 8s, 1900, Ill.....	40,000 00	44,000 00	40,000 00	
Peoria and Hannibal 8s, 1878, Ill...	7,000 00	7,000 00	7,000 00	
Quincy and Warsaw 8s, 1890, Ill....	27,000 00	29,700 00	27,000 00	
Union Pacific 6s, 1st mort., gold, 1897 9.....	32,000 00	34,240 00	32,000 00	
*White Water Valley 8s, 1890, Ind..	8,000 00	4,800 00	6,480 85	
Total R. R. bonds out of N. Eng..	628,300 00	-	-	\$582,391 72
<i>Corporation Bonds Owned.</i>				
Portland Water Co., Portland, 1880, Me.....	5,000 00	5,000 00	5,000 00	5,000 00
American Dock and Improvement Co., 1886, N. J.....	1,000 00	1,000 00	1,000 00	
Philadelphia and Reading Coal and Iron Co. 7s, 1892, Pa.....	10,000 00	9,500 00	9,500 00	
Total corporation stock out of N. E.	11,000 00	-	-	10,500 00
<i>Railroad Scrip Owned.</i>				
Detroit, Hillsdale and Southwestern, 1880, Mich.....	260 00	260 00	260 00	260 00
Real estate owned.....	-	69,412 66	69,412 66	69,412 66
<i>Loans on Public Funds.</i>				
United States bonds.....		100 00	100 00	100 00
<i>On Bank Stock.</i>				
National Exchange, Salem, Mass.....		600 00	600 00	
Second National, Boston, Mass.....		400 00	400 00	
Total on bank stock of New England.....		-	-	1,000 00
<i>On Savings Bank Books.</i>				
Saco and Biddeford Savings Institution, Saco, Me		700 00	700 00	700 00
Loans on mortgages of real estate.....		43,963 08	43,963 08	43,963 08
<i>Cash on deposit not bearing interest—</i>				
York National Bank, Saco, Me.....		5,516 77	5,516 77	5,516 77
Cash on hand.....		9,366 23	9,366 23	9,366 23
Unpaid accrued interest.....		24,073 91		
Value of \$63,369.00 bonds and stock retired.....		12,800 00		
		1,202,616 15		
Due depositors, and including other liabilities...		1,170,398 79		
Surplus above all liabilities.....		32,217 36		
Rate of interest charged on loans the past year, 8 per cent.				
Annual expenses, \$3,000.00.				

\*Suspended payment of interest coupons.

SEARSPORT SAVINGS BANK—SEARSPORT.

AUGUST 3, 1878.

JAMES G. PENDLETON, PRESIDENT. CHARLES F. GORDON, TREASURER.

LIABILITIES.

Deposits .....	\$137,692 33
Reserved fund .....	2,500 00
Profits .....	2,388 28
	142,580 61

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, reg. 1891..	\$8,000 00	\$8,320 00	\$8,860 00	\$8,860 00
City of Bath 6s, R. R. aid, 1891....	5,000 00	5,100 00	4,737 15	
Portland 6s, R. R. aid, 1907.	3,000 00	3,120 00	2,785 50	
Town of Hampden 6s, Ml., 1881, Me.	300 00	300 00	300 00	
Searsport orders, 6s, Me.....	2,535 00	2,535 00	2,535 00	
<b>Total public funds of Maine.....</b>	<b>10,835 00</b>	<b>-</b>	<b>-</b>	<b>10,357 65</b>
County of Jasper 7s, 1897, Ill .....	3,000 00	3,000 00	2,939 00	
Wood 7s, Ml., Ohio .....	2,795 00	2,795 00	2,795 00	
City of Cincinnati 7 3-10s, 1906, Ohio	5,000 00	5,300 00	5,150 00	
St. Paul 7s, sewerage, 1898,				
Minn .....	8,000 00	8,240 00	7,499 58	
<b>Total public funds out of N. Eng.</b>	<b>18,795 00</b>	<b>-</b>	<b>-</b>	<b>18,383 58</b>
<i>Bank Stock Owned.</i>				
First National, Bangor, Me .....	300 00	300 00	300 00	300 00
<i>Corporation Stock Owned.</i>				
Eastern Express Co., Boston, Mass..	2,000 00	2,000 00	1,930 00	
International Telegraph Co., Port-				
land, Me.....	17,100 00	5,700 00	5,481 00	
<b>Total corporation stock of N. Eng.</b>	<b>19,100 00</b>	<b>-</b>	<b>-</b>	<b>7,411 00</b>
<i>Loans on Public Funds.</i>				
United States bonds .....		425 00	425 00	425 00
<i>On Corporation Stock.</i>				
Searsport Spool and Block Manufacturing Co.,				
Searsport, Me .....	2,500 00	2,500 00	2,500 00	2,500 00
Boston Marine Insurance Co., Boston, Mass.....	3,000 00	3,000 00	3,000 00	3,000 00
<i>On Insurance Policy.</i>				
Ætna Life, Hartford, Conn .....		506 09	506 09	506 09
<b>Loans on mortgages of real estate .....</b>	<b>41,114 52</b>	<b>42,614 52</b>	<b>42,614 52</b>	<b>42,614 52</b>
vessels.....	20,632 57	20,632 57	20,632 57	20,632 57
gold coin .....	22 00	22 00	22 00	22 00
names alone.....	391 00	391 00	391 00	391 00
Expense account .....	-	76 04	76 04	76 04
Cash on deposit bearing interest at 3 per cent.—				
Freeman National Bank, Boston, Mass .....	24,938 30	24,938 30	24,938 30	24,938 30
Cash on hand .....	2,162 86	2,162 86	2,162 86	2,162 86
Unpaid accrued interest .....	395 25			
		142,797 59		142,580 61
<b>Due depositors, and including other liabilities ..</b>	<b>139,549 89</b>	<b>-</b>	<b>-</b>	<b>142,580 61</b>
<b>Surplus above all liabilities .....</b>	<b>3,247 70</b>			

Rate of interest charged on loans the past year, 6 to 7½ per cent.

Annual expenses, \$900.00.

The bonds and securities of this bank are kept in a deposit vault, Belfast.

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

AUGUST 24, 1878.

ABNER COBURN, PRESIDENT.

EDWARD P. PAGE, TREASURER.

## LIABILITIES.

Deposits .....	\$163,538 41
Special reserved fund .....	59,737 42
Profits .....	56 13
	223,331 96

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Saginaw bonds, 10s, Ml., 1880, Mich .....	\$7,000 00	\$7,280 00	\$7,225 00	
* Town of Evans 10s, R. R. aid, 1875, 1879, Ill .....	7,000 00	-	7,000 00	
Keithburg 10s, R. R. aid, 1891, Ill .....	4,000 00	4,000 00	3,980 00	
Moline 8s, R. R. aid, 1880, 1884, Ill .....	2,500 00	2,450 00	2,237 50	
New Salem 10s, R. R. aid, 1890, Ill .....	2,000 00	2,000 00	2,000 00	
Pleasant 10s, R. R. aid, 1883, Ill .....	1,000 00	1,000 00	995 00	
Warrensburg 6s, improve- ment, 1898, Mo.....	2,400 00	1,848 00	2,000 00	
Total public funds out of N. Eng.	25,900 00	-	-	\$25,437 50
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900 .....	25,000 00	21,750 00	21,250 00	
Maine Central 7s, 1898 .....	15,000 00	15,000 00	14,700 00	
Maine Central 7s, consolidated, 1912	67,500 00	59,400 00	62,740 00	
Portland and Kennebec 6s, 1895 .....	600 00	594 00	510 00	
Total railroad bonds of Maine .....	108,100 00	-	-	99,200 00
Real estate owned .....	-	10,600 00	18,622 19	18,622 19
<i>Loans on Public Funds.</i>				
Town of Astoria bonds, Ill .....		3,000 00	3,000 00	
New Salem, Ill .....		500 00	500 00	
Bloomington, Ill .....		1,000 00	1,000 00	
Total on public funds out of New England....		-	-	4,500 00
Loans on mortgages of real estate .....		64,451 13	67,448 99	67,448 99
Cash on deposit not bearing interest—				
First National Bank, Skowhegan, Me .....		8,123 28	8,123 28	8,123 28
Unpaid accrued interest .....		5,853 59		
		208,850 00	-	223,331 96
Due depositors, and other liabilities, except special reserved fund .....		164,278 41		
Surplus .....		44,571 59		

Rate of interest charged on loans the past year, 7½ to 8 per cent.

Annual expenses, \$900.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

\* Suspended payment of interest coupons.

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JUNE 18, 1878.

WM. D. JEWETT, PRESIDENT.

JOHN H. PLUMMER, TREASURER.

## LIABILITIES.

Deposits.....	\$112,818 46
Reserved fund.....	1,101 70
Profits.....	2,618 35
Bills payable.....	1,092 99
	117,631 50

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Worcester bonds, 6s, Ml., 1892, Mass .....	\$5,000 00	\$5,550 00	\$4,825 00	\$4,825 00
Cleveland 7s, Ml., 1880, Ohio.....	5,000 00	5,150 00	4,995 00	
Chicago 7s, Ml., 1890, Ill.....	1,000 00	1,010 00	970 00	
Cincinnati 7 3-10s, Ml., 1898, Ohio .....	10,000 00	10,900 00	10,350 00	
Des Moines 7s, fund, 1895, Iowa.....	8,000 00	8,400 00	7,690 00	
Portsmouth 8s, water, 1886, O.....	9,000 00	9,270 00	9,270 00	
Richmond 8s, Ml., 1882, Ind.....	11,000 00	11,330 00	11,000 00	
Total public funds out of N. Eng.....	44,000 00	-	-	44,275 00
<i>Bank Stock Owned.</i>				
South Berwick National, Me.....	9,250 00	11,100 00	9,350 00	9,350 00
<i>Railroad Stock Owned.</i>				
Cambridge, (horse) Mass.....	5,000 00	5,500 00	4,706 50	4,706 50
<i>Railroad Bonds Owned.</i>				
Lake Shore and Michigan Southern 7s, registered, 1900, Mich.....	10,000 00	10,900 00	9,750 00	9,750 00
<i>Loans on Public Funds.</i>				
State of Maine bonds.....		500 00	500 00	500 00
<i>On Bank Stock.</i>				
Great Falls National, Great Falls, N. H.....		3,300 00	3,300 00	3,300 00
<i>On Corporation Stock.</i>				
Pondicherry Mills Co., Bridgton, Me.....		2,500 00	2,500 00	2,500 00
<i>To Corporations.</i>				
Sawyer Woolen Co., Dover, N. H.....		10,000 00	10,000 00	10,000 00
Loans on mortgages of real estate.....		28,425 00	28,425 00	28,425 00
Unpaid accrued interest.....		763 75		
Value of stock retired, (\$6,000).....		420 00		
		125,018 75		117,631 50
Due depositors, and including other liabilities...		114,892 45		
Surplus above all liabilities .....		10,126 30		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$900.00.

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 28, 1878.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

## LIABILITIES.

Deposits.....	\$103,210 35
Reserved fund.....	1,700 00
Interest.....	194 69
	105,105 04

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	\$700 00	\$1,050 00	\$961 50	
Cumberland National, Portland....	80 00	100 00	122 00	
First National, Portland.....	3,400 00	4,692 00	4,634 50	
National Shoe and Leather, Auburn.	10,000 00	10,000 00	10,200 00	
Total bank stock of Maine.....	14,180 00	-	-	\$15,918 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, 1912.	4,000 00	3,480 00	3,840 00	3,840 00
Safe.....	-	600 00	700 00	700 00
<i>Loans on Public Funds.</i>				
City of Portland bonds.....		40 00	40 00	
Town of Fryeburg.....		700 00	700 00	
Total on public funds of Maine.....		-	-	740 00
<i>On Bank Stock.</i>				
First National, Portland, Me.....		750 00	750 00	750 00
<i>On Savings Bank Books.</i>				
Norway Savings Bank, Norway.....		300 00	300 00	
Portland Savings Bank, Portland.....		100 00	100 00	
South Paris Savings Bank, Paris.....		165 00	165 00	
Total on savings bank books of Maine.....		-	-	565 00
<i>On Corporation Stock.</i>				
West Paris Steam Mill Co., Paris, Me.....		100 00	100 00	100 00
<i>To Corporations.</i>				
Paris Hill Manufacturing Co., Paris, Me.....		5,000 00	5,000 00	5,000 00
Loans on mortgages of real estate.....		74,108 58	74,108 58	74,108 58
machinery, pianos, printing press, and buildings.....		2,300 00	2,300 00	2,300 00
Insurance account.....		40 50	40 50	40 50
Expense account.....		-	50 67	50 67
Cash on hand.....		992 29	992 29	992 29
Unpaid accrued interest.....		1,167 19		
		105,685 56		
Due depositors, and including other liabilities...		104,131 78		105,105 04
Surplus above all liabilities.....		1,553 78		

Rate of interest charged on loans the past year, 8 per cent. in advance.

Annual expenses, \$700.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

## STOCKTON SAVINGS BANK—STOCKTON.

AUGUST 3, 1878.

T. M. HICHBORN, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

## LIABILITIES.

Due depositors, including interest on deposits .....	\$357 75
Bills payable .....	1,821 33
	2,179 08

## RESOURCES.

Loans on mortgages of real estate, face value .....	1,511 89
Safe, valued at .....	200 00
Cash on deposit in Suffolk National Bank, Boston, Mass. ....	467 19
	\$2,179 08

Rate of interest charged on loans the past year, 6 to 9 per cent.

Annual expenses, nothing.

This bank is closing its affairs, making no loans, nor receiving deposits.

## THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 29, 1878.

E. L. DILLINGHAM, PRESIDENT.

C. S. SMITH, TREASURER.

## LIABILITIES.

Deposits .....	\$118,943 85
Special reserved fund .....	26,014 86
Reserved fund .....	1,000 00
Profits .....	2,051 81
	148,010 52

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1867 .....	\$400 00	\$420 00	\$400 00	\$400 00
County of Knox, C. H. loan, 1910 ...	3,000 00	3,300 00	3,120 00	
City of Bangor 6s, Ml., 1882 .....	1,000 00	1,040 00	1,050 00	
Bangor 6s, R. R. aid, 1889 ..	1,000 00	1,030 00	1,040 00	
Town of Thomaston 6s, R. R. aid, 1885, 1902 .....	8,300 00	8,300 00	8,853 25	
Thomaston 6s, Ml., 1883 ...	2,600 00	2,678 00	2,720 00	
Wiscasset 6s, Ml., 1886-90 ..	4,000 00	4,000 00	4,160 00	
Total public funds of Maine .....	19,900 00	-	-	20,943 25
* Town of Bement bonds, 10s, R. R. aid, 1881, Ill .....	4,000 00	2,000 00	4,000 00	
Danville 6s, fund, 1898, Ill.	5,000 00	4,500 00	5,000 00	
Total public funds out of N. Eng.	9,000 00	-	-	9,000 00

\* Suspended payment of interest coupons.

## THOMASTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Leeds and Farmington 6s, 1896.....	\$5,000 00	\$4,700 00	\$4,550 00	
Maine Central 7s, consolidated, 1912.	5,000 00	4,650 00	4,215 00	
Portland and Ogdensburg 6s, gold, 1900 .....	5,000 00	3,500 00	2,500 00	
Total railroad bonds of Maine ....	15,000 00	-	-	\$11,265 00
Chicago and South Western 7s, 1899, Ill. ....	3,000 00	2,730 00	2,760 00	
* Central Iowa 7s, gold, 1st mort., 1899, Iowa .....	5,000 00	2,000 00	1,250 00	
Michigan Air Line 8s, 1890, Mich ..	5,000 00	4,750 00	4,150 00	
* Selma and Gulf 8s, 1890, end., Ala.	40,000 00	2,000 00		
Union Pacific 6s, gold, 1st mort., 1898	10,000 00	10,600 00	10,500 00	
Union Pacific 7s, land grants, 1887..	4,000 00	4,340 00	4,000 00	
Union Pacific 8s, sinking fund, 1893.	24,000 00	23,760 00	22,631 25	
Total railroad bonds out of N. Eng.	91,000 00	-	-	45,291 25
<i>Railroad Stock and Scrip Owned.</i>				
Central Iowa Scrip, 7s, 1879, Iowa..	685 70			
Northern Pacific, preferred .....	42,000 00	6,720 00	3,300 00	3,300 00
<i>Vessels Owned.</i>				
1-32 schooner Cassie Jameson, Thomaston, Me ..		556 26	556 26	556 26
<i>Loans on Public Funds.</i>				
United States bonds .....		500 00	500 00	500 00
<i>On Bank Stock.</i>				
Georges National, Thomaston .....		800 00	800 00	
Thomaston National, Thomaston .....		2,000 00	2,000 00	
Total on bank stock of Maine .....		-	-	2,800 00
<i>On Savings Bank Books.</i>				
Thomaston Savings Bank, Thomaston, Me .....		50 00	50 00	50 00
<i>On Vessels.</i>				
Brig Daphne, Thomaston .....		300 00	300 00	
Schooner Alameda and Melissa A. Willey .....		2,134 63	2,134 63	
Ship A. McCallum, Thomaston .....		800 00	800 00	
Total on vessels of Maine .....		-	-	3,234 63
Loans on mortgages of real estate .....		49,308 03	49,308 03	49,308 03
buildings .....		100 00	100 00	100 00
Cash on deposit not bearing interest—				
Georges National Bank, Thomaston, Me .....		1,100 00	1,100 00	1,100 00
Cash on hand .....		162 10	162 10	162 10
Unpaid accrued interest.....		710 84		
		155,439 86	-	148,010 52
Due depositors, and other liabilities, except reserved fund.....		120,601 85		
Surplus .....		34,838 01		

Rate of interest charged on loans the past year, 6 to 7 3-10 per cent.

Annual expenses, \$1,000.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

\* Suspended payment of interest coupons.



TOPSHAM AND BRUNSWICK SAVINGS BANK—BRUNSWICK.

JUNE 7, 1878.

WILDES P. WALKER, PRESIDENT.

L. H. STOVER, TREASURER.

LIABILITIES.

Deposits.....	\$40,186 38
Reserved fund.....	200 00
Interest .....	1,433 72
	41,820 10

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, 1891.....	\$3,000 00	\$3,000 00	\$3,000 00	
United States 4s, 1907 .....	6,000 00	6,060 00	6,000 00	
Total United States bonds .....	9,000 00	-	-	\$9,000 00
City of Bath 6s, Ml., 1889 .....	500 00	515 00	500 00	
Bath 6s, R. R. aid, 1902 .....	1,000 00	1,030 00	1,000 00	
Total public funds of Maine.....	1,500 00	-	-	1,500 00
City of Evansville 7s, Ml., 1906, Ind.	3,000 00	3,120 00	3,000 00	
Newport 7 3-10s, water, 1894, Ken..	3,000 00	3,060 00	3,000 00	
Total public funds out of N. Eng..	6,000 00	-	-	6,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900, Me. . .	2,000 00	2,000 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
Pejepscot National, Brunswick, Me.	2,400 00	2,400 00	2,400 00	2,400 00
<i>Loans on Public Funds.</i>				
County of Jackson bonds, Mo. ....		1,670 00	1,670 00	1,670 00
<i>On Bank Stock.</i>				
First National, Brunswick, Me .....		900 00	900 00	900 00
Loans on mortgages of real estate.....		16,605 00	16,605 00	16,605 00
Expense account .....		-	1,725 41	1,725 41
Cash on deposit not bearing interest—				
Pejepscot National Bank, Brunswick, Me.....		19 69	19 69	19 69
Unpaid accrued interest.....		700 03		
		41,169 92	-	41,820 10
Due depositors, and including other liabilities ..		40,479 25		
Surplus above all liabilities.....		690 47		

Rate of interest charged on loans the past year, 6 to 10 per cent.

Annual expenses, \$250.00

## TREMONT SAVINGS BANK—TREMONT.

AUGUST 6, 1878.

H. H. CLARK, PRESIDENT.

JOHN G. WILSON, TREASURER.

## LIABILITIES.

Deposits .....	\$2,082 69
Reserved fund.....	115 46
Profits .....	408 92
	2,607 07

## RESOURCES.

		<i>Estimated value.</i>	<i>Charged on Books.</i>
Loans on mortgages of real estate.....	-	\$2,579 42	\$2,579 42
Cash on hand .....	-	27 65	27 65
Unpaid accrued interest .....	-	147 82	
		2,754 89	2,607 07
Due depositors, and including other liabilities ..	-	2,091 69	
		663 20	
Surplus above all liabilities .....	-		

Rate of interest charged on loans the past year, 9 per cent.

Annual expenses, \$25.00.

## WATERVILLE SAVINGS BANK—WATERVILLE.

JULY 22, 1878.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

## LIABILITIES.

Deposits .....	\$173,354 13
Reserved fund.....	2,500 00
Surplus fund .....	4,026 23
Profits.....	5,262 36
Bills payable.....	6,750 00
	191,892 72

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Beardstown 8s, R. R. aid, 1896, Ill.....	\$3,500 00	\$2,450 00	\$2,450 00	\$2,450 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899.....	11,000 00	2,750 00	4,510 00	
Maine Central 7s, 1998.....	500 00	520 00	485 00	
Maine Central 7s, consolidated, 1912,	5,000 00	4,400 00	4,250 00	
	16,500 00	-	-	9,245 00
Total railroad bonds of Maine....	16,500 00	-	-	9,245 00
Wisconsin Central 7s, gold, 1901....	20,000 00	6,000 00	6,000 00	6,000 00

\* Suspended payment of interest coupons.

## WATERVILLE SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
People's National, Waterville.....	\$3,500 00	\$4,375 00	\$4,550 00	
Ticonic National, Waterville.....	9,400 00	11,750 00	11,750 00	
Waterville National, Waterville....	800 00	960 00	920 00	
Total bank stock of Maine.....	13,000 00	-	-	\$17,220 00
Real estate owned.....	-	8,000 00	8,000 00	8,000 00
Safe and fixtures.....	-	1,100 00	1,100 00	1,100 00
<i>Loans on Public Funds.</i>				
United States bonds.....		50 00	50 00	50 00
Town of Norridgewock bonds, Me.....		350 00	350 00	350 00
<i>On Savings Bank Books.</i>				
Waterville Savings Bank, Waterville, Me.....		280 00	280 00	280 00
<i>On Railroad Bonds.</i>				
Maine Central, Me.....		625 00	625 00	625 00
<i>On Corporation Stock.</i>				
Lockwood Company, Waterville, Me.....		11,400 00	11,400 00	11,400 00
<i>To Municipalities.</i>				
Town of Pittsfield, Me.....		2,000 00	4,300 00	4,300 00
Loans on mortgages of real estate.....		126,085 80	126,435 80	126,435 80
gold coin.....		50 00	50 00	50 00
buildings, machinery and lumber....		2,660 00	2,660 00	2,660 00
Cash on deposit not bearing interest—				
People's National Bank, Waterville, .....		741 19	741 19	
Ticonic National Bank, Waterville, .....		181 98	181 98	
Total on deposit in banks of Maine.....		-	-	923 17
Cash on hand.....		803 75	803 75	803 75
Unpaid accrued interest.....		6,023 17		
Due depositors, and including other liabilities ..		193,555 89	-	191,892 72
Surplus above all liabilities.....		9,250 95		

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$1,500.00.

## WEST WATERTVILLE SAVINGS BANK—WEST WATERTVILLE.

JULY 3, 1878.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

## LIABILITIES.

Deposits.....	\$71,412 77
Reserved fund.....	983 16
Profits.....	1,668 36
	74,064 29

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
Town of Anson bonds, 6s, R. R. aid, 1909.....	\$3,900 00	\$3,705 00	\$3,199 00	
Norridgewock 6s, R. R. aid, 1900.....	10,000 00	9,500 00	8,560 00	
Total public funds of Maine.....	13,900 00	-	-	\$11,759 00
<i>Railroad Bonds Owned.</i>				
Burlington, Cedar Rapids and North- ern, 1st mort. 5s, 1906, Iowa.....	4,000 00	2,800 00	3,520 00	
* Central Iowa, 1st mort. 7s, gold, 1899.....	2,500 00	800 00	2,250 00	
* Northern Pacific 7 3-10s, gold, 1900.	300 00	60 00	293 34	
Total railroad bonds out of N. E. .	6,800 00	-	-	6,063 34
<i>Railroad Stock Owned.</i>				
† Burlington, Cedar Rapids and Northern, Iowa.....	3,500 00	945 00	880 00	880 00
Vault, safe and fixtures.....	-	1,400 00	1,657 95	1,657 95
<i>Loans on Bank Stock.</i>				
People's National, Waterville.....		550 00	550 00	
Waterville National, Waterville.....		650 00	650 00	
Total on bank stock of Maine.....		-	-	1,200 00
<i>On Railroad Bonds.</i>				
Androscoggin and Kennebec, Me.....		300 00	300 00	300 00
<i>To Corporations.</i>				
Dunn Edge Tool Company, West Waterville, Me.		730 00	730 00	730 00
Loans on mortgages of real estate.....		50,333 32	50,616 36	50,616 36
neat stock, horses, wagons and goods ..		450 00	550 00	550 00
Expense account.....		-	193 10	193 10
Cash on hand.....		114 54	114 54	114 54
		72,337 86	-	74,064 29
Due depositors, and including other liabilities...		72,193 77		
Surplus above all liabilities.....		144 09		

Rate of interest charged on loans the past year, 8 per cent. in advance, semi-annually.

Annual expenses, \$375.00.

\* Suspended payment of interest coupons. † Suspended payments of dividends.

## WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 23, 1878.

WM. P. LENNOX, PRESIDENT.

WM. D. PATTERSON, TREASURER.

## LIABILITIES.

Deposits.....	\$153,832 42
Reserved fund.....	5,174 07
Profits.....	1,209 02
	160,215 51

## RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, coupon, 1891	\$2,000 00	\$2,060 00	\$2,000 00	
United States 6s, coupon, 1881.....	850 00	999 50	850 00	
Total United States bonds.....	2,850 00	-	-	\$2,850 00
State of Maine 6s, war loan, 1883...	2,000 00	2,120 00	1,945 00	
Town of Boothbay 6s, Ml., 1883....	500 00	500 00	500 00	
Wiscasset 6s, Ml., 1880-6..	4,700 00	4,760 00	4,376 25	
Total public funds of Maine.....	7,200 00	-	-	6,821 25
County of Hamilton 8s, fund, 1880,				
Ind.....	2,500 00	2,525 00	2,500 00	
Scioto 7s, 1880, Ohio.....	2,000 00	2,020 00	2,000 00	
City of Dayton 8s, water, 1885, Ohio..	2,000 00	2,120 00	2,000 00	
* East St. Louis 10s, renewal, 1885 6, Ill.....	3,000 00	3,000 00	3,000 00	
Evansville 7s, redemp., 1906, Ind.....	3,000 00	3,090 00	3,000 00	
Marietta 8s, R. R. aid, 1892, O.	2,000 00	2,060 00	2,000 00	
Pomeroy 8s, wharf, 1888, Ohio.	1,000 00	1,030 00	1,000 00	
Toledo 8s, water, 1893, Ohio..	5,000 00	5,300 00	5,000 00	
Toledo 8s, fund, 1882, Ohio...	2,000 00	2,080 00	2,000 00	
Toledo 8s, education, 1881, O.	3,000 00	3,060 00	3,000 00	
Total public funds out of N. Eng.	25,500 00	-	-	25,500 00
<i>Bank Stock Owned.</i>				
First National, Wiscasset, Me.....	12,800 00	15,360 00	14,080 00	
Faneuil Hall National, Boston, Mass.	700 00	861 00	875 00	
Total bank stock of N. England..	13,500 00	-	-	14,955 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, 1899.....	3,000 00	750 00	2,000 00	
Maine Central 7s, consolidated, 1912.	13,500 00	12,555 00	13,075 00	
Total railroad bonds of Maine....	16,500 00	-	15,075 00	
Eastern 3½s, 1906, Mass.....	5,500 00	3,850 00	5,141 94	
Metropolitan (horse) 7s, 1884, Mass.	3,000 00	3,300 00	3,000 00	
Total railroad bonds of N. Eng...	25,000 00	-	-	23,216 94
* Chicago and Eastern Illinois 6s, sinking fund, 1907, Ill. and Ind..	2,000 00	300 00	1,919 25	
Union Pacific 8s, sinking fund, 1893.	11,000 00	11,000 00	8,344 03	
Total railroad bonds out of N. Eng.	13,000 00	-	-	10,263 28

\* Suspended payment of interest coupons.

## WISCASSET SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
United States bonds .....	\$660 00	\$660 00	\$660 00
State of Maine.....	3,000 00	3,000 00	
City of Lewiston.....	1,000 00	1,000 00	
Town of Wiscasset.....	1,300 00	1,300 00	
Total on public funds of Maine.....	-	-	5,300 00
<i>On Bank Stock.</i>			
First National, Wiscasset, Me.....	3,800 00	3,800 00	3,800 00
<i>On Savings Bank Books.</i>			
Wiscasset Savings Bank, Wiscasset, Me.....	440 00	440 00	440 00
<i>On Railroad Bonds.</i>			
Maine Central, Me .....	1,800 00	1,800 00	1,800 00
<i>On Railroad Stock.</i>			
Townsend Marine, Boothbay, Me .....	100 00	100 00	
Northern, N. H .....	360 00	360 00	
Total on railroad stock of New England .....	-	-	460 00
Iowa Falls and Sioux City, Iowa.....	3,158 46	3,158 46	3,158 46
<i>On Corporation Stock.</i>			
International Telegraph Co., Portland.....	3,400 00	3,400 00	
Wiscasset Manufacturing Co., Wiscasset.....	525 00	525 00	
Total on corporation stock of Maine.....	-	3,925 00	
New England Mutual Ins. Co., Boston, Mass....	1,000 00	1,000 00	
Total on corporation stock of New England...	-	-	4,925 00
<i>To Municipalities.</i>			
Town of Wiscasset.....	7,862 41	7,862 41	
School District No. 1, Wiscasset .....	900 00	900 00	
Total to municipalities of Maine.....	-	-	8,762 41
Loans on mortgages of real estate .....	44,394 38	44,394 38	44,394 38
printing press and fixtures.....	700 00	700 00	700 00
Premium account.....	-	252 71	252 71
Cash on deposit not bearing interest—			
First National Bank, Wiscasset, Me. ....	1,956 08	1,956 08	1,956 08
Unpaid accrued interest.....	5,625 23		
Value of retired securities .....	820 05		
	167,352 11		160,215 51
Due depositors, and including other liabilities ..	155,060 49	-	
Surplus above all liabilities .....	12,291 62		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$800.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

JUNE 14, 1878.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits.....	\$419,540 18
Reserved fund.....	13,000 00
Profits.....	16,323 32
Interest.....	4,276 01
Bills payable.....	18,000 00
	471,139 51

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
City of Bath bonds, 6s, Ml., 1889....	\$1,000 00	\$1,030 00	\$1,000 00	
Belfast 6s, R. R. aid, 1898....	5,000 00	5,000 00	5,000 00	
Biddeford 6s, Ml., 1885.....	17,500 00	17,850 00	17,500 00	
Total public funds of Maine.....	23,500 00	-	23,500 00	
City of Boston bonds, 6s, Ml., 1894, Mass.....	3,000 00	3,420 00	3,000 00	
Worcester 6s, Ml., 1892, Mass.	3,000 00	3,330 00	3,000 00	
Town of Meriden 6s, Ml., 1889, Conn.	2,000 00	2,160 00	2,000 00	
Northampton 6s, Ml., 1892, Mass.....	2,000 00	2,180 00	2,000 00	
Village of St. Albans 6s, water, 1892, Vt.....	3,000 00	3,060 00	3,000 00	
Total public funds of N. England.	36,500 00	-	-	\$36,500 00
County of Hardin 8s, 1878-9, Ohio...	5,000 00	5,000 00	5,000 00	
Marion 8s, C. H., 1881, O..	5,000 00	5,250 00	5,000 00	
St. Louis 7s, jail, 1888, Mo.	8,000 00	8,400 00	8,000 00	
City of Buffalo 7s, park, 1924, N. Y..	4,000 00	4,360 00	4,000 00	
*Houston 10s, road and bridge, 1902, Texas.....	10,000 00	4,000 00	10,000 00	
Indianapolis 7 3-10s, Ml., 1895, Ind.....	6,000 00	6,300 00	6,000 00	
Kansas 10s, educational, 1880, Mo.....	7,500 00	8,250 00	7,500 00	
La Porte 7s, water, 1895, Ohio.	5,000 00	5,300 00	5,000 00	
Louisville 7s, Ml., 1892, Ky..	7,000 00	7,000 00	7,000 00	
Pomeroy 8s, fund, 1892, Ohio.	3,000 00	3,240 00	3,000 00	
*St. Joseph 10s, bridge, 1891, Mo.....	5,000 00	4,000 00	5,000 00	
Toledo 8s, C. H., 1878-84, Ohio.	5,000 00	5,040 00	5,000 00	
Zanesville 8s, water, 1887, O..	5,000 00	5,250 00	5,000 00	
Township of Great Bend 10s, bridge, 1893, Kan.....	5,000 00	5,250 00	5,000 00	
Total public funds out of N. Eng..	80,500 00	-	-	80,500 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	400 00	600 00	400 00	
Caseo National, Portland.....	2,100 00	2,940 00	2,100 00	
First National, Portland.....	1,500 00	2,070 00	1,500 00	
First National, Biddeford.....	13,100 00	16,375 00	13,100 00	
Total bank stock of Maine.....	17,100 00	-	17,100 00	
† Eleventh Ward National, Boston, Mass.....	3,300 00	825 00	3,300 00	
Total bank stock of New England.	20,400 00	-	-	20,400 00

\*Suspended payment of interest coupons. †Suspended payment of dividends.

## YORK COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Corporation Stock Owned.</i>				
Laconia Manufacturing Co., Biddeford .....	\$10,400 00	\$10,400 00	\$10,400 00	
Pepperell Manufacturing Co., Biddeford .....	3,000 00	4,350 00	3,000 00	
Total corporation stock of Maine..	13,400 00	-	-	\$13,400 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899 .....	5,000 00	1,250 00	5,000 00	
Portland and Kennebec 6s, 1895 .....	1,000 00	990 00	1,000 00	
Portland and Ogdensburg 6s, gold, 1900 .....	3,000 00	1,500 00	3,000 00	
* Portland and Rochester 7s, 1887 ..	8,000 00	4,000 00	8,000 00	
Total railroad bonds of Maine....	17,000 00	-	-	17,000 00
* Central Iowa 7s, gold, 1899, Iowa..	17,000 00	5,440 00	17,000 00	17,000 00
<i>Railroad Stock Owned.</i>				
† Northern Pacific, preferred .....	14,000 00	2,520 00	9,020 00	9,020 00
Real estate owned .....	-	1,800 00	1,800 00	1,800 00
<i>Public Funds Owned.</i>				
City of Biddeford bonds, Me .....		300 00	300 00	300 00
Kansas, Mo. ....		475 00	475 00	475 00
<i>Loans on Bank Stock.</i>				
Biddeford National, Biddeford .....		1,375 00	1,375 00	
First National, Biddeford .....		4,100 00	4,100 00	
Total on bank stock of Maine .....		-	-	5,475 00
<i>Loans on Corporation Stock.</i>				
Hardy Machine Company, Biddeford .....		500 00	500 00	
Saco Water Power Machine Shop Co., Biddeford.		500 00	500 00	
Total on corporation stock of Maine .....		-	-	1,000 00
<i>Loans on Vessels.</i>				
Ship Mount Washington .....		1,000 00	1,000 00	1,000 00
Loans on mortgages of real estate .....		259,503 60	263,176 13	263,176 13
names alone .....		948 73	948 73	948 73
Cash on deposit not bearing interest—				
First National Bank, Biddeford, Me .....		2,943 80	2,943 80	2,943 80
Cash on hand .....		200 85	200 85	200 85
Unpaid accrued interest .....		12,576 42		
		454,152 40	-	471,139 51
Due depositors, and including other liabilities...		450,029 18		
Surplus above all liabilities .....		4,123 22		

Rate of interest charged on loans the past year, 7½ to 8 per cent.

Annual expenses, \$1,700.00.

\* Suspended payment of interest coupons.

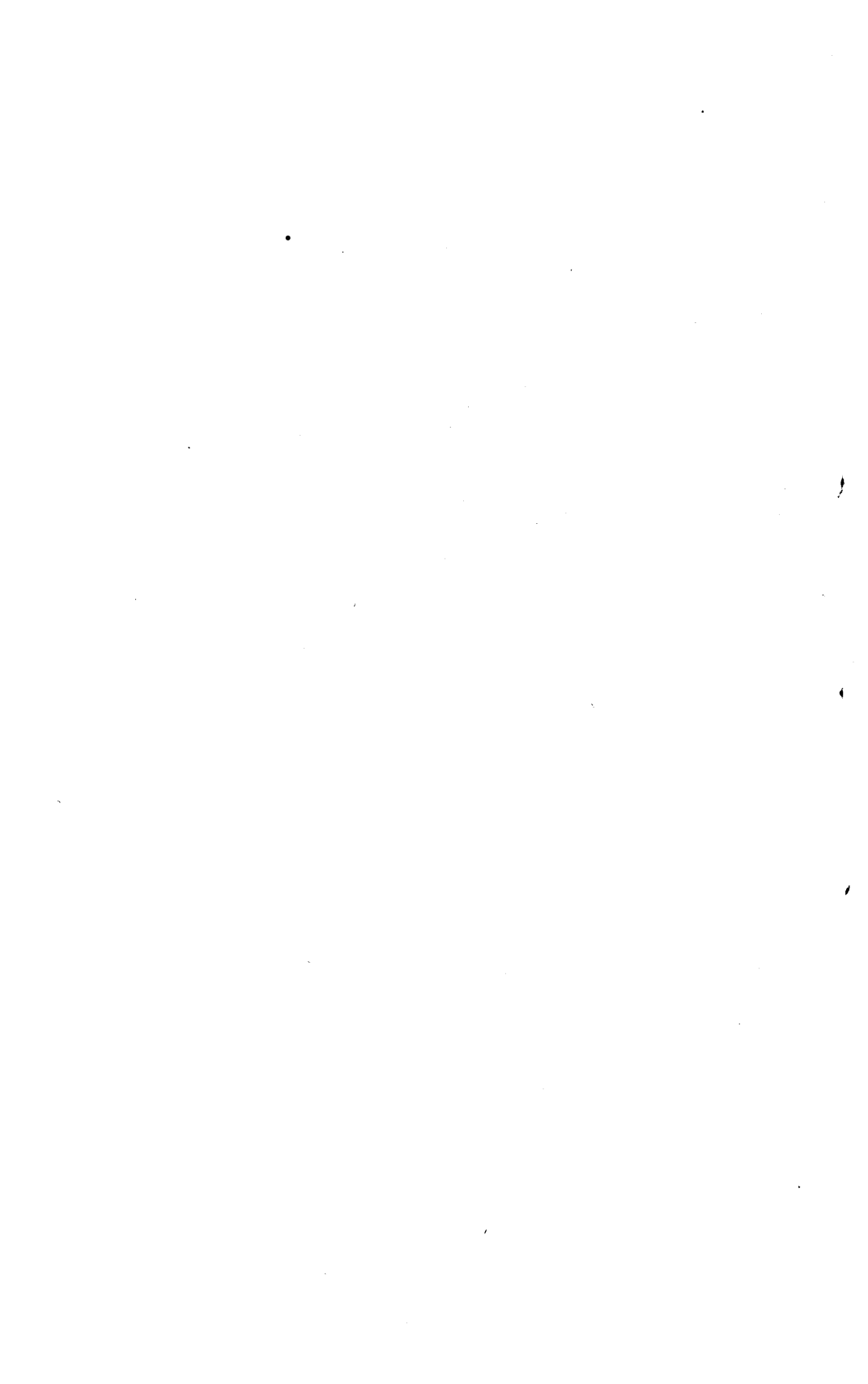
† Suspended payment of dividends.



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ABSTRACT OF THE  
ANNUAL REPORTS  
OF THE  
TREASURERS  
OF THE  
SAVINGS BANKS.  
1878.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

*Organized April 2, 1870.*

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

*Trustees*—E. F. Packard, J. Y. Scruton, W. F. Goulding, David Farrar, R. C. Pennell, J. B. Ham, S. D. Wakefield.

NOVEMBER 4, 1878.

Deposits.....	\$337,193 62	
Reserved fund.....	933 45	
Special reserved fund.....	61,253 00	
Profits.....	2,086 90	
Public funds.....	-	\$8,700 00
Bank stock.....	-	66,060 00
Other securities.....	-	16,825 00
Loans on real estate.....	-	250,453 24
"    stocks and bonds.....	-	12,650 00
"    to corporations.....	-	2,186 66
Vault, furniture, &c.....	-	500 00
Premium account.....	-	28,625 00
Interest.....	-	12,299 61
Cash on hand and on deposit.....	-	3,167 46
	\$401,466 97	\$401,466 97

Number of depositors.....	1,635
Decrease the past year.....	884
Amount deposited the last year.....	\$71,481 28
Amount withdrawn the last year.....	271,512 41
Decrease of deposits the last year.....	200,031 13
Number of depositors whose balance is \$500 or less.....	1,435
Amount of same.....	153,422 76
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	141
Amount of same.....	99,061 35
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	59
Amount of same.....	84,709 51
Number of depositors whose balance is over \$5,000, none.....	
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	3,414 74
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	23,601 36
Dividends are paid first of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	130 86
State tax paid the past year.....	6,199 65
Treasurer's bond renewed May 22, 1877. Amount of same.....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

## AUBURN SAVINGS BANK—AUBURN.

Organized March 16, 1868.

JAMES DINGLEY, PRESIDENT.

GEORGE S. WOODMAN, TREASURER.

Trustees—James Dingley, Nelson Dingley, Frank Bartlett, H. R. Smith, Wm. D. Brewster, Daniel Lara, D. W. Verrill.

NOVEMBER 4, 1878.

Deposits .....	\$285,529 27	
Special reserved fund .....	61,809 62	
Profits .....	1,164 39	
Public funds .....	-	\$23,645 70
Railroad bonds .....	-	4,000 00
Bank stock .....	-	66,600 00
Furniture and fixtures .....	-	3,000 00
Loans on real estate .....	-	180,774 16
" stocks and bonds .....	-	28,292 44
" other collaterals .....	-	5,895 00
" names alone .....	-	8,115 33
Premium account .....	-	23,395 00
Cash on hand and on deposit .....	-	4,785 65
	\$348,503 28	\$348,503 28

Number of depositors .....	1,735
Decrease the past year .....	250
Amount deposited the last year .....	\$36,179 00
Amount withdrawn the last year .....	129,754 00
Decrease of deposits the last year .....	93,575 00
Number of depositors whose balance is \$500 or less .....	1,519
Amount of same .....	108,958 42
Number of depositors whose balance is over \$500 and not exceeding \$1,000 .....	135
Amount of same .....	70,031 53
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000 .....	80
Amount of same .....	106,539 32
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000 .....	1
Largest balance due any one person the past year .....	4,445 15
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same .....	24,863 00
Hereafter dividends will be paid second Monday of January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year .....	38 69
State tax paid the past year .....	3,543 83
Treasurer's bond renewed March 1, 1877. Amount of same .....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## AUGUSTA SAVINGS BANK—AUGUSTA.

Organized September 29, 1848.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

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

NOVEMBER 4, 1878.

Deposits.....	\$2,488,462 54	
Reserved fund.....	46,244 56	
Interest balance.....	63,193 99	
Rent.....	150 00	
Profits.....	541 24	
Public funds.....	-	\$1,893,718 60
Railroad bonds.....	-	136,200 00
Bank stock.....	-	50,000 00
Other securities.....	-	2,000 00
Real estate.....	-	11,600 00
Loans on real estate.....	-	327,071 22
"    stocks and bonds.....	-	50,240 00
"    other collaterals.....	-	17,423 84
"    to municipalities.....	-	17,500 00
Premium account.....	-	34,095 52
Cash on hand and on deposit.....	-	58,743 15
	\$2,598,592 33	\$2,598,592 33

Number of depositors.....	5,746
Decrease the past year.....	50
Amount deposited the last year.....	\$559,755 04
Amount withdrawn the last year.....	613,273 07
Decrease of deposits the last year.....	53,518 03
Number of depositors whose balance is \$500 or less.....	4,262
Amount of the same.....	526,050 06
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	688
Amount of the same.....	478,626 20
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	774
Amount of the same.....	1,301,177 94
Number of depositors whose balance is over \$5,000.....	22
Amount of the same.....	182,608 34
Number of depositors whose balance is over \$2,000.....	101
Largest balance due any one person the past year.....	19,323 24
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	126,333 56
Dividends are paid first Wednesday of February and August.	
Dividends have been declared in conformity to law.	
Loss the past year, by compromise of Macoupin county bonds.....	2,500 00
Examinations by Trustees are made on call of Bank Examiner.	
United States tax paid the past year.....	770 35
State tax paid the past year.....	21,319 27
Municipal tax paid the past year.....	157 78
Treasurer's bond dated August, 1876. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## BANGOR SAVINGS BANK—BANGOR.

Organized March 27, 1852.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

Trustees—Charles Hayward, Albert Holton, J. S. Wheelwright, Wm. B. Hayford'  
J. S. Ricker.

NOVEMBER 4, 1878.

Deposits.....	\$627,061 91	
Unpaid dividends.....	12,126 20	
Special reserved fund.....	424,853 78	
Interest.....	3,529 36	
Bills payable.....	20,000 00	
Profits.....	2 36	
Public funds.....	-	\$279,349 10
Railroad bonds.....	-	113,400 00
Bank stock.....	-	28,038 75
Other securities.....	-	2,000 00
Real estate.....	-	319,517 39
Loans on real estate.....	-	315,624 02
"    stocks and bonds.....	-	2,070 81
"    other collaterals.....	-	5,745 00
Expense account.....	-	88 80
Cash on hand and on deposit.....	-	21,739 74
	\$1,087,573 61	\$1,087,573 61

Number of depositors.....	3,236
Decrease the past year.....	933
Amount deposited the last year.....	\$103,704 64
Amount withdrawn the last year.....	807,816 76
Decrease of deposits the last year.....	704,112 12
Number of depositors whose balance is \$500 or less.....	2,880
Amount of the same.....	262,325 75
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	214
Amount of the same.....	150,611 86
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	150
Amount of the same.....	203,085 90
Number of depositors whose balance is over \$5,000.....	2
Amount of the same.....	10,978 40
Number of depositors whose balance is over \$2,000.....	18
Largest balance due any one person the past year.....	5,672 46
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	37,525 69
Dividends are paid in April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	59 73
State tax paid the past year.....	8,535 75
Municipal tax paid the past year.....	3,809 44
Treasurer's bond renewed July, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## BATH SAVINGS INSTITUTION—BATH.

Organized July 16, 1852.

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

Trustees—Charles Davenport, Levi W. Houghton, Michael F. Gannett, Henry W. Swanton, John H. Kimball, Ezekiel B. Drummond, Milton S. Brirey.

NOVEMBER 4, 1878.

Deposits .....	\$1,273,180 50	
Reserved fund .....	6,964 18	
Interest .....	34,041 94	
Profits .....	15,402 77	
Public funds .....	-	\$554,500 00
Railroad bonds .....	-	454,900 00
Bank stock .....	-	33,400 00
Other securities .....	-	101,000 00
Real estate .....	-	17,000 00
Loans on real estate .....	-	108,909 18
" stocks and bonds .....	-	28,000 00
" other collaterals .....	-	24,441 63
" names alone .....	-	178 09
Expense account .....	-	2,269 16
Cash on hand and on deposit .....	-	4,991 33
	\$1,329,589 39	\$1,329,589 39

Number of depositors .....	2,623
Decrease the past year .....	248
Amount deposited the last year .....	\$263,443 43
Amount withdrawn the last year .....	451,459 11
Decrease of deposits the last year .....	188,015 78
Number of depositors whose balance is \$500 or less .....	1,842
Amount of same .....	202,215 50
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	283
Amount of same .....	264,943 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000 .....	492
Amount of same .....	766,166 00
Number of depositors whose balance is over \$5,000 .....	6
Amount of same .....	39,856 00
Number of depositors whose balance is over \$2,000 .....	43
Largest balance due any one person the past year .....	8,543 00
Deposits draw interest from January, February, March, April, July, August, September, October.	
Rate of two last dividends, 2 and 2½ per cent.	
Amount of the same .....	60,385 63
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in January, May and July.	
United States tax paid the past year .....	303 08
State tax paid the past year .....	12,933 93
Municipal tax paid the past year .....	256 02
Amount of treasurer's bond, \$20,000. Not renewed since given.	
The institution has sufficient available assets to pay its liabilities.	

## BELFAST SAVINGS BANK—BELFAST.

Organized April 30, 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

Trustees—Asa Faunce, John G. Brooks, William O. Poor, Charles B. Hazeltine, William H. Burrill.

NOVEMBER 4, 1878.

Deposits . . . . .	\$505,918 24	
Reserved fund . . . . .	28,000 00	
Rent on real estate . . . . .	12,087 91	
Public funds . . . . .	-	\$9,000 00
Railroad bonds . . . . .	-	114,500 00
Bank stock . . . . .	-	25,200 00
Real estate . . . . .	-	14,500 00
Loans on real estate . . . . .	-	136,224 49
“ stocks and bonds . . . . .	-	132,780 00
“ other collaterals . . . . .	-	56,325 00
Suspense account . . . . .	-	38,400 00
Expense account . . . . .	-	212 10
Premium account . . . . .	-	6 50
Cash on hand and on deposit . . . . .	-	18,858 06
	\$546,006 15	\$546,006 15

Number of depositors . . . . .	1,655
Decrease the past year . . . . .	521
Amount deposited the last year . . . . .	\$89,886 90
Amount withdrawn the last year . . . . .	285,552 85
Decrease of deposits the last year . . . . .	195,665 95
Number of depositors whose balance is \$500 or less . . . . .	1,334
Amount of the same . . . . .	159,127 24
Number of depositors whose balance is over \$500 and not exceeding \$1,000 . . . . .	177
Amount of the same . . . . .	120,523 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000 . . . . .	143
Amount of the same . . . . .	209,455 00
Number of depositors whose balance is over \$5,000 . . . . .	1
Amount of the same . . . . .	16,813 00
Number of depositors whose balance is over \$2,000 . . . . .	2
Largest balance due any one person the past year . . . . .	16,813 00
Deposits draw interest from first of each month, except April, May, October and November.	
Rate of two last dividends, 2 per cent.	
Amount of the same . . . . .	24,904 18
Dividends are paid first Monday of June and December.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year . . . . .	94 17
State tax paid the past year . . . . .	6,609 66
Municipal tax paid the past year . . . . .	165 47
Treasurer's bond renewed April, 1875. Amount of same . . . . .	25,000 00
The institution has sufficient available assets to pay its liabilities.	



## BETHEL SAVINGS BANK—BETHEL.

*Organized February 28, 1872.*

OLIVER H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

*Trustees*—Oliver H. Mason, Samuel D. Philbrook, Samuel B. Twitchell, John M. Philbrook, Timothy Walker, William H. Goddard, Ceylon Rowe.

NOVEMBER 4, 1878.

Deposits.....	\$58,470 62	
Unpaid dividends .....	1,354 72	
Reserved fund .....	1,597 56	
Profits .....	233 64	
Public funds.....	-	\$14,379 55
Railroad bonds.....	-	500 00
Bank stock .....	-	1,962 50
Real estate .....	-	800 00
Loans on real estate.....	-	30,089 99
" Bethel Savings Bank Book.....	-	2,772 79
" names alone .....	-	778 83
" to municipalities .....	-	8,142 02
Cash on hand and on deposit .....	-	2,230 86
	\$61,656 54	\$61,656 54

Number of depositors.....	508
Decrease the past year.....	55
Amount deposited the last year.....	\$18,517 09
Amount withdrawn the last year .....	23,622 86
Decrease of deposits the last year.....	5,105 77
Number of depositors whose balance is \$500 or less .....	493
Amount of same .....	43,620 90
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	7
Amount of same .....	3,328 31
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	8
Amount of same .....	11,521 41
Largest balance due any one person the past year .....	1,943 42
Deposits draw interest from commencement of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same .....	2,795 55
Dividends are paid first of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
State tax paid the past year.....	622 73
Treasurer's bond renewed May 1, 1878. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

Organized July 29, 1867.

WILLIAM P. HAINES, PRESIDENT.

R. M. CHAPMAN, TREASURER.

Trustees—William P. Haines, Joshua Moore, Ferguson Haines.

NOVEMBER 4, 1878.

Deposits .....	\$507,825 70	
Reserved fund .....	13,500 00	
Interest .....	7,749 45	
Public funds .....	-	\$83,222 00
Railroad bonds .....	-	117,590 00
Bank stock .....	-	54,952 00
Other securities .....	-	86,466 12
Loans on real estate .....	-	123,465 16
" stocks and bonds .....	-	43,161 84
" other collaterals .....	-	8,700 00
" names alone .....	-	919 00
" to municipalities .....	-	1,540 71
Cash on hand and on deposit .....	-	9,058 32
	\$529,075 15	\$529,075 15

Number of depositors .....	1,402
Decrease the past year .....	63
Amount deposited the last year .....	\$108,514 23
Amount withdrawn the last year .....	164,642 14
Decrease of deposits the last year .....	56,127 91
Number of depositors whose balance is \$500 or less .....	1,155
Amount of same .....	159,226 13
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	181
Amount of same .....	124,412 13
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, .....	146
Amount of same .....	224,187 44
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000 .....	4
Largest balance due any one person the past year .....	2,318 42
Deposits draw interest from first day of month following deposit.	
Rate of two last dividends, 2 per cent. each.	
Amount of same .....	20,200 22
Dividends are paid April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year .....	5,452 59
Treasurer's bond renewed July 14, 1877. Amount of same .....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

BOOTHBAY SAVINGS BANK—BOOTHBAY.

Organized April 10, 1872.

ROBERT MONTGOMERY, PRESIDENT. DANIEL W. SAWYER, TREASURER.

Trustees—Robert Montgomery, Moses R. White, D. W. Sawyer, Cyrus McKown, M. E. Pierce.

NOVEMBER 4, 1878.

Deposits.....	\$32,027 73	
Reserved fund .....	200 00	
Profits .....	988 56	
Public funds .....	-	\$2,500 00
Railroad bonds .....	-	974 78
Bank stock .....	-	625 00
Other securities .....	-	700 00
Loans on real estate.....	-	26,079 76
"    stocks and bonds .....	-	925 00
"    other collaterals .....	-	650 00
Cash on hand and on deposit.....	-	761 75
	\$33,216 29	\$33,216 29

Number of depositors.....	306
Increase the past year .....	43
Amount deposited the last year .....	\$27,642 47
Amount withdrawn the last year .....	15,861 77
Increase of deposits the last year .....	11,780 70
Number of depositors whose balance is \$500 or less .....	295
Amount of the same .....	20,829 97
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	6
Amount of the same .....	4,643 40
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	5
Amount of the same .....	6,554 36
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	1,506 25
Deposits draw interest from the first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	1,145 27
Dividends are paid the first of April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in April and October.	
State tax paid the past year.....	279 87
Treasurer's bond renewed July 25, 1878. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## BREWER SAVINGS BANK—BREWER.

Organized May 1, 1869.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

Trustees—John Holyoke, E. G. Harlow, C. O. Farrington, W. P. Burr, Jasper Hutchings.

NOVEMBER 4, 1878.

Deposits.....	\$37,812 28	
Unpaid dividends .....	920 41	
Reserved fund .....	2,583 81	
Profits .....	874 12	
Public funds.....	-	\$1,555 00
Loans on real estate .....	-	37,538 35
Estimated loss on investments .....	-	102 40
Expense account .....	-	361 52
Cash on hand and on deposit .....	-	2,633 35
	\$42,190 62	\$42,190 62

Number of depositors.....	281
Decrease the past year .....	33
Amount deposited the last year.....	\$14,097 15
Amount withdrawn the last year.....	20,779 73
Decrease of deposits the last year .....	6,682 58
Number of depositors whose balance is \$500 or less .....	261
Amount of the same.....	18,667 38
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	15
Amount of the same .....	10,012 08
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	5
Amount of the same .....	9,132 82
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year .....	3,098 80
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	1,939 11
Dividends are paid first of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year.....	102 40
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	15 05
State tax paid the past year.....	422 81
Municipal tax paid the past year .....	141 54
Amount of treasurer's bond .....	5,000 00
The institution has sufficient available assets to pay its liabilities.	

## BRIDGTON SAVINGS BANK—BRIDGTON.

Organized July 1, 1869.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

Trustees—Rufus Gibbs, John P. Perley, William A. Stevens, William F. Perry,  
Benjamin T. Chase.

NOVEMBER 4, 1878.

Deposits.....	\$75,029 40	
Interest .....	684 96	
Special reserve fund.....	36,650 88	
Public funds.....	-	\$14,100 00
Railroad bonds.....	-	19,745 00
Bank stock.....	-	13,597 50
Other securities.....	-	1,735 28
Real estate.....	-	4,725 75
Loans on real estate.....	-	41,835 02
" stocks and bonds.....	-	9,856 42
" to municipalities.....	-	4,900 00
Safe and fixtures.....	-	500 00
Expense account.....	-	19 15
Cash on hand and on deposit.....	-	1,351 12
	\$112,365 24	\$112,365 24

Number of depositors .....	725
Decrease the past year.....	216
Amount deposited the last year.....	\$23,840 16
Amount withdrawn the last year.....	69,499 38
Decrease of deposits the last year .....	45,659 22
Number of depositors whose balance is \$500 or less.....	687
Amount of the same.....	73,798 52
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	32
Amount of the same.....	23,514 54
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	6
Amount of the same.....	7,672 31
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	6,293 06
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	6,554 18
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in January and July.	
United States tax paid the past year.....	37 14
State tax paid the past year.....	1,436 99
Treasurer's bond renewed May 31, 1878. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized April 27, 1858.

HENRY CARVILL, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

Trustees—Henry Carvill, Benjamin Greene, A. H. Merryman, John Bishop, Jr.,  
Alonzo Day.

NOVEMBER 4, 1878.

Deposits.....	\$183,875 31	
Reserved fund.....	1,028 93	
Profits, as a special reserve fund.....	14,782 94	
Public funds.....	-	\$68,178 29
Bank stock.....	-	19,360 00
Real estate.....	-	11,822 68
Loans on real estate.....	-	85,432 95
" stocks and bonds.....	-	3,000 00
" names alone.....	-	5,025 00
" to municipalities.....	-	1,440 00
Cash on hand and on deposit.....	-	5,428 26
	\$199,687 18	\$199,687 18

Number of depositors.....	780
Decrease the past year.....	178
Amount deposited the last year.....	\$23,307 32
Amount withdrawn the last year.....	75,213 12
Decrease of deposits the last year.....	51,905 80
Number of depositors whose balance is \$500 or less.....	671
Amount of the same.....	70,849 48
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	60
Amount of the same.....	42,650 97
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	49
Amount of the same.....	70,374 86
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	2,540 20
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 2½ per cent. April; 2 per cent. October.	
Amount of the same.....	8,557 18
Dividends are paid first of April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
United States tax paid the past year.....	18 89
State tax paid the past year.....	1,028 93
Municipal tax paid the past year.....	110 55
Amount of treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

Trustees—Oliver Dow, James Morton, Theodore Elwell, Samuel Hanson, Thomas Tarbox, John C. Mayo, Martin Foss, John M. Hutchinson, John O. Anderson.

NOVEMBER 4, 1878.

Deposits.....	\$114,477 25	
Unpaid dividends.....	2,090 25	
Reserved fund.....	3,272 83	
Interest.....	1,984 86	
Rent.....	108 16	
Public funds.....	-	\$26,467 58
Railroad bonds.....	-	1,820 00
Bank stock.....	-	800 00
Real estate.....	-	5,024 40
Loans on real estate.....	-	80,180 56
"    stocks and bonds.....	-	100 00
"    other collaterals.....	-	635 00
Expense account.....	-	15 19
Cash on hand and on deposit.....	-	6,890 62
	\$121,933 35	\$121,933 35

Number of depositors.....	533
Decrease the past year.....	25
Amount deposited the last year.....	\$33,300 63
Amount withdrawn the last year.....	40,479 55
Decrease of deposits the last year.....	7,178 92
Number of depositors whose balance is \$500 or less.....	475
Amount of the same.....	51,576 90
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	33
Amount of the same.....	25,090 23
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	25
Amount of the same.....	37,810 12
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first day of each month after time of deposit.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	5,716 79
Dividends are paid after first Wednesday of March and September.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations by Trustees are made first Wednesday of March and Sep- tember, and first Monday of May and November.	
State tax paid the past year.....	1,187 34
Municipal tax paid the past year.....	178 15
Treasurer's bond renewed March 28, 1877. Amount of same.....	6,000 00
The institution has sufficient available assets to pay its liabilities.	

## CALAIS SAVINGS BANK—CALAIS.

Organized June 24, 1861.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

Trustees—E. A. Barnard, F. Nelson, C. H. Newton, George G. King, Charles Lord,  
O. B. Rideout, W. B. King, G. A. Lowell, W. Woods, E. C. Goodnod, Joseph A. Lee.

NOVEMBER 4, 1878.

Deposits.....	\$143,013 24	
Special reserved fund.....	75,608 03	
Interest.....	554 44	
State tax.....	764 23	
Public funds.....	-	\$68,877 50
Railroad bonds.....	-	5,950 00
Bank stock.....	-	2,658 58
Other securities.....	-	10,890 00
Real estate.....	-	2,376 90
Loans on real estate.....	-	105,881 88
“ stocks and bonds.....	-	9,755 70
Expense account.....	-	86 13
Cash on hand and on deposit.....	-	13,463 25
	\$219,939 94	\$219,939 94

Number of depositors.....	705
Decrease the past year.....	229
Amount deposited the last year.....	\$31,548 18
Amount withdrawn the last year.....	91,542 47
Decrease of deposits the last year, including scale, \$64,045.86.....	124,040 15
Number of depositors whose balance is \$500 or less.....	622
Amount of the same.....	64,581 79
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	52
Amount of the same.....	39,169 72
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	31
Amount of the same.....	39,261 73
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year, two of.....	2,030 65
Deposits draw interest from first of each month.	
Rate of two last dividends, 2 per cent.	
Amount of the same.....	7,848 98
Dividends are paid first of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	6 30
State tax paid the past year.....	2,690 49
Municipal tax paid the past year.....	23 78
Treasurer's bond renewed July 27, 1875. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	



## CAMDEN SAVINGS BANK—CAMDEN.

Organized November 1, 1870.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

Trustees—S. D. Carleton, Jonathan Huse, Henry Knight, David Talbot, H. B. Eaton, H. H. Cleveland, J. H. Martin.

NOVEMBER 4, 1878.

Deposits.....	\$126,139 19	
Reserved fund .....	250 00	
Special reserved fund .....	31,467 90	
Interest .....	1,243 93	
Public funds .....	-	\$9,625 00
Railroad bonds.....	-	11,998 00
Other securities .....	-	4,365 84
Real estate .....	-	3,154 32
Loans on real estate.....	-	70,475 37
"    stocks and bonds .....	-	31,763 66
"    other collaterals .....	-	2,970 50
Unpaid interest account.....	-	3,681 94
Cash on hand and on deposit.....	-	21,066 39
	\$159,101 02	\$159,101 02

Number of depositors.....	816
Increase the past year .....	16
Amount deposited the last year .....	\$3,719 55
Amount withdrawn the last year, including 25 per cent. charged off by order of Supreme Judicial Court, and notes secured by bank books charged to deposit accounts .....	106,151 85
Decrease of deposits the last year.....	102,432 30
Number of depositors whose balance is \$500 or less .....	770
Amount of same .....	87,798 28
Number of depositors whose balance is over \$500 and not exceeding \$1,000, Amount of same .....	32
22,811 34	
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, Amount of same.....	11
15,529 57	
Number of depositors whose balance is over \$2,000 .....	3
Largest balance due any one person the past year .....	5,570 87
Deposits draw interest from first of February, May, August and November. Rate of two last dividends, 2½ per cent.	
Amount of same .....	1,957 13
Dividends are paid third Tuesday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year .....	119 15
State tax paid the past year.....	1,430 53
Municipal tax paid the past year .....	56 71
Amount of treasurer's bond .....	30,000 00
The institution has sufficient available assets to pay its liabilities.	

## DEXTER SAVINGS BANK—DEXTER.

Organized December 16, 1867.

A. F. BRADBURY, PRESIDENT.

GEORGE HAMILTON, TREASURER.

Trustees—A. F. Bradbury, Nathaniel Dustin, Job Abbott, T. P. Sawyer, Hiram Carr.

NOVEMBER 4, 1878.

Deposits .....	\$79,309 82	
Special reserved fund .....	94,958 25	
Interest .....	685 20	
Other indebtedness .....	166 34	
Profits .....	138 50	
Railroad bonds .....	-	\$37,420 00
Bank stock .....	-	20,992 00
Other securities .....	-	9,300 00
Real estate .....	-	24,325 00
Loans on real estate .....	-	67,913 22
" stocks and bonds .....	-	4,292 82
" other collaterals .....	-	2,791 00
" to municipalities .....	-	566 84
Premium account .....	-	434 43
Cash on hand and on deposit .....	-	7,222 80
	\$175,258 11	\$175,258 11

Number of depositors .....	1,038
Decrease the past year .....	341
Amount deposited the last year .....	\$29,204 71
Amount withdrawn the last year .....	80,794 58
Decrease of deposits the last year .....	51,589 87
Number of depositors whose balance is \$500 or less .....	1,006
Amount of the same .....	56,251 48
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	32
Amount of the same .....	23,058 34
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, none.	
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2½ per cent.	
January dividend \$5,266.48. July dividend passed.	
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year by robbery, about .....	1,481 69
Examinations by Trustees are made in January, May and November.	
State tax paid the past year .....	1,516 55
Municipal tax paid the past year .....	202 00
Treasurer's bond renewed March 8, 1878. Amount of same .....	25,000 00
The institution has sufficient available assets to pay its liabilities.	

## EASTPORT SAVINGS BANK—EASTPORT.

*Organized May 5, 1870.*

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

*Trustees*—S. Stevens, J. H. McLaren, H. Whelpley, A. Bradford, J. W. Hinkley,  
H. Pike, John Doring, R. B. Clark, N. B. Nutt.

NOVEMBER 4, 1878.

Deposits.....	\$131,096 23	
Reserved fund.....	3,437 09	
Public funds.....	-	\$88,300 00
Bank stock,.....	-	3,853 00
Other securities.....	-	2,612 17
Loans on real estate.....	-	28,694 61
"    stocks and bonds.....	-	1,800 00
"    to municipalities.....	-	1,639 86
Cash on hand and on deposit.....	-	7,633 68
	\$134,533 32	\$134,533 32

Number of depositors.....	649
Increase the past year.....	78
Decrease of deposits the last year.....	\$6,711 26
Number of depositors whose balance is \$500 or less.....	582
Amount of the same.....	65,733 19
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	50
Amount of the same.....	65,733 19
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	15
Amount of the same.....	29,760 20
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	3
Largest balance due any one person the past year.....	3,466 98
Deposits draw interest from January, April, July and October.	
Rate of two last dividends, 2½ per cent.	
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	65 27
State tax paid the past year.....	1,318 07
Municipal tax paid the past year.....	82 81
Treasurer's bond renewed May, 1874. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

Organized March 4, 1871.

WILLIAM CONNOR, PRESIDENT.

E. G. PRATT, TREASURER.

Trustees—William Connor, S. S. Brown, C. G. Totman, Samuel Gibson, J. F. Stinson.

NOVEMBER 4, 1878.

Deposits .....	\$72,028 93	
Reserved fund .....	2,976 64	
Bank stock .....	-	\$580 00
Real estate .....	-	3,077 00
Loans on real estate .....	-	65,924 85
" stocks and bonds .....	-	1,000 00
" other collaterals .....	-	1,263 72
Expense account .....	-	220 00
Furniture and fixtures .....	-	1,088 84
Cash on hand and on deposit .....	-	1,851 16
	\$75,005 57	\$75,005 57

Number of depositors .....	356
Decrease the past year .....	20
Amount deposited the last year .....	\$25,592 51
Amount withdrawn the last year .....	25,611 71
Decrease of deposits the last year .....	19 20
Number of depositors whose balance is over \$500 or less .....	315
Amount of same .....	32,365 93
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	28
Amount of same .....	20,680 80
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000 .....	13
Amount of same .....	18,982 20
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from first day of the month succeeding deposit.	
Rate of two last dividends, 2½ per cent.	
Amount of same .....	3,475 46
Dividends are paid first of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
State tax paid the past year .....	727 18
Municipal tax paid the past year .....	20 44
Treasurer's bond dated May 31, 1877. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Organized November 16, 1868.

REUBEN CUTLER, PRESIDENT. I. WARREN MERRILL, TREASURER.

Trustees—Reuben Cutler, J. W. Fairbanks, D. V. B. Ormsby, F. C. Perkins, F. G. Butler, J. C. Holman, S. C. Belcher.

NOVEMBER 4, 1878.

Deposits.....	\$125,272 97	
Special reserved fund.....	51,135 27	
Profits.....	661 20	
Public funds.....	-	\$54,325 75
Railroad bonds.....	-	13,870 00
Bank stock.....	-	10,314 00
Other securities.....	-	1,021 75
Real estate.....	-	260 70
Loans on real estate.....	-	61,678 14
"    stocks and bonds.....	-	13,304 12
"    other collaterals.....	-	4,986 88
"    names alone.....	-	771 07
Premium account.....	-	2,142 78
Cash on hand and on deposit.....	-	14,394 25
	\$177,069 44	\$177,069 44

Number of depositors.....	1,273
Decrease the past year.....	198
Amount deposited the last year.....	\$41,033 89
Amount withdrawn the last year.....	72,035 19
Decrease of deposits the last year, except reduction by decree.....	31,001 30
Number of depositors whose balance is \$500 or less.....	1,219
Amount of the same.....	83,985 49
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	43
Amount of the same.....	27,952 01
Number of depositors whose balance is over \$1,000 and not exceeding \$5000.....	11
Amount of the same.....	13,335 47
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,040 00
Deposits draw interest from January, April, May, June, July, October, November and December.	
Rate of two last dividends, one 2 per cent., and one passed.	
Amount of the same.....	3,867 46.
Dividends are paid first Wednesday in May and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	2,032 40
Municipal tax paid the past year.....	74 49
Treasurer's bond renewed April 5, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

Trustees—Robert Thompson, Joseph Bradstreet, John S. Mitchell, F. G. Richards,  
Edward Robinson, C. A. White, William F. Richards.

NOVEMBER 4, 1878.

Deposits .....	\$1,101,101 23	
Reserved fund.....	60,000 00	
Interest .....	32,029 76	
Public funds.....	-	\$847,660 75
Railroad bonds .....	-	34,812 50
Bank stock .....	-	33,250 00
Real estate .....	-	16,245 28
Loans on real estate.....	-	224,092 84
" stocks and bonds.....	-	20,675 00
" other collaterals.....	-	1,881 00
" to municipalities.....	-	4,700 00
Cash on hand and on deposit.....	-	9,813 62
	\$1,193,130 99	\$1,193,130 99

Number of depositors.....	3,705
Decrease the past year.....	26
Amount deposited the last year.....	\$249,160 02
Amount withdrawn the last year.....	251,644 60
Decrease of deposits the last year.....	2,484 58
Number of depositors whose balance is \$500 or less.....	2,835
Amount of the same.....	334,760 92
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	504
Amount of the same.....	289,441 69
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	366
Amount of the same.....	476,898 62
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year .....	2,250 97
Deposits draw interest from the third Wednesday of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	54,083 69
Dividends are paid the third Wednesday of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in January, May and July.	
United States tax paid the past year.....	14 55
State tax paid the past year.....	10,465 48
Municipal tax paid the past year.....	279 00
Treasurer's bond renewed annually. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## GORHAM SAVINGS BANK—GORHAM.

Organized April 4, 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Joseph Ridlon, John C. Card, S. E. McLellan, Charles Johnson, Stephen Hinkley, Frederick Robie, Roscoe G. Harding, Humphrey Cousens, Joseph Colby, Arthur M. Benson, John G. Tolford.

NOVEMBER 4, 1878.

Deposits .....	\$119,135 60	
Reserved fund.....	2,777 64	
Profits .....	1,753 71	
Public funds .....	-	\$58,500 00
Railroad bonds .....	-	5,200 00
Bank stock.....	-	3,300 00
Real estate .....	-	350 00
Loans on real estate.....	-	51,458 10
"    other collaterals.....	-	655 75
Premium account.....	-	3,500 00
Cash on hand and on deposit.....	-	703 10
	\$123,666 95	\$123,666 95

Number of depositors .....	588
Decrease the past year.....	2
Amount deposited the last year.....	\$26,182 02
Amount withdrawn the last year.....	28,283 62
Decrease of deposits the last year.....	2,101 60
Number of depositors whose balance is \$500 or less.....	514
Amount of the same.....	42,552 11
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	40
Amount of the same.....	27,378 58
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	34
Amount of the same.....	49,204 91
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year .....	2,050 00
Deposits draw interest from first Saturday of each month except January, February, July and August.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	5,848 08
Dividends are paid after third Saturday in March and September.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	85
State tax paid the past year.....	1,178 12
Treasurer's bond renewed April 9, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Organized July 3, 1854.

JUSTIN E. SMITH, PRESIDENT.

HENRY K. BAKER, TREASURER.

Trustees—Justin E. Smith, Calvin Spaulding, Eliphalet Rowell, James H. Leigh,  
Harvey Tobey, H. K. Baker.

NOVEMBER 4, 1878.

Deposits.....	\$414,729 42	
Unpaid dividends.....	299 02	
Reserved fund.....	15,000 00	
Interest.....	6,625 44	
Public funds.....	-	\$180,156 46
Railroad bonds.....	-	40,138 42
Bank stock.....	-	5,400 00
Real estate.....	-	1,000 00
Loans on real estate.....	-	202,066 37
"    other collaterals.....	-	2,402 17
"    to municipalities.....	-	3,500 00
Expense account.....	-	343 11
Cash on hand and on deposit.....	-	1,647 35
	\$436,653 88	\$436,653 88

Number of depositors.....	1,344
Decrease the past year.....	100
Amount deposited the last year.....	\$108,453 74
Amount withdrawn the last year.....	136,752 30
Decrease of deposits the last year.....	28,298 56
Number of depositors whose balance is \$500 or less.....	1,062
Amount of the same.....	117,121 95
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	150
Amount of the same.....	102,566 86
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	132
Amount of the same.....	195,040 61
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	3,425 83
Deposits draw interest from the first day of the next month after deposited.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	20,691 86
Dividends are paid first Monday of February and August.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May of each year.	
United States tax paid the past year.....	6 52
State tax paid the past year.....	4,424 96
Municipal tax paid the past year.....	10 35
Treasurer's bond renewed August, 1878. Amount of bond.....	15,000 00
The institution has sufficient available assets to pay its liabilities.	



HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Organized March 27, 1873.

GEORGE PARCHER, PRESIDENT. CHARLES C. BURRILL, TREASURER.

Trustees—George Parcher, J. R. Jordan, C. G. Peck, Myrick Avery, N. B. Cooledge.

NOVEMBER 4, 1878.

Deposits.....	\$59,652 23	
Reserved fund.....	1,369 22	
Interest .....	1,467 59	
Public funds.....	-	\$4,100 00
Loans on real estate.....	-	51,312 50
"    stocks and bonds.....	-	1,865 00
"    other collaterals.....	-	3,100 00
"    deposit books.....	-	655 00
Cash on hand and on deposit.....	-	1,456 54
	\$62,489 04	\$62,489 04

Number of depositors.....	437
Decrease the past year.....	21
Amount deposited the last year.....	\$27,274 37
Amount withdrawn the last year.....	35,164 39
Decrease of deposits the last year.....	7,890 02
Number of depositors whose balance is \$500 or less.....	406
Amount of the same.....	30,366 63
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	24
Amount of the same.....	17,394 65
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	7
Amount of the same.....	11,890 95
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	2,650 30
Deposits draw interest from the first of each quarter.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	2,875 52
Dividends are paid the first Monday in June and December.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	11 78
State tax paid the past year.....	670 06
Treasurer's bond renewed May 13, 1878. Amount of same.....	5,000 00
The institution has sufficient available assets to pay its liabilities.	

## HARTLAND SAVINGS BANK—HARTLAND.

*Organized January 16, 1871.*

ARCHIBALD LINN, PRESIDENT.      LAWRENCE WILLIAMS, TREASURER.

*Trustees—Archibald Linn, S. E. Prescott, H. Pushor, James Fuller, Amasa J. Moor.*

NOVEMBER 4, 1878.

Deposits .....	\$4,629 12	
Unpaid dividends .....	114 03	
Interest .....	63 78	
State tax due .....	40 90	
Public funds .....	-	\$1,026 50
Loans on real estate .....	-	2,872 83
“ other collaterals .....	-	81 00
Cash on hand and on deposit .....	-	867 50
	\$4,847 83	\$4,847 83

Number of depositors .....	74
Decrease the past year .....	124
Amount deposited the last year .....	\$1,734 84
Amount withdrawn the last year .....	10,928 87
Decrease of deposits the last year .....	9,193 83
Number of depositors whose balance is \$500 or less .....	73
Amount of the same .....	2,913 59
Number of depositors whose balance is over \$500 and not exceeding \$1,000, none.	
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	1
Amount of the same .....	1,746 56
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	1,746 56
Deposits draw interest from the first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	440 04
Dividends are paid the first Monday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year .....	128 76
Treasurer's bond renewed November, 1877. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## HOULTON SAVINGS BANK—HOULTON.

Organized February 13, 1872.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

Trustees—Almon H. Fogg, Lewis B. Johnson, Silas T. Plummer, Sylvanus H. Hussey  
John H. Bradford.

NOVEMBER 4, 1878.

Deposits.....	\$36,733 90	
Reserved fund.....	774 88	
Interest.....	997 33	
Public funds.....	-	\$6,346 75
Real estate.....	-	520 00
Loans on real estate.....	-	25,460 94
Expense account.....	-	776 75
Cash on hand and on deposit.....	-	5,401 67
	\$38,506 11	\$38,506 11

Number of depositors.....	393
Decrease the past year.....	19
Amount deposited the last year.....	\$15,471 72
Amount withdrawn the last year.....	14,852 09
Increase of deposits the last year.....	619 63
Number of depositors whose balance is \$500 or less.....	383
Amount of the same.....	24,353 82
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	3
Amount of the same.....	1,745 97
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	7
Amount of the same.....	10,436 22
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from the first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of the same.....	2,022 15
Dividends are paid first Wednesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first of May annually.	
United States tax paid the past year.....	14 06
State tax paid the past year.....	310 12
Treasurer's bond renewed July 17, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## KENNEBEC SAVINGS BANK—AUGUSTA.

Organized March 19, 1870.

W. F. HALLETT, PRESIDENT.

RUSSELL EATON, TREASURER.

Trustees—W. F. Hallett, Deane Pray, Russell Eaton, Geo. F. Potter, S. B. Glazier.

NOVEMBER 4, 1878.

Deposits.....	\$312,396 23	
Unpaid dividends .....	7,647 30	
Reserved fund .....	7,530 46	
Profits .....	1,312 33	
Public funds .....	-	\$177,300 00
Railroad bonds.....	-	47,000 00
Bank stock .....	-	52,400 00
Real estate .....	-	1,593 75
Loans on real estate.....	-	23,143 13
“ stocks and bonds .....	-	16,678 60
Premium account.....	-	2,190 35
Cash on hand and on deposit .....	-	8,580 49
	\$328,886 32	\$328,886 32

Number of depositors.....	880
Decrease the past year .....	65
Amount deposited the last year .....	\$74,857 37
Amount withdrawn the last year.....	100,745 42
Decrease of deposits the last year.....	25,888 05
Number of depositors whose balance is \$500 or less .....	686
Amount of the same .....	100,908 59
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	94
Amount of the same .....	57,049 62
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	100
Amount of the same .....	154,438 02
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000 .....	9
Largest balance due any one person the past year .....	4,498 16
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	15,783 16
Dividends are paid first Monday of May and November.	
Dividends have been declared in conformity to law.	
Examinations are made by Trustees quarterly.	
United States tax paid the past year .....	114 15
State tax paid the past year.....	3,278 35
Municipal tax paid the past year .....	40 62
Treasurer's bond renewed yearly. Amount of the same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

KENNEBUNK SAVINGS BANK—KENNEBUNK.

Organized May 1, 1871.

JOSEPH TITCOMB, PRESIDENT.

JOSEPH DANE, TREASURER.

Trustees—Joseph Titcomb, Edward E. Bourne, Samuel Clark, John Cousens, Albert M. Read.

NOVEMBER 4, 1878.

Deposits.....	\$178,641 34	
Reserved fund .....	1,058 89	
Interest .....	4,456 86	
Public funds .....	-	\$45,620 00
Railroad bonds.....	-	19,529 38
Bank stock .....	-	20,107 00
Other securities .....	-	1,075 00
Loans on real estate.....	-	82,899 00
"    stocks and bonds .....	-	350 00
"    other collaterals .....	-	9,000 00
Safe, fixtures, &c.....	-	327 58
Cash on hand and on deposit.....	-	5,249 13
	\$184,157 09	\$184,157 09

Number of depositors.....	832
Increase the past year .....	109
Amount deposited the last year.....	\$43,275 29
Amount withdrawn the last year.....	44,139 99
Decrease of deposits the last year.....	864 70
Number of depositors whose balance is \$500 or less .....	783
Amount of the same .....	80,065 34
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	36
Amount of the same .....	42,348 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	13
Amount of the same .....	56,228 00
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from the first day of each month, except prior to dividend months.	
Rate of two last dividends, 2 per cent.	
Amount of the same .....	7,088 89
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by the Trustees in May.	
State tax paid the past year.....	1,819 69
Treasurer's bond renewed annually. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## LIMERICK SAVINGS BANK—LIMERICK.

Organized April 1, 1875.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

Trustees—J. M. Mason, W. Adams, A. M. Davis, S. O. Clark, Amos Felch, Joshua Holland, L. D. Durell.

NOVEMBER 4, 1878.

Deposits .....	\$30,159 84	
Reserved fund .....	324 98	
Interest .....	720 35	
Bank stock .....	-	\$3,500 00
Real estate .....	-	2,320 00
Loans on real estate .....	-	20,335 03
" stocks and bonds .....	-	275 00
" other collaterals .....	-	1,047 28
" names .....	-	1,573 00
" to municipalities .....	-	282 40
Expense account .....	-	116 62
Cash on hand and on deposit .....	-	1,755 84
	\$31,205 17	\$31,205 17

Number of depositors .....	146
Increase the past year .....	13
Amount deposited the last year .....	\$10,920 94
Amount withdrawn the last year .....	9,972 35
Increase of deposits the last year .....	948 59
Number of depositors whose balance \$500 or less .....	127
Amount of the same .....	13,762 67
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	13
Amount of the same .....	8,301 25
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, .....	6
Amount of the same .....	8,095 92
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	1,708 40
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	1,409 81
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
State tax paid the past year .....	287 86
Treasurer's bond renewed May 15, 1878. Amount of same .....	7,000 00
The institution has sufficient available assets to pay its liabilities.	

LUBEC SAVINGS BANK—LUBEC

Organized April 1, 1872.

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, Alvan Rowell, P. Gillise, A. B. Sumner, W. H. Hunter, I. M. Pike, G. Y. Higgins, L. G. Chase.

NOVEMBER 4, 1878.

Deposits.....	\$6,809 70	
Reserved fund.....	285 00	
Public funds .....	-	\$1,948 27
Loans on real estate.....	-	3,120 00
"    names alone.....	-	1,758 87
Cash on hand and on deposit.....	-	267 56
	\$7,094 70	\$7,094 70

Number of depositors.....	75
Increase the past year.....	5
Amount deposited the last year.....	\$2,126 96
Amount withdrawn the last year.....	1,477 44
Increase of deposits the last year.....	649 52
Number of depositors whose balance is \$500 or less.....	73
Amount of the same.....	4,938 02
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	3
Amount of the same.....	1,871 68
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, none.	
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	790 10
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	323 00
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	66 36
Amount of treasurer's bond.....	2,000 00
The institution has sufficient available assets to pay its liabilities.	

## MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—S. H. Talbot, John F. Harmon, George W. Drisco, Ignatius Sargent,  
John K. Ames, Isaac Wilder, G. Wilson.

NOVEMBER 4, 1878.

Deposits.....	\$286,991 06	
Unpaid dividends.....	4,713 10	
Reserved fund.....	8,042 97	
Interest.....	2,642 44	
Public funds.....	-	\$235,189 00
Railroad bonds.....	-	6,000 00
Real estate.....	-	5,309 00
Loans on real estate.....	-	42,536 00
Cash on hand and on deposit.....	-	13,355 57
	\$302,389 57	\$302,389 57
Number of depositors.....		931
Decrease the past year.....		132
Amount deposited the last year.....	\$51,576 40	
Amount withdrawn the last year.....	76,603 05	
Decrease of deposits the last year.....	25,026 65	
Number of depositors whose balance is \$500 or less.....		755
Amount of same.....		89,088 73
Number of depositors whose balance is over \$500 and not exceeding \$1,000,		86
Amount of same.....		55,711 70
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000		90
Amount of same.....		142,190 63
Number of depositors whose balance is over \$2,000, none.		
Largest balance due any one person the past year.....		3,349 77
Deposits draw interest from first of January, April, July and October.		
Rate of two last dividends, 2½ and 2 per cent.		
Amount of same.....		13,412 27
Dividends are paid in January and July.		
Dividends have been declared in conformity to law.		
Loss the past year, nothing.		
Examinations are made by Trustees in May and November.		
State tax paid the past year.....		2,580 27
Municipal tax paid the past year.....		54 52
Treasurer's bond renewed August, 1877. Amount of same.....		20,000 00
The institution has sufficient available assets to pay its liabilities.		



## MAINE SAVINGS BANK—PORTLAND.

*Organized May, 1859.*

SAMUEL ROLFE, PRESIDENT.

A. G. ROGERS, TREASURER.

*Trustees*—Samuel Rolfe, Charles Forbes, William E. Gould, Daniel W. True, Rufus Cushman, A. K. Shurtleff, Mark P. Emery, Rufus H. Hinkley, A. G. Rogers.

NOVEMBER 4, 1878.

Deposits.....	\$2,985,878 27	
Reserved fund.....	30,000 00	
Interest.....	48,832 07	
Profits.....	3,310 65	
Public funds.....	-	\$2,040,203 25
Railroad bonds.....	-	20,680 00
Bank stock.....	-	19,550 00
Real estate.....	-	59,312 46
Loans on real estate.....	-	754,868 09
"    stocks and bonds.....	-	169,083 87
Expense account.....	-	1,937 10
Cash on hand and on deposit.....	-	2,386 22
	\$3,068,020 99	\$3,068,020 99

Number of depositors.....	11,572
Decrease the past year.....	811
Amount deposited the last year.....	\$652,668 69
Amount withdrawn the last year.....	1,065,770 68
Decrease of deposits the last year.....	413,101 99
Number of depositors whose balance is \$500 or less.....	9,355
Amount of the same.....	758,694 64
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	1,276
Amount of the same.....	924,234 00
Number of depositors whose balance is over \$1,000 and not exceeding \$2,000,	933
Amount of the same.....	1,281,778 00
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	8
Largest balance due any one person the past year.....	4,796 72
Deposits draw interest from first day of January, February, March, April, July, August, September and October.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of the same.....	142,553 62
Dividends are paid the third Wednesday of January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations of books are made by Trustees monthly, and of investments in January and July.	
State tax paid the past year.....	31,243 81
Municipal tax paid the past year.....	526 88
Treasurer's bond made March 7, 1878. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## MECHANICS' SAVINGS BANK—AUBURN.

Organized February 27, 1875.

JOHN F. COBB, PRESIDENT.

JOHN R. LEARNED, TREASURER.

Trustees—John F. Cobb, S. P. Miller, Dana Goff, W. H. Rounds, Moses Crafts, B. F. Sturgis, E. W. Gross, Rufus Prince, R. C. Jewett.

NOVEMBER 4, 1878.

Deposits.....	\$186,581 94	
Reserved fund.....	1,813 44	
Bills payable.....	24,000 00	
Profits.....	5,029 27	
Public funds.....	-	\$4,985 00
Bank stock.....	-	88,040 00
Real estate.....	-	6,501 99
Loans on real estate.....	-	86,266 98
" stocks and bonds.....	-	1,750 00
" other collaterals.....	-	100 00
" names alone.....	-	9,800 00
Premium account.....	-	12,975 25
Cash on hand and on deposit.....	-	7,005 43
	\$217,424 65	\$217,424 65

Number of depositors.....	904
Decrease the past year.....	268
Amount deposited the last year.....	\$85,680 98
Amount withdrawn the last year.....	165,795 39
Decrease of deposits the last year.....	80,114 41
Number of depositors whose balance is \$500 or less.....	801
Amount of the same.....	82,394 91
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	67
Amount of the same.....	46,638 13
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	36
Amount of the same.....	57,548 90
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	11,487 43
Dividends are paid first Monday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
State tax paid the past year.....	2,485 01
Municipal tax paid the past year.....	123 75
Amount of treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

NORTH ANSON SAVINGS BANK—ANSON.

*Organized April 22, 1870.*

MARK EMERY, JR., PRESIDENT. JOHN A. FLETCHER, TREASURER.

*Trustees*—Mark Emery, Jr., M. Steward, John A. Fletcher, A. Moore. William H. Brown, S. Gray, E. F. Collins, S. W. Hapgood.

NOVEMBER 4, 1878.

Deposits.....	\$5,386 04	
Unpaid dividends .....	500 06	
Interest .....	135 79	
Profits .....	1,678 04	
Public funds.....	-	\$186 00
Real estate.....	-	1,004 74
Loans on real estate.....	-	3,022 34
"    stocks and bonds .....	-	1,468 30
"    names alone .....	-	333 45
Expense account .....	-	175 00
Safe.....	-	100 00
Cash on hand and on deposit.....	-	1,410 10
	\$7,699 93	\$7,699 93

Number of depositors. ....	259
Amount deposited the last year, nothing.	
Number of depositors whose balance is \$500 or less,.....	259
Amount of the same .....	\$5,386 04
Largest balance due any one person the past year.....	518 00
Semi-annual dividends are not declared, as the bank is closing its affairs.	
Examinations are made by Trustees in April and October.	
State tax paid the past year.....	81 48
The institution has sufficient available assets to pay its liabilities.	

## NORWAY SAVINGS BANK—NORWAY.

*Organized March 19, 1866.*

ROBERT NOYES, PRESIDENT.

HENRY M. BEARCE, TREASURER.

*Trustees*—Robert Noyes, Freeland Howe, George P. Jones, Cyrus S. Tucker, George A. Brooks, William Frost, 2nd.

NOVEMBER 4, 1878.

Deposits.....	\$165,957 65	
Reserved fund.....	6,000 00	
Bills payable.....	6,500 26	
Profits .....	9,223 86	
Public funds.....	-	\$2,000 00
Railroad bonds.....	-	12,000 00
Bank stock .....	-	43,604 25
Real estate .....	-	12,711 09
Loans on real estate.....	-	111,006 24
" other collaterals .....	-	559 06
" to corporations.....	-	5,500 00
Cash on hand and on deposit.....	-	301 13
	\$187,681 77	\$187,681 77

Number of depositors.....	1,288
Decrease the past year.....	286
Amount deposited the last year.....	\$20,384 07
Amount withdrawn the last year.....	104,051 07
Decrease of deposits the last year.....	83,667 00
Number of depositors whose balance is \$500 or less .....	1,219
Amount of the same .....	100,292 08
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	46
Amount of the same .....	31,927 16
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	23
Amount of the same.....	33,738 41
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year .....	2,700 00
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	6,323 21
Dividends are paid in May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by the Trustees in May and November.	
United States tax paid the past year.....	15 66
State tax paid the past year.....	2,345 79
Municipal tax paid the past year .....	175 49
Amount of treasurer's bond.....	20,000 00
It is believed the institution has sufficient available assets to pay its liabilities.	

## ORONO SAVINGS BANK—ORONO.

Organized April 2, 1868.

EBENEZER WEBSTER, PRESIDENT.

E. R. SMITH, TREASURER.

Trustees—Ebenezer Webster, Richard Lord, Samuel Libby, George W. Smith, E. P. Smith.

NOVEMBER 4, 1878.

Deposits.....	\$24,156 99	
Unpaid dividends, special reserve.....	6,735 55	
Reserved fund.....	149 32	
Interest.....	961 27	
Rent.....	20 00	
Bills payable.....	1,300 00	
Public funds.....	-	\$2,170 50
Railroad bonds.....	-	3,700 00
Bank stock.....	-	6,200 00
Real estate.....	-	1,400 00
Loans on real estate.....	-	18,070 25
"    other collaterals.....	-	10 00
Expense account.....	-	17 74
Profit and loss.....	-	1,690 82
Cash on hand and on deposit.....	-	63 82
	\$33,323 13	\$33,323 13

Number of depositors.....	163
Decrease the past year.....	50
Amount deposited the last year.....	\$4,926 54
Amount withdrawn the last year.....	15,609 91
Decrease of deposits the last year.....	10,683 37
Number of depositors whose balance is \$500 or less.....	147
Amount of the same.....	9,806 39
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	15
Amount of the same.....	10,775 18
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	2
Amount of the same.....	3,575 42
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,100 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	1,480 97
Dividends are paid first of April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees annually in May.	
United States tax paid the past year.....	7 81
State tax paid the past year.....	363 95
Municipal tax paid the past year.....	79 10
Treasurer's bond renewed May 26, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## PEMBROKE SAVINGS BANK—PEMBROKE.

*Organized March 14, 1871.*

WM. T. HOBART, PRESIDENT.

H. F. PORTER, TREASURER.

*Trustees*—Wm. T. Hobart, Wm. Welch, A. S. Farnsworth, Alexander McFaul, Joseph Wilder, Jr., David Wright, B. A. Campbell, C. W. Hersey, H. F. Porter.

NOVEMBER 4, 1878.

Deposits.....	\$16,932 81	
Special reserved fund.....	5,746 38	
Interest.....	402 94	
Public funds.....	-	\$1,264 89
Railroad bonds.....	-	4,500 00
Loans on real estate.....	-	9,370 56
"    other collaterals.....	-	45 00
"    names alone.....	-	1,641 92
"    to municipalities.....	-	4,439 79
Cash on hand and on deposit.....	-	1,819 97
	\$23,082 13	\$23,082 13

Number of depositors.....	132
Decrease the past year.....	3
Amount withdrawn the last year.....	\$3,278 10
Decrease of deposits the last year.....	3,278 10
Number of depositors whose balance is \$500 or less.....	123
Amount of the same.....	8,046 50
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	8
Amount of the same.....	5,638 30
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	1
Amount of the same.....	3,248 01
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	4,330 67
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
No dividends declared since July, 1877.	
Loss the past year, nothing.	
Examinations are made by Trustees the first Monday of each month.	
State tax paid the past year.....	21 86
Municipal tax paid the past year.....	257 71
Treasurer's bond renewed June 30, 1878. Amount of same.....	5,000 00
The institution has sufficient available assets to pay its liabilities.	

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1867.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—A. M. Roberts, G L. Boynton, Charles Hamlin, Peleg T. Jones, Thomas Carey.

NOVEMBER 4, 1878.

Deposits.....	\$423,106 37	
Unpaid dividends .....	5,420 51	
Reserved fund .....	20,017 33	
Interest .....	4,182 13	
Public funds.....	-	\$305,747 65
Bank stock .....	-	3,640 00
Loans on real estate.....	-	99,506 76
"    stocks and bonds.....	-	3,872 00
"    other collaterals.....	-	9,500 00
"    to municipalities .....	-	15,500 00
Expense account .....	-	1,981 36
Furniture.....	-	2,293 00
Cash on hand and on deposit .....	-	10,685 57
	\$452,726 34	\$452,726 34

Number of depositors.....	1,069
Decrease the past year.....	239
Amount deposited the last year.....	\$119,339 63
Amount withdrawn the last year.....	252,750 03
Decrease of deposits the last year.....	133,410 40
Number of depositors whose balance is \$500 or less.....	822
Amount of the same.....	114,628 99
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	110
Amount of the same.....	78,989 79
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	136
Amount of the same.....	221,546 72
Number of depositors whose balance is over \$5,000.....	1
Amount of the same.....	7,940 87
Number of depositors whose balance is over \$2,000.....	6
Largest balance due any one person the past year.....	3,283 45
Deposits draw interest quarterly.	
Rate of two last dividends, 2 per cent.	
Amount of the same.....	18,213 72
Dividends are paid in April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	171 79
State tax paid the past year.....	5,202 55
Municipal tax paid the past year.....	121 47
Treasurer's bond renewed May, 1878. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## PEOPLE'S SAVINGS BANK—LEWISTON.

Organized March 9, 1875.

GEORGE H. PILSBURY, PRESIDENT.      ADDISON SMALL, TREASURER.

Trustees—Geo. H. Pilsbury, William H. Stevens, C. I. Barker, Mark Lowell, N. W. Dutton, J. K. Blanchard, John N. Wood, A. M. Jones, A. B. Nealey.

NOVEMBER 4, 1878.

Deposits .....	\$151,809 04	
Reserved fund.....	2,607 69	
Interest.....	58 67	
Profits.....	32 76	
Public funds.....	-	\$600 00
Bank stock.....	-	20,000 00
Loans on real estate.....	-	123,368 08
"    stocks and bonds.....	-	4,200 00
"    to corporations.....	-	1,930 86
Expense account.....	-	83 33
Premium account.....	-	500 00
Cash on hand and on deposit.....	-	3,825 89
	\$154,508 16	\$154,508 16

Number of depositors.....	640
Decrease the past year.....	69
Amount deposited the last year.....	\$71,643 35
Amount withdrawn the last year.....	124,577 80
Decrease of deposits the last year.....	52,934 45
Number of depositors whose balance is \$500 or less.....	543
Amount of the same.....	51,090 26
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	61
Amount of the same.....	42,648 35
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	36
Amount of the same.....	58,070 43
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	4,966 57
Deposits draw interest from first of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	8,127 17
Dividends are paid in April and October.	
Dividends have been declared in conformity to law.	
Loss the past year.....	250 00
Examinations are made by Trustees previous to every dividend.	
United States tax paid the past year.....	5 84
State tax paid the past year.....	2,018 89
Treasurer's bond renewed March 9, 1875. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	



## PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK—BATH.

Organized March 10, 1868.

A. D. FISHER PRESIDENT.

G. W. JOHNSON, TREASURER.

Trustees—A. D. Fisher, Franklin Reed, C. W. Larrabee, Alfred Lemont, Guy C. Goss.

NOVEMBER 4, 1878.

Deposits.....	\$375,950 94	
Reserved fund.....	12,024 49	
Interest.....	6,232 50	
Rent.....	186 20	
Public funds.....	-	\$100,125 78
Railroad bonds.....	-	17,512 50
Real estate.....	-	35,604 74
Loans on real estate.....	-	123,398 80
"    stocks and bonds.....	-	18,450 00
"    other collaterals.....	-	88,284 86
Cash on hand and on deposit.....	-	11,017 45
	\$394,394 13	\$394,394 13

Number of depositors .....	1,705
Decrease the past year.....	502
Amount deposited the last year.....	\$83,004 39
Amount withdrawn the last year.....	174,512 00
Decrease of deposits the last year .....	91,507 61
Number of depositors whose balance is \$500 or less.....	1,565
Amount of same.....	103,498 94
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	139
Amount of same.....	98,663 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	100
Amount of same .....	154,749 00
Number of depositors whose balance is over \$5,000 .....	1
Amount of same .....	19,040 00
Number of depositors whose balance is over \$2,000 .....	6
Largest balance due any one person the past year .....	19,040 00
Deposits draw interest from first of each month, except May, June, November and December.	
Rate of two last dividends, 2 and 2½ per cent.	
Amount of same .....	18,565 22
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	246 68
State tax paid the past year.....	3,967 22
Municipal tax paid the past year .....	542 31
Treasurer's bond renewed January 7, 1877. Amount of same.....	25,000 00
The institution has sufficient available assets to pay its liabilities.	

## PHILLIPS SAVINGS BANK—PHILLIPS.

Organized March 25, 1871.

W. F. FULLER, PRESIDENT.

ELIAS FIELD, TREASURER.

Trustees—W. F. Fuller, Raymond Toothaker, Joel H. Byron, C. C. Bangs, M. W. Dutton.

NOVEMBER 4, 1878.

Deposits.....	\$38,877 20	
Reserved fund .....	1,600 00	
Interest .....	1,398 83	
Public funds .....	-	\$6,680 00
Other securities .....	-	4,298 50
Loans on real estate.....	-	22,667 04
"    stocks and bonds .....	-	100 00
"    other collaterals .....	-	4,346 26
Expense account.....	-	174 51
Premium account.....	-	190 00
Cash on hand and on deposit.....	-	3,419 72
	\$41,876 03	\$41,876 03

Number of depositors.....	434
Decrease the past year .....	63
Amount deposited the last year .....	\$10,276 25
Amount withdrawn the last year.....	10,442 68
Decrease of deposits the last year.....	166 43
Number of depositors whose balance is \$500 or less .....	419
Amount of the same .....	26,261 99
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	11
Amount of the same.....	7,086 67
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	4
Amount of the same.....	5,528 54
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	1,749 73
Deposits draw interest from first day of May, February, August and November.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	1,810 87
Dividends are paid in May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees the first Saturday of February, May,	
August and November.	
State tax paid the past year.....	379 18
Treasurer's bond renewed June 25, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

PISCATAQUIS SAVINGS BANK—DOVER.

Organized March 28, 1874.

E. A. THOMPSON, PRESIDENT.

C. B. KITTREDGE, TREASURER.

Trustees—E. A. Thompson, B. B. Vaughan, J. S. Wiley, A. M. Robinson, Wm. N. Thompson, Silas Paul.

NOVEMBER 4, 1878.

Deposits.....	\$58,646 80	
Reserved fund.....	1,392 00	
Interest.....	2,376 42	
Bills payable.....	2,500 00	
Public funds.....	-	\$13,221 00
Railroad bonds.....	-	5,000 00
Loans on real estate.....	-	41,719 15
“ stocks and bonds.....	-	2,748 81
Expense account.....	-	1,098 72
Cash on hand and on deposit.....	-	1,127 54
	\$64,915 22	\$64,915 22

Number of depositors.....	554
Decrease the past year.....	119
Amount deposited the last year.....	\$72,157 16
Amount withdrawn the last year.....	92,828 38
Decrease of deposits the last year.....	20,671 22
Number of depositors whose balance is \$500 or less.....	530
Amount of the same.....	36,078 10
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	16
Amount of the same.....	10,748 64
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	8
Amount of the same.....	11,820 06
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	3,657 22
Dividends are paid in May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	779 49
Treasurer's bond renewed August 25, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## PORTLAND SAVINGS BANK—PORTLAND.

Organized July 1, 1852.

JOHN B. BROWN, PRESIDENT.

EDWARD A. NOYES, TREASURER.

Trustees—Oliver Gerrish, James T. McCobb, Jacob McLellan, Geo. E. B. Jackson,  
W. F. Milliken, E. A. Noyes.

NOVEMBER 4, 1878.

Deposits .....	\$3,803,769 77	
Unpaid dividends .....	114,459 67	
Reserved fund .....	94,000 00	
Interest .....	730 64	
Rent .....	56 25	
Profits .....	43,000 00	
Public funds .....	—	\$1,698,895 00
Railroad bonds .....	—	269,660 00
Bank stock .....	—	90,505 00
Real estate .....	—	194,512 23
Loans on real estate .....	—	1,049,022 82
“ stocks and bonds .....	—	662,536 24
“ to municipalities and corporations .....	—	16,290 00
Cash on hand and on deposit .....	—	74,595 04
	\$4,056,016 33	\$4,056,016 33

Number of depositors .....	10,190
Decrease the past year .....	521
Amount deposited the last year .....	\$840,329 72
Amount withdrawn the last year .....	1,288,241 66
Decrease of deposits the last year .....	447,911 94
Number of depositors whose balance is \$500 or less .....	7,580
Amount of the same .....	989,386 20
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	1,443
Amount of the same .....	1,039,438 30
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, .....	1,160
Amount of the same .....	1,718,568 07
Number of depositors whose balance is over \$5,000 .....	7
Amount of the same .....	56,377 20
Number of depositors whose balance is over \$2,000 .....	41
Largest balance due any one person the past year .....	10,271 81
Deposits draw interest from first of January, February, May, June, July, August, November, December.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	199,553 96
Dividends are paid third Wednesday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year .....	38,496 40
Municipal tax paid the past year .....	3,906 80
Amount of treasurer's bond .....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

RICHMOND SAVINGS BANK—RICHMOND.

Organized May 27, 1871.

T. J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

Trustees—T. J. Southard, W. T. Hull, Abial Libby, G. W. Parks, W. V. Jones, Harmon Smith, Samuel Odiorne.

NOVEMBER 4, 1878.

Deposits.....	\$118,970 81	
Reserved fund.....	3,674 28	
Interest.....	2,107 90	
Public funds.....	-	\$5,240 00
Railroad bonds.....	-	6,325 00
Other securities.....	-	7,526 94
Real estate.....	-	1,000 00
Loans on real estate.....	-	53,607 56
"    stocks and bonds.....	-	34,334 38
"    other collaterals.....	-	14,000 00
Cash on hand and on deposit.....	-	2,719 11
	\$124,752 99	\$124,752 99

Number of depositors.....	522
Decrease the past year.....	22
Amount deposited the last year.....	\$26,540 26
Amount withdrawn the last year.....	40,232 38
Decrease of deposits the last year.....	13,692 12
Number of depositors whose balance is \$500 or less.....	455
Amount of the same.....	50,283 51
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	38
Amount of the same.....	25,131 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	29
Amount of the same.....	43,456 30
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	6,077 30
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
State tax paid the past year.....	1,318 85
Municipal tax paid the past year.....	10 14
Treasurer's bond renewed January, 1878. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## ROCKLAND SAVINGS BANK—ROCKLAND.

*Organized April 18, 1868.*

JOHN T. BERRY, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

*Trustees—John T. Berry, Samuel Bryant, A. J. Bird, Timothy Williams, Robert Crockett.*

NOVEMBER 4, 1878.

Deposits.....	\$358,354 41	
Reserved fund.....	5,000 00	
Profits.....	11,871 47	
Public funds.....	-	\$106,455 60
Railroad bonds.....	-	27,020 00
Bank stock.....	-	34,162 00
Other securities.....	-	1,200 00
Real estate.....	-	15,358 93
Loans on real estate.....	-	48,646 86
"    stocks and bonds.....	-	45,485 49
"    other collaterals.....	-	46,898 65
"    names alone.....	-	8,033 05
Cash on hand and on deposit.....	-	41,965 90
	\$375,225 88	\$375,225 88

Number of depositors.....	1,339
Amount deposited the last year.....	\$18,881 42
Amount withdrawn the last year.....	101,688 95
Decrease of deposits the last year.....	82,887 53
Number of depositors whose balance is \$500 or less.....	1,149
Amount of same.....	147,153 28
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	107
Amount of same.....	78,197 47
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	83
Amount of same.....	126,626 44
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	6,377 22
Number of depositors whose balance is over \$2,000.....	12
Largest balance due any one person the past year.....	6,377 22
Deposits draw interest from February, May, August and November.	
No dividends have been declared since May, 1877.	
Dividends are paid in May and November.	
Loss the past year is uncertain.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	276 05
State tax paid the past year.....	4,112 05
Municipal tax paid the past year.....	125 49
Treasurer's bond renewed May 1, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## SACCARAPPA SAVINGS BANK—SACCARAPPA.

*Organized May 24, 1875.*

LEANDER VALENTINE, PRESIDENT.

F. M. RAY, TREASURER.

*Trustees*—James Haskell, John E. Warren, L. W. Edwards, James Pennell, Wm. L. Warren, Isaac F. Quimby, W. K. Dana, Leander Valentine, S. E. McLellan, John Cloudman, J. R. Andrews.

NOVEMBER 4, 1878.

Deposits .....	\$276 50	
Profits .....	68 25	
Loans on real estate .....	-	\$265 00
Office furniture—desk .....	-	12 00
Cash on hand and on deposit .....	-	67 75
	<u>\$344 75</u>	<u>\$344 75</u>

Number of depositors .....	16
Decrease the past year .....	21
Number of depositors whose balance is \$500 or less .....	16
Amount of the same .....	\$276 50

Semi-annual dividends are not declared, as the bank is closing its affairs.

The institution has sufficient available assets to pay its liabilities.

## SACO SAVINGS BANK—SACO.

Organized November 27, 1869.

JOSEPH G. DEERING, PRESIDENT. GEORGE W. SCAMMON, TREASURER.

Trustees—Joseph G. Deering, John E. L. Kimball, Edward Eastman, Sumner S. Richards.

NOVEMBER 4, 1878.

Deposits.....	\$127,403 99	
Reserved fund .....	1,027 10	
Profits .....	2,879 59	
Public funds.....	-	\$21,120 00
Railroad bonds.....	-	24,527 29
Bank stock .....	-	14,751 75
Other securities .....	-	7,711 42
Loans on real estate.....	-	58,881 85
“ stocks and bonds.....	-	2,000 00
Cash on hand and on deposit .....	-	2,318 37
	\$131,310 68	\$131,310 68

Number of depositors.....	593
Amount deposited the last year.....	\$30,578 37
Amount withdrawn the last year.....	43,144 87
Decrease of deposits the last year .....	12,566 50
Number of depositors whose balance is \$500 or less .....	511
Amount of the same.....	54,208 43
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	56
Amount of the same .....	37,995 76
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	26
Amount of the same .....	35,199 80
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,328 94
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2 per cent.	
Amount of the same.....	5,191 27
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
State tax paid the past year.....	1,383 18
Treasurer's bond renewed February, 1872. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	



## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Organized May, 1827.

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

Trustees—Stephen L. Goodale, Jeremiah Mason, Abraham Cutler, John C. Bradbury, Charles S. Bryant.

NOVEMBER 4, 1878.

Deposits .....	\$1,103,455 70	
Reserved fund .....	5,940 82	
Profits .....	15,535 99	
Public funds .....	-	\$121,850 00
Railroad bonds .....	-	639,876 72
Bank stock .....	-	53,880 00
Other securities .....	-	186,942 40
Real estate .....	-	66,412 66
Loans on real estate .....	-	35,507 42
"    stocks and bonds .....	-	1,300 00
"    other collaterals .....	-	450 00
Cash on hand and on deposit .....	-	18,713 31
	\$1,124,932 51	\$1,124,932 51

Number of depositors .....	3,348
Increase the past year .....	249
Amount deposited the last year .....	\$153,409 21
Amount withdrawn the last year .....	318,894 30
Decrease of deposits the last year .....	165,485 09
Number of depositors whose balance is \$500 or less .....	2,681
Amount of the same .....	325,664 21
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	441
Amount of the same .....	312,001 89
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, .....	226
Amount of the same .....	465,789 60
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000 .....	16
Largest balance due any one person the past year .....	2,433 49
Deposits draw interest from the third Wednesday of each month.	
Rate of two last dividends, 2 per cent.	
Amount of the same .....	47,141 53
Dividends are paid the third Wednesday of January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
State tax paid the past year .....	11,431 13
Municipal tax paid the past year .....	559 62
Treasurer's bond renewed July, 1877. Amount of same .....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## SEARSPORT SAVINGS BANK—SEARSPORT.

Organized April 4, 1874.

JAMES G. PENDLETON, PRESIDENT. CHARLES F. GORDON, TREASURER.

Trustees—James G. Pendleton, Robert Porter, Clark Nichols, J. A. Clement, I. W. Havener, I. N. Harriman.

NOVEMBER 4, 1878.

Deposits.....	\$155,593 04	
Reserved fund.....	3,500 00	
Interest .....	354 92	
Public funds.....	-	\$37,346 23
Bank stock .....	-	300 00
Other securities .....	-	7,411 00
Loans on real estate.....	-	44,700 24
"    stocks and bonds.....	-	5,497 87
"    other collaterals.....	-	22,870 63
"    names alone .....	-	316 00
Cash on hand and on deposit.....	-	41,005 99
	\$159,447 96	\$159,447 96

Number of depositors.....	476
Increase the past year .....	61
Amount deposited the last year.....	\$679,356 11
Amount withdrawn the last year.....	657,733 77
Increase of deposits the last year.....	21,622 34
Number of depositors whose balance is \$500 or less.....	403
Amount of same .....	76,986 73
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	38
Amount of same .....	26,770 30
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	34
Amount of same .....	44,322 71
Number of depositors whose balance is over \$5,000 .....	1
Amount of same .....	7,513 30
Number of depositors whose balance is over \$2,000.....	5
Largest balance due any one person the past year.....	7,513 30
Deposits draw interest from first of January, February, May, June, July and August.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same .....	4,651 31
Dividends are paid first Monday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations by Trustees are made in April and October.	
United States tax paid the past year.....	73 52
State tax paid the past year.....	1,271 25
Municipal tax paid the past year.....	112 50
Treasurer's bond renewed April 27, 1877. Amount of same.....	25,000 00
The institution has sufficient available assets to pay its liabilities.	

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized 1869.

ABNER COBURN, PRESIDENT.

E. P. PAGE, TREASURER.

Trustees—Abner Coburn, James Bell, James B. Dascomb, John Vosmus, James P. Blunt.

NOVEMBER 4, 1878.

Deposits.....	\$149,625 45	
Special reserved fund.....	61,698 80	
Profits.....	1,890 80	
Public funds.....	-	\$25,437 50
Railroad bonds.....	-	99,200 00
Real estate.....	-	23,456 19
Loans on real estate.....	-	56,289 99
“ stocks and bonds.....	-	4,500 00
Cash on hand and on deposit.....	-	4,331 37
	\$213,215 05	\$213,215 05

Number of depositors.....	963
Decrease the past year.....	621
Amount deposited the last year.....	\$38,940 42
Amount withdrawn the last year.....	71,328 35
Decrease of deposits the last year.....	90,288 47
Number of depositors whose balance is \$500 or less.....	872
Amount of same.....	71,295 64
Number of depositors whose balance is over \$500 and not exceeding \$1,000,.....	68
Amount of same.....	46,580 11
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	23
Amount of same.....	31,749 70
Number of depositors whose balance is over \$5,000, none.....	
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	6,076 74
Deposits draw interest from January, April, July and October.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	14,875 26
Dividends are paid in January and July.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations were made last May, but after this will be made in January and July.	
United States tax paid the past year.....	57 21
State tax paid the past year.....	2,177 77
Municipal tax paid the past year.....	54 44
Amount of treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

WM. D. JEWETT, PRESIDENT.

JOHN H. PLUMMER, TREASURER.

Trustees—W. D. Jewett, I. P. Yeaton, E. H. Jewett, P. E. Cummings, G. C. Yeaton,  
F. W. Hale.

NOVEMBER 4, 1878.

Deposits.....	\$112,429 57	
Reserved fund.....	2,128 50	
Interest.....	3,037 08	
Profits.....	22 60	
Public funds.....	-	\$49,100 00
Railroad bonds.....	-	9,750 00
Bank stock.....	-	9,350 00
Other securities.....	-	4,706 50
Loans on real estate.....	-	25,950 00
"    stocks and bonds.....	-	6,500 00
"    to corporations.....	-	10,000 00
Cash on hand and on deposit.....	-	2,261 25
	\$117,617 75	\$117,617 75

Number of depositors.....	416
Decrease the past year.....	197
Amount deposited the last year.....	\$20,223 15
Amount withdrawn the last year.....	89,930 69
Decrease of deposits the last year.....	69,707 54
Number of depositors whose balance is \$500 or less.....	350
Amount of the same.....	51,005 73
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	49
Amount of the same.....	34,408 50
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	17
Amount of the same.....	27,015 34
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	4
Largest balance due any one person the past year.....	2,093 98
Deposits draw interest from 15th of each month.	
Rate of two last dividends, 2 per cent.	
Amount of the same.....	4,390 54
Dividends are paid 15th of April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees twice a year.	
United States tax paid the past year.....	21 99
State tax paid the past year.....	1,685 70
Treasurer's bond renewed February 11, 1878. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

*Organized March 6, 1873.*

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

*Trustees*—W. A. Frothingham, D. N. True, J. H. Winslow, Stephen Richardson,  
William W. Hardy, George P. Whitney, Wallace Ryerson, J. K. Hammond.

NOVEMBER 4, 1878.

Deposits.....	\$92,542 54	
Reserved fund .....	1,600 00	
Interest .....	3,246 18	
Bills payable .....	1,200 00	
Railroad bonds.....	-	\$3,840 00
Bank stock .....	-	15,918 00
Other securities .....	-	51 75
Real estate .....	-	700 00
Loans on real estate.....	-	69,454 88
"    stocks and bonds .....	-	1,748 61
"    other collaterals .....	-	3,000 00
Expense account .....	-	396 51
Taxes paid .....	-	521 43
Cash on hand and on deposit .....	-	2,957 54
	\$68,588 72	\$98,588 72

Number of depositors.....	516
Decrease the past year.....	32
Amount deposited the last year.....	\$38,616 37
Amount withdrawn the last year .....	49,363 14
Decrease of deposits the last year .....	10,746 77
Number of depositors whose balance is \$500 or less .....	464
Amount of the same .....	46,104 73
Number of depositors whose balance is over \$500 and not exceeding \$1,000 .....	35
Amount of the same .....	23,847 20
Number of depositors whose balance is over \$1,000 and not exceeding \$5000 .....	17
Amount of the same .....	22,590 61
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from first of month succeeding deposit.	
Rate of two last dividends, 2½ per cent.	
Amount of the same .....	4,718 43
Dividends are paid in May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	1,024 45
Treasurer's bond renewed March 23, 1878. Amount of same .....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

## STOCKTON SAVINGS BANK—STOCKTON.

*Organized August 15, 1868.*

T. M. HICHBORN, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

*Trustees*—T. M. Hichborn, S. A. Kendall, H. S. Staples, J. M. Mudgett, J. G. Lambert, C. S. Kendall, L. M. Partridge.

NOVEMBER 4, 1878.

Deposits.....	\$358 05	
Bills payable .....	1,821 33	
Loans on real estate.....	-	\$1,511 89
Other securities .....	-	200 00
Cash on hand and on deposit.....	-	467 49
	\$2,179 38	\$2,179 38

Number of depositors..... 14

Decrease the past year..... 8

Amount deposited the last year, nothing.

Number of depositors whose balance is \$500 or less..... 14

Amount of the same ..... \$358 05

Deposits draw interest from first Wednesday of March and September.

Semi-annual dividends are not declared, as the bank is closing its affairs.

The institution has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANKS—TREMONT.

Organized January 17, 1874.

H. H. CLARK, PRESIDENT.

JOHN G. WILSON, TREASURER.

Trustees—H. H. Clark, William Abbott, Lewis Freeman, John G. Wilson, J. T. R. Freeman.

NOVEMBER 4, 1878.

Deposits.....	\$1,881 69	
Unpaid dividends.....	382 30	
Reserved fund.....	115 46	
Interest.....	28 22	
Profits.....	371 85	
Loans on real estate.....	-	\$2,684 89
Cash on hand and on deposit.....	-	94 63
	<u>\$2,779 52</u>	<u>\$2,779 52</u>

Number of depositors.....	31
Decrease the past year.....	5
Amount deposited the last year.....	\$41 00
Decrease of deposits the last year.....	283 55
Number of depositors whose balance is \$500 or less.....	31
Amount of the same.....	1,881 69
Number of depositors whose balance is over \$500 and not exceeding \$1,000, none.	
Largest balance due any one person the past year.....	441 21
Deposits draw interest from the first of February and August.	
Rate of two last dividends, 3 per cent.	
Amount of the same.....	135 14
Dividends are paid the last Monday in January and July.	
Dividends supposed to have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees once in every six months.	
State tax paid the past year.....	25 62
Treasurer's bond renewed June 18, 1878. Amount of same.....	5,000 00
The institution has sufficient available assets to pay its liabilities.	

## THOMASTON SAVINGS BANK—THOMASTON.

Organized February 1, 1870.

E. L. DILLINGHAM, PRESIDENT.

C. S. SMITH, TREASURER.

Trustees—E. L. Dillingham, E. K. O'Brien, M. R. Mathews, Alfred Watts, William M. Hyler, W. W. Rice, James Henderson.

NOVEMBER 4, 1878.

Deposits.....	\$118,585 36	
Special reserve fund.....	26,014 86	
Reserved fund.....	1,000 00	
Profits.....	2,073 71	
Public funds.....	-	\$30,343 25
Railroad bonds.....	-	56,556 25
Other securities.....	-	3,856 26
Loans on real estate.....	-	49,308 03
"    stocks and bonds.....	-	3,300 00
"    other collaterals.....	-	3,384 63
Cash on hand and on deposit.....	-	925 51
	\$147,673 93	\$147,673 93

Number of depositors.....	720
Decrease the past year.....	257
Amount deposited the last year.....	\$21,941 83
Amount withdrawn the last year.....	82,907 35
Decrease of deposits the last year.....	60,965 52
Number of depositors whose balance is \$500 or less.....	658
Amount of the same.....	61,254 61
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	45
Amount of the same.....	31,777 91
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	17
Amount of the same.....	25,552 84
Number of depositors whose balance is over \$5,000, none.....	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	3,800 00
Deposits draw interest from first of March, April, May, June, September, October, November and December.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	6,804 43
Dividends are paid in March and September.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in March and September.	
United States tax paid the past year.....	80 41
State tax paid the past year.....	2,439 68
Amount of treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	



TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT SAVINGS  
BANK—BRUNSWICK.

Organized March 27, 1875.

WILDES P. WALKER, PRESIDENT.

L. H. STOVER, TREASURER.

Trustees—Wildes P. Walker, Daniel H. Stone, E. D. Toothaker, Robert Skofield,  
W. B. Purinton, O. B. Merrill, Samuel Knight.

NOVEMBER 4, 1878.

Deposits.....	\$46,823 41	
Reserved fund.....	300 00	
Interest.....	1,482 72	
Public funds.....	-	\$19,307 85
Railroad bonds.....	-	1,823 00
Bank stock.....	-	2,970 00
Loans on real estate.....	-	16,575 00
"    stocks and bonds.....	-	2,570 00
"    names alone.....	-	150 00
Expense account.....	-	1,826 48
Cash on hand and on deposit.....	-	3,383 80
	\$48,606 13	\$48,606 13

Number of depositors.....	249
Increase the past year.....	7
Amount deposited the last year.....	\$19,820 07
Amount withdrawn the last year.....	10,641 91
Increase of deposits the last year.....	9,178 16
Number of depositors whose balance is \$500 or less.....	218
Amount of the same.....	19,875 44
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	25
Amount of the same.....	17,281 04
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	6
Amount of the same.....	9,666 93
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	2,148 94
Deposits draw interest from first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of the same.....	1,896 19
Dividends are paid in April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount of treasurer's bond.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

## WATERVILLE SAVINGS BANK—WATERVILLE.

Organized May 4, 1869.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—R. Foster, M. Lyford, C. C. Cornish, N. Meader, Franklin Smith, A. N. Greenwood, Orrick Hawes.

NOVEMBER 4, 1878.

Deposits .....	\$164,848 59	
Reserved fund .....	6,506 23	
Bills payable .....	6,500 00	
Profits .....	8,037 28	
Public funds .....	-	\$2,450 00
Railroad bonds .....	-	15,245 00
Bank stock .....	-	16,570 00
Real estate .....	-	8,000 00
Loans on real estate .....	-	118,694 86
" stocks and bonds .....	-	12,225 00
" other collaterals .....	-	2,760 00
" to municipalities .....	-	4,300 00
Furniture, safe, time lock, &c .....	-	1,100 00
Cash on hand and on deposit .....	-	4,547 24
	\$185,892 10	\$185,892 10

Number of depositors .....	909
Decrease the past year .....	276
Amount deposited the last year .....	\$36,142 93
Amount withdrawn the last year .....	118,224 53
Decrease of deposits the last year .....	82,081 60
Number of depositors whose balance is \$500 or less .....	816
Amount of same .....	78,353 68
Number of depositors whose balance is over \$500 and not exceeding \$1,000 .....	64
Amount of same .....	46,213 61
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000 .....	29
Amount of same .....	40,281 30
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same .....	8,955 94
Dividends are paid second Tuesday of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
State tax paid the past year .....	2,337 24
Municipal tax paid the past year .....	90 00
Treasurer's bond renewed January 5, 1877. Amount of bond .....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

Organized May 7, 1869.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

Trustees—John Ayer, B. C. Benson, A. Winslow, S. S. Tiffany, G. W. Hubbard, S. A. Allen, J. M. Libby.

NOVEMBER 4, 1878.

Deposits.....	\$69,786 91	
Unpaid dividends.....	1,711 88	
Reserved fund.....	1,162 52	
Interest.....	743 59	
Public funds.....	-	\$11,759 00
Railroad bonds.....	-	6,943 34
Loans on real estate.....	-	46,686 36
"    stocks and bonds.....	-	2,230 00
"    other collaterals.....	-	510 00
Vault, safe and furniture.....	-	1,657 95
Cash on hand and on deposit.....	-	3,618 25
	\$73,404 90	\$73,404 90

Number of depositors.....	469
Decrease the past year.....	64
Amount deposited the last year.....	\$19,713 68
Amount withdrawn the last year.....	34,696 59
Decrease of deposits the last year.....	14,982 91
Number of depositors whose balance is \$500 or less.....	434
Amount of the same.....	34,804 51
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	23
Amount of the same.....	17,264 91
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	12
Amount of the same.....	17,717 49
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,798 80
Deposits draw interest from first day of the month if deposited on or before the sixth; if after the sixth, the first day of the next month.	
Rate of two last dividends, 2½ per cent.	
Dividends are paid the fifth day of May and November.	
Dividends have been declared in conformity to law.	
Loss the past year.....	1,597 80
Examinations are made by Trustees the first Monday of each month.	
United States tax paid the past year.....	10 25
State tax paid the past year.....	805 10
Municipal tax paid the past year.....	3 39
Treasurer's bond renewed May 10, 1876. Amount of same.....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

## WISCASSET SAVINGS BANK—WISCASSET.

*Organized 1866.*

WM. P. LENNOX, PRESIDENT.

WM. D. PATTERSON, TREASURER.

Trustees—Wm. P. Lennox, Andrew Lacy, Geo. B. Sawyer, Lincoln W. Gibbs, Seth Patterson.

NOVEMBER 4, 1878.

Deposits .....	\$153,158 04	
Reserved fund.....	5,174 07	
Profits.....	1,345 93	
Public funds .....	-	\$35,171 25
Railroad bonds.....	-	33,480 22
Bank stock.....	-	14,955 00
Other securities.....	-	700 00
Loans on real estate.....	-	44,044 38
“ stocks and bonds.....	-	20,543 46
“ to municipalities.....	-	8,762 41
Premium account.....	-	252 71
Cash on hand and on deposit.....	-	1,768 61
	\$159,678 04	\$159,678 04

Number of depositors .....	739
Decrease the past year.....	143
Amount deposited the last year.....	\$33,466 12
Amount withdrawn the last year.....	96,230 75
Decrease of deposits the last year.....	62,764 63
Number of depositors whose balance is \$500 or less.....	643
Amount of same .....	68,614 06
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	71
Amount of same .....	47,935 32
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000	25
Amount of same .....	36,608 66
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year .....	2,000 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2 and 2½ per cent.	
Amount of same .....	8,132 68
Dividends are paid first day of April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	11 07
State tax paid the past year.....	2,105 23
Treasurer's bond renewed 1878. Amount of same.....	30,000 00
The institution has sufficient available assets to pay its liabilities.	

## YORK COUNTY SAVINGS BANK—BIDDEFORD.

Organized March 27, 1860.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

Trustees—John M. Goodwin, Thomas H. Cole, E. H. Banks, Horace Ford, Abel H. Jelleson, Z. R. Folsom.

NOVEMBER 4, 1878.

Deposits .....	\$398,650 76	
Bills receivable .....	6,000 00	
Reserved fund .....	14,075 00	
Interest .....	2,155 29	
Rent .....	290 99	
Profits .....	18,829 93	
Public funds .....	-	\$104,000 00
Railroad bonds .....	-	34,000 00
Bank stock .....	-	20,400 00
Other securities .....	-	13,400 00
Real estate .....	-	11,116 00
Loans on real estate .....	-	243,056 63
" stocks and bonds .....	-	9,720 34
" names .....	-	848 73
Cash on hand and on deposit .....	-	3,460 27
	\$440,001 97	\$440,001 97

Number of depositors .....	2,341
Decrease the past year .....	438
Amount deposited the last year .....	\$78,757 63
Amount withdrawn the last year .....	163,941 84
Decrease of deposits the last year .....	85,184 21
Number of depositors whose balance is \$500 or less .....	2,097
Amount of the same .....	164,524 75
Number of depositors whose balance is over \$500 and not exceeding \$1,000, .....	152
Amount of the same .....	103,549 69
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, .....	92
Amount of the same .....	130,576 32
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000 .....	4
Largest balance due any one person the past year .....	4,320 84
Deposits draw interest from the first of each month.	
Rate of two last dividends, 2 per cent.	
Amount of the same .....	17,466 82
Dividends are paid in April and October.	
Dividends have been declared in conformity to law.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year .....	63 40
State tax paid the past year .....	4,466 30
Treasurer's bond renewed November, 1877. Amount of same .....	50,000 00
The institution has sufficient available assets to pay its liabilities.	

## Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.		LIABILITIES.			
		Number of Depositors.	Average to each Depositor.	DEPOSITS AND PROFITS.	LOANS.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androscog'n Co.	1,635	245	\$401,466 97	\$250,453 24	\$14,836 66	-
2	Auburn .....	1,735	200	348,503 28	180,774 16	42,302 77	\$23,645 70
3	Augusta .....	5,746	452	2,598,592 33	327,071 22	85,163 84	11,600 00
4	Bangor .....	3,236	336	1,087,573 61	315,624 02	7,815 81	319,517 39
5	[Institution. Bath Savings	2,623	506	1,329,589 39	108,909 18	52,619 72	17,000 00
6	Belfast .....	1,655	329	546,006 15	136,224 49	189,105 00	14,500 00
7	Bethel .....	508	121	61,656 54	30,089 99	11,693 64	800 00
8	Biddeford .....	1,402	377	529,075 15	123,465 16	54,321 55	-
9	Boothbay .....	306	108	33,216 29	26,079 76	1,575 00	-
10	Brewer .....	281	150	42,190 62	37,538 35	-	-
11	Bridgton .....	725	155	112,365 24	41,835 02	15,256 42	4,725 75
12	[ings Inst'n. Brunswick Sav-	780	256	199,687 18	85,432 95	9,465 00	11,822 68
13	Buxton & Hollis	533	228	121,933 35	80,180 56	735 00	5,024 40
14	Calais .....	705	311	219,939 94	105,881 88	9,755 70	2,376 90
15	Camden .....	816	194	159,101 02	70,475 37	34,734 16	3,154 32
16	Dexter .....	1,038	168	175,258 11	67,913 22	7,650 66	24,325 00
17	Eastport .....	649	207	134,533 32	28,694 61	3,439 86	-
18	Fairfield .....	356	210	75,005 57	65,924 85	2,263 72	3,077 00
19	Franklin County	1,273	139	177,069 44	61,678 14	19,062 07	260 70
20	Gardiner .....	3,705	322	1,193,130 99	224,092 84	27,256 00	16,245 28
21	Gorham .....	588	210	123,666 95	51,458 10	655 75	350 00
22	Hallowell .....	1,344	324	436,653 88	202,066 37	5,902 17	1,000 00
23	Hancock County	437	143	62,489 04	51,312 50	5,620 00	-
24	Hartland .....	74	65	4,847 83	2,872 83	81 00	-
25	Houlton .....	393	98	38,506 11	25,460 94	-	-
26	Kennebec .....	880	373	328,886 32	23,143 13	16,678 60	1,593 75
27	Kennebunk ....	832	221	184,157 09	82,899 00	9,350 00	-

## Banks, November 4, 1878.

## RESOURCES.

## INVESTMENTS.

U. S. Bonds.	State of Me. Bonds.	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments.	Cash.
-	-	\$8,700 00	-	\$66,060 00	\$58,249 61	\$3,167 46
-	-	-	\$4,000 00	66,600 00	26,395 00	4,785 65
\$550,000 00	-	1,343,718 60	136,200 00	50,000 00	36,095 52	58,743 15
133,849 10	-	145,500 00	113,400 00	28,038 75	2,088 80	21,739 74
75,000 00	-	479,500 00	454,900 00	33,400 00	103,269 16	4,991 33
2,000 00	-	7,000 00	114,500 00	25,200 00	38,618 60	18,858 06
-	-	14,379 55	500 00	1,962 50	-	2,230 86
14,050 00	-	69,172 00	117,590 00	54,952 00	86,466 12	9,058 32
-	-	2,500 00	974 78	625 00	700 00	761 75
55 00	\$500 00	1,000 00	-	-	463 92	2,633 35
-	-	14,100 00	19,745 00	13,597 50	1,754 43	1,351 12
-	-	68,178 29	-	19,360 00	-	5,428 26
-	-	26,467 58	1,820 00	800 00	15 19	6,890 62
-	-	68,877 50	5,950 00	2,658 58	10,976 13	13,463 25
-	110 00	9,515 00	11,998 00	-	8,047 78	21,066 39
-	-	-	37,420 00	20,992 00	9,734 43	7,222 80
100 00	1,600 00	86,600 00	-	3,853 00	2,612 17	7,633 68
-	-	-	-	580 00	1,308 84	1,851 16
-	-	54,325 75	13,870 00	10,314 00	3,164 53	14,394 25
86,000 00	13,100 00	748,560 75	34,812 50	33,250 00	-	9,813 62
4,000 00	-	54,500 00	5,200 00	3,300 00	3,500 00	703 10
-	26,000 00	154,156 46	40,138 42	5,400 00	343 11	1,647 35
-	-	4,100 00	-	-	-	1,456 54
-	-	1,026 50	-	-	-	867 50
520 00	-	6,346 75	-	-	776 75	5,401 67
-	-	177,300 00	47,000 00	52,400 00	2,190 35	8,580 49
-	-	45,620 00	19,529 38	20,107 00	1,402 58	5,249 13

## Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.		Average to each Depositor.	LIABILITIES.	LOANS.		
		DEPOSITS AND PROFITS.	Mortgages of Real Estate.		On Collaterals, &c.	Real Estate.		
28	Limerick .....	146	213		\$31,205 17	\$20,335 03	\$3,177 68	\$2,320 00
29	Lubec.....	75	94		7,094 70	3,120 00	1,758 87	-
30	Machias .....	931	45		302,389 57	42,536 00	-	5,309 00
31	Maine.....	11,572	265		3,068,020 99	754,868 09	169,083 87	59,312 46
32	Mechanics'.....	904	240		217,424 65	86,266 98	11,650 00	6,501 99
33	North Anson...	259	29		7,699 93	3,022 34	1,801 75	1,004 74
34	Norway.....	1,288	145		187,681 77	111,006 24	6,059 06	12,711 09
35	Orono .....	163	204		33,323 13	18,070 25	10 00	1,400 00
36	Pembroke .....	132	174		23,082 13	9,370 56	6,126 71	-
37	Penobscot .....	1,069	423		452,726 34	99,506 76	28,872 00	-
38	People's .....	640	241		154,508 16	123,368 08	6,130 86	-
39	People's 25 Cent.	1,705	231		394,394 13	123,398 80	106,734 86	35,604 74
40	Phillips .....	434	96		41,876 03	22,667 04	4,446 26	-
41	Piscataquis ....	554	117		64,915 22	41,719 15	2,748 81	-
42	Portland .....	10,190	398		4,056,016 33	1,049,022 82	678,826 24	194,512 23
43	Richmond.....	522	238		124,752 99	53,607 56	48,334 38	1,000 00
44	Rockland .....	1,339	282		375,225 88	48,646 86	100,417 19	15,358 93
45	Saccarappa.....	16	20		344 75	265 00	-	-
46	Saco .....	593	221		131,310 68	58,881 85	2,000 00	-
47	Saco and Biddeford.	3,348	336		1,124,932 51	35,507 42	1,750 00	66,412 66
48	Searsport .....	476	332		159,447 96	44,700 24	28,684 50	-
49	Skowhegan.....	963	221		213,215 05	56,289 99	4,500 00	23,456 19
50	South Berwick .	416	282		117,617 75	25,950 00	16,500 00	-
51	South Paris....	516	191		98,588 72	69,454 88	4,748 61	700 00
52	Stockton.....	14	155		2,179 38	1,511 89	-	-
53	Tremont .....	31	89		2,779 52	2,684 89	-	-
54	Thomaston.....	720	205		147,673 93	49,308 03	6,684 63	-



## Banks—Continued.

## RESOURCES.

## INVESTMENTS.

U. S. Bonds.	State of Me. Bonds.	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments.	Cash.
-	-	-	-	\$3,500 00	\$116 62	\$1,755 84
\$463 75	-	\$1,484 52	-	-	-	267 56
65,950 00	-	169,239 00	\$6,000 00	-	-	13,355 57
385,000 00	-	1,655,203 25	20,680 00	19,550 00	1,937 10	2,386 22
-	-	4,985 00	-	88,040 00	12,975 25	7,005 43
-	-	186 00	-	-	275 00	1,410 10
-	-	2,000 00	12,000 00	43,604 25	-	301 13
1,670 50	\$500 00	-	3,700 00	6,200 00	1,708 56	63 82
532 63	-	732 26	4,500 00	-	-	1,819 97
73,312 50	-	232,435 15	-	3,640 00	4,274 36	10,685 57
-	-	600 00	-	20,000 00	583 33	3,825 89
7,008 52	600 00	90,450 93	17,512 50	-	2,066 33	11,017 45
-	-	6,680 00	-	4,298 50	364 51	3,419 72
-	-	13,221 00	5,000 00	-	1,098 72	1,127 54
500,000 00	12,600 00	1,186,295 00	269,660 00	90,505 00	-	74,595 04
-	-	5,240 00	6,325 00	-	7,526 94	2,719 11
-	-	106,455 00	27,020 00	34,162 00	1,200 00	41,965 90
-	-	-	-	-	12 00	67 75
-	-	21,120 00	24,527 29	14,751 75	7,711 42	2,318 37
49,850 00	-	72,000 00	639,876 72	53,880 00	186,942 40	18,713 31
8,860 00	-	28,486 23	-	300 00	7,411 00	41,005 99
-	-	25,437 50	99,200 00	-	-	4,331 37
-	-	49,100 00	9,750 00	9,350 00	4,706 50	2,261 25
-	-	-	3,840 00	15,918 00	969 69	2,957 54
-	-	-	-	-	200 00	467 49
-	-	-	-	-	-	94 63
400 00	-	29,943 25	56,556 25	-	3,856 26	925 51

## Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.		LIABILITIES.	LOANS.		
		Number of Depositors.	Average to each Depositor.		DEPOSITS AND PROFITS.	Mortgages of Real Estate.	On Collaterals, &c.
55	Topsham and Brunswick,	249	195	\$48,606 13	\$16,575 00	\$2,720 00	-
56	Waterville. ....	909	204	185,892 10	118,694 86	19,285 00	\$8,000 00
57	West Waterville	469	156	73,404 90	46,686 36	2,740 00	-
58	Wiscasset.....	739	216	159,678 04	44,044 38	29,305 87	-
59	York County ...	2,341	188	440,001 97	243,056 63	10,569 07	11,116 00
	Gen'l average to each depositor.....	77,978	297	\$23,173,112 22	6,231,695 86	1,933,006 32	905,738 90

## Banks—Concluded.

## RESOURCES.

## INVESTMENTS.

U. S. Bonds.	State of Me. Bonds	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments.	Cash.
\$11,812 52	-	\$7,495 33	\$1,823 00	\$2,970 00	\$1,826 48	\$3,383 80
-	-	2,450 00	15,245 00	16,570 00	1,100 00	4,547 24
-	-	11,759 00	6,943 34	-	1,657 95	3,618 25
2,850 00	1,945 00	30,376 25	33,480 22	14,955 00	952 71	1,768 61
-	23,500 00	80,500 00	34,000 00	20,400 00	13,400 00	3,460 27
1,973,284 52	80,455 00	7,425,019 40	2,477,187 40	976,044 83	663,046 15	507,633 84

## COMPILATION OF SAVINGS BANK LAW.

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Savings banks, powers and duties.      **SECTION 1.** Savings banks and institutions incorporated under the authorities of this state, may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

officers.      **SECT. 2.** The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, an assistant treasurer, and not

—trustees, number of.      less than five trustees, not more than three of whom shall be directors in any national bank, nor more than two of whom shall be directors in the same national bank, who shall elect from their number, or otherwise, such other officers as they may see fit.

May elect other officers.      **SECT. 3.** Such officers shall be sworn to the faithful performance of the duties of their office, and shall hold their several offices until others are chosen and qualified in their stead.

Trustees, election and duties of.      **SECT. 4.** The members of the corporation shall annually at such times as may be provided in their by-laws, elect from their number not less than five trustees, who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws. Any trustee who shall become a trustee or officer in any other savings corporation, shall thereby vacate his office as such trustee.

Office, how vacated.

Officers, election of.      **SECT. 5.** The trustees, immediately after their election and qualification, shall elect one of their number for president, who shall also be president of the corporation. They shall also elect a treasurer, and when

deemed necessary, an assistant treasurer, to hold <sup>Term.</sup> their offices during the pleasure of the trustees. The treasurer, and in his absence the assistant treasurer, if <sup>Treasurer and assistant treasurer.</sup> there is one, shall be ex-officio clerk of the corporation and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation for <sup>—bonds of.</sup> the faithful discharge of the duties of their offices, in such sums as the trustees may decide to be necessary for the safety of the funds, and such bonds hereafter given shall continue and be valid from year to year so long as they may be elected and hold said offices, subject to renewal whenever ordered by the trustees or bank examiner. Said bonds shall be recorded upon the books of the institutions, and <sup>Examined by bank examiner.</sup> the bank examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he shall deem any such bond insufficient, he shall order a new bond to be given within a time by him specified. They shall receive a compensation to be fixed by <sup>—compensation, how fixed, for treasurer and trustees.</sup> the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the laws of the state, as may be fixed by the corporation at any legal meeting thereof.

SECT. 6. If any office becomes vacant during <sup>Vacancies, how filled.</sup> the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting.

SECT. 7. Such corporations may at any time <sup>Special meetings, how called.</sup> hold special meetings by order of the trustees; and the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' previous notice of all annual meetings shall <sup>Annual meetings, how notified.</sup> be given by public advertisement in some newspaper of the county where the corporation is established, or if there is no such paper, then in the state paper.

SECT. 8. Every such corporation shall consist <sup>Corporation, members of, and how elected.</sup> of not less than thirty members, and may at any legal meeting, by a majority of at least two-thirds of those

present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member of the corporation who shall fail to attend the annual meetings for two successive years shall cease to be a member, unless re-elected by a vote of the corporation.

How disqual-  
fied.

DEPOSITS. SECT. 9. Every such corporation may receive on deposit, for the use and benefit of depositors, sums of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars, and no interest shall be paid to any one depositor for any amount of deposit over said sum, except for deposits by widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds. The trustees shall —restrictions of. have power to refuse any deposit at their pleasure.

Investment of  
deposits. SECT. 10. Savings banks and institutions for savings are restricted to and hereafter may invest their deposits in the public funds of any of the New England States, including the bonds of the counties, cities, and towns of the same; in the public funds of the United States; in the stock of any bank or banking association incorporated under authority of this state, or of the United States; in the municipal bonds of cities of twenty thousand inhabitants, or more, of the states of New York, Ohio, Indiana, Illinois, Michigan and Missouri, and in the public funds of each of the above named states, and county bonds in the same states, when not issued in aid of railroads; *provided*, that no investment shall be made in the bonds of the several cities and counties of the states of Indiana, Illinois and Missouri, with the exception of the city of St. Louis, in the state of Missouri, where the municipal indebtedness of such city or county exceeds five per centum of its valuation; in the first mortgage bonds of any railroad company or other corporation incorporated under the authority of this state; in the stocks of any such railroad company which is unincumbered by mortgage; in the stock and bonds of any other corporations

incorporated under the authority of this state which earn and are paying regular dividends of not less than six per centum per annum; and may invest by loan on first mortgages of real estate situated in this state not exceeding sixty per centum of its value; and may loan to any county, city or town; and on notes with a pledge as collateral of any of the aforesaid securities, including savings bank deposit books of any savings bank in the state, and the stock of any of said railroad companies, not over seventy-five per centum of the market value of such stock; and may loan to said corporations, on personal securities, with at least two good and sufficient sureties, when the securities pledged are their own bonds and stock; and may also loan on such other personal securities as in the judgment of the trustees it will be safe and for the interest of the bank to accept. All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.

SECT. 11. Any savings bank or institution for <sup>May hold real estate.</sup> savings shall have authority to hold real estate to an amount not exceeding five per centum of its deposits, and no part of said amount shall be invested in real estate, except in the purchase of a building or a site, and the erection and preparation of a suitable building to be used for banking purposes; *provided*, that such corporation shall <sup>—purpose.</sup> not hold real estate, for the purpose aforesaid, exceeding one hundred thousand dollars in value.

SECT. 12. No savings bank or institution for <sup>Investments in stock of corporations.</sup> savings shall hold, by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per centum of its deposits, and not to exceed sixty thousand dollars, in the capital stock of any corporation, nor have more than seventy-five per centum of its deposits in mortgages of real estate. The provisions of sections ten, eleven and twelve, shall not apply to real estate, or other assets acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

May deposit in  
banks.

SECT. 13. Savings banks may deposit on call in banks or banking associations incorporated under the authority of this state, or the laws of the United States, and receive interest for the same.

Trustees to make  
investments.

SECT. 14. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any of the trustees, or any firm of which he is a member.

Loans to trustees.

Semi-annual  
returns to treas-  
urer of state.

SECT. 15. Every savings bank and institution for savings incorporated under the laws of this state shall, semi-annually, on the last Saturday of April and October in each year, make a return signed and sworn to by its treasurer, of the average amount of its deposits for the six months next preceding each of said days, deducting an amount equal to the amount of United States bonds, and the value of real estate, owned by said bank or institution. Said return shall be made to the treasurer of the state on or before the second Monday of May and November of each year, and

Penalty for false  
return.

for wilfully making a false return, he shall be liable to pay a fine of not less than five hundred nor more than five thousand dollars. The treasurer shall pay

Tax to state.

to the treasurer of the state a tax on account of its deposits of one per centum per annum, on the amount of its deposits as in said returns. One-half of said tax to be assessed on the average amount on deposit for the six months ending and including the last Saturday in April, and the other half on the average on deposit for the six months ending and including the last Saturday in October.

—appropriation  
of.

One-half of the sum so paid to be appropriated for the use of schools, as provided in chapter eleven, section ninety-one, of the revised statutes, and one-half to the use of the state. The taxes imposed by this section shall be paid semi-annually within ten days after the first Monday in June and December.

Penalty for neg-  
lect to pay.

SECT. 16. Every savings bank or institution for savings, neglecting to pay the taxes imposed



by section fifteen of this act, shall be liable for the same with costs and interests in an action of debt in the name of the state at the suit of the treasurer.

SECT. 17. All deposits of savings banks in this state shall be exempted from municipal taxation <sup>Deposits exempt from taxation.</sup> to the bank or to the depositor, excepting real estate owned by the bank, and not held as collateral security, which may be taxed by the city or town in which the same is located.

SECT. 18. No gift, fee, commission, or brokerage, shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense of one hundred dollars, to be recovered in an action of debt, in the name and to the use of the state; *provided*, that nothing herein contained shall apply to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making any loan from a savings bank shall pay all expenses incurred by reason of making the same. <sup>Expenses of loan, how made.</sup>

SECT. 19. The trustees shall, after passing to the reserve fund one-fourth of one per centum of <sup>Dividends, amount of.</sup> the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, declare dividends, not to exceed two and one-half per centum semi-annually, except as hereinafter provided, at such times as may be required by their by-laws, among depositors of three months' standing at least, before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, —<sup>regulation of.</sup> to secure against losses and contingencies, until the said reserved fund amounts to five per centum of its assets. All losses shall be passed to the debit of said account. And when said reserved fund amounts to five per <sup>Reserved fund.</sup> centum of the assets of any bank, all net profits thereafter made by said banks shall be divided every three years ratably among the depositors of one, two and three full years' stand-

Dividends, how declared.

ing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by the authority of a vote of the board of trustees, duly entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are prohibited from making any semi-annual dividend of a rate per centum which will make the aggregate amount of said dividend greater than the actual earning of the bank or institution on hand.

Interest on deposits regulated

SECT. 20. No deposit shall be received under any agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

Notice for withdrawal of deposits.

SECT. 21. No savings bank shall be required or obliged to pay any depositor five hundred dollars or less, until after thirty days' notice, nor any sum exceeding five hundred dollars, until after sixty days' notice.

Treasurers and trustees, when they may be officers of national banks.

SECT. 22. No treasurer of any savings bank, the deposits of which exceed one hundred and fifty thousand dollars, shall be cashier in a national or stock bank; and if the treasurer of a savings bank, having deposits not exceeding one hundred and fifty thousand dollars, is cashier in a national or stock bank, not more than one trustee of the savings bank shall be a director, nor more than two trustees shall be stockholders in the national or stock bank so connected therewith. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of said savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and shall also be kept separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm.

Assets, how kept.

Securities to be kept in the state.

SECT. 23. All securities owned or held by savings banks shall be kept within this state, and the place of their deposit shall be selected with reference to

ensuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

SECT. 24. The treasurer of every savings bank shall, on Saturday of each and every week, make <sup>Trial balances, how kept.</sup> and declare a trial balance, which shall be recorded in a book kept for that purpose, and said book shall be open at all times for the inspection of the trustees, corporators and examiner of banks.

SECT. 25. It shall be the duty of treasurers of savings banks, on the first day of April in each <sup>Returns to cities and towns.</sup> year, to return to the assessors of cities, towns and plantations in this state, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by the treasurers in the same manner to the assessors of the cities or towns in which the bank whose stock is so pledged or transferred is located. For the purposes of taxation, bank stock so pledged or transferred as collateral security for loans shall be deemed the property of the persons so pledging or transferring it.

SECT. 26. When the person to whom a book <sup>Book of deposit lost, provided for.</sup> of deposit was issued shall notify in writing the treasurer of the bank issuing the same, that such book is lost, and that such person desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement, for three weeks successively, in some newspaper published in the town in which said bank is located, or if none is published in said town, then in one published in the county, or, if none is published in the county, then in the state paper. If such missing deposit book shall not have been presented to the treasurer of said bank within six months after the last advertisement, then said treasurer shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate shall relieve

said bank from all liability on account of the original book of deposit so advertised.

Treasurer's return to bank examiner. SECT. 27. The treasurer of every savings bank and institution for savings shall annually make return of the condition and standing thereof at such time as the bank examiner may designate, which return shall be made to the bank examiner within fifteen days after the day designated in the blank form of such return which shall be furnished to every such bank or institution by the examiner.

Mortgages and real estate, how assigned and sold SECT. 28. The treasurer has power, under the direction of the trustees, to assign, discharge and foreclose mortgages, and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

Insurance of real estate. SECT. 29. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, the expense of which in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption.

Officers not to use funds for private purpose. SECT. 30. No officer of the corporation shall use or appropriate any of its funds to his own private purposes, under the penalties imposed by law for embezzlement.

Married women and minors, deposits of, how regulated. SECT. 31. Money deposited by a married woman or minor is the property of and to be paid to the depositor or order, and is not the property of the husband or parents; and such depositors may maintain actions in their own names against the bank to recover their deposits; but this section shall not apply to any money fraudulently deposited by or in the name of a married woman or minor, belonging to a third person. The receipts of such married woman or minor for such deposits and interest or any part thereof, shall be a valid release and discharge to the corporation.

Settlement of treasurer's account. SECT. 32. Two of the trustees, at least, shall once in each year thoroughly examine the affairs of the corporation, settle the treasurer's account, and report

under oath to the bank examiner the standing of the corporation, the situation of its funds, and all other matters which the examiner requires, in manner and according to the form he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for <sup>Examiner to furnish blanks.</sup> said examination and return.

SECT. 33. Savings institutions and trust and <sup>Examiner, powers and duties</sup> loan associations shall be under the charge of the of bank examiner for the purposes of examination. He shall visit every savings bank, institution for savings and trust and loan association, incorporated by authority of this state, once in every year, and as much oftener as he may deem expedient. At such visits he shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition, ability to fulfil all its engagements, and whether it has complied with the provisions of law. He shall preserve, in a permanent form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of <sup>Statement of condition to be published.</sup> which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where such corporation is established, or if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SECT. 34. The examiner may summon all <sup>—may summon officers and witnesses.</sup> trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of such corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs said examiner in the discharge of his duty, shall be punished by a fine not exceeding one thousand dollars, or imprisonment for a term not exceeding two years.

SECT. 35. If, upon examination of any such <sup>Insolvency.</sup> corporation, the examiner is of the opinion that the same is

insolvent, or that its condition is such as to render its further proceedings hazardous to the public or those having funds in its custody, he shall apply, or if upon such examination he is of opinion that such corporation has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices

*Injunction.* of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from further proceeding with its business until a hearing can be had.

Such justice may forthwith issue process for such purpose, and after a full hearing of the corporation, may dissolve or

—may be perpetual. modify the injunction, or make the same perpetual, and make such orders and decrees to suspend,

restrain or prohibit the further prosecution of the business of the corporation, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of the property and effects of the corporation, subject to such rules and orders as may from time to time be prescribed by the supreme judicial court, or any justice thereof in vacation.

*Receivers.* Such receivers or trustees shall annually, in the month of November, and at such other times as the bank —to make report. examiner may require, make a report to him of the progress made in the settlement of the affairs of said corporation, and the examiner shall seasonably give notice of the time and furnish blanks for the report.

Reduction of deposits by S. J. court. SECT. 36. Whenever any savings bank, institution for savings, or trust and loan association, shall be insolvent by reason of loss on, or by depreciation in the value of, any of its assets, without the fault of the trustees thereof, the supreme judicial court, in term time, or any justice thereof in vacation, shall, on petition in writing of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and

from other evidence he shall be satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any of the rules, restrictions, and conditions provided by law, he may, if he shall deem it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings would not be hazardous to the public, or those having or placing funds in its custody, and the depositors shall not be authorized to draw from such corporation a larger sum than thus fixed by the court, except as hereinafter provided; *provided, however*, that —proviso.

it shall be the duty of the treasurer of such corporation to keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum shall be realized therefrom than the value estimated as aforesaid by the court, he shall, at such time or times as the court may prescribe, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. No deposit shall be paid or received by such corporation after the

When deposits may be paid and received.

filing of the petition, till the decree of the court reducing the deposits as herein provided. If the petition is denied, it shall be the duty of the bank examiner to

Petition to reduce, denial of.

proceed for the winding up of the affairs of the corporation as provided in section thirty-five.

SECT. 37. The examiner shall annually, on or before the first day of December, make a report to the governor and council, of the general conduct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such reports shall be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the state by the secretary of state.

Report of examiner.

—when to be made.  
—printing of.

SECT. 38. If, in the opinion of the examiner, any savings bank or its officers or trustees shall be found to have persistently violated any law in relation to savings banks or institutions for savings, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution for such violation in behalf of the state. The penalty for such violation, unless otherwise prescribed, shall not be less than one hundred dollars, nor more than five hundred dollars.

Violations of law to be reported.

Penalty.

SECT. 39. Savings banks and institutions for savings that have exercised the privileges of a savings bank or institution for savings, and done business as such for the term of one year, shall be held to be legally organized.

Bank legally organized.

SECT. 40. The clerks of savings banks or institutions for savings shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

Election of officers, return of.

SECT. 41. Any person or persons not authorized by act of the legislature, who shall advertise his business as that of a savings bank, or shall receive deposits under pretence of conducting a savings bank, shall be punished by a fine of one hundred dollars for each offence; but nothing in this act contained shall be so construed as prohibiting any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

Savings bank business, when forbidden.

SECT. 42. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporations, by whatever name known, by its charter or act of incorporation, are hereby abridged, enlarged or modified, as each particular case may require, in such manner that each and every such charter or act of incorporation shall be made to conform to the provisions of this act, and to such amendments as may be made thereto; and each and every such savings corporation shall possess the

Charters of savings banks to conform to this act.



powers, rights and privileges, and be subject to the duties and restrictions and liabilities conferred and imposed by this act, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing in this act shall be construed to affect the legality of invest- Legality of investments not affected. ments heretofore made, of transactions heretofore had, or the payment of interest at a rate not exceeding six per centum on deposits already made, until the dividend next following the passage of this act. But the securities shall be valid in favor of the bank, pursuant to any pro- Securities valid. visions of law in force when such investments were made, or transactions had, nor to require the change of in- Change of investments not required. vestments for those named in this act, except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. And the investments hereafter in any secu- Investments not named, forbidden. rities not named in this act, or the amendments that may be made thereto, shall be deemed a misdemeanor on the part of the trustees authorizing, or officers making the same; and such trustees or officers shall be subject to the prosecutions and punishments prescribed by law for that offense.

SECT. 43. Sections eighty-seven to one hundred Certain acts repealed. and two, inclusive, of chapter forty-seven of the revised statutes, chapter two hundred and twenty-two of the acts of eighteen hundred and seventy-one, chapter seventy-four of the acts of eighteen hundred and seventy two, chapter one hundred fifty-four of the acts of eighteen hundred and seventy-three, chapter two hundred and sixty-six of the acts of eighteen hundred and seventy-four, and chapter forty-seven of the acts of eighteen hundred seventy-five, are hereby repealed.

#### ACT OF 1878.

SECT. 1. After a decree of sequestration is Sequestration, decree of. passed, as provided in section thirty-five of chap-

ter two hundred and eighteen of the acts of eighteen hundred and seventy-seven, the court, or any justice thereof in vacation, shall appoint commissioners, who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court at such time as the court orders, of the claims allowed and disallowed, and of the amount due each depositor, which shall be subject to exception and amendment, as reports of masters in chancery. On application of any person interested, the court may extend the time for hearing claims by the commissioners, as justice may require. When the amount due each person is established, the court shall cause others than depositors to be paid in full, and after deducting expenses, the balance to be ratably distributed among depositors.

**SECT. 2.** All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits shall be discontinued and the claim in suit presented to the commissioners, unless the court, or any justice thereof in vacation, on application of the plaintiff within three months from said decree, shall pass an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After the decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, shall authorize it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

**SECT. 3.** All claims not presented to the commissioners within the time fixed by the court, or litigated at law as aforesaid, shall be forever barred.

Approved February 19, 1878.

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