

# 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

❧ 1887 ❧

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VOLUME I.

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AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1888.

THIRTIETH ANNUAL REPORT

OF THE CONDITION OF THE

Savings Banks and Trust Companies

OF THE

STATE OF MAINE.

— 1886 —

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AUGUSTA:  
SPRAGUE & SON, PRINTERS TO THE STATE.  
1886.





# REPORT.

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*To the Honorable the Governor and Executive Council of  
Maine:*

The Bank Examiner has the honor to present the Thirtieth Annual Report of the condition of the Savings Banks and Trust Companies of the State.

The depositors in the fifty-four savings banks on the first day of November numbered 114,691. Of these 90,948 had a balance to their credit not exceeding \$500 each, and 23,743 had individual interests above that amount.

The number of accounts has increased during the year 5,293. The number having more than \$500 each has increased 916, and those whose balance is below \$500 show an increase of 4,377.

The average balance to the credit of each depositor, \$324.47.

The aggregate of deposits Nov. 1st, 1885, was	\$35,111,600	04
May 1st, 1886, it was.....	36,293,564	95
Nov. “ “ “ .....	37,215,071	40
The first six months the gain was.....	1,181,964	91
And the last half of the year.....	921,506	45
The increase for the full year ending Nov.		
1st, 1886.....	2,103,471	36
The Reserved Fund increased between Nov.,		
1885, and May, 1886.....	76,977	23
And from May to Nov., 1886.....	61,196	03
At the close of the year it amounts to....	1,358,744	60

or about  $3\frac{1}{4}$  per cent of the deposits.

Regular semi-annual dividends have been paid by all the savings banks as follows :

One bank  $5\frac{1}{2}$  per cent per annum.

Five banks 5 " " " "

Four "  $4\frac{1}{2}$  " " " "

One bank  $4\frac{1}{4}$  " " " "

Thirty-nine banks 4 per cent per annum.

Two banks  $3\frac{1}{2}$  per cent per annum.

" " 3 " " " "

The amount of these dividends was \$1,399,515.38, and at the close of the year there remained in undivided profits, \$770,499.00.

The amount invested in United States bonds has decreased during the year from \$4,421,784.12 to \$3,207,924.12.

The investment in county and city bonds has increased \$468,997.48, and the aggregate is now \$12,526,728.47.

The amount invested in railroad bonds is \$6,843,913.85, an increase since last year of \$1,514,377.38.

The savings banks have absorbed in the stock of national banks \$1,900,238.83. This is an increase of \$192,127.00.

Railroad stocks and other corporation stocks and bonds have increased \$49,251.33, and the aggregate is \$1,371,618.11.

The real estate owned by savings banks has decreased \$31,252.04, the amount at the present time being \$1,102,727.80.

Loans on mortgages of real estate have increased from \$5,645,969.08 to \$6,113,414.72, while other loans have increased from \$4,219,574.47 to 4,760,804.56.

The uninvested cash on the first day of November was \$1,063,749.22.

It appeared by the appraisalment of the assets of the savings banks in May, that their value was \$4,583,719.76 in excess of the actual liabilities.

Since that time there has been a considerable appreciation in the value of some of the choicest bonds held, and the next appraisalment would have shown a handsome increase in the surplus but for the loss of forty dollars per share on the 2,178 shares of the capital stock of the First National Bank of Port-

land, the depreciation amounting to \$87,120.00. This loss has materially reduced the surplus of some of the smaller savings banks, and prudent management will require a slight reduction in dividends until the amount of this shrinkage has been restored.

#### NEWPORT SAVINGS BANK.

The receiver of the Newport Savings Bank, J. W. Hobart, Esq., reports that he has not yet been able to make a final settlement of its affairs, on account of the suits pending against the stockholders of the Pacific National Bank of Boston, the Savings Bank being one of the creditors of that bank.

As the decision has recently been rendered by the Supreme Court of the United States against the stockholders, there seems to be prospect of an early settlement and a larger dividend to the creditors of the Newport Savings Bank than could otherwise have been realized.

#### TRUST COMPANIES.

The Portland Trust Company commenced business in January, 1885, and the People's Trust Company of Farmington the September following.

Each has a paid-up capital of \$100,000, and the stockholders are liable to assessment to an amount equal to the par value of the shares held.

The business to be transacted by these companies is, as the name implies, in the nature of dealing in trusts. Their charters are exceedingly liberal, no restriction being placed upon their loans or investments. With almost unlimited discretionary powers, great responsibility devolves upon the managers of these corporations, both in the economical management of these trusts, and the character of the securities in which they invest. The soundness of investments, convertibility of assets and the economy in the management of their trusts can be the only proper basis for the increase of their deposits and the legitimate expansion of their business.

## LOAN AND BUILDING ASSOCIATIONS.

The People's Loan and Building Association of Richmond was organized under a special charter March 15th, 1875. On the first day of November it had 186 stockholders, representing 744 shares with assets amounting to \$55,664.41. During the eleven years this Association has been in operation it has aided in building fifty-one dwelling houses in Richmond.

Three Loan and Building Associations have recently organized under the general law of the State. They are located at Bangor, Dexter and Skowhegan, and their organization was authorized by the Bank Examiner, as there seemed to exist at these places a legitimate ground for their operation. So far they have been reasonably successful and it is a fair presumption that others will be organized when the public more fully understand their plan of operation. As the Legislature has recognized the usefulness of these associations by providing for their organization, it seems proper to explain their system in order that it may be more generally understood. With careful, honest management they can hardly fail to produce beneficial results. Such has been the case in Boston, Chicago, Philadelphia, and other smaller places in the United States. In and about Boston there are upward of thirty organizations; in Chicago there are nearly two hundred; while in Philadelphia, three hundred and forty-three have been in active operation for more than forty years, using at the present time a capital of over \$80,000,000.

In the Province of Ontario, Canada, late returns show a wonderful growth, their capital aggregating upwards of \$50,000,000. The object of these associations is to enable persons of small means and limited income to buy or build their houses. This is accomplished by small monthly assessments applied to payment on the title instead of rent. The time required to complete the ownership is about ten years.

Strictly speaking, building associations are co-operative banks applied to house building.

The provision for their organization may be found in Chap. 47, Revised Statute, and the following gives the usual

#### PLAN OF OPERATION.

##### THE INVESTOR OR NON-BORROWER.

Any person desiring to purchase shares as an investment may do so, not to exceed twenty-five shares in all. The price is one dollar per month for each share. If he takes five shares, he pays five dollars per month. The payments continue until the shares are each worth two hundred dollars. They are then called "matured shares," or it is said they have reached their "ultimate value."

Before the issue of a new series the accounts are made up and the profits are credited to the several shares. These credits help mature the shares. At maturity, each shareholder is entitled to receive two hundred dollars in cash for each of the matured shares held by him. It is plain that if no profits were added, it would require 200 months (16 $\frac{2}{3}$  years) to pay up a share; but the profits generally reduce the time to ten years, and this makes a good investment.

In case a shareholder neglects to pay his one dollar per month, per share, he is subject to a monthly fine of two cents per share. For instance, one has five shares. His monthly dues will be five dollars, and if he omits to make the monthly payment when due, the next month he will have to pay ten dollars and ten cents.

Depositors may withdraw their money on giving thirty days' notice. As the funds are loaned only to members, properly secured, the chances of loss are rendered nearly impossible.

Two shares are exempt from attachment. Upon the death of a shareholder the shares are paid over, with profits, to his legal representatives, and distributed in the same manner as life insurance.

Minors may take shares by trustees.

## THE BORROWER.

Any shareholder may borrow two hundred dollars upon each of his shares, if he can furnish the security required by law. Security may be by first mortgage upon real estate, or upon the shares themselves. If one borrows upon a mortgage, he transfers his shares to the corporation, as additional or collateral security. One is entitled to borrow upon his shares, provided that the sum desired is not more than is permitted by the by-laws. The process for borrowing is this: The borrower attends a monthly meeting at which the money on hand is offered for sale, and bids are invited. He bids a premium which he by so doing offers to pay monthly for the privilege of borrowing the money. The premium is a bonus and goes to the general fund, and the borrower receives back his proportional part of it. The bids are to be in sums divisible by five, that is to say, the bid must be five, ten, fifteen cents, and so on per share per month. The premiums are in addition to the interest which is charged for the use of the money.

Having become a successful bidder, the borrower assigns his shares to the Association as collateral, and gives a mortgage of real estate to secure the loan. To illustrate: A wishes to borrow one thousand dollars. This requires five shares, which he may already hold, or can, after successfully bidding for money, procure from the secretary. If the money is sold at a premium of twenty-five cents per share, A then pays the following: five dollars for monthly dues, (this he is to pay whether he borrows or not) five dollars for monthly interest at six per cent, and one dollar and twenty-five cents for monthly premium, (being twenty-five cents per share on five shares) the total monthly payment being eleven dollars and twenty-five cents on a thousand-dollar loan, with premium of twenty-five cents. This payment is continued without diminution until the shares mature, (being on average about ten years) when it is plain that they offset the mort-

gage, being worth one thousand dollars in cash. At that time the payments cease, the mortgage is discharged by the corporation and the shares cancelled. In this illustration, A pays \$11.25 per month or \$1,350 in ten years, thus paying \$350 interest, or only  $3\frac{1}{2}$  per cent for the use of his money, saying nothing of the great advantage derived from being allowed to pay in monthly instalments, which is a leading feature of the Association, and so well calculated to accommodate mechanics, clerks, operatives, and others who are paid weekly or monthly. Loans may also be paid up at any time in whole or in part.

Persons not owning land or building lots can avail themselves of a loan after their deposit has stood long enough to be equal to the cost of the lot they may buy with the fund thus accumulated. Such have been the experience and results of the People's Loan and Building Association at Richmond.

Deposits are monthly, and may vary from \$1 to \$25, according to the number of shares taken.

Shares are valued (ultimately or when fully paid up) at \$200 each. When the monthly payments (called dues) and the profits together amount to \$200 the share is said to have matured. It is then payable in money to the holder.

Loans are made upon first mortgage of real estate and upon shares to the amount of their accumulated value.

Sales of money, once in each month, at the monthly meetings.

Borrowers pay as follows: Loan \$1000.00, \$5.00 for dues, \$5.00 for interest at six per cent, and (if one bids 25 cents per share,) \$1.25 for premium; total monthly, \$11.25; payable each month, until the five shares reach the ultimate value of \$200 each, when they equal and cancel the mortgage.

Thus monthly payments of \$11.25 for a term of ten years will amount to \$1350, including principal and interest, or \$350 interest for ten years, equal to  $3\frac{1}{2}$  per cent per annum for the use of the money.

Loan and Building Associations are intended to reach a class in every community whom savings banks and private capital cannot help.

It is claimed that these societies benefit alike the depositor and the borrower; it pays the former fair rates of interest for his money and enables the latter to own the house he lives in.

It encourages thrift; it encourages people in the practice of economy and to own their homes.

It is well known that the city of Philadelphia has been largely built up by these societies. There is also another interesting fact of importance to the State growing out of their success, the extent to which small, diversified manufacturing is carried on in these Philadelphia homes. Cotton, wool, silk, wood, steel, glass and iron in all forms are being thus constantly used in some small way. The finest carpets in the world are there made with hand looms. Lace makers have been imported from Sweden to superintend this industry.

Those who are familiar with the history and operations of building societies claim, with much assurance, that they are preventives of strikes; and such would seem to be the effect in Rhode Island and Connecticut. The statute of the State provides a successful plan for their organization and operation; although in order to encourage investors to allow their money to remain in the association, upon interest, after their shares have matured, some additional legislation would be required similar to that which regulates the management of co-operative banks in Massachusetts.

#### STATE TAX.

By the report of the treasurers of savings banks Nov. 1st, it appears that the State tax on deposits the past year was \$232,973.74 or \$26,788.97 more than in 1885.

Without exception, the officers of savings banks complain that this is an excessive tribute.

These savings banks are the custodians of the savings of 91,000 of our people, who have to the credit of their accounts



various sums between one dollar and five hundred dollars. Their bank-books are the text-books from which they are taught lessons of frugality and acquire habits of economy. It cannot be for the best interest of the State to impose such terms of tuition for this instruction as to restrict the usefulness of the institutions which do so much to establish the provident independence of its citizens.

With earnings from such investments as are worthy a place among the assets of savings banks, growing smaller with each year, necessitating a corresponding reduction in the rate of dividends to depositors, it is of vital consequence that the attention of the Legislature be invited to a consideration of this subject. It must be borne in mind that this burden does not rest upon large property holders, but is assessed and collected without expense to the State from the savings of those who have, at the best, accumulated but a few hundred dollars, and deposited it in a savings bank in order that it shall be safe and available whenever the emergencies of life shall constrain its use. With a reduction in the rate of taxation, the increase of deposits will multiply and instead of reducing the revenue by driving depositors out of the banks and scattering their accumulations beyond the reach of taxation, it will augment the income the State receives from this source.

#### INVESTMENTS.

With the reduction of the national debt by the repeated calls for the optional bonds, trust funds invested in them have been involuntarily converted into money, and the underlying mortgage bonds of well-established railroad properties have been substituted; so that the low rate of interest derived from investment securities dates its origin from the commencement of the reduction of the national bonded debt. As the rate of interest has moved down, the premium on investment securities has moved up. The average market value of United States 4s in 1880 was 108, yielding an income to the investor of  $3\frac{3}{4}$  per cent per annum, while in 1886 the price

has ruled above 127, and the interest from an investment at that value is less than  $2\frac{1}{2}$  per cent. In 1880 District Columbia 3-65s sold at 98 and to-day they are worth 121.

City of Cleveland, O., 6s due in 1897 were available at 108, yielding then  $5\frac{1}{2}$  per cent interest; now, six years nearer maturity, they easily command 120, and pay the investor but  $3\frac{3}{4}$  per cent per annum. The same ratio holds true with the securities of Boston, Chicago, Detroit, St. Louis and other cities whose credit places their bonds within the purview of investment securities. In railroad bonds a similar appreciation has taken place, which can be no more plainly illustrated than by calling attention to the fact, that in 1880 the 7 per cent consolidated mortgage bonds of the Maine Central sold at 107, yielding  $6\frac{5}{8}$  per cent interest, while now they are held at 138 to 140 and change hands on a  $4\frac{1}{2}$  per cent basis.

These conditions do not apply to the bonds of small cities with the same force, or to bonds of less prosperous railroads or securities of miscellaneous corporations.

The result of this is that fiduciary institutions and individuals who have confined their investments since 1880 to what may be called strictly investment securities have made an immense profit by the rise in the value of their holdings, through the decline in the rate of interest to be derived from quick assets; while others who have regarded the absolute soundness and convertibility as secondary to the rate of interest, and have invested in the bonds of small cities and counties, bonds of railroads of problematical promise and bonds of corporations having only a local reputation, have realized comparatively nothing from appreciation of the value of their securities.

Assuming that the United States Government will continue the ratio of reduction of the national debt, until the \$250,000,000 of  $4\frac{1}{2}$  per cent bonds maturing in 1891 shall have been paid, it seems obvious that strictly investment securities must continue to command a high premium, while perhaps those just outside that class may sell at a very low price.

The investment money now absorbed in government securities (being largely held by individual and corporate trusts) will eagerly acquire the nearest equivalent to United States bonds in safety and convertibility with little regard to the low rate of interest to be derived therefrom.

There are practically two kinds of money at the present time in this country, viz: investment money, demanding absolute security, and commercial money, seeking profits.

The annual reports of the Bank Examiner for the last fifteen years demonstrate clearly that the savings banks which have invested their deposits in the choicest securities have enjoyed the highest degree of prosperity and are in a condition to-day to meet the emergency of a general financial crisis without danger of disaster or loss to their creditors.

The losses which have been sustained have generally occurred through investments in miscellaneous bonds, the securities of small cities, local corporations and mortgages of over valued real estate. The savings banks of Massachusetts, Connecticut and New York are prohibited from holding these miscellaneous bonds, and in consequence, brokers dealing in this class of securities have looked to Maine as their principal market and to our savings banks as the receptacle to absorb them.

These bonds have no measure of market value other than the price agreed upon between the broker and the bank in a barter trade at such times as the former makes his pilgrimage to the counter of the savings institution.

These bonds are so little known that no market price for them is ever established; they never appreciate in times of buoyancy in values and they are positively inconvertible in a general financial depression.

Managers of savings banks need only to review the record of their predecessors and associates in this State, to find convincing evidence that the future growth and prosperity of their institutions largely depend upon restricting their investments to such securities as have a well defined value on the exchanges of the country.

No financial panic can disturb the confidence of the public in savings banks whose assets are composed of carefully selected mortgages of real estate within the limitation of our statutes; of credits of municipalities and corporations of this State; of first mortgage bonds of railroads which earn and pay regular cash dividends upon their stock; and bonds of such cities as Boston, Chicago, Cincinnati, Cleveland, Detroit and St. Louis, which not only have high credit throughout this country, but whose securities are bought and sold on the exchanges of London and Amsterdam.

#### EVANSVILLE, IND., BONDS.

The task of refunding the debt of Evansville, Ind., has been undertaken by a Boston banking-house. The savings banks of this State are holders of that portion of the debt known as redemption bonds, to an extent exceeding \$200,000. The basis of readjustment submitted for the consideration of the creditors is substantially as follows:

The 7 per cent redemption bonds shall be exchanged for an equal amount of  $4\frac{1}{2}$  per cent twenty-five years refunding bonds. The 6 per cent redemption bonds to be exchanged for a corresponding amount of 4 per cent twenty-five years refunding bonds. The overdue interest to be refunded at one-half its face value, in the above described refunding bonds.

The population of Evansville in 1880 was 29,280; the assessed valuation in 1882, \$21,236,900; the debt about \$1,900,000, or \$68 to each individual resident. Since 1880 the population has increased to fully 40,000, but evidently by perfidious manipulation the assessed valuation has been reduced to \$17,273,340. While the debt has been reduced *per capita* about \$18, the ratio of the debt to the assessed valuation shows an increase of about  $4\frac{1}{2}$  per cent. By a provision in the charter of the city, the assessors are prohibited from levying an annual tax in excess of  $1\frac{1}{4}$  per cent of the valuation.

To Maine creditors, some of whom are tax payers in cities of half the population of Evansville, with a debt of 25 per cent of the assessed valuation funded at 6 and 7 per cent

interest, a debt of more than \$150 to each individual resident, but with credit so high that their bonds sell on a 4 per cent basis and a suggestion of repudiation would be regarded by the citizens as treason, this defalcation of Evanville seems a shameless crime.

What alternative have holders of the bonds but to accept the pending proposition of compromise? If it was a mortgage of a railroad or of real estate, the law would afford means by which the payment could be enforced. It is, however, simply the promise to pay of a small city restricted by statute from levying a tax in excess of  $1\frac{1}{2}$  per cent of its valuation, the valuation to be regulated by municipal officers, chosen by a people who have made for their city a record which does not distinguish her for pride or honesty.

#### DEFALCATIONS AND SUPERVISION.

To the good name of our State it can be said that while fiduciary institutions elsewhere, through the unscrupulous manipulations of dishonest officers have been wrecked and ruined, the savings banks of Maine have not been subjected to such misfortune. It is a noticeable fact that defalcations rarely occur through an officer whose entire business is confined to a single corporation. If an officer devotes his undivided efforts to the welfare of the corporation in whose service he is employed, and invests his savings in the stock of that company, or if he is the treasurer of a savings bank, confines his investments to deposits in that bank, there is little danger of disaster through his speculations. But if the treasurer of a bank yields to the temptation of engaging in private business enterprises or allows himself to become connected with the management, or engages in the service of other corporations, there is danger that he will lose his interest in the bank and sooner or later become involved in financial embarrassment, and with trust funds in abundance under his control, the temptation to extricate himself from his perplexities by the unlawful appropriation of money is almost insuperable. While it may be true that defalcations generally

occur where they are least expected, such admission is not complimentary to the sagacity or fidelity of the management under whose daily observation the defaulting officer performs his duties. Trustees of savings banks should encourage honesty by making the salary sufficiently liberal to afford something more than a living befitting the requirements of the position in the place where the service is performed. There should be a positive understanding that the salary is a consideration for the whole time and talent of the officer, and that engaging in private business where personal liability can obtain, or entering the employ or management of any other corporation, will be sufficient cause for accepting his resignation.

Should the disaster of a defalcation befall one of our State institutions, disparagement of the competency or vigilance of the Bank Examiner would be the natural criticism of the public. While we are free from such embarrassment, it seems an opportune period for the Legislature to consider whether the present system of supervision affords all the protection necessary to avert losses through neglect or dishonesty of bank officers.

The only method by which the "amount due depositors" can be ascertained and verified is by comparing the pass-book of each depositor with the "Depositor's Ledger." This is utterly impossible, as a public notice to depositors to present their pass-books for comparison would fail to reach a portion of the depositors. It would, however, bring in a sufficient number of pass-books to furnish reasonable evidence of the accuracy or inaccuracy of the ledger accounts.

Without clerical assistance, a detailed examination of depositors' accounts is impossible, as it would require the work of an accountant several weeks to apply this test to a single bank.

The work of proving the accuracy of bank accounts, including deposits, withdrawals, collections, investments and dividends; acquiring information of fluctuations of values, in order to properly appraise the various securities comprising the assets; the examination in detail of the bonds, stocks, notes and other property of the corporations; ascertaining

whether the investments have been made, and the general business of the institutions conducted in conformity with the statutes ; detecting any possible act of irregularity in the management of their affairs, requires the most careful scrutiny and an almost unlimited expenditure of time. With an accumulation of more than \$37,000,000 of deposits, represented by 115,000 accounts, from which the State derives an annual revenue of more than \$200,000 for tax on deposits, it would seem proper that the Legislature should consider and determine whether, without clerical assistance, it is possible for the Examiner to accomplish the purposes contemplated by the statute, or acquire the thorough knowledge of the bank accounts, which can only be gained by a detailed examination of the depositors' ledgers and pass-books.

#### OFFICERS' BONDS.

The statute makes it a duty of the Bank Examiner to annually inquire into and certify to the sufficiency of the official bonds of treasurers of savings banks.

Several of these bonds have been in force for more than fifteen years, and although the statute provides that "they shall be valid from year to year so long as they are elected and hold said offices," this does not, in the judgment of many, afford such protection as should be required.

The signers of these bonds are always the nearest friends of the officer, who, consenting to share his liabilities, change the relation of friendship to one of obligation, which will be recognized if not perverted. Such bondsmen always have confidence in the principal, they never entertain suspicion of him, they never ask to examine his books and if they should he would have no right to permit them to do so except by a vote of his board. In the light of to-day the suggestion of a new bond by the Bank Examiner makes the officer turn pale. It is not an agreeable pastime for a respectable man to solicit bondsmen.

There are several responsible corporations whose business is to furnish surety for persons holding positions of trust. These guarantee companies before issuing a bond make a systematic and thorough investigation of the character and record of the officer. If the result is favorable and a bond is issued, the guarantee company keep well advised of the conduct of the subject of their risk, and any material digression from the path of duty is promptly brought to the attention of those to whom he is responsible. If a defalcation occurs, the loss is adjusted on the same business principles which govern the settlement of other insurance and the guarantee company assumes the responsibility of bringing the delinquent to the bar of justice.

The Legislature has enacted that a bond shall be required, and I earnestly recommend that it further prescribe that the bond shall be issued by a responsible corporation, thus relieving the officer from the onerous task of importuning his friends to sign his bond, and giving to the savings bank a reliable and substantial surety.

#### COMPENSATION OF TRUSTEES OF SAVINGS BANKS.

In some localities it is exceedingly difficult to find acceptable men who are willing to assume the responsibilities of trustee of a savings bank; and it is too often the case that those elected to the office are so deeply engrossed in the more profitable occupation of managing their private enterprises that they neglect the meetings of the board, and securities are bought and sold or loans negotiated without their approval or knowledge, and they sometimes find among the assets of the bank bonds and notes which would not have been acquired had they been present when the negotiations were pending.

Trustees who do not participate in the management of the affairs of the bank occupy a false position toward the depositors and the public. If a savings bank sustains a loss, it falls most heavily upon those who are the least able to bear it, and every reasonable means should be provided to prevent such disaster.



The statutes of the State authorize investments in certain kinds of securities, and prohibit investment in others, but there are always safe and unsafe bonds, stocks and notes, belonging in the same class, and indiscriminate purchasing of such only as are within the legal boundary will result in greater or less loss to the investor.

It is essential that sound judgment be exercised in acquiring assets of savings banks and it is poor economy not to secure the best financial talent in the community where the bank is located to manage its business.

No man is so wise as to avoid all losses through bad investments, but if a board of five of the most sagacious, conservative business men in the community consider and determine what investments are safe, the occurrence of losses will not be frequent.

The personal interest of a stockholder in a commercial bank is an incentive sufficient to secure his best efforts as a director ; but a trustee of a savings bank need not be a depositor and his services are rendered as a gratuity. There is no inducement for a business man to devote his time to the management of a savings bank ; if it prospers he receives little credit and no recompense for its prosperity ; if it fails he becomes the object of public censure.

There is no good reason why trustees should not receive compensation proportionate to the services rendered. If a board meeting be held to decide upon applications for loans or investments, each member should receive a reasonable fee sufficient to secure his attendance and to pay him for the hour he takes from his business and devotes to the affairs of the bank. Should the Legislature provide reasonable compensation for the duties imposed upon trustees, the gain to depositors would many times exceed the expense of the additional supervision thus secured.

The record made by the savings banks and trust companies of Maine the past year has been one of gratifying success. By many of the banks more careful attention has been mani-

fested and a higher standard adopted in the selection of securities, so that there are more choice bonds to be found in their vaults at the close of this year than ever before.

With as many depositors in her savings banks as there are families within the borders of the State, with an average balance of \$325 standing to the credit of each, the frugality of the people cannot be questioned.

FRED E. RICHARDS,

*Bank Examiner.*

CAMDEN, December 1st, 1886.

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ABSTRACT

OF THE

FIRST SEMI-ANNUAL EXAMINATIONS

OF THE

SAVINGS BANKS.

1886.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

JANUARY 19, 1886.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

### LIABILITIES.

Deposits .....	\$706,747 41
Reserved Fund .....	17,255 54
Special Reserved Fund.....	3,820 25
Profits .....	8,200 62
Unpaid Dividends .....	3,963 50
	\$739,987 32

### RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Auburn Bonds 4s, 1891.....	\$4,000 00	\$4,000 00	\$4,000 00	
“ Auburn 6s, 1891.....	1,500 00	1,605 00	1,500 00	
“ Lewiston 5s Wa., 1897.....	2,000 00	2,140 00	2,000 00	
“ Lewiston 5s Wa., 1907.....	8,000 00	8,800 00	8,000 00	
“ Lewiston 4s Ml., 1893.....	12,500 00	12,500 00	12,500 00	
“ Lewiston 4s Ml., 1913.....	12,500 00	12,500 00	12,500 00	
“ Portland 6s Reg., 1886.....	1,000 00	1,000 00	1,000 00	
Town of Durham 6s Ml., 1888.....	500 00	500 00	500 00	
“ Lyndon 8s R. R., 1895.....	4,750 00	4,750 00	4,750 00	
“ Lyndon 6s R. R., 1896.....	500 00	500 00	500 00	
“ Minot 6s Ml., 1886.....	500 00	500 00	500 00	
“ Strong 4s R. R., 1893.....	2,500 00	2,500 00	2,500 00	
“ Topsham 6s Ml., 1887.....	500 00	500 00	500 00	
Total public funds of Maine.....	50,750 00			\$50,750 00
Town of Beverly, Mass., 4s Ml., 1880	5,000 00	5,000 00	5,000 00	5,000 00
County of Belmont, O., 5s C. H., 1889	5,000 00	5,000 00	5,000 00	
“ Lawrence, O., 6s Bridge, 1892.....	4,000 00	4,200 00	4,000 00	
“ Montgomery, O., 6s Road, 1887 1888.....	10,000 00	10,100 00	10,000 00	
“ Rush, Ind., 6s G. R., 1886	4,000 00	4,000 00	4,000 00	
“ Wood, O., 6s Ditch, 1886 1893.....	4,200 00	4,326 00	4,200 00	
City of Akron, O., 6s School, 1899	10,000 00	10,900 00	10,000 00	
“ Chicago, Ill., 7s Riv Imp., 1890.....	4,000 00	4,360 00	4,000 00	
“ Chicago, Ill., 7s Sew., 1888	4,000 00	4,200 00	4,000 00	

## ANDROSCOGGIN COUNTY SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Chicago, Ill., 7s Wa., 1899 ..	\$2,000 00	\$2,500 00	\$2,000 00	
“ Chicago, Ill., 7s Wa., 1887 ..	500 00	510 00	500 00	
“ Cincinnati, O., 7 3-10s Work House, 1888 ..	5,000 00	5,350 00	5,000 00	
“ Cleveland, O., 7s Sewer, 1890	1,000 00	1,110 00	1,000 00	
“ Cleveland, O., 6s School, 1886	6,000 00	6,000 00	6,000 00	
“ Des Moines, Ia., 5s Street, 1888	11,000 00	11,000 00	11,000 00	
“ *Evansville, Ind., 6s Red., 1907 ..	5,000 00	4,000 00	5,000 00	
“ *Evansville, Ind., 7s Red., 1907 ..	2,000 00	1,600 00	2,000 00	
“ Lansing, Mich., 4½s Wa., 1905-1910 ..	10,000 00	10,000 00	10,000 00	
“ Minneapolis, Minn., 4½s Ml., 1919 ..	14,000 00	14,000 00	14,000 00	
“ Rockford, Ill., 5s Refund, 1894-1895 ..	5,000 00	5,000 00	5,000 00	
“ Springfield, O., 6s Sewer, 1894-1900 ..	4,000 00	4,320 00	4,000 00	
“ St. Louis, Mo., 6s Wa., 1887	10,000 00	10,100 00	10,000 00	
“ St. Louis, Mo., 6s Fire Dept., 1895 ..	10,000 00	11,100 00	10,000 00	
“ St. Louis, Mo., 5s Ml., 1900	5,000 00	5,400 00	5,000 00	
“ St. Paul, Minn., 8s Ml., 1890	1,000 00	1,130 00	1,000 00	
“ St. Paul, Minn., 5s Fund, 1904	3,000 00	3,180 00	3,000 00	
“ St. Paul, Minn., 4½s School, 1902 ..	3,000 00	3,000 00	3,000 00	
“ Toledo, O., 5s Fund, 1891 ..	5,000 00	5,100 00	5,000 00	
“ Toledo, O., 5s Bridge, 1893 ..	2,000 00	2,060 00	2,000 00	
“ Toledo, O., 8s Wa., 1894 ..	3,000 00	3,630 00	3,000 00	
“ Toledo, O., 4½s Refund, 1900	5,000 00	5,000 00	5,000 00	
<b>Total public funds out of New Eng..</b>	<b>157,700 00</b>			<b>\$157,700 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Reg. Consol., 1912	20,000 00	25,000 00	20,000 00	20,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland .....	6,200 00	10,416 00	6,200 00	
Caseo “ “ ..	1,000 00	1,500 00	1,000 00	
Cumberland “ “ ..	4,760 00	6,188 00	4,760 00	
First “ “ ..	5,400 00	7,992 00	5,400 00	
First “ Lewiston .....	60,800 00	100,320 00	60,800 00	
Traders’ “ Portland .....	2,200 00	3,195 00	2,200 00	
<b>Total bank stock of Maine .....</b>	<b>80,360 00</b>			<b>80,360 00</b>
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston .....	30,000 00	30,000 00	30,000 00	30,000 00
Premium account .....		-	55,582 45	55,582 45
Expense account .....		-	494 67	494 67
Real estate, foreclosure .....		23,272 09	25,272 09	25,272 09
Furniture .....		1,000 00	500 00	500 00
<i>Loans on Bank Stock.</i>				
First National Bank, Lewiston .....		1,800 00	1,800 00	1,800 00

\*Suspended payment of interest.

ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.  
RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Androscoggin County Savings Bank.....	\$530 00	\$530 00	\$530 00
<i>Loans on Corporation Stock.</i>			
Continental Mills .....	2,475 00	2,475 00	
Hill Manufacturing Company.....	3,500 00	3,500 00	5,975 00
Loans on other personal property .....	400 00	400 00	400 00
<i>Loans to Corporations.</i>			
Avon Manufacturing Company .....	4,500 00	4,500 00	
Continental Mills. ....	15,000 00	15,000 00	
Lincoln Manufacturing Company.....	5,000 00	5,000 00	
Winthrop Mills Company.....	10,000 00	10,000 00	
Trinity Church, Lewiston.....	282 11	282 11	
Union Slate Company.....	386 66	386 66	35,168 77
Loans on mortgages of real estate.....	268,178 59	268,178 59	268,178 59
Cash deposited in National Bank of Redemption, Boston .....	304 23	304 23	
Cash deposited in First Nat'l Bank, Lewiston .....	648 64	648 64	
Cash on hand .....	1,322 88	1,322 88	2,275 75
			\$739,987 32
Unpaid accrued interest.....	9,462 75		
	751,639 95		
Due depositors and including other liabilities....	721,894 16		
Surplus above all liabilities.....	\$29,745 75		

Rate of interest charged on loans, 4 to 6 per cent.

Annual expenses, \$1,800.

## AUBURN SAVINGS BANK—AUBURN.

JANUARY 5, 1886.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

## LIABILITIES.

Deposits .....	\$594,265 37
Reserved Fund .....	13,609 55
Special Reserved Fund .....	14,827 38
Profits .....	14,061 85
	\$636,764 15

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Boone, Ind., 6s Gravel Rd., 1886-1890 .....	\$10,000 00	\$10,200 00	\$10,000 00	
“ Clinton, Ind., 5s C. H., 1893 .....	5,000 00	5,000 00	5,000 00	
“ Darke, Ind., 6s Ditch, 1886-1889 .....	5,000 00	5,100 00	5,000 00	
“ Mercer, O., 6s Road, 1888 .....	5,000 00	5,100 00	5,000 00	
“ Paulding, O., 5s Road, 1887 .....	2,000 00	2,000 00	2,000 00	
“ Porter, Ind., 5s Fund, 1888 .....	5,000 00	5,000 00	5,000 00	
“ Rush, Ind., Fund, 1888-1890 .....	5,000 00	5,150 00	5,000 00	
“ White, Ind., 6s Gravel Road, 1890 .....	5,000 00	5,150 00	5,000 00	
City of St. Louis, Mo., 6s Wa., 1887 .....	5,000 00	5,100 00	5,000 00	
Total public funds out of New Eng..	47,000 00			\$47,000 00
<i>Railroad Bonds Owned.</i>				
Sandy River Railroad 5s, 1915 .....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Co., 5s, 1904 .....	5,000 00	5,000 00	5,000 00	
Universalist Parish, Auburn, 6s, 1893 .....	500 00	500 00	500 00	
Eau Claire, Wis., Water Works Co. 6s, 1915 .....	10,000 00	10,000 00	10,000 00	
Elkhart, Ind., Water Co. 6s, 1894 ..	10,000 00	10,000 00	10,000 00	
Total corporation bonds .....	25,500 00			25,500 00
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath .....	2,500 00	3,000 00	2,500 00	
Biddeford “ Biddeford .....	2,500 00	3,625 00	2,500 00	
Canal “ Portland .....	4,300 00	7,224 00	4,300 00	
First “ Auburn .....	53,400 00	77,430 00	53,400 00	
First “ Lewiston .....	11,500 00	18,975 00	11,500 00	
First “ Portland .....	10,000 00	14,800 00	10,000 00	
Manufact'rs' “ Lewiston .....	11,500 00	13,800 00	11,500 00	
Newcastle “ Newcastle .....	1,000 00	1,500 00	1,000 00	
Northern “ Hallowell .....	3,000 00	4,260 00	3,000 00	
Traders' “ Portland .....	7,400 00	10,730 00	7,400 00	
Total bank stock of Maine .....	107,100 00			107,100 00



## AUBURN SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate, foreclosure .....	\$33,654 44	\$37,654 44	\$37,654 44
Furniture account, vault, etc. ....	2,400 00	2,400 00	2,400 00
Premium account. ....	-	40,786 00	40,786 00
<i>Loans to Corporations.</i>			
Auburn Aqueduct Company.....	11,500 00	11,500 00	
Court Street Free Baptist Parish.....	1,250 00	1,250 00	
Tobie and Clark Manufacturing Company.....	1,000 00	1,000 00	
New York Belting and Packing Company.....	5,000 00	5,000 00	18,750 00
<i>Loans on Public Funds.</i>			
City of Bath Bonds.....	400 00	400 00	
County of Androscoggin Bonds .....	3,000 00	3,000 00	3,400 00
<i>Loans on Railroad Bonds.</i>			
Leeds & Farmington.....	4,900 00	4,900 00	
Maine Central .....	1,000 00	1,000 00	5,900 00
<i>Loans on Bank Stock.</i>			
First National Bank, Lewiston .....	2,325 00	2,325 00	
“ “ Auburn .....	3,740 00	3,740 00	
Merchants’ “ Portland .....	420 00	420 00	
Shoe and Leather National Bank, Auburn .....	2,500 00	2,500 00	8,985 00
<i>Loans on Savings Bank Books.</i>			
Auburn Savings Bank .....	1,731 83	1,731 83	1,731 83
<i>Loans on Corporation Bonds.</i>			
Arkansas City Water Company Bonds .....	12,000 00	12,000 00	12,000 00
<i>Loans on Corporation Stock.</i>			
Auburn Aqueduct Company.....	17,100 00	17,100 00	
Little Androscoggin Water Power Company.....	19,500 00	22,000 00	
Lockwood Mills, Waterville.....	1,000 00	1,000 00	
Home Manufacturing Company, Lewiston.....	9,700 00	9,700 00	
Continental Mills, Lewiston .....	6,690 00	6,690 00	
Lewiston and Auburn Electric Light Company ..	5,500 00	5,500 00	
Lewiston Machine Company.....	700 00	700 00	
Lewiston Steam Mill Company.....	6,700 00	6,700 00	69,390 00
Loans on other collaterals.....	7,916 52	7,916 52	7,916 52
“ names alone.....	2,735 00	3,852 19	3,852 19
“ mortgages of real estate.....	212,943 23	214,243 73	214,243 73
Cash deposited in First National Bank, Auburn, at 2½ per cent.....	18,900 85	18,900 85	
Cash on hand .....	1,253 59	1,253 59	20,154 44
			\$636,764 15.
Unpaid accrued interest .....	4,857 07		
	641,011 53		
Due depositors and including other liabilities and special reserved fund.....	620,242 75		
Surplus above all liabilities .....	\$20,768 78		

Rate of interest charged on loans, 5 to 7 per cent.

Annual expenses, \$1,300.

## AUGUSTA SAVINGS BANK—AUGUSTA.

MARCH 19, 1886.

W. S. BADGER, PRESIDENT.

WM. R. SMITH, TREASURER.

## LIABILITIES.

Deposits.....	\$4,558,197 30
Reserved Fund.....	160,147 81
Profits.....	77,937 23
	\$4,796,282 36

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4½s Comp., 1891	\$200,000 00	\$224,000 00	\$200,000 00	
“ “ 4½s Reg., 1891,	500,000 00	560,000 00	500,000 00	
<b>Total United States Bonds .....</b>	<b>700,000 00</b>			<b>\$700,000 00</b>
Dist. of Columbia 3-65s, 1924 .....	362,000 00	434,400 00	362,000 00	
“ “ 5s, 1899.....	30,000 00	34,500 00	30,000 00	
<b>Total Dist. of Columbia Bonds.....</b>	<b>392,000 00</b>			<b>392,000 00</b>
City of Augusta 5s Ml., 1889-1890..	4,000 00	4,080 00	4,000 00	
“ “ 6s Imp., 1887.....	6,500 00	6,630 00	6,500 00	
“ Bangor 6s R. R., 1894.....	16,000 00	17,920 00	16,000 00	
Town of Dexter 6s R. R., 1897.....	5,000 00	5,000 00	5,000 00	
<b>Total public funds of Maine.....</b>	<b>31,500 00</b>			<b>31,500 00</b>
County of Adams, Ind., 6s Gravel Road, 1886-1890.....	8,000 00	8,160 00	8,000 00	
“ Allen, Ind., 6s Gravel Road, 1886-1890.....	34,000 00	34,680 00	34,000 00	
“ Auglaize, O., 6s Ditch, 1886-1888 .....	8,500 00	8,585 00	8,500 00	
“ Auglaize, O., 6s Bridge, 1886-1891 .....	7,500 00	7,650 00	7,500 00	
“ Bay, Mich., 8s Wa., 1890	12,500 00	13,875 00	12,500 00	
“ Boone, Ind., 6s Gravel Road, 1886-1890.....	50,000 00	51,000 00	50,000 00	
“ Carroll, Ind., 6s Gravel Road, 1886-1891 .....	15,000 00	15,300 00	15,000 00	
“ Carroll, O., 6s C. H. and J. 1887-1897 .....	30,000 00	31,500 00	30,000 00	
“ Clinton, Ind., 6s G. Road, 1886-1889 .....	19,500 00	19,695 00	19,500 00	
“ Clinton, Ind., 5s C. H., '88	15,000 00	15,000 00	15,000 00	
“ Clinton, O., 6s Road, 1886	10,000 00	10,000 00	10,000 00	
“ Cook, Ill., 7s War Fund, 1890 .....	6,000 00	6,480 00	6,000 00	
“ Delaware, Ind., 6s C. H., 1895-1903 .....	20,000 00	21,600 00	20,000 00	
“ Fayette, O., 6s Gravel Road, 1888 .....	2,000 00	2,040 00	2,000 00	
“ Franklin, O., 6s C. H., 1886-1887 .....	10,000 00	10,050 00	10,000 00	

## AUGUSTA SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Greene, Ind., 6s C. H., 1895	\$25,000 00	\$26,750 00	\$25,000 00
“ Grant, Ind., 5s C. H., 1901	20,000 00	20,000 00	20,000 00
“ Grant, Ind., 6s Gravel Road, 1888	23,000 00	23,460 00	23,000 00
“ Holmes, O., 6s C. H., 1891	20,000 00	20,800 00	20,000 00
“ Harrison, O., 6 Gravel Road, 1889	12,000 00	12,360 00	12,000 00
“ Hamilton, Ind., 7s C. H., 1893-1898	30,000 00	34,200 00	30,000 00
“ Hamilton, Ind., 6s Gravel Road, 1886-1888	13,500 00	13,635 00	13,500 00
“ Hardin, O., 6s Turnpike, 1887	40,000 00	40,400 00	40,000 00
“ Hancock, O., 6s Ditch, 1887-1888	15,000 00	15,150 00	15,000 00
“ Howard, Ind., 6s Gravel Road, 1888	8,000 00	8,160 00	8,000 00
“ Henry, O., 6s Fund, 1890	5,000 00	5,200 00	5,000 00
“ Henry, O., 5s C. H., Optional	30,000 00	30,000 00	30,000 00
“ Huntington, Ind., 6s Grav. Road, 1886-89	17,500 00	17,675 00	17,500 00
“ Jay, Ind., 6s Gravel Road, 1887	6,000 00	6,060 00	6,000 00
“ Kosciusco, Ind., 5s C. H., 1901	40,000 00	40,000 00	40,000 00
“ Lucas, O., 5s Fund, 1892-1894	25,000 00	25,000 00	25,000 00
“ Logan, O., 6s Turnpike, 1886-1887	27,000 00	27,135 00	27,000 00
“ Macoupin, Ill., 6s Fund, 1898	15,000 00	15,000 00	15,000 00
“ Madison, Ind., 6s C. H., 1898	28,000 00	30,520 00	28,000 00
“ Madison, O., 6s Bridge, 1886-1889	14,000 00	14,280 00	14,000 00
“ Miami, Ind., 6s Gravel Road, 1886-1890	16,500 00	16,830 00	16,500 00
“ Meigs, O., 6s Children's Home, 1886	3,000 00	3,000 00	3,000 00
“ Marion, Ind., 6s C. H., 1888	10,000 00	10,200 00	10,000 00
“ Marion, O., 6s Bridge, 1886-1890	12,000 00	12,240 00	12,000 00
“ Otter Tail, Minn., 6s Jail, 1905	20,000 00	23,000 00	20,000 00
“ Pickaway, O., 6s Road, 1887	17,100 00	17,271 00	17,100 00
“ Putnam, Ind., 6s Gravel Road, 1886-1891	18,000 00	18,540 00	18,000 00
“ Putnam, O., 6s Bridge, 1889-1891	25,000 00	25,875 00	25,000 00
“ Putnam, O., 6s Ditch, 1887	6,000 00	6,060 00	6,000 00
“ Pottawattomic, Iowa, 5s Jail, 1891-1892	30,000 00	30,000 00	30,000 00
“ St. Louis, Mo., 7s Jail, 1888	31,000 00	32,240 00	31,000 00
“ Seneca, O., 6s C. H., 1888-1891	19,000 00	19,570 00	19,000 00
“ Shelby, O., 6s C. H., 1890	5,000 00	5,200 00	5,000 00
“ Tuscarawas, O., 6s C. H., 1890	25,000 00	25,875 00	25,000 00

## AUGUSTA SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Vigo, Ind., 5s C. H., 1906	\$40,000 00	\$40,000 00	\$40,000 00
“ Wells, Ind., 6s Gravel Road, 1886-1888.....	27,500 00	27,775 00	27,500 00
“ Williams, O., 6s Ditch, 1886-1888.....	10,500 00	10,605 00	10,500 00
“ Wood, O., 6s Bridge, 1891, 1894.....	10,000 00	10,400 00	10,000 00
City of Akron, O., 6 School, 1894-1895.....	30,000 00	31,950 00	30,000 00
“ Bay City, Mich., 8s Wa., 1899.....	5,000 00	6,200 00	5,000 00
“ Canton, O., 5½s Engine House, 1893.....	30,000 00	30,900 00	30,000 00
“ Chicago, Ill., 7s Sewer, 1888	10,000 00	10,500 00	10,000 00
“ Chicago, Ill., 7s River Imp., 1893-1893.....	115,000 00	134,550 00	115,000 00
“ Cincinnati, O., 7s Fund, 1904	25,000 00	31,000 00	25,000 00
“ Cincinnati, O., 7s Street, 1890.....	10,314 31	11,000 00	10,314 31
“ Cincinnati, O., 6s Sewer, 1894.....	30,000 00	33,000 00	30,000 00
“ Cleveland, O., 6s Bridge, 1896.....	28,000 00	32,480 00	28,000 00
“ Cleveland, O., 5s Viaduct, 1907.....	25,000 00	28,500 00	25,000 00
“ Columbus, O., 6s Wa., 1891	25,000 00	26,750 00	25,000 00
“ Columbus, O., 8s Sewer, 1886	20,000 00	20,000 00	20,000 00
“ Columbus, O., 7s Sewer, 1888	20,000 00	21,000 00	20,000 00
“ Dayton, O., 6s Ml., 1888..	10,000 00	10,250 00	10,000 00
“ Detroit, Mich., 7s Wa., 1904	13,000 00	17,940 00	13,000 00
“ Eau Claire, Wis., 6s Bridge 1905.....	25,000 00	28,250 00	25,000 00
“ Erie, Penn., 7s Fund, 1894	50,000 00	52,500 00	50,000 00
“ *Evansville, Ind., 7s Redemption, 1896.....	50,000 00	40,000 00	50,000 00
“ *Evansville, Ind., 6s Redemption, 1907.....	10,000 00	8,000 00	10,000 00
“ Fort Wayne, Ind., 6s Fund, 1899.....	10,000 00	11,500 00	10,000 00
“ Fremont, O., 5s Wa., 1901,	30,000 00	30,000 00	30,000 00
“ Grand Rapids, Mich., 8s Wa., 1893.....	20,000 00	23,400 00	20,000 00
“ Indianapolis, Ind., 7 3-10s 1893-1895.....	90,000 00	107,100 00	90,000 00
“ La Porte, Ind., 7s Wa., 1890	23,000 00	24,610 00	23,000 00
“ Louisville, Ky., 7s City Inst., 1892.....	53,000 00	59,890 00	53,000 00
“ Louisville, Ky., 7s C. H. and Sewers, 1901-1903..	39,000 00	49,920 00	39,000 00
“ Louisville, Ky., 6s Ml., 1896.....	1,000 00	1,140 00	1,000 00
“ Logansport, Ind., 5s Fund, 1906.....	50,000 00	50,000 00	50,000 00
“ Minneapolis, Minn., 8s Bridge, 1893.....	20,000 00	25,000 00	20,000 00
“ Newark, N. J., 7s Imp., 1886.....	10,000 00	10,000 00	10,000 00
“ Newark, O., 6s Fund, 1890	6,000 00	6,180 00	6,000 00

\*Suspended payment of interest.

## AUGUSTA SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Newark, O., 6s Education, 1887-1888.....		\$20,000 00	\$20,400 00	\$20,000 00	
“ Portsmouth, O., 8s Wa., 1890		11,000 00	12,100 00	11,000 00	
“ Portsmouth, O., 8s Fund, 1886.....		20,000 00	20,000 00	20,000 00	
“ Saginaw, Mich., 8s Wa., 1891.....		5,000 00	5,650 00	5,000 00	
“ Saginaw, Mich., 5½s Wa., 1895-1897.....		20,000 00	20,800 00	20,000 00	
“ Sandusky, O., 6s Sewer, 1886-1890.....		14,000 00	14,280 00	14,000 00	
“ Springfield, O., 6s School, 1894.....		10,000 00	10,600 00	10,000 00	
“ Springfield, O., 6s Sewer, 1887-1894.....		28,000 00	29,120 00	28,000 00	
“ Steubenville, O., 5s City Building, 1894.....		20,000 00	20,000 00	20,000 00	
“ St. Louis, Mo., 6s Sewer, 1888-1891.....		14,000 00	14,980 00	14,000 00	
“ St. Paul, Minn., 7s Fund, 1895.....		20,000 00	23,600 00	20,000 00	
“ St. Paul, Minn., 8s School, 1894.....		30,000 00	36,900 00	30,000 00	
“ Toledo, O., 8s Wa., 1893-94		30,000 00	35,700 00	30,000 00	
“ Toledo, O., 8s Fund, 1887,		2,000 00	2,060 00	2,000 00	
Town of Lake, Ill., 7s Wa., 1894....		20,000 00	21,400 00	20,000 00	
<b>Total public funds out of New Eng..</b>		<b>2,134,914 31</b>			<b>2,134,914 31</b>
<i>Railroad Bonds Owned.</i>					
Androscoggin and Kennebec 6s, 1890		31,500 00	33,390 00	31,500 00	
Maine Central 7s Consol., 1912.....		159,000 00	203,520 00	159,000 00	
Portland and Kennebec 6s, 1895....		79,100 00	88,592 00	79,100 00	
<b>Total railroad bonds of Maine.....</b>		<b>269,600 00</b>			<b>269,600 00</b>
Cedar Rapids and Mo. River 7s, 1st Mort., 1894.....		13,000 00	14,690 00	13,000 00	
Chicago, Milwaukee and St. Paul 6s, 1st Mort., 1920.....		50,000 00	60,000 00	50,000 00	
Fremont, Elkhorn and Mo. Valley 6s, 1st Mort., 1933.....		50,000 00	61,500 00	50,000 00	
Union Pacific 6s, 1st Mort., 1898....		15,000 00	17,550 00	15,000 00	
<b>Total railroad bonds out of New Eng.,</b>		<b>128,000 00</b>			<b>128,000 00</b>
<i>Bank Stock Owned.</i>					
First National Bank, Augusta.....		60,000 00	75,000 00	60,000 00	60,000 00
†Premium account.....			-	50,700 00	50,700 00
Real estate, investment.....			11,600 00	11,600 00	
Real estate, foreclosure.....			4,500 00	7,850 00	19,450 00
Vessel property, foreclosure.....			30,000 00	30,000 00	30,000 00
Safes and furniture.....			4,000 00	4,000 00	4,000 00
Loan to Village School District, Augusta.....			5,000 00	5,000 00	5,000 00

†A sufficient reduction is made semi-annually in the Premium Account, so that it will disappear at the maturity of the bonds against which it stands.

## AUGUSTA SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
City of Augusta Bonds.....	\$4,400 00	\$4,400 00	
“ Bangor “ .....	1,200 00	1,200 00	
“ St. Paul “ .....	1,000 00	1,000 00	\$6,600 00
<i>Loans on Railroad Bonds.</i>			
Androscoggin and Kennebec.....	12,500 00	12,500 00	
Maine Central.....	127,600 00	127,600 00	
Portland and Kennebec.....	5,500 00	5,500 00	145,600 00
<i>Loans on Railroad Stock.</i>			
Eastern Maine Railroad.....	15,000 00	15,000 00	
Maine Central.....	50,000 00	50,000 00	65,000 00
<i>Loans on Bank Stock.</i>			
Bath National Bank, Bath.....	15,000 00	15,000 00	
Granite “ Augusta.....	600 00	600 00	
First “ Augusta.....	475 00	475 00	16,075 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	7,692 00	7,692 00	7,692 00
<i>Loans on Corporation Stock.</i>			
Edwards Manufacturing Company.....	15,700 00	15,700 00	
Haynes & DeWitt Ice Company.....	11,500 00	11,500 00	27,200 00
<i>Loans to Corporations.</i>			
Cony Female Academy.....	900 00	900 00	
Augusta Water Company.....	1,300 00	1,300 00	2,200 00
Loans on mortgages of real estate.....	138,354 96	138,354 96	138,354 96
Cash deposited in Granite National Bank at interest.....	10,000 00	10,000 00	
Cash deposited in First National Bank, Augusta, at 3 per cent .....	547,716 00	547,716 00	
Cash on hand .....	4,680 09	4,680 09	562,396 09
Unpaid accrued interest.....	76,687 67		4,796,282 36
	5,220,858 72		
Due depositors, including earned dividend and accrued State tax.....	4,678,947 30		
Surplus above all liabilities .....	\$541,911 42		

Rate of interest charged on loans, 4 to 6 per cent.

Annual expenses, \$4,500.

## BANGOR SAVINGS BANK—BANGOR.

FEBRUARY 11, 1886.

CHAS. HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

## LIABILITIES.

Deposits .....	\$1,726,807 89
Reserved Fund .....	51,868 55
Real estate, charges and receipts .....	51,616 17
Profits .....	29,658 45
Unpaid dividends.....	2,126 63
	\$1,862,077 69

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Reg., 1907..	\$50,000 00	\$62,000 00	\$50,000 00	
“ “ 4s Coup., 1907,	1,800 00	2,232 00	1,800 00	
Dist. of Columbia 3-65s, 1924.....	100,000 00	117,500 00	100,000 00	
Total United States Bonds .....	151,800 00			\$151,800 00
City of Bangor 7s Ml., 1892.....	14,000 00	15,960 00	14,000 00	
“ Bangor 7s R. R., 1899.....	70,000 00	88,900 00	70,000 00	
“ Bangor 6s R. R., 1894.....	12,000 00	13,440 00	12,000 00	
“ Bangor 6s Ml., 1894.....	6,000 00	6,720 00	6,000 00	
“ Bangor 4s Ml., 1886-1894,	43,000 00	43,000 00	43,000 00	
“ Belfast 6s R. R., 1898	12,000 00	12,600 00	12,000 00	
“ Ellsworth 7 3-10s Ml., 1892	7,000 00	8,260 00	7,000 00	
“ Portland 6s R. R., 1897...	500 00	575 00	500 00	
Total public funds of Maine.....	164,500 00			164,500 00
County of Boone, Ind., 7s Gravel Road, 1886-1891.....	10,000 00	10,400 00	10,000 00	
“ Fayette, Ind., 6s Bridge, 1886.....	10,000 00	10,000 00	10,000 00	
“ Franklin, O., 6s Turnpike, 1886-1890.....	9,000 00	9,180 00	9,000 00	
“ Gibson, Ind., 6s C.H., 1891	10,000 00	10,400 00	10,000 00	
“ Grant, Ind., 5s C.H., 1892	10,000 00	10,000 00	10,000 00	
“ Grant, Ind., 6s Gravel Road, 1886-1889. ....	6,000 00	6,120 00	6,000 00	
“ Huntington, Ind., 6s Grav'l Road, 1889.....	10,000 00	10,300 00	10,000 00	
“ Iowa, Wis., 7s Refund, 1886	10,000 00	10,000 00	10,000 00	
“ Miami, Ind., 6s Gravel Road, 1886-1889.....	20,000 00	20,200 00	20,000 00	
“ Mahoning, O., 6s Bridge, 1886-1890.....	10,000 00	10,200 00	10,000 00	
“ Marion, Ind., 4½s Refund, 1893.....	25,000 00	25,000 00	25,000 00	
“ Mercer, O., 6s Road Imp., 1886-1889.....	13,500 00	13,635 00	13,500 00	
“ Putnam, Ind., 6s Gravel Road, 1886-1889.....	13,000 00	13,130 00	13,000 00	

## BANGOR SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Randolph, Ind., 6s Gravel Road, 1886-1887.....	\$5,500 00	\$5,530 00	\$5,500 00
“ Seneca, O., 5s Fund, 1887-1889.....	11,000 00	11,000 00	11,000 00
“ Tuscarawas, O., 5s C. H., 1887 1889.....	10,000 00	10,000 00	9,950 00
“ Vigo, Ind., 5s C. H., 1896-1908.....	14,000 00	14,000 00	13,650 00
“ Wabash, Ind., 6s Gravel Road, 1887-1889.....	20,500 00	20,910 00	20,500 00
“ Warren, Ia., 6s C. H., 1894 or optional.....	10,000 00	10,000 00	10,000 00
“ White, Ill., 6s Fund, 1905.....	18,000 00	19,800 00	18,000 00
“ Woodbury, Ia., 6s Fund, 1888.....	10,000 00	10,200 00	10,000 00
City of Akron, O., 5s Street, 1888, 1896.....	10,000 00	10,000 00	10,000 00
“ Akron, O., 6s Street, 1886, Burlington, Ia., 5s Refund, 1889.....	3,000 00	3,000 00	3,000 00
“ Chicago, Ill., 7s Sewer, 1888, 1894.....	7,000 00	7,000 00	7,000 00
“ Columbus, Ind., 7 3-10s, optional after 1888.....	2,000 00	2,100 00	2,000 00
“ Dayton, O., 6s Wa., 1886-1895.....	9,000 00	9,630 00	9,000 00
“ Delaware, O., 6s Pub. Hall, 1894.....	29,000 00	30,740 00	29,000 00
“ Dubuque, Ia., 7s Fund, 1896.....	17,000 00	17,850 00	17,000 00
“ Dubuque, Ia., 6s Fund, 1896-1902.....	4,000 00	4,360 00	4,000 00
“ *Evansville, Ind., 7s R.R., 1900.....	25,000 00	27,250 00	25,000 00
“ *Evansville, Ind., 7s Wharf, 1888.....	7,000 00	5,600 00	7,000 00
“ East Saginaw, Mich., 6s Imp., 1889.....	13,000 00	10,400 00	13,000 00
“ East Saginaw, Mich., 5s Sewer, 1888.....	10,000 00	10,300 00	10,000 00
“ East Saginaw, Mich., 5s Wa., 1902.....	13,000 00	13,000 00	12,870 00
“ East Saginaw, Mich., 5s Wa., 1902.....	10,000 00	10,000 00	10,000 00
“ Port Huron, Mich., 5s Refund, 1889.....	20,000 00	20,000 00	18,988 20
“ St. Paul, Minn., 6s Sewer, 1888-1889.....	11,000 00	11,330 00	11,000 00
“ St. Paul, Minn., 8s Wa., 1889.....	16,000 00	17,600 00	16,000 00
“ St. Paul, Minn., 4s Wa., 1902.....	32,000 00	32,000 00	32,000 00
“ Springfield, O., 5s Wa., 1890-1900.....	11,000 00	11,000 00	11,000 00
“ Stillwater, Minn., 5s Imp., 1911.....	14,000 00	14,000 00	14,000 00
“ Stillwater, Minn., 6s Imp., 1912.....	20,000 00	22,800 00	20,000 00
“ Terre Haute, Ind., 5½s Fund, 1890.....	10,000 00	10,100 00	10,000 00
“ Toledo, O., 5s Street, 1907,	20,000 00	20,000 00	20,000 00

\* Evansville, Indiana, Bonds suspended payment of interest.



## BANGOR SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Youngstown, O., 6s Ml., 1886-1892.....	\$19,400 00	\$19,982 00	\$19,400 00	
“ Zanesville, O., 4½s Refund, 1902.....	20,000 00	20,000 00	20,000 00	
<b>Total public funds out of New Eng..</b>	<b>607,900 00</b>			<b>\$606,358 20</b>
<i>Railroad Bonds Owned.</i>				
Bangor and Piscataquis 5s, 1st Mort., 1913 .....	141,000 00	141,000 00	141,000 00	
Maine Central 6s Ext., 1900 .....	47,000 00	51,700 00	47,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>188,000 00</b>			<b>188,000 00</b>
New York and New England 6s, 1st Mort., 1905.....	25,000 00	29,250 00	23,000 00	
New York and New England 3s, 2d Mort., 1920.....	20,000 00	19,000 00	20,000 00	
<b>Total railroad bonds of Mass.....</b>	<b>45,000 00</b>			<b>43,000 00</b>
Leavenworth, Topeka and South Western 4s, 1st Mort., 1912.....	10,000 00	7,600 00	8,050 00	8,050 00
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust Co., N. Y., 6s, 1886-1891 .....	9,000 00	6,750 00	9,000 00	
New England Mortgage Security Co., 5s, 1902.....	10,000 00	9,900 00	10,000 00	
<b>Total corporation bonds .....</b>	<b>19,000 00</b>			<b>19,000 00</b>
<i>Railroad Stock Owned.</i>				
European and North American .....	35,000 00	37,100 00	35,000 00	35,000 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor..	2,000 00	3,200 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	3,900 00	3,000 00	
First “ Portland .....	5,400 00	7,992 00	5,400 00	
Kenduskeag “ Bangor.....	10,000 00	14,000 00	10,000 00	
<b>Total bank stock of Maine.....</b>	<b>18,400 00</b>			<b>18,400 00</b>
Real estate, investment and foreclosure.....		131,044 32	160,044 32	160,044 32
Expense account .....		-	1,038 40	1,038 40
<i>Loans on Public Funds.</i>				
City of Bangor Bonds .....		13,000 00	13,000 00	
“ Bath “ .....		500 00	500 00	
Town of Burnham Bonds .....		200 00	200 00	
City of Cincinnati, O., Bonds.....		1,000 00	1,000 00	
“ St Paul, Minn., “ .....		2,000 00	2,000 00	
“ Stillwater, Minn., “ .....		2,500 00	2,500 00	19,200 00
<i>Loans to Municipalities.</i>				
Town of Caribou.....		3,000 00	3,000 00	
“ Medway.....		2,015 00	2,015 00	

## BANGOR SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans to Municipalities.</i>			
Town of Presque Isle.....	\$8,000 00	\$8,000 00	
“ Washburn.....	1,500 00	1,500 00	\$14,515 00
<i>Loans on Railroad Bonds.</i>			
Green Mountain Railway, Mt. Desert.....	7,000 00	7,000 00	
Katahdin Iron Works Railway Company.....	10,000 00	10,000 00	
Maine Central Railroad Company.....	7,200 00	7,200 00	
New York and New England.....	1,500 00	1,500 00	25,700 00
<i>Loans on Railroad Stock.</i>			
European and North American.....	20,000 00	20,000 00	
Atchison, Topeka and Santa Fe.....	450 00	450 00	20,450 00
<i>Loans on Savings Bank Books</i>			
Bangor Savings Bank.....	2,471 01	2,471 01	2,471 01
<i>Loans on Corporation Bonds.</i>			
Portland Water Company.....	1,000 00	1,000 00	
Palatki Gas-Light and Fuel Company.....	4,000 00	4,000 00	5,000 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Mills.....	5,000 00	5,000 00	
Kineo Company.....	23,500 00	23,500 00	
Lockwood Manufacturing Company.....	10,000 00	10,000 00	38,500 00
<i>Loans to Corporations with Personal Endorsements.</i>			
Albany and Rensselaer Iron and Steel Company,	5,000 00	5,000 00	
Bridgewater Iron Company.....	10,000 00	10,000 00	
Continental Mills Company.....	15,000 00	15,000 00	
Freman Manufacturing Company.....	10,000 00	10,000 00	
Milford Land and Lumber Company.....	20,000 00	20,000 00	
Renfrew Manufacturing Company.....	10,000 00	10,000 00	70,000 00
Loans on other personal property.....	8,775 00	8,775 00	8,775 00
Loans on mortgages of real estate.....	190,947 52	190,947 52	190,947 52
Cash deposited in Maverick Nat'l Bank, Boston, at 2½ per cent.....	39,986 52	39,986 52	
Cash on hand.....	29,341 72	29,341 72	69,328 24
			1,862,077 69
Unpaid accrued interest.....	15,296 27		
	1,933,853 36		
Due depositors and including earned dividend and accrued State tax.....	1,756,256 53		
Surplus above all liabilities.....	\$177,596 83		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$4,000.

## BATH SAVINGS INSTITUTION—BATH.

FEBRUARY 3, 1886.

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

## LIABILITIES.

Deposits.....	\$1,929,091 90
Reserved Fund.....	64,052 86
Profits.....	32,297 85
Interest.....	29,452 72
	\$2,054,895 33

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
United States Bonds, 4s Reg., 1907..	\$85,000 00	\$105,400 00	\$85,000 00
United States 4 1-2s Reg., 1891 ....	75,000 00	84,000 00	75,000 00
<b>Total United States Bonds.....</b>	<b>160,000 00</b>		<b>\$160,000 00.</b>
City of Bath 6s Ml., 1889 .....	28,000 00	28,560 00	28,000 00
“ Bath 4s Refund, 1921 .....	42,000 00	42,000 00	42,000 00
<b>Total public funds of Maine .....</b>	<b>70,000 00</b>		<b>70,000 00.</b>
State of Georgia 8s R. R., 1886.....	10,000 00	10,000 00	10,000 00
County of Jasper, Ill., 7s Fund, 1897	10,000 00	10,000 00	10,000 00
“ *Johnson, Ill., 8s R. R., 1892.....	8,000 00	4,000 00	8,000 00
“ Lawrence, Ind., 6s Bridge, 1893. ....	10,000 00	10,600 00	10,000 00
City of Putnam, Ind., 6s Gravel Road, 1886 .....	8,000 00	8,000 00	8,000 00
County of Saline, Ill., 8s R. R., 1892	1,000 00	1,000 00	1,000 00
“ Warren, Ill., 8s R. R., 1890	10,500 00	10,500 00	10,500 00
“ White, Ill., 8s R. R., 1892	500 00	500 00	500 00
City of Akron, O., 5s Street, 1886	2,000 00	2,000 00	2,000 00
“ Beardstown, Ill., 8s R. R., 1896.	500 00	500 00	500 00
“ Chicago, Ill., 7s River Imp., 1888.	24,000 00	25,200 00	24,000 00
“ Chicago, Ill., 7s Sewer, 1894	10,000 00	11,700 00	10,000 00
“ Cincinnati, O., 7 3 10s M'l, 1889-1902.....	71,000 00	87,330 00	71,000 00
“ Cincinnati, O., 6s Ml., 1899	10,000 00	11,500 00	10,000 00
“ Delaware, O., 6s Pub. Building, 1905.....	10,000 00	11,200 00	10,000 00
“ Fort Wayne, Ind., 5 1-2s Fund, 1888.....	9,000 00	9,090 00	9,000 00
“ Lincoln, Neb., 6s Wa., 1902	25,000 00	27,500 00	25,000 00
“ Quincy, Ill., 6s Ml., 1890	1,000 00	1,000 00	1,000 00
“ Toledo, O., 7 3-10s R. R., 1900.....	17,000 00	21,760 00	17,000 00
“ Toledo, O., 8s Ml., 1889...	3,000 00	3,270 00	3,000 00

\*Suspended payment of interest.

## BATH SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Ownd.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Youngstown, O., 6s Street, 1886 1889.....	\$6,000 00	\$6,060 00	\$6,000 00	
Town of Bloomington, Ill., 8s R. R., 1887.....	10,000 00	10,000 00	10,000 00	
" Sullivan, Ill., 5s Refund, 1892.....	30,000 00	30,000 00	30,000 00	
Total public funds out of New Eng..	286,500 00			\$286,500 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River 6s. 1st Mort., 1902.....	14,000 00	14,000 00	14,000 00	
Leeds and Farmington 6s, 1896.....	84,000 00	92,400 00	84,000 00	
Maine Central 7s Consol, 1912.....	85,000 00	106,250 00	85,000 00	
Maine Central 6s Debentures, 1905..	5,000 00	5,000 00	5,000 00	
Maine Central 5s Col. Trust, 1923...	15,000 00	15,000 00	15,000 00	
Portland & Kennebec 6s, 1895.....	143,900 00	158,290 00	143,900 00	
Portland & Ogdensburg 6s 1st Mort., 1900.....	10,000 00	10,000 00	10,000 00	
Sandy River 6s, 1st Mort., 1900.....	35,000 00	37,100 00	35,000 00	
Total railroad bonds of Maine.....	391,900 00			391,900 00
Consolidated Vermont 5s, 1913.....	25,500 00	20,400 00	25,500 00	
Eastern Mass.. 6s, 1906.....	66,500 00	81,795 00	66,500 00	
Total railroad bonds of other New England States.....	92,000 00			92,000 00
Aitchison, Topeka & Santa Fe 5s. Plain, 1920.....	15,000 00	14,250 00	15,000 00	
Burlington, Cedar Rapids & Northern 5s, 1st Mort., 1906.....	56,000 00	60,480 00	56,000 00	
Lafayette Street Railroad Company, Ind., 6s, 1st Mort., 1900.....	10,000 00	10,000 00	10,000 00	
Lake Shore & Michigan Southern 7s 1st Mort., Reg., 1900.....	30,000 00	38,400 00	30,000 00	
Michigan Central, 7s, Consol, 1902..	20,000 00	25,400 00	20,000 00	
Northern Pacific 6s, Gen. Mort., 1921	26,000 00	29,640 00	26,000 00	
Total R. R. bonds of other States ...	157,000 00			157,000 00
<i>Corporation Bonds Owned.</i>				
City Water Works, Sioux City, Ia., 6s, 1904.....	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis., W. Works, 6s, 1897	10,000 00	10,000 00	10,000 00	
National Car Co., Vt., 6s, 1893.....	10,000 00	10,000 00	10,000 00	
Pullman Palace Car Co., 7s, 1888....	25,000 00	26,000 00	25,000 00	
Total corporation bonds.....	50,000 00			50,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	6,000 00	6,000 00	6,000 00	
Boston & Maine.....	20,000 00	37,800 00	20,000 00	
Burlington, Cedar Rapids & Northern	10,000 00	6,500 00	10,000 00	
Chicago & Alton.....	56,800 00	80,088 00	56,800 00	
Illinois Central.....	20,000 00	28,200 00	20,000 00	
Illinois Central (leased line).....	3,400 00	3,230 00	3,400 00	
Total railroad stock.....	116,200 00			116,200 00

## BATH SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Bath National Bank, Bath.....	\$5,500 00	\$6,600 00	\$5,500 00	
Biddeford " Biddeford.....	6,200 00	8,990 00	6,200 00	
First " Bangor.....	5,100 00	6,630 00	5,100 00	
First " Bath.....	9,200 00	13,800 00	9,200 00	
First " Damariscotta.....	1,500 00	1,950 00	1,500 00	
First " Portland.....	25,000 00	37,000 00	25,000 00	
Lincoln " Bath.....	6,000 00	7,500 00	6,000 00	
Marine " Bath.....	2,000 00	2,600 00	2,000 00	
Sagadahoc " Bath.....	9,500 00	10,165 00	9,500 00	
Shoe & Leather " Auburn.....	4,000 00	4,640 00	4,000 00	
South Berwick " So. Berwick...	2,000 00	3,000 00	2,000 00	
Veazie " Bangor.....	5,000 00	6,250 00	5,000 00	
Total bank stock of Maine.....	81,000 00			\$81,000 00
Globe National Bank, Boston.....	1,500 00	1,500 00	1,500 00	
Hide & Leather " Boston.....	10,000 00	12,000 00	10,000 00	
Total bank stock of Mass.....	11,500 00			11,500 00
<i>Corporation Stock Owned.</i>				
Maine Telegraph Company.....	4,000 00	5,200 00	4,000 00	4,000 00
Premium Account.....	-	-	38,575 96	38,575 96
Expense Account.....	-	-	518 88	518 88
Real Estate Investment.....	-	17,000 00	17,000 00	17,000 00
<i>Loans on Public Funds.</i>				
City of Bath Bonds.....		6,523 00	6,523 00	
" Chicago.....		5,000 00	5,000 00	11,523 00
<i>Loans on Railroad Bonds.</i>				
Franklin & Megantic.....		10,000 00	10,000 00	
Leeds & Farmington.....		11,000 00	11,000 00	
Maine Central ..		2,400 00	2,400 00	
Eastern Mass.....		4,000 00	4,000 00	
Consolidated Vermont.....		20,000 00	20,000 00	
Atchison, Topeka & Santa Fe.....		20,000 00	20,000 00	
Kansas City, Emp'n & Southern.....		6,000 00	6,000 00	
Marquette, Houghton & Outg'n.....		4,500 00	4,500 00	77,900 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe.....		15,200 00	15,200 00	
Chicago, Burlington & Quincy.....		10,000 00	10,000 00	25,200 00
<i>Loans on Bank Stock.</i>				
First National Bank, Bath.....		19,000 00	19,000 00	
Marine " Bath.....		2,000 00	2,000 00	
Sagadahoc " Bath.....		2,000 00	2,000 00	23,000 00
<i>Loans on Corporation Bonds.</i>				
City Water Works, Omaha, Nebraska.....		50,500 00	50,500 00	50,500 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Mills.....		3,500 00	3,500 00	
Bay State Live Stock Company.....		68,000 00	68,000 00	
Eastern Steamboat Company.....		2,500 00	2,500 00	
Langdon Manufacturing Company.....		15,000 00	15,000 00	
Lockwood Manufacturing Company.....		5,000 00	5,000 00	94,000 00

## BATH SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Central Vermont Railroad Company .....	\$10,000 00	\$10,000 00	
Worumbo Manufacturing Company .....	10,000 00	10,000 00	\$20,000 00
Loans on Vessels .....	34,100 00	34,100 00	34,100 00
Loans on Book Bindery .....	360 00	360 00	360 00
Loans on Names .....	178 09	178 09	178 09
Loans on Mortgages of Real Estate .....	171,875 12	171,875 12	171,875 12
Cash deposited in Maverick Nat. Bank, Boston at 2 1-2 per cent. ....	39,190 99	39,190 99	
Cash deposited in First National Bank, Bath ....	21,611 55	21,611 55	
Cash on hand .....	9,261 74	9,261 74	70,064 28
Retired securities .....	2,000 00		
Unpaid accrued interest .....	22,840 60		2,054,895 33
	2,252,259 09		
Due Depositors and including other liabilities ...	1,939,741 90		
Surplus above all liabilities .....	\$312,517 19		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$2,775.

## BELFAST SAVINGS BANK—BELFAST.

APRIL 3, 1886.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

## LIABILITIES.

Deposits.....	\$986,427 17
Reserved Fund.....	12,500 00
Profits .....	11,346 16
	\$1,010,273 33

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s, 1907.....	\$25,000 00	\$31,750 00	\$25,000 00	\$25,000 00
City of Belfast 4s 1922, redeemable after 1892.....	17,500 00	17,500 00	17,500 00	
“ Cleveland, O., 5s School, 1890	10,000 00	10,400 00	10,000 00	
“ St. Louis, 6s Hospital, 1887	3,000 00	3,030 00	3,000 00	
“ St. Louis, 6s Water, 1887...	5,000 00	5,050 00	5,000 00	
“ St. Louis, 6s, 1888.....	4,000 00	4,120 00	4,000 00	
“ St. Louis, 6s, Sewer, 1889...	5,000 00	5,200 00	5,000 00	
“ Cincinnati, O, 6s M1, 1909	5,000 00	6,150 00	5,000 00	
“ Toledo, O., 8s Water, 1893...	7,000 00	8,470 00	7,000 00	
Total municipal bonds.....	56,500 00			56,500 00
<i>Railroad Bonds Owned.</i>				
Belfast and Moosehead Lake 6s, 1890	37,500 00	39,375 00	37,500 00	
Maine Central Consol., 7s, 1912.....	12,000 00	15,360 00	12,000 00	
Maine Central Col. Trust 5s, 1923...	8,000 00	8,000 00	8,000 00	
Total railroad bonds of Maine.....	57,500 00			57,500 00
Eastern, Mass., 6s, 1906.....	22,000 00	28,160 00	22,000 00	22,000 00
Atchison, Topeka and Santa Fe 7s, 1st Mort., 1899.....	10,000 00	12,800 00	10,000 00	
Burlington and Missouri River 6s, 1918.....	5,000 00	6,100 00	5,000 00	
Cedar Rapids and Missouri River 7s, 1916.....	9,500 00	12,160 00	9,500 00	
Cedar Rapids and Missouri River 7s, 1891.....	18,000 00	20,160 00	18,000 00	
Central Pacific, 1st Mort., 6s, 1898..	5,000 00	5,800 00	5,000 00	
Chicago, Burlington and Quincy 5s, 1901.....	11,000 00	11,990 00	11,000 00	
Chicago, Burlington and Quincy 4s, 1921.....	10,000 00	10,000 00	10,000 00	
Chicago, Burlington and Northern 5s, 1st Mort., 1926.....	5,000 00	5,150 00	5,000 00	
Chicago and West Michigan, 1st Mort., 5s, 1921.....	10,000 00	10,000 00	10,000 00	
Fremont, Elkhorn and Missouri Valley 6s, 1933.....	15,000 00	18,150 00	15,000 00	
Iowa Falls and Sioux City 7s, 1st Mort., 1899.....	5,000 00	6,500 00	5,000 00	

## BELFAST SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Pueblo and Arkansas Valley 7s, 1st Mort., 1903.....	\$5,000 00	\$6,400 00	\$5,000 00	
Sioux City and Pacific 6s, 1898.....	10,000 00	10,600 00	10,000 00	
<b>Total railroad bonds out of New Eng</b>	<b>118,500 00</b>			<b>\$118,500 00</b>
<i>Car Trust Bonds Owned.</i>				
Sioux City and Pacific 6s, 1896, and yearly.....	16,000 00	16,800 00	16,000 00	16,000 00
<i>Railway and Bridge Bonds.</i>				
Missouri Valley and Blair Railway and Bridge Co., 6s, 1923, or 1894.....	25,000 00	27,000 00	25,000 00	25,000 00
<i>Railway Stock Owned.</i>				
Cambridge Horse Railroad.....	12,700 00	10,160 00	12,700 00	12,700 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company, 1895 and yearly, 4s.....	4,200 00	4,200 00	4,200 00	4,200 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, 118 shares..	11,800 00	16,520 00	11,800 00	
Casco National, Portland, 131 shares	13,100 00	19,650 00	13,100 00	
First " " 102 "	10,200 00	15,300 00	10,200 00	
Shoe & Leather National, Auburn, 20 "	2,000 00	2,320 00	2,000 00	
<b>Total bank stock of Maine.....</b>	<b>37,100 00</b>			<b>37,100 00</b>
Premium account.....		-	12,688 25	12,688 25
Expense account.....		-	91 79	91 79
Real estate, investment.....		14,500 00	14,500 00	
" foreclosure.....		8,775 00	8,775 00	23,275 00
<i>Loans on Public Funds.</i>				
United States Bonds.....		650 00	650 00	
State of Maine Bonds.....		300 00	300 00	
Belfast City Bonds.....		860 00	860 00	
Rockland ".....		300 00	300 00	
Kansas ".....		2,000 00	2,000 00	
St. Paul ".....		2,000 00	2,000 00	6,110 00
<i>Loans on Railroad Bonds.</i>				
Belfast and Moosehead Lake.....	12,200 00	12,200 00	12,200 00	
Maine Central.....	15,000 00	15,000 00	15,000 00	
Portland and Kennebec.....	31,000 00	31,000 00	31,000 00	
Eastern.....	1,000 00	1,000 00	1,000 00	
Consolidated Vermont.....	500 00	500 00	500 00	
Iowa Falls and Sioux City.....	1,000 00	1,000 00	1,000 00	
Sioux City and Pacific.....	2,000 00	2,000 00	2,000 00	
New York and New England.....	30,000 00	30,000 00	30,000 00	
Jackson, Saginaw and Lansing.....	4,000 00	4,000 00	4,000 00	
Atochison, Topeka and Santa Fe.....	1,000 00	1,000 00	1,000 00	
Marietta and No. Georgia, guaranteed.....	15,000 00	15,000 00	15,000 00	
Florida Southern.....	12,400 00	12,400 00	12,400 00	
Union Pacific, sinking funds.....	15,000 00	15,000 00	15,000 00	140,100 00



## BELFAST SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Stock.</i>			
Belfast and Moosehead Lake .....	\$6,875 00	\$6,875 00	
Portland and Rochester .....	1,000 00	1,000 00	
Chicago and St. Paul .....	500 00	500 00	
Chicago and Northwestern .....	4,000 00	4,000 00	
Union Pacific .....	7,030 26	7,030 26	\$19,405 26
<i>Loans on Bank Stock.</i>			
Belfast National Bank .....	3,400 00	3,400 00	
First " Indianapolis .....	25,000 00	25,000 00	
First National Florida, Jacksonville .....	4,750 00	4,750 00	33,150 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank .....	2,100 00	2,100 00	2,100 00
<i>Loans on Corporation Stock.</i>			
Belfast Gas-Light Company .....	500 00	500 00	
Belfast Masonic Temple Association .....	675 00	675 00	
Great Falls Manufacturing Company .....	2,500 00	2,500 00	
Suffolk Iron Works .....	1,850 00	1,850 00	
Pacific Guano Company .....	25,000 00	25,000 00	
Indianapolis Water Company .....	25,000 00	25,000 00	
Jacksonville Marine Railway Company .....	5,000 00	5,000 00	60,525 00
<i>Loans on Corporation Bonds.</i>			
Blair Bridge and Railway .....	4,000 00	4,000 00	
Suffolk Iron Works .....	8,000 00	8,000 00	12,000 00
<i>Loans on Corporation Notes.</i>			
Maine Central Railroad .....	25,000 00	25,000 00	25,000 00
<i>Loans to Corporations.</i>			
Belfast Gas-Light Company .....	825 00	825 00	
Continental Mills .....	10,000 00	10,000 00	
Franklin Manufacturing Company .....	10,000 00	10,000 00	
Lincoln Mills .....	10,000 00	10,000 00	
Freeman Manufacturing Company .....	20,000 00	20,000 00	
Renfrew " " .....	10,000 00	10,000 00	
Bay State Sugar Refining Company .....	10,000 00	10,000 00	
Washburn & Moore Manufacturing Company .....	15,000 00	15,000 00	
Metropolitan Railway Company, street .....	20,000 00	20,000 00	
Minneapolis " " .....	10,000 00	10,000 00	115,825 00
Loans on vessels .....	1,224 33	1,224 33	1,224 33
Mortgages on real estate .....	62,663 00	62,663 00	62,663 00
Cash deposited in Howard National Bank, Boston, at 2 per cent .....	87,342 07	87,342 07	87,342 07
Cash on deposit in Merchants' National Bank, Waterville .....	22,000 00	22,000 00	22,000 00
Cash on hand .....	12,273 63	12,273 63	12,273 63
Unpaid accrued interest .....	9,479 25		
	1,062,797 54		1,010,273 33
Due depositors and including earned dividend, State tax and other liabilities .....	998,877 17		
Surplus over all liabilities .....	\$63,920 37		

Rate of interest charged on loans, 4 to 6 per cent. Annual expenses, \$2,500.

## BETHEL SAVINGS BANK—BETHEL.

FEBRUARY 24, 1886.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

## LIABILITIES.

Deposits.....	\$107,489 94
Reserved Fund.....	4,440 52
Profits.....	3,226 25
Interest.....	707 76
	\$115,864 47

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland Bonds, 6s R. R., 1907.....	\$10,000 00	\$12,400 00	\$10,000 00	
Town of Bethel 4s, Bridge, 1898....	5,200 00	5,200 00	5,200 00	
Total public funds of Maine.....	15,200 00			\$15,200 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890..	8,500 00	9,010 00	8,500 00	
Maine Central 5s Consol., 1912.....	3,000 00	3,000 00	3,000 00	
Portland & Kennebec 6s, 1895.....	2,000 00	2,200 00	2,000 00	
Total railroad bonds of Maine.....	13,500 00			13,500 00
New York & New England 3s, 2d Mort, 1903.....	3,000 00	2,850 00	3,000 00	3,000 00
<i>Bank Stock Owned.</i>				
Norway National Bank, Norway....	3,000 00	3,420 00	3,000 00	3,000 00
Premium Account.....			404 52	404 52
Real Estate, foreclosure.....		3,213 03	3,213 03	3,213 03
<i>Loans on Public Funds.</i>				
United States Bonds.....		550 00	550 00	
City of Portland Bonds.....		1,500 00	1,500 00	
Town of Woodstock Bonds.....		60 00	60 00	
City of Indianapolis, Ind., Bonds.....		800 00	800 00	2,910 00
Loans on other personal property.....		6,768 81	6,768 81	6,768 81
Loans on names alone.....		2,110 00	2,110 00	2,110 00
Loans on mortgages of real estate.....		59,552 92	59,552 92	59,552 92
Loans to town of Gilead.....		1,200 00	1,200 00	1,200 00
Cash deposited in Casco National Bank, Portland, at 3 per cent.....		4,922 45	4,922 45	
Cash on hand.....		82 74	82 74	5,005 19
Unpaid accrued interest.....		1,264 00		
				\$115,864 47
Due depositors, including accrued dividend and State Tax.....		\$120,103 95		
		109,139 94		
Surplus above all liabilities.....		\$10,964 01		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$525.

Securities are kept in the Safe Deposit Vault, Portland.

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

JANUARY 4, 1886.

JOSHUA MOORE, PRESIDENT.

O. F. PAGE, TREASURER.

## LIABILITIES.

Deposits.....	\$533,009 81
Reserved Fund.....	22,000 00
Profits.....	29,365 58
	\$584,375 39

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bangor Bonds, 7s R. R., 1899,	\$8,000 00	\$10,160 00	\$8,000 00	
“ Bath 6s Ml., 1889.....	1,500 00	1,530 00	1,500 00	
<b>Total public funds of Maine.....</b>	<b>9,500 00</b>			<b>\$9,500 00</b>
County of Wayne, Ind., 7s Fund, 1890	6,000 00	6,000 00	6,000 00	
City of Lima, O., 6s 1900 .....	3,000 00	3,000 00	3,000 00	
“ North Chicago (Lincoln Park) 6s Opt'l, 1895 .....	2,000 00	2,000 00	2,000 00	
“ Toledo, O., 8s Wa., 1887.....	3,000 00	3,090 00	3,000 00	
“ Toledo, O., 8s Fund, 1894...	3,000 00	3,570 00	3,000 00	
<b>Total public funds out of New Eng..</b>	<b>17,000 00</b>			<b>17,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	18,000 00	22,500 00	18,000 00	18,000 00
New York & New Eng. 6s 1st Mort., 1905.....	5,000 00	5,700 00	5,000 00	5,000 00
Atchison, Topeka & Santa Fe 5s Plain, 1920.....	1,000 00	950 00	900 00	
Burlington & Missouri River 6s 1st Mort., 1918.....	6,600 00	7,920 00	6,400 00	
Chicago, Milwaukee & St. Paul 5s West Div., 1921.....	9,000 00	9,450 00	8,000 00	
Cincinnati & Indiana 7s 1st Mort., 1892.....	18,000 00	19,620 00	18,000 00	
Indianapolis, Cincinnati & Lafayette 7s, 1901.....	1,500 00	1,725 00	1,000 00	
Kansas City, Lawrence & Southern 6s 1st Mort., 1909.....	500 00	550 00	500 00	
Lafayette Street Railway Co., Ind., 1st Mort 6s, 1900.....	4,000 00	4,200 00	4,000 00	
Quincy & Warsaw 8s 1st Mort., 1890,	5,000 00	5,650 00	5,000 00	
St. Paul & No Pacific 6s 1st Mort. L. G., 1923.....	1,000 00	1,050 00	1,000 00	
Northern Pacific 6s 1st Mort., 1921..	5,000 00	5,700 00	5,000 00	
<b>Total railroad bonds out of New Eng..</b>	<b>51,600 00</b>			<b>49,800 00</b>

## BIDDEFORD SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Boston & Chelsea (horse) .....	\$ 100 00	\$ 125 00	\$ 100 00	
Middlesex, Boston (horse) .....	2,000 00	2,400 00	2,000 00	
<b>Total railroad stock of Massachusetts,</b>	<b>2,100 00</b>			<b>\$2,100 00</b>
Achison, Topeka & Santa Fe.....	1,600 00	1,360 00	600 00	
Chicago & West Michigan .....	5,000 00	2,500 00	3,000 00	
Michigan Central .....	400 00	304 00	400 00	
Chicago, Burlington & Quincy.....	4,000 00	5,520 00	4,000 00	
White Water Railroad Co. (scrip) ..	615 00	250 00	250 00	
<b>Total railroad stock out of New Eng..</b>	<b>11,615 00</b>			<b>8,250 00</b>
<i>Corporation Bonds Owned.</i>				
Akron, O., Water Co. 6s, 1900 .. . .	10,000 00	10,000 00	10,000 00	
Eau Claire, Wis., Water Works 6s, 1915	5,000 00	5,000 00	5,000 00	
Elkhart Water Company, Ind., 6s, 1904 .....	7,000 00	7,000 00	7,000 00	
Indianapolis, Ind., Water Co. 6s, 1911,	10,000 00	10,000 00	10,000 00	
New England Security Company, Mass., 7s, 1886.....	5,000 00	5,000 00	5,000 00	
Ottumwa, Ia., Water Co. 6s, 1903 .. .	5,000 00	5,000 00	5,000 00	
Railroad Equipment Company, N. Y., 6s, 1888.....	7,000 00	7,000 00	7,000 00	
<b>Total corporation bonds.....</b>	<b>49,000 00</b>			<b>49,000 00</b>
<i>Corporation Stock Owned.</i>				
American Molded Collar Company, Massachusetts .....	500 00	500 00	250 00	
Androscoggin Mills, Lewiston .....	1,000 00	1,180 00	1,000 00	
Hardy Machine Company, Biddeford,	3,900 00	3,900 00	3,900 00	
Laconia M'fg Co., Biddeford.....	4,800 00	6,000 00	4,800 00	
Manchester Mills, N. H .....	1,000 00	1,400 00	1,000 00	
Nashua M'fg Co., N. H .....	2,500 00	2,362 50	2,500 00	
Pepperell M'fg Co., Biddeford .....	12,500 00	28,000 00	17,000 00	
Saco Water Power Machine Shop Co., Saco .....	53,500 00	53,500 00	26,000 00	
York M'fg Company, Saco .....	3,000 00	3,600 00	3,000 00	
<b>Total corporation stock owned.....</b>	<b>82,700 00</b>			<b>59,450 00</b>
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	2,000 00	2,800 00	2,000 00	
Biddeford " Biddeford...	23,900 00	34,655 00	23,900 00	
Bucksport " Bucksport...	850 00	1,020 00	850 00	
Canal " Portland..	2,900 00	4,872 00	2,900 00	
Casco " Portland...	400 00	620 00	400 00	
Cumberland " Portland...	1,200 00	1,560 00	1,200 00	
First " Biddeford...	100 00	165 00	100 00	
First " Dexter.....	2,500 00	3,125 00	2,500 00	
First " Portland ..	3,500 00	5,180 00	3,500 00	
First " Wiscasset...	800 00	1,040 00	800 00	
Manufact'rs' " Lewiston ..	5,400 00	6,480 00	5,400 00	
New Castle " New Castle,	3,000 00	4,650 00	3,000 00	
Northern " Hallowell...	2,000 00	2,840 00	2,000 00	
Saco " Saco .....	4,000 00	4,800 00	4,000 00	
Shoe & Leather " Auburn ....	5,000 00	5,800 00	5,000 00	
South Berwick " So. Berwick,	250 00	375 00	250 00	

## BIDDEFORD SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Traders' National Bank, Portland...	\$1,000 00	\$1,450 00	\$1,000 00	
Veazie " Banger ....	2,000 00	2,500 00	2,000 00	
York " Saco.. ....	1,500 00	2,325 00	1,500 00	
<b>Total bank stock of Maine.....</b>	<b>62,300 00</b>			<b>\$62,300 00</b>
American Loan and Trust Company, Boston .....	400 00	400 00	400 00	
Metropolitan National Bank, Boston,	4,000 00	4,480 00	4,000 00	
<b>Total bank stock of Massachusetts..)</b>	<b>4,400 00</b>			<b>4,400 00</b>
Real estate, investment .....		54,804 12	54,804 12	
Real estate, foreclosure .....		1,500 00	2,474 86	57,278 98
Vessel property .....		1,500 00	837 70	837 70
<i>Loans to Corporations.</i>				
Second Congregational Church, Biddeford.....		799 85	799 85	799 85
<i>Loans on Railroad Stock.</i>				
Old Colony, Massachusetts.....		1,500 00	1,500 00	1,500 00
<i>Loans on Corporation Stock.</i>				
Victory Mills, N. H.....		500 00	500 00	500 00
<i>Loans on Bank Stock.</i>				
Biddeford National Bank, Biddeford .....		500 00	500 00	
Saco " Saco .....		700 00	700 00	
First " Clyde, Kansas.....		10,000 00	10,000 00	11,200 00
Loans on other collaterals.....		3,621 50	3,621 50	3,621 50
Loans on mortgages of real estate.....		195,406 49	200,406 49	200,406 49
Cash deposited in the First Nat'l Bank, Clyde, Kan.		10,000 00	10,000 00	
Cash deposited in the Biddeford Nat'l Bank, Biddeford.....		11,628 17	11,628 17	
Cash on hand .....		1,802 70	1,802 70	23,430 87
				<b>\$584,375 39</b>
Retired securities.....		11,000 00		
Unpaid accrued interest.....		5,639 00		
		678,305 33		
Due depositors and including other liabilities....		539,159 81		
Surplus above all liabilities.....		\$139,145 52		

Rate of interest charged on loans, from 5 to 7 per cent.

Annual expenses, \$2,000.

## BOOTHBAY SAVINGS BANK—BOOTHBAY.

APRIL 5, 1886.

M. R. WHITE, PRESIDENT.

D. W. SAWYER, TREASURER.

## LIABILITIES.

Deposits .....	\$119,266 86
Reserved Fund.....	3,450 00
Profits .....	2,914 92
	\$125,631 78

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland Bonds, 6s R. R., 1897	\$1,000 00	\$1,150 00	\$1,000 00	
County of Lincoln 5s, 1887.....	1,000 00	1,000 00	1,000 00	
Town of Boothbay 6s Ml., 1892 . . .	900 00	900 00	900 00	
“ Damariscotta 5s Refund, 1920	2,000 00	2,000 00	2,000 00	
<b>Total public funds of Maine.....</b>	<b>4,900 00</b>			<b>\$4,900 00</b>
City of Charlestown, Mass., 6s Ml., 1889.....	5,000 00	5,250 00	5,000 00	5,000 00
“ Duluth, Minn., 6s School, 1908 .....	5,000 00	5,650 00	5,000 00	
“ Port Huron, Mich., 5s Fund, 1906 .....	3,000 00	3,000 00	3,000 00	
“ St. Paul, Minn., 8s Wa., 1889	3,000 00	3,270 00	3,000 00	
“ Youngstown, O, 9s Street, 1886.....	2,000 00	2,060 00	2,000 00	
<b>Total public funds out of New Eng..</b>				<b>13,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	1,000 00	1,280 00	1,000 00	
Northern Pacific 6s, P. D. O. Div., 1st Mort., 1910 .....	5,000 00	5,200 00	5,000 00	
<b>Total railroad bonds.....</b>	<b>6,000 00</b>			<b>6,000 00</b>
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast .....	2,000 00	2,800 00	2,000 00	
Bath “ Bath .....	2,500 00	3,000 00	2,500 00	
Casco “ Portland.....	1,900 00	2,850 00	1,900 00	
First “ Bath .....	2,000 00	3,000 00	2,000 00	
First “ Wiscasset ...	3,800 00	4,940 00	3,800 00	
Lincoln “ Bath .....	2,500 00	3,125 00	2,500 00	
<b>Total bank stock of Maine .....</b>	<b>14,700 00</b>			<b>14,700 00</b>
Premium account.....		-	6,994 00	6,994 00
Vessel property (5-16 Sch., Cyrus McKown) ....		3,550 00	3,550 00	3,550 00
Real estate, foreclosure .....		250 00	250 00	250 00
<i>Loans on Bank Stock.</i>				
First National Bank, Wiscasset.....		750 00	750 00	750 00

## BOOTHBAY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Boothbay Savings Bank.....	\$143 50	\$143 50	
Boston Five Cent Savings Bank.....	100 00	100 00	\$243 50
Loans on vessels.....	1,622 77	1,622 77	1,622 77
“ other collaterals.....	1,945 00	1,945 00	1,945 00
“ personal security.....	3,313 90	3,395 77	3,395 77
“ to Townsend Marine Railway Company...	285 00	285 00	285 00
“ on mortgages of real estate.....	54,858 46	54,858 46	54,858 46
Cash deposited in Casco National Bank, Portland, at 3 per cent.....	4,601 47	4,601 47	
Cash on hand.....	3,535 81	3,535 81	8,137 28
			\$125,631 78
Unpaid accrued interest.....	1,526 45		
	126,957 36		
Due depositors, including earned dividend, State tax and other liabilities.....	121,754 86		
Surplus above all liabilities.....	\$5,202 50		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$550.

Securities are kept in a Safe Deposit Vault in Bath.

## BREWER SAVINGS BANK—BREWER.

FEBRUARY 10, 1886.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

## LIABILITIES.

Deposits.....	\$62,156 37
Reserved Fund.....	1,758 92
Profits.....	617 63
	\$64,532 92

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Reg., 1907..	\$9,000 00	\$11,160 00	\$9,000 00	
United States Bonds, 4s Coup., 1907..	1,600 00	1,984 00	1,600 00	
Total United States Bonds.....	10,600 00			\$10,600 00
State of Maine 6s, 1889.....	500 00	555 00	500 00	
City of Bangor 6s R. R., 1899.....	5,500 00	6,435 00	5,500 00	
City of Bangor 6s Wa, 1905.....	4,000 00	4,920 00	4,000 00	
Total public funds of Maine.....	10,000 00			10,000 00
County of Putnam, Ind., 6s Gravel Road, 1887.....	2,000 00	2,020 00	2,000 00	
City of Port Huron, Mich., 5s Refund, 1889.....	1,000 00	1,000 00	1,000 00	
Total public funds out of New Eng..	3,000 00			3,000 00
Premium account.....			1,735 00	1,735 00
Real estate, foreclosure.....		3,856 82	3,856 82	3,856 82
<i>Loans on Bank Stock.</i>				
First National Bank, Bangor.....		1,638 23	1,638 23	1,638 23
Loan to town of Brewer.....		3,000 00	3,000 00	3,000 00
Loans on mortgages of real estate.....		26,198 63	26,198 63	26,198 63
Cash deposited in Veazie National Bank, Bangor,		4,504 24	4,504 24	4,504 24
				\$64,532 92
Unpaid accrued interest.....		1,453 13		
		68,725 05		
Duo depositors and including earned dividend and accrued State tax.....		62,806 37		
Surplus above all liabilities.....		\$5,918 68		

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

Annual expenses, \$250.

Securities are kept in a Safe Deposit Vault in Bangor.



BRIDGTON SAVINGS BANK—BRIDGTON.

FEBRUARY 23, 1886.

RUFUS GIBBS, PRESIDENT.

GEO. P. PERLEY, TREASURER.

LIABILITIES.

Deposits.....	\$184,695 01
Reserved Fund.....	6,292 56
Profits.....	7,452 00
Interest.....	1,488 16
	\$199,927 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Belfast Bonds, 6s R. R., 1898	\$ 500 00	\$ 525 00	\$ 500 00	
“ Portland 6s R. R., 1898....	7,000 00	8,120 00	7,000 00	
Town of Canton 6s Ml., 1887.....	100 00	100 00	100 00	
“ Bridgton 5s R. R., 1887-1892	22,500 00	22,500 00	22,500 00	
“ Bridgton (order).....	500 00	500 00	500 00	
Total public funds of Maine.....	30,600 00			\$30,600 00
County of Seoto, O., 8s, 1889.....	5,000 00	5,400 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River 6s, 1st Mort., 1902.....	11,000 00	11,000 00	11,000 00	
Maine Central 7s Consol., 1912.....	2,000 00	2,360 00	2,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900.....	11,000 00	11,000 00	11,000 00	
Total railroad bonds of Maine.....	24,000 00			24,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	600 00	1,008 00	600 00	
First “ Portland.....	5,000 00	7,400 00	5,000 00	
Lime Rock “ Rockland.....	1,260 00	1,350 00	1,260 00	
Total bank stock of Maine.....	6,860 00			6,860 00
<i>Corporation Stock Owned.</i>				
Portland Trust Company.....	2,000 00	2,200 00	2,000 00	2,000 00
Premium account.....	-	-	2,896 00	2,896 00
Expense account.....	-	-	104 73	104 73
Safe, furniture, &c.....	500 00	500 00	400 00	400 00
Real estate, foreclosure.....	-	10,336 85	10,336 85	10,336 85
<i>Loans on Public Funds.</i>				
Town of Bridgton Bonds.....	-	300 00	300 00	300 00
<i>Loans on Railroad Bonds.</i>				
Bridgton & Saco River Railroad.....	-	3,500 00	3,500 00	
Maine Central.....	-	1,500 00	1,500 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
J. Winslow Jones' Debentures, Limited.....	-	10,000 00	10,000 00	10,000 00

## BRIDGTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Corporation Stock.</i>			
Continental Mills, Lewiston.....	\$1,200 00	\$1,200 00	
Forest Mills, Bridgton .....	5,500 00	5,500 00	\$6,700 00
<i>Loans on Savings Bank Books.</i>			
Bridgton Savings Bank.....	100 00	100 00	
Portland Savings Bank .....	304 24	304 24	404 24
Loans on life insurance policy.....	400 00	400 00	400 00
“ other personal property .....	10,402 00	10,402 00	10,402 00
“ mortgages of real estate.....	72,365 00	72,365 00	72,365 00
Cash deposited in Shawmut National Bank of Boston, at 3 per cent .....	413 24	413 24	
Cash deposited at J. B. Brown & Sons', Portland, at 3 per cent.....	11,273 39	11,273 39	
Cash on hand .....	472 28	472 28	12,158 91
Unpaid accrued interest.....	1,110 23		\$199,927 73
	<u>203,340 23</u>		
Due depositors and including accrued dividend and State tax .....	186,095 01		
Surplus above all liabilities .....	\$17,245 22		

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

Annual expenses, \$1,200.

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

FEBRUARY 19, 1886.

HENRY CARVILL, PRESIDENT.

J. M. WINCHELL, TREASURER.

## LIABILITIES.

Deposits.....	\$301,102 25
Reserved Fund.....	7,309 77
Special Reserved Fund.....	2,328 33
Profits.....	7,609 66
	\$318,350 01

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Reg., 1907..	\$27,000 00	\$33,750 00	\$27,000 00	
“ “ 4½s Reg., 1891	23,000 00	26,760 00	23,000 00	
Total United States Bonds .....	50,000 00			\$50,000 00
State of Maine 6s, 1889.....	1,000 00	1,100 00	1,000 00	
Town of Brunswick, 4s Town Hall, 1911 .....	6,000 00	6,000 00	6,000 00	
“ Brunswick, 5s Ml., 1898 ...	1,000 00	1,000 00	1,000 00	
“ Topsham, 4s Ml., 1891.....	1,500 00	1,500 00	1,500 00	
Total public funds of Maine.....	9,500 00			9,500 00
County of Delaware, Ind., 5s C. H., 1898.....	5,000 00	5,000 00	5,000 00	
“ Montgomery, Ind., 6s Gr'v'l Road, 1889.....	5,000 00	5,150 00	5,000 00	
“ Putnam, Ind., 6s Gravel Road, 1887 1890.....	5,000 00	5,100 00	5,000 00	
“ Vigo, Ind., 5s C. H., 1907	5,000 00	5,000 00	4,875 00	
“ Yankton, Dak., 4s Refund, 1913.....	4,900 00	4,000 00	3,675 00	
City of Cairo, Ill., 6s Fund, 1897	4,103 11	3,128 11	3,128 11	
“ *Evansville, Ind., 7s Red., 1897 .....	5,000 00	4,000 00	5,000 00	
“ Fremont, O., 5s Wa., 1898	2,000 00	2,000 00	2,000 00	
“ Newark, O., 6s Street, 1896	2,000 00	2,160 00	2,000 00	
“ Newark, O., 6s Fund, 1892	3,000 00	3,150 00	3,000 00	
“ Port Huron, Mich., 5s School, 1892.....	2,000 00	2,000 00	2,000 00	
“ Port Huron, Mich., 5s Fund, 1899-1904.....	3,000 00	3,000 00	2,955 00	
“ St. Paul, Minn., 6s R. R., 1898-1900.....	5,000 00	5,750 00	5,000 00	
“ St. Paul, Minn., 8s School, 1894.....	5,500 00	6,050 00	5,500 00	
Town of Roseville, Ill., 7s, 1890...	1,000 00	1,000 00	1,000 00	
“ Whitehall, Ill., 10s R. R., 1890.....	3,000 00	3,000 00	3,000 00	
Total public funds out of New Eng..	60,803 11			58,133 11

\* Suspended payment of interest.

## BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Maine Central 7s Consol., 1912 .....	\$20,000 00	\$25,600 00	\$20,000 00	
Rumford Falls and Buckfield Branch 7s, 1892.....	5,000 00	5,350 00	5,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>25,000 00</b>			<b>\$25,000 00</b>
<i>Corporation Bonds Owned.</i>				
Portland Water Company 6s, 1888 ..	4,000 00	4,120 00	4,000 00	
“ “ 6s, 1899 ..	7,500 00	8,250 00	7,500 00	
Railroad Equipment Company 6s, 1886-1888 .....	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds.....</b>	<b>21,500 00</b>			<b>21,500 00</b>
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	700 00	980 00	700 00	
Canal “ Portland ...	5,000 00	8,400 00	5,000 00	
Casco “ “ ..	6,600 00	9,900 00	6,600 00	
Cumberland “ “ ..	5,720 00	7,436 00	5,720 00	
First “ “ ..	6,300 00	9,324 00	6,300 00	
First “ Brunswick..	4,800 00	6,960 00	4,800 00	
Merchants’ “ Portland ...	1,200 00	1,920 00	1,200 00	
Northern “ Hallowell ..	3,000 00	4,260 00	3,000 00	
Shoe & Leather “ Auburn ....	5,000 00	5,800 00	5,000 00	
South Berwick “ So. Berwick	2,500 00	3,750 00	2,500 00	
Union “ Brunswick..	3,800 00	4,750 00	3,800 00	
<b>Total bank stock owned.....</b>	<b>44,620 00</b>			<b>44,620 00</b>
Real estate, investment .....		6,500 00	5,975 88	5,975 88
Furniture account.....		1,500 00	1,800 00	1,800 00
Loans on Brunswick Gas-Light Company Bonds..		2,500 00	2,500 00	2,500 00
“ other collaterals.....		1,050 00	1,050 00	1,050 00
“ mortgages of real estate.....		91,912 17	91,912 17	91,912 17
Cash on hand .....		6,358 85	6,358 85	6,358 85
				<b>\$318,350 01</b>
Unpaid accrued interest.....		4,585 47		
				360,804 60
Due depositors and including earned dividend and accrued State tax.....		305,127 25		
Surplus above all actual liabilities .....		\$55,677 35		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,000.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

MARCH 5, 1886.

THOMAS TARBOX, PRESIDENT.

C. E. WELD, TREASURER.

LIABILITIES.

Deposits.....	\$200,864 02
Reserved Fund.....	8,100 97
Profits.....	4,105 60
	\$213,070 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4½s, 1891.....	\$1,000 00	\$1,120 00	\$1,000 00	\$1,000 00
City of Bangor 6s Ml., 1891.....	1,000 00	1,080 00	1,000 00	
"    Portland 6s R. R., 1897..	500 00	575 00	500 00	
Town of Waterboro' 6s Ml., 1886..	200 00	200 00	200 00	
Total public funds of Maine.....	1,700 00			1,700 00
County of Allen, Ind., 5s C. H., 1891	1,000 00	1,000 00	1,000 00	
"    Boone, Ind., 6s Gravel Road, 1886-1889 .....	5,000 00	5,100 00	5,000 00	
"    Clinton, Ind., 6s Road, 1887	1,000 00	1,010 00	1,000 00	
"    Clinton, Ind., 5s Road, 1893	2,000 00	2,000 00	2,000 00	
"    Delaware, O., 5s C. H., 1895-1897.....	4,000 00	4,000 00	4,000 00	
"    Hamilton, Ind., 6s Gravel Road, 1886.....	2,000 00	2,000 00	2,000 00	
"    Hardin, O., 6s Turnpike, 1889.....	4,000 00	4,120 00	4,000 00	
"    Johnson, Ind., 5s C. H., 1887.....	3,000 00	3,000 00	3,000 00	
"    Kosciusco, Ind., 5s C. H., 1891.....	3,000 00	3,000 00	3,000 00	
"    Miami, Ind., 6s Gravel Road, 1886-1888.....	3,000 00	3,030 00	3,000 00	
"    Putnam, Ind., 6s Gravel Road, 1888-1890.....	3,000 00	3,090 00	3,000 00	
"    Scioto, O., 8s Bridge, 1889-1893 .....	3,000 00	3,390 00	3,000 00	
"    Tazewell, Ill., 6s Fund, 1900.....	1,000 00	1,100 00	1,000 00	
City of Akron, O., 5s Street, 1887	5,000 00	5,000 00	5,000 00	
"    Canton, O., 5½s Engine House, 1896.....	2,000 00	2,080 00	2,000 00	
"    Chicago, Ill., 7s Sewer, 1888.....	3,000 00	3,150 00	3,000 00	
"    Chicago, Ill., 7s River Imp., 1899.....	2,000 00	2,500 00	2,000 00	
"    Eau Claire, Wis., 6s, 1905	2,000 00	2,000 00	2,000 00	
"    *Evansville, Ind., 7s Red., 1896.....	3,000 00	2,400 00	3,000 00	
"    *Evansville, Ind., 6s Red., 1908.....	3,000 00	2,400 00	3,000 00	

\*Suspended payment of interest.

## BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Fort Wayne, Ind., 6s Fund, 1892.....	\$6,000 00	\$6,300 00	\$6,000 00	
“ Fremont, O., 5s Wa., 1888 1890.....	3,000 00	3,000 00	3,000 00	
“ Logansport, Ind., 5s Fund, 1905.....	2,000 00	2,000 00	2,000 00	
“ Springfield, O., 6s School, 1894.....	1,000 00	1,070 00	1,000 00	
“ Youngstown, O., 6s Street, 1888.....	1,000 00	1,020 00	1,000 00	
<b>Total public funds out of New Eng..</b>	<b>68,000 00</b>			<b>\$68,000 00</b>
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890	1,000 00	1,060 00	1,000 00	
Leeds and Farmington 6s, 1896.....	2,000 00	2,200 00	1,820 00	
<b>Total railroad bonds of Maine.....</b>	<b>3,000 00</b>			<b>2,820 00</b>
<i>Corporation Bonds Owned.</i>				
Portland Water Company 6s, 1888 ..	5,000 00	5,200 00	5,000 00	
Railroad Equipment Company N. Y., 6s, 1886.....	4,000 00	4,000 00	4,000 00	
<b>Total corporation bonds.....</b>	<b>9,000 00</b>			<b>9,000 00</b>
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland .....	2,000 00	3,000 00	2,000 00	
Cumberland “ “ .....	1,600 00	2,080 00	1,600 00	
First “ “ .....	4,000 00	6,000 00	4,000 00	
<b>Total bank stock of Maine.....</b>	<b>7,600 00</b>			<b>7,600 00</b>
Real estate, foreclosure .....		17,662 12	17,662 12	17,662 12
Loan to Town of Buxton.....		500 00	500 00	500 00
Loans on Buxton and Hollis Savings Bank books		1,376 00	1,376 00	1,376 00
Loan on Town of Waterboro' Bond.....		200 00	200 00	200 00
Loans on other personal property .....		2,337 00	2,337 00	2,337 00
“ mortgages of real estate.....		86,415 68	86,415 68	86,415 68
Cash deposited in First National Bank, Portland, at 3 per cent.....		12,856 44	12,856 44	
Cash on hand .....		1,603 47	1,603 47	14,459 79
<b>Unpaid accrued interest.....</b>		<b>6,680 00</b>		<b>\$213,070 59</b>
		224,905 71		
<b>Due depositors, including accrued dividend and State tax.....</b>		<b>205,134 02</b>		
<b>Surplus above all liabilities.....</b>		<b>\$19,771 69</b>		

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

Annual expenses, \$800.

Securities are kept in the Safe Deposit Vault, Portland.

## CALAIS SAVINGS BANK—CALAIS.

APRIL 28, 1886.

E. A. BARNARD, PRESIDENT.

GEO. A. LOWELL, TREASURER.

## LIABILITIES.

Deposits.....	\$187,704 94
Reserved Fund.....	5,526 72
Profits.....	5,750 81
	\$198,982 47

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s, 1907.....	\$16,000 00	\$20,160 00	\$20,160 00	\$16,000 00
City of Belfast 6s R. R., 1898....	5,500 00	5,775 00	5,500 00	
“ Calais 6s R. R., 1891.....	1,000 00	1,080 00	1,000 00	
Total public funds of Maine.....	6,500 00			6,500 00
County of Jay, Ind., 6s C. H., 1889..	2,000 00	2,060 00	2,000 00	
“ Jasper, Ia., 6s Fund, 1887-1892.....	4,000 00	4,160 00	4,000 00	
“ Kosciusco, Ind., 5s C. H., 1901.....	10,000 00	10,000 00	10,000 00	
“ Logan, O., 6s Road, 1887..	5,500 00	5,555 00	5,500 00	
“ Marion, Ind., 4½s Fund, 1893.....	8,000 00	8,000 00	8,000 00	
“ Mecker, Minn., 6s Fund, 1890.....	2,000 00	2,080 00	2,000 00	
“ Seneca, O., 6s C. H., 1887-1888.....	2,000 00	2,040 00	2,000 00	
“ St. Louis, Mo., 7s Jail, 1888.....	1,000 00	1,040 00	1,000 00	
“ Washington, Ill., 6s C. H., 1902.....	3,000 00	3,300 00	3,000 00	
City of Akron, O., 6s Street, 1898	5,000 00	5,450 00	5,000 00	
“ Bradford, Penn, 6s Wa., 1895.....	1,000 00	1,070 00	1,000 00	
“ Cincinnati, O., 6s Sewer, 1889.....	6,000 00	6,300 00	6,000 00	
“ Cincinnati, O., 7s Ml., 1904	3,000 00	3,900 00	3,000 00	
“ Cincinnati, O., 7 3-10s Hospital, 1898.....	3,000 00	3,840 00	3,000 00	
“ Cleveland, O., 7s Street, 1887-1893.....	5,000 00	5,600 00	5,000 00	
“ Columbus, O., 6s Sewer, 1894.....	10,000 00	11,000 00	10,000 00	
“ *Evansville, Ind., 7s Red, 1906.....	3,000 00	2,400 00	3,000 00	
“ Sandusky, O., 6s Ml., 1887	2,500 00	2,525 00	2,500 00	
“ St. Paul, Minn., 5s Wa., 1915.....	7,000 00	7,630 00	7,000 00	
Total public funds out of New Eng..	83,000 00			83,000 00.

\* Suspended payment of interest.

## CALAIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Calais and Baring 6s, Optional . . . .	\$4,500 00	\$3,825 00	\$3,825 00	
Maine Central 7s Consol., 1912 . . . .	17,000 00	21,760 00	17,000 00	
Northern Pacific 6s, 1st Mort., 1921 . . . .	9,000 00	10,170 00	9,000 00	
<b>Total railroad bonds . . . . .</b>	<b>30,500 00</b>			<b>\$29,825 00</b>
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust Company 6s, 1888 . . . .	5,000 00	3,750 00	5,000 00	
New York, Chicago and St. Louis Equipment 7s, 1900 . . . . .	6,000 00	4,500 00	6,000 00	
<b>Total corporation bonds . . . . .</b>	<b>11,000 00</b>			<b>11,000 00</b>
<i>Bank Stock Owned.</i>				
Calais National Bank, Calais . . . . .	5,550 00	8,880 00	7,763 58	
Frontier " Eastport . . . . .	2,775 00	4,070 00	3,422 50	
<b>Total bank stock of Maine . . . . .</b>	<b>8,325 00</b>			<b>11,186 08</b>
Real estate, foreclosure . . . . .		4,000 00	1,355 67	1,355 67
Expense account . . . . .		-	539 75	539 75
Loan to City of Calais . . . . .		4,200 00	4,200 00	4,200 00
<i>Loans on Public Funds.</i>				
United States Bonds . . . . .		135 00	135 00	
Town of Milltown . . . . .		5,500 00	5,500 00	5,635 00
<i>Loans on National Bank Stock.</i>				
Calais National Bank . . . . .		650 00	650 00	650 00
<i>Loan on Savings Bank Books.</i>				
Calais Savings Bank . . . . .		75 00	75 00	75 00
<i>Loans on Railroad Stock.</i>				
Canada and New Brunswick . . . . .		5,000 00	5,000 00	5,000 00
<i>Loans on Corporation Stock.</i>				
St. Croix Cotton Mill . . . . .		400 00	400 00	400 00
Loans on mortgages of real estate . . . . .		11,630 00	11,630 00	11,630 00
Cash deposited in Portland Trust Company, at 3 per cent. . . . .		6,770 66	6,770 66	
Cash on hand . . . . .		5,215 31	5,215 31	11,985 97
				<b>\$198,982 47</b>
Unpaid accrued interest . . . . .		3,955 12		
		<b>219,451 09</b>		
Due depositors, including earned dividend and State tax . . . . .		191,656 79		
<b>Surplus above all liabilities . . . . .</b>		<b>\$27,794 30</b>		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$900.

Securities are kept in the Safe Deposit Vault, Portland.



CAMDEN SAVINGS BANK—ROCKPORT.

JUNE 1, 1886.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits.....	\$117,384 61
Reserved Fund.....	3,425 00
Special Reserved Fund.....	12,271 43
Profits .....	3,837 52
Bills Payable .....	626 60
	\$137,545 16

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
State of Maine Bonds 6s, 1889.....	\$100 00	\$110 00	\$110 00	\$110 00
<i>Railroad Bonds Owned.</i>				
Atchison, Topeka and Santa Fe 7s L. G., 1903 .....	6,000 00	7,560 00	3,180 00	
Central Iowa 7s, 1st Mort., 1899....	5,000 00	5,500 00	1,350 00	
Chicago and South Western 7s, 1st Mort., 1899.....	3,000 00	3,840 00	2,640 00	
Wisconsin Central 5s, 1st Series, 1909	1,000 00	880 00	} 364 36	
*Wisconsin Central 7s, 2d Series, 1909	2,000 00	860 00		
Total railroad bonds.....	17,000 00			7,534 36
<i>Railroad Stock Owned.</i>				
Northern Pacific (preferred).....	8,400 00	4,788 00	1,008 00	
Northern Pacific (6 per cent scrip)..	932 40	900 00	900 00	
New York and Oswego.....	2,790 00	-	120 00	
Total railroad stock.....	12,122 40			2,028 00
Real estate, foreclosure .....		2,000 00	2,710 20	2,710 20
Safe.....		1,200 00	1,440 00	1,440 00
Vessel property .....		2,000 00	1,265 76	1,265 76
Interest account .....		421 54	421 54	421 54
Expense account .....		-	23 40	23 40
<i>Loans on Public Funds.</i>				
United States Bonds .....		570 00	570 00	
State of Maine Bonds.....		1,000 00	1,000 00	1,570 00
<i>Loans on Railroad Bonds.</i>				
Cincinnati and Indiana.....		2,000 00	2,000 00	2,000 00
<i>Loans on Savings Bank Books.</i>				
Camden Savings Bank .....		6,090 27	6,090 27	6,090 27
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company.....		3,000 00	10,982 00	10,982 00

\*Suspended payment of interest.

## CAMDEN SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other personal property.....	\$7,675 00	\$7,675 00	\$7,675 00
“ mortgages of real estate.....	56,111 16	59,111 16	59,111 16
Cash deposited in Maverick National Bank, Boston, at 2½ per cent .....	22,242 02	22,242 02	
Cash deposited in National Exchange Bank, Boston, at 2½ per cent.....	2,568 28	2,568 28	
Cash on hand .....	9,773 17	9,773 17	34,583 47
			<hr/>
Unpaid accrued interest.....	2,275 00		\$137,545 16
	<hr/>		
Due depositors and including special reserved fund and other liabilities.....	143,364 44		
	132,582 64		
	<hr/>		
Surplus above all liabilities.....	\$10,781 80		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$1,100.

CASCADE SAVINGS BANK—OAKLAND.

MARCH 15, 1886.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

LIABILITIES.

Deposits.....	\$134,508 95
Reserved Fund.....	4,377 03
Profits.....	3,539 38
	\$142,425 36

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Maine Central 7s Consol., 1912.....	\$8,000 00	\$10,240 00	\$8,000 00	\$8,000 00
<i>Corporation Bonds Owned</i>				
Eastern Car Trust Company 6s, 1891	5,000 00	3,750 00	5,000 00	
Railroad Equipment Company 6s, 1887.....	1,000 00	1,000 00	987 50	
Total corporation bonds.....	6,000 00			5,987 50
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	2,184 00	1,300 00	
Casco " Portland.....	3,600 00	5,400 00	3,600 00	
First " Bath.....	2,000 00	3,000 00	2,000 00	
First " Portland.....	12,500 00	18,750 00	12,500 00	
Messalonskee " Oakland.....	11,500 00	13,225 00	11,500 00	
Shoe and Leather National Bank, Auburn.....	3,000 00	3,480 00	3,000 00	
Total bank stock of Maine.....	33,900 00			33,900 00
Premium account.....	-	-	9,500 00	9,500 00
Expense account.....	-	-	214 97	214 97
Real estate, investment.....	-	800 00	800 00	
Real estate, foreclosure.....	-	4,288 04	6,288 04	7,088 04
Safe, furniture, &c.....	-	960 02	960 02	960 02
<i>Loans on Public Funds.</i>				
Town of Norridgewock Bonds.....		100 00	100 00	100 00
<i>Loans on Railroad Bonds.</i>				
Somerset Railroad Company.....		10,730 00	10,730 00	10,730 00
<i>Loans on Corporation Stock.</i>				
Cascade Woolen Mill.....		600 00	600 00	
Madison ".....		3,260 00	3,260 00	
Hubbard & Blake Manufacturing Company.....		6,000 00	6,000 00	9,860 00
<i>Loans on Bank Stock.</i>				
Messalonskee National Bank.....		2,400 00	2,400 00	
People's National Bank, Waterville.....		800 00	800 00	3,200 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		100 00	100 00	100 00

## CASCADE SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$46,724 56	\$46,724 56	\$46,724 56
Cash deposited in the Portland Trust Company, at 3 per cent.....	2,490 74	2,490 74	
Cash on hand .....	3,569 53	3,569 53	6,060 27
			<u>\$142,425 36</u>
Unpaid accrued interest.....	684 27		
	<u>144,536 16</u>		
Due depositors, including accrued dividend, State tax, and other liabilities .....	137,312 78		
Surplus above all liabilities .....	<u>\$7,223 38</u>		

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

Annual expenses, \$600.

Securities are kept in the Safe Deposit Vault, Portland.

## DEXTER SAVINGS BANK—DEXTER.

FEBRUARY 8, 1886.

A. F. BRADBURY, PRESIDENT.

GEO. HAMILTON, TREASURER.

## LIABILITIES.

Deposits.....	\$208,922 81
Reserved Fund.....	6,000 00
Special Reserved Fund.....	6,097 66
Profits.....	1,481 19
Special Deposit.....	320 32
	\$222,821 98

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Town of Corinna Bonds, 6s R. R., 1897	\$600 00	\$600 00	\$600 00	
“ Dexter 6s R. R., 1897 .....	500 00	500 00	500 00	
<b>Total public funds of Maine.....</b>	<b>1,100 00</b>			<b>\$1,100 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	25,000 00	32,000 00	24,220 00	
Portland & Ogdensburg 6s, 1st Mort., 1900.....	20,000 00	20,000 00	18,800 00	
<b>Total railroad bonds of Maine.....</b>	<b>45,000 00</b>			<b>43 020 00</b>
Chicago & West Michigan 5s, 1st Mort., 1921 .....	5,000 00	5,000 00	4,400 00	4,400 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,200 00	2,860 00	2,200 00	
First “ Dexter.....	20,000 00	25,000 00	20,000 00	
Lime Rock “ Rockland.....	4,200 00	4,500 00	4,200 00	
Manufact'rs' “ Lewiston.....	8,300 00	9,960 00	8,300 00	
Shoe & Leather “ Auburn.....	9,000 00	10,440 00	9,000 00	
<b>Total bank stock of Maine.....</b>	<b>43,700 00</b>			<b>43,700 00</b>
<i>Corporation Stock Owned.</i>				
Portland Trust Company .....	2,000 00	2,200 00	2,000 00	2,000 00
Real estate, investment.....		20,000 00	24,000 00	
Real estate, foreclosure.....		2,800 00	3,175 00	27,175 00
Safe (charged off) .....		1,000 00		
<i>Loans to Municipalities.</i>				
Piscataquis County.....		12,000 00	12,000 00	
Town of Dexter.....		2,150 00	2,150 00	
“ Hudson.....		700 00	700 00	14,850 00
<i>Loans to Corporations.</i>				
Dexter Woolen Mills .....		10,000 00	10,000 00	10,000 00
<i>Loans on Railroad Bonds.</i>				
Portland and Ogdensburg .....		400 00	400 00	400 00
<i>Loans on Bank Stock.</i>				
First National Bank, Bangor.....		1,100 00	1,100 00	1,100 00

## DEXTER SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Stock.</i>			
Dexter and Newport.....	\$115 00	\$115 00	\$115 00
<i>Loans on Corporation Stock.</i>			
Kineo Company.....	10,000 00	10,000 00	10,000 00
<i>Loans on Savings Bank Books.</i>			
Dexter Savings Bank.....	1,125 00	1,125 00	1,125 00
Loans on other personal property.....	6,393 85	6,393 85	6,393 85
“ mortgages of real estate.....	42,372 50	42,372 50	42,372 50
Cash deposited in First National Bank, Dexter, at 3 per cent.....	14,081 16	14,081 16	
Cash on hand.....	989 47	989 47	15,070 63
			<u>\$222,821 98</u>
Unpaid accrued interest.....	5,122 19		
	<u>243,409 17</u>		
Due depositors and including other liabilities...	210,240 13		
Surplus above all liabilities.....	\$33,169 04		

Rate of interest charged on loans, 5 to 7 per cent.

Annual expenses, \$1,100.

## EASTPORT SAVINGS BANK—EASTPORT.

APRIL 27, 1886.

(Vacancy) PRESIDENT.

N. B. NUTT, JR., TREASURER.

## LIABILITIES.

Deposits.....	\$275,762 88
Reserved Fund.....	8,590 12
Profits.....	4,722 29
	\$289,075 29

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Coup., 1907	\$ 200 00	\$ 252 00	\$ 200 00	\$200 00
State of Maine 6s, 1889.....	1,600 00	1,760 00	1,600 00	
City of Portland 6s Ml., Reg., 1890..	2,000 00	2,140 00	2,000 00	
Town of Eastport 7 3-10s, 1893....	3,600 00	3,600 00	3,600 00	
“ Eastport 6s Ml., 1895.....	2,500 00	2,500 00	2,500 00	
“ Pembroke 7 3-10s, 1888....	1,000 00	1,000 00	1,000 00	
“ Pembroke 5s, 1886-1896..	4,150 00	4,150 00	4,150 00	
“ Cutler (orders).....	1,500 00	1,500 00	1,500 00	
“ Eastport (orders).....	10,712 25	10,712 25	10,712 25	
“ Pembroke (orders).....	191 51	191 51	191 51	
Total public funds of Maine.....	27,253 76			27,253 76
County of Clay, Minn., 6s C. H., 1903	3,000 00	3,300 00	3,000 00	
“ Delphos, Allen & Van Wert (Corp.) O., 6s., 1886-1889	4,000 00	4,050 00	4,000 00	
“ Fountain, Ind., 6s Gravel Road, 1888.....	3,000 00	3,060 00	3,000 00	
“ Grant, Ind., 6s Gravel Road, 1886-1888.....	4,000 00	4,040 00	4,000 00	
“ Henry, Ia., 7s Fund, 1892	4,000 00	4,400 00	4,000 00	
“ Jackson, Ill., 5s Fund, 1889	5,000 00	5,000 00	5,000 00	
“ Lee, Ia., 6s Fund, 1895...	4,000 00	4,280 00	4,000 00	
“ Scioto, O., 8s Fund, 1889..	4,000 00	4,320 00	4,000 00	
“ Saline, Ill., 6s Fund, 1890	5,000 00	5,150 00	5,000 00	
City of Akron, O., 5s Street, 1886- 1889.....	4,000 00	4,000 00	4,000 00	
“ Burlington, Ia., 5s Fund, 1895.....	10,000 00	10,000 00	10,000 00	
“ *Celina, O., 6s, 1899.....	4,000 00	3,000 00	4,000 00	
“ Cincinnati, O., 7s Ml., 1908	10,000 00	13,300 00	10,000 00	
“ Dubuque, Ia., 6s Fund, 1897.....	7,000 00	7,560 00	7,000 00	
“ Erie, Penn., 7s Ml., 1894	1,000 00	1,100 00	1,000 00	
“ Fort Wayne, Ind., 6s Fund, 1888.....	3,000 00	3,060 00	3,000 00	
“ Kansas City, Mo., 8s Fund, 1893 1895.....	5,000 00	6,000 00	5,000 00	
“ Muscatine, Ia., 7s Ml., 1898	4,000 00	4,360 00	4,000 00	
“ North Chicago (Lincoln Park) 7s, 1895.....	4,000 00	4,560 00	4,000 00	

\*Suspended payment of interest.

## EASTPORT SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Quincy, Ill., 6s Fund, 1886-1888 .....	\$9,500 00	\$9,500 00	\$9,500 00	
“ Springfield, Ill., 8s R. R., 1891.....	9,000 00	9,900 00	9,000 00	
“ St. Louis, Mo., 6s Wa., 1888 .....	1,000 00	1,030 00	1,000 00	
“ St. Paul, Minn., 7s Ml., 1898 .....	5,000 00	6,150 00	5,000 00	
“ St. Paul, Minn., 8s Fund, 1897 .....	3,000 00	3,900 00	3,000 00	
“ Sioux City, Ia., 6s Ml., 1888 or 1903.....	5,000 00	5,100 00	5,000 00	
“ Toledo, O., 8s Fund, 1894.....	1,000 00	1,230 00	1,000 00	
“ Warsaw, Ind., 7s Ml., 1913..	3,000 00	3,600 00	3,000 00	
Town of Lake, Ill., 7s Wa., 1924 .....	3,000 00	3,210 00	3,000 00	
<b>Total public funds out of New Eng..</b>	<b>127,500 00</b>			<b>\$127,500 00</b>
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s, 1st Mort., 1900 .....	5,000 00	5,250 00	5,000 00	
*Cincinnati Northern 6s, 1st Mort., 1920 .....	4,000 00	1,600 00	2,000 00	
<b>Total railroad bonds.....</b>	<b>9,000 00</b>			<b>7,000 00</b>
<i>Corporation Bonds Owned.</i>				
Eastern Lodge, Eastport, 6s .....	600 00	600 00	600 00	
Atlantic Water Co., Mich., 6s, 1893 .....	5,000 00	5,000 00	5,000 00	
Sioux City Water Works, Ia., 6s, 1900 .....	4,000 00	4,000 00	4,000 00	
Tiffin Water Works, O., 6s, 1889.....	2,000 00	2,000 00	2,000 00	
*Towanda Water Works, Penn., 6s, 1900 .....	3,000 00	1,500 00	3,000 00	
Wakefield, Mass., Water Works, 6s, 1900 .....	4,000 00	4,000 00	4,000 00	
<b>Total corporation bonds.....</b>	<b>18,600 00</b>			<b>18,600 00</b>
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	100 00	168 00	172 00	
Caseo “ Portland.....	1,500 00	2,250 00	2,546 25	
Bath “ Bath .....	500 00	600 00	790 00	
First “ Bath .....	2,000 00	3,000 00	3,160 00	
First “ Portland.....	1,100 00	1,650 00	1,700 50	
Frontier “ Eastport.....	3,900 00	5,720 00	3,853 00	
Traders’ “ Portland.....	200 00	290 00	318 00	
<b>Total bank stock of Maine .....</b>	<b>6,300 00</b>			<b>12,539 75</b>
Real estate (foreclosure and investment).....	8,900 00	8,900 00	8,900 00	8,900 00
<i>Loans on Public Funds.</i>				
New Brunswick debentures .....		4,500 00	4,500 00	
Town of Edmunds (orders).....		300 00	300 00	4,800 00

\*Suspended payment of interest.



## EASTPORT SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loan on Maine Central Railroad Bonds .....	\$290 00	\$290 00	\$290 00
“ “ Portland Savings Bank book .....	100 00	100 00	100 00
Loans on vessels.....	2,145 05	2,145 05	2,145 05
“ other personal property.....	3,160 63	3,160 63	3,160 63
“ mortgages of real estate.....	55,436 24	55,436 24	55,436 24
Cash deposited in National Bank of Republic, Boston, at 2 per cent.....	8,251 24	8,251 24	
Cash deposited in National Bank of the Common- wealth, Boston, at 2 per cent.....	3,421 71	3,421 71	
Cash deposited in Frontier National Bank .....	4,352 63	4,352 63	
Cash on hand .....	5,124 28	5,124 28	21,149 86
			<u>\$289,075 29</u>
Unpaid accrued interest and rents.....	5,987 19		
	<u>305,562 72</u>		
Due depositors, including earned dividend and State tax .....	280,127 29		
Surplus above all liabilities.....	<u>\$25,435 43</u>		

Rate of interest charged on loans, 5 to 7 per cent.

Annual expenses, \$1,100.

Securities are kept in a Safe Deposit Vault.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

MARCH 17, 1886.

C. G. TOTMAN, PRESIDENT.

E. G. PRATT, TREASURER.

## LIABILITIES.

Deposits.....	\$191,266 73
Reserved Fund.....	6,810 07
Profits.....	3,696 88
Bills Payable.....	103 17
	\$201,876 85

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Town of Fairfield (orders).....	\$1,891 93	\$1,891 93	\$1,891 93	\$1,891 93
County of Jay, Ind., 6s Gravel Road, 1886.....	3,000 00	3,000 00	3,000 00	
City of Bradford, Penn., 6s Wa., 1893.....	5,000 00	5,300 00	5,000 00	
“ Canton, O., 6s Sewer, 1887.....	2,000 00	2,020 00	2,000 00	
Total public funds out of New Eng..	10,000 00			10,000 00
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust Co. 6s, 1886 1888.....	11,000 00	8,250 00	11,000 00	
New York, Chicago & St. Louis Equipment 7s, 1890.....	5,000 00	3,750 00	5,000 00	
Railroad Equipment Co. 6s, 1887... ..	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	21,000 00			21,000 00
<i>Bank Stock Owned.</i>				
Caseo National Bank, Portland.....	2,200 00	3,300 00	2,200 00	
First “ Portland.....	3,400 00	5,100 00	3,400 00	
First “ Fairfield.....	10,500 00	12,390 00	10,500 00	
Merchants’ “ Portland.....	825 00	1,320 00	825 00	
So. Berwick “ So. Berwick.....	2,500 00	3,750 00	2,500 00	
Total bank stock of Maine.....	19,425 00			19,425 00
Premium account.....		-	5,677 00	5,677 00
Expense account.....		-	963 92	963 92
Real estate, foreclosure.....		10,479 45	10,979 45	10,979 45
Safe, furniture, &c.....		1,089 43	1,089 43	1,089 43
<i>Loans to Corporations.</i>				
Fairfield Village.....		1,000 00	1,000 00	
Dead River Log Driving Company.....		3,500 00	3,500 00	
Kennebec Fibre Company.....		10,000 00	10,000 00	14,500 00
<i>Loans on Bank Stock.</i>				
First National Bank, Fairfield.....		1,200 00	1,200 00	
Houlton “ Houlton.....		1,000 00	1,000 00	2,200 00

## FAIRFIELD SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other personal property .....	\$3,000 00	\$3,000 00	\$3,000 00
“ mortgages of real estate .....	95,909 13	95,909 13	95,909 13
Cash deposited in the Portland Trust Company, at 3 per cent. ....	13,224 70	13,224 70	
Cash deposited in the First National Bank, Fairfield .....	1,440 54	1,440 54	
Cash on hand .....	575 75	575 75	15,240 99
			<u>\$201,876 85</u>
Unpaid accrued interest .....	1,228 92		
	<u>198,719 85</u>		
Due depositors, including accrued dividend and State tax .....	194,622 73		
Surplus above all liabilities .....	<u>\$4,097 12</u>		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$1,000.

Securities kept in Safe Deposit Vault, Portland.

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

APRIL 2, 1886.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

## LIABILITIES.

Deposits .....	\$385,729 76
Reserved Fund.....	18,000 00
Profits .....	10,088 19
Suspense Account.....	40 00
Unpaid Dividends.....	206 02
	\$414,063 97

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Reg., 1907 ..	\$25,000 00	\$31,750 00	\$25,000 00	
United States Bonds 4s Coup., 1907.	5,000 00	6,350 00	5,000 00	
Total United States Bonds.....	30,000 00			\$30,000 00
City of Auburn 6s, 1886.....	500 00	500 00	500 00	
“ Portland 6s, 1888 .....	1,000 00	1,040 00	1,000 00	
Total public funds of Maine.....	1,500 00			1,500 00
County of Allen, O., 6s C. H. 1887-1891 .....	5,000 00	5,150 00	5,000 00	
“ Cook, Ill., 7s War Debt, 1889	1,000 00	1,060 00	1,000 00	
“ Fayette, O., 6s C. H., 1890	5,000 00	5,200 00	5,000 00	
“ Holmes, O., 6s Road, 1886-1888 .....	8,000 00	8,080 00	8,000 00	
“ Macoupin, Ill., 6s Fund, 1904 .....	1,500 00	1,500 00	1,500 00	
“ Mercer, O., 6s Turnpike, 1892-1894 .....	3,000 00	3,180 00	3,000 00	
“ Ottawa, O., 6s Road, 1886-1888 .....	4,000 00	4,040 00	4,000 00	
“ Shelby, O., 6s C. H., 1889	3,000 00	3,090 00	3,000 00	
“ St. Louis, Mo., 7s Jail, 1888 .....	9,000 00	9,360 00	9,000 00	
City of Akron, O., 5s Street, 1888	5,000 00	5,000 00	5,000 00	
“ Bradford, Penn., 6s Wa., 1898 .....	7,000 00	7,560 00	7,000 00	
“ Chicago, Ill., 7s Various, 1890-1899 .....	9,000 00	10,800 00	9,000 00	
“ Cincinnati, O., 7 3-10s Work House, 1889 .....	5,000 00	5,450 00	5,000 00	
“ Cincinnati, O., 7s Fund, 1904 .....	8,000 00	10,400 00	8,000 00	
“ Columbus, O., 7s City Hall, 1889 .....	4,000 00	4,280 00	4,000 00	
“ Danville, Ill., 6s School, 1894-1898 .....	6,000 00	6,480 00	6,000 00	
“ East Saginaw, Mich., 5s Street, 1887.....	5,000 00	5,000 00	5,000 00	
“ Fort Wayne, Ind., 5½s Fund, 1890.....	8,000 00	8,160 00	8,000 00	

## FRANKLIN COUNTY SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Newark, O., 6s Street, 1893	\$2,000 00	\$2,120 00	\$2,000 00	
“ Richmond, Ind., 6s School, 1890-1894 .....	5,000 00	5,250 00	5,000 00	
“ Saginaw, Mich., 5½s Water, 1895-1897 .....	4,000 00	4,160 00	4,000 00	
“ Sandusky, O., 6s Sewer, 1887 .....	3,000 00	3,030 00	3,000 00	
“ Springfield, O., 5s Wa., 1900 .....	5,000 00	5,000 00	5,000 00	
“ Toledo, O., 7s Fund, 1886	8,000 00	8,000 00	8,000 00	
“ Youngstown, O., 5s Sewer, 1897 .....	10,000 00	10,000 00	10,000 00	
Total public funds out of New Eng..	133,500 00			\$133,500 00
<i>Railroad Bonds Owned.</i>				
Michigan Central 8s Air Line, 1890	4,000 00	4,440 00	4,000 00	4,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner, Me., Water Works Co., 5s 1905 .....	5,000 00	5,000 00	5,000 00	
Railroad Equipment Co., 6s 1891.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds.....	7,000 00			7,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	9,072 00	5,400 00	
Casco “ Portland .....	11,500 00	17,250 00	11,500 00	
Cumberland “ Portland .....	2,920 00	3,796 00	2,920 00	
First “ Portland.....	17,800 00	26,700 00	17,800 00	
First “ Lewiston .....	3,300 00	5,445 00	3,300 00	
Manufact'rs' “ Lewiston .....	8,300 00	9,960 00	8,300 00	
Merchants' “ Portland .....	4,875 00	7,995 00	4,875 00	
Richmond “ Richmond ...	2,000 00	2,600 00	2,000 00	
Sandy River “ Farmington .	7,800 00	11,622 00	7,800 00	
Shoe & Leather “ Auburn .....	5,000 00	5,800 00	5,000 00	
Traders' “ Portland .....	1,400 00	2,030 00	1,400 00	
Total bank stock of Maine .....	70,293 00			70,293 00
Premium account (on bank stock only).....	-		30,549 00	30,549 00
Real estate, foreclosure .....		3,200 00	9,372 15	9,372 15
Furniture .....		400 00	400 00	400 00
Loan to town of New Vineyard.....		300 00	300 00	300 00
<i>Loans on Public Funds.</i>				
State of Maine Bonds.....		100 00	100 00	
City of Rockland Bonds .....		40 00	40 00	
Town of Chesterville Bonds .....		200 00	200 00	
County of Alexander, Ill., Bonds.....		800 00	800 00	1,140 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		250 00	250 00	250 00
<i>Loans on Bank Stock.</i>				
First National Bank, Portland .....		1,300 00	1,300 00	
Traders' “ Portland.....		1,200 00	1,200 00	
People's Trust Co., Farmington .....		6,000 00	6,000 00	8,500 00

## FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Savings Bank Books.</i>			
Franklin County Savings Bank .....	\$1,990 00	\$1,990 00	
People's Savings Bank, Lewiston.....	400 00	400 00	\$2,390 00
<i>Loans on Corporation Bonds.</i>			
Arkansas City, Kan., Water Works.....	6,000 00	6,000 00	6,000 00
<i>Loans on Corporation Stock.</i>			
Franklin Company, Lewiston .....	10,000 00	10,000 00	10,000 00
Loans on other personal property .....	21,232 60	21,232 60	21,232 60
“ mortgages of real estate.....	53,202 80	53,202 80	53,202 80
Cash deposited in Maverick National Bank, Boston, at 2½ per cent .....	8,182 63	8,182 63	
Cash deposited in First National Bank, Portland, at 3 per cent.....	8,367 95	8,367 95	
Cash on hand .....	7,881 84	7,881 84	24,432 42
			<u>\$414,063 97</u>
Unpaid accrued interest.....	5,491 27		
	431,239 09		
Due depositors, including earned dividend and accrued State tax.....	394,758 36		
Surplus above all liabilities .....	\$36,480 73		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,300.

Securities are kept in the Safe Deposit Vault, Portland.

## GARDINER SAVINGS INSTITUTION—GARDINER.

MARCH 4, 1886.

ROBT. THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

## LIABILITIES.

Deposits.....	\$1,631,410 82
Reserved Fund.....	80,000 00
Profits.....	20,922 51
	<u>\$1,732,333 33</u>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907	\$100,000 00	\$127,000 00	\$100,000 00	
United States Bonds 4½s Coup., 1891	40,000 00	44,800 00	40,000 00	
<b>Total United States Bonds .....</b>	<b>140,000 00</b>			<b>\$140,000 00</b>
State of Maine 6s, 1889 .....	7,100 00	7,810 00	7,100 00	7,100 00
City of Cambridge, Mass., 6s Ml., 1888 .....	4,000 00	4,120 00	4,000 00	
“ Charlestown, Mass., 6s Ml., 1891 .....	4,000 00	4,320 00	4,000 00	
“ Fall River, Mass., 6s Ml., 1898-1904 .....	17,000 00	20,060 00	17,000 00	
“ Lawrence Mass., 6s Wa, 1894 .....	30,000 00	33,600 00	30,000 00	
“ Salem, Mass., 6s Ml., 1898, .....	8,000 00	9,360 00	8,000 00	
“ Worcester, Mass, 6s Ml., 1892 .....	12,000 00	13,080 00	12,000 00	
<b>Total public funds of Mass.....</b>	<b>75,000 00</b>			<b>75,000 00</b>
County of Allen, Ind., 6s Gravel Road, 1888-1893 .....	9,000 00	9,360 00	9,000 00	
“ Brown, O., 6s Road, 1887-1888 .....	13,000 00	13,130 00	13,000 00	
“ Butler, O., 6s C. H., 1889 .....	5,000 00	5,000 00	5,000 00	
“ Carroll, O., 6s C. H. and Jail, 1888 1897 .....	15,000 00	15,750 00	15,000 00	
“ Clinton, Md., 6s Gravel Road, 1886-1888 .....	6,000 00	6,060 00	6,000 00	
“ Delaware, Ind., 6s Red, 1888-1903 .....	19,000 00	20,330 00	19,000 00	
“ Delaware, O., Gravel Road, 1886-1887 .....	1,900 00	1,900 00	1,900 00	
“ Fayette, O., 6s Gravel Road, 1886-1888 .....	4,600 00	4,646 00	4,600 00	
“ Fountain, Ind., 6s Road, 1886-1888 .....	7,500 00	7,575 00	7,500 00	
“ Franklin, O., 6s Road, 1886 .....	11,000 00	11,000 00	11,000 00	
“ Greene, Ind., 6s Fund, 1905 .....	10,000 00	10,200 00	10,000 00	
“ Hamilton, O., 6s Gravel Road, 1886-1890 .....	20,000 00	20,200 00	20,000 00	
“ Hancock, O., 6s Ditch, 1886-1889 .....	15,000 00	15,300 00	15,000 00	

## GARDINER SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Hancock, Ill., 6s Fund, 1888-1890 .....	\$15,000 00	\$15,450 00	\$15,000 00
“ Hardin, O., 5s Gravel Road, 1886-1889 .....	9,000 00	9,000 00	9,000 00
“ Henry, O., 6s Road, 1890	25,000 00	25,750 00	25,000 00
“ Highland, O., 6s Turnpike, 1886-1896 .....	10,000 00	10,400 00	10,000 00
“ Howard, Ind., 6s Gravel Road, 1890 .....	10,000 00	10,300 00	10,000 00
“ Huron, O., 6s Road, 1886 1889 .....	5,000 00	5,050 00	5,000 00
“ Huntington, Ind., 6s Grav. Road, 1886-1889 .....	10,000 00	10,100 00	10,000 00
“ Iowa, Wis., 7s Bowen's Judgment, 1890 .....	12,000 00	12,840 00	12,000 00
“ Jay, Ind., 6s Fund, 1886 1888 .....	13,000 00	13,130 00	13,000 00
“ Jefferson, Ill., 6s Fund, 1886-1891 .....	25,000 00	25,500 00	25,000 00
“ Johnson, Ind., 6s C. H., 1887 .....	5,000 00	5,050 00	5,000 00
“ Lapeer, Mich., 5s Poor House, 1887-1888 .....	6,000 00	6,000 00	6,000 00
“ Lawrence, O., 6s, Bridge, 1891 .....	10,000 00	10,500 00	10,000 00
“ Lawrence, Ind., 6s Bridge, 1888 .....	9,000 00	9,180 00	9,000 00
“ Macon, Ill., 6s Fund, 1891	15,000 00	15,600 00	15,000 00
“ Marion, Ind., 6s C. H. 1898	10,000 00	10,900 00	10,000 00
“ Mahaska, Ia., 5s Fund, 1889 .....	5,000 00	5,150 00	5,000 00
“ Mercer, O., 6s Road, 1893	5,000 00	5,300 00	5,000 00
“ Miami, Ind., 6s Gravel Road, 1886-1890 .....	17,500 00	17,850 00	17,500 00
“ Monroe, Ind., 6s Fund, 1887-1893 .....	10,000 00	10,400 00	10,000 00
“ Otter Tail, Minn., 6s Jail, 1905 .....	10,000 00	11,200 00	10,000 00
“ Parke, Ind., 6s Co. Build- ing .....	10,000 00	10,700 00	10,000 00
“ Paulding, O., 6s Fund, 1888-1890 .....	10,000 00	10,300 00	10,000 00
“ Polk, Minn., 6s Bridge, 1915 .....	10,500 00	11,750 00	10,500 00
“ Porter, Ind., 6s Fund, 1889- 1904 .....	10,000 00	10,800 00	10,000 00
“ Putnam, O., 6s Grav. Road, 1886-1890 .....	20,000 00	20,400 00	20,000 00
“ Ringgold, Ia., 6s Fund, 1893 .....	10,000 00	10,600 00	10,000 00
“ St. Louis, Mo., 7s Jail, 1888 .....	10,000 00	10,400 00	10,000 00
“ St. Louis, Minn., 6s Fund, 1907 .....	7,000 00	7,840 00	7,000 00
“ Sandusky, O., 6s Infirmary, 1889-1890 .....	5,000 00	5,150 00	5,000 00
“ Vermillion, Ind., 7s Road, 1886-1890 .....	10,000 00	10,200 00	10,000 00



## GARDINER SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Wabash, Ind., 6s Gravel 1889-1890 .....	\$2,000 00	\$2,060 00	\$2,000 00
“ Washington, Ill., 6s Fund, 1897 .....	5,000 00	5,400 00	5,000 00
“ Wells, Ind., 6s Road, 1886-1887 .....	10,000 00	10,100 00	10,000 00
“ Wood, O., 6s Ditch, 1893 ..	3,500 00	3,710 00	3,500 00
City of Akron, O., 6s Education, 1890-1892 .....	25,000 00	26,000 00	25,000 00
“ Brooklyn, N. Y., 6s Wa., 1896 .....	17,000 00	19,380 00	17,000 00
“ Canton, O., 5s Fund, 1886-1896 .....	48,000 00	48,000 00	48,000 00
“ Chicago, Ill., 7s Sewer, 1892 .....	21,000 00	23,730 00	21,000 00
“ Chicago, Ill., 7s Wa., 1890-1894 .....	11,000 00	12,430 00	11,000 00
“ Chicago, Ill., 7s Riv. Imp., 1899 ..	7,000 00	8,680 00	7,000 00
“ Cincinnati, O., 6s Sewer, 1905 .....	24,000 00	28,560 00	24,000 00
“ Cincinnati, O., 7 3-10s Wa., 1888-1899 .....	28,000 00	33,320 00	28,000 00
“ Cleveland, O., 7s Ml, 1888 and 1891 .....	18,000 00	19,980 00	18,000 00
“ Clinton, Ia., 6s Fund, 1895 ..	5,000 00	5,350 00	5,000 00
“ Covington, Ky., 7 3-10s Wa., 1890 .....	20,000 00	22,000 00	20,000 00
“ Dayton, O., 5s City Prison, 1891 .....	25,000 00	25,500 00	25,000 00
“ Detroit, Mich., 7s Wa., 1890 .....	1,000 00	1,100 00	1,000 00
“ Danville, Ill., 6s School, 1894 1898 .....	8,000 00	8,560 00	8,000 00
“ Duluth, Minn., 6s Ml 1907 ..	10,000 00	11,300 00	10,000 00
“ Eau Claire, Wis., 6s Br., 1903 .....	20,000 00	22,200 00	20,000 00
“ East Saginaw, Mich., 8s Wa., 1891 .....	10,500 00	11,865 00	10,500 00
“ East Saginaw, Mich., 5s Ml., 1886 .....	8,500 00	8,500 00	8,500 00
“ Elizabeth, N. J., 4s Fund, 1922 .....	2,800 00	2,800 00	2,800 00
“ *Evansville, Ind., 7s Red., 1906 .....	20,000 00	16,000 00	20,000 00
“ Fort Wayne, Ind., 6s Wa., 1898 .....	30,000 00	32,700 00	30,000 00
“ Fremont, O., 5s Wa., 1897 ..	18,000 00	18,000 00	18,000 00
“ Grand Rapids, Mich., 5s School, 1895 .....	10,000 00	10,000 00	10,000 00
“ Indianapolis, Ind., 5s Ml., 1891 .....	25,000 00	25,500 00	25,000 00
“ Kansas City, Mo., 8s Fund, 1893 .....	35,000 00	40,950 00	35,000 00
“ La Porte, Ind., 5s Wa., 1890 .....	4,000 00	4,000 00	4,000 00
“ Louisville, Ky., 6s Wa., 1887 .....	15,000 00	15,150 00	15,000 00

\*Suspended payment of interest.

## GARDINER SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Louisville, Ky., 7s Sewer, 1902 . . . . .	\$21,000 00	\$26,670 00	\$21,000 00	
“ Mansfield, O., 5s Fund, 1902 . . . . .	15,000 00	15,000 00	15,000 00	
“ Marietta, O., 7s Fund, 1892 . . . . .	5,000 00	5,500 00	5,000 00	
“ New Albany, Ind., 6s Ml., 1890 . . . . .	10,000 00	10,300 00	10,000 00	
“ North Chicago, 7s Lincoln Park, 1895 . . . . .	13,000 00	14,950 00	13,000 00	
“ Oshkosh, Wis., 6s Bridge, 1886 . . . . .	5,000 00	5,000 00	5,000 00	
“ Ottumwa, Ia., 6s School, 1893 . . . . .	5,000 00	5,300 00	5,000 00	
“ Pomeroy, O., 8s Ml., 1887 . . . . .	2,000 00	2,060 00	2,000 00	
“ Portsmouth, O., 8s Wa., 1886 . . . . .	6,000 00	6,000 00	6,000 00	
“ Portsmouth, O., 5s Ml., 1890 . . . . .	24,000 00	24,000 00	24,000 00	
“ Sandusky, O., 7s Wa., 1890 . . . . .	10,000 00	10,700 00	10,000 00	
“ Sandusky, O., 6s Sewer, 1888 . . . . .	12,000 00	12,240 00	12,000 00	
“ Springfield, O., 6s School, 1888 . . . . .	15,000 00	15,300 00	15,000 00	
“ Springfield, Ill., 5s Fund, 1901 . . . . .	25,000 00	25,000 00	25,000 00	
“ St. Louis, Mo., 6s Ml., 1887 . . . . .	44,000 00	44,880 00	44,000 00	
“ Stubenville, O., 5s City Building, 1895 . . . . .	15,000 00	15,000 00	15,000 00	
“ Terre Haute, Ind., 6s optional, 1888 or 1893 . . . . .	4,000 00	4,080 00	4,000 00	
“ Toledo, O., 6s Imp., 1886 . . . . .	3,700 00	3,700 00	3,700 00	
“ Wausau, Wis., 5s Wa., 1905 . . . . .	10,000 00	10,000 00	10,000 00	
“ Youngstown, O., 6s Sewer, 1886-1890 . . . . .	14,000 00	14,280 00	14,000 00	
Town of Lake, Ill., 7s Wa., 1894 . . . . .	4,000 00	4,280 00	4,000 00	
Total public funds out of New Eng. . . . .	1,226,000 00			1,226,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Kennebec, 6s 1895 . . . . .	17,500 00	19,250 00	17,500 00	
Long Branch & Sea Shore, N. Y., 7s 1890 . . . . .	5,000 00	5,450 00	5,000 00	
Michigan Central 8s, 1890 . . . . .	15,000 00	16,800 00	15,000 00	
Total railroad bonds . . . . .	37,500 00			37,500 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment Company, N. Y., 6s, 1886 1888 . . . . .	9,000 00	9,000 00	9,000 00	9,000 00
<i>Bank Stock Owned.</i>				
Gardiner National Bank, Gardiner . . . . .	3,750 00	6,375 00	3,750 00	
Granite “ Augusta . . . . .	200 00	264 00	200 00	
Northern “ Hallowell . . . . .	10,200 00	14,484 00	10,200 00	
Oakland “ Gardiner . . . . .	2,100 00	3,780 00	2,100 00	
Total bank stock of Maine . . . . .	16,250 00			16,250 00

## GARDINER SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Boston National Bank, Boston . . . . .	\$6,700 00	\$8,174 00	\$6,700 00	
Hide and Leather National Bank, Boston . . . . .	4,500 00	5,400 00	4,500 00	
Washington National Bank, Boston	1,000 00	1,350 00	1,000 00	
<b>Total bank stock of Mass . . . . .</b>	<b>12,200 00</b>			<b>\$12,200 00</b>
<i>Loans on Public Funds.</i>				
City of Arkansas City, Kan., Bonds . . . . .		5,000 00	5,000 00	
Gardiner, Maine, Bonds . . . . .		500 00	500 00	
County of Macon, Ill., Bonds . . . . .		3,000 00	3,000 00	
City of Oswego, N. Y., Bonds . . . . .		1,500 00	1,500 00	
“ Winfield, Kan., Bonds . . . . .		5,000 00	5,000 00	
“ Wichita, Kan., Bonds . . . . .		4,500 00	4,500 00	
“ Wyandotte, Kan., Bonds . . . . .		3,000 00	3,000 00	22,500 00
Loans on deposit books of Gardiner Savings Inst'n		6,392 00	6,392 00	6,392 00
Loans on mortgages of real estate . . . . .		160,534 63	160,534 63	160,534 63
Cash deposited in Boston Nat'l Bank, at 2 per cent		3,967 91	3,967 91	
Cash deposited in Gardiner Nat'l Bank, at 2 per cent . . . . .		5,000 00	5,000 00	
Cash deposited in Merchants' Nat'l Bank, at 2 per cent . . . . .		3,771 55	3,771 55	
Cash deposited in Oakland Nat'l Bank at 2 per cent . . . . .		5,000 00	5,000 00	
Cash on hand . . . . .		2,117 24	2,117 24	19,856 70
				<b>1,732,333 33</b>
Unpaid accrued interest . . . . .		28,534 30		
				1,883,600 63
Due depositors, including accrued dividend and State tax . . . . .		1,643,160 82		
Surplus above all liabilities . . . . .		\$240,439 81		

Rate of interest charged on loans,  $4\frac{1}{2}$  to 6 per cent.

Annual expenses, \$2,900.

## GORHAM SAVINGS BANK—GORHAM.

JANUARY 30, 1886.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER

## LIABILITIES.

Deposits.....	\$218,684 15
Reserved Fund.....	7,220 51
Profits.....	5,115 72
	<b>\$231,020 38</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4½s, 1891.....	\$10,500 00	\$11,760 00	\$10,500 00	\$10,500 00
District of Columbia 3-65s, 1924.....	3,500 00	4,095 00	3,500 00	3,500 00
City of Bath 6s R. R., 1887.....	2,000 00	2,000 00	2,000 00	
“ Belfast 6s R. R., 1898.....	1,000 00	1,050 00	1,000 00	
Town of Norridgewock 6s R. R., 1892-1900.....	1,500 00	1,500 00	1,500 00	
Town of Gorham (orders).....	649 22	649 22	649 22	
Total public funds of Maine.....	5,149 22			5,149 22
County of Adams, Ind., 6s Gravel Road, 1888.....	2,000 00	2,040 00	2,000 00	
“ Allen, Ind., 6s Grav. Rd., 1890-1891.....	2,000 00	2,080 00	2,000 00	
“ Auglaize, O., 6s Grav. Rd., 1886-1887.....	2,000 00	2,010 00	2,000 00	
“ Benton, Ind., 6s Grav. Rd., 1889.....	2,500 00	2,575 00	2,500 00	
“ Clinton, Ind., 6s Grav. Rd., 1886-1888.....	3,000 00	3,030 00	3,000 00	
“ Clinton, Ind., 5s C. H., 1888-1893.....	2,000 00	2,000 00	2,000 00	
“ Delaware, Ind., 5s C. H., 1896-1903.....	6,000 00	6,000 00	6,000 00	
“ DeWitt, Ill., 6s Fund, optional, 1900.....	3,000 00	3,000 00	3,000 00	
“ Hamilton, Ind., 6s Grav. Road, 1886-1888.....	2,000 00	2,020 00	2,000 00	
“ Hendricks, Ind., 6s Grav. Road, 1889.....	1,000 00	1,030 00	1,000 00	
“ Huron, O., 6s Turnpike, 1886-1887.....	1,500 00	1,510 00	1,500 00	
“ Johnson, Ind., 6s Fund, 1887.....	500 00	505 00	500 00	
“ Macon, Ill., 6s Fund, 1886-1891.....	1,000 00	1,020 00	1,000 00	
“ Marion, Ind., 6s C. H., 1898.....	1,000 00	1,090 00	1,000 00	
“ Miami, Ind., 6s Grav. Rd., 1886-1890.....	5,000 00	5,100 00	5,000 00	
“ Paulding, O., 5s Imp., 1886.....	1,000 00	1,000 00	1,000 00	
“ Putnam, Ind., 6s Grav. R., 1888-1891.....	2,000 00	2,080 00	2,000 00	

## GORHAM SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Scioto, O., 8s Fund, 1893..	\$4,000 00	\$4,720 00	\$4,000 00
“ Shelby, O., 6s C. H., 1889	1,000 00	1,080 00	1,000 00
“ St. Louis, Mo., 7s Jail, 1888 .....	1,000 00	1,040 00	1,000 00
“ Van Wert, O., C. H., 1886	1,000 00	1,000 00	1,000 00
“ Vigo, Ind., 5s C. H., 1906	2,000 00	2,000 00	2,000 00
“ Wells, Ind., 6s Grav. Rd., 1886-1887 .....	2,500 00	2,515 00	2,500 00
City of Akron, O., 5s Street, 1887-1888 .....	5,000 00	5,000 00	5,000 00
“ Canton, O., 5½s Fund, 1890	3,000 00	3,060 00	3,000 00
“ Cleveland, O., 6s Education, 1887.....	1,800 00	1,836 00	1,800 00
“ Cleveland, O., 5s Street, 1909 .....	5,000 00	5,950 00	5,000 00
“ Columbus, O., 7s City Hall, 1s89 .....	1,000 00	1,070 00	1,000 00
“ East Saginaw, Mich., 7s Fund, 1887 .....	1,000 00	1,020 00	1,000 00
“ Evansville, Ind., 6s Sch. '87	3,000 00	3,030 00	3,000 00
“ *Evansville, Ind., 6s Red., 1908 .....	1,000 00	800 00	1,000 00
“ Fort Wayne, Ind., 6s Fund, 1900 .....	3,000 00	3,300 00	3,000 00
“ Fremont, O., 5s Wa., 1898	1,000 00	1,000 00	1,000 00
“ La Porte, Ind., 7s Wa., 1890 .....	1,500 00	1,605 00	1,500 00
“ Logansport, Ind., 6s Fund, 1889 .....	3,000 00	3,090 00	3,000 00
“ Logansport, Ind., 5s Wa., 1896 1906 .....	2,000 00	2,000 00	2,000 00
“ Marietta, O., 8s City Hall, 1887-1892.....	3,000 00	3,150 00	3,000 00
“ Mansfield, O., 6s Street, 1888 .....	1,500 00	1,530 00	1,500 00
“ Pomeroy, O., 8s Fund, 1892	1,000 00	1,150 00	1,000 00
“ Sandusky, O., 7s Wa., 1890	1,000 00	1,070 00	1,000 00
“ St. Louis, Mo., 6s Sewer, 1887-1891 .....	6,000 00	6,300 00	6,000 00
“ Toledo, O., 7s School, 1886-1890 .....	3,000 00	3,150 00	3,000 00
“ Wausau, Wis., 5s Wa., 1903 .....	1,000 00	1,000 00	1,000 00
“ Zanesville, O., 4½s Fund, 1903 .....	1,000 00	1,000 00	1,000 00
“ Zanesville, O., 4s Fund, 1892 .....	1,000 00	1,000 00	1,000 00
Total public funds out of New Eng..	98,800 00		\$98,800 00
<i>Railroad Bonds Owned.</i>			
Androscoggin & Kennebec 6s, 1890-1891 .....	2,200 00	2,352 00	2,200 00
Portland & Kennebec 6s, 1895 .....	100 00	110 00	100 00
Chicago & West Michigan 5s, 1st Mort., 1921.....	4,000 00	3,840 00	4,000 00
Total railroad bonds.....	6,300 00		6,300 00

\*Suspended payment of interest.

## GORHAM SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Portland & Rochester .....	\$700 00	\$700 00	\$700 00	\$700 00
<i>Corporation Bonds Owned.</i>				
Equitable Trust Co., Conn., 6s Debentures, 1887 .....	3,000 00	3,000 00	3,000 00	
Indianapolis Water Works, Ind., 6s, 1911 .....	500 00	500 00	500 00	
Iowa Loan and Trust Co. 6s, 1889....	2,700 00	2,700 00	2,700 00	
Railroad Equipment Co., N. Y., 6s, 1891-1894 .....	2,000 00	2,000 00	2,000 00	
Total corporation bonds .....	8,200 00			8,200 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	600 00	1,008 00	600 00	
Casco " " .....	1,000 00	1,500 00	1,000 00	
Cumberland " " .....	120 00	156 00	120 00	
Total bank stock owned .....	1,720 00			1,720 00
Premium account .....		700 00	700 00	700 00
Real estate, foreclosure .....		5,600 00	5,600 00	5,600 00
<i>Loans on Public Funds.</i>				
City of Portland Bonds.....		250 00	250 00	250 00
<i>Loans on Bank Stock.</i>				
Canal National Bank, Portland.....		100 00	100 00	
Casco " Portland.....		600 00	600 00	
First " Portland.....		100 00	100 00	800 00
<i>Loans on Savings Bank Books.</i>				
Gorham Savings Bank .....		385 00	385 00	385 00
<i>Loans on Corporation Stock.</i>				
Portland Gas-Light Company.....		50 00	50 00	50 00
Loans on other personal property .....		1,250 00	1,250 00	1,250 00
Loans on mortgages of real estate.....		84,510 14	84,510 14	84,510 14
Cash on hand .....		2,606 02		2,606 02
Unpaid accrued interest.....		3,378 42		\$231,020 38
Due Depositors and including other liabilities..		241,005 80		
		222,784 15		
Surplus above all liabilities .....		\$18,221 65		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$800.00.

Securities are kept in the Safe Deposit Vault, Portland.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

FEBRUARY 17, 1886.

JUSTIN E. SMITH, PRESIDENT.

H. K. BAKER, TREASURER.

LIABILITIES.

Deposits.....	\$447,188 19
Reserved Fund.....	24,000 00
Profits.....	6,791 72
Unpaid Dividends.....	3,237 37
	\$481,217 28

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Coup., 1907	\$50 00	\$62 50	\$50 00	\$50 00
City of Bangor, 6s R. R., 1894..				
1899 .....	26,000 00	29,900 00	23,143 96	
" Bath, 6s R. R., 1891 .....	2,000 00	2,000 00	1,805 00	
" Lewiston, 6s Ml., 1888.....	1,000 00	1,030 00	1,000 00	
Total public funds of Maine.....	29,000 00			25,948 96
County of Strafford, N. H., 4s 1887..	3,000 00	3,000 00	3,000 00	
City of Boston, Mass., 4s 1899 .....	5,000 00	5,450 00	5,000 00	
Total pub. funds of other N. E. States	8,000 00			8,000 00
County of Allen, O., 5s Fund, 1893..	5,000 00	5,000 00	5,000 00	
" Blackford, Ind., 6s Road, 1887 .....	2,800 00	2,828 00	2,800 00	
" Clinton, Ind., 6s Rd., 1888 1893 .....	5,000 00	5,200 00	5,000 00	
" Franklin, O, 6s Rd., 1887-1893 .....	10,000 00	10,300 00	10,000 00	
" Hancock, O, 6s Rd., 1888	4,000 00	4,080 00	4,000 00	
" Huntington, Ind., 6s Road, 1888-1892 .....	4,000 00	4,160 00	4,000 00	
" Logan, O., 6s Turnpike, 1886-1887.....	2,000 00	2,010 00	2,000 00	
" Marion, Ind., 6s C. H., 1898	2,000 00	2,180 00	2,000 00	
" Mercer, O., 6s Road, 1893	1,000 00	1,060 00	1,000 00	
" Randolph, Ind., 6s Road, 1889 .....	2,500 00	2,575 00	2,500 00	
" Scioto, O., 8s Bridge, 1893	4,000 00	4,720 00	4,000 00	
" St. Louis, Mo. 7s Jail, 1888	2,000 00	2,080 00	1,796 25	
City of Akron, O., 5s Sewer, 1886-1889 .....	7,600 00	7,600 00	7,600 00	
" Bay City, Mich., 8s Wa., 1903 .....	5,000 00	6,700 00	5,000 00	
" Burlington, Ia., 5s Fund, 1888 .....	5,000 00	5,000 00	5,000 00	
" Chicago, Ill., 7s Sew., 1886-1890 .....	39,000 00	40,950 00	38,811 25	
" Cincinnati, O., 7 3-10s Wa., 1890.....	3,000 00	3,360 00	3,000 00	
" Cleveland, O., 7s Fund, 1891.....	2,000 00	2,280 00	2,000 00	

## HALLOWELL SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Detroit, Mich., 7s Wa., 1888-1890.....	\$6,000 00	\$6,480 00	\$6,000 00
“ Duluth, Minn, 6s F., 1890	10,000 00	10,300 00	10,000 00
“ Eau Claire, Wis., 7s Wa., 1897.....	10,000 00	11,600 00	10,000 00
“ East Saginaw, Mich., 8s Wa., 1887.....	8,500 00	8,755 00	8,450 00
“ Fort Wayne, Ind., 5 1-2s Wa., 1887.....	5,000 00	5,000 00	5,000 00
“ Grand Rapids, Mich., 8s Wa., 1893.....	5,000 00	5,850 00	5,000 00
“ Kansas City, Mo., 8s Fund, 1897.....	5,000 00	6,250 00	5,000 00
“ Lima, O., 6s Ml., 1900....	3,000 00	3,000 00	3,000 00
“ Marietta, O., 8s Ml., 1887,	1,000 00	1,020 00	1,000 00
“ Portsmouth, O., 5s Fund, 1897.....	5,000 00	5,000 00	5,000 00
“ Springfield, Ill., 5s Re-fund, 1900.....	3,800 00	3,800 00	3,800 00
“ Springfield, O., 5s Reg., Fund, 1890.....	4,000 00	4,000 00	4,000 00
“ St. Louis, Mo., 9s Ml., 1887	6,000 00	6,120 00	6,000 00
“ Toledo, O., 7 3-10s R. R., 1900.....	6,500 00	7,930 00	6,500 00
“ Toledo, O., 8s Ml, 1889 ..	1,000 00	1,080 00	1,000 00
“ Wausau, Wis., 5s Wa., 1905.....	5,000 00	5,000 00	5,000 00
<b>Total public funds out of New Eng..</b>	<b>190,700 00</b>		<b>\$190,257 50</b>
<i>Corporation Bonds Owned</i>			
Biddeford & Saco Water Co. 5s, 1904	10,000 00	10,000 00	10,000 00
Congregational Society, Hallowell, 6s 1887-1891.....	5,500 00	5,500 00	5,500 00
Portland Water Company 5s, 1903...	2,000 00	2,000 00	2,000 00
Portland Water Company 6s, 1891...	5,000 00	5,200 00	5,000 00
Eau Claire, Wis., Water Works 7s, 1892 1897.....	6,000 00	6,000 00	6,000 00
Elkhart, Ind., Water Works 6s.....	5,000 00	5,000 00	5,000 00
Indianapolis, Ind., Water Works 6s, 1911.....	10,000 00	10,000 00	10,000 00
Sioux City, Ia., Water Works 6s, 1904	6,000 00	6,000 00	6,000 00
<b>Total corporation bonds.....</b>	<b>49,500 00</b>		<b>49,500 00</b>
<i>Railroad Bonds Owned.</i>			
Androscoggin & Kennebec 6s, 1890..	2,000 00	2,120 00	2,000 00
Leeds & Farmington 6s, 1896.....	3,800 00	4,180 00	3,800 00
Maine Central 7s, 1st Mort., 1898....	18,400 00	22,080 00	18,400 00
Maine Central 7s, Consol, 1912.....	12,000 00	15,360 00	11,955 00
Maine Central 5s, Consol, 1912.....	5,000 00	5,000 00	5,000 00
Portland & Kennebec 6s, 1895.....	20,400 00	22,040 00	17,989 50
<b>Total railroad bonds of Maine.....</b>	<b>61,200 00</b>		<b>59,144 50</b>



## HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Eastern, Mass., 6s, 1906 .....	\$10,000 00	\$12,300 00	\$ 3,481 42	\$9,481 42
Akron, O., Street R 6s, 1898 .....	10,000 00	10,000 00	10,000 00	
S. R'y Co., St., St. Louis, Mo., 6s 1st M., 1904 .....	10,000 00	10,200 00	10,000 00	
Total railroad bonds out of New Eng.	20,000 00			20,000 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland...	800 00	1,040 00	800 00	
Hallowell " Hallowell..	1,200 00	1,560 00	1,200 00	
Northern " Hallowell..	5,200 00	7,384 00	5,200 00	
Total bank stock of Maine.....	7,200 00			7,200 00
Real estate, investment.....		1,000 00	1,000 00	
" foreclosure.....		22,000 00	25,795 72	26,795 72
Expense account.....			1 05	1 05
Loans on Hallowell Savings Inst. dep. books....		175 00	175 00	175 00
Loan to city of Hallowell.....		3,500 00	3,500 00	3,500 00
Loans on Mortgages of Real Estate.....		74,530 23	74,530 23	74,530 23
Cash deposited in Northern Nat'l Bank, Hallowell		6,588 43	6,588 43	
Cash on hand .....		44 47	44 47	6,632 90
				\$481,217 28
Unpaid accrued interest .....		10,725 00		
		526,237 63		
Due depositors and including earned dividends and State tax .....		452,325 56		
Surplus above all liabilities.....		\$73,912 07		

Annual expenses, \$1,500.

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

Securities are kept in the Safe Deposit Vault, Portland.

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

FEBRUARY 12, 1886.

JAMES. F. DAVIS PRESIDENT.

CHAS. C. BURRILL, TREASURER.

## LIABILITIES.

Deposits.....	\$134,600 10
Reserved Fund.....	5,053 32
Profits.....	2,508 21
	\$142,161 63

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Reg., 1907..	\$17,000 00	\$21,080 00	\$17,000 00	
“ “ 4s Coup., 1907	650 00	806 00	650 00	
<b>Total United States Bonds.....</b>	<b>17,650 00</b>			<b>\$17,650 00</b>
County of Hancock, Me., 4s, 1905 ...	5,500 00	5,665 00	5,500 00	
City of Ellsworth 6s, 1897.....	3,500 00	4,025 00	3,500 00	
Eden town orders.....	3,807 19	3,807 19	3,807 19	
<b>Total public funds of Maine.....</b>	<b>12,807 19</b>			<b>12,807 19</b>
Real estate, foreclosure.....		5,587 15	5,587 15	5,587 15
<i>Loans on Public Funds.</i>				
United States Bonds.....		1,000 00	1,000 00	
City of Ellsworth Bonds.....		1,500 00	1,500 00	
“ Portland Bonds.....		1,700 00	1,700 00	
Town of Corinna Bonds.....		100 00	100 00	
“ Eden Note.....		1,300 00	1,300 00	5,600 00
<i>Loans to Municipalities.</i>				
Town of Eden.....		1,100 00	1,100 00	
“ Trenton.....		170 00	170 00	
“ Otis.....		2,000 00	2,000 00	
“ Waltham.....		350 00	350 00	
“ Ellsworth.....		2,750 00	2,750 00	
School District No. 1, Franklin.....		275 00	275 00	
“ “ 10, “.....		215 00	215 00	
“ “ 1, Eden.....		2,750 00	2,750 00	
“ “ 3, Ellsworth.....		3,200 00	3,200 00	
“ “ 17, “.....		335 20	335 20	13,145 20
Loans on other collaterals.....		19,295 70	19,295 70	19,295 70
“ mortgages of real estate.....		55,116 75	55,116 75	55,116 75
Cash on deposit, Maverick Nat'l Bank, Boston, at 2½ per cent.....		5,211 18	5,211 18	
Cash on deposit, First Nat'l Bank, Portland, at 3 per cent.....		5,368 34	5,368 34	
Cash on hand.....		2,380 12	2,380 12	12,959 64
Unpaid accrued interest.....		5,889 84		
		152,977 47		\$142,161 63
Due depositors and including other liabilities....		136,525 10		
<b>Surplus above all liabilities.....</b>		<b>\$16,452 37</b>		

Rate of interest charged on loans, 5 to 8 per cent. Annual expenses, \$1000.

## HOULTON SAVINGS BANK—HOULTON.

APRIL 28, 1886.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

## LIABILITIES.

Deposits.....	\$161,050 04
Reserved Fund.....	3,371 31
Profits.....	4,305 91
	<hr/> \$168,727 26

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bath Bonds 6s Ml., 1889-1898.....	\$2,000 00	\$2,100 00	\$2,000 00	
Town of Houlton 6s, 1886 1889 .....	5,000 00	5,000 00	5,000 00	
“ Woodland 7s, 1893 .....	1,000 00	1,000 00	1,000 00	
Merrill Plantation (orders).....	450 00	450 00	450 00	
Dyer Brook Plantation (orders) ....	150 00	150 00	150 00	
Reed Plantation (orders).....	1,000 00	1,000 00	1,000 00	
<b>Total public funds of Maine.....</b>	<b>9,600 00</b>			<b>\$9,600 00</b>
City of Lynn, Mass., 6s Ml., 1887 ...	2,000 00	2,040 00	2,000 00	2,000 00
“ Cincinnati, O., 6s Park, 1896,	1,000 00	1,060 00	1,000 00	
“ Duluth, Minn., 6s School, 1908	3,000 00	3,360 00	3,000 00	
“ St. Louis, Mo., 6s Wa., 1887 .	3,000 00	3,120 00	3,000 00	
<b>Total public funds out of New Eng..</b>	<b>7,000 00</b>			<b>7,000 00</b>
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s, 1st Mort , 1900 .....	3,000 00	3,150 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Portland Water Company 6s, 1888-1899.....	15,500 00	16,430 00	15,500 00	
Adrian, Mich., Water Company 7s, 1903 .....	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds.....</b>	<b>17,500 00</b>			<b>17,500 00</b>
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	3,500 00	4,900 00	3,500 00	
Biddeford “ Biddeford... ..	2,500 00	3,625 00	2,500 00	
Caseo “ Portland ... ..	1,000 00	2,500 00	1,000 00	
First “ Bath.....	2,000 00	3,000 00	2,000 00	
First “ Portland ... ..	3,800 00	5,700 00	3,800 00	
Newcastle “ Newcastle .	1,000 00	1,550 00	1,000 00	
Union “ Phillips.....	1,000 00	1,030 00	1,000 00	
Veazie “ Bangor. ....	7,000 00	8,750 00	7,000 00	
<b>Total bank stock of Maine.....</b>	<b>21,800 00</b>			<b>21,800 00</b>

## HOULTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account.....	-	\$11,205 25	\$11,205 25
Safe.....	\$600 00	1,000 00	1,000 00
Loans on mortgages of real estate.....	72,534 00	72,534 00	72,534 00
Cash deposited in National Bank of the Republic, Boston, at 2 per cent.....	17,373 11	17,373 11	
Cash on hand.....	5,714 90	5,714 90	23,088 01
			<hr/>
Unpaid accrued interest.....	2,449 00		\$168,727 26
			<hr/>
	169,586 01		
Due depositors, including earned dividend and State tax.....	165,774 04		
			<hr/>
Surplus above all liabilities.....	\$3,811 97		

Rate of interest charged on loans, from 8 to 10 per cent.

Annual expenses, \$425.

Securities are kept in the Safe Deposit Vault.

KENNEBEC SAVINGS BANK—AUGUSTA.

FEBRUARY 18, 1886.

RUSSELL EATON, PRESIDENT.

W. B. NICKELS, TREASURER.

LIABILITIES.

Deposits.....	\$466,167 78
Reserved Fund.....	20,314 98
Profits.....	10,383 20
	\$496,865 96

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4½s, 1891.....	\$19,400 00	\$21,728 00	\$19,400 00	
United States Bonds 4s, 1907.....	8,900 00	11,125 00	8,900 00	
Total United States Bonds.....	28,300 00			\$28,300 00
District of Columbia 5s, 1899.....	4,000 00	4,560 00	4,000 00	4,000 00
City of Augusta 6s Ml., 1887..	2,900 00	2,938 00	2,900 00	
Town of Nobleboro' 6s R. R., 1889..	100 00	100 00	100 00	
Total public funds of Maine.....	3,000 00			3,000 00
County of Hardin, O., 5s Turnpike, 1886.....	2,000 00	2,000 00	2,000 00	
“ Hancock, Ill., 5s Fund, 1890.....	5,000 00	5,000 00	5,000 00	
“ Hendricks, Ind., 6s Gravel Road, 1888-1890.....	5,000 00	5,150 00	5,000 00	
“ Huntington, Ind., 6s Grav. Road, 1888-1889.....	9,000 00	9,180 00	9,000 00	
“ Henry, O., 6s C. H., 1900	5,000 00	5,500 00	5,000 00	
“ Macoupin, Ill., 6s Fund, 1898-1903.....	10,500 00	10,500 00	10,500 00	
“ Paulding, O., 6s Rd., 1890	3,000 00	3,120 00	3,000 00	
“ Putnam, Ind., 5s Gravel Road, 1888.....	6,000 00	6,000 00	6,000 00	
“ Scioto, O., 8s Turnpike, 1895.....	3,000 00	3,660 00	3,000 00	
“ White, Ill., 8s Road, 1891	1,500 00	1,680 00	1,500 00	
City of Akron, O., 5s Education, 1899.....	5,000 00	5,000 00	5,000 00	
“ Chicago, Ill., 6s Fund, 1896	3,000 00	3,360 00	3,000 00	
“ Columbus, O., 8s Sewer, 1886.....	3,000 00	3,000 00	3,000 00	
“ Covington, Ky., 7 3-10s Wa., 1890.....	8,000 00	9,040 00	8,000 00	
“ Eau Claire, Wis., 6s Br., 1903.....	2,000 00	2,220 00	2,000 00	
“ *Evansville, Ind., 7s Red., 1896.....	13,000 00	10,400 00	13,000 00	
“ Jeffersonville, Ind., 7 3-10s Fund, 1890.....	8,000 00	8,960 00	8,000 00	
“ Kansas City, Mo., 8s Fund, 1893.....	10,000 00	11,800 00	10,000 00	

\*Suspended payment of interest.

## KENNEBEC SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Kansas City, Mo., 8s Fund, 1897 .....	\$6,000 00	\$7,500 00	\$6,000 00	
“ Louisville, Ky., 7s Ml., 1892 .....	2,000 00	2,260 00	2,000 00	
“ Muskegon, Ind., 8s Wa., 1894 .....	2,000 00	2,460 00	2,000 00	
“ Omaha, Neb, 10s R. R., 1889 .....	3,000 00	3,240 00	3,000 00	
“ Omaha, Neb., 6s Paving, 1886-1894 .....	10,000 00	10,300 00	10,000 00	
“ Peoria, Ill., 7s Wa., 1890 .....	4,000 00	4,280 00	4,000 00	
“ Pomeroy, O., 8s Imp., 1888-1892 .....	10,000 00	11,100 00	10,000 00	
“ St. Paul, Minn., 8s Ml., 1890 .....	10,000 00	11,300 00	10,000 00	
“ South Bend, Ind., 5s Fund, 1896 .....	6,000 00	6,000 00	6,000 00	
“ Toledo, O., 7 3-10s R. R., 1900 .....	7,000 00	8,720 00	7,000 00	
Town of Lake, Ill, 7s Wa., 1894 .....	5,000 00	5,350 00	5,000 00	
<b>Total public funds out of New Eng..</b>	<b>167,000 00</b>			<b>\$167,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 6s Exts, 1900 .....	2,000 00	2,200 00	2,000 00	
Maine Central 7s Consol., 1912 .....	15,000 00	19,200 00	15,000 00	
Maine Central 6s Debentures, 1905 .....	5,000 00	5,000 00	5,000 00	
Portland & Kennebec 6s, 1895 .....	1,000 00	1,100 00	1,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>23,000 00</b>			<b>23,000 00</b>
Eastera, Mass, 6s, 1906 .....	10,000 00	12,300 00	10,000 00	10,000 00
<i>Corporation Bonds Owned.</i>				
Fort Popham Association 5s, 1904 .....	10,200 00	10,200 00	10,200 00	
Gardiner Water Works, Mass., 6s, 1901 .....	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds .....</b>	<b>12,200 00</b>			<b>12,200 00</b>
<i>Bank Stock Owned.</i>				
Augusta National Bank, Augusta .....	12,000 00	12,720 00	12,000 00	
Biddeford “ Biddeford .....	2,000 00	2,900 00	2,000 00	
Canal “ Portland .....	2,800 00	4,704 00	2,800 00	
Casco “ Portland .....	14,400 00	21,600 00	14,400 00	
Cumberland “ Portland .....	1,440 00	1,872 00	1,440 00	
First “ Bangor .....	7,200 00	9,360 00	7,200 00	
First “ Bath .....	2,000 00	3,000 00	2,000 00	
First “ Augusta .....	15,000 00	18,750 00	15,000 00	
First “ Dexter .....	1,800 00	2,250 00	1,800 00	
First “ Portland .....	22,000 00	32,500 00	22,000 00	
First “ Wiscasset .....	700 00	910 00	700 00	
Frontier “ Eastport .....	375 00	550 00	375 00	
Granite “ Augusta .....	2,200 00	2,904 00	2,200 00	
Line Rock “ Rockland .....	7,280 00	7,800 00	7,280 00	
Manufacturers’ “ Lewiston .....	2,500 00	3,000 00	2,500 00	
Merchants’ “ Gardiner .....	3,000 00	3,240 00	3,000 00	
Merchants’ “ Portland .....	225 00	360 00	225 00	

## KENNEBEC SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
North National Bank, Rockland..	\$1,000 00	\$1,400 00	\$1,000 00	
Northern " Hallowell...	5,300 00	7,526 00	5,300 00	
Shoe & Leather " Auburn ....	10,500 00	12,180 00	10,500 00	
Veazie " Bangor ....	3,500 00	4,375 00	3,500 00	
<b>Total bank stock of Maine .....</b>	<b>117,220 00</b>			<b>\$117,220 00</b>
Premium account .....	-		13,147 77	13,147 77
Expense account .....	-		315 38	315 38
Safe .....	1,500 00	1,500 00	1,500 00	1,500 00
<i>Loans on Public Funds.</i>				
United States Bonds .....		100 00	100 00	
County of Perry, Ill., Bonds.....		800 00	800 00	
City of Chicago, Ill., Bonds.....		1,000 00	1,000 00	1,900 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		2,500 00	2,500 00	
Portland & Kennebec .....		3,500 00	3,500 00	
Union Pacific.....		2,000 00	2,000 00	8,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank .....		3,448 00	3,448 00	
Kennebec Savings Bank .....		650 00	650 00	4,098 00
Loans on other personal property.....		13,702 44	13,702 44	13,702 44
Loans on mortgages of real estate.....		72,343 61	72,343 61	72,343 61
Cash deposited in the Augusta National Bank ...		15,867 08	15,867 08	
Cash on hand.....		1,271 68	1,271 68	17,138 76
				<b>\$196,865 96</b>
Unpaid accrued interest.....		7,678 37		
		<b>550,813 18</b>		
Due depositors and including earned dividend and accrued State tax .....		473,433 78		
Surplus above all liabilities.....		<b>\$77,379 40</b>		

Rate of interest charged on loans, 5 to 7 per cent.

Annual expenses, \$1,500.

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

JANUARY 22, 1886.

R. W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

## LIABILITIES.

Deposits.....	\$383,478 90
Reserved Fund.....	8,966 59
Profits.....	7,668 37
	\$400,113 86

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s, 1907.....	\$1,000 00	\$1,230 00	\$1,000 00	
United States Bonds 4½s, 1891.....	5,000 00	5,000 00	5,000 00	
<b>Total United States Bonds.....</b>	<b>6,000 00</b>			<b>\$6,000 00</b>
District of Columbia 5s, 1899.....	8,000 00	9,200 00	8,000 00	8,000 00
County of Allen, O., 6s C. H., 1890..	10,000 00	10,400 00	10,000 00	
“ Carroll, Ind., 6s C. H., 1887-1895.....	5,000 00	5,250 00	5,000 00	
“ Fayette, O., 6s C. H., 1886	1,000 00	1,000 00	1,000 00	
“ Hardin, O., 5s Turnpike, 1886.....	1,000 00	1,000 00	1,000 00	
“ Logan, O., 6s Ditch, 1887-1888.....	3,500 00	3,570 00	3,500 00	
“ Madison, Ind., 6s C. H., 1886 1894.....	6,000 00	6,180 00	6,000 00	
“ Marion, Ind., 6s C. H., 1887	5,000 00	5,050 00	5,000 00	
“ Miami, Ind., 6s Grav. Rd., 1886.....	500 00	500 00	500 00	
“ Paulding, O., 5s Road, 1886	1,000 00	1,000 00	1,000 00	
“ Putnam, O., 6s Fund, 1889-1890.....	2,000 00	2,060 00	2,000 00	
“ Seneca, O., 6s C. H., 1886-1887.....	5,000 00	5,030 00	5,000 00	
“ St. Louis, Mo., 7s Jail, 1888.....	2,000 00	2,080 00	2,000 00	
“ Tuscarawas, O., 6s C. H., 1898.....	1,000 00	1,090 00	1,000 00	
“ Union, O., 5s C. H., 1888	3,000 00	3,000 00	3,000 00	
“ Van Wert, O., 6s Ditch, 1890.....	6,000 00	6,180 00	6,000 00	
“ Vigo, Ind., 5s C. H., 1908	1,000 00	1,000 00	1,000 00	
“ Wells, Ind., 6s Grav. Rd., 1886.....	2,000 00	2,000 00	2,000 00	
“ White, Ill., 6s Fund, 1905	2,000 00	2,240 00	2,000 00	
City of Akron, O., 5s Street, 1886-1889.....	4,000 00	4,060 00	4,000 00	
“ Bradford, Penn., 6s Water, 1903.....	3,000 00	3,210 00	3,000 00	
“ Canton, O., 5½s City Hall, 1891.....	6,000 00	6,120 00	6,000 00	
“ Canton, O., 6s Sewer, 1887	3,000 00	3,030 00	3,000 00	
“ Cleveland, O., 6s Sewer, 1893.....	2,000 00	2,280 00	2,000 00	



## KENNEBUNK SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of	Cleveland, O., 7s Park, 1891-1893 .....	\$4,000 00	\$4,680 00	\$4,000 00	
"	Columbus, O., 6s Water, 1894 .....	3,000 00	3,300 00	3,000 00	
"	Delaware, O., 6s Rd., 1899 .....	1,000 00	1,090 00	1,000 00	
"	*Evansville, Ind., 7s Red., 1896 .....	1,000 00	800 00	1,000 00	
"	Fremont, O., 5s Water, 1891 .....	1,000 00	1,000 00	1,000 00	
"	Fort Wayne, Ind., 6s Fund, 1890-1899 .....	10,000 00	10,700 00	10,000 00	
"	Louisville, Ky., 7s Ml., 1892 .....	2,000 00	2,260 00	2,000 00	
"	Logansport, Ind., 6s Fund, 1889 .....	2,000 00	2,060 00	2,000 00	
"	Mansfield, O., 6s Fund, 1888 .....	1,000 00	1,020 00	1,000 00	
"	Newark, O., 6s Fund, 1892 .....	1,000 00	1,050 00	1,000 00	
"	Piqua, O., 6s Water, 1899 .....	3,000 00	3,270 00	3,000 00	
"	Richmond, Ind., 6s School, 1890-1895 .....	5,000 00	5,250 00	5,000 00	
"	Sandusky, O., 6s Water, 1886 .....	3,000 00	3,000 00	3,000 00	
"	Springfield, Ill., 5s Fund, 1886-1889 .....	6,000 00	6,000 00	6,000 00	
"	St Louis, Mo., 6s Sewer, 1887-1889 .....	10,000 00	10,300 00	10,000 00	
"	Toledo, O., 5s Ml., 1891 .....	8,000 00	8,160 00	8,000 00	
Total public funds out of New Eng. . .		136,000 00			\$136,000 00
<i>Railroad Bonds Owned.</i>					
	Maine Central 7s 1st Mort., 1898 . . .	1,000 00	1,220 00	1,000 00	
	Maine Central 6s Ext., 1900 .....	2,000 00	2,200 00	2,000 00	
	Maine Central 7s Consol., 1912 .....	15,000 00	18,750 00	15,000 00	
	Portland & Kennebec 6s, 1895 .....	500 00	550 00	500 00	
	Rumford Falls, Buckfield Branch 7s, 1893 .....	1,000 00	1,070 00	1,000 00	
Total railroad bonds of Maine .....		19,500 00			19,500 00
	Boston & Maine 7s Reg., 1894 .....	2,000 00	2,480 00	2,000 00	2,000 00
	Achison, Topeka & Santa Fe 7s 1st Mort., 1899 .....	1,000 00	1,250 00	1,000 00	
	Burlington, Cedar Rapids & Northern 5s, 1906 .....	4,000 00	4,280 00	4,000 00	
	Chicago and West Michigan 5s 1st Mort., 1921 .....	5,000 00	4,800 00	5,000 00	
	Flint and Pere Marquette 6s 1st Mort., 1820 .....	5,000 00	5,750 00	5,000 00	
	Michigan Central 8s Air Line, 1890 .....	2,000 00	2,240 00	2,000 00	
	Northern Pacific 6s Gen. Mort., 1921, Northern Pacific 6s P. d'O. Division, 1919 .....	3,000 00	3,450 00	3,000 00	
	St. Paul and No. Pacific 6s 1st Mort., L. G .....	4,000 00	4,160 00	4,000 00	
		3,000 00	3,120 00	3,000 00	
Total railroad bonds out of New Eng. . .		27,000 00			27,000 00

\*Suspended payment of interest.

## KENNEBUNK SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Portland Water Co. 6s, 1888 .....	\$3,000 00	\$3,090 00	\$3,600 00	
Eastern Car Trust Co. 6s, 1886-1890	4,000 00	3,000 00	4,000 00	
Equitable Trust Co., Conn., 5s Debentures, 1887 .....	2,000 00	2,000 00	2,600 00	
*New York, Chicago & St. Louis Equipment 7s, 1889.....	4,000 00	3,000 00	4,000 00	
New York & New England 3s 2d Mort. (Equipment), 1902 .....	2,000 00	1,800 00	2,000 00	
Railroad Equipment Co. 6s, 1890 ..	3,000 00	3,000 00	3,000 00	
<b>Total corporation bonds .....</b>	<b>18,000 00</b>			<b>\$18,000 00</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport .....	5,000 00	5,000 00	5,000 00	
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland ....	3,000 00	5,040 00	3,000 00	
Casco " Portland.....	4,900 00	7,350 00	4,900 00	
First " Portland.....	5,000 00	7,400 00	5,000 00	
Cumberland " Portland.....	400 00	520 00	400 00	
Merchants' " Portland.....	1,350 00	2,160 00	1,350 00	
Ocean " Kennebunk..	10,900 00	13,080 00	10,900 00	
So. Berwick " So Berwick..	2,000 00	3,000 00	2,000 00	
<b>Total bank stock of Maine .....</b>	<b>27,550 00</b>			<b>27,550 00</b>
Premium account (on bank stock) .....		-	8,856 00	8,856 00
Safe .....		-	100 00	100 00
<i>Loans on Bank Stock.</i>				
Ocean National Bank, Kennebunk .....		4,273 67	4,273 67	4,273 67
Loans on other personal property.....		2,535 20	2,535 20	2,535 20
Loans on mortgages of real estate .....		134,042 29	134,042 29	134,042 29
Cash on hand.....		1,256 70	1,256 70	1,256 70
				<b>\$400,113 86</b>
Unpaid accrued interest .....		9,005 28		
		423,113 14		
Due depositors and including earned dividend, taxes, etc .....		392,220 90		
<b>Surplus above all liabilities .....</b>		<b>\$30,892 24</b>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,000.

\*Suspended payment of interest.

LIMERICK SAVINGS BANK—LIMERICK.

MARCH 10, 1886.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

LIABILITIES.

Deposits .....	\$92,687 34
Reserved Fund .....	2,500 00
Profits .....	1,615 04
	\$96,802 38

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Miami, Ind., 6s Gr. Rd., '86	\$3,000 00	\$3,000 00	\$3,000 00	\$3,000 00
<i>Corporation Bonds Owned.</i>				
Kingston, N. Y., Water Co. 6s, 1903	3,000 00	3,000 00	3,000 00	
Railroad Equipment Co., N. Y., 6s, 1890	3,000 00	3,000 00	3,000 00	
Total corporation bonds	6,000 00			6,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Portland	2,500 00	3,750 00	2,500 00	
Limerick " Limerick	2,000 00	2,560 00	2,000 00	
Line Rock " Rockland	280 00	300 00	280 00	
Manufacturers' Nat'l Bank, Lewiston	3,500 00	4,200 00	3,500 00	
Shoe & Leather " Auburn	5,000 00	5,800 00	5,000 00	
Total bank stock of Maine	13,280 00			13,280 00
Premium account		-	641 70	641 70
Expense account		-	8 50	8 50
Real estate		5,540 59	5,540 59	5,540 59
Loans on Limerick National Bank Stock		11,390 86	11,390 86	11,390 86
Loans on Limerick Savings Bank Books		200 00	200 00	200 00
Loan on State of Maine Bonds		1,000 00	1,000 00	1,000 00
Loan on other personal property		94 77	94 77	94 77
Loans on names alone		3,970 19	8,970 19	3,970 19
Loans on mortgages of real estate		38,478 51	38,478 51	38,478 51
Cash deposited in Casco National Bank, at 3 per cent		6,372 58	6,372 58	
Cash deposited in Limerick National Bank		4,756 12	4,756 12	
Cash on hand		2,068 56	2,068 56	13,197 26
				\$96,802 28
Unpaid accrued interest		1,856 90		
		101,339 08		
Due depositors, including accrued dividend and State tax		93,755 34		
Surplus above all liabilities		\$7,583 74		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$250.

## LUBEC SAVINGS BANK—LUBEC.

APRIL 24, 1886.

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

## LIABILITIES.

Deposits .....	\$6,225 78
Reserved Fund.....	360 00
Profits .....	375 26
Unpaid Dividends.....	68 72
	\$7,029 76

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907..	\$1,450 00	\$1,827 00	\$1,450 00	
United States Bonds 4½s Coup., 1891	500 00	560 00	500 00	
United States 4 per cent Certificates,	20 00	20 00	20 00	
Total United States Bonds.....	1,970 00			\$1,970 00
Town of Cutler (orders) .....	136 50	136 50	136 50	
Town of Trescott (orders).....	1,300 00	1,300 00	1,300 00	
Total public funds of Maine .....	1,436 50			1,436 50
Interest account .....		-	193 09	193 09
Premium account.....		-	432 00	432 00
Loans on personal security .....		448 04	448 04	448 04
Loans on mortgages of real estate.....		2,002 60	2,002 60	2,002 60
Cash deposited in Maverick Nat'l Bank, Boston		244 46	244 46	
Cash on hand .....		303 07	303 07	547 53
				\$7,029 76
Unpaid accrued interest.....		188 09		
		7,029 76		
Due depositors, including earned dividend and State tax .....		6,294 50		
Surplus above all liabilities.....		\$735 26		

Rate of interest charged on loans, 7 3-10 per cent.

MACHIAS SAVINGS BANK—MACHIAS.

APRIL 24, 1886.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits .....	\$357,538 34
Reserved Fund .....	18,370 12
Depreciation Fund.....	20,000 60
Profits .....	9,363 60
Unpaid Dividends.....	5,825 15
	\$411,097 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Reg., 1907 ..	\$65,000 00	\$81,900 00	\$65,000 00	
United States Bonds 4½s Reg., 1891	55,000 00	61,600 00	55,000 00	
<b>Total United States Bonds.....</b>	<b>120,000 00</b>			<b>\$120,000 00</b>
District of Columbia 5s, 1899.....	20,000 00	23,200 00	20,000 00	20,000 00
City of Bath 6s R. R., 1897.....	5,000 00	5,150 00	5,000 00	
Town of Dexter 6s R. R., 1897.....	3,000 00	3,000 00	3,000 00	
“ Cutler (orders).....	1,552 00	1,552 00	1,552 00	
<b>Total public funds of Maine.....</b>	<b>9,552 00</b>			<b>9,552 00</b>
City of Lawrence, Mass., 6s Ml., 1894	4,000 00	4,480 00	4,000 00	4,000 00
County of Auglaize, O., 6s Ditch, 1887	2,000 00	2,020 00	2,000 00	
“ Clinton, Ind., 5s C. H., 1893.....	5,000 00	5,000 00	5,000 00	
“ Hardin, O., 6s Ditch, 1889	10,000 00	10,300 00	10,000 00	
“ Meeker, Minn., 6s Fund, 1905.....	5,000 00	5,300 00	5,000 00	
“ St. Louis, Mo., 7s Jail, 1888.....	30,000 00	31,200 00	30,000 00	
“ Tuscarawas, O., 6s C. H., 1896 1898.....	10,000 00	10,700 00	10,000 00	
“ White, Ill., 6s Fund, 1890	5,000 00	5,150 00	5,000 00	
City of Akron, O., 6s Street, 4886-1887.....	3,000 00	3,020 00	3,000 00	
“ Cincinnati, O., 7s Ml., 1904	5,000 00	6,500 00	5,000 00	
“ Cleveland, O., 7s Water, 1892-1893.....	15,000 00	17,550 00	15,000 00	
“ Jeffersonville, Ind., 6s Fnd, 1900.....	5,000 00	5,450 00	5,000 00	
“ La Porte, Ind., 7s Water, 1900.....	10,000 00	11,900 00	10,000 00	
“ Louisville, Ky., 7s Ml., 1892.....	8,000 00	9,040 00	8,000 00	
“ Piqua, O., 8s Water, 1899	5,000 00	5,900 00	5,000 00	
“ Duluth, Minn., 6s School, 1897.....	5,000 00	5,400 00	5,000 00	
“ Sandusky, O., 6s Sewer, 1888.....	5,000 00	5,100 00	5,000 00	
“ Youngstown, O., 5s Sewer, 1896.....	5,000 00	5,000 00	5,000 00	
<b>Total public funds out of New Eng..</b>	<b>133,000 00</b>			<b>133,000 00</b>

## MACHIAS SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Maine Central 7s 1st Mort., 1898 ...	\$2,000 00	\$2,400 00	\$2,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	5,000 00	5,000 00	5,000 00	
Sandy River 5s 1st Mort., 1915 ....	5,000 00	5,000 00	5,000 00	
New York & New England 3s 2d Mort., 1922 .....	5,000 00	4,750 00	5,000 00	
Dayton & Michigan 6s 1st Mort, 1911 .....	1,000 00	1,120 00	1,000 00	
Northern Pacific 6s 1st Mort. P. d'O. Div., 1919 .....	2,000 00	2,080 00	2,000 00	
St. Paul & Northern Pacific 6s 1st Mort., 1923 .....	5,000 00	5,650 00	5,000 00	
Total railroad bonds owned .....	25,000 00			\$25,000 00
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust 6s, 1887-1892.....	11,000 00	8,250 00	11,000 00	
New York, Chicago & St. Louis Equip- ment 7s, 1890 .....	5,000 00	3,750 00	5,000 00	
Old Colony Steamboat Co. 6s, 1896 ..	2,000 00	2,000 00	2,000 00	
Camden & Rockland Water Co. 6s, 1903 .....	5,000 00	5,800 00	5,000 00	
Gardiner Water Co. 5s, 1905 .....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned. ....	28,000 00			28,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Portland.....	10,000 00	15,000 00	10,000 00	10,000 00
Premium account .....		-	20,000 00	20,000 00
Real estate investment .....		5,309 00	5,309 00	5,309 00
Loans on Mortgages of Real estate.....		8,855 00	8,855 00	8,855 00
Cash deposited in First Nat'l Bank, Portland, at 3 per cent .....		24,397 84	24,397 84	
Cash on hand.....		2,983 37	2,983 37	27,381 21
Unpaid accrued interest.....		3,506 00		\$411,097 21
Due depositors, including earned dividend, State tax and other liabilities .....		436,263 21		
Surplus above all liabilities .....		369,054 49		
		\$67,208 72		

Rate of interest charged on loans, 7 per cent.

Annual expenses, \$1,300.

Securities are kept in the Safe Deposit Vault, Portland.

MAINE SAVINGS BANK—PORTLAND.

JANUARY 15, 1886.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

LIABILITIES.

Deposits.....	\$4,166,508 74
Reserved Fund.....	159,174 95
Profits.....	191,162 67
Interest.....	24,041 38
	<hr/>
	\$4,540,887 74

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
United States Bonds 3s Registered ..	500,000 00	\$507,500 00	\$500,000 00	
United States Bonds 4½s Registered, 1891.....	40,000 00	44,800 00	40,000 00	
<b>Total United States Bonds .....</b>	<b>540,000 00</b>			<b>\$540,000 00</b>
City of Auburn 6s Municipal, 1886	4,000 00	4,000 00	3,756 25	
“ Augusta 6s Imp., 1887 ..	2,500 00	2,550 00	2,400 00	
“ Biddeford 5s Fund, 1887	1,000 00	1,010 00	997 50	
“ Saco 5s Fund, 1887 .....	1,000 00	1,010 00	997 50	
Town of Waterville 5s M'l., 1887 ..	1,000 00	1,000 00	997 50	
“ Windham 5s M'l., 1888....	4,000 00	4,000 00	4,000 00	
<b>Total public funds of Maine.....</b>	<b>13,500 00</b>			<b>13,148 75</b>
County of Allen, O., 6s C. H., 1891..	25,000 00	26,000 00	25,000 00	
“ Athens, O., 6s Bridge, 1886 1889 .....	8,000 00	8,160 00	8,000 00	
“ Auglaize, O., 6s Road, 1886 1888. ....	14,500 00	14,645 00	14,500 00	
“ Cass, Ia., 6s C H., 1891 ..	27,000 00	28,080 00	27,000 00	
“ Clark, Ind., 6s Fund, 1886 1889 .....	40,000 00	40,800 00	40,000 00	
“ Clark, O., 5s Wick., 1888 1891 .....	34,000 00	34,000 00	34,000 00	
“ Clermont, O., 6s Infirmary, 1886 1890.....	20,000 00	20,400 00	20,000 00	
“ Carroll, Ind., 6s Gravel Road, 1886-1891 .....	6,500 00	6,630 00	6,500 00	
“ Erie, O., 6s Road, 1886..	3,000 00	3,000 00	3,000 00	
“ Fayette, O., 6s C. H., 1887 1888 .....	23,000 00	23,460 00	23,000 00	
“ Grant, Ind., 6s Road, 1886-1889.....	8,000 00	8,160 00	8,000 00	
“ Grant, Ind., 5s C H., 1901	15,000 00	15,000 00	15,000 00	
“ Grant, Ind., 6s Optional ..	25,000 00	25,000 00	25,000 00	
“ Hancock, Ind., 6s Fund, 1886 1887. ....	9,000 00	9,090 00	9,000 00	
“ Hancock, Ind., 6s Road, 1886-1890.....	17,700 00	18,054 00	17,700 00	
“ Hancock, O., 6s Ditch, 1836-1887.....	12,500 00	12,625 00	12,500 00	

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Hardin, O., 6s Ditch, 1888-1891.....	\$26,000 00	\$26,780 00	\$26,000 00
“ Henry, O., 5s C. H., 1893..	20,000 00	20,000 00	20,000 00
“ Highland, O., 6s Fund, 1890-1900.....	25,000 00	26,750 00	25,000 00
“ Howard, Ind., 6s Gravel Road, 1887.....	9,000 00	9,090 00	9,000 00
“ Huron, O., 6s Temporary Loan, 1886-90.....	16,000 00	16,320 00	16,000 00
“ Iowa, Wis., 7s Bowen Judgment, 1889.....	15,000 00	15,900 00	15,000 00
“ Jasper, Ill., 7s Fund, 1887	10,000 00	10,200 00	9,500 00
“ Kosciusko, Ind., 5s Court House, 1891.....	20,000 00	20,000 00	20,000 00
“ Lawrence, O., 6s Bridge, 1886.....	4,000 00	4,000 00	4,000 00
“ Logan, O., 6s General Expenses, 1886-89.....	4,000 00	4,040 00	4,000 00
“ Madison, Ind., 6s Gravel Road, 1886-90.....	44,000 00	44,880 00	44,000 00
“ Marion, Ind., 6s C. H., 1898	23,000 00	25,070 00	22,920 00
“ Marion, Ind., 5s C. H., 1891	50,000 00	50,000 00	50,000 00
“ Montgomery, Ind., 6s R'd, 1886-1888.....	27,000 00	27,270 00	27,000 00
“ Montgomery, O., 6s C. H., 1887-88.....	13,500 00	13,635 00	13,500 00
“ Morgan, Ill., 5s Fund, 1901	20,000 00	20,000 00	20,000 00
“ Peoria, Ill., 7s Fund, 1889-1893.....	10,000 00	10,900 00	10,000 00
“ Pike, O., 6s Turnpike, 1892-1899.....	31,000 00	33,170 00	31,000 00
“ Randolph, Ind., 5½s Road, 1886-1887.....	15,000 00	15,000 00	15,000 00
“ Richland, O., 6s Bridge, 1886-1890.....	8,000 00	8,160 00	8,000 00
“ Sandusky, O., 6s Ditch, 1886.....	1,000 00	1,000 00	966 65
“ Seneca, O., 6s C. H., 1888	9,000 00	9,180 00	9,000 00
“ Shelby, O., 6s C. H., 1886-1888.....	12,000 00	12,120 00	12,000 00
“ Stark, O., 6s County Purposes, 1887.....	15,000 00	15,150 00	15,000 00
“ St. Louis, Mo., 6s Park, 1905	40,000 00	47,600 00	40,000 00
“ St. Louis, Mo., 7s Jail, 1888	48,000 00	49,920 00	48,000 00
“ Tuscarawas, O., 5s 1886-1889.....	25,000 00	25,000 00	25,000 00
“ Union, O., 5s C. H., 1889-93	15,000 00	15,000 00	15,000 00
“ Van Wert, O., 6s C. H., 1886	12,000 00	12,000 00	12,000 00
“ Van Wert, O., 6s Ditch, 1887-1889.....	15,000 00	15,300 00	15,000 00
“ Vigo, Ind., 5s C. H., 1899-1906.....	56,000 00	56,000 00	56,000 00
“ Warren, Ia., 6s C. H., 1888	10,000 00	10,200 00	10,000 00
“ Warren, O., 6s Bridge, 1886	7,000 00	7,000 00	7,000 00
“ Wood, O., 6s Bridge, 1886-1889.....	17,000 00	17,340 00	17,000 00
City of Akron, O., 5s Street, 1886	8,000 00	8,000 00	8,000 00
“ Bradford, Penn., 6s Water, 1893-1903.....	19,000 00	20,330 00	19,000 00



## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Burlington, Ia., 8s Fund, 1896.....	\$25,000 00	\$30,750 00	\$25,000 00
"	Buffalo, N. Y., 7s Water, 1903.....	20,000 00	28,200 00	19,900 00
"	Cleveland, O, 6s Educa- tion, 1886.....	68,000 00	68,000 00	67,527 50
"	Cleveland, O., 6s Viaduct, 1897.....	33,000 00	38,940 00	33,000 00
"	Cleveland, O, 6s Water, 1895.....	24,000 00	27,600 00	24,000 00
"	Cincinnati, O., 7 3-10s Workhouse, 1888.....	4,000 00	4,360 00	4,000 00
"	Cincinnati, O., 7 3-10s Hospital, 1898.....	22,000 00	28,160 00	22,000 00
"	Cincinnati, O., 6s Sewer, 1889-1904.....	44,000 00	51,040 00	44,000 00
"	Cincinnati, O., 5s Sinking Fund, 1910.....	60,000 00	64,200 00	60,000 00
"	Columbus, O, 7s Sewer, 1888.....	20,000 00	21,000 00	20,000 00
"	Columbus, O., 7s City Hall, 1889.....	31,000 00	33,170 00	31,000 00
"	Columbus, O, 8s Sewer, 1886-1887.....	3,000 00	3,060 00	3,000 00
"	Columbus, O., 6s Sewer, 1904.....	20,000 00	25,000 00	20,000 00
"	Columbus, O., 6s Sewer, 1894.....	10,000 00	11,400 00	10,000 00
"	Dayton, O., 6s Water, 1886- 1895.....	36,000 00	38,160 00	36,000 00
"	Dayton, O., 6s Fund, 1886- 1891.....	25,000 00	26,000 00	25,000 00
"	Des Moines, Ia., 5s Street, 1887.....	20,000 00	20,000 00	20,000 00
"	Detroit, Mich., 7s Water, 1904.....	35,000 00	48,650 00	35,000 00
"	Dubuque, Ia., 7s Fund, 1896.....	14,000 00	15,680 00	12,880 00
"	Fort Wayne, Ind., 6s Wa., 1900.....	18,000 00	19,800 00	18,000 00
"	Fort Wayne, Ind., 6s Fund, 1892.....	16,000 00	16,800 00	16,000 00
"	Hamilton, O., 7s Fund, 1886	3,000 00	3,000 00	3,000 00
"	Indianapolis, Ind., 7 3-10s Mun., 1893-95.....	7,000 00	8,190 00	7,000 00
"	Iowa City, Ia., 8s Re- demption, 1891.....	7,500 00	8,475 00	7,500 00
"	Jacksonville, Ill., 6s Fund, 1899.....	25,000 00	27,250 00	25,000 00

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of	Louisville, Ky., 7s Recon- struction, 1903 .....	\$30,000 00	\$38,700 00	} 92,415 00	
"	Louisville, Ky., 7s Sewer, 1892.....	6,000 00	6,600 00		
"	Louisville, Ky., 7s City Hall, 1903 .....	7,000 00	9,030 00		
"	Louisville, Ky., 7s Old Liabilities, 1894.....	11,000 00	12,870 00		
"	Louisville, Ky., 7s Sewer, 1901 .....	4,000 00	5,080 00		
"	Louisville, Ky., 6s Water, 1897.....	26,000 00	29,900 00		
"	Louisville, Ky., 6s Jail, 1898.....	10,000 00	11,600 00		
"	Louisville, Ky., 4s Im- provement, 1903 .....	6,000 00	6,000 00		
"	Milwaukee, Wis., 7s M'l, '96	20,000 00	23,200 00		20,000 00
"	Peoria, Ill., 7s Wa., 1890	25,000 00	26,750 00		25,000 00
"	Pomeroy, O., 8s M'l, 1892	2,000 00	2,300 00	2,000 00	
"	Rochester, N. Y., 7s Wa., 1903.....	20,000 00	27,400 00	20,000 00	
"	Springfield, O., 5s Water, 1886 1904.....	75,000 00	75,000 00	73,375 00	
"	Springfield, O., 5s M'l, 1886 1887.....	16,000 00	16,000 00	16,000 00	
"	Sandusky, O., 6s Sewer, 1886 1904.....	25,000 00	26,750 00	25,000 00	
"	St. Paul, Minn., 5s Water, 1909-1915.....	121,000 00	130,680 00	121,000 00	
"	St. Paul, Minn., 5s Ref- und, 1904-1906 .....	36,000 00	38,160 00	36,000 00	
"	St. Paul, Minn., 5s Sewer, 1905.....	43,000 00	45,580 00	43,000 00	
"	St. Louis, Mo., 6s Water, 1887.....	25,000 00	25,500 00	25,000 00	
"	St. Louis, Mo., 5s Fund, 1900.....	44,000 00	47,520 00	44,000 00	
"	Wausau, Wis., 5s Water, 1905.....	10,000 00	10,000 00	10,000 00	
"	Youngstown, O., 6s Educa- tion, 1888.....	13,000 00	13,260 00	13,000 00	
"	Zanesville, O., 8s Water, 1887.....	14,000 00	14,420 00	14,000 00	
"	Zanesville, O., 5s Refund, 1904.....	48,000 00	48,000 00	48,000 00	
Total public funds out of New Eng..		2,215,200 00		2,203,684 15	
<i>Railroad Bonds Owned.</i>					
Portland & Ogdensburg 5s Receiver's Certificates, 1894.....		250,000 00	250,750 00	250,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900.....		23,500 00	23,500 00	21,150 00	
Total railroad bonds of Maine.....		273,500 00		271,150 00	

MAINE SAVINGS BANK—CONTINUED.  
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Broadway, N. Y., Surface Railroad Co. 5s, 1st Mort., 1924.....	\$100,000 00	\$120,000 00	\$100,000 00	
Dayton & Michigan 5s, Consol., 1911, Hannibal and St. Joseph 6s Consol., 1911.....	50,000 00	52,500 00	50,000 00	
Orange and Newark (horse) 1st Mort. 6s, 1905.....	100,000 00	118,000 00	100,000 00	
Pittsburg, Cleveland & Toledo 6s 1st Mort., 1922.....	50,000 00	54,500 00	50,000 00	
Quincy, Alton & St. Louis 5s 1st Mort., 1896.....	20,000 00	21,200 00	20,000 00	
St. Paul and No. Pacific 6s 1st Mort., 1923.....	49,000 00	49,490 00	46,000 00	
St. Paul Railway Company (horse) 6s 1st Mort., 1932.....	100,000 00	106,000 00	95,000 00	
Staten Island Rapid Transit 6s 1st Mort., 1913.....	63,000 00	67,410 00	63,000 00	
Total railroad bonds out of New Eng.	15,000 00	17,400 00	15,000 00	
	547,000 00			\$539,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk and Kennebunkport....	9,000 00	9,000 00	9,000 00	9,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works 5s 1st Mort., 1905.....	51,000 00	51,000 00	51,000 00	
Biddeford and Saco Water Co. 5s 1st Mort., 1904.....	40,000 00	40,000 00	40,000 00	
Portland Water Company 5s, 1908...	30,000 00	30,000 00	30,000 00	
Total corporation bonds of Maine...	121,000 00			121,000 00
Equitable Trust Co., Conn., 5s Debentures, 1887.....	50,000 00	50,000 00	50,000 00	
Framingham Water Co., Mass., 6s 1st Mort., 1895.....	51,000 00	51,000 00	51,000 00	
Total corporation bonds of other New Eng. States.....	101,000 00			101,000 00
Oshkosh Water Works, Wis., 6s, 1894,	38,000 00	38,000 00	38,000 00	38,000 00
<i>Bank Stock Owned.</i>				
Calais National Bank, Calais.....	2,150 00	3,010 00	2,150 00	
Cumberland " Portland....	800 00	1,040 00	800 00	
First " Dexter.....	5,000 00	6,250 00	5,000 00	
First " Portland.....	8,500 00	12,580 00	8,500 00	
Traders' " Portland....	4,800 00	6,960 00	4,800 00	
Total bank stock of Maine.....	21,250 00			21,250 00
Real estate, investment.....		83,642 22	83,642 22	
Real estate, foreclosure.....		37,839 43	37,839 43	121,481 65
Expense account.....		-	58 86	58 86
<i>Loans on Public Funds.</i>				
United States Bonds.....		100 00	100 00	
City of Portland Bonds.....		1,700 00	1,700 00	
" Belfast Bonds.....		250 00	250 00	
Town of Brunswick Bonds.....		500 00	500 00	

## MAINE SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
State of Tennessee Bonds.....	\$14,225 00	\$14,225 00	
County of Marion, Ind., Bonds .....	955 00	955 00	
City of Chicago, Ill., Bonds.....	950 00	950 00	
"    Cincinnati, O., Bonds.....	400 00	400 00	
"    Fort Wayne, Ind., Bonds.....	1,000 00	1,000 00	20,080 00
<i>Loans on Railroad Bonds.</i>			
Androscoggin and Kennebec.....	6,400 00	6,400 00	
Leeds and Farmington.....	500 00	500 00	
Maine Central.....	8,935 00	8,935 00	
Portland and Kennebec.....	3,500 00	3,500 00	
Sandy River.....	12,000 00	12,000 00	
Chicago and West Michigan.....	1,065 00	1,065 00	
Chicago, Milwaukee and St. Paul.....	550 00	550 00	
Chesapeake and Ohio.....	2,000 00	2,000 00	
Northern Pacific.....	2,200 00	2,200 00	
St. Paul and No. Pacific .....	2,250 00	2,250 00	
Sonora Railroad. ....	4,500 00	4,500 00	43,900 00
<i>Loans on Bank Stock.</i>			
Canal National Bank, Portland.....	500 00	500 00	
Cumberland "    Portland.....	600 00	600 00	
Merchants' "    Portland.....	225 00	225 00	
Traders' "    Portland.....	700 00	700 00	
Citizens' "    Des Moines, Ia .....	500 00	500 00	2,525 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank .....	1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Bonds.</i>			
Portland Water Company .....	12,000 00	12,000 00	
Winslow Packing Company.....	2,500 00	2,500 00	
Equitable Trust Company, Conn.....	975 00	975 00	15,475 00
<i>Loans on Corporation Stock.</i>			
Portland Water Company.....	150 00	150 00	
International Steamship Company.....	8,200 00	8,200 00	
Portland Horse Railroad .....	450 00	450 00	
Ocean Insurance Company.....	902 00	902 00	
Portland Gas-Light Company.....	1,000 00	1,000 00	
Central Wharf Company.....	1,500 00	1,500 00	
Atwood Lead Company.....	3,600 00	3,600 00	
Iowa Loan and Trust Company.....	375 00	375 00	16,177 00
Loans on mortgages of real estate.....	378,059 05	378,059 05	378,059 05
Cash deposited in the First National Bank, Port- land, at 3 per cent.....	78,350 08	78,350 08	
Cash on hand.....	6,548 20	6,548 20	84,898 28
Retired securities .....	57,230 00		4,540,887 74
Unpaid accrued interest .....	58,148 00		
	4,917,027 98		
Due depositors, including earned dividend and State tax .....	4,251,708 74		
Surplus above all liabilities.....	\$665,319 24		

Rate of interest charged on loans, 5 to 6 per cent. Annual expenses, \$9,500.

## MECHANICS' SAVINGS BANK—AUBURN.

JANUARY 6, 1886.

J. F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

## LIABILITIES.

Deposits.....	\$617,933 74
Reserved Fund.....	13,500 00
Profits.....	14,773 73
	\$646,207 47

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Allen, Ind., 6s Grav. Rd., 1886-1890.....	\$17,500 00	\$17,850 00	\$17,500 00	
“ Hamilton, Ind., 6s Gravel Road, 1886-1888....	7,500 00	7,575 00	7,500 00	
“ Marion, O., 6s Turnpike, 1886-1888.....	6,000 00	6,060 00	6,000 00	
“ White, Ind., 6s Grav. Rd., 1886-1890.....	8,000 00	8,160 00	8,000 00	
*City of Evansville, Ind., 7s Red., 1907.....	10,000 00	8,000 00	10,000 00	
* “ Evansville, Ind., 6s Red., 1911.....	5,000 00	4,000 00	5,000 00	
“ Oshkosh, Wis., 5s Bridge, 1887.....	10,000 00	10,000 00	10,000 00	
Total public funds out of New Eng..	64,000 00			64,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s, 1st Mort., 1900.....	5,000 00	5,000 00	5,000 00	
Cambridge, Mass., Railroad Co. (horse) 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds.....	10,000 00			10,000 00
<i>Corporation Bonds Owned.</i>				
Adrian Water Works, Mich., 7s, 1908	10,000 00	10,000 00	10,000 00	
Biddeford and Saco Water Co. 5s, 1904.....	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis., Water Works Co. 6s, 1915.....	10,000 00	10,000 00	10,000 00	
Railroad Equipment Co., N. Y., 6s, 1886-1891.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds.....	35,000 00			35,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,100 00	5,208 00	3,100 00	
Casco “ “.....	10,000 00	15,500 00	10,000 00	
Cumberland “ “.....	5,440 00	7,072 00	5,440 00	
First “ “.....	13,500 00	19,980 00	13,500 00	

\*Suspended payment of interest.

## MECHANICS' SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
First National Bank, Lewiston.....	\$5,000 00	\$8,250 00	\$5,000 00	
Manufact'rs' " " .....	11,500 00	13,800 00	11,500 00	
Norway " Norway ....	3,600 00	4,032 00	3,600 00	
People's " Waterville...	3,000 00	4,200 00	3,000 00	
Shoe & Leather " Auburn .....	50,000 00	58,000 00	50,000 00	
Traders' " Portland .....	5,800 00	8,410 00	5,800 00	
Total bank stock of Maine .....	110,940 00			\$110,940 00
Premium account .....		-	20,729 75	20,729 75
Real estate, foreclosure .....		12,172 10	12,172 10	12,172 10
<i>Loans on Public Funds.</i>				
United States Bonds.....		200 00	200 00	
Androscoggin County Bonds.....		200 00	200 00	
City of Bath Bonds.....		915 00	915 00	
" Lewiston Bonds.....		500 00	500 00	
County of Maccoupin, Ill., Bonds.....		2,000 00	2,000 00	
City of Pennington, Dak., Bonds .....		2,060 00	2,000 00	5,815 00
<i>Loans on Railroad Bonds.</i>				
Lewiston and Auburn.....		500 00	500 00	500 00
<i>Loans on Bank Stock.</i>				
First National Bank, Lewiston.....		1,500 00	1,500 00	
Shoe and Leather National Bank, Auburn .....		10,245 46	10,245 46	
Sioux City, Ia., National Bank .....		2,000 00	2,000 00	13,745 46
<i>Loans on Corporation Bonds.</i>				
Auburn Young Men's Christian Association.....		300 00	300 00	300 00
<i>Loans on Corporation Stock.</i>				
Auburn Foundry Company .....		100 00	100 00	
Auburn Boot and Shoe Company.....		13,100 00	13,100 00	
Auburn Aqueduct Company.....		817 00	817 00	
Continental Mills.....		900 00	900 00	
Home Manufacturing Company.....		3,900 00	3,900 00	
Lewiston Steam Mill Company.....		4,000 00	4,000 00	
Little Androscoggin Water Power Company.....		12,087 00	12,087 00	
Lewiston and Auburn Electric Light Company ..		350 00	350 00	
Langdon Manufacturing Company.....		10,000 00	10,000 00	
Franklin Company .....		2,175 00	2,175 00	
Moses Craft's Shoe Company .....		12,000 00	12,000 00	58,529 00
<i>Loans on Savings Bank Book.</i>				
Mechanics' Savings Bank .....		1,861 00	1,861 00	1,861 00
Loans on other collaterals.....		7,840 00	7,840 00	7,840 00
<i>Loans to Corporations.</i>				
Auburn Boot and Shoe Company.....		32,500 00	32,500 00	
Auburn Young Men's Christian Association .....		695 00	695 00	
First Universalist Parish, Auburn.....		250 00	250 00	33,445 00

## MECHANICS' SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$230,552 93	\$230,552 93	\$230,552 93
Cash deposited in Shoe and Leather Nat'l Bank at 3 4-10 per cent.....	40,500 00	40,500 00	
Cash on hand .....	277 23	277 23	40,777 23
			<u>\$646,207 47</u>
Unpaid accrued interest.....	4,633 16		
	<u>661,267 88</u>		
Due depositors and including earned dividend, State tax, etc .....	630,238 68		
Surplus above all liabilities .....	<u>\$31,029 20</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,700.

## NORWAY SAVINGS BANK—NORWAY.

FEBRUARY 25, 1886.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

## LIABILITIES.

Deposits.....	\$177,037 19
Reserved Fund.....	8,000 00
Profits .....	2,973 21
	\$188,010 40

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
State of Maine Bonds 6s, 1889.....	\$200 00	\$220 00	\$200 00	
Town of Minot (orders) .....	2,500 00	2,500 00	2,500 00	
Town of Norway (orders).....	2,400 00	2,400 00	2,400 00	
Town of Waterford (orders) .....	840 00	840 00	840 00	
School District No. 7, Norway.....	525 00	525 00	525 00	
<b>Total public funds of Maine.....</b>	<b>6,465 00</b>			<b>\$6,465 00</b>
County of Jay, Ind., 6s Gravel Road, 1887 .....	1,000 00	1,010 00	1,000 00	
City of Fort Madison, Ia., 5s Fund, 1902.....	5,000 00	5,000 00	5,000 00	
City of La Porte, Ind, 7s Wa., 1890, .....	500 00	535 00	500 00	
<b>Total public funds out of New Eng..</b>	<b>6,500 00</b>			<b>6,500 00</b>
<i>Railroad Stock Owned.</i>				
European & North American .....	2,600 00	2,782 00	2,600 00	2,600 00
<i>Corporation Bonds Owned.</i>				
Paris Manufacturing Co. 3s, 1894 ...	100 00	100 00	100 00	
Akron, O, Water Co 6s, 1900.....	2,000 00	2,000 00	2,000 00	
Railroad Equipment Co., N. Y., 6s, 1889 .....	1,000 00	1,000 00	1,000 00	
<b>Total corporation bonds.....</b>	<b>3,100 00</b>			<b>3,100 00</b>
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	500 00	500 00	
Norway Shoe Shop Co.....	500 00	500 00	500 00	
Portland Trust Co.....	2,000 00	2,200 00	2,000 00	
<b>Total corporation stock .....</b>	<b>3,000 00</b>			<b>3,000 00</b>
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
Canal " Portland.....	500 00	810 00	500 00	
Caseo " Portland.....	4,200 00	6,300 00	4,200 00	
First " Portland.....	7,300 00	10,804 00	7,300 00	
First " Lewiston.....	2,500 00	4,125 00	2,500 00	
Manufacturers' Nat'l Bank, Lewiston	10,000 00	12,000 00	10,000 00	
Norway National Bank, Norway....	14,800 00	16,872 00	14,800 00	
Shoe and Leather Nat'l Bank, Auburn	5,000 00	5,800 00	5,000 00	
<b>Total bank stock of Maine.....</b>	<b>46,300 00</b>			<b>46,300 00</b>



## NORWAY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium Account (on bank stock) .....	-	\$9,265 00	\$9,265 00
Real estate, investment .....	\$4,000 00	5,000 00	
Real estate, foreclosure .....	17,259 88	17,259 88	22,259 88
<i>Loans on Public Funds.</i>			
Town of Greenwood Bonds .....	1,490 00	1,490 00	1,490 00
<i>Loans on Railroad Bonds.</i>			
Philadelphia and Reading Receiver's Certificate,	2,475 00	2,475 00	2,475 00
<i>Loans on Bank Stock.</i>			
Norway National Bank .....	200 00	200 00	
People's National Bank, Waterville .....	1,500 00	1,500 00	1,700 00
<i>Loans on Savings Bank Books.</i>			
Norway Savings Bank .....	200 00	200 00	200 00
<i>Loans on Corporation Stock.</i>			
Norway Building Association .....	500 00	500 00	
Bay State Live Stock Co .....	5,000 00	5,000 00	5,500 00
Loans on other personal property .....	2,383 81	2,383 81	2,383 81
Loan to First Universalist Parish, Norway .....	900 00	900 00	900 00
Loans on mortgages of real estate .....	68,691 55	71,691 55	71,691 55
Cash deposited in Norway National Bank .....	914 24	914 24	
Cash on hand .....	1,265 92	1,265 92	2,180 16
Unpaid accrued interest .....	2,738 21		\$188,010 40
	190,771 61		
Due depositors, including accrued dividends and State tax .....	179,785 19		
Surplus above all liabilities .....	\$10,986 42		

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

Annual expenses, \$500.

## ORONO SAVINGS BANK—ORONO.

FEBRUARY 10, 1886.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

## LIABILITIES.

Deposits.....	\$62,585 30
Reserved Fund.....	1,262 21
Special Reserved Fund.....	320 82
Profits.....	1,594 27
	\$65,762 60

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907..	\$900 00	\$1,116 00	\$919 12	\$919 12
County of Brown, O., 6s Fund, 1888	3,000 00	3,060 00	3,000 00	
“ Henry, O., 6s Bridge, 1886	1,000 00	1,000 00	1,000 00	
“ Huntington, Ind., 6s Grav Road, 1886.....	2,000 00	2,000 00	2,000 00	
“ Jackson, Ill., 5s Fund, 1904	1,000 00	1,000 00	1,000 00	
“ Lawrence, O., 6s Bridge, 1890-1897.....	6,000 00	6,300 00	6,000 00	
“ Meeker, Minn., 6s C. H., 1905.....	2,000 00	2,240 00	2,000 00	
“ Putnam, O., 6s Ditch, 1888	1,000 00	1,020 00	1,000 00	
“ Putnam, Ind., 6s Gravel Road, 1886.....	1,000 00	1,000 00	1,000 00	
“ Randolph, Ind., 6s Gravel Road, 1887-1889.....	3,000 00	3,060 00	3,000 00	
“ Rush, Ind., 6s Grav. Rd., 1886.....	2,000 00	2,000 00	2,000 00	
“ Sandusky, O., 6s Ditch, 1886.....	1,000 00	1,300 00	1,000 00	
“ Wood, O., 6s Ditch, 1888..	1,000 00	1,020 00	1,000 00	
City of Clinton, Ia, 6s Fund, 1904	1,000 00	1,110 00	1,000 00	
“ Columbus, Ind., 7 3-10s Fund, optional after 1888	2,000 00	2,120 00	2,000 00	
“ Minneapolis, Minn., 4½s Ml, 1914.....	2,000 00	2,000 00	2,000 00	
“ Springfield, O., 6s School, 1889.....	2,000 00	2,060 00	2,000 00	
“ Stillwater, Minn., 5s Imp., 1906.....	2,000 00	2,000 00	2,000 00	
<b>Total public funds out of New Eng..</b>	<b>33,000 00</b>			<b>33,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 6s Exts., 1900.....	2,000 00	2,200 00	1,800 00	
Portland & Ogdensburg 6s 1st Mort., 1900.....	3,000 00	3,000 00	2,800 00	
<b>Total railroad bonds of Maine.....</b>	<b>5,000 00</b>			<b>4,600 00</b>
<i>Bank Stock Owned.</i>				
Orono National Bank, Orono.....	4,200 00	4,200 00	4,200 00	4,200 00

## ORONO SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loan to Town of Orono.....	\$1,000 00	\$1,000 00	\$1,000 00
Loans on Orono Savings Bank Books.....	300 00	300 00	300 00
Loans on mortgages of real estate.....	7,437 40	7,437 40	7,437 40
Real estate, foreclosure.....	3,956 66	3,956 66	3,956 66
Premium account.....	-	1,233 00	1,233 00
Expense account (including taxes).....	-	212 72	212 72
Cash deposited with the Portland Trust Company at 3 per cent.....	5,190 47	5,190 47	
Cash on hand.....	3,713 23	3,713 23	8,903 70
			\$65,762 60
Unpaid accrued interest.....	1,139 74		
	67,243 50		
Due depositors and including earned dividend and accrued State tax.....	63,975 30		
Surplus above all liabilities.....	\$3,268 20		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$150.

Securities are kept in a Safe Deposit Vault in Bangor.

## PENOBSCOT SAVINGS BANK—BANGOR.

FEBRUARY 9, 1886.

GORHAM L. BOYNTON, PRESIDENT.

EDWIN CLARK, TREASURER.

## LIABILITIES.

Deposits.....	\$1,225,768 63
Reserved Fund.....	42,577 70
Profits.....	26,202 57
	\$1,294,548 80

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
United States Bonds 4½s Coup., 1891	\$60,000 00	\$67,200 00	\$65,290 00
United States 4s Coup., 1907 .....	28,000 00	34,720 00	} 249,100
United States 4s Reg., 1907 .....	192,000 00	238,080 00	
United States 3s optional.....	175,000 00	175,875 00	177,500 00
<b>Total United States Bonds .....</b>	<b>455,000 00</b>		<b>\$491,890 00</b>
County of Penobscot 6s, 1887-1892..	6,000 00	6,360 00	6,000 00
City of Bangor 6s R. R., 1899 ....	22,000 00	25,740 00	22,000 00
“ Bangor 7s R. R., 1899 ....	20,000 00	25,400 00	20,000 00
“ Bangor 6s R. R., 1894.....	89,000 00	99,680 00	89,000 00
“ Bangor 6s Ml., 1894.....	26,000 00	29,120 00	26,000 00
“ Bangor 6s Wa., 1905.....	21,000 00	25,830 00	21,000 00
“ Bath 6s Ml., 1887 1898....	11,100 00	11,433 00	11,100 00
“ Ellsworth 6s Ml., 1897....	5,200 00	5,980 00	5,200 00
Town of Caribou 7s R. R., 1895....	2,750 00	2,750 00	2,750 00
“ Corinna 6s R. R., 1897....	4,000 00	4,000 00	4,000 00
“ Dexter 6s R. R., 1897....	7,900 00	7,900 00	7,900 00
<b>Total public funds of Maine.....</b>	<b>214,950 00</b>		<b>214,950 00</b>
Town of St. Albans, Vt., 6s R. R., 1890.....	10,060 00	10,000 00	10,000 00
“ St. Albans, Vt., 5s Refund	14,600 00	14,600 00	14,600 00
<b>Total public funds of Vermont.....</b>	<b>24,660 00</b>		<b>24,600 00</b>
County of Boone, Ind., 6s Rd., 1886-1889.....	6,500 00	6,565 00	6,500 00
“ Delaware, Ind., 6s Gravel Road, 1887.....	14,000 00	14,280 00	14,000 00
“ Hardin, O., 6s Turnpike, 1886 1890.....	10,000 00	10,200 00	10,000 00
“ Hendricks, Ind., 6s Fund, 1888-1889.....	14,500 00	14,790 00	14,500 00
“ Huntington, Ind., 6s Rd., 1888-1889.....	11,000 00	11,330 00	11,000 00
“ Jay, Ind., 6s Gravel Road, 1886-1888.....	7,500 00	7,575 00	7,500 00
“ Logan, Ind., 6s Bridge, 1886-1889.....	2,000 00	2,020 00	2,000 00
“ Marion, Ind., 4½s Fund, 1893.....	25,000 00	25,000 00	25,000 00

PENOBSCOT SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Mercer, O, 5s Road, 1890	\$11,000 00	\$11,440 00	\$11,000 00	
“ Putnam, Ind., 6s Gravel Road, 1886-1887	15,000 00	15,150 00	15,000 00	
“ Hardin, O., 6s Ditch, 1888-1894	10,000 00	10,400 00	10,000 00	
“ Wabash, Ind., 6s Turnpike, 1889	18,500 00	19,005 00	18,500 00	
“ Wells, Ind., 6s Road, 1887	10,000 00	10,100 00	10,000 00	
City of Akron, O., 5s Street, 1887	13,000 00	13,000 00	13,000 00	
“ Akron, O., 6s School, 1897-1898	15,000 00	16,350 00	15,000 00	
“ Canton, O., 6s Refund, 1896	10,000 00	10,800 00	10,000 00	
“ Canton, O., 6s School, 1892-1894	10,000 00	10,600 00	10,000 00	
“ East Saginaw, Mich., 5s Sewer, 1887-1893.	20,000 00	20,000 00	20,000 00	
“ East Saginaw, Mich., 5s Street, 1886	5,000 00	5,000 00	5,000 00	
“ Logansport, Ind., 5s Wa., 1905	20,000 00	20,000 00	20,000 00	
“ Minneapolis, Minn., 4½s MI., 1911	10,000 00	10,000 00	10,000 00	
“ Springfield, O, 5s Wa., 1893	10,000 00	10,600 00	10,000 00	
“ St. Louis, Mo., 6s Wa., 1887	3,000 00	3,060 00	3,000 00	
“ St. Paul, Minn., 8s Fund, 1897	2,000 00	2,600 00	2,000 00	
“ St. Paul, Minn., 5s Wa., 1913	10,000 00	10,800 00	10,000 00	
“ South Bend, Ind., 5s 1891-1894	15,000 00	15,000 00	15,000 00	
“ Toledo, O., 6s Education, 1886	15,000 00	15,000 00	15,000 00	
<b>Total public funds out of New Eng..</b>	<b>313,000 00</b>			<b>\$313,000 00</b>
<i>Bank Stock Owned.</i>				
First National Bank, Bangor	1,700 00	2,210 00	2,549 00	
Second “ Bangor	3,400 00	6,800 00	5,100 00	
<b>Total bank stock of Maine</b>	<b>5,100 00</b>			<b>7,649 00</b>
Premium account		-	4,615 15	4,615 15
Expense account		-	1,775 14	1,775 14
Safe, furniture, etc		2,000 00	4,293 00	4,293 00
<i>Loans on Public Funds.</i>				
United States Bonds		100 00	100 00	
City of Bangor Bonds		2,000 00	2,000 00	
“ Chicago Bonds		6,000 00	6,000 00	
“ Cincinnati, O., Bonds		2,500 00	2,500 00	
“ Red Wing, Ia., Bonds		7,000 00	7,000 00	
“ St. Paul, Minn, Bonds		2,000 00	2,000 00	19,600 00
<i>Loans on Bank Stock.</i>				
First National Bank, Bangor		3,000 00	3,000 00	
Merchants' National Bank, Bangor		3,000 00	3,000 00	6,000 00

## PENOBSCOT SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other personal property . . . . .	\$3,052 44	\$9,052 44	\$9,052 44
Loan to the town of Lowell . . . . .	500 00	500 00	500 00
Loans on mortgages of real estate . . . . .	92,898 06	101,898 06	101,898 06
Cash deposited in Suffolk National Bank, Boston, at 1½ per cent . . . . .	4,122 78	4,122 78	
Cash deposited in Maverick National Bank, Bos- ton, at 2½ per cent . . . . .	56,203 47	56,203 47	
Cash on hand . . . . .	34,399 76	34,399 76	94,726 01
			<hr/>
Unpaid accrued interest . . . . .	8,726 01		1,294,548 80
	<hr/>		
	1,341,245 52		
Due depositors and including earned dividends and accrued State tax . . . . .	1,238,081 13		
	<hr/>		
Surplus above all liabilities . . . . .	\$103,164 39		

Rate of interest charged on loans, 5 to 7 per cent.

Annual expenses, \$2,800.

## PEOPLE'S SAVINGS BANK—LEWISTON.

JANUARY 7, 1886.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

## LIABILITIES.

Deposits.....	\$566,381 50
Reserved Fund.....	14,037 00
Profits.....	7,815 56
	\$588,234 06

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Lewiston 4s Fund, 1893-1913	\$15,000 00	\$15,000 00	\$15,000 00	
“ Rockland 4s Refund, 1911 ..	1,000 00	1,000 00	1,000 00	
Town of Avon 4s Refund, 1892 .....	600 00	600 00	600 00	
<b>Total public funds of Maine.....</b>	<b>16,600 00</b>			<b>\$16,600 00</b>
County of Clinton, Ind., 5s C. H., 1893 .....	5,000 00	5,000 00	5,000 00	
“ Logan, O., 6s Turnpike, 1886 1887 .....	6,000 00	6,060 00	6,000 00	
“ Marion, O, 6s Turnpike, 1886-1890 .....	8,500 00	8,085 00	8,500 00	
“ Montgomery, O., 6s C. H., 1886-1888 .....	10,000 00	10,100 00	10,000 00	
“ Pike, O., 6s Gr. Road, 1899 .....	5,000 00	5,400 00	5,000 00	
“ Randolph, Ind., 5½s Gravel, 1886-1888 .....	7,000 00	7,070 00	7,000 00	
“ Shelby, O., 6s C. H., 1889 .....	5,000 00	5,100 00	5,000 00	
“ Tuscarawas, O., 6s Fund, 1887 .....	6,000 00	6,060 00	6,000 00	
“ White, Ind., 6s Road, 1886 1890 .....	7,000 00	7,070 00	7,000 00	
City of Bradford, Penn., 6s Water, 1903 .....	5,000 00	5,400 00	5,000 00	
“ Quincy, Ill., 6s Fund, 1886 .....	1,000 00	1,000 00	1,000 00	
“ St. Louis, Mo., 4s Gold Ml., 1905 .....	13,000 00	13,000 00	13,000 00	
“ St. Paul, Minn., 5s Water, 1915 .....	8,000 00	8,000 00	8,000 00	
<b>Total public funds out of New Eng..</b>	<b>86,500 00</b>			<b>86,500 00</b>
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890 .....	10,000 00	10,600 00	10,000 00	
Maine Central 7s Consol., 1912 .....	13,000 00	16,250 00	13,000 00	
Maine Central 5s Consol., 1912 .....	7,000 00	7,000 00	7,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	5,000 00	5,000 00	5,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>35,000 00</b>			<b>35,000 00</b>
Ogdensburg and Lake Champlain 6s 1st Mort., 1900 .....	5,000 00	5,000 00	5,000 00	5,000 00

## PEOPLE'S SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Hornellsville Water Co., N. Y., 6s, 1902.....	\$5,000 00	\$4,750 00	\$5,000 00	\$5,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company.....	240 00	384 00	240 00	240 00
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland...	9,400 00	14,570 00	9,400 00	
First " Bangor...	2,400 00	3,120 00	2,400 00	
First " Lewiston...	12,300 00	20,295 00	12,300 00	
First " Portland...	9,500 00	14,060 00	9,500 00	
Manufacturers' " Lewiston...	26,000 00	31,200 00	26,000 00	
Merchants' " Portland...	3,300 00	5,280 00	3,300 00	
Richmond " Richmond...	2,500 00	3,250 00	2,500 00	
Shoe & Leather " Auburn...	2,500 00	2,900 00	2,500 00	
Traders' " Portland...	4,500 00	6,525 00	4,500 00	
Total bank stock of Maine.....	72,400 00			72,400 00
Premium account.....		-	30,303 68	30,303 68
Expense account (including State tax).....		-	2,573 90	2,573 90
Real estate, foreclosure.....		1,501 53	1,501 53	1,501 53
<i>Loans to Municipalities.</i>				
Town of Old Orchard.....		6,000 00	6,000 00	
Union School District, Mechanic Falls.....		1,893 88	1,893 88	7,893 88
<i>Loans to Corporations.</i>				
Renfrew M'fg Co.....		5,000 00	5,000 00	
Avon M'fg Co.....		12,000 00	12,000 00	
Continental Mills.....		30,000 00	30,000 00	
Bates M'fg Co.....		20,000 00	20,000 00	
Harper M'fg Co.....		20,000 00	20,000 00	
Lincoln M'fg Co.....		20,000 00	20,000 00	
Madison Woolen M'fg Co.....		10,000 00	10,000 00	
Sebasticook Woolen M'fg Co.....		10,000 00	10,000 00	
Trinity Parish, Lewiston.....		600 00	600 00	127,600 00
<i>Loans on Public Funds.</i>				
City of Lewiston Bonds.....		200 00	200 00	
Town of Waterville Bonds.....		90 00	90 00	290 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		9,000 00	9,000 00	9,000 00
<i>Loans on Corporation Bonds.</i>				
Young Men's Christian Ass'n, Auburn.....		1,400 00	1,400 00	1,400 00
<i>Loans on Corporation Stock.</i>				
Hill Manufacturing Company.....		1,355 00	1,355 00	1,355 00



## PEOPLE'S SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other securities .....	\$8,940 00	\$8,940 00	\$8,940 00
Loans on mortgages of real estate.....	174,525 32	174,425 32	174,525 32
Cash deposited in Manufacturers' National Bank, at 2 per cent.....	1,728 26	1,728 26	
Cash on hand.....	382 49	382 49	2,110 75
			<u>\$588,234 06</u>
Unpaid accrued interest.....	6,958 31		
	595,703 79		
Due Depositors and including other liabilities..	572,381 50		
Surplus above all liabilities.....	<u>\$23,322 29</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,550.

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

JANUARY 25, 1886.

GALEN C. MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

## LIABILITIES.

Deposits .....	\$254,943 16
Reserved Fund .....	3,850 00
Special Reserved Fund .....	29,606 86
Profits .....	8,602 98
	\$297,003 00

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Sagadahoc 6s C. H., 1888	\$3,200 00	\$3,296 00	\$3,200 00	
City of Bath 6s Ml., 1891 .....	2,000 00	2,060 00	2,000 00	
“ Bath 6s R. R., 1889 .....	4,500 00	4,590 00	4,500 00	
Town of Nobleboro' 6s R. R., 1894..	2,500 00	2,500 00	2,500 00	
Total public funds of Maine.....	12,200 00			\$12,200 00
City of Toledo, O., 8s Education, 1893 .....	5,000 00	6,050 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s Debentures, 1905..	9,000 00	9,000 00	9,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	500 00	500 00	500 00	
Sandy River 6s 1st Mort., 1900 .....	10,000 00	10,600 00	10,000 00	
Total railroad bonds of Maine.....	19,500 00			19,500 00
Chicago & West Michigan 5s 1st Mort, 1921.....	10,000 00	9,600 00	9,500 00	
New Mexico and Southern Pacific 7s 1st Mort, 1909.....	5,000 00	6,200 00	5,000 00	
Pueblo & Arkansas Valley 7s 1st Mort., 1903 .....	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of New Eng..	20,000 00			19,500 00
<i>Corporation Bonds Owned.</i>				
Eau Claire, Wis., Water Works 6s, 1915 .....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath.....	300 00	360 00	300 00	
First “ Bath.....	4,500 00	6,750 00	4,500 00	
Marine “ Bath.....	1,500 00	1,950 00	1,500 00	
Merchants' “ Portland.....	900 00	1,440 00	900 00	
Sagadahoc “ Bath.....	900 00	963 00	900 00	
Traders' “ Portland.....	1,200 00	1,740 00	1,200 00	
Total bank stock of Maine.....	9,300 00			9,300 00

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

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account .....	-	\$4,055 00	\$4,055 00
Real estate investment. ....	\$7,000 00	9,374 58	
Real estate, foreclosure .....	10,861 28	23,308 12	32,682 70
Safe, furniture.....	600 00	1,800 00	1,800 00
Vessel property . ....	0,000 00	1,358 17	1,358 17
<i>Loans on Public Funds.</i>			
United States Bonds.....	700 00	700 00	700 00
<i>Loans on Bank Stock.</i>			
Marine National Bank, Bath .....	1,483 71	1,483 71	
Sagadahoc " Bath .....	500 00	500 00	1,983 71
<i>Loans on Corporation Stock.</i>			
Worumbo Manufacturing Company.....	23,000 00	23,000 00	
Bay State Live Stock Company.....	5,000 00	5,000 00	
Chicago, Boston & Liverpool Transportation Co..	5,000 00	5,000 00	33,000 00
<i>Loans to Municipalities.</i>			
Town of Georgetown .....	500 00	500 00	500 00
<i>Loans to Corporations.</i>			
Worumbo Manufacturing Company.....	27,000 00	27,000 00	27,000 00
Loans on vessels.....	29,052 67	29,052 67	29,052 67
Loans on mortgages of real estate.....	81,240 71	81,240 71	81,240 71
Cash deposited in Lincoln National Bank.....	7,071 55	7,071 55	
Cash on hand .....	1,058 49	1,058 49	8,130 04
			\$297,003 00
Unpaid accrued interest.....	1,927 11		
	284,694 52		
Due depositors, including earned dividend and State tax.....	260,473 16		
Surplus above actual liabilities .....	\$24,221 36		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$800.

## PHILLIPS SAVINGS BANK—PHILLIPS.

APRIL 1, 1886.

E. M. ROBINSON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

## LIABILITIES.

Deposits.....	\$79,441 49
Reserved Fund.....	3,319 00
Profits .....	1,492 60
	\$84,253 09

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Belfast Bonds 6s R. R., 1898	\$2,200 00	\$2,310 00	\$2,200 00	
“ Bath 6s Ml, 1861 .....	1,000 00	1,000 00	1,000 00	
“ Rockland 6s R. R., 1892 ...	4,000 00	4,000 00	4,000 00	
Town of Avon 5s Ml., 1889-1906....	1,700 00	1,700 00	1,700 00	
“ Phillips 5s, 1899 .....	1,300 00	1,300 00	1,300 00	
“ Madrid (orders).....	824 00	824 00	824 00	
“ Rangeley (orders).....	175 07	175 07	175 07	
<b>Total public funds of Maine.....</b>	<b>11,199 07</b>			<b>\$11,199 07</b>
<i>Corporation Bonds Owned.</i>				
Indianapolis, Ind., Water Works Co. 6s, 1911 .....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland...	400 00	520 00	400 00	
Line Rock “ Rockland ..	2,100 00	2,250 00	2,100 00	
Norway “ Norway....	1,500 00	1,710 00	1,500 00	
Shoe & Leather “ Auburn....	3,500 00	4,060 00	3,500 00	
Union “ Phillips....	10,000 00	10,300 00	10,000 00	
<b>Total bank stock of Maine.....</b>	<b>17,500 00</b>			<b>17,500 00</b>
Premium account.....		-	902 00	902 00
Real estate, foreclosure .....		1,325 00	1,325 00	1,325 00
Safe .....		400 00	400 00	400 00
Loans on personal property.....		2,133 25	2,133 25	2,133 25
Loans on mortgages of real estate....		36,675 80	36,675 80	36,675 80
Cash deposited in Portland Trust Co., at 3 per cent		2,543 59	2,543 59	
Cash deposited in First Nat'l Bank of Arkansas City, Kan., at 7 per cent.....		5,000 00	5,000 00	
Cash deposited in Union Nat'l Bank, Phillips...		162 58	162 58	
Cash on hand .....		1,411 80	1,411 80	9,117 97
				\$84,253 09
Unpaid accrued interest.....		50 00		
		84,851 09		
Due depositors, including accrued dividends and State tax .....		81,151 49		
Surplus above all liabilities.....		\$3,699 60		

Rate of interest charged on loans, 6 to 7 per cent. Annual expenses, \$300.

Securities are kept in Safe Deposit Vault, Portland.

## PISCATAQUIS SAVINGS BANK—DOVER.

FEBRUARY 6, 1886.

E. A. THOMPSON, PRESIDENT.

C. B. KITTRIDGE, TREASURER.

## LIABILITIES.

Deposits.....	\$176,971 20
Reserved Fund.....	5,570 00
Profits.....	1,733 06
Unpaid Dividends.....	3,006 50
	\$187,280 76

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bangor Bonds 6s R. R., 1899	\$1,000 00	\$1,170 00	\$1,000 00	
“ Belfast 6s R. R., 1898 .....	13,500 00	14,175 00	13,500 00	
“ Portland 6s R. R., 1907 .....	11,500 00	14,260 00	11,500 00	
Total public funds of Maine.....	26,000 00			\$26,000 00
City of Duluth, Minn., 6s Fund, 1908	6,000 00	6,720 00	6,000 00	
“ Stillwater, Minn., 5s Imp., 1912	9,000 00	9,000 00	9,000 00	
Total public funds out of New Eng..	15,000 00			15,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Piscataquis 5s 1st Mort., 1913 .....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
Indianapolis, Ind., Water Works 6s, 1911 .....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Biddeford Nat'l Bank, Biddeford ...	3,500 00	5,075 00	3,500 00	
First “ Dexter.....	5,700 00	7,125 00	5,700 00	
First “ Bangor.....	1,300 00	1,690 00	1,300 00	
Shoe & Leather Nat'l Bank, Auburn.	2,000 00	2,320 00	2,000 00	
Total bank stock of Maine .....	12,500 00			12,500 00
Premium account.....	-	-	1,800 00	1,800 00
Expense account.....	-	-	149 04	149 04
Real estate, foreclosure.....	-	5,835 58	5,835 58	5,835 58
Safe (charged off) ..	-	1,800 00	-	-
<i>Loans to Municipalities.</i>				
Town of Orneville .....	-	425 00	425 00	
School District in Orneville.....	-	700 00	700 00	1,125 00
<i>Loans to Corporations.</i>				
Piscataquis Insurance Company .....	-	4,050 00	4,050 00	4,050 00

## PISCATAQUIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland Bonds.....	\$815 00	\$815 00	\$815 00
Loans on other personal property.....	7,085 41	7,085 41	7,085 41
Loans on mortgages of real estate.....	90,846 80	90,846 80	90,846 80
Cash deposited in Blackstone National Bank, Boston, at 2½ per cent.....	5,843 05	5,843 05	
Cash on hand .....	6,230 88	6,230 88	12,073 93
			<u>\$187,280 76</u>
Unpaid accrued interest .....	5,129 00		
	<u>200,295 72</u>		
Due depositors and including other liabilities....	181,877 70		
Surplus above all liabilities.....	<u>\$18,418 02</u>		

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

Annual expenses, \$900.

PORTLAND SAVINGS BANK—PORTLAND.

JANUARY 9, 1886.

OLIVER GERRISH, PRESIDENT.

EDWARD A. NOYES, TREASURER.

LIABILITIES.

Deposits .....	\$5,612,693 53
Reserved Fund .....	274,000 00
Interest .....	60,604 51
Rents .....	847 57
	\$5,948,145 61

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4½s Reg., 1891	\$105,000 00	\$117,600 00	\$105,000 00	
United States Bonds 4s Reg., 1907	175,000 00	215,250 00	175,000 00	
United States Bonds 4s Coup., 1907	220,000 00	270,600 00	220,000 00	
<b>Total United States Bonds.....</b>	<b>500,000 00</b>			<b>\$500,000 00</b>
City of Calais 6s Municipal, 1891	16,000 00	16,800 00	16,000 00	
“ Lewiston 6s Municipal, 1901	43,000 00	49,880 00	43,000 00	
Town of Scarboro' Sch. Dist. No. 8, 1886-1889 .....	720 00	720 00	720 00	
“ Standish Sch. Dist. No. 6, 1886-1887 .....	1,500 00	1,500 00	1,500 00	
<b>Total public funds of Maine.....</b>	<b>61,220 00</b>		<b>61,220 00</b>	
City of Portsmouth, N. H., 6s R. R. Aid, 1893. ....	20,000 00	21,800 00	20,000 00	
<b>Total public funds of New Eng.....</b>	<b>81,220 00</b>			<b>81,220 00</b>
County of Allen, O, 6s Court House, 1886-1888 .....	19,500 00	19,695 00	19,500 00	
“ Carroll, O., 6s Court House, 1888-1897 .....	32,000 00	33,600 00	32,000 00	
“ Clinton, Ind., 6s Gravel Road, 1886-1890 .....	17,800 00	18,156 00	17,800 00	
“ Cook, Ill., 7s Fire, 1892 ..	25,000 00	28,000 00	25,000 00	
“ Delaware, Ind., 6s Gravel Road, 1886 .....	6,000 00	6,000 00	6,000 00	
“ Delaware, Ind., 6s Bridge, 1886-1887 .....	2,000 00	2,000 00	2,000 00	
“ Delaware, Ind, 6s Jail and Court House, 1895-1903	30,000 00	32,700 00	30,000 00	
“ Franklin, O., 6s C. H., 1889-1897 .....	75,000 00	79,500 00	75,000 00	
“ Greene, Ind., 6s C. H., 1895 .....	15,000 00	16,050 00	15,000 00	
“ Greene, Ind., 6s Funding, 1895-1905 .....	10,000 00	10,700 00	10,000 00	
“ Hamilton, Ind., 6s Gravel Road, 1886-1888 .....	21,500 00	21,715 00	21,500 00	
“ Highland, O., 6s, 1890-1900 .....	25,000 00	26,750 00	25,000 00	

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Huntington, Ind., 6s Grav. Road, 1886-1890 . . . . .	\$18,750 00	\$19,125 00	\$18,750 00
“ Jay, Ind., 6s Road Improvement, 1886 . . . . .	5,000 00	5,000 00	5,000 00
“ Jefferson, Ill., 6s Funding, 1901 . . . . .	25,000 00	26,500 00	25,000 00
“ Kosciusko, Ind., 6s C. H., 1891-1901 . . . . .	25,000 00	25,000 00	25,000 00
“ Lucas, O., 5s General Fund, 1890-1895 . . . . .	45,000 00	45,000 00	45,000 00
“ Macon, Ill., 6s Funding, 1886-1887 . . . . .	10,000 00	10,000 00	10,000 00
“ Marion, Ind., 6s C. H., 1898 . . . . .	39,000 00	42,510 00	39,000 00
“ Marion, Ind., 5s C. H., 1891 . . . . .	50,000 00	50,000 00	50,000 00
“ Miami, O., 6s C. H., 1888-1897 . . . . .	23,000 00	24,380 00	23,000 00
“ Peoria, Ill., 7s Funding, 1887-1888 . . . . .	17,000 00	17,340 00	17,000 00
“ Pottawattamie, Iowa, 5s C. H. and Jail, 1892-1895 . . . . .	30,000 00	30,000 00	30,000 00
“ Saginaw, Mich., 5s Funding, 1902-1904 . . . . .	25,000 00	25,000 00	25,000 00
“ Scioto, O., 6s County Current, 1886 . . . . .	6,000 00	6,000 00	6,000 00
“ Seneca, O., 6s Court House, 1889-1890 . . . . .	30,000 00	30,900 00	30,000 00
“ St. Louis, Mo., 7s Jail, 1888 . . . . .	49,000 00	50,960 00	49,000 00
“ St. Louis, Mo., 6s Park, 1905 . . . . .	30,000 00	35,700 00	30,000 00
“ Union, O., 5s Court House, 1888-1893 . . . . .	26,000 00	26,000 00	26,000 00
“ Van Wert, O., 6s C. H., 1887-1889 . . . . .	36,000 00	36,720 00	36,000 00
“ Vigo, Ind., 5s C. H., 1896-1908 . . . . .	40,000 00	40,000 00	40,000 00
“ Warrick, Ind., 6s Funding, 1885-1890 . . . . .	25,000 00	25,000 00	25,000 00
City of Akron, O., 5s Street Impt., 1886-1890 . . . . .	9,500 00	9,500 00	9,500 00
“ Akron, O., 5s School, 1898-1901 . . . . .	25,000 00	25,000 00	25,000 00
“ Canton, O., 5½s Market and City Hall, 1892-1896 . . . . .	27,000 00	27,810 00	27,000 00
“ Cincinnati, O., 7 3-10s St. Impt., 1886 . . . . .	9,000 00	9,000 00	9,000 00
“ Cincinnati, O., 7 3-10s Workhouse, 1888 . . . . .	25,000 00	26,500 00	25,000 00
“ Cincinnati, O., 7 3-10s Water, 1889 . . . . .	5,000 00	5,400 00	5,000 00
“ Cincinnati, O., 7s Water, 1897 . . . . .	18,000 00	21,420 00	18,000 00
“ Cincinnati, O., 7 3-10s Hospital and Sew., 1898-1899 . . . . .	47,000 00	58,280 00	47,000 00
“ Cincinnati, O., 7s Fund Debt, 1904 . . . . .	12,000 00	15,240 00	12,000 00



## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Cleveland, O., 7s Fund			
	Debt, 1891 .....	\$8,000 00	\$9,040 00	\$8,000 00
"	Cleveland, O., 7s Park, 1892	15,000 00	17,400 00	15,000 00
"	Cleveland, O., 6s Education, 1892.....	31,000 00	34,410 00	31,000 00
"	Cleveland, O., 7s Fund			
	Debt, 1893 .....	35,000 00	41,300 00	35,000 00
"	Cleveland, O., 6s St., 1897	14,000 00	16,520 00	14,000 00
"	Columbus, O., 7s Sewer, 1888.....	15,000 00	15,750 00	15,000 00
"	Columbus, O., 7s Sewer, 1889 .....	30,000 00	32,100 00	30,000 00
"	Columbus, O., 6s Wa., 1891	45,000 00	48,600 00	45,000 00
"	Dayton, O., 7s Funding, 1886-1891.....	12,000 00	12,600 00	12,000 00
"	Dayton, O., 8s Funding, 1887.....	23,000 00	23,690 00	23,000 00
"	Dayton, O., 5s Levee and Debt, 1891 .....	20,000 00	20,000 00	20,000 00
"	Eau Claire, Wis., 6s Br., 1903 .....	20,000 00	22,200 00	20,000 00
"	*Evansville, Ind., 7s Red., 1891-1906.....	15,000 00	12,000 00	15,000 00
"	*Evansville, Ind., 6s Red., 1907.....	25,000 00	20,000 00	25,000 00
"	Fremont, O., 5s Wa., 1893-1897.....	20,000 00	20,000 00	20,000 00
"	Fort Wayne, Ind., 6s Funding, 1892-1899.....	20,000 00	21,400 00	20,000 00
"	Fort Wayne, Ind., 6s Wa., 1900.....	30,000 00	36,000 00	30,000 00
"	Fort Wayne, Ind., 5½s Wa., 1888-1896.....	8,000 00	8,160 00	8,000 00
"	Fort Wayne, Ind., 5s Wa., 1899.....	15,000 00	15,000 00	15,000 00
"	Lansing, Mich., 4½s Water, 1910-1915.....	25,000 00	25,000 00	25,000 00
"	Logansport, Ind., 6s Funding, 1889-1899.....	20,000 00	20,600 00	20,000 00
"	Louisville, Ky., 4s Ml. Impt., 1923.....	25,000 00	25,000 00	23,750 00
"	Minneapolis, Minn., 4½s 1902-1912.....	25,000 00	25,000 00	25,000 00
"	Richmond, Ind., 6s School, 1890-1895.....	20,000 00	21,000 00	20,000 00
"	Sandusky, O., 6s Sewer, 1886-1892.....	14,000 00	14,420 00	14,000 00
"	Springfield, O., 6s Sewer, 1888-1894.....	20,000 00	20,800 00	20,000 00
"	Stubenville, O., 5s City Hall, 1887-1890.....	15,000 00	15,000 00	15,000 00
"	St. Louis, Mo., 6s Water, &c., 1886.....	3,000 00	3,000 00	3,000 00
"	St. Louis, Mo., 6s Water, &c., 1887-1888.....	84,000 00	85,680 00	84,000 00
"	St. Louis, Mo., 6s Harbor Impt., 1893-1894.....	10,000 00	10,900 00	10,000 00

\*Suspended payment of interest.

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Toledo, O., 7s Funding, 1886 .....	\$12,000 00	\$12,000 00	\$12,000 00
“ Toledo, O., 5s Sewer, 1886 .....	14,700 00	14,700 00	14,700 00
“ Toledo, O., 5s Gen. Fund, 1905 .....	25,000 00	25,000 00	25,000 00
“ Terre Haute, Ind., 5½s Funding, 1890-1905 .....	25,000 00	25,500 00	25,000 00
“ Wausau, Wis., 5s Water, 1905 .....	25,000 00	25,000 00	25,000 00
“ Zanesville, O., 5s Refund School, 1895-1905 .....	25,000 00	25,000 00	25,000 00
<b>Total public funds out of New Eng. . .</b>	<b>1,799,750 00</b>		<b>1,798,500 00</b>
<i>Railroad Bonds Owned.</i>			
Androscoggin & Kennebec 6s, 1890-1891 .....	37,000 00	39,220 00	37,000 00
Leeds & Farmington 6s, 1896 .....	40,000 00	44,000 00	40,000 00
Maine Central 7s, 1898 .....	70,000 00	85,400 00	70,000 00
Maine Central 7s Consol., 1912 .....	130,000 00	162,500 00	130,000 00
Portland & Kennebec 6s, 1895 .....	20,000 00	22,000 00	20,000 00
Portland & Ogdensburg 6s, 1900 .....	50,000 00	50,000 00	50,000 00
<b>Total railroad bonds of Maine .....</b>	<b>347,000 00</b>		<b>347,000 00</b>
Albany & Susquehanna 6s 1st Consol., 1906 .....	25,000 00	29,250 00	25,000 00
Atchison, Topeka & Santa Fe 7s 1st Mort., 1899 .....	25,000 00	31,250 00	25,000 00
Atchison, Topeka & Santa Fe 5s Sinking Fund, 1909 .....	10,000 00	10,200 00	10,000 00
Burlington & Missouri River 7s Land Mort., 1893 .....	25,000 00	29,500 00	25,000 00
Cedar Rapids, Iowa Falls & No. West 5s 1st Mort., 1921 .....	25,000 00	25,000 00	25,000 00
Cedar Rapids & Missouri River 7s 1st Mort., 3d Div., 1916 .....	12,000 00	15,360 00	12,000 00
Chicago, Burlington & Quincy 7s 1st Mort., 1903 .....	25,000 00	33,750 00	25,000 00
Chicago & Great Eastern 7s 1st Mort., 1893 .....	40,000 00	46,400 00	40,000 00
Chicago, Milwaukee & St. Paul 7s Consol., 1905 .....	25,000 00	32,500 00	25,000 00
Chicago, Milwaukee & St. Paul 6s Dubuque Div., 1920 .....	25,000 00	28,500 00	25,000 00
Chicago & Northwestern 7s 1st Consol., 1915 .....	25,000 00	34,500 00	25,000 00
Chicago & West Michigan 5s Consol. Mort., 1921 .....	25,000 00	24,000 00	25,000 00
Cleveland, Columbus, Cincinnati & Indianapolis 7s 1st Mort., 1914 .....	25,000 00	30,500 00	25,000 00
Dayton & Michigan 5s 1st Mort., 1911 .....	25,000 00	26,250 00	25,000 00
Flint & Pere Marquette 6s 1st Mort., 1920 .....	25,000 00	28,750 00	25,000 00
Illinois Central 6s, Central Div., 1st Mort., 1898 .....	20,000 00	23,800 00	20,000 00
Kansas City, St. Joseph & Council Bluffs 7s, 1907 .....	8,000 00	9,840 00	8,000 00

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Kansas City, Topeka & Western 7s 1st Mort., 1905 .....	\$2,000 00	\$2,520 00	\$2,000 00	
Lake Shore & Michigan Southern 7s Consol. Mort., S. F., 1900 .....	25,000 00	32,500 00	25,000 00	
Maple River 7s 1st Mort., 1897 .....	25,000 00	30,000 00	25,000 00	
Michigan Central 5s Bay City Div., 1931 .....	25,000 00	26,500 00	25,000 00	
Milwaukee & St. Paul 7s, 1903 .....	25,000 00	32,500 00	25,000 00	
New York Central & Hudson River 7s 1st Mort., 1903 .....	50,000 00	69,000 00	50,000 00	
New York and Harlem 7s, 1900 .....	25,000 00	34,500 00	25,000 00	
New York and New England 6s, 1905 .....	25,000 00	28,750 00	25,000 00	
Northwestern Union 7s 1st Mort., 1917 .....	25,000 00	34,500 00	25,000 00	
North Wisconsin 6s 1st Mort., 1930 .....	25,000 00	31,750 00	25,000 00	
Oregon Railway & Navigation 5s Consol. Mort., 1925 .....	25,000 00	25,250 00	25,000 00	
Oregon Short Line 6s 1st Mort., 1922, .....	25,000 00	24,000 00	25,000 00	
Oswego and Syracuse 5s, 1923 .....	25,000 00	25,000 00	25,000 00	
Ottumwa, Cedar Falls and St. Paul 5s 1st Mort., 1909 .....	25,000 00	26,500 00	25,000 00	
Pueblo & Arkansas Valley 7s 1st Mort., 1905 .....	25,000 00	30,500 00	25,000 00	
Quincy, Alton & St. Louis 5s, 1896 .....	30,000 00	30,300 00	30,000 00	
Staten Island Rapid Transit 6s, 1913 .....	25,000 00	29,000 00	25,000 00	
St. Paul and Duluth 5s, 1931 .....	25,000 00	27,000 00	25,000 00	
Union Pacific 6s 1st Mort., 1896-1899 .....	50,000 00	57,500 00	50,000 00	
United New Jersey Railroad & Canal 6s, 1901 .....	30,000 00	37,200 00	30,000 00	
Wichita and South Western 7s, 1902 .....	25,000 00	28,250 00	25,000 00	
Wichita and Western 6s 1st Mort., 1914 .....	25,000 00	25,000 00	25,000 00	
<b>Total railroad bonds out of New Eng.</b>	<b>977,000 00</b>			<b>\$977,000 00</b>
<i>Railroad Stock Owned.</i>				
Portland, Saco & Portsmouth .....	20,000 00	25,000 00	20,000 00	20,000 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment 6s, 1886-1892...	30,000 00	30,000 00	30,000 00	30,000 00
<i>Bank Stock Owned.</i>				
Biddeford National, Biddeford .....	3,000 00	4,350 00	3,000 00	
Canal " Portland .....	20,000 00	33,000 00	20,000 00	
Casco " " .....	20,000 00	30,000 00	20,000 00	
Cumberland " " .....	17,480 00	22,724 00	17,480 00	
Merchants' " " .....	14,775 00	23,640 00	14,775 00	
Traders' " " .....	20,000 00	29,000 00	20,000 00	
<b>Total bank stock of Maine .....</b>	<b>95,235 00</b>			<b>95,235 00</b>
<i>Real Estate Owned.</i>				
Investment .....		71,781 52	71,781 52	
Foreclosure .....		189,297 31	189,297 31	261,078 83

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
<i>Loans to Corporations.</i>			
First Universalist Society, Portland . . . . .	\$1,000 00	\$1,000 00	
International Steamship Company, Portland . . . . .	40,000 00	40,000 00	
Portland Steam Packet " " . . . . .	20,000 00	20,000 00	
Portland Railroad " " . . . . .	30,000 00	30,000 00	
Royal River Manufacturing Company, Yarmouth, . . . . .	12,000 00	12,000 00	
Somerset Fibre Company, Gardiner . . . . .	10,000 00	10,000 00	
Umbagog Pulp " Portland . . . . .	45,000 00	45,000 00	
Union Wharf Proprietors, " . . . . .	10,000 00	10,000 00	
Westbrook Manufacturing Company, Portland . . . . .	150,000 00	150,000 00	
<b>Total loans to Corporations of Maine . . . . .</b>			<b>\$318,900 00</b>
<i>Loans on Public Funds.</i>			
United States . . . . .	6,475 00	6,475 00	6,475 00
District of Columbia . . . . .	1,000 00	1,000 00	1,000 00
State of Maine . . . . .	6,500 00	6,500 00	
County of Androscoggin . . . . .	1,500 00	1,500 00	
" Knox . . . . .	2,000 00	2,000 00	
City of Auburn . . . . .	325 00	325 00	
" Bangor . . . . .	1,000 00	1,000 00	
" Bath . . . . .	5,500 00	5,500 00	
" Belfast . . . . .	2,000 00	2,000 00	
" Biddeford . . . . .	200 00	200 00	
" Lewiston . . . . .	500 00	500 00	
" Portland . . . . .	34,860 00	34,860 00	
" Rockland . . . . .	900 00	900 00	
Town of Anson . . . . .	500 00	500 00	
" Fryeburg . . . . .	300 00	300 00	
" Norridgewock . . . . .	1,075 00	1,075 00	
<b>Total Loans on Public Funds of Maine . . . . .</b>		<b>57,160 00</b>	
County of Clinton, Ind. . . . .	80 00	80 00	
" DeWitt, Ill. . . . .	1,000 00	1,000 00	
" Hamilton, O. . . . .	500 00	500 00	
" Hardin, O. . . . .	200 00	200 00	
" Marion, Ind. . . . .	4,000 00	4,000 00	
City of Akron, O. . . . .	1,000 00	1,000 00	
" Canton, O. . . . .	1,000 00	1,000 00	
" Cape Girardeau, Mo. . . . .	3,500 00	3,500 00	
" Charlestown, Mass. . . . .	1,000 00	1,000 00	
" Chicago, Ill. . . . .	8,000 00	8,000 00	
" Cleveland, O. . . . .	2,000 00	2,000 00	
" Columbus, O. . . . .	2,139 85	2,139 85	
" Covington, Ky. . . . .	2,000 00	2,000 00	
" Dayton, O. . . . .	1,000 00	1,000 00	
" E. St. Louis, Ill. . . . .	900 00	900 00	
" Evansville, Ind. . . . .	16,300 00	16,300 00	
" Fort Wayne, Ind. . . . .	10,437 00	10,437 00	
" Logansport, Ind. . . . .	2,000 00	2,000 00	
" Louisville, Ky. . . . .	2,000 00	2,000 00	
" Peru, Ind. . . . .	2,000 00	2,000 00	
" Piqua, Ind. . . . .	1,000 00	1,000 00	
" Pomeroy, O. . . . .	1,000 00	1,000 00	
" Rockford, Ill. . . . .	1,000 00	1,000 00	
" Sedalia, Mo. . . . .	2,000 00	2,000 00	
" Springfield, O. . . . .	1,000 00	1,000 00	
" St. Joseph, Mo. . . . .	2,000 00	2,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of St. Louis, Mo.....	\$4,000 00	\$4,000 00	
“ St. Paul, Minn.....	5,000 00	5,000 00	
“ Toledo, O.....	1,000 00	1,000 00	
“ Zanesville, O.....	1,000 00	1,000 00	
Town of Decatur, Ind.....	500 00	500 00	
“ Lake, Ill.....	1,000 00	1,000 00	
<b>Total loans on public funds.....</b>			<b>3138,716 85</b>
<i>Loans on Bank Stock.</i>			
Canal National, Portland.....	14,500 00	14,500 00	
Casco “ “.....	4,280 00	4,280 00	
Cumberland National, Portland.....	400 00	400 00	
First “ Bath.....	5,000 00	5,000 00	
First “ Portland.....	850 00	850 00	
Northern National, Hallowell.....	1,400 00	1,400 00	
<b>Total loans on bank stock.....</b>			<b>26,430 00</b>
<i>Loans on Corporation Stocks.</i>			
Central Wharf Company, Portland.....	200 00	200 00	
Forest City Sugar Refinery, “.....	450 00	450 00	
Franklin Wharf Company, “.....	9,000 00	9,000 00	
Houlton Water “ Houlton.....	20,000 00	20,000 00	
Lockwood Company, Waterville.....	9,000 00	9,000 00	
Maine Steamship Company, Portland.....	600 00	600 00	
Ocean Insurance “ “.....	2,000 00	2,000 00	
Portland “ “.....	500 00	500 00	
Portland Dry Dock “ “.....	4,112 80	4,112 80	
Portland Gas-Light “ “.....	5,600 00	5,600 00	
Portland Publishing “ “.....	2,000 00	2,000 00	
Portland Railroad “ “.....	500 00	500 00	
Portland Rolling Mills, “.....	30,500 00	30,500 00	
Portland Steam Packet Company, Portland.....	450 00	450 00	
Portland Water Company, Portland.....	17,600 00	17,600 00	
Richardson Wharf “ “.....	20,000 00	20,000 00	
Westbrook Manufacturing Company, Portland.....	10,000 00	10,000 00	
<b>Total loans on corporation stocks.....</b>			<b>132,512 80</b>
<i>Loans on Corporation Bonds.</i>			
Akron Water Company, O.....	1,000 00	1,000 00	
Dennison Manufacturing Company.....	5,200 00	5,200 00	
Eastern Car Trust Company.....	2,600 00	2,600 00	
Equitable Trust “ New London, Conn..	2,000 00	2,000 00	
Fergus Falls Water “ Minnesota.....	800 00	800 00	
Fulton Water “ New York.....	6,000 00	6,000 00	
Homer “ “.....	1,000 00	1,000 00	
Hornellsville Water “ “.....	1,575 00	1,575 00	
Indianapolis “ “ Indiana.....	1,500 00	1,500 00	
Iowa Loan and Trust Company, Iowa.....	1,600 00	1,600 00	
Kansas City Water Company, Missouri.....	1,000 00	1,000 00	
Muncie “ “ Indiana.....	7,000 00	7,000 00	
Nyack “ “ New York.....	1,500 00	1,500 00	
Oshkosh “ “ Wisconsin.....	2,000 00	2,000 00	
Portland “ “ Portland.....	12,915 00	12,915 00	
Railroad Equipment “ New York.....	33,750 00	33,750 00	
Winslow Packing “ Portland.....	2,500 00	2,500 00	
<b>Total loans on corporation bonds.....</b>			<b>83,940 00</b>

## PORTLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Androscoggin & Kennebec.....	\$7,615 00	\$7,615 00	
Bridgton & Saco River.....	14,452 34	14,452 34	
Eastern.....	4,000 00	4,000 00	
Leeds & Farmington.....	6,100 00	6,100 00	
Maine Central.....	83,809 49	83,809 49	
New York and New England.....	37,000 00	37,000 00	
Portland and Kennebec.....	1,200 00	1,200 00	
Portland and Ogdensburg.....	33,450 00	33,450 00	
Rumford Falls and Buckfield.....	27,744 17	27,744 17	
<b>Total loans on railroad bonds of New England ..</b>		<b>215,371 00</b>	
Achison, Topeka and Santa Fe.....	1,000 00	1,000 00	
Buffalo, New York and Philadelphia.....	19,300 00	19,300 00	
Central Iowa.....	2,900 00	2,900 00	
Chesapeake and Ohio.....	3,800 00	3,800 00	
Chicago, Burlington and Quincy.....	2,550 00	2,550 00	
Chicago, Milwaukee and St. Paul.....	2,000 00	2,000 00	
Chicago and West Michigan.....	7,500 00	7,500 00	
Cincinnati, Lafayette and Chicago.....	5,000 00	5,000 00	
Cincinnati, Sandusky and Cleveland.....	4,000 00	4,000 00	
Freemont, Elk Horn and Missouri Valley.....	650 00	650 00	
Galveston, Harrisburg and San Antonio.....	4,000 00	4,000 00	
Little Rock and Fort Smith.....	400 00	400 00	
Northern Pacific.....	2,475 00	2,475 00	
Oregon Short Line.....	4,800 00	4,800 00	
Pennsylvania Company.....	1,000 00	1,000 00	
Southern Pacific.....	1,000 00	1,000 00	
St. Louis, Alton and Terre Haute.....	600 00	600 00	
St. Louis and San Francisco.....	2,000 00	2,000 00	
<b>Total loans on railroad bonds.....</b>			<b>280,346 00</b>
<i>Loans on Railroad Stocks.</i>			
European and North American.....	1,000 00	1,000 00	
Chicago & Northwestern, preferred.....	3,000 00	3,000 00	
Flint & Pere Marquette, preferred.....	56,046 00	56,046 00	
<b>Total loans on railroad stocks.....</b>			<b>60,046 00</b>
<i>Loans on Savings Bank Books.</i>			
Portland Savings Bank.....	3,380 00	3,380 00	3,380 00
Loans on mortgages of real estate.....	763,727 17	763,727 17	763,727 17
Expense account.....	-	599 45	599 45
Cash on deposit bearing interest at 3 per cent ..	13,486 02	13,486 02	
Cash on hand.....	9,432 49	9,432 49	22,918 51
<b>Unpaid accrued interest.....</b>	<b>70,362 57</b>		<b>5,948,145 61</b>
	6,495,808 73		
<b>Due depositors, including interest and State tax.....</b>	<b>5,670,693 53</b>		
<b>Surplus above all liabilities.....</b>	<b>\$825,115 20</b>		

Annual expenses, \$12,000. Rate of interest charged on loans, 5 to 6 per cent.

RICHMOND SAVINGS BANK—RICHMOND.

MAY 3, 1886.

T. J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

LIABILITIES.

Deposits .....	\$229,474 46
Reserved Fund .....	9,682 62
Profits .....	2,472 24
	\$241,629 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907,	\$4,000 00	\$5,040 00	\$4,000 00	\$4,000 00
City of Bath 5s Md., 1897.....	1,000 00	1,000 00	1,000 00	
Town of Richmond (orders) .....	2,500 00	2,500 00	2,500 00	
Total public funds of Maine .....	3,500 00			3,500 00
County of Paulding, O., 8s Br., 1886	2,000 00	2,000 00	2,000 00	
“ Stark, O., 6s Bridge, 1891	5,000 00	5,250 00	5,000 00	
Total public funds out of New Eng..	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Kennebec 6s, 1895 .....	4,000 00	4,480 00	4,000 00	4,000 00
<i>Corporation Bonds Owned.</i>				
Akron, O., Water Works 6s, 1900. . .	5,000 00	5,250 00	5,000 00	
Indianapolis, Ind., Water Works 6s, 1911.....	2,000 00	2,100 00	2,000 00	
Railroad Equipment Company, N.Y., 6s, 1890.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds.....	12,000 00			12,000 00
<i>Bank Stock Owned.</i>				
Lincoln National Bank, Bath .....	2,000 00	2,500 00	2,000 00	
Manufacturers' Nat'l Bank, Lewiston	1,000 00	1,200 00	1,000 00	
Richmond National Bank, Richmond	16,000 00	20,800 00	16,000 00	
Shoe & Leather “ Auburn .....	4,000 00	4,640 00	4,000 00	
Veazie “ Bangor .....	3,000 00	3,750 00	3,000 00	
Total bank stock of Maine .....	26,000 00			26,000 00
Real estate, investment.....		1,500 00	1,000 00	
Real estate, foreclosure. ....		3,133 08	3,133 08	4,133 08
Premium account .....		-	7,380 00	7,380 00
<i>Savings Bank Book Owned.</i>				
Gardiner Savings Institution .....		1,813 48	1,813 48	1,813 48
<i>Loans on Public Funds.</i>				
City of Bath Bonds.....		500 00	500 00	
“ Grand Rapids, Michigan.....		3,000 00	3,000 00	
“ Quincy, Ill.....		3,000 00	3,000 00	6,500 00

## RICHMOND SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Bank Stock.</i>			
First National Bank, Richmond .....	\$200 00	\$200 00	
Richmond National Bank .....	1,000 00	1,000 00	\$1,200 00
<i>Loans on Corporation Bonds.</i>			
Ohio Coal and Iron Company .....	2,500 00	5,000 00	
Southern Ohio Coal and Iron Company .....	1,870 69	1,870 69	6,870 69
<i>Loans on Corporation Stock.</i>			
Knickerbocker Steam Towage Company .....	1,800 00	1,800 00	
International Telegraph Company .....	6,000 00	6,000 00	
Eagadahoc Ice Company .....	1,400 00	1,400 00	
Southard Manufacturing Company .....	6,500 00	6,500 00	15,700 00
<i>Loans to Corporations.</i>			
Odd Fellows Building Association .....	6,000 00	6,000 00	
Southard Manufacturing Company .....	23,515 70	23,515 70	29,515 70
Loans to ship agents .....	12,400 00	12,400 00	12,400 00
Loans on vessels .....	4,258 59	4,258 59	4,258 59
Loans on other personal property .....	6,441 26	6,441 26	6,441 26
Loans on Mortgages of Real Estate .....	79,670 41	79,670 41	79,670 41
Cash deposited in Maverick Nat'l Bank, Boston, at 2½ per cent .....	1,515 56	1,515 56	
Cash deposited in First National Bank, Portland, at 2½ per cent .....	4,533 61	4,533 61	
Cash deposited in First National Bank, Rich- mond .....	1,427 63	1,427 63	
Cash on hand .....	1,769 31	1,769 31	9,246 11
Unpaid accrued interest .....	3,184 82		\$241,629 32
	244,444 14		
Due depositors, including accrued dividend, State tax and other liabilities .....	233,334 75		
Surplus above all liabilities .....	\$11,109 39		

Rate of interest charged on loans, 6 per cent per annum.

Annual expenses, \$800.



ROCKLAND SAVINGS BANK—ROCKLAND.

APRIL 13, 1886.

ROBERT CROCKETT, PRESIDENT.

WM. H. TITCOMB, TREASURER.

LIABILITIES.

Deposits.....	\$432,479 02
Reserved Fund.....	9,000 00
Profits.....	9,664 30
	\$451,143 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Knox bonds 6s C. H., 1905	\$1,500 00	\$1,785 00	\$1,500 00	
City of Rockland 4s Refund, 1911...	3,000 00	3,000 00	2,972 00	
Town of Fort Fairfield 6s R. R., 1895	13,950 00	13,950 00	13,950 00	\$18,422 00
<b>Total public funds of Maine.....</b>	<b>18,450 00</b>			
County of Meeker, Minn., 6s C. H., 1905.....	10,000 00	11,200 00	10,000 00	
"    White, Ill., 6s Fund, 1905	15,000 00	16,500 00	15,000 00	
City of Lawrence, Kan., 6s Refund, 1897.....	3,300 00	3,564 00	3,300 00	
"    Omaha, Neb., 10s R. R., 1893.....	9,000 00	10,530 00	8,550 00	
Town of Ellison, Ill., 8s, 1890.....	500 00	500 00	500 00	37,350 00
<b>Total public funds out of New Eng..</b>	<b>37,800 00</b>			
<i>Railroad Bonds Owned.</i>				
Sandy River 5s 1st Mort., 1915.....	10,000 00	10,000 00	10,000 00	10,000 00
*Connotton Valley 5s, Refund.....	5,000 00	1,000 00	5,250 00	5,250 00
<i>Corporation Bonds Owned.</i>				
*Ohio and Western Coal and Iron Company 6s, 1924.....	5,000 00	0,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Biddeford Nat'l Bank, Biddeford ...	10,100 00	14,545 00	14,140 00	
Camden " Camden.....	5,900 00	7,375 00	5,900 00	
Casco " Portland.....	700 00	1,050 00	910 00	
Georges " Thomaston ..	1,500 00	1,500 00	1,800 00	
Lime Rock " Rockland ...	11,480 00	11,480 00	12,854 00	
North " ".....	200 00	280 00	242 00	
Rockland " ".....	12,500 00	20,625 00	16,506 00	
Shoe & Leather " Auburn.....	3,000 00	3,480 00	3,170 00	
Thomaston " Thomaston ..	700 00	700 00	700 00	
<b>Total bank stock of Maine.....</b>				<b>56,222 00</b>
<i>Corporation Stock Owned.</i>				
International Telegraph Company ..	4,000 00	1,520 00	1,200 00	
Knox Woolen Mills.....	2,000 00	2,800 00	2,800 00	
<b>Total corporation stock.....</b>	<b>6,000 00</b>			<b>4,000 00</b>

\*Suspended payment of interest.

## ROCKLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate (investment and foreclosure).....	\$8,324 98	\$11,324 98	\$11,324 98
Vault, safes and furniture.....	4,358 93	4,358 93	4,358 93
Premium account.....	-	2,012 50	2,012 50
<i>Loans on Public Funds.</i>			
United States Bonds.....	200 00	200 00	
City of Rockland Bonds.....	1,100 00	1,100 00	
Town of Deer Isle Bonds.....	250 00	250 00	1,550 00
<i>Loans on Savings Bank Book.</i>			
Rockland Savings Bank.....	1,610 00	1,610 00	1,610 00
<i>Loans on Railroad Bonds.</i>			
Union Pacific.....	2,000 00	2,000 00	2,000 00
<i>Loans on Corporation Stock.</i>			
Cobb Lime Company.....	20,000 00	20,000 00	
Bodwell Granite Company.....	8,970 02	8,970 02	
Hallowell Granite Company.....	14,000 00	14,000 00	
Boston and Bangor Steamboat Company.....	3,500 00	3,500 00	
Boston Post Publishing Company.....	550 00	5,000 00	
Camden and Rockland Water Company.....	800 00	800 00	
Rockland Water Company.....	100 00	100 00	
Little Androscoggin Water Power Company.....	1,000 00	1,000 00	53,370 02
Loans on vessels.....	23,831 30	23,831 30	23,831 30
Loans on other collaterals.....	5,200 00	5,200 00	5,200 00
<i>Loans to Corporations.</i>			
Milford Land and Lumber Company.....	5,000 00	5,000 00	
Wiscasset Bond Association.....	5,000 00	5,000 00	10,000 00
Loans on personal security.....	22,297 86	22,297 86	22,297 86
" mortgage of real estate.....	91,544 40	93,944 40	93,944 40
Cash deposited in First Nat'l Bank, Boston, at 2½ per cent.....	121 37	121 37	
Cash deposited in Maverick National Bank, Bos- ton, at 2½ per cent.....	13,830 89	13,830 89	
Cash deposited in Pacific National Bank, Boston, Cash deposited in Portland Trust Company, Portland, at 3 per cent.....	-	554 97	
54,641 93	54,641 93		
Cash deposited in Lime Rock Nat'l Bank, Rockland " North " " " " Rockland " " "	3,655 14 1,636 26 6,779 56	3,655 14 1,636 26 6,779 56	
Cash on hand.....	2,179 21	2,179 21	83,399 33
Unpaid accrued interest.....	5,180 35		\$451,143 32
Due depositors, including earned dividend and State tax.....	445,046 20		
439,034 02			
Surplus above liabilities.....	\$6,012 18		

Rate of interest charged on loans, 5 to 6 per cent.

Annual expenses, \$1,800.

SACO SAVINGS BANK—SACO.

JANUARY 2, 1886.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

LIABILITIES.

Deposits.....	\$301,509 46
Reserved Fund.....	6,900 00
Profits.....	6,231 81
	\$314,641 27

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bath Bonds 6s Ml, 1889....	\$1,000 00	\$1,020 00	\$1,000 00	
“ Biddeford 5s Ml., 1887.....	200 00	200 00	200 00	
“ Portland 6s R. R., 1897.....	1,000 00	1,150 00	1,000 00	
<b>Total public funds of Maine.....</b>	<b>2,200 00</b>			<b>\$2,200 00</b>
County of Cook, Ill., 7s War Debt, 1890.....	2,000 00	2,140 00	2,000 00	
“ Delaware, Ind., 6s Gravel Road, 1887.....	3,000 00	3,030 00	3,000 00	
“ St. Louis, Mo., 6s C. H., 1893.....	1,000 00	1,090 00	1,000 00	
“ St. Louis, Mo., 6s Park, 1905	4,000 00	4,880 00	4,000 00	
City of Akron, O., 5s Street, 1886	2,000 00	2,000 00	2,000 00	
“ Akron, O., 5s Education, 1898.....	3,000 00	3,000 00	3,000 00	
“ Chicago, Ill., 7s Sew., 1892	2,000 00	2,260 00	2,000 00	
“ Chicago, Ill., 7s Wa., 1895	5,000 00	5,900 00	5,000 00	
“ Cincinnati, O., 7s Improvement, 1891.....	6,000 00	6,600 00	6,000 00	
“ Cincinnati, O., 5s Sink Fund, 1930.....	5,000 00	5,450 00	5,000 00	
“ Cincinnati, O., 7s Wa., 1886	1,000 00	1,000 00	1,000 00	
“ Cincinnati, O., 6s Park, 1890.....	2,000 00	2,100 00	2,000 00	
“ Cincinnati, O., 6s Ml., 1909	3,000 00	3,600 00	3,000 00	
“ Cincinnati, O., 7 3-10s Ml., 1902.....	3,000 00	3,810 00	3,000 00	
“ St. Louis, Mo., 6s Wa., 1889.....	1,000 00	1,040 00	1,000 00	
“ St. Louis, Mo., 6s Wa., 1891.....	1,000 00	1,060 00	1,000 00	
“ St. Louis, Mo., 6s Renewal, 1891.....	1,000 00	1,060 00	1,000 00	
“ St. Louis, Mo., 6s Wa., 1887	3,000 00	3,030 00	3,000 00	
“ Toledo, O., 7s Ml., 1886..	2,000 00	2,000 00	2,000 00	
<b>Total public funds out of New Eng..</b>	<b>50,000 00</b>			<b>50,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 5s Col. Trust, 1923...	4,000 00	4,000 00	3,900 00	
Maine Central 7s Consol, 1912.....	12,000 00	15,000 00	12,000 00	
Leeds & Farmington 6s, 1896.....	1,000 00	1,100 00	1,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900.....	1,500 00	1,500 00	1,500 00	
<b>Total railroad bonds of Maine.....</b>	<b>18,500 00</b>			<b>18,400 00</b>

## SACO SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
Boston & Albany 7s, 1892.....	\$2,000 00	\$2,400 00	\$2,000 00	
Boston & Maine 7s, 1893.....	6,000 00	7,380 00	6,000 00	
Eastern 6s, 1906.....	10,000 00	12,300 00	10,000 00	
Total railroad bonds of Mass.....	18,000 00			\$18,000 00
Chicago, Burlington & Quincy 5s Sink. Fund, 1919.....	3,000 00	3,240 00	3,000 00	
Chicago, Burlington & Quincy 4s Ia. Div., 1919..	5,000 00	5,000 00	4,387 50	
Chicago, Milwaukee & St. Paul 7s 1st Mort., 1918 ..	2,000 00	2,600 00	2,000 00	
Chicago, Milwaukee & St. Paul 5s (Mineral Point Div.,) 1910.....	2,000 00	2,040 00	1,970 00	
Detroit & Bay City 8s 1st Mort., 1903	2,000 00	2,400 00	1,990 00	
Michigan Central 8s Air Line, 1890..	3,000 00	3,300 00	3,000 00	
Michigan Central 7s Consol., 1902...	8,000 00	10,080 00	8,000 00	
St. Paul & No. Pacific 1st Mort. L. G., 1923.....	2,000 00	2,100 00	2,000 00	
Union Pacific 6s 1st Mort., 1896 ...	12,000 00	14,040 00	12,000 00	
Total railroad bonds out of New Eng.	39,000 00			38,347 50
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	2,000 00	3,600 00	2,000 00	
Boston & Lowell .....	2,000 00	2,420 00	2,000 00	
Portland, Saco & Portsmouth.....	6,000 00	7,500 00	6,000 00	
Chicago, Burlington & Quincy.....	2,000 00	2,760 00	2,000 00	
Total railroad stock .....	12,000 00			12,000 00
<i>Corporation Stock Owned.</i>				
Cocheco Mfg., Co., N. H.,.....	3,500 00	3,850 00	3,500 00	
Laconia " Biddeford .....	2,000 00	2,500 00	2,000 00	
Pepperell " " .....	3,000 00	6,720 00	3,000 00	
York " Saco.....	4,500 00	5,400 00	4,500 00	
Total corporation stock.....	13,000 00			13,000 00
<i>Corporation Bonds Owned.</i>				
Portland Water Co. 6s, 1888.....	5,000 00	5,200 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,000 00	1,680 00	1,000 00	
Caseo " " .....	900 00	1,395 00	900 00	
Cumberland " " .....	1,000 00	1,300 00	1,000 00	
First " Biddeford .....	1,800 00	2,970 00	1,800 00	
First " Portland.....	3,800 00	5,624 00	3,800 00	
Merchants' " " .....	900 00	1,440 00	900 00	
Saco " Saco.....	8,400 00	10,080 00	8,400 00	
York " " .....	1,200 00	1,860 00	1,200 00	
Total bank stock of Maine.....	19,000 00			19,000 00

## SACO SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Blackstone National Bank, Boston..	\$1,100 00	\$1,210 00	\$1,100 00	
Globe " " ..	2,000 00	2,000 00	2,000 00	
Hide & Leather " " ..	700 00	833 00	700 00	
North America " " ..	1,000 00	1,010 00	1,000 00	
Shawmut " " ..	1,000 00	1,220 00	1,000 00	
Shoe & Leather " " ..	1,000 00	1,010 00	1,000 00	
Suffolk " " ..	1,000 00	1,170 00	1,000 00	
Tremont " " ..	1,000 00	1,100 00	1,000 00	
Total bank stock of Mass. ....	8,800 00			\$8,800 00
Premium account.....		-	18,533 75	18,533 75
Real estate, foreclosure .....		2,000 00	2,000 00	2,000 00
<i>Loans on Public Funds.</i>				
County of Androscoggin Bonds. ....		383 00	383 00	
Town of Anson Bonds.....		164 55	164 55	
City of St Paul, Mian., Bonds.....		1,000 00	1,000 00	1,547 55
<i>Loans on Railroad Bonds.</i>				
Union Pacific .....		759 00	759 00	759 00
<i>Loans on Bank Stock.</i>				
Ocean National Bank, Kennebank.....		1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company.....		9,000 00	9,000 00	
Victory Mills, N. Y.....		400 00	400 00	9,400 00
<i>Loans to Corporations.</i>				
First Congregational Parish, Saco.....		1,000 00	1,000 00	
Trinity Parish, Saco .....		300 00	300 00	1,300 00
Loans on mortgages of real estate.....		85,565 86	88,065 86	88,065 86
Cash deposited in Saco National Bank.....		3,220 94	3,220 94	
Cash on hand .....		4,066 67	4,066 67	7,287 61
				\$314,641 27
Unpaid accrued interest.....		5,553 53		
		336,195 55		
Due depositors and including other liabilities ...		307,538 46		
Surplus above all liabilities.....		\$28,657 09		

Rates of interest charged on loans, 5½ to 7 per cent.

Annual expenses, \$800.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

MARCH 2, 1886.

S. L. GOODALE, PRESIDENT.

M. H. KELLY, TREASURER.

## LIABILITIES.

Deposits .....	\$1,550,673 93
Reserved Fund .....	53,985 33
Profits .....	32,900 45
	\$1,637,559 71

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4½s, 1891 .....	\$10,000 00	\$11,200 00	\$10,000 00	
United States Bonds 4s, 1907 .....	246,000 00	311,190 00	246,000 00	
<b>Total United States Bonds .....</b>	<b>256,000 00</b>			<b>\$256,000 00</b>
City of Fall River, Mass., 6s ML, 1905	11,000 00	13,220 00	11,000 00	11,000 00
State of Missouri 6s, 1888 1890 .....	11,000 00	11,770 00	11,000 00	
City of Cleveland, O., 6s viaduct, '95	6,000 00	6,900 00	6,000 00	
“ St. Louis, Mo., 6s ML, 1887-1893 .....	39,000 00	40,950 00	39,000 00	
“ St. Louis, Mo., 6s ML, 1899 .....	11,000 00	12,150 00	11,000 00	
<b>Total public funds out of New Eng. .</b>	<b>67,000 00</b>			<b>67,000 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912 .....	5,000 00	6,400 00	4,725 00	4,725 00
Boston & Maine 7s Reg., 1894 .....	3,000 00	3,720 00	3,000 00	
Cambridge (horse) Railroad Co. 5s, 1903 .....	7,000 00	7,420 00	7,000 00	
Consolidated Vermont 5s, 1913 .....	30,000 00	25,500 00	20,000 00	
Eastern 6s, 1906 .....	19,000 00	24,130 00	16,735 00	
Middlesex (horse) Railroad Co. 5s, 1904 .....	17,000 00	18,020 00	17,000 00	
Old Colony 4½s, 1904 .....	10,000 00	11,160 00	9,025 00	
<b>Total railroad bonds of other N. E. States .....</b>	<b>86,000 00</b>			<b>72,760 00</b>
Atchison, Topeka & Santa Fe 7s 1st Mort., 1899 .....	25,000 00	32,000 00	25,000 00	
Atchison, Topeka & Santa Fe 5s Plain, 1920 .....	11,000 00	11,220 00	5,183 39	
Brunswick & Chilichotte 6s 1st Mort. 1903 .....	38,500 00	38,500 00	38,500 00	
Burlington & Mo. River 7s L. G., 1893 .....	40,000 00	47,200 00	40,000 00	
Burlington & Mo. River 6s Exempt, 1918 .....	90,000 00	108,000 00	90,000 00	
Burlington & Mo. Riv. 4s Sink. Fund, 1910 .....	20,000 00	18,800 00	17,925 00	
Central New Jersey 7s 1st Mort., 1890	1,000 00	1,120 00	1,000 00	
Central Pacific 6s 1st Mort., 1895-1898 .....	19,000 00	21,850 00	19,000 00	

## SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Chicago, Burlington & Northern 5s 1st Mort., 1926.....	\$3,000 00	\$3,000 00	\$3,000 00
Chicago, Burlington & Quincy 7s Consol., 1903 .....	16,000 00	22,080 00	16,000 00
Chicago, Burlington & Quincy 4s Plain, 1921.....	28,000 00	27,440 00	27,830 00
Chicago, Burlington & Quincy 4s Denver extension, 1922 ..	23,000 00	23,000 00	21,975 00
Chicago, Burlington & Quincy 4s Ia. Div., 1919.....	25,000 00	25,750 00	23,587 50
Cincinnati, Ind., St. Louis & Chicago 6s Consol., 1920 .....	19,000 00	20,140 00	16,618 40
Cincinnati & Indiana 7s 1st Mort., 1922	22,000 00	24,200 00	18,900 00
Chicago, Mil. & St. Paul 6s 1st Mort. Dubuque Div., 1920 .....	40,000 00	46,000 00	40,000 00
Chicago & Western Michigan 5s Consol., 1921.....	9,000 00	8,550 00	8,612 50
Detroit, Lansing & Northern 7s 1st Mort., 1907.....	15,000 00	18,150 00	15,000 00
Dixon, Peoria & Hannibal 8s 1st Mort., 1889.....	28,500 00	31,635 00	28,500 00
Fremont, Elkhorn & Mo. Valley 6s Consol., 1933 .....	21,000 00	25,200 00	21,000 00
Fort Scott, So. Eastern & Memphis 7s 1st Mort., 1908 .....	1,000 00	1,080 00	1,000 00
Illinois, Grand Trunk 8s 1st Mort., 1890 .....	27,000 00	30,510 00	27,000 00
Kansas City, Fort Scott & Gulf 7s 1st Mort., 1908.....	17,000 00	20,060 00	17,000 00
Kansas City, Springfield & Memphis 6s 1st Mort., 1923.....	29,000 00	32,190 00	29,000 00
Kansas City, Lawrence & Southern 6s 1st Mort., 1909.....	10,000 00	11,200 00	10,000 00
Kansas City, Clinton & Springfield 6s 1st Mort., 1925.....	12,000 00	12,000 00	10,865 00
Mad River & Lake Erie 6s 1st Mort., 1900 .....	7,000 00	7,700 00	5,799 98
Memphis, Kansas & Colorado 7s 1st Mort., 1895.....	1,000 00	1,000 00	1,000 00
North Missouri 7s 1st Mort., 1895...	5,000 00	5,800 00	4,700 00
Ottawa, Oswego & Fox River Valley 8s, 1900 .....	40,000 00	51,200 00	40,000 00
Quincy & Warsaw 8s 1st Mort., 1890	27,000 00	30,510 00	27,000 00
Rich Hill 7s, 1895 .....	1,000 00	1,080 00	1,000 00
Saginaw Valley & St. Louis 8s 1st Mort., 1892.....	1,000 00	1,080 00	1,000 00
Saginaw & Western 6s 1913 .....	2,000 00	2,000 00	1,950 50
Southern Kansas & Western 7s, 1910	1,000 00	1,000 00	900 00
Sumner County 7s, 1910 .....	1,000 00	1,000 00	900 00
Union Pacific 6s 1st Mort., 1899 .....	39,000 00	45,630 00	39,000 00
Total railroad bonds out of New Eng.	715,000 00		\$695,747 27
<i>Railroad Stock Owned.</i>			
Kennebunk & Kennebunkport.....	9,400 00	9,400 00	9,400 00
Portland, Saco & Portsmouth .....	60,000 00	75,000 00	60,000 00
Total railroad stock of Maine.....	69,400 00		9,400 00

## SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONTINUED.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Boston & Maine.....	\$57,500 00	\$108,675 00	\$57,500 00	
Boston & Albany.....	2,800 00	5,040 00	2,800 00	
Boston & Lowell.....	32,500 00	41,275 00	32,444 37	
Boston & Providence.....	8,500 00	15,725 00	8,500 00	
Conn. River.....	5,000 00	8,600 00	5,000 00	
Fitchburg.....	10,500 00	13,020 00	10,500 00	
Highland Street, horse.....	10,000 00	14,000 00	10,000 00	
Metropolitan, horse.....	5,100 00	8,100 00	5,100 00	
Middlesex, horse.....	5,000 00	6,250 00	5,000 00	
Old Colony.....	20,000 00	32,000 00	20,000 00	
South Boston, horse.....	5,000 00	8,000 00	5,000 00	
<b>Total railroad stock of other N. E. States.....</b>	<b>161,900 00</b>			<b>\$161,844 37</b>
Chicago, Burlington & Quincy.....	27,400 00	37,538 00	27,400 00	
Chicago & West Michigan.....	20,000 00	10,000 00	9,000 00	
Detroit, Hillsdale & South Western..	6,500 00	4,000 00	4,000 00	
Detroit, Lansing & Northern, preferred.....	19,800 00	20,790 00	19,800 00	
Kansas City, Fort Scott & Gulf, preferred.....	16,500 00	22,110 00	16,500 00	
Kansas City, Fort Scott & Gulf, common.....	1,500 00	1,275 00	1,000 00	
Michigan Central.....	29,100 00	20,952 00	16,587 00	
New York, New Haven & Hartford..	10,000 00	20,800 00	10,000 00	
Sandusky & Cincinnati.....	100 00	100 00	57 00	
White Water Scrip, 7 per cent. ....	160 00	160 00	160 00	
<b>Total railroad stock out of New Eng.</b>	<b>131,060 00</b>			<b>104,504 00</b>
<i>Corporation Bonds Owned.</i>				
Portland Water Co. 6s, 1888.....	6,000 00	6,240 00	6,000 00	
Fort Scott Equipment Co. 6s, 1900 ..	2,000 00	2,000 00	1,915 94	
Philadelphia & Reading Coal & Iron Co. 7s, 1891. ....	10,000 00	10,000 00	8,478 00	
Old Orchard House Co. 6s, 1886.....	1,000 00	1,000 00	980 00	
<b>Total corporation bonds.....</b>	<b>19,000 00</b>			<b>17,373 94</b>
<i>Corporation Stock Owned.</i>				
Laconia Manf'g Co., Biddeford .....	4,000 00	5,000 00	4,000 00	
Quincy Bridge, Ill.....	8,000 00	12,800 00	8,000 00	
<b>Total corporation stock.....</b>	<b>12,000 00</b>			<b>12,000 00</b>
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,700 00	3,915 00	2,700 00	
Canal " Portland.	9,600 00	16,128 00	9,600 00	
Casco " "	8,800 00	13,200 00	8,800 00	
Cumberland " "	1,680 00	2,084 00	1,680 00	
First " Biddeford	1,600 00	2,640 00	1,600 00	
Manufacturers' " Lewiston.	2,000 00	2,400 00	2,000 00	
Saco " Saco.....	7,900 00	9,480 00	7,900 00	
York " Saco.....	3,500 00	5,425 00	3,500 00	
<b>Total bank stock of Maine.....</b>	<b>37,780 00</b>			<b>37,780 00</b>



## SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Blackstone National Bank, Boston..	\$800 00	\$896 00	\$800 00	
Commerce " " ..	3,700 00	4,140 00	3,700 00	
Merchants' " " ..	3,700 00	5,328 00	3,700 00	
Shawmut " " ..	800 00	976 00	800 00	
Exchange " Salem..	600 00	660 00	600 00	
<b>Total bank stock of Mass.....</b>	<b>9,600 00</b>			<b>\$9,600 00</b>
Commerce National Bank, N. Y ...	1,000 00	1,680 00	1,000 00	1,000 00
Real estate (investment and foreclosure).....		36,422 29	36,422 29	36,422 29
<i>Loans on Public Funds.</i>				
City of Biddeford Bonds.....		700 00	700 00	
" Portland Bonds ..		500 00	500 00	
Town of Brunswick Bonds.....		500 00	500 00	
" Waterboro' Bonds ..		903 88	903 88	2,603 88
<i>Loans on Railroad Bonds.</i>				
Maine Central .....		1,100 00	1,100 00	
Eastern .....		2,000 00	2,000 00	
Kansas City, Lawrence & Southern.....		3,000 00	3,000 00	6,100 00
<i>Loans on Railroad Stock.</i>				
Chicago and West Michigan .....		6,500 00	6,500 00	6,500 00
<i>Loans on Corporation Stocks.</i>				
York Manufacturing Co.....		1,000 00	1,000 00	1,000 00
<i>Loans on Savings Bank Book.</i>				
Saco & Biddeford Savings Institution.....		926 67	926 67	926 67
Loans on mortgages of real estate.....		48,150 88	48,150 88	48,150 88
Cash deposited in York National Bank .....		11,736 51	11,736 51	
Cash on hand.....		3,384 90	3,384 90	15,121 41
Unpaid accrued interest .....		13,784 43		1,637,559 71
		2,032,256 56		
Due depositors, including accrued dividend and State tax.....		1,561,073 93		
Surplus above all liabilities .....		\$471,182 63		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$2,500.

## SEARSPORT SAVINGS BANK—SEARSPORT.

APRIL 8, 1886.

JAMES G. PENDLETON, PRESIDENT.

C. F. GORDON, TREASURER.

## LIABILITIES.

Deposits.....	\$148,819 59
Reserved Fund....	4,000 00
Profits .....	3,282 74
	\$156,102 33

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
District of Columbia bonds 5s, 1899..	\$18,000 00	\$20,880 00	\$18,000 00	\$18,000 00
State of Maine 6s, 1889 .....	100 00	110 00	100 00	100 00
County of Grant, Ind., 5s, 1899. ....	10,000 00	10,000 00	10,000 00	
"    Jasper, Ill., 7s Fund, 1897	3,000 00	3,300 00	2,939 00	
"    Montgomery, Ind., 6s Gr. Road, 1890-91.....	5,000 00	5,200 00	5,000 00	
City of Burlington, Ia., 5s Refund, 1895.....	5,000 00	5,000 00	5,000 00	
"    Cincinnati, O., 7 3-10s Ml., 1906.....	5,000 00	6,850 00	5,150 00	
"    Fort Wayne, Ind., 6s Fund, 1899.....	2,000 00	2,300 00	2,000 00	
"    Minneapolis, Minn., 4½s Fund, 1913 .....	3,000 00	3,180 00	3,000 00	
"    St. Paul, Minn., 7s Sewer, 1898 .....	8,000 00	9,840 00	7,499 58	
"    Springfield, Ill., 8s Fund, 1891 .....	2,000 00	2,260 00	2,000 00	
Town of Lake, Ill., 7s Wa., 1894 ..	2,000 00	2,140 00	2,000 00	44,588 58
Total public funds out of New Eng..	45,000 00			
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s, 1st Mort., 1900 .....	10,000 00	10,500 00	10,000 00	10,000 00
*Cincinnati Northern 6s 1st Mort., 1920 .....	5,000 00	2,500 00	5,000 00	
*Connotton Valley 5s Refund, 1922..	5,000 00	1,000 00	5,475 00	
Dayton & Michigan 5s Consol., 1911	5,000 00	5,400 00	5,000 00	15,475 00
Total railroad bonds out of New Eng..	15,000 00			
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust 6s, 1890.....	9,000 00	6,750 00	9,000 00	9,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	1,400 00	1,820 00	1,380 00	
Searsport "    Searsport.....	9,500 00	12,825 00	9,500 00	10,880 00
Total bank stock of Maine.....	10,900 00			

\*Suspended payment of interest.

## SEARSPORT SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
International Telegraph Company ..	\$19,300 00	\$8,685 00	\$6,284 00	\$6,284 00
Premium account.....	-	-	3,076 10	3,076 10
Expense account.....	-	-	21 82	21 82
Foreclosure account.....	-	442 62	442 62	442 62
Safe .....	-	233 00	233 00	233 00
<i>Loans on Public Funds.</i>				
Town of Bucksport Bond.....	-	225 00	225 00	
“ Stockton Order.....	-	253 00	233 00	478 00
<i>Loans on Savings Bank Books.</i>				
Searsport Savings Bank.....	-	700 00	700 00	700 00
Loans on vessels.....	-	4,742 36	4,742 36	4,742 36
Loans to vessels' agents.....	-	4,847 44	4,847 44	4,847 44
<i>Loans to Corporations.</i>				
Searsport Spool and Block Manufacturing Co....	-	11,000 00	11,000 00	11,000 00
Loans on mortgages of real estate.....	-	12,173 49	12,173 49	12,173 49
Cash deposited in Freeman's National Bank, Boston, at 2½ per cent.....	-	3,144 33	3,144 33	
Cash on hand.....	-	915 59	915 59	4,059 92
Unpaid accrued interest.....	-	3,118 00		\$156,102 33
Due depositors, including accrued dividend and State tax .....	-	162,334 83		
Surplus above all liabilities.....	-	151,927 59		
		\$10,407 24		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$500.

Securities are kept in Safe Deposit Vault in Belfast.

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MARCH 16, 1886.

JAS. B. DASCOMB, PRESIDENT.

EDWARD P. PAGE, TREASURER.

## LIABILITIES.

Deposits. ....	\$429,280 84
Reserved Fund.....	8,000 00
Profits .....	1,078 40
	\$438,359 24

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Coup., 1907,	\$6,000 00	\$7,620 00	\$6,000 00	\$6,000 00
County of Marion, Mo., 6s Fund, 1903	2,700 00	2,700 00	2,700 00	
City of Cincinnati, O., 5s Sink. Fund, 1930.....	4,000 00	4,360 00	4,000 00	
“ Warrensburg, Mo., 6s, 1898,	2,400 00	2,400 00	2,400 00	
Total public funds out of New Eng..	9,100 00			9,100 00
<i>Railroad Bonds Owned</i>				
Maine Central 7s 1st Mort., 1898 ....	15,000 00	18,300 00	15,000 00	
Maine Central 7s Consol., 1912.....	60,000 00	76,500 00	60,000 00	
Maine Central 6s Exts., 1900 .....	25,000 00	28,000 00	25,000 00	
Maine Central 5s Col. Trust, 1923 . .	35,000 00	35,000 00	35,000 00	
Portland & Kennebec 6s, 1895.....	1,600 00	1,760 00	1,600 00	
Total railroad bonds of Maine .....	136,600 00			136,600 00
Oregon Short Line 6s, 1922. ....	10,000 00	10,200 00	10,000 00	
Northern Pacific 6s 1st Mort., 1921,	20,000 00	23,000 00	20,000 00	
Union Pacific 6s 1st Mort., 1896 ....	10,000 00	11,700 00	10,000 00	
Total railroad bonds out of N. Eng..	40,000 00			40,000 00
<i>Corporation Bonds Owned.</i>				
Eau Claire, Wis. Water Works 6s, 1915 .....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Augusta.....	11,000 00	13,750 00	11,000 00	
First “ Skowhegan ....	5,900 00	8,850 00	5,900 00	
Sagadahoc National Bank, Bath.....	1,000 00	1,070 00	1,000 00	
Shoe and Leather National Bank, Auburn .....	10,000 00	11,600 00	10,000 00	
Winthrop National Bank, Winthrop,	500 00	825 00	500 00	
Total bank stock of Maine.....	28,400 00			28,400 00
Real estate .....		17,000 00	21,946 57	21,946 57
<i>Loans on Public Funds.</i>				
United States Bonds.....		2,300 00	2,300 00	
City of Portland.....		4,500 00	4,500 00	
Town of Bloomington, Ill .....		2,125 00	2,125 00	8,925 00

SKOWHEGAN SAVINGS BANK—CONCLUDED.  
RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
Maine Central... ..	\$4,800 00	\$4,800 00	\$4,800 00
<i>Loans on Bank Stock.</i>			
First National Bank, Skowhegan.....	1,600 00	1,600 00	
Second " " .....	3,400 00	3,400 00	5,000 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	210 00	210 00	
Skowhegan " .....	1,050 00	1,050 00	1,260 00
Loans on other personal property.....	7,035 14	7,035 14	7,035 14
<i>Loans to Corporations.</i>			
Boston & Hingham Steamboat Company .....	5,000 00	5,000 00	
New Richmond Lumber Company.....	14,400 00	14,400 00	
Willow River " " .....	25,000 00	25,000 00	44,400 00
Loans on mortgages of real estate.....	101,916 25	101,916 25	101,916 25
Cash deposited in First Nat. Bank, Skowhegan.	12,976 28	12,976 28	12,976 28
			\$438,359 24
Unpaid accrued interest .....	8,878 00		
	480,125 67		
Due depositors and including accrued dividend and State tax.....	433,763 84		
Surplus above all liabilities .....	\$46,361 83		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,200.

Securities kept in Safe Deposit Vault, Portland.

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JANUARY 20, 1886.

W. D. JEWETT, PRESIDENT.

J. H. PLUMMER, TREASURER.

## LIABILITIES.

Deposits.....	\$166,056 43
Reserved Fund.....	3,903 19
Profits.....	10,346 09
	\$180,305 76

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Worcester, Mass, 6s Ml., 1892	\$5,000 00	\$5,450 00	\$4,825 00	\$4,825 00
County of Carroll, Ind., 6s C. H., 1892	3,000 00	3,150 00	3,000 00	
“ Miami, Ind., 6s C. H., 1890	4,000 00	4,160 00	4,000 00	
“ Ramsey, Minn, 5s F'd, 1903	6,000 00	6,000 00	6,000 00	
City of Chicago, Ill., 7s Wa., 1890,	1,000 00	1,090 00	970 00	
“ Cincinnati, O, 7 3-10s Hospital, 1898.....	10,000 00	12,800 00	10,000 00	
“ Des Moines, Ia, 5s School, 1894.....	9,000 00	9,000 00	9,000 00	
“ Fremont, O., 5s Wa., 1890	2,000 00	2,000 00	2,000 00	
“ Newark, O., 6s Street, 1895	4,000 00	4,280 00	4,000 00	
“ Portsmouth, O., 8s Wa., '86	9,000 00	9,000 00	9,000 00	
“ Toledo, O., 5s Bridge, 1893	10,000 00	10,300 00	10,000 00	
Total public funds out of New Eng..	58,000 00			57,970 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	15,000 00	18,750 00	14,970 00	
Portland & Kennebec 6s, 1895.....	4,000 00	4,400 00	4,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900.....	7,000 00	7,000 00	7,000 00	
Rumford Falls & Buckfield Branch 7s, 1893.....	4,000 00	4,280 00	4,000 00	
Total railroad bonds of Maine.....	30,000 00			29,970 00
Boston & Albany 7s, Reg., 1892.....	5,000 00	6,000 00	5,000 00	
Metropolitan (horse), Boston, 6s, 1897	3,000 00	3,240 00	3,000 00	
Total railroad bonds of Mass.....	8,000 00			8,000 00
Chicago, Milwaukee & St. Paul 6s, 1st Mort.....	2,000 00	2,280 00	2,000 00	
Chicago & West Michigan 5s, 1st Mort., 1921.....	5,000 00	4,800 00	4,487 50	
Lake Shore & Michigan Southern 7s Reg., 1900.....	10,000 00	12,800 00	9,750 00	
New York Central & Hudson River 5s Debentures, Reg., 1902.....	5,000 00	5,300 00	5,000 00	
Southern Pacific 6s, 1st Mort., 1905,	3,000 00	3,150 00	3,000 00	
Union Pacific 6s, Col. Trust, 1908....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of New Eng.,	28,000 00			27,237 50

## SOUTH BERWICK SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cambridge, Mass., (horse) Railroad Company .....	\$5,000 00	\$4,000 00	\$4,500 00	\$4,500 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment Co., N. Y., 6s, 1890 .....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
Ocean National Bank, Kennebunk...	4,000 00	4,800 00	4,000 00	
South Berwick National Bank, South Berwick .....	11,250 00	16,875 00	11,250 00	
Total bank stock of Maine .....	15,250 00			15,250 00
<i>Loans on Public Funds.</i>				
State of Maine Bonds .....		300 00	300 00	
City of Dover, N. H., Bonds .....		500 00	500 00	
County of Elk, Kansas, Bonds .....		500 00	500 00	1,300 00
<i>Loans to Municipalities.</i>				
Town of South Berwick .....		4,000 00	4,000 00	4,000 00
<i>Loans on Bank Stock.</i>				
South Berwick National Bank .....		1,050 00	1,050 00	
Great Falls, N. H., National Bank .....		3,500 00	3,500 00	
Somersworth, N. H., " .....		500 00	500 00	5,050 00
<i>Loans to Corporations.</i>				
Somersworth Machine Company, N. H. ....		3,000 00	3,000 00	3,000 00
Loans on mortgages of real estate .....		14,059 00	14,059 00	14,059 00
Cash deposited in South Berwick National Bank,		3,144 26	3,144 26	3,144 26
				<u>\$180,305 76</u>
Unpaid accrued interest .....		1,804 67		
		<u>202,262 93</u>		
Due Depositors and including other liabilities..		167,994 48		
Surplus above all liabilities .....		\$34,268 45		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

FEBRUARY 26, 1886.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

## LIABILITIES.

Deposits .....	\$271,403 61
Reserved Fund.....	6,500 00
Profits .....	4,109 69
	\$282,013 30

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907..	\$2,200 00	\$2,750 00	\$2,200 00	\$2,200 00
City of Portland 6s Ml., 1887 .....	500 00	510 00	500 00	
“ Bath 6s Ml., 1889.....	500 00	500 00	500 00	
Total public funds of Maine.....	1,000 00			1,000 00
County of Delaware, Md, 5s C. H., 1899 .....	5,000 00	5,000 00	5,000 00	
City of Fort Madison, Ia., 5s Fund, 1902.....	5,000 00	5,000 00	5,000 00	
“ Logansport, Ind., 5s Wa., 1896.....	3,000 00	3,000 00	3,000 00	
“ Sioux City, Ia, 6s Ml., 1888,	3,000 00	3,060 00	3,000 00	
Total public funds out of New Eng..	16,000 00			16,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890	6,000 00	6,360 00	6,000 00	
Maine Central 7s Consol., 1912.....	9,400 00	12,032 00	9,400 00	
Maine Central 6s Exts., 1900 .....	1,500 00	1,650 00	1,500 00	
Total railroad bonds of Maine.....	16,900 00			16,900 00
New York and New England 3s, 2nd Mort., 1903 .....	3,000 00	2,850 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment Co. 6s, 1889....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Bank Stock Owned.</i>				
Bath National Bank.....	500 00	600 00	500 00	
Canal “ Portland.....	700 00	1,176 00	700 00	
Casco “ “ .....	500 00	750 00	500 00	
Cumberland “ “ .....	80 00	104 00	80 00	
First “ “ .....	4,300 00	6,364 00	4,300 00	
First “ Bath.....	1,000 00	1,500 00	1,000 00	
First “ Lewiston.....	1,000 00	1,650 00	1,000 00	
Manufacturers' National Bank, Lew- iston.....	1,000 00	1,200 00	1,000 00	
Norway National Bank, Norway.....	10,000 00	11,400 00	10,000 00	
Shoe and Leather National Bank, Auburn .....	10,000 00	11,600 00	10,000 00	
Traders' National Bank, Portland..	600 00	870 00	600 00	
Total bank stock of Maine.....	29,680 00			29,680 00



## SOUTH PARIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account.....	-	\$6,243 75	\$6,243 75
Insurance account.....	\$146 75	146 75	146 75
Tax account.....	-	908 13	908 13
Expense account.....	-	271 87	271 87
Safes.....	650 00	650 00	650 00
Real estate, investment.....	3,877 24	3,877 24	3,877 24
<i>Loans on Public Funds.</i>			
United States Bonds.....	62 00	62 00	
City of Evansville, Indiana, Bonds.....	2,000 00	2,000 00	2,062 00
<i>Loans to Municipalities.</i>			
Town of Norway.....	2,000 00	2,000 00	
“ Paris.....	200 00	200 00	
South Paris Village Corporation.....	340 00	340 00	2,540 00
<i>Loans on Corporation Bonds.</i>			
Paris Manufacturing Company.....	1,363 00	1,363 00	1,363 00
<i>Loans on Corporation Stock.</i>			
Mount Mica Building Association.....	1,350 00	1,350 00	
Union Wharf, Portland.....	1,000 00	1,000 00	2,350 00
<i>Loans on Bank Stock.</i>			
First National Bank, Portland.....	1,000 00	1,000 00	1,000 00
<i>Loans on Savings Bank Books.</i>			
South Paris Savings Bank.....	2,018 15	2,018 15	2,018 15
Loan on Life Insurance Policy.....	100 00	100 00	100 00
Loans on other personal property.....	31,599 84	31,599 84	31,599 84
<i>Loans to Corporations.</i>			
South Paris Building Association.....	1,800 00	1,800 00	
South Paris M'fg Company (guaranteed).....	5,808 41	5,808 41	7,608 41
Loans on mortgages of real estate.....	142,972 91	142,972 91	142,972 91
Cash deposited in First National Bank, Portland,	428 25	428 25	
Cash deposited in Norway National Bank.....	1,027 48	1,027 48	
Cash on hand.....	3,065 52	3,065 52	4,521 25
			\$282,013 30
Unpaid accrued interest.....	6,417 71		
	292,153 26		
Due depositors, including accrued dividend and State tax.....	275,884 61		
Surplus above all liabilities.....	\$16,268 65		

Rate of interest charged on loans,  $6\frac{1}{2}$  per cent.

Annual expenses, \$900.

Securities are kept in the Safe Deposit Vault, Portland.

## THOMASTON SAVINGS BANK—THOMASTON.

MAY 14, 1886.

M. R. MATHEWS, PRESIDENT.

G. S. SMITH, TREASURER.

## LIABILITIES.

Deposits.....	\$179,646 58
Reserved Fund.....	4,625 00
Special Reserved Fund.....	1,210 45
Profits.....	2,439 20
	\$187,921 25

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Coup., 1907.	\$10,000 00	\$12,600 00	\$10,000 00	\$10,000 00
County of Knox 6s C. H., 1910.....	3,000 00	3,600 00	3,000 00	
City of Bangor 6s R. R., 1899.....	1,000 00	1,170 00	1,000 00	
Town of Thomaston 4s Refund, 1921,	8,000 00	8,000 00	8,000 00	
Town of Thomaston 6s Ml., 1889....	100 00	100 00	100 00	
<b>Total public funds of Maine.....</b>	<b>12,100 00</b>			<b>12,100 00</b>
County of Howard, Ind., 4½s Jail, 1899	5,000 00	5,000 00	4,850 00	
“ Highland, O., 6s G. R., '95	2,000 00	2,140 00	2,000 00	
“ Jay, Ind., 6s Grav. R., '88	3,000 00	3,060 00	3,000 00	
“ Madison, Ind., 6s C. H.,				
1893-94.....	4,000 00	4,240 00	4,000 00	
“ Mercer, O., 6s Rd., 1887-89	2,000 00	2,000 00	2,000 00	
“ Parke, Ind., 6s G. R., 1889	5,000 00	5,150 00	5,000 00	
“ Randolph, Ind., 6s Gravel				
Road, 1887 89.....	4,000 00	4,080 00	4,000 00	
“ Washington, Ill., 6s Fund,				
1890.....	5,000 00	5,200 00	5,000 00	
City of Canton, O., 6s Fund, 1888,	1,000 00	1,020 00	1,000 00	
“ Danville, Ill., 7s Fund, '98	5,000 00	5,500 00	5,000 00	
“ St. Louis, Mo., 6s Wa.,				
1889-92.....	2,000 00	2,140 00	2,000 00	
Town of Bement, Ill., 6s Refund, 1902	4,000 00	4,000 00	4,000 00	
<b>Total public funds out of New Eng..</b>	<b>41,850 00</b>			<b>41,850 00</b>
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896.....	5,000 00	5,600 00	5,000 00	
Maine Central 7s Consol, 1912.....	6,000 00	7,680 00	6,000 00	
Portland & Kennebec 6s, 1895.....	2,000 00	2,240 00	2,000 00	
Portland & Ogdensburg 6s 1st Mort.,				
1900.....	5,000 00	5,250 00	5,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>18,000 00</b>			<b>18,000 00</b>
Central Iowa 7s 1st Mort, 1899.....	5,000 00	5,500 00	5,000 00	
Central Iowa Debt Certificate and				
preferred stock.....	940 00	800 00	940 00	
Chicago & Southwestern 7s 1st Mort.,				
1899.....	3,000 00	3,840 00	3,000 00	

## THOMASTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Michigan Central 8s Air Line, 1890..	\$5,000 00	\$5,550 00	\$5,000 00	
New York & New England 7s 1st Mort, 1905.....	2,000 00	2,560 00	2,000 00	
New York & New England 6s 1st Mort., 1906.....	6,000 00	7,080 00	6,000 00	
Northern Pacific 6s 1st Mort., 1921..	10,000 00	11,600 00	10,000 00	
Union Pacific 6s 1st Mort., 1898 ....	10,000 00	11,800 00	10,000 00	
Union Pacific 8s Sink. Fund, 1893..	3,000 00	3,510 00	3,000 00	
Total railroad bonds of other States..	44,940 00			\$44,940 00
<i>Bank Stock Owned.</i>				
Georges National Bank, Thomaston..	1,500 00	1,500 00	1,500 00	
Thomaston " " " ..	2,000 00	2,000 00	2,000 00	
Total bank stock of Maine.....	3,500 00			3,500 00
<i>Corporation Bonds Owned.</i>				
Saco and Biddeford Water Co.5s,1904	2,000 00	2,000 00	2,000 00	2,000 00
Premium account .....	-	-	6,900 00	6,900 00
Safe and furniture.....	1,150 00	1,150 00	1,250 00	1,250 00
Real estate, foreclosure.....	3,300 00	3,300 00	2,893 83	2,893 83
<i>Loans on Public Funds.</i>				
City of Rockland Bonds .....		50 00	50 00	
" Canton, O., Bonds .....		1,000 00	1,000 00	1,050 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington.....		1,000 00	1,000 00	1,000 00
<i>Loans on Bank Stock.</i>				
Georges National Bank.....		2,700 00	2,700 00	
North National Bank, Rockland.....		100 00	100 00	
Thomaston National Bank.....		730 00	730 00	3,530 00
<i>Loans on Corporation Bonds.</i>				
Kingston, N. Y., Water Company.....		500 00	500 00	
Indianapolis, Ind., Water Works.....		1,000 00	1,000 00	1,500 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company .....		1,142 57	1,142 57	1,142 57
Loans on other personal property.....		600 00	600 00	600 00
Loans on names alone .....		6,200 00	6,200 00	6,200 00
Loans on mortgages of real estate.....		26,340 00	26,340 00	26,340 00
Cash deposited in Georges National Bank.....		2,600 00	2,600 00	
Cash on hand.....		524 83	524 83	3,124 83
Unpaid accrued interest .....		2,500 00		
		198,987 40		\$187,921 23
Due depositors, including accrued dividend, State tax and other liabilities.....		181,818 13		
Surplus above all liabilities.....		\$17,169 27		

Rate of interest charged on loans, 5 to 7 per cent. Annual expenses, \$1,000.

Securities are kept in the Safe Deposit Vault in Portland.

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

FEBRUARY 20, 1886.

DANIEL H. STONE, PRESIDENT.

L. H. STOVER, TREASURER.

LIABILITIES.

Deposits.....	\$130,449 05
Reserved Fund.....	3,075 00
Profits.....	3,549 71
	\$137,073 76

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s Reg., 1907..	\$6,000 00	\$7,500 00	\$6,000 00	
United States Bonds, 4s Coup., 1907	1,000 00	1,250 00	1,000 00	
United States Bonds 4½s Reg., 1891	3,000 00	3,360 00	3,000 00	
<b>Total United States Bonds .....</b>	<b>10,000 00</b>			<b>\$10,000 00</b>
City of Bath 6s ML, 1889.....	1,000 00	1,020 00	1,000 00	
Town of Brunswick 4s, Town Hall 1911.....	500 00	500 00	500 00	
<b>Total public funds of Maine .....</b>	<b>1,500 00</b>			<b>1,500 00</b>
County of Clark, O., 5s (Wick Defal- cation), 1886.....	2,000 00	2,000 00	2,000 00	
“ Gibson, O., 6s C. H., 1891,	2,000 00	2,080 00	2,000 00	
“ Huron, O., 6s Road, 1887,	1,000 00	1,010 00	1,000 00	
“ Hancock, Ill., 6s Fund, 1890.....	3,000 00	3,120 00	3,000 00	
“ Iowa, Wis., 7s (Bowens Judgment), 1887.....	3,000 00	3,060 00	3,000 00	
“ Madison, Ind., 6s Fund, 1894.....	3,000 00	3,210 00	3,000 00	
“ Randolph, Ind., 6s Gravel Road, 1886.....	2,000 00	2,000 00	2,000 00	
“ Van Wert, O., 6s Ditch, 1891.....	2,000 00	2,080 00	2,000 00	
“ Winnebago, Ia., 6s Fund, 1894.....	3,000 00	3,210 00	3,000 00	
City of Cincinnati, O., 6s Sew., 1894	2,000 00	2,200 00	2,000 00	
“ *Evansville, Ind., 7s Red., 1906.....	6,000 00	4,800 00	6,000 00	
“ Youngstown, O., 5s Sew., 1895	2,000 00	2,000 00	2,000 00	
<b>Total public funds out of New Eng..</b>	<b>31,000 00</b>			<b>31,000 00</b>
<i>Railroad Bonds Owned.</i>				
Leeds and Farnington 6s, 1896.....	100 00	110 00	100 00	
Maine Central 6s Ext., 1900.....	2,300 00	2,530 00	2,300 00	
Maine Central 7s Consol., 1912.....	6,000 00	7,680 00	6,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>8,400 00</b>			<b>8,400 00</b>

\*Suspended payment of interest.

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

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Northern Pacific P. d'O. Div. 6s, 1st Mort., 1919.....	\$2,000 00	\$2,080 00	\$2,000 00	
St. Paul and No. Pacific 6s, 1st Mort., 1923 .....	2,000 00	2,160 00	2,000 00	
Total railroad bonds out of New Eng.,	4,000 00			\$4,000 00
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust Co. 6s, '88, N. Y., Railroad Equipment Co. 6s, 1889, N. Y. ....	1,000 00	750 00	1,000 00	
Wakefield Waterworks Co. 6s, 1903, Mass. ....	2,000 00	2,000 00	2,000 00	
Total corporation bonds.....	5,000 00			5,000 00
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford,	2,100 00	3,045 00	2,100 00	
First " Bath .....	3,000 00	4,500 00	3,000 00	
First " Portland..	3,200 00	4,736 00	3,200 00	
Merchants' " Portland..	1,050 00	1,680 00	1,400 00	
Pejepscoot " Brunswick	10,000 00	11,000 00	10,000 00	
Shoe and Leather " Auburn...	2,000 00	2,320 00	2,000 00	
Total bank stock of Maine.....	21,350 00			21,700 00
Premium account .....		-	6,500 67	6,500 67
Expense account .....		-	1,980 89	1,980 89
Loans on Pejepscoot National Bank Stock .....		1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate.....		43,187 00	43,187 00	43,187 00
Cash on hand.....		2,305 20	2,305 20	2,305 20
Unpaid accrued interest.....		1,588 59		\$137,073 76
		139,461 79		
Due depositors, including earned dividends and State tax .....		132,549 05		
Surplus above all liabilities .....		\$6,912 74		

Rate of interest charged on loans, 6 per cent.      Annual expenses, \$450.

## TREMONT SAVINGS BANK—TREMONT.

MAY 18, 1886.

H. H. CLARK, PRESIDENT.

JOHN G. WILSON, TREASURER.

## LIABILITIES.

Deposits.....	\$4,454 06
Reserved Fund.....	155 00
Profits.....	243 44
	\$4,852 50

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Ellsworth and Tremont Telegraph Company.....	\$500 00	\$500 00	\$500 00
Loans on mortgages of real estate.....	4,199 27	4,199 27	4,199 27
Cash on hand.....	153 23	153 23	153 23
	4,852 50		\$4,852 50
Due depositors, including acerued dividend and State tax.....	4,521 58		
Surplus above liabilities.....	\$330 92		

Rate of interest charged on loans, 7 per cent.

Annual expences, \$50.

## WATERVILLE SAVINGS BANK—WATERVILLE.

MARCH 18, 1886.

REUBEN FOSFER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

## LIABILITIES.

Deposits.....	\$403,893 18
Reserved Fund.....	19,500 00
Profits.....	10,005 25
	\$433,398 43

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Dist. of Columbia 5s, 1899 . . . . .	\$14,000 00	\$16,100 00	\$14,000 00	\$14,000 00
City of Belfast 6s R. R., 1898.....	5,000 00	5,250 00	5,000 00	5,000 00
County of Lawrence, Ind., 6s Bridge, 1893.....	5,000 00	5,300 00	5,000 00	
“ Logan, O., 6s Bridge, 1886-1887.....	4,000 00	4,030 00	4,000 00	
“ Mercer, O., 6s Ditch, 1889,.....	1,500 00	1,545 00	1,500 00	
“ Miami, Ind., 6s Grav. Rd., 1889.....	5,000 00	5,150 00	5,000 00	
“ White, Ind., 6s Grav. Rd., 1886-1888.....	5,000 00	5,050 00	5,000 00	
City of Beardstown, Ill., 8s R. R., 1896.....	3,500 00	3,500 00	2,975 00	
“ Duluth, Minn., 6s School, 1908.....	5,000 00	5,600 00	5,000 00	
“ Eau Claire, Wis., 7s Ml., 1892-1897.....	2,000 00	2,260 00	2,000 00	
“ *Evansville, Ind, 6s Red., 1896.....	6,000 00	4,800 00	6,000 00	
“ Fort Wayne, Ind., 5½s Fund, 1892.....	5,000 00	5,150 00	5,000 00	
Total public funds out of New Eng..	42,000 00			41,475 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890	2,000 00	2,140 00	2,000 00	
Maine Central 7s, 1st Mort., 1898....	1,600 00	1,952 00	1,600 00	
Maine Central 7s Consol., 1912.....	4,000 00	5,120 00	4,000 00	
Maine Central 6s Exts., 1900.....	1,000 00	1,100 00	1,000 00	
Total railroad bonds of Maine.....	8,600 00			8,600 00
Wisconsin Central 5s, 1st Series, 1909	10,000 00	9,100 00	7,500 00	
*Wisconsin Central 7s, 2d Series, 1909	15,000 00	6,450 00	6,750 00	
Total railroad bonds out of New Eng.,	25,000 00			14,250 00
<i>Railroad Stock Owned.</i>				
European and North American.....	10,000 00	10,800 00	5,000 00	5,000 00

\*Suspended payment of interest.

## WATERVILLE SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Belfast National Bank, Belfast . . . .	\$5,000 00	\$7,000 00	\$5,000 00	
Biddeford " Biddeford . . . .	3,000 00	4,330 00	3,000 00	
Canal " Portland . . . .	1,000 00	1,680 00	1,000 00	
Casco " " . . . .	2,800 00	4,200 00	2,800 00	
Cumberland " " . . . .	3,000 00	3,900 00	3,000 00	
First " Bangor . . . .	1,800 00	2,340 00	1,800 00	
First " Lewiston . . . .	500 00	825 00	500 00	
Newcastle " Newcastle . . . .	2,000 00	3,100 00	2,000 00	
North " Rockland . . . .	5,000 00	7,000 00	5,000 00	
Northern " Hallowell . . . .	3,000 00	4,260 00	3,000 00	
People's " Waterville . . . .	8,500 00	11,900 00	8,500 00	
Rockland " Rockland . . . .	2,500 00	4,125 00	2,500 00	
Shoe & Leather " Auburn . . . .	4,000 00	4,640 00	4,000 00	
Ticonic " Waterville . . . .	13,400 00	19,162 00	13,400 00	
Veazie " Bangor . . . .	5,000 00	6,250 00	5,000 00	
Total bank stock of Maine . . . . .	60,500 00			\$60,500 00
Premium account . . . . .		-	23,104 50	23,104 50
Real estate, investment . . . . .		12,000 00	12,000 00	
Real estate, foreclosure . . . . .		26,693 31	27,693 31	39,693 31
<i>Loans on Public Funds.</i>				
United States Bonds . . . . .		250 00	250 00	
City of Bloomington, Ill., Bonds . . . . .		800 00	800 00	
" Minneapolis, Minn., Bonds . . . . .		140 00	140 00	1,190 00
<i>Loans on Railroad Bonds.</i>				
Androscoggin and Kennebec . . . . .		400 00	400 00	
Maine Central . . . . .		2,320 00	2,320 00	2,720 00
<i>Loans on Corporation Bonds.</i>				
Canandaigua, N. Y., Water Works . . . . .		1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Stock.</i>				
Lockwood Mills . . . . .		850 00	850 00	850 00
<i>Loans on Savings Bank Books</i>				
Waterville Savings Bank . . . . .		2,010 00	2,010 00	2,010 00
Loans on other personal property . . . . .		60 00	60 00	60 00
<i>Loans to Corporations.</i>				
Kennebec Fibre Company . . . . .		5,000 00	5,000 00	
Somerset " . . . . .		5,000 00	5,000 00	10,000 00
Loans on mortgages of real estate . . . . .		202,199 71	202,199 71	202,199 71
Cash on hand . . . . .		1,745 91	1,745 91	1,745 91
Unpaid accrued interest . . . . .		5,810 00		\$433,398 43
		451,387 93		
Due depositors, including accrued dividend and State tax . . . . .		410,623 18		
Surplus above all liabilities . . . . .		\$40,754 75		

Rate of interest charged on loans, 5 to 7 per cent. Annual expenses, \$1,500.



## WISCASSET SAVINGS BANK—WISCASSET.

APRIL 14, 1886.

GEO. B. SAWYER, PRESIDENT.

WM. D. PATTERSON, TREASURER.

## LIABILITIES.

Deposits .....	\$117,058 82
Reserved Fund .....	3,958 63
Profits .....	6,132 46
	\$127,149 91

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds, 4s, 1907 .....	\$3,500 00	\$4,410 00	\$3,500 00	\$3,500 00
District of Columbia 5s, 1899 .....	1,000 00	1,160 00	1,000 00	1,000 00
Town of Wiscasset 6s Refund, 1903.	4,000 00	4,000 00	4,000 00	
“ Wiscasset (Bond Associa.) 6s	2,100 00	2,100 00	2,100 00	
Total public funds of Maine .....	6,100 00			6,100 00
County of Allen, O., 6s C. H., 1889..	1,500 00	1,545 00	1,500 00	
“ Clinton, Ind., 5s C. H., 1893	3,000 00	3,000 00	2,970 00	
“ Hardin, O., 6s Turnpike,				
1889 .....	2,000 00	2,060 00	2,000 00	
“ Logan, O., 6s Road, 1889..	1,000 00	1,030 00	1,000 00	
“ Pike, O., 6s Turnpike, 1899	2,000 00	2,180 00	2,000 00	
“ Tuscarawas, O., 6s C. H.,				
1893 .....	1,000 00	1,060 00	1,000 00	
Total public funds out of New Eng..	10,500 00			10,470 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912 .....	15,000 00	19,200 00	14,767 50	
Portland and Ogdensburg 6s, 1st				
Mort., 1900 .....	7,000 00	7,350 00	7,000 00	
Sandy River 5s, 1st Mort., 1915 .....	8,000 00	8,000 00	8,000 00	
Total railroad bonds of Maine .....	30,000 00			29,767 50
Eastern, Mass., 6s, 1906 .....	4,000 00	5,120 00	3,641 94	3,641 94
Flint & Pere Marquette 6s, 1st Mort.,				
1920 .....	1,000 00	1,180 00	1,000 00	
Northern Pacific 6s 1st Mort., P. & O.				
Div., 1919 .....	4,000 00	4,160 00	3,992 50	
St. Paul & No. Pacific 6s 1st Mort.,				
1923 .....	1,000 00	1,130 00	962 50	
Union Pacific 8s Sink. Fund, 1893.	8,000 00	9,440 00	6,792 73	
Total railroad bonds out of New Eng.	14,000 00			12,747 73
<i>Corporation Bonds Owned.</i>				
Eastern Car Trust 6s, 1891 .....	2,000 00	1,500 00	2,000 00	
New York, Chicago & St. Louis Equip-				
ment 6s, 1894 .....	4,000 00	3,000 00	4,000 00	
Total car trust bonds .....	6,000 00			6,000 00

## WISCASSET SAVINGS BANK—CONCLUDED.

## RESOURCES

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Northern Railroad, N. H. ....	\$400 00	\$500 00	\$400 00	\$400 00
<i>Bank Stock Owned.</i>				
First National, Wiscasset .....	13,800 00	17,940 00	15,080 00	
Faneuil Hall National Bank, Boston	700 00	959 00	875 00	
Total national bank stock .....	14,500 00			15,955 00
Real estate, foreclosure .....		9,425 00	12,425 00	12,425 00
<i>Loans to Municipalities.</i>				
Town of Wiscasset .....		714 52	714 52	714 52
<i>Loans on Bank Stock.</i>				
First National Bank of Wiscasset .....		6,700 00	6,700 00	6,700 00
<i>Loans on Savings Bank Books.</i>				
Wiscasset Savings Bank .....		575 00	575 00	575 00
<i>Loans on Corporation Stock.</i>				
Boston Marine Insurance Company. ....		822 56	822 56	822 56
Loans on mortgages of real estate .....		11,286 42	11,286 42	11,286 42
Cash deposited in the Portland Trust Company at 3 per cent .....		3,982 51	3,982 51	
Cash deposited in First National Bank, Wiscasset		1,061 73	1,061 73	5,044 24
Estimated value of retired securities .....		2,476 00		
Unpaid accrued interest .....		1,308 36		
		140,376 10		
Due depositors, including accrued dividend, State tax and other liabilities .....		117,797 82		
Surplus above all liabilities .....		\$22,578 28		\$127,149 91

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

Annual expenses, \$800.

Securities are kept in the Safe Deposit Vault, Portland.

## YORK COUNTY SAVINGS BANK—BIDDEFORD.

JANUARY 26, 1886.

J. M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

## LIABILITIES.

Deposits .....	\$874,822 18
Reserved Fund .....	20,000 00
Profits .....	8,950 72
Interest .....	14,368 80
	\$918,141 70

## RESOURCES.

<i>Public Funds Owned</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States Bonds 4s Reg., 1907 ..	\$48,350 00	\$59,470 50	\$48,350 00	\$48,350 00
Dist. of Columbia 5s, 1899 .....	8,000 00	9,200 00	8,000 00	8,000 00
City of Augusta 6s, Imp., 1887 ..	6,500 00	6,630 00	6,500 00	
“ Bath 6s R. R., 1902 .....	3,500 00	3,570 00	3,500 00	
“ Bath 8s Ml., 1889 .....	1,000 00	1,020 00	1,000 00	
“ Portland 6s Reg., 1890 .....	4,000 00	4,280 00	4,000 00	
Total public funds of Maine .....	15,000 00			15,000 00
City of Lynn, Mass., 6s Wa., 1896 ..	5,000 00	5,700 00	5,000 00	5,000 00
County of Allen, O., C. H. 6s, 1886- 1891 .....	7,000 00	7,140 00	7,000 00	
“ Auglaize, O., 6s R., 1886- 1889 .....	11,000 00	11,110 00	11,000 00	
“ Atchison, Kan., 6s Refund, 1914 .....	8,000 00	9,200 00	8,000 00	
“ Clinton, Ill., 5s Fund, '88, DeWitt, Ill., 6s Fund Optional, 1900 .....	10,000 00	10,000 00	10,000 00	
“ Fayette, O., 6s Children's Home, 1890 .....	9,000 00	9,000 00	9,000 00	
“ Henry, O., 6s County Building, 1900 .....	10,000 00	10,400 00	10,000 00	
“ Building, 1900 .....	20,000 00	22,000 00	20,000 00	
“ Jay, Ind., 6s Road, 1889 ..	3,500 00	3,570 00	3,500 00	
“ Logan, O., 6s Turnpike '86	4,000 00	4,000 00	4,000 00	
“ Madison, Ind., 6s Fund, 1896 .....	15,000 00	16,200 00	15,000 00	
“ Rush, Ind., 6s Fund, 1890, 1887-1889 .....	5,000 00	5,150 00	5,000 00	
“ Seneca, O., 6s C. H., 1887, St. Louis, Mo., 7s Jail, '88	10,000 00	10,100 00	10,000 00	
“ Tazewell, Ill., 6s Fund, 1890 .....	9,000 00	9,360 00	9,000 00	
“ Tazewell, Ill., 6s Fund, 1890 .....	10,000 00	10,300 00	10,000 00	
“ Tuscarawas, O., 6s Fund, 1887-1889 .....	9,000 00	9,180 00	9,000 00	
“ Vermilion, Ind., 6s Grand Road, 1887 .....	4,000 00	4,040 00	4,000 00	
“ Wells, Ind., 6s Grand R., 1890 .....	10,000 00	10,300 00	10,000 00	
“ White, Ill., 6s Grand Road, 1889 .....	5,000 00	5,100 00	5,000 00	

## YORK COUNTY SAVINGS BANK—CONTINUED.

## RESOURCES

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Bradford, Penn., 6s Wa., 1898 .....	\$8,000 00	\$8,560 00	\$8,000 00
"	Buffalo, N. Y., 7s Park, 1924 .....	4,000 00	6,000 00	4,000 00
"	Chicago, Ill., 7s School, '87 .....	3,000 00	3,150 00	3,000 00
"	Chicago, Ill., 7s Sewer, '88 .....	4,000 00	4,240 00	4,000 00
"	Chicago, Ill., 7s Sewer, 1892 .....	2,000 00	2,260 00	2,000 00
"	Chicago, Ill., 7s Riv. Imp., 1904 .....	1,000 00	1,310 00	1,000 00
"	Chicago, Ill., 7s Wa., 1892 .....	1,000 00	1,130 00	1,000 00
"	Cincinnati, O., 7s Wa., '86 .....	2,000 00	2,000 00	2,000 00
"	Cincinnati, O., 7s Ml., 1908 .....	2,000 00	2,700 00	2,000 00
"	Cincinnati, O., 6s Wa., 1900 .....	5,000 00	5,800 00	5,000 00
"	Cincinnati, O., 6s Ml., 1909 .....	7,000 00	8,470 00	7,000 00
"	Columbus, O., 6s Red., 1906 .....	5,000 00	6,000 00	5,000 00
"	Erie, Penn., 7s Fund, 1894 .....	1,000 00	1,130 00	1,000 00
"	*Evansville, Ind., 7s Wharf, 1899 .....	4,000 00	3,200 00	4,000 00
"	*Evansville, Ind., 7s Red., 1906 .....	6,000 00	4,800 00	6,000 00
"	Fort Madison, Ind., 5s Fund, 1902 .....	5,000 00	5,000 00	5,000 00
"	Fort Wayne, Ind., 6s Wa., 1900 .....	7,000 00	7,700 00	7,000 00
"	Fort Wayne, Ind., 6s Fund, 1899 .....	8,000 00	8,720 00	8,000 00
"	*Houston, Tex., 10s Bridge, 1902 .....	10,000 00	3,300 00	10,000 00
"	Indianapolis, Ind., 7 3-10s Ml., 1895 .....	6,000 00	7,320 00	6,000 00
"	Jeffersonville, Ind., 6s Fund, 1900 .....	4,000 00	4,400 00	4,000 00
"	La Porte, Ind., 7s Wa., 1892 .....	5,000 00	5,500 00	5,000 00
"	Louisville, Ky., 6s Wa., 1887 .....	2,000 00	2,020 00	2,000 00
"	Louisville, Ky., 7s Work House, 1892 .....	7,000 00	7,910 00	7,000 00
"	Pomeroy, O., 8s Imp., 1892 .....	3,000 00	3,450 00	3,000 00
"	Portsmouth, O., 5s Sewer, 1897 .....	5,000 00	5,000 00	5,000 00
"	St. Louis, Mo., 6s Wharf Imp., 1886 .....	1,000 00	1,000 00	1,000 00
"	St. Louis, Mo., 6s Wa., '87 .....	12,000 00	12,240 00	12,000 00
"	St. Louis, Mo., 6s Wa., 1892 .....	2,000 00	2,180 00	2,000 00
"	St. Louis, Mo., Sewer, 1893 .....	1,000 00	1,110 00	1,000 00
"	St. Louis, Mo., 6s Sewer, 1889 .....	3,000 00	3,150 00	3,000 00
"	South Bend, Ind., 5s Wa. Optional, 1900 .....	3,000 00	3,000 00	3,000 00

\*Suspended payment of interest.

## YORK COUNTY SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Toledo, O., 8s Fund, 1889,	\$1,000 00	\$1,090 00	\$1,000 00	
“ Toledo, O., 8s Fund, 1892,	1,000 00	1,180 00	1,000 00	
“ Toledo, O., 8s Fund, 1893,	1,000 00	1,210 00	1,000 00	
“ Toledo, O., 6s Education, 1889 .....	5,000 00	5,200 00	5,000 00	
“ Youngstown, O., 6s Street, 1886-1892 .....	7,000 00	7,210 00	7,000 00	
“ Zanesville, O., 8s Wa., '87	5,000 00	5,300 00	5,000 00	
Township of Great Bend, Kan., 10s Bridge, 1893 .....	5,000 00	5,850 00	5,000 00	
Village Corporation of Middleport, O., 6s Imp., 1893 .....	1,500 00	1,500 00	1,500 00	
<b>Total public funds out of New Eng..</b>	<b>325,000 00</b>			<b>\$325,000 00</b>
<i>Railroad Bonds Owned.</i>				
Portland & Kennebec 6s, 1895 .....	1,000 00	1,110 00	1,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	3,000 00	3,000 00	3,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>4,000 00</b>			<b>4,000 00</b>
Central Iowa 7s 1st Mort., 1899 .....	10,000 00	11,000 00	10,000 00	
Northern Pacific 6s P d'O Division 1st Mort., 1919 .....	9,000 00	9,360 00	8,932 50	
St. Paul & No. Pacific 6s 1st Mort., L. G. 1923 .....	4,000 00	4,240 00	4,000 00	
<b>Total railroad bonds out of New Eng.</b>	<b>23,000 00</b>			<b>22,932 50</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport .....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works Co 5s, 1905..	8,000 00	8,000 00	8,000 00	
Portland Water Company 6s, 1888...	16,500 00	17,160 00	16,500 00	
Akron, O., Water Company 6s, 1900,	15,000 00	15,000 00	15,000 00	
Indianapolis, Ind., Water Co. 6s, 1911	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds .....</b>	<b>49,500 00</b>			<b>49,500 00</b>
<i>Corporation Stock Owned.</i>				
Hardy Machine Co., Biddeford. ....	900 00	900 00	800 00	
Laconia Manuf'g Company, Biddeford	10,400 00	13,000 00	10,400 00	
Pepperell “ “ “	3,000 00	6,720 00	3,000 00	
<b>Total corporation stock .....</b>	<b>14,300 00</b>			<b>14,200 00</b>
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland .....	2,800 00	4,704 00	2,800 00	
Casco “ “ .....	10,500 00	15,750 00	10,500 00	
Cumberland “ “ .....	960 00	1,248 00	960 00	
First “ “ .....	15,000 00	22,200 00	15,000 00	
First “ Biddeford ....	15,500 00	25,575 00	15,500 00	
First “ Lewiston .....	1,500 00	2,475 00	1,500 00	
Merchants' “ Portland.....	750 00	1,200 00	750 00	
Traders' “ “ .....	1,700 00	2,465 00	1,700 00	
York “ Saco .....	600 00	930 00	600 00	
<b>Total bank stock of Maine .....</b>	<b>49,310 00</b>			<b>49,310 00</b>

## YORK COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account .....	-	\$36,393 21	\$36,393 21
Real estate, foreclosure .....	\$13,276 73	13,276 73	13,276 73
Loans on public funds (United States Bonds)....	300 00	300 00	300 00
<i>Loans on Bank Stock.</i>			
First National Bank, Biddeford .....	4,100 00	4,100 00	
York " Saco .....	600 00	600 00	4,700 00
Loans on mortgages of real estate .....	300,176 56	300,176 56	300,176 56
Cash deposited with Swan & Barrett, Portland, at 3 per cent .....	3,592 45	3,592 45	
Cash deposited in Maverick Nat'l Bank, Boston, at 3 per cent .....	8,332 50	8,332 50	
Cash on hand .....	7,077 75	7,077 75	19,002 70
			\$918,141 70
Retired Securities .....	1,280 00		
Unpaid accrued interest .....	19,696 73		
	965,770 22		
Due depositors and including other liabilities....	884,512 18		
Surplus above all liabilities .....	\$81,258 04		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$2,150.

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ABSTRACT

OF THE

SECOND SEMI-ANNUAL EXAMINATIONS

OF THE

SAVINGS BANKS.

1886.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

OCTOBER 6, 1886.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$723,791 26	
Reserved Fund .....	19,043 73	
Special Reserved Fund .....	3,820 25	
Profits .....	15,729 43	
Unpaid Dividends .....	3,631 31	
City and town bonds of Maine .....	-	\$46,250 00
County bonds of other States .....	-	43,200 00
City " " " .....	-	123,500 00
Railroad bonds .....	-	20,000 00
Bank stock .....	-	79,560 00
Corporation stock .....	-	30,000 00
Loans on mortgages of real estate .....	-	261,350 86
Other loans .....	-	68,836 88
Real estate .....	-	31,903 72
Cash on hand and on deposit .....	-	2,958 29
Expense account .....	-	717 60
Premium account .....	-	55,238 63
Safe .....	-	500 00
	766,015 98	766,015 98

## AUBURN SAVINGS BANK—AUBURN.

OCTOBER 7, 1886.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$635,588 49	
Reserved Fund .....	15,748 88	
Special Reserved Fund .....	14,827 38	
Profits .....	5,933 53	
County bonds of other States .....	-	\$46,030 00
City " " " " .....	-	15,000 00
Railroad bonds .....	-	20,000 00
Bank stock .....	-	117,100 00
Corporation bonds .....	-	20,500 00
Loans on mortgages of real estate .....	-	196,414 32
Other loans .....	-	153,051 52
Real estate .....	-	38,083 11
Cash on hand and on deposit .....	-	18,541 31
Furniture account .....	-	2,400 00
Premium account .....	-	44,978 02
	672,098 28	672,098 28

## AUGUSTA SAVINGS BANK—AUGUSTA.

SEPTEMBER 7, 1886.

W. S. BADGER, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$4,640,011 04	
Reserved Fund .....	171,113 45	
Profits .....	63,302 40	
United States bonds .....	-	\$700,000 00
District of Columbia bonds .....	-	392,000 00
City and town bonds of Maine .....	-	37,300 00
County bonds of other States .....	-	1,085,700 00
City " " " .....	-	1,140,314 31
Railroad bonds .....	-	530,600 00
Bank stock .....	-	60,000 00
Loans on mortgages of real estate .....	-	127,039 42
Other loans .....	-	394,209 24
Safes .....	-	4,000 00
Real estate .....	-	21,850 00
Cash on hand and on deposit .....	-	309,199 26
Premium account .....	-	68,357 50
Suspense account .....	-	3,857 16
	4,874,426 89	4,874,426 89

## BANGOR SAVINGS BANK—BANGOR.

AUGUST 12, 1886.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,789,433 98	
Reserved Fund .....	57,755 12	
Real estate charges and receipts .....	53,002 20	
Profits .....	31,988 19	
United States bonds .....	-	\$151,800 00
City and town bonds of Maine .....	-	164,500 00
County bonds of other States .....	-	254,100 00
City " " " .....	-	378,758 20
Railroad bonds .....	-	239,050 00
Railroad stock .....	-	35,000 00
Bank stock .....	-	18,400 00
Corporation bonds .....	-	19,000 00
Corporation stock .....	-	2,000 00
Loans on mortgages of real estate .....	-	306,114 45
Other loans .....	-	160,871 01
Real estate .....	-	160,044 32
Cash on hand and on deposit .....	-	41,530 40
Expense account .....	-	1,011 11
	1,932,179 49	1,932,179 49

## BATH SAVINGS INSTITUTION—BATH.

AUGUST 20, 1886.

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

	Liabilities.	Resources.
Deposits .....	\$2,012,392 49	
Reserved Fund.....	68,956 98	
Profits .....	54,277 52	
United States bonds .....	-	\$160,000 00
City and town bonds of Maine.....	-	70,000 00
County bonds of other States.....	-	47,500 00
City " " " .....	-	227,500 00
Railroad bonds.....	-	655,900 00
Railroad stock.....	-	116,200 00
Bank stock .....	-	92,500 00
Corporation bonds.....	-	83,000 00
Corporation stock.....	-	4,000 00
Loans on mortgages of real estate.....	-	200,791 09
Other loans .....	-	379,003 57
Real estate .....	-	17,000 00
Cash on hand and on deposit .....	-	50,268 88
Expense account .....	-	967 49
Premium account.....	-	30,995 96
	2,135,626 99	2,135,626 99

## BELFAST SAVINGS BANK—BELFAST.

AUGUST 14, 1886.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$990,781 03	
Reserved Fund.....	15,000 00	
Profits.....	8,503 64	
United States bonds .....	-	\$25,000 00
City and town bonds of Maine.....	-	18,000 00
City bonds of other States.....	-	39,000 00
Railroad bonds.....	-	214,000 00
Railroad stock .....	-	12,700 00
Bank stock .....	-	37,100 00
Corporation bonds.....	-	29,200 00
Loans on mortgages of real estate .....	-	63,378 00
Other loans.....	-	422,164 59
Real estate .....	-	22,875 00
Cash on hand and on deposit .....	-	118,020 21
Expense account .....	-	158 62
Premium account.....	-	12,688 25
	1,014,284 67	1,014,284 67

## BETHEL SAVINGS BANK—BETHEL.

AUGUST 31, 1886.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$119,596 53	
Reserved Fund .....	4,711 75	
Profits .....	4,001 95	
City and town bonds of Maine .....	-	\$15,200 00
Railroad bonds .....	-	16,500 00
Bank stock .....	-	3,000 00
Loans on mortgages of real estate .....	-	71,265 95
Other loans .....	-	8,419 83
Real estate .....	-	3,213 03
Cash on hand and on deposit .....	-	9,666 62
Safe .....	-	640 28
Premium account .....	-	404 52
	128,310 23	128,310 23

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

SEPTEMBER 14, 1886.

JOSHUA MOORE, PRESIDENT.

O. F. PAGE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$559,386 90	
Reserved Fund .....	23,000 00	
Profits .....	35,721 23	
City and town bonds of Maine .....	-	\$9,500 00
County bonds of other States .....	-	6,000 00
City " " " .....	-	8,000 00
Railroad bonds .....	-	81,600 00
Railroad stock .....	-	5,500 00
Bank stock .....	-	76,400 00
Corporation bonds .....	-	44,250 00
Corporation stock .....	-	59,450 00
Vessel property .....	-	492 33
Loans on mortgages of real estate .....	-	191,836 05
Other loans .....	-	52,576 52
Real estate .....	-	57,278 98
Cash on hand and on deposit .....	-	25,230 25
	618,108 13	618,108 13

## BOOTHBAY SAVINGS BANK—BOOTHBAY.

SEPTEMBER 4, 1886.

M. R. WHITE, PRESIDENT.

D. W. SAWYER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$123,733 69	
Reserved Fund.....	3,700 00	
Profits.....	2,230 84	
City and town bonds of Maine.....	-	\$ 8,000 00
City bonds of other States.....	-	18,000 00
Railroad bonds.....	-	6,000 00
Bank stock.....	-	15,450 00
Loans on mortgages of real estate.....	-	54,156 57
Other loans.....	-	8,565 86
Cash on hand and on deposit.....	-	8,224 36
Vessel property.....	-	3,550 00
Premium account.....	-	7,467 74
Safe, &c.....	-	250 00
	129,664 53	129,664 53

## BREWER SAVINGS BANK—BREWER.

AUGUST 10, 1886.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$64,918 40	
Reserved Fund.....	1,784 52	
Profits.....	820 96	
United States bonds.....	-	\$10,600 00
State of Maine bonds.....	-	500 00
City and town bonds of Maine.....	-	12,500 00
County bonds of other States.....	-	2,000 00
City " " ".....	-	1,000 00
Loans on mortgages of real estate.....	-	31,875 53
Other loans.....	-	3,593 97
Real estate.....	-	2,656 82
Cash on hand and on deposit.....	-	942 56
Premium account.....	-	1,855 00
	67,523 88	67,523 88

## BRIDGTON SAVINGS BANK—BRIDGTON.

SEPTEMBER 29, 1886.

RUFUS GIBBS, PRESIDENT.

GEORGE P. PERLEY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$199,310 32	
Reserved Fund .....	6,692 56	
Profits .....	11,574 38	
Bills Payable .....	762 38	
City and town bonds of Maine .....	-	\$32,026 60
County bonds of other States .....	-	5,000 00
Railroad bonds .....	-	24,000 00
Bank stock .....	-	11,260 00
Corporation stock .....	-	2,000 00
Loans on mortgages of real estate .....	-	73,775 00
Other loans .....	-	53,570 24
Real estate .....	-	10,193 21
Cash on hand and on deposit .....	-	887 68
Expense account .....	-	261 41
Premium account .....	-	4,965 50
Safe .....	-	400 00
	218,339 64	218,339 64

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

AUGUST 18, 1886.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$316,923 42	
Reserved Fund .....	8,055 69	
Special Reserved Fund .....	2,327 93	
Profits .....	3,862 69	
United States bonds .....	-	\$50,000 00
State of Maine bonds .....	-	1,000 00
City and town bonds of Maine .....	-	8,500 00
County bonds of other States .....	-	23,550 00
City " " .....	-	39,455 19
Railroad bonds .....	-	27,000 00
Bank stock .....	-	54,345 00
Corporation bonds .....	-	21,500 00
Loans on mortgages of real estate .....	-	91,429 17
Other loans .....	-	3,350 00
Real estate .....	-	6,134 11
Cash on hand and on deposit .....	-	3,106 26
Furniture .....	-	1,800 00
	331,169 73	331,169 73

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

SEPTEMBER 21, 1886.

THOMAS TARBOX, PRESIDENT.

C. E. WELD, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$203,604 61	
Reserved Fund.....	9,100 84	
Unpaid Dividends.....	3,484 22	
Profits.....	1,396 21	
United States bonds.....	-	\$1,000 00
City and town bonds of Maine.....	-	1,500 00
County bonds of other States.....	-	40,730 00
City " " ".....	-	35,804 75
Railroad bonds.....	-	2,820 00
Bank stock.....	-	7,600 00
Corporation bonds.....	-	10,000 00
Loans on mortgages of real estate.....	-	80,762 92
Other loans.....	-	6,763 52
Real estate.....	-	20,024 69
Cash on hand and on deposit.....	-	10,552 80
Expense account.....	-	17 20
	217,575 88	217,575 88

CALAIS SAVINGS BANK—CALAIS.

AUGUST 6, 1886.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$192,620 80	
Reserved Fund.....	5,986 92	
Profits.....	4,323 13	
United States bonds.....	-	\$16,000 00
City and town bonds of Maine.....	-	6,500 00
County bonds of other States.....	-	42,500 00
City " " ".....	-	45,500 00
Railroad bonds.....	-	34,825 00
Bank stock.....	-	11,186 08
Corporation bonds.....	-	11,000 00
Loans on mortgages of real estate.....	-	9,030 00
Other loans.....	-	11,625 00
Real estate.....	-	1,359 36
Cash on hand and on deposit.....	-	13,087 63
Expense account.....	-	317 78
	202,930 85	202,930 85

## CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 9, 1886.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$112,226 77	
Reserved Fund .....	3,425 00	
Special Reserved Fund .....	11,846 69	
Profits .....	4,382 96	
Bills Payable .....	641 91	
State of Maine bonds .....	-	\$ 110 00
Railroad bonds .....	-	8,662 38
Railroad stock .....	-	900 00
Vessel property .....	-	1,265 76
Safe .....	-	1,440 00
Loans on mortgages of real estate .....	-	63,883 23
Other loans .....	-	30,078 53
Real estate .....	-	2,745 71
Cash on hand and on deposit .....	-	28,305 86
Expense account .....	-	131 88
	132,523 33	132,523 33

## CASCADE SAVINGS BANK—OAKLAND.

SEPTEMBER 11, 1886.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$141,923 16	
Reserved Fund .....	4,713 61	
Profits .....	2,792 18	
Railroad bonds .....	-	\$ 8,000 00
Bank stock .....	-	33,900 00
Corporation bonds .....	-	5,987 50
Loans on mortgages of real estate .....	-	47,419 12
Other loans .....	-	22,880 00
Real estate .....	-	7,088 04
Cash on hand and on deposit .....	-	13,979 97
Expense account .....	-	214 30
Premium account .....	-	9,000 00
Safe and furniture .....	-	960 02
	149,428 95	149,428 95



## DEXTER SAVINGS BANK—DEXTER.

SEPTEMBER 9, 1886.

A. F. BRADBURY, PRESIDENT.

GEORGE HAMILTON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$217,099 79	
Reserved Fund .....	6,600 00	
Special Reserved Fund .....	6,097 66	
Profits .....	6,761 00	
City and town bonds of Maine .....	-	\$ 1,100 00
Railroad bonds .....	-	47,420 00
Bank stock .....	-	48,400 00
Corporation stock .....	-	2,000 00
Loans on mortgages of real estate .....	-	55,778 82
Other loans .....	-	46,784 64
Real estate .....	-	24,675 00
Cash on hand and on deposit .....	-	10,399 99
	236,558 45	236,558 45

## EASTPORT SAVINGS BANK—EASTPORT.

AUGUST 7, 1886.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, JR., TREASURER.

	Liabilities.	Resources.
Deposits .....	\$280,436 93	
Reserved Fund .....	9,288 71	
Profits .....	2,178 81	
United States bonds .....	-	\$ 200 00
State of Maine bonds .....	-	1,600 00
City and town bonds of Maine .....	-	26,653 76
County bonds of other States .....	-	43,500 00
City " " " " .....	-	104,000 00
Railroad bonds .....	-	7,000 00
Bank stock .....	-	14,039 75
Corporation bonds .....	-	600 00
Loans on mortgages of real estate .....	-	55,585 14
Other loans .....	-	11,548 68
Cash on hand and on deposit .....	-	17,966 17
Real estate .....	-	9,210 95
	291,904 45	291,904 45

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

SEPTEMBER 11, 1886.

C. G. TOTMAN, PRESIDENT.

E. G. PRATT, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$192,894 53	
Reserved Fund.....	7,025 10	
Profits .....	3,726 32	
City and town bonds of Maine.....	-	\$3,009 19
County bonds of other States.....	-	3,000 00
City " " .....	-	7,000 00
Bank stock.....	-	19,425 00
Corporation bonds.....	-	21,000 00
Loans on mortgages of real estate.....	-	90,689 68
Other loans.....	-	41,902 00
Real estate.....	-	7,627 95
Cash on hand and on deposit.....	-	2,575 14
Expense account.....	-	1,001 56
Premium account.....	-	5,326 00
Safe.....	-	1,089 43
	203,645 95	203,645 95

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

OCTOBER 5, 1886.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$388,157 04	
Reserved Fund.....	19,000 00	
Unpaid Dividends .....	235 09	
Profits .....	9,551 44	
United States bonds .....	-	\$20,000 00
City and town bonds of Maine.....	-	7,000 00
County bonds of other States.....	-	46,000 00
City " " .....	-	106,000 00
Railroad bonds.....	-	8,000 00
Bank stock .....	-	70,295 00
Corporation bonds.....	-	7,000 00
Loans on mortgages of real estate.....	-	57,773 80
Other loans.....	-	41,601 10
Real estate.....	-	9,372 15
Cash on hand and on deposit .....	-	12,952 52
Furniture .....	-	400 00
Premium account .....	-	30,549 00
	416,943 57	416,943 57

## GARDINER SAVINGS INSTITUTION—GARDINER.

SEPTEMBER 16, 1886.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,677,368 13	
Reserved Fund .....	85,000 00	
Profits .....	10,271 48	
United States bonds .....	-	\$140,000 00
State of Maine bonds .....	-	7,100 00
County bonds of other States .....	-	462,000 00
City " " " .....	-	821,600 00
Railroad bonds .....	-	37,500 00
Bank stock .....	-	36,550 00
Corporation bonds .....	-	7,000 00
Loans on mortgages of real estate .....	-	153,200 63
Other loans .....	-	78,703 00
Cash on hand and on deposit .....	-	28,985 98
	1,772,639 61	1,772,639 61

## GORHAM SAVINGS BANK—GORHAM.

SEPTEMBER 20, 1886.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$227,306 56	
Reserved Fund .....	8,326 76	
Profits .....	2,611 72	
United States bonds .....	-	\$14,000 00
City and town bonds of Maine .....	-	7,769 92
County bonds of other States .....	-	43,000 00
City " " " .....	-	49,800 00
Railroad bonds .....	-	8,300 00
Railroad stock .....	-	700 00
Bank stock .....	-	1,720 00
Corporation bonds .....	-	3,300 00
Loans on mortgages of real estate .....	-	98,733 00
Other loans .....	-	3,110 00
Real estate .....	-	5,600 00
Cash on hand and on deposit .....	-	1,962 12
Premium account .....	-	250 00
	238,245 04	238,245 04

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

SEPTEMBER 6, 1886.

J. E. SMITH, PRESIDENT.

H. K. BAKER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$459,884 61	
Reserved Fund.....	25,000 00	
Unpaid Dividends.....	3,358 06	
Profits.....	7,570 36	
United States bonds.....	-	\$ 50 00
City and town bonds of Maine.....	-	25,948 96
County bonds of other States.....	-	57,596 25
City " " ".....	-	179,511 25
Railroad bonds.....	-	88,625 92
Bank stock.....	-	7,700 00
Corporation bonds.....	-	23,000 00
Loans on mortgages of real estate.....	-	83,357 72
Other loans.....	-	3,019 56
Real estate.....	-	17,209 41
Cash on hand and on deposit.....	-	9,777 76
Expense account.....	-	16 20
	495,813 03	495,813 03

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

AUGUST 10, 1886.

J. F. DAVIS, PRESIDENT.

C. C. BURRILL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$138,163 48	
Reserved Fund.....	5,392 99	
Profits.....	1,863 84	
United States bonds.....	-	\$12,650 00
City and town bonds of Maine.....	-	12,807 19
Loans on mortgages of real estate.....	-	51,380 75
Other loans.....	-	48,689 70
Real estate.....	-	5,983 15
Cash on hand and on deposit.....	-	13,909 52
	145,420 31	145,420 31

## HOULTON SAVINGS BANK—HOULTON.

AUGUST 5, 1886.

A. H. FOGG, PRESIDENT.

J. H. BRADFORD, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$167,588 78	
Reserved Fund .....	3,683 00	
Profits .....	1,826 92	
City and town bonds of Maine .....	-	\$10,600 00
City bonds of other States .....	-	9,000 00
Railroad bonds .....	-	3,000 00
Bank stock .....	-	25,100 00
Corporation bonds .....	-	21,500 00
Loans on mortgages of real estate .....	-	73,544 00
Cash on hand and on deposit .....	-	15,544 45
Safe .....	-	1,000 00
Premium account .....	-	12,810 25
	172,098 70	172,098 70

## KENNEBEC SAVINGS BANK—AUGUSTA.

SEPTEMBER 8, 1886.

RUSSELL EATON, PRESIDENT.

W. B. NICKELS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$498,270 90	
Reserved Fund .....	21,472 62	
Profits .....	14,123 12	
United States bonds .....	-	\$28,300 00
District of Columbia bonds .....	-	4,000 00
City and town bonds of Maine .....	-	3,000 00
County bonds of other States .....	-	53,000 00
City " " " .....	-	116,000 00
Railroad bonds .....	-	33,000 00
Bank stock .....	-	126,970 00
Corporation bonds .....	-	12,200 00
Loans on mortgages of real estate .....	-	67,671 28
Other loans .....	-	42,914 44
Cash on hand and on deposit .....	-	31,676 65
Expense account .....	-	451 25
Premium account .....	-	13,183 02
Furniture account .....	-	1,500 00
	533,866 64	533,866 64

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

SEPTEMBER 18, 1886.

R. W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$426,442 66	
Reserved Fund.....	10,913 87	
Profits.....	1,833 83	
United States bonds.....	-	\$6,000 00
District of Columbia bonds.....	-	8,000 00
County bonds of other States.....	-	57,500 00
City " " ".....	-	76,500 00
Railroad bonds.....	-	60,500 00
Railroad stock.....	-	5,000 00
Bank stock.....	-	28,350 00
Corporation bonds.....	-	21,000 00
Loans on mortgages of real estate.....	-	139,844 52
Other loans.....	-	7,185 20
Cash on hand and on deposit.....	-	20,207 64
Safe.....	-	100 00
Premium account (on bank stock).....	-	9,003 00
	439,190 36	439,190 36

## LIMERICK SAVINGS BANK—LIMERICK.

SEPTEMBER 21, 1886.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$88,886 66	
Reserved Fund.....	2,725 00	
Profits.....	1,106 13	
Bank stock.....	-	\$17,760 00
Corporation bonds.....	-	3,000 00
Loans on mortgages of real estate.....	-	39,697 70
Other loans.....	-	10,221 02
Real estate.....	-	13,473 04
Cash on hand and on deposit.....	-	6,625 44
Expense account.....	-	40 05
Premium account.....	-	1,900 54
	92,717 79	92,717 79

LUBEC SAVINGS BANK—LUBEC.

AUGUST 7, 1886.

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$6,203 20	
Reserved Fund.....	360 00	
Profits.....	382 26	
United States bonds.....	-	\$1,970 00
City and town bonds of Maine.....	-	1,499 24
Loans on mortgages of real estate.....	-	1,988 40
Other loans.....	-	546 09
Cash on hand and on deposit.....	-	506 75
Premium account.....	-	435 00
	6,945 48	6,945 48

MACHIAS SAVINGS BANK—MACHIAS.

AUGUST 9, 1886.

S H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$370,487 12	
Reserved Fund.....	13,996 49	
Depreciation Fund.....	20,000 00	
Profits.....	5,559 48	
United States bonds..... Par Value, \$140,000	-	\$160,000 00
City and town bonds of Maine.....	-	9,577 00
County bonds of other States.....	-	67,000 00
City " ".....	-	80,000 00
Railroad bonds.....	-	25,000 00
Bank stock.....	-	21,800 00
Corporation bonds.....	-	20,000 00
Loans on mortgages of real estate.....	-	8,955 00
Cash on hand and on deposit.....	-	12,402 09
Expense account.....	-	5,309 00
	410,043 09	410,043 09

## MAINE SAVINGS BANK—PORTLAND.

SEPTEMBER 23, 1886.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

## LIABILITIES.

Deposits.....	\$4,342,911 23
Reserved Fund.....	169,803 74
Profits.....	11,804 89
Interest.....	51,483 69
	\$4,576,003 55

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
United States bonds 4s registered, 1907.....	\$150,000 00	\$189,750 00	\$150,000 00
United States bonds 4½s registered, 1891.....	40,000 00	44,600 00	40,000 00
Total United States bonds.....	190,000 00		\$190,000 00
City of Augusta 6s Imp., 1887....	2,500 00	2,550 00	2,400 00
“ Biddeford 5s Fund, 1887..	1,000 00	1,010 00	997 50
“ Portland 6s Railroad, 1907	30,000 00	38,400 00	30,000 00
“ Saco 5s, 1887.....	1,000 00	1,010 00	997 50
Town of Waterville 5s, 1887.....	1,000 00	1,000 00	997 50
“ Windham 5s, 1888.....	2,000 00	2,000 00	2,000 00
Total public funds of Maine.....	37,500 00		37,392 50
County of Allen, O., 6s C. H., 1891..	25,000 00	26,500 00	25,000 00
“ Athens, O., 6s Bridge, 1887-89.....	6,000 00	6,120 00	6,000 00
“ Auglaize, O., 6s Road, 1887-88.....	12,000 00	12,120 00	12,000 00
“ Cass, Ia., C. H., 1891.....	24,500 00	25,970 00	24,500 00
“ Clark, Ind., 6s F'nd, 1887-89	30,000 00	30,600 00	30,000 00
“ Clark, O., 6s Wick., 1888-91	34,000 00	34,340 00	34,000 00
“ Clermont, O., 6s Infirmary, 1887-90.....	15,000 00	15,450 00	15,000 00
“ Carroll, Ind., 6s Road, 1886-91.....	6,500 00	6,695 00	6,500 00
“ Fayette, O., 6s C. H., 1887-88	23,000 00	23,460 00	23,000 00
“ Grant, Ind., 6s Road, 1887-91.....	6,000 00	6,120 00	6,000 00
“ Grant, Ind., 5s C. H., 1901	15,000 00	15,300 00	15,000 00
“ Grant, Ind., 6s Optional..	15,000 00	15,000 00	15,000 00
“ Hancock, Ind., 6s Fund, 1886-87.....	9,000 00	9,000 00	9,000 00
“ Hancock, Ind., 6s Road, 1887-90.....	13,400 00	13,700 00	13,400 00
“ Hancock, O., 6s Ditch, 1887	6,000 00	6,000 00	6,000 00
“ Hardin, O., 6s Ditch, 1888-91	26,000 00	27,300 00	26,000 00
“ Henry, O., 6s C. H., 1893..	20,000 00	20,400 00	20,000 00
“ Highland, O., 6s Fund, 1890-1900.....	25,000 00	27,500 00	25,000 00



## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
County of Howard, Ind., 6s Gravel Road, 1887.....	\$5,000 00	\$5,000 00	\$5,000 00
“ Huron, O., 6s Temporary Loan, 1887-90.....	12,000 00	12,000 00	12,000 00
“ Iowa, Wis., 7s Bowen Judgment, 1889....	15,000 00	16,050 00	15,000 00
“ Jasper, Ill., 7s Fund, 1887	10,000 00	10,000 00	10,000 00
“ Kosciusko, Ind., 5s C. H., 1891.....	20,000 00	20,400 00	20,000 00
“ Logan, O., 6s General Expenses, 1889.....	3,000 00	3,000 00	3,000 00
“ Madison, Ind., 6s Road, 1887-90.....	37,500 00	38,625 00	37,500 00
“ Marion, Ind., 6s C.H., 1898	23,000 00	25,990 00	23,000 00
“ Marion, Ind., 5s C.H., 1891	50,000 00	51,000 00	50,000 00
“ Montgomery, Ind., 6s R'd, 1887-88.....	15,500 00	15,810 00	15,500 00
“ Montgomery, O., 6s C. H., 1887-88.....	13,500 00	13,500 00	13,500 00
“ Morgan, Ill., 5s Fund, 1901	20,000 00	21,000 00	20,000 00
“ Peoria, Ill., 7s Fund, 1889-1893.....	10,000 00	11,000 00	10,000 00
“ Pike, O., 6s Turnpike, 1892-99.....	31,000 00	34,100 00	31,000 00
“ Randolph, Ind., 5½s Road, 1887.....	7,500 00	7,500 00	7,500 00
“ Richland, O., 6s Bridge, 1887-90.....	6,500 00	6,695 00	6,500 00
“ Seneca, O., 6s C. H., 1888	9,000 00	9,270 00	9,000 00
“ Shelby, O., 6s C. H., 1887-88	10,000 00	10,000 00	10,000 00
“ Stark, O., 6s County Purposes, 1887.....	15,000 00	15,000 00	15,000 00
“ St. Louis, Mo., 6s Park, 1905.....	40,000 00	48,000 00	40,000 00
“ St. Louis, Mo., 7s Jail, 1888	48,000 00	50,400 00	48,000 00
“ Tuscarawas, O., 5s, 1887-89	17,000 00	17,000 00	17,000 00
“ Union, O., 5s C. H., 1889-93	15,000 00	15,300 00	15,000 00
“ Van Wert, O., 6s Ditch, 1887-89.....	15,000 00	15,450 00	15,000 00
“ Vigo, Ind., 5s C. H., 1899-1906.....	56,000 00	58,800 00	56,000 00
“ Warren, Ia., 6s C. H., 1888	10,000 00	10,300 00	10,000 00
“ Warren, O., 6s Bridge, 1887	3,500 00	3,500 00	3,500 00
“ Wood, O., 6s Bridge, 1886-1889.....	17,000 00	17,340 00	17,000 00
City of Bradford, Penn., 6s Water, 1893-1903.....	19,000 00	20,520 00	19,000 00
“ Burlington, Ia., Fund, 1896	25,000 00	30,750 00	25,000 00
“ Cleveland, O., 6s Viaduct, 1897.....	33,000 00	38,940 00	33,000 00
“ Cleveland, O., 6s Wa., 1895	24,000 00	27,600 00	24,000 00
“ Cincinnati, O., 7 3-10s Workhouse, 1888.....	4,000 00	4,200 00	4,000 00
“ Cincinnati, O., 7 3-10s Hospital, 1898.....	22,000 00	28,160 00	22,000 00
“ Cincinnati, O., 6s Sewer, 1889-1904.....	44,000 00	51,040 00	44,000 00

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Cincinnati, O., 5s Sinking Fund, 1910.....	\$60,000 00	\$69,000 00	\$60,000 00
“ Columbus, O., 7s Sewer, 1888	20,000 00	21,200 00	20,000 00
“ Columbus, O., 7s City Hall, 1889 .....	31,000 00	33,480 00	31,000 00
“ Columbus, O., 8s Sewer, 1887	1,000 00	1,000 00	1,000 00
“ Columbus, O., 6s Sewer, 1904	20,000 00	25,000 00	20,000 00
“ Columbus, O., 6s Sewer, 1894	10,000 00	11,400 00	10,000 00
“ Dayton, O., 6s Water, 1887-95	33,000 00	35,640 00	33,000 00
“ Dayton, O., 7s Fund, 1887-91	24,000 00	25,680 00	24,000 00
“ Duluth, Minn., 6s, 1908.....	20,000 00	22,400 00	20,000 00
“ Des Moines, Ia., 5s Street, 1887 .....	20,000 00	20,000 00	20,000 00
“ Detroit, Mich., 7s Water, 1904	35,000 00	48,300 00	35,000 00
“ Dubuque, Ia., 7s Fund, 1896	14,000 00	14,980 00	14,000 00
“ Fort Wayne, Ind., 6s Wa., 1900	18,000 00	20,700 00	18,000 00
“ Fort Wayne, Ind., 6s Fund, 1892 .....	16,000 00	17,280 00	16,000 00
“ Indianapolis, Ind., 7 3-10s Municipal, 1892-95.....	7,000 00	8,400 00	7,000 00
“ Iowa City, Ia., 8s Redemption, 1891 .....	7,500 00	8,475 00	7,500 00
“ Jacksonville, Ill., 6s Fund, 1899 .....	25,000 00	28,000 00	25,000 00
“ Louisville, Ky., 7s Reconstruction, 1903.....	30,000 00	39,000 00	30,000 00
“ Louisville, Ky., 7s Sewer, 1892	6,000 00	6,840 00	6,000 00
“ Louisville, Ky., 7s City Hall, 1903 .....	7,000 00	9,100 00	7,000 00
“ Louisville, Ky., 7s Old Liabilities, 1894.....	11,000 00	12,980 00	11,000 00
“ Louisville, Ky., 7s Sewer, 1901 .....	4,000 00	5,200 00	4,000 00
“ Louisville, Ky., 6s Wa., 1897	29,000 00	33,350 00	29,000 00
“ Louisville, Ky., 6s Jail, 1898	10,000 00	11,600 00	10,000 00
“ Louisville, Ky., 4s Improvement, 1903.....	6,000 00	6,000 00	6,000 00
“ Milwaukee, Wis., 7s M'l, 1896	20,000 00	24,000 00	20,000 00
“ Minneapolis, Minn., 4½s Improvement, 1915.....	100,000 00	108,000 00	100,000 00
“ Peoria, Ill., 7s Water, 1890..	25,000 00	27,000 00	25,000 00
“ Pomeroy, O., 8s Fund, 1892..	2,000 00	2,260 00	2,000 00
“ Sandusky, O., 6s Sewer, 1836	3,000 00	3,000 00	3,000 00
“ Springfield, O., 5s Water Reg.,	68,000 00	72,760 00	68,000 00
“ Springfield, O., 5s M'l, 1886-87	16,000 00	16,000 00	16,000 00
“ St. Paul, Minn., 5s Water, 1909-15 .....	121,000 00	139,150 00	121,000 00
“ St. Paul, Minn., 5s Refund, 1904 06 .....	36,000 00	40,680 00	36,000 00
“ St. Paul, Minn., 5s Sewer, 1905	43,000 00	48,590 00	43,000 00
“ St. Louis, Mo., 6s Wa., 1887	25,000 00	25,000 00	25,000 00
“ St. Louis, Mo., 5s Fund, 1900	44,000 00	48,840 00	44,000 00
“ Wausau, Wis., 5s Water, 1905	10,000 00	10,500 00	10,000 00
“ Youngstown, O., 6s Education, 1888 .....	13,000 00	13,390 00	13,000 00
“ Zanesville, O., 8s Water, 1887	14,000 00	14,000 00	14,000 00
“ Zanesville, O., 5s Refund, 1904	48,000 00	49,440 00	48,000 00
Total public funds out of New Eng..	2,069,900 00		2,069,900 00

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Portland & Ogdensburg 5s Receiver's Certificates, 1894.....	\$250,000 00	\$250,000 00	\$250,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	23,500 00	24,675 00	23,500 00	
Total railroad bonds of Maine.....	273,500 00			\$273,500 00
Albany and Susquehannah 6s 1st Mort., 1906.....	100,000 00	120,000 00	100,000 00	
Atchison, Topeka & Santa Fe 7s L. G., 1900, Reg. ....	31,000 00	39,060 00	31,000 00	
Broadway, N. Y., Surface Railroad 5s 1st Mort., 1924 .....	100,000 00	100,000 00	100,000 00	
Chicago, Milwaukee & St. Paul 7s Con., 1905, Reg.....	18,000 00	23,400 00	18,000 00	
Milwaukee & St. Paul Railway Co., 1st Mort., 7s, 1903 .....	2,000 00	2,600 00	2,000 00	
Corrigan Street Railway Co., Kansas City, 1st Mort.....	17,000 00	17,000 00	17,000 00	
Dayton & Michigan 5s 1st Mort., 1911	50,000 00	55,000 00	50,000 00	
Detroit & Bay City 8s 1st Mort., 1903	6,000 00	7,500 00	6,000 00	
Hannibal & St. Joseph 6s Con., 1911	100,000 00	124,000 00	100,000 00	
Kansas City, St. Joseph & Council Bluffs 7s, 1907.....	50,000 00	63,500 00	50,000 00	
Minneapolis Street Railway Co., 7s 1st Mort., 1910 .....	65,000 00	76,700 00	65,000 00	
N. Y. Lack. and West 6s 1st Mort., 1921, Reg .....	100,000 00	128,000 00	100,000 00	
Orange & Newark 6s 1st Mort., 1905, Reg. ....	50,000 00	56,000 00	50,000 00	
Oregon Short Line 6s 1st Mort., 1922	50,000 00	52,000 00	50,000 00	
Pittsburg, Cleveland & Toledo 6s 1st Mort., 1922.....	20,000 00	21,200 00	20,000 00	
Pueblo & Ark. Val. 7s 1st Mort., 1905, Reg .....	48,000 00	60,480 00	48,000 00	
Quincy, Alton & St. Louis 5s 1st Mort., 1896 .....	50,000 00	52,000 00	50,000 00	
St. Paul & No. Pacific 6s 1st Mort., 1923 .....	100,000 00	118,000 00	100,000 00	
St. Paul Railway Company 6s 1st Mort., 1932.....	63,000 00	69,300 00	63,000 00	
Staten Island Rapid Transit 6s 1st Mort., 1913.....	50,000 00	61,000 00	50,000 00	
St. Paul & Duluth 5s 1st Mort., 1931, Reg .....	50,000 00	57,500 00	50,000 00	
Union Pacific 6s 1st Mort., 1898 .....	100,000 00	114,000 00	100,000 00	
Total railroad bonds out of New Eng..	1,220,000 00			1,220,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	9,000 00	9,000 00	9,000 00	9,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Co., 5s, 1904	50,000 00	50,000 00	50,000 00	
Gardiner Water Works 5s, 1905.....	51,000 00	52,530 00	51,000 00	
Portland Water Company 5s, 1908 ..	30,000 00	32,400 00	30,000 00	
Framingham, Mass., Water Co., 6s, 1895.....	51,000 00	51,000 00	51,000 00	
Total corporation bonds.....	182,000 00			182,000 00

## MAINE SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Calais National Bank, Calais.....	\$2,150 00	\$3,010 00	\$2,150 00	
Cumberland " Portland.....	800 00	1,040 00	800 00	
First " Dexter.....	5,000 00	6,250 00	5,000 00	
First " Portland.....	8,500 00	10,200 00	8,500 00	
Traders' " ".....	4,800 00	6,960 00	4,800 00	
Total bank stock of Maine.....	21,250 00			\$21,250 00
†Real estate, investment.....		83,642 22	83,642 22	
Real estate, foreclosure.....		31,926 95	31,926 95	115,569 17
Expense account.....		-	1,684 72	1,684 72
<i>Loans on Public Funds.</i>				
United States bonds.....		500 00	500 00	
City of Belfast bonds.....		300 00	300 00	
" Portland bonds.....		3,200 00	3,200 00	
Town of Norridgewock bonds.....		200 00	200 00	
City of Dover, N H., bonds.....		1,800 00	1,800 00	
State of Tennessee bonds.....		14,225 00	14,225 00	
Hancock County, O., bonds.....		150 00	150 00	
Marion County, Ind., bonds.....		1,000 00	1,000 00	
City of Chicago, Ill., bonds.....		950 00	950 00	
" Cincinnati, O., bonds.....		400 00	400 00	
" Fort Wayne, Ind., bonds.....		1,000 00	1,000 00	23,725 00
<i>Loans on Railroad Bonds.</i>				
Androscoggin and Kennebec.....		2,091 67	2,091 67	
Maine Central.....		11,135 00	11,135 00	
Portland and Kennebec.....		3,500 00	3,500 00	
Chicago, Milwaukee and St Paul.....		550 00	550 00	
Chesapeake and Ohio.....		2,000 00	2,000 00	
Northern Pacific.....		2,000 00	2,000 00	
Oregon Short Line.....		4,500 00	4,500 00	
Sonora Railroad Company.....		4,500 00	4,500 00	30,276 67
<i>Loans on Railroad Stock.</i>				
Portland Railroad Company.....		450 00	450 00	450 00
<i>Loans on Corporation Bonds.</i>				
Biddeford and Saco Water Company.....		150 00	150 00	
Portland Water Company.....		14,444 33	14,444 33	
Akron, O., Water Company.....		4,650 00	4,650 00	
Equitable Trust Company, Conn.....		475 00	475 00	
Sioux City, Ia., Water Works.....		4,650 00	4,650 00	
Winslow Packing Company.....		2,500 00	2,500 00	26,869 33
<i>Loans on Corporation Stock.</i>				
Atwood Lead Company.....		3,600 00	3,600 00	
Central Wharf Company.....		1,500 00	1,500 00	5,100 00

†This item includes 12,258 acres in Dakota, which is probably worth \$50,000 more than the property stands charged on the books of the Bank.

## MAINE SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Canal National Bank, Portland .....	\$500 00	\$500 00	
Traders' " Portland .....	300 00	300 00	
Citizens' " Des Moines, Ia .....	400 00	400 00	\$1,200 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank .....	300 00	300 00	
Portland Savings Bank .....	1,061 21	1,061 21	1,361 21
Loans on mortgages of real estate .....	359,208 08	359,208 08	359,208 08
Cash deposited in First National Bank, Portland	58 77	58 77	
Cash on hand .....	7,458 10	7,458 10	7,516 87
			<u>4,576,003 55</u>
Retired securities .....	53,730 00		
Unpaid accrued interest .....	60,125 00		
	<u>5,143,186 33</u>		
Due depositors, including earned dividend, State tax, accrued salaries and all other liabilities..	4,396,726 23		
Surplus above all liabilities .....	<u>746,460 10</u>		

## MECHANICS' SAVINGS BANK—AUBURN.

OCTOBER 8, 1886.

J. F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$651,958 91	
Reserved Fund .....	16,750 00	
Profits .....	9,308 95	
City and town bonds of Maine .....	-	\$ 500 00
County bonds of other States .....	-	37,000 00
City " " " .....	-	33,000 00
Railroad bonds .....	-	10,000 00
Bank stock .....	-	118,940 00
Corporation bonds .....	-	31,000 00
Corporation stock .....	-	495 00
Loans on mortgages of real estate .....	-	245,154 66
Other loans .....	-	145,762 46
Real estate .....	-	12,638 50
Cash on hand and on deposit .....	-	22,747 49
Premium account (on bank stock) .....	-	20,779 75
	678,017 86	678,017 86

## NORWAY SAVINGS BANK—NORWAY.

SEPTEMBER 1, 1886.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$176,889 44	
Reserved Fund .....	8,500 00	
Profits .....	2,621 05	
State of Maine bonds .....	-	\$ 200 00
City and town bonds of Maine .....	-	5,065 00
County bonds of other States .....	-	500 00
City " " " .....	-	5,500 00
Railroad stock .....	-	2,600 00
Bank stock .....	-	46,300 00
Corporation bonds .....	-	3,100 00
Corporation stock .....	-	3,000 00
Loans on mortgages of real estate .....	-	71,564 14
Other loans .....	-	17,970 65
Real estate .....	-	19,284 88
Cash on hand and on deposit .....	-	3,660 82
Premium account (on bank stock) .....	-	9,265 00
	188,010 49	188,010 49

## ORONO SAVINGS BANK—ORONO.

AUGUST 11, 1886.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$64,128 31	
Reserved Fund .....	1,412 17	
Special Reserved Fund .....	278 83	
Profits .....	1,680 10	
United States bonds .....	-	\$ 919 12
County bonds of other States .....	-	23,000 00
City " " " .....	-	9,000 00
Railroad bonds .....	-	4,600 00
Bank stock .....	-	5,200 00
Corporation bonds .....	-	2,000 00
Loans on mortgages of real estate .....	-	7,432 40
Other loans .....	-	35 00
Real estate .....	-	3,956 66
Cash on hand and on deposit .....	-	9,303 30
Expense account .....	-	299 93
Premium account .....	-	1,753 00
	67,499 41	67,499 41

## PENOBSCOT SAVINGS BANK—BANGOR.

AUGUST 11, 1886.

GORHAM L. BOYNTON, PRESIDENT.

EDWIN CLARK, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,261,988 34	
Reserved Fund .....	45,585 77	
Profits .....	24,344 92	
United States bonds .....	-	\$491,890 00
City and town bonds of Maine .....	-	214,950 00
County bonds of other States .....	-	188,500 00
City " " " .....	-	182,600 00
Bank stock .....	-	7,649 00
Loans on mortgages of real estate .....	-	125,979 94
Other loans .....	-	68,100 00
Real estate .....	-	3,800 00
Cash on hand and on deposit .....	-	34,438 52
Expense account .....	-	3,033 42
Premium account .....	-	6,685 15
Furniture .....	-	4,293 00
	1,331,919 03	1,331,919 03

## PEOPLE'S SAVINGS BANK—LEWISTON.

OCTOBER 6, 1886.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

	Liabilities.	Resources.
Deposits . . . . .	\$632,971 16	
Reserved Fund . . . . .	15,462 00	
Profits . . . . .	17,746 52	
City and town bonds of Maine . . . . .	-	\$16,700 00
County bonds of other States . . . . .	-	58,900 00
City " " " . . . . .	-	47,000 00
Railroad bonds . . . . .	-	44,000 00
Bank stock . . . . .	-	78,900 00
Corporation bonds . . . . .	-	10,000 00
Corporation stock . . . . .	-	240 00
Loans on mortgages of real estate . . . . .	-	175,426 98
Other loans . . . . .	-	178,223 88
Cash on hand and on deposit . . . . .	-	17,617 19
Expense account . . . . .	-	3,028 88
Premium account . . . . .	-	36,142 75
	666,179 68	666,179 68

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

AUGUST 19, 1886.

GALEN C. MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

	Liabilities.	Resources.
Deposits . . . . .	\$263,445 93	
Reserved Fund . . . . .	5,164 00	
Special Reserved Fund . . . . .	28,248 69	
Profits . . . . .	2,301 00	
City and town bonds of Maine . . . . .	-	\$10,200 00
City bonds of other States . . . . .	-	5,000 00
Railroad bonds . . . . .	-	45,000 00
Bank stock . . . . .	-	14,800 00
Corporation bonds . . . . .	-	20,000 00
Loans on mortgages of real estate . . . . .	-	82,237 06
Other loans . . . . .	-	69,415 99
Real estate . . . . .	-	32,682 70
Cash on hand and on deposit . . . . .	-	12,655 12
Furniture account . . . . .	-	1,800 00
Premium account . . . . .	-	5,368 75
	299,159 62	299,159 62



## PHILLIPS SAVINGS BANK—PHILLIPS.

OCTOBER 4, 1886.

J. W. BUTTERFIELD, PRESIDENT.

\_\_\_\_\_, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$85,249 91	
Reserved Fund .....	3,350 00	
Profits .....	1,626 46	
City and town bonds of Maine .....	-	\$13,027 82
Bank stock .....	-	17,500 00
Corporation bonds .....	-	5,000 00
Loans on mortgages of real estate .....	-	39,637 33
Other loans .....	-	2,113 49
Real estate .....	-	1,325 00
Cash on hand and on deposit .....	-	10,484 73
Premium account .....	-	738 00
Safe .....	-	400 00
	90,226 37	90,226 37

## PISCATAQUIS SAVINGS BANK—DOVER.

SEPTEMBER 9, 1886.

A. M. ROBINSON, PRESIDENT.

C. B. KITTRIDGE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$199,744 20	
Reserved Fund .....	6,000 00	
Unpaid Dividends .....	3,341 03	
Profits .....	3,483 12	
City and town bonds of Maine .....	-	\$26,000 00
City bonds of other States .....	-	15,000 00
Railroad bonds .....	-	5,000 00
Bank stock .....	-	17,000 00
Corporation bonds .....	-	5,000 00
Loans on mortgages of real estate .....	-	100,589 24
Other loans .....	-	17,832 09
Real estate .....	-	4,719 36
Cash on hand and on deposit .....	-	18,774 30
Expense account .....	-	73 38
Premium account .....	-	2,580 00
	212,568 37	212,568 37

## PORTLAND SAVINGS BANK—PORTLAND.

SEPTEMBER 28, 1886.

OLIVER GERRISH, PRESIDENT.

EDWARD A NOYES, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$5,891,235 35	
Reserved Fund.....	282,000 00	
Profits .....	102,616 04	
United States bonds .....	-	\$500,000 00
City and town bonds of Maine.....	-	65,790 00
County bonds of other States.....	-	911,800 00
City " " " .....	-	948,000 00
Railroad bonds.....	-	1,387,000 00
Railroad stock.....	-	20,000 00
Bank stock.....	-	95,405 00
Corporation notes .....	-	344,000 00
Loans on mortgages of real estate.....	-	710,360 75
Other loans.....	-	961,126 12
Real estate.....	-	261,316 59
Cash on hand and on deposit.....	-	67,798 88
Expense account.....	-	3,254 05
	6,275,851 39	6,275,851 39

## RICHMOND SAVINGS BANK—RICHMOND.

AUGUST 17, 1886.

T. J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$229,821 73	
Reserved Fund.....	10,282 62	
Profits .....	1,471 30	
United States bonds .....	-	\$4,000 00
City and town bonds of Maine.....	-	6,000 00
County bonds of other States.....	-	5,000 00
Railroad bonds.....	-	4,000 00
Bank stock.....	-	28,500 00
Corporation bonds.....	-	12,000 00
Loans on mortgages of real estate.....	-	80,312 91
Other loans.....	-	84,847 30
Real estate.....	-	4,133 08
Cash on hand and on deposit.....	-	5,502 36
Premium account.....	-	7,280 00
	241,575 65	241,575 65

## ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 11, 1886.

FRANCIS COBB, PRESIDENT.

W. H. TITCOMB, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$424,201 61	
Reserved Fund .....	3,717 75	
Profits .....	13,968 16	
City and town bonds of Maine .....	-	\$18,226 36
County bonds of other States .....	-	25,000 00
City " " " .....	-	12,350 00
Railroad bonds .....	-	10,000 00
Railroad stock .....	-	5,250 00
Bank stock .....	-	46,080 00
Corporation bonds .....	-	44,950 00
Corporation stock .....	-	5,200 00
Loans on mortgages of real estate .....	-	99,789 24
Other loans .....	-	123,031 83
Real estate .....	-	15,683 91
Cash on hand and on deposit .....	-	19,195 37
Expense account .....	-	605 98
Premium account .....	-	16,524 83
	441,887 52	441,887 52

## SACO SAVINGS BANK—SACO.

SEPTEMBER 16, 1886.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$333,685 56	
Reserved Fund .....	8,425 00	
Profits .....	1,943 42	
City and town bonds of Maine .....	-	\$ 2,200 00
County bonds of other States .....	-	13,000 00
City " " " .....	-	37,000 00
Railroad bonds .....	-	83,747 50
Railroad stock .....	-	14,000 00
Bank stock .....	-	32,700 00
Corporation bonds .....	-	9,000 00
Corporation stock .....	-	14,000 00
Loans on mortgages of real estate .....	-	95,121 86
Other loans .....	-	12,871 55
Real estate .....	-	2,000 00
Cash on hand and on deposit .....	-	5,871 82
Premium account .....	-	22,541 25
	344,053 98	344,053 98

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

SEPTEMBER 13, 1886.

S. L. GOODALE, PRESIDENT.

M. H. KELLY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,577,077 77	
Reserved Fund .....	57,851 43	
Profits .....	42,200 70	
United States bonds .....	-	\$185,000 00
State of Missouri bonds .....	-	11,000 00
City bonds of other States .....	-	82,000 00
Railroad bonds .....	-	866,895 40
Railroad stock .....	-	337,448 37
Bank stock .....	-	48,380 00
Corporation bonds .....	-	16,393 94
Corporation stock .....	-	14,500 00
Loans on mortgages of real estate .....	-	52,009 00
Other loans .....	-	16,854 38
Real estate .....	-	34,873 39
Cash on hand and on deposit .....	-	11,775 42
	1,677,129 90	1,677,129 90

## SEARSPORT SAVINGS BANK—SEARSPORT.

AUGUST 13, 1886.

J. G. PENDLETON, PRESIDENT.

C. F. GORDON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$147,078 66	
Reserved Fund .....	4,300 00	
Profits .....	2,632 87	
District of Columbia bonds .....	-	\$18,000 00
State of Maine bonds .....	-	200 00
County bonds of other States .....	-	17,939 00
City " " " .....	-	26,649 58
Railroad bonds .....	-	20,250 00
Railroad stock .....	-	5,475 00
Bank stock .....	-	10,880 00
Corporation bonds .....	-	9,000 00
Corporation stock .....	-	6,284 00
Loans on mortgages of real estate .....	-	11,624 14
Other loans .....	-	20,694 05
Cash on hand and on deposit .....	-	3,243 35
Expense account .....	-	75 18
Premium account .....	-	2,976 10
Foreclosure account .....	-	488 13
Safe .....	-	233 00
	154,011 53	154,011 53

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

SEPTEMBER 10, 1886.

J. B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$444,964 95	
Reserved Fund.....	8,000 00	
Profits.....	8,061 98	
United States bonds.....	-	\$6,000 00
County bonds of other States.....	-	2,700 00
City " " ".....	-	6,400 00
Railroad bonds.....	-	187,000 00
Bank stock.....	-	30,200 00
Corporation bonds.....	-	10,000 00
Loans on mortgages of real estate.....	-	98,368 79
Other loans.....	-	90,831 64
Real estate.....	-	21,946 57
Cash on hand and on deposit.....	-	7,579 93
	461,026 93	461,026 93

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

SEPTEMBER 17, 1886.

W. D. JEWETT, PRESIDENT.

J. H. PLUMMER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$174,218 84	
Reserved Fund.....	3,723 51	
Profits.....	12,322 62	
City and town bonds of Maine.....	-	\$ 1,100 00
County bonds of other States.....	-	13,000 00
City " " ".....	-	45,795 00
Railroad bonds.....	-	68,207 50
Railroad stock.....	-	4,500 00
Bank stock.....	-	15,250 00
Corporation bonds.....	-	2,000 00
Loans on mortgages of real estate.....	-	9,759 00
Other loans.....	-	27,700 00
Cash on hand and on deposit.....	-	2,953 47
	190,264 97	190,264 97

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

SEPTEMBER 2, 1886.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$285,980 29	
Reserved Fund .....	7,000 00	
Profits .....	5,410 66	
United States bonds .....	-	\$2,200 00
City and town bonds of Maine .....	-	2,150 00
County bonds of other States .....	-	5,000 00
City " " " .....	-	11,000 00
Railroad bonds .....	-	21,000 00
Bank stock .....	-	29,680 00
Corporation bonds .....	-	3,000 00
Loans on mortgages of real estate .....	-	152,369 70
Other loans .....	-	55,999 49
Real estate .....	-	2,624 47
Cash on hand and on deposit .....	-	4,856 06
Expense account, taxes and insurance .....	-	1,409 73
Premium account .....	-	6,451 50
Safes .....	-	650 00
	298,390 95	298,390 95

## THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 12, 1886.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$183,478 97	
Reserved Fund .....	5,075 00	
Special Reserved Fund .....	1,210 45	
Profits .....	1,714 80	
United States bonds .....	-	\$10,000 00
County, city and town bonds of Maine .....	-	12,100 00
County bonds of other States .....	-	34,350 00
City " " " .....	-	7,000 00
Railroad bonds .....	-	62,940 00
Bank stock .....	-	3,500 00
Corporation bonds .....	-	5,000 00
Loans on mortgages of real estate .....	-	26,278 00
Other loans .....	-	14,897 57
Real estate .....	-	2,893 83
Cash on hand and on deposit .....	-	4,218 57
Premium account .....	-	7,051 25
Furniture and fixtures .....	-	1,250 00
	191,479 22	191,479 22

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

AUGUST 18, 1886.

DANIEL H. STONE, PRESIDENT.

L. H. STOVER, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$136,544 09	
Reserved Fund .....	3,405 00	
Profits .....	3,089 94	
United States bonds .....	-	\$10,000 00
City and town bonds of Maine .....	-	1,500 00
County bonds of other States .....	-	27,000 00
City " " " .....	-	8,000 00
Railroad bonds .....	-	12,400 00
Bank stock .....	-	23,500 00
Corporation bonds .....	-	3,000 00
Loans on mortgages of real estate .....	-	40,955 00
Other loans .....	-	6,000 00
Cash on hand and on deposit .....	-	1,313 42
Expense account .....	-	1,635 63
Premium account .....	-	7,734 98
	143,039 03	143,039 03

TREMONT SAVINGS BANK—TREMONT.

AUGUST 25, 1886.

H. H. CLARK, PRESIDENT.

JOHN G. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$6,509 88	
Reserved Fund .....	160 00	
Profits .....	177 40	
Loans on mortgages of real estate .....	-	\$5,315 83
Other loans .....	-	569 88
Cash on hand and on deposit .....	-	961 57
	6,847 28	6,847 28

## WATERVILLE SAVINGS BANK—WATERVILLE.

SEPTEMBER 10, 1886.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$420,199 16	
Reserved Fund .....	20,600 00	
Profits .....	11,155 94	
District of Columbia bonds .....	-	\$14,000 00
City and town bonds of Maine .....	-	13,500 00
County bonds of other States .....	-	15,500 00
City " " " .....	-	20,975 00
Railroad bonds .....	-	22,850 00
Railroad stock .....	-	10,000 00
Bank stock .....	-	61,000 00
Loans on mortgages of real estate .....	-	201,148 71
Other loans .....	-	25,116 00
Real estate .....	-	36,455 16
Cash on hand and on deposit .....	-	12,078 22
Premium account .....	-	19,332 01
	451,955 10	451,955 10

## WISCASSET SAVINGS BANK—WISCASSET.

SEPTEMBER 3, 1886.

GEORGE B. SAWYER, PRESIDENT.

WM. D. PATTERSON, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$118,740 83	
Reserved Fund .....	3,458 63	
Profits .....	6,507 75	
United States bonds .....	-	\$4,500 00
City and town bonds of Maine .....	-	6,100 00
County bonds of other States .....	-	15,470 00
City " " " .....	-	2,000 00
Railroad bonds .....	-	48,157 17
Railroad stock .....	-	400 00
Bank stock .....	-	15,955 00
Corporation bonds .....	-	6,000 00
Loans on mortgages of real estate .....	-	14,649 00
Other loans .....	-	4,232 44
Real estate .....	-	10,375 00
Cash on hand and on deposit .....	-	868 60
	128,707 21	128,707 21



## YORK COUNTY SAVINGS BANK—BIDDEFORD.

SEPTEMBER 15, 1886.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$919,831 84	
Reserved Fund .....	20,000 00	
Profits .....	10,703 83	
Interest .....	15,991 85	
United States bonds .....	-	\$48,350 00
City and town bonds of Maine .....	-	11,000 00
County bonds of other States .....	-	161,500 00
City " " " .....	-	188,500 00
Railroad bonds .....	-	47,413 75
Bank stock .....	-	60,810 00
Corporation bonds .....	-	49,500 00
Corporation stock .....	-	14,200 00
Loans on mortgages of real estate .....	-	310,624 53
Real estate .....	-	14,913 49
Cash on hand and on deposit .....	-	16,336 60
Premium account .....	-	43,379 15
	966,527 52	966,527 52



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ABSTRACT

OF

EXAMINATIONS OF THE TRUST COMPANIES.

1886.

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# TRUST COMPANIES.

## PEOPLE'S TRUST COMPANY—FARMINGTON.

MARCH 31, 1886.

GEO. W. WHEELER, PRESIDENT.

DANIEL M. BONNEY, TREASURER.

	Liabilities.	Resources.
Capital stock (paid in) .....	\$50,400 00	
Demand deposits (subject to check).....	41,071 97	
Demand certificate of deposit. ....	4,000 00	
Time deposits (bearing 2 to 4 per cent interest) .....	66,582 17	
Time certificates of deposit (bearing 4 per cent interest) .....	2,387 00	
Profits.....	1,296 81	
	165,737 95	
Railroad bonds.....	-	\$18,555 00
Railroad stocks .....	-	3,735 00
Bank stock (First National Bank of Augusta) .....	-	6,000 00
Corporation stock (North Western Elevator Company, Minneapolis) .....	-	10,000 00
Loans on mortgages of real estate.....	-	45,800 00
Loans on stocks and bonds.....	-	9,750 00
Loans on names.....	-	15,818 00
Furniture and fixtures.....	-	2,808 28
Expense account .....	-	457 79
		112,924 07
Cash deposited in First National Bank, Portland, at 3 per cent.....	3,057 24	
Cash deposited in National Hide and Leather Bank, Boston, at 2 per cent.....	25,837 48	
Cash deposited in First National Bank of Arkansas City, Kan., at 7 per cent.....	5,000 00	
Cash on hand ..	16,244 20	50,138 92
Balance due from Messrs. Newport & Peet, St. Paul ....	500 00	
Accounts against Franklin Company .....	2,174 96	2,674 96
		165,737 95

Securities kept in a Safe Deposit Vault in Boston.

## PORTLAND TRUST COMPANY—PORTLAND.

AUGUST 30, 1886.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

	Liabilities.	Resources.
Capital stock .....	\$100,000 00	
Deposits payable on demand .....	217,192 40	
Deposits payable on specified time .....	123,424 82	
Deposits for coupons .....	5,105 00	
Profits .....	12,525 88	
Unpaid dividends .....	684 00	
Sinking funds for corporations .....	16,440 19	
Certified checks .....	600 00	
City and county bonds of other States.. Par Value, 44,500	-	\$46,122 45
Railroad bonds..... Par Value, 37,000	-	39,375 00
Mortgage bonds (special trust) .....	-	15,417 96
Corporation bonds..... Par Value, 15,500	-	16,400 00
Loans on mortgages of real estate .....	-	14,900 00
Loans on call .....	-	109,354 71
Loans on specified time .....	-	184,742 30
Cash on hand and on deposit .....	-	49,614 59
Expense account .....	-	45 28
	475,972 29	475,972 29

## PEOPLE'S TRUST COMPANY—FARMINGTON.

OCTOBER 5, 1886.

GEO W. WHEELER, PRESIDENT.

DANIEL M. BONNEY, TREASURER.

	Liabilities.	Resources.
Capital stock .....	\$90,297 00	
Unpaid dividends .....	201 00	
Demand deposits .....	44,480 00	
Deposits on specified time.....	121,306 38	
Profits .....	4,309 82	
United States bonds .....	-	\$ 3,516 87
Railroad bonds.....	-	42,970 76
Railroad stock .....	-	9,481 00
Bank stock.....	-	12,801 75
Corporation stock .....	-	16,753 75
Loans on mortgages of real estate.....	-	91,724 00
Loans on collaterals .....	-	15,907 42
Loans on names.....	-	43,858 06
Cash on hand and on deposit.....	-	18,554 79
Expense account .....	-	1,121 68
Furniture and fixtures.....	-	3,904 12
	260,594 20	260,594 20

## PORTLAND TRUST COMPANY—PORTLAND.

SEPTEMBER 25, 1886.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

## LIABILITIES.

Capital stock .....	-	\$100,000 00
Profits .....	-	12,915 30
Sinking fund for corporations .....	-	16,440 19
Time deposits .....	-	155,342 46
Dividends unpaid .....	\$ 621 00	
Deposits for coupons .....	3,395 00	
Demand deposits .....	214,637 60	218,653 60
		<u>\$503,351 55</u>

## RESOURCES.

	Par Value.	Estimated Value.	Charged on Books.
County of Delaware, O., bonds, 6s			
Road, 1887 .....	\$2,500 00	\$2,525 00	\$2,500 00
"    Chippewa, Mich., 6s Jail, 1899 .....	4,500 00	4,950 00	4,815 00
"    Hancock, O., 6s Ditch, 1887 .....	2,500 00	2,525 00	2,500 00
"    Holmes, O., 6s C. H., 1887 1888 .....	7,000 00	7,140 00	7,000 00
"    Juneau, Wis., 7s Poor House, 1887-1891 .....	7,000 00	7,630 00	7,625 00
City of Atlantic City, Ia, 6s School, 1890 .....	10,000 00	10,400 00	10,325 00
"    Albert Lea, Minn., 6s School, 1896 .....	4,000 00	4,280 00	4,180 00
"    Manchester, Ia., 6s City Building, 1887 1894 .....	4,000 00	4,160 00	4,080 00
Total county and city bonds .....	41,500 00		\$43,025 00
<i>Railroad Bonds Owned.</i>			
Orange and Newark 6s, 1905 .....	7,000 00	7,840 00	7,636 33
Pittsburg, Cleveland and Toledo 6s 1st Mort., 1922 .....	15,000 00	15,900 00	15,843 75
Total railroad bonds .....	22,000 00		23,480 08
<i>Corporation Bonds Owned.</i>			
Camden and Rockland Water Co. 6s, 1905 .....	7,500 00	8,700 00	8,250 00
Fort Madison Water Co. 6s, 1905 .....	7,000 00	7,000 00	6,860 00
Tiffin, O., Water Works 6s, 1898 .....	1,000 00	1,000 00	1,000 00
Total corporation bonds .....	15,500 00		16,110 00

## PORTLAND TRUST COMPANY—CONCLUDED.

## RESOURCES.

	<i>Estimated Value.</i>	<i>Charged on Books.</i>	
Mortgage bonds (special trust) .....	\$15,417 96	\$15,417 96	\$15,417 96
Expenses and taxes paid .....	-	71 58	71 58
Loans on specified time .....	198,813 05	198,813 05	198,813 05
Loans on demand .....	155,767 07	155,767 07	155,767 07
Cash in vault .....	46,287 04	46,287 04	
Cash deposited in national banks .....	4,379 77	4,379 77	50,666 81
			<hr/> \$503,351 55
Balance of unpaid accrued interest earned .....	3,227 42		
	<hr/> 507,942 31		
Capital stock, deposits, unpaid rent, salaries and all other actual liabilities .....	491,036 25		
Surplus above liabilities .....	<hr/> \$16,906 06		



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

1886.

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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, Cyrus Greeley, J. Y. Scruton, R. C. Pennell, J. B. Ham, E. S. Paul, Charles Walker, J. H. Stetson and Charles Greenwood.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$741,995 56	
Reserved Fund.....	20,861 63	
Profits .....	438 32	
Special Reserved Fund.....	3,820 25	
Unpaid dividends .....	3,598 65	
Public funds.....	-	\$214,950 00
Railroad bonds.....	-	20,000 00
Bank stock .....	-	79,560 00
Other securities .....	-	30,000 00
Real estate .....	-	31,903 72
Safe .....	-	500 00
Loans on real estate.....	-	261,245 36
stocks and bonds .....	-	9,435 11
to municipalities .....	-	10,000 00
corporations .....	-	40,168 77
Premium account.....	-	55,238 63
Cash on hand and on deposit.....	-	17,712 82
	770,714 41	770,714 41

	Number.	Amount.
Number of depositors and amount of deposits .....	2617	\$741,995 56
Additions the past year .....	74	179,772 47
Withdrawals the past year .....	-	158,620 72
Net increase the past year .....	-	21,151 75
Deposits of \$500 and less .....	2138	249,519 15
\$2000 and not over \$5000.....	38	92,675 14
Largest balance due any one person the past year .....	-	3,994 32
Rate and amount of dividends the past year, 4 per cent,	-	27,465 86
State tax paid the past year .....	-	5,113 56
Municipal tax paid the past year .....	-	406 46

Dividends paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1883—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## AUBURN SAVINGS BANK—AUBURN.

Organized March 16, 1868.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

Trustees—James Dingley, H. R. Smith, D. Lara, G. S. Woodman, D. W. Verrill,  
Frank Bartlett, R. Dresser and J. A. Morrill.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$637,471 52	
Reserved Fund .....	15,748 88	
Profits .....	7,366 56	
Special Reserved Fund .....	14,827 38	
Public funds .....	-	\$61,030 00
Railroad bonds .....	-	20,000 00
Bank stock .....	-	117,100 00
Other securities .....	-	20,500 00
Real estate .....	-	38,083 11
Safe .....	-	2,400 00
Loans on real estate .....	-	195,911 32
stocks and bonds .....	-	110,840 99
other collaterals .....	-	10,861 00
to corporations .....	-	34,250 00
on names alone .....	-	2,375 00
Premium account .....	-	44,978 02
Expense account .....	-	396 29
Cash on hand and on deposit .....	-	16,688 61
	675,414 34	675,414 34

	Number.	Amount.
Number of depositors and amount of deposits .....	2397	\$637,471 52
Additions the past year .....	90	199,918 60
Withdrawals the past year .....	-	144,669 93
Net increase the past year .....	-	55,248 67
Deposits of \$500 and less .....	1853	241,134 33
\$2000 and not over \$5000 .....	1	5,000 00
Largest balance due any one person the past year (ad- ministrators) .....	-	7,366 74
Rate and amount of dividends the past year, 4 per cent, State tax paid the past year .....	-	22,978 92
State tax paid the past year .....	-	4,339 52
Municipal tax paid the past year .....	-	471 52

Dividends paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1883—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## AUGUSTA SAVINGS BANK—AUGUSTA.

Organized September 29, 1849.

WILLIAM S. BADGER, PRESIDENT. WILLIAM R. SMITH, TREASURER.

Trustees—W. S. Badger, Thomas Lambard, Artemus Libby, Samuel Titcomb and Joseph H. Manley.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$4,710,555 56	
Reserved Fund .....	170,301 65	
Profits .....	3,249 66	
Public funds .....	-	\$3,391,214 31
Railroad bonds .....	-	580,600 00
Bank stock .....	-	60,000 00
Real estate .....	-	21,850 00
Safes .....	-	4,000 00
Loans on real estate .....	-	129,588 27
stocks and bonds .....	-	396,730 70
other collaterals (savings bank books) .....	-	12,786 00
to municipalities .....	-	5,442 87
corporations and banks .....	-	12,300 00
on vessels .....	-	33,857 16
Premium account .....	-	76,523 50
Cash on hand and on deposit .....	-	159,214 06
	4,884,106 87	4,884,106 87

	Number.	Amount.
Number of depositors and amount of deposits.....	9223	\$4,710,555 56
Additions the past year .....	225	893,330 31
Withdrawals the past year .....	-	689,581 13
Net increase the past year (less dividends drawn out)...	-	116,375 44
Deposits of \$500 and less .....	6457	979,016 56
\$2000 and not over \$5000.....	41	352,500 43
Largest balance due any one person the past year (an estate) .....	-	29,576 25
Rate and amount of dividends the past year, 4 per cent,	-	181,539 44
State tax paid the past year .....	-	25,860 32
Municipal tax paid the past year .....	-	358 62

Dividends paid in February and August.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$20,000.

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, J. S. Wheelwright, William B. Hayford, S. F. Humphrey and James Adams.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$1,872,310 20	
Reserved Fund .....	60,581 93	
Profits ..	9,749 67	
Real estate charges and receipts.....	53,733 14	
Unpaid dividends .....	1,546 06	
Public funds .....	-	\$985,658 20
Railroad bonds.....	-	239,050 00
Bank stock.....	-	18,400 00
Other securities .....	-	56,000 00
Real estate .....	-	160,014 32
Loans on real estate.....	-	321,444 43
stocks and bonds .....	-	158,065 36
other collaterals .....	-	5,550 00
to municipalities.....	-	20,400 00
corporations .....	-	6,000 00
on names alone .....	-	204 16
Expense account .....	-	2 83
Cash on hand and on deposit.....	-	27,101 70
	1,997,921 00	1,997,921 00

	Number.	Amount.
Number of depositors and amount of deposits.....	5007	\$1,872,310 20
Additions the past year.....	367	685,352 40
Withdrawals the past year.....	-	493,498 22
Net increase the past year.....	-	191,854 18
Deposits of \$500 and less .....	3917	482,594 69
\$2000 and not over \$5000 .....	154	416,732 76
Largest balance due any one person the past year .....	-	6,292 53
Rate and amount of dividends the past year, 4 per cent, .....	-	66,444 90
State tax paid the past year.....	-	10,836 53
Municipal tax paid the past year.....	-	2,489 76

Dividends paid in April and October.

Examinations are made by trustees in April, May and December.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## BATH SAVINGS INSTITUTION—BATH.

*Organized July 23, 1852.*

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

*Trustees*—Charles Davenport, L. W. Houghton, M. F. Gannett, H. W. Swanton, J. H. Kimball, M. S. Briley and E. B. Drummond.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$2,027,767 28	
Reserved Fund .....	68,956 98	
Profits .....	85,315 98	
Public funds .....	-	\$516,000 00
Railroad bonds .....	-	739,900 00
Bank stock .....	-	92,500 00
Other securities .....	-	118,225 06
Real estate .....	-	17,000 00
Loans on real estate .....	-	205,363 96
stocks and bonds .....	-	337,720 00
other collaterals .....	-	39,597 12
to corporations .....	-	71,250 00
on names alone .....	-	178 09
Premium account .....	-	31,470 96
Expense account .....	-	978 98
Cash on hand and on deposit .....	-	11,856 07
	2,182,040 24	2,182,040 24

	Number.	Amount.
Number of depositors and amount of deposits .....	3761	\$2,027,767 28
Additions the past year .....	167	418,150 76
Withdrawals the past year .....	-	271,316 23
Net increase the past year .....	-	146,834 53
Deposits of \$500 and less .....	2514	529,914 00
\$2000 and not over \$5000 .....	152	
Largest balance due any one person the past year .....	-	26,206 63
Rate and amount of dividends the past year, 5 per cent, .....	-	92,923 72
State tax paid the past year .....	-	13,415 65
Municipal tax paid the past year .....	-	249 00

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from January, February, March, April, July, August, September and October.

Treasurer's bond continuous—amount, \$20,000.

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, Charles B. Hazeltine, Edward Johnson and N. F. Houston.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$989,833 35	
Reserved Fund.....	15,000 00	
Profits .....	16,268 21	
Public funds .....	-	\$82,000 00
Railroad bonds.....	-	219,000 00
Bank stock .....	-	37,100 00
Other securities .....	-	41,900 00
Real estate .....	-	22,875 00
Loans on real estate .....	-	62,778 00
stocks and bonds .....	-	266,265 26
other collaterals.....	-	7,724 33
to corporations.....	-	175,125 00
Premium account.....	-	12,844 50
Expense account .....	-	338 53
Cash on hand and on deposit.....	-	93,150 94
	1,021,101 56	1,021,101 56

	Number.	Amount.
Number of depositors and amount of deposits.....	3052	\$989,833 35
Additions the past year .....	109	288,572 87
Withdrawals the past year .....	-	269,304 55
Net increase the past year .....	-	19,268 32
Deposits of \$500 and less .....	1854	92,460 36
\$2000 and not over \$5000 .....	21	44,165 42
Largest balance due any one person the past year (an estate) .....	-	26,763 52
Rate and amount of dividends the past year, 3 per cent,	-	27,631 33
State tax paid the past year .....	-	7,024 40
Municipal tax paid the past year .....	-	168 72

Dividends paid in June and December.

Examinations are made by trustees in May exhaustively, and current book accounts weekly.

Deposits draw interest from first of March, June, September and December.

Treasurer's bond renewed in 1880—amount \$20,000.

Has sufficient available assets to pay its liabilities.



## BETHEL SAVINGS BANK—BETHEL.

*Organized February 28, 1872.*

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

*Trustees*—S. D. Philbrook, S. B. Twitchell, J. M. Philbrook, Ceylon Rowe, G. P. Bean, Waldo Pettengill and Enoch Foster.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$122,660 92	
Reserved Fund .....	4,458 15	
Profits .....	3,422 54	
Public funds .....	-	\$15,200 00
Railroad bonds.....	-	16,500 00
Bank stock .....	-	3,000 00
Real estate .....	-	3,213 03
Safe.....	-	500 00
Loans on real estate .....	-	73,209 15
stocks and bonds .....	-	5,059 13
other collaterals .....	-	1,239 12
to municipalities.....	-	4,850 00
on names alone .....	-	1,453 00
Cash on hand and on deposit.....	-	6,318 18
	130,541 61	130,541 61

	Number.	Amount.
Number of depositors and amount of deposits .....	733	\$122,660 92
Additions the past year .....	56	36,306 14
Withdrawals the past year .....	-	27,067 92
Net increase the past year (including dividends) .....	-	13,456 61
Deposits of \$500 and less .....	665	59,447 32
\$2000 and not over \$5000 .....	nonc.	
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent,	-	4,218 39
State tax paid the past year .....	-	819 55

Dividends paid in May and November.

Examinations are made by the trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1884—amount, \$12,000.

Has sufficient available assets to pay its liabilities.

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

Organized July 29, 1867.

JOSHUA MOORE, PRESIDENT.

O. F. PAGE, TREASURER.

Trustees—Joshua Moore, E. W. Staples, Carlos Heard, Charles E. Goodwin and O. F. Page.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$563,213 32	
Reserved Fund.....	24,000 00	
Profits.....	26,225 15	
Public funds.....	-	\$23,500 00
Railroad bonds.....	-	81,600 00
Bank stock.....	-	81,400 00
Other securities.....	-	109,200 00
Real estate.....	-	57,278 98
Loans on real estate.....	-	191,239 57
stocks and bonds.....	-	31,600 00
other collaterals.....	-	7,650 00
names alone.....	-	11,592 00
Vessel property (owned by foreclosure).....	-	492 33
Cash on hand and on deposit.....	-	17,885 59
	613,438 47	613,438 47

	Number.	Amount.
Number of depositors and amount of deposits.....	1570	\$563,213 32
Additions the past year.....	93	141,404 61
Withdrawals the past year.....	-	103,099 24
Net increase the past year.....	-	38,305 37
Deposits of \$500 and less.....	1545	509,165 57
\$2000 and not over \$5000.....	25	54,047 75
Largest balance due any one person the past year.....	-	2,610 00
Rate and amount of dividends the past year, 4 per cent.....	-	19,503 79
State tax paid the past year.....	-	3,669 22
Municipal tax paid the past year.....	-	579 59

Dividends paid in April and October.

Examinations are made by trustees quarterly.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## BOOTHBAY SAVINGS BANK—BOOTHBAY.

Organized April 11, 1872.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

Trustees—M. R. White, R. G. Hodgman, Joseph Nickerson, J. H. Blair and D. W. Sawyer.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$121,122 29	
Reserved Fund .....	3,400 00	
Profits .....	751 48	
Public funds .....	-	\$25,000 00
Railroad bonds .....	-	6,000 00
Bank stock .....	-	15,700 00
Safe .....	-	800 00
Loans on real estate .....	-	55,546 91
stocks and bonds .....	-	3,427 39
vessel property by foreclosure .....	-	3,550 00
names alone .....	-	3,307 10
Premium account .....	-	7,200 00
Cash on hand and on deposit .....	-	4,742 37
	125,273 77	125,273 77

	Number.	Amount.
Number of depositors and amount of deposits .....	800	\$121,122 29
Additions the past year .....	38	72,453 00
Withdrawals the past year .....	-	62,550 00
Net increase the past year .....	-	9,903 12
Deposits of \$500 and less .....	776	67,200 00
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year .....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent.	-	4,428 54
State tax paid the past year .....	-	891 11

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1886—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## BREWER SAVINGS BANK—BREWER.

*Organized May 1, 1869.*

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

*Trustees*—C. O. Farrington, E. J. Burr, Orlando Moor, Alpheus Robinson and F. A. Floyd.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$64,747 49	
Reserved Fund.....	2,012 75	
Unpaid Dividends.....	1,175 15	
Public funds.....	-	\$26,600 00
Real estate.....	-	2,656 82
Loans on real estate.....	-	32,525 53
stocks and bonds.....	-	1,593 97
to municipalities.....	-	2,000 00
Premium account.....	-	1,855 00
Cash on hand and on deposit.....	-	704 07
	67,935 39	67,935 39

	Number.	Amount.
Number of depositors and amount of deposits.....	479	\$64,747 49
Additions the past year.....	21	27,416 90
Withdrawals the past year.....	-	20,089 35
Net increase the past year.....	-	7,327 55
Deposits of \$500 and less.....	451	54,049 45
\$2000 and not over \$5000.....	none.	
Largest balance due any one person the past year.....	-	1,182 46
Rate and amount of dividends the past year, 4 per cent,	-	2,311 38
State tax paid the past year.....	-	372 18
Municipal tax paid the past year.....	-	55 58

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1886—amount, \$5,000.

Has sufficient available assets to pay its liabilities.

## BRIDGTON SAVINGS BANK—BRIDGTON.

Organized July 1, 1869.

RUFUS GIBBS, PRESIDENT.

GEORGE P. PERLEY, TREASURER.

Trustees—Rufus Gibbs, W. F. Perry, W. A. Stevens, J. P. Perley and P. P. Burnham.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$202,139 66	
Reserved Fund.....	6,692 56	
Profits .....	13,524 23	
Bills Payable .....	3,088 67	
Public funds .....	-	\$35,400 00
Railroad bonds.....	-	24,000 00
Bank stock.....	-	11,260 00
Other securities .....	-	2,304 24
Real estate .....	-	10,203 06
Safe .....	-	400 00
Loans on real estate .....	-	81,306 00
stocks and bonds .....	-	37,711 00
other collaterals.....	-	15,555 00
to municipalities.....	-	952 24
Premium account .....	-	4,965 50
Expense account .....	-	356 99
Cash on hand and on deposit .....	-	1,031 09
	225,445 12	225,445 12

	Number.	Amount.
Number of depositors and amount of deposits .....	1023	\$202,139 66
Additions the past year .....	34	97,906 25
Withdrawals the past year .....	-	75,774 22
Net increase the past year .....	-	22,132 03
Deposits of \$500 and less .....	905	89,696 18
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year .....	-	1,980 55
Rate and amount of dividends the past year, 4 per cent, .....	-	6,865 28
State tax paid the past year .....	-	1,361 75
Municipal tax paid the past year .....	-	8 70

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1880—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized October 27, 1858.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

Trustees—Henry Carvill, A. H. Merryman, N. T. Palmer, Alonzo Day and Isaac Plummer.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits . . . . .	\$314,435 94	
Reserved Fund . . . . .	8,842 36	
Special Reserved Fund . . . . .	2,327 29	
Bills payable . . . . .	2,863 17	
Public funds . . . . .	-	\$122,505 19
Railroad bonds . . . . .	-	27,000 00
Bank stock . . . . .	-	54,474 00
Other securities . . . . .	-	19,500 00
Real estate . . . . .	-	5,781 76
Safe and furniture . . . . .	-	1,800 00
Loans on real estate . . . . .	-	93,329 17
stocks and bonds . . . . .	-	2,850 00
other collaterals . . . . .	-	400 00
Cash on hand and on deposit . . . . .	-	113 45
Profit and loss . . . . .	-	715 19
	328,468 76	328,468 76

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	1156	\$314,435 94
Additions the past year . . . . .	88	78,560 90
Withdrawals the past year . . . . .	-	60,469 51
Net increase the past year . . . . .	-	18,091 39
Deposits of \$500 and less . . . . .	952	126,729 16
\$2000 and not over \$5000 . . . . .	6	15,959 03
Largest balance due any one person the past year . . . . .	-	3,610 40
Rate and amount of dividends the past year, 4 per cent, . . . . .	-	11,819 58
State tax paid the past year . . . . .	-	1,887 56
Municipal tax paid the past year . . . . .	-	129 48

Dividends paid in April and October.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond renewed in 1886—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

THOMAS TARBOX, PRESIDENT.

C. E. WELD, TREASURER.

Trustees—Thomas Tarbox, Theodore Elwell, Samuel Hanson, Martin Foss, J. C. Mayo, J. O. Anderson, W. H. Smith, Aaron Clark, Daniel Cresscy, James Meserve and C. A. Flood.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$204,972 35	
Reserved Fund .....	9,100 84	
Profits .....	2,313 94	
Unpaid dividends .....	3,130 13	
Public funds .....	-	\$83,034 75
Railroad bonds .....	-	2,820 00
Bank stock .....	-	7,600 00
Other securities .....	-	11,000 00
Real estate .....	-	19,907 02
Loans on real estate .....	-	78,050 44
stocks and bonds .....	-	4,200 00
other collaterals .....	-	2,228 52
to municipalities .....	-	500 00
Expense account .....	-	35 12
Cash on hand and on deposit .....	-	10,141 41
	219,517 26	219,517 26

	Number.	Amount.
Number of depositors and amount of deposits .....	804	\$204,972 35
Additions the past year .....	18	44,761 99
Withdrawals the past year .....	-	35,451 88
Net increase the past year .....	-	9,310 11
Deposits of \$500 and less .....	668	66,584 40
\$2000 and not over \$5000 .....	2	4,185 56
Largest balance due any one person the past year ..	-	2,172 81
Rate and amount of dividends the past year, 4 per cent,	-	7,768 22
State tax paid the past year .....	-	1,367 74
Municipal tax paid the past year .....	-	334 90

Dividends paid in March and September.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1886—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## CALAIS SAVINGS BANK—CALAIS.

*Organized June 24, 1861.*

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

*Trustees*—Frank Nelson, E. A. Barnard, W. Woods, O. B. Rideout, G. G. King, W. H. Boardman, Elwell Lowell, J. M. Hill, E. C. Goodnow, G. W. Lord and G. A. Lowell.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$190,659 34	
Reserved Fund .....	6,464 50	
Profits .....	5,305 76	
Bills Payable .....	641 38	
Public Funds .....	-	\$108,000 00
Railroad bonds .....	-	29,825 00
Bank stock .....	-	12,706 08
Other securities .....	-	17,250 00
Real estate .....	-	959 36
Loans on real estate .....	-	12,630 00
stocks and bonds .....	-	9,500 00
Cash on hand and on deposit .....	-	12,200 54
	203,070 98	203,070 98

	Number.	Amount.
Number of depositors and amount of deposits .....	869	\$190,659 34
Additions the past year .....	20	42,604 10
Withdrawals the past year .....	-	30,101 98
Net increase the past year .....	-	12,502 12
Deposits of \$500 and less .....	750	78,461 29
\$2000 and not over \$5000 .....	2	4,116 96
Largest balance due any one person the past year .....	-	2,017 24
Rate and amount of dividends the past year, 4 per cent .....	-	6,887 74
State tax paid the past year .....	-	1,256 68
Municipal tax paid the past year .....	-	10 69

Dividends paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1883—amount, \$15,000.

Has sufficient available assets to pay its liabilities.



## CAMDEN SAVINGS BANK—ROCKPORT.

*Organized November 1, 1870.*

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

*Trustees*—S. D. Carleton, H. H. Cleveland, E. M. Wood, J. F. Hosmer, S. E. Shepherd, J. D. Rust and J. H. Eells.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$108,973 20	
Reserved Fund.....	3,425 00	
Profits.....	4,975 75	
Special Reserved Fund.....	11,846 69	
Public Funds.....	-	\$ 110 00
Railroad bonds.....	-	8,662 36
Other securities.....	-	2,411 02
Real estate.....	-	2,808 01
Safe.....	-	1,440 00
Loans on real estate.....	-	55,328 41
stocks and bonds.....	-	35,478 10
other collaterals.....	-	5,640 00
Expense account.....	-	138 13
Cash on hand and on deposit.....	-	17,204 61
	129,220 64	129,220 64

	Number.	Amount.
Number of depositors and amount of deposits.....	1013	\$108,973 20
Additions the past year.....	31	499,692 86
Withdrawals the past year.....	-	500,812 89
Net decrease the past year.....	-	1,120 03
Deposits of \$500 and less.....	985	77,473 20
\$2000 and not over \$5000.....	4	16,472 00
Largest balance due any one person the past year.....	-	3,858 00
Rate and amount of dividends the past year, 4 per cent.....	-	5,238 01
State tax paid the past year.....	-	640 10
Municipal tax paid the past year.....	-	100 50

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond continuous—amount, \$30,000.

Has sufficient available assets to pay its liabilities.

## CASCADE SAVINGS BANK—OAKLAND.

*Organized May 7, 1869.*

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

*Trustees—John Ayer, B. C. Benson, A. Winslow, S. S. Tiffany and G. W. Hubbard.*

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$142,731 58	
Reserved Fund.....	5,063 69	
Profits.....	249 56	
Unpaid Dividends.....	2,034 51	
Railroad bonds.....	-	\$ 8,000 00
Bank stock.....	-	33,900 00
Other securities.....	-	5,987 50
Real estate.....	-	7,088 04
Safe.....	-	960 02
Loans on real estate.....	-	48,570 12
stocks and bonds.....	-	23,030 00
other collaterals.....	-	200 00
Premium account.....	-	8,500 00
Cash on hand and on deposit.....	-	13,843 66
	150,079 34	150,079 34

	Number.	Amount.
Number of depositors and amount of deposits.....	869	\$142,731 58
Additions the past year.....	161	73,895 89
Withdrawals the past year.....	-	64,947 57
Net increase the past year.....	-	8,948 32
Deposits of \$500 and less.....	788	54,897 39
\$2000 and not over \$5000.....	5	13,663 69
Largest balance due any one person the past year (widow)	-	4,096 46
Rate and amount of dividends the past year, 3½ per cent,	-	4,628 04
State tax paid the past year.....	-	976 83
Municipal tax paid the past year.....	-	11 20

Dividends paid in May and November.

Examinations are made by trustees monthly.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$15,000.

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, E. M. Tibbetts, T. P. Sawyer and H. S. Dole.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$216,391 41	
Reserved Fund.....	6,600 00	
Profits.....	7,863 00	
Special Reserved Fund.....	5,672 66	
Public funds.....		\$1,100 00
Railroad bonds.....	-	47,420 00
Bank stock.....	-	50,400 00
Other securities.....	-	2,000 00
Real estate.....	-	24,000 00
Loans on real estate.....	-	56,998 22
stocks and bonds.....	-	19,765 00
other collaterals.....	-	6,483 64
to municipalities.....	-	12,700 00
corporations.....	-	10,000 00
Cash on hand and on deposit.....	-	5,660 21
	236,527 07	236,527 07

	Number.	Amount.
Number of depositors and amount of deposits.....	1073	\$216,391 41
Additions the past year.....	61	84,335 95
Withdrawals the past year.....	-	70,142 38
Net increase the past year.....	-	14,193 57
Deposits of \$500 and less.....	935	121,780 00
\$2000 and not over \$5000.....	none.	
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent.....	-	7,976 22
State tax paid the past year.....	-	1,410 36
Municipal tax paid the past year.....	-	265 65

Dividends paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$25,000.

Has sufficient available assets to pay its liabilities.

## EASTPORT SAVINGS BANK—EASTPORT.

*Organized May 1, 1870.*

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, JR., TREASURER.

*Trustees*—Alden Bradford, Simon Stevens, W. Bates, N. B. Nutt, R. B. Clark, J. W. Hinkley, John Doring, Joseph Anderson and J. J. Pike.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$286,554 15	
Reserved Fund.....	9,288 71	
Profits.....	3,871 42	
Public funds.....		\$176,503 76
Railroad bonds.....	-	7,000 00
Bank stock.....	-	15,539 75
Real estate.....	-	3,000 00
Loans on real estate.....	-	53,396 96
stocks and bonds.....	-	5,100 00
other collaterals.....	-	2,010 00
to corporations.....	-	600 00
Cash on hand and on deposit.....	-	36,563 81
	299,714 28	299,714 28

	Number.	Amount.
Number of depositors and amount of deposits.....	1056	\$286,554 15
Additions the past year.....	46	85,855 51
Withdrawals the past year.....	-	63,881 88
Net increase the past year.....	-	21,973 63
Deposits of \$500 and less.....	1045	250,591 46
\$2000 and not over \$5000.....	10	30,151 23
Largest balance due any one person the past year.....	-	5,616 34
Rate and amount of dividends the past year, 4 per cent.....	-	9,993 86
State tax paid the past year.....	-	1,979 22
Municipal tax paid the past year.....	-	151 90

Dividends paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond continuous—amount, \$5,000.

Has sufficient available assets to pay its liabilities.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

Organized March 4, 1871.

C. G. TOTMAN, PRESIDENT.

E. G. PRATT, TREASURER.

Trustees—C. G. Totman, S. S. Chapman, William Connor, J. A. Thompson and J. F. Stinson.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$196,289 79	
Reserved Fund .....	7,025 10	
Profits .....	5,830 36	
Public funds .....	-	\$ 9,298 69
Bank stock .....	-	19,425 00
Other securities .....	-	21,000 00
Real estate .....	-	7,627 95
Safe .....	-	1,089 43
Loans on real estate .....	-	92,872 33
stocks and bonds .....	-	15,575 00
other collaterals .....	-	1,600 00
to municipalities .....	-	2,250 00
corporations .....	-	8,000 00
on personal security .....	-	12,927 00
Premium account .....	-	5,326 00
Expense account .....	-	1,226 04
Cash on hand and on deposit .....	-	10,927 81
	209,145 25	209,145 25

	Number.	Amount.
Number of depositors and amount of deposits .....	669	\$196,289 79
Additions the past year .....	40	65,960 57
Withdrawals the past year .....	-	45,915 55
Net increase the past year .....	-	17,045 02
Deposits of \$500 and less .....	547	1,482 96
\$2000 and not over \$5000 .....	2	4,225 04
Largest balance due any one person the past year .....	-	2,112 52
Rate and amount of dividends the past year, 4 per cent, .....	-	7,266 84
State tax paid the past year .....	-	1,353 45
Municipal tax paid the past year .....	-	98 59

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1881—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Organized November 16, 1868.

J. W. FAIRBANKS, PRESIDENT. I. WARREN MERRILL, TREASURER.

Trustees—J. W. Fairbanks, D. V. B. Ormsby, F. C. Perkins, J. C. Holman, S. Clifford Belcher, G. W. Wheeler and H. Ramsdell.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$384,552 83	
Reserved Fund.....	15,000 00	
Profits .....	2,418 17	
Unpaid dividends .....	7,611 50	
Public funds.....	-	\$179,000 00
Railroad bonds.....	-	8,000 00
Bank stock .....	-	70,295 00
Other securities .....	-	7,000 00
Real estate .....	-	9,372 15
Loans on real estate .....	-	58,373 80
stocks and bonds .....	-	21,890 00
other collaterals .....	-	18,776 10
Premium account .....	-	26,749 00
Cash on hand and on deposit.....	-	10,126 45
	409,582 50	409,582 50

	Number.	Amount.
Number of depositors and amount of deposits.....	1836	\$384,552 83
Additions the past year .....	59	124,388 27
Withdrawals the past year .....	-	121,091 15
Net increase the past year .....	-	3,297 12
Deposits of \$500 and less .....	1550	159,266 50
\$2000 and not over \$5000 .....	6	13,270 41
Largest balance due any one person the past year ....	-	4,100 00
Rate and amount of dividends the past year, 4 per cent,	-	14,660 40
State tax paid the past year .....	-	2,690 58
Municipal tax paid the past year .....	-	27 61

Dividends paid in April and October.

Examinations are made by trustees in May, and at their pleasure at other times.

Deposits draw interest from first of each month, except February, March, August and September.

Treasurer's bond renewed in 1884—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

Trustees—R. Thompson, E. Robinson, L. D. Cooke, W. W. Bradstreet, I. J. Carr,  
S. N. Maxcy and S. Bowman.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$1,660,714 58	
Reserved Fund .....	85,000 00	
Profits .....	27,306 73	
Public funds .....	-	\$1,436,400 00
Railroad bonds .....	-	42,500 00
Bank stock .....	-	43,950 00
Loans on real estate .....	-	179,360 63
stocks and bonds .....	-	47,000 00
other collaterals .....	-	6,772 80
to municipalities .....	-	3,000 00
Cash on hand and on deposit .....	-	14,037 88
	1,773,021 31	1,773,021 31

	Number.	Amount.
Number of depositors and amount of deposits .....	4331	\$1,660,714 58
Additions the past year .....	46	333,745 92
Withdrawals the past year .....	-	268,435 95
Net increase the past year .....	-	65,309 97
Deposits of \$500 and less .....	3272	133,719 84
\$2000 and not over \$5000 .....	59	126,715 36
Largest balance due any one person the past year ....	-	3,163 00
Rate and amount of dividends the past year, 4½ per cent,	-	71,284 83
State tax paid the past year .....	-	11,021 15

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from the third Wednesday of each month.

Treasurer's bond renewed annually—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## GORHAM SAVINGS BANK—GORHAM.

*Organized April 9, 1877.*

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

*Trustees*—Joseph Ridlon, S. E. McLellan, Chas. Johnson, Joseph Colby, Stephen Hinkley, Frederick Robie, Roscoe Harding, Humphrey Cousens and A. M. Benson.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$225,537 05	
Reserved Fund.....	8,326 76	
Profits .....	3,317 20	
Public funds .....	-	\$107,269 92
Railroad bonds.....	-	8,300 00
Bank stock .....	-	1,720 00
Other securities .....	-	4,000 00
Real estate .....	-	5,600 00
Loans on real estate.....	-	103,940 40
stocks and bonds .....	-	1,825 00
other collaterals.....	-	485 00
to corporations .....	-	1,000 00
Premium account.....	-	250 00
Cash on hand and on deposit.....	-	2,790 69
	237,181 01	237,181 01

	Number.	Amount.
Number of depositors and amount of deposits .....	938	\$225,537 05
Additions the past year .....	45	52,437 78
Withdrawals the past year .....	-	42,220 46
Net increase the past year.....	-	10,217 32
Deposits of \$500 and less .....	802	86,961 37
\$2000 and not over \$5000.....	3	6,086 63
Largest balance due any one person the past year .....	-	2,038 62
Rate and amount of dividends the past year, 4 per cent, .....	-	8,541 05
State tax paid the past year.....	-	1,521 88
Municipal tax paid the past year .....	-	87 32

Dividends paid in March and September.

Examinations are made by trustees in May and November.

Deposits draw interest from first of March, April, May, June, September, October, November and December.

Treasurer's bond continuous—amount, \$20,000.

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—J. E. Smith, E. Rowell, J. H. Leigh, H. Tobey and H. K. Baker.*

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$458,235 88	
Reserved Fund .....	25,000 00	
Profits .....	11,201 58	
Unpaid dividends .....	3,058 14	
Public funds .....	-	\$249,156 46
Railroad bonds .....	-	88,625 92
Bank stock .....	-	7,700 00
Other securities .....	-	40,000 00
Real estate .....	-	21,989 52
Loans on real estate .....	-	78,296 11
collaterals .....	-	419 56
to municipalities .....	-	2,500 00
Expense account .....	-	364 80
Cash on hand and on deposit .....	-	8,443 25
	497,495 60	497,495 60

	Number.	Amount.
Number of depositors and amount of deposits .....	1347	\$458,235 88
Additions the past year .....	16	92,418 92
Withdrawals the past year .....	-	72,938 09
Net increase the past year .....	-	19,480 83
Deposits of \$500 and less .....	1041	125,371 57
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year .....	-	2,000 00
Rate and amount of dividends the past year, 5 per cent, .....	-	21,496 76
State tax paid the past year .....	-	3,191 89
Municipal tax paid the past year .....	-	13 88

Dividends paid in February and August.

Examinations are made by trustees in May.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1882—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Organized March 27, 1873.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—J. F. Davis, M. Avery, N. B. Coolidge, C. C. Burrill and vacancy.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$145,699 41	-
Reserved Fund.....	5,392 99	-
Profits .....	4,851 33	-
Public funds.....	-	\$25,957 19
Real estate .....	-	5,983 15
Loans on real estate .....	-	55,630 75
stocks and bonds .....	-	7,825 00
other collaterals.....	-	23,445 70
to municipalities .....	-	20,179 00
Cash on hand and on deposit.....	-	16,922 94
	155,943 73	155,943 73

	Number.	Amount.
Number of depositors and amount of deposits.....	862	\$145,699 41
Additions the past year .....	49	52,652 20
Withdrawals the past year .....	-	39,278 78
Net increase the past year.....	-	13,373 42
Deposits of \$500 and less .....	793	77,054 79
\$2000 and not over \$5000 .....	4	10,045 76
Largest balance due any one person the past year.....	-	3,887 96
Rate and amount of dividends the past year, 4 per cent.	-	4,862 18
State tax paid the past year .....	-	873 58

Dividends paid in June and December.

Examinations are made by trustees in May.

Deposits draw interest from first of March, June, September and December.

Treasurer's bond renewed in 1882—amount \$10,000.

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, L. B. Johnson, S. T. Plummer, J. F. Holland and J. H. Bradford.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$179,106 66	
Reserved Fund .....	3,753 00	
Profits .....	5,134 85	
Public funds .....	-	\$41,100 00
Railroad bonds.....	-	3,000 00
Bank stock .....	-	26,500 00
Safe .....	-	1,000 00
Loans on real estate .....	-	77,110 00
collaterals.....	-	276 25
Premium account.....	-	13,364 25
Expense account .....	-	1,314 44
Cash on hand and on deposit.....	-	24,329 57
	187,994 51	187,994 51

	Number.	Amount.
Number of depositors and amount of deposits .....	799	\$179,106 66
Additions the past year .....	142	83,596 46
Withdrawals the past year .....	-	47,535 62
Net increase the past year (including dividends).....	-	37,160 11
Deposits of \$500 and less .....	682	72,624 41
\$2000 and not over \$5000 .....	3	6,130 68
Largest balance due any one person the past year.....	-	2,058 13
Rate and amount of dividends the past year, $5\frac{1}{2}$ per cent,	-	8,227 89
State tax paid the past year .....	-	1,012 67

Dividends paid in May and November.

Examinations are made by the trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## KENNEBEC SAVINGS BANK—AUGUSTA.

*Organized March 19, 1870.*

RUSSELL EATON, PRESIDENT.

W. B. NICKELS, TREASURER.

*Trustees*—Russell Eaton, Erastus Haskell, G. F. Potter, P. O. Vickery and S. B. Glazier.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$509,601 09	
Reserved Fund .....	22,705 54	
Profits .....	4,695 33	
Unpaid dividends .....	9,652 81	
Public funds .....	-	\$200,300 00
Railroad bonds .....	-	33,000 00
Bank stock .....	-	129,220 00
Other securities .....	-	12,200 00
Safe .....	-	1,500 00
Loans on real estate .....	-	79,294 28
stocks and bonds .....	-	38,100 00
other collaterals .....	-	11,307 00
to municipalities .....	-	500 00
corporations .....	-	352 44
Premium account .....	-	12,433 02
Cash on hand and on deposit .....	-	28,448 03
	546,654 77	546,654 77

	Number.	Amount.
Number of depositors and amount of deposits .....	1087	\$509,601 09
Additions the past year .....	57	142,308 78
Withdrawals the past year .....	-	83,157 44
Net increase the past year .....	-	59,151 34
Deposits of \$500 and less .....	776	123,426 69
\$2000 and not over \$5000 .....	25	62,849 50
Largest balance due any one person the past year .....	-	6,567 40
Rate and amount of dividends the past year, 4 per cent .....	-	18,560 54
State tax paid the past year .....	-	3,343 61

Dividends paid in May and November.

Examinations are made by trustees quarterly.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1882—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

Organized May 1, 1871.

ROBERT W. LORD, PRESIDENT. EDWARD E. BOURNE, TREASURER.

Trustees—R. W. Lord, John Cousens, M. C. Maling, J. H. Ferguson and William Downing.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$428,942 89	
Reserved Fund .....	10,913 87	
Profits .....	4,133 84	
Public funds .....		\$149,000 00
Railroad bonds .....	-	68,500 00
Bank stock .....	-	28,350 00
Other securities .....	-	26,000 00
Safe .....	-	100 00
Loans on real estate .....	-	138,675 02
collaterals .....	-	8,073 98
to municipalities .....	-	1,200 00
Premium account (on bank stock only) .....	-	9,003 00
Cash on hand and on deposit .....	-	15,088 60
	443,990 60	443,990 60

	Number.	Amount.
Number of depositors and amount of deposits .....	1433	\$428,942 89
Additions the past year .....	52	125,596 70
Withdrawals the past year .....	-	85,155 45
Net increase the past year .....	-	40,441 25
Deposits of \$500 and less .....	1120	148,596 27
\$2000 and not over \$5000 .....	32	65,645 37
Largest balance due any one person the past year .....	-	2,306 75
Rate and amount of dividends the past year, 4 per cent, .....	-	15,056 17
State tax paid the past year .....	-	2,913 95

Dividends paid in January and July.

Examinations are made by trustees in May, and the books monthly.

Deposits draw interest from first of each month, except June and December.

Treasurer's bond renewed in 1884—amount, \$10,000.

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, S. O. Clark, Asa Perkins and A. Sadler.*

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$88,878 97	
Reserved Fund .....	2,725 00	
Profits .....	1,425 41	
Bank stock .....	-	\$17,760 00
Real estate .....	-	13,423 04
Loans on real estate .....	-	38,317 70
stocks and bonds .....	-	9,334 96
other collaterals .....	-	194 77
to corporations .....	-	3,000 00
on names alone .....	-	330 00
Premium account .....	-	1,900 54
Expense account .....	-	50 05
Cash on hand and on deposit .....	-	8,718 32
	93,029 38	93,029 38

	Number.	Amount.
Number of depositors and amount of deposits .....	371	\$88,878 97
Additions the past year .....	14	18,997 66
Withdrawals the past year .....	-	20,015 31
Net decrease the past year .....	-	1,017 75
Deposits of \$500 and less .....	316	35,224 16
\$2000 and not over \$5000 .....	1	2,073 33
Largest balance due any one person the past year .....	-	9,574 02
Rate and amount of dividends the past year, 4 per cent.	-	3,526 86
State tax paid the past year .....	-	610 82

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$7,000.

Has sufficient available assets to pay its liabilities.

## LUBEC SAVINGS BANK—LUBEC.

*Organized April 1, 1872.*

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

*Trustees*—S. Ryerson, I. W. Hamilton, O. M. Reynolds, C. J. Staples, Robert Kelly and L. G. Chase.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$6,562 31	
Reserved Fund.....	370 00	
Profits.....	399 22	
Public funds.....	-	\$3,470 56
Loans on real estate.....	-	1,788 40
names alone.....	-	910 29
Premium account.....	-	472 00
Cash on hand and on deposit.....	-	690 28
	7,331 53	7,331 53

	Number.	Amount.
Number of depositors and amount of deposits.....	75	\$6,562 31
Additions the past year.....	10	1,803 21
Withdrawals the past year.....	-	1,975 58
Net decrease the past year (including dividends).....	-	99 11
Deposits of \$500 and less.....	74	5,670 38
Largest balance due any one person the past year.....	-	991 04
Rate and amount of dividends the past year, 5 per cent,	-	324 26
State tax paid the past year.....	-	47 14

Dividends paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond renewed in 1883—amount, \$2,000.

Has sufficient available assets to pay its liabilities.

## MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

SAMUEL H. TALBOT, PRESIDENT.

L. LORING KEITH, TREASURER.

*Trustees*—S. H. Talbot, Ignatius Sargent, J. K. Ames, J. F. Harmon, P. H. Longfellow, George Leavitt, A. F. Kingsley, George W. Drisko, C. C. Chalener and L. L. Keith.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$362,901 90	
Reserved Fund.....	13,996 49	
Interest.....	10,082 51	
Profits.....	20,000 00	
Unpaid Dividends.....	6,183 38	
Public Funds.....	-	\$320,577 00
Railroad bonds.....	-	22,000 00
Bank stock.....	-	21,800 00
Real estate.....	-	5,309 00
Loans on real estate.....	-	8,735 00
to corporations.....	-	23,000 00
Cash on hand and on deposit.....	-	11,743 28
	413,164 28	413,164 28

	Number.	Amount.
Number of depositors and amount of deposits.....	938	\$362,901 90
Additions the past year.....	47	89,987 49
Withdrawals the past year.....	-	71,310 85
Net increase the past year.....	-	18,676 64
Deposits of \$500 and less.....	711	87,343 67
\$2000 and not over \$5000.....	6	15,447 00
Largest balance due any one person the past year.....	-	3,774 00
Rate and amount of dividends the past year, 4 per cent.....	-	14,036 12
State tax paid the past year.....	-	1,428 22
Municipal tax paid the past year.....	-	29 14

Dividends paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.



## MAINE SAVINGS BANK—PORTLAND.

*Organized May, 1859.*

SAMUEL ROLFE, PRESIDENT. ALPHIEUS G. ROGERS, TREASURER.

*Trustees*—S. Rolfe, Charles Fobes, D. W. True, Rufus Cushman, Mark P. Emery, William G. Davis, Eben Corey and A. G. Rogers.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$4,335,127 97	
Reserved Fund .....	169,803 74	
Profits .....	94,964 36	
Public funds .....	-	\$2,283,792 50
Railroad bonds .....	-	1,528,500 00
Bank stock .....	-	21,250 00
Other securities .....	-	191,000 00
Real estate .....	-	115,569 17
Loans on real estate .....	-	361,587 42
stocks and bonds .....	-	76,132 21
Expense account .....	-	3,755 33
Cash on hand and on deposit .....	-	18,309 44
	4,599,896 07	4,599,896 07

	Number.	Amount.
Number of depositors and amount of deposits .....	15,184	\$4,335,127 97
Additions the past year .....	558	851,427 26
Withdrawals the past year .....	-	818,227 95
Net increase the past year (including dividends) .....	-	194,462 06
Deposits of \$500 and less .....	12,287	1,391,428 97
\$2000 and not over \$5000 .....	68	169,111 00
Largest balance due any one person the past year .....	-	5,156 20
Rate and amount of dividends the past year, 4 per cent, .....	-	157,420 46
State tax paid the past year .....	-	27,452 99
Municipal tax paid the past year .....	-	1,444 90

Dividends paid in January and July.

Examinations are made by trustees monthly.

Deposits draw interest from first of January, February, March, April, July, August, September and October.

Treasurer's bond renewed in 1880—amount, \$20,000.

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, E. T. Gile, John Stimson, B. F. Sturgis, E. W. Gross, Rufus Prince and R. C. Jewett.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$651,487 88	
Reserved Fund .....	16,750 00	
Profits .....	10,222 80	
Public funds .....	-	\$70,500 00
Railroad bonds .....	-	16,000 00
Bank stock .....	-	118,940 00
Other securities .....	-	27,795 00
Real estate .....	-	12,629 25
Loans on real estate .....	-	247,554 66
stocks and bonds .....	-	96,808 46
other collaterals .....	-	4,312 66
to corporations .....	-	49,195 00
Premium account .....	-	20,779 75
Cash on hand and on deposit .....	-	13,945 90
	678,460 68	678,460 68

	Number.	Amount.
Number of depositors and amount of deposits .....	3582	\$651,487 88
Additions the past year .....	162	239,470 33
Withdrawals the past year .....	-	199,985 34
Net increase the past year .....	-	39,484 99
Deposits of \$500 and less .....	2188	277,266 56
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year .....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent, .....	-	23,805 60
State tax paid the past year .....	-	4,672 99
Municipal tax paid the past year .....	-	169 42

Dividends paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## NORWAY SAVINGS BANK—NORWAY.

Organized March 19, 1866.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

Trustees—Robert Noyes, C. S. Tucker, W. H. Whitcomb, J. O. Crooker, H. L. Horne,  
F. H. Noyes and J. A. Danforth.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$183,279 49	
Reserved Fund .....	8,500 00	
Profits .....	4,781 73	
Public funds .....	-	\$ 6,200 00
Bank stock .....	-	46,300 00
Other securities .....	-	7,700 00
Real estate .....	-	19,284 88
Loans on real estate .....	-	70,432 98
stocks and bonds .....	-	12,890 00
other collaterals .....	-	6,998 99
to municipalities .....	-	5,065 00
corporations .....	-	2,900 00
Premium account .....	-	9,265 00
Cash on hand and on deposit .....	-	9,524 37
	196,561 22	196,561 22

	Number.	Amount.
Number of depositors and amount of deposits .....	1114	\$183,279 49
Additions the past year .....	86	61,279 12
Withdrawals the past year .....	-	51,614 75
Net increase the past year .....	-	9,664 37
Deposits of \$500 and less .....	1037	99,808 79
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year .....	-	2,076 00
Rate and amount of dividends the past year, 4 per cent, .....	-	6,754 68
State tax paid the past year .....	-	1,178 33
Municipal tax paid the past year .....	-	210 41

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1881—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## ORONO SAVINGS BANK—ORONO.

*Organized April 2, 1868.*

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

*Trustees*—Samuel Libbey, Richard Lord, George W. Lunt, H. C. Powers and Albert White.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$62,435 89	
Reserved Fund.....	1,571 05	
Profits .....	889 02	
Special Reserved Fund.....	278 83	
Public funds.....	-	\$31,919 12
Railroad bonds.....	-	4,600 00
Bank stock .....	-	6,200 00
Other securities .....	-	2,000 00
Real estate .....	-	3,956 66
Loans on real estate .....	-	7,302 40
collaterals.....	-	35 00
Premium account .....	-	1,783 00
Expense account .....	-	18 00
Cash on hand and on deposit.....	-	7,360 61
	65,174 79	65,174 79

	Number.	Amount.
Number of depositors and amount of deposits.....	225	\$62,435 89
Additions the past year.....	5	22,821 69
Withdrawals the past year .....	-	17,702 63
Net increase the past year .....	-	5,118 96
Deposits of \$500 and less .....	189	22,753 34
\$2000 and not over \$5000 .....	2	4,868 45
Largest balance due any one person the past year .....	-	2,450 00
Rate and amount of dividends the past year, 4 per cent,	-	2,265 43
State tax paid the past year. ....	-	433 25
Municipal tax paid the past year .....	-	63 18

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of January, April, July and October.

Treasurer's bond renewed in 1884—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1869.

GORHAM L. BOYNTON, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—G. L. Boynton, Charles Hamlin, P. T. Jones, Thomas Carey and Silas C. Hatch.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$1,232,118 20	
Reserved Fund.....	46,211 50	
Profits.....	12,155 92	
Unpaid dividends.....	12,279 77	
Public funds.....	-	\$917,440 00
Bank stock.....	-	7,649 00
Real estate.....	-	3,800 00
Safe D.....	-	4,293 00
Loans on real estate.....	-	132,307 50
stocks and bonds.....	-	30,600 00
other collaterals.....	-	9,052 44
to municipalities.....	-	44,500 00
Premium account.....	-	7,440 15
Expense account.....	-	753 14
Cash on hand and on deposit.....	-	144,930 16
	1,302,765 39	1,302,765 39

	Number.	Amount.
Number of depositors and amount of deposits.....	2576	\$1,232,118 20
Additions the past year.....	56	325,725 30
Withdrawals the past year.....	-	266,873 53
Net increase the past year.....	-	58,851 77
Deposits of \$500 and less.....	1854	358,407 81
\$2000 and not over \$5000.....	79	183,438 85
Largest balance due any one person the past year.....	-	8,000 00
Rate and amount of dividends the past year, $3\frac{1}{2}$ per cent.	-	41,259 17
State tax paid the past year.....	-	5,345 32
Municipal tax paid the past year.....	-	63 77

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from January, April, July and October, first.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## PEOPLE'S SAVINGS BANK—LEWISTON.

*Organized March 9, 1875.*

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

*Trustees*—C. I. Barker, M. Lowell, A. B. Nealey, S. A. Cummings, J. Garner, H. W. Maxwell, W. M. Chamberlin, A. R. Savage and D. B. Sawyer.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits . . . . .	\$624,547 58	
Reserved Fund . . . . .	17,002 00	
Profits . . . . .	2,141 22	
Public funds . . . . .	-	\$124,600 00
Railroad bonds . . . . .	-	44,000 00
Bank stock . . . . .	-	78,900 00
Other securities . . . . .	-	10,240 00
Loans on real estate . . . . .	-	180,026 98
stocks and bonds . . . . .	-	13,030 00
to municipalities . . . . .	-	17,893 88
corporations . . . . .	-	125,600 00
Premium account . . . . .	-	35,773 37
Expense account . . . . .	-	139 72
Cash on hand and on deposit . . . . .	-	13,486 85
	643,690 80	643,690 80

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	2283	\$624,547 58
Additions the past year . . . . .	265	239,294 25
Withdrawals the past year . . . . .	-	168,942 43
Net increase the past year . . . . .	-	70,351 82
Deposits of \$500 and less . . . . .	1913	247,400 76
\$2000 and not over \$5000 . . . . .	2	6,056 98
Largest balance due any one person the past year . . . . .	-	3,056 98
Rate and amount of dividends the past year, 4 per cent, . . . . .	-	22,538 94
State tax paid the past year . . . . .	-	4,499 73

Dividends paid in April and October.

Examinations are made by trustees in April, May and October.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1881—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

Organized, 1868.

GALEN C. MOSES, PRESIDENT.

FRANCIS W. WEEKS, TREASURER.

Trustees—G. C. Moses, J. D. Robinson, J. R. Kelley, R. S. Hunt and G. S. Preble.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$258,226 10	
Reserved Fund .....	5,164 00	
Profits .....	4,523 23	
Special Reserved Fund .....	30,635 51	
Public funds .....	-	\$25,200 00
Railroad bonds .....	-	55,500 00
Bank stock .....	-	14,800 00
Real estate .....	-	31,970 69
Safe .....	-	1,800 00
Loans on real estate .....	-	84,081 79
stocks and bonds .....	-	12,600 00
other collaterals .....	-	27,655 97
to municipalities .....	-	1,000 00
corporations .....	-	27,000 00
Premium account .....	-	5,398 75
Cash on hand and on deposit .....	-	11,541 64
	298,548 84	298,548 84

	Number.	Amount.
Number of depositors and amount of deposits .....	2134	\$258,226 10
Additions the past year .....	-	37,376 43
Withdrawals the past year .....	53	47,405 05
Net decrease the past year .....	-	10,028 63
Deposits of \$500 and less .....	1977	106,992 10
\$2000 and not over \$5000 .....	6	14,737 81
Largest balance due any one person the past year .....	-	3,124 09
Rate and amount of dividends the past year, 4½ per cent, .....	-	11,547 80
State tax paid the past year .....	-	1,742 20
Municipal tax paid the past year .....	-	332 36

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from first of January, February, March, April, July, August, September and October.

Treasurer's bond renewed in 1886—amount, \$12,000.

Has sufficient available assets to pay its liabilities.

## PHILLIPS SAVINGS BANK—PHILLIPS.

*Organized March 25, 1871.*

J. W. BUTTERFIELD, PRESIDENT. F. E. TIMBERLAKE, TREASURER.

*Trustees—J. W. Butterfield, E. M. Robinson, C. M. Davis, N. P. Noble and P. A. Sawyer.*

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$87,575 87	
Reserved Fund.....	3,350 00	
Profits.....	2,078 41	
Public funds.....	-	\$10,200 00
Bank stock.....	-	17,500 00
Real estate.....	-	1,325 00
Safe.....	-	400 00
Loans on real estate.....	-	39,404 99
collaterals.....	-	2,172 28
to municipalities.....	-	2,827 82
corporations.....	-	5,000 00
Premium account.....	-	738 00
Cash on hand and on deposit.....	-	13,436 19
	93,004 28	93,004 28

	Number.	Amount.
Number of depositors and amount of deposits.....	670	\$87,575 87
Additions the past year.....	47	26,481 99
Withdrawals the past year.....	-	14,929 93
Net increase the past year.....	-	11,552 06
Deposits of \$500 and less.....	623	56,058 65
\$2000 and not over \$5000.....	none.	
Largest balance due any one person the past year.....	-	1,276 49
Rate and amount of dividends the past year, 5 per cent,	-	3,459 92
State tax paid the past year.....	-	600 40

Dividends paid in May and November.

Examinations are made by trustees in February, May, August and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1884—amount, \$10,000.

Has sufficient available assets to pay its liabilities.



## PISCATAQUIS SAVINGS BANK—DOVER.

Organized March 28, 1874.

A. M. ROBINSON, PRESIDENT.

C. B. KITTRIDGE, TREASURER.

Trustees—A. M. Robinson, E. A. Thompson, B. B. Vaughn, J. S. Wiley, William Buck and J. F. Hughes.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$196,668 43	
Reserved Fund .....	6,000 00	
Profits .....	5,358 97	
Unpaid dividends .....	3,341 05	
Public funds .....	-	\$41,000 00
Railroad bonds .....	-	5,000 00
Bank stock .....	-	17,000 00
Real estate .....	-	10,668 11
Loans on real estate .....	-	100,406 62
collaterals .....	-	12,527 09
to municipalities .....	-	2,375 00
corporations .....	-	9,749 25
Premium account .....	-	2,580 00
Expense account .....	-	215 30
Cash on hand and on deposit .....	-	9,847 08
	211,368 45	211,368 45

	Number.	Amount.
Number of depositors and amount of deposits .....	1080	\$196,668 43
Additions the past year .....	31	124,456 12
Withdrawals the past year .....	-	89,575 55
Net increase the past year .....	-	34,880 57
Deposits of \$500 and less .....	981	102,029 37
\$2000 and not over \$5000 .....	1	2,001 00
Largest balance due any one person the past year .....	-	2,001 00
Rate and amount of dividends the past year, 4 per cent, .....	-	6,347 55
State tax paid the past year .....	-	1,318 77

Dividends paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1885—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## PORTLAND SAVINGS BANK—PORTLAND.

*Organized July 1, 1852.*

OLIVER GERRISH, PRESIDENT.

EDWARD A NOYES, TREASURER.

*Trustees*—Oliver Gerrish, Jacob McLellan, W. F. Milliken, George E. B. Jackson,  
J. P. Baxter, F. R. Barrett and E. A. Noyes.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$5,978,796 46	
Reserved Fund.....	281,746 50	
Profits .....	153,307 96	
Public funds.....	-	\$2,460,190 00
Railroad bonds.....	-	1,362,000 00
Bank stock .....	-	95,405 00
Railroad stock .....	-	20,000 00
Real estate .....	-	256,429 50
Loans on real estate .....	-	763,010 05
stocks and bonds.....	-	985,276 48
to corporations.....	-	361,500 00
Expense account .....	-	6,428 83
Cash on hand and on deposit.....	-	103,611 06
	6,413,850 92	6,413,850 92

	Number.	Amount.
Number of depositors and amount of deposits.....	15,322	\$5,978,796 46
Additions the past year .....	711	1,120,153 68
Withdrawals the past year .....	-	969,636 07
Net increase the past year (including dividends) .....	-	377,723 57
Deposits of \$500 and less .....	11,220	1,499,658 46
\$2000 and not over \$5000 .....	162	360,156 00
Largest balance due any one person the past year .....	-	10,000 00
Rate and amount of dividends the past year, 4¼ per cent,	-	227,205 96
State tax paid the past year .....	-	37,208 33
Municipal tax paid the past year .....	-	4,912 68

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Officers' bonds renewed in 1886—amount, \$30,000.

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. Hall, D. C. Ames, A. Libby, H. Smith, S. Odiorne  
and S. Cunningham.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$229,335 04	
Reserved Fund.....	10,282 62	
Profits .....	2,250 18	
Public funds.....	-	\$10,000 00
Railroad bonds.....	-	9,000 00
Bank stock.....	-	31,000 00
Other securities .....	-	7,000 00
Real estate .....	-	4,133 08
Loans on real estate .....	-	79,737 91
stocks and bonds .....	-	38,454 94
other collaterals .....	-	15,912 82
to municipalities .....	-	5,000 00
corporations .....	-	28,859 54
on names alone.....	-	120 00
Premium account.....	-	7,280 00
Cash on hand and on deposit .....	-	5,369 55
	241,867 84	241,867 84

	Number.	Amount.
Number of depositors and amount of deposits .....	896	\$229,335 04
Additions the past year .....	12	52,085 40
Withdrawals the past year .....	-	42,482 11
Net increase the past year .....	-	9,603 29
Deposits of \$500 and less .....	764	102,443 74
\$2000 and not over \$5000 .....	10	22,281 43
Largest balance due any one person the past year .....	-	2,666 45
Rate and amount of dividends the past year, 4 per cent,	-	8,574 18
State tax paid the past year .....	-	1,556 69
Municipal tax paid the past year .....	-	48 80

Dividends paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1884—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## ROCKLAND SAVINGS BANK—ROCKLAND.

*Organized April 18, 1868.*

FRANCIS COBB, PRESIDENT. WILLIAM H. TITCOMB, TREASURER.

*Trustees*—Francis Cobb, Samuel Bryant, John S. Case, John T. Berry, Robert Crockett and A. J. Bird.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$428,254 69	
Reserved Fund.....	9,794 64	
Public funds.....	-	\$55,576 36
Railroad bonds.....	-	12,720 00
Bank stock.....	-	46,080 00
Other securities.....	-	45,150 00
Real estate.....	-	11,324 98
Safe.....	-	4,358 93
Loans on real estate.....	-	95,316 24
stocks and bonds.....	-	60,235 50
other collaterals.....	-	26,091 30
to corporations.....	-	34,975 00
on names alone.....	-	10,051 50
Premium account.....	-	16,524 83
Expense account.....	-	605 98
Cash on hand and on deposit.....	-	19,038 71
	438,049 33	438,049 33

	Number.	Amount.
Number of depositors and amount of deposits.....	1799	\$428,254 69
Additions the past year.....	59	141,625 35
Withdrawals the past year.....	-	133,225 38
Net increase the past year.....	-	8,399 97
Deposits of \$500 and less.....	1531	186,449 42
\$2000 and not over \$5000.....	12	27,877 82
Largest balance due any one person the past year....	-	7,677 06
Rate and amount of dividends the past year, 3 per cent,	-	11,618 02
State tax paid the past year.....	-	3,061 67
Municipal tax paid the past year.....	-	128 81

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1886—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## SACO SAVINGS BANK—SACO.

Organized November 27, 1869.

JOSEPH G. DEERING, PRESIDENT. FRANK W. NUTTER, TREASURER.

Trustees—Joseph G. Deering, J. E. L. Kimball, Rishworth Jordan, George F. Owen and George F. Califf.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$342,758 75	
Reserved Fund .....	8,425 00	
Profits .....	5,127 78	
Public funds .....	-	\$52,200 00
Railroad bonds .....	-	83,747 50
Bank stock .....	-	32,700 00
Other securities .....	-	38,000 00
Real estate .....	-	7,500 00
Loans on real estate .....	-	87,806 86
stocks and bonds .....	-	12,773 62
to corporations .....	-	1,150 00
Premium account .....	-	23,841 25
Cash on hand and on deposit .....	-	17,592 30
	357,311 53	357,311 53

	Number.	Amount.
Number of depositors and amount of deposits .....	1020	\$343,758 75
Additions the past year .....	117	115,102 49
Withdrawals the past year .....	-	69,013 39
Net increase the past year .....	-	46,089 10
Deposits of \$500 and less .....	789	94,388 69
\$2000 and not over \$5000 .....	5	11,237 67
Largest balance due any one person the past year .....	-	6,250 57
Rate and amount of dividends the past year, 4 per cent, .....	-	11,688 63
State tax paid the past year .....	-	2,329 44
Municipal tax paid the past year .....	-	10 93

Dividends paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1884—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

*Organized May 1, 1827.*

S. L. GOODALE, PRESIDENT.

M. H. KELLY, TREASURER.

Trustees—S. L. Goodale, J. C. Bradbury, J. Mason, C. S. Bryant and E. P. Burnham.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$1,567,743 95	
Reserved Fund.....	57,851 43	
Profits.....	51,472 48	
Public funds.....	-	\$278,000 00
Railroad bonds.....	-	865,895 40
Bank stock.....	-	48,380 00
Other securities.....	-	368,942 31
Real estate.....	-	34,873 39
Loans on real estate.....	-	53,104 00
stocks and bonds.....	-	15,503 88
other collaterals.....	-	3,716 75
Cash on hand and on deposit.....	-	8,652 13
	1,677,067 86	1,677,067 86

	Number.	Amount.
Number of depositors and amount of deposits.....	4074	\$1,567,743 95
Additions the past year.....	48	266,215 30
Withdrawals the past year.....	-	225,299 21
Net increase the past year.....	-	40,916 09
Deposits of \$500 and less.....	3065	428,181 37
\$2000 and not over \$5000.....	64	151,261 95
Largest balance due any one person the past year.....	-	4,016 25
Rate and amount of dividends the past year, 4 per cent.....	-	59,656 15
State tax paid the past year.....	-	9,576 78
Municipal tax paid the past year.....	-	460 87

Dividends paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from the third Wednesday of each month.

Treasurer's bond renewed every year—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SEARSPORT SAVINGS BANK—SEARSPORT.

Organized April 1, 1874.

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

Trustees—J. G. Pendleton, Robert Porter, J. A. Clement, Charles E. Adams and Loomis Eames.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$150,653 49	
Reserved Fund .....	4,600 00	
Profits .....	687 80	
Public funds .....	-	\$62,788 58
Railroad bonds.....	-	25,725 00
Bank stock .....	-	10,880 00
Other securities .....	-	15,284 00
Real estate .....	-	1,000 00
Safe .....	-	233 00
Loans on real estate .....	-	9,760 74
collaterals.....	-	10,455 13
to corporations.....	-	6,000 00
Premium account .....	-	2,776 10
Cash on hand and on deposit .....	-	11,038 74
	155,941 29	155,941 29

	Number.	Amount.
Number of depositors and amount of deposits.....	506	\$150,653 49
Additions the past year.....	-	28,291 50
Withdrawals the past year .....	5	28,554 63
Net decrease the past year .....	-	263 13
Deposits of \$500 and less .....	391	79,491 53
\$2000 and not over \$5000.....	4	8,222 00
Largest balance due any one person the past year .....	-	2,120 00
Rate and amount of dividends the past year, 4 per cent,	-	5,706 04
State tax paid the past year.....	-	968 59
Municipal tax paid the past year .....	-	34 45

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from January, February, May, June, July, August, November and December first.

Treasurer's bond renewed in 1886—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized, 1869.

JAMES B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

Trustees—J. B. Dascomb, John Vosmus, J. P. Blunt, George N. Page and L. W. Weston.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$450,051 97	
Reserved Fund .....	7,500 00	
Profits .....	4,716 77	
Public funds .....	-	\$25,100 00
Railroad bonds .....	-	187,000 00
Bank stock .....	-	33,200 00
Real estate .....	-	18,865 51
Loans on real estate .....	-	103,960 42
stocks and bonds .....	-	23,796 50
other collaterals .....	-	3,283 14
to corporations .....	-	59,735 00
Cash on hand and on deposit .....	-	7,326 17
	462,268 74	462,268 74

	Number.	Amount.
Number of depositors and amount of deposits .....	1599	\$450,051 97
Additions the past year .....	201	166,040 75
Withdrawals the past year .....	-	137,661 09
Net increase the past year .....	-	28,379 66
Deposits of \$500 and less .....	1411	338,113 23
\$2000 and not over \$5000 .....	12	29,321 13
Largest balance due any one person the past year (trust fund) .....	-	8,100 43
Rate and amount of dividends the past year, 4 per cent, .....	-	16,293 81
State tax paid the past year .....	-	3,058 51
Municipal tax paid the past year .....	-	79 83

Dividends paid in January and July.

Examinations are made by trustees in January, May and July.

Deposits draw interest from January, April, July and October,

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.



## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

*Organized, 1866.*

W. D. JEWETT, PRESIDENT.

J. H. PLUMMER, TREASURER.

*Trustees*—W. D. Jewett, J. H. Plummer, G. C. Yeaton, F. W. Hale, J. F. Walker,  
J. B. Whitehead and E. C. Eastman.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$174,919 11	
Reserved Fund .....	3,764 84	
Profits .....	10,985 33	
Public funds .....	-	\$59,895 00
Railroad bonds.....	-	77,207 50
Bank stock .....	-	15,250 00
Other securities .....	-	4,500 00
Loans on real estate .....	-	11,409 00
stocks and bonds.....	-	14,300 00
to municipalities .....	-	2,000 00
corporations .....	-	2,700 00
Cash on hand and on deposit.....	-	2,407 78
	189,669 28	189,669 28

	Number.	Amount.
Number of depositors and amount of deposits .....	597	\$174,919 11
Additions the past year .....	42	29,009 78
Withdrawals the past year .....	-	27,242 85
Net increase the past year (including dividends) .....	-	9,255 56
Deposits of \$500 and less .....	493	84,419 42
\$2000 and not over \$5000 .....	4	8,914 19
Largest balance due any one person the past year.....	-	2,472 69
Rate and amount of dividends the past year, 4 per cent,	-	6,488 63
State tax paid the past year .....	-	1,277 18

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from 15th of each month.

Treasurer's bond continuous—amount, \$10,000.

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—Alva Shurtleff, D. N. True, William A. Frothingham, S. Richardson, J. K. Hammond, J. C. Marble, H. E. Hammond, William N. Thomas and W. W. Hardy.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$293,882 35	
Reserved Fund .....	7,000 00	
Profits .....	8,407 46	
Public funds .....	-	\$20,350 00
Railroad bonds .....	-	21,000 00
Bank stock .....	-	29,680 00
Other securities .....	-	3,000 00
Real estate .....	-	2,624 47
Safe .....	-	650 00
Loans on real estate .....	-	151,503 51
stocks and bonds .....	-	7,637 00
other collaterals .....	-	31,668 77
to municipalities .....	-	5,753 33
corporations .....	-	14,808 41
Premium account .....	-	6,451 50
Expense account (including taxes and insurance) .....	-	1,608 62
Cash on hand and on deposit .....	-	12,554 20
	309,289 81	309,289 81

	Number.	Amount.
Number of depositors and amount of deposits .....	1141	\$293,882 35
Additions the past year .....	113	131,460 94
Withdrawals the past year .....	-	93,013 25
Net increase the past year .....	-	38,447 69
Deposits of \$500 and less .....	957	117,376 81
\$2000 and not over \$5000 .....	1	2,493 39
Largest balance due any one person the past year .....	-	2,493 39
Rate and amount of dividends the past year, 4½ per cent, .....	-	11,224 16
State tax paid the past year .....	-	2,034 28

Dividends paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first month succeeding deposit.

Treasurer's bond continuous—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## THOMASTON SAVINGS BANK—THOMASTON.

Organized February 1, 1870.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

Trustees—M. R. Mathews, E. E. O'Brien, N. C. Mehan, W. E. Vinal, J. C. Levensaler, E. K. O'Brien and James Henderson.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$183,477 62	
Reserved Fund .....	5,075 00	
Profits .....	2,486 87	
Special Reserved Fund.....	1,210 45	
Public funds .....	-	\$63,450 00
Railroad bonds.....	-	62,000 00
Bank stock .....	-	3,500 00
Other securities .....	-	5,940 00
Real estate .....	-	2,893 83
Safe .....	-	1,250 00
Loans on real estate .....	-	25,878 00
stocks and bonds.....	-	8,547 57
collaterals .....	-	400 00
names alone .....	-	6,200 00
Premium account.....	-	7,051 25
Cash on hand and on deposit.....	-	5,139 29
	192,249 94	192,249 94

	Number.	Amount.
Number of depositors and amount of deposits.....	967	\$183,477 62
Additions the past year .....	-	37,509 25
Withdrawals the past year .....	23	30,211 84
Net increase the past year .....	-	7,297 41
Deposits of \$500 and less .....	866	93,147 15
\$2000 and not over \$5000 .....	none.	
Largest balance due any one person the past year ..	-	2,000 00
Rate and amount of dividends the past year, 4 per cent.	-	6,896 92
State tax paid the past year .....	-	1,245 71
Municipal tax paid the past year .....	-	100 91

Dividends paid in March and September.

Examinations are made by trustees in March, May and September.

Deposits draw interest from first of each month, except January, February, July and August.

Treasurer's bond continuous—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

*Organized March 27, 1875.*

DANIEL H. STONE, PRESIDENT.

L. H. STOVER, TREASURER.

*Trustees*—D. H. Stone, Robert Skolfield, Alfred Mitchell, W. B. Purinton, Samuel Knight, Fred Berry and George D. Parks.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$145,622 93	
Reserved Fund .....	3,755 00	
Profits .....	836 13	
Public funds .....	-	\$51,500 00
Railroad bonds .....	-	15,400 00
Bank stock .....	-	23,500 00
Loans on real estate .....	-	41,730 00
collaterals .....	-	1,500 00
to municipalities .....	-	2,500 00
Premium account .....	-	7,858 98
Expense account .....	-	1,385 63
Cash on hand and on deposit .....	-	4,839 45
	150,214 06	150,214 06

	Number.	Amount.
Number of depositors and amount of deposits .....	616	\$145,622 93
Additions the past year .....	65	46,329 43
Withdrawals the past year .....	-	25,915 75
Net increase the past year .....	-	20,413 68
Deposits of \$500 and less .....	520	50,429 21
\$2000 and not over \$5000 .....	5	10,345 25
Largest balance due any one person the past year .....	-	2,058 36
Rate and amount of dividends the past year, 4 per cent, .....	-	5,058 82
State tax paid the past year .....	-	919 53

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

Organized January 17, 1874.

H. H. CLARK, PRESIDENT.

JOHN G. WILSON, TREASURER.

Trustees—H. H. Clark, W. N. Abbott, B. W. Richardson, M. R. Rich and Moses Richardson.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$8,077 02	
Reserved Fund .....	160 00	
Profits .....	212 49	
Loans on real estate .....	-	\$6,863 09
collaterals .....	-	589 91
Cash on hand and on deposit .....	-	996 51
	8,449 51	8,449 51

	Number.	Amount.
Number of depositors and amount of deposits .....	64	\$8,077 02
Additions the past year .....	18	4,598 72
Withdrawals the past year .....	-	1,549 34
Net increase the past year .....	-	3,513 74
Deposits of \$500 and less .....	63	7,077 02
Largest balance due any one person the past year .....	-	1,000 00
Rate and amount of dividends the past year, 5 per cent,	-	207 73
State tax paid the past year .....	-	40 02

Dividends paid in February and August.

Examinations are made by trustees in May and November.

Deposits draw interest from first of February, May, August and November.

Treasurer's bond renewed in 1878—amount \$5,000.

Has sufficient available assets to pay its liabilities.

## WATERVILLE SAVINGS BANK—WATERVILLE.

Organized May 4, 1869.

REUBEN FOSTER, PRESIDENT. EVERETT R. DRUMMOND, TREASURER.

Trustees—Reuben Foster, Franklin Smith, Moses Lyford, C. C. Cornish, A. N. Greenwood and G. W. Reynolds.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits . . . . .	\$428,679 81	
Reserved Fund . . . . .	19,675 00	
Profits . . . . .	13,825 40	
Public funds . . . . .	-	\$58,000 00
Railroad bonds . . . . .	-	24,350 00
Bank stock . . . . .	-	63,000 00
Other securities . . . . .	-	10,000 00
Real estate . . . . .	-	37,174 82
Loans on real estate . . . . .	-	209,093 71
stocks and bonds . . . . .	-	5,090 00
other collaterals . . . . .	-	4,481 00
to municipalities . . . . .	-	1,000 00
corporations . . . . .	-	17,500 00
Premium account . . . . .	-	20,522 01
Cash on hand and on deposit . . . . .	-	11,968 67
	462,180 21	462,180 21

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	1747	\$428,679 81
Additions the past year . . . . .	84	182,890 07
Withdrawals the past year . . . . .	-	154,806 09
Net increase the past year . . . . .	-	28,083 18
Deposits of \$500 and less . . . . .	1476	168,085 32
\$2000 and not over \$5000 . . . . .	1	2,230 84
Largest balance due any one person the past year . . . . .	-	2,230 84
Rate and amount of dividends the past year, 4 per cent.	-	15,021 39
State tax paid the past year . . . . .	-	2,677 59
Municipal tax paid the past year . . . . .	-	439 01

Dividends paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## WISCASSET SAVINGS BANK—WISCASSET.

*Organized, 1866.*

GEORGE B. SAWYER, PRESIDENT. WILLIAM D. PATTERSON, TREASURER.

*Trustees*—George B. Sawyer, Seth Patterson, William H. Small, Charles Weeks and R. H. T. Taylor.

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits .....	\$122,509 60	
Reserved Fund .....	3,753 90	
Profits .....	4,932 28	
Public funds .....	-	\$28,070 00
Railroad bonds .....	-	50,032 67
Bank stock .....	-	15,955 00
Other securities .....	-	6,400 00
Real estate .....	-	9,475 00
Loans on real estate .....	-	16,834 50
stocks and bonds .....	-	3,122 56
other collaterals .....	-	300 00
to municipalities .....	-	589 88
Cash on hand and on deposit .....	-	416 17
	131,195 78	131,195 78

	Number.	Amount.
Number of depositors and amount of deposits .....	679	\$122,509 60
Additions the past year .....	45	37,066 99
Withdrawals the past year .....	-	19,430 98
Net increase the past year .....	-	17,636 01
Deposits of \$500 and less .....	614	55,555 89
Largest balance due any one person the past year ....	-	2,091 66
Rate and amount of dividends the past year, 4½ per cent,	-	4,876 07
State tax paid the past year .....	-	712 98
Municipal tax paid the past year .....	-	286 16

Dividends paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$30,000.

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—J. M. Goodwin, E. H. Banks, Horace Ford, A. H. Jellison and F. A. Day.*

NOVEMBER 1, 1886.

	Liabilities.	Resources.
Deposits.....	\$912,282 72	
Reserved Fund.....	20,000 00	
Profits.....	28,713 51	
Public funds.....	-	\$409,350 00
Railroad bonds.....	-	42,932 50
Bank stock.....	-	65,810 00
Other securities.....	-	63,700 00
Real estate.....	-	14,913 49
Loans on real estate.....	-	313,445 11
stocks and bonds.....	-	1,450 00
Premium account.....	-	43,379 15
Cash on hand and on deposit.....	-	6,015 98
	960,996 23	960,996 23

	Number.	Amount.
Number of depositors and amount of deposits.....	3428	\$912,282 72
Additions the past year.....	-	244,667 59
Withdrawals the past year.....	12	195,305 16
Net increase the past year (including dividends).....	-	46,590 58
Deposits of \$500 and less.....	2857	476,322 00
\$2000 and not over \$5000.....	41	96,856 80
Largest balance due any one person the past year.....	-	4,600 00
Rate and amount of dividends the past year, 4 per cent,	-	34,833 71
State tax paid the past year.....	-	5,831 24

Dividends paid in April and October.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond continuous—amount, \$50,000.

Has sufficient available assets to pay its liabilities.



Table A—STATEMENT OF THE AGGREGATE LIABILITIES AND  
RESOURCES OF THE SAVINGS BANKS OF MAINE,  
NOVEMBER 1, 1886.

LIABILITIES.	
Deposits.....	\$37,215,071 40
Reserved Fund.....	1,358,744 60
Special Reserved Fund.....	70,619 06
Undivided profits.....	770,499 00
Other liabilities (unpaid dividends, etc.).....	60,204 37
	39,475,138 43
RESOURCES.	
United States bonds.....	3,207,929 12
Other public funds.....	12,526,728 47
Railroad bonds.....	6,843,913 85
Bank stock.....	1,900,238 83
Railroad stock and other corporation bonds or stock.....	1,371,618 11
Other investments.....	51,496 74
Cash.....	1,063,749 22
Real estate.....	1,102,727 80
Loans on mortgages of real estate.....	6,113,414 72
Other loans.....	4,760,804 56
Premium accounts.....	532,517 01
	39,475,138 43

Table B—GIVING THE NUMBER OF DEPOSITORS,

NAME OF BANK.	Number of Depositors.	Number not having over \$500 each.	Number having over \$500 each.	Rate of dividends.	Net Increase of Deposits.	Net Decrease of Deposits.
Androscoggin County . . . . .	2,617	2,138	479	4	\$21,151 75	-
Auburn . . . . .	2,397	1,853	544	4	56,199 25	-
Augusta . . . . .	9,223	6,457	2,766	4	116,375 44	-
Bangor . . . . .	5,007	3,917	1,090	4	191,854 18	-
Bath Savings Institution . . . . .	3,761	2,514	1,247	5	146,834 53	-
Belfast . . . . .	3,052	1,854	1,198	3	19,268 32	-
Bethel . . . . .	733	665	68	4	13,456 61	-
Biddeford . . . . .	1,570	1,545	25	4	38,305 37	-
Boothbay . . . . .	800	776	24	4	9,903 12	-
Brewer . . . . .	479	451	28	4	7,327 55	-
Bridgton . . . . .	1,023	905	118	4	22,232 03	-
Brunswick Savings Inst . . . . .	1,156	952	204	4	18,100 39	-
Buxton and Hollis . . . . .	804	668	136	4	9,310 11	-
Calais . . . . .	869	750	119	4	12,501 01	-
Camden . . . . .	1,013	985	28	4	-	\$1,120 03
Cascade . . . . .	869	788	81	3½	8,948 32	-
Dexter . . . . .	1,073	935	138	4	14,513 89	-
Eastport . . . . .	1,056	1,045	11	4	21,353 36	-
Fairfield . . . . .	669	547	122	4	17,045 02	-
Franklin County . . . . .	1,836	1,550	286	4	3,297 12	-
Gardiner Savings Inst . . . . .	4,531	3,272	1,259	4½	65,309 87	-
Gorham . . . . .	938	802	136	4	10,217 32	-
Hallowell Savings Inst . . . . .	1,347	1,041	306	5	19,480 83	-
Hancock County . . . . .	862	793	69	4	13,373 42	-
Houlton . . . . .	799	682	117	5½	3,297 11	-
Kennebec . . . . .	1,087	776	311	4	59,151 34	-
Kennebunk . . . . .	1,433	1,120	313	4	40,617 42	-
Limerick . . . . .	371	316	55	4	-	1,117 71
Lubec . . . . .	75	74	1	5	-	99 11
Machias . . . . .	938	711	227	4	18,935 28	-
Maine . . . . .	15,184	12,287	2,897	4	194,462 06	-
Mechanics' . . . . .	2,582	2,188	394	4	39,484 99	-
Norway . . . . .	1,114	1,037	77	4	9,664 37	-
Orono . . . . .	225	189	36	4	5,118 96	-
Penobscot . . . . .	2,576	1,854	722	3½	58,851 77	-
People's, Lewiston . . . . .	2,283	1,913	370	4	70,270 82	-
People's 25 Cent, Bath . . . . .	2,134	1,977	157	4½	-	10,028 63
Phillips . . . . .	670	623	47	5	11,552 06	-
Piscataquis . . . . .	1,080	981	99	4	34,973 02	-
Portland . . . . .	15,322	11,220	4,102	4½	377,723 57	-
Richmond . . . . .	896	764	132	4	9,603 29	-
Rockland . . . . .	1,799	1,531	268	3	8,399 97	-
Saco . . . . .	1,020	789	231	4	46,089 10	-
Saco & Bid. Savings Inst . . . . .	4,074	3,065	1,009	4	40,916 09	-
Searsport . . . . .	506	391	115	4	-	263 13
Skowhegan . . . . .	1,599	1,411	188	4	28,379 66	-
South Berwick . . . . .	597	493	104	4	8,253 56	-
South Paris . . . . .	1,141	957	184	4½	38,447 69	-
Thomaston . . . . .	967	866	101	4	7,297 41	-
Topsham and Brunswick . . . . .	616	520	96	4	20,413 68	-
Tremont . . . . .	64	63	1	5	3,513 74	-
Waterville . . . . .	1,747	1,476	271	4	28,083 18	-
Wiscasset . . . . .	679	614	65	4½	17,636 01	-
York County . . . . .	3,428	2,857	571	4	46,590 58	-
	114,691	90,948	23,743	-	2,117,950 54	12,628 61

RATE OF DIVIDENDS AND DETAIL OF LIABILITIES.

Amount of Deposits.	Amount of Reserved Fund.	Amount of Special Reserved Fund.	Undivided Profits and Interest.	Other Liabilities.	Entire Liabilities.
\$741,995 56	\$20,861 63	\$ 3,820 25	\$ 438 32	\$3,598 65	\$770,714 41
637,471 52	15,748 88	14,827 38	7,366 56	-	675,414 34
4,710,555 56	170,301 65	-	3,249 66	-	4,884,106 87
1,872,310 20	60,581 93	-	63,482 81	1,546 06	1,997,921 00
2,027,767 28	68,956 98	-	85,315 98	-	2,182,040 24
989,833 35	15,000 00	-	16,268 21	-	1,021,101 56
122,660 92	4,458 15	-	3,422 54	-	130,541 61
563,213 32	24,000 00	-	26,225 15	-	613,438 47
121,122 29	3,400 00	-	751 48	-	125,273 77
64,747 49	2,012 75	-	-	1,175 15	67,935 39
202,139 66	6,692 56	-	13,524 23	3,088 67	225,445 12
314,435 94	8,842 36	2,327 29	-	2,863 17	328,468 76
204,972 35	9,100 84	-	2,313 94	3,130 13	219,517 26
190,659 34	6,464 50	-	5,305 76	641 38	203,070 98
108,973 20	3,425 00	11,846 69	4,975 75	-	129,220 64
142,731 58	5,063 69	-	249 56	2,034 51	150,079 34
216,391 41	6,600 00	5,672 66	7,863 00	-	236,527 07
286,554 15	9,288 71	-	3,871 42	-	299,714 28
196,289 79	7,025 10	-	5,830 36	-	209,145 25
384,552 83	15,000 00	-	2,418 17	7,611 50	409,582 50
1,660,714 58	85,000 00	-	27,306 73	-	1,773,021 31
225,537 05	8,326 76	-	3,317 20	-	237,181 01
458,235 88	25,000 00	-	11,201 58	3,058 14	497,495 60
145,699 41	5,392 99	-	4,851 33	-	155,943 73
179,106 66	3,753 00	-	5,134 85	-	187,994 51
509,601 09	22,705 54	-	4,695 33	9,652 81	546,654 77
428,942 89	10,913 87	-	4,133 84	-	443,990 60
88,878 97	2,725 00	-	1,425 41	-	93,029 38
6,562 31	370 00	-	399 22	-	7,331 53
362,901 90	13,996 49	-	30,082 51	6,183 38	413,164 28
4,335,127 97	169,803 74	-	94,964 36	-	4,599,896 07
651,487 88	16,750 00	-	10,222 80	-	678,460 68
183,279 49	8,500 00	-	4,781 73	-	196,561 22
62,435 89	1,571 05	278 83	889 02	-	65,174 79
1,232,118 20	46,211 50	-	12,155 92	12,279 77	1,302,765 39
624,547 58	17,002 00	-	2,141 22	-	643,690 80
258,226 10	5,164 00	30,635 51	4,523 23	-	298,548 84
87,575 87	3,350 00	-	2,078 41	-	93,004 28
196,668 43	6,000 00	-	5,358 97	3,341 05	211,368 45
5,978,796 46	281,746 50	-	153,307 96	-	6,413,850 92
229,335 04	10,282 62	-	2,250 18	-	241,867 84
428,254 69	9,794 64	-	-	-	438,049 33
343,758 75	8,425 00	-	5,127 78	-	357,311 53
1,567,743 95	57,851 43	-	51,472 48	-	1,677,067 86
150,653 49	4,600 00	-	687 80	-	155,941 29
450,051 97	7,500 00	-	4,716 77	-	462,268 74
174,919 11	3,764 84	-	10,985 33	-	189,669 28
293,882 35	7,000 00	-	8,407 46	-	309,289 81
183,477 62	5,075 00	1,210 45	2,486 87	-	192,249 94
145,622 93	3,755 00	-	836 13	-	150,214 06
8,077 02	160 00	-	212 49	-	8,449 51
428,679 81	19,675 00	-	13,825 40	-	462,180 21
122,509 60	3,753 90	-	4,932 28	-	131,195 78
912,282 72	20,000 00	-	28,713 51	-	960,996 23
<b>37,215,071 40</b>	<b>1,358,744 60</b>	<b>70,619 06</b>	<b>770,499 00</b>	<b>60,204 37</b>	<b>39,475,138 43</b>

Table C—GIVING DETAILED STATEMENT OF THE

NAME OF BANK.	United States Bonds.	Other Public Funds.	Railroad Bonds.	Bank Stock.	Other Corporation Bonds and Stocks.
Androscoggin County.	-	\$214,950 00	\$20,000 00	\$ 79,560 00	\$30,000 00
Auburn	\$ -	61,030 00	20,000 00	117,100 00	20,500 00
Augusta	1,092,000 00	2,299,214 31	580,600 00	60,000 00	-
Bangor	151,800 00	833,858 20	239,050 00	18,400 00	56,000 00
Bath Savings Inst	160,000 00	356,000 00	739,900 00	92,500 00	118,225 06
Belfast	25,000 00	57,000 00	219,000 00	37,100 00	41,900 00
Bethel	-	15,200 00	16,500 00	3,000 00	-
Biddeford	-	23,500 00	81,600 00	81,400 00	109,200 00
Boothbay	-	25,000 00	6,000 00	15,700 00	-
Brewer	10,600 00	16,000 00	-	-	-
Bridgton	-	35,400 00	24,000 00	11,260 00	2,304 24
Brunswick Sav'gs Inst	50,000 00	72,505 19	27,000 00	54,474 00	19,500 00
Buxton and Hollis	1,000 00	82,034 75	2,820 00	7,600 00	11,000 00
Calais	16,000 00	92,000 00	29,825 00	12,706 05	17,250 00
Camden	-	110 00	8,662 30	-	900 00
Cascade	-	-	8,000 00	33,900 00	5,987 50
Dexter	-	1,100 00	47,420 00	50,400 00	2,000 00
Eastport	200 00	176,303 76	7,000 00	15,539 75	-
Fairfield	-	9,298 69	-	19,425 00	21,000 00
Franklin County	20,000 00	159,000 00	8,000 00	70,295 00	7,000 00
Gardiner Savings Inst	140,000 00	1,296,400 00	42,500 00	43,950 00	-
Gorham	14,000 00	93,269 92	8,300 00	1,720 00	4,000 00
Hallowell Sav'gs Inst	50 00	249,106 46	88,625 92	7,700 00	40,000 00
Hancock County	12,650 00	13,307 19	-	-	-
Houlton	-	41,100 00	3,000 00	26,500 00	-
Kennebec	32,300 00	168,000 00	34,000 00	129,220 00	12,200 00
Kennebunk	14,000 00	135,000 00	68,500 00	28,350 00	26,000 00
Limerick	-	-	-	17,760 00	-
Lubec	1,970 00	1,500 56	-	-	-
Machias	160,000 00	160,577 00	22,000 00	21,800 00	-
Maine	190,000 00	2,093,792 50	1,528,500 00	21,250 00	191,000 00
Mechanics'	-	70,560 00	16,000 00	118,940 00	27,795 00
Norway	-	6,200 00	-	46,300 00	7,700 00
Orono	919 12	31,000 00	4,600 00	6,200 00	2,000 00
Penobscot	314,390 00	603,050 00	-	7,649 00	-
People's, Lewiston	-	124,600 00	44,000 00	78,900 00	10,240 00
People's 25 Cent, Bath	-	25,200 00	55,500 00	14,800 00	-
Phillips	-	10,200 00	-	17,500 00	-
Piscataquis	-	41,000 00	5,000 00	17,000 00	-
Portland	500,000 00	1,960,190 00	1,362,000 00	95,405 00	20,000 00
Richmond	4,000 00	6,000 00	9,000 00	31,000 00	7,000 00
Rockland	-	55,576 30	12,720 00	46,080 00	45,150 00
Saco	-	52,200 00	83,747 50	32,700 00	38,000 00
Saco & Bid. Sav'gs Inst	185,000 00	93,000 00	865,895 40	48,300 00	368,942 31
Searsport	18,000 00	44,788 58	25,725 00	10,880 00	15,284 00
Skowhogan	6,000 00	19,100 00	187,000 00	33,200 00	-
South Berwick	-	59,895 00	77,207 50	15,250 00	4,500 00
South Paris	2,200 00	18,150 00	21,000 00	29,680 00	3,000 00
Thomaston	10,000 00	53,450 00	62,000 00	3,500 00	5,940 00
Topsham & Brunswick	10,000 00	41,500 00	15,400 00	23,500 00	-
Tremont	-	-	-	-	-
Waterville	14,000 00	44,000 00	24,350 00	63,000 00	10,000 00
Wiscasset	3,500 00	24,570 00	50,032 67	15,955 00	6,400 00
York County	48,350 00	361,000 00	42,932 50	63,810 00	63,700 00
	3,207,929 12	12,526,728 47	6,843,913 85	1,900,238 83	1,371,618 11

RESOURCES OF THE SEVERAL SAVINGS BANKS.

Other Invest-ments.	Cash.	Real Estate.	Loans on Mort-gages of Real Estate.	Other Loans.	Premium Account	Entire Resources.
\$ 500 00	\$17,712 82	\$31,903 72	\$261,245 36	\$ 59,603 88	\$55,238 63	\$770,714 41
2,796 29	16,688 61	38,083 11	195,911 32	158,326 99	44,978 02	675,414 34
4,000 00	159,214 06	21,850 00	129,588 27	461,116 73	76,523 50	4,884,106 87
2 83	27,101 70	160,044 32	321,444 43	190,219 52	-	1,997,921 00
978 98	11,856 07	17,000 00	205,363 96	448,745 21	31,470 96	2,182,040 24
338 53	93,150 94	22,875 00	62,778 00	449,114 59	12,844 50	1,021,101 56
500 00	6,318 18	3,213 03	73,209 15	12,601 25	-	130,541 61
492 33	17,885 59	57,278 98	191,239 57	50,842 00	-	613,438 47
4,350 00	4,742 37	-	53,546 91	6,734 49	7,200 00	125,273 77
-	704 07	2,656 82	32,525 53	3,393 97	1,855 00	67,935 39
756 99	1,031 09	10,203 06	81,306 00	54,218 24	4,965 50	225,445 12
2,515 19	113 45	5,781 76	93,329 17	3,250 00	-	328,468 76
35 12	10,141 41	19,907 02	78,050 44	6,928 52	-	1,219,517 26
-	12,200 54	959 36	12,430 00	9,500 00	-	203,070 98
3,089 15	17,204 61	2,808 01	55,328 41	41,118 10	-	129,220 64
960 02	13,843 66	7,088 04	48,570 12	23,230 00	8,500 00	150,079 34
-	5,660 21	24,600 00	56,998 22	48,948 64	-	236,527 07
-	36,563 81	3,000 00	53,396 96	7,710 00	-	299,714 28
2,315 47	10,927 81	7,627 95	92,872 33	40,352 00	5,326 00	209,145 25
-	10,126 45	9,372 15	58,373 80	40,666 10	26,749 00	409,582 50
-	14,037 88	-	179,360 63	56,772 80	-	1,773,021 31
-	2,790 69	5,600 00	103,940 40	3,310 00	250 00	237,181 01
364 80	8,443 23	21,989 52	78,296 11	2,919 56	-	497,495 60
-	16,922 94	5,983 15	55,630 75	51,449 70	-	155,943 73
2,314 44	24,329 57	-	77,110 00	276 25	13,364 25	187,994 51
1,500 00	28,448 03	-	79,294 28	50,259 44	12,433 02	546,654 77
100 00	15,088 60	-	138,675 02	9,273 98	9,003 06	443,990 60
50 05	8,718 32	13,423 04	38,317 70	12,859 73	1,900 54	93,029 38
-	690 28	-	1,788 40	910 29	472 00	7,331 53
-	11,743 28	5,309 00	8,735 00	23,000 00	-	413,164 28
3,755 33	18,309 44	115,569 17	361,587 42	76,132 21	-	4,599,896 07
-	13,945 90	12,629 25	247,554 66	150,316 12	20,779 75	678,460 68
-	9,524 37	19,284 88	70,132 98	27,853 99	9,265 06	196,561 22
18 00	7,360 61	3,956 66	7,302 40	35 00	1,783 06	65,174 79
5,046 14	144,930 16	3,800 00	132,307 50	84,152 44	7,440 15	1,302,765 39
139 72	13,486 85	-	180,026 98	156,523 88	35,773 31	643,690 80
1,800 00	11,541 64	31,970 69	84,081 79	68,255 97	5,398 75	298,548 84
400 00	13,436 19	1,325 00	39,404 99	10,000 10	738 00	93,004 28
215 30	9,847 08	10,668 11	100,406 62	24,651 34	2,580 00	211,368 45
6,428 83	103,611 06	256,429 50	763,010 05	1,346,776 48	-	6,413,850 92
-	5,369 55	4,133 08	79,737 91	88,347 30	7,280 06	241,867 84
605 98	19,638 71	15,683 91	95,316 24	131,353 30	16,524 83	438,049 33
-	17,592 30	7,500 00	87,806 86	13,923 62	23,841 25	357,311 53
-	8,652 13	34,873 39	53,104 00	19,220 63	-	1,677,067 86
233 00	11,038 74	1,000 00	9,760 74	16,455 13	2,776 10	155,941 29
-	7,326 17	18,865 51	103,960 42	86,816 64	-	462,268 74
-	2,407 78	-	11,409 00	19,000 00	-	189,669 28
2,258 62	12,554 20	2,624 47	151,503 51	59,867 51	6,451 50	309,289 81
1,250 00	5,139 29	2,893 83	25,878 06	15,147 57	7,051 25	192,249 94
1,385 63	4,839 45	-	41,730 00	4,000 00	7,858 98	150,214 06
-	996 51	-	6,863 09	589 91	-	8,449 51
-	11,968 67	37,174 82	209,093 71	28,071 00	20,522 01	462,180 21
-	416 17	9,475 00	16,834 50	4,012 44	-	131,195 78
-	6,015 98	14,913 49	313,445 11	1,450 00	43,379 15	960,996 23
51,496 74	1,063,749 22	1,102,727 80	6,113,414 72	4,760,804 56	532,517 01	39,475,138 43



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ABSTRACT

OF

PUBLIC LAWS OF MAINE

RELATING TO

SAVINGS BANKS.

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## REVISED STATUTES—CHAPTER 6.

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SECTION 62. 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 returns shall be made to the treasurer of the State on or before the second Monday of May and November of each year, and 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 to the treasurer of the State a tax on account of its deposits of three-fourths of one per cent 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. 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.

SECT. 63. Every savings bank or institution for savings, neglecting to pay the taxes imposed by the preceding section, shall be liable for the same with costs and interest in an action of debt in the name of the State at the suit of the treasurer.

SECT. 64. All deposits of savings banks in this State shall be exempted from municipal taxation 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. 65. It shall be the duty of treasurers of savings banks, on the first day of April in each 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 the 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 purpose 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.

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## CHAPTER 47.

Savings banks,  
powers and  
liabilities of.  
1877, c. 218, § 1.  
68 Me., 518.

SECTION 91. Savings banks and institutions incorporated under the authority of the 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  
1883, c. 202, § 1.

SECT. 92. The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, a vice-president and an assistant treasurer, and not less than five trustees, not more than three of whom shall be directors in any national bank, nor more than two of them,

—trustees.  
number and  
restrictions.  
72 Me., 227.

directors in the same national bank, who shall elect from their number, or otherwise, such other officers as they see fit.

—may elect other officers.

SECT. 93. Such officers shall be sworn to the faithful performance of their duties, and shall hold their several offices until others are chosen and qualified in their stead.

Term of office. 1877, c. 213, § 3.

SECT. 94. 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 becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee.

Trustees, election and duties of. 1877, c. 213, § 4. 69 Me., 404.

—office, how vacated.

SECT. 95. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice-president and an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence the assistant treasurer, if 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 the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year so long as they are elected and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof and when he deems any such bond insufficient, he shall order a new bond to be given within a time by him

Officers, election of. 1883, c. 202, § 2. 69 Me., 369.

—term.

—treasurer, *ex-officio* clerk.

—bonds of treasurer and assistant treasurer.

—shall be annually examined by bank examiner.

—pay fixed by trustees. specified. They shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the State laws, as may be fixed by the corporation at any legal meeting thereof.

Vacancies, how filled. 1877, c. 218, §6. SECT. 96. If any office becomes vacant during the year, the trustees may fill the same until it is filled at the next annual meeting.

Special meetings, how called. 1877, c. 218, §7. SECT. 97. Such corporations may at any time 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 be given by public advertisement in some newspaper of the county where the corporation is established, if any; otherwise in the State paper.

—annual meetings, how notified. SECT. 98. Every such corporation shall consist 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 who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation.

Corporation to consist of not less than thirty members. —how elected. 1878, c. 5. —how disqualified. SECT. 99. Such corporations 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 exceeding said sum, except for deposits by widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds. The trustees may refuse any deposit at their pleasure.

May receive deposits.

1877, c. 218, §9.

—restrictions.

72 Me., 276.

73 Me., 72.

—trustees may refuse any deposits.

SECT. 100. Savings banks and institutions for Investments of deposits. savings are restricted to and hereafter may invest 1883, c. 202, § 3. their deposits in the public funds of any of the 63 Me., 414. 71 Me., 52.

New England States, including bonds of the counties, cities and towns of the same; in the public funds of the United States and District of Columbia; 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 ten thousand inhabitants, or more, of the States of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois and Missouri, and in the public funds of each of the above-named States, and in the bonds of counties in said States, having twenty thousand population, when not issued in aid of railroads; *provided*, that no investment shall be made in the bonds of any cities or counties of the States above named, except of the city of St. Louis, Missouri, where the municipal indebtedness of such city or county exceeds five per cent of its valuation; in the first mortgage bonds of any completed railroads of the States above named, together with New Jersey, Kansas and Nebraska, and in the first mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific railroads, and in the railroad bonds of this State; in the stock of any dividend-paying railroad in New England; in the stocks of any railroad company in this State unincumbered by mortgage; in the first mortgage bonds of any water company in this State actually engaged in supplying to any city or town having not less than forty-five hundred inhabitants, water for domestic use and for the extinguishment of fires; in the stock and bonds of any other corporations incorporated under authority of this State which earn and are paying regular dividends of not less than five per cent a year; and may invest by loan on first mortgages of real estate in this State and New Hampshire, not exceeding sixty per cent of its value; and may loan to any county, city or town thereof; 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 said railroad companies, not over seventy-five per cent of the market value of such stock; and may loan to corporations, having real estate and doing business in this State; and may also loan on a pledge or mortgage of such other personal property as, in the judgment of the trustees, it is safe and for the interest of the bank to accept. Savings banks may invest in the car trust securities issued by any railroad not in default on the interest upon its first mortgage bonds, and any car trust securities guaranteed by a car trust or railroad equipment company; *provided*, that such car trust or equipment company has paid two dividends on its capital stock. 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.

Shall have authority to hold real estate. 1877, c. 218, § 11. SECT. 101. Any such bank or institution may hold real estate to an amount not exceeding five per cent of its deposits, but 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 not hold real estate, for the purpose aforesaid, exceeding one hundred thousand dollars in value.

Investments in capital stock of corporations restricted. 1883, c. 202, § 4. SECT. 102. No such bank or institution 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 cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do 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.

—application of §§ 100, 101 and 102.

SECT. 103. Savings banks may deposit on call May deposit on call in banks. 1877, c. 218, §13. 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.

SECT. 104. The trustees shall see to the proper Trustees to invest. 1877, c. 218, §14. —no loan to a trustee. 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 to any firm of which a trustee is a member. (a)

SECT. 105. No gift, fee, commission, or brokerage shall be received by any officer of a savings No officer to receive gift, fee, &c. 1877, c. 218 §18. bank, on account of any transaction to which the bank is a party, under a penalty for each offence, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the State; *provided*, that —proviso. nothing herein contained applies to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making a loan from a savings —borrower to pay expenses. bank shall pay all expenses incurred by reason thereof.

SECT. 106. The trustees, after passing to the reserved fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent, semi-annually, except as hereinafter provided, at such times as are 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 reserved fund shall be kept constantly on —reserved fund shall be kept until it amounts to five per cent. hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. All losses shall be passed to the debit of said account. And when said reserved fund amounts to five per cent of the average amount of deposits for the six months previous to

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(a) 68 Me., 404; 71 Me., 52.

—excess, when to be divided. declaring a dividend, all net profits not otherwise divided, thereafter made by said banks, shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends.

—dividends, to be declared, credited and paid, by vote of trustees. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of sav-

—not to exceed earnings of bank. ings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected.

Interest on deposits, prohibited. 1877, c. 218, § 20. SECT. 107. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

Notice for payment to depositor. 1877, c. 218, § 21. SECT. 108. No savings bank is required 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, regulations relating to. 1877, c. 218, § 22. SECT. 109. 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 a national or stock bank so connected therewith. All coin, bills, notes, bonds, securi-

—assets of bank, connected with national or stock bank, how to be kept. ties 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 also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm.



SECT. 110. All securities owned or held by savings banks shall be kept within the State, and the place of their deposit shall be selected with reference to insuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

Securities to be kept within the State, in a place approved by examiner. 1877, c. 218, § 23.

SECT. 111. The treasurer of every savings bank shall, every Saturday, make and declare a trial balance, which shall be recorded in a book kept for that purpose; and shall also, at least once in each year, cause to be entered on a suitable book, the net sum of each individual deposit at a fixed date, and ascertain the aggregate of all such deposits, and whether it agrees with the other books of said bank; and said books shall be open at all times for the inspection of the trustees and corporators, and of the examiner of banks.

Treasurer shall make trial balance weekly. 1883, c. 202, § 7.  
—annually to record net sum of each deposit.

SECT. 112. When the person to whom a book of deposit was issued, in writing notifies the treasurer of the bank issuing the same, that such book is lost, and that he 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, if any, otherwise in one published in the county, if any, and if not, then in the State paper. If such missing deposit book is not presented to said treasurer within six months after the last advertisement, then he shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate relieves said bank from all liability on account of the original book of deposit so advertised.

Duplicate book of deposit, how obtained, in case of loss of original. 1877, c. 218, § 26. 56 ne, 509.

SECT. 113. 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 designates, which return shall be

Treasurer shall make annual return to bank examiner. 1877, c. 218, § 27.

made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

May assign, discharge and foreclose mortgages, and convey land. 1877, c. 218, § 28. SECT. 114. The treasurer may, under the direction of the trustees, 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.

Trustees shall effect insurance. 1877, c. 218, § 29. SECT. 115. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added to the amount of the mortgage debt, to be refunded in case of redemption.

Funds not to be used by officer. 1877, c. 218, § 30. SECT. 116. No officer of the corporation shall use or appropriate any of its funds for his own purposes, under the penalties for embezzlement.

Deposits of married women or minors, are property of depositors. 1877, c. 218, § 31. SECT. 117. Money deposited by a married woman or minor, is the property of and to be paid to the order of the depositor; 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 does not apply to money fraudulently deposited by or in the name of a married woman or minor, belonging to a third person. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a valid release and discharge to the corporation.

Treasurer's account to be settled annually. 1877, c. 218, § 32. SECT. 118. 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 the manner and according to the form that he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for said examination and return.

SECT. 119. Such institutions and associations are under the charge of the 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 the State, twice in every year, and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the 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 which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the place nearest thereto.

He shall examine savings banks, &c. 1883, c. 202, § 8.

—shall visit every institution semi-annually.

—shall make thorough examination.

—proceedings, and statement of condition of corporation, to be published.

SECT. 120. The examiner may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition thereof, and for that purpose may administer oaths; and whoever, without justifiable cause refuses to appear and testify when thereto required, or obstructs said examiner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding two years.

He may summon officers and witnesses. 1877, c. 218, § 34.

—penalty for refusal to testify.

SECT. 121. If, upon examination of any such corporation, the examiner is of the opinion that it is insolvent, or that its condition is such as to render its further proceedings hazardous to the public or to those having funds in its custody, he shall apply, or if, upon such examination, he is of opinion that it 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 of the

Examiner may apply to justice of supreme court for injunction to restrain corporation from doing further business until a hearing can be had. 1877 c. 218, § 35. 66 Me., 244. 68 Me., 400.

supreme judicial court to issue an injunction to restrain such corporation in whole or in part from proceeding further 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 modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, 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 its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, 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.

—powers and duties of justice in such cases.

—may appoint receivers, who shall report annually. See § 125.

After decree of sequestration, court or justice shall appoint commissioners. 1878, c 45 § 1. 66 Me., 244.

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

SECT. 122. After a decree of sequestration is passed, as provided in the preceding section, 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. 123. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After 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, authorizes 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.

Attachments dissolved, and suits discontinued. 1878, c. 45, § 2.

—actions at law shall not be maintained, unless authorized by court or justice.

—judgment recovered, to be added to claims.

SECT. 124. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Claims, when barred. 1878, c. 45, § 3.

SECT. 125. Whenever a savings bank, institution for savings, or trust and loan association, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, 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 is 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 deems 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

Supreme court or justice thereof may, on petition and examination, reduce deposit account of each depositor. 1883, c. 202, § 9. 68 Me., 399, 402.

will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation a larger sum than is thus fixed by the —proviso. court, except as hereinafter authorized; *provided, however,* that its treasurer shall 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 is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, 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. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all, or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court reducing the deposits as herein —proceedings, if petition is denied. provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section one hundred and twenty-one.

Examiner to make annual report to governor and council.  
1877, c. 218, § 37.

—to be laid before legislature.

SECT. 126. The examiner, shall, annually, by 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 report 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.

Examiner to report violations of law.  
1877, c. 218, § 38.

SECT. 127. If, in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith

institute a prosecution therefor in behalf of the State. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

SECT. 128. Savings banks and institutions for savings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized. Institutions legally organized. 1877, c. 218, § 39.

SECT. 129. The clerks thereof shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification. Clerks annually to return election of officers. 1877, c. 218, § 40.

SECT. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretence of conducting a savings bank, forfeits one hundred dollars for each offence; but nothing in this chapter prohibits 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. Punishment for unauthorized persons advertising business as a savings bank. 1877, c. 218, § 41.

SECT. 131. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporation, by whatever name known, in its charter or act of incorporation, are so far abridged, enlarged or modified, that every such charter or act shall conform to this chapter; and every such corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing herein affects the legality of investments made, of transactions had, or the payment of interest at a rate not exceeding six per cent on deposits made, prior to the dividend next following March eleven, eighteen hundred and seventy-seven. And said securities are valid in favor of the bank, pursuant to any law in force when such investments were made, or transactions Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter. 1877, c. 218, § 42.  
—legality of former investments and transactions, not affected.  
—such securities valid.

—change of investments not required, except as it can be made without loss. had, and this chapter does not require the change of investments for those hereinbefore named, 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. The investment in securities not named in section one hundred, is a misdemeanor, on the part of the trustees authorizing, or officers making, the same ; and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offence.

—investments in securities not herein named, a misdemeanor. See § 102.



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