

# 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

❧ 1889 ❧

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VOLUME I.

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AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1890.

THIRTY-SECOND ANNUAL REPORT

OF THE CONDITION OF THE

Savings Banks, Trust Companies,

AND

Loan and Building Associations

OF THE

STATE OF MAINE.

1888.



AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1888.



# REPORT.

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

The Bank Examiner has the honor to present the Thirty-second Annual Report of this department.

The whole number of depositors Nov. 1st was 124,562, of which 99,293 represents a deposit of less than \$500 each, and 25,269 represents a larger average.

The number of depositors has increased during the year 5,333. The accounts of less than \$500 deposits have increased 3,890, while those above \$500 each show an increase of 1,443.

The average balance of each depositor is \$328.91, an increase for the year of \$3.33 in each account.

The aggregate of deposits Nov. 1st, 1887, was	\$38,819,643	22
May 1st, 1888, it was	39,871,969	71
Nov. 1st, 1888, “	40,969,663	05
The increase during the first six months was	1,052,326	49
and the last half of the year	1,097,693	34
and the total increase for the year	2,150,019	83
The reserved fund has increased during the		
year	212,411	74
and amounts to	1,651,142	40

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

One bank.....	3½	per cent	per annum.
Forty-two banks.....	4	“	“
One bank.....	4¼	“	“
Five banks.....	4½	“	“
One bank.....	4¾	“	“
Five banks.....	5	“	“

The amount of these dividends was \$1,479,785.68, and at the close of the year there remained in the banks \$1,024,-867.61 of undivided profits.

The fifty-five savings banks have paid a State tax of \$268,-868.06. This does not include the tax on the deposits in the several trust companies.

The amount invested in United States bonds has decreased from \$1,879,754.12 to \$1,314,585.

The investment in county and city bonds has increased from \$12,433,106.85 to \$13,085,393.83.

The amount invested in railroad bonds has increased from \$8,279,419.68 to \$8,745,777.49.

The investment in bank stocks has increased from \$2,120,-065.08 to \$2,303,575.08.

Besides the above the banks hold railroad

stocks amounting to.....	\$	642,040	87
Corporation bonds.....		1,354,118	00
Corporation stocks.....		180,179	00
Real estate.....		1,091,593	83
Mortgages of real estate in Maine.....		6,407,247	16
Corporations and collateral loans.....		6,361,832	07
Cash on hand Nov. 1st.....		1,604,213	15

On the first day of May, 1888, there was in-

vested in the railroad bonds of Maine.....	\$2,271,900	00
Other States.....	6,574,640	00
Railroad stock of Maine.....	166,200	00
Other States.....	516,965	00
Public funds of Maine.....	1,291,862	79

Other New England States.....	\$150,600 00
New York.....	2,000 00
Peunsylvania.....	89,000 00
Indiana.....	2,634,580 00
Ohio.....	3,945,604 75
Kentucky.....	314,000 00
Michigan.....	378,000 00
Wisconsin.....	241,500 00
Minnesota.....	1,154,950 00
Iowa.....	715,295 82
Illinois.....	867,667 93
Missouri.....	445,100 00
Kansas.....	257,500 00
Nebraska.....	51,000 00
Other States.....	30,700 00

It appeared by the appraisalment of the assets of the savings banks in May, that their value was \$5,031,497.44 in excess of all liabilities.

#### LOAN AND BUILDING ASSOCIATIONS.

During the past year the number of loan and building associations have increased to fifteen by the organization of the following five associations: The Casco, of Portland, the Oldtown, the Rockland, the Wiscasset and the Brunswick. Each of these localities seemed to offer a favorable field for the operation of a loan and building association, and certificates of authorization were accordingly issued.

Below is given a statement of the aggregate standing and condition of the loan and building associations of Maine, Nov. 1st, 1888.

#### LIABILITIES.

Accumulated capital.....	\$150,023 95
Advanced payments.....	17,913 07
Guaranty fund.....	137 45
Profits.....	16,339 27
Other liabilities.....	3,554 03
	<hr/>
	\$187,967 77

## RESOURCES.

Loans on mortgages of real estate .....	\$176,897 00
Loans on shares.....	775 00
Permanent expense account.....	2,036 90
Current expense account .....	2,347 57
Cash .....	5,911 30
	\$187,967 77

Number of shareholders .....	2129
"        "        borrowers .....	287
"        "        non-borrowers.....	1842
"    shares .....	9608
"        "    pledged for loans.....	995
"        "    not pledged for loans .....	8613
"    loans.....	319
Amount of loans.....	\$177,672 00

The approximate increase since Nov. 1st, 1887, has been in accumulated capital .....	92,556 58
Shareholders.....	972
"        borrowers .....	143
Shares .....	5020
Loans.....	169
Amount of loans.....	\$90,083 24
The ratio of borrowers to shareholders is about one to seven.	
The average value of each share is .....	\$17 48
The average number of shares to each shareholder...	4½
Making the average amount due each shareholder....	\$78 66
The average loan to each borrower is .....	\$619 07

The prevailing rate of membership fees—where such a fee is charged—is fifty cents.

The prevailing rate of transfer fees is twenty-five cents for each transfer.



Withdrawal fees are determined in various ways. Below are given two representative methods.

(1) By deducting twenty-five per cent from the earnings credited to the shares.

(2) Dividends not to exceed four per cent annual interest.

Two associations issue a new series annually.

Six " " " " semi-annually.

Five " " " " quarterly.

Under liabilities the term "accumulated capital" has been appropriated to designate the face value of the stock, and includes dues, advanced payments, when they are incorporated in the account of dues paid, and dividends credited.

Under resources an account entitled "permanent expense" appears. This account embraces all expenses incurred in organizing an association, including books, furniture, etc. It is reduced by crediting to it, periodically, a certain amount from profits, thus distributing the expenses of organization equitably among successive series. The account will, in time, entirely disappear. It is distinct from "current expenses" which are charged off before the declaration of each dividend.

#### ADVANCED PAYMENTS.

Advanced payments are an important feature in the management of loan and building associations. Statutory enactments will doubtless be required, at some time, to regulate their character and amount. That they are both useful and necessary, within certain limitations, is beyond question, the only thing in doubt being the character of those limitations, which must be determined by experience. The conservative management of the associations of the State has so far made direct action on this subject unnecessary. All that is essential at this time is to impress upon directors the importance of regulating advances by strict and impartial rules.

## BOOK-KEEPING.

One of the most perplexing problems presented to the new secretary at the outset is the matter of book-keeping. Present forms are, without question, needlessly complex and cumbersome; and it is perfectly natural that a general desire to simplify accounts should manifest itself. Changes, however, should be introduced with moderation, and only after a thorough and searching examination of their remotest effects. Methods which seem entirely adequate in the infancy of an association may, in its later and larger growth, prove entirely inadequate and involve the accounts in inextricable confusion. It is better to keep accounts sufficient in number and completeness than, by hasty abridgments, to introduce needless obscurity. Experience and time will indicate what are essential as matters of record, and what forms are best adapted to preserve them. It will doubtless be necessary, however, to wait until series have commenced to mature before any simplified system of book-keeping can, with safety, be declared adequate to meet all possible exigencies. It will be wise, therefore, for new associations to adopt approved systems of accounts, and in the mean time introduce changes only with the utmost conservatism.

## NON-BORROWERS vs. BORROWERS.

Every association must be composed of two classes—shareholders, non-borrowers, and shareholders borrowers; each in a certain sense and to a certain degree antagonistic to the other. The former desires large dividends, the latter low rates of interest.

It should be the policy of every association to deal equitably with each of these two classes. On the one hand, non-borrowers should not be led to expect unusually high dividends; nor on the other, should borrowers be led to expect unusually low rates of interest. There is a natural mean between these two, equitable to both, and this should be

sought. Members being at once lenders and borrowers, it is plain that from themselves all dividends must be drawn, and from that portion of them who constitute the borrowers. There is no legerdemain employed in the methods of these associations whereby dividends can be coined, other than by the natural increase of money, compounded monthly. If dividends larger than can be naturally attributed to this source are paid, it indicates an inequality and injustice somewhere.

Not only are large dividends a bad indication in themselves, but their influence is bad; for they are likely to attract a class of shareholders whose only interest in the work of the association is to draw from it as large an income as possible.

Especial emphasis upon this subject is necessary, because there seems to be a prevailing, if not an inevitable, tendency to put the interests of the non-borrower before those of the borrower; to make the latter tributary to the former. It is the tendency everywhere to measure the success of an association by the size of its dividends, whereas it should be measured, rather, by the terms it gives to the borrower. It is true, that neither non-borrower nor borrower could exist without the other, that each is the complement of the other; but it is equally true, that primarily and essentially these associations are designed for the borrower rather than for the non-borrower.

The evil of large dividends is clearly traceable to excessive premiums paid for the use of money. The rate of interest charged on loans is uniform throughout the State, being fixed by law at six per cent. Doubtless fines and the various fees add something to dividends, but this is probably immaterial. Premiums vary from one to five and six per cent, and having no limit fixed as to their amount, are susceptible to unlimited abuse. There is almost a universal tendency among the officers of young associations to encourage large premiums in order to be able to declare large dividends, a

practice as unjust as it is pernicious, and a complete perversion of the function which premiums are intended to exercise. The true purpose of premiums is to determine priority of loans, a method open to many objections, but on the whole well adapted for that purpose, and they should be made to serve no other end. It is true that the officers of associations have no direct jurisdiction over this matter; that in many cases they may be in no way responsible for the rate of premiums paid, but their influence either way can be made to have great weight, and the policy of the officers will go a great way in determining the position of shareholders on this or any other question.

The interest and premium combined forms the nominal rate of interest paid for loans. What this rate should be cannot be determined by any absolute standard. The prevailing rate of interest in any given locality must determine it. It is the comparative, not the absolute amount, which determines whether the rate is exorbitant or not. But whatever this is, the standard being once fixed, the rate of premium should be kept as uniform to it as possible.

So, also, the ends for which the various fees are constituted, which are to restrain shareholders from acting on caprice or for frivolous reasons, should be kept in view when determining their various amounts, and they should be made as small as possible consistent with those ends. The income from them should be incidental and ought to be immaterial.

Such being the true objects of premiums and the various fees, they should not be allowed to enter into any consideration of the rate of dividends.

The conditions of shareholding should be made as little onerous and exacting as consistent with the purpose of these associations. Their particular work is among those to whom saving is new, and difficult under the most favorable conditions. With them a little may mean a great deal, and additional payments which, separately, appear insignificant, in the aggregate may be of serious consequence. It takes few

extra fees to wipe out all profits, especially in the infancy of a series and on small holdings. It is a serious mistake to think that large dividends can compensate for these additional exactions. They will be felt far more than any increase of dividends will be appreciated, and they will be most felt by those who should be most considered. The great aim should be to make the conditions of shareholding such that the poorest may, by economy, participate in all the benefits and privileges of the association.

#### RATES OF INTEREST.

The approximate rate of interest paid by borrowers in the various loan and building associations of this State is shown below. It is not intended to be correct as applied to any particular case or institution, but only to present a general result. The number of wide variations from the averages given are so few that the general result may be accepted as approximately correct and as a fair representation of actual conditions.

The rate of interest charged on loans is fixed by law at six per cent per annum; the average rate of premium paid is one and one-half per cent per annum; and the almost invariable rate of dividends credited to shares has been six per cent per annum.

Let us consider, for convenience, a \$1000 loan; dividends to be credited to shares semi-annually. This amount would be loaned on five shares of stock. The actual payments per month would be: dues \$5; interest \$5; premium \$1.25; total \$11.25, making \$135 annually. At the end of eleven and a half years dues and dividends would amount to \$1002.81, and the loan would be cancelled. The actual amount paid to the association during this time would be \$1552.50, thus making the actual amount of interest paid, in round numbers, \$550, or at the rate of slightly more than four and three-fourths per cent; while the nominal rate would be seven and one-half per cent per annum. The dividends credited to the shares

thus reduces the rate of interest two and three-fourths per cent per annum.

A comparative study of this subject is interesting.

The rates of interest on mortgages vary in different parts of the State from five to seven per cent. The immense advantage of the terms given by loan and building associations over ordinary rates is apparent at a glance.

Now if a loan of \$1000 were made, repayable in semi-annual instalments of \$30, and interest on balances at the rate of six per cent per annum, the loan would be liquidated in seventeen years, and the amount of interest paid would be \$515. At the rate of five per cent per annum the interest would amount to but \$429.

It will be noticed in the case just cited that the amount paid decreases semi-annually so that the last payment is very small. Were a sliding scale of payments adopted so that the instalment on the principal increased as the interest decreased—interest being at the rate of six per cent and the annual payment being about \$135, to carry out the comparison—the debt would be liquidated in ten years and the amount of interest paid would be but \$331.

But these methods of loaning money exist to so inconsiderable an extent, if at all, that they amount to little more than theory. But while theoretical they may not be at all impracticable when once put in operation. Would they not, for instance, come within the legitimate and contemplated functions of savings banks? The proposition certainly commends itself as reasonable. It would, it is true, involve the adoption, more or less, of the methods and machinery employed by loan and building associations, but not to such an extent as to necessitate further statutory enactments, or any serious re-arrangement of the management and methods of savings banks now in practice. If it be a new departure in form it certainly is not in principle, and as an experiment it involves little risk.

## SUCCESS OF LOAN AND BUILDING ASSOCIATIONS.

The key to the almost uniform success of loan and building associations is to be found in the intimate relations which they hold to shareholders, and especially to borrowers. Not only do they make it possible for persons having but small incomes to build homes for themselves, by loaning money on unfinished property, as the money is needed to advance the work, repayable in small instalments, but they exercise a scrupulous supervision over the interests of the borrower. The condition and situation of his property, the plans of the architect, the estimates, the character of the contractor, the building material, the work of the builder; all are carefully inspected by competent judges and subject to their approval. The loan and building association thus forms a supervisory board whose assistance to the borrower is invaluable.

The provision, uniformly and impartially enforced, that dues, interest and premiums shall be paid monthly also contributes in great measure to their success. In practice this frequency and regularity insures prompt payments from many who would otherwise fall behind and soon neglect payments altogether. The educational character of these institutions is far from being one of their least important features.

Then, too, these associations have in view but a single object which they are peculiarly adapted to promote. By the stimulus of this single purpose, by the enthusiasm which it communicates, by the fraternity of feeling in which it unites the members of the association, there is created a powerful *esprit de corps*. Members feel themselves to be important factors in the institution; at once lenders and borrowers, and sole managers, they *are* the institution; and inspired by such impulses they labor for the success and propagation of their enterprise with extraordinary zeal.

## LEGAL CHARACTER.

The use of the terms "stock," "certificates of stock," "shares," etc., has given to many unfamiliar with the exact nature of these institutions, the impression that they are similar to all stock companies, at least so far as capital and the powers and privileges incidental to stock are concerned. The terms have been selected, however, rather as a matter of convenience than as a technical description of the character of these institutions, for the similarity ceases with the terms themselves. In some respects their selection is unfortunate, as tending to confuse the natures of totally different institutions; and yet, going back to the primary and unassociated meaning of the terms, the selection is both natural and proper.

Loan and building associations are not properly stock companies, but "institutions of saving," as used in the statutes of Maine.

Strictly speaking they have no capital, but deposits, which vary constantly in amount.

They do not necessarily issue certificates of stock, few associations, in fact, doing so, but pass-books.

Any shareholder is entitled to withdraw the value of his stock and have his shares cancelled.

The incidental powers and privileges of this stock are not similar to those attached to stock in its accepted definition.

Thus distinguished from ordinary stock companies, loan and building associations are brought under the legal definition, "institutions of saving," by the purposes for which they are constituted, the methods by which they are conducted, and the scope and character of their powers.

There still remains, however, enough of obscurity in the distinction to render probable extensive legal proceedings, should occasion arise, as has been threatened already in several instances, by the attempt of municipal officers to tax these institutions. It would be well for the legislature at the approaching session, to so amend the law as to define their legal character by direct statutory enactment.



## SAVINGS BANKS—SPECIAL DIVIDENDS.

Section 106, chapter 47, Revised Statutes, provides when the "reserved fund amounts to five per cent of the average amount of deposits for the six months previous to 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 years' standing, as extra dividends." This statute is impracticable and ought to be repealed.

The true theory of dividing the earnings is this: after all the conditions for safety which the law requires have been accomplished, after the current expenses for the six months have been paid, and the premiums paid for securities purchased during that period have been charged off, then all profits remaining should be divided pro rata among all depositors whose deposits have contributed to the earnings of that particular half year.

If the five per cent reserve is not a sufficient condition of safety then let it be increased to ten; but when the purposes of safety have been consummated the law should provide for an equitable division of profits among all the depositors.

Old accounts are being closed and new accounts being opened continually, and in three years the personnel of the depositors materially changes, and extra dividends made once in three years can but work injustice.

Several of the banks have accumulated a reserved fund in close proximity to the maximum required by law, and some provision should be made by the legislature at its approaching session which is practicable for an equitable division of excessive earnings.

## RAILROAD STOCK.

The statute provides that the savings banks may invest their deposits in the stock of any dividend paying railroad in New England. Under this provision several of the banks have comparatively large holdings, and a few have among

their assets shares in railroads located outside the territory covered by the law regulating investments, which have been acquired through foreclosure of mortgage bonds, or as a bonus to original subscribers for bonds. This statute was enacted years ago, when managers of railroads in their primitive simplicity, recognized the right of stockholders to receive once each year a plain statement of the financial condition of their property ; and, before subtlety had perfected the science, now too generally adopted, of publishing annually a report which seems to be studiously prepared for the purpose of veiling in impenetrable obscurity the information of the resources and liabilities, the earnings and expenditures, the appreciation or depreciation, in value, of equipment necessary as a basis for the intelligent estimation of the value of, or the probable income to be derived from, the shares.

Suddenly, without apparent reason or warning, dividend paying railroads become non-dividend payers with such frequency that the discriminating term "dividend paying railroads" used in the statute, has become practically meaningless, and savings banks investing under the guidance of this law, will occasionally experience a surprising shock by finding that instead of acquiring income bearing property they have purchased only a well-filled sponge.

This practice of issuing evasive, if not misleading, statements by managers concerning the financial condition of railroad corporations is damaging to corporate credit. The stock of railroads which are honestly, economically, and ably managed, is made to suffer by the unsound management, or, perhaps, the unscrupulous manipulation of others, conditions of which stockholders are unaware until a dividend is passed, and the effect is to remove all railroad stocks beyond the purview of investment securities.

The fact that railroads are "dividend paying" is no longer an assurance that they are "dividend earning," and until a uniform system is adopted, by which stockholders can obtain information upon authority, outside and independent of the

corporation's own accountants, as to its assets and liabilities, its earnings, fixed charges, and contingent expenditures, railroad shares may well be regarded by conservative managers of savings banks as too unstable an investment for deposits.

The tendency of legislation in Massachusetts and Connecticut is in the direction of such State supervision as will, when perfected, give the public reliable information of the financial as well as the physical condition of their railroads.

#### WESTERN FARM MORTGAGES.

The subject of western farm mortgages, as an investment for savings bank deposits, was considered by the legislature at its last session, and a majority of the Joint Committee on Banks and Banking reported "ought to pass" a bill authorizing such investments. The matter was, however, indefinitely postponed by vote of the House. Since that time this subject has been so thoroughly discussed by writers of financial articles, which have been published in newspapers and magazines all over the country, that all the good and bad features of this class of securities must be pretty well understood by legislators as well as by savings bank managers.

The demand for this amendment to our investment law comes from two sources.

First, from mortgage companies of the west, whose business it is to buy and sell these securities, and who look with longing eyes upon the \$40,000,000 of Maine savings bank deposits as an opportunity to broaden their market and thereby increase their revenue from commissions.

The other class who persistently clamor for the admission of farm mortgages as a savings bank investment are capitalists of our own State who, in evasion of law, go from bank to bank with their money and deposit in each the maximum sum allowed any single depositor in the same bank, and then open accounts in the names of several members of their family with two thousand dollars to the credit of each.

These depositors are individuals who have not courage to invest in securities where, if a loss is made, it would fall wholly upon themselves; hence they spread their capital in several savings banks so that should any loss be entailed to a bank through one or more bad investments the good assets in the bank will be sufficient to secure the depositors, and if the loss is large enough to impair the surplus it is averaged pro rata with legitimate depositors and borne by the combined deposit capital of the bank.

This class of depositors is far more numerous than officers of savings banks realize. For the purpose of increasing the earnings of savings banks so as to obtain larger dividends themselves they are willing and anxious that these institutions shall have authority to invest in securities bearing the highest rate of interest. Their benevolence makes them solicitous that the farmer and mechanic, whose savings are deposited in banks, may be permitted to share in the high rates of interest paid by borrowers on land mortgages of the west. While they have not the courage to buy a farm mortgage on their own account they have implicit confidence in their own ability to scent the danger from afar, as a crisis approaches in season to withdraw their plethoric deposits and leave the small depositors to average the losses among themselves. This class of savings bank investors, whose deposits are always a constant menace to the banks (for the larger the amount subject to withdrawal through the same agency the greater is the danger) always occupy the front seats whenever a proposition is pending before the legislative committee which promises larger earnings, larger dividends, and larger risks.

A savings bank is practically an institution which borrows money on call to lend again or invest in a way to be prepared to meet the probable withdrawal of the funds it has borrowed. It has no capital stock, and is managed by trustees who receive no salary or benefits directly or indirectly, and are even prohibited by law from borrowing money from the bank.

It is managed in the interest of the depositors only, to them all profits are paid, and for their benefit all the surplus is accumulated. A savings bank is not a capitalized corporation created for money making purposes, but a benevolent institution, practically affording a method whereby a working man, living prudently, may make his daily life cheerful, dispel anxiety as to the future through confidence that his savings are in an absolutely safe depository so invested that he is paid a reasonable price for the use of his money, but nothing additional for the danger of losing it.

Of the depositors in the savings banks of this State, 99,293 represent accounts with credit balances of less than five hundred dollars.

These are all working men and women, property producers, for the care of whose savings these banks were especially created. It is not material to their welfare and happiness whether their dividends accumulate at the rate of three or five per cent per annum; they never appear at the doors of the legislative halls with petitions to allow their savings to be invested so as to produce more income at the price of greater risk, and whether the financial skies are clear or cloudy these legitimate depositors, so long as their bank of deposit is above suspicion, rarely withdraw except the emergencies of life necessitate the use of their money.

It is to cultivate habits of thrift and frugality among this class of our citizens that savings banks are established. It is to encourage provident independence that public spirited men, learned in financial affairs, are willing to devote a portion of their valuable time in acting as trustees to manage these accumulations of savings. It matters not whether the interest of western mortgage companies is best served, nor is it desirable that large depositors, with parasitic propensities, shall be provided with means to increase their income and average their losses to the detriment of small depositors, in violation of the principles which underlie the true theory of savings institutions.

It must be borne in mind that this discussion of western farm mortgages is from the standpoint of a savings bank investment. In western States the great development of agricultural interests has resulted in an actual appreciation in value of farm lands, and so long as this appreciation is real and valuations are held below a point or price at which farms can be successfully operated they would seem to afford a safe basis of security for loans. This, however, can not be safely determined by the result of a single year, but upon the average years of good and bad crops. Very many of the mortgages sold to eastern investors are upon lands but recently occupied and from which but one crop has been harvested. If this crop has proved profitable to the farmer he is encouraged to borrow money at a pretty high rate of interest, so high that perhaps in some instances the usury law of certain localities may afford a means of forfeiture of contract should the burden become so heavy to the borrower that repudiation seemed the only alternative to the entire loss of his equity in the property mortgaged.

The difficulty which now meets the eastern money lender is to obtain reliable information as to a safe basis of valuation upon the property offered as security. This requires a most thorough knowledge of the locality, of the local laws relating to mortgages and foreclosures; for in some States the statutes provide that the mortgagor, instead of the creditor, shall remain in possession of the land during the period of the equity of redemption; and the courts have held that no form of deed shall be construed to constitute a waiver of this provision of the statute. In other States the laws afford better protection to the mortgagee and enable him, in case of default of interest, to seize the property at once and advertise it for sale. These various statutes have great bearing upon the matter of fixing a safe basis of valuation of land as security for loans, as the successive failure of crops for two or three years would probably render foreclosure necessary. A complete knowledge of the character of the land, its average product-

iveness, whether it lies high or low, the average rainfall, etc., is indispensable to safety in loaning upon this security.

In the recently settled portions of the west values are not yet established, nor can they be until the practical experience of several years has demonstrated the average yield of crops. The tendency in these new settlements is to over-estimate the probable growth in population, and exaggerate the prospective appreciation in land values, and the great competition between mortgage companies and the greed of agents whose profits depend upon the amount of their loans, give the western borrower a dangerous advantage over the eastern lender.

The safe loaning of money upon the western farm mortgages is a business which requires a knowledge and experience not now possessed or likely to be acquired by the trustees who so ably conduct the affairs of the savings banks of the State under our present statute regulating investments, that losses are not frequent. Their experience has taught them that convertibility is an essential element for assets of savings banks which western farm mortgages do not possess.

New Hampshire has permitted her savings institutions to invest in western real estate mortgages without restriction, and this license has been freely exercised. In the last annual report of the Bank Commissioners of that State, Hon. James O. Lyford and Hon. Alonzo I. Nute (who are by observation and experience eminently qualified to pass judgment on this subject), appears the following words of warning: "Western farm loans have been for a number of years profitable investments for our savings banks. They have enabled the banks to pay higher dividends than similar institutions in adjoining States, and to-day, if made at about the legal rate of interest with a view solely to the security of the investment, they furnish a safe field for eastern capital. But western investment business has taken a wider range within a few years. To no inconsiderable extent eastern capital has been used to boom western localities, and money has not been loaned on the intrinsic value of property but on its prospective increase.

Mortgages on lots in the additions of so-called cities, and mortgages on town lots where cities are expected to spring up, have superseded the farm loans, because of the higher rates of interest offered."

The laws of Vermont, like New Hampshire, allow her savings banks to invest to an unlimited extent in western mortgages. The efficient Inspector of Finance, Hon. Carroll S. Page, in his last annual report, says: "Now, whatever may be claimed in behalf of western mortgages, the time has certainly come when we should apply to this matter the homely maxim which teaches that we should not put too many eggs in one basket. It is true that these investments enable our banks to declare larger dividends than they otherwise could, but we should not lose sight of the well-known principle which should always govern savings banks, that large dividends are of secondary importance as compared with absolute safety. Confidence in our entire system of savings banks is all important to the end that our working men and middle classes, for whose benefit they were more especially established, may use them more and more extensively. Experience demonstrates clearly and conclusively that high rates of interest are not the attractive features of savings banks in the eye of the depositor, but rather absolute freedom from any misgivings or uneasiness with reference to the safety of the principal. Let those who prefer high rates to absolute safety withdraw their funds from savings institutions. To try to attract deposits by high rates is subverting the purpose for which savings banks were established, and in my judgment is little less than a crime."

#### SAVINGS BANK INVESTMENTS.

There are savings banks in this State today as well or better prepared to meet the emergencies of a great financial crisis as any kindred institutions to be found in the United States; so strong are they that the most serious depreciation of values following a financial panic for which there has ever been a precedent in this country could not impair their ability



to pay every depositor in full as rapidly as the money could be legally demanded, without drawing from or reducing the amount of their reserved fund. These institutions are a comfort to their depositors, and honor to their management, and a credit to the State.

While all our institutions of savings are governed by the same statute laws each has individual characteristics and each has made a record for itself. Comparisons are odious, and comparison here between particular banks would be unpardonable and unnecessary, as the management of each fully understands its relative position to the others in standing and condition, or credit. It is, however, proper to consider the causes to which may be attributed the different results in surplus above liabilities, or in financial strength.

The strongest savings banks are those which have invested their deposits in the choicest securities, such as are best known, have the widest market, and are the most easily converted into cash whether the rate for the use of money is high or low.

The banks which have made the best record have charged off to profit and loss at the time of making each investment the high premiums they have been compelled to pay for such securities as they deemed best adapted to their trust, and have made their dividends consistently low to permit this practice.

The strongest banks today are those whose management have recognized the principle that a savings bank should invest its funds in sound, convertible assets; that dividends should be declared on the basis of what the highest credit will pay for the use of money, and not what a lower credit offers for not only its use but the risk of its loss.

To illustrate: The market price of United States four per cent bonds, due in 1907, is 127, and the investment therein pays the holder two and a quarter per cent interest. Now if we take government bonds as the standard by which to measure the price paid for the use of money with absolute safety, adding the tax on deposits of three-fourths of one per

cent from which United States bonds are exempt, we have three per cent as the standard rate for the use of money. Then all additional income derived from an investment above three per cent is for the risk of losing it. So if a municipal bond of a city pays four per cent the bank receives three per cent for the use of the money and one per cent for the danger of losing it. If it invests in a mortgage of real estate which pays six per cent it receives three per cent for the use of the money and three per cent for the danger of loss through default and foreclosure. If it invests in the stock of a railroad which pays seven per cent dividends it receives three per cent for the use of the money and four per cent for the danger of losing it through the mismanagement of a corporation over which it has no control.

While United States bonds do not constitute a practical standard to be adopted by savings banks at the present time, the most successfully managed banks are those whose standard of investments is not far below that given in this illustration. Savings banks which have invested their deposits in real estate mortgages up to the maximum allowed by law and have acquired other securities with a consideration only of a high rate of interest have been able to pay full dividends to their depositors, but they find themselves to-day with a surplus but little above their accumulated reserved fund, and perhaps with a premium account standing as a monument of weakness among their assets.

There are no securities too good for a savings bank, and the record proves that the banks which have restricted their loans on mortgages of real estate to the smallest proportions and have avoided bonds and stocks having only a local reputation, and confined their investments to assets known and recognized in all money centers as "investment securities" are now in a condition to pay liberal dividends, and contemplate any approaching money panic with perfect confidence of the impossibility of its credit being impaired by the ordeal.

This theory which has been proved so sound by the results realized is not adverse to or inconsistent with the practice of

acquiring bonds based upon growing properties already affording ample security but which have not yet become sufficiently well known to reach the high credit they are clearly destined to attain, and the careful study of such securities affords profitable employment of time to managers of savings banks and investors of trust funds.

In contrast with these are to be found securities based upon new enterprises, the worth of which depends entirely upon future conditions.

Particular periods develop distinct phases of speculation, and we are now passing through an era where speculation is based largely upon new creations of so-called properties capitalized with little money diluted in large bodies of water. Many of these present a most alluring promise of success. In exceptional instances this aqueous capital will perhaps materialize and the stock become dividend paying. In such cases the shares acquire an intrinsic value to the holder the same as a worthless acre on some outlying point, which subsequently becomes a fashionable resort, may make the fisherman whose home it has been a legitimate owner of valuable property. During this transformation period such securities have no attraction for the conservative investor of trust funds; but if the scheme has produced an income bearing property, substantial and permanent, whatever may have been the constituents of the original capital, it is no longer a speculation, and the securities based thereon may be as sound as those of a corporation whose capital was fully paid in cash.

There will always be ample opportunity for the exercise of wisdom or unwisdom in acquiring assets for our savings bank deposits. The growth of our country is so rapid, its business so large and so constantly increasing, its products, both natural and manufactured, multiplying year by year, the unceasing appreciation in value of land in centers of trade, tempting capital to remove small and erect commodious structures, the vast areas yet without railroads, clearly foreshadow

a necessity for its use which will prevent large accumulation of idle money for many years to come.

#### THE RECORD.

During the last nine years the number of depositors in the savings banks of this State has increased from 75,443 to 124,562, and the amount of deposits from \$20,978,130.92 to \$40,969,663.05.

At the commencement of 1880 the surplus above liabilities was \$1,057,976.32; it now stands at \$5,031,497.44.

In 1880 the reserved fund was \$519,721.98, or 2½ per cent of the deposits; and now it is \$1,651,142.40, or more than 4 per cent of the deposits.

In 1880 the larger portion of the assets were inconvertible, and \$866,375, or nearly one-twentieth of the whole were in default. To-day a majority of the assets can be converted into cash in a day in any of the money centers of the country, and but \$58,410, or less than one-seven hundredth of the whole are in default of interest.

In nine years the savings banks have paid into the State treasury, for tax on deposits, \$1,876,992.73; and during that time have paid dividends to their depositors the aggregate of which is \$11,177,933.01.

By unswerving devotion to duty, the faithful and efficient officers have made for their institutions this record, which entitles them to the commendation of their depositors and establishes for the savings banks of Maine a claim to the confidence and admiration of the public.

FRED E. RICHARDS,

*Bank Examiner.*

PORTLAND, December 1st, 1888.

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ABSTRACT

OF THE

FIRST SEMI-ANNUAL EXAMINATIONS

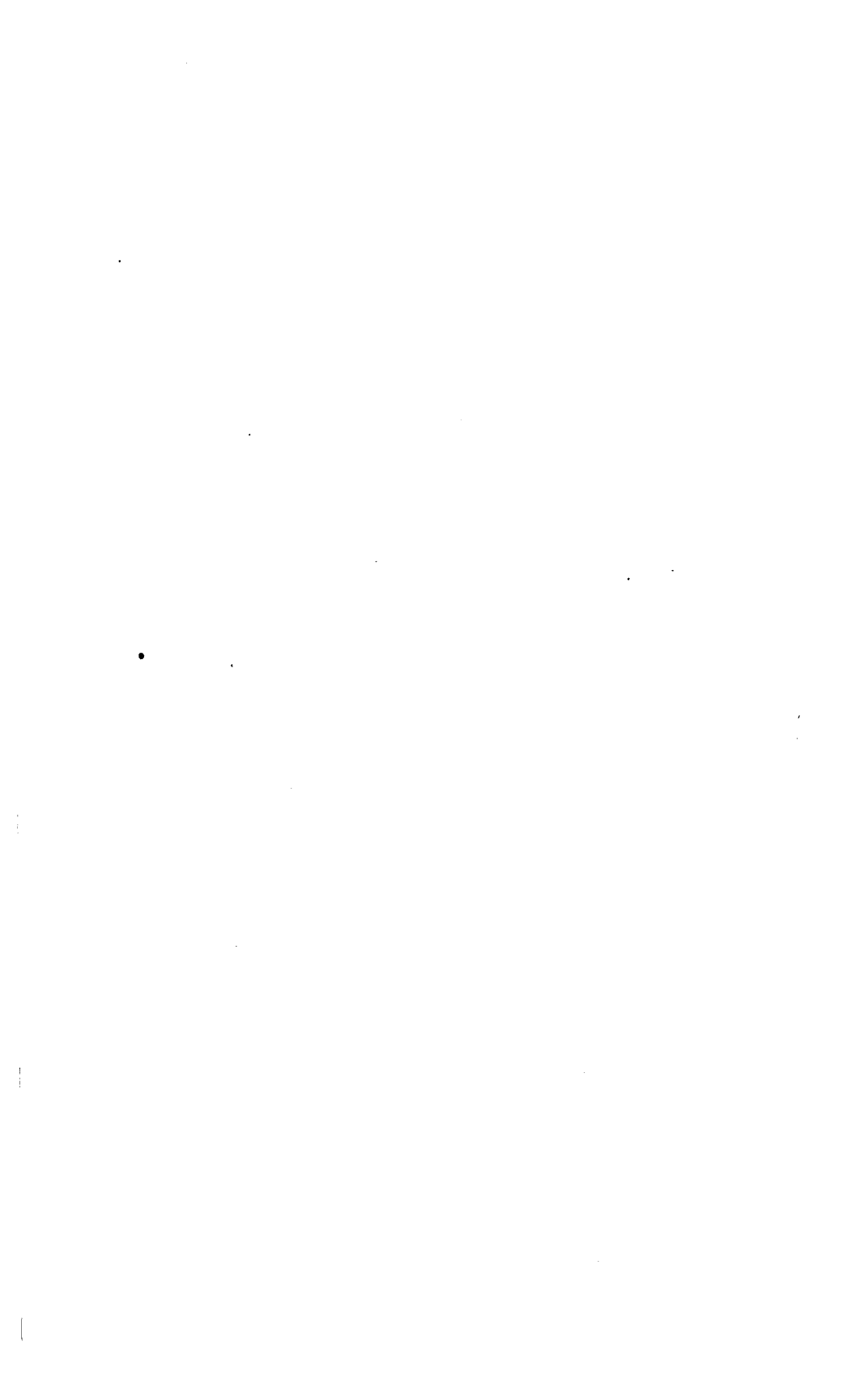
OF THE

SAVINGS BANKS.

1888.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

JANUARY 17, 1888.

CYRUS GREELY, PRESIDENT.

F. W. PARKER, TREASURER.

### LIABILITIES.

Deposits . . . . .	\$798,372 14
Reserved Fund . . . . .	21,978 31
Special Reserved Fund . . . . .	3,274 55
Profits . . . . .	8,574 62
Unpaid dividends . . . . .	3,360 17
	\$835,559 79

### 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 Ml., 1900,	\$4,000 00	\$4,000 00	\$4,000 00	
“ Auburn 6s Ml., 1891 . . . . .	1,000 00	1,050 00	1,000 00	
“ Lewiston 5s Water, 1907 . . . . .	8,000 00	8,800 00	8,000 00	
“ Lewiston 5s Water, 1897 . . . . .	2,000 00	2,140 00	2,000 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	
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	
Total public funds of Maine . . . . .	45,750 00			\$45,750 00
Town of Beverly, Mass., 4s Ml., 1911,	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	
“ Belmont, O., 5s C. H., 1892,	6,000 00	6,000 00	6,000 00	
“ Butler, O., 5s C. H., 1890,	7,000 00	7,000 00	7,000 00	
“ Henry, O., 5s C. H., 1893,	5,000 00	5,000 00	5,000 00	
“ Hancock, O., 6s Ditch, 1888- 1889 . . . . .	8,000 00	8,000 00	8,000 00	
“ Hancock, O., 6s C. H., 1893- 1894 . . . . .	7,000 00	7,280 00	7,000 00	
“ Jay, Ind., 6s Fund, 1883- 1897 . . . . .	5,000 00	5,250 00	5,000 00	
“ Lawrence, O., 6s Bridge, 1892-1895 . . . . .	4,000 00	4,080 00	4,000 00	
“ Mercer, O., 6s Road, 1889- 1890 . . . . .	5,000 00	5,050 00	5,000 00	
County of Montgomery, O., 6s Road, 1888 . . . . .	5,000 00	5,000 00	5,000 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>	
County of Wausau, 5s Wa., 1905 . . .	\$5,000 00	\$5,000 00		
“ Wood, O., 6s Ditch, 1888-1893 . . . . .	2,700 00	2,754 00	2,700 00	
City of Akron, O., 6s School, 1899,	10,000 00	10,800 00	10,000 00	
“ Canton, O., 5s Ml., 1899 . . . . .	7,000 00	7,000 00	7,000 00	
“ Canton, O., 5s Water, 1897-1898 . . . . .	11,000 00	11,000 00	11,000 00	
“ Chicago, Ill., 7s Riv Imp., 1890 . . . . .	4,000 00	4,200 00	4,000 00	
“ Chicago, Ill., 7s Sew., 1889,	2,000 00	2,040 00	2,000 00	
“ Chicago, Ill., 7s Wa., 1888.	4,000 00	4,000 00	4,000 00	
“ Cincinnati, O., 7 3-10s Wo. House, 1888. . . . .	5,000 00	5,000 00	5,000 00	
“ Cleveland, O., 7s Sew., 1890,	1,000 00	1,060 00	1,000 00	
“ Duluth, Minn., 5s Ml., 1907,	5,000 00	5,000 00	5,000 00	
“ Evansville, Ind, 5s Refund, 1912. . . . .	2,000 00	1,600 00	2,000 00	
“ Evansville, Ind, 4½s Refund, 1912. . . . .	5,000 00	4,000 00	5,000 00	
“ Joliet, Ill., 5s School, 1895	5,000 00	5,000 00	5,000 00	
“ Lansing, Mich., 4½s Wa., 1905-1910. . . . .	10,000 00	10,000 00	10,000 00	
“ Minneapolis, Minn., 4½s Ml., 1913 . . . . .	5,000 00	5,000 00	5,000 00	
“ Minneapolis, Minn., 4½s Ml., 1902. . . . .	9,000 00	9,000 00	9,000 00	
“ Newark, O., 5s Bridge, 1895,	6,000 00	6,000 00	6,000 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	4,240 00	4,000 00	
“ St. Louis, Mo., 6s Water, 1895 . . . . .	10,000 00	11 200 00	10,000 00	
“ St. Louis, Mo., 5s Ml., 1900,	5,000 00	5,450 00	5,000 00	
“ St. Paul, Minn., 8s Ml., 1890 . . . . .	1,000 00	1,060 00	1,000 00	
“ St. Paul, Minn., 5s Fund, 1904 . . . . .	3,000 00	3,150 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	5,000 00	5,000 00	
“ Toledo, O., 5s Bridge, 1893,	2,000 00	2,000 00	2,000 00	
“ Toledo, O., 8s Water, 1894,	3,000 00	3,420 00	3,000 00	
“ Toledo, O., 8s Refund, 1900,	5,000 00	5,900 00	5,000 00	
Total public funds out of New Eng. .	201,700 00			\$201,700 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Reg. Consol., 1912,	20,000 00	26,400 00	20,000 00	20,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland. . . . .	6,200 00	10,168 00	6,200 00	
Casco “ “ . . . . .	1,000 00	1,510 00	1,000 00	
Cumberland “ “ . . . . .	4,760 00	6,188 00	4,760 00	
First “ “ . . . . .	5,400 00	6,480 00	5,400 00	
First “ Lewiston. . . . .	60,000 00	99,000 00	60,000 00	
Traders’ “ Portland. . . . .	2,200 00	3,124 00	2,200 00	
Total bank stock of Maine . . . . .	79,560 00			79,560 00



## ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
Franklin Company, Lewiston . . . . .	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Premium account . . . . .	-	-	60,077 66	60,077 66
Expense account . . . . .	-	-	550 08	550 08
Real estate, foreclosure . . . . .		27,500 00	29,428 56	29,428 56
Furniture . . . . .		1,000 00	500 00	500 00
<i>Loans on Bank Stock.</i>				
First National, Lewiston . . . . .		1,800 00	1,800 00	1,800 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank . . . . .		100 00	100 00	
Augusta Savings Bank . . . . .		280 00	280 00	380 00
<i>Loans on Corporation Stock.</i>				
Continental Mills, Lewiston . . . . .		755 00	755 00	
Cowan Woolen Company . . . . .		6,500 00	6,500 00	
Little Androscoggin Water Power Co. . . . .		8,556 00	8,556 00	
Lockwood Manufacturing Company, Waterville . . . . .		5,000 00	5,000 00	20,811 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington . . . . .		1,100 00	1,100 00	1,100 00
Loans on other collaterals . . . . .		120 00	120 00	120 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company . . . . .		11,000 00	11,000 00	
Auburn Harpswell Association . . . . .		108 00	108 00	
Continental Mills . . . . .		15,000 00	15,000 00	
Franklin Company . . . . .		20,000 00	20,000 00	
Harper Manufacturing Company . . . . .		5,000 00	5,000 00	
Trinity Church . . . . .		72 11	72 11	
Union Water Power Company . . . . .		22,500 00	22,500 00	73,680 11
Loans on mortgages of real estate . . . . .		256,191 47	256,191 47	256,191 47
Loan to town of Lisbon . . . . .		2,000 00	2,000 00	2,000 00
Cash deposited in the National Bank of Redemption, Boston . . . . .		3,136 17	3,136 17	
Cash deposited in First National Bank, Lewiston . . . . .		1,454 23	1,454 23	
Cash on hand . . . . .		2,320 51	2,320 51	6,910 91
Unpaid accrued interest . . . . .		9,349 34		\$835,559 79
		840,086 83		
Due depositors, including earned dividend, State Tax and expenses . . . . .		809,812 31		
Surplus above all liabilities . . . . .		\$30,274 52		

Rate of interest charged on loans, 5 to 6½ per cent.

Annual expenses, \$2,000.

## AUBURN SAVINGS BANK—AUBURN.

JANUARY 14, 1888.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

## LIABILITIES.

Deposits .....	\$726,371 93
Reserve Fund .....	24,404 49
Special Reserve Fund .....	11,855 87
Profits .....	3,114 10
	\$761,746 39

## 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, 1897 ....	\$8,000 00	\$8,000 00	\$8,000 00	\$8,000 00
County of Boone, Ind., 6s Gravel Road, 1888-1890... ..	6,000 00	6,060 00	6,000 00	
“ Clinton, Ind., 5s C.H., 1893	5,000 00	5,000 00	5,000 00	
“ Drake, Ind., 6s Ditch, 1888-1889 .....	3,000 00	3,000 00	3,000 00	
“ Iowa, Wis., 5s Asylum, 1906	5,000 00	5,000 00	5,000 00	
“ Madison, O., 6s Road, 1889,	1,500 00	1,515 00	1,500 00	
“ Porter, Ind., 5s Fund, 1888,	5,000 00	5,000 00	5,000 00	
“ White, Ind., 6s Gravel Road, 1890 ... ..	4,000 00	4,080 00	4,000 00	
City of Logansport, Ind., 5s Wa., 1895... ..	10,000 00	10,000 00	10,000 00	
“ St Louis, Mo., 6s Sewer, 1888	1,000 00	1,000 00	1,000 00	
<b>Total public funds out of New Eng..</b>	<b>40,500 00</b>			<b>40,500 00</b>
<i>Railroad Bonds Owned.</i>				
Sandy River 6s 1st Mort, 1915 .....	10,000 00	10,500 00	10,000 00	10,000 00
Brooklyn Street R. R. Co., Cleveland, O., 6s, 1st Mort., 1903 .....	10,000 00	11,000 00	10,000 00	
Kansas City Cable Railway 5s 1st Mort., 1897.....	10,000 00	10,000 00	10,000 00	
Leavenworth, Topeka & Western 4s 1st Mort, 1912.....	5,000 00	4,000 00	4,225 00	
<b>Total railroad bonds out of New Eng</b>	<b>25,000 00</b>			<b>24,225 00</b>
<i>Corporation Bonds Owned.</i>				
Calais Water Works 5s, 1906 .....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Co 5s 1904,	10,000 00	10,000 00	10,000 00	
Richmond Water Co. 5s, 1906.....	10,000 00	10,000 00	10,000 00	
Universalist Parish, Auburn. 6s, 1893,	500 00	500 00	500 00	
Eau Claire, Wis., Water Works 6s, 1894.....	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds.....</b>	<b>35,500 00</b>			<b>35,000 00</b>
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford,	2,500 00	3,625 00	2,500 00	
Canal “ Portland..	4,300 00	7,052 00	4,300 00	
First “ Auburn ..	53,400 00	79,032 00	53,400 00	

## AUBURN 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, Bath.....	\$ 2,000 00	\$ 2,900 00	\$ 2,000 00	
First " Lewiston....	11,500 00	18,975 00	11,500 00	
First " Portland....	13,000 00	15,600 00	13,000 00	
Manufact'rs' " Lewiston....	11,500 00	14,490 00	11,500 00	
Newcastle " Newcastle....	1,000 00	1,550 00	1,000 00	
Northern " Hallowell....	3,000 00	4,260 00	3,000 00	
Richmond " Richmond....	3,900 00	4,680 00	3,900 00	
Traders' " Portland....	7,400 00	10,508 00	7,400 00	
Shoe and Leather National Bank, Auburn .....	2,000 00	2,240 00	2,000 00	
Total bank stock of Maine.....	115,500 00			\$115,500 00
American National Bank, Kansas City, Mo.....	5,000 00	5,500 00	5,000 00	5,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co.	400 00	400 00	400 00	400 00
Real estate, foreclosure.....		36,415 69	38,415 69	38,415 69
Furniture, vault, etc.....		2,400 00	2,400 00	2,400 00
Premium account.....			45,288 83	45,288 83
<i>Loans on Public Funds.</i>				
City of Bangor bonds .....		500 00	500 00	
City of Chicago, Ill., bonds .....		2,500 00	2,500 00	
County of Androscoggin bonds .....		3,000 00	3,000 00	
County of Macoupin, Ill., bonds .....		3,000 00	3,000 00	9,000 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington .....		4,900 00	4,900 00	4,900 00
<i>Loans on Railroad Stock.</i>				
Maine Central.....		200 00	200 00	200 00
<i>Loans on Bank Stock.</i>				
First National, Lewiston.....		2,450 00	2,450 00	
First National, Auburn.....		9,000 00	9,000 00	
Shoe and Leather, Auburn.....		10,000 00	10,000 00	
American National, Kansas City, Mo.....		5,500 00	5,500 00	
First National, Columbus, Neb.....		7,000 00	7,000 00	33,950 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank.....		425 00	425 00	
Maine Savings Bank.....		500 00	500 00	
Portland Savings Bank.....		500 00	500 00	1,425 00
<i>Loans on Corporation Bonds</i>				
Arkansas City Water Power Company.....		12,000 00	12,000 00	
Hornellsville Water Company, N. Y.....		2,000 00	2,000 00	14,000 00
<i>Loans on Corporation Stock.</i>				
Auburn Foundry Company.....		1,500 00	1,500 00	
Auburn Aqueduct Company.....		16,600 00	16,600 00	
Home Manufacturing Company.....		9,700 00	9,700 00	
Camden & Rockland Water Company.....		5,000 00	5,000 00	
Continental Mills.....		8,490 00	8,490 00	
Franklin Company.....		500 00	500 00	
Lewiston & Auburn Electric Light Company....		10,450 00	10,450 00	

## AUBURN SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Little Androscoggin Water Power Company.....	\$14,228 80	\$18,228 80	
Lockwood Manufacturing Company.....	1,000 00	1,000 00	
Rockport Railroad Company.....	5,000 00	5,000 00	\$76,468 80
Loans on other personal property.....	5,751 52	5,751 52	5,751 52
<i>Loans to Corporations.</i>			
Tobie & Clark Manufacturing Company.....	1,000 00	1,000 00	
Auburn Aqueduct Company.....	11,500 00	11,500 00	
Auburn Foundry Company.....	1,000 00	1,000 00	
Continental Mills.....	5,000 00	5,000 00	
Moses Craft's Shoe Company.....	5,000 00	5,000 00	
Court Street Free Baptist Society.....	1,250 00	1,250 00	
Franklin Company.....	10,000 00	10,000 00	
Oak Hill Cemetery.....	1,667 62	1,667 62	
Pray Manufacturing Company, Minneapolis, (Guaranteed by Trustees of Savings Bank.)...	4,375 00	4,375 00	40,792 62
Loans on names.....	1,365 00	1,865 00	1,865 00
Loans on mortgages of real estate.....	223,000 00	224,478 82	224,478 82
Cash deposited in First National Bank.....	18,539 99	18,539 99	
Cash on hand.....	5,145 12	5,145 12	23,685 11
Unpaid accrued interest.....	5,978 43		\$761,746 39
Due depositors, including accrued State tax.....	\$765,799 17		
Surplus above actual liabilities.....	727,721 93		
	\$38,077 24		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,300.

AUGUSTA SAVINGS BANK—AUGUSTA.

MARCH 29, 1888.

WILLIAM S. BADGER, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

LIABILITIES.

Deposits.....	\$4,818,074 15
Reserved Fund.....	200,457 79
Profits.....	69,018 82
	<hr/> \$5,087,550 76

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Dist of Columbia bonds 3-65s, 1924.....	\$362,000 00	\$434,400 00	\$362,000 00
Dist. of Columbia 5s, 1899.....	30,000 00	33,000 00	30,000 00
<b>Total public funds of District of Columbia.....</b>	<b>392,000 00</b>		<b>\$392,000 00</b>
City of Augusta 5s Ml., 1889-1890..	500 00	505 00	500 00
“ Bangor 6s R. R., 1894.....	16,000 00	17,600 00	16,000 00
“ Belfast 6s R. R., 1898.....	8,000 00	8,640 00	8,000 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>29,500 00</b>		<b>29,500 00</b>
County of Adams, Ind., 6s Gravel Road, 1888-1890.....	4,000 00	4,040 00	4,000 00
“ Allen, Ind., 6s Gravel Road, 1888-1890.....	23,000 00	23,230 00	23,000 00
“ Auglaize, O., 6s Ditch, 1888-1891.....	10,500 00	10,605 00	10,500 00
“ Bay, Mich., 8s Wa., 1890,	6,500 00	6,825 00	6,500 00
“ Boone, Ind., 6s Gravel Road, 1888-1890.....	28,500 00	28,785 00	28,500 00
“ Boone, Ia., 5s Fund Opt., 1906.....	15,000 00	15,000 00	15,000 00
“ Carroll, Mich., 6s Gravel Road, 1889-1893.....	6,500 00	6,630 00	6,500 00
“ Carroll, Ind., 6s Gravel Road, 1888-1891.....	9,000 00	9,090 00	9,000 00
“ Carroll, O., 6s C. H. and Jail, 1888-1897.....	26,000 00	27,040 00	26,000 00
“ Clermont, O., 6s Infirmary, 1889-1890.....	10,000 00	10,100 00	10,000 00
“ Clinton, Ind., 6s Gravel Road, 1888-1889.....	8,900 00	8,989 00	8,900 00
“ Clinton, Ind., 5s C. H., 1893.....	15,000 00	15,000 00	15,000 00
“ Clinton, O., 6s Fund, 1888,	5,000 00	5,000 00	5,000 00
“ Cook, Ill., 7s War Fund, 1890.....	6,000 00	6,300 00	6,000 00
“ Clark, Ind., 6s Fund, 1888,	20,000 00	20,000 00	20,000 00
“ Dallas, Ia., 6s Fund, Opt., 1896.....	20,000 00	21,200 00	20,000 00
“ Delaware, Ind., 5s C. H., 1895-1903.....	20,000 00	20,000 00	20,000 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 Elkhart, Ind., 5s Public Building, 1888-1893 . . .	\$25,000 00	\$25,000 00	\$25,000 00
“ Fayette, O., 6s C H., 1888,	19,000 00	19,000 00	19,000 00
“ Fremont, Ia., 5s Fund, 1891-1896 . . . . .	34,000 00	34,000 00	34,000 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	23,000 00	23,000 00
“ Greene, Ind., 6s C. H., 1895,	25,000 00	26,500 00	25,000 00
“ Hamilton, Ind., 7s C H., 1893-1898. . . . .	20,000 00	22,400 00	20,000 00
“ Hamilton, Ind., 6s Gravel Road, 1888. . . . .	6,500 00	6,500 00	6,500 00
“ Harrison, O., 6s Gravel Road, 1889 . . . . .	12,000 00	12,120 00	12,000 00
“ Henry, O., 6s Fund, 1890,	5,000 00	5,100 00	5,000 00
“ Hancock, O., 6s Ditch, 1888 . . . . .	7,500 00	7,500 00	7,500 00
“ Henry, O., 5s Road Imp., 1890 . . . . .	20,000 00	20,000 00	20,000 00
“ Henry, O., 5s C. H., Opt., 1890 . . . . .	30,000 00	30,000 00	30,000 00
“ Holmes, O., 6s C. H., 1888-1892 . . . . .	17,000 00	17,340 00	17,000 00
“ Huntington, Ind., 6s Grav. Road, 1888-1889 . . . . .	10,500 00	10,605 00	10,500 00
“ Huron, O., 6s Temp. Loan, 1888-1889 . . . . .	8,000 00	8,080 00	8,000 00
“ Kosciusko, Ind., 5s C. H., 1901 . . . . .	40,000 00	40,000 00	40,000 00
“ Logan, O., 6s Turnpike, 1888 . . . . .	1,500 00	1,500 00	1,500 00
“ Licking, O., 5s Children's Home, 1889. . . . .	20,000 00	20,000 00	20,000 00
“ Lucas, O., 5s Fund, 1892-1894 . . . . .	25,000 00	25,000 00	25,000 00
“ Logan, O., 6s Ditch, 1888-1893 . . . . .	2,900 00	2,958 00	2,900 00
“ Macoupin, Ill., 6s Fund, 1898 . . . . .	15,000 00	15,000 00	15,000 00
“ Madison, O., 6s Fund, 1889-1890 . . . . .	7,500 00	7,575 00	7,500 00
“ Madison, Ind., 6s Gravel Road, 1888-1889. . . . .	17,000 00	17,170 00	17,000 00
“ Marion, Ind., 6s C. H., 1898 . . . . .	10,000 00	11,200 00	10,000 00
“ Marion, O., 6s Bridge, 1888-1890 . . . . .	6,000 00	6,060 00	6,000 00
“ Marion, O., C. H., 1896. . . . .	15,000 00	15,900 00	15,000 00
“ Marshall, Ia., 5s Fund, Optional, 1896. . . . .	28,000 00	28,000 00	28,000 00
“ Miami, Ind., 6s Gravel Road, 1888-1890. . . . .	10,500 00	10,605 00	10,500 00
“ Otter Tail, Minn., 6s Jail, 1903 . . . . .	20,000 00	22,000 00	20,000 00
“ Outagamie, Wis., 6s Jail, 1892 . . . . .	25,000 00	26,000 00	25,000 00
“ Paulding, O., 5s C. H., 1895,	25,000 00	25,000 00	25,000 00
“ Pickaway, O., 6s Road, 1889,	12,000 00	12,120 00	12,000 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 Pottawattamie, Ia. 4½s C. H., 1894 .....	\$35,000 00	\$35,000 00	\$35,000 00
“ Pottawattamie, I., 5s Jail, 1891-1892.....	45,000 00	45,000 00	45,000 00
“ Preble, O., 6s Bridge, 1893-1894.....	20,000 00	21,000 00	20,000 00
“ Putnam, Ind., 6s Gravel Road, 1888-1891.....	12,000 00	12,240 00	12,000 00
“ Putnam, O., 6s Bridge, 1888-1891.....	25,000 00	25,250 00	25,000 00
“ Saginaw, Mich., 5s Fund, 1892.....	36,000 00	36,000 00	36,000 00
“ St Louis, Mo., 7s Jail, 1888, Seneca, O., 6s C. H., 1888-1891.....	31,000 00	31,000 00	31,000 00
“ Shawnee, Kan., 5½s Refund, 1907.....	19,000 00	19,380 00	19,000 00
“ Shelby, O., 6s C. H., 1888-1890.....	50,000 00	53,000 00	50,000 00
“ Tuscarawas, O., C H., 1890, Vigo, Ind., 5s C H., 1906, Webster, La., 5s Fund, Optional, 1906.....	15,000 00	15,150 00	15,000 00
“ Wells, Ind., 6s Grav. Road, 1888.....	25,000 00	25,500 00	25,000 00
“ Williams, O., 6s Ditch, 1888, Wood, O., 6s Bridge, 1888-1891.....	40,000 00	40,000 00	40,000 00
“ Wood, O., 6s Bridge, 1888-1891.....	25,000 00	25,000 00	25,000 00
“ Woodbury, Ia., 5s Fund, 1896.....	14,000 00	14,000 00	14,000 00
City of Akron, O., 6s School, 1894-1895.....	2,000 00	2,000 00	2,000 00
“ Akron, O., 6s Street, 1889-1895.....	19,000 00	19,380 00	19,000 00
“ Bay City, Mich., 8s Water, 1899.....	20,000 00	20,000 00	20,000 00
“ Canton, O., 5s School, 1895, Canton, O., 5½s Engine House.....	5,000 00	6,250 00	5,000 00
“ Chicago, Ill., 7s Sew., 1888, Chicago, Ill., 7s Riv. Imp., 1893-1895.....	10,000 00	10,000 00	10,000 00
“ Cincinnati, O., 7s Fund, 1904.....	115,000 00	132,250 00	115,000 00
“ Cincinnati, O., 6s Sewer, 1894.....	25,000 00	32,000 00	25,000 00
“ Cleveland, O., 6s Bridge, 1896.....	30,000 00	30,600 00	30,000 00
“ Cleveland, O., 5s Viaduct, 1907.....	30,000 00	30,600 00	30,000 00
“ Clinton, Ia., 4s Fund, 1906, Columbus, O., 6s Wa., 1891, Columbus, O., 8s Sew., 1888, Detroit, Mich., 7s Water, 1904.....	1,000 00	1,350 00	1,000 00
“ Duluth, Minn., 6s School, 1908.....	15,000 00	16,950 00	15,000 00
“ Duluth, Minn., 5s Ml., 1907, .....	15,000 00	15,450 00	15,000 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>
City of	Eau Claire, Wis., 6s Bridge, 1905 .....	\$25,000 00	\$28,500 00	\$25,000 00
"	Erie, Penn., 7s Consol. Debt, 1894 .....	50,000 00	55,000 00	50,000 00
"	Evansville, Ind., 5s Refund, 1912 .....	50,000 00	40,000 00	50,000 00
"	Evansville, Ind., 4½s Refund, 1912 .....	10,000 00	8,000 00	10,000 00
"	Fort Wayne, Ind., 6s Ml., 1899 .....	10,000 00	11,300 00	10,000 00
"	Fremont, O., 5s Wa., 1901, Grand Rapids, Mich., 8s Water, 1893 .....	30,000 00	30,000 00	30,000 00
"	Indianapolis, Ind., 7 3-10s Ml., 1893-1895 .....	20,000 00	22,600 00	20,000 00
"	La Porte, Ind., 7s Water, 1890 .....	90,000 00	103,500 00	90,000 00
"	Logansport, Ind., 5s Fund, 1906 .....	23,000 00	23,690 00	23,000 00
"	Louisville, Ky., 6s Ml., 1896 .....	50,000 00	50,000 00	50,000 00
"	Louisville, Ky., 7s City Inst., 1892 .....	1,000 00	1,100 00	1,000 00
"	Louisville, Ky., 7s C. H., and Sewer, 1901-1903 .....	54,000 00	58,860 00	54,000 00
"	Louisville, Ky., 6s Jail, 1898 .....	30,000 00	37,500 00	30,000 00
"	Louisville, Ky., 7s Reconstruction, 1903 .....	5,000 00	5,600 00	5,000 00
"	Minneapolis, Minn., 8s Bridge, 1893 .....	3,000 00	3,780 00	3,000 00
"	Minneapolis, Minn., 8s Water, 1898 .....	20,000 00	23,400 00	20,000 00
"	Minneapolis, Minn., 7s Wa., 1902 .....	8,000 00	10,240 00	8,000 00
"	Newark, O., 6s Fund, 1890 .....	4,000 00	5,120 00	4,000 00
"	Newark, O., 6s Education, 1888 .....	6,000 00	6,120 00	6,000 00
"	Portsmouth, O., 8s Wa. 1890 .....	5,000 00	5,000 00	5,000 00
"	Saginaw, Mich., 8s Wa., 1894 .....	11,000 00	11,660 00	11,000 00
"	Saginaw, Mich., 5½s Wa., 1895-1897 .....	5,000 00	5,700 00	5,000 00
"	St. Louis, Mo., 6s Sewer, 1888-1891 .....	20,000 00	20,600 00	20,000 00
"	St. Paul, Minn., 8s Education, 1894 .....	14,000 00	14,280 00	14,000 00
"	St. Paul, Minn., 7s Fund, 1895 .....	30,000 00	35,700 00	30,000 00
"	Sandusky, O., 6s Sewer, 1888-1890 .....	20,000 00	23,400 00	20,000 00
"	Springfield, O., 6s School, 1894 .....	10,000 00	10,100 00	10,000 00
"	Springfield, O., 6s Sewer, 1888-1894 .....	10,000 00	10,700 00	10,000 00
"	Stubenville, O., 5s C. H., 1894 .....	25,000 00	26,000 00	25,000 00
"	Stubenville, O., 5s C. H., 1894 .....	20,000 00	20,000 00	20,000 00
"	Toledo, O., 8s Wa., 1893-94 .....	30,000 00	34,800 00	30,000 00
Town of	Lake, Ill., 7s Wa., 1894 .....	20,000 00	22,000 00	20,000 00
Total public funds out of New Eng..		2,347,800 00		2,347,800 00



## AUGUSTA SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Androscoggin & Kennebec 6s, 1890	\$ 31,500 00	\$ 33,075 00	\$ 31,500 00	
Maine Central 7s Consol., 1912 .....	182,000 00	240,240 00	182,000 00	
Portland & Kennebec 6s, 1895 .....	79,100 00	87,801 00	79,100 00	
<b>Total railroad bonds of Maine.....</b>	<b>292,600 00</b>			<b>\$292,600 00</b>
Cedar Rapids & Missouri River 7s, 1st Mort., 1891.....	13,000 00	13,910 00	13,000 00	
Chicago & Great Western 5s, 1st Mort., 1909.....	200,000 00	195,000 00	200,000 00	
Chicago & West Michigan 5s, 1st Mort., 1921.....	100,000 00	100,000 00	100,000 00	
Chicago, Milwaukee & St. Paul 6s, 1st Mort., (South Western Div, 1910 .....	50,000 00	56,000 00	50,000 00	
Chicago, Milwaukee & St. Paul 5s, 1st Mort., (Chicago & Mo River Div.,) 1926 .....	100,000 00	100,000 00	100,000 00	
Chicago, Milwaukee & St. Paul 6s, 1st Mort., (Dubuque Div.) 1920 .....	100,000 00	116,000 00	100,000 00	
Chicago, Milwaukee & St. Paul 5s, 1st (Chicago & Lake Sup. Div.) 1921 .....	25,000 00	25,500 00	25,000 00	
Fremont, Elkhorn & Mo. Valley 6s, 1st Mort., 1933 .....	77,000 00	92,400 00	77,000 00	
Kansas City, Emporia & Sou., 7s, 1st Mort. 1909 .....	10,000 00	11,000 00	10,000 00	
Michigan Central 6s, 1st Mort., Grand River Valley, 1909.....	50,000 00	56,000 00	50,000 00	
New York, Ontario & Western 6s, 1st Mort., 1914.....	50,000 00	55,000 00	50,000 00	
Wheeling & Lake Erie 5s, 1st Mort., 1926.....	50,000 00	48,000 00	47,500 00	
Union Pacific 6s, 1st Mort., 1898....	15,000 00	17,250 00	15,000 00	
<b>Total railroad bonds out of New Eng.</b>	<b>840,000 00</b>			<b>837,500 00</b>
<i>Bank Stock Owned.</i>				
First National Bank, Augusta .....	60,000 00	78,000 00	60,000 00	60,000 00
†Premium account .....		-	106,411 17	106,411 17
Real estate, investment.....		11,600 00	11,600 00	
Real estate, foreclosure.....		1,000 00	1,000 00	12,600 00
Vessel property, foreclosure.....		38,466 04	38,466 04	38,466 04
Safes and furniture.....		4,000 00	4,000 00	4,000 00
<i>Loans to Municipalities.</i>				
City of Augusta .....		16,500 00	16,500 00	16,500 00
<i>Loans on Public Funds.</i>				
United States, bonds.....		400 00	400 00	
City of Augusta, bonds .....		5,400 00	5,400 00	
“ Bangor, bonds .....		3,729 00	3,729 00	
“ Bath, bonds .....		1,500 00	1,500 00	
Town of Wiscasset, bonds.....		30,000 00	30,000 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—CONTINUED.

## RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
County of Kennebec, bonds.....	\$1,000 00	\$1,000 00	
“ Fremont, O., bonds.....	1,000 00	1,000 00	
“ Vigo, Ind., bonds.....	4 000 00	4,000 00	
“ Daviess, Ind., bonds.....	5,000 00	5,000 00	
“ Hutchinson, Kan., bonds.....	500 00	500 00	
City of Cleveland, O., bonds.....	1,000 00	1,000 00	
“ Cincinnati, O., bonds.....	10,000 00	10,000 00	
“ Columbus, O., bonds.....	1,000 00	1,000 00	
“ Iowa City, Ia., bonds.....	5,000 00	5,000 00	
“ Leavenworth, Kan., bonds.....	6,000 00	6,000 00	
“ Newport, Ky., bonds.....	20,000 00	20,000 00	
“ St. Paul, Minn., bonds.....	1,000 00	1,000 00	\$96,529 00
<i>Loans on Railroad Bonds.</i>			
Androscoggin & Kennebec.....	12,900 00	12,900 00	
Maine Central.....	36,400 00	36,400 00	
Portland & Kennebec.....	35,700 00	35,700 00	
Vermont Central.....	2,000 00	2,000 00	
Canadian Southern.....	5,000 00	5,000 00	
Chicago & Lake Shore.....	1,000 00	1,000 00	
Chicago, Kansas & Western.....	10,000 00	10,000 00	
Detroit, Bay City & Alpena.....	9,000 00	9,000 00	
Iowa Falls & Sioux City.....	7,500 00	7,500 00	
New York & New England.....	2,000 00	2,000 00	
Ohio & Northwestern.....	5,978 70	5,978 70	
Omaha & Southwestern.....	4,000 00	4,000 00	
St. Joseph & Grand Island.....	45,000 00	45,000 00	
Union Pacific.....	1,000 00	1,000 00	177,478 70
<i>Loans on Railroad Stock.</i>			
Eastern (preferred).....	32,000 00	32,000 00	
Atchison, Topeka & Santa Fe.....	132,500 00	132,500 00	164,500 00
<i>Loans on Corporation Bonds.</i>			
Watertown, Mass., Water Supply Company.....	2,000 00	2,000 00	2,000 00
<i>Loans on Corporation Stock.</i>			
Bodwell Granite Company.....	12,000 00	12,000 00	
Edwards Manufacturing Company.....	40,500 00	40,500 00	
Haynes and Dewitt Ice Company.....	5,500 00	5,500 00	58,000 00
<i>Loans to Corporations.</i>			
Cony Female Academy.....	1,000 00	1,000 00	
Edwards Manufacturing Company.....	8,000 00	8,000 00	9,000 00
<i>Loans on Bank Stock.</i>			
Augusta National Bank, Augusta.....	4,800 00	4,800 00	
Bath National Bank, Bath.....	15,000 00	15,000 00	
First National Bank, Augusta.....	2,400 00	2,400 00	
Granite National Bank, Augusta.....	1,000 00	1,000 00	
American National Bank, Kansas City, Mo.....	27,000 00	27,000 00	
First National Bank, Fergus Falls, Minn.....	8,000 00	8,000 00	
Union National Bank, Minneapolis, Minn.....	2,000 00	2,000 00	60,200 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	13,110 00	13,110 00	13,110 00

## AUGUSTA SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books</i>	
Loans on mortgages of real estate.....	\$130,268 54	\$130,268 54	\$130,268 54
Cash deposited in National Banks at 5 per cent.	35,000 00	35,000 00	
Cash deposited in the First National Bank, Augusta, at 3 per cent.....	202,296 89	202,296 89	
Cash on hand.....	1,790 42	1,790 42	239,087 31
			<u>5,087,550 76</u>
Unpaid accrued interest.....	83,211 32		
	<u>5,395,088 91</u>		
Due depositors, including earned dividend and State Tax.....	4,860,574 15		
Surplus above all liabilities.....	<u>\$534,514 76</u>		

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

Annual expenses, \$4,800.

## BANGOR SAVINGS BANK—BANGOR.

MARCH 8, 1888.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

## LIABILITIES.

Deposits.....	\$2,101,421 60
Reserved Fund.....	61,253 92
Profits.....	67,097 14
Real estate, charges and receipts.....	55,954 81
	\$2,285,727 47

## 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 Ml., 1892	\$14,000 00	\$15,540 00	\$14,000 00
“ Bangor 7s R. R., 1899....	70,000 00	88,200 00	70,000 00
“ Bangor 6s R. R., 1894....	14,000 00	15,540 00	14,000 00
“ Bangor 4s Ml., 1888-1894.	24,000 00	24,000 00	24,000 00
“ Bangor 6s Water, 1905....	6,000 00	7,500 00	6,000 00
“ Belfast 6s R. R., 1898....	12,000 00	13,200 00	12,000 00
“ Ellsworth 7 3-10s Ml., 1892	7,000 00	7,770 00	7,000 00
“ Portland 6s R. R., 1897....	1,000 00	1,150 00	1,000 00
<b>Total public funds of Maine.....</b>	<b>148,000 00</b>		<b>\$148,000 00</b>
County of Boone, Ind., 6s Gravel Road, 1888-1891.....	6,000 00	6,060 00	6,000 00
“ Boone, Ia., 5s, 1896.....	20,000 00	20,000 00	20,000 00
“ Emporia, Kan., 7s Imp., 1897.....	7,000 00	7,840 00	6,811 00
“ Fayette, O., 6s C. H., 1888	4,000 00	4,000 00	4,000 00
“ Franklin, O., 6s Turnpike, 1888-1890.....	2,000 00	2,020 00	2,000 00
“ Gibson, Ind., 6s C. H., 1891.....	10,000 00	10,200 00	10,000 00
“ Grant, Ind., 5s C. H., 1892	10,000 00	10,000 00	10,000 00
“ Grant, Ind., 6s Gravel Road, 1888.....	2,500 00	2,500 00	2,500 00
“ Hardin, O., 6s Gravel Road, 1888-1894.....	28,000 00	28,840 00	28,000 00
“ Huntington, Ind., 6s Grav. Road, 1889.....	15,000 00	15,150 00	15,000 00
“ Iowa, Wis., 1888.....	4,000 00	4,000 00	4,000 00
“ Mahoning, O., 6s Bridge, 1888-1890.....	4,000 00	4,040 00	4,000 00
“ Marion, Ind., 4½s Refund, 1893.....	25,000 00	25,000 00	25,000 00
“ Marion, Ia., 6s Fund, 1896	25,000 00	26,500 00	25,000 00
“ Mason, Ill., 6s Construction, 1896.....	31,000 00	32,860 00	31,000 00
“ Miami, Ind., 6s Gravel Road, 1888-1889.....	12,000 00	12,000 00	12,000 00
“ Mercer, O., 6s Road Imp. 1888-1889.....	15,500 00	15,500 00	15,500 00
“ Pottawattamie, Ia., 4½s C. H., 1900.....	10,000 00	10,000 00	10,000 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 Putnam, Ind., 6s Gravel Road, 1888-1889....	\$10,000 00	\$10,000 00	\$10,000 00
“ Randolph, Ind., 6s Gravel Road, 1888.....	7,000 00	7,000 00	7,000 00
“ Seneca, O., 5s Fund, 1888-1889.....	7,500 00	7,500 00	7,500 00
“ Tuscarawas, O., 5s C. H., 1888-1889.....	5,000 00	5,000 00	4,950 00
“ Vigo, Ind., 5s C. H. 1896-1908.....	14,000 00	14,000 00	13,650 00
“ Wabash, Ind., 6s Gravel Road, 1888-1889....	11,500 00	11,500 00	11,500 00
“ Warren, Ia., 6s C. H., Opt. 1,000 00	1,000 00	1,000 00	1,000 00
“ White, Ill., 6s Fund, 1905. 18,000 00	18,000 00	19,800 00	18,000 00
“ Woodbury, Ia., 6s Fund, 1888.....	10,000 00	10,000 00	10,000 00
“ Wyandotte, Kan., 7s Imp 1888-1895.....	20,500 00	21,730 00	20,500 00
City of Akron, O., 5s Street, 1888. 10,000 00	10,000 00	10,000 00	10,000 00
“ Burlington, Ia., 5s Refund 1889.....	7,000 00	7,000 00	7,000 00
“ Columbus, O., 7 3-10s 1888 9,000 00	9,000 00	9,000 00	9,000 00
“ Council Bluffs, Ia., 6s Imp. 1895.....	24,000 00	25,440 00	24,000 00
“ Dayton, O., 6s Water, 1888-1895.....	20,000 00	20,600 00	20,000 00
“ Delaware, O., 6s Public Hall, 1894.....	17,000 00	17,850 00	17,000 00
“ Dubuque, Ia., 7s Fund, 1896.....	3,200 00	3,360 00	3,200 00
“ Dubuque, Ia., 6s Fund, 1896-1902.....	25,000 00	26,750 00	25,000 00
“ Evansville, Ind., 5s Fund, 1912.....	1,000 00	800 00	1,000 00
“ Evansville, Ind., 4s Fund, 1912.....	22,000 00	17,600 00	22,000 00
“ East Saginaw, Mich., 5s Sewer, 1902.....	38,000 00	38,000 00	37,870 00
“ East Saginaw, Mich., 6s Imp., 1889.....	10,000 00	10,100 00	10,000 00
“ Findlay, O., 6s Water, 1907 25,000 00	25,000 00	27,500 00	25,000 00
“ Kansas City, Kan., 7s Imp, 1898.....	25,000 00	28,250 00	25,000 00
“ Lake View, Ill., 5s School, 1906.....	16,000 00	16,000 00	16,000 00
“ Lima, O., 5s Water, 1910 25,000 00	25,000 00	25,000 00	25,000 00
“ Logansport, Ind., 5s Water, 1896.....	10,000 00	10,000 00	10,000 00
“ Minneapolis, Minn., 4s Ml., 1917.....	100,000 00	100,000 00	100,000 00
“ Omaha, Neb., 6s Railway, 1888-1896.....	20,000 00	20,800 00	20,000 00
“ Port Huron, Mich., 5s Refund.....	28,000 00	28,000 00	26,988 20
“ St. Paul, Minn., 6s Sewer, 1888-1889.....	11,000 00	11,110 00	11,000 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>
City of St. Paul, Minn., 8s Water, 1889.....	\$16,000 00	\$16,480 00	\$16,000 00
“ St. Paul, Minn., 4s Water, 1902.....	32,000 00	32,000 00	32,000 00
“ St. Paul, Minn., 4½s C. H., 1917.....	30,000 00	30,000 00	30,000 00
“ Sioux City, Ia., 6s Sewer, 1888-1906.....	17,000 00	18,190 00	17,000 00
“ Sioux City, Ia., 6s Water, 1904.....	14,000 00	15,400 00	14,000 00
“ Springfield, O., 5s Water Reg. 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	22,600 00	20,000 00
“ Terre Haute, Ind., 5½s Fund, 1890.....	10,000 00	10,000 00	10,000 00
“ Topeka, Kan., 6s Imp., 1888-1895.....	20,000 00	20,400 00	20,000 00
“ Winona, Minn., 5s Fund, 1897.....	2,000 00	2,000 00	2,000 00
“ Youngstown, O., 6s Street, 1888-1892.....	13,300 00	13,566 00	13,300 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>1,001,000 00</b>		<b>\$999,269 20</b>
<i>Railroad Bonds Owned.</i>			
Bangor & Piscataquis 5s 1st Mort., 1913.....	143,000 00	143,000 00	143,000 00
Maine Central 6s Exts., 1900.....	47,000 00	51,700 00	47,000 00
Maine Central 7s 1st Mort., 1898.....	1,000 00	1,180 00	1,000 00
<b>Total Railroad Bonds of Maine.....</b>	<b>191,000 00</b>		<b>191,000 00</b>
Chicago & West Michigan 5s 1st Mort., 1921.....	10,000 00	10,000 00	10,000 00
Kansas City Cable 5s 1st Mort., 1897, Leavenworth, Topeka & South-Western 4s 1st Mort., 1912.....	25,000 00	25,000 00	24,450 00
New York & New England 6s 1st Mort., 1905.....	20,000 00	16,000 00	16,500 00
New York & New England 6s 1st Mort., 1905.....	25,000 00	29,000 00	23,000 00
New York & New England 3s 2nd Mort., 1920.....	20,000 00	19,000 00	20,000 00
<b>Total railroad bonds out of New Eng.,</b>	<b>100,000 00</b>		<b>93,950 00</b>
<i>Railroad Stock Owned.</i>			
European & North American.....	38,000 00	44,460 00	38,000 00
<i>Corporation Bonds Owned.</i>			
New England Mortgage Security Co., 6s, 1902.....	10,000 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</i>			
Union Insurance Company,	2,000 00	3,200 00	2,000 00

## BANGOR 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, Bangor.....	\$3,000 00	\$4,500 00	\$3,000 00	
First National Bank, Portland.....	5,400 00	6,480 00	5,400 00	
First National Bank, Presque Isle..	1,100 00	1,100 00	1,100 00	
Kenduskeag National Bank, Bangor	10,000 00	12,500 00	10,000 00	
Total bank stock of Maine.....	19,500 00			\$19,500 00
Real estate, investment and foreclosure.....		142,766 32	161,766 32	161,766 32
Expense account.....		-	1,239 14	1,239 14
<i>Loans on Public Funds.</i>				
City of Bangor bonds.....		13,175 00	13,175 00	
City of Bath bonds.....		500 00	500 00	
City of Belfast bonds.....		1,600 00	1,600 00	
Town of Dexter bonds.....		100 00	100 00	
City of Cincinnati, O., bonds.....		1,000 00	1,000 00	
City of Omaha, Neb., bonds.....		1,500 00	1,500 00	
City of Stillwater, Minn., bonds.....		2,650 00	2,650 00	20,525 00
<i>Loans to Municipalities.</i>				
Town of Kingman.....		2,500 00	2,500 00	
Town of Medway.....		1,000 00	1,000 00	
Town of Presque Isle.....		8,000 00	8,000 00	
Town of Washburn.....		1,500 00	1,500 00	13,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Piscataquis.....		3,000 00	3,000 00	
Green Mountain.....		7,000 00	7,000 00	
Katahdin Iron Works Railway Company.....		5,000 00	5,000 00	
Maine Central.....		9,700 00	9,700 00	24,700 00
<i>Loans on Railroad Stock.</i>				
European & North American.....		46,786 00	46,786 00	
West End Street Railway Company.....		22,914 33	22,914 33	69,700 33
<i>Loans on Corporation Bonds.</i>				
Nelson Lumber Company.....		500 00	500 00	500 00
<i>Loans on Corporation Stock.</i>				
Bangor Gas Light Company.....		1,200 00	1,200 00	
Bodwell Water Power Company.....		6,500 00	6,500 00	
Hallowell Granite Works.....		2,500 00	2,500 00	
Kineo Company.....		23,500 00	23,500 00	
Lockwood Manufacturing Company.....		10,000 00	10,000 00	
Merrill Furniture Manufacturing Company.....		750 00	750 00	
N. Y. and Maine Granite Paving Co.....		8,500 00	8,500 00	52,950 00
<i>Loans to Corporations.</i>				
Bodwell Water Power Company.....		8,000 00	8,000 00	
Franklin Company.....		10,000 00	10,000 00	
Maine State College.....		6,000 00	6,000 00	
Mount Waldo Granite Company.....		6,000 00	6,000 00	30,000 00
<i>Loans on Bank Stock.</i>				
National Bank of Redemption, Boston.....		4,500 00	4,500 00	4,500 00

## BANGOR SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Bangor Savings Bank .....	\$4,930 00	\$4,930 00	\$4,930 00
Loans on mortgages of real estate.....	387,360 62	387,360 62	387,360 62
Cash on hand and on deposit.....	12,836 86	12,836 86	12,836 86
			2,285,727 47
Retired securities .....	4,500 00		
Unpaid accrued interest .....	30,485 48		
	2,371,600 61		
Due depositors, including earned dividends, and State tax .....	2,143,871 60		
Surplus above all liabilities .....	\$227,729 01		

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

Annual expenses, \$4,700.



## BATH SAVINGS INSTITUTION—BATH.

FEBRUARY 8, 1888.

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

## LIABILITIES.

Deposits .....	\$2,320,171 43
Reserved Fund .....	85,258 86
Profits .....	30,937 18
Interest .....	24,040 52
	\$2,460,407 99

## 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	\$107,100 00	\$85,000 00	
United States, 4½s Reg 1891 .....	75,000 00	81,000 00	75,000 00	
Total United States bonds.....	160,000 00			\$160,000 00
City of Bath, 6s M'l, 1889 .....	16,000 00	16,000 00	16,000 00	
City of Bath, 4s Refund, 1921 .....	42,000 00	42,000 00	42,000 00	
Total Public Funds of Maine.....	58,000 00			58,000 00
County of Johnson, Ill., 8s R. R., 1892 .....	8,000 00	8,000 00	8,000 00	
“ Lawrence, Ind., 6s Gravel Road, 1893 .....	10,000 00	10,400 00	10,000 00	
“ Putnam, Ind, 6s Gravel Road, 1888 .....	1,000 00	1,000 00	1,000 00	
“ Warren, Ill., 8s R. R., 1890 .....	11,000 00	11,000 00	11,000 00	
“ White, Ill., 8s R. R., 1892 .....	500 00	500 00	500 00	
City of Akron, O., 5s Street, 1888 .....	1,000 00	1,000 00	1,000 00	
“ Beardstown, Ill., 8s R. R. 1896 .....	500 00	500 00	500 00	
“ Chicago, Ill., 7s River Imp., 1888 .....	23,000 00	23,000 00	23,000 00	
“ Chicago, Ill., 7s Sewer, 1894 .....	10,000 00	11,300 00	10,000 00	
“ Cincinnati, O., 7s Fund, 1904 .....	15,000 00	19,200 00	15,000 00	
“ Cincinnati, O., 7 3-10s, 1889-1900 .....	56,000 00	66,080 00	56,000 00	
“ Cincinnati, O., 6s M'l, 1899 .....	10,000 00	11,300 00	10,000 00	
“ Delaware, O., 6s Pub. Building, 1905 .....	10,000 00	11,000 00	10,000 00	
“ Fort Wayne, Ind., 5½s Fund, 1888 .....	7,000 00	7,000 00	7,000 00	
“ Lincoln, Neb., 6s Water, 1902 .....	25,000 00	25,000 00	25,000 00	
“ Quincy, Ill., 6s M'l, 1890 .....	1,000 00	1,000 00	1,000 00	
“ Toledo, O., 7 3-10s R. R., 1900 .....	17,000 00	20,850 00	17,000 00	
“ Toledo, O., 8s M'l, 1889 .....	3,000 00	3,090 00	3,000 00	
“ Youngstown, O., 6s Street, 1888-89 .....	6,000 00	6,000 00	6,000 00	

## BATH SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Town of Sullivan, Ill., 5s Refund, 1892 .....	\$30,000 00	\$30,000 00	\$30,000 00
Total Public Funds out of New Eng.	245,000 00		\$245,000 00
<i>Railroad Bonds Owned.</i>			
Bridgton & Saco River 6s 1st Mort., 1902 .....	14,000 00	14,000 00	14,000 00
Leeds & Farmington, 6s, 1896.....	59,000 00	65,490 00	59,000 00
Maine Central, 7s Consol, 1912.....	85,000 00	112,200 00	85,000 00
Maine Central, 6s Debenture, 1905..	5,000 00	5,300 00	5,000 00
Maine Central, 5s Col. Trust, 1923 ..	15,000 00	15,750 00	15,000 00
Portland & Kennebec, 6s, 1895 .....	143,900 00	159,729 00	143,900 00
Portland and Ogdensburg, 6s, 1st Mort., 1900 .....	10,000 00	11,000 00	10,000 00
Sandy River, 6s 1st Mort., 1900 ....	35,000 00	36,750 00	35,000 00
Total Railroad bonds of Maine .....	366,900 00		366,900 00
Consolidated Vermont, 5s, 1913.....	65,500 00	58,850 00	65,500 00
Eastern, Mass., 6s 1st Mort., 1906 ..	66,500 00	79,800 00	66,500 00
Total R. R. bonds of other N. E. States .....	132,000 00		132,000 00
Atchison, Topeka & Santa Fe, 5s Plain, 1920 .....	15,000 00	13,500 00	15,000 00
Belleville & Carondelet, 6s 1st Mort., 1923 .....	5,000 00	5,500 00	5,000 00
Burlington, Cedar Rapids & Northern, 5s 1st Mort., 1906 .....	56,000 00	58,800 00	56,000 00
Central Pacific, 6s 1st Mort., 1892...	13,000 00	14,690 00	13,000 00
Lafayette Street R. R. 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	37,800 00	30,000 00
Michigan Central, 7s Consol, 1902..	20,000 00	25,800 00	20,000 00
Northern Pacific, 6s Gen. Mort. 1921	26,000 00	30,420 00	26,000 00
St. Louis & San Francisco Equip., 6s, 1891 .....	15,000 00	15,000 00	15,000 00
Southern Railroad Company, St. Louis, Mo., 6s 1st Mort., 1904 .....	10,000 00	10,000 00	10,000 00
Total Railroad bonds out of New Eng	200,000 00		200,000 00
<i>Railroad Stock owned.</i>			
Dexter & Newport .....	6,000 00	6,120 00	6,000 00
Boston & Maine.....	20,000 00	42,600 00	20,000 00
Atchison, Topeka & Santa Fe.....	20,000 00	19,600 00	19,675 00
Burlington, Cedar Rapids & Northern .....	10,000 00	5,000 00	10,000 00
Chicago & Alton.....	56,800 00	79,520 00	56,800 00
Illinois Central .....	26,700 00	31,506 00	26,707 67
Illinois Central (leased line) .....	3,400 00	3,230 00	3,400 00
Total railroad stock .....	142,900 00		142,582 67

## BATH SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City Water Works, Sioux City, Ia, 6s, 1904 .....	\$5,000 00	\$5,000 00	\$5,000 00	
Eau Claire Water Works, Wis., 6s, 1897 .....	10,000 00	10,000 00	10,000 00	
Oshkosh Water Works, Wis., 6s, 1914 .....	18,000 00	18,000 00	18,000 00	
National Car Company, Vt., 6s, 1893 .....	25,000 00	25,000 00	25,000 00	
Pullman Palace Car Company, 7s, 1888 .....	25,000 00	25,000 00	25,000 00	
Total corporation bonds .....	83,000 00			\$83,000 00
<i>Corporation Stock Owned.</i>				
Maine Telegraph Company .....	4,000 00	5,200 00	4,000 00	4,000 00
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath .....	5,500 00	7,150 00	5,500 00	
Biddeford " Biddeford .....	6,200 00	8,990 00	6,200 00	
First " Bangor .....	5,100 00	7,650 00	5,100 00	
First " Bath .....	9,200 00	13,340 00	9,200 00	
First " Damariscotta .....	1,500 00	1,875 00	1,500 00	
First " Portland .....	25,000 00	30,000 00	25,000 00	
Lincoln " Bath .....	6,000 00	7,080 00	6,000 00	
Marine " Bath .....	4,000 00	5,400 00	4,000 00	
Sagadahoc " Bath .....	9,500 00	11,400 00	9,500 00	
Shoe and Leather National Bank, Auburn .....	5,300 00	5,936 00	5,300 00	
South Berwick National Bank, So. Berwick .....	2,000 00	3,000 00	2,000 00	
Veazie National Bank, Bangor .....	5,000 00	6,250 00	5,000 00	
Total bank stock of Maine .....	84,300 00			84,300 00
Globe National Bank, Boston .....	1,500 00	1,380 00	1,500 00	
Hilds and Leather National Bank, Boston .....	10,000 00	11,500 00	10,000 00	
Total bank stock of Massachusetts .....	11,500 00			11,500 00
Premium account .....	-	-	30,242 21	30,242 21
Expense account .....	-	-	3,263 23	3,263 23
Real Estate investment .....		17,000 00	17,000 00	17,000 00
<i>Loans to Municipalities.</i>				
Town of Phipsburg .....		3,000 00	3,000 00	3,000 00
<i>Loans on Public Funds.</i>				
City of Bath bonds .....		4,000 00	4,000 00	4,000 00
<i>Loans on Railroad Bonds.</i>				
Maine Central .....		25,000 00	25,000 00	
Eastern .....		2,000 00	2,000 00	
Consolidated Vermont .....		40,000 00	40,000 00	
Chicago, Kansas & Western .....		5,500 00	5,500 00	
Kansas City, Fort Scott & Gulf .....		1,000 00	1,000 00	
Kansas, Emporia & Southern .....		2,000 00	2,000 00	
Mexican Central .....		5,000 00	5,000 00	
Toledo, St Louis & San Francisco .....		6,000 00	6,000 00	
Utah Southern .....		6,000 00	6,000 00	92,500 00

## BATH SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Stock.</i>			
Eastern.....	\$16,150 00	\$16,150 00	
Atchison, Topeka & Santa Fe.....	88,000 00	88,000 00	
Chicago, Burlington & Quincy.....	20,000 00	20,000 00	\$124,150 00
<i>Loans on Corporation Bonds.</i>			
American Water Works, Omaha, Neb.....	80,000 00	80,000 00	80,000 00
<i>Loans on Corporation Stock.</i>			
Abbott Downing Company, N. H.....	6,000 00	6,000 00	
Androscoggin Mills.....	4,000 00	4,000 00	
Bay State Live Stock Company.....	57,200 00	57,200 00	
Camden and Rockland Water Company.....	3,300 00	3,300 00	
Chicago, Boston & Liverpool Rapid Transit.....	2,200 00	2,200 00	
Eastern Steamboat Company.....	2,500 00	2,500 00	
Langdon Manufacturing Company.....	17,000 00	17,000 00	
Little Androscoggin Water Power Company.....	4,000 00	4,000 00	
Lockwood Manufacturing Company.....	5,000 00	5,000 00	
New York Dispatch Refrigerator Company.....	10,200 00	10,200 00	
Omaha Loan and Trust Company.....	10,000 00	10,000 00	
Omaha Telephone Company.....	10,000 00	10,000 00	
Union Stock Yard Company, Omaha.....	65,000 00	65,000 00	
Westinghouse Air Brake Company.....	30,000 00	30,000 00	226,400 00
<i>Loans on Bank Stock.</i>			
Bath National, Bath.....	12,200 00	12,200 00	
First National, Bath.....	6,000 00	6,000 00	
Lincoln National, Bath.....	800 00	800 00	
Richmond National, Richmond.....	3,300 00	3,300 00	
Sagadahoc National, Bath.....	3,000 00	3,000 00	25,300 00
<i>Loans to Corporations.</i>			
Central Railroad Company, Vt.....	3,125 00	3,125 00	
Franklin & Megantic Railway Company.....	10,000 00	10,000 00	
Worumboc Manufacturing Company.....	50,000 00	50,000 00	63,125 00
Loans on Vessels.....	26,500 00	36,386 89	36,386 89
Loans on Mortgages of Real Estate.....	222,564 59	224,564 59	224,564 59
Cash Deposited in National Bank of the Republic, Boston, at $2\frac{1}{2}$ per cent.....	9,201 85	9,201 85	
Cash deposited in First National Bank, Bath.....	25,987 48	25,987 48	
Cash on hand.....	8,004 07	8,004 07	43,193 40
Unpaid accrued interest.....	25,730 00		2,460,407 99
	2,643,888 99		
Due depositors, including earned dividend and State tax.....	2,333,845 14		
Surplus above all liabilities.....	\$310,043 85		

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

Annual expenses \$3,263.23.

## BELFAST SAVINGS BANK—BELFAST.

FEBRUARY 29, 1888.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

## LIABILITIES.

Deposits.....	\$1,014,356 09
Reserved Fund.....	22,800 00
Profits.....	12,996 60
	\$1,050,152 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, 1907.....	\$25,000 00	\$31,500 00	\$25,000 00	\$25,000 00
City of Belfast, 4s, 1922.....	18,000 00	18,000 00	18,000 00	
“ Belfast, 6s, 1898.....	4,000 00	4,400 00	4,400 00	
Brooks Town bonds, 4s, 1892.....	2,000 00	2,000 00	2,000 00	
Clinton Gore Town bonds, 6s, 1900..	500 00	500 00	500 00	
City of Cleveland, O., 5s School, 1890,	10,000 00	10,200 00	10,000 00	
“ St. Louis, Mo., 6s, 1888. . .	4,000 00	4,000 00	4,000 00	
“ St. Louis, Mo., 6s School				
1889.....	5,000 00	5,050 00	5,000 00	
“ Cincinnati, O., 6s Mun., 1909	5,000 00	6,200 00	5,000 00	
“ Toledo, O., 8s Water, 1893..	7,000 00	8,050 00	7,000 00	
Total municipal bonds.....	55,500 00			55,500 00
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, Mort.				
Trust, 5s to 1892, then 4s to 1920	45,000 00	45,900 00	45,000 00	
Maine Central 7s Consol., 1912.....	12,000 00	15,840 00	12,000 00	
Maine Central 5s Col. Trust, 1923...	8,000 00	8,400 00	8,000 00	
Total railroad bonds of Maine.....	65,000 00			65,000 00
Eastern, Mass., 6s, 1906.....	12,000 00	14,400 00	12,000 00	12,000 00
Atchison, Topeka & Santa Fe 7s,				
1899.....	10,000 00	12,000 00	10,000 00	
Burlington & Missouri River 6s,				
1918.....	5,000 00	5,800 00	5,000 00	
Cedar Rapids & Missouri River 7s,				
1916.....	9,500 00	12,445 00	9,500 00	
Cedar Rapids & Missouri River 7s,				
1891.....	18,000 00	19,080 00	18,000 00	
Central Pacific, 6s, 1898.....	5,000 00	5,650 00	5,000 00	
Chicago, Burlington & Northern 5s,				
1926.....	10,000 00	10,300 00	10,000 00	
Chicago, Burlington & Quincy 5s,				
1901.....	11,000 00	11,660 00	11,000 00	
Chicago, Burlington & Quincy 4s,				
1921.....	10,000 00	9,000 00	10,000 00	
Chicago, Milwaukee & St. Paul 7s				
Consol, 1905.....	10,000 00	12,400 00	10,000 00	
Chicago & West Michigan 5s, 1921	10,000 00	10,000 00	10,000 00	
Fremont, Elkhorn & Missouri Val-				
ley 6s, 1933.....	15,000 00	17,700 00	15,000 00	

## BELFAST SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Iowa Falls & Sioux City, 7s, 1917...	\$ 5,000 00	\$ 6,500 00	\$ 5,000 00	
Kansas City Cable, 5s, 1897.....	15,000 00	15,000 00	15,000 00	
Pueblo & Arkansas Valley, 7s, 1903	5,000 00	5,850 00	5,000 00	
Sioux City & Pacific, 6s, 1898.....	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of New Eng.,	148,500 00			\$148,500 00
<i>Car Trust Bonds Owned.</i>				
Sioux City & Pacific, 6s, 1896 and yearly.....	14,000 00	14,700 00	14,000 00	14,000 00
<i>Railway and Bridge Bonds Owned.</i>				
Missouri Valley & Blair Railway & Bridge Company, 6s, 1923 or 1894	25,000 00	27,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Chicago & North-Western, 300 shares	30,000 00	30,000 00	30,000 00	30,000 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company 4s, 1895, and yearly.....	3,300 00	3,300 00	3,300 00	3,300 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast, 118 shares.....	11,800 00	16,520 00	11,800 00	
Casco National Bank, Portland, 131 shares.....	13,100 00	19,781 00	13,100 00	
First National Bank, Portland, 102 shares.....	10,200 00	12,240 00	10,200 00	
Shoe & Leather National Bank, Auburn, 20 shares.....	2,000 00	2,240 00	2,000 00	
Total bank stock of Maine.....	37,100 00			37,100 00
Premium account.....		-	7,000 00	7,000 00
Expense account.....		-	129 24	129 24
Real estate investment (bank block).....		14,000 00	14,000 00	
Real estate, foreclosure account.....		7,375 00	8,375 00	22,375 00
<i>Loans on Public Funds.</i>				
United States bonds.....		500 00	500 00	
State of Maine ".....		1,300 00	1,300 00	
Bath City ".....		5,500 00	5,500 00	
Belfast City ".....		800 00	800 00	
Rockland City ".....		400 00	400 00	
Kansas City ".....		3,000 00	3,000 00	
St Paul City ".....		2,000 00	2,000 00	13,500 00
<i>Loans on Railroad Bonds.</i>				
Belfast & Moosehead Lake.....		12,550 00	12,550 00	
Maine Central.....		1,000 00	1,000 00	
Eastern.....		1,000 00	1,000 00	
New York & New England.....		30,000 00	30,000 00	
Cedar Rapids & Missouri River.....		1,500 00	1,500 00	
Chicago, Burlington & Northern.....		500 00	500 00	
Chicago, Kansas & Western.....		8,000 00	8,000 00	
Atchison, Topeka & Santa Fe.....		13,000 00	13,000 00	

## BELFAST SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Bonds.</i>			
Florida Southern.....	\$13,000 00	\$13,000 00	
Fort Scott Equipment.....	1,000 00	1,000 00	
Iowa Falls & Sioux City.....	1,000 00	1,000 00	
Sioux City & Pacific.....	2,000 00	2,000 00	
Union Pacific .....	15,000 00	15,000 00	\$99,550 00
<i>Loans on Railroad Stocks.</i>			
Eastern Railroad.....	20,000 00	20,000 00	
Atchison, Topeka & Santa Fe.....	25,950 00	25,950 00	
Belfast & Moosehead Lake.....	7,950 00	7,950 00	
Chicago, Milwaukee & St. Paul.....	6,300 00	6,300 00	
Chicago & Northwestern.....	2,500 00	2,500 00	
Union Pacific.....	6,780 26	6,780 26	69,480 26
<i>Loans on Bank Stocks.</i>			
Belfast National Bank .....	4,900 00	4,900 00	
Camden " " .....	100 00	100 00	
First " " Indianapolis.....	25,000 00	25,000 00	
First " " Jacksonville.....	4,750 00	4,750 00	34,750 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank.....	135 00	135 00	135 00
<i>Loans on Corporation Stocks.</i>			
Belfast Gas Light Company.....	1,000 00	1,000 00	
Masonic Temple Association, Belfast.....	1,200 00	1,200 00	
Pacific Guano Company, Boston.....	15,000 00	15,000 00	
Indianapolis Water Company.....	25,000 00	25,000 00	
Jacksonville Railway Company.....	6,000 00	6,000 00	48,200 00
<i>Loans on Corporation Bonds.</i>			
Portland Union Railway Station Company.....	50,000 00	50,000 00	
American Marble Company, Boston.....	15,000 00	15,000 00	
Suffolk Iron Works, Boston.....	4,250 00	4,250 00	
Blair Bridge & Railway.....	7,637 50	7,637 50	76,887 50
<i>Loans to Municipalities.</i>			
City of Biddeford .....	5,000 00	5,000 00	5,000 00
<i>Loans to Corporations.</i>			
Belfast Gas Light Company.....	800 00	800 00	
Continental Mills.....	15,000 00	15,000 00	
Franklin Company.....	15,000 00	15,000 00	
Pondicherry Company.....	10,000 00	10,000 00	
Union Water Power Company.....	22,500 00	22,500 00	
Bay State Sugar Refinery.....	10,000 00	10,000 00	73,300 00
<i>Loans, National Bank Endorsements.</i>			
Merchant's National Bank, Waterville.....	18,200 00	18,200 00	18,200 00
<i>Loans on Warehouse Certificates.</i>			
Leather, Warehouse Keeper's certificate.....	7,000 00	7,000 00	7,000 00
Loans on vessel.....	800 00	800 00	800 00
Loans on mortgages of real estate.....	73,503 00	73,503 00	73,503 00

## BELFAST SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cash deposited in Howard National Bank, Boston, at 2½ per cent: . . . . .	\$36,864 82	\$36,864 82	
Cash deposited in Merchants' National Bank, Waterville. . . . .	25,000 00	25,000 00	
Cash deposited in Belfast National Bank, Belfast. . . . .	10,000 00	10,000 00	
Cash on hand. . . . .	13,077 87	13,077 87	\$84,942 69
			<hr/>
Unpaid accrued interest. . . . .	9,446 75		1,050,152 69
	<hr/>		
	1,100,876 20		
Due depositors, including accrued dividends and State tax . . . . .	1,027,395 92		
	<hr/>		
Surplus above all liabilities. . . . .	\$73,480 28		

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

Annual expenses, \$2,500.



BETHEL SAVINGS BANK—BETHEL.

JANUARY 24, 1888.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

LIABILITIES.

Deposits .....	\$131,603 40
Reserved Fund .....	3,316 27
Profits .....	3,642 57
Interest .....	515 87
	\$139,078 11

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	\$12,200 00	\$10,000 00	
Town of Bethel, 4s Bridge, 1898 ....	5,400 00	5,400 00	5,400 00	
Total public funds of Maine .....	15,400 00			\$15,400 00
Dakota Territory, 6s Insane Hospital, optional, 1894, 1904 .....	3,000 00	3,300 00	3,000 00	
City of Port Huron, Mich., 5s refund, 1899 .....	4,000 00	4,000 00	4,000 00	
Total public funds out of New Eng.	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890 ..	8,500 00	8,925 00	8,500 00	
Maine Central 5s Consol., 1912 .....	3,000 00	3,120 00	3,000 00	
Portland & Kennebec 6s, 1895 .....	2,000 00	2,220 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>				
Casco National Bank, Portland .....	2,700 00	4,075 00	2,700 00	
Merchants' " Portland .....	450 00	732 00	450 00	
Norway " Norway .....	3,400 00	4,012 00	3,400 00	
Total bank stock of Maine .....	6,550 00			6,550 00
Premium account .....		-	245 00	245 00
Real estate, foreclosure .....		3,213 03	3,213 03	3,213 03
Safe .....		500 00	500 00	500 00
<i>Loans on Public Funds.</i>				
Town of Bethel Bonds .....		300 00	300 00	300 00
<i>Loans to Municipalities.</i>				
Town of Gilead .....		1,200 00	1,200 00	1,200 00
<i>Loans on Bank Stock.</i>				
First National Bank, Lewiston .....		100 00	100 00	100 00

## BETHEL SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other collaterals .....	\$4,316 63	\$4,316 63	\$4,316 00
Loans on personal property .....	7,217 37	7,217 37	7,217 37
Loans on names alone .....	300 00	300 00	300 00
Loans on mortgages of real estate .....	68,550 00	68,890 31	68,890 31
Cash deposited in Casco National Bank, Portland	6,193 76	6,193 76	
Cash on hand .....	1,152 01	1,152 01	7,345 77
			<u>\$13,978 11</u>
Unpaid accrued interest .....	1,500 00		
	<u>145,376 80</u>		
Due depositors, including earned dividend, State tax and expenses .....	133,164 65		
Surplus above all liabilities .....	<u>\$12,212 15</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$525.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

JANUARY 24, 1888.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits.....	\$594,434 25
Reserved Fund.....	28,000 00
Profits.....	53,516 84
	\$675,951 09

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Biddeford bonds, 4 1-2s Fund 1900.....	\$1,100 00	\$1,100 00	\$1,100 00	
City of Biddeford 4s Sewer, 1907....	8,500 00	8,500 00	8,000 00	
“ Bath 6s Ml., 1889.....	1,500 00	1,515 00	1,500 00	
“ Bangor 7s, R. R., 1899.....	8,000 00	9,840 00	8,000 00	
Total public funds of Maine.....	19,100 00			\$18,600 00
County of Wayne, Ind., 7s Fund, 1890.....	6,000 00	6,000 00	6,000 00	
City of Evansville, Ind., 5s Refunded, 1912.....	6,000 00	4,800 00	6,000 00	
City of North Chicago, (Lincoln P'k) 6s Opt., 1895.....	2,000 00	2,000 00	2,000 00	
City of Toledo, O., 8s Water, 1894.....	3,000 00	3,450 00	3,000 00	
Total public funds out of New England.....	17,000 00			17,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	18,000 00	23,760 00	18,000 00	18,000 00
New York & New England 6s 1st Mort., 1905.....	5,000 00	5,600 00	5,000 00	5,000 00
Atchison, Topeka & Santa Fe 5s, plain 1920.....	1,000 00	900 00	900 00	
Belleville & Carondelet 6s 1st Mort., 1923.....	5,000 00	5,500 00	5,000 00	
Burlington & Missouri River 6s 1st Mort., 1918.....	6,600 00	7,590 00	6,400 00	
Chicago, Burlington & Northern 5s 1st Mort., 1926.....	500 00	510 00	500 00	
Chicago, Milwaukee & St. Paul 5s West Div., 1921.....	9,000 00	9,180 00	8,000 00	
Chicago, Kansas City & Western 5s 1st Mort., 1925.....	500 00	475 00	500 00	
Lafayette Street Railway Co., Ind., 6s 1st Mort., 1900.....	4,000 00	4,000 00	4,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago 4s 1st Mort., 1936.....	7,000 00	6,650 00	6,000 00	
Kansas City, Lawrence & Southern 6s 1st Mort., 1909.....	500 00	575 00	500 00	

## BIDDEFORD 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 Cable Railway 6s 1st Mort., 1927. ....	\$1,400 00	\$1,400 00	\$1,400 00	
Northern Pacific 6s, 1st Mort., 1921	5,000 00	5,850 00	5,000 00	
St. Paul & Northern Pacific 6s, 1st Mort., L. G., 1923.....	1,000 00	1,180 00	1,000 00	
Spokane & Palouse 6s, 1st Mort., 1936	8,000 00	8,080 00	8,000 00	
Total railroad bonds out of New England .....	49,500 00			\$47,200 00
<i>Railroad Stock Owned.</i>				
Boston & Chelsea (horse).....	100 00	125 00	100 00	
Chicago & West Michigan.....	5,000 00	2,100 00	3,000 00	
West End Street Railway Co.....	1,850 00	2,960 00	1,850 00	
White Water Railroad Co (script) ..	615 00	600 00	250 00	
Total railroad stock .....	7,565 00			5,200 00
<i>Corporation Bonds Owned.</i>				
Akron O., Water Company 6s 1900..	10,000 00	10,000 00	10,000 00	
Elkhart Water Company, Ind., 6s, 1904 .....	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis. Water Works 6s, 1915 .....	5,000 00	5,000 00	5,000 00	
Indianapolis, Ind. Water Company 6s, 1911 .....	5,000 00	5,000 00	5,000 00	
Railroad Equipment Co., New York, 6s, 1888 .....	7,000 00	7,000 00	7,000 00	
Total corporation bonds.....	32,000 00			32,000 00
<i>Corporation Stock Owned.</i>				
American Molded Collar Co, Mass..	500 00	500 00	250 00	
Androscoggin Mills, Lewiston .....	1,000 00	1,310 00	1,000 00	
Hardy Machine Co., Biddeford.....	3,900 00	3,900 00	3,900 00	
Laconia Manufacturing Co .....	4,800 00	5,670 00	4,800 00	
Nashua Manufacturing Co., N. H....	2,500 00	2,500 00	2,500 00	
Pepperell Manufacturing Co., Biddeford .....	12,500 00	27,500 00	17,000 00	
Saco Water Power Machine Shop Co., Saco .....	53,500 00	53,500 00	26,000 00	
York Manufacturing Co, Saco.....	3,000 00	4,000 00	3,000 00	
Total corporation stock .....	81,700 00			58,450 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast .....	2,000 00	2,800 00	2,000 00	
Biddeford " Biddeford.....	16,100 00	23,345 00	16,100 00	
Bucksport " Bucksport.....	850 00	1,020 00	850 00	
Canal " Portland .....	2,900 00	4,756 00	2,900 00	
Casco " Portland .....	400 00	604 07	400 00	
Cumberland " Portland.....	1,200 00	1,560 00	1,200 00	
First " Biddeford.....	100 00	170 00	100 00	
First " Dexter .....	5,000 00	6,250 00	5,000 00	
First " Wiscasset .....	800 00	1,040 00	800 00	
Manufacturers' " Lewiston.....	5,400 00	6,804 00	5,400 00	
Newcastle " Newcastle.....	3,000 00	4,650 00	3,000 00	
Northern " Hallowell .....	2,000 00	2,840 00	2,000 00	

## BIDDEFORD SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Northern Banking Company, Portland .....	\$1,700 00	\$1,785 00	\$1,700 00	
Shoe and Leather National Bank, Auburn .....	2,600 00	2,912 00	2,600 00	
South Berwick National Bank, South Berwick .....	250 00	375 00	250 00	
Traders' National Bank, Portland ..	1,000 00	1,420 00	1,000 00	
Veazie " Bangor.....	2,000 00	2,500 00	2,600 00	
York " Saco .....	1,500 00	2,250 00	1,500 00	
Total bank stock of Maine .....	48,800 00			\$48,800 00
Metropolitan National Bank, Boston	4,000 00	4,600 00	4,000 00	4,000 00
Abilene National Bank, Abilene, Kan .....	1,500 00	1,575 00	1,500 00	
American National Bank, Kansas City, Mo .....	20,000 00	22,000 00	20,000 00	
Birmingham National Bank, Birmingham, Ala .....	2,000 00	2,200 00	2,000 00	
First National Bank, Leavenworth, Kan .....	5,000 00	6,000 00	5,000 00	
First National Bank, Clyde, Kan ...	4,900 00	7,350 00	4,900 00	
First National Bank, Denison, Texas	2,500 00	2,500 00	2,500 00	
Minneapolis National Bank, Minneapolis, Kan .....	1,000 00	1,000 00	1,000 00	
United States National Bank, Atchison, Kan .....	5,000 00	5,500 00	5,000 00	
Total bank stock out of New England	41,900 00			41,900 00
Real estate, investment.....		54,804 12	54,804 12	
Real estate, foreclosure .....		25,000 00	26,881 42	81,685 54
Loans on names, (including church corporations)		4,032 85	4,032 85	4,032 85
<i>Loans on Railroad Bonds.</i>				
Brunswick & Chillicothe .....		1,000 00	1,000 00	1,000 00
<i>Loans on Railroad Stock.</i>				
Old Colony .....		500 00	500 00	500 00
<i>Loans on Bank Stock.</i>				
Biddeford National Bank .....		500 00	500 00	
First National Bank, Leavenworth, Kan .....		500 00	500 00	
Saco National Bank .....		700 00	700 00	
Bank of Glen Elder, Kan. ....		11,000 00	11,000 00	
American National Bank, Kansas City, Mo. ....		16,848 12	16,848 12	
Ames State Bank, Ames, Kan. ....		9,500 00	9,500 00	
First National Bank, Clyde, Kan .....		10,000 00	10,000 00	
Northern Banking Company, Portland.....		1,000 00	1,000 00	50,048 12
<i>Loans on Savings Bank Books.</i>				
Biddeford Savings Bank .. .....		800 00	800 00	800 00
<i>Loans on Corporation Stock.</i>				
Hardy Machine Co. ....		2,000 00	2,000 00	
Union Investment Co.....		30,900 00	30,900 00	32,900 00

## BIDDEFORD SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans to Municipalities.</i>			
City of Biddeford.....	\$10,000 00	\$10,000 00	\$10,000 00
<i>Loans to Corporations.</i>			
Ames State Bank.....	-	5,000 00	5,000 00
Bank of Glasco.....	4,050 00	4,050 00	9,050 00
Loans on other collaterals .....	28,952 84	33,952 84	33,952 84
Loans on mortgages of real estate .....	137,081 78	140,081 78	140,081 78
Cash on hand and on deposit.....	15,749 96	15,749 96	15,749 96
			\$675,951 09
Unpaid accrued interest.....	11,042 00		
Retired securities.....	10,389 00		
	766,276 67		
Due depositors, including earned dividend and State tax .....	605,484 25		
Surplus above all liabilities .....	\$160,792 42		

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

Annual expenses, \$2,500.

## BOOTHBAY SAVINGS BANK—BOOTHBAY.

JANUARY 5, 1888.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

## LIABILITIES.

Deposits. ....	\$133,717 75
Reserved Fund .....	3,696 00
Profits.....	2,633 52
	\$140,047 27

## 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	
Town of Boothbay 6s, 1892. ....	2,500 00	2,500 00	2,500 00	
" Boothbay 5s School Dist.,				
1888-1897 .....	1,150 00	1,150 00	1,150 00	
" Damariscotta 4½s Refund,				
1920.....	2,000 00	2,000 00	2,000 00	
Total public funds of Maine.....	6,650 00			\$6,650 00
City of Charlestown, Mass., 6s Ml.,				
1889 .....	5,000 00	5,100 00	5,000 00	5,000 00
" Duluth, Minn., 6s School, 1908,	5,000 00	5,600 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	3,090 00	3,000 00	
" Youngstown, O., 6s Street,				
1890 .....	2,000 00	2,040 00	2,000 00	
Total public fund out of New Eng...	13,000 00			13,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912 ....	1,000 00	1,320 00	1,000 00	1,000 00
Chatham Railroad Co. 6s, 1st Mort.,				
1907 .....	1,000 00	1,050 00	1,000 00	1,000 00
Northern Pacific 6s, 1st Mort., P. &				
O. Div. 1919 .....	4,000 00	4,120 00	4,000 00	4,000 00
<i>Corporation Bonds Owned.</i>				
Richmond Water Co. 5s, 1906.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath.....	2,500 00	3,250 00	2,500 00	
Belfast " Belfast .....	2,000 00	2,800 00	2,000 00	
Casco " Portland .....	4,900 00	7,399 00	4,900 00	
First " Bath.....	2,000 00	2,900 00	2,000 00	
First " Wiscasset.....	4,300 00	5,590 00	4,300 00	
Lincoln " Bath.....	2,500 00	2,950 00	2,500 00	
Total bank stock of Maine.....	18,200 00			18,200 00
American Nat'l Bank, Kansas City,				
Mo.....	1,000 00	1,100 00	1,000 00	1,000 00

## BOOTHBAY SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account.....	-	\$8,000 00	\$8,000 00
Safe .....	\$800 00	800 00	800 00
Other personal property .....	200 00	200 00	200 00
Real estate, foreclosure .....	1,040 00	1,040 00	1,040 00
Loans on vessels .....	1,622 77	1,622 77	1,622 77
Loans on First National Bank, Wiscasset .....	1,150 00	1,150 00	1,150 00
Loans on other personal property .....	416 12	416 12	416 12
Loans on personal security .....	673 40	673 40	673 40
Loan to Townsend Marine Railway Corporation..	285 00	285 00	285 00
Loans on mortgage of real estate.....	55,312 98	55,312 98	55,312 98
Cash deposited in Casco National Bank, Portland, at 3 per cent.....	11,190 81	11,190 81	
Cash on hand.....	4,506 19	4,506 19	15,697 00
			<u>\$140,047 27</u>
Unpaid accrued interest.....	457 63		
	<u>140,763 90</u>		
Due depositors, including earned dividend, State tax and expenses .....	134,759 51		
Surplus above all liabilities.....	\$6,004 39		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$725.



## BREWER SAVINGS BANK—BREWER.

FEBRUARY 18, 1888.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

## LIABILITIES.

Deposits.....	\$80,007 41
Reserved Fund.....	2,178 10
Profits.....	892 14
	<hr/>
	\$83,077 65

## 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	\$11,340 00	\$9,000 00	
United States 4s Coup., 1907.....	1,600 00	2,016 00	1,600 00	
Total United States bonds.....	10,600 00			\$10,600 00
State of Maine 6s, 1889.....	500 00	520 00	500 00	
City of Bangor 6s Water, 1905.....	3,000 00	3,660 00	3,000 00	
“ Bangor 6s R. R., 1894-1899,	6,500 00	7,345 00	6,500 00	
“ Bath 6s Ml., 1891.....	1,000 00	1,020 00	1,000 00	
Total public funds of Maine.....	11,000 00			11,000 00
County of Putnam, Ind., 6s Gravel Road, 1889-1890.....	2,000 00	2,040 00	2,000 00	
City of Port Huron, Mich., 5s Re-fund, 1893-1904.....	1,000 00	1,000 00	1,000 00	
“ St. Paul, Minn., 6s, 1888....	500 00	500 00	500 00	
Total public funds out of New Eng..	3,500 00			3,500 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Company 5s, 1905 ..	2,000 00	2,000 00	2,000 00	2,000 00
Premium account.....			1,815 00	1,815 00
Real estate, foreclosure.....		2,006 82	2,006 82	2,006 82
Loan to town of Brewer.....		2,000 00	2,000 00	2,000 00
Loan on First National Bank Stock, Bangor....		1,593 97	1,593 97	1,593 97
Loans on mortgages of real estate.....		42,020 53	42,020 53	42,020 53
Cash deposited in Veazie National Bank, Bangor,		5,489 48	5,489 48	
Cash on hand.....		1,051 85	1,051 85	6,541 33
				<hr/>
Unpaid accrued interest.....		1,474 00		87,077 65
				<hr/>
Due depositors, including earned dividends, State tax and expenses.....		81,103 41		81,103 41
				<hr/>
Surplus above all liabilities.....		\$5,974 24		

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

Annual expenses, \$350.

## BRIDGTON SAVINGS BANK—BRIDGTON.

JANUARY 17, 1888.

RUFUS GIBBS, PRESIDENT.

MELLEN PLUMMER, TREASURER.

## LIABILITIES.

Deposits.....	\$245,474 11
Reserved Fund.....	8,292 56
Profits ..	11,587 34
Interest.....	1,666 39
	\$267,020 40

## 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	\$ 535 00	\$ 500 00	
“ Portland 6s R. R., 1898.....	7,000 00	8,120 00	7,000 00	
Town of Bridgton 5s R. R., 1888-1892 .....	23,500 00	23,500 00	23,500 00	
“ Bridgton (orders).....	588 70	588 70	588 70	
“ Canton 6s, 1889.....	100 00	100 00	100 00	
<b>Total public funds of Maine.....</b>	<b>31,688 70</b>			<b>\$31,688 70</b>
County of Scioto, O, 8s, 1889... ..	5,000 00	5,100 00	5,000 00	
City of Fremont, O., 5s Wa., 1888 ..	1,000 00	1,000 00	1,000 00	
<b>Total public funds out of New Eng..</b>	<b>6,000 00</b>			<b>6,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River 6s, 1st Mort., 1902 .....	12,000 00	12,000 00	12,000 00	
Maine Central 7s Consol, 1912.....	2,000 00	2,640 00	2,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900 .....	11,000 00	12,100 00	11,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>25,000 00</b>			<b>25,000 00</b>
Chicago & West Michigan 5s, 1921..	5,000 00	5,000 00	5,000 00	
Detroit, Bay City & Alpena 6s, 1913,	3,000 00	3,150 00	3,000 00	
Northern Pacific 6s, 1st Mort., 1921,	5,000 00	5,850 00	5,000 00	
Oregon Short Line 6s, 1st Mort., 1922,	5,000 00	5,000 00	5,000 00	
<b>Total railroad bonds out of New Eng,</b>	<b>18,000 00</b>			<b>18,000 00</b>
<i>Corporation Bonds Owned.</i>				
Eau Claire, Wis., Water Works 6s, 1915 .....	5,000 00	5,000 00	5,000 00	
Trustees of the Charity Fund of Oriental Lodge, F. A. M.....	250 00	250 00	250 00	
<b>Total corporation bonds.....</b>	<b>5,250 00</b>			<b>5,250 00</b>

## BRIDGTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Biddeford National Bank, Biddeford,	\$3,900 00	\$5,655 00	\$3,900 00	
Canal " Portland..	600 00	984 00	600 00	
First " Bath.....	2,500 00	3,625 00	2,500 00	
First " Portland..	5,000 00	6,000 00	5,000 00	
Lime Rock " Rockland..	1,260 00	1,350 00	1,260 00	
Merchants' " Portland..	2,100 00	3,416 00	2,100 00	
North " Rockland.	500 00	700 00	500 00	
Total bank stock of Maine.....	15,860 00			\$15,860 00
<i>Corporation Stock Owned.</i>				
Portland Trust Company.....	2,000 00	2,400 00	2,000 00	2,000 00
Premium account.....		-	9,048 75	9,048 75
Expense account.....		-	6 10	6 10
Safe .....		400 00	400 00	400 00
Real estate, foreclosure .....		14,746 83	14,786 83	14,746 83
<i>Loans on Public Funds.</i>				
Town of Bridgton bonds.....		283 00	283 00	283 00
<i>Loans on Railroad Bonds.</i>				
Bridgton & Saco River.....		2,300 00	2,300 00	2,300 00
<i>Loans on Corporation Bonds.</i>				
J. Winslow Jones, debentures, limited.....		10,000 00	10,000 00	10,000 00
<i>Loans on Corporation Stock.</i>				
Camden & Rockland Water Company.....		8,000 00	8,000 00	
Continental Mills.....		400 00	400 00	
Forest Mills.....		7,000 00	7,000 00	
Pondicherry Mills.....		4,000 00	4,000 00	19,400 00
<i>Loans on Savings Bank Books.</i>				
Bridgton Savings Bank.....		1,885 00	1,885 00	1,885 00
Loan on life insurance policy .....		3,400 00	3,400 00	3,400 00
Loans on other personal property.....		9,370 50	9,370 50	9,370 50
Loans on mortgages of real estate.....		85,693 00	85,693 00	85,693 00
Cash deposited with J. B. Brown & Sons... ..		4,949 12	4,949 12	
Cash on hand .....		1,739 40	1,739 40	6,688 52
				\$267,020 40
Unpaid accrued interest.....		2,018 63		
		270,249 18		
Due depositors, including earned dividend and State tax .....		246,174 11		
Surplus above all liabilities.....		\$24,075 07		

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

Annual expenses, \$1,400.

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

JANUARY 21, 1888.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

## LIABILITIES.

Deposits.....	\$351,217 38
Reserved Fund.....	10,477 36
Special Reserved Fund.....	2,309 17
Profits.....	3,990 76
	\$367,994 67

## 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	\$34,020 00	\$27,000 00	
United States 4 1-2s Reg., 1891.....	23,000 00	24,840 00	23,000 00	
<b>Total United States bonds.....</b>	<b>50,000 00</b>			<b>\$50,000 00</b>
Town of Brunswick, 4s Town Hall, 1890-1903.....	6,000 00	6,000 00	6,000 00	
Town of Brunswick, 5s Ml., 1898 ...	500 00	500 00	500 00	
“ Topsham, 4s Ml., 1891.....	1,500 00	1,500 00	1,500 00	
<b>Total public funds of Maine.....</b>	<b>8,000 00</b>			<b>8,000 00</b>
City of Boston, Mass, 6s Currency Loan, 1894.....	1,000 00	1,120 00	1,000 00	1,000 00
County of Belmont, O., 5s C. H., 1892	5,000 00	5,000 00	5,000 00	
“ Delaware, Ind., 5s C. H., 1898.....	5,000 00	5,000 00	5,000 00	
“ Lee, Iowa, 6s compromise, 1895.....	500 00	500 00	500 00	
“ Montgomery, Ind., 6s Grav. Road, 1889.....	5,000 00	5,050 00	5,000 00	
“ Putnam, Ind., 6s Gravel Road, 1888-1890.....	3,000 00	3,030 00	3,000 00	
“ Shelby, O., 6s C. H., 1889	500 00	505 00	500 00	
“ Vigo, Ind., 5s C. H., 1907	5,000 00	5,000 00	4,875 00	
“ Yankton, Dak., 4s Refund, 1913.....	4,900 00	4,655 00	3,675 00	
City of Cairo, Ill., 6s Fund, 1897,	3,867 93	3,700 00	2,567 93	
“ *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	2,140 00	2,000 00	
“ Newark, O., 6s Fund, 1892,	3,000 00	3,120 00	3,000 00	
“ Port Huron, Mich., 5s Refund, 1892.....	2,000 00	2,000 00	2,000 00	
“ Port Huron, Mich., 5s Fund, 1900.....	7,000 00	7,000 00	7,000 00	
“ Port Huron, Mich., 5s, Refund, 1899-1904.....	3,000 00	3,000 00	2,955 00	

\*Suspended payment of interest.

## BRUNSWICK 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 St. Paul, Minn., 6s R. R., 1898-1900 .....	\$5,000 00	\$5,600 00	\$5,000 00	
“ St. Paul, Minn., 8s School, 1894 .....	5,500 00	6,490 00	5,500 00	
Town of Roseville, Ill., 8s, 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	
Independent School District of Ottumwa, Ia., 5s, 1897 .....	9,000 00	9,000 00	9,000 00	
<b>Total public funds out of New Eng. .</b>	<b>80,267 93</b>			<b>\$77,572 93</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912 .....	20,000 00	26,400 00	20,000 00	
Rumford Falls and Buckfield Branch 7s, 1892 .....	7,000 00	7,490 00	7,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>27,000 00</b>			<b>27,000 00</b>
<i>Corporation Bonds Owned</i>				
Portland Water Co., 6s, 1888 .....	1,500 00	1,500 00	1,500 00	
Portland Water Co., 6s, 1891 .....	1,000 00	1,040 00	1,000 00	
Portland Water Co., 6s, 1893 .....	4,000 00	4,400 00	4,000 00	
Presque Isle Water Co., 5s 1907 .....	5,000 00	5,000 00	5,000 00	
Richmond Water Co., 5s, 1906 .....	5,000 00	5,000 00	5,000 00	
City Water Works, Sioux City, Ia. 6s, 1904 .....	1,000 00	1,000 00	1,000 00	
Railroad Equipment Co., N. Y., 6s, 1888-1894 .....	4,000 00	4,000 00	4,000 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 .....	8,000 00	13,120 00	8,000 00	
Casco “ Portland .....	7,700 00	11,627 00	7,700 00	
Cumberland “ Portland .....	6,720 00	8,400 00	6,720 00	
First “ Portland .....	6,300 00	7,560 00	6,300 00	
First “ Brunswick .....	3,800 00	4,940 00	3,800 00	
Merchants’ “ Portland .....	2,625 00	4,270 00	2,625 00	
Newcastle “ Newcastle .....	1,000 00	1,550 00	1,000 00	
Northern “ Hallowell .....	6,800 00	9,658 00	6,800 00	
Shoe & Leather “ Auburn .....	6,600 00	7,392 00	6,600 00	
Orono “ Orono .....	2,000 00	2,360 00	2,000 00	
South Berwick “ So. Berwick .....	2,500 00	3,750 00	2,500 00	
Union “ Brunswick .....	3,800 00	4,370 00	3,800 00	
<b>Total bank stock of Maine .....</b>	<b>58,545 00</b>			<b>58,545 00</b>

## BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate investment.....	\$6,600 00	\$5,640 30	\$5,640 30
Furniture .....	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
Loans on mortgages of real estate .....	102,237 67	102,237 67	102,237 67
Cash on hand and on deposit in Brunswick .....	12,198 77	12,198 77	12,198 77
			\$367,994 67
Unpaid accrued interest.....	4,601 73		
	414,215 17		
Due depositors, including earned dividend, State tax and expenses.....	355,913 63		
Surplus above all liabilities.....	\$58,301 54		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,250.

## BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

FEBRUARY 4, 1888.

THOMAS TARBOX, PRESIDENT.

C. E. WELD, TREASURER.

## LIABILITIES.

Deposits .....	\$221,489 81
Reserved Fund.....	7,164 40
Profits .....	6,271 00
	\$234,925 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 4½s Coup , 1891,	\$1,000 00	\$1,080 00	\$1,000 00	\$1,000 00
City of Bangor 6s Ml., 1894.....	1,000 00	1,100 00	1,000 00	
“ Portland 6s R. R., 1897.....	500 00	575 00	500 00	
Town of Westbrook 6s Ml., 1888....	500 00	500 00	500 00	
Total public funds of Maine.....	2,000 00			2,000 00
County of Allen, Ind., 5s C H., 1891.	3,000 00	3,000 00	3,000 00	
“ Boone, Ind., 6s Gravel Road, 1888-1889.....	3,000 00	3,000 00	3,000 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	
“ Grant, Ind., 6s Grav. Road, 1888-1889.....	3,500 00	3,500 00	3,500 00	
“ Hamilton, Ind., 6s Gravel Road, 1888.....	500 00	500 00	500 00	
“ Hardin, O., 6s Turnpike, 1889.....	4,000 00	4,040 00	4,000 00	
“ Hendricks, Ind, 6s Grav. Road, 1890.....	1,230 00	1,250 00	1,230 00	
“ Henry, O., 6s Road, Opt., 1890-1891.....	2,500 00	2,500 00	2,500 00	
“ Holmes, O., 6s C. H., 1892,	1,000 00	1,030 00	1,000 00	
“ Kosciusko, Ind., 5s C. H., 1891.....	3,000 00	3,000 00	3,000 00	
“ Lucas, O., 5s Fund, 1892 .	1,000 00	1,000 00	1,000 00	
“ Miami, Ind., 6s Gravel Road, 1888.....	2,000 00	2,000 00	2,000 00	
“ Putnam, O., 5s Road Improvement, 1901.....	4,000 00	4,000 00	4,000 00	
“ Putnam, Ind., 6s Gravel Road, 1888-1890.....	3,000 00	3,000 00	3,000 00	
“ Scioto, O., 8s Bridge, 1889-1893.....	4,000 00	4,240 00	4,000 00	
“ Tazewell, Ill., 6s Fund, 1890.....	1,000 00	1,010 00	1,000 00	
“ Webster, Ia., 5s Fund, 1891,	1,000 00	1,000 00	1,000 00	
City of Akron, O., 5s Street, 1888,	1,000 00	1,000 00	1,000 00	
“ Brainard, Minn., 6s Bridge, 1897.....	2,000 00	2,140 00	2,000 00	
“ Canton, O., 5½s Engine House, 1890-1896.....	2,000 00	2,020 00	2,000 00	

## BUXTON AND HOLLIS 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	Canton, O., 5s 1891-1897..	\$3,000 00	\$3,000 00	\$3,000 00
"	Chicago, Ill., 7s Sew., 1888,	3,000 00	3,000 00	3,000 00
"	Chicago, Ill., 7s Riv. Im-			
	provement, 1899 .....	2,000 00	2,420 00	2,000 00
"	Eau Claire, Wis., 6s Street,			
	1905 .....	2,000 00	2,220 00	2,000 00
"	Evansville, Ind., 4½s Red.,			
	1912 .....	3,000 00	2,400 00	1,500 00
"	Evansville, Ind., 5s Red.,			
	1912 .....	3,000 00	2,400 00	1,500 00
"	Fort Wayne, Ind., 6s Fund,			
	1892 .....	6,000 00	6,240 00	6,000 00
"	Fremont, O., 5s Water,			
	1888-1890 .....	2,000 00	2,000 00	2,000 00
"	McKeesport, Penn., 5s Ml.,			
	1891 .....	1,000 00	1,000 00	1,000 00
"	Logansport, Ind., 5s Fund,			
	1905 .....	2,000 00	2,000 00	2,000 00
"	Newark, O., 5s Improve-			
	ment, 1891 .....	1,250 00	1,250 00	1,250 00
"	Newark, O., 5s Gas Explo-			
	sion Damages, 1893 .....	2,054 75	2,054 75	2,054 75
"	Ottumwa, Ia., 5s School,			
	1897 .....	5,000 00	5,000 00	5,000 00
"	Rockford, Ill., 6s Ml., 1891,			
	Springfield, O., 6s School,			
	1894 .....	1,000 00	1,050 00	1,000 00
"	Urbana, O., 5s Fund, 1891,			
		3,000 00	3,000 00	3,000 00
Total public funds out of New Eng..		90,034 75		\$87,034 75
<i>Railroad Bonds Owned.</i>				
	Androsoggin & Kennebec 6s, 1890..	1,000 00	1,050 00	1,000 00
	Leeds & Farmington 6s, 1896.....	2,000 00	2,220 00	1,820 00
Total railroad bonds .....		3,000 00		2,820 00
<i>Corporation Bonds Owned.</i>				
	Augusta Water Company 5s, 1917...	2,000 00	2,000 00	2,000 00
	Pejepscot Water Company 5s, 1906..	1,000 00	1,000 00	1,000 00
	Portland Water Company 6s, 1st			
	Mort., 1888 .....	8,000 00	8,000 00	8,000 00
	Portland Water Company 6s, 2d			
	Mort., 1889 .....	2,000 00	2,160 00	2,000 00
	Richmond Water Company 5s, 1906,			
	Railroad Equipment Company 6s,			
	1890 .....	1,000 00	1,000 00	1,000 00
Total corporation bonds.....		16,000 00		16,000 00
<i>Bank Stock Owned.</i>				
	Casco National Bank, Portland.....	2,000 00	3,020 00	2,000 00
	Cumberland " " .....	1,600 00	2,080 00	1,600 00
	First " " .....	4,000 00	4,800 00	4,000 00
Total bank stock.....		7,600 00		7,600 00



## BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Expense account .....	—	\$92 47	\$92 47
Real estate, foreclosure .....	\$17,080 17	17,008 17	17,080 17
<i>Loans on Public Funds.</i>			
State of Maine bonds .....	126 00	126 00	126 00
<i>Loans on Savings Bank Books.</i>			
Buxton & Hollis Savings Bank .....	812 00	812 00	812 00
Loans on other personal property .....	415 22	415 22	415 22
Loans on mortgages of real estate .....	90,056 87	90,056 87	90,056 87
Cash deposited with Woodbury & Moulton, Port- land .....	1,063 92	1,063 92	
Cash deposited in First National Bank, Portland, Cash on hand .....	7,434 32 1,389 49	7,434 32 1,389 49	9,887 73
			\$234,925 21
Unpaid accrued interest .....	5,996 58		
	247,264 32		
Due depositors, including earned dividend, State tax and expenses .....	225,736 81		
Surplus above all liabilities .....	\$21,527 51		

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

Annual expenses, \$1,000.

## CALAIS SAVINGS BANK—CALAIS.

MAY 1, 1888.

FRANK NELSON, PRESIDENT.

GEO. A LOWELL, TREASURER.

## LIABILITIES.

Deposits.....	\$193,756 62
Reserved Fund.....	7,908 27
Profits.....	5,518 02
Tax.....	673 44
	\$207,856 35

## 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.....	\$9,000 00	\$11,430 00	\$9,000 00	\$9,000 00
City of Belfast 6s R. R., 1898.....	5,500 00	6,270 00	5,500 00	
“ Calais 6s R. R., 1891.....	1,000 00	1,050 00	1,000 00	
“ Portland 6s R. R., 1907.....	6,000 00	7,560 00	6,000 00	
Total public funds of Maine.....	12,500 00			12,500 00
County of Hancock, O., 6s C. H., 1889-1890.....	3,000 00	3,030 00	3,000 00	
“ Jasper, Ia., 6s Fund, 1888- 1892.....	3,500 00	3,570 00	3,500 00	
“ Kosciusko, Ind., 5s C. H., 1901.....	10,000 00	10,000 00	10,000 00	
“ Logan, O., 6s Road, 1888, “ Marion, Ind., 4½s Fund, 1893.....	2,000 00	2,000 00	2,000 00	
“ Meeker, Minn., 6s Fund, 1890.....	8,000 00	8,000 00	8,000 00	
“ Washington, Ill., 6s C. H., 1902.....	2,000 00	2,040 00	2,000 00	
City of Akron, O., 6s Street, 1898, Bradford, Penn., 6s Wa., 1895.....	3,000 00	3,270 00	3,000 00	
“ Canton, O., 5s Street, 1896- 1897.....	5,000 00	5,400 00	5,000 00	
“ Cincinnati, O., 6s Sewer, 1889.....	1,000 00	1,060 00	1,000 00	
“ Cincinnati, O., 7s Ml, 1904, “ Cincinnati, O., 7 3-10s Hospital, 1898.....	2,000 00	2,000 00	2,000 00	
“ Cleveland, O., 7s Street, 1893.....	6,000 00	6,120 00	6,000 00	
“ Columbus, O., 6s Sewer, 1894.....	3,000 00	3,840 00	3,000 00	
“ Evansville, Ind., 5s Re- fund, 1912.....	3,000 00	3,690 00	3,000 00	
“ St. Paul, Minn., 6s Water, 1915.....	4,000 00	4,560 00	4,000 00	
	10,000 00	10,800 00	10,800 00	
	3,000 00	2,400 00	3,000 00	
	7,000 00	8,820 00	7,000 00	
Total public funds out of New Eng..	75,500 00			75,500 00

## CALAIS SAVINGS BANK—CONTINUED.

## 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.....	\$17,000 00	\$22,440 00	\$17,000 00	\$17,000 00
Northern Pacific 6s, 1st Mort., 1921,	9,000 00	10,620 00	9,000 00	
Housatonic 5s, 1st Mort., 1937.....	5,000 00	5,200 00	5,000 00	
Corrigan Street Railway Company, Kansas City 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine...	19,000 00			19,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	1,500 00	1,740 00	1,687 50	
Portland & Rochester.....	1,000 00	1,250 00	1,250 00	
Total railroad stock.....	2,500 00			2,937 50
<i>Corporation Bonds Owned.</i>				
*Eastern Car Trust Company 6s, 1888, New York, Chicago & St. Louis Equipment Company 7s, 1900.....	5,000 00	2,500 00	5,000 00	
	2,700 00	2,700 00	2,700 00	
Total corporation bonds.....	7,700 00			7,700 00
<i>Bank Stock Owned.</i>				
Calais National Bank, Calais.....	5,500 00	8,880 00	7,763 58	
Casco " Portland.....	1,000 00	1,510 00	1,520 00	
Frontier " Eastport.....	2,775 00	4,440 00	3,422 50	
Total bank stock of Maine.....	9,325 00			12,706 08
Kansas National Bank, Topeka, Kan, American " Kansas City, Mo.....	5,000 00	5,000 00	5,000 00	
	5,000 00	5,700 00	5,900 00	
Total bank stock out of New Eng....	10,000 00			10,900 00
Real estate owned.....		3,000 00	400 42	400 42
<i>Loans on Public Funds.</i>				
United States bonds.....		325 00	325 00	325 00
<i>Loans to Municipalities.</i>				
City of Calais.....		4,000 00	4,000 00	4,000 00
<i>Loans on Railroad Stock.</i>				
European & North America.....		5,000 00	5,000 00	
New Brunswick & Canada.....		5,000 00	5,000 00	10,000 00
<i>Loans on Corporation Stock.</i>				
St. Croix Cotton Mill.....		1,000 00	1,000 00	
Home Insurance Company.....		1,600 00	1,600 00	2,600 00
<i>Loans on Bank Stock.</i>				
St. Stephen's Bank.....		2,500 00	2,500 00	2,500 00

\*Suspended payment of interest.

## CALAIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other personal property .....	\$100 00	\$100 00	\$100 00
Loans on mortgages of real estate .....	17,951 34	17,951 34	17,951 34
Cash deposited in Portland Trust Company, at 3 per cent .....	2,366 62	2,366 62	
Cash on hand .....	369 39	369 39	2,736 01
			<u>\$207,856 35</u>
Unpaid accrued interest .....	3,245 55		
	<u>230,347 90</u>		
Due depositors, including earned dividend and State tax .....	198,121 61		
Surplus above all liabilities .....	<u>\$32,226 29</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.

CAMDEN SAVINGS BANK—ROCKPORT.

May 8, 1888.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits.....	\$93,260 60
Reserved Fund.....	4,207 40
Special Reserved Fund.....	11,846 69
Profits.....	4,169 58
Due First National Bank, Portland.....	425 45
	<hr/>
	\$113,909 72

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, 9s, 1889.....	\$100 00	\$104 00	\$110 00	\$110 00
<i>Railroad Bonds Owned.</i>				
Atchison, Topeka & Santa Fe 7s, L. G., 1903.....	6,000 00	7,200 00	3,180 00	
Central Iowa 7s, 1st Mort., 1899.....	5,000 00	4,500 00	1,350 00	
Chicago & Southwestern 7s, 1st Mort. 1899.....	3,000 00	3,600 00	2,640 00	
Wisconsin Central 6s, 1st Series, 1909	1,000 00	950 00	} 364 36	
*Wisconsin Central 7s, 2d Series, 1909	2,000 00	800 00		
Total railroad bonds.....	17,000 00			7,534 36
<i>Railroad Stock Owned.</i>				
Northern Pacific (preferred).....	8,400 00	4,620 00	1,008 00	
New York & Oswego.....	2,790 00	-	120 00	
Total railroad stock.....	11,190 00			1,128 00
Real estate, foreclosure.....		2,400 00	2,948 77	2,948 77
Safe.....		1,200 00	1,440 00	1,440 00
Vessel property.....		3,500 00	1,744 85	1,744 85
<i>Loans on Savings Bank Books.</i>				
Camden Savings Bank.....		2,916 15	2,916 15	2,916 15
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company.....		3,000 00	10,641 60	10,641 60

\*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.....	\$15,461 70	\$15,461 70	\$15,461 70
Loans on mortgages of real estate .....	63,150 08	63,150 08	63,150 08
Cash deposited in National Exchange Bank, Boston .....	211 00	211 00	
Cash deposited in Maverick National Bank, Boston .....	640 18	640 18	
Cash on hand.....	5,983 03	5,983 03	6,834 21
			<hr/>
Unpaid accrued interest.....	2,240 00		\$113,909 72
	<hr/>		
	122,476 14		
Due depositors, including earned dividend, special reserved funds and other liabilities.....	107,432 74		
	<hr/>		
Surplus above all liabilities.....	\$15,043 40		

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

Annual expenses, \$1,100.

## CASCADE SAVINGS BANK—OAKLAND.

JANUARY 11, 1888.

JOHN AYER, PRESIDENT.

GEO. H. BRYANT, TREASURER.

## LIABILITIES.

Deposits.....	\$121,737 69
Reserved Fund .....	5,716 38
Profits .....	3,137 48
	\$130,591 55

## 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	\$10,560 00	\$8,000 00	\$8,000 00
<i>Corporation Bonds Owned.</i>				
*Eastern Car Trust Co.'s 6s, 1891....	5,000 00	2,500 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	2,132 00	1,300 00	
Casco " Portland .....	3,600 00	5,436 00	3,600 00	
First " Portland .....	12,500 00	15,000 00	12,500 00	
First " Bath .....	2,000 00	2,900 00	2,000 00	
Messalonskee " Oakland.....	8,500 00	9,775 00	8,500 00	
Shoe & Leather" Auburn .....	3,000 00	3,360 00	3,000 00	
Total bank stock of Maine.....	30,900 00			30,900 00
Premium account .....		-	7,980 00	7,980 00
Expense account.....		-	161 93	161 93
Real estate, investment and foreclosure.....		4,600 00	7,088 04	7,088 04
<i>Loans on Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		200 00	200 00	
People's " Waterville .....		800 00	800 00	1,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		150 00	150 00	150 00
Loans on Somerset Railroad Company's bonds ...		11,230 00	11,230 00	11,230 00
<i>Loans on Corporation Stock.</i>				
Cascade Woolen Mills .....		900 00	900 00	
Dustin & Hubbard Manufacturing Company.....		2,000 00	2,000 00	
Hubbard & Blake Manufacturing Company.....		6,000 00	6,000 00	
Madison Woolen Mills .....		900 00	900 00	9,800 00

\*Suspended payment of interest.

## CASCADE SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$42,130 46	\$42,130 46	\$42,130 46
Safe.....	960 02	960 02	960 02
Cash deposited in Portland Trust Co. at 3 per ct.	3,177 78	3,177 78	
Cash on hand.....	3,013 32	3,013 32	6,191 10
			<u>\$130,291 55</u>
Unpaid accrued interest.....	262 62		
	<u>127,987 20</u>		
Due depositors and including other liabilities ...	122,472 88		
Surplus above all liabilities.....	<u>\$5,514 32</u>		

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

Annual expenses, \$600.



## CORNISH SAVINGS BANK—CORNISH.

JUNE 16, 1888.

GEO. F. CLIFFORD, PRESIDENT.

JOHN W. PARTRIDGE, TREASURER.

## LIABILITIES.

Deposits.....	\$6,723 70
Reserved Fund.....	5 07
Profits.....	162 91
	\$6,891 68

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Hancock, O., bonds 6s C. H., 1892 .....	\$1,000 00	\$1,040 00	\$1,000 00	
City of Brainerd, Minn., 6s Bridge, 1897.....	1,000 00	1,070 00	1,000 00	
Total public funds.....	2,000 00			\$2,000 00
<i>Corporation Bonds Owned.</i>				
Richmond Water Company 5s, 1st Mort, 1906.....	1,000 00	1,000 00	1,000 00	1,000 00
Premium account.....		-	107 50	107 50
Expense account.....		-	92 64	92 64
<i>Loans on Public Funds.</i>				
City of Bath bond.....		1,000 00	1,000 00	
Town of Limington bond.....		50 00	50 00	1,050 00
Loan to School District No. 2, Cornish.....		137 89	137 89	137 89
Loans on other personal property.....		903 00	903 00	903 00
Loans on mortgages of real estate.....		1,400 00	1,400 00	1,400 00
Cash on hand and on deposit.....		200 65	200 65	200 65
		6,801 54		\$6,891 68
Due depositors.....		6,723 70		
Surplus above all liabilities.....		\$77 84		

Rate of interest charged on loans, 6 per cent.

## DEXTER SAVINGS BANK—DEXTER.

FEBRUARY 15, 1888.

A. F. BRADBURY, PRESIDENT.

GEO HAMILTON, TREASURER.

## LIABILITIES.

Deposits .....	\$206,984 46
Reserved Fund.....	10,000 00
Special Reserved Fund.....	5,672 66
Profits .....	9,261 45
Special deposits .....	320 32
Bills payable.....	11,000 00
	\$243,238 89

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Piscataquis notes.....	\$12,000 00	\$12,000 00	\$12,000 00	
Town of Corinna, bonds, 6s R. R. 1897 .....	200 00	200 00	200 00	
“ Hudson, notes.....	700 00	700 00	700 00	
Total public funds.....	12,900 00			\$12,900 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912... ..	10,000 00	13,200 00	9,220 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	10,000 00	11,000 00	8,800 00	
Total railroad bonds of Maine. ....	20,000 00			18,020 00
Chicago & West Michigan 5s 1st Mort., 1921.....	5,000 00	5,000 00	4,400 00	
Oregon Short Line 6s 1st Mort., 1922 .....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New Eng. ....	15,000 00			14,400 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,200 00	3,300 00	2,200 00	
First “ Dexter .....	20,000 00	25,000 00	20,000 00	
Kineo “ Dover. ....	5,000 00	5,250 00	5,000 00	
Lime Rock “ Rockland .....	4,200 00	4,500 00	4,200 00	
Manuf'rs' “ Lewiston.....	10,000 00	12,600 00	10,000 00	
Richmond “ Richmond.....	5,000 00	6,000 00	5,000 00	
Saco “ Saco.....	1,000 00	1,200 00	1,000 00	
Shoe&Leather“ Auburn.....	17,300 00	19,376 00	17,300 00	
Portland Trust Co., Portland.....	4,000 00	4,800 00	4,000 00	
Total bank stock .....	68,700 00			68,700 00
Real estate, investment .....		20,000 00	24,000 00	24,000 00
<i>Loans on Railroad Bonds.</i>				
Portland and Ogdensburg.....		1,000 00	1,000 00	1,000 00
<i>Loans on Railroad Stock.</i>				
Dexter & Newport.....		115 00	115 00	115 00

## DEXTER SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Corporation Stock.</i>			
Dexter Woolen Mills.....	\$ 7,000 00	\$ 7,000 00	
Kineo Company .....	10,000 00	10,000 00	\$17,000 00
<i>Loans on Bank Stock.</i>			
First National Bank, Bangor .....	600 00	600 00	
First " Dexter.....	1,500 00	1,500 00	2,100 00
<i>Loans on Savings Bank Books.</i>			
Dexter Savings Bank .....	675 00	675 00	675 00
Loans on other personal property.....	5,374 95	5,374 95	5,374 95
Loans on mortgages of real estate.....	54,115 95	54,190 95	54,190 95
Cash on hand and on deposit.....	24,762 99	24,762 99	24,762 99
			<u>\$243,238 89</u>
Unpaid accrued interest.....	2,455 50		
	<u>261,725 39</u>		
Due depositors, including earned dividends, State tax, and other liabilities.....	219,438 46		
Surplus above all liabilities.....	<u>\$42,286 93</u>		

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

Annual expenses, \$1,250

## EASTPORT SAVINGS BANK—EASTPORT.

MAY 23, 1888.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

## LIABILITIES.

Deposits .....	\$298,796 93
Reserve Fund .....	8,010 72
Profits .....	5,647 96
	\$312,455 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 4s Coup., 1907..	\$200 00	\$254 00	\$200 00	\$200 00
State of Maine 6s, 1889 .....	1,600 00	1,664 00	1,600 00	
City of Portland 6s Reg., 1890 .....	2,000 00	2,080 00	2,000 00	
Town of Cutler 6s, 1888 .....	1,500 00	1,500 00	1,500 00	
"    Pembroke 7 3-10s 1888, ....	1,000 00	1,000 00	1,000 00	
"    Pembroke 5s, 1889 1896 ...	3,800 00	3,800 00	3,800 00	
Total public funds of Maine .....	9,900 00			9,900 00
County of Boone, Ia., 8s Drainage, 1888 1889 .....	1,250 00	1,275 00	1,250 00	
"    Clay, Minn., 6s C. H., 1903, .....	3,000 00	3,300 00	3,000 00	
"    Grant, Ind., 6s Gravel Road, 1888 .....	2,500 00	2,500 00	2,500 00	
"    Hancock, Ind., 6s Gravel Road, 1889-1893... ..	3,000 00	3,060 00	3,000 00	
"    Henry, Ia., 7s Fund, 1892, .....	4,000 00	4,280 00	4,000 00	
"    Huntington, Ind., 6s Fund, 1888-1893 .....	8,000 00	8,160 00	8,000 00	
"    Jackson, Ill., 5s Fund, 1889, .....	5,000 00	5,000 00	5,000 00	
"    Lee, Ia., 6s Fund, 1895....	4,000 00	4,200 00	4,000 00	
"    Saline, Ill., 6s Fund, 1890, .....	5,000 00	5,000 00	5,000 00	
"    Scioto, O., 8s Fund, 1889, .....	4,000 00	4,200 00	4,000 00	
"    Washington, Ill., 6s Fund, 1904 .....	1,000 00	1,100 00	1,000 00	
"    Webster, Ia., 5s, 1891-1906, .....	5,000 00	5,000 00	5,000 00	
"    Woodbury, Ia., 5s Fund, Opt., 1896 .....	10,000 00	10,000 00	10,000 00	
City of Akron, O., 5s Street, 1889, .....	1,000 00	1,000 00	1,000 00	
"    Burlington, Ia., 5s Fund, 1895 .....	12,000 00	12,000 00	12,000 00	
"    Celina, O., 6s R. R., 1899, .....	4,000 00	4,320 00	4,000 00	
"    Cedar Rapids, Ia., 5s School, 1896 .....	4,000 00	4,000 00	4,000 00	
"    Cincinnati, O., 7s MI., 1908, .....	10,000 00	13,200 00	10,000 00	
"    Delphos, Allen & Van Wert, O., 6s School, 1888-1899 .....	5,000 00	5,050 00	5,000 00	
"    Dubuque, Ia., 6s Fund, 1897 .....	7,000 00	7,490 00	7,000 00	
"    Erie, Penn., 7s MI., 1894, .....	1,000 00	1,100 00	1,000 00	

## 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	Fort Wayne, Ind., 6s Fund, 1888 .....	\$3,000 00	\$3,000 00	\$3,000 00	
"	Fond-du-Lac, Wis., 5s 1904, .....	1,000 00	1,000 00	1,000 00	
"	Kansas City, Mo., 8s Fund, 1892-1895 .....	5,000 00	6,000 00	5,000 00	
"	Muscatine, Ia., 6s Red., 1898 .....	4,000 00	4,280 00	4,000 00	
"	North Chicago (Lincoln Park) 7s, 1895 .....	3,000 00	3,420 00	3,000 00	
"	Quincy, Ill., 6s, 1888 .....	4,000 00	4,000 00	4,000 00	
"	Springfield, Ill., 8s R. R., 1891 .....	9,000 00	9,810 00	9,000 00	
"	St. Paul, Minn., 7s Ml., 1898 .....	5,000 00	6,200 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 Opt., 1903 .....	5,000 00	5,000 00	5,000 00	
"	Toledo, O., 8s Fund, 1894, .....	1,000 00	1,180 00	1,000 00	
"	Winona, Minn., 5s Ml., 1901 .....	2,000 00	2,000 00	2,000 00	
Town of	Danville, Ill., 7s Fund, 1895, .....	8,000 00	8,000 00	8,000 00	
"	Lake, Ill., 7s Wa., 1924 ..	3,000 00	3,300 00	3,000 00	
Total public funds out of New Eng. . . . .		155,750 00			\$155,750 00
<i>Railroad Bonds Owned.</i>					
Portland & Ogdensburg 6s, 1st Mort., 1900 .....		5,000 00	5,500 00	5,000 00	
*Cincinnati Northern 6s, 1920 .....		4,000 00	2,000 00	2,000 00	
Total railroad bonds .....		9,000 00			7,000 00
<i>Corporation Bonds Owned.</i>					
†Atlantic Water Company, Ia., 6s, 1893 .....		5,000 00	5,000 00	5,000 00	
Richmond, Maine Water Company 5s, 1906 .....		3,000 00	3,000 00	3,000 00	
†Sioux City Water Works 6s, 1900 ..		4,000 00	4,000 00	4,000 00	
*†Tiffin, O. Water Works 6s, 1889 ..		2,000 00	1,500 00	2,000 00	
*†Towanda, Penn. Water Works 9s, 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	
Total corporation bonds .....		21,000 00			21,000 00
<i>Bank Stock Owned.</i>					
Bath National Bank, Bath .....		500 00	650 00	500 00	
Canal	" Portland .....	100 00	164 00	100 00	
Casco	" " .....	1,500 00	2,265 00	1,500 00	
First	" Bath .....	2,000 00	2,900 00	2,000 00	
First	" Portland .....	1,100 00	1,320 00	1,100 00	
Frontier	" Eastport .....	4,275 00	6,840 00	5,700 00	
Kineo	" Dover .....	3,000 00	3,150 00	3,000 00	
Traders'	" Portland .....	200 00	284 00	200 00	
Total bank stock of Maine .....		12,675 00			14,100 00

\*Suspended payment of interest.

†These are not a legal savings bank investment.

## EASTPORT SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
American National Bank, Kansas City, Mo .....	\$4,500 00	\$5,130 00	\$4,500 00	
First National Bank, Clyde, Kan ...	3,000 00	4,500 00	3,000 00	
Total bank stock out of New Eng ...	7,500 00			\$7,500 00
Real estate, investment.....		22,689 47	22,689 47	
Real estate, foreclosure.....		1,148 46	1,148 46	23,837 93
<i>Loans on Bank Stock.</i>				
First National Bank, Denison, Texas.....		1,500 00	1,500 00	
First National Bank, Clyde, Kan.....		2,300 00	2,300 00	
National Bank of Commerce, Kansas City, Mo ..		1,000 00	1,000 00	
United States National Bank, Atchison, Kan....		700 00	700 00	5,500 00
<i>Loans on Savings Bank Books.</i>				
Eastport Savings Bank .....		875 00	875 00	875 00
Loans to municipalities .....		550 00	550 00	550 00
Loans on other personal property.....		2,610 00	2,610 00	2,610 00
Loans on mortgages of real estate.....		60,461 46	60,461 46	60,461 46
Cash deposited in National Bank of the Republic, Boston, at 2½ per cent.....		1,033 68	1,033 68	
Cash deposited in National Bank of Commonwealth, Boston, at 2½ per cent.....		20 07	20 07	
Cash deposited in Frontier National Bank.....		1,014 06	1,014 06	
Cash on hand.....		1,103 41	1,103 41	3,171 22
Unpaid accrued interest.....		3,985 39		\$312,455 61
		331,337 00		
Due depositors, including earned dividend and State Tax.....		304,009 72		
Surplus above all liabilities... ..		\$27,327 28		

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

Annual expenses, \$1,200.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

MARCH 1, 1888.

C. G. TOTMAN, PRESIDENT.

CHARLES ROWELL, TREASURER.

## LIABILITIES.

Deposits.....	\$190,027 45
Reserved Fund.....	8,232 87
Profits.....	3,527 81
	\$201,788 13

## 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).....	\$3,018 52	\$3,018 52	\$3,018 52	
Fairfield Village Corporation (orders)	100 00	100 00	100 00	
<b>Total public funds of Maine .....</b>	<b>3,118 52</b>			<b>\$3,118 52</b>
City of Bradford, Penn., 6s Water, 1893 .....	5,000 00	5,200 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
*Eastern Car Trust 6s, 1888 .....	11,000 00	5,500 00	11,000 00	
New York, Chicago & St. Louis Equip. 7s, 1890 .....	2,000 00	2,000 00	2,000 00	
Railroad Equipment Company 6s, 1888 1890 .....	3,000 00	3,000 00	3,000 00	
Richmond Water Company 5s, 1906 .	2,000 00	2,000 00	2,000 00	
Northern Banking Company Debentures, 5s, 1894 .....	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds.....</b>	<b>23,000 00</b>			<b>23,000 00</b>
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,200 00	3,322 00	2,200 00	
First " Portland.....	3,400 00	4,080 00	3,400 00	
First " Fairfield .....	10,500 00	12,075 00	10,500 00	
Merchants' " Portland.....	825 00	1,342 00	825 00	
People's " Waterville .....	500 00	625 00	500 00	
South Berwick " South Berwick	2,500 00	3,750 00	2,500 00	
<b>Total bank stock of Maine .....</b>	<b>19,925 00</b>			<b>19,925 00</b>
Premium account .....	-	-	4,221 45	4,221 45
Expense account.....	-	-	1,091 76	1,091 76
Real estate, foreclosure.....		9,390 50	9,390 50	9,390 50
Safe .....		1,089 43	1,089 43	1,089 43
<i>Loans on Corporation Stock.</i>				
Brunswick Electric Light and Power Company..		500 00	500 00	
Fairfield Electric Light Company .....		1,000 00	1,000 00	
Franklin Company, Lewiston .....		1,500 00	1,500 00	
Hubbard & Blake Manufacturing Company .....		4,000 00	4,000 00	
Kennebec Fibre Company .....		11,500 00	11,500 00	18,500 00

\*Suspended payment of interest.

## FAIRFIELD SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Dead River Log Driving Company.....	\$5,500 00	\$5,500 00	
Fairfield Village Corporation .....	2,250 00	2,250 00	
Richards Paper Company, Gardiner .....	1,742 24	1,742 24	\$9,492 24
<i>Loans on Bank Stock.</i>			
First National Bank, Fairfield .....	1,200 00	1,200 00	
First " Houlton .....	1,000 00	1,000 00	
Shoe & Leather " Auburn .....	500 00	500 00	
Northern Banking Company, Portland.....	1,000 00	1,000 00	3,700 00
Loans on other personal property .....	3,875 00	3,875 00	3,875 00
Loans on mortgages of real estate .....	91,827 79	91,827 79	91,827 79
Cash deposited in Portland Trust Company at 3 per cent. ....	2,116 00	2,116 00	
Cash on hand and on deposit in Fairfield.....	5,440 44	5,440 44	7,556 44
			<u>\$201,788 13</u>
Unpaid accrued interest.....	1,445 00		
	<u>197,888 92</u>		
Due depositors, including earned dividend, State tax and expenses .....	192,898 49		
Surplus above all liabilities .....	\$4,990 43		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,000.



FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

APRIL 17, 1888.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

LIABILITIES.

Deposits .....	\$382,447 68
Reserved Fund .....	18,100 00
Profits .....	9,754 53
Unpaid dividends .....	165 82
	\$410,468 03

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...	\$10,000 00	\$12,600 00	\$10,000 00	\$10,000 00
City of Portland, 6s Ml, 1888....	1,000 00	1,000 00		
“ Portland, 6s R. R., 1907..	6,000 00	7,560 00	7,000 00	7,000 00
County of Allen, O., 6s C. H., 1891..	5,000 00	5,150 00	5,000 00	
“ Cook, Ill., 7s War Debt, 1889	1,000 00	1,020 00	1,000 00	
“ Delaware, Ind., 5s Fund, 1904.....	7,000 00	7,000 00	7,000 00	
“ Fayette, O., 6s C. H., 1890	5,000 00	5,100 00	5,000 00	
“ Macoupin, Ill., 6s Fund, 1901.....	1,500 00	1,500 00	1,500 00	
“ Mercer, O., 6s Turnpike, 1892 1894.....	3,000 00	3,120 00	3,000 00	
“ Miami, O., 6s C. H., 1906.	11,000 00	12,650 00	11,000 00	
“ Shelby, O., 6s C. H., 1889	3,000 00	3,030 00	3,000 00	
“ St. Louis, Mo., 7s Jail, 1888.....	9,000 00	9,000 00	9,000 00	
“ Van Wert, O., 5s C. H., 1891.....	3,000 00	3,000 00	3,000 00	
City of Bradford, Penn., 6s Water, 1898.....	7,000 00	7,560 00	7,000 00	
“ Canton, O., 5s Street, 1896	5,000 00	5,000 00	5,000 00	
“ Chicago, Ill., 7s Various, 1890-1899.....	9,000 00	10,440 00	9,000 00	
“ Cincinnati, O., 7s Fund, 1901.....	8,000 00	10,000 00	8,000 00	
“ Columbus, O., 7s C. H., 1889	4,000 00	4,120 00	4,000 00	
“ Danville, Ill., 6s School, 1894-1898.....	6,000 00	6,360 00	6,000 00	
“ Ft Wayne, Ind., 5½s Fund, 1890.....	8,000 00	8,160 00	8,000 00	
“ Newark, O., 6s Street, 1893	2,000 00	2,100 00	2,000 00	
“ Richmond, Ind., 6s School, 1890-1895.....	5,000 00	5,250 00	5,000 00	
“ Saginaw, Mich., 5½s Water, 1895-1897.....	4,000 00	4,200 00	4,000 00	
“ Springfield, O., 5s Water, Reg., 1900.....	5,000 00	5,200 00	5,000 00	
“ Urbana, O., 5s Fund, 1901	7,000 00	7,000 00	7,000 00	
“ Youngstown, O., 6s Sewer, 1894-1897.....	10,000 00	10,000 00	10,000 00	
<b>Total public funds out of New Eng. .</b>	<b>128,500 00</b>			<b>128,500 00</b>

## FRANKLIN COUNTY SAVINGS BANK—CONTINUED.

## 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.....	\$4,000 00	\$5,280 00	\$4,000 00	\$4,000 00
Michigan Central, 8s Air Line, 1890.	4,000 00	4,200 00	4,000 00	4,000 00
<i>Corporation Bonds Owned</i>				
Calais Water Company 5s, 1906. ...	3,000 00	3,000 00	3,000 00	
Camden & Rockland Water Company 6s, 1905 .....	5,000 00	5,700 00	5,000 00	
Gardiner Water Company 5s, 1905...	5,000 00	5,000 00	5,000 00	
Railroad Equipment Company 6s, 1891 .....	2,000 00	2,000 00	2,000 00	
Total corporation bonds.....	15,000 00			15,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	8,856 00	5,400 00	
Casco " " .....	11,500 00	17,365 00	11,500 00	
Cumberland " " .....	2,920 00	3,796 00	2,920 00	
First " " .....	17,800 00	21,360 00	17,800 00	
First " Lewiston ....	3,300 00	5,445 00	3,300 00	
Manuf'rs' " " .....	8,300 00	10,458 00	8,300 00	
Merchants' " Portland....	4,875 00	7,930 00	4,875 00	
Richmond " Richmond ...	2,000 00	2,400 00	2,000 00	
Sandy River " Farmington ..	8,100 00	11,583 00	8,100 00	
Shoe & Leather " Auburn.....	5,000 00	5,600 00	5,000 00	
Traders' " Portland.....	1,400 00	1,988 00	1,400 00	
Total bank stock of Maine .....	70,595 00			70,595 00
Premium account .....		-	25,987 34	25,987 34
Real estate, investment .....		17,814 52	17,814 52	
Real estate, foreclosure.....		3,200 00	8,622 15	26,436 67
Furniture and fixtures .....		2,860 00	2,860 00	2,860 00
<i>Loans on Public Funds.</i>				
State of Maine bond.....		100 00	100 00	
City of Bath, bond .....		500 00	500 00	
Town of Starks, order.....		300 00	300 00	900 00
<i>Loans on Railroad Bonds.</i>				
Maine Central .....		100 00	100 00	100 00
<i>Loans on Railroad Stock.</i>				
Maine Central .....		150 00	150 00	150 00
<i>Loans on Corporation Bonds.</i>				
Arkansas City Water Power Company, Kan.....		10,000 00	10,000 00	10,000 00
<i>Loans on Corporation Stock.</i>				
Franklin Company.....		6,000 00	6,000 00	
Masonic Building Association.....		300 00	300 00	6,300 00
<i>Loans on Bank Stock.</i>				
Belfast National Bank, Belfast .....		400 00	400 00	
First " Portland .....		1,000 00	1,000 00	
Manufacturers' " Lewiston .....		300 00	300 00	
Sandy River " Farmington....		200 00	200 00	
Traders' " Portland.....		1,500 00	1,500 00	
Peoples' Trust Company, Farmington.....		5,300 00	5,300 00	
First National Bank, Arkansas City, Kan.....		4,000 00	4,000 00	12,700 00

## FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Franklin County Savings Bank.....	\$ 850 00	\$ 850 00	
Augusta Savings Bank.....	1,300 00	1,300 00	\$2,150 00
Loans on other personal property.....	3,705 00	3,705 00	3,705 00
Loans on mortgages of real estate.....	62,883 80	62,883 80	62,883 80
Cash deposited with H. M. Payson & Co.....	175 00	175 00	
Cash deposited in Maverick National Bank, Boston, at 2½ per cent.....	6,443 44	6,443 44	
Cash deposited in First National Bank, Portland, at 3 per cent.....	5,205 12	5,205 12	
Cash on hand.....	5,376 66	5,376 66	17,200 22
			<u>\$410,468 03</u>
Unpaid accrued interest.....	5,978 07		
	<u>425,022 61</u>		
Due depositors, including earned dividend, State tax and expenses.....	391,797 28		
Surplus above all liabilities.....	<u>\$33,225 33</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,300.

## GARDINER SAVINGS INSTITUTION—GARDINER.

JANUARY 31, 1888.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

## LIABILITIES.

Deposits.....	\$1,745,432 06
Reserved Fund.....	100,000 00
Profits.....	7,024 76
	\$1,852,456 82

## 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..	\$50,000 00	\$63,000 00	\$50,000 00	\$50,000 00
City of Gardiner 4s Fund, 1893-1896,	22,191 21	22,191 21	22,191 21	
Town of Pittston 4s Bridge, 1893 ...	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	27,191 21			27,191 21
City of Cambridge, Mass., 6s Ml., 1888 .....	4,000 00	4,000 00	4,000 00	
“ Charlestown, Mass., 6s Ml., 1891 .....	4,000 00	4,200 00	4,000 00	
“ Fall River, Mass., 6s Ml., 1898-1904 .....	17,000 00	20,400 00	17,000 00	
“ Lawrence, Mass., 6s Water, 1898 .....	10,000 00	11,600 00	10,000 00	
“ Salem, Mass., 6s Ml., 1898,	8,000 00	9,280 00	8,000 00	
“ Worcester, Mass., 6s Ml., 1892 .....	12,000 00	12,840 00	12,000 00	
Total public funds of Massachusetts,	55,000 00			55,000 00
County of Allen, Ind., 6s Gravel Road, 1888-1893 .....	8,000 00	8,160 00	8,000 00	
“ Atchison, Kan., 6s Refund, 1914 .....	10,000 00	11,300 00	10,000 00	
“ Belmont, O., 5s C. H., 1892-1895 .....	25,000 00	26,000 00	25,000 00	
“ Boone, Ind., 6s Gravel Road, 1890 .....	6,500 00	6,630 00	6,500 00	
“ Butler, O., 6s C. H., 1889,	12,500 00	12,625 00	12,500 00	
“ Carroll, O., 6s C. H. and Jail, 1888-1897 .....	14,000 00	14,420 00	14,000 00	
“ Carroll, Ind., 6s Gravel Road, 1889-1894 .....	15,000 00	15,450 00	15,000 00	
“ Clinton, Ind., 6s Gravel Road, 1889 .....	2,000 00	2,000 00	2,000 00	
“ Crawford, Ill., 6s Fund, 1902 .....	5,000 00	5,500 00	5,000 00	
“ Delaware, Ind., 6s Road, 1889-1903 .....	17,000 00	17,850 00	17,000 00	
“ Fayette, O., 6s Gravel Road, 1888 .....	1,000 00	1,000 00	1,000 00	
“ Greene, Ind., 6s Fund, 1905 .....	10,000 00	11,000 00	10,000 00	
“ Hancock, O., 6s Ditch, 1889,	2,500 00	2,525 00	2,500 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	\$15,300 00	\$15,000 00
“ Hardin, O., 6s Turnpike, 1888-1889 .....	3,000 00	3,000 00	3,000 00
“ Henry, O., 6s Road, 1890, Highland, O., 6s Turnpike, 1888-1896 .....	25,000 00	25,500 00	25,000 00
“ Howard, Ind., 6s Gravel Road, 1890 .....	10,000 00	10,300 00	10,000 00
“ Huron, O., 6s Road, 1889, Huntington, Ind., 6s Grav. Road, 1889-1891 .....	6,500 00	6,630 00	6,500 00
“ Iowa, Wis., 7s Bowen's Judgment, 1890 .....	3,000 00	3,030 00	3,000 00
“ Iowa, Wis., 5s Asylum, 1896 .....	28,000 00	28,560 00	28,000 00
“ Jay, Ind., 6s Fund, 1889- 1890 .....	12,000 00	12,480 00	12,000 00
“ Jewell, Kan., 6s Refund, 1893-1897 .....	5,000 00	5,000 00	5,000 00
“ Lacrosse, Wis., 5s Insane Asylum, 1897 .....	10,000 00	10,500 00	10,000 00
“ Lapeer, Mich., 5s Poor House, 1888 .....	15,500 00	15,500 00	15,500 00
“ Lawrence, O., 6s Bridge, 1891 .....	3,000 00	3,000 00	3,000 00
“ Lawrence, Ind., 6s Bridge, 1893 .....	10,000 00	10,300 00	10,000 00
“ Macon, Ill., 6s Fund, 1899, Madison, Ind., 6s Gravel Road, 1889-1894 .....	9,000 00	9,360 00	9,000 00
“ Marion, Ind., 6s C.H., 1898, Marshall, Ia., 5s Fund, 1896, Mercer, O., 6s Road, 1892- 1897 .....	18,000 00	19,260 00	18,000 00
“ Miami, Ind., 6s Gravel Road, 1889-1890 .....	9,900 00	10,197 00	9,900 00
“ Miami, O., 6s C. H., 1888- 1889 .....	10,000 00	10,800 00	10,000 00
“ Monroe, Ind., 6s Fund, 1890-1893 .....	5,000 00	5,000 00	5,000 00
“ Ottawa, O., 6s Ditch, 1888- 1889 .....	11,000 00	11,440 00	11,000 00
“ Otter Tail, Minn., 6s Jail, 1905 .....	8,000 00	8,160 00	8,000 00
“ Parke, Ind., 6s Co. Build- ings, 1892 .....	27,000 00	27,270 00	27,000 00
“ Paulding, O., 6s Fund, 1890, Paulding, O., 5s C. H., 1895-1904 .....	8,000 00	8,320 00	8,000 00
“ Perry, O., 6s C. H., 1891.. 1915 .....	2,000 00	2,020 00	2,000 00
“ Polk, Minn., 6s Bridge, 1915 .....	10,000 00	10,300 00	10,000 00
“ Porter, Ind., 6s Fund, 1889-1904 .....	8,000 00	8,160 00	8,000 00
“ Preble, Ia., 6s Ditch, 1888- 1889 .....	15,000 00	15,000 00	15,000 00
	5,000 00	5,150 00	5,000 00
	10,500 00	11,865 00	10,500 00
	10,000 00	10,500 00	10,000 00
	2,400 00	2,400 00	2,400 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 Putnam, O., 5s Road Imp, 1899-1901.....	\$5,000 00	\$5,000 00	\$5,000 00
“ Putnam, Ind., 6s Gravel Road, 1889-1891.....	7,000 00	7,140 00	7,000 00
“ Ringgold, Ia., 6s Fund, 1893.....	10,000 00	10,400 00	10,000 00
“ Shawnee, Kan., 5½s Fund, 1907.....	25,000 00	25,000 00	25,000 00
“ St Louis, Mo., 7s Jail, 1888.....	10,000 00	10,000 00	10,000 00
“ St Louis, Minn., 6s Fund, 1907.....	7,000 00	7,700 00	7,000 00
“ Sandusky, O., 6s Infirmary, 1889-1890.....	5,000 00	5,100 00	5,000 00
“ Vermillion, Ind., 7s Road, 1888-1890.....	6,000 00	6,120 00	6,000 00
“ Wabash, Ind., 6s Gravel Road, 1889-1890.....	2,000 00	2,020 00	2,000 00
“ Washington, Ill., 6s Fund, 1897.....	5,000 00	5,350 00	5,000 00
“ Webster, Ia., 5s Refund, 1906.....	10,000 00	10,000 00	10,000 00
“ Wood, O., 6s Ditch, 1893.....	2,500 00	2,600 00	2,500 00
City of Akron, O., 6s Education, 1890-1892.....	25,000 00	25,750 00	25,000 00
“ Alpena, Mich, 6s Bridge, 1891-1895.....	10,000 00	10,000 00	10,000 00
“ Bay City, Mich., 8s Wa., 1912.....	4,000 00	4,800 00	4,000 00
“ Brooklyn, N. Y., 6s Wa., 1896.....	2,000 00	2,260 00	2,000 00
“ Canton, O., 5s Fund, 1894-1896.....	30,000 00	30,000 00	30,000 00
“ Chicago, Ill., 7s Sew., 1892.....	21,000 00	22,890 00	21,000 00
“ Chicago, Ill., 7s Water, 1890-1894.....	11,000 00	11,990 00	11,000 00
“ Chicago, Ill., 7s River Imp., 1899.....	7,000 00	8,470 00	7,000 00
“ Cincinnati, O., 6s Sewer, 1905.....	24,000 00	29,040 00	24,000 00
“ Cincinnati, O., 73-10s Wa., 1888-1899.....	28,000 00	31,920 00	28,000 00
“ Cleveland, O., 7s Ml., 1888-1891.....	18,000 00	18,720 00	18,000 00
“ Clinton, Ia., 6s Fund, 1895.....	10,000 00	10,500 00	10,000 00
“ Covington, Ky., 7 3-10s Water, 1890.....	20,000 00	21,400 00	20,000 00
“ Dayton, O, 5s City Prison, 1891.....	25,000 00	25,250 00	25,000 00
“ Danville, Ill., 6s School, 1894-1898.....	8,000 00	8,320 00	8,000 00
“ Danville, Ill., 5s Fund., 1896-1898.....	15,000 00	15,000 00	15,000 00
“ Davenport, Ia., 6s Fund, 1889.....	2,000 00	2,020 00	2,000 00
“ Duluth, Minn.. 6s Ml., 1907.....	10,000 00	11,200 00	10,000 00
“ Dubuque, Ia., 6s Fund, 1892-1896.....	3,245 82	3,400 00	3,245 82

## 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	Eau Claire, Wis., 6s Bridge, 1903 .....	\$20,000 00	\$22,000 00	\$20,000 00
"	Elizabeth, N. J., 4s Fund, 1922 .....	2,800 00	2,800 00	2,800 00
"	Evansville, Ind., 5s Fund, 1912 .....	20,000 00	16,000 00	20,000 00
"	Fort Wayne, Ind., 6s Wa., 1898 .....	30,000 00	32,400 00	30,000 00
"	Fremont, O., 5s Wa., 1897, .....	15,000 00	15,000 00	15,000 00
"	Grand Rapids, Mich., 5s School, 1895 .....	10,000 00	10,000 00	10,000 00
"	Indianapolis, Ind., 5s Ml., 1891 .....	25,000 00	25,250 00	25,000 00
"	Kansas City, Mo., 8s Fund, 1893 .....	35,000 00	39,550 00	35,000 00
"	LaPorte, Ind., 5s Water, 1890 .....	4,000 00	4,000 00	4,000 00
"	Louisville, Ky., 7s Sewer, 1902 .....	21,000 00	26,250 00	21,000 00
"	Mansfield, O., 5s Fund, 1892 .....	15,000 00	15,000 00	15,000 00
"	Muskegon, Ind., 8s Wa., 1901 .....	1,000 00	1,250 00	1,000 00
"	Marietta, O., 5s Fund, 1892 .....	5,000 00	5,000 00	5,000 00
"	Moline, Ill., 5s Fund, 1907 .....	3,000 00	3,000 00	3,000 00
"	New Albany, Ind., 6s Ml., 1890 .....	10,000 00	10,200 00	10,000 00
"	North Chicago (Lincoln Park), 7s, 1895 .....	12,000 00	13,560 00	12,000 00
"	Oshkosh, Wis., 6s Bridge, 1888 .....	3,000 00	3,000 00	3,000 00
"	Ottumwa, Ia., 6s School, 1893 .....	10,000 00	10,400 00	10,000 00
"	Pomeroy, O., 5s Fund, 1907 .....	2,000 00	2,060 00	2,000 00
"	Portsmouth, O., 5s Ml., 1890 .....	20,000 00	20,000 00	20,000 00
"	Sandusky, O., 7s Water, 1890 .....	10,000 00	10,400 00	10,000 00
"	Sandusky, O., 6s Sewer, 1888 .....	12,000 00	12,000 00	12,000 00
"	Springfield, O., 6s School, 1888 .....	15,000 00	15,000 00	15,000 00
"	St. Louis, Mo., 6s Ml., 1888 .....	2,000 00	2,000 00	2,000 00
"	Steubenville, O., 5s City Building, 1895 .....	15,000 00	15,000 00	15,000 00
"	Terre Haute, Ind., 6s Opt., 1888 or 1893 .....	4,000 00	4,000 00	4,000 00
"	Wausau, Wis., 6s Water, 1905 .....	10,000 00	10,000 00	10,000 00
"	Winfield, Kan., 6s School 1917 .....	10,000 00	10,500 00	10,000 00
"	Youngstown, O., 6s Sewer, 1888-1890 .....	9,000 00	9,090 00	9,000 00
Town of	Lake, Ill., 7s Water, 1894 .....	4,000 00	4,400 00	4,000 00
Total public funds out of New Eng..		1,180,845 82		1,180,845 82

## GARDINER SAVINGS INSTITUTION—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Portland & Kennebec, 6s, 1895.....	\$17,500 00	\$19,425 00	\$17,500 00	\$17,500 00
Long Branch & Sea Shore, N. Y., 7s, 1890 .....	5,000 00	5,200 00	5,000 00	
Michigan Central, 8s, 1890.....	15,000 00	15,600 00	15,000 00	
Total railroad bonds out of New Eng,	20,000 00			20,000 00
<i>Corporation Bonds Owned.</i>				
Dover & Foxcroft Water Company, 5s, 1907 .....	30,000 00	30,000 00	30,000 00	
Railroad Equipment Company, N. Y. 6s, 1888 .....	3,000 00	3,000 00	3,000 00	
Waterville Water Company, 5s, 1917	40,000 00	40,000 00	40,000 00	
Total corporation bonds.....	73,000 00			73,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Richmond.....	4,800 00	5,376 00	4,800 00	
First " Wiscasset.....	1,200 00	1,560 00	1,200 00	
Gardiner " Gardiner.....	5,000 00	8,500 00	5,000 00	
Granite " Augusta.....	200 00	266 00	200 00	
Merchants' " Gardiner.....	1,500 00	1,650 00	1,500 00	
Northern " Hallowell.....	10,200 00	14,484 00	10,200 00	
Oakland " Gardiner.....	5,900 00	10,325 00	5,900 00	
Richmond " Richmond.....	2,500 00	3,000 00	2,500 00	
Sagadahoc " Bath.....	2,800 00	3,360 00	2,800 00	
Total bank stock of Maine.....	34,100 00			34,100 00
Boston National Bank, Boston.....	6,700 00	8,107 00	6,700 00	
Hide & Leather " ".....	4,500 00	5,175 00	4,500 00	
Washington " ".....	1,000 00	1,220 00	1,000 00	
Total bank stock of Massachusetts...	12,200 00			12,200 00
American National Bank, Kansas City, Mo.....	10,000 00	11,000 00	10,000 00	10,000 00
<i>Loans on Public Funds.</i>				
City of Aberdeen, Dak., bonds.....		4,000 00	4,000 00	
" Greenville, Ill., bonds.....		4,000 00	4,000 00	
" Kansas City, Mo., bonds.....		1,000 00	1,000 00	
" Macon, Ill., bonds.....		925 00	925 00	
" McPherson, Kan., bonds.....		2,000 00	2,000 00	
" Wichita, Kan., bonds.....		1,000 00	1,000 00	
" Winfield, Kan., bonds.....		2,000 00	2,000 00	
Wyandotte, Kan., bonds.....		7,000 00	7,000 00	
Arkansas City, bonds.....		1,000 00	1,000 00	22,925 00
<i>Loans on Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		1,000 00	1,000 00	
First " Alma, Neb.....		2,000 00	2,000 00	
Gardiner " Gardiner.....		2,300 00	2,300 00	
Merchants' " ".....		5,800 00	5,800 00	
Oakland " ".....		1,000 00	1,000 00	
Palatka " Palatka, Fla.....		2,500 00	2,500 00	14,600 00



## GARDINER SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Gardiner Savings Institution .....	\$8,871 00	\$8,871 00	\$8,871 00
<i>Loans on Railroad Bonds.</i>			
Kansas City, Fort Scott & Gulf .....	200 00	200 00	200 00
Loans on other personal property .....	30,000 00	30,000 00	30,000 00
Loans on mortgages of real estate .....	242,538 58	242,538 58	242,538 58
<i>Loans to Municipalities.</i>			
City of Gardiner .....	26,412 31	26,412 31	
Town of Pittston .....	913 40	913 40	27,325 71
Cash deposited in Merchants' National Bank, at 3 per cent .....	576 58	576 58	
Cash deposited in American National Bank of Kansas City, at 6 per cent .....	20,000 00	20,000 00	
Cash deposited in Gardiner National Bank, at 3 per cent .....	366 43	366 43	
Cash deposited in Boston National Bank, at 2 ½ per cent .....	4,344 62	4,344 62	
Cash on hand .....	871 87	871 87	26,159 50
			<u>1,852,456 82</u>
Unpaid accrued interest .....	30,466 25		
	<u>1,977,277 25</u>		
Due depositors, including earned dividends and State tax .....	1,750,915 06		
Surplus above all liabilities .....	<u>\$226,362 19</u>		

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

Annual expenses, \$2,800.

## GORHAM SAVINGS BANK—GORHAM.

FEBRUARY 27, 1888.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

## LIABILITIES.

Deposits.....	\$251,417 14
Reserved Fund.....	9,261 61
Profits.....	5,871 83
	\$266,550 58

## 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, Road, 1888.....	\$10,500 00	\$11,340 00	\$10,500 00	\$10,500 00
City of Belfast, 6s R. R., 1893.....	1,000 00	1,070 00	1,000 00	
Town of Norridgewock, 6s R. R., 1892 1900.....	1,500 00	1,500 00	1,500 00	
Total public funds of Maine.....	2,500 00			2,500 00
County of Adams, Ind., 6s Gravel Road, 1888.....	2,000 00	2,000 00	2,000 00	
“ Allen, Ind., 6s Gravel Road 1890-1891.....	2,000 00	2,020 00	2,000 00	
“ Benton, Ind., 6s Gravel Road, 1889.....	2,500 00	2,500 00	2,500 00	
“ Clinton, Ind., 6s Gravel Road, 1888.....	1,000 00	1,000 00	1,000 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	3,120 00	3,000 00	
“ Hamilton, Ind., 6s Gravel Road, 1888.....	1,000 00	1,000 00	1,000 00	
“ Hancock, O., 6s C. H., 1892-1894.....	3,000 00	3,120 00	3,000 00	
“ Hendricks, Ind., 6s Gravel Road, 1889.....	1,000 00	1,000 00	1,000 00	
“ Macon, Ill., 6s Fund, 1894.....	1,000 00	1,050 00	1,000 00	
“ Marion, Ind., 6s C. H., 1898.....	1,000 00	1,080 00	1,000 00	
“ Miami, Ind., 6s Gravel Road, 1888-1891.....	3,000 00	3,030 00	3,000 00	
“ Putnam, Ind., 6s Gravel Road, 1888-1891.....	2,000 00	2,020 00	2,000 00	
“ Scioto, O., 8s Fund, 1893..	4,000 00	4,520 00	4,000 00	
“ Shelby, O., 6s C. H., 1889.....	1,000 00	1,010 00	1,000 00	
“ St. Louis, Mo., 7s Jail, 1888.....	1,000 00	1,000 00	1,000 00	
“ Van Wert, O., 6s C. H. 1888.....	1,000 00	1,000 00	1,000 00	
“ Vigo, Ind., 5s C. H., 1906.....	2,800 00	2,800 00	2,800 00	
City of Akron, O., 5s Street, 1888.....	2,000 00	2,000 00	2,000 00	
“ Canton, O., 5½s Fund, 1890.....	3,000 00	3,000 00	3,000 00	
“ Cleveland, O., 5s Street, 1907.....	5,000 00	5,800 00	5,000 00	
“ Columbus, O., 7s City Hall, 1889.....	1,000 00	1,020 00	1,000 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>	
City of	Duluth, Minn., 5s, 1907 ..	\$1,000 00	\$1,000 00	\$1,000 00	
"	Evansville, Ind., 6s Red, 1908.....	1,000 00	800 00	1,000 00	
"	Fort Wayne, Ind., 6s Fund, 1899.....	2,000 00	2,240 00	2,000 00	
"	Fort Wayne, Ind., 6s Water, 1900.....	2,000 00	2,260 00	2,000 00	
"	Fremont, O., 5s Water, 1898	1,000 00	1,000 00	1,000 00	
"	La Porte, Ind., 7s Water, 1890.....	1,500 00	1,560 00	1,500 00	
"	Logansport, Ind., 5s Water, 1896-1906.....	2,000 00	2,000 00	2,000 00	
"	Logansport, Ind., 6s Fund, 1889-1899.....	4,000 00	4,200 00	4,000 00	
"	Marietta, O., 8s City Hall, 1888-1892.....	1,000 00	1,100 00	1,000 00	
"	Mansfield, O., 6s Street Imp., 1888.....	1,500 00	1,500 00	1,500 00	
"	Newark, O., 6s Street, 1888	1,000 00	1,000 00	1,000 00	
"	Ottumwa, O., 5s School District, 1897.....	1,000 00	1,000 00	1,000 00	
"	Pomeroy, O., 8s Fund, 1892	1,000 00	1,120 00	1,000 00	
"	Sandusky, O., 7s Water, 1890.....	1,000 00	1,040 00	1,000 00	
"	St. Louis, Mo., 6s Sewer, 1888-1891.....	5,000 00	5,250 00	5,000 00	
"	Toledo, O., 7s School, 1890	2,000 00	2,080 00	2,000 00	
"	Wausau, Wis., 5s Water, 1905.....	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.,		82,300 00			\$82,300 00
<i>Railroad Bonds Owned.</i>					
	Androscoggin & Kennebec, 6s 1890-1891.....	2,200 00	2,310 00	2,200 00	
	Maine Central, 7s Consol., 1912.....	3,500 00	4,620 00	3,500 00	
	Portland & Kennebec, 6s, 1895.....	100 00	111 00	100 00	
Total railroad bonds of Maine.....		5,800 00			5,800 00
	Chicago & West Michigan 5s 1st Mort., 1921.....	4,000 00	4,000 00	4,000 00	
	Detroit, Bay City & Alpena 6s 1st Mort., 1913.....	2,000 00	2,120 00	2,000 00	
	Oregon Short Line 6s, 1922.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of New Eng.,		8,000 00			8,000 00
<i>Railroad Stock owned.</i>					
	Portland & Rochester.....	700 00	875 00	700 00	700 00
<i>Corporation Bonds Owned.</i>					
	Augusta Water Company 5s, 1917...	3,000 00	3,000 00	3,000 00	
	Indianapolis Water Works 6s, 1911..	500 00	500 00	500 00	
	Iowa Loan & Trust Company 6s, 1889-1895.....	1,800 00	1,800 00	1,800 00	

## GORHAM SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Northern Banking Company, 5s De- benture, 1894 .....	\$1,000 00	\$1,000 00	\$1,000 00	
Norway Water Company 6s 1906 ....	1,000 00	1,000 00	1,000 00	
Presque Isle Water Company 5s 1st Mort., 1907 .....	500 00	500 00	500 00	
Richmond Water Company 5s 1st Mort., 1906 .....	2,000 00	2,000 00	2,000 00	
Railroad Equipment Company 6s 1891 -1894 .....	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds.....</b>	<b>11,800 00</b>			<b>\$11,800 00</b>
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,600 00	2,624 00	1,600 00	
Casco " " .....	1,000 00	1,510 00	1,000 00	
Cumberland " " .....	400 00	520 00	400 00	
First " " .....	3,000 00	3,600 00	3,000 00	
<b>Total bank stock of Maine .....</b>	<b>6,000 00</b>			<b>6,000 00</b>
Real estate, foreclosure.....		9,300 00	8,500 00	8,500 00
<i>Loans on Public Funds.</i>				
Town of Norridgewock, bonds.....		150 00	150 00	150 00
<i>Loans on Railroad Stock.</i>				
Winnisimmet.....		100 00	100 00	100 00
<i>Loans on Corporation Stock.</i>				
Bartlett Water Company, N. H.....		150 00	150 00	
Portland Gas Light Company .....		50 00	50 00	
West End Land Company, Portland .....		50 00	50 00	250 00
<i>Loans to Corporations.</i>				
Congregational Parish.....		900 00	900 00	900 00
<i>Loans on Bank Stock.</i>				
Canal National Bank, Portland .....		225 00	225 00	
Casco " " .....		200 00	200 00	
First " " .....		100 00	100 00	525 00
<i>Loans on Savings Bank Books.</i>				
Gorham Savings Bank .....		200 00	200 00	200 00
Loans on other personal property .....		850 00	850 00	850 00
Loans on mortgages of real estate .....		118,777 08	118,777 08	118,777 08
Cash deposited in Canal National Bank, Portland		6,182 97	6,182 97	
Cash on hand.....		2,515 53	2,515 53	8,698 50
				<b>\$266,550 58</b>
Unpaid accrued interest .....		3,856 13		
		<b>278,846 71</b>		
Due depositors, including earned dividend, State tax and expenses .....		256,254 14		
Surplus above all liabilities .....		\$22,592 57		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.00.

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MARCH 3, 1888.

JUSTIN E. SMITH, PRESIDENT.

HENRY K. BAKER, TREASURER.

## LIABILITIES.

Depcsits.....	\$507,156 85
Reserved Fund.....	25,500 00
Profits.....	8,162 91
Unpaid dividends.....	819 37
	\$541,639 13

## 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	\$63 00	\$50 00	\$50 00
City of Bangor 6s R. R., 1894-1899,	26,000 00	29,640 00	23,143 96	
“ Bath 6s R. R., 1891.....	4,000 00	4,080 00	3,805 00	
“ Lewiston 6s Ml., 1888.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	31,000 00			27,948 96
City of Boston, Mass., 4s Ml., 1899..	5,000 00	5,100 00	5,000 00	5,000 00
County of Allen, Ind., 5s Fund, 1893,	15,000 00	15,000 00	15,000 00	
“ Brown, O., 6s C. H., 1889,	2,500 00	2,525 00	2,500 00	
“ Clinton, Ind, 6s Road, 1888-1893.....	5,000 00	5,100 00	5,000 00	
“ Franklin, O., 6s Road, 1888-1893.....	9,600 00	9,792 00	9,600 00	
“ Hancock, O., 6s Road, 1888,	4,000 00	4,000 00	4,000 00	
“ Huntington, Ind., 6s Road, 1888 1892.....	4,000 00	4,080 00	4,000 00	
“ Marion, Ind., 6s C. H., 1898.....	2,000 00	2,160 00	2,000 00	
“ Mercer, O., 6s Road, 1893, Randolph, Ind., 6s Road, 1889.....	1,000 00	1,040 00	1,000 00	
“ Scioto, O., 8s Bridge, 1893,	3,000 00	3,030 00	3,000 00	
“ St. Louis, Mo., 7s Jail, 1888,	4,000 00	4,520 00	4,000 00	
“ Akron, O., 5s Sew., 1889..	2,000 00	2,000 00	1,796 25	
City of Akron, O., 5s Sew., 1889..	3,000 00	3,000 00	3,000 00	
“ Aurora, Ill., 5s Wa., 1900,	5,000 00	5,000 00	5,000 00	
“ Bay City, Mich., 8s Wa., 1903.....	5,000 00	6,500 00	5,000 00	
“ Burlington, Ia., 5s Fund, 1888.....	5,000 00	5,000 00	5,000 00	
“ Chicago, Ill, 7s Sewer, 1888-1899.....	37,000 00	41,440 00	36,811 25	
“ Cincinnati, O., 73-10s Wa., 1890.....	2,000 00	2,140 00	2,000 00	
“ Cleveland, O., 7s Fund, 1891.....	2,000 00	2,180 00	2,000 00	
“ Detroit, Mich., 7s Water, 1888-1890.....	6,000 00	6,180 00	6,000 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 Duluth, Minn., 6s Fund, 1890 .....	\$10,000 00	\$10,200 00	\$10,000 00	
“ East Saginaw, Mich., 5s Sewer, 1892.....	500 00	500 00	450 00	
“ East Saginaw, Mich., 8s Water, 1888.....	2,000 00	2,000 00	2,000 00	
“ Eau Claire, Wis., 7s Wa., 1897.....	10,000 00	11,400 00	10,000 00	
“ Fort Wayne, Ind., 5½s Wa., 1888.....	3,000 00	3,000 00	3,000 00	
“ Grand Rapids, Mich., 8s Water, 1893.....	5,000 00	5,650 00	5,000 00	
“ Kansas City, Mo., 8s Fund, 1897.....	5,000 00	6,150 00	5,000 00	
“ Lima, O., 6s Ml, 1900....	3,000 00	3,240 00	3,000 00	
“ McKeesport, Pa., 5s Wa., 1893-1894.....	10,000 00	10,000 00	10,000 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 Fund, Reg, 1890.....	4,000 00	4,000 00	4,000 00	
“ St. Louis, Mo., 6s, 1888-1889-1892.....	7,000 00	7,210 00	7,000 00	
“ Toledo, O, 7 3-10s Ml., R., 1900.....	6,500 00	7,625 00	6,500 00	
“ Toledo, O., 8s Ml., 1889..	1,000 00	1,030 00	1,000 00	
“ Urbana, O., 5s Fund, 1891,	4,000 00	4,000 00	4,000 00	
“ Wausau, Wis., 5s Water, 1905.....	7,000 00	7,000 00	7,000 00	
Total public funds out of New Eng.	203,900 00			\$203,457 50
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890,	2,000 00	2,100 00	2,000 00	
Leeds & Farmington 6s, 1896.....	3,800 00	4,218 00	3,800 00	
Maine Central 7s, 1st Mort., 1898...	18,400 00	21,712 00	18,400 00	
Maine Central 7s Consol., 1912.....	12,000 00	15,840 00	11,955 00	
Maine Central 5s Consol., 1912.....	5,000 00	5,400 00	5,000 00	
Portland & Kennebec 6s, 1895.....	20,400 00	22,644 00	17,989 50	
Total railroad bonds of Maine .....	61,600 00			59,144 50
Eastern Railroad, Mass, 6s. 1906...	10,000 00	12,000 00	9,481 42	9,481 42
Akron, O., Street Railroad 6s, 1898..	10,000 00	10,000 00	10,000 00	
Southern R. Company, St. Louis, Mo., 6s, 1st Mort., 1904.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New Eng	20,000 00			20,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company 5s, 1904.....	16,000 00	16,000 00	16,000 00	
Congregational Society, Hallowell 6s, 1888-1891.....	3,000 00	3,000 00	3,000 00	

## HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Portland Water Company 5s, 1908...	\$2,000 00	\$2,000 00	\$2,000 00	
Portland Water Company 6s, 1891 ..	9,000 00	9,270 00	9,000 00	
Presque Isle Water Company 5s.....	6,000 00	6,000 00	6,000 00	
Total corporation bonds of Maine ...	36,000 00			\$36,000 00
Eau Claire, Wis. Water Works 7s, 1892-1897 .....	11,000 00	11,000 00	11,000 00	
Elkhart, Ind. Water Works 6s, 1900, Indianapolis, Ind. Water Company 6s, 1911 .....	5,000 00	5,000 00	5,000 00	
Oshkosh, Wis. Water Works 6s, 1914, Sioux City, Ia., Water Works 6s, 1904 .....	16,500 00	16,500 00	16,500 00	
Westerly, R. I. Water Company 5s, 1906 .. .....	1,000 00	1,000 00	1,000 00	
Westerly, R. I. Water Company 5s, 1906 .. .....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of other States.....	53,500 00			53,500 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland...	800 00	1,040 00	800 00	
First " Bath .....	1,000 00	1,450 00	1,000 00	
Hallowell " Hallowell ..	1,200 00	1,560 00	1,200 00	
Northern " " .. ..	10,000 00	14,200 00	10,000 00	
Richmond " Richmond..	1,000 00	1,200 00	1,000 00	
Total bank stock of Maine.....	14,000 00			14,000 00
Expense account.....		-	3 75	3 75
Real estate investment.....		1,000 00	1,000 00	
Real estate, foreclosure.....		12,038 43	14,638 43	15,638 43
Loan to city of Hallowell .....		1,500 00	1,500 00	1,500 00
Loans on deposit books of Hallowell Savings In- stitution.....		462 57	462 57	462 57
Loans on mortgages of real estate.....		91,818 78	91,818 78	91,818 78
Cash deposited in Northern National Bank.....		3,569 96	3,569 96	
Cash on hand.....		63 26	63 26	3,633 22
				\$541,639 13
Unpaid accrued interest.....		10,117 99		
		590,079 99		
Due depositors, including earned dividends and accrued State tax.....		509,976 22		
Surplus above all liabilities .....		\$80,103 77		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,700.

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

MAY 16, 1888.

J. F. DAVIS, PRESIDENT.

C. C. BURRILL, TREASURER.

## LIABILITIES.

Deposits. . . . .	\$184,165 60
Reserved Fund. . . . .	6,582 26
Profits . . . . .	4,780 66
Interest . . . . .	91 04
	\$195,619 56

## 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...	\$12,000 00	\$15,240 00	\$12,000 00	
United States 4s Coup., 1907 . . . . .	1,200 00	1,524 00	1,200 00	
Total United States bonds. . . . .	13,200 00			\$13,200 00
County of Hancock 4s, 1905 . . . . .	6,100 00	6,100 00	6,100 00	
City of Ellsworth 6s, 1897. . . . .	3,100 00	3,534 00	3,100 00	
“ Ellsworth 4s, 1907. . . . .	1,000 00	1,000 00	1,000 00	
Town of Eden (orders). . . . .	3,398 81	3,398 81	3,398 81	
Total public funds of Maine. . . . .	13,598 81			13,598 81
Real estate, foreclosure . . . . .		4,547 52	4,547 52	4,547 52
<i>Loans on Public Funds.</i>				
District of Columbia bonds . . . . .		1,000 00	1,000 00	
County of Hancock “ . . . . .		1,225 00	1,225 00	
City of Ellsworth “ . . . . .		1,900 00	1,900 00	
“ Portland “ . . . . .		1,950 00	1,950 00	
Town of Corinna “ . . . . .		100 00	100 00	
“ Eden, notes . . . . .		2,800 00	2,800 00	8,975 00
<i>Loans to Municipalities.</i>				
County of Hancock . . . . .		16,000 00	16,000 00	
City of Ellsworth . . . . .		10,250 00	10,250 00	
Town of Eden . . . . .		2,427 00	2,427 00	
“ Otis . . . . .		2,000 00	2,000 00	
School District No. 1, Eden . . . . .		550 00	550 00	
“ No. 3, Ellsworth . . . . .		563 66	563 66	
“ No. 17, “ . . . . .		150 00	150 00	
“ No. 1, Franklin. . . . .		59 34	59 34	32,000 00
<i>Loans on Bank Stock.</i>				
Burrill National Bank, Ellsworth . . . . .		2,500 00	2,500 00	
Northern Banking Company. . . . .		450 00	450 00	2,950 00
<i>Loans on Corporation Stock.</i>				
Maine Telegraph Company . . . . .		300 00	300 00	300 00



## HANCOCK COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Hancock County Savings Bank.....	\$1,300 00	\$1,300 00	\$1,300 00
Loans on other collateral.....	40,878 70	40,878 31	40,878 31
Loans on mortgages of real estate.....	70,163 31	70,163 70	70,163 70
Cash deposited in Maverick National Bank, Boston.....	76 24	76 24	
Cash deposited in Burrill National Bank, Ellsworth.....	7,009 42	7,009 42	
Cash on hand.....	620 56	620 56	7,706 22
			<u>\$195,619 56</u>
Unpaid accrued interest.....	8,831 41		
	<u>208,448 97</u>		
Due depositors, and including all other liabilities,	187,854 60		
Surplus above all other liabilities.....	\$20,594 37		

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

Annual expenses, \$1,200.

## HOULTON SAVINGS BANK—HOULTON.

MAY 24, 1888.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

## LIABILITIES.

Deposits.....	\$172,536 45
Reserved Fund.....	5,384 11
Profits.....	608 87
	\$178,529 43

## 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 Mt., 1889-1898	\$2,000 00	\$2,080 00	\$2,000 00	
Town of Houlton 6s, 1889 .....	2,000 00	2,000 00	2,000 00	
“ Woodland 7s, 1893 .....	1,000 00	1,000 00	1,000 00	
Merrill Plantation.....	450 00	450 00	450 00	
Dyer Brook Plantation (orders).....	150 00	150 00	150 00	
Reed Plantation (orders).....	707 55	707 55	707 55	
Bridgwater (town orders).....	450 00	450 00	450 00	
Total public funds of Maine.....	6,757 55			\$6,757 55
City of Cincinnati, O. 6s Park, 1890	1,000 00	1,030 00	1,000 00	
“ Duluth, Minn. 6s School, 1908.....	10,450 00	11,808 50	10,450 00	
Total Public Funds out of New Eng.	11,450 00			11,450 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s 1st Mort., 1900 .....	3,000 00	3,300 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company 5s, 1916	10,000 00	10,000 00	10,000 00	
Camden & Rockland Water Company 6s, 1905 .....	4,000 00	4,560 00	4,000 00	
Portland Water Company 6s, 1899...	6,500 00	7,150 00	6,500 00	
†Adrian, Mich. Water Company 7s, 1903 .....	2,000 00	2,000 00	2,000 00	
†Framingham Water Company 6s ...	3,000 00	3,000 00	3,000 00	
Total corporation bonds.....	25,500 00			25,500 00
<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	
Casco “ Portland.....	1,000 00	1,510 00	1,000 00	
First “ Bangor .....	700 00	1,050 00	700 00	
First “ Bath .....	3,000 00	4,350 00	3,000 00	
First “ Portland ...	4,800 00	5,760 00	4,800 00	
First “ Wiscasset....	4,600 00	5,980 00	4,600 00	
Newcastle “ Newcastle...	1,000 00	1,550 00	1,000 00	
Richmond “ Richmond...	2,000 00	2,400 00	2,000 00	
Shoe & Leather “ Auburn .....	4,100 00	4,592 00	4,100 00	

†These bonds are not a legal savings bank investment.

## HOULTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Union National Bank, Phillips .....	\$1,000 00	\$1,050 00	\$1,000 00	
Veazie " Bangor .....	7,000 00	8,750 00	7,000 00	
Total bank stock of Maine .....	35,200 00			\$35,200 00
Premium account .....			15,565 54	15,565 54
Loans on mortgages of real estate .....		70,944 00	70,944 00	70,944 00
Safe .....		500 00	1,000 00	1,000 00
Cash deposited in Nat. Bank Republic, Boston, at 2 per cent. ....		3,387 55	3,387 55	
Cash on hand .....		5,724 79	5,724 79	9,112 34
				\$178,529 43
Unpaid accrued interest .....		3,473 61		
		179,233 00		
Due depositors, including State tax .....		173,057 13		
Surplus above all liabilities .....		\$6,175 87		

Rate of interest charged on loans, from 8 to 9 per cent.

Annual expenses, \$550.

## KENNEBEC SAVINGS BANK—AUGUSTA.

FEBRUARY 16, 1888.

M. V. B. CHASE, PRESIDENT.

J. R. GOULD, TREASURER.

## LIABILITIES.

Deposits.....	\$552,337 92
Reserved Fund.....	24,049 71
Profits.....	15,735 30
Bills payable.....	1,500 00
	\$593,622 93

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
District of Columbia 5s, 1899 .....	\$4,000 00	\$4,400 00	\$4,000 00	\$4,000 00
City of Bath 6s, Ml., 1902 .....	1,000 00	1,050 00	1,000 00	
Town of Nobleboro' 6s R. R., 1899..	100 00	100 00	100 00	
Total public funds of Maine .....	1,100 00			1,100 00
County of Hancock, Ill., 5s Fund, 1890 .....	5,000 00	5,000 00	5,000 00	
“ Hendricks, Ind., 6s Grav. Road, 1888-1890 .....	5,000 00	5,050 00	5,000 00	
“ Huntington, Ind., 6s Grav. Road, 1888-1889 .....	9,000 00	9,000 00	9,000 00	
“ Henry, O., 6s C. H., 1900,	5,000 00	5,450 00	5,000 00	
“ Iowa, Wis., 5s Asylum, 1906 .....	5,000 00	5,000 00	5,000 00	
“ Macoupin, Ill., 6s Fund, 1898-1903 .....	10,500 00	10,500 00	10,500 00	
“ Paulding, O., 6s Road, 1890	3,000 00	3,030 00	3,000 00	
“ Scioto, O., 8s Turnpike, 1895 .....	3,000 00	3,510 00	3,000 00	
“ White, Ill., 8s Road, 1891	1,500 00	1,590 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	3,300 00	3,000 00	
“ Covington, Ky., 7 3-10s Water, 1890 .....	8,000 00	8,640 00	8,000 00	
“ Eau Claire, Wis., 6s Bridge, 1903 .....	2,000 00	2,200 00	2,000 00	
“ Evansville, Ind., 5s Red., 1912 .....	13,000 00	10,400 00	13,000 00	
“ Jeffersonville, Ind., 7 3-10s Fund, 1890 .....	8,000 00	8,560 00	8,000 00	
“ Kansas City, Mo., 8s Fund, 1893 .....	10,000 00	11,500 00	10,000 00	
“ Kansas City, Mo., 8s Fund 1897 .....	6,000 00	7,500 00	6,000 00	
“ Logansport, Ind., 5s Water, 1894 .....	10,000 00	10,000 00	10,000 00	
“ Louisville, Ky., 7s Ml., 1892 .....	2,000 00	2,160 00	2,000 00	
“ Muskegon, Ind., 8s Water, 1894 .....	2,000 00	2,300 00	2,000 00	

## 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 Omaha, Neb. 10s R. R., 1889	\$3,000 00	\$3,090 00	\$3,000 00
“ Peoria, Ill., 7s Water, 1890	4,000 00	4,120 00	4,000 00
“ Pomeroy, O., 8s Imp, 1892	5,000 00	5,550 00	5,000 00
“ St Paul, Minn 8s Ml., 1890	10,000 00	10,700 00	10,000 00
“ Salina, Kan., 6s Fund, 1908	6,000 00	6,000 00	6,000 00
“ Sioux City, Ia., 6s Fund, Optional .....	6,000 00	6,000 00	6,000 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	8,750 00	7,000 00
Town of Lake, Ill., 7s Wa., 1894 ..	5,000 00	5,350 00	5,000 00
“ Union City, Ind., 7s Wa., 1893 .....	500 00	500 00	500 00
<b>Total public funds out of New Eng..</b>	<b>168,500 00</b>		<b>\$168,500 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	19,800 00	15,000 00
Maine Central 6s Debentures, 1905 ..	5,000 00	5,300 00	5,000 00
Portland & Kennebec 6s, 1895 .....	1,000 00	1,110 00	1,000 00
<b>Total railroad bonds of Maine .....</b>	<b>23,000 00</b>		<b>23,000 00</b>
Leavenworth, Topeka & South West- ern 4s, 1st Mort., 1912 .....	10,000 00	8,000 00	8,450 00
Mariotta Mineral Railway 6s, 1st Mort., 1915 .....	2,000 00	1,840 00	1,840 00
<b>Total railroad bonds out of New Eng.</b>	<b>12,000 00</b>		<b>10,290 00</b>
<i>Bank Stock Owned.</i>			
Augusta National Bank, Augusta...	12,500 00	13,750 00	12,500 00
Biddeford “ Biddeford...	2,000 00	2,900 00	2,000 00
Canal “ Portland...	3,200 00	5,248 00	3,200 00
Casco “ “	14,400 00	21,744 00	14,400 00
Cumberland “ “	1,440 00	1,872 00	1,440 00
First “ Bangor....	7,200 00	10,800 00	7,200 00
First “ Bath .....	2,000 00	2,900 00	2,000 00
First “ Augusta...	26,000 00	33,800 00	26,000 00
First “ Dexter....	1,800 00	2,250 00	1,800 00
First “ Portland...	22,000 00	26,400 00	22,000 00
First “ Wiscasset..	5,700 00	7,410 00	5,700 00
Frontier “ Eastport...	375 00	600 00	375 00
Gardiner “ Gardiner ..	650 00	1,105 00	650 00
Granite “ Augusta ..	7,300 00	9,709 00	7,300 00
Lime Rock “ Rockland...	7,280 00	7,800 00	7,280 00
Manufacturers' “ Lewiston...	2,500 00	3,150 00	2,500 00
Merchants' “ Gardiner...	4,500 00	4,950 00	4,500 00
Merchants' “ Portland...	225 00	366 00	225 00
North “ Rockland...	1,000 00	1,400 00	1,000 00
Northern “ Hallowell..	7,800 00	11,076 00	7,800 00
Oakland “ Gardiner ..	800 00	1,400 00	800 00
Shoe & Leather “ Auburn ...	14,000 00	15,680 00	14,000 00
Veazie “ Bangor....	3,500 00	4,375 00	3,500 00
<b>Total bank stock of Maine .....</b>	<b>148,170 00</b>		<b>148,170 00</b>

## KENNEBEC SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
American National Bank, Kansas City, Mo.....	\$5,000 00	\$5,500 00	\$5,000 00	
First National Bank, Leavenworth, Kansas.....	10,000 00	12,000 00	10,000 00	
National Bank of Commerce, Kansas City, Mo.....	5,000 00	5,625 00	5,000 00	
Total bank stock out of New Eng...	20,000 00			\$20,000 00
Expense account.....		-	549 70	549 70
Premium account.....		-	13,890 40	13,890 40
Furniture account.....		1,500 00	1,500 00	1,500 00
<i>Loans to Municipalities.</i>				
Town of Somerville.....		500 00	500 00	500 00
<i>Loans on Public Funds.</i>				
City of Chicago, Ill., bonds.....		1,000 00	1,000 00	
“ Newport, Ky., bonds.....		950 00	950 00	
“ Salina, Kan., bonds.....		2,000 00	2,000 00	3,950 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		2,300 00	2,300 00	
Union Pacific.....		1,000 00	1,000 00	3,300 00
<i>Loans on Corporation Stock.</i>				
Boston Marine Insurance Company.....		500 00	500 00	
Haynes & DeWitt Ice Company.....		5,800 00	5,800 00	
Lombard Investment Company.....		10,000 00	10,000 00	16,300 00
<i>Loans on Bank Stock.</i>				
Gardiner National Bank, Gardiner.....		3,600 00	3,600 00	
Presque Isle “ Presque Isle.....		500 00	500 00	
American “ Kansas City, Mo.....		11,000 00	11,000 00	
Cuba State Bank, Kansas.....		11,000 00	11,000 00	
First National Bank, Salina, Kan.....		2,500 00	2,500 00	
First “ Leavenworth, Kan.....		5,100 00	5,100 00	
Miltonvale State Bank, Kan.....		10,000 00	10,000 00	
Marquette “ “.....		3,000 00	3,000 00	
National Bank of Commerce, Kansas City, Mo..		5,500 00	5,500 00	
Union National Bank, Kansas City, Mo.....		1,000 00	1,000 00	
United States National Bank, Atchison, Kan....		14,500 00	14,500 00	67,700 00
<i>Loans on Savings Bank Books.</i>				
Kennebec Savings Bank.....		2,815 00	2,815 00	2,815 00

## KENNEBEC SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on other personal property.....	\$ 8,150 00	\$ 8,150 00	\$ 8,150 00
Loans on mortgages of real estate.....	75,454 28	75,454 28	75,454 28
Cash deposited in First National Bank, Leavenworth, Kan., at 7 per cent. ....	5,000 00	5,000 00	
Cash deposited in First National Bank, Clyde, Kan., at 8 per cent.....	5,000 00	5,000 00	
Cash deposited in Augusta National Bank.....	13,933 06	13,933 06	
Cash on hand .....	520 49	520 49	24,453 55
			<hr/>
Unpaid accrued interest.....	6,083 11		\$593,622 93
	<hr/>		
Due depositors, including accrued dividend, State tax and other liabilities.....	643,565 94		
	562,161 06		
	<hr/>		
Surplus above all liabilities.....	\$81,404 88		

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

Annual expenses, \$1,800.

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

FEBRUARY 9, 1888.

ROBERT W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

## LIABILITIES.

Deposits.....	\$449,639 74
Reserved Fund.....	12,723 67
Profits.....	12,007 39
	\$474,370 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 1891.....	\$5,000 00	\$5,400 00	\$5,000 00	\$5,000 00
District of Columbia, 5s 1899.....	8,000 00	9,040 00	8,000 00	8,000 00
City of Saco, 4s Ml., 1917.....	1,000 00	1,000 00	1,000 00	1,000 00
County of Allen, O., 6s C. H., 1890..	10,000 00	10,200 00	10,000 00	
“ Carroll, Ind., 6s C. H., 1888-1895 .....	4,000 00	4,160 00	4,000 00	
“ Delaware, O., 5s C. H., 1905 .....	5,000 00	5,000 00	5,000 00	
“ Hardin, O., 6s Ditch, 1888 .....	1,000 00	1,000 00	1,000 00	
“ Lucas, O., 5s C. H., 1896..	3,000 00	3,000 00	3,000 00	
“ Madison, Ind., 6s C. H., 1888-1894 .....	6,000 00	6,180 00	6,000 00	
“ Marion, O., 6s C. H., 1889-1891 .....	5,000 00	5,100 00	5,000 00	
“ Putnam, O., 6s Fund, 1889-1890 .....	2,000 00	2,040 00	2,000 00	
“ Seneca, O., 6s C. H., 1888, .....	9,000 00	9,000 00	9,000 00	
“ St. Louis, Mo., 7s Jail, 1888 .....	2,000 00	2,000 00	2,000 00	
“ Tuscarawas, O., 6s C. H., 1898 .....	1,000 00	1,080 00	1,000 00	
“ Union, O., 5s C. H., 1888 .....	3,000 00	3,000 00	3,000 00	
“ Van Wert, O., 6s Ditch, 1890-1891 .....	6,000 00	6,120 00	6,000 00	
“ Vigo, Ind., 5s C. H., 1908, .....	1,000 00	1,000 00	1,000 00	
“ Webster, Ia., 5s Ref., 1906 Opt., 1891 .....	2,000 00	2,060 00	2,000 00	
“ White, Ill., 6s Fund, 1905 .....	2,000 00	2,200 00	2,000 00	
City of Akron, O., 5s Street, 1888-1889 .....	4,000 00	4,000 00	4,000 00	
“ Canton, O., 5½s, City Hall, 1891 .....	6,000 00	6,060 00	6,000 00	
“ Cleveland, O., 6s Sewer, 1896 .....	2,000 00	2,300 00	2,000 00	
“ Cleveland, O., 7s Park, 1891-1893 .....	4,000 00	4,480 00	4,000 00	
“ Columbus, O., 6s Water, 1891-1894 .....	3,000 00	3,210 00	3,000 00	
“ Delaware, O., 6s Red., 1897 .....	1,000 00	1,070 00	1,000 00	
“ Evansville, Ind., 5s Refund 1912 .....	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	10,800 00	10,000 00	
“ Louisville, Ky., 7s Ml., 1892 .....	2,000 00	2,180 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 Logansport, Ind., 6s Fund, 1889 .....	\$3,000 00	\$3,030 00	\$3,000 00	
“ Newark, O., 6s Fund, 1892 .....	1,000 00	1,030 00	1,000 00	
“ Piqua, O., 6s Water, 1899, .....	3,000 00	3,240 00	3,000 00	
“ Richmond, Ind, 6s School, 1890-1895 .....	5,000 00	5,200 00	5,000 00	
“ Springfield, O, 5s Wr. Reg., 1898-1903.....	4,000 00	4,000 00	4,000 00	
“ St Louis, Mo., 6s Sewer, 1888-1889.....	8,000 00	8,160 00	8,000 00	
“ Toledo, O., 5s MI., 1891... ..	8,000 00	8,080 00	8,000 00	
<b>Total public funds out of New Eng..</b>	<b>128,000 00</b>			<b>\$128,000 00</b>
<i>Railroad Bonds Owned</i>				
Maine Central 7s, 1st Mort., 1898 ...	1,600 00	1,180 00	1,000 00	
Maine Central 6s, ext., 1900.....	2,000 00	2,200 00	2,000 00	
Maine Central 5s Consol., 1912.....	15,000 00	16,200 00	15,000 00	
Portland & Kennebec 6s, 1895 .....	500 00	555 00	500 00	
Rumford Falls & Buckfield Branch 7s, 1893-1895 .....	7,000 00	7,700 00	7,000 00	
<b>Total Railroad bonds of Maine .....</b>	<b>25,500 00</b>			<b>25,500 00</b>
Boston & Maine, 7s Reg., 1894.....	2,000 00	2,260 00	2,000 00	
Consolidated Vermont, 5s 1st Mort., 1913 .....	6,000 00	5,400 00	5,100 00	
<b>Total R. R. bonds of other N. E. States .....</b>	<b>8,000 00</b>			<b>7,100 00</b>
Atchison, Topeka & Santa Fe 7s, 1st Mort., 1899. ....	1,000 00	1,200 00	1,000 00	
Belleville & Carondelet 6s, 1st Mort., 1923 .....	6,000 00	6,600 00	6,000 00	
Burlington, Cedar Rapids & Northern 5s, 1906.....	4,000 00	4,200 00	4,000 00	
Chicago, Burlington & Quincy 4s, Denver, Ext., 1922 .....	6,000 00	5,700 00	6,000 00	
Chicago & Great Western 5s, Terminal, 1936 .....	5,000 00	5,350 00	5,000 00	
Chicago & West Michigan 5s, 1st Mort., 1921.....	5,000 00	5,000 00	5,000 00	
Detroit, Bay City & Alpena 6s, 1st Mort., 1913 .....	5,000 00	5,300 00	5,000 00	
Flint & Pere Marquette 6s, 1st Mort., 1920 .....	5,000 00	5,950 00	5,000 00	
Michigan Central 8s, Air Line, 1890, .....	2,000 00	2,080 00	2,000 00	
Northern Pacific 6s Pd'O., Div., 1918 .....	3,000 00	3,090 00	3,000 00	
Northern Pacific 6s, Gen. Mort., 1921 .....	3,000 00	3,510 00	3,000 00	
New York & New England 3s, 2d Mort., 1902.....	2,000 00	1,900 00	2,000 00	
Spokane & Palouse 6s, 1st Mort., 1936 .....	5,000 00	5,050 00	5,000 00	
Wisconsin Central (1st series) 5s, 1909 .....	5,000 00	4,750 00	4,687 50	
<b>Total railroad bonds out of N. E....</b>	<b>57,000 00</b>			<b>56,687 50</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	5,000 00	5,500 00	5,000 00	5,000 00

## 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>	
Calais Water Co. 5s, 1906.....	\$2,000 00	\$2,000 00	\$2,000 00	
Pejepscot Water Co. 5s, 1906 .....	5,000 00	5,000 00	5,000 00	
Portland Water Co. 6s, 1888 .....	3,000 00	3,000 00	3,000 00	
Richmond Water Co. 5s, 1st Mort., 1906 .....	5,000 00	5,000 00	5,000 00	
*Eastern Car Trust Co. 6s, 1888-1890	4,000 00	2,000 00	4,000 00	
Railroad Equipment Co. 6s, 1888....	3,000 00	3,000 00	3,000 00	
Total corporation bonds.....	22,000 00			\$22,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,000 00	4,920 00	3,000 00	
Casco " " .....	4,900 00	7,399 00	4,900 00	
Cumberland " " .....	400 00	520 00	400 00	
First " " .....	5,000 00	6,000 00	5,000 00	
Merchants' " " .....	1,350 00	2,196 00	1,350 00	
Ocean " Kennebunk....	15,600 00	18,408 00	15,600 00	
So. Berwick " So. Berwick ..	2,750 00	4,125 00	2,750 00	
Total bank stock of Maine.....	33,000 00			33,000 00
Premium account.....		-	9,849 00	9,849 00
Safe .....		100 00	100 00	100 00
<i>Loans to Municipalities.</i>				
Town of Kennebunk .....		1,200 00	1,200 00	1,200 00
<i>Loans on Railroad Bonds.</i>				
Cincinnati, Hamilton & Dayton .....		560 00	560 00	
Chicago, Milwaukee & St. Paul .....		500 00	500 00	1,060 00
<i>Loans on Railroad Stock.</i>				
Kennebunk & Kennebunkport.....		275 00	275 00	275 00
<i>Loans on Corporation Bonds.</i>				
Sheboygan Water Works, Wis .....		6,000 00	6,000 00	6,000 00
<i>Loans on Corporation Stock.</i>				
Mousam Manufacturing Company.....		4,000 00	4,000 00	
Somersworth Machine Company, N. H.....		3,000 00	3,000 00	7,000 00
<i>Loans on Bank Stock.</i>				
Ocean National Bank.....		500 00	500 00	500 00
Loans on other collaterals.....		1,563 98	1,563 98	1,563 98
Loans on mortgages of real estate.....		146,232 27	146,232 27	146,232 27
Cash on hand and on deposit.....		9,303 05	9,303 05	9,303 05
				\$474,370 80
Unpaid accrued interest.....		11,086 69		
		495,783 99		
Due depositors, including earned dividend and State tax.....		451,945 44		
Surplus above all liabilities .....		\$43,838 55		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$1,100.

\*Suspended payment of interest.

## LIMERICK SAVINGS BANK—LIMERICK.

MARCH 20, 1888.

J. M. MASON, PRESIDENT.

ASA PERKINS, TREASURER.

## LIABILITIES.

Deposits.....	\$82,907 74
Reserved Fund.....	3,391 18
Profits.....	904 65
	\$87,203 57

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Railroad Equipment Company 6s, 1890.....	\$3,000 00	\$3,000 00	\$3,000 00	\$3,000 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland ..	80 00	104 00	80 00	
First " " ..	5,900 00	7,080 00	5,900 00	
Granite " Augusta ..	1,000 00	1,330 00	1,000 00	
Limerick " Limerick..	2,000 00	2,900 00	2,000 00	
Lime Rock " Rockland..	280 00	300 00	280 00	
Manufacturers' " Lewiston..	3,500 00	4,410 00	3,500 00	
Shoe & Leather " Auburn ..	6,600 00	7,392 00	6,600 00	
Total bank stock of Maine.....	19,360 00			19,360 00
Premium account.....	-		912 13	912 13
Expense account.....	-		1 00	1 00
Real estate owned.....		12,448 48	12,448 48	12,448 48
<i>Loans to Municipalities.</i>				
Town of Parsonsfield.....		700 00	700 00	700 00
Loans on personal property .....		1,163 03	1,163 03	1,163 03
Loans on mortgages of real estate .....		43,021 75	43,021 75	43,021 75
Cash deposited in Casco National Bank, Portland,		1,728 73	1,728 73	
Cash deposited in Limerick National Bank.....		4,335 13	4,335 13	
Cash on hand.....		533 32	533 32	6,597 18
				\$87,203 57
Unpaid accrued interest.....		2,021 52		
		92,467 96		
Due depositors, including earned dividend, and State tax .....		83,831 18		
Surplus above all liabilities.....		\$8,636 78		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$300.

## LUBEC SAVINGS BANK—LUBEC.

MAY 22, 1888

ROBERT KELLEY, PRESIDENT.

M. M. FOSTER, TREASURER.

## LIABILITIES.

Deposits .....	\$6,257 10
Reserved Fund.....	390 00
Profits. ....	197 17
Unpaid dividends.....	82 46
	\$6,926 73

## 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	\$1,853 75	\$1,450 00	
United States 4½s Coup., 1891 .....	500 00	540 00	500 00	
United States 4 per cent certificates,	20 00	20 00	20 00	
<b>Total United States bonds.....</b>	<b>1,970 00</b>			<b>\$1,970 00</b>
Town of Cutler (orders) .....	136 50	136 50	136 50	
“ Trescott (orders) .....	1,300 00	1,300 00	1,300 00	
<b>Total public funds of Maine.....</b>	<b>1,436 50</b>			<b>1,436 50</b>
Loans on personal security .....		761 92	761 92	761 92
Loans on mortgages of real estate .....		1,851 75	1,851 75	1,851 75
Premium account.....		—	435 00	435 00
Cash deposited in the Maverick National Bank, Boston .....		156 36	156 36	
Cash on hand .....		315 20	315 20	471 56
				\$6,926 73
Unpaid accrued interest.....		177 94		
		7,113 42		
Due depositors, including earned dividends.....		6,349 79		
Surplus above all liabilities .....		\$763 63		

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

## MACHIAS SAVINGS BANK—MACHIAS.

MAY 21, 1888.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

## LIABILITIES.

Deposits .....	\$393,532 48
Reserved Fund .....	24,018 36
Profits .....	839 61
Unpaid Dividends .....	7,273 84
	\$425,664 29

## 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	\$20,000 00	\$22,400 00	\$20,000 00	\$20,000 00
State of Maine 6s, 1889 .....	700 00	728 00	700 00	
City of Augusta 4s Ml., 1913 .....	5,000 00	5,000 00	5,000 00	
“ Bath 6s R. R., 1897 .....	3,000 00	3,120 00	3,000 00	
“ Portland 4s Ml Reg., 1902, and Optional .....	80,000 00	80,000 00	80,000 00	
Town of Dexter 6s R. R., 1897 .....	3,000 00	3,000 00	3,000 00	
“ Eastport 4½s, 1907 .....	10,000 00	10,000 00	10,000 00	
“ Cutler, (orders) .....	1,574 00	1,574 00	1,574 00	
Total public funds of Maine .....	103,274 00			103,274 00
City of Lawrence, Mass., 6s Ml, 1894	4,000 00	4,440 00	4,000 00	4,000 00
County of Clinton, Ind., 5s C. H., 1893 .....	5,000 00	5,000 00	5,000 00	
“ Hancock, O., 6s C. H., 1894	10,000 00	10,500 00	10,000 00	
“ Hardin, O., 6s Ditch, 1899	10,000 00	10,800 00	10,000 00	
“ Meeker, Minn., 6s Fund, 1905 .....	5,000 00	5,550 00	5,050 00	
“ St. Louis, Mo., 7s Jail, 1888	30,000 00	30,000 00	30,000 00	
“ Tuscarawas, O., 6s C. H., 1896, 1898. ....	10,000 00	10,700 00	10,000 00	
“ Webster, Ia., 5s, 1891 .....	5,000 00	5,000 00	5,000 00	
“ White, Ill., 6s Fund, 1890	5,000 00	5,100 00	5,000 00	
City of Brainerd, Minn., 6s Bridge, 1897 .....	5,000 00	5,350 00	5,000 00	
“ Cincinnati, O., 7s Ml., 1904	5,000 00	6,400 00	5,000 00	
“ Cleveland, O., 7s Water, 1892, 1893 .....	15,000 00	16,800 00	15,000 90	
“ Duluth, Minn., 6s School, 1897 .....	5,000 00	5,500 00	5,000 00	
“ Duluth, Minn., 5s 1907 .....	5,000 00	5,300 00	5 060 00	
“ Jeffersonville, Ind., 6s Fund, 1900 .....	5,000 00	5,450 00	5,000 00	
“ La Porte, Ind., 7s Wa., 1900	10,000 00	11,800 00	10,000 00	
“ Louisville, Ky., 7s Ml., 1892	8,000 00	8,720 00	8,000 00	
“ Piqua, O., 8s Water, 1899,	5,000 00	6,250 00	5,000 00	
“ St Paul, Minn., 4½s Ml., 1917 .....	20,000 00	21,000 00	20,000 00	
“ Youngstown, O., 5s Sewer, 1896 .....	5,000 00	5,000 00	5,600 00	
Total public funds out of New Eng..	168,000 00			168,000 00

## MACHIAS SAVINGS BANK—CONTINUED.

## 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	\$2,360 00	\$2,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900 .....	5,000 00	5,500 00	5,000 00	
Sandy River 5s, 1st Mort., 1915.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	12,000 00			\$12,000 00
Consolidated Vermont 5s, 1913.....	2,000 00	1,700 00	2,000 00	
New York & New England 3s, 2d Mort., Reg., 1922 .....	5,000 00	4,700 00	5,000 00	
Total railroad bonds of other N. E States .....	7,000 00			7,000 00
Chicago, Burlington & Quincy 4s, 1927	10,000 00	9,500 00	10,000 00	
Dayton & Michigan 6s, 1st Mort., 1911 .....	1,000 00	1,140 00	1,000 00	
Detroit, Bay City & Alpena 6s, 1st Mort., 1913 .....	5,000 00	5,300 00	5,000 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. Reg., 1923 .....	5,000 00	5,900 00	5,000 00	
Total railroad bonds out of New Eng.	23,000 00			23,000 00
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Company 6s, 1905 .....	5,000 00	5,700 00	5,000 00	
Camden & Rockland Water Company 4½s, 1917 .....	5,000 00	5,000 00	5,000 00	
Gardiner Water Company 6s, 1905 ..	5,000 00	5,000 00	5,000 00	
Northern Banking Company 5s, Deb., 1894 .....	5,000 00	5,000 00	5,000 00	
Old Colony Steamboat Company 6s, 1896 .....	2,000 00	2,200 00	2,000 00	
Portland Water Company 4s, 1927...	5,000 00	5,000 00	5,000 00	
Total corporation bonds .....	27,000 00			27,000 00
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	5,000 00	7,250 00	5,000 00	
Casco " " Portland	5,000 00	7,550 00	5,000 00	
First " " "	12,000 00	14,400 00	12,000 00	
Frontier " " Eastport.	1,875 00	3,000 00	2,500 00	
Merchants' " " Portland	1,875 00	3,050 00	2,500 00	
Shoe & Leather " " Auburn..	5,000 00	5,600 00	5,000 00	
Total bank stock of Maine.....	30,750 00			32,000 00

## MACHIAS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate, investment.....	\$ 5,309 00	\$ 5,309 00	\$ 5,309 00
Loans on mortgages of real estate. ....	10,564 60	10,564 60	10,564 60
Cash deposited with Woodbury & Moulton, Port- land .....	4,026 84	4,026 84	
Cash deposited in First National Bank, Portland	2,380 89	2,280 89	
Cash on hand.....	7,108 96	7,108 96	13,516 69
			<u>\$425,664 29</u>
Retired securities.....	5,500 00		
Unpaid accrued interest.....	6,483 50		
	<u>463,785 79</u>		
Due depositors, including earned dividend, State tax and other liabilities .....	408,106 00		
Surplus above all liabilities.....	\$55,679 79		

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

Annual expenses, \$1,500.

## MAINE SAVINGS BANK—PORTLAND.

MARCH 24, 1888.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

## LIABILITIES.

Deposits.....	\$4,591,030 93
Reserved Fund.....	202,671 61
Profits.....	82 06
Interest.....	45,242 43
	\$4,839,027 03

## 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, Reg ..	\$100,000 00	\$126,000 00	\$100,000 00	\$100,000 00
City of Portland 6s Railroad, 1907, Reg .....	92,000 00	115,920 00	92,000 00	92,000 00
County of Allen, O., 6s C. H., 1891,	25,000 00	25,750 00	25,000 00	
“ Athens, O., 6s Bridge, 1888-1889 ..	4,000 00	4,040 00	4,000 00	
“ Carroll, Ind., 6s Road, 1888-1891 ..	4,500 00	4,590 00	4,500 00	
“ Cass, Ia., 6s C. H., Opt. after 1891, Reg ..	11,500 00	11,500 00	11,500 00	
“ Clark, O., 5s Wick., 1889-1891 ..	26,000 00	26,000 00	26,000 00	
“ Grant, Ind., 5s C. H., Opt after 1891 ..	15,000 00	15,000 00	15,000 00	
“ Hancock, Ind., 6s Road, 1888-1890 ..	9,300 00	9,393 00	9,300 00	
“ Highland, O., 6s Fund, 1890-1900 ..	25,000 00	26,500 00	25,000 00	
“ Iowa, Wis., 7s Bowen Judgment, 1889 ..	15,000 00	15,300 00	15,000 00	
“ Kosciusko, Ind., 5s C. H., Opt., after 1891 ..	20,000 00	20,000 00	20,000 00	
“ Logan, O., 6s General Expenses, 1888 1889 ..	2,000 00	2,020 00	2,000 00	
“ Madison, Ind., 6s Road, 1888 1890 ..	23,500 00	23,735 00	23,500 00	
“ Marion, Ind., 6s C.H., 1898,	23,000 00	25,760 00	23,000 00	
“ Marion, Ind., 6s C.H., 1891,	50,000 00	50,500 00	50,000 00	
“ Montgomery, O., 6s C. H., 1888 ..	4,500 00	4,500 00	4,500 00	
“ Montgomery, Ind., 6s Road, 1888 ..	13,500 00	13,500 00	13,500 00	
“ Peoria, Ill., 7s Fund, 1889-1893 ..	10,000 00	10,400 00	10,000 00	
“ Pike, O., 6s Turnpike, 1892-1899 ..	31,000 00	32,550 00	31,000 00	
“ Richland, O., 6s Bridge, 1888-1890 ..	5,500 00	5,555 00	5,500 00	
“ St. Louis, Mo., 6s Park, 1905 ..	50,000 00	59,000 00	50,000 00	
“ Shawnee, Kan., 5½s Re-funding, 1907 ..	25,000 00	26,500 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 Tuscarawas, O, 5s C. H., 1888-1889 .....	\$8,000 00	\$8,000 00	\$8,000 00
“ Union, O., 5s C. H., 1889-1893 .....	15,000 00	15,000 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, Opt. after 1888 .....	10,000 00	10,000 00	10,000 00
City of Burlington, Ia., 8s Fund, 1896 .....	25,000 00	29,750 00	25,000 00
“ Cleveland, O., 6s Viaduct, 1897 .....	33,000 00	38,610 00	33,000 00
“ Cleveland, O., 6s Wa., 1895, Cincinnati, O., 6s Sewer, 1889-1904 .....	24,000 00	27,360 00	24,000 00
“ Cincinnati, O., 7 3-10s Workhouse, 1888 .....	44,000 00	49,280 00	44,000 00
“ Cincinnati, O., 5s Sinking Fund, 1910 .....	4,000 00	4,000 00	4,000 00
“ Cincinnati, O., 7 3-10s Hospital, 1898 .....	60,000 00	64,200 00	60,000 00
“ Columbus, O., 6s Sewer, 1904 .....	22,000 00	27,060 00	22,000 00
“ Columbus, O., 6s Sewer, Opt after 1889 .....	20,000 00	23,400 00	20,000 00
“ Dayton, O., 6s Wa, 1890-1895 .....	10,000 00	10,100 00	10,000 00
“ Dayton, O., 7s Fund, 1888-1891 .....	24,000 00	25,200 00	24,000 00
“ Detroit, Mich., 7s Water, 1904 .....	20,000 00	20,600 00	20,000 00
“ Dubuque, Ia., 7s Fund, 1896 .....	35,000 00	46,200 00	35,000 00
“ Duluth, Minn., 6s Fund, 1908 .....	11,200 00	12,096 00	11,200 00
“ Duluth, Minn., 5s Ml., 1912 .....	20,000 00	23,200 00	20,000 00
“ Fort Wayne, Ind., 6s Wa, 1900 .....	100,000 00	103,000 00	100,000 00
“ Fort Wayne, Ind., 6s Fund, 1892 .....	18,000 00	20,340 00	18,000 00
“ Indianapolis, Ind., 7 3-10s Ml., 1893-1895 .....	16,000 00	16,800 00	16,000 00
“ Iowa City, Ia., 8s Red., 1891 .....	7,000 00	8,190 00	7,000 00
“ Jacksonville, Ill., 6s Fund, Opt after 1889 .....	7,500 00	8,100 00	7,500 00
“ Louisville, Ky., 7s Street, 1903 .....	25,000 00	25,250 00	25,000 00
“ Louisville, Ky., 7s Alms House, 1892 .....	5,000 00	6,350 00	5,000 00
“ Louisville, Ky., 7s Street, 1891 .....	6,000 00	6,540 00	6,000 00
“ Louisville, Ky., 7s City Hall, 1903 .....	2,000 00	2,140 00	2,000 00
“ Louisville, Ky., 7s Old Liabilities, 1894 .....	30,000 00	38,100 00	30,000 00
“ Louisville, Ky., 7s Sewer, 1901 .....	11,000 00	12,430 00	11,000 00
	4,000 00	4,960 00	4,000 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., 6s Water, 1897 .....	\$29,000 00	\$32,190 00	\$29,000 00
"	Louisville, Ky., 6s Jail, 1898 .....	10,000 00	11,200 00	10,000 00
"	Louisville, Ky., 4s Ml., Imp Opt after 1903....	6,000 00	6,000 00	6,000 00
"	Milwaukee, Wis., 7s Ml., 1896 .....	20,000 00	23,000 00	20,000 00
"	Minneapolis, Minn., 4½s, Ml Imp, 1915 .....	100,000 00	103,000 00	100,000 00
"	Peoria, Ill., 7s Wa., 1890, .....	25,000 00	26,750 00	25,000 00
"	Pomeroy, O., 8s Fund, 1892, .....	2,000 00	2,240 00	2,000 00
"	St. Louis, Mo., 5s Fund, 1900 .....	50,000 00	52,500 00	50,000 00
"	St. Louis, Mo., 6s Ml., 1899 .....	10,000 00	11,000 00	10,000 00
"	St. Paul, Minn., 5s Wa., 1909-1915 .....	156,000 00	166,920 00	156,000 00
"	St. Paul, Minn., 5s Re-fund, 1904-1906 .....	36,000 00	38,160 00	36,000 00
"	St Paul, Minn., 5s Sew., 1905 .....	8,000 00	8,480 00	8,000 00
"	Springfield, O., 5s Water, 1890-1904, Reg .....	61,000 00	64,050 00	61,000 00
"	Zanesville, O., 5s Refund-ing, Opt. after 1894 .....	48,000 00	48,960 00	48,000 00
Total public funds out of New Eng..		1,627,000 00		1,627,000 00
<i>Railroad Bonds Owned.</i>				
	Maine Central 7s Consol., 1912.....	12,000 00	15,840 00	12,000 00
	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	25,850 00	23,500 00
Total railroad bonds of Maine.....		285,500 00		285,500 00
	Albany & Susquehanna 6s, 1st Mort., 1906, Reg .....	100,000 00	125,000 00	100,000 00
	Atchison, Topeka & Santa Fe 7s, L. G., 1900, Reg .....	50,000 00	58,500 00	50,000 00
	Atchison, Topeka & Santa Fe 7s, 1st Mort., 1899, Reg .....	25,000 00	30,000 00	25,000 00
	Broadway, N. Y. Surface (horse) Railroad 5s, 1st Mort., 1924.....	100,000 00	112,000 00	100,000 00
	Chicago & Northwestern 7s, 1st Mort., 1915, Reg.....	160,000 00	142,000 00	100,000 00
	Chicago, Burlington & Northern 5s, 1st Mort., 1926, Reg.....	25,000 00	25,250 00	25,000 00
	Chicago, Milwaukee & St. Paul 7s, Consol., 1905, Reg.....	18,000 00	22,680 00	18,000 00
	Chicago & St. Louis 6s, 1st Mort., 1915, Reg .....	258,000 00	304,440 00	258,000 00
	Corrigan Street Railway Company, Kan. City 5s, 1st Mort., 1916, Reg.,	100,000 00	100,000 00	100,000 00
	Dayton & Michigan 5s, 1st Mort., 1911 .....	50,000 00	52,000 00	50,000 00
	Detroit & Bay City 8s, 1st Mort., 1903 .....	6,000 00	7,500 00	6,000 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>	
Florence, Eldorado & Walnut Valley 7s, 1st Mort., 1907, Reg. . . . .	\$50,000 00	\$57,500 00	\$50,000 00	
Hannibal & St. Joseph 6s Consols., 1911, Reg. . . . .	100,000 00	117,000 00	100,000 00	
Kansas City, St. Joseph & Council Bluffs 7s, 1907, Reg. . . . .	50,000 00	60,000 00	50,000 00	
Kansas City, Topeka & Western 7s, 1st Mort., 1905, Reg. . . . .	10,000 00	12,400 00	10,000 00	
Lincoln & Northwestern 7s, 1st Mort., 1910, Reg. . . . .	5,000 00	6,250 00	5,000 00	
Milwaukee & St. Paul 7s, 1st Mort., Mil. Div., 1903, Reg. . . . .	43,000 00	54,610 00	43,000 00	
Minneapolis Street Railway Company 7s, 1st Mort., 1910 . . . . .	65,000 00	76,700 00	65,000 00	
New York, Chicago & St. Louis 4s, 1st Mort., 1937 . . . . .	18,000 00	16,020 00	14,000 00	
N. Y. Lack. & West 6s, 1st Mort., 1921, Reg. . . . .	100,000 00	130,000 00	100,000 00	
Orange & Newark 6s, 1st Mort., 1903, Reg. . . . .	50,000 00	56,000 00	50,000 00	
Oregon Short Line 6s, 1st Mort., 1922, Pueblo & Ark. Val. 7s, 1st Mort., 1905, Reg. . . . .	50,000 00	50,000 00	50,000 00	
Quincy, Alton & St. Louis 5s, 1st Mort., 1896, Reg. . . . .	50,000 00	50,000 00	50,000 00	
St. Paul City Horse Railway Company 6s, 1st Mort., 1932, Reg. . . . .	63,000 00	70,560 00	63,000 00	
St. Paul & Duluth 5s, 1st Mort., 1931, Reg. . . . .	100,000 00	107,000 00	100,000 00	
Staten Island Rapid Transit 6s, 1st Mort., 1913 . . . . .	50,000 00	60,000 00	50,000 00	
Southern Kansas 5s, 1st Mort., Gulf Div., 1926, Reg. . . . .	10,000 00	9,600 00	10,000 00	
Union Pacific 6s, 1st Mort., 1898-1899,	100,000 00	115,000 00	100,000 00	
<b>Total railroad bonds out of New Eng.</b>	<b>1,796,000 00</b>			<b>1,792,000 00</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport . . . . .	9,000 00	9,900 00	9,000 00	9,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company 5s, 1st Mort., 1917 . . . . .	80,000 00	80,000 00	80,000 00	
Biddeford & Saco Water Company 5s, 1st Mort., 1904 . . . . .	50,000 00	50,000 00	50,000 00	
Calais Water Company 5s, 1st Mort., 1906 . . . . .	18,000 00	18,000 00	18,000 00	
Camden & Rockland Water Company, 4s 1917 . . . . .	50,000 00	50,000 00	50,000 00	
Framingham, Mass., Water Company 6s, 1895 . . . . .	51,000 00	51,000 00	51,000 00	
Gardiner Water Works 5s, 1st Mort., 1905 . . . . .	51,000 00	51,000 00	51,000 00	
Portland Water Company 5s, 1908 . . . . .	33,000 00	33,000 00	33,000 00	
Portland Water Company 6s, 1899 . . . . .	12,000 00	12,960 00	12,000 00	
Waterville Water Company 5s, 1st Mort., 1917 . . . . .	40,000 00	40,000 00	40,000 00	
<b>Total corporation bonds . . . . .</b>	<b>385,000 00</b>			<b>385,000 00</b>

## 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	6,816 00	4,800 00	
Total bank stock of Maine .....	21,250 00			\$21,250 00
Real estate, investment, Bank Building, also 12,197 06 acres land, Dakota Territory .....		84,766 47	84,766 47	} 98,126 47
Real estate, foreclosure .....		13,360 00	13,360 00	
Premium account .....		-	26,640 40	26,640 40
Expense account .....		-	2,058 18	2,058 18
<i>Loans on Public Funds.</i>				
United States bonds.....		500 00	500 00	
City of Belfast bonds.....		600 00	600 00	
" Portland bonds.....		1,900 00	1,900 00	
County of Bourbon, Kansas, bonds.....		500 00	500 00	
" Marion, Ind, bonds.....		1,000 00	1,000 00	
City of Chicago, Ill, bonds.....		950 00	950 00	
" Dover, N. H, bonds.....		300 00	300 00	5,750 00
<i>Loans on Railroad Bonds.</i>				
Androscoggin & Kennebec.....		500 00	500 00	
Portland & Kennebec .....		1,500 00	1,500 00	
Maine Central.....		7,985 00	7,985 00	
Chicago, Milwaukee and St. Paul .....		550 00	550 00	
Oregon Short Line.....		10,600 00	10,600 00	21,135 00
<i>Loans on Railroad Stock.</i>				
Portland Railroad Company .....		450 00	450 00	450 00
<i>Loans on Corporation Bonds.</i>				
Portland Water Company.....		7,500 00	7,500 00	
Akron, O., " .....		4,650 00	4,650 00	
Canandaigua " .....		500 00	500 00	
Fulton, N. Y. " .....		1,000 00	1,000 00	
Sioux City, Ia., Water Works .....		4,650 00	4,650 00	18,300 00
<i>Loans on Corporation Stock.</i>				
Atwood Lead Company .....		3,600 00	3,600 00	
Central Wharf " .....		1,500 00	1,500 00	
Portland Water " .....		200 00	200 00	5,300 00
<i>Loans on Bank Stock.</i>				
Cumberland National Bank.....		400 00	400 00	
Traders' " .....		300 00	300 00	700 00
<i>Loans on Savings Bank Books.</i>				
Maine Savings Bank.....		1,500 00	1,500 00	1,500 00

MAINE SAVINGS BANK—CONCLUDED.  
RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$338,229 96	\$338,229 96	\$338,229 96
Cash deposited in First National Bank, Portland, at 3 per cent interest.....	6,392 79	6,392 79	} 9,087 02
Cash on hand.....	2,694 23	2,694 23	
			<u>4,839,027 03</u>
Retired securities.....	18,180 00		
Unpaid accrued interest.....	74,842 99		
	<u>5,383,696 44</u>		
Due depositors, including earned dividend, State tax and expenses.....	4,641,680 93		
Surplus above all liabilities.....	\$742,015 51		

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

Annual expenses, \$10,600.

## MECHANICS' SAVINGS BANK—AUBURN.

JANUARY 16, 1888.

J. F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

## LIABILITIES.

Deposits.....	\$743,234 80
Reserved Fund.....	22,250 00
Profits .....	8,291 70
	\$773,776 50

## 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., bonds, 6s Gravel Road, 1888-1890	\$12,500 00	\$12,500 00	\$12,500 00	
“ Hamilton, Ind., bonds, 6s Gravel Road, 1888.....	2,500 00	2,500 00	2,500 00	
“ Jay, Ind, 6s Gravel Road, 1888-1891 .....	5,000 00	5,050 00	5,000 00	
“ Marion, O., 6s Turnpike, 1888 .....	2,000 00	2,000 00	2,000 00	
“ White, Ind., 6s Gravel Road, 1888-90 .....	4,000 00	4,080 00	4,000 00	
City of Canton, O., 5s School, 1890	6,000 00	6,000 00	6,000 00	
“ Evansville, Ind, 5s Re- fund, 1912 .....	10,000 00	8,000 00	10,000 00	
“ Evansville, Ind., 4½s, Re- fund, 1912 .....	5,000 00	4,000 00	5,000 00	
“ Logansport, Ill. 5s, Water, 1905 .....	10,000 00	10,000 00	10,000 00	
“ Oshkosh, Wis., 5s Bridge, 1888 .....	2,000 00	2,000 00	2,000 00	
<b>Total public funds out of New Eng ..</b>	<b>59,000 00</b>			<b>\$59,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works Rail- way 6s 1st Mort., 1901.....	5,000 00	5,250 00	5,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	5,000 00	5,500 00	5,000 00	
Cambridge, Mass., (horse) 5s 1913..	5,000 00	5,250 00	5,000 00	
<b>Total railroad bonds .....</b>	<b>15,000 00</b>			<b>15,000 00</b>
<i>Corporation Bonds Owned.</i>				
Adrian, Mich., Water Works 7s, 1898	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Co, 5s, 1904	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis., Water Works 6s, 1915 .....	10,000 00	10,000 00	10,000 00	
Railroad Equip. Co., N. Y. 6s, 1888- 1891 .....	4,000 00	4,000 00	4,000 00	
<b>Total corporation bonds.....</b>	<b>29,000 00</b>			<b>29,000 00</b>

## 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>	
Canal National Bank, Portland.....	\$ 3,100 00	\$ 5,084 00	\$ 3,100 00	
Casco " " .....	10,000 00	15,100 00	10,000 00	
Cumberland " " .....	5,440 00	7,072 00	5,440 00	
First " " .....	13,500 00	16,200 00	13,500 00	
First " Lewiston.....	6,000 00	9,900 00	6,000 00	
Manufacturers' " " .....	9,500 00	11,970 00	9,500 00	
Norway " Norway .....	3,600 00	4,248 00	3,600 00	
People's " Waterville. . .	3,000 00	3,750 00	3,000 00	
Shoe & Leather " Auburn.....	66,500 00	74,480 00	66,500 00	
Traders' " Portland.....	5,800 00	8,326 00	5,800 00	
<b>Total bank stock of Maine.....</b>	<b>126,440 00</b>			<b>\$126,440 00</b>
American National Bank, Kansas City, Mo .....	10,000 00	11,000 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.. ....	7,300 00	7,300 00	7,300 00	7,300 00
Premium account. ....		-	20,779 75	20,779 75
Real estate, foreclosure .....		12,515 62	12,515 62	12,515 62
<i>Loans on Public Funds.</i>				
City of Lewiston bonds.....		500 00	500 00	
City of Bath bonds.....		915 00	915 00	
County of Pennington, Dak., bonds.....		2,000 00	2,000 00	3,415 00
<i>Loans on Railroad Stock.</i>				
Maine Central.....		100 00	100 00	100 00
<i>Loans on Railroad Bonds.</i>				
Maine Central .....		2,050 00	2,050 00	2,050 00
<i>Loans on Bank Stock.</i>				
First National Bank, Lewiston.....		1,500 00	1,500 00	
National Shoe and Leather Bank, Auburn.....		7,000 00	7,000 00	
American National Bank, Kansas City, Mo.....		1,875 00	1,875 00	
Sioux City " Iowa.....		3,000 00	3,000 00	
First " Columbus, Neb.....		2,500 00	2,500 00	
First " Fort Collins, Col.....		2,500 00	2,500 00	18,375 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank.....		200 00	200 00	
Mechanics' " .....		1,025 00	1,025 00	
Portland " .....		600 00	600 00	1,825 00
<i>Loans on Corporation Bonds.</i>				
Auburn Young Men's Christian Association.....		375 00	375 00	375 00
<i>Loans on Corporation Stock.</i>				
Auburn Boot and Shoe Company .....		13,100 00	13,100 00	
Auburn Steam Power Company .....		13,000 00	13,000 00	
Auburn Foundry Company .....		100 00	100 00	
Continental Mills.....		900 00	900 00	
Hill Manufacturing Company.....		4,500 00	4,500 00	
Home " .....		10,000 00	10,000 00	
Langdon " .....		10,000 00	10,000 00	

## MECHANICS' SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
<i>Loans on Corporation Stock.</i>			
Lewiston Electric Light Company. ....	\$ 2,850 00	\$ 2,850 00	
Little Androscoggin Water-Power Company.....	15,648 00	15,648 00	
Moses Crafts Manufacturing Company .....	12,000 00	12,000 00	\$82,098 00
Loans on other personal property .....	4,002 40	4,002 40	4,002 40
<i>Loans to Corporations.</i>			
Auburn Boot and Shoe Company .....	31,000 00	31,000 00	
Auburn Young Men's Christian Associatian.....	5,695 00	5,695 00	
Maine State Agricultural Society .....	8,000 00	8,000 00	
Moses Crafts Shoe Company .....	10,000 00	10,000 00	54,695 00
Loans on mortgages of real estate .....	304,687 40	304,687 40	304,687 40
Cash deposited in Nat'l Shoe & Leather Bank....	16,000 00	16,000 00	
Cash deposited in First Nat'l Bank, Columbus, Neb .....	5,000 00	5,000 00	
Cash on hand.....	1,118 33	1,118 33	22,118 33
			<u>\$773,776 50</u>
Unpaid accrued interest .....	3,383 17		
	<u>785,109 92</u>		
Due depositors, including accrued State tax.....	744,634 80		
Surplus above all liabilities .....	\$40,475 12		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$2,000.



## NORWAY SAVINGS BANK—NORWAY.

JANUARY 25, 1888.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

## LIABILITIES.

Deposits.....	\$191,263 14
Reserved Fund.....	9,000 00
Profits .....	3,135 36
	\$203,398 50

## 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	\$206 00	\$200 00	
Town of Greenwood 4½s, Refund (Opt) 1888-1892 .....	4,000 00	4,000 00	4,000 00	
“ Minot, (orders).....	1,000 00	1,000 00	1,000 00	
“ Norway, “ .....	987 50	987 50	987 50	
Norway Village Corporation, (orders)	750 00	750 00	750 00	
Total public funds of Maine .....	6,937 50			\$6,937 50
City of Fort Madison, Ia., 5s Re- funded, 1902. ....	5,000 00	5,000 00	5,000 00	
“ La Porte, Ind., 7s Water, 1890 .....	500 00	520 00	500 00	
Total public funds out of New Eng..	5,500 00			5,500 00
<i>Railroad Stock Owned.</i>				
European and North American.....	2,600 00	3,042 00	2,600 00	2,600 00
<i>Corporation Bonds Owned.</i>				
Akron, O., Water Company 6s, 1900, Norway Shoe Shop, 1st Mort., 5s 1888 -1896 .....	2,000 00	2,000 00	2,000 00	
Paris Manufacturing Company, 3s, 1894 .....	100 00	100 00	100 00	
Total corporation bonds .....	4,100 00			4,100 00
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	500 00	500 00	
Norway Shoe Shop Company .....	500 00	250 00	500 00	
Portland Trust Company .....	2,000 00	2,400 00	2,000 00	
Total corporation stock .....	3,000 00			3,000 00
<i>Bank Stock Owned.</i>				
Bath National Bank, Bath.....	2,000 00	2,600 00	2,000 00	
Canal “ Portland .....	500 00	820 00	500 00	
Casco “ “ .....	4,200 00	6,342 00	4,200 00	
First “ “ .....	7,300 00	8,760 00	7,300 00	
First “ Lewiston .....	2,500 00	4,125 00	2,500 00	

## NORWAY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Manufacturer's National Bank, Lewiston .....	\$10,000 00	\$12,600 00	\$10,000 00	
Norway National Bank, Norway ....	14,800 00	17,464 00	14,800 00	
Shoe & Leather " Auburn ....	6,600 00	7,392 00	6,600 00	
Total bank stock of Maine.....	47,900 00			\$47,900 00
Premium account (on bank stock) .....		-	9,000 00	9,000 00
Real estate, investment.....		4,500 00	5,000 00	
Real estate, foreclosure .....		13,945 00	14,699 06	19,699 06
<i>Loans to Municipalities.</i>				
Town of Norway .....		3,500 00	3,500 00	3,500 00
<i>Loans on Corporation Bonds.</i>				
Winslow Packing Company .....		1,000 00	1,000 00	1,000 00
<i>Loans on Bank Stock.</i>				
Norway National Bank, Norway.....		3,550 00	3,550 00	3,550 00
<i>Loans on Savings Bank Books.</i>				
Norway Savings Bank .....		500 00	500 00	500 00
<i>Loans on Corporation Stock.</i>				
Bay State Live Stock Company .....		5,000 00	5,000 00	
Norway Building Association.....		500 00	500 00	5,500 00
Loan to Universalist Parish, Norway .....		900 00	900 00	900 00
Loans on other personal property. ....		2,853 00	2,853 00	2,853 00
Loans on mortgages of real estate.....		81,809 17	81,809 17	81,809 17
Cash deposited in Norway National Bank.....		4,221 28	4,221 28	
Cash on hand.....		828 49	828 49	5,049 77
Unpaid accrued interest .....		2,355 12		\$203,398 00
Due depositors, including earned dividend, State tax and expenses.....		208,320 56		
Surplus above all liabilities .....		193,413 14		
		\$14,907 42		

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

Annual expenses, \$500.00.

ORONO SAVINGS BANK—ORONO.

FEBRUARY 17, 1888.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

LIABILITIES.

Deposits .....	\$62,667 71
Reserved Fund.....	1,884 10
Profits .....	1,997 18
Unpaid dividends .....	295 43
	\$66,844 42

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	\$1,134 00	\$919 12	\$919 12
County of Brown, O., 6s Fund, 1888,	3,000 00	3,000 00	3,000 00	
"    Brown, O., 6s Road Imp.,				
1894-1895 .....	2,000 00	2,100 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	6,360 00	6,000 00	
"    Meeker, Minn., 6s C. H.,				
1905 .....	2,000 00	2,200 00	2,000 00	
"    Putnam, O., 6s Ditch, 1888.				
Randolph, Ind., 6s Gravel	1,000 00	1,000 00	1,000 00	
Road, 1888-1890 .....	5,000 00	5,050 00	5,000 00	
"    Wood, O., 6s Ditch, 1888,	1,000 00	1,000 00	1,000 00	
City of Clinton, Ia., 6s Fund, 1904,	1,000 00	1,100 00	1,000 00	
"    Columbus, Ind., 7 3-10s				
Fund, Opt. after 1888...	2,000 00	2,000 00	2,000 00	
"    Columbus, Ind., 5s Fund,				
Opt. after 1896 .....	2,000 00	2,000 00	2,000 00	
"    Minneapolis, Minn., 4½s				
M1, 1914 .....	2,000 00	2,000 00	2,000 00	
"    Port Huron, Mich., 6s				
Fund, 1890 .....	3,000 00	3,030 00	3,000 00	
"    Port Huron, Mich., 5s				
Fund, 1897 .....	500 00	500 00	500 00	
"    Springfield, O., 6s School,				
1889 .....	2,000 00	2,020 00	2,000 00	
"    Stillwater, Minn., 5s Imp.,				
1906 .....	2,000 00	2,000 00	2,000 00	
Total public funds out of New Eng..	35,500 00			35,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s Exts, 1900 .....	2,000 00	2,200 00	2,000 00	
Portland & Ogdensburg 6s, 1st Mort.,				
1900 .....	3,000 00	3,300 00	3,000 00	
Total railroad bonds of Maine. ....	5,000 00			5,000 00
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Company				
6s, 1905 .....	2,000 00	2,280 00	2,000 00	2,000 00

## ORONO SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Orono National Bank, Orono .....	\$4,200 00	\$4,956 00	\$4,200 00	
American National Bank, Kansas City, Mo .....	2,000 00	2,200 00	2,000 00	
Total bank stock .....	6,200 00			\$6,200 00
Premium account .....	-	-	1,625 33	1,625 33
Expense account (including State tax) .....	-	-	308 72	308 72
Real estate, foreclosure .....		1,290 00	1,290 00	1,290 00
Loan on personal property .....		185 00	185 00	185 00
Loans on mortgages of real estate .....		8,959 92	8,959 92	8,959 92
Cash deposited with the Portland Trust Company, at 3 per cent .....		1,811 28	1,811 28	
Cash on deposit in Orono .....		3,045 05	3,045 05	4,856 33
				<u>\$66,844 42</u>
Unpaid accrued interest .....		1,382 47		
		<u>69,103 72</u>		
Due depositors, including earned dividends, State tax and expenses .....		63,811 53		
Surplus above all liabilities .....		<u>\$5,292 19</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$350.

PENOBSCOT SAVINGS BANK—BANGOR.

MARCH 6, 1888.

F. A. WILSON, PRESIDENT.

EDWIN CLARK, TREASURER.

D. C. CLARK, ASSISTANT TREASURER.

LIABILITIES.

Deposits.....	\$1,180,502 26
Reserved Fund.....	52,250 87
Profits.....	35,625 00
	<hr/> \$1,268,378 13

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	
United States bonds 4s Reg , 1907. . . . .	\$192,000 00	\$241,920 00	\$216,515 00	\$216,515 00
County of Penobscot 6s, 1888 1892	5,000 00	5,200 00	5,000 00	
City of Bangor 7s R. R., 1899 . . . . .	20,000 00	25,200 00	20,000 00	
“ “ 6s R. R., 1894 . . . . .	115,000 00	127,650 00	115,000 00	
“ “ “ Ml., 1899 . . . . .	22,000 00	25,960 00	22,000 00	
“ “ “ Water, 1905. . . . .	21,000 00	26,250 00	21,000 00	
“ Bath 6s Ml, 1888-1898 . . . . .	7,100 00	7,313 00	7,100 00	
“ “ 4s Ml., 1921. . . . .	40,000 00	40,000 00	40,000 00	
“ Ellsworth 6s Ml., 1897. . . . .	5,200 00	5,777 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>249,950 00</b>			<b>249,950 00</b>
Town of St. Albans, Vt., 6s R. R., 1890 . . . . .	10,000 00	10,000 00	10,000 00	
“ St. Albans, Vt., 5s Refund, 1894 . . . . .	14,600 00	14,000 00	14,600 00	
<b>Total public funds of Vermont . . . . .</b>	<b>24,600 00</b>			<b>24,600 00</b>
County of Boone, Ind., 6s Road, 1888 -1889 . . . . .	18,500 00	18,500 00	18,500 00	
“ Clinton, Ind., 6s Gravel Road, 1892 . . . . .	15,000 00	15,450 00	15,000 00	
“ Crawford, Ill., 6s Fund, 1902 . . . . .	20,000 00	21,800 00	20,000 00	
“ Delaware, Ind., 6s Gravel Road, 1888-1889 . . . . .	8,000 00	8,000 00	8,000 00	
“ Hardin, O., 6s Ditch, 1888 -1894 . . . . .	20,000 00	20,400 00	20,000 00	
“ Hardin, O., 6s Gravel Road, 1890 . . . . .	10,000 00	10,200 00	10,000 00	
“ Hendricks, Ind., 6s Fund, 1888-1889 . . . . .	4,500 00	4,500 00	4,500 00	
“ Huntington, Ind., 6s Road, 1888 1889 . . . . .	9,000 00	9,000 00	9,000 00	
“ Jay, Ind., 6s Gravel Road, 1888 . . . . .	12,500 00	12,500 00	12,500 00	
“ Keokuk, Ia, 5s Fund, 1896 . . . . .	9,000 00	9,000 00	9,000 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, Ohio, 6s Ditch, 1888-1893 .....	\$10,000 00	\$10,200 00	\$10,000 00
“ Mercer, O., 5s Road, 1890 .....	5,000 00	5,000 00	5,000 00
“ Mercer, O., 6s Turnpike, 1890-1894 .....	15,000 00	15,450 00	15,000 00
“ Mercer, O., 6s Road, 1890 1893 .....	9,500 00	9,785 00	9,500 00
“ Miami, Ind., 6s Gravel Road, 1890-1895 .....	12,500 00	12,875 00	12,500 00
“ Pottawattamie, Ia., 5s C. H., 1895 .....	22,000 00	12,000 00	22,000 00
“ Putnam, Ind., 6s Road, 1888 .....	6,000 00	6,000 00	6,000 00
“ Putnam, O., 5s Road, 1898 .....	11,000 00	11,000 00	11,000 00
“ Saginaw, Mich., 4s Fund, 1895 .....	24,000 00	24,000 00	24,000 00
“ Scott, Ia., 5s C. H., 1891 .....	14,000 00	14,000 00	14,000 00
“ Wabash, Ind., 6s Turnpike, 1889 .....	13,500 00	13,635 00	13,500 00
“ Wells, Ind., 6s Gravel Road, 1888-1890 .....	6,500 00	6,565 00	6,500 00
“ Woodbury, Ia., 5s Fund, 1896 .....	11,000 00	11,000 00	11,000 00
City of Akron, O., 6s School 1892-1894 .....	15,000 00	15,600 00	15,000 00
“ Akron, O., 5s Water, 1888 .....	6,000 00	6,000 00	6,000 00
“ Canton, O., 6s Refund, 1896 .....	10,000 00	10,700 00	10,000 00
“ Canton, O., 6s School, 1892-1894 .....	10,000 00	10,400 00	10,000 00
“ Canton, O., 6s Water, 1890 .....	10,000 00	10,200 00	10,000 00
“ Duluth, Minn., 5s Fund, 1893 .....	20,000 00	20,000 00	20,000 00
“ East Saginaw, Mich., 5s Sewer, 1888-1893 .....	20,000 00	20,000 00	20,000 00
“ Kansas City, Mo., 8s Fund, 1896 .....	6,000 00	7,200 00	6,000 00
“ Logansport, Ind., 5s Water, 1905 .....	20,000 00	20,000 00	20,000 00
“ Minneapolis, Minn., 4½s Ml., 1911 .....	10,000 00	10,500 00	10,000 00
“ St. Paul, Minn., 8s Fund, 1897 .....	2,000 00	2,460 00	2,000 00
“ St. Paul, Minn., 5s Water, 1913 .....	10,000 00	10,800 00	10,000 00
“ South Bend Ind., 5s Fund, 1891 1894 .....	15,000 00	15,000 00	15,000 00
“ Springfield, O., 5s Water, 1893 .....	10,000 00	10,000 00	10,000 00
Total public funds out of New Eng..	475,500 00		\$475,500 00
<i>Corporation Bonds Owned</i>			
Augusta Water Company 5s, 1917...	9,000 00	9,000 00	9,000 00
Pejepscot Water Company, Brunswick 5s, 1906 .....	16,000 00	16,000 00	16,000 00
Total corporation bonds.....	25,000 00		25,000 00

## PENOBSCOT SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
First National Bank, Bangor .....	\$1,700 00	\$2,550 00	\$2,549 00	
Second " " .....	3,400 00	6,800 00	5,100 00	
Total bank stock of Maine .....	5,100 00			\$7,649 00
Premium account .....		-	14,328 90	14,328 90
Expense account .....		-	1,148 29	1,148 29
Furniture and fixtures, safe, etc. ....		4,293 00	4,293 00	4,293 00
<i>Loans on Public Funds.</i>				
United States bonds .....		800 00	800 00	
City of Bangor bonds .....		500 00	500 00	
County of Sedgwick, Kan., bonds .....		1,000 00	1,000 00	
City of Chicago bonds .....		6,000 00	6,000 00	
" Cincinnati, O., bonds ..		3,000 00	3,000 00	
" Duluth bonds .....		150 00	150 00	
" Kansas City bonds .....		1,000 00	1,000 00	
" Omaha, Neb., bonds .....		500 00	500 00	
" Red Wing, Ia., bonds .....		7,000 00	7,000 00	
" St. Paul bonds .....		2,500 00	2,500 00	22,450 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
<i>Loans on Railroad Stock.</i>				
European & North American .....		35,300 00	35,300 00	35,300 00
<i>Loans to Municipalities.</i>				
Town of Lowell .....		500 00	500 00	500 00
<i>Loans to Corporations.</i>				
Bodwell Water Company .....		8,000 00	8,000 00	8,000 00
Loans on other personal property .....		3,000 00	9,052 44	9,052 44
Loans on mortgages of real estate .....		127,395 00	137,395 00	137,395 00
Cash deposited in Maverick Nat'l Bank, Boston ..		1,213 63	1,213 63	
Cash deposited in Suffolk " " ..		20,376 24	20,376 24	
Cash on hand .....		9,106 63	9,106 63	30,696 50
Unpaid accrued interest .....		13,329 77		1,268,378 13
		1,314,554 47		
Due depositors, including earned dividends, State tax and expenses .....		1,202,234 26		
Surplus above all liabilities .....		\$112,320 21		

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

Annual expenses, \$3,400.

## PEOPLES' SAVINGS BANK—LEWISTON.

JANUARY 18, 1888.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

## LIABILITIES.

Deposits.....	\$719,431 62
Reserved Fund.....	20,352 00
Profits.....	11,435 57
	\$751,219 19

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Augusta bonds 4s Refund, 1905.....	\$5,000 00	\$5,000 00	\$5,000 00
“ Gardiner 6s, 1903.....	1,000 00	1,160 00	1,000 00
“ Rockland 4s Refund, 1911 ..	1,000 00	1,000 00	1,000 00
“ Lewiston 4½s, 1894.....	100 00	103 00	100 00
“ Lewiston 4½s, 1893.....	15,000 00	15,300 00	15,000 00
“ Bath 6s, 1891.....	1,500 00	1,545 00	1,500 00
Town of Anson 4s, Refund, 1922....	600 00	600 00	600 00
<b>Total public funds of Maine.....</b>	<b>24,200 00</b>		<b>\$24,200 00</b>
County of Clinton, Ind., 5s C. H., 1893.....	5,000 00	5,000 00	5,000 00
“ Green, O., 5s Bridge, 1890,	5,000 00	5,000 00	5,000 00
“ Marion, O., 6s Turnpike, 1888-1890.....	5,300 00	5,300 00	5,300 00
“ Montgomery, O., 6s C. H., 1888.....	5,000 00	5,000 00	5,000 00
“ Pike, O., 6s Grav. Road, 1899.....	5,000 00	5,400 00	5,000 00
“ Randolph, Ind., 5½s Grav. Road, 1888.....	3,500 00	3,500 00	3,500 00
“ Shelby, O., 6s C. H., 1899,	5,000 00	5,050 00	5,000 00
“ Tuscarawas, O., 6s Fund, 1888.....	3,000 00	3,000 00	3,000 00
“ White, Ind., 6s Road, 1888-1890.....	5,000 00	5,000 00	5,000 00
“ Hancock, O., 4½s C. H., 1897.....	5,000 00	5,000 00	5,000 00
“ Hancock, O., 6s C. H., 1891,	5,000 00	5,100 00	5,000 00
“ Hardin, O., 6s Road, 1891,	3,000 00	3,090 00	3,000 00
City of Bradford, Penn., 6s Water, 1903.....	5,000 00	5,400 00	5,000 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	8,560 00	8,000 00
“ Youngstown, O., 5s Sew., 1892-1893.....	10,000 00	10,000 00	10,000 00
“ Cleveland, O., 5s School, 1890.....	5,000 00	5,100 00	5,000 00
“ Urbana, O., 5s Fund, 1891,	6,000 00	6,000 00	6,000 00
<b>Total public funds out of New Eng..</b>	<b>101,800 00</b>		<b>101,800 00</b>



## PEOPLES' SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Androscoggin & Kennebec 6s, 1890..	\$10,000 00	\$10,500 00	\$10,000 00	
Maine Central 7s Consol., 1912 .....	17,000 00	22,440 00	17,000 00	
Maine Central 5s Consol., 1912 .....	8,000 00	8,320 00	8,000 00	
Maine Central 6s Sinking Fund, 1905,	10,000 00	10,600 00	10,000 00	
Maine Central 4½s Sinking Fund, 1916,	4,000 00	4,000 00	4,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900 .....	5,000 00	5,500 00	5,000 00	
<b>Total railroad bonds of Maine..</b> ..	<b>54,000 00</b>			<b>\$54,000 00</b>
Ogdensburg & Lake Champlain 6s, 1st Mort., 1920.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, Me. 5s, 1917 .....	5,000 00	5,000 00	5,000 00	
Gardiner Water Company, Me. 5s, 1905 .....	10,000 00	10,000 00	10,000 00	
Norway Water Company, Me. 5s, 1906 .....	3,000 00	3,000 00	3,000 00	
Portland Water Company, Me. 6s, 1st Mort., 1888.....	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds.....</b> .....	<b>20,000 00</b>			<b>20,000 00</b>
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company .....	200 00	200 00	200 00	200 00
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland .....	9,400 00	14,194 00	9,400 00	
First " " .....	9,500 00	11,400 00	9,500 00	
Merchants' " " .....	3,300 00	5,368 00	3,300 00	
Traders' " " .....	4,500 00	6,390 00	4,500 00	
First " Bangor.....	2,400 00	3,600 00	2,400 00	
First " Bath .....	1,000 00	1,450 00	1,000 00	
First " Lewiston .....	18,300 00	30,195 00	18,300 00	
Manuf'rs' " " .....	26,000 00	32,760 00	26,000 00	
Richmond " Richmond.....	2,500 00	3,000 00	2,500 00	
Shoe & Leather " Auburn.....	3,300 00	3,696 00	3,300 00	
Union " Phillips.....	700 00	735 00	700 00	
<b>Total bank stock of Maine.....</b> .....	<b>80,900 00</b>			<b>80,900 00</b>
Premium account.....		-	36,634 44	36,634 44
Expense account.....		-	617 23	617 23
Real estate, foreclosure .....		500 00	932 68	932 68
<i>Loans to Municipalities.</i>				
Town of Lisbon .....		2,500 00	2,500 00	
" Old Orchard .....		4,000 00	4,000 00	
Union School District, Mechanic Falls .....		1,893 88	1,893 88	8,393 88
<i>Loans to Corporations.</i>				
Avon Manufacturing Company.....		12,000 00	12,000 00	
Continental Mills.....		10,000 00	10,000 00	
Harper Manufacturing Company .....		10,000 00	10,000 00	
Lockwood Manufacturing Company.....		5,000 00	5,000 00	

PEOPLES' SAVINGS BANK—CONCLUDED.  
RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Farnsworth Manufacturing Company .....	\$5,000 00	\$5,000 00	
Madison Woolen Manufacturing Company .....	25,000 00	25,000 00	
Pondicherry Manufacturing Company .....	5,000 00	5,000 00	
Union Water Power Company .....	35,000 00	35,000 00	
Franklin Company .....	30,000 00	30,000 00	
Trinity Parish, Lewiston .....	600 00	600 00	\$137,000 00
<i>Loans on Railroad Bonds.</i>			
Maine Central .....	200 00	200 00	200 00
<i>Loans on Railroad Stock.</i>			
Portland & Rochester .....	464 10	464 10	464 10
<i>Loans on Bank Stock.</i>			
First National, Auburn .....	1,250 00	1,250 00	
Manufacturers' National, Lewiston .....	300 00	300 00	1,550 00
<i>Loans on Corporation Stock.</i>			
Cowan Woolen Company .....	5,000 00	5,000 00	
Hill Manufacturing Company .....	2,375 00	2,375 00	
Little Androscoggin Water Power Company .....	7,000 00	7,000 00	14,375 00
<i>Loans on Savings Bank Books.</i>			
Peoples' Savings Bank .....	46 00	40 00	40 00
Loans on other collaterals .....	825 00	825 00	825 00
Loans on other securities .....	10,000 00	10,000 00	10,000 00
Loans on mortgages of real estate .....	225,726 51	225,726 51	225,726 51
Cash deposited in Manufacturers' National Bank at 2½ per cent. ....	15,000 00	15,000 00	
Cash on hand .....	12,760 35	12,760 35	27,760 35
Unpaid accrued interest .....	7,049 94		\$751,219 19
	762,040 78		
Due depositors, including earned dividend and State Tax .....	727,681 62		
Surplus above all liabilities .....	\$34,359 16		

Rate of interest charged on loans, 6 to 6½ per cent.

Annual expenses, \$1,750.

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

JANUARY 12, 1888.

GALEN C. MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

## LIABILITIES.

Deposits .....	\$263,652 47
Reserve Fund .....	7,090 00
Special Reserved Fund .....	39,560 02
Profits .....	2,352 33
	\$312,654 82

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Sagadahoc bonds 6s C. H., 1888 .....	\$1,500 00	\$1,500 00	\$1,500 00	
City of Bath 6s Ml., 1891-1901 .....	7,000 00	7,210 00	7,000 00	
<b>Total public funds of Maine .....</b>	<b>8,500 00</b>			<b>\$8,500 00</b>
City of Toledo, O., 8s Education, 1893 .....	5,000 00	5,650 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s Debentures, 1905 ..	9,000 00	9,450 00	9,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	2,000 00	2,200 00	2,000 00	
<b>Total railroad bonds of Maine. ....</b>	<b>11,000 00</b>			<b>11,000 00</b>
Belleville & Carondelet 6s 1st Mort. 1923 .....	5,000 00	5,500 00	5,000 00	
Chicago & W & I. Mich. 5s 1st Consol. Mort., 1921 .....	15,000 00	15,000 00	15,000 00	
New Mexico & Southern Pacific 7s 1st Mort., 1909 .....	5,000 00	5,900 00	5,000 00	
Oregon Short Line 6s 1st Mort., 1922 ..	5,000 00	5,000 00	5,000 00	
Pueblo & Arkansas Valley 7s 1st Mort., 1903 .....	5,000 00	5,800 00	5,000 00	
St. Louis & San Francisco 6s Equit., 1888-1891 .....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds out of New Eng. ....</b>	<b>45,000 00</b>			<b>45,000 00</b>
<i>Corporation Bonds Owned.</i>				
Eau Claire, Wis., Water Works .....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast ....	4,000 00	5,600 00	4,000 00	
First " Bath .....	4,500 00	6,525 00	4,500 00	
First " Brunswick ..	500 00	650 00	500 00	
First " Wiscasset ..	1,000 00	1,300 00	1,000 00	
Marine " Bath .....	5,000 00	6,750 00	5,000 00	
Merchants' " Portland ....	900 00	1,464 00	900 00	
Sagadahoc " Bath .....	4,100 00	4,920 00	4,100 00	
Traders' " Portland ....	1,200 00	1,704 00	1,200 00	
<b>Total bank stock owned .....</b>	<b>21,200 00</b>			<b>21,200 00</b>

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

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate, investment.....	\$7,500 00	\$9,700 00	
Real estate, foreclosure .....	6,500 00	20,932 94	\$30,632 94
<i>Loans on Public Funds.</i>			
United States bonds .....	500 00	500 00	500 00
<i>Loans to Municipalities.</i>			
Town of Georgetown.....	1,000 00	1,000 00	
Town of Phippsburg .....	2,000 00	2,000 00	3,000 00
<i>Loans on Corporation Stock.</i>			
Worumbo M'fg Company .....	12,000 00	12,000 00	
Bay State Live Stock Company .....	5,000 00	5,000 00	
Chicago, Boston & Liverpool Company.....	5,000 00	5,000 00	
Langdon M'fg Company .....	5,000 00	5,000 00	27,000 00
<i>Loans to Corporations.</i>			
Worumbo M'fg Company .....	37,000 00	37,000 00	
Winter Street Society, Bath.....	400 00	400 00	
Universalist Society, Bath .....	450 00	450 00	37,850 00
<i>Loans on Bank Stock.</i>			
Boylston National Bank, Boston .....	200 00	200 00	
Sagadahoc " Bath .....	500 00	500 00	700 00
Loan on People's Twenty-five Cent Savings Bank Book .....	400 00	400 00	400 00
Loans on vessels.....	12,564 63	13,394 63	13,394 63
Loans on mortgages of real estate .....	80,348 92	83,476 92	83,476 92
Premium account.....	—	5,440 00	5,440 00
Cash on hand and on deposit.....	9,560 33	9,560 33	9,560 33
			<u>\$312,654 82</u>
Unpaid accrued interest.....	1,513 00		
	<u>299,559 88</u>		
Due depositors and accrued State tax.....	264,145 47		
Surplus above actual liabilities .....	<u>\$35,414 41</u>		

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

Annual expenses, \$800.

PHILLIPS SAVINGS BANK—PHILLIPS.

JANUARY 2, 1888.

J. W. BUTTERFIELD, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

LIABILITIES.

Deposits.....	\$98,602 15
Reserved Fund .....	4,030 00
Profits .....	624 73
	\$103,256 88

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Franklin bonds, 4s Jail, 1895-1899 .....	\$10,000 00	\$10,000 00	\$10,000 00	
City of Belfast bonds 6s R. R., 1898 .....	2,200 00	2,310 00	2,200 00	
“ Bath 6s Ml., 1891 .....	1,000 00	1,020 00	1,000 00	
“ Rockland, 6s R. R., 1892 .....	4,000 00	4,120 00	4,000 00	
Town of Avon, 5s Ml., 1889-1906 .....	1,000 00	1,000 00	1,000 00	
“ Phillips 5s Ml., 1899 .....	1,300 00	1,300 00	1,300 00	
“ Avon (orders) .....	700 00	700 00	700 00	
“ Madrid (orders) .....	750 00	750 00	750 00	
“ Strong (orders) .....	100 00	100 00	100 00	
Total public funds of Maine .....	21,050 00			\$21,050 00
<i>Corporation Bonds Owned.</i>				
Indianapolis Water Works 6s, 1911 .....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Cumberland National Bank, Portland	400 00	520 00	400 00	
First “ Lewiston	1,400 00	2,310 00	1,400 00	
Lime Rock “ Rockland	2,100 00	2,250 00	2,100 00	
Norway “ Norway,	1,500 00	1,770 00	1,500 00	
Shoe and Leather “ Auburn,	4,600 00	5,152 00	4,600 00	
Union “ Phillips,	10,000 00	10,500 00	10,000 00	
Total bank stock of Maine .....	20,000 00			20,000 00
Premium account .....	-		1,681 35	1,681 35
Real estate, foreclosure .....		1,325 00	1,325 00	1,325 00
Safe .....		400 00	400 00	400 00
Loans on Maine Central Railroad bond .....		800 00	800 00	800 00
Loans on Phillips Savings Bank books .....		600 00	600 00	600 00
Loans on People's Trust Company stock .....		2,000 00	2,000 00	2,000 00
Loans on other personal property .....		571 99	571 99	571 99
Loans on mortgages of real estate .....		38,900 45	32,900 45	38,900 45
Cash deposited in First National Bank of Arkansas City, Kansas, at 7 per cent .....	10,000 00		10,000 00	
Cash on hand .....		928 09	928 09	10,928 09
Unpaid accrued interest .....		504 94		
		104,832 47		\$103,256 88
Due depositors, including earned dividend and State tax .....		99,354 72		
Surplus above all liabilities .....		\$5,477 75		

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

## PISCATAQUIS SAVINGS BANK—DOVER.

FEBRUARY 16, 1888.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

## LIABILITIES.

Deposits.....	\$228,385 73
Reserved Fund.....	7,500 00
Profits.....	2,653 87
Unpaid dividends.....	4,188 41
	\$242,728 01

## 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	\$ 1,150 00	\$ 1,000 00	
“ Belfast 6s R R., 1898.....	13,500 00	14,580 00	13,500 00	
“ Portland 6s R R., 1907.....	11,500 00	14,490 00	11,500 00	
Total public funds of Maine.....	26,000 00			\$26,000 00
County of Allen, Ind., 5s Fund, 1890,	1,000 00	1,000 00	1,000 00	
City of Duluth, Minn., 6s School, 1908	6,000 00	6,720 00	6,000 00	
“ Stillwater, Minn., 5s Perma- nent Imp., 1906-1912....	9,000 00	9,000 00	9,000 00	
Total public funds out of New Eng..	16,000 00			16,000 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 National 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	1,950 00	1,300 00	
Kineo “ Dover..	5,000 00	5,250 00	5,000 00	
Orono “ Orono....	1,000 00	1,180 00	1,000 00	
Richmond “ Richmond	800 00	960 00	800 00	
Shoe and Leather National Bank, Auburn.....	6,200 00	6,944 00	6,200 00	
Veazie National Bank, Bangor.....	4,500 00	5,625 00	4,500 00	
Total bank stock.....	28,000 00			28,000 00
Premium account.....		-	1,900 00	1,900 00
Expense account.....		-	70 72	70 72
Real estate, investment.....		9,000 00	8,705 66	
Real estate, foreclosure.....		4,543 70	4,543 70	13,249 36
<i>Loans to Municipalities.</i>				
Town of Dover.....		3,100 00	3,100 00	
“ Foxcroft.....		1,050 00	1,050 00	
“ Orneville.....		700 00	700 00	
School District No. 6, of Orneville.....		425 00	425 00	5,275 00

## PISCATAQUIS SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Bonds.</i>			
Portland & Ogdensburg .....	\$1,000 00	\$1,000 00	\$1,000 00
<i>Loans on Corporation Bonds.</i>			
Monson Slate Company .....	1,500 00	1,500 00	1,500 00
<i>Loans on Corporation Stock.</i>			
American Watch Company, Waltham, Mass. ....	2,000 00	2,000 00	2,000 00
<i>Loans to Corporations.</i>			
Piscataquis Insurance Company .....	5,885 34	5,885 34	5,885 34
<i>Loans on Savings Bank Books.</i>			
Piscataquis Savings Bank .....	150 00	150 00	150 00
Loans on other personal property.....	14,500 00	14,754 94	14,754 94
Loans on mortgages of real estate.....	109,054 54	109,054 54	109,054 54
Cash deposited in Blackstone National Bank, Boston .....	66 42	66 42	
Cash on hand and on deposit in Dover.....	5,925 75	5,925 75	
Bills paid but not charged off .....	-	1,895 94	7,888 11
			<u>\$242,728 01</u>
Unpaid accrued interest.....	5,876 35		
	<u>255,826 10</u>		
Due depositors, including earned dividend, State tax and expenses .....	235,291 14		
Surplus above all liabilities .....	<u>\$20,534 96</u>		

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

Annual expenses, \$1,000.

## PORTLAND SAVINGS BANK—PORTLAND.

MARCH 17, 1888.

OLIVER GERRISH, PRESIDENT.

EDWARD A. NOYES, TREASURER.

## LIABILITIES.

Deposits .....	\$6,106,157 71
Reserved Fund .....	300,000 00
Interest .....	111,129 65
Rents .....	1,903 62
	\$6,519,190 98

## 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 .....	\$175,000 00	\$220,500 00	\$175,000 00	
United States bonds 4s coupon, 1907,	220,000 00	277,200 00	220,000 00	
Total United States bonds .....	395,000 00			\$395,000 00
City of Calais 6s Ml., 1891 .....	16,000 00	16,800 00	16,000 00	
“ Lewiston 6s Ml., 1901 .....	43,000 00	51,600 00	43,000 00	
“ Portland 5s Ml., 1888 .....	35,000 00	35,000 00	35,000 00	
“ “ Funding, 1902 .....	50,000 00	51,000 00	50,000 00	
Town of Falmouth, 5s, 1888 .....	2,000 00	2,000 00	2,000 00	
“ New Gloucester 4½s 1888- 1890 .....	3,000 00	3,000 00	3,000 00	
“ Scarborough 5s School District 1888-1889 .....	360 00	360 00	360 00	
“ Windham 5s School Dis- trict, 1888-1889 .....	1,700 00	1,700 00	1,700 00	
Total public funds of Maine .....	151,060 00		151,060 00	
City of Portsmouth, N. H., 6s R. R. Aid, 1893 .....	20,000 00	21,600 00	20,000 00	
Total public funds of New England..	171,060 00			171,060 00
County of Allen, Indiana, 5s Funding, 1895-1897 .....	50,000 00	50,000 00	50,000 00	
“ Allen, O., 6s Court House, 1888 .....	6,500 00	6,500 00	6,500 00	
“ Carroll, O., 6s Court House and Jail, 1889-1897 .....	29,500 00	30,975 00	29,500 00	
“ Clinton, Ind., 6s Gravel Road, 1888-1890 .....	10,700 00	10,807 00	10,700 00	
“ Cook, Ill., 7s Fire, 1892 .....	25,000 00	27,250 00	25,000 00	
“ Delaware, Ind., 5s Court House, 1895-1903 .....	25,000 00	25,000 00	25,000 00	
“ Delaware, Ind., 5s Court House, 1905-1906 .....	20,000 00	20,000 00	20,000 00	
“ Franklin, Ohio, 6s Court House, 1889-1897 .....	75,000 00	79,500 00	75,000 00	
“ Greene, Ind., 6s Court House, 1895 .....	15,000 00	15,900 00	15,000 00	
“ Greene, Ind., 6s Funding, 1895-1905 .....	10,000 00	10,600 00	10,000 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 Hamilton, Ind., 6s Gravel Road, 1888 .....	\$7,000 00	\$7,000 00	\$7,000 00
“ Highland, O., 6s Funding, 1890-1900 .....	25,000 00	26,750 00	25,000 00
“ Huntington, Ind., 6s Grav. Road, 1888-1890 .....	11,250 00	11,475 00	11,250 00
“ Jay, Ind., 6s Funding, 1893-1897 .....	25,000 00	26,250 00	25,000 00
“ Kosciusko, Ind., 5s Court House, 1891-1901 .....	25,000 00	25,000 00	25,000 00
“ Lucas, Ohio, 5s Gen. Fund, 1892-1895 .....	45,000 00	45,000 00	45,000 00
“ Marion, Ind., 6s Court House, 1898 .....	40,000 00	43,200 00	40,000 00
“ Marion, Ind., 5s Court House, 1891 .....	50,000 00	50,500 00	50,000 00
“ Miami, Ohio, 6s Court House, 1888-1901 .....	67,000 00	71,020 00	67,000 00
“ Peoria, Ill., 7s Funding, 1888 .....	8,000 00	8,000 00	8,000 00
“ Pottawattamie, Iowa, 5s Jail and Court House, 1892-1895 .....	30,000 00	30,000 00	30,000 00
“ Saginaw, Michigan, 5s Funding, 1902-1904 .....	25,000 00	25,000 00	25,000 00
“ Seneca, O., 6s Court House 1889-1890 .....	30,000 00	30,600 00	30,000 00
“ Shawnee, Kansas, 5½s Re-funding, 1907 .....	25,000 00	26,500 00	25,000 00
“ Stark, O., 6s Bridge, 1889-1890 .....	12,500 00	12,750 00	12,500 00
“ St. Louis, Mo., 6s Park, 1905 .....	40,000 00	44,840 00	40,000 00
“ Union, O., 5s Court House, 1888-1893 .....	24,000 00	24,000 00	24,000 00
“ Van Wert, O., 6s Court House, 1889 .....	12,000 00	12,120 00	12,000 00
“ Vigo, Ind., 5s, Court House 1896-1897 .....	8,000 00	8,000 00	8,000 00
“ Vigo, Ind., 5s Court House 1903-1908 .....	32,000 00	32,000 00	32,000 00
“ Warrick, Ind., 6s Funding, 1889-1890 .....	15,000 00	15,000 00	15,000 00
City of Akron, O., 5s Sewer and Street, 1889-1891 .....	7,000 00	7,070 00	7,000 00
“ Akron, O., 5s Schools, 1898-1901 .....	25,000 00	25,750 00	25,000 00
“ Aurora, Ill., 5s Water, 1905 .....	40,000 00	41,200 00	40,000 00
“ Canton, O., 5½s Market and City Hall, 1892-1896 .....	27,000 00	28 080 00	27,000 00
“ Cincinnati, O., 7 3-10s Water, 1889 .....	5,000 00	5,150 00	5,000 00
“ Cincinnati, O., 7s Water, 1897 .....	18,000 00	21,240 00	18,000 00
“ Cincinnati, O., 7 3-10s Hos. and Sewer, 1898-1899 .....	47,000 00	58,750 00	47,000 00
“ Cincinnati, O., 7s Funding, 1904 .....	12,000 00	15,360 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 Funding, 1891 .....	\$ 8,000 00	\$ 8,720 00	\$ 8,000 00
"	Cleveland, O., 7s Park, 1892 .....	15,000 00	16,800 00	15,000 00
"	Cleveland, O., 6s Education 1892 .....	31,000 00	33,480 00	31,000 00
"	Cleveland, O., 7s Streets and Funding, 1893 .....	35,000 00	40,250 00	35,000 00
"	Cleveland, O., 6s Streets, 1897 .....	14,000 00	16,380 00	14,000 00
"	Columbus, O., 7s Sewer, 1889 .....	30,000 00	30,600 00	30,000 00
"	Columbus, O., 6s Water, 1891 .....	45,000 00	46,800 00	45,000 00
"	Dayton, O., 7s Funding, 1888-1891 .....	9,000 00	9,450 00	9,000 00
"	Dayton, O., 5s Funding and Levee, 1891 .....	20,000 00	20,200 00	20,000 00
"	Duluth, Minn., 5s Funding Improvement, 1907 .....	50,000 00	53,000 00	50,000 00
"	Eau Claire, Wisconsin, 6s Bridge, 1903 .....	20,000 00	22,200 00	20,000 00
"	Evansville, Ind., 6s Funding, 1912 .....	15,000 00	12,000 00	15,000 00
"	Evansville, Ind., 4½s Funding, 1912 .....	25,000 00	20,000 00	25,000 00
"	Fort Wayne, Ind., 6s Funding, 1892 .....	10,000 00	10,600 00	10,000 00
"	Fort Wayne, Ind., 6s Funding, 1899 .....	10,000 00	11,300 00	10,000 00
"	Fort Wayne, Ind., 6s Water, 1900 .....	30,000 00	34,200 00	30,000 00
"	Fort Wayne, Ind., 5½s Water, 1888-1896 .....	8,000 00	8,320 00	8,000 00
"	Fort Wayne, Ind., 5s Water 1899 .....	15,000 00	15,600 00	15,000 00
"	Fremont, O., 5s Water, 1893-1897 .....	20,000 00	20,600 00	20,000 00
"	Lansing, Mich., 4½s Water 1910-1915 .....	25,000 00	25,000 00	25,000 00
"	Logansport, Ind., 5s Water 1896-1906 .....	10,000 00	10,000 00	10,000 00
"	Louisville, Ky., 7s Sewer, 1901 .....	25,000 00	30,500 00	25,000 00
"	Louisville, Ky., 4s Ml., 1923 .....	25,000 00	25,000 00	25,000 00
"	Minneapolis, Minn., 4½s Ml., 1902-1912 .....	25,000 00	25,750 00	25,000 00
"	Newark, O., 5s Sewer, 1888-1900 .....	25,000 00	25,500 00	25,000 00
"	Richmond, Ind., 6s School, 1890-1895 .....	20,000 00	21,000 00	20,000 00
"	Sandusky, O., 6s Sewer, 1888-1892 .....	12,500 00	12,750 00	12,500 00
"	South Bend, Ind., 5s Refunding, 1891-1901 .....	17,500 00	17,500 00	17,500 00
"	Springfield, O., 6s Schools, 1891 .....	15,000 00	15,600 00	15,000 00
"	St. Louis, Mo., 6s Harbor Imp., 1893-1894 .....	10,000 00	10,900 00	10,000 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 Steubenville, O., 5s City Hall and Market, 1888-1890 .....	\$12,000 00	\$12,000 00	\$12,000 00
“ Terre Haute, Ind., 5½s, Funding, 1890-1905 .....	25,000 00	25,500 00	25,000 00
“ Toledo, O., 5s Gen. Fund, 1905 .....	25,000 00	26,500 00	25,000 00
“ Warsaw, Wis., 5s Water, 1905 .....	25,000 00	26,250 00	25,000 00
“ Zanesville, O., 5s Refunding, 1895-1905 .....	25,000 00	25,750 00	25,000 00
<b>Total public funds out of New Eng</b>	<b>1,736,450 00</b>		<b>1,736,450 00</b>
<i>Railroad Bonds Owned.</i>			
Androscoggin & Kennebec, 6s 1890-1891 .....	37,000 00	38,850 00	37,000 00
Leeds & Farmington, 6s 1896 .....	40,000 00	44,400 00	40,000 00
Maine Central 7s, 1898 .....	70,000 00	82,600 00	70,000 00
Maine Central 7s Consol., 1912 .....	130,000 00	171,600 00	130,000 00
Portland & Kennebec 6s, 1895 .....	20,000 00	22,200 00	20,000 00
Portland & Ogdensburg 6s 1st Mort., 1900 .....	50,000 00	55,000 00	50,000 00
<b>Total railroad bonds of Maine .....</b>	<b>347,000 00</b>		<b>347,000 00</b>
Albany and Susquehanna, Consol. Mort. 6s, 1906 .....	25,000 00	31,250 00	25,000 00
Atchison, Topeka & Santa Fe 1st Mort 7s, 1899 .....	25,000 00	30,000 00	25,000 00
Burlington & Missouri River, Land Mort. 7s, 1893 .....	25,000 00	28,000 00	25,000 00
Cedar Rapids, Iowa Falls & North West 5s 1st Mort., 1921 .....	25,000 00	24,500 00	25,000 00
Cedar Rapids & Missouri River, 1st Mort. 7s, 1916 .....	20,000 00	26,400 00	20,000 00
Chicago, Burlington & Quincy 1st Consol. 7s, 1903 .....	25,000 00	33,000 00	25,000 00
Chicago & Great Eastern 1st Mort 7s, 1893 .....	40,000 00	42,000 00	40,000 00
Chicago Milwaukee & St. Paul Consol. 7s, 1905 .....	25,000 00	31,500 00	25,000 00
Chicago, Milwaukee & St. Paul, 1st Consol. Dubuque Div. 6s, 1920 .....	25,000 00	29,000 00	25,000 00
Chicago & North Western 7s Consol., 1915 .....	50,000 00	71,000 00	50,000 00
Chicago & St. Louis 1st Mort. 6s, 1915 .....	25,000 00	29,500 00	25,000 00
Chicago & West Michigan Construc. Mort. 5s, 1923 .....	25,000 00	25,000 00	25,000 00
Cleveland, Columbus, Cincinnati & Indianapolis Consol. 7s, 1914 .....	25,000 00	30,000 00	25,000 00
Dayton & Michigan 5s Consol., 1911 .....	25,000 00	26,000 00	25,000 00
Flint & Pere Marquette 1st Mort. 6s, 1920 .....	25,000 00	29,500 00	25,000 00
Illinois Central, Springfield Div. 6s, 1898 .....	20,000 00	23,000 00	20,000 00
Kansas City Cable 1st Mort., 5s 1897 .....	50,000 00	50,000 00	50,000 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, St. Joseph and Council Bluffs 1st Mort. 7s, 1907 . . . . .	\$20,000 00	\$24,000 00	\$20,000 00	
Kansas City, Topeka and Western 1st Mort 7s, 1905 . . . . .	25,000 00	31,000 00	25,000 00	
Lake Shore & Michigan Southern, Consol. 7s, 1900 . . . . .	25,000 00	31,250 00	25,000 00	
Maple River 1st Mort. 7s, 1897 . . . . .	25,000 00	30,000 00	25,000 00	
Michigan Central 1st Mort. 5s Bay City Div., 1931 . . . . .	25,000 00	27,000 00	25,000 00	
Milwaukee & St. Paul, 1st Mort. 7s, 1903 . . . . .	25,000 00	31,750 00	25,000 00	
New York Central & Hudson River, 1st Mort., 7s, 1903 . . . . .	50,000 00	67,500 00	50,000 00	
New York & Harlem, 1st Mort. 7s, 1900 . . . . .	25,000 00	33,000 00	25,000 00	
New York & New England, 1st Mort 6s, 1905 . . . . .	50,000 00	57,500 00	50,000 00	
North Western Union, 1st Mort. 7s, 1917 . . . . .	25,000 00	32,500 00	25,000 00	
North Wisconsin 1st Mort. 6s, 1930 . . . . .	25,000 00	31,250 00	25,000 00	
Oregon Short Line 1st Mort., 6s 1922 . . . . .	25,000 00	25,000 00	25,000 00	
Oswego & Syracuse Construc Mort. 5s, 1923 . . . . .	25,000 00	25,000 00	25,000 00	
Ottumwa, Cedar Falls & St Paul, 1st Mort. 5s, 1909 . . . . .	25,000 00	26,500 00	25,000 00	
Pittsburg and Connellsville, 1st Mort. 7s, 1898 . . . . .	25,000 00	31,250 00	25,000 00	
Pueblo and Ark. Val. 1st Mort. 7s, 1905 . . . . .	25,000 00	29,250 00	25,000 00	
Quincy, Alton & St Louis 5s 1896 . . . . .	30,000 00	30,000 00	30,000 00	
Southern Kansas 1st Mort. 5s Gulf Div., 1926 . . . . .	25,000 00	24,000 00	25,000 00	
Staten Island Rapid Transit 1st Mort. 6s, 1913 . . . . .	50,000 00	60,000 00	50,000 00	
St. Louis Cable and Western 1st Mort. 6s, 1914 . . . . .	25,000 00	28,000 00	25,000 00	
St. Paul & Duluth 1st Mort. 5s, 1931 . . . . .	25,000 00	26,750 00	25,000 00	
Union Pacific 1st Mort. 6s, 1896-1899 . . . . .	50,000 00	57,500 00	50,000 00	
United New Jersey Railroad and Canal Consol. 6s, 1901 . . . . .	30,000 00	35,400 00	30,000 00	
Wichita & South Western, 1st Mort. 7s, 1902 . . . . .	25,000 00	28,750 00	25,000 00	
Wichita & Western 1st Mort. 6s, 1914 . . . . .	25,000 00	25,500 00	25,000 00	
Total railroad bonds owned . . . . .	1,557,000 00			1,557,000 00
<i>Railroad Stock Owned.</i>				
Portland, Saco & Portsmouth . . . . .	20,000 00	24,000 00	20,000 00	20,000 00
<i>Corporation Bonds Owned</i>				
Augusta Water Company 1st Mort., 5s, 1917, Maine . . . . .	50,000 00	50,000 00	50,000 00	
Camden & Rockland Water Company, 1st Mort., 6s, 1905, Maine . . . . .	21,500 00	24,510 00	21,500 00	
Camden & Rockland Water Company Consol., 4½s, 1917, Maine . . . . .	50,000 00	50,000 00	50,000 00	
Dover & Foxcroft Water Company, 1st Mort., 5s, 1907, Maine . . . . .	30,000 00	30,000 00	30,000 00	
Pejepscot Water Company, Brunswick, Maine, 1st Mort., 5s, 1906 . . . . .	25,000 00	25,000 00	25,000 00	

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Railroad Equipment Company, New York 6s, 1888 1892 .....	\$20,000 00	\$20,000 00	\$20,000 00	
Waterville Water Company, 1st Mort., 5s, 1917, Maine .....	40,000 00	40,000 00	40,000 00	
Total corporation bonds owned .....	236,500 00			\$236,500 00
<i>Bank Stock Owned.</i>				
Biddeford National, Biddeford .....	3,000 00	4,350 00	3,000 00	
Canal " Portland .....	20,000 00	32,800 00	20,000 00	
Casco " " .....	20,000 00	30,200 00	20,000 00	
Cumberland " " .....	19,720 00	25,636 00	19,720 00	
Merchants' " " .....	15,300 00	24,888 00	15,300 00	
National Traders', " .....	20,000 00	28,400 00	20,000 00	
Total bank stock owned .....	98,020 00			98,020 00
<i>Real Estate Owned.</i>				
Investment .....		55,000 00	55,000 00	
Foreclosure .....		166,781 48	166,781 48	221,781 48
<i>Loans to Corporations.</i>				
Haskell Silk Company, Westbrook .....		6,000 00	6,000 00	
International Steamship Company, Portland .....		30,000 00	30,000 00	
Portland Railroad Company, Portland .....		38,000 00	38,000 00	
Proprietors Union Wharf, Portland .....		9,000 00	9,000 00	
Roman Catholic Bishop of Portland .....		3,000 00	3,000 00	
Royal River Manufacturing Company, Yarmouth,		12,000 00	12,000 00	
Somerset Fibre Company, Gardiner .....		10,000 00	10,000 00	
Umbagog Pulp Company, Portland .....		45,000 00	45,000 00	
Westbrook Manufacturing Company, Portland .....		100,000 00	100,000 00	
Total loans to corporations of Maine .....				253,000 00
<i>Loans on Public Funds.</i>				
United States .....		4,210 00	4,210 00	4,210 00
State of Maine .....		7,500 00	7,500 00	
State of New Hampshire .....		900 00	900 00	
County of Androscoggin .....		1,500 00	1,500 00	
" Knox .....		2,000 00	2,000 00	
City of Bangor .....		2,000 00	2,000 00	
" Bath .....		5,950 00	5,950 00	
" Belfast .....		2,450 00	2,450 00	
" Charlestown, Massachusetts .....		1,000 00	1,000 00	
" Lewiston .....		3,000 00	3,000 00	
" Portland .....		15,760 81	15,760 81	
Town of Anson .....		300 00	300 00	
" Dexter .....		3,000 00	3,000 00	
" Norridgewock .....		700 00	700 00	
Total loans on public funds of New England .....				46,060 81
County of Bourbon, Kansas .....		950 00	950 00	
" Hamilton, Indiana .....		100 00	100 00	
" Hancock, Indiana .....		5,000 00	5,000 00	
" Kosciusko, Indiana .....		1,000 00	1,000 00	
" Macon, Illinois .....		3,000 00	3,000 00	
" Marion, Indiana .....		3,000 00	3,000 00	
" Montgomery, Ohio .....		1,000 00	1,000 00	

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
<i>Loans on Public Funds.</i>		
County of Parke, Indiana .....	\$ 850 00	\$ 850 00
“ Rausay, Minnesota .....	1,000 00	1,000 00
“ Randolph, Indiana .....	2,000 00	2,000 00
“ Scioto, Ohio .....	1,000 00	1,000 00
“ St Louis, Missouri .....	4,000 00	4,000 00
“ Van Wert, Ohio .....	1,000 00	1,000 00
“ Vigo, Indiana .....	1,500 00	1,500 00
“ Wayne, Illinois .....	450 00	450 00
City of Akron, Ohio .....	1,000 00	1,000 00
“ Brooklyn, New York .....	3,000 00	3,000 00
“ Cape Girardeau, Missouri .....	3,000 00	3,000 00
“ Chicago, Illinois .....	10,600 00	10,600 00
“ Cincinnati, Ohio .....	2,000 00	2,000 00
“ Cleveland, Ohio .....	1,000 00	1,000 00
“ Covington, Kentucky .....	2,000 00	2,000 00
“ Duluth, Minnesota .....	1,000 00	1,000 00
“ East St. Louis, Illinois .....	900 00	900 00
“ Evansville, Indiana .....	11,986 50	11,986 50
“ Fairfield, Iowa .....	2,000 00	2,000 00
“ Fort Wayne, Indiana .....	12,270 00	12,270 00
“ Fort Madison, Iowa .....	3,000 00	3,000 00
“ Grand Rapids, Michigan .....	2,000 00	2,000 00
“ Greenville, Illinois .....	4,000 00	4,000 00
“ Lincoln, Nebraska .....	1,000 00	1,000 00
“ Logansport, Indiana .....	1,000 00	1,000 00
“ Louisville, Kentucky .....	2,000 00	2,000 00
“ Mansfield, Ohio .....	1,000 00	1,000 00
“ Peru, Indiana .....	1,000 00	1,000 00
“ Piqua, Indiana .....	1,500 00	1,500 00
“ Pomeroy, Ohio .....	5,000 00	5,000 00
“ Rockford, Illinois .....	1,000 00	1,000 00
“ Sedalia, Missouri .....	1,000 00	1,000 00
“ Springfield, Ohio .....	6,000 00	6,000 00
“ St. Louis, Missouri .....	2,000 00	2,000 00
“ St Paul, Minnesota .....	3,000 00	3,000 00
“ Toledo, Ohio .....	2,000 00	2,000 00
“ Urbana, Ohio .....	1,000 00	1,000 00
“ Wyandotte, Kansas .....	4,000 00	4,000 00
“ Zanesville, Ohio .....	3,000 00	3,000 00
Town of Bennington, Kansas .....	350 00	350 00
“ Decatur, Illinois .....	900 00	900 00
Village of Nelsonville, Ohio .....	1,000 00	1,000 00
Total loans on public funds out of New Eng ...		\$123,356 50
<i>Loans on Bank Stock.</i>		
Canal National Bank .....	13,500 00	13,500 00
Casco “ Portland .....	3,430 00	3,430 00
First “ Bath .....	5,000 00	5,000 00
First “ Portland .....	3,796 52	3,796 52
Newcastle National, Newcastle .....	100 00	100 00
North “ Rockland .....	375 00	375 00
Norway “ Norway .....	2,300 00	2,300 00
Sagadahoc “ Bath .....	8,000 00	8,000 00
Total loans on bank stocks of Maine .....		36,501 52

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Loans on Corporation Stocks.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Androscoggin Pulp Company, Topsham .....	\$ 5,000 00	\$ 5,000 00
Canal Land & Wharf Company, Portland .....	10,000 00	10,000 00
Central Wharf Company, Portland .....	200 00	200 00
Farnsworth Company, Lisbon .....	20,000 00	20,000 00
Franklin Wharf Company, Portland .....	9,000 00	9,000 00
Houlton Water Company, Houlton .....	22,000 00	22,000 00
International Steamship Company, Portland .....	17,500 00	17,500 00
Lockwood Company, Waterville .....	9,000 00	9,000 00
Maine Steamship Company, Portland .....	1,000 00	1,000 00
Ocean Insurance Company, Portland .....	1,400 00	1,400 00
Poland Paper Company, Mechanic Falls .....	6,000 00	6,000 00
Portland Company, Portland .....	4,000 00	4,000 00
Portland Dry Dock Company, Portland .....	2,862 80	2,862 80
Portland Gas Light Company, Portland .....	1,200 00	1,200 00
Portland Lloyds, Portland .....	2,000 00	2,000 00
Portland Publishing Company, Portland .....	1,500 00	1,500 00
Portland Railroad Company, Portland .....	450 00	450 00
Portland Rolling Mill, Portland .....	27,500 00	27,500 00
Portland Steam Packet Company, Portland .....	3,700 00	3,700 00
Portland Water Company, Portland .....	42,400 00	42,400 00
Richardson Wharf Company, Portland .....	20,000 00	20,000 00
Robinson Manufacturing Company, Oxford .....	11,188 22	11,188 22
Sanford Mills, Sanford .....	15,000 00	15,000 00
Sebago Wood Board Company, Portland .....	10,500 00	10,500 00
Somerville Horse Railroad Company, Mass. ....	75 00	75 00
State Publishing Company, Portland .....	3,000 00	3,000 00
Westbrook Manufacturing Company, Portland ..	21,300 00	21,300 00
Whitefield Mills, Newburyport, Massachusetts ..	20,000 00	20,000 00
Total loans on corporation stocks .....		\$287,776 02
<i>Loans on Corporation Bonds.</i>		
Alliance Water Company, Ohio .....	4,000 00	4,000 00
Augusta Water Company, Maine .....	1,000 00	1,000 00
Beloit Water Company, Wisconsin .....	10,000 00	10,000 00
Biddeford & Saco Water Company, Maine .....	1,500 00	1,500 00
Baraboo Water Company, Wisconsin .....	1,000 00	1,000 00
Butchers' Melting & Slaughtering Association ..	3,100 00	3,100 00
City Water Company, Chattanooga, Tennessee ..	5,000 00	5,000 00
City Water Company, E. St. Louis, Illinois .....	1,700 00	1,700 00
City Water Company, Kearney, Nebraska .....	900 00	900 00
Corrigan Street Railway, Kansas City, Missouri ..	4,100 00	4,100 00
Canandaigua Water Company, New York .....	500 00	500 00
Danville Water Company, Illinois .....	1,000 00	1,000 00
Duluth Gas & Water Company, Minnesota .....	2,900 00	2,900 00
Equitable Trust Company, New London, Conn ...	2,000 00	2,000 00
Faribault Water Company, Minnesota .....	1,000 00	1,000 00
Fergus Falls Water Company, Minnesota .....	12,150 00	12,150 00
Fishkill & Matteawan Water Company, N.Y. ....	2,000 00	2,000 00
Fulton Water Company, New York .....	3,900 00	3,900 00
Greenbush Water Company, New York .....	499 00	499 00
Hornellsville Water Company, New York .....	3,820 00	3,820 00
Huntington Water Company, Indiana .....	500 00	500 00
Indianapolis Water Company, Indiana .....	1,000 00	1,000 00
Iowa Loan & Trust Company, Iowa .....	12,035 00	12,035 00
Kansas City Water Company, Missouri .....	1,000 00	1,000 00
Kingston Water Company, New York .....	2,000 00	2,000 00
Meridian Water Company, Mississippi .....	300 00	300 00

## PORTLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Minneapolis Street Railway Minnesota .....	\$1,000 00	\$1,000 00	
Muncie Water Company, Indiana .....	9,250 00	9,250 00	
Newark Water Company, Ohio .....	2,000 00	2,000 00	
Nyaack Water Company, New York .....	2,160 00	2,160 00	
Omaha Water Company, Nebraska .....	1,000 00	1,000 00	
Oshkosh Water Company, Wisconsin .....	1,000 00	1,000 00	
Oswego Water Company, New York .....	4,774 00	4,774 00	
Palmer Water Company, Massachusetts .....	941 37	941 37	
Portland Water Company, Portland .....	14,865 00	14,865 00	
Portage City Water Company, Wisconsin .....	21,400 00	21,400 00	
Railroad Equipment Company, New York .....	10,600 00	10,600 00	
Rochester Water Company Minnesota .....	17,000 00	17,000 00	
Sheboygan Water Company, Wisconsin .....	500 00	500 00	
Springfield Water Company, Missouri .....	5,000 00	5,000 00	
Watertown Water Supply Company, Mass. ....	1,000 00	1,000 00	
Waterville Water Company, Maine .....	10,000 00	10,000 00	
Winslow Packing Company, Portland .....	2,500 00	2,500 00	
Total loans on corporation bonds .....			\$183,894 37
<i>Loans on Railroad Bonds.</i>			
Androscoggin & Kennebec .....	8,265 00	8,265 00	
Eastern .....	4,000 00	4,000 00	
Franklin & Megantic .....	16,563 75	16,563 75	
Leeds & Farmington .....	7,094 16	7,094 16	
Maine Central .....	86,137 00	86,137 00	
New York & New England .....	37,005 70	37,005 70	
Portland & Kennebec .....	2,847 00	2,847 00	
Portland & Ogdensburg .....	36,050 00	36,050 00	
Rumford Falls & Buckfield Branch .....	19,677 50	19,677 50	
Total loans on railroad bonds of New England ..			217,640 11
Atchison, Topeka & Santa Fe .....	3,900 00	3,900 00	
Chicago, Burlington & Quincy .....	9,200 00	9,200 00	
Chicago, Kansas & Western .....	5,000 00	5,000 00	
Chicago, Milwaukee & St. Paul .....	3,000 00	3,000 00	
Chicago & West Michigan .....	8,100 00	8,100 00	
Cincinnati, Lafayette & Chicago .....	4,300 00	4,300 00	
Fort Worth & Denver City .....	8,400 00	8,400 00	
Galveston, Harrisburg & San Antonio .....	4,000 00	4,000 00	
Norfolk & Western .....	400 00	400 00	
Northern Pacific .....	3,000 00	3,000 00	
Ohio & Mississippi .....	16,000 00	16,000 00	
Oregon Railway & Navigation Company .....	1,500 00	1,500 00	
Oregon Short Line .....	22,225 00	22,225 00	
Pennsylvania Company .....	1,000 00	1,000 00	
Southern Pacific .....	2,000 00	2,000 00	
St. Louis, Alton & Terre Haute .....	600 00	600 00	
St. Louis & San Francisco .....	2,000 00	2,000 00	
St. Paul & Northern Pacific .....	950 00	950 00	
St. Paul, Stillwater & Taylor's Falls .....	2,000 00	2,000 00	
Wabash, St. Louis & Pacific .....	21,845 42	21,845 42	
Total loans on railroad bonds .....			119,420 42



## PORTLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Railroad Stocks.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Atchison, Topeka & Santa Fe.....	\$ 750 00	\$ 750 00	
Eastern Maine Railway.....	5,025 00	5,025 00	
European & North American.....	1,300 00	1,300 00	
Chicago, Burlington & Quincy.....	9,750 00	9,750 00	
Chicago & Northwestern (preferred).....	2,500 00	2,500 00	
Fitchburg (preferred).....	1,500 00	1,500 00	
Flint & Pere Marquette (preferred).....	53,000 00	53,000 00	
New York & New England (preferred).....	10,000 00	10,000 00	
Total loans on railroad stocks.....			\$83,825 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	840 00	840 00	
Portland Savings Bank, Portland.....	7,996 00	7,996 00	
Total loans on savings bank books.....			8,836 00
Loans on mortgages of real estate.....	681,985 83	681,985 83	681,985 83
Expense account.....	-	3,590 70	3,590 70
Cash on deposit bearing interest at 2 per cent ...	10,106 80	10,106 80	10,106 80
Cash on deposit bearing interest at 3 per cent ...	19,474 60	19,474 60	} 23,175 42
Cash on hand.....	3,700 82	3,700 82	
Unpaid accrued interest.....	92,743 07		6,519,190 98
	7,128,944 35		
Due depositors, and including interest and State tax.....	6,214,249 85		
Surplus above all liabilities.....	\$914,694 50		

Annual expenses, \$14,000.

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

## RICHMOND SAVINGS BANK—RICHMOND.

JANUARY 7, 1888.

T. J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

## LIABILITIES.

Deposits. ....	\$221,864 94
Reserved Fund.....	11,532 62
Profits.....	1,309 41
Unpaid dividends.....	4,317 72
	<hr/>
	\$239,024 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 ..	\$4,000 00	\$5,040 00	\$4,000 00	\$4,000 00
City of Bath 5s Me., 1897.....	1,000 00	1,020 00	1,000 00	
Town of Richmond (orders) .....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	<hr/> 2,000 00			2,000 00
County of Stark, O., 6s Bridge, 1891	5,000 00	5,150 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Kennebec 6s, 1895.....	4,000 00	4,480 00	4,000 00	4,000 00
Chicago & West Michigan 5s, 1921..	5,000 00	5,000 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
Akron, O., Water Co.'s 6s, 1899.....	5,000 00	5,000 00	5,000 00	
Indianapolis, Ind., Water Company 6s, 1911 .....	2,000 00	2,000 00	2,000 00	
Ohio & Western Coal & Iron Co. 6s, 1924 .....	6,000 00	4,500 00	5,000 00	
Railroad Equipment 6s, 1890.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds.....	<hr/> 18,000 00			17,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Richmond...	2,200 00	2,464 00	2,200 00	
Lincoln " Bath.....	2,000 00	2,360 00	2,000 00	
Manufacturers' " Lewiston...	1,000 00	1,260 00	1,000 00	
Richmond " Richmond...	16,000 00	19,200 00	16,000 00	
Shoe & Leather " Auburn.....	5,300 00	5,936 00	5,300 00	
Veazie " Bangor.....	3,000 00	3,750 00	3,000 00	
Total bank stock of Maine .....	<hr/> 29,500 00			29,500 00
American National Bank, Kan. City, Mo .....	5,000 00	5,000 00	5,000 00	5,000 00
Premium account.....		-	7,405 00	7,405 00
Real estate, investment and foreclosure .....		4,033 08	4,033 08	4,033 08
<i>Loans on Public Funds.</i>				
City of Grand Rapids, Mich. ....		3,000 00	3,000 00	
" Quincy, Ill.....		3,000 00	3,000 00	6,000 00

## RICHMOND SAVINGS BANK—CONCLUDED.

## RESOURCES

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Corporation Bonds.</i>			
Ohio and Western Coal & Iron Co .....	\$1,870 69	\$1,870 69	\$1,870 69
<i>Loans on Corporation Stock.</i>			
International Telegraph Company .....	6,000 00	6,000 00	
Portland Railroad " .....	5,500 00	5,500 00	
Southard Manufacturing " .....	117 74	117 74	11,617 74
<i>Loans to Corporations.</i>			
Odd Fellows' Society, Richmond .....	6,000 00	6,000 00	
Southard Manufacturing Company .....	24,859 54	24,859 54	30,859 54
Loans on vessels ... ..	3,783 59	3,783 59	3,783 59
Loans on other personal property .....	5,500 00	5,500 00	5,500 00
<i>Loans on Bank Stock.</i>			
First National Bank, Richmond .....	200 00	200 00	
Richmond National Bank, Richmond .....	1,000 00	1,000 00	1,200 00
Loan on Richmond Savings Bank Book .....	310 00	310 00	310 00
Loans to vessels' agents .. ..	8,000 00	8,000 00	8,000 00
Loans on mortgages of real estate .....	78,966 50	78,966 50	78,966 50
Cash deposited in the American National Bank, Kansas City, Mo., at 6 per cent ... ..	3,000 00	3,000 00	
Cash on hand .....	4,978 55	4,978 55	7,978 55
			\$239,024 69
Unpaid accrued interest .....	2,355 00		
	241,134 69		
Due depositors, including earned dividend, State tax and expenses .....	226,633 19		
Surplus above all liabilities .....	\$14,501 50		

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

Annual expenses, \$800.

## ROCKLAND SAVINGS BANK—ROCKLAND.

FEBRUARY 24, 1888.

FRANCIS COBB, PRESIDENT.

W. H. TITCOMB, TREASURER.

## LIABILITIES.

Deposits.....	\$445,120 52
Reserved Fund.....	3,600 00
Profits.....	11,895 45
	\$460,615 97

## 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	\$ 1,800 00	\$ 1,500 00	
Town of Fort Fairfield .....	14,450 00	14,450 00	14,450 00	
Total public funds of Maine.....	15,950 00			\$15,950 00
County of Meeker, Minn., 6s C. H., 1905 .....	10,000 00	11,100 00	10,000 00	
“ White, Ill., 6s Fund, 1905 .....	15,000 00	16,650 00	15,000 00	
Town of Ellison, Ill., 8s, 1890 .....	500 00	500 00	500 00	
Total public funds out of New Eng.	25,500 00			25,500 00
<i>Railroad Bonds Owned.</i>				
Sandy River 5s 1st Mort., 1915 .....	10,000 00	10,000 00	10,000 00	10,000 00
Chicago, Kansas & Western 5s 1st Mort., 1926.....	10,000 00	9,500 00	9,332 36	
Oregon Short Line 6s, 1922 .....	16,000 00	16,000 00	16,000 00	
Southern Kansas 5s 1st Mort., 1926 .....	5,000 00	4,800 00	5,000 00	
Total railroad bonds out of New Eng	31,000 00			30,332 36
<i>Railroad Stock Owned.</i>				
*Cleveland & Canton (preferred)....	6,200 00	1,612 00	1,390 00	
*Cleveland & Canton (common) .....	1,000 00	80 00	80 00	
Total railroad stock .....	7,200 00			1,470 00
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Company 6s, 1905 .....	48,000 00	54,720 00	48,000 00	
Norway Water Company 5s, 1906 .....	5,000 00	5,000 00	4,950 00	
*Ohio & Western Coal & Iron Company 6s, 1924.....	4,000 00	3,000 00	1,250 00	
Total corporation bonds.....	57,000 00			54,200 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company ..	4,000 00	1,520 00	1,200 00	
Knox Woolen Mills.....	4,000 00	3,000 00	4,000 00	
Total corporation stock .....	8,000 00			5,200 00

\*Suspended payment of interest.

## ROCKLAND SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Biddeford National Bank, Biddeford	\$10,100 00	\$14,645 00	\$10,100 00	
Camden " Camden ..	5,900 00	7,375 00	5,900 00	
Casco " Portland ..	700 00	1,057 00	700 00	
Georges " Thomaston	1,500 00	1,575 00	1,500 00	
Lime Rock " Rockland,	11,550 00	12,375 00	11,545 00	
North " "	200 00	280 00	200 00	
Rockland " "	12,500 00	20,625 00	12,500 00	
Shoe & Leather " Auburn ..	4,000 00	4,480 00	4,000 00	
Thomaston " Thomaston	700 00	770 00	700 00	
Total bank stock of Maine.....	47,150 00			\$47,145 00
Premium account .....		-	18,916 14	18,916 14
Expense account .....		-	233 62	233 62
Real estate, investment and foreclosure.....		8,324 98	11,324 98	
Vaults, safes and furniture .....		4,358 93	4,358 93	15,683 91
<i>Loans on Public Funds.</i>				
State of Maine bonds .....		400 00	400 00	
City of Rockland bonds .....		2,887 25	2,887 25	
Town of Deer Isle bonds .....		250 00	250 00	
Town of Thomaston bonds .....		100 00	100 00	
Town of Wiscasset bonds .....		10,000 00	10,000 00	13,637 25
<i>Loans on Railroad Bonds.</i>				
Ohio & North Western .....		5,000 00	5,000 00	
St. Louis, Wichita & Western .....		15,000 00	15,000 00	20,000 00
<i>Loans on Corporation Bonds.</i>				
Camden & Rockland Water Company .....		2,000 00	2,000 00	2,000 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company .....		22,300 00	22,300 00	
Cobb Lime Company .....		34,100 00	34,100 00	
Hallowell Granite Company .....		29,000 00	29,000 00	
Camden & Rockland Water Company .....		100 00	100 00	85,500 00
<i>Loans to Corporations.</i>				
Congregational Society, Rockland.....		5,673 12	5,673 12	5,673 12
<i>Loans on Bank Stocks.</i>				
United States National Bank, Atchison, Kan. ..		4,000 00	4,000 00	4,000 00
<i>Loans on Savings Bank Books.</i>				
Rockland Savings Bank.....		440 00	440 00	440 00
Loans on names alone.....		9,800 00	9,800 00	9,800 00
Loans on vessels .....		10,862 87	10,862 87	10,862 87
Loans on other personal property .....		4,100 00	4,100 00	4,100 00
Loans on mortgages of real estate.....		68,097 53	70,097 53	70,097 53
Cash deposited in Portland Trust Company, at 3 per cent .....		4,287 82	4,287 82	

## ROCKLAND SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cash deposited in Rockland National Bank. ....	\$2,402 30	\$2,402 30	
Cash deposited in North National Bank .....	126 79	126 79	
Cash deposited in Lime Rock National Bank ....	128 83	128 83	
Cash on hand.....	2,928 43	2,928 43	\$9,874 17
			<hr/>
Unpaid accrued interest.....	4,272 58		\$460,615 97
	<hr/>		
	467,855 43		
Due depositors, including earned dividend, State tax and expenses.....	450,456 52		
	<hr/>		
Surplus above all liabilities .....	\$17,398 91		

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

Annual expenses, \$1,600.

BANK EXAMINER'S REPORT.

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SACO SAVINGS BANK—SACO.

JANUARY 25, 1888.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

LIABILITIES.

Deposits .....	\$382,728 49
Reserved Fund .....	11,150 00
Profits .....	582 24
	\$394,455 73

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	\$1,010 00	\$1,000 00	
“ Portland 6s R. R., 1897 .....	1,000 00	1,130 00	1,000 00	
<b>Total public funds of Maine .....</b>	<b>2,000 00</b>			<b>\$2,000 00</b>
County of Allen, Ind., 5s Fund, 1893,	4,000 00	4,000 00	4,000 00	
“ Cook, Ill., 7s War Debt, 1890	2,000 00	2,100 00	2,000 00	
“ Del Ind., 6s Gravel Road, 1888-1889 .....	2,000 00	2,000 00	2,000 00	
“ St. Louis, Mo., 6s C. H., 1893,	1,000 00	1,070 00	1,000 00	
“ St. Louis, Mo., 6s Park, 1905,	4,000 00	4,720 00	4,000 00	
City of Akron, O., 5s Education, 1898 .....	3,000 00	3,000 00	3,000 00	
“ Chicago, Ill., 7s Sew., 1892,	2,000 00	2,180 00	2,000 00	
“ Chicago, Ill., 7s Wa., 1895,	5,000 00	5,750 00	5,000 00	
“ Cincinnati, O., 7s Imp., 1891 .....	6,000 00	6,360 00	6,000 00	
“ Cincinnati, O., 5s Sinking Fund, 1930 .....	5,000 00	5,400 00	5,000 00	
“ Cincinnati, 6s Park, 1890,	2,000 00	2,040 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	3,840 00	3,000 00	
“ St. Louis, Mo., 6s Water, 1889 .....	1,000 00	1,010 00	1,000 00	
“ St. Louis, Mo., 6s Renewal 1891 .....	1,000 00	1,040 00	1,000 00	
“ St. Louis, Mo., 6s Water 1888 .....	1,000 00	1,000 00	1,000 00	
“ Urbana, O., 5s Fund, 1896	2,000 00	2,000 00	2,000 00	
<b>Total public bonds out of New Eng.,</b>	<b>47,000 00</b>			<b>47,000 00</b>
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896 .....	1,000 00	1,110 00	1,000 00	
Maine Central 5s Col. Trust, 1923 .....	4,000 00	4,200 00	4,000 00	
Maine Central 7s Consol., 1912 .....	17,000 00	22,440 00	17,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	1,500 00	1,650 00	1,500 00	
<b>Total railroad bonds of Maine .....</b>	<b>23,500 00</b>			<b>23,500 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	\$2,200 00	\$2,000 00	
Boston & Maine 7s, 1893.....	6,000 00	6,660 00	6,000 00	
New York & New England 6s 1st Mort., 1905.....	5,000 00	5,600 00	5,000 00	
Total railroad bonds of New Eng....	13,000 00			\$13,000 00
Chicago, Burlington & Quincy 5s Sinking Fund, 1919.....	3,000 00	3,240 00	3,000 00	
Chicago, Burlington & Quincy 4s Ia. Div., 1919.....	5,000 00	4,800 00	5,000 00	
Chicago, Milwaukee & St. Paul 7s, 1st Mort., 1918.....	2,000 00	2,500 00	2,000 00	
Chicago, Milwaukee & St Paul 5s Mineral Point Div., 1910.....	2,000 00	2,010 00	2,000 00	
Detroit & Bay City, 8s 1st Mort., 1903.....	2,000 00	2,600 00	2,000 00	
Michigan Central 8s Air Line, 1890..	3,000 00	3,120 00	3,000 00	
Michigan Central 7s Consol., 1902...	8,000 00	10,240 00	8,000 00	
Northern Pacific 6s Land Grant, 1921	5,000 00	5,850 00	5,000 00	
Oregon Short Line, 6s 1st Mort., 1922	3,000 00	3,000 00	3,000 00	
St. Paul and No. Pacific 6s 1st Mort., 1923.....	4,000 00	4,720 00	4,000 00	
St. Joseph & Grand Island 6s 1st Mort., 1925.....	3,000 00	2,940 00	3,000 00	
Union Pacific 6s 1st Mort., 1890.....	12,000 00	13,680 00	12,000 00	
Total railroad bonds out of New Eng.,	52,000 00			52,000 00
<i>Railroad Stock Owned.</i>				
Boston & Lowell.....	6,000 00	9,360 00	6,000 00	
Boston & Maine.....	2,000 00	4,200 00	2,000 00	
Portland, Saco & Portsmouth.....	6,000 00	7,200 00	6,000 00	
Chicago, Burlington & Quincy.....	2,000 00	2,560 00	2,000 00	
Total railroad stock.....	16,000 00			16,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company 5s, 1904.....	4,000 00	4,000 00	4,000 00	
Norway Water Company 5s, 1906...	3,000 00	3,000 00	3,000 00	
Portland Water Company 6s, 1888..	5,000 00	5,000 00	5,000 00	
Total corporation bonds.....	12,000 00			12,000 00
<i>Corporation Stock Owned</i>				
Cochecho Manufacturing Company, N H.....	3,500 00	3,500 00	3,500 00	
Laconia Manufacturing Company, Biddeford.....	2,400 00	2,835 00	2,400 00	
Pepperell Manufacturing Company, Biddeford.....	6,000 00	13,200 00	6,000 00	
York Manufacturing Company, Saco,	7,500 00	10,000 00	7,500 00	
Total corporation stock.....	19,400 00			19,400 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>	
Canal National Bank, Portland.....	\$1,000 00	\$1,640 00	\$1,000 00	
Casco " " .....	900 00	1,359 00	900 00	
Cumberland " " .....	1,000 00	1,300 00	1,000 00	
First " Biddeford .....	1,800 00	3,060 00	1,800 00	
First " Portland .....	3,800 00	4,560 00	3,800 00	
Merchants' " " .....	900 00	1,464 00	900 00	
Ocean " Kennebunk ..	900 00	1,062 00	900 00	
Saco " Saco.....	12,400 00	14,880 00	12,400 00	
York " " .....	1,300 00	1,950 00	1,300 00	
<b>Total bank stock of Maine .....</b>	<b>24,000 00</b>			<b>\$24,000 00</b>
Blackstone National Bank, Boston..	1,100 00	1,166 00	1,100 00	
Globe " " ..	2,000 00	1,840 00	2,000 00	
Hide & Leather " " ..	700 00	805 00	700 00	
North America " " ..	1,000 00	1,030 00	1,000 00	
Shawmut " " ..	1,000 00	1,250 00	1,000 00	
Shoe & Leather " " ..	1,000 00	1,000 00	1,000 00	
Suffolk " " ..	1,000 00	1,160 00	1,000 00	
Tremont " " ..	1,000 00	1,020 00	1,000 00	
<b>Total bank stock of Massachusetts ..</b>	<b>8,800 00</b>			<b>8,800 00</b>
Premium account .....	-	-	23,500 00	23,500 00
Expense account .....	-	-	3 20	3 20
Real estate, foreclosure .....	10,000 00	7,500 00	7,500 00	7,500 00
<i>Loans on Public Funds.</i>				
County of Androscoggin bonds .....		348 00	348 00	
Town of Anson bonds .....		164 55	164 55	512 55
<i>Loans on Railroad Bonds.</i>				
Union Pacific .....		741 07	741 07	741 07
<i>Loans on Bank Stock.</i>				
Ocean National Bank, Kennebunk .....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company.....	8,000 00	8,000 00	8,000 00	
Saratoga Victory Mills, N. Y.....	400 00	400 00	400 00	8,400 00
<i>Loans to Corporations.</i>				
First Congregational Parish, Saco.....	1,000 00	1,000 00	1,000 00	1,000 00
Loans on mortgages of real estate.....		131,489 99	131,489 99	131,489 99
Cash deposited in Saco National Bank.....		1,304 48	1,304 48	
Cash on hand .....		1,304 44	1,304 44	2,608 92
				<b>\$394,455 73</b>
Unpaid accrued interest.....		7,475 73		
		424,439 26		
Due depositors including State tax .....		383,435 99		
Surplus above all liabilities.....		\$41,003 27		

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

Annual expenses, \$900.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

APRIL 5, 1888.

S. L. GOODALE, PRESIDENT.

M. H. KELLY, TREASURER.

## LIABILITIES.

Deposits. ....	\$1,586,960 26
Reserved Fund. ....	69,858 22
Profits. ....	67,530 48
	\$1,724,348 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 4s Reg., 1907 ..	\$185,000 00	\$233,100 00	\$185,000 00	\$185,000 00
City of Bath 4½s Reg., 1907 .....	10,000 00	10,000 00	10,000 00	10,000 00
City of Fall River, Mass 6s Ml., 1905, Town of St. Johnsbury, Vt., 4s Fund, 1906-1908 .....	11,000 00 15,000 00	13,640 00 15,000 00	11,000 00 15,000 00	
Total public funds in other New Eng. States .....	26,000 00			26,000 00
City of Cleveland, O, 6s Viaduct, 1895	6,000 00	6,780 00	6,000 00	
“ St. Louis, Mo, 6s Ml., 1888- 1893 .....	26,000 00	27,040 00	26,000 00	
“ St. Louis, Mo., 6s Sew., 1899,	11,000 00	12,650 00	11,000 00	
Total public funds out of New Eng ,	43,000 00			43,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912 .....	5,000 00	6,600 00	4,725 00	4,725 00
Boston & Maine 7s Reg., 1894 .....	3,000 00	3,390 00	3,000 00	
Cambridge (horse) 5s, 1903 .....	7,000 00	7,000 00	7,000 00	
Consolidated Vermont 5s, 1913 .....	30,000 00	25,200 00	20,000 00	
Eastern, Mass , 6s, 1906 .....	19,000 00	22,990 00	16,735 00	
Middlesex (horse) 5s, 1904 .....	17,000 00	17,000 00	17,000 00	
Old Colony 4½s, 1904 .....	10,000 00	10,500 00	9,025 00	
Total railroad bonds of other New England States .....	86,000 00			72,760 00
Atehison, Topeka & Santa Fe 7s, 1st Mort , 1899. ....	30,000 00	36,000 00	30,000 00	
Atehison, Topeka & Santa Fe 5s, Plain, 1920 .....	11,000 00	9,680 00	5,183 39	
Brunswick & Chillicothe 6s, 1st Mort., 1903. ....	40,200 00	40,200 00	40,200 00	
Burlington & Missouri River 7s, Reg. L. G., 1893 .....	40,000 00	44,800 00	40,000 00	
Burlington & Mo. River 6s Exempt, 1918 .....	90,000 00	103,500 00	90,000 00	
Burlington & Mo. River 4s Sinking Fund, 1910 .....	20,000 00	17,600 00	17,925 00	
Central New Jersey 7s, 1st Mort., 1890 .....	1,000 00	1,050 00	1,000 00	
Central Pacific 6s, 1st Mort , 1893- 1898 .....	19,000 00	21,470 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 .....	\$13,000 00	\$13,000 00	\$13,000 00
Chicago, Burlington & Quincy 7s, Consol., 1903 .....	16,000 00	20,800 00	16,000 00
Chicago, Burlington & Quincy 4s Plain, 1921 .....	28,000 00	24,640 00	27,830 00
Chicago, Burlington & Quincy 4s, Denver Ext., 1922 .....	24,000 00	22,080 00	21,975 00
Chicago, Burlington & Quincy 4s, Ia. Div., 1919 .....	30,000 00	28,800 00	28,587 50
Chicago, Milwaukee & St. Paul 6s, 1st Mort., Dubuque, Div., 1920 ..	50,000 00	57,500 00	50,000 00
Chicago & West Michigan 5s, 1st Mort., 1921 .....	9,000 00	9,000 00	8,612 50
Cincinnati, Indiana, St. Louis & Chicago 4s, Reg., 1st Mort., 1936 ..	47,000 00	46,060 00	35,518 40
Current River 5s, 1st Mort., 1927 ..	2,000 00	2,000 00	1,924 25
Detroit, Lansing & Northern 7s, 1st Mort., 1907 .....	15,000 00	17,550 00	15,000 00
Dixon, Peoria & Hannibal 8s, 1st Mort., 1889 .....	28,500 00	29,355 00	28,500 00
Fort Scott, So. Eastern & Memphis 7s, 1st Mort., 1910 .....	1,000 00	1,050 00	1,000 00
Fremont, Elkhorn & Missouri Valley 6s, Consol., 1933 .....	25,000 00	29,750 00	25,000 00
Grand Rapids, Lansing & Detroit 5s, 1st Mort., 1927 .....	4,000 00	4,000 00	3,830 45
Illinois, Grand Trunk 8s, 1st Mort., 1890 .....	27,000 00	28,350 00	27,000 00
Kansas City Cable Railway Company 5s, 1st Mort., 1897 .....	10,000 00	10,000 00	10,000 00
Kansas City, Clinton & Springfield 5s, 1st Mort., 1925 .....	12,000 00	11,640 00	10,865 00
Kansas City, Fort Scott & Gulf 7s, 1st Mort., 1908 .....	16,000 00	18,400 00	16,000 00
Kansas City, Springfield & Memphis 6s, 1st Mort., 1923 .....	28,000 00	31,640 00	28,000 00
Kansas City, Lawrence & Southern 6s, 1st Mort., 1909 .....	10,000 00	11,500 00	10,000 00
Kansas City, Memphis & Birming- ham 5s, 1st Mort., 1927 ..	9,000 00	8,370 00	8,658 13
Mad River & Lake Erie 6s, 1st Mort., 1900 .....	7,000 00	7,560 00	5,799 98
Memphis, Kansas & Colorado 7s, 1st Mort., 1910 .....	1,000 00	1,000 00	1,000 00
North Missouri 7s, 1st Mort., 1895 ..	5,000 00	5,700 00	4,700 00
Ottawa, Oswego & Fox River Valley 8s, 1st Mort., 1900 .....	45,000 00	55,350 00	45,000 00
Quincy & Warsaw 8s, 1st Mort., 1890, Rich Hill 7s, 1st Mort., 1910 .....	27,000 00	28,350 00	27,000 00
Saginaw & Western 6s, 1st Mort., 1913, Saginaw Valley & St. Louis 8s, 1st Mort., 1902 .....	2,000 00	2,000 00	1,950 50
Southern Kansas & Western 7s, 1st Mort., 1910 .....	1,000 00	1,070 00	1,000 00
Southern Kansas & Western 7s, 1st Mort., 1910 .....	1,000 00	1,050 00	900 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>	
Sumner County 7s, 1st Mort., 1910 ..	\$1,000 00	\$1,000 00	\$900 00	
Union Pacific 6s, 1st Mort., 1896- 1899 .....	39,000 00	44,460 00	39,000 00	
West Shore 4s Reg., 1st Mort., 2361,	85,000 00	85,000 00	71,000 00	
<b>Total railroad bonds out of New Eng.,</b>	<b>870,700 00</b>			<b>\$829,860 10</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport .....	9,400 00	10,340 00	9,400 00	
Portland, Saco & Portsmouth .....	60,000 00	72,000 00	60,000 00	
<b>Total railroad stock of Maine .....</b>	<b>69,400 00</b>			<b>69,400 00</b>
Boston & Albany .....	2,900 00	5,684 00	2,813 10	
Boston & Lowell .....	32,500 00	52,000 00	32,444 37	
Boston & Maine .....	52,500 00	112,350 00	52,500 00	
Boston & Providence .....	8,500 00	21,250 00	8,500 00	
Connecticut River .....	10,000 00	18,600 00	10,000 00	
Fitchburg .....	14,500 00	13,630 00	10,500 00	
New York, New Haven & Hartford..	10,000 00	22,000 00	10,000 00	
Old Colony .....	20,000 00	34,600 00	20,000 00	
West End Street Railway Company,	22,900 00	34,350 00	22,479 40	
<b>Total railroad stock of other N. E. States .....</b>	<b>173,800 00</b>			<b>169,236 87</b>
Chicago, Burlington & Quincy .....	27,400 00	33,428 00	27,400 00	
Chicago & West Michigan .....	20,000 00	8,000 00	9,000 00	
Detroit, Hillsdale & South Western, Detroit, Lansing & Northern (pre- ferred) .....	6,500 00	4,000 00	4,000 00	
19,800 00	19,800 00	19,800 00		
Kansas City, Fort Scott & Gulf (pre- ferred) .....	16,500 00	21,780 00	16,500 00	
Kansas City, Fort Scott & Gulf (com- mon) .....	1,500 00	1,200 00	1,000 00	
Michigan Central .....	29,100 00	22,698 00	16,587 00	
Sandusky & Cincinnati .....	100 00	100 00	57 00	
White Water 7 per cent Script .....	160 00	160 00	160 00	
<b>Total railroad stock out of New Eng.,</b>	<b>121,060 00</b>			<b>94,504 00</b>
<i>Corporation Bonds Owned.</i>				
Fort Scott Equipment Company 6s, 1893 .....	2,000 00	2,000 00	1,915 94	
Kansas City, Memphis & Birming- ham 6s 1st Mort., 1903 .....	1,000 00	930 00	995 00	
Philadelphia & Reading Coal & Iron Company 7s, 1892 .....	10,000 00	10,000 00	8,478 00	
<b>Total corporation bonds .....</b>	<b>13,000 00</b>			<b>11,388 94</b>
<i>Corporation Stock Owned.</i>				
Laconia Manufacturing Company ...	4,000 00	4,725 00	4,000 00	
Quincy Bridge .....	10,500 00	16,800 00	10,500 00	
<b>Total corporation stock .....</b>	<b>14,500 00</b>			<b>14,500 00</b>

## SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONTINUED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Biddeford National Bank, Biddeford	\$2,700 00	\$ 3,915 00	\$2,700 00	
Canal " Portland,	9,600 00	15,744 00	9,600 00	
Casco " "	10,900 00	16,459 00	10,900 00	
Cumberland " "	1,680 00	2,184 00	1,680 00	
First " Biddeford,	1,600 00	2,720 00	1,600 00	
Manufacturers' " Lewiston,	2,000 00	2,520 00	2,000 00	
Saco " Saco ....	7,900 00	9,480 00	7,900 00	
York " " ....	3,500 00	5,250 00	3,500 00	
<b>Total bank stock of Maine .....</b>	<b>39,880 00</b>			<b>\$39,880 00</b>
Blackstone National Bank, Boston..	800 00	848 00	800 00	
Commerce " " ..	3,700 00	4,440 00	3,700 00	
Exchange " Salem ..	600 00	660 00	600 00	
Merchants' " Boston..	3,700 00	5,180 00	3,700 00	
Shawmut " " ..	800 00	1,000 00	800 00	
<b>Total bank stock of Massachusetts..</b>	<b>9,600 00</b>			<b>9,600 00</b>
Commerce National Bank, New York	1,000 00	1,690 00	1,000 00	1,000 00
Real estate .....		31,909 88	31,909 88	31,909 88
<i>Loans to Municipalities.</i>				
County of York .....		5,000 00	5,000 00	5,000 00
<i>Loans on Public Funds.</i>				
Town of Waterborough bonds .....		900 00	900 00	900 00
<i>Loans on Railroad Bonds.</i>				
Maine Central .....		240 00	240 00	
Brunswick & Chilliothe .....		600 00	600 00	
Kansas City, Lawrence & Southern.....		3,000 00	3,000 00	3,840 00
<i>Loans on Corporation Bonds.</i>				
Cumberland Bone Company .....		10,000 00	10,000 00	10,000 00
<i>Loans on Corporation Stock.</i>				
Saco Water Power Machine Shop Company.....		6,500 00	6,500 00	6,500 00
<i>Loans on Mining Stock.</i>				
Calumet & Hecla .....		5,000 00	5,000 00	5,000 00
<i>Loans on Bank Stock.</i>				
Biddeford National Bank .....		350 00	350 00	350 00
<i>Loans on Savings Bank Books.</i>				
Saco & Biddeford Savings Institution.....		250 00	250 00	250 00

## SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate.....	\$49,267 00	\$49,267 00	\$49,267 00
Cash deposited in York National Bank .....	26,676 79	26,676 79	
Cash on hand.....	3,800 38	3,800 38	30,477 17
			<hr/>
Retired securities.....	11,003 00		1,724,348 96
Unpaid accrued interest.....	14,531 10		
	<hr/>		
	2,127,818 15		
Due depositors, including earned dividend, State tax and expenses.....	1,607,060 26		
	<hr/>		
Surplus above all liabilities .. . . . .	\$520,757 89		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$2,500.

SEARSPORT SAVINGS BANK—SEARSPORT.

MARCH 2, 1888.

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

LIABILITIES.

Deposits.....	\$149,765 05
Reserved Fund.....	5,100 00
Profits ... ..	2,938 92
	\$157,803 97

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	\$20,340 00	\$18,000 00	\$18,000 00
State of Maine 6s, 1889.....	200 00	208 00	200 00	200 00
County of Grant, Ind., 5s C. H., 1899	10,000 00	10,000 00	10,000 00	
"    Montgomery, Ind., 6s Grav. Road, 1890 1891.....	5,000 00	5,100 00	5,000 00	
City of Burlington, Ia., 5s Ref., 1895 .....	5,000 00	5,000 00	5,000 00	
"    Cincinnati, O., 7 3-10s Ml., 1906 .....	5,000 00	6,650 00	5,150 00	
"    Duluth, Minn., 5s Ml., 1906	4,000 00	4,000 00	4,000 00	
"    Fort Wayne, Ind., 6s Fund, 1899 .....	2,000 00	2,200 00	2,000 00	
"    Minneapolis, Minn., 4 1/2s Fund, 1913 .....	3,000 00	3,000 00	3,000 00	
"    Omaha, Neb., 5s Street, 1907.....	3,000 00	3,000 00	3,000 00	
"    St. Paul, Minn., 7s Sewer, 1898 .....	8,000 00	9,600 00	7,499 58	
"    Springfield, Ill., 8s Fund, 1891 .....	2,000 00	2,160 00	2,000 00	
Town of Lake, Ill., 7s Water, 1894..	2,000 00	2,200 00	2,000 00	
Total public funds out of New Eng..	49,000 00			48,649 58
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s 1st Mort., 1900 .....	10,000 00	11,000 00	10,000 00	10,000 00
Dayton & Michigan 5s Consol., 1911	5,000 00	5,250 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
*Cincinnati, Lebanon & Northern...	5,750 00	1,500 00	5,250 00	
*Cleveland & Canton (preferred) ...	6,100 00	} 1,656 00	5,475 00	
*Cleveland & Canton (common) ...	1,000 00			
Total railroad stock .....	12,850 00			10,725 00
<i>Corporation Bonds Owned.</i>				
*Eastern Car Trust Company 6s, 1890	9,000 00	4,500 00	9,000 00	9,000 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company ..	19,300 00	8,685 00	6,284 00	6,284 00

\*Suspended payment of interest and dividends.

## SEARSPORT SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
First National Bank, Bangor. . . . .	\$1,400 00	\$ 2,100 00	\$1,380 00	
SearSPORT National Bank, SearSPORT..	9,500 00	13,775 00	9,500 00	
Total bank stock of Maine . . . . .	10,900 00			\$10,880 00
Premium account. . . . .		-	1,915 10	1,915 10
Expense account . . . . .		-	32 05	32 05
Foreclosure account . . . . .		285 22	285 22	285 22
Vault and safe . . . . .		233 00	233 00	233 00
<i>Loans to Corporations.</i>				
SearSPORT Spool and Block Manufacturing Co. . .		4,400 00	4,400 00	4,400 00
Loan on Main Belting Company stock . . . . .		1,500 00	1,500 00	1,500 00
Loans to vessels' agents . . . . .		9,843 57	9,843 57	9,843 57
Loans on vessels. . . . .		4,404 00	4,404 00	4,404 00
Loans on other personal property . . . . .		1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate . . . . .		10,039 52	10,039 52	10,039 52
Cash deposited in Freeman's National Bank, Boston, at 2½ per cent. . . . .		4,499 12	4,499 12	
Cash on hand . . . . .		413 81	413 81	4,912 93
				\$157,803 97
Unpaid accrued interest. . . . .		2,055 00		
		161,097 24		
Due depositors, including earned dividend, State tax and expenses. . . . .		151,730 05		
Surplus above all liabilities . . . . .		\$9,367 19		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$500.



## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

JANUARY 12, 1888.

JAMES B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

## LIABILITIES.

Deposits. ....	\$553,997 68
Reserved Fund .....	6,500 00
Profits. ....	10,087 18
	\$570,584 86

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Marion, Mo., bonds 6s Fund, 1903 .....	\$2,700 00	\$2,700 00	\$2,700 00	
City of Cincinnati, O., 5s Sinking Fund, 1930 .....	4,000 00	4,200 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	17,700 00	15,000 00	
Maine Central 7s Consol., 1912 .....	60,000 00	79,200 00	60,000 00	
Maine Central 6s Exts., 1900 .....	25,000 00	27,500 00	25,000 00	
Maine Central 5s Col. Trust, 1895 ...	35,000 00	36,750 00	35,000 00	
Portland & Kennebec 6s, 1895 .....	12,000 00	13,320 00	12,000 00	
Total railroad bonds of Maine .....	147,000 00			147,000 00
Leavenworth, Topeka & Western 4s, 1st Mort., 1924 .....	10,000 00	8,000 00	10,000 00	
Oregon Short Line 6s, 1st Mort., 1922,	20,000 00	20,000 00	20,000 00	
Wisconsin Central 5s, 1st Mort., 1909,	20,000 00	19,000 00	20,000 00	
Northern Pacific 6s, 1st Mort., 1921,	20,000 00	23,400 00	20,000 00	
Union Pacific 6s, 1st Mort., 1898 ...	10,000 00	11,400 00	10,000 00	
St. Paul & Northern Pacific 6s, 1st Mort., 1923 .....	10,000 00	11,800 00	10,000 00	
Total railroad bonds out of New Eng.,	90,000 00			90,000 00
<i>Corporation Bonds Owned.</i>				
Eau Claire 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	14,300 00	11,000 00	
First “ Fairfield .....	200 00	230 00	200 00	
First “ Skowhegan .....	8,300 00	12,865 00	8,300 00	
Sagadahoc “ Bath .....	1,000 00	1,200 00	1,000 00	
Second “ Skowhegan .....	500 00	750 00	500 00	
Shoe & Leather “ Auburn .....	14,000 00	15,680 00	14,000 00	
Ticonic “ Waterville .....	2,000 00	2,500 00	2,000 00	
Winthrop “ Winthrop .....	500 00	800 00	500 00	
Total bank stock of Maine .....	37,500 00			37,500 00

## SKOWHEGAN SAVINGS BANK—CONCLUDED.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate, foreclosure.....	\$9,000 00	\$13,263 07	\$13,263 07
<i>Loans on Public Funds.</i>			
City of Portland bonds ...	9,800 00	9,800 00	
Town of Bloomington, Ill., bonds.....	2,125 00	2,125 00	11,925 00
<i>Loans on Railroad Bonds.</i>			
Maine Central .....	4,800 00	4,800 00	
St. Paul, Stillwater & Taylor's Falls.....	496 84	496 84	5,296 84
<i>Loans on Bank Stock.</i>			
Messalonskee National Bank, Oakland .....	2,900 00	2,900 00	
First National Bank, Skowhegan.....	1,200 00	1,200 00	
People's " Waterville .....	1,500 00	1,500 00	
Second " Skowhegan .....	1,698 33	1,698 33	
Shoe & Leather National Bank, Auburn .....	350 00	350 00	7,648 33
<i>Loans on Savings Bank Books.</i>			
Skowhegan Savings Bank .....	125 00	125 00	125 00
<i>Loans to Municipalities.</i>			
Skowhegan .....	2,090 00	2,090 00	
Anson .....	3,000 00	3,000 00	
Madison .....	500 00	500 00	5,590 00
<i>Loans to Corporations.</i>			
Dead River Log Driving Company.....	4,000 00	4,000 00	
Glenwood, Wis., M'fng Company (endorsed)....	25,000 00	25,000 00	
Kennebec Log Driving Company .....	8,000 00	8,000 00	
Moose River Log Driving Company .....	700 00	700 00	
Skowhegan Manufacturing Company (endorsed)..	2,700 00	2,700 00	
Skowhegan Electric Light Company.....	5,500 00	5,500 00	
Wesserrunset Woolen Mills (endorsed). .....	8,000 00	8,000 00	
Willow River Lumbering Company.....	25,000 00	25,000 00	78,900 00
Loans on mortgages of real estate.....	138,271 66	138,271 66	138,271 66
Cash deposited in the First National Bank, Skowhegan .....	15,964 96	15,964 96	15,964 96
			\$570,584 86
Unpaid accrued interest.....	11,586 13		
	620,002 92		
Due depositors, including earned dividend, State tax, etc.....	566,097 68		
Surplus above all liabilities.....	\$53,905 24		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,500.

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

FEBRUARY 3, 1888

—, PRESIDENT.

J. H. PLUMMER, TREASURER.

## LIABILITIES.

Deposits .....	\$193,125 32
Reserved Fund.....	3,882 19
Profits. ....	14,045 47
	\$211,052 98

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Town of South Berwick 6s Opt., 1888	\$1,100 00	\$1,100 00	\$1,100 00	
“ “ “ 4 1-2s, 1893..	600 00	600 00	600 00	
<b>Total public funds of Maine.....</b>	<b>1,700 00</b>			<b>\$1,700 00</b>
City of Worcester, Mass., 6s Ml., 1892,	5,000 00	5,350 00	4,825 00	4,825 00
County of Carroll, Ind., 6s C. H., 1892	3,000 00	3,090 00	3,000 00	
“ Hancock, O., 6s C. H., 1893	6,000 00	6,240 00	6,000 00	
“ Jay, Ind., 6s Fund, 1896..	3,000 00	3,180 00	3,000 00	
“ Miami, O., 6s C. H., 1890,	4,000 00	4,040 00	4,000 00	
“ Putnam, O., 6s, 1888.....	2,000 00	2,000 00	2,000 00	
“ Ramsey, Minn., 5s Fund, 1903.....	6,000 00	6,000 00	6,000 00	
City of Chicago 7s Water 1890....	1,000 00	1,050 00	970 00	
“ Cincinnati, O., 7 3-10s Hospital, 1898.....	10,000 00	12,400 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	
“ Logansport, Ind , 5s Wa., 1905.....	5,000 00	5,000 00	5,000 00	
“ Newark, O., 6s Street, 1895,	4,000 00	4,200 00	4,000 00	
“ Toledo, O., 5s Bridge, 1893,	10,000 00	10,200 00	10,000 00	
<b>Total public funds out of New Eng..</b>	<b>65,000 00</b>			<b>64,970 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	15,000 00	19,800 00	14,970 00	
Portland & Kennebec 6s, 1st Mort., 1895.....	4,000 00	4,440 00	4,000 00	
Portland & Ogdensburg 6s, 1st Mort., 1900.....	7,000 00	7,700 00	7,000 00	
Rumford Falls & Buckfield Branch 7s, 1893.....	4,000 00	4,280 00	4,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>30,000 00</b>			<b>29,970 00</b>
Boston & Albany 7s, Reg., 1892....	5,000 00	5,500 00	5,000 00	
Metropolitan (horse) 6s, 1897.....	3,000 00	3,270 00	3,000 00	
<b>Total railroad bonds of Mass.....</b>	<b>8,000 00</b>			<b>8,000 00</b>

## SOUTH BERWICK SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Belleville & Carondelet 6s, 1st Mort., 1923 .....	\$3,000 00	\$3,300 00	\$3,000 00
Chicago, Burlington & Northern 5s, 1st Mort., 1926 .....	4,000 00	4,080 00	4,000 00
Chicago, Milwaukee & St. Paul 5s, 1st Mort., 1920 .....	5,000 00	5,650 00	5,000 00
Chicago, Santa Fe & California 5s, 1st Mort., Reg., 1937 .....	5,000 00	5,250 00	5,000 00
Chicago & West Michigan 5s, 1st Mort., 1921 .....	5,000 00	5,000 00	4,487 50
Kingman, Pratt & Western 6s, 1st Mort., 1916 .....	5,000 00	5,400 00	5,000 00
Lake Shore & Michigan Southern 7s, Reg., 1900 .....	10,000 00	12,500 00	9,750 00
Morris & Essex 7s, 1st Mort., Consol., 1915 .....	5,000 00	6,650 00	5,000 00
New York Central & Hudson River 6s, Reg., 1902 .....	5,000 00	5,250 00	5,000 00
Southern Pacific 6s, 1st Mort., 1905, Union Pacific 6s Col. Trust, 1908 ..	3,000 00	3,360 00	3,000 00
	3,000 00	3,240 00	3,000 00
Total railroad bonds out of New Eng.	53,000 00		\$52,237 50
<i>Corporation Bonds Owned.</i>			
Richmond Water Company 5s, 1st Mort., 1906 .....	6,000 00	6,000 00	6,000 00
Railroad Equipment Co. 6s, 1890 .....	2,000 00	2,000 00	2,000 00
Total corporation bonds .....	8,000 00		8,000 00
<i>Bank Stock Owned.</i>			
Ocean National Bank, Kennebunk ..	4,000 00	4,720 00	4,000 00
So. Berwick " So. Berwick ..	11,250 00	16,875 00	11,250 00
Total bank stock .....	15,250 00		15,250 00
<i>Loans on Public Funds.</i>			
State of New Hampshire bonds .....		700 00	700 00
<i>Loans on Corporation Stock.</i>			
Somersworth Machine Company .....		6,700 00	6,700 00
Loans on mortgages of real estate .....		16,709 00	16,709 00
Cash deposited in South Berwick National Bank,		1,991 48	1,991 48
Unpaid accrued interest. ....		2,238 00	
		238,053 48	
Due depositors, including earned dividend, State tax, and expenses. ....		195,588 52	
Surplus above all liabilities .....		\$42,464 96	

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

JANUARY 26, 1888.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits. ....	\$333,465 20
Reserved Fund... ..	8,500 00
Profits.....	3,665 32
	\$345,630 52

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 Coupon, 1907	\$2,200 00	\$2,772 00	\$2,200 00	\$2,200 00
City of Bath 6s Ml., 1889.....	1,650 00	1,666 50	1,650 00	1,650 00
County of Bourbon, Kan 5s Fund, 1909	1,000 00	1,000 00	1,000 00	
" Delaware, Ind., 5s C H. 1899	5,000 00	5,000 00	5,000 00	
" Mercer, 9 6s Road Imp 1893	2,000 00	2,080 00	2,000 00	
City of Duluth, Minn, 5s School, 1906.....	2,000 00	2,000 00	2,000 00	
" 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	3,000 00	3,000 00	
" Sioux City, Ia., 6s Ml., 1895,	5,000 00	5,300 00	5,000 00	
Total public funds out of New Eng..	26,000 00			26,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890	6,000 00	6,300 00	6,000 00	
Maine Central 7s Consol., 1912 .....	11,500 00	15,180 00	11,500 00	
Maine Central 6s Exts., 1900 .....	1,500 00	1,650 00	1,500 00	
Total Railroad bonds of Maine .....	19,000 00			19,000 00
Detroit, Bay City & Alpena 6s 1st Mort., 1913.....	3,000 00	3,180 00	3,000 00	
New York & New England 3s 2d Mort., 1903.....	3,000 00	2,850 00	3,000 00	
Chicago & West Michigan 5s 1st Mort., 1921.....	6,000 00	6,000 00	6,000 00	
Total railroad bonds out of New Eng.	12,000 00			12,000 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment Co. 6s, 1889....	3,000 00	3,000 00	3,000 00	
Paris Manufacturing Co 3s, 1894 ...	600 00	600 00	600 00	
Richmond Water Co. 5s, 1906. . . .	4,000 00	4,000 00	4,000 00	
Total corporation bonds.....	7,600 00			7,600 00
<i>Corporation Stock Owned.</i>				
Mount Mica Building Association, Me.	1,250 00	1,250 00	1,250 00	1,250 00

## SOUTH PARIS SAVINGS BANK—CONCLUDED.

## 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 .....	\$500 00	\$650 00	\$500 00	
Canal " Portland .....	700 00	1,148 00	700 00	
Casco " " .....	500 00	755 00	500 00	
Cumberland " " .....	80 00	104 00	80 00	
First " " .....	4,300 00	5,160 00	4,300 00	
First " Bath .....	1,000 00	1,450 00	1,000 00	
First " Lewiston .....	1,000 00	1,650 00	1,000 00	
Manufact'rs " " .....	1,000 00	1,260 00	1,000 00	
Norway " Norway .....	10,000 00	11,800 00	10,000 00	
Shoe & Leather " Auburn .....	15,200 00	17,024 00	15,200 00	
Traders' " Portland .....	600 00	852 00	600 00	
<b>Total bank stock of Maine .....</b>	<b>34,880 00</b>			<b>34,880 00</b>
Premium account .....	-	-	6,798 00	6,798 00
Expense account .....	-	-	284 69	284 69
Insurance account .....	59 25	59 25	59 25	59 25
Safe .....	500 00	500 00	500 00	500 00
Real estate investment .....	2,624 47	2,624 47	2,624 47	2,624 47
Loan on City of Evansville, Ind., Bond .....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Loans to Municipalities.</i>				
Town of Paris .....	4,700 00	4,700 00	4,700 00	
South Paris Village Corporation .....	945 00	945 00	945 00	
School District No. 2, Paris .....	108 33	108 33	108 33	5,753 33
<i>Loans on Corporation Stock.</i>				
International Steamship Company .....	1,000 00	1,000 00	1,000 00	
Union Wharf, Portland .....	1,025 00	1,025 00	1,025 00	2,025 00
<i>Loans on Corporation Bonds.</i>				
Paris Manufacturing Company .....	1,600 00	1,600 00	1,600 00	1,600 00
<i>Loans to Corporations.</i>				
Paris Manufacturing Company .....	12,808 41	12,808 41	12,808 41	
South Paris Building Association .....	1,800 00	1,800 00	1,800 00	
South Paris Congregational Parish .....	134 22	134 22	134 22	
Riverside Cemetery, South Paris .....	122 50	122 50	122 50	14,865 13
<i>Loans on Savings Bank Books.</i>				
South Paris Savings Bank .....	125 00	125 00	125 00	125 00
<i>Loans on Bank Stock.</i>				
First National Bank, Portland .....	1,000 00	1,000 00	1,000 00	
Norway " Norway .....	225 00	225 00	225 00	1,225 00
Loans on other personal property .....	30,202 35	30,202 35	30,202 35	30,202 35
Loans on mortgages of real estate .....	166,431 03	166,431 03	166,431 03	166,431 03
Cash deposited in First National Bank, Portland, at 3 per cent. ....	45 97	45 97	45 97	
Cash deposited in Norway Nat'l Bank, Norway ..	3,671 03	3,671 03	3,671 03	
Cash on hand .....	2,840 27	2,840 27	2,840 27	6,557 27
Unpaid accrued interest .....	6,419 86			
	367,069 19			\$345,630 52
Due depositors, including earned dividend and State tax .....	337,068 70			
Surplus above all liabilities .....	\$20,000 49			

Rate of interest charged on loans, 6½ per cent. Annual expenses, \$900.

## THOMASTON SAVINGS BANK—THOMASTON.

FEBRUARY 25, 1888.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

## LIABILITIES.

Deposits.....	\$186,329 83
Reserved Fund.....	1,000 00
Special Reserved Fund.....	1,136 70
Profits.....	5,211 04
	\$193,677 57

## 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..	\$7,000 00	\$8,820 00	\$7,000 00	\$7,000 00
County of Knox 6s C. H., 1910 .....	3,000 00	3,750 00	3,000 00	
City of Bangor 6s R. R., 1899.....	1,000 00	1,180 00	1,000 00	
Town of Thomaston 4s Ref, 1921...	7,000 00	7,000 00	7,000 00	
"    "    6s Ml., 1889....	100 00	100 00	100 00	
Total public funds of Maine.....	11,100 00			11,100 00
County of Highland, O., 6s Road, 1895	2,000 00	2,120 00	2,000 00	
"    Holmes, O., 6s C. H., 1892	2,500 00	2,575 00	2,500 00	
"    Howard, Ind., 4½ Jail, 1899	5,000 00	5,000 00	4,850 00	
"    Jay, Ind, 6s Gravel Road, 1888 .....	3,000 00	3,000 00	3,000 00	
"    Madison, Ind., 6s Fund, 1893-1894 .....	4,000 00	4,120 00	4,000 00	
"    Mercer, O, 6s Road Imp., 1889-1891 .....	1,500 00	1,530 00	1,500 00	
"    Miami, Ind., 6s C. H., 1896	3,000 00	3,210 00	3,000 00	
"    Parke, Ind., 6s Gravel Road, 1888-1890.....	2,500 00	2,525 00	2,500 00	
"    Randolph, Ind., 6s Gravel Road, 1889.....	2,500 00	2,525 00	2,500 00	
"    Washington, Ill., 6s Fund, 1890.....	5,000 00	5,100 00	5,000 00	
City of Decatur, Ill., 7s Pub. Imp. Fund, 1896.....	2,000 00	2,180 00	2,000 00	
"    St. Louis, Mo., 6s Water, 1891 .....	2,000 00	2,100 00	2,000 00	
Town of Bement, Ill., 6s Refund, 1902.....	4,000 00	4,000 00	4,000 00	
Total public funds out of New Eng..	39,000 00			38,850 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896.....	5,000 00	5,550 00	5,000 00	
Maine Central 7s Consul, 1912. ....	6,000 00	7,920 00	6,000 00	
Portland & Kennebec 6s, 1895.....	2,000 00	2,220 00	2,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	5,000 00	5,500 00	5,000 00	
Total railroad bonds of Maine.....	18,000 00			18,000 00

## THOMASTON SAVINGS BANK—CONTINUED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
*Central Iowa 7s 1st Mort., 1899....	\$5,000 00	\$4,000 00	\$5,000 00	
*Central Iowa, Debt Certificate & preferred stock .....	940 00	188 00	940 00	
Chicago & South Western 7s 1st Mort, 1899.....	3,000 00	3,600 00	3,000 00	
Michigan Central 8s Air Line, 1890, New York & New England 7s 1st Mort, 1905.....	5,000 00	5,200 00	5,000 00	
New York & New England 7s 1st Mort, 1905.....	2,000 00	2,480 00	2,000 00	
New York & New England 6s 1st Mort, 1906.....	6,000 00	6,900 00	6,000 00	
Northern Pacific 6s 1st Mort, 1921	10,000 00	11,700 00	10,000 00	
Union Pacific 6s 1st Mort, 1898....	10,000 00	11,400 00	10,000 00	
Union Pacific 8s Sinking Fund, 1893	3,000 00	3,570 00	3,000 00	
Total railroad bonds of other states,	44,940 00			\$44,940 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Works 5s, 1907.....	4,000 00	4,000 00	4,000 00	
Camden & Rockland Water Works 4½s, 1917.....	3,000 00	3,000 00	3,000 00	
Pejepscot Water Company 5s, 1906..	3,500 00	3,500 00	3,500 00	
Biddeford & Saco Water Company 5s, 1904.....	3,500 00	3,500 00	3,500 00	
Total corporation bonds .....	14,000 00			14,000 00
<i>Bank Stock Owned.</i>				
Georges National Bank, Thomaston,	4,100 00	4,305 00	4,100 00	
Thomaston " "	3,000 00	3,300 00	3,000 00	
Total bank stock of Maine.....	7,100 00			7,100 00
Premium account.....			6,075 00	6,075 00
Safe & Furniture account .....		1,500 00	1,250 00	1,250 00
Real estate, foreclosure .....		4,975 01	4,975 01	4,975 01
<i>Loans on Public Funds.</i>				
City of Canton, O., bonds.....		500 00	500 00	
" Chatanooga, Tenn., bonds.....		200 00	200 00	700 00
<i>Loans on Corporation Bonds.</i>				
Indianapolis Water Company.....		1,000 00	1,000 00	
Kingston Water Company.....		500 00	500 00	1,500 00
<i>Loans on Bank Stock.</i>				
Casco National Bank, Portland.....		125 00	125 00	
Georges' " Thomaston.....		2,500 00	2,500 00	
North " Rockland.....		100 00	100 00	
Thomaston " Thomaston.....		730 00	730 00	3,455 00

\*Suspended payment of interest.



## THOMASTON SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Thomaston Savings Bank .....	\$2,400 00	\$2,400 00	\$2,400 00
Loans on other personal property. ....	1,800 00	1,800 00	1,800 00
Loans on names alone.....	6,200 00	6,200 00	6,200 00
Loans on mortgages of real estate.....	21,603 00	21,603 00	21,603 00
Cash on hand and on deposit.....	2,729 56	2,729 56	2,729 56
			<hr/>
Unpaid accrued interest .....	1,866 47		\$193,677 57
	<hr/>		
	201,397 04		
Due depositors, including earned dividend, State tax and expenses.....	189,929 83		
	<hr/>		
Surplus above all liabilities .....	\$11,467 21		

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

Annual expenses, \$1,000.

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

JANUARY 20, 1888.

DANIEL H. STONE, PRESIDENT.

L. H. STOVER, TREASURER.

LIABILITIES.

Deposits.....	\$157,870 34
Reserved Fund.....	4,520 00
Profits .....	3,278 28
	\$165,668 62

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	\$7,560 00	\$6,000 00	
United States 4s Coup., 1907 .....	1,000 00	1,200 00	1,000 00	
United States 4½s Reg., 1891 .....	3,000 00	3,240 00	3,000 00	
<b>Total United States bonds.....</b>	<b>10,000 00</b>			<b>\$10,000 00</b>
City of Bath 6s MI., 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 Daviess, Ind., 6s Asylum, 1896 .....	3,000 00	3,180 00	3,000 00	
“ Ford, Ill., 6s School, 1889,	1,000 00	1,010 00	1,000 00	
“ Gibson, O., 6s C. H., 1891,	2,000 00	2,060 00	2,000 00	
“ Hardin, O., 6s Road Imp., 1891 .....	2,000 00	2,060 00	2,000 00	
“ Hancock, Ill., 6s Fund, 1890,	3,000 00	3,060 00	3,000 00	
“ Holmes, O., 6s C. H., 1893,	4,000 00	4,160 00	4,000 00	
“ Huntington, Ind., 6s Fund, 1893 .....	2,000 00	2,080 00	2,000 00	
“ Lucas, O., 5s C. H., 1896,	5,000 00	5,000 00	5,000 00	
“ Madison, Ind., 6s Fund, 1894 .....	3,000 00	3,150 00	3,000 00	
“ Tazewell, Ill., 6s, 1890 ..	3,000 00	3,030 00	3,000 00	
“ Van Wert, O., 6s Ditch, 1891 .....	6,000 00	6,180 00	6,000 00	
“ Winnebago, Ia., 6s Fund, 1894 .....	1,000 00	1,150 00	1,000 00	
City of Cincinnati, O., 6s Sewer, 1894 .....	2,000 00	2,160 00	2,000 00	
“ Evansville, Ind., 5s Fund, 1912 .....	6,000 00	4,000 00	6,000 00	
“ St. Paul, Minn., 4½s Edu- cation, 1900 .....	1,000 00	1,000 00	1,000 00	
Town of Danville, Ill., 5s Fund, 1894,	4,000 00	4,000 00	4,000 00	
<b>Total public funds out of New Eng..</b>	<b>48,000 00</b>			<b>48,000 00</b>

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>	
Leeds & Farmington 6s, 1896 . . . . .	\$ 100 00	\$ 111 00	\$ 100 00	
Maine Central 6s Extension, 1900 . . .	2,000 00	2,200 00	2,000 00	
Maine Central 7s Consol., 1912 . . . . .	6,300 00	8,316 00	6,300 00	
<b>Total railroad bonds of Maine . . . . .</b>	<b>8,400 00</b>			<b>\$8,400 00</b>
Chicago & Great Western 5s, 1936 . . .	2,000 00	2,000 00	2,000 00	
Detroit, Bay City & Alpena 6s, 1st Mort., 1913 . . . . .	5,000 00	5,300 00	5,000 00	
Northern Pacific 6s P.d'O., Div. 1st Mort. . . . .	1,000 00	1,170 00	1,000 00	
<b>Total railroad bonds out of New Eng ,</b>	<b>8,000 00</b>			<b>8,000 00</b>
<i>Corporation Bonds Owned.</i>				
*Eastern Car Trust 6s, 1888 . . . . .	1,000 00	500 00	1,000 00	
Railroad Equip. Company 6s, 1889 . .	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds . . . . .</b>	<b>3,000 00</b>			<b>3,000 00</b>
<i>Bank Stock Owned.</i>				
Biddeford Nat'l Bank, Biddeford . . .	2,100 00	3,045 00	2,100 00	
First " Bath . . . . .	3,000 00	4,350 00	3,000 00	
First " Portland . . . . .	5,000 00	6,000 00	5,000 00	
Merchants' " " . . . . .	1,050 00	1,708 00	1,400 00	
Pejepscot " Brunswick . . . . .	10,000 00	11,000 00	10,000 00	
Richmond " Richmond . . . . .	600 00	720 00	600 00	
Shoe & Leather " Auburn . . . . .	3,000 00	3,360 00	3,000 00	
<b>Total bank stock of Maine . . . . .</b>	<b>24,750 00</b>			<b>25,100 00</b>
Premium account . . . . .	-		7,686 00	7,686 00
Expense account . . . . .	-		1,627 26	1,627 26
Loans on mortgages of real estate . . . . .	47,240 00		47,240 00	47,240 00
Cash on deposit in Brunswick . . . . .	5,115 36		5,115 36	5,115 36
				<b>\$165,668 62</b>
Unpaid accrued interest . . . . .		1,113 62		
		166,808 98		
Due depositors, including earned dividends and State tax . . . . .		159,920 34		
<b>Surplus above all liabilities . . . . .</b>		<b>\$6,888 64</b>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$600.

\*Suspended payment of interest.

## TREMONT SAVINGS BANK—TREMONT.

MAY 17, 1888.

WM. N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

## LIABILITIES.

Deposits .....	\$12,588 56
Reserved Fund.....	168 37
Profits .....	40 55
	\$12,797 48

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
E. & T. Tel. Company.....	\$200 00	\$200 00
Loans on mortgages of real estate.....	12,377 80	12,377 80
Cash on hand.....	219 68	219 68
		\$12,797 48
Unpaid accrued interest .....	554 44	
	13,351 92	
Due depositors, including earned dividends and State tax .....	12,744 18	
Surplus above all liabilities.....	\$607 74	

Rate of interest charged on loans, 7 per cent.

Annual expenses, \$50.

## WATERVILLE SAVINGS BANK—WATERVILLE.

FEBRUARY 29, 1888.

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

## LIABILITIES.

Deposits.....	\$439,700 90
Reserve Fund.....	22,400 00
Profits.....	12,575 04
	\$474,675 94

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Dist. of Columbia bonds 5s, 1899....	\$14,000 00	\$15,820 00	\$14,000 00	\$14,000 00
City of Belfast 6s R. R., 1898.....	5,000 00	5,500 00	5,000 00	
Town of Waterville 4s Ml. 1888-1897	10,500 00	10,500 00	10,500 00	
<b>Total public funds of Maine.....</b>	<b>15,500 00</b>			<b>15,500 00</b>
County of Boone, Ind., 6s Gravel Road, 1892.....	3,000 00	3,090 00	3,000 00	
“ Lawrence, Ind., 6s Bridge, 1893.....	5,000 00	5,200 00	5,000 00	
“ Mercer, O, 6s Ditch, 1889.....	1,500 00	1,515 00	1,500 00	
“ Miami, Ind, 6s Gravel Road, 1889.....	3,000 00	3,030 00	3,000 00	
“ White, Ind., 6s Gravel Road, 1888.....	1,000 00	1,000 00	1,000 00	
City of Duluth, Minn., 6s School, 1908.....	5,000 00	5,600 00	5,000 00	
“ Eau Claire, Wis., 7s Ml., 1892-1897.....	2,000 00	2,200 00	2,000 00	
“ Evansville, Ind., 4½s, 1912.....	6,000 00	4,800 00	6,000 00	
“ Fort Wayne, Ind., 5½s, Fund, 1892.....	3,000 00	3,030 00	3,000 00	
<b>Total public funds out of New Eng..</b>	<b>29,500 00</b>			<b>29,500 00</b>
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890..	2,000 00	2,100 00	2,000 00	
Maine Central 7s 1st Mort., 1898....	2,600 00	3,068 00	2,600 00	
Maine Central 7s Consol, 1912.....	4,500 00	5,940 00	4,500 00	
Maine Central 6s Exts., 1900.....	1,000 00	1,100 00	1,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>10,100 00</b>			<b>10,100 00</b>
Wisconsin Central 5s 1st Series, 1909	10,000 00	9,500 00	7,500 00	
* “ “ “ Incomes, 1937,	15,000 00	6,900 00	6,750 00	
<b>Total railroad bonds out of New Eng.</b>	<b>25,000 00</b>			<b>14,250 00</b>
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	11,700 00	10,000 00	10,000 00

\*Suspended payments 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 . . . . .	5,000 00	7,250 00	5,000 00	
Canal " Portland . . . . .	4,000 00	6,560 00	4,000 00	
Casco " " . . . . .	4,000 00	6,040 00	4,000 00	
Cumberland " " . . . . .	3,000 00	3,900 00	3,000 00	
First " Bath . . . . .	1,000 00	1,450 00	1,000 00	
First " Bangor . . . . .	1,800 00	2,700 00	1,800 00	
First " Lewiston . . . . .	1,000 00	1,650 00	1,000 00	
First " Portland . . . . .	2,000 00	2,400 00	2,000 00	
Newcastle " Newcastle . . . . .	2,600 00	4,030 00	2,600 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	10,625 00	8,500 00	
Rockland " Rockland . . . . .	2,500 00	4,125 00	2,500 00	
Shoe & Leather " Auburn . . . . .	5,000 00	5,600 00	5,000 00	
Ticonic " Waterville . . . . .	13,300 00	16,625 00	13,300 00	
Veazie " Bangor . . . . .	5,000 00	6,250 00	5,000 00	
Total bank stock of Maine . . . . .	71,700 00			\$71,700 00
Premium account . . . . .		-	24,000 00	24,000 00
Real estate, investment . . . . .		12,800 00	12,800 00	
Real estate, foreclosure . . . . .		23,160 02	23,160 02	37,960 02
<i>Loans on Public Funds.</i>				
Bloomington, Ill , bonds . . . . .		400 00	400 00	
Minneapolis, Minn , bonds . . . . .		1,000 00	1,000 00	1,400 00
<i>Loans on Railroad Bonds.</i>				
Maine Central . . . . .		4,500 00	4,500 00	4,500 00
<i>Loans on Corporation Stock.</i>				
Kennebec Fibre Company . . . . .		5,000 00	5,000 00	
Lockwood Mills . . . . .		1,816 00	1,816 00	
Somerset Fibre Company . . . . .		5,000 00	5,000 00	11,816 00
<i>Loans to Corporations.</i>				
North Kennebec Agricultural Society . . . . .		1,500 00	1,500 00	1,500 00
<i>Loans on Bank Stock.</i>				
Ticonic National Bank . . . . .		1,000 00	1,000 00	1,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank . . . . .		47 00	47 00	
Waterville Savings Bank . . . . .		204 50	204 50	251 50
Loans on other personal property . . . . .		1,700 00	1,700 00	1,700 00
Loans on mortgages of real estate . . . . .		213,428 45	213,428 45	213,428 45
Cash on hand and on deposit . . . . .		12,069 97	12,069 97	12,069 97
Unpaid accrued interest . . . . .		7,450 00		\$474,675 94
Due depositors, including earned dividend and State Tax . . . . .		490,133 94		
Surplus above all liabilities . . . . .		446,188 90		
		\$43,945 04		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$1,800.

## WISCASSET SAVINGS BANK—WISCASSET.

JANUARY 5 1888.

GEO. B. SAWYER, PRESIDENT.

WM. D. PATTERSON, TREASURER.

## LIABILITIES.

Deposits .....	\$138,434 42
Reserved Fund.....	3,446 47
Profits .....	7,768 31
	\$149,649 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 Coup., 1907..	\$3,500 00	\$2,410 00	\$3,500 00	\$3,500 00
District of Columbia 5s, 1899.. ....	1,000 00	1,130 00	1,000 00	1,000 00
Town of Wiscasset 6s Refund, 1903,	5,500 00	5,500 00	5,500 00	
Town of Wiscasset 4s Refund, 1907,	2,100 00	2,100 00	2,100 00	
Total public funds of Maine.....	7,600 00			7,600 00
County of Allen, O, 6s C. H., 1889,	1,500 00	1,515 00	1,500 00	
“ Clinton, Ind., 5s C. H., 1893.....	3,000 00	3,000 00	2,970 00	
“ Hardin, O., 6s Turnpike, 1889.....	3,000 00	3,030 00	3,000 00	
“ Logan, O., 6s Road, 1889,	1,000 00	1,010 00	1,000 00	
“ Pike, O., 6s Turnpike, 1899,	2,000 00	2,160 00	2,000 00	
“ Ramsey, Minn., 7s Fund, 1899.....	5,000 00	5,800 00	5,000 00	
“ Tuscarawas, O., 6s C. H., 1893.....	1,000 00	1,040 00	1,000 00	
City of Duluth, Minn., 6s School, 1908.....	1,000 00	1,120 00	1,000 00	
“ Jeffersonville, Ind., 6s Fund, 1900.....	1,000 00	1,090 00	1,000 00	
“ Ottumwa, Ia., 5s School, (Opt.) 1892-1897.....	1,000 00	1,000 00	1,000 00	
Total public funds out of New Eng..	19,500 00			19,470 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol., 1912.....	15,000 00	19,800 00	14,767 50	
Portland & Ogdensburg 6s, 1st Mort., 1900.....	7,000 00	7,700 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
Consolidated Vermont 5s, 1913.....	3,000 00	2,550 00	2,758 00	
Eastern, Mass., 6s, 1906.....	4,000 00	4,920 00	3,641 94	
Total railroad bonds of other N. E. States.....	7,000 00			6,399 94

## WISCASSET SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Chicago & West Michigan 5s, 1st Mort., 1921. ....	\$4,000 00	\$4,000 00	\$4,000 00	
Flint & Pere Marquette 6s, 1st Mort., 1920. ....	1,000 00	1,200 00	1,000 00	
James River Valley 6s, 1st Mort., 1936. ....	1,000 00	1,100 00	1,000 00	
Northern Pacific 6s, 1st Mort., P.d'O. Div., 1919. ....	4,000 00	4,120 00	3,992 50	
Oregon Short Line 6s, 1st Mort., 1922, St. Paul & No. Pacific, 1st Mort., 1923. ....	3,000 00	3,000 00	3,000 00	
	1,000 00	1,180 00	962 50	
Spokane & Palouse 6s, 1st Mort., 1936, Union Pacific 8s Sinking Fund, 1893, Wisconsin Central 5s, 1st Series, 1909, .....	1,000 00	1,070 00	1,000 00	
	8,000 00	9,120 00	6,792 73	
	2,000 00	1,800 00	1,880 00	
<b>Total railroad bonds out of New Eng.</b>	<b>25,000 00</b>			<b>\$23,627 73</b>
<i>Corporation Bonds Owned.</i>				
* Eastern Car Trust Company 6s, 1891, .....	2,000 00	1,000 00	2,000 00	2,000 00
<i>Railroad Stock Owned.</i>				
Northern, New Hampshire .....	400 00	560 00	400 00	400 00
<i>Bank Stock Owned.</i>				
First National Bank of Wiscasset. ....	13,800 00	17,940 00	15,080 00	15,080 00
Real estate, foreclosure .....		3,960 00	3,960 00	3,960 00
Loan to town of Wiscasset. ....		494 29	494 29	494 29
Loan on Boston Marine Insurance Company stock, .....		822 56	822 56	822 56
Loans on First National Bank, Wiscasset, stock, .....		2,800 00	2,800 00	2,800 00
Loan on Androscoggin Water Power Co. stock ...		1,000 00	1,000 00	1,000 00
Loan on Thomaston National Bank stock .....		160 00	160 00	160 00
Loan on Union Mutual Life Insurance Company, policies .....		500 00	500 00	500 00
Loans on Wiscasset Savings Bank books. ....		214 00	214 00	
Loans on mortgages of real estate .....		26,943 43	26,943 43	26,943 43
Cash on hand and on deposit. ....		3,909 76	3,909 76	3,909 76
				<b>\$149,649 21</b>
Retired securities .....		1,650 00		
Unpaid accrued interest. ....		1,208 71		
		<b>166,627 75</b>		
Due depositors, including dividend, State tax and expenses. ....		140,133 77		
<b>Surplus above all liabilities. ....</b>		<b>\$26,493 98</b>		

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

Annual expenses, \$800.

\*Suspended payment of interest.



## YORK COUNTY SAVINGS BANK—BIDDEFORD.

FEBRUARY 13, 1888.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

## LIABILITIES.

Deposits. ....	\$976,145 27
Reserved Fund.....	20,000 00
Profits.....	37,877 28
	\$1,034,022 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 Reg., 1907...	\$48,350 00	\$60,921 00	\$48,350 00	\$48,350 00
District of Columbia 5s, 1899.....	8,000 00	8,800 00	8,000 00	8,000 00
City of Bath 6s Ml., 1889.....	1,000 00	1,010 00	1,000 00	
“ Portland 6s Reg., 1890 ...	1,000 00	1,040 00	1,000 00	
Total public funds of Maine.....	2,000 00			2,000 00
County of Allen, O., 6s C. H., 1888-1891.....	5,000 00	5,100 00	5,000 00	
“ Anglaize, O., 6s R., 1888-1889.....	4,500 00	4,500 00	4,500 00	
“ Atchison, Kan., 6s Refund, 1914.....	8,000 00	8,480 00	8,000 00	
“ Clinton, Ill., 5s Fund, 1888.....	10,000 00	10,000 00	10,000 00	
“ Daviess, Ind., 6s Poor House, 1891.....	5,000 00	5,100 00	5,000 00	
“ Fayette, O., 6s Children's Home, 1890.....	10,000 00	10,100 00	10,000 00	
“ Henry, O., 6s County Building, 1900.....	20,000 00	21,600 00	20,000 00	
“ Howard, Ind., 6s Road, 1889.....	5,000 00	5,000 00	5,000 00	
“ Jay, Ind., 6s Gravel Road, 1889.....	4,000 00	4,000 00	4,000 00	
“ Madison, Ind., 6s Fund, 1896.....	17,000 00	18,020 00	17,000 00	
“ Randolph, Ind., 6s Gravel Road, 1888.....	1,500 00	1,500 00	1,500 00	
“ St Louis, Mo., 7s Jail, 1888.....	9,000 00	9,000 00	9,000 00	
“ Tazewell, Ill., 6s Fund, 1890.....	10,000 00	10,100 00	10,000 00	
“ Tuscarawas, O., 6s Fund, 1888-1889.....	6,000 00	6,000 00	6,000 00	
“ Van Wert, O., 6s Ditch, 1889.....	2,000 00	2,020 00	2,000 00	
“ Wells, Ind., 6s Grav. Road, 1890.....	8,000 00	8,080 00	8,000 00	
“ White, Ill., 6s Gravel Road, 1889.....	4,000 00	4,040 00	4,000 00	
City of Bradford, Penn., 6s Water, 1898.....	8,000 00	8,640 00	8,000 00	
“ Chicago, Ill., 7s Sewer, 1888.....	4,000 00	4,000 00	4,000 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	Chicago, Ill, 7s Sewer, 1892.....	\$2,000 00	\$2,180 00	\$2,000 00
"	Chicago, Ill., 7s River Improvement, 1904. . .	1,000 00	1,280 00	1,000 00
"	Chicago, Ill., 7s Water, 1892.....	1,000 00	1,090 00	1,000 00
"	Cincinnati, O, 6s Water, 1900.....	5,000 00	5,700 00	5,000 00
"	Cincinnati, O., 6s Ml, 1909	9,000 00	10,800 00	9,000 00
"	Columbus, O, 6s Red., 1906	5,000 00	5,900 00	5,000 00
"	Erie, Penn., 7s Fund, 1894	1,000 00	1,100 00	1,000 00
"	Fort Madison, Ind., 5s Fund, 1902.....	5,000 00	5,000 00	5,000 00
"	Fort Wayne, Ind., 6s Water, 1900.....	7,000 00	7,630 00	7,000 00
"	Fort Wayne, Ind., 6s Fund, 1899.....	8,000 00	9,040 00	8,000 00
"	*Houston, Tex., 10s Bridge, 1902.....	10,000 00	7,600 00	10,000 00
"	Indianapolis, Ind, 7 3-10s Ml., 1895.....	6,000 00	7,200 00	6,000 00
"	Jeffersonville, Ind., 6s Fund, 1900.....	5,000 00	5,450 00	5,000 00
"	Kansas City, Kan., 7s Imp., 1898.....	10,000 00	12,000 00	10,000 00
"	La Porte, Ind., 7s Water, 1892.....	5,000 00	5,350 00	5,000 00
"	Louisville, Ky., 7s Work House, 1892.....	7,000 00	7,650 00	7,000 00
"	Pomeroy, O., 8s Imp., 1892	3,000 00	3,300 00	3,000 00
"	Portsmouth, O., 5s Sewer, 1897.....	5,000 00	5,000 00	5,000 00
"	St. Louis, Mo, 6s Water, 1892.....	2,000 00	2,140 00	2,000 00
"	St. Louis, Mo., 6s Sewer, 1893.....	2,000 00	2,160 00	2,000 00
"	St. Louis, Mo., 6s Sewer, 1889.....	2,000 00	2,040 00	2,000 00
"	South Bend, Ind, 5s Water Opt., 1900.....	3,000 00	3,000 00	3,000 00
"	Toledo, O, 8s Fund, 1889,	1,000 00	1,030 00	1,000 00
"	" " " " 1892,	1,000 00	1,120 00	1,000 00
"	" " " " 1893,	1,000 00	1,150 00	1,000 00
"	" " 6s Education, 1889.....	5,000 00	5,050 00	5,000 00
"	Youngstown, O., 6s Street, 1888-1892.....	5,000 00	5,150 00	5,000 00
"	Youngstown, O., 5s Sewer, 1890-1911.....	13,000 00	13,000 00	13,000 00
Township of	Great Bend, Kan, 10s, Bridge, 1893.....	5,000 00	5,000 00	5,000 00
<b>Total public funds out of New Eng . .</b>		<b>276,000 00</b>		<b>\$276,000 00</b>

\*Suspended payment of interest.

## YORK COUNTY 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 & Kennebec 6s, 1895 .....	\$1,000 00	\$1,110 00	\$1,000 00	
Portland & Ogdensburg 6s 1st Mort., 1900 .....	3,000 00	3,300 00	3,000 00	
Total railroad bonds of Maine.....	4,000 00			\$4,000 00
Belleville & Carondelet 6s 1st Mort., 1923 .....	5,000 00	5,500 00	5,000 00	
Central Iowa 7s 1st Mort., 1899.....	10,000 00	8,000 00	10,000 00	
Little Rock & Fort Smith 7s 1st Mort., 1895 .....	5,000 00	5,500 00	5,000 00	
Northern Pacific 6s P.d'O. Div. 1st Mort., 1919 .....	8,000 00	8,240 50	7,932 50	
Oregon Short Line 6s 1st Mort., 1922	10,000 00	10,000 00	9,990 00	
St. Paul & Northern Pacific 6s 1st Mort. L. G., 1923 .....	4,000 00	4,720 00	4,000 00	
Sonora Railway Company 7s 1st Mort., 1910.....	3,000 00	3,090 00	3,000 00	
Spokane & Palouse 6s 1st Mort., 1936	14,000 00	14,280 00	14,000 00	
Southern Railway Company, St. Louis, 6s, 1st Mort., 1904.....	10,000 00	10,000 00	10,000 00	
Valley Railway Company, O., 6s 1st Mort., 1921 .....	5,000 00	5,125 00	5,000 00	
Total railroad bonds out of New Eng	74,000 00			73,922 50
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport .....	3,000 00	3,300 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Calais Water Works 5s, 1906 .....	5,000 00	5,000 00	5,000 00	
Gardiner " Co. 5s, 1905.....	8,000 00	8,000 00	8,000 00	
Portland Water Company 6s, 1888....	16,500 00	16,500 00	16,500 00	
Akron, O., " " 1900 .....	15,000 00	15,000 00	15,000 00	
Indianapolis, Ind, Water Company 6s, 1911 .....	10,000 00	10,000 00	10,000 00	
Total corporation bonds.....	54,500 00			54,500 00
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford	900 00	900 00	800 00	
Laconia Manufacturing Company, Biddeford .....	10,400 00	12,485 00	10,400 00	
Pepperell Manufacturing Company, Biddeford .....	3,000 00	6,600 00	3,000 00	
Total corporation stock .....	14,300 00			14,200 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland... ..	6,300 00	10,332 00	6,300 00	
Casco " " .....	12,800 00	19,328 00	12,800 00	
Cumberland " " .....	1,000 00	1,350 00	1,000 00	
First " " .....	15,200 00	18,240 00	15,200 00	
First " Biddeford.. ..	19,400 00	32,980 00	19,400 00	
First " Lewiston... ..	2,600 00	4,290 00	2,600 00	
Merchants' " Portland... ..	2,925 00	4,758 00	2,925 00	

## YORK COUNTY SAVINGS BANK—CONCLUDED.

## RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Newcastle National Bank, Newcastle	\$1,000 00	\$1,550 00	\$1,000 00	
Traders' " Portland...	2,200 00	3,124 00	2,200 00	
York " Saco.....	600 00	900 00	600 00	
Northern Banking Company, Portland .....	3,000 00	3,180 00	3,000 00	
<b>Total bank stock of Maine .....</b>	<b>67,025 00</b>			<b>\$67,025 00</b>
Abilene National Bank, Abilene, Kan .....	3,000 00	3,150 00	3,000 00	
American National Bank, Kansas City, Mo .....	10,000 00	11,000 00	10,000 00	
First National Bank, Leavenworth, Kan .....	5,000 00	6,000 00	5,000 00	
Kansas National Bank, Topeka, Kan ,	3,000 00	3,150 00	3,000 00	
<b>Total bank stock out of New Eng. ...</b>	<b>21,000 00</b>			<b>21,000 00</b>
Premium account.....		-	48,319 48	48,319 48
Real estate, investment and foreclosure .....		49,357 59	49,357 59	49,357 59
Loan to Continental Mill, Lewiston .....		10,000 00	10,000 00	10,000 00
<i>Loans on Bank Stock.</i>				
First National Bank, Biddeford.....		550 00	550 00	
York " Saco .....		600 00	600 00	
American " Kansas City, Mo .....		13,000 00	13,000 00	
Birmingham " Birmingham, Ala .....		5,000 00	5,000 00	
First " Leavenworth, Kan.....		12,200 00	12,200 00	
First " Dennison, Texas.....		2,580 00	2,580 00	
Union Investment Company, Kansas City, Mo...		13,500 00	13,500 00	47,430 00
Loans on other collaterals.....		4,140 00	4,140 00	4,140 00
Loans on mortgages of real estate .....		265,491 91	265,491 91	265,491 91
Cash deposited in First National Bank, Cawker City, at 8 per cent .....		10,000 00	10,000 00	
Cash deposited with Swan & Barrett, Portland...		13,996 12	13,996 12	
Cash deposited in Maverick National Bank, Boston .....		5,227 00	5,227 00	
Cash on hand.....		8,062 95	8,062 95	37,286 07
				<b>1,034,022 55</b>
Retired Securities .....		600 00		
Unpaid accrued interest.....		19,387 65		
		<b>1,074,816 22</b>		
Due depositors, including earned dividend and State tax .....		987,845 27		
Surplus above all liabilities .....		\$86,970 95		

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

Annual expenses, \$2,100.

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ABSTRACT

OF THE

FIRST SEMI-ANNUAL EXAMINATIONS

OF THE

TRUST COMPANIES.

1888.

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## BAR HARBOR BANKING AND TRUST COMPANY

## —BAR HARBOR.

MAY 18, 1888.

A. P. WISWELL, PRESIDENT.

FRED C. LYNAM, VICE PRESIDENT.

GEO. H. GRANT, TREASURER.

## LIABILITIES.

Capital stock .....	\$50,000 00
Time deposits .....	38,363 70
Demand deposits .....	36,543 35
Discounts and interest .....	3,368 67
Collections and exchange .....	174 00
<b>Total</b> .....	<b>\$128,449 72</b>

## RESOURCES.

Bills discounted .....	\$108,223 05
Expense account .....	1,760 73
Furniture and fixtures .....	2,860 17
Cash deposited in Casco National Bank, Portland .....	1,159 66
Cash deposited in Merchants' National Bank, Bangor .....	624 95
Cash deposited in First National Bank, Ellsworth .....	2,701 27
Cash deposited in Maverick National Bank, Boston .....	2,491 42
Cash on hand .....	8,628 47
<b>Total</b> .....	<b>\$128,449 72</b>

## EASTERN TRUST AND BANKING COMPANY—BANGOR.

MARCH 6, 1888.

FRANCIS H. CLERGUE, PRESIDENT. SPRAGUE ADAMS, VICE PRESIDENT.

GEO. B. CANNEY, SECRETARY. CHAS. D. CROSBY, ASS'T TREASURER.

## LIABILITIES.

Capital stock .....	\$125,000 00
Undivided profits .....	13,207 94
Time deposits .....	108,295 06
Demand deposits .....	107,746 03
Due Oldtown branch .....	312 43
	\$354,561 46

## RESOURCES.

Railroad bonds .....	\$4,468 06
Bank stock .....	81,205 00
Time loans .....	202,319 93
Call loans .....	4,000 00
Trust department (mortgage bonds) .....	9,381 21
Corporation stock .....	150 00
Interest account .....	1,300 98
Expense account .....	6,375 97
Furniture and fixtures .....	2,317 57
Due from Machias branch .....	1,812 20
Cash deposited in Chase National Bank, New York .....	15,496 40
Cash deposited with Richardson Hill & Company, Bankers, Boston .....	7,117 58
Cash deposited in Kenduskeag National Bank, Bangor .....	10,000 00
Clearing house .....	1,150 91
Coin .....	3,513 65
Bills .....	3,952 00
	\$354,561 46



## NORTHERN BANKING COMPANY—PORTLAND.

APRIL 9, 1888.

SELDEN CONNOR, PRESIDENT. WESTON F. MILLIKEN, VICE PRESIDENT.

CHARLES L. MARSTON, SECRETARY.

## LIABILITIES.

Capital stock.....	\$100,000 00
Guarantee fund.....	1,000 00
Demand deposits.....	48,691 25
Time deposits.....	13,620 69
Coupon collections.....	295 50
Trust deposits.....	279 11
Debenture bonds, 5 per cent (Series "A").....	57,600 00
Profits.....	6,803 00
	\$228,289 55

## RESOURCES.

Bank stock.....	\$11,600 00
Mortgage bonds.....	44,880 45
Real estate loans (Series "A," trustee acct.).....	80,175 00
Collateral loans.....	27,973 65
Demand loans.....	3,300 00
Furniture and fixtures.....	465 00
Expense account.....	3,326 60
Cash on hand and due from banks and bankers.....	28,172 42
Cash deposited with the Boston Safe Deposit & Trust Company.....	28,396 43
	228,289 55
Gross earnings, including unpaid accrued interest.....	10,689 04
Expenses, interest on debentures and other interest due.....	4,378 92
	6,310 12
Total undivided profits.....	6,310 12
Amount credited guarantee fund (surplus Nov. 1, 1887).....	1,000 00
Total.....	\$7,310 12

## OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

JANUARY 25, 1888.

S. D. LOCKE, PRESIDENT.

H. D. SMITH, TREASURER.

## LIABILITIES.

Capital stock .....	\$10,000 00
Debentures (Series "A") .....	10,000 00
Bills payable .....	600 00
Profit .....	602 03
	\$21,202 03

## RESOURCES.

Loans on mortgages of real estate .....	\$13,164 99
Loans on names .....	1,678 80
Expense account .....	40 54
Cash deposited in Bank of Callaway, Callaway, Neb .....	2,640 00
Cash deposited in Bank of Gering, Gering, Neb .....	2,925 00
Cash on hand .....	752 70
	\$21,202 03

## PEOPLE'S TRUST COMPANY—FARMINGTON.

APRIL 18, 1888.

GEO. W. WHEELER, PRESIDENT.

DANIEL M. BONNEY, TREASURER.

## LIABILITIES.

Capital stock .....	\$100,000 00
Surplus .....	5,000 00
Unpaid dividends .....	819 00
Demand deposits .....	43,675 04
Time deposits .....	317,578 71
Profits .....	4,929 90
	<hr/>
	\$472,002 65.

## RESOURCES.

United States bonds .....	\$3,545 00.
Railroad bonds .....	96,213 25
Railroad stocks .....	24,320 00
Corporation bonds .....	1,076 25
Corporation stocks .....	38,105 00
Bank stocks .....	12,847 00
Real estate .....	31,553 33
Loans on mortgages of real estate .....	151,891 87
Loans on collaterals .....	11,465 50
Loans on names .....	71,249 55
Furniture and fixtures .....	3,404 12
Expense account .....	1,534 28
Taxes paid .....	1,050 56
Cash on hand and on deposit .....	23,746 94
	<hr/>
	\$472,002 65.

## PORTLAND TRUST COMPANY—PORTLAND.

APRIL 10, 1888.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

## LIABILITIES.

Capital stock.....	\$100,000 00
Profits .....	21,834 87
Sinking fund for corporations.....	50,416 29
Estates in trust.....	35,221 66
Time deposits .....	56,226 61
Deposits for coupons.....	2,222 50
Demand deposits. ....	156,587 03
	\$422,508 96

## RESOURCES.

County and city bonds, (par value, \$29,000).....	\$30,340 56
Railroad bonds, (par value, \$43,000) .....	43,503 75
Corporation bonds, (par value, \$1,000).....	1,000 00
Loans on specified time.....	90,133 14
Loans on call .....	105,636 12
Sinking fund investment .....	31,982 13
Trust investments .....	35,221 66
Expense and tax account.....	1,134 25
Cash on hand and on deposit.....	83,557 35
	\$422,508 96

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ABSTRACT

OF THE

FIRST SEMI-ANNUAL EXAMINATIONS

OF THE

Loan and Building Associations.

1888.

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AUBURN LOAN AND BUILDING ASSOCIATION  
—AUBURN.

JANUARY 10, 1888.

A. R. SAVAGE, PRESIDENT.

GEO. G. GIFFORD, SECRETARY.

M. B. WATSON, TREASURER.

LIABILITIES.

Dues, capital.....	\$6,529 50
Advances.....	6,339 16
Guaranty fund.....	14 85
Profits.....	900 04
	\$13,783 55

RESOURCES.

Loans on mortgages of real estate.....	\$11,750 00
Approved loans, not advanced.....	800 00
Office furniture and books.....	86 75
Expense account.....	287 01
Cash on hand and on deposit.....	859 79
	\$13,783 55

Number of share-holders.....	200
"    "    borrowers.....	13
"    "    non-borrowers.....	187
"    shares in first series.....	782
"    "    second series.....	82
"    "    third series.....	83½
Total number of shares outstanding.....	947½
Number of shares pledged for loans.....	60
"    "    not pledged for loans.....	887½
"    "    loans outstanding.....	14
Amount of "    ".....	\$11,750

New series issued quarterly.

Profits distributed quarterly.

Rate of last dividend, 3 per cent.

Average rate of premium paid for loans, 4½ per cent.

Rate of interest charged on loans, 6 per cent.

AUGUSTA LOAN AND BUILDING ASSOCIATION  
—AUGUSTA.

FEBRUARY 7, 1888.

E. C. ALLEN, PRESIDENT.

ORRIN A. TUELL, SECRETARY.

TREBY JOHNSON, TREASURER.

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LIABILITIES.

Dues, capital .....	\$3,649 00
Advances .....	7 00
Profit.....	58 30
	\$3,714 30

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RESOURCES

Loans on mortgages of real estate .....	\$1,850 00
Permanent expense .....	208 58
Cash .....	1,655 72
	\$3,714 30

Number of share-holders .....	186
"    "    borrowers .....	4
"    "    non-borrowers .....	182
"    shares in first series .....	560
"    "    second series .....	156
Total number of shares .....	716
Number of shares pledged for loans .....	10
"    "    not pledged for loans .....	706
"    "    loans outstanding .....	4
Amount of loans outstanding .....	\$1,850

New series issued quarterly.

Profits distributed quarterly.

Average rate of premiums paid for loans, 25 cents per share.

Rate of interest charged on loans, 6 per cent.



BANGOR LOAN AND BUILDING ASSOCIATION  
—BANGOR.

JANUARY 31, 1888.

WM. T. PEARSON, PRESIDENT.

ALBERT T. THOMPSON, SECRETARY.

C. F. STETSON, TREASURER.

LIABILITIES.

Dues, capital.....	\$21,372 00
Dividends credited to shares.....	840 27
Guaranty fund.....	10 74
Profits (to be applied to July dividend).....	144 91
Loans, balance not paid.....	800 00
	\$23,167 92

RESOURCES.

Loans on mortgages of real estate.....	\$18,575 00
Loans on shares.....	330 00
Permanent expense.....	174 97
Suspense account.....	9 66
Expense account.....	3 50
Cash.....	4,074 79
	\$23,167 92

Number of share-holders.....	337
“ “ borrowers.....	33
“ “ non-borrowers.....	304
“ shares in first series.....	323
“ “ second series.....	197
“ “ third “.....	445
“ “ fourth “.....	276
“ “ fifth “.....	552
Total number of shares outstanding.....	1,793
Number of shares pledged for loans.....	134
“ shares not pledged for loans.....	1,659
“ loans outstanding.....	39
Amount of “ “.....	\$18,905

New series issued in January and July.

Profits distributed in January and July.

Rate of last dividend, 6 per cent per annum.

Average rate of premiums paid for loans, 20 cents.

Rate of interest charged on loans, 6 per cent (including premium, 7 2-10 per cent.)

CASCO LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

MAY 1, 1888.

FRED N. DOW, PRESIDENT.

D. B. RICKER, SECRETARY.

SETH L. LARRABEE, TREASURER.

LIABILITIES.

Dues, capital .....	\$1,953 00
Profits .....	65 76
	\$2,018 76

RESOURCES.

Loans on mortgages of real estate .....	\$1,800 00
Permanent expense .....	194 80
Cash .....	23 96
	\$2,018 76

Number of share-holders .....	136
"    "    borrowers .....	1
"    "    non-borrowers .....	135
"    shares in first series .....	628
Total number of shares outstanding .....	628
Number of shares pledged for loans .....	9
"    "    not pledged for loans .....	619
"    loans outstanding .....	1
Amount of loans outstanding .....	\$1,800

Average rate of premiums paid for loans, 25 cents.

Rate of interest charged on loans, 6 per cent (including premium, 7½ per cent).

DEXTER LOAN AND BUILDING ASSOCIATION  
—DEXTER

FEBRUARY 1, 1888.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

LIABILITIES.

Dues, capital .....	\$6,269 62
Guaranty fund .....	2 40
Profits .....	39 71
Due on loans .....	350 00
	\$6,661 73

RESOURCES.

Loans on mortgages of real estate .....	\$6,450 00
Loans on pledge of shares .....	50 00
Permanent expense .....	112 24
Cash .....	49 49
	\$6,661 73

Number of share-holders .....	113
“ “ borrowers .....	13
“ “ non-borrowers .....	100
“ shares in first series .....	236
“ “ second series .....	94
“ “ third “ .....	44
“ “ fourth “ .....	46
Total number of shares outstanding .....	420
Number of shares pledged for loans .....	40
“ “ not pledged for loans .....	380
Loans outstanding .....	14
Amount of loans outstanding .....	\$6,500

New series issued semi-annually.

Profits distributed semi-annually.

Rate of last dividend, 3 per cent semi-annually.

Average rate of premiums paid for loans, 1 $\frac{3}{4}$  per cent.

Rate of interest charged on loans, 6 per cent.

GARDINER LOAN AND BUILDING ASSOCIATION  
—GARDINER.

MARCH 14, 1888.

S. N. MAXCY, PRESIDENT.

A. L. BERRY, SECRETARY.

HENRY FARRINGTON, TREASURER.

LIABILITIES.

Dues . . . . .	\$4,812 00
Dividends credited to shares . . . . .	97 81
Guaranty fund . . . . .	1 40
Profits . . . . .	83 55
Bills payable . . . . .	3 76
	\$4,998 52

RESOURCES.

Loans on mortgages of real estate . . . . .	\$3,400 00
Permanent expense . . . . .	259 00
Suspense account . . . . .	80
Cash . . . . .	1,338 72
	\$4,998 52

Number of share-holders . . . . .	89
“ “ borrowers . . . . .	6
“ “ non-borrowers . . . . .	83
“ shares in first series . . . . .	303
“ “ second series . . . . .	82
“ “ third “ . . . . .	50
Total number of shares outstanding . . . . .	435
Number of shares pledged for loans . . . . .	19
“ “ not pledged for loans . . . . .	416
“ loans outstanding . . . . .	8
Amount of “ “ . . . . .	\$3,400

New series issued semi-annually.

Profits distributed semi-annually.

Rate of last dividend, 6 per cent per annum.

Average premium paid for loans, 22.63 cents per share.

Rate of interest charged on loans, 6 per cent.

MADISON LOAN AND BUILDING ASSOCIATION  
—MADISON.

JANUARY 12, 1888.

C. A. WILBER, PRESIDENT.

K. C. GRAY, SECRETARY.

W. H. BLACKWELL, TREASURER.

LIABILITIES.

Dues, capital.....	\$1,199 00
Profits .....	19 01
Expense account.....	124 50
	\$1,342 51

RESOURCES.

Loans on mortgages of real estate.....	\$1,100 00
Permanent expense.....	124 50
Cash .....	118 01
	\$1,342 51

Number of share-holders .....	50
"    "    borrowers .....	4
"    "    non-borrowers .....	46
"    shares in first series.....	159
"    "    second series .....	22
Total number of shares outstanding .....	181
Number of shares pledged for loans .....	10
"    "    not pledged for loans.....	171
"    loans outstanding.....	4
Amount of "    " .....	\$1,100

New series issued semi-annually.

Profits distributed semi-annually.

Rate of interest charged on loans, 6 per cent.

PEOPLE'S LOAN AND BUILDING ASSOCIATION  
—RICHMOND.

MARCH 19, 1888.

JOHN H. STUART, PRESIDENT.

W. S. HAGAR, SECRETARY.

WILLIAM H. STUART, TREASURER.

LIABILITIES.

Dues collected.....	\$29,289 00
Advances.....	3,254 47
Fines.....	392 73
Premiums.....	13,087 23
Interest.....	501 63
Rents.....	81 00
	\$46,606 06

RESOURCES.

Loans on mortgages of real estate.....	\$44,250 00
Over draft.....	40 00
Expense account.....	2,308 72
Cash.....	7 34
	\$46,606 06

Number of share-holders.....	138
"    "    borrowers.....	68
"    "    non-borrowers.....	70
"    shares in third series.....	27
"    "    fourth ".....	16
"    "    fifth ".....	28
"    "    sixth ".....	15
"    "    seventh ".....	57
"    "    eighth ".....	86
"    "    ninth ".....	87
"    "    tenth ".....	40
"    "    eleventh ".....	82
"    "    twelfth ".....	66
"    "    thirteenth series.....	63
Total number of shares outstanding.....	567
Number of shares pledged for loans.....	223
"    not ".....	344
"    loans outstanding.....	70
Amount of "    ".....	\$44,250

Average rate of premium paid for loans, 5 per cent.

Rate of interest charged on loans, 6 per cent.

PISCATAQUIS LOAN AND BUILDING ASSOCIATION  
—FOXCROFT.

FEBRUARY 16, 1888.

JOHN F. HUGHES, PRESIDENT.

BENJ. H. DAVIS SECRETARY.

WILLIAM BUCK, TREASURER.

LIABILITIES.

Dues, capital.....	\$1,661 00
Guaranty fund.....	88
Profits.....	32 77
	<hr/>
	\$1,694 65

RESOURCES.

Loans on mortgages of real estate.....	\$1,580 76
Permanent expense.....	102 87
Suspense account.....	2 46
Cash.....	8 56
	<hr/>
	\$1,694 65

Number of share-holders.....	109
“ “ borrowers.....	3
“ “ non-borrowers.....	106
“ shares in first series.....	195
“ “ second series.....	52
Total number of shares outstanding.....	247
Number of shares pledged for loans.....	9
“ “ not pledged for loans.....	238
“ loans outstanding.....	4
Amount of “ “.....	\$1,580 76

New series issued semi-annually.

Profits distributed semi-annually.

Rate of last dividend, 6 per cent per annum.

Average rate of premiums paid for loans, 12½ cents per share.

Rate of interest charged on loans, 6 per cent.

SOMERSET LOAN AND BUILDING ASSOCIATION  
—SKOWHEGAN.

JANUARY 12, 1888.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

ABEL PRESCOTT, TREASURER.

LIABILITIES.

Dues, capital.....	\$7,344 67
Advances.....	2,125 00
Guaranty funds.....	3 63
Profits.....	226 47
Bills payable.....	1,225 00
	\$10,924 77

RESOURCES.

Loans on mortgages of real estate.....	\$10,755 00
Expense account.....	83 07
Cash.....	86 70
	\$10,924 77

Number of share-holders.....	89
"    "    borrowers.....	20
"    "    non-borrowers.....	69
"    shares in first series.....	82
"    "    second series.....	20
"    "    third    ".....	24
"    "    fourth    ".....	32
"    "    fifth    ".....	74
Total number of shares outstanding.....	232
Number of shares pledged for loans.....	60
"    "    not pledged for loans.....	172
"    loans outstanding.....	27
Amount of "    ".....	\$10,755

New series issued annually.

Profits distributed annually.

Rate of last dividend, 6½ per cent.

Average rate of premium paid for loans, 5.24 per cent.

Rate of interest charged on loans, 6 per cent.



WATERVILLE LOAN AND BUILDING ASSOCIATION  
—WATERVILLE.

JANUARY 13, 1888.

ISAAC S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

LIABILITIES.

Dues, capital.....	\$2,223 00
Guaranty fund.....	73
Profits.....	49 60
Advances.....	1,242 00
Unpaid dividend.....	27 54
	\$3,542 87

RESOURCES.

Loans on mortgages of real estate.....	\$3,128 00
Approved loans, not advanced.....	220 00
Permanent expense account.....	140 47
Other expenses.....	30 90
Cash on hand and on deposit.....	23 50
	\$3,542 87

Number of share-holders.....	52
"    "    borrowers.....	3
"    "    non-borrowers.....	49
"    shares in first series.....	219
"    "    second series.....	14
Total number of shares outstanding.....	233
Number of shares pledged for loans.....	17
"    "    not pledged for loans.....	216
"    loans outstanding.....	3
Amount of ".....	\$3,128

New series issued semi-annually.

Profits distributed semi-annually.

Average rate of premium paid for loans, 1½ per cent.

Rate of interest charged on loans, 6 per cent.



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ABSTRACT

OF THE

SECOND SEMI-ANNUAL EXAMINATIONS

OF THE

SAVINGS BANKS.

1888.

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ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

SEPTEMBER 22, 1888.

CYRUS GREELY, PRESIDENT.

F. W. PARKER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$811,818 58	
Reserved fund.....	23,990 39	
Special reserved fund.....	3,150 87	
Profits.....	13,062 29	
Unpaid dividends.....	3,321 40	
City and town bonds of Maine .....	-	\$45,250 00
County bonds of other States.....	-	46,000 00
City " " " .....	-	133,000 00
Railroad bonds.....	-	55,000 00
Bank stock.....	-	79,560 00
Corporation stock.....	-	30,000 00
Loans on mortgages of real estate .....	-	253,209 97
Other loans .....	-	117,780 00
Real estate .....	-	29,413 56
Cash on hand and on deposit.....	-	5,645 05
Expense account .....	-	951 71
Premium account .....	-	59,033 24
Furniture account.....	-	500 00
	<u>\$855,343 53</u>	<u>\$855,343 53</u>

AUBURN SAVINGS BANK—AUBURN.

SEPTEMBER 24, 1888.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$765,836 37	
Reserved fund.....	22,265 16	
Special reserved fund.....	6,655 87	
Profits.....	10,626 82	
City and town bonds of Maine.....	-	\$11,000 00
County bonds of other States .....	-	24,500 00
City " " " .....	-	10,000 00
Railroad bonds.....	-	34,225 00
Bank stock.....	-	120,500 00
Corporation bonds .....	-	60,500 00
Corporation stock .....	-	1,700 00
Loans on mortgages of real estate.....	-	244,258 32
Other loans .....	-	207,430 94
Real estate.....	-	34,715 69
Cash on hand and on deposit.....	-	8,725 19
Expense account .....	-	284 94
Premium account .....	-	45,144 14
Furniture account.....	-	2,400 00
	<u>\$805,384 22</u>	<u>\$805,384 22</u>

## AUGUSTA SAVINGS BANK—AUGUSTA.

SEPTEMBER 19, 1888.

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

	Liabilities.	Resources.
Deposits .....	\$4,809,195 94	
Reserved fund .....	212,500 00	
Profits .....	62,333 43	
District of Columbia bonds .....	-	\$392,000 00
City and town bonds of Maine .....	-	29,100 00
County bonds of other States .....	-	1,218,200 00
City " " " .....	-	1,169,000 00
Railroad bonds .....	-	1,178,010 00
Bank stock .....	-	60,000 00
Loans on mortgages of real estate .....	-	129,663 00
Other loans .....	-	425,578 24
Real estate .....	-	12,600 00
Cash on hand and on deposit .....	-	349,901 12
Premium account .....	-	104,566 17
Furniture and safes .....	-	4,000 00
Ship property .....	-	11,410 84
	\$5,084,029 37	\$5,084,029 37

## BANGOR SAVINGS BANK—BANGOR.

SEPTEMBER 20, 1888.

CHARLES HAYWARD, PRESIDENT. S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

	Liabilities.	Resources.
Deposits .....	\$2,241,704 66	
Reserved fund .....	66,417 93	
Profits .....	70,959 93	
Unpaid dividends .....	1,383 15	
Real estate charges and receipts .....	46,983 45	
City and town bonds of Maine .....	-	\$148,000 00
County bonds of other States .....	-	350,600 00
City " " " .....	-	668,169 20
Railroad bonds .....	-	308,700 00
Railroad stock .....	-	39,000 00
Bank stock .....	-	19,500 00
Corporation bonds .....	-	10,000 00
Corporation stock .....	-	2,000 00
Loans on mortgages of real estate .....	-	372,258 21
Other loans .....	-	279,161 00
Real estate .....	-	159,067 95
Cash on hand and on deposit .....	-	69,775 65
Expense account .....	-	1,217 11
	\$2,427,449 12	\$2,427,449 12

## BATH SAVINGS INSTITUTION—BATH.

SEPTEMBER 17, 1888.

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

	Liabilities.	Resources.
Deposits .....	\$2,447,935 44	
Reserved fund.....	91,254 52	
Profits .....	26,951 84	
Interest .....	37,108 28	
United States bonds .....	-	\$85,000 00
City and town bonds of Maine .....	-	16,000 00
County bonds of other States .....	-	40,500 00
City " " " .....	-	257,500 00
Railroad bonds.....	-	796,900 00
Railroad stock .....	-	141,900 00
Bank stock.....	-	95,800 00
Corporation bonds .....	-	43,000 00
Corporation stock .....	-	4,000 00
Loans on mortgages of real estate.....	-	231,400 59
Other loans .....	-	813,363 82
Real estate.....	-	17,000 00
Cash on hand and on deposit.....	-	35,016 24
Expense account.....	-	635 80
Premium account.....	-	25,233 63
	\$2,603,250 08	\$2,603,250 08

## BELFAST SAVINGS BANK—BELFAST.

AUGUST 10, 1888.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,029,546 52	
Reserved fund.....	25,500 00	
Profits .....	10,571 57	
United States bonds.....	-	\$25,000 09
City and town bonds of Maine.....	-	24,500 00
City bonds of other States .....	-	27,000 00
Railroad bonds .....	-	239,500 00
Railroad stock.....	-	30,000 00
Bank stock.....	-	37,900 00
Corporation bonds.....	-	28,300 00
Loans on mortgages of real estate.....	-	75,603 00
Other loans .....	-	452,132 76
Real estate.....	-	22,375 00
Cash on hand and on deposit.....	-	96,224 68
Expense account.....	-	82 65
Premium account.....	-	7,000 00
	\$1,065,618 09	\$1,065,618 09

## BETHEL SAVINGS BANK—BETHEL.

JULY 18, 1888.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$138,724 86	
Reserved fund.....	3,646 66	
Profits.....	4,050 78	
City and town bonds of Maine.....	-	\$15,400 00
City bonds of other States.....	-	7,000 00
Railroad bonds.....	-	16,500 00
Bank stock.....	-	13,050 00
Loans on mortgages of real estate.....	-	69,578 70
Other loans.....	-	8,397 97
Real estate.....	-	3,213 03
Cash on hand and on deposit.....	-	10,313 85
Premium account.....	-	2,468 75
Safe.....	-	500 00
	\$146,422 30	\$146,422 30

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

SEPTEMBER 22, 1888.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$681,285 78	
Reserved fund.....	29,000 00	
Profits.....	57,782 65	
City and town bonds of Maine.....	-	\$18,600 00
County bonds of other States.....	-	6,000 00
City " " ".....	-	21,000 00
Railroad bonds.....	-	85,800 00
Railroad stock.....	-	5,200 00
Bank stock.....	-	120,400 00
Corporation bonds.....	-	20,000 00
Corporation stock.....	-	63,550 00
Loans on mortgages of real estate.....	-	140,000 00
Other loans.....	-	186,670 25
Real estate.....	-	80,476 39
Cash on hand and on deposit.....	-	20,371 79
	\$768,068 43	\$768,068 43



## BOOTHBAY SAVINGS BANK—BOOTHBAY.

JULY 17, 1888.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$139,517 39	
Reserved fund.....	3,656 00	
Profits.....	3,392 76	
City and town bonds of Maine.....	-	\$ 6,650 00
City bonds of other States.....	-	15,000 00
Railroad bonds.....	-	10,000 00
Bank stock.....	-	16,700 00
Corporation bonds.....	-	18,000 00
Loans on mortgages of real estate.....	-	57,554 16
Other loans.....	-	9,495 84
Real estate.....	-	2,040 00
Cash on hand and on deposit.....	-	5,236 15
Premium account.....	-	5,890 00
	<u>\$146,566 15</u>	<u>\$146,566 15</u>

## BREWER SAVINGS BANK—BREWER.

AUGUST 14, 1888.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$86,108 05	
Reserved fund.....	2,288 59	
Profits.....	1,234 32	
United States bonds.....	-	\$10,600 00
State of Maine bonds.....	-	500 00
City and town bonds of Maine.....	-	10,500 00
County bonds of other States.....	-	2,000 00
City " " ".....	-	5,500 00
Corporation bonds.....	-	2,000 00
Loans on mortgages of real estate.....	-	39,928 53
Other loans.....	-	3,593 97
Real estate.....	-	2,556 82
Cash on hand and on deposit.....	-	10,669 14
Premium account.....	-	1,782 50
	<u>\$89,630 96</u>	<u>\$89,630 96</u>

## BRIDGTON SAVINGS BANK—BRIDGTON.

JULY 20, 1888.

RUFUS GIBBS, PRESIDENT.

MELLEN PLUMMER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$248,722 70	
Reserved fund.....	8,599 39	
Profits.....	13,818 88	
City and town bonds of Maine.....	-	\$33,800 00
County bonds of other States.....	-	5,000 00
Railroad bonds.....	-	43,860 00
Bank stock.....	-	17,860 00
Corporation bonds.....	-	10,150 00
Corporation stock.....	-	2,000 00
Loans on mortgages of real estate.....	-	87,949 00
Other loans.....	-	48,977 11
Real estate.....	-	10,179 78
Cash on hand and on deposit.....	-	1,871 83
Expense account.....	-	44 50
Premium account.....	-	9,048 75
Safe.....	-	400 00
	\$271,140 97	\$271,140 97

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

JULY 30, 1888.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$363,662 67	
Reserved fund.....	11,346 33	
Special reserved fund.....	2,066 97	
Profits.....	5,608 99	
United States bonds.....	-	\$45,000 00
City and town bonds of Maine.....	-	8,000 00
County bonds of other States.....	-	29,550 00
City " " ".....	-	54,878 94
Railroad bonds.....	-	27,000 00
Bank stock.....	-	58,545 00
Corporation bonds.....	-	32,000 00
Loans on mortgages of real estate.....	-	100,087 67
Other loans.....	-	16,300 00
Real estate.....	-	5,631 04
Cash on hand and on deposit.....	-	3,892 31
Furniture.....	-	1,800 00
	\$382,684 96	\$382,684 96

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

SEPTEMBER 3, 1888.

THOMAS TARBOX, PRESIDENT.

C. E. WELD, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$227,395 69	
Reserved fund.....	7,712 13	
Profits.....	5,251 11	
United States bonds.....	-	\$1,000 00
City and town bonds of Maine.....	-	2,500 00
County bonds of other States .....	-	45,230 00
City " " " .....	-	43,304 75
Railroad bonds.....	-	4,820 00
Bank stock .....	-	8,600 00
Corporation bonds .....	-	8,500 00
Loans on mortgages of real estate.....	-	86,421 87
Other loans .....	-	874 50
Real estate .....	-	25,180 55
Cash on hand and on deposit.....	-	13,927 26
	\$240,358 93	\$240,358 93

CALAIS SAVINGS BANK—CALAIS.

AUGUST 18, 1888.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$197,219 49	
Reserved fund.....	7,908 27	
Profits.....	5,647 68	
United States bonds .....	-	\$ 9,000 00
City and town bonds of Maine.....	-	12,500 00
County bonds of other States .....	-	29,500 00
City " " " .....	-	46,000 00
Railroad bonds.....	-	38,910 00
Railroad stock .....	-	8,562 50
Bank stock .....	-	23,606 08
Corporation bonds .....	-	7,700 00
Loans on mortgages of real estate.....	-	15,001 34
Other loans.....	-	15,050 00
Real estate .....	-	300 42
Cash on hand and on deposit.....	-	4,250 05
Expense account .....	-	395 05
	\$210,775 44	\$210,775 44

## CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 1, 1888.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$101,955 58	
Reserved fund .....	4,207 40	
Special reserved fund .....	13,338 34	
Profits .....	4,415 38	
Due National Exchange Bank, Boston .....	91 50	
State of Maine bonds .....	-	\$ 110 00
Railroad bonds .....	-	8,662 36
Safe and furniture .....	-	1,440 00
Loans on mortgages of real estate .....	-	63,168 08
Other loans .....	-	25,985 46
Real estate .....	-	2,948 77
Cash on hand and on deposit .....	-	21,616 43
Expense account .....	-	77 10
	\$124,008 20	\$124,008 20

## CASCADE SAVINGS BANK—OAKLAND.

JULY 21, 1888.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$125,359 37	
Reserved fund .....	6,025 00	
Profits .....	3,275 56	
Railroad bonds .....	-	\$ 8,000 00
Bank stock .....	-	30,900 00
Corporation bonds .....	-	5,000 00
Loans on mortgages of real estate .....	-	39,701 60
Other loans .....	-	29,980 00
Real estate .....	-	7,088 04
Cash on hand and on deposit .....	-	4,921 58
Expense account .....	-	128 69
Premium account .....	-	7,980 00
Safe .....	-	960 02
	\$134,659 93	\$134,659 93

## CORNISH SAVINGS BANK—CORNISH.

SEPTEMBER 4, 1888.

GEORGE F. CLIFFORD, PRESIDENT. JOHN W. PARTRIDGE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$7,225 33	
Reserved fund.....	18 15	
Profits .....	29 83	
County bonds of other States .....	-	\$1,000 00
City " " " .....	-	1,000 00
Corporation bonds.....	-	1,000 00
Loans on mortgages of real estate .....	-	1,603 00
Other loans.....	-	1,387 89
Cash on hand and on deposit.....	-	1,135 43
Expense account .....	-	39 49
Premium account.....	-	107 50
	<u>\$7,273 31</u>	<u>\$7,273 31</u>

## DEXTER SAVINGS BANK—DEXTER.

AUGUST 11, 1888.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$188,658 32	
Reserved fund.....	10,000 00	
Special reserved fund.....	5,672 66	
Profits .....	8,626 87	
Special deposit.....	320 32	
Bills payable.....	8,000 00	
City and town bonds of Maine.....	-	\$ 200 00
Railroad bonds .....	-	17,420 00
Bank stock .....	-	65,700 00
Corporation bonds.....	-	20,000 00
Loans on mortgages of real estate.....	-	52,698 06
Other loans .....	-	36,489 95
Real estate.....	-	24,000 00
Cash on hand and on deposit.....	-	2,770 16
	<u>\$221,278 17</u>	<u>\$221,278 17</u>

## EASTPORT SAVINGS BANK—EASTPORT.

AUGUST 20, 1888.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$298,462 81	
Reserved fund.....	8,010 72	
Profits.....	9,964 63	
United States bonds.....	-	\$ 200 00
State of Maine bonds.....	-	1,600 00
City and town bonds of Maine.....	-	7,300 00
County bonds of other States.....	-	53,250 00
City " " ".....	-	97,000 00
Railroad bonds.....	-	7,000 00
Bank stock.....	-	21,600 00
Corporation bonds.....	-	21,000 00
Loans on mortgages of real estate.....	-	67,496 75
Other loans.....	-	8,258 64
Real estate.....	-	23,439 93
Cash on hand and on deposit.....	-	8,292 84
	\$316,438 16	\$316,438 16

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

JULY 23, 1888.

C. G. TOTMAN, PRESIDENT.

CHARLES ROWELL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$187,449 59	
Reserved fund.....	8,708 43	
Profits.....	3,052 84	
City bonds of other States.....	-	\$5,000 00
Railroad bonds.....	-	2,000 00
Bank stock.....	-	19,925 00
Corporation bonds.....	-	19,000 00
Loans on mortgages of real estate.....	-	90,286 79
Other loans.....	-	40,940 62
Real estate.....	-	7,922 30
Cash on hand and on deposit.....	-	7,777 37
Expense account.....	-	1,047 90
Premium account.....	-	4,221 45
Safe.....	-	1,089 43
	\$199,210 86	\$199,210 86

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

SEPTEMBER 6, 1888.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$396,928 03	
Reserved fund.....	18,100 00	
Profits.....	8,989 56	
Unpaid dividends.....	158 41	
United States bonds.....	-	\$10,000 00
City and town bonds of Maine.....	-	7,000 00
County bonds of other States.....	-	48,500 00
City " " ".....	-	85,000 00
Railroad bonds.....	-	12,800 00
Bank stock.....	-	70,595 00
Corporation bonds.....	-	15,000 00
Loans on mortgages of real estate.....	-	66,939 58
Other loans.....	-	35,945 83
Real estate.....	-	26,187 00
Cash on hand and on deposit.....	-	17,018 55
Furniture account.....	-	3,202 70
Premium account.....	-	25,987 34
	\$424,176 00	\$424,176 00

## GARDINER SAVINGS INSTITUTION—GARDINER.

SEPTEMBER 15, 1888.

WESTON LEWIS, PRESIDENT.

HENRY S. WHITE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,764,682 10	
Reserved fund.....	109,000 00	
Profits.....	11,351 04	
United States bonds.....	-	\$50,000 00
City and town bonds of Maine.....	-	27,291 21
County bonds of other States.....	-	515,400 00
City " " ".....	-	724,045 82
Railroad bonds.....	-	37,500 00
Bank stock.....	-	62,100 00
Corporation bonds.....	-	73,000 00
Loans on mortgages of real estate.....	-	245,703 29
Other loans.....	-	107,399 92
Cash on hand and on deposit.....	-	33,592 90
	\$1,876,033 14	\$1,876,033 14

## GORHAM SAVINGS BANK—GORHAM.

SEPTEMBER 5, 1888.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$266,272 38	
Reserved fund..	9,878 97	
Profits.....	7,555 16	
United States bonds.....	-	\$10,500 00
City and town bonds of Maine.....	-	5,170 00
County bonds of other States.....	-	36,800 00
City " " ".....	-	47,500 00
Railroad bonds.....	-	21,100 00
Railroad stock.....	-	700 00
Bank stock.....	-	6,000 00
Corporation bonds.....	-	15,300 00
Loans on mortgages of real estate.....	-	122,424 68
Other loans.....	-	2,925 00
Real estate.....	-	8,500 00
Cash on hand and on deposit.....	-	6,786 83
	\$283,706 51	\$283,706 51

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

JULY 26, 1888.

PRESIDENT.

HENRY K. BAKER, TREASURER.

	Liabilities	Resources.
Deposits.....	\$502,812 35	
Reserved fund.....	25,500 00	
Unpaid dividends.....	629 37	
Profits.....	20,199 05	
United States bonds.....	-	\$ 50 00
City and town bonds of Maine.....	-	33,948 96
County bonds of other States.....	-	50,996 25
City " " ".....	-	144,561 25
Railroad bonds.....	-	94,725 92
Bank stock.....	-	14,000 00
Corporation bonds.....	-	84,875 00
Loans on mortgages of real estate.....	-	95,424 56
Other loans.....	-	2,512 57
Real estate.....	-	15,496 91
Cash on hand and on deposit.....	-	10,234 87
Expense account.....	-	2,314 48
	\$549,140 77	\$549,140 77



## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

AUGUST 25, 1888.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$191,099 92	
Reserved fund.....	7,047 07	
Profits.....	2,926 96	
United States bonds.....	-	\$13,200 00
County, city and town bonds of Maine.....	-	15,758 15
Loans on mortgages of real estate.....	-	72,237 25
Other loans.....	-	80,208 70
Real estate.....	-	4,547 52
Cash on hand and on deposit.....	-	15,122 33
	<hr/>	<hr/>
	\$201,073 95	\$201,073 95

## HOULTON SAVINGS BANK—HOULTON.

AUGUST 17, 1888.

ALMON H. FOGG, PRESIDENT

LELAND O. LUDWIG, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$174,719 79	
Reserved fund.....	5,384 11	
Profits.....	2,642 86	
City and town bonds of Maine.....	-	\$ 5,757 55
City bonds of other States.....	-	11,450 00
Railroad bonds.....	-	3,000 00
Bank stock.....	-	35,200 00
Corporation bonds.....	-	23,000 00
Loans on mortgages of real estate.....	-	74,770 00
Cash on hand and on deposit.....	-	12,849 47
Premium account.....	-	15,719 74
Furniture account.....	-	1,000 00
	<hr/>	<hr/>
	\$182,746 76	\$182,746 76

## KENNEBEC SAVINGS BANK—AUGUSTA.

SEPTEMBER 18, 1888.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$569,082 85	
Reserved fund.....	25,428 11	
Profits.....	18,026 40	
City and town bonds of Maine .....	-	\$ 1,100 00
County bonds of other States .....	-	53,500 00
City " " " .....	-	119,000 00
Railroad bonds.....	-	45,150 00
Bank stock .....	-	167,270 00
Loans on mortgages of real estate .....	-	74,818 00
Other loans.....	-	106,865 00
Cash on hand and on deposit.....	-	29,799 76
Expense account.....	-	492 20
Premium account.....	-	13,042 40
Furniture and fixtures .....	-	1,500 00
	<u>\$612,537 36</u>	<u>\$612,537 36</u>

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

SEPTEMBER 1, 1888.

ROBERT W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$464,770 57	
Reserved fund.....	14,984 02	
Profits.....	1,951 93	
United States bonds.....	-	\$13,000 00
City and town bonds of Maine .....	-	1,000 00
County bonds of other States.....	-	52,000 00
City " " " .....	-	75,000 00
Railroad bonds.....	-	99,927 50
Railroad stock .....	-	5,000 00
Bank stock .....	-	33,000 00
Corporation bonds.....	-	26,250 00
Loans on mortgages of real estate .....	-	145,651 13
Other loans .....	-	10,538 98
Cash on hand and on deposit.....	-	10,389 91
Premium account.....	-	9,849 00
Safe.....	-	100 00
	<u>\$481,706 52</u>	<u>\$481,706 52</u>

## LIMERICK SAVINGS BANK—LIMERICK.

SEPTEMBER 3, 1888.

J. M. MASON, PRESIDENT.

ASA PERKINS, TREASURER.

	Liabilities.	Resources
Deposits.....	\$75,345 02	
Reserved Fund.....	3,596 24	
Profits.....	844 96	
City and town bonds of Maine.....	-	\$ 700 00
Railroad bonds.....	-	3,000 00
Bank stock.....	-	19,360 00
Loans on mortgages of real estate.....	-	38,330 08
Other loans.....	-	1,108 03
Real estate.....	-	12,099 56
Cash on hand and on deposit.....	-	4,163 29
Expense account.....	-	113 13
Premium account.....	-	912 13
	\$79,786 22	\$79,786 22

## LUBEC SAVINGS BANK—LUBEC.

AUGUST 21, 1888.

ROBERT KELLEY, PRESIDENT.

M. M. FOSTER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$6,387 47	
Reserved fund.....	390 00	
Profits.....	346 22	
Unpaid dividends.....	33 00	
United States bonds.....	-	\$1,970 00
City and town bonds of Maine.....	-	1,517 27
Loans on mortgages of real estate.....	-	1,841 75
Other loans.....	-	873 42
Cash on hand and on deposit.....	-	524 25
Premium account.....	-	430 00
	\$7,156 69	\$7,156 69

## MACHIAS SAVINGS BANK—MACHIAS.

AUGUST 22, 1888.

SAMUEL H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$398,700 13	
Reserved fund.....	24,018 36	
Profits.....	4,197 58	
District of Columbia bonds.....	-	\$20,000 00
State of Maine bonds.....	-	700 00
City and town bonds of Maine.....	-	103,096 00
County bonds of other States.....	-	61,000 00
City " " ".....	-	110,000 00
Railroad bonds.....	-	47,000 00
Bank stock.....	-	32,000 00
Corporation bonds.....	-	27,000 00
Loans on mortgages of real estate.....	-	9,528 80
Real estate.....	-	5,309 00
Cash on hand and on deposit.....	-	11,282 27
	\$426,916 07	\$426,916 07

## MAINE SAVINGS BANK—PORTLAND.

SEPTEMBER 24, 1888.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,680,032 13	
Reserved fund.....	214,120 26	
Interest.....	70,553 43	
United States bonds.....	-	\$100,000 00
City and town bonds of Maine.....	-	104,000 00
County bonds of other States.....	-	374,700 00
City " " ".....	-	1,275,300 00
Railroad bonds.....	-	2,030,500 00
Railroad stock.....	-	9,000 00
Bank stock.....	-	33,250 00
Corporation bonds.....	-	496,000 00
Loans on mortgages of real estate.....	-	323,452 47
Other loans.....	-	51,535 00
Real estate.....	-	92,417 49
Cash on hand and on deposit.....	-	18,698 76
Expense account.....	-	1,976 52
Premium account.....	-	53,875 58
	\$4,964,705 82	\$4,964,705 82

## MECHANICS' SAVINGS BANK—AUBURN.

SEPTEMBER 24, 1888.

J. F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$803,471 25	
Reserved fund.....	25,000 00	
Profits.....	13,589 16	
County bonds of other States.....	-	\$20,500 00
City " " ".....	-	36,000 00
Railroad bonds.....	-	35,000 00
Bank stock.....	-	136,340 00
Corporation bonds.....	-	40,030 00
Corporation stock.....	-	7,295 00
Loans on mortgages of real estate.....	-	318,937 12
Other loans.....	-	196,686 68
Real estate.....	-	25,685 77
Cash on hand and on deposit.....	-	2,558 09
Premium account.....	-	23,027 75
	<u>\$842,060 41</u>	<u>\$842,060 41</u>

## NORWAY SAVINGS BANK—NORWAY.

JULY 19, 1888.

C. S. TUCKER, PRESIDENT.

H. M. BEARCE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$195,623 82	
Reserved fund.....	9,200 00	
Profits.....	2,518 90	
State of Maine bonds.....	-	\$ 200 00
City and town bonds of Maine.....	-	3,500 00
City bonds of other States.....	-	5,000 00
Railroad stock.....	-	2,600 00
Bank stock.....	-	49,900 00
Corporation bonds.....	-	4,400 00
Corporation stock.....	-	1,000 00
Loans on mortgages of real estate.....	-	83,464 59
Other loans.....	-	23,701 68
Real estate.....	-	19,699 06
Cash on hand and on deposit.....	-	4,877 39
Premium account.....	-	9,000 00
	<u>\$207,342 72</u>	<u>\$207,342 72</u>

## ORONO SAVINGS BANK—ORONO.

AUGUST 15, 1888.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$61,818 19	
Reserved fund.....	2,039 71	
Profits.....	2,337 76	
Unpaid dividends.....	295 43	
County bonds of other States.....	-	\$20,000 00
City " " ".....	-	14,500 00
Railroad bonds.....	-	5,000 00
Bank stock.....	-	6,900 00
Corporation bonds.....	-	2,000 00
Loans on mortgages of real estate.....	-	6,794 52
Other loans.....	-	1,160 00
Real estate.....	-	1,290 00
Cash on hand and on deposit.....	-	6,893 25
Expense account.....	-	327 99
Premium account.....	-	1,625 33
	\$66,491 09	\$66,491 09

## PENOBSCOT SAVINGS BANK—BANGOR.

SEPTEMBER 15, 1888.

F. A. WILSON, PRESIDENT.

EDWIN CLARK, TREASURER.

D. C. CLARK, ASSISTANT TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,214,053 32	
Reserved fund.....	55,186 49	
Profits.....	35,618 88	
United States bonds.....	-	\$216,515 00
City and town bonds of Maine.....	-	249,950 00
County bonds of other States.....	-	301,500 00
City " " ".....	-	187,600 00
Bank stock.....	-	7,649 00
Corporation bonds.....	-	25,000 00
Loans on mortgages of real estate.....	-	120,180 00
Other loans.....	-	125,447 44
Cash on hand and on deposit.....	-	51,458 99
Expense account.....	-	936 36
Premium account.....	-	14,328 90
Furniture account.....	-	4,293 00
	\$1,304,858 69	\$1,304,858 69

## PEOPLES' SAVINGS BANK—LEWISTON.

SEPTEMBER 21, 1888.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$776,682 37	
Reserved fund .....	22,153 00	
Profits .....	17,736 61	
County, city and town bonds of Maine .....	-	\$25,200 00
County bonds of other States .....	-	47,200 00
City " " " " .....	-	53,000 00
Railroad bonds .....	-	95,500 00
Bank stock .....	-	81,900 00
Corporation bonds .....	-	46,000 00
Corporation stock .....	-	200 00
Loans on mortgages of real estate .....	-	212,148 81
Other loans .....	-	200,592 98
Real estate .....	-	6,075 07
Cash on hand and on deposit .....	-	8,730 22
Expense account .....	-	981 71
Premium account .....	-	39,043 19
	<u>\$816,571 98</u>	<u>\$816,571 98</u>

## PEOPLES' TWENTY-FIVE CENT SAVINGS BANK—BATH.

JULY 16, 1888.

GALEN C. MOSES, PRESIDENT.

FRANCIS W. WEEKS, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$284,323 11	
Reserved fund .....	16,947 74	
Profits .....	8,737 30	
City and town bonds of Maine .....	-	\$ 7,000 00
City bonds of other States .....	-	5,000 00
Railroad bonds .....	-	55,625 00
Bank stock .....	-	24,600 00
Corporation bonds .....	-	10,000 00
Loans on mortgages of real estate .....	-	90,052 25
Other loans .....	-	92,704 16
Real estate .....	-	19,700 00
Cash on hand and on deposit .....	-	5,326 74
	<u>\$310,008 15</u>	<u>\$310,008 15</u>

## PHILLIPS SAVINGS BANK—PHILLIPS.

SEPTEMBER 8, 1888.

P. A. SAWYER, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$98,661 49	
Reserved fund.....	4,280 00	
Profits.....	1,871 92	
County, city and town bonds of Maine.....	-	\$20,887 00
Bank stock.....	-	20,000 00
Corporation bonds.....	-	5,000 00
Loans on mortgages of real estate.....	-	33,698 88
Other loans.....	-	4,264 25
Real estate.....	-	1,406 97
Cash on hand and on deposit.....	-	2,756 31
Certificates of deposit.....	-	15,000 00
Premium account.....	-	1,400 00
Safe.....	-	400 00
	\$104,813 41	\$104,813 41

## PISCATAQUIS SAVINGS BANK—DOVER.

AUGUST 13, 1888.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$261,369 76	
Reserved fund.....	8,075 00	
Profits.....	2,742 99	
Unpaid dividends.....	4,507 79	
City and town bonds of Maine.....	-	\$26,000 00
County bonds of other States.....	-	1,000 00
City " " ".....	-	15,000 00
Railroad bonds.....	-	5,000 00
Bank stock.....	-	36,300 00
Corporation bonds.....	-	16,000 00
Loans on mortgages of real estate.....	-	120,221 21
Other loans.....	-	35,246 72
Real estate.....	-	13,732 04
Cash on hand and on deposit.....	-	5,758 08
Expense account.....	-	637 49
Premium account.....	-	1,800 00
	\$276,695 54	\$276,695 54



PORTLAND SAVINGS BANK—PORTLAND.

OCTOBER 23, 1888.

OLIVER GERRISH, PRESIDENT. GEORGE E. B. JACKSON, VICE PRESIDENT.

EDWARD A. NOYES, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$6,231,152 28	
Reserved fund.....	305,000 00	
Profits.....	177,287 05	
Temporary loan.....	80,000 00	
United States bonds.....	-	\$395,000 00
City and town bonds of Maine.....	-	117,050 00
County bonds of other States.....	-	1,066,680 00
City " " ".....	-	810,500 00
Railroad bonds.....	-	1,528,750 00
Railroad stock.....	-	20,000 00
Bank stock.....	-	98,675 00
Corporation bonds.....	-	687,000 00
Loans on mortgages of real estate.....	-	670,010 53
Other loans.....	-	1,146,553 98
Real estate.....	-	213,886 48
Cash on hand and on deposit.....	-	35,057 19
Expense account.....	-	4,276 15
	<u>\$6,793,439 33</u>	<u>\$6,793,439 33</u>

RICHMOND SAVINGS BANK—RICHMOND.

JULY 27, 1888.

J. T. SOUTHARD, PRESIDENT.

A. B. GAUBERT, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$205,712 70	
Reserved fund.....	12,657 62	
Profits.....	749 93	
City and town bonds of Maine.....	-	\$1,000 00
County bonds of other States.....	-	5,000 00
Railroad bonds.....	-	14,000 00
Bank stock.....	-	34,500 00
Corporation bonds.....	-	12,000 00
Loans on mortgages of real estate.....	-	77,198 25
Other loans.....	-	61,366 56
Real estate.....	-	6,083 08
Cash on hand and on deposit.....	-	1,707 36
Premium account.....	-	6,265 00
	<u>\$219,120 25</u>	<u>\$219,120 25</u>

## ROCKLAND SAVINGS BANK—ROCKLAND.

SEPTEMBER 19, 1888.

FRANCIS COBB, PRESIDENT.

E. D. SPEAR, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$491,043 25	
Reserved fund.....	5,000 00	
Profits.....	15,775 18	
County, city and town bonds of Maine.....	-	\$16,450 00
County bonds of other States.....	-	25,000 00
Railroad bonds.....	-	69,802 36
Bank stock.....	-	48,245 00
Corporation bonds.....	-	54,925 00
Corporation stock.....	-	5,200 00
Loans on mortgages of real estate.....	-	81,482 23
Other loans.....	-	160,471 94
Real estate.....	-	15,683 91
Cash on hand and on deposit.....	-	15,279 57
Expense account.....	-	483 44
Premium account.....	-	18,794 98
	\$511,818 43	\$511,818 43

## SACO SAVINGS BANK—SACO.

SEPTEMBER 26, 1888.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER

	Liabilities.	Resources.
Deposits.....	\$440,328 77	
Reserved fund.....	12,150 00	
Profits.....	3,508 62	
City and town bonds of Maine.....	-	\$ 2,000 00
County bonds of other States.....	-	12,000 00
City " ".....	-	42,000 00
Railroad bonds.....	-	100,365 00
Railroad stock.....	-	21,000 00
Bank stock.....	-	37,000 00
Corporation bonds.....	-	7,000 00
Corporation stock.....	-	27,000 00
Loans on mortgages of real estate.....	-	145,711 50
Other loans.....	-	16,923 62
Real estate.....	-	4,951 84
Cash on hand and on deposit.....	-	8,262 68
Expense account.....	-	17 75
Premium account.....	-	31,755 00
	\$455,987 39	\$455,987 39

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

SEPTEMBER 25, 1888.

EDWARD P. BORNHAM, PRESIDENT

M. H. KELLY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,605,304 47	
Reserved fund.....	73,812 94	
Profits .....	67,003 39	
United States bonds.....	-	\$185,000 00
City and town bonds.....	-	193,815 00
Railroad bonds.....	-	836,290 10
Railroad stock.....	-	332,140 87
Bank stock .....	-	50,480 00
Corporation bonds.....	-	11,293 94
Corporation stock.....	-	14,500 00
Loans on mortgages of real estate.....	-	46,301 00
Other loans.....	-	30,934 00
Real estate.....	-	32,179 88
Cash on hand and on deposit.....	-	13,186 01
	<u>\$1,746,120 80</u>	<u>\$1,746,120 80</u>

## SEARSPORT SAVINGS BANK—SEARSPORT.

AUGUST 10, 1888.

JAMES G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$149,356 08	
Reserved fund.....	5,300 00	
Profits.....	2,493 61	
District of Columbia bonds.....	-	\$18,000 00
State of Maine bonds.....	-	200 00
County bonds of other States.....	-	15,000 00
City " " ".....	-	38,649 58
Railroad bonds.....	-	15,000 00
Railroad stock.....	-	10,725 00
Bank stock.....	-	10,880 00
Corporation bonds.....	-	9,000 00
Corporation stock.....	-	6,284 00
Loans on mortgages of real estate.....	-	12,314 52
Other loans.....	-	12,530 06
Foreclosure account.....	-	285 22
Cash on hand and on deposit.....	-	6,159 89
Expense account.....	-	73 32
Premium account.....	-	1,815 10
Furniture account.....	-	233 00
	<u>\$157,149 69</u>	<u>\$157,149 69</u>

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

JULY 24, 1888.

JAMES B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$606,678 83	
Reserved fund.....	3,000 00	
Profits.....	9,245 51	
County bonds of other States .....	-	\$2,700 00
City " " " .....	-	6,400 00
Railroad bonds.....	-	237,000 00
Bank stock .....	-	53,550 00
Corporation bonds .....	-	10,000 00
Loans on mortgages of real estate.....	-	134,554 66
Other loans.....	-	134,440 17
Real estate.....	-	12,198 69
Cash on hand and on deposit.....	-	28,080 82
	\$618,924 34	\$618,924 34

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

SEPTEMBER 1, 1888.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$204,066 35	
Reserved fund.....	3,222 51	
Profits.....	15,333 58	
City and town bonds of Maine .....	-	\$ 600 00
County bonds of other States.....	-	43,000 00
City " " " .....	-	26,795 00
Railroad bonds.....	-	101,977 50
Bank stock .....	-	15,250 00
Corporation bonds.....	-	13,000 00
Loans on mortgages of real estate.....	-	11,259 00
Other loans .....	-	9,400 00
Cash on hand and on deposit.....	-	1,340 94
	\$222,622 44	\$222,622 44

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

JULY 19, 1888.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$341,811 55	
Reserved fund.....	9,000 00	
Profits.....	2,610 01	
United States bonds.....	-	\$2,200 00
City and town bonds of Maine.....	-	2,650 00
County bonds of other States.....	-	8,000 00
City " " " ".....	-	18,000 00
Railroad bonds.....	-	31,000 00
Bank stock.....	-	34,880 00
Corporation bonds.....	-	7,700 00
Corporation stock.....	-	1,250 00
Loans on mortgages of real estate.....	-	172,505 02
Other loans.....	-	58,712 87
Real estate.....	-	2,624 47
Cash on hand and on deposit.....	-	6,626 79
Expense account.....	-	189 16
Premium account.....	-	6,563 00
Safe.....	-	400 00
Insurance account.....	-	120 25
	\$353,421 56	\$353,421 56

## THOMASTON SAVINGS BANK—THOMASTON.

SEPTEMBER 18, 1888.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$181,621 37	
Reserved fund.....	1,500 00	
Special reserved fund.....	1,136 70	
Profits.....	5,053 50	
United States bonds.....	-	\$ 7,000 00
County, city and town bonds of Maine.....	-	14,200 00
County bonds of other States.....	-	26,350 00
City " " " ".....	-	8,000 00
Railroad bonds.....	-	61,940 00
Bank stock.....	-	7,590 00
Corporation bonds.....	-	17,800 00
Loans on mortgages of real estate.....	-	19,378 00
Other loans.....	-	11,505 00
Real estate.....	-	6,975 01
Cash on hand and on deposit.....	-	1,298 56
Premium account.....	-	6,025 00
Safe and furniture account.....	-	1,250 00
	\$189,311 57	\$189,311 57

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

JULY 28, 1888.

\_\_\_\_ PRESIDENT.

L. H. STOVER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$163,420 66	
Reserved fund.....	4,920 00	
Profits.....	3,211 00	
United States bonds.....	-	\$10,000 00
City and town bonds of Maine.....	-	1,500 00
County bonds of other States.....	-	37,000 00
City " " ".....	-	13,000 00
Railroad bonds.....	-	19,400 00
Bank stock.....	-	25,100 00
Loans on mortgages of real estate.....	-	48,890 00
Cash on hand and on deposit.....	-	7,381 18
Expense account.....	-	1,900 77
Premium account.....	-	7,379 71
	\$171,551 66	\$171,551 66

TREMONT SAVINGS BANK—TREMONT.

AUGUST 24, 1888.

W. N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$13,472 19	
Reserved fund.....	195 82	
Profits.....	655 60	
Loans on mortgages of real estate.....	-	\$13,466 13
Other loans (town orders).....	-	305 00
Cash on hand and on deposit.....	-	552 48
	\$14,323 61	\$14,323 61

## WATERVILLE SAVINGS BANK—WATERVILLE.

JULY 21, 1888.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$450,517 01	
Reserved fund.....	23,500 00	
Profits.....	11,986 47	
District of Columbia bonds.....	-	\$14,000 00
City and town bonds of Maine.....	-	15,500 00
County bonds of other States.....	-	13,000 00
City " " ".....	-	16,000 00
Railroad bonds.....	-	24,350 00
Railroad stock.....	-	10,000 00
Bank stock.....	-	71,700 00
Loans on mortgages of real estate.....	-	224,372 75
Other loans.....	-	23,518 00
Real estate.....	-	38,645 00
Cash on hand and on deposit.....	-	11,417 73
Premium account.....	-	23,500 00
	<u>\$486,003 48</u>	<u>\$486,003 48</u>

## WISCASSET SAVINGS BANK—WISCASSET.

JULY 31, 1888.

GEORGE B. SAWYER, PRESIDENT.

WM. D. PATTERSON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$145,315 52	
Reserved fund.....	3,793 43	
Profits.....	9,357 91	
District of Columbia bonds.....	-	\$1,000 00
City and town bonds of Maine.....	-	7,600 00
County bonds of other States.....	-	19,470 00
City " " ".....	-	3,000 00
Railroad bonds.....	-	65,002 44
Railroad stock.....	-	400 00
Bank stock.....	-	17,480 00
Loans on mortgages of real estate.....	-	26,925 90
Other loans.....	-	9,706 07
Real estate.....	-	3,960 00
Cash on hand and on deposit.....	-	3,922 45
	<u>\$158,466 86</u>	<u>\$158,466 86</u>

## YORK COUNTY SAVINGS BANK—BIDDEFORD.

SEPTEMBER 26, 1888.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

	Liabilities.	Resources.
Deposits .....	\$1,028,348 65	
Reserved fund.....	25,000 00	
Profits.....	37,726 95	
United States bonds.....	-	\$56,350 00
City and town bonds of Maine .....	-	7,000 00
County bonds of other States .....	-	116,887 64
City " " " .....	-	169,000 00
Railroad bonds.....	-	92,422 50
Railroad stock .....	-	3,000 00
Bank stock.....	-	137,425 00
Corporation bonds .....	-	48,000 00
Corporation stock .....	-	14,200 00
Loans on mortgages of real estate.....	-	256,311 31
Other loans .....	-	47,249 00
Real estate.....	-	47,927 65
Cash on hand and on deposit.....	-	31,646 96
Premium account.....	-	63,655 54
	\$1,091,075 55	\$1,091,075 55



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ABSTRACT

OF

EXAMINATIONS OF THE TRUST COMPANIES.

1888.

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BAR HARBOR BANKING AND TRUST COMPANY—BAR HARBOR.

AUGUST 24, 1888.

A. P. WISWELL, PRESIDENT. FRED C. LYNAM, VICE PRESIDENT.  
 GEO. H. GRANT, TREASURER. H. W. LADD, ASS'T TREASURER.

LIABILITIES.	
Capital stock .....	\$50,000 00
Deposits .....	193,435 78
Discount and interest .....	8,465 63
Collection and exchange .....	723 00
	\$252,624 41
RESOURCES.	
Bills discounted .....	\$187,659 87
Expense account .....	3,098 98
Furniture and fixtures .....	2,860 17
Cash on hand and on deposit .....	59,005 39
	\$252,624 41

EASTERN TRUST AND BANKING COMPANY—BANGOR.

AUGUST 16, 1888.

FRANCIS H. CLERGUE, PRESIDENT. SPRAGUE ADAMS, VICE PRESIDENT.  
 GEO. B. CANNEY, SECRETARY. CHAS. D. CROSBY, ASS'T TREASURER.

LIABILITIES.	
Capital stock paid in .....	\$125,000 00
Deposits .....	281,601 32
Deposit and trust department .....	12,956 02
Profits .....	22,528 67
	\$442,086 01
RESOURCES.	
Stocks and bonds .....	\$80,140 50
Loans .....	299,117 39
Interest account .....	3,071 30
Expense " .....	10,307 80
Furniture and fixtures .....	3,038 73
Due from Oldtown branch .....	3,627 46
Due from Machias branch .....	5,524 98
Cash deposited with banks .....	21,806 46
Cash on hand .....	12,980 83
Clearing house .....	2,470 56
	\$442,086 01

## NORTHERN BANKING COMPANY—PORTLAND.

SEPTEMBER 1, 1888.

SELDEN CONNOR, PRESIDENT. WESTON F. MILLIKEN, VICE PRESIDENT.

CHARLES L. MARSTON, SECRETARY.

LIABILITIES.	
Capital stock .....	\$100,000 00
Guarantee fund .....	2,000 00
Demand deposits .....	39,583 76
Time deposits .....	14,840 69
Deposits for coupons .....	457 50
Trust deposits .....	849 11
Debenture bonds, 5 per cent (Series "A") .....	84,000 00
Profits .....	6,441 69
	\$248,172 75
RESOURCES.	
Bank stock .....	\$11,600 00
Mortgage bonds .....	74,246 40
Real estate loans (Series "A," trustee acc't) .....	100,625 00
Loans and discounts, with collateral or sureties .....	27,966 75
Sinking fund account .....	500 00
Furniture and fixtures .....	465 00
Expense account .....	2,341 93
Cash on hand and due from banks and bankers .....	19,533 06
Cash deposited with the Boston Safe Deposit and Trust Company .....	10,894 61
	\$248,172 75

## OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

JULY 19, 1888.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, TREASURER.

LIABILITIES.	
Capital stock .....	\$10,000 00
Bills payable .....	7,822 00
Debentures (Series "A") .....	16,000 00
Profits .....	660 65
	\$34,483 62
RESOURCES.	
Loans on mortgages of real estate .....	\$31,276 66
Loans on names .....	1,678 80
Due from Bank of Callaway (Neb) .....	645 00
Due from Bank of Gering (Neb.) .....	100 94
Due from S. H. Burnham .....	67 61
Expense account .....	42 33
Cash .....	672 28
	\$34,483 62

## PEOPLES' TRUST COMPANY—FARMINGTON.

SEPTEMBER 7, 1888.

GEORGE W. WHEELER, PRESIDENT. DANIEL M. BONNEY, TREASURER.

LIABILITIES.	
Capital stock.....	\$100,000 00
Surplus .....	5,000 00
Unpaid dividends .....	609 00
Demand deposits .....	31,997 57
Time deposits .....	351,752 13
Profits.....	3,432 89
	<hr/>
	\$492,791 59
RESOURCES.	
Railroad bonds.....	\$91,679 94
Railroad stocks.....	26,996 50
Corporation bonds.....	1,099 00
Corporation stocks.....	37,355 75
Bank stocks.....	13,859 00
Real estate .....	31,042 80
Loans on mortgages of real estate .....	173,150 21
Loans on collaterals.....	9,909 22
Loans on names .....	65,087 78
Furniture and fixtures .....	3,404 12
Expense account .....	598 36
Cash on hand and on deposit.....	38,608 91
	<hr/>
	\$492,791 59

## PORTLAND TRUST COMPANY—PORTLAND.

AUGUST 30, 1888.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

LIABILITIES.	
Capital stock .....	\$100,000 00
Profits .....	21,974 20
Sinking fund for corporations .....	51,258 17
Estates in trust .....	35,221 66
Time deposits .....	33,626 67
Deposits for coupons .....	11,885 00
Demand deposits .....	146,068 11
	<hr/>
	\$400,033 81
RESOURCES.	
County and city bonds (par value, \$25,000) .....	\$26,413 89
Railroad bonds (par value, \$38,000) .....	38,956 25
Loans on specified time .....	108,754 73
Loans on call .....	128,081 02
Sinking fund investments .....	31,982 13
Trust investments .....	35,221 66
Expense and tax account .....	86 20
Cash on hand and on deposit .....	30,537 93
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	\$400,033 81



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ABSTRACT

OF

EXAMINATIONS OF THE LOAN AND BUILDING  
ASSOCIATIONS.

1888.

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## AUBURN LOAN AND BUILDING ASSOCIATION

—AUBURN.

JULY 28, 1888.

A. R. SAVAGE, PRESIDENT.

GEO. G. GIFFORD, SECRETARY.

M. B. WATSON, TREASURER.

LIABILITIES.	
Accumulated capital .....	\$14,246 97
Advances .....	9,793 84
Guaranty fund .....	60 19
Earnings.....	484 32
	\$24,585 32
RESOURCES.	
Loans on mortgages of real estate .....	\$22,032 92
Approved loans not advanced .....	2,367 08
Furniture, etc. ....	98 42
Expense account .....	3 25
Cash.....	83 65
	\$24,585 32

Number of shareholders .....	262
“ “ borrowers.....	32
“ “ non-borrowers.....	230
“ shares, series one, issued June, 1887.....	768
“ “ “ two, issued October, 1887.....	82
“ “ “ three, issued January, 1888.....	183
“ “ “ four, issued April 1888 .....	145
“ “ “ five, issued July, 1888.....	5
Total number of shares outstanding.....	1183
Number of shares pledged for loans.....	134½
“ “ not pledged for loans.....	1048½
Total number of loans.....	38
New series issued in January, April, July, October.	



AUGUSTA LOAN AND BUILDING ASSOCIATION  
—AUGUSTA.

JULY 25, 1888.

E. C. ALLEN, PRESIDENT.

WILLIAM H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

LIABILITIES.		
Accumulated capital.....		\$7,647 45
Guaranty fund.....		7 60
Earnings.....		59 48
		\$7,714 53
RESOURCES.		
Loans on mortgages of real estate.....		\$6,450 00
Permanent expense.....		193 32
Cash.....		1,071 21
		\$7,714 53
Number of shareholders.....		226
“ “ borrowers.....		11
“ “ non-borrowers.....		215
“ shares, series one, issued August, 1887.....		557
“ “ “ two, issued November, 1887.....		158
“ “ “ three, issued March, 1888.....		108
“ “ “ four, issued June, 1888.....		71
Total number of shares outstanding.....		894
Number of shares pledged for loans.....		35
“ “ not pledged for loans.....		859
Total number of loans.....		12
New series issued in March, June, September, December.		

**BANGOR LOAN AND BUILDING ASSOCIATION**  
—BANGOR.

AUGUST 15, 1888.

WILLIAM T. PEARSON, PRESIDENT.      ALBERT T. THOMPSON, SECRETARY.  
LESTER DWINEL, VICE PRESIDENT.      A. F. STETSON, TREASURER.

LIABILITIES.	
Accumulated capital .....	\$34,347 84
Guaranty fund .....	18 42
Earnings .....	225 65
	\$34,591 91
RESOURCES.	
Loans on mortgages of real estate .....	\$32,075 00
Loans on shares .....	685 00
Permanent expense .....	208 09
Suspense account .....	22 63
Cash .....	1,601 19
	\$34,591 91

Number of shareholders .....	432
“      “      borrowers .....	54
“      “      non-borrowers .....	378
“      shares in first series, issued March, 1886 .....	295
“      “      second series, issued July, 1886 .....	182
“      “      third series, issued January, 1887 .....	410
“      “      fourth series, issued July, 1887 .....	237
“      “      fifth series, issued January, 1888 .....	795
“      “      sixth series, issued July, 1888 .....	531
Total number of shares outstanding .....	2450
Number of shares pledged for loans .....	212
“      “      not pledged for loans .....	2238
Total number of loans .....	64

New series issued in January and July.

BRUNSWICK LOAN AND BUILDING ASSOCIATION  
—BRUNSWICK.

OCTOBER 12, 1888.

JOHN FURBISH, PRESIDENT.

W. M. PENNELL, SECRETARY.

JAS. W. FISHER, TREASURER.

LIABILITIES.	
Accumulated capital .....	\$336 00
Earnings .....	89 06
	\$425 06
RESOURCES.	
Loans on mortgages of real estate .....	\$200 00
Permanent expense .....	126 40
Cash .....	98 66
	\$425 06
Number of shareholders .....	46
"        "    borrowers .....	1
"        "    non-borrowers .....	45
"        "    shares, first series, issued September, 1888. ....	171
"        "    pledged for loans .....	4
"        "    not pledged for loans .....	167
Total number of loans .....	1
New series issued quarterly.	

CASCO LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

AUGUST 31, 1888.

FRED N. DOW, PRESIDENT.

D. B. RICKER, SECRETARY.

S. L. LARRABEE, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$7,806 50
Guaranty fund.....	4 45
Balance due on loans.....	589 45
Earnings.....	264 10
	\$8,664 50
RESOURCES.	
Loans on mortgages of real estate.....	\$8,350 00
Permanent expense.....	2 58
Current expense.....	56 50
	\$8,664 50

Number of shareholders.....	183
"        "        borrowers.....	9
"        "        non-borrowers.....	174
"        shares, series one, issued February, 1888.....	618
"        "        "        two, issued May, 1888.....	258
Total number of shares outstanding.....	876
Number of shares pledged for loans.....	42
"        "        not pledged for loans.....	834
Total number of loans.....	9

## DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

AUGUST 11, 1888.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$8,729 34
Guaranty fund.....	4 68
Earnings.....	68 38
	\$8,802 40
RESOURCES.	
Loans on mortgages of real estate.....	\$8,400 00
Loans on shares.....	100 00
Permanent expense.....	105 34
Cash.....	197 06
	\$8,802 40

Number of shareholders .....	118
"        "        borrowers.....	21
"        "        non-borrowers.....	97
"        shares, series one, issued July, 1886.....	221
"        "        two, issued January, 1887.....	92
"        "        three, issued July, 1887.....	41
"        "        four, issued January, 1888.....	68
"        "        five, issued July, 1888.....	42
Total number of shares outstanding.....	464
Number of shares pledged for loans.....	59
"        "        not pledged for loans.....	405
Total number of loans.....	22
New series issued in January and July.	

GARDINER LOAN AND BUILDING ASSOCIATION  
—GARDINER.

JULY 25, 1888.

S. N. MAXCY, PRESIDENT.

ARTHUR L. BERRY, SECRETARY.

HENRY FARRINGTON, TREASURER.

LIABILITIES.		
Accumulated capital .....		\$6,303 07
Guaranty fund .....		3 14
Earnings .....		50 89
		\$6,357 10
RESOURCES.		
Loans on mortgages of real estate .....		\$5,062 00
Permanent expense .....		267 67
Suspense account .....		3 14
Cash .....		1,024 29
		\$6,357 10
Number of shareholders .....		85
“ “ borrowers .....		11
“ “ non-borrowers .....		74
“ shares in first series, issued February, 1867 .....		257
“ “ second series, issued June, 1887 .....		72
“ “ third series, issued January, 1888 .....		63
“ “ fourth series, issued July, 1888 .....		9
Total number of shares .....		401
Number of shares pledged for loans .....		32
“ “ not pledged for loans .....		369
Total number of loans .....		11
New series issued in January and July.		

MADISON LOAN AND BUILDING ASSOCIATION  
—MADISON.

JULY 24, 1888.

C. A. WILBER, PRESIDENT.

K. C. GRAY, SECRETARY.

W. H. BLACKWELL, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$2,225 78
Guaranty fund.....	23
Bills payable.....	124 50
Earnings.....	33 73
	\$2,384 24
RESOURCES.	
Loans on mortgages of real estate.....	\$2,000 00
Permanent expense.....	124 50
Cash.....	259 74
	\$2,384 24
Number of shareholders.....	52
"    "    borrowers.....	6
"    "    non-borrowers.....	46
"    shares in first series, issued July, 1887.....	139
"    "    second series, issued October, 1887.....	32
"    "    third series, issued April, 1888.....	25
Total number of shares outstanding.....	196
Number of shares pledged for loans.....	15
"    "    not pledged for loans.....	181
Total number of loans.....	6

New series issued in April and October.

OLDTOWN LOAN AND BUILDING ASSOCIATION  
—OLDTOWN.

AUGUST 14, 1888.

JOSEPH C. WILSON, PRESIDENT. WALTER E. HELLENBRAND, SECRETARY.

EDWIN R. ALFORD, TREASURER.

LIABILITIES.	
Accumlated capital .....	\$279 00
RESOURCES.	
Cash .....	\$279 00
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Number of shareholders.....	55
"    shares, series one, issued July, 1888 .....	165



PISCATAQUIS LOAN AND BUILDING ASSOCIATION  
—FOXCROFT.

AUGUST 13, 1888.

JOHN F. HUGHES, PRESIDENT.

BENJAMIN H. DAVIS, SECRETARY.

WILLIAM BUCK, TREASURER.

LIABILITIES.		
Accumulated capital .....		\$2,945 59
Guaranty fund .....		3 29
Earnings .....		32 68
		\$2,981 56
RESOURCES.		
Loans on mortgages of real estate .....		\$2,550 00
Permanent expense .....		87 64
Suspense account .....		10 68
Cash .....		333 24
		\$2,981 56
Number of shareholders .....		130
"        "    borrowers .....		5
"        "    non-borrowers .....		125
Number of shares, series one .....		183
"        "        "    two .....		52
"        "        "    three .....		51
Total number of shares outstanding .....		286
Number of shares pledged for loans .....		13
"        "        not pledged for loans .....		273
Total number of loans .....		6

ROCKLAND LOAN AND BUILDING ASSOCIATION  
—ROCKLAND.

SEPTEMBER 19, 1888.

SAMUEL BRYANT, PRESIDENT.

H. O. GURDY, SECRETARY.

LEANDER WEEKS, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$1,908 00
Earnings.....	31 46
	\$1,939 46
RESOURCES.	
Loans on mortgages of real estate.....	\$1,799 68
Permanent expense.....	139 78
	\$1,939 46

Number of shareholders.....	164
"    "    borrowers.....	2
"    "    non-borrowers.....	162
"    shares first series, issued May, 1888.....	505
"    "    second series, issued August, 1888.....	39
Total number of shares outstanding.....	544
Number of shares pledged for loans.....	12
"    "    not pledged for loans.....	532
Total number of loans.....	2

New series issued in February, May, August, November.

SOMERSET LOAN AND BUILDING ASSOCIATION  
—SKOWHEGAN.

SEPTEMBER 15, 1888.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

ABEL PRESCOTT, TREASURER.

LIABILITIES.	
Accumulated capital .....	\$8,883 40
Advances .....	2,915 50
Guaranty fund .....	3 63
Earnings.....	696 55
	\$12,499 08
RESOURCES.	
Loans on mortgages of real estate .....	\$12,370 00
Expense account.....	126 87
Cash .....	2 21
	\$12,499 08
Number of shareholders.....	79
"    "    borrowers.....	32
"    "    non-borrowers.....	47
"    shares, first series .....	75
"    "    second series.....	17
"    "    third series.....	24
"    "    fourth series .....	28
"    "    fifth series .....	96
"    "    sixth series .....	5
Total number of shares outstanding .....	245
Number of shares pledged for loans .....	68
"    "    non-pledged for loans.....	177
Total number of loans.....	32
New series issued annually in September.	

WATERVILLE LOAN AND BUILDING ASSOCIATION  
—WATERVILLE.

JULY 23, 1888.

ISAAC S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$3,408 95
Guaranty fund.....	2 11
Advances.....	1,263 95
Earnings.....	72 17
	\$4,747 18
RESOURCES.	
Loans on mortgages of real estate.....	\$4,600 00
Permanent expense.....	126 88
Cash.....	20 30
	\$4,747 18

Number of shareholders.....	50
“ “ borrowers.....	4
“ “ non-borrowers.....	46
“ shares, first series, issued June, 1887.....	210
“ “ second series, issued December, 1887.....	16
“ “ third series, issued June, 1888.....	20
Total number of shares outstanding.....	246
Number of shares pledged for loans.....	23
“ “ not pledged for loans.....	223
Total number of loans.....	4
New series issued in June and December.	

WISCASSET LOAN AND BUILDING ASSOCIATION  
—WISCASSET.

OCTOBER 16, 1888.

JOSEPH TUCKER, PRESIDENT.      WILLIAM D. PATTERSON, SECRETARY.  
F. W. SEWALL, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$480 00
RESOURCES.	
Cash.....	\$480 00
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Number of shareholders.....	52
"    shares, first series, issued June, 1888.....	134



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ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF THE

SAVINGS BANKS.

1888.

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# SAVINGS BANKS.

## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

*Organized April 2, 1870.*

CYRUS GREELY, PRESIDENT.

FRANK W. PARKER, TREASURER.

*Trustees*—Cyrus Greely, John Y. Scruton, E. S. Paul, J. H. Stetson, Charles Greenwood, Charles Walker, H. L. Pratt, Seth M. Carter.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$837,050 36	
Reserved fund.....	26,013 03	
Interest.....	1,326 30	
Profits.....	221 74	
Special reserved fund.....	3,150 87	
Unpaid dividends.....	3,319 62	
Public funds.....	-	\$221,250 00
Railroad bonds.....	-	55,000 00
Bank stock.....	-	79,560 00
Other securities.....	-	30,000 00
Real estate.....	-	29,413 56
Safe.....	-	500 00
Loans on real estate.....	-	247,570 09
stocks and bonds.....	-	23,255 00
to corporations.....	-	108,971 00
Premium account.....	-	58,801 99
Cash on hand and on deposit.....	-	16,760 28
	\$871,081 92	\$871,081 92

	Number.	Amount.
Number of depositors and amount of deposits.....	2898	\$837,050 36
Additions the past year.....	160	238,464 60
Withdrawals the past year.....	-	208,964 55
Net increase the past year.....	-	29,500 05
Deposits of \$500 and less.....	2388	310,410 86
\$2000 and not over \$5000.....	41	101,325 28
Largest balance due any one person the past year.....	-	4,318 24
Rate and amount of dividends the past year, 4 per cent.....	-	30,908 09
State tax paid the past year.....	-	5,606 49
Municipal tax paid the past year.....	-	354 66

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 continuous—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, George S. Woodman, Daniel Lara, D. W. Verrill, Richard Dresser, Frank Bartlett, John A. Morrill, A. M. Peables, Daniel Holland.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$767,801 90	
Reserved fund.....	22,265 16	
Interest.....	13,263 36	
Special reserved fund.....	6,655 87	
Public funds.....	-	\$38,500 00
Railroad bonds.....	-	34,225 00
Bank stock.....	-	120,500 00
Other securities.....	-	62,200 00
Real estate.....	-	34,715 69
Safe.....	-	2,400 00
Loans on real estate.....	-	249,438 32
stocks and bonds.....	-	138,708 80
other collaterals.....	-	10,126 52
to corporations.....	-	53,980 62
on names alone.....	-	1,165 00
Premium account.....	-	45,144 14
Expense account.....	-	467 84
Cash on hand and on deposit.....	-	18,414 36
	<b>\$809,986 29</b>	<b>\$809,986 29</b>

	Number.	Amount.
Number of depositors and amount of deposits.....	2780	\$767,801 90
Additions the past year.....	206	259,332 29
Withdrawals the past year.....	-	184,000 30
Net increase the past year.....	-	75,332 09
Deposits of \$500 and less.....	2269	278,761 86
\$2000 and not over \$5000.....	12	26,606 08
Largest balance due any one person the past year . . .	-	4,161 60
Rate and amount of dividends the past year, 4 per cent.	-	28,159 07
State tax paid the past year.....	-	5,299 18
Municipal tax paid the past year.....	-	477 53

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, 1848.

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

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

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$4,794,718 13	
Reserved fund.....	212,500 00	
Interest.....	80,385 36	
Profits.....	203 63	
Premium account.....	64,632 36	
Public funds.....	-	\$2,504,300 00
Railroad bonds.....	-	1,182,857 50
Bank stock.....	-	60,000 00
Real estate.....	-	12,600 00
Safe.....	-	4,000 00
Loans on real estate.....	-	134,918 54
stocks and bonds.....	-	451,772 70
other collaterals.....	-	50,856 00
to municipalities.....	-	5,000 00
corporations.....	-	11,000 00
Premium account.....	-	105,547 42
Cash on hand and on deposit.....	-	629,587 32
	<b>\$5,152,439 48</b>	<b>\$5,152,439 48</b>

	Number.	Amount.
Number of depositors and amount of deposits.....	9501	\$4,794,718 13
Additions the past year..	96	794,467 52
Withdrawals the past year.....	-	778,056 41
Net increase the past year.....	-	16,411 11
Deposits of \$500 and less.....	6744	1,078,850 09
\$2000 and not over \$5000.....	243	673,994 49
Largest balance due any one person the past year.....	-	29,959 45
Rate and amount of dividends the past year, 4 per cent.	-	187,645 71
State tax paid the past year.....	-	32,518 74
Municipal tax paid the past year.....	-	146 01

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, S. F. Humphrey, James Adams,  
Charles V. Lord.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$2,304,793 77	
Reserved fund .....	71,747 63	
Interest .....	8,762 30	
Profits .....	75,495 10	
Unpaid dividends.....	1,383 15	
Public funds .....	-	\$1,182,288 10
Railroad bonds.....	-	311,000 00
Bank stock.....	-	19,500 00
Other securities.....	-	51,000 00
Real estate .....	-	154,415 87
Loans on real estate.....	-	382,312 67
stocks and bonds.....	-	171,905 00
other collaterals.....	-	26,120 00
to municipalities.....	-	12,500 00
corporations.....	-	58,500 00
Expense account .....	-	40 73
Cash on hand and on deposit.....	-	92,599 58
	\$2,462,181 95	\$2,462,181 95

	Number.	Amount.
Number of depositors and amount of deposits.....	5972	\$2,304,793 77
Additions the past year.....	549	836,427 86
Withdrawals the past year .....	-	567,746 49
Net increase the past year .....	-	268,681 37
Deposits of \$500 and less.....	4755	737,387 75
\$2000 and not over \$5000.....	161	456,236 60
Largest balance due any one person the past year .....	-	10,000 00
Rate and amount of dividends the past year, 4 per cent.	-	81,729 60
State tax paid the past year.....	-	14,670 31
Municipal tax paid the past year .....	-	2,309 04

Dividends paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed in 1888—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, J. H. Kimball, H. W. Swanton, M. S. Briry, E. B. Drummond.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$2,464,978 00	
Reserved fund.....	91,254 52	
Interest.....	57,064 41	
Profits.....	26,885 53	
Public funds.....	-	\$406,000 00
Railroad bonds.....	-	797,050 00
Bank stock.....	-	95,800 00
Other securities.....	-	188,900 00
Real estate.....	-	17,000 00
Loans on real estate.....	-	193,296 09
stocks and bonds.....	-	717,876 34
other collaterals.....	-	69,939 48
to municipalities.....	-	2,500 00
corporations.....	-	95,500 00
Premium account.....	-	22,245 83
Expense account.....	-	1,180 40
Cash on hand and on deposit.....	-	32,894 32
	<u>\$2,640,182 46</u>	<u>\$2,640,182 46</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	4191	\$2,464,978 00
Additions the past year.....	264	585,025 52
Withdrawals the past year.....	-	357,423 41
Net increase the past year.....	-	227,602 11
Deposits of \$500 and less.....	3055	644,173 00
\$2000 and not over \$5000.....	184	650,133 00
Largest balance due any one person the past year.....	-	34,400 00
Rate and amount of dividends the past year, 5 per cent.....	-	111,447 98
State tax paid the past year.....	-	15,204 32
Municipal tax paid the past year.....	-	219 45

Dividends paid in January and July.

Examinations are made by trustees in May and July.

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

Treasurer's bond renewed in 1877—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## BELFAST SAVINGS BANK—BELFAST.

Organized April 30, 1868.

NATHAN F. HOUSTON, PRESIDENT. JOHN H. QUIMBY, TREASURER.

Trustees—Nathan F. Houston, John G. Brooks, Charles B. Hazelton, Edward Johnson, William W. Woods

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$1,040,601 84	
Reserved fund.....	25,500 00	
Interest .....	16,756 37	
Profits.....	354 41	
Public funds .....	-	\$76,500 00
Railroad bonds .....	-	239,500 00
Bank stock .....	-	37,900 00
Other securities.....	-	58,000 00
Real estate.....	-	22,375 00
Loans on real estate.....	-	77,578 00
stocks and bonds .....	-	329,829 76
other collaterals .....	-	94,300 00
to corporations.....	-	42,025 00
Premium account.....	-	7,000 00
Expense account .....	-	285 80
Cash on hand and on deposit.....	-	97,919 06
	<b>\$1,083,212 62</b>	<b>\$1,083,212 62</b>

	Number.	Amount.
Number of depositors and amount of deposits .....	3181	\$1,040,601 84
Additions the past year.....	46	326,381 57
Withdrawals the past year.....	-	281,704 27
Net increase the past year .....	-	44,677 30
Deposits of \$500 and less.....	1993	97,659 24
\$2000 and not over \$5000.....	23	48,465 20
Largest balance due any one person the past year.....	-	28,686 33
Rate and amount of dividends the past year, 4 per cent.	-	37,818 04
State tax paid the past year.....	-	7,277 99
Municipal tax paid the past year.....	-	245 72

Dividends paid in June and December.

Examinations are made by trustees in May.

Deposits draw interest from first of March, June, September, 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, J. M. Philbrook, C. Bisbee, Ceylon Rowe, S. B. Twitchell, Waldo Pettengill, G. P. Bean.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$144,907 77	
Reserved fund.....	3,993 28	
Profits.....	3,997 51	
Public funds.....	-	\$22,500 00
Railroad bonds.....	-	16,500 00
Bank stock.....	-	13,050 00
Real estate.....	-	3,213 03
Safe.....	-	500 00
Loans on real estate.....	-	70,628 70
stocks and bonds.....	-	7,366 63
other collaterals.....	-	2,631 34
to municipalities.....	-	800 00
Premium account.....	-	2,468 75
Cash on hand and on deposit.....	-	13,240 11
	<u>\$152,898 56</u>	<u>\$152,898 56</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	831	\$144,907 77
Additions the past year.....	52	27,582 26
Withdrawals the past year.....	-	14,377 43
Net increase the past year.....	-	13,204 83
Deposits of \$500 and less.....	751	72,267 00
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent.....	-	5,076 59
State tax paid the past year.....	-	991 42

Dividends paid in May and November.

Examinations are made by trustees in May and November.

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

E. W. STAPLES, TREASURER.

Trustees—Joshua Moore, Carlos Heard, Edwin Stone, Samuel Smith, Jr., E. W. Staples.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits . . . . .	\$711,064 19	
Reserved fund . . . . .	30,000 00	
Profits . . . . .	43,885 72	
Public funds . . . . .	-	\$45,600 00
Railroad bonds . . . . .	-	95,800 00
Bank stock . . . . .	-	122,200 00
Other securities . . . . .	-	88,750 00
Real estate . . . . .	-	80,476 39
Loans on real estate . . . . .	-	166,276 73
stocks and bonds . . . . .	-	138,200 00
other collaterals . . . . .	-	3,779 46
to municipalities . . . . .	-	20,000 00
corporations . . . . .	-	6,100 00
Cash on hand and on deposit . . . . .	-	17,767 33
	\$784,949 91	\$784,949 91

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	1898	\$711,064 19
Additions the past year . . . . .	234	226,572 32
Withdrawals the past year . . . . .	-	110,625 54
Net increase the past year . . . . .	-	115,946 78
Deposits of \$500 and less . . . . .	1865	632,648 58
\$2000 and not over \$5000 . . . . .	33	78,415 11
Largest balance due any one person the past year . . . . .	-	4,581 75
Rate and amount of dividends the past year, 5 per cent. . . . .	-	30,102 76
State tax paid the past year . . . . .	-	3,660 98

Dividends paid in April and October.

Examinations are made by trustees quarterly.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1887—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. Hodgdon, Joseph Nickerson, A. R. Nickerson, D. W. Sawyer.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$146,473 35	
Reserved fund..	4,010 00	
Profits.....	1,355 12	
Public funds.....	-	\$44,550 00
Railroad bonds.....	-	18,000 00
Bank stock.....	-	16,700 00
Real estate.....	-	1,240 00
Safe.....	-	800 00
Loans on real estate.....	-	57,818 33
stocks and bonds.....	-	750 00
to municipalities.....	-	2,227 29
Premium account.....	-	5,390 00
Cash on hand and on deposit..	-	4,362 85
	\$151,838 47	\$151,838 47

	Number.	Amount.
Number of depositors and amount of deposits.....	886	\$146,473 35
Additions the past year.....	61	101,192 02
Withdrawals the past year.....	-	85,906 62
Net increase the past year.....	-	15,285 40
Deposits of \$500 and less.....	801	70,127 27
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent.	-	5,166 61
State tax paid the past year.....	-	1,033 76

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, C. J. Burr, A. Robinson, F. A. Floyd, J. H. Smith.

NOVEMBER 1, 1888.

	Liabilities	Resources.
Deposits .....	\$88,765 85	
Reserved fund .....	2,473 71	
Profits .....	1,602 49	
Public funds .....	-	\$31,100 00
Railroad bonds .....	-	2,000 00
Other securities .....	-	2,000 00
Real estate .....	-	2,794 64
Loans on real estate .....	-	42,003 53
stocks and bonds .....	-	1,593 97
to municipalities .....	-	2,000 00
Premium account .....	-	2,032 50
Cash on hand and on deposit .....	-	7,317 41
	<u>\$92,842 05</u>	<u>\$92,842 05</u>

	Number.	Amount.
Number of depositors and amount of deposits .....	522	\$88,765 85
Additions the past year .....	25	31,130 33
Withdrawals the past year .....	-	17,379 40
Net increase the past year .....	-	13,750 93
Deposits of \$500 and less .....	474	58,578 93
\$2000 and not over \$5000.	1	4,180 27
Largest balance due any one person the past year .....	-	4,180 27
Rate and amount of dividends the past year, 4 per cent.	-	3,069 33
State tax paid the past year .....	-	517 60
Municipal tax paid the past year .....	-	100 20

Dividends paid in May and November.

Examinations are made by trustees in May and November.

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

MELLEN PLUMMER, TREASURER.

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

NOVEMBER 1, 1888

	Liabilities.	Resources.
Deposits .....	\$256,083 43	
Reserved fund .....	8,599 39	
Interest .....	5,265 03	
Profits.....	11,926 19	
Public funds .....	-	\$38,800 00
Railroad bonds.....	-	44,660 00
Bank stock .....	-	17,860 00
Other securities.....	-	12,150 00
Real estate .....	-	10,067 56
Safe .....	-	400 00
Loans on real estate.....	-	87,389 70
stocks and bonds .....	-	35,983 00
other collaterals.....	-	20,624 45
to municipalities.....	-	1,406 61
Premium account .....	-	9,048 75
Expense account .....	-	402 59
Cash on hand and on deposit.....	-	3,081 38
	\$281,874 04	\$281,874 04

	Number.	Amount.
Number of depositors and amount of deposits.....	1203	\$256,083 43
Additions the past year .....	110	110,343 93
Withdrawals the past year .....	-	84,809 90
Net increase the past year .....	-	25,534 03
Deposits of \$500 and less .....	1044	104,899 94
\$2000 and not over \$5000 .....	2	4,172 05
Largest balance due any one person the past year.....	-	2,200 00
Rate and amount of dividends the past year, 4 per cent.	-	8,843 69
State tax paid the past year.....	-	1,742 04
Municipal tax paid the past year .....	-	69 12

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 1887—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, N. T. Palmer, Alonzo Day, Isaac Plummer, Weston Thompson.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$369,599 33	
Reserved fund .....	12,254 47	
Profits .....	2,777 38	
Special reserved fund .....	1,972 77	
Public funds .....	-	\$127,928 94
Railroad bonds .....	-	27,000 00
Bank stock .....	-	58,545 00
Other securities .....	-	51,500 00
Real estate .....	-	5,671 53
Safe .....	-	1,800 00
Loans on real estate .....	-	99,987 67
stocks and bonds .....	-	4,300 00
Cash on hand and on deposit .....	-	9,870 81
	\$386,603 95	\$386,603 95

	Number.	Amount.
Number of depositors and amount of deposits .....	1298	\$369,599 33
Additions the past year .....	46	92,400 80
Withdrawals the past year .....	-	67,047 89
Net increase the past year .....	-	25,352 91
Deposits of \$500 and less .....	1063	127,106 34
\$2000 and not over \$5000 .....	9	25,791 68
Largest balance due any one person the past year .....	-	4,831 52
Rate and amount of dividends the past year, 4 per cent. ....	-	13,498 61
State tax paid the past year .....	-	2,160 82
Municipal tax paid the past year .....	-	98 60

Dividends paid in April and October.

Examinations are made by trustees in May and November.

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

CHARLES E WELD, TREASURER.

*Trustees*—Thomas Tarbox, Theodore Elwell, John C. Mayo, John O. Anderson, William H. Smith, Aaron Clark, Daniel Cressey, James Meserve, Calvin A. Flood, William S. Moulton.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$228,164 21	
Reserved fund.....	8,270 45	
Interest .....	1,905 59	
Profits .....	33 86	
Unpaid dividends .....	3,353 71	
Public funds .....	-	\$89,034 75
Railroad bonds.....	-	7,730 00
Bank stock.....	-	8,600 00
Other securities.....	-	8,500 00
Real estate.....	-	25,180 55
Loans on real estate.....	-	88,041 87
stocks and bonds.....	-	126 00
other collaterals.....	-	368 50
Expense account.....	-	22 25
Cash on hand and on deposit.....	-	14,123 90
	<b>\$241,727 82</b>	<b>\$241,727 82</b>

	Number.	Amount.
Number of depositors and amount of deposits.....	895	\$228,164 21
Additions the past year.....	68	53,168 21
Withdrawals the past year .....	-	40,275 55
Net increase the past year .....	-	12,892 66
Deposits of \$500 and less .....	750	77,310 09
\$2000 and not over \$5000.....	2	4,387 91
Largest balance due any one person the past year.....	-	2,221 22
Rate and amount of dividends the past year, 4 per cent..	-	8,628 06
State tax paid the past year .....	-	1,497 70
Municipal tax paid the past year .....	-	493 20

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, William Woods, J. Murray Hill, G. W. Lord, G. R. Gardner, H. H. Barnard, George A. Lowell.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$197,734 92	
Reserved fund .....	8,401 43	
Interest .....	6,505 81	
Premium .....	341 25	
Bills payable .....	657 25	
Public funds .....	-	\$97,000 00
Railroad bonds .....	-	38,910 00
Bank stock .....	-	23,606 08
Other securities .....	-	19,075 00
Real estate .....	-	300 42
Loans on real estate .....	-	14,701 34
stocks and bonds .....	-	15,350 00
Cash on hand and on deposit .....	-	4,697 82
	\$213,640 66	\$213,640 66

	Number.	Amount.
Number of depositors and amount of deposits .....	944	\$197,734 92
Additions the past year .....	46	40,289 19
Withdrawals the past year .....	-	33,837 93
Net increase the past year .....	-	6,451 26
Deposits of \$500 and less .....	841	90,984 26
\$2000 and not over \$5000 .....	4	8,517 78
Largest balance due any one person the past year .....	-	2,259 72
Rate and amount of dividends the past year, 4 per cent. ....	-	7,334 09
State tax paid the past year .....	-	1,330 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, S. E. Shepherd, Jesse F. Hosmer, John D. Russ, John H. Eells.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$120,700 22	
Reserved fund.....	4,207 40	
Interest .....	5,611 84	
Profits .....	1,055 98	
Special reserved fund.....	12,846 69	
Public funds.....	-	\$8,772 36
Real estate.....	-	2,948 77
Safe.....	-	1,440 00
Loans on real estate.....	-	67,761 41
stocks and bonds.....	-	35,123 20
other collaterals .....	-	5,478 25
Expense account.....	-	85 35
Cash on hand and on deposit ..	-	22,812 79
	<u>\$144,422 13</u>	<u>\$144,422 13</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	1128	\$120,700 22
Additions the past year.....	60	558,309 51
Withdrawals the past year .....	-	538,445 99
Net increase the past year .....	-	19,863 52
Deposits of \$500 and less.....	991	79,360 35
\$2000 and not over \$5000.....	5	18,500 00
Largest balance due any one person the past year .....	-	3,954 00
Rate and amount of dividends the past year, 4 per cent.	-	5,208 02
State tax paid the past year.....	-	550 00
Municipal tax paid the past year.....	-	110 00

Dividends paid in May and November.

Examinations are made by trustees in May.

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

Treasurer's bond renewed in 1877—amount, \$30,000.

Has sufficient available assets to pay its liabilities.

## CASCADE SAVINGS BANK—OAKLAND.

Organized May 7, 1869.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

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

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$129,572 98	
Reserved fund .....	6,350 00	
Interest .....	361 05	
Unpaid dividends.....	2,397 36	
Railroad bonds.....	-	\$ 8,000 00
Bank stock .....	-	30,900 00
Other securities.....	-	5,000 00
Real estate .....	-	7,088 04
Safe.....	-	960 02
Loans on real estate.....	-	44,301 60
stocks and bonds.....	-	29,830 00
other collaterals.....	-	185 00
Premium account.....	-	7,000 00
Cash on hand and on deposit.....	-	5,416 73
	<u>\$138,681 39</u>	<u>\$138,681 39</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	849	\$129,572 98
Additions the past year .....	50	60,848 01
Withdrawals the past year .....	-	53,373 31
Net increase the past year .....	-	7,474 70
Deposits of \$500 and less.....	780	60,288 22
\$2000 and not over \$5000.....	2	5,684 67
Largest balance due any one person the past year .....	-	2,880 16
Rate and amount of dividends the past year, 4 per cent..	-	4,722 51
State tax paid the past year .....	-	881 91
Municipal tax paid the past year .....	-	44 66

Dividends paid in May and November.

Examinations are made by trustees monthly.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1888—amount, \$15,000.

Has sufficient available assets to pay its liabilities.



## CORNISH SAVINGS BANK—CORNISH.

*Organized April 23, 1887.*

GEORGE F. CLIFFORD, PRESIDENT. JOHN W. PARTRIDGE, TREASURER.

*Trustees—George F. Clifford, L. F. Pike, J. F. Jameson, G. H. Milliken, F. F. Flint.*

NOVEMBER 1, 1888.

	Liabilities	Resources.
Deposits.....	\$6,039 60	
Reserved fund.....	18 15	
Interest.....	59 83	
Public funds.....	-	\$2,000 00
Other securities.....	-	1,000 00
Loans on real estate.....	-	1,300 00
other collaterals.....	-	690 89
Premium account.....	-	107 50
Expense account.....	-	40 74
Cash on hand and on deposit.....	-	978 45
	<u>\$6,117 58</u>	<u>\$6,117 58</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	64	\$ 6,039 60
Additions the past year.....	52	11,179 94
Withdrawals the past year.....	-	7,508 58
Net increase the past year.....	-	3,671 36
Deposits of \$500 and less.....	62	4,724 44
Largest balance due any one person the past year.....	-	1,250 00
Rate and amount of dividends the past year, 4 per cent..	-	124 94
State tax paid the past year.....	-	36 84

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 1888—amount, \$10,000.

Has sufficient available assets to pay its liabilities

## DEXTER SAVINGS BANK—DEXTER.

*Organized December 16, 1867.*

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

Trustees—E. M. Tibbetts, Nathaniel Dustin, T. P. Sawyer, Henry S. Dole, Elias A. Mower.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$190,865 82	
Reserved fund .....	10,000 00	
Interest .....	10,888 42	
Profits .....	320 32	
Special reserved fund .....	5,300 00	
Bills payable .....	5,000 00	
Public funds .....	-	\$12,200 00
Railroad bonds .....	-	17,420 00
Bank stock .....	-	61,700 00
Other securities .....	-	4,000 00
Real estate .....	-	24,000 00
Loans on real estate .....	-	52,190 07
stocks and bonds .....	-	11,115 00
other collaterals .....	-	8,033 95
to municipalities .....	-	700 00
corporations .....	-	20,250 00
Cash on hand and on deposit .....	-	10,765 54
	\$222,374 56	\$222,374 56

	Number	Amount.
Number of depositors and amount of deposits .....	991	\$190,865 82
Additions the past year .....	-	59,491 48
Withdrawals the past year .....	139	94,496 74
Net decrease the past year .....	-	35,005 26
Deposits of \$500 and less .....	873	78,266 79
\$2000 and not over \$5000 .....	1	2,644 77
Largest balance due any one person the past year .....	-	2,644 77
Rate and amount of dividends the past year, 5 per cent. .....	-	9,800 58
State tax paid the past year .....	-	1,312 86
Municipal tax paid the past year .....	-	147 60

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 1888—amount, \$12,000.

Has sufficient available assets to pay its liabilities.

EASTPORT SAVINGS BANK—EASTPORT.

Organized May 1, 1870.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

Trustees—Alden Bradford, John W. Hinkley, Noel B. Nutt, John Doring, Simon Stevens, John L. Pike, Winslow Bates, Randall B. Clark, Joseph Anderson.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$302,744 77	
Reserved fund .....	8,759 48	
Profits .....	8,107 29	
Public funds .....	-	\$159,350 00
Railroad bonds .....	-	7,000 00
Bank stock .....	-	21,600 00
Real estate .....	-	16,398 54
Loans on real estate .....	-	74,769 09
stocks and bonds .....	-	5,500 00
other collaterals .....	-	1,022 14
to municipalities .....	-	976 05
corporations .....	-	21,000 00
Cash on hand and on deposit .....	-	11,995 72
	\$319,611 54	\$319,611 54

	Number.	Amount.
Number of depositors and amount of deposits .....	1086	\$302,744 77
Additions the past year .....	73	106,276 81
Withdrawals the past year .....	-	96,154 55
Net increase the past year .....	-	10,122 26
Deposits of \$500 and less .....	888	110,782 33
\$2000 and not over \$5000 .....	14	36,164 19
Largest balance due any one person the past year .....	-	4,900 00
Rate and amount of dividends the past year, 4 per cent ..	-	10,935 14
State tax paid the past year .....	-	2,087 40
Municipal tax paid the past year .....	-	202 54

Dividends paid in January and July.

Examinations are made by trustees in May.

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

Treasurer's bond renewed in 1887—amount, \$5000.

Has sufficient available assets to pay its liabilities.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

*Organized March 4, 1871.*

C. G. TOTMAN, PRESIDENT.

CHARLES ROWELL, TREASURER.

*Trustees*—C. G. Totman, William Connor, J. F. Stinson, J. F. Kenrick, H. F. Burgess.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$192,386 73	
Reserved fund .....	8,708 43	
Interest .....	5,496 66	
Profits .....	388 82	
Public funds .....	-	\$6,000 00
Railroad bonds .....	-	2,000 00
Bank stock .....	-	19,925 00
Other securities .....	-	23,000 00
Real estate .....	-	7,925 97
Safe .....	-	1,089 43
Loans on real estate .....	-	90,996 79
stocks and bonds .....	-	10,600 00
other collaterals .....	-	4,550 00
to municipalities .....	-	1,750 00
corporations .....	-	19,500 00
Premium account .....	-	4,221 45
Expense account .....	-	1,356 99
Cash on hand and on deposit .....	-	14,065 01
	\$206,980 64	\$206,980 64

	Number.	Amount.
Number of depositors and amount of deposits .....	775	\$192,386 73
Additions the past year .....	31	58,590 26
Withdrawals the past year .....	-	57,919 91
Net increase the past year .....	-	670 35
Deposits of \$500 and less .....	658	84,726 54
\$2000 and not over \$5000 .....	8	16,440 00
Largest balance due any one person the past year .....	-	2,120 00
Rate and amount of dividends the past year, 4 per cent. ....	-	7,239 92
State tax paid the past year .....	-	1,359 26
Municipal tax paid the past year .....	-	148 40

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 1887—amount, \$15,000.

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. C. Belcher, Hiram Ramsdell, J. H. Waugh*

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$402,517 16	
Reserved fund .....	19,100 00	
Interest .....	1,118 33	
Profits .....	40 00	
Unpaid dividends .....	158 41	
Public funds .....	-	\$149,500 00
Railroad bonds .....	-	12,800 00
Bank stock .....	-	70,595 00
Other securities .....	-	15,000 00
Real estate .....	-	25,897 76
Safe .....	-	3,209 70
Loans on real estate .....	-	67,667 83
stocks and bonds .....	-	27,850 00
other collaterals .....	-	7,840 00
to municipalities .....	-	845 83
Premium account .....	-	25,987 34
Cash on hand and on deposit .....	-	15,740 44
	<b>\$422,933 90</b>	<b>\$422,933 90</b>

	Number.	Amount.
Number of depositors and amount of deposits .....	1849	\$402,517 16
Additions the past year .....	-	161,857 69
Withdrawals the past year .....	19	152,100 83
Net increase the past year .....	-	9,256 86
Deposits of \$500 and less .....	1593	157,113 21
\$2000 and not over \$5000 .....	12	25,486 39
Largest balance due any one person the past year .....	-	4,000 00
Rate and amount of dividends the past year, 4 per cent. ....	-	14,912 06
State tax paid the past year .....	-	2,624 05
Municipal tax paid the past year .....	-	210 00

Dividends paid in April and October.

Examinations are made by trustees in May.

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

WESTON LEWIS, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

*Trustees*—Weston Lewis, William W. Bradstreet, Isaac J. Carr, L. D. Cooke, David Dennis, Sanford N. Maxcy, Edward Robinson.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$1,768,608 20	
Reserved fund.....	100,000 00	
Interest .....	18,430 95	
Public funds.....	-	\$1,320,737 03
Railroad bonds.....	-	37,500 00
Bank stock.....	-	70,250 00
Other securities.....	-	71,000 00
Loans on real estate.....	-	208,863 18
stocks and bonds.....	-	122,025 00
other collaterals.....	-	5,752 15
to municipalities.....	-	15,613 40
Cash on hand and on deposit.....	-	35,298 39
	<u>\$1,887,039 15</u>	<u>\$1,887,039 15</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	4861	\$1,768,608 20
Additions the past year.....	105	357,345 25
Withdrawals the past year.....	-	306,069 03
Net increase the past year.....	-	51,276 22
Deposits of \$500 and less.....	3663	325,149 83
\$2000 and not over \$5000.....	91	241,122 35
Largest balance due any one person the past year.....	-	4,399 75
Rate and amount of dividends the past year, 4½ per cent.	-	76,260 71
State tax paid the past year.....	-	12,640 97

Dividends paid in January and July.

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

Deposits draw interest from third Wednesday of each month.

Treasurer's bond renewed in 1888—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## GORHAM SAVINGS BANK—GORHAM.

Organized April 4, 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Joseph Ridlon, Simon E. McLellan, Charles Johnson, Joseph Colby, Stephen Hinkley, Frederick Robie, Roscoe G. Harding, Humphrey Cousins, Arthur M. Benson.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits . . . . .	\$266,600 28	
Reserved fund. . . . .	10,524 11	
Profits. . . . .	3,375 19	
Public funds . . . . .	-	\$97,600 00
Railroad bonds. . . . .	-	24,100 00
Bank stock. . . . .	-	6,000 00
Other securities. . . . .	-	17,000 00
Real estate. . . . .	-	8,500 00
Loans on real estate . . . . .	-	124,644 47
stocks and bonds . . . . .	-	550 00
other collaterals . . . . .	-	950 00
to corporations. . . . .	-	1,000 00
Cash on hand and on deposit. . . . .	-	155 11
	\$280,499 58	\$280,499 58

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	1073	\$266,600 28
Additions the past year. . . . .	67	68,514 85
Withdrawals the past year . . . . .	-	47,095 11
Net increase the past year . . . . .	-	21,419 74
Deposits of \$500 and less. . . . .	897	88,533 39
\$2000 and not over \$5000. . . . .	3	6,279 13
Largest balance due any one person the past year . . . . .	-	2,187 17
Rate and amount of dividends the past year, 4 per cent. . . . .	-	9,630 79
State tax paid the past year. . . . .	-	1,787 22
Municipal tax paid the past year. . . . .	-	137 82

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, December.

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

Has sufficient available assets to pay its liabilities.

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Organized July 3, 1854.

ELIPHALET ROWELL, PRESIDENT.

H. K. BAKER, TREASURER.

Trustees—Eliphalet Rowell, J. H. Leigh, H. Tobey, Ben Tenney, H. K. Baker.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$505,119 47	
Reserved fund.....	25,500 00	
Interest .....	12,547 81	
Unpaid dividends.....	1,186 21	
Public funds .....	-	\$225,556 46
Railroad bonds.....	-	96,725 92
Bank stock .....	-	14,000 00
Other securities.....	-	88,875 00
Real estate .....	-	14,343 03
Loans on real estate .....	-	95,772 59
other collaterals.....	-	770 00
to municipalities.....	-	500 00
Expense account .....	-	40 60
Cash on hand and on deposit.....	-	7,769 89
	\$544,353 49	\$544,353 49

	Number.	Amount.
Number of depositors and amount of deposits.....	1373	\$505,119 47
Additions the past year.....	-	91,284 91
Withdrawals the past year.....	30	79,971 38
Net increase the past year.....	-	11,313 53
Deposits of \$500 and less .....	1031	128,286 69
Largest balance due any one person the past year .....	-	2,000 00
Rate and amount of dividends the past year, 4½ per cent.....	-	21,831 07
State tax paid the past year.....	-	3,526 50
Municipal tax paid the past year.....	-	13 50

Dividends paid in February and August.

Examinations are made by trustees in May.

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

Treasurer's bond renewed in 1887—amount, \$20,000.

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*—James F. Davis, M. Avery, N. B. Cooledge, N. S. Salisbury, John F. Whitecomb.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$190,574 48	
Reserved fund.. ..	7,047 07	
Interest .....	7,102 11	
Public funds.....	-	\$31,758 15
Real estate .....	-	4,547 52
Loans on real estate.....	-	71,392 25
stocks and bonds.....	-	12,104 00
other collaterals .....	-	35,428 70
to municipalities .....	-	32,500 00
Cash on hand and on deposit.. .	-	16,993 04
	\$204,723 66	\$204,723 66

	Number.	Amount.
Number of depositors and amount of deposits.....	1084	\$190,574 48
Additions the past year.....	121	82,038 11
Withdrawals the past year .....	-	64,626 81
Net increase the past year.....	-	17,411 30
Deposits of \$500 and less.....	999	111,386 83
\$2000 and not over \$5000.....	3	6,080 00
Largest balance due any one person the past year.....	-	2,154 74
Rate and amount of dividends the past year, 4 per cent.	-	6,332 28
State tax paid the past year .....	-	1,257 03

Dividends paid in June and December.

Examinations are made by trustees in May.

Deposits draw interest from first of March, June, September, 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

LELAND O. LUDWIG, TREASURER.

*Trustees*—Almon H. Fogg, S. T. Plummer, T. M. Bradbury, L. Powers, B. H. Putnam, A. P. Heywood, F. A. Powers, E. Woodbury, C. D. Merritt, B. L. Staples, J. H. Bradford.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$183,204 32	
Reserved fund.....	5,384 11	
Interest.....	5,622 63	
Public funds.....	-	\$43,087 55
Railroad bonds.....	-	3,000 00
Bank stock.....	-	37,200 00
Safe.....	-	1,000 00
Loans on real estate.....	-	83,131 00
other collaterals.....	-	600 00
Premium account.....	-	16,021 74
Expense account.....	-	1,021 99
Cash on hand and on deposit.....	-	9,148 78
	\$194,211 06	\$194,211 06

	Number.	Amount.
Number of depositors and amount of deposits.....	863	\$183,204 32
Additions the past year.....	7	64,157 51
Withdrawals the past year.....	-	62,930 96
Net increase the past year.....	-	1,226 55
Deposits of \$500 and less.....	757	85,242 82
\$2000 and not over \$5000.....	14	28,461 50
Largest balance due any one person the past year.....	-	2,111 50
Rate and amount of dividends the past year, 5 per cent.....	-	8,265 35
State tax paid the past year.....	-	1,037 59

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 1888—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## KENNEBEC SAVINGS BANK—AUGUSTA.

Organized March 19, 1870.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

Trustees—M. V. B. Chase, John F. Hill, George F. Potter, P. O. Vickery, W. P. Whitehouse, George F. Macomber, Oscar Holway.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$577,443 51	
Reserved fund.....	25,428 11	
Profits .....	19,482 44	
Public funds.....	-	\$178,600 00
Railroad bonds .....	-	52,150 00
Bank stock .....	-	167,270 00
Safe .....	-	1,500 00
Loans on real estate.....	-	73,293 00
stocks and bonds.....	-	76,300 00
other collaterals.....	-	32,365 00
to municipalities .....	-	500 00
corporations.....	-	3,000 00
Premium account.....	-	13,042 40
Expense account .....	-	1,030 35
Cash on hand and on deposit.....	-	23,303 31
	\$622,354 06	\$622,354 06

	Number.	Amount.
Number of depositors and amount of deposits.....	1237	\$577,443 51
Additions the past year.....	99	157,789 54
Withdrawals the past year.....	-	128,140 59
Net increase the past year.....	-	29,648 95
Deposits of \$500 and less.....	873	125,016 14
\$2000 and not over \$5000.....	38	95,664 29
Largest balance due any one person the past year.....	-	7,431 23
Rate and amount of dividends the past year, 4 per cent.	-	21,143 52
State tax paid the past year.....	-	4,152 73

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 1888—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—Robert W. Lord, John Cousens, Moses C. Maling, John H. Ferguson,  
William Downing.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$472,808 68	
Reserved fund.....	14,984 02	
Profits.....	6,325 03	
Public funds.....	-	\$139,000 00
Railroad bonds.....	-	109,927 50
Bank stock.....	-	33,000 00
Other securities.....	-	38,250 00
Safe.....	-	100 00
Loans on real estate.....	-	146,133 14
other collaterals.....	-	8,975 00
to municipalities.....	-	1,200 00
Premium account.....	-	9,849 00
Cash on hand and on deposit.....	-	7,683 09
	\$494,117 73	\$494,117 73

	Number.	Amount.
Number of depositors and amount of deposits.....	1633	\$472,808 68
Additions the past year.....	99	109,446 61
Withdrawals the past year.....	-	89,868 37
Net increase the past year.....	-	19,578 24
Deposits of \$500 and less.....	1399	160,114 01
\$2000 and not over \$5000.....	18	41,834 21
Largest balance due any one person the past year.....	-	4,080 00
Rate and amount of dividends the past year, 4 per cent.	-	17,275 34
State tax paid the past year.....	-	3,337 61

Dividends paid in January and July.

Examinations are made by trustees in May and partial examination monthly.

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

Treasurer's bond renewed in 1877—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## LIMERICK SAVINGS BANK—LIMERICK.

*Organized March 22, 1875.*

J. M. MASON, PRESIDENT.

ASA PERKINS, TREASURER.

*Trustees*—J. M. Mason, W. Adams, S. O. Clark, E. A. Sadler, George Moulton, F. M. Higgins.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$73,979 97	
Reserved fund.....	3,596 24	
Interest .....	1,477 22	
Bank stock .....	-	\$19,360 00
Real estate.....	-	11,999 56
Loans on real estate.....	-	34,115 86
other collaterals.....	-	1,094 73
to municipalities.....	-	700 60
corporations.....	-	3,000 00
Premium account.....	-	912 13
Expense account.....	-	117 13
Cash on hand and on deposit.....	-	7,754 02
	<u>\$79,053 43</u>	<u>\$79,053 43</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	328	\$73,979 97
Additions the past year.....	-	8,063 50
Withdrawals the past year.....	33	17,932 23
Net decrease the past year.....	-	9,868 73
Deposits of \$500 and less .....	284	27,233 63
Largest balance due any one person the past year .....	-	10,363 20
Rate and amount of dividends the past year, 4 per cent.....	-	3,185 10
State tax paid the past year.....	-	477 46
Municipal tax paid the past year.....	-	210 90

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 1887—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## LUBEC SAVINGS BANK—LUBEC.

*Organized April 1, 1872.*

ROBERT KELLEY, PRESIDENT.

M. M. FOSTER, TREASURER.

*Trustees*—Robert Kelley, J. H. Grey, O. M. Reynolds, G. M. Foster, J. M. Pike, L. G. Chase, A. W. Kelley.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$6,485 76	
Reserved fund.....	390 00	
Profits.....	371 27	
Public funds .....	-	\$3,487 27
Loans on real estate.....	-	1,821 02
other collaterals .....	-	978 11
Premium account.....	-	437 00
Cash on hand and on deposit.....	-	523 63
	\$7,247 03	\$7,247 03

	Number.	Amount.
Number of depositors and amount of deposits .....	68	\$6,485 76
Additions the past year.....	-	1,575 82
Withdrawals the past year .....	2	1,592 67
Net decrease the past year.....	-	16 85
Deposits of \$500 and less.....	67	5,417 85
Largest balance due any one person the past year .....	-	1,000 00
Rate and amount of dividends the past year, 5 per cent.	-	302 06
State tax paid the past year.....	-	44 94

Dividends paid in January and July.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed in 1882—amount, \$2,000.

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

S. H. TALBOT, PRESIDENT.

L. LORING KEITH, TREASURER.

Trustees—S. H. Talbot, John F. Harmon, J. K. Ames, George Leavitt, G. W. Drisko, C. C. Chaloner, A. F. Kingsley, P. H. Longfellow, L. L. Keith.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$398,865 37	
Reserved fund.....	24,018 36	
Interest.....	7,949 95	
Unpaid dividends.....	5,387 16	
Public funds.....	-	\$307,296 00
Railroad bonds.....	-	46,000 00
Bank stock.....	-	32,000 00
Real estate.....	-	5,309 00
Loans on real estate.....	-	9,678 80
to corporations.....	-	17,000 00
Cash on hand and on deposit.....	-	18,937 04
	<u>\$436,220 84</u>	<u>\$436,220 84</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	1005	\$398,865 37
Additions the past year.....	53	72,237 96
Withdrawals the past year.....	-	45,069 99
Net increase the past year.....	-	27,167 97
Deposits of \$500 and less.....	750	100,053 92
\$2000 and not over \$5000.....	3	8,568 00
Largest balance due any one person the past year.....	-	3,423 00
Rate and amount of dividends the past year, 4 per cent.....	-	15,050 15
State tax paid the past year.....	-	2,725 30
Municipal tax paid the past year.....	-	35 72

Dividends paid in January and July.

Examinations are made by trustees in May and November.

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

ALPHEUS G. ROGERS, TREASURER.

Trustees—Samuel Rolfe, Charles Fobes, Rufus Cushman, Mark P. Emery, William G. Davis, Eben Corey, Alpheus G. Rogers.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$4,664,428 93	
Reserved fund.....	214,120 26	
Interest.....	99,790 28	
Public funds.....	-	\$1,852,000 00
Railroad bonds.....	-	2,030,500 00
Bank stock.....	-	35,310 00
Other securities.....	-	506,000 00
Real estate.....	-	92,417 49
Loans on real estate.....	-	321,742 64
stocks and bonds.....	-	51,035 00
Premium account.....	-	54,900 58
Expense account.....	-	4,072 64
Cash on hand and on deposit.....	-	30,361 12
	\$4,978,339 47	\$4,978,339 47

	Number.	Amount.
Number of depositors and amount of deposits.....	15,882	\$4,664,428 93
Additions the past year.....	434	855,035 42
Withdrawals the past year.....	-	856,295 84
Net increase the past year (including dividends).....	-	168,869 18
Deposits of \$500 and less.....	12,758	1,484,730 93
\$2000 and not over \$5000.....	93	206,123 00
Largest balance due any one person the past year.....	-	4,554 76
Rate and amount of dividends the past year, 4 per cent.....	-	170,129 60
State tax paid the past year.....	-	32,178 03
Municipal tax paid the past year.....	-	1,005 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, 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.

J. R. LEARNED, TREASURER.

Trustees—John F. Cobb, R. C. Jewett, B. F. Sturgis, S. P. Miller, E. T. Gile, Rufus Prince, Dana Goff, E. W. Gross, H. W. Hutchins.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$809,154 08	
Reserved fund.....	25,000 00	
Profits .....	16,684 06	
Public funds.....	-	\$47,500 00
Railroad bonds .....	-	37,000 00
Bank stock .....	-	136,340 00
Other securities .....	-	52,525 00
Real estate .....	-	32,453 57
Loans on real estate.....	-	317,637 12
stocks and bonds.....	-	128,425 68
other collaterals.....	-	3,471 00
to corporations.....	-	55,800 00
Premium account.....	-	23,027 75
Cash on hand and on deposit.....	-	16,658 02
	<u>\$850,838 14</u>	<u>\$850,838 14</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	2944	\$809,154 08
Additions the past year.....	79	321,693 51
Withdrawals the past year.....	-	235,599 91
Net increase the past year.....	-	86,093 60
Deposits of \$500 and less.....	2439	317,950 08
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4½ per cent.	-	31,670 78
State tax paid the past year.....	-	5,538 53
Municipal tax paid the past year.....	-	259 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 renewed in 1888—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

## NORWAY SAVINGS BANK—NORWAY.

Organized March 19, 1866.

C. S. TUCKER, PRESIDENT.

H. M. BEARCE, TREASURER.

Trustees—C. S. Tucker, W. H. Whitecomb, J. O. Crooker, F. A. Danforth, H. L. Horne, F. H. Noyes, C. L. Hathaway.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$199,273 76	
Reserved fund .....	9,200 00	
Profits .....	5,717 16	
Public funds .....	-	\$ 8,700 00
Bank stock .....	-	45,900 00
Other securities .....	-	9,300 00
Real estate .....	-	19,771 53
Loans on real estate .....	-	81,908 42
stocks and bonds .....	-	17,451 00
other collaterals .....	-	6,974 89
to municipalities .....	-	3,850 00
corporations .....	-	1,002 40
Premium account .....	-	7,900 00
Cash on hand and on deposit .....	-	11,432 68
	\$214,190 92	\$214,190 92

	Number.	Amount.
Number of depositors and amount of deposits .....	1196	\$199,273 76
Additions the past year .....	36	60,578 17
Withdrawals the past year .....	-	51,071 22
Net increase the past year .....	-	9,506 95
Deposits of \$500 and less .....	1081	101,486 63
Largest balance due any one person the past year .....	-	2,040 00
Rate and amount of dividends the past year, 4 per cent. ..	-	7,218 11
State tax paid the past year .....	-	1,293 06
Municipal tax paid the past year .....	-	313 79

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, Albert White.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits . . . . .	\$64,814 90	
Reserved fund . . . . .	2,195 57	
Interest . . . . .	505 15	
Profits . . . . .	517 34	
Unpaid dividends . . . . .	295 43	
Public funds . . . . .	-	\$34,500 00
Railroad bonds . . . . .	-	8,000 00
Bank stock . . . . .	-	6,900 00
Other securities . . . . .	-	4,000 00
Real estate . . . . .	-	1,290 00
Loans on real estate . . . . .	-	6,494 52
other collaterals . . . . .	-	160 00
Premium account . . . . .	-	1,921 21
Expense account . . . . .	-	1 50
Cash on hand and on deposit . . . . .	-	5,061 16
	<b>\$68,328 39</b>	<b>\$68,328 39</b>

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	283	\$64,814 90
Additions the past year . . . . .	35	23,036 21
Withdrawals the past year . . . . .	-	18,203 59
Net increase the past year . . . . .	-	4,832 62
Deposits of \$500 and less . . . . .	251	32,533 58
Largest balance due any one person the past year . . . . .	-	2,000 00
Rate and amount of dividends the past year, 4 per cent. . . . .	-	2,274 18
State tax paid the past year . . . . .	-	456 16
Municipal tax paid the past year . . . . .	-	19 08

Dividends paid in April and October.

Examinations are made by trustees in May.

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

FRANKLIN A. WILSON, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—Franklin A. Wilson, Charles Hamlin, Peleg T. Jones, Thomas Cary, Silas C. Hatch.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$1,228,134 54	
Reserved fund.....	58,177 61	
Interest.....	4,090 36	
Profits..	10,999 25	
Unpaid dividends.....	16,812 78	
Public funds.....	-	\$963,065 00
Bank stock.....	-	7,649 00
Other securities.....	-	25,000 00
Real estate.....	-	3,200 00
Safe.....	-	4,293 00
Loans on real estate.....	-	114,395 00
stocks and bonds.....	-	72,500 00
other collaterals.....	-	9,532 44
to municipalities.....	-	55,500 00
corporations.....	-	19,000 00
Premium account.....	-	15,364 90
Expense account.....	-	3 00
Cash on hand and on deposit.....	-	28,712 20
	\$1,318,214 54	\$1,318,214 54

	Number.	Amount.
Number of depositors and amount of deposits.....	2659	\$1,228,134 54
Additions the past year.....	64	362,323 21
Withdrawals the past year.....	-	299,311 59
Net increase the past year.....	-	63,011 62
Deposits of \$500 and less.....	1973	327,268 47
\$2000 and not over \$5000.....	70	167,627 43
Largest balance due any one person the past year.....	-	13,500 00
Rate and amount of dividends the past year, 4 per cent.....	-	45,698 85
State tax paid the past year.....	-	7,275 33
Municipal tax paid the past year.....	-	47 52

Dividends paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed in 1878—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

PEOPLES' SAVINGS BANK—LEWISTON.

Organized March 9, 1875.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

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

NOVEMBER 1, 1888.

	Liabilities	Resources.
Deposits.....	\$781,947 15	
Reserved fund.....	24,053 00	
Interest.....	1,403 45	
Profits.....	1,360 06	
Public funds.....	-	\$123,400 00
Railroad bonds.....	-	95,500 00
Bank stock.....	-	81,900 00
Other securities.....	-	46,200 00
Real estate.....	-	6,146 10
Loans on real estate.....	-	213,588 81
stocks and bonds.....	-	20,144 10
other collaterals.....	-	670 00
to municipalities.....	-	8,393 88
corporations.....	-	165,589 00
Premium account.....	-	39,000 00
Expense account.....	-	215 00
Cash on hand and on deposit.....	-	8,016 77
	\$808,763 66	\$808,763 66

	Number.	Amount.
Number of depositors and amount of deposits.....	2805	\$781,947 15
Additions the past year.....	175	314,305 32
Withdrawals the past year.....	-	247,017 89
Net increase the past year.....	-	67,287 43
Deposits of \$500 and less.....	2322	317,140 77
\$2000 and not over \$5000.....	3	8,001 08
Largest balance due any one person the past year.....	-	4,500 00
Rate and amount of dividends the past year, 4 per cent..	-	27,909 78
State tax paid the past year.....	-	5,596 13
Municipal tax paid the past year.....	-	64 35

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.

## PEOPLES' TWENTY-FIVE CENT SAVINGS BANK—BATH.

Organized March 10, 1868.

GALEN C. MOSES, PRESIDENT.

FRANCIS W. WEEKS, TREASURER.

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

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$284,926 32	
Reserved fund.....	17,672 74	
Profits.....	6,618 66	
Public funds.....	-	\$12,000 00
Railroad bonds.....	-	58,325 00
Bank stock.....	-	24,600 00
Other securities.....	-	10,000 00
Real estate.....	-	19,700 00
Loans on real estate.....	-	93,235 41
stocks and bonds.....	-	33,600 00
other collaterals.....	-	12,000 00
to municipalities.....	-	3,000 00
corporations.....	-	33,150 00
Cash on hand and on deposit.....	-	9,607 31
	\$309,217 72	\$309,217 72

	Number.	Amount.
Number of depositors and amount of deposits.....	2234	\$284,926 32
Additions the past year.....	53	72,083 64
Withdrawals the past year.....	-	45,524 12
Net increase the past year.....	-	26,559 52
Deposits of \$500 and less.....	2089	134,007 50
\$2000 and not over \$5000.....	12	28,932 57
Largest balance due any one person the past year.....	-	5,405 64
Rate and amount of dividends the past year, 4 per cent.....	-	10,296 52
State tax paid the past year.....	-	1,838 24
Municipal tax paid the past year.....	-	219 45

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, 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.

P. A. SAWYER, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

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

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$101,021 69	
Reserved fund.....	4,080 00	
Profits.....	2,945 17	
Public funds.....	-	\$20,000 00
Bank stock.....	-	20,800 00
Other securities.....	-	5,000 00
Safe.....	-	400 00
Loans on real estate.....	-	35,518 88
stocks and bonds.....	-	800 00
other collaterals.....	-	3,144 25
to municipalities.....	-	887 00
Premium account.....	-	1,560 00
Cash on hand and on deposit.....	-	19,936 73
	<u>\$108,016 86</u>	<u>\$108,046 86</u>

	Number	Amount.
Number of depositors and amount of deposits.....	759	\$101,021 69
Additions the past year.....	42	22,428 44
Withdrawals the past year.....	-	20,865 69
Net increase the past year.....	-	1,562 75
Deposits of \$500 and less.....	698	59,594 74
Largest balance due any one person the past year.....	-	1,518 75
Rate and amount of dividends the past year, 4½ per cent.....	-	4,142 94
State tax paid the past year.....	-	735 03
Municipal tax paid the past year.....	-	23 62

Dividends paid in May and November.

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

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

W. C. WOODBURY, TREASURER.

*Trustees*—A. M. Robinson, E. A. Thompson, William Buck, C. H. B. Woodbury, J. F. Hughes, T. F. Dyer.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$261,586 66	
Reserved fund.....	8,075 00	
Interest .....	5,600 09	
Profits .....	562 22	
Unpaid dividends.....	4,507 79	
Public funds.....	-	\$35,000 00
Railroad bonds.....	-	5,000 00
Bank stock.....	-	36,300 00
Other securities.....	-	34,370 00
Real estate.....	-	13,732 04
Loans on real estate.....	-	113,933 71
stocks and bonds.....	-	2,900 00
other collaterals.....	-	22,286 33
to municipalities.....	-	2,375 00
corporations.....	-	5,635 34
Expense account.....	-	656 79
Cash on hand and on deposit.....	-	8,142 55
	\$280,331 76	\$280,331 76

	Number.	Amount.
Number of depositors and amount of deposits .....	1421	\$261,586 66
Additions the past year.....	175	139,829 59
Withdrawals the past year.....	-	97,937 33
Net increase the past year.....	-	41,892 26
Deposits of \$500 and less.....	1256	107,380 51
\$2000 and not over \$5000.....	1	2,009 76
Largest balance due any one person the past year.....	-	2,009 76
Rate and amount of dividends the past year, 4 per cent.....	-	8,696 20
State tax paid the past year.....	-	1,721 96
Municipal tax paid the past year.....	-	163 64

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 1887—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, W. F. Milliken, G. E. B. Jackson, J. P. Baxter, F. R. Barrett, C. S. Fobes, Edward A. Noyes.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$6,279,910 79	
Reserved fund.....	302,500 00	
Interest .....	183,291 20	
Profits .....	15,565 32	
Public funds.....	-	\$2,416,230 00
Railroad bonds .....	-	1,528,750 00
Bank stock.....	-	98,675 00
Other securities.....	-	20,000 00
Real estate.....	-	215,176 71
Loans on real estate.....	-	672,210 53
stocks and bonds.....	-	1,149,213 98
to corporations.....	-	542,400 00
Expense account.....	-	7,473 54
Cash on hand and on deposit ..	-	131,137 55
	<b>\$6,781,267 31</b>	<b>\$6,781,267 31</b>

	Number.	Amount.
Number of depositors and amount of deposits.....	16,007	\$6,279,910 79
Additions the past year.....	474	1,297,289 96
Withdrawals the past year.....	-	1,113,971 30
Net increase the past year.....	-	183,318 66
Deposits of \$500 and less.....	11,775	1,578,850 09
\$2000 and not over \$5000.....	170	372,994 11
Largest balance due any one person the past year.....	-	10,000 00
Rate and amount of dividends the past year, 4½ per cent,	-	250,937 31
State tax paid the past year.....	-	41,049 06
Municipal tax paid the past year.....	-	4,093 60

Dividends paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed in 1888—amount, \$30,000.

Has sufficient available assets to pay its liabilities.

## RICHMOND SAVINGS BANK—RICHMOND.

*Organized May 27, 1871.*

T. J. SOUTHARD, PRESIDENT.

A. B. GAUBERT, TREASURER.

*Trustees*—T. J. Southard, W. T. Hall, D. C. Ames, A. Libby, Harmon Smith, Samuel Odiorne, S. Cunningham, J. K. Hathorn.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$204,192 14	
Reserved fund .....	12,657 62	
Interest .....	1,818 53	
Public funds .....	-	\$ 6,000 00
Railroad bonds .....	-	14,000 00
Bank stock .....	-	34,500 00
Other securities .....	-	12,000 00
Real estate .....	-	6,083 08
Loans on real estate .....	-	75,313 25
stocks and bonds .....	-	23,070 69
other collaterals .....	-	7,376 33
to corporations .....	-	30,859 54
Premium account .....	-	6,265 00
Cash on hand and on deposit .....	-	3,200 40
	<u>\$218,668 29</u>	<u>\$218,668 29</u>

	Number.	Amount.
Number of depositors and amount of deposits .....	854	\$204,192 14
Additions the past year .....	-	37,062 50
Withdrawals the past year .....	36	65,004 19
Net decrease the past year .....	-	27,941 69
Deposits of \$500 and less .....	757	92,331 73
\$2000 and not over \$5000 .....	14	31,165 83
Largest balance due any one person the past year .....	-	2,990 55
Rate and amount of dividends the past year, 4 per cent. ..	-	8,334 91
State tax paid the past year .....	-	1,508 13
Municipal tax paid the past year .....	-	79 12

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 1888—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

## ROCKLAND SAVINGS BANK—ROCKLAND.

*Organized April 18, 1868.*

FRANCIS COBB, PRESIDENT.

E. D. SPEAR, TREASURER.

*Trustees*—Francis Cobb, Samuel Bryant, John S. Case, W. H. Titcomb, A. J. Bird,  
E. R. Spear, E. H. Lawry.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits . . . . .	\$503,806 33	
Reserved fund . . . . .	5,000 00	
Interest . . . . .	15,518 43	
Public funds . . . . .	-	\$42,920 00
Railroad bonds . . . . .	-	68,332 36
Bank stock . . . . .	-	48,245 00
Other securities . . . . .	-	60,125 00
Real estate . . . . .	-	13,683 91
Loans on real estate . . . . .	-	85,358 54
stocks and bonds . . . . .	-	120,779 25
other collaterals . . . . .	-	22,524 69
to corporations . . . . .	-	15,000 00
Premium account . . . . .	-	17,794 98
Expense account . . . . .	-	689 90
Cash on hand and on deposit . . . . .	-	33,871 13
	\$529,324 76	\$529,324 76

	Number.	Amount.
Number of depositors and amount of deposits . . . . .	2218	\$508,806 33
Additions the past year . . . . .	240	212,645 45
Withdrawals the past year . . . . .	-	135,712 65
Net increase the past year . . . . .	-	76,932 80
Deposits of \$300 and less . . . . .	1962	292,466 26
\$2000 and not over \$5000 . . . . .	14	35,924 20
Largest balance due any one person the past year . . . . .	-	3,548 43
Rate and amount of dividends the past year, 4 per cent. . . . .	-	15,868 53
State tax paid the past year . . . . .	-	3,348 50
Municipal tax paid the past year . . . . .	-	130 80

Dividends paid in May and November.

Examinations are made by trustees in May and November

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

Treasurer's bond renewed in 1888—amount, \$20,000.

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,  
George F. Calef.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$449,457 82	
Reserved fund.....	12,150 00	
Profits .....	6,448 30	
Public funds .....	-	\$ 56,000 00
Railroad bonds.....	-	110,365 00
Bank stock .....	-	37,000 00
Other securities.....	-	58,000 00
Real estate .....	-	4,981 84
Loans on real estate.....	-	142,804 50
stocks and bonds .....	-	16,309 62
to corporations.....	-	1,000 00
Premium account .....	-	35,885 00
Expense account .....	-	270 00
Cash on hand and on deposit.....	-	5,440 16
	\$468,056 12	\$468,056 12

	Number.	Amount.
Number of depositors and amount of deposits.....	1193	\$449,457 82
Additions the past year .....	93	154,327 45
Withdrawals the past year .....	-	84,088 10
Net increase the past year .....	-	70,239 35
Deposits of \$500 and less .....	897	110,809 34
\$2000 and not over \$5000 .....	14	31,320 68
Largest balance due any one person the past year.....	-	6,037 00
Rate and amount of dividends the past year, 4 per cent..	-	14,841 09
State tax paid the past year .....	-	2,524 77
Municipal tax paid the past year .....	-	83 95

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.*

EDWARD P. BURNHAM, PRESIDENT. MELVILLE H. KELLY, TREASURER.

*Trustees*—Edward P. Burnham, Stephen L. Goodale, Jeremiah Mason, John C. Bradbury, Charles S. Bryant.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$1,606,534 11	
Reserved fund..	73,812 94	
Profits.....	75,494 01	
Public funds.....	-	\$378,815 00
Railroad bonds.....	-	832,996 77
Bank stock.....	-	50,480 00
Other securities.....	-	356,018 87
Real estate.....	-	31,743 28
Loans on real estate.....	-	47,401 00
stocks and bonds.....	-	30,894 00
to corporations.....	-	5,000 00
Cash on hand and on deposit..	-	22,492 14
	<u>\$1,755,841 06</u>	<u>\$1,755,841 06</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	4011	\$1,606,534 11
Additions the past year.....	-	268,486 11
Withdrawals the past year.....	50	260,187 18
Net increase the past year.....	-	8,295 93
Deposits of \$500 and less.....	2957	383,962 79
\$2000 and not over \$5000.....	80	200,125 04
Largest balance due any one person the past year.....	-	6,834 02
Rate and amount of dividends the past year, 4 per cent.	-	61,897 11
State tax paid the past year.....	-	9,360 93
Municipal tax paid the past year.....	-	460 57

Dividends paid in January and July.

Examinations are made by trustees in May.

Depositors draw interest from 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. CHAS. F. GORDON, TREASURER.

*Trustees*—James G. Pendleton, J. A. Clement, Charles E. Adams, Loomis Eames, A. T. Quimby.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$150,461 45	
Reserved fund.....	5,500 00	
Interest.....	248 74	
Public funds.....	-	\$71,849 58
Railroad bonds.....	-	15,000 00
Bank stock.....	-	10,880 00
Other securities.....	-	26,009 00
Safe.....	-	233 00
Loans on real estate.....	-	7,874 52
other collaterals.....	-	7,754 25
to corporations.....	-	11,944 00
Premium account.....	-	1,317 32
Cash on hand and on deposit.....	-	3,348 52
	<u>\$156,210 19</u>	<u>\$156,210 19</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	483	\$150,461 45
Additions the past year.....	-	20,151 87
Withdrawals the past year.....	8	17,939 78
Net increase the past year.....	-	2,212 09
Deposits of \$500 and less.....	321	76,932 41
\$2000 and not over \$5000.....	5	10,240 00
Largest balance due any one person the past year.....	-	2,080 00
Rate and amount of dividends the past year, 4 per cent.....	-	5,745 91
State tax paid the past year.....	-	940 63

Dividends paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of January, February, May, June, July, September, November, December.

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

Has sufficient available assets to pay its liabilities.

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized 1869.

JAMES B. DASCOMB, PRESIDENT.

ED P. PAGE, TREASURER.

Trustees—James B. Dascomb, James P. Blunt, George N. Page, L. W. Weston, Ed P. Pago.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$660,358 89	
Reserved fund.....	3,000 00	
Profits.....	4,135 91	
Public funds.....	-	\$56,100 00
Railroad bonds.....	-	255,000 00
Bank stock.....	-	53,550 00
Real estate.....	-	11,984 19
Loans on real estate.....	-	155,325 44
stocks and bonds.....	-	42,399 17
to municipalities.....	-	10,000 00
corporations.....	-	74,800 00
Cash on hand and on deposit.....	-	8,345 00
	\$667,494 80	\$667,494 80

	Number.	Amount.
Number of depositors and amount of deposits.....	1902	\$660,358 89
Additions the past year.....	201	273,522 05
Withdrawals the past year.....	-	148,273 71
Net increase the past year.....	-	125,248 34
Deposits of \$500 and less.....	1605	413,791 60
\$2000 and not over \$5000.....	14	37,720 06
Largest balance due any one person the past year.....	-	8,603 65
Rate and amount of dividends the past year, 4 per cent.	-	21,223 42
State tax paid the past year.....	-	4,200 64
Municipal tax paid the past year.....	-	87 50

Dividends paid in January and July.

Examinations are made by trustees in January and July.

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

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

Has sufficient available assets to pay its liabilities.

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

Trustees—G. C. Yeaton, J. H. Plummer, J. F. Walker, J. B. Whitehead, E. C. Eastman, G. W. Tibbetts.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$207,657 52	
Reserved fund .....	3,506 64	
Interest .....	13,926 13	
Public funds .....	-	\$ 69,395 00
Railroad bonds.....	-	106,977 50
Bank stock.....	-	15,250 00
Other securities.....	-	13,000 00
Loans on real estate.....	-	12,759 00
stocks and bonds.....	-	7,600 00
Cash on hand and on deposit.....	-	108 79
	<u>\$225,090 29</u>	<u>\$225,090 29</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	691	\$207,657 52
Additions the past year.....	76	40,995 58
Withdrawals the past year .....	-	19,911 21
Net increase the past year .....	-	21,084 37
Deposits of \$500 and less.....	558	90,052 32
\$2000 and not over \$5000.....	6	13,344 87
Largest balance due any one person the past year .....	-	2,632 69
Rate and amount of dividends the past year, 4 per cent.	-	7,523 58
State tax paid the past year.....	-	1,476 91

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 1888—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, David M. True, Wm. A. Frothingham, J. K. Hammond,  
H. E. Hammond, W. N. Thomas, W. W. Hardy, J. P. Richardson, N. D. Bolster.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$347,263 37	
Reserved fund.....	9,000 00	
Interest .....	9,413 31	
Public funds.....	-	\$30,850 00
Railroad bonds .....	-	31,000 00
Bank stock.....	-	34,880 00
Other securities.....	-	9,250 00
Real estate.....	-	2,900 00
Safe .....	-	453 50
Loans on real estate.....	-	170,969 08
stocks and bonds .....	-	19,825 00
other collaterals .....	-	32,807 00
to municipalities.....	-	5,525 81
corporations.....	-	4,600 00
Premium account.....	-	6,518 00
Expense account.....	-	453 55
Cash on hand and on deposit.....	-	15,644 74
	\$365,676 68	\$365,676 68

	Number.	Amount.
Number of depositors and amount of deposits.....	1487	\$347,263 37
Additions the past year .....	255	115,322 55
Withdrawals the past year .....	-	103,112 15
Net increase the past year .....	-	12,210 40
Deposits of \$500 and less.....	1261	133,951 75
\$2000 and not over \$5000 .....	4	9,011 23
Largest balance due any one person the past year .....	-	2,673 39
Rate and amount of dividends the past year, 4½ per cent.....	-	14,256 30
State tax paid the past year.....	-	2,498 67

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 1888—amount, \$10,000.

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, Edward E. O'Brien, E. K. O'Brien, N. C. Mehan, J. C. Levensaler, Wm. E. Vinal.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$183,152 05	
Reserved fund .....	2,000 00	
Profits .....	1,901 90	
Special reserved fund .....	1,136 70	
Public funds .....	-	\$55,550 00
Railroad bonds .....	-	61,000 00
Bank stock .....	-	7,590 00
Other securities .....	-	18,740 00
Real estate .....	-	5,375 01
Safe .....	-	1,250 00
Loans on real estate .....	-	19,378 00
stocks and bonds .....	-	4,305 00
on names alone .....	-	6,200 00
Premium account .....	-	5,650 00
Cash on hand and on deposit .....	-	3,152 64
	<u>\$188,190 65</u>	<u>\$188,190 65</u>

	Number.	Amount.
Number of depositors and amount of deposits .....	969	\$183,152 05
Additions the past year .....	-	32,128 20
Withdrawals the past year .....	6	36,433 25
Net decrease the past year .....	-	4,305 05
Deposits of \$500 and less .....	870	92,925 65
Largest balance due any one person the past year .....	-	2,000 00
Rate and amount of dividends the past year, 3½ per cent. ....	-	6,114 47
State tax paid the past year .....	-	1,282 05
Municipal tax paid the past year .....	-	75 00

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, August.

Treasurer's bond renewed in 1879—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

Organized March 27, 1875.

SAMUEL KNIGHT, PRESIDENT.

L. H. STOVER, TREASURER.

Trustees—Samuel Knight, Fred Berry, Robert Skolfield, W. B. Purington, George D. Parks, Lyman E. Smith.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits .....	\$168,894 52	
Reserved fund.....	5,320 00	
Interest .....	512 52	
Public funds .....	-	\$66,500 00
Railroad bonds.....	-	19,400 00
Bank stock.....	-	25,100 00
Loans on real estate.....	-	49,105 00
Premium account.....	-	7,391 64
Expense account.....	-	1,163 77
Cash on hand and on deposit.....	-	6,066 63
	<b>\$174,727 04</b>	<b>\$174,727 04</b>

	Number.	Amount.
Number of depositors and amount of deposits.....	727	\$168,894 52
Additions the past year.....	53	55,969 43
Withdrawals the past year .....	-	46,864 29
Net increase the past year .....	-	9,105 14
Deposits of \$500 and less.....	597	57,639 70
\$2000 and not over \$5000.....	1	2,057 09
Largest balance due any one person the past year.....	-	2,057 09
Rate and amount of dividends the past year, 4 per cent..	-	6,087 72
State tax paid the past year .....	-	1,131 29

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.*

WILLIAM N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

*Trustees*—William N. Abbott, P. W. Richardson, Maurice R. Rich, S. A. Holden,  
Eben B. Clark, Daniel F. Norwood.

NOVEMBER 1, 1888.

	Liabilities	Resources.
Deposits .....	\$14,587 60	
Reserved fund.....	168 37	
Profits .....	401 02	
Securities .....	-	\$576 12
Loans on real estate.....	-	13,608 28
Cash on hand and on deposit.....	-	972 59
	\$15,156 99	\$15,156 99

	Number.	Amount.
Number of depositors and amount of deposits .....	100	\$14,587 60
Additions the past year.....	20	5,964 63
Withdrawals the past year .....	-	2,913 47
Net increase the past year.....	-	3,051 16
Deposits of \$500 and less.....	97	11,448 26
Largest balance due any one person the past year .....	-	1,077 88
Rate and amount of dividends the past year, $4\frac{3}{4}$ per cent.	-	517 53
State tax paid the past year .....	-	91 07

Dividends paid in February and August.

Examinations are made by trustees in May and November.

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

E. R. DRUMMOND, TREASURER.

*Trustees*—Reuben Foster, C. C. Cornish, Nathaniel Meader, G. W. Reynolds, C. K. Matthews, H. E. Tuck.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$464,744 24	
Reserved fund.....	23,500 00	
Profits.....	16,414 94	
Public funds.....	-	\$63,000 00
Railroad bonds.....	-	24 350 00
Bank stock.....	-	71,700 00
Other securities.....	-	10,000 00
Real estate.....	-	30,645 00
Loans on real estate.....	-	219,945 75
stocks and bonds.....	-	11,860 00
other collaterals.....	-	8,679 00
to municipalities.....	-	9,600 00
corporations.....	-	15,000 00
Premium account.....	-	23,732 00
Cash on hand and on deposit.....	-	16,147 43
	\$504,659 18	\$504,659 18

	Number.	Amount.
Number of depositors and amount of deposits.....	2067	\$464,744 24
Additions the past year.....	233	190,510 67
Withdrawals the past year.....	-	161,810 86
Net increase the past year.....	-	28,699 81
Deposits of \$500 and less.....	1771	178,520 41
\$2000 and not over \$5000.....	3	6,089 47
Largest balance due any one person the past year.....	-	2,080 00
Rate and amount of dividends the past year, 4 per cent.....	-	16,433 80
State tax paid the past year.....	-	2,897 53
Municipal tax paid the past year.....	-	622 71

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 1877—amount, \$15,000.

Has sufficient available assets to pay its liabilities.

## WISCASSET SAVINGS BANK—WISCASSET.

Organized 1866.

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

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

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$154,907 32	
Reserved fund.....	4,154 10	
Profits.....	7,087 88	
Public funds.....	-	\$31,070 00
Railroad bonds.....	-	65,002 44
Bank stock.....	-	17,480 00
Other securities.....	-	400 00
Real estate.....	-	3,960 00
Loans on real estate.....	-	26,873 30
stocks and bonds.....	-	4,682 56
other collaterals.....	-	616 93
to municipalities.....	-	2,926 95
Cash on hand and on deposit.....	-	13,137 12
	\$166,149 30	\$166,149 30

	Number.	Amount.
Number of depositors and amount of deposits.....	793	\$154,907 32
Additions the past year.....	45	43,091 68
Withdrawals the past year.....	-	26,542 00
Net increase the past year.....	-	16,549 68
Deposits of \$500 and less.....	702	67,731 08
\$2000 and not over \$5000.....	4	9,151 01
Largest balance due any one person the past year.....	-	2,935 00
Rate and amount of dividends the past year, 4 per cent.....	-	5,508 54
State tax paid the past year.....	-	1,006 64
Municipal tax paid the past year.....	-	141 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 1888—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—John M. Goodwin, Esreff H. Banks, Horace Ford, Abel H. Jellesen, Fred-  
erick A. Day.

NOVEMBER 1, 1888.

	Liabilities.	Resources.
Deposits.....	\$1,032,192 50	
Reserved fund.....	25,000 00	
Interest.....	1,247 92	
Profits.....	38,541 95	
Public funds.....	-	\$349,237 64
Railroad bonds.....	-	92,422 50
Bank stock.....	-	144,925 00
Other securities.....	-	65,200 00
Real estate.....	-	47,927 65
Loans on real estate.....	-	250,072 78
stocks and bonds.....	-	41,499 00
to municipalities.....	-	9,750 00
Premium account.....	-	64,705 54
Cash on hand and on deposit.....	-	31,242 26
	<u>\$1,096,982 37</u>	<u>\$1,096,982 37</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	3556	\$1,032,192 50
Additions the past year.....	94	289,583 16
Withdrawals the past year.....	-	209,716 79
Net increase the past year.....	-	79,866 37
Deposits of \$500 and less.....	2938	482,576 26
\$2000 and not over \$5000.....	29	75,352 92
Largest balance due any one person the past year.....	-	5,001 00
Rate and amount of dividends the past year, 4 per cent.....	-	38,718 63
State tax paid the past year.....	-	5,577 06

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.





**Table A—STATEMENT OF THE AGGREGATE LIABILITIES AND  
RESOURCES OF THE SAVINGS BANKS OF MAINE.  
NOVEMBER 1, 1888.**

LIABILITIES.	
Deposits .....	\$40,969,663 05
Reserved fund .....	1,651,142 40
Special reserved fund .....	31,062 90
Undivided profits .....	1,024,867 61
Other liabilities .....	109,432 48
	\$43,786,168 44
RESOURCES.	
United States bonds .....	\$1,314,585 00
Other public funds .....	13,085,393 83
Railroad bonds .....	8,745,777 49
Railroad stock .....	642,040 87
Bank stock .....	2,303,575 08
Corporation bonds .....	1,354,118 00
Corporation stock .....	180,179 00
Saves, furniture and other personal property .....	47,421 10
Cash .....	1,604,213 15
Real estate .....	1,091,593 83
Loans on mortgages of real estate .....	6,407,247 16
Other loans .....	6,361,832 07
Premium account .....	648,191 86
	\$43,786,168 44

Table B—GIVING THE NUMBER OF DEPOSITORS, RATE

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 ...	2,898	2,388	510	4	\$29,500 05	
Auburn .....	2,780	2,269	511	4	75,332 09	
Augusta .....	9,501	6,744	2,757	4	16,411 11	
Bangor .....	5,972	4,755	1,217	4	268,681 37	
Bath Savings Institution.	4,191	3,055	1,136	5	227,602 11	
Belfast .....	3,181	1,993	1,188	4	44,677 30	
Bethel .....	831	751	80	4	13,204 83	
Biddeford .....	1,898	1,865	33	5	115,946 78	
Boothbay .....	886	801	85	4	15,285 40	
Brewer .....	522	474	48	4	13,750 93	
Bridgton .....	1,203	1,044	159	4	25,534 03	
Brunswick Savings Inst...	1,298	1,063	235	4	25,352 91	
Buxton and Hollis ...	895	750	145	4	12,892 66	
Calais .....	944	841	103	4	6,451 26	
Camden .....	1,128	991	137	4	19,863 52	
Cascade .....	849	780	69	4	7,474 70	
Cornish .....	64	62	2	4	3,671 36	
Dexter .....	991	873	118	5	-	\$35,005 26
Eastport .....	1,086	888	198	4	10,122 26	
Fairfield .....	775	658	117	4	6,70 35	
Franklin County ...	1,849	1,593	256	4	9,256 86	
Gardiner Savings Inst...	4,861	3,663	1,198	4½	51,276 22	
Gorham .....	1,073	897	176	4	21,419 74	
Hallowell Savings Inst...	1,373	1,031	342	4½	11,313 53	
Hancock County .....	1,084	999	85	4	17,411 30	
Houlton .....	863	757	106	5	1,226 55	
Kennebec .....	1,237	873	364	4	29,648 95	
Kennebunk .....	1,693	1,399	294	4	19,578 24	
Limerick .....	328	284	44	4	-	9,868 73
Lubec .....	68	67	1	5	-	16 85
Machias .....	1,005	750	255	4	27,167 97	
Maine .....	15,882	12,758	3,124	4	168,869 18	
Mechanics' .....	2,944	2,439	505	4½	86,093 60	
Norway .....	1,190	1,081	109	4	9,506 95	
Orono .....	283	251	32	4	4,832 62	
Penobscot .....	2,659	1,973	686	4	63,011 62	
People's, Lewiston ...	2,805	2,322	483	4	67,287 43	
People's 25 Cent, Bath ...	2,244	2,089	145	4	26,559 52	
Phillips .....	759	698	61	4½	1,562 75	
Piscataquis .....	1,421	1,256	165	4	41,892 26	
Portland .....	16,007	11,775	4,232	4½	183,318 66	
Richmond .....	854	757	97	4	-	27,941 69
Rockland .....	2,218	1,962	256	4	76,932 80	
Saco .....	1,193	897	296	4	70,239 35	
Saco & Bid Savings Inst.	4,011	2,957	1,054	4	8,298 93	
Searsport .....	483	321	162	4	2,212 09	
Skowhegan .....	1,902	1,605	297	4	125,248 34	
South Berwick .....	691	558	133	4	21,084 37	
South Paris .....	1,487	1,261	226	4½	12,210 40	
Thomaston .....	969	870	99	3½	-	4,305 05
Topsham and Brunswick..	727	597	130	4½	9,105 14	
Tremont .....	100	97	3	4½	3,051 16	
Waterville .....	2,067	1,771	296	4	28,699 81	
Wiscasset .....	793	702	91	4	16,549 68	
York County .....	3,556	2,938	618	4	79,866 37	
	124,562	99,293	25,269		\$2,227,157 41	\$77,137 58

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OF DIVIDENDS AND DETAIL OF LIABILITIES, NOV. 1, 1888.

Amount of Deposits.	Amount of Reserved Fund	Amount of Special Reserved Fund.	Amount of Undivided Profits	Amount of Other Liabilities.	Total Liabilities.
\$837,050 36	\$26,013 03	\$3,150 87	\$1,548 04	\$3,319 62	\$871,081 92
767,801 90	22,265 16	6,655 87	13,263 36	-	809,986 29
4,794,718 13	212,500 00	-	80,588 99	64,632 36	5,152,439 48
2,304,793 77	71,547 63	-	84,257 40	1,383 15	2,462,181 95
2,464,978 00	91,254 52	-	83,949 94	-	2,640,182 46
1,040,601 84	25,500 00	-	17,110 78	-	1,083,212 62
144,907 77	3,993 28	-	3,997 51	-	152,898 56
711,064 19	30,000 00	-	43,885 72	-	784,949 91
146,473 35	4,010 00	-	1,355 12	-	151,838 47
88,765 85	2,473 71	-	1,602 49	-	92,842 05
256,083 43	8,599 39	-	17,191 22	-	281,874 04
369,599 33	12,254 47	1,972 77	2,777 38	-	386,603 95
228,164 21	8,270 45	-	1,939 45	3,353 71	241,727 82
197,734 92	8,401 43	-	6,505 81	998 50	213,640 66
120,700 22	4,207 40	12,846 69	6,667 82	-	144,422 13
129,572 98	6,350 00	-	361 05	2,397 36	138,681 39
6,039 60	18 15	-	59 83	-	6,117 58
190,865 82	10,000 00	5,300 00	11,208 74	5,000 00	222,374 56
302,744 77	8,759 48	-	8,107 29	-	319,611 54
192,386 73	8,708 43	-	5,885 48	-	206,980 64
402,517 16	19,100 00	-	1,158 33	158 41	422,933 90
1,768,608 20	160,000 00	-	18,430 95	-	1,887,039 15
266,600 28	10,524 11	-	3,375 19	-	280,499 58
505,119 47	25,500 00	-	12,547 81	1,186 21	544,353 49
190,574 48	7,047 07	-	7,102 11	-	204,723 66
183,204 32	5,384 11	-	5,622 63	-	194,211 06
577,443 51	25,428 11	-	19,482 44	-	622,354 06
472,808 68	14,984 02	-	6,325 03	-	494,117 73
73,979 97	3,596 24	-	1,477 22	-	79,053 43
6,485 76	390 00	-	371 27	-	7,247 03
398,865 37	24,018 36	-	7,949 95	5,387 16	436,220 84
4,664,428 93	214,120 26	-	99,790 28	-	4,978,339 47
809,154 08	25,000 00	-	16,684 06	-	850,838 14
199,273 76	9,260 00	-	5,717 16	-	214,190 92
64,814 90	2,195 57	-	1,022 49	295 43	68,328 39
1,228,134 54	58,177 61	-	15,089 61	16,812 78	1,318,214 54
781,947 15	24,053 00	-	2,763 51	-	808,763 66
284,926 32	17,672 74	-	6,618 66	-	309,217 72
101,021 69	4,080 00	-	2,945 17	-	108,046 86
261,586 66	8,075 00	-	6,162 31	4,507 79	280,331 76
6,279,910 79	302,500 00	-	198,856 52	-	6,781,267 31
204,192 14	12,657 62	-	1,818 53	-	218,668 29
508,806 33	5,000 00	-	15,518 43	-	529,324 76
449,457 82	12,150 00	-	6,448 30	-	468,056 12
1,606,534 11	73,812 94	-	75,494 01	-	1,755,841 06
150,461 45	5,500 00	-	248 74	-	156,210 19
660,358 89	3,000 00	-	4,135 91	-	667,494 80
207,657 52	3,506 64	-	13,926 13	-	225,090 29
347,263 37	9,000 00	-	9,413 31	-	365,676 68
183,152 05	2,000 00	1,136 70	1,901 90	-	188,190 65
168,894 52	5,320 00	-	512 52	-	174,727 04
14,587 60	168 37	-	401 02	-	15,156 99
464,744 24	23,500 00	-	16,414 94	-	504,659 18
154,907 32	4,154 10	-	7,087 88	-	166,149 30
1,032,192 50	25,000 00	-	39,789 87	-	1,096,982 37
<b>\$40,969,663 35</b>	<b>\$1,651,142 40</b>	<b>\$31,062 90</b>	<b>\$1,024,867 61</b>	<b>\$109,432 48</b>	<b>\$43,786,168 44</b>

Table C—GIVING DETAILED STATEMENT OF RESOURCES OF THE SEVERAL SAVINGS BANKS.

Name of Bank.	United States Bonds	Other Public Funds.	Railroad Bonds.	Railroad Stocks.	Bank Stocks.	Corporation Bonds.	Corporation Stocks.
Androscoggin County.....	-	\$221,250 00	\$55,000 00	-	\$ 79,560 00	-	\$30,000
Auburn.....	-	38,500 00	34,225 00	-	120,500 00	\$60,500 00	1,700
Augusta.....	\$31,000 00	2,473,300 00	1,182,857 50	-	60,000 00	-	-
Bangor.....	-	1,182,288 16	311,000 00	\$ 39,000 00	19,500 00	10,000 00	2,000
Bath Savings Institution.....	85,000 00	321,000 00	797,050 00	141,900 00	95,800 00	43,000 00	4,000
Belfast.....	25,000 00	51,500 00	239,500 00	30,000 00	37,900 00	28,000 00	-
Bethel.....	-	22,500 00	16,500 00	-	13,050 00	-	-
Biddeford.....	-	45,600 00	95,800 00	5,200 00	122,200 00	20,000 00	63,550
Boothbay.....	-	44,550 00	18,000 00	-	16,700 00	-	-
Brewer.....	10,600 00	20,500 00	2,000 00	-	-	2,000 00	-
Bridgton.....	-	38,800 00	44,660 00	-	17,860 00	10,150 00	2,000
Brunswick Savings Institution.....	37,000 00	90,928 94	27,000 00	-	58,545 00	51,500 00	-
Buxton and Hollis.....	1,000 00	88,034 75	7,730 00	-	8,600 00	8,500 00	-
Calais.....	9,000 00	88,000 00	38,910 00	11,375 00	23,606 08	7,700 00	-
Camden.....	-	8,772 36	-	-	-	-	-
Cascade.....	-	-	8,000 00	-	30,900 00	5,000 00	-
Cornish.....	-	2,000 00	-	-	-	1,000 00	-
Dexter.....	-	12,200 00	17,420 00	-	61,700 00	4,000 00	-
Eastport.....	200 00	159,150 00	7,000 00	-	21,600 00	-	-
Fairfield.....	-	6,000 00	2,000 00	-	19,925 00	23,000 00	-
Franklin County.....	10,000 00	139,500 00	12,800 00	-	70,595 00	15,000 00	-
Gardiner Savings Institution.....	50,000 00	1,270,737 63	37,500 00	-	70,250 00	71,000 00	-
Gorham.....	10,500 00	87,100 00	24,100 00	700 00	6,000 00	16,300 00	-
Hallowell Savings Institution.....	50 00	225,506 46	96,725 92	-	14,000 00	88,875 00	-
Hancock County.....	13,200 00	18,558 15	-	-	-	-	-

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Houlton .....	-	43,087 55	3,000 00	-	37,200 00		
Kennebec .....	-	178,600 00	52,150 00	-	167,270 00		
Kennebunk .....	13,000 00	126 000 00	109,927 50	5,000 00	33,000 00	33,250 00	
Limerick .....	-	-	-	-	19,360 00		
Lubec .....	1,970 00	1,517 27	-	-	-		
Machias .....	20,000 00	287,296 00	46,000 00	-	32,000 00		
Maine .....	100,000 00	1,752,000 00	2,030,500 00	9,000 00	35,310 00	497,000 00	
Mechanics' .....	-	47,500 00	37,000 00	-	136,340 00	45,230 00	7,295
Norway .....	-	8,700 00	-	2,600 00	45,900 00	5,700 00	1,000
Orono .....	-	34,500 00	8,000 00	-	6,900 00	4,000 00	
Penobscot .....	216,515 00	746,550 00	-	-	7,649 00	25,000 00	
Peoples', Lewiston .....	-	123,400 00	95,500 00	-	81,900 00	46,000 00	200
Peoples' 25 Cent, Bath .....	-	12,000 00	58,325 00	-	24,600 00	10,000 00	
Phillips .....	-	20,000 00	-	-	20,800 00	5,000 00	
Piscataquis .....	-	35,000 00	5,000 00	-	36,300 00	34,370 00	
Portland .....	395,000 00	2,021,230 00	1,528,750 00	20,000 00	98,675 00		
Richmond .....	-	6,000 00	14,000 00	-	34,500 00	12,000 00	
Rockland .....	-	42,920 00	68,332 36	-	48,245 00	54,925 00	5,200
Saco .....	-	56,000 00	110,365 00	21,000 00	37,000 00	10,000 00	27,000
Saco and Biddeford Savings Institution .....	185,000 00	193,815 00	832,996 77	332,140 87	50,480 00	9,378 00	14,500
Searsport .....	18,000 00	53,849 58	15,000 00	10,725 00	10,880 00	9,000 00	6,284
Skowhegan .....	-	56,100 00	255,000 00	-	53,550 00		
South Berwick .....	-	69,395 00	106,977 50	-	15,250 00	13,000 00	
South Paris .....	2,200 00	28,650 00	31,000 00	-	34,880 00	8,000 00	1,250
Thomaston .....	7,000 00	48,560 00	61,000 00	-	7,590 00	18,740 00	
Topsham and Brunswick .....	10,000 00	56,500 00	19,400 00	-	25,100 00		
Tremont .....	-	-	-	-	-	-	-
Waterville .....	14,000 00	49,000 00	24,350 00	10,000 00	71,700 00		
Wiscasset .....	1,000 00	30,070 00	65,002 44	400 00	17,480 00		
York County .....	48,350 00	300,887 64	92,422 50	3,000 00	144,925 00	48,000 00	14,200
	\$1,314,585 00	\$13,085,393 83	\$8,745,777 49	\$642,040 87	\$2,303,575 08	\$1,354,118 00	\$180,170

Table C—GIVING DETAILED STATEMENT OF RESOURCES OF THE SEVERAL SAVINGS BANKS—Concluded.

Name of Bank.	Safes, Furniture, &c. and Other Personal Property.	Cash.	Real Estate.	Loans on Mortgages of Real Estate.	Other Loans.	Premium Account	Total Resources.
Androscoggin County.....	\$ 500 00	\$16,760 28	\$29,413 56	\$247,570 09	\$132,226 00	\$58,801 99	\$871,081 92
Auburn.....	2,867 84	18,414 36	34,715 69	249,438 32	203,980 94	45,144 11	809,986 29
Augusta.....	4,000 00	629,587 32	12,600 00	134,918 54	518,628 70	105,547 42	5,152,439 48
Bangor.....	40 73	92,599 58	154,415 87	382,312 67	269,025 00	-	2,462,181 95
Bath Savings Institution.....	1,180 40	32,894 32	17,000 00	193,296 09	885,815 82	22,245 83	2,640,182 46
Belfast.....	285 80	97,919 06	22,375 06	77,578 00	466,154 76	7,000 00	1,083,212 62
Bethel.....	500 00	13,240 11	3,213 03	70,628 70	10,797 97	2,468 75	152,898 56
Biddeford.....	-	17,767 33	80,476 39	166,276 73	168,079 46	-	784,949 91
Boothbay.....	800 00	4,362 85	1,240 00	57,818 33	2,977 29	5,390 00	151,838 47
Brewer.....	-	7,317 41	2,794 64	42,003 53	3,593 97	2,632 50	92,842 05
Bridgton.....	802 59	3,081 38	10,067 56	87,389 70	58,014 06	9,048 75	281,874 04
Brunswick Savings Institution.....	1,800 00	9,870 81	5,671 53	99,987 67	4,300 00	-	386,603 95
Buxton and Hollis.....	22 25	14,123 90	25,780 55	88,041 87	494 50	-	241,727 82
Calais.....	-	4,697 82	300 42	14,701 34	15,350 00	-	213,640 66
Camden.....	1,525 35	22,812 79	2,948 77	67,761 41	40,601 45	-	144,422 13
Cascade.....	960 02	5,416 73	7,088 04	44,301 60	30,015 00	7,000 00	138,681 39
Cornish.....	40 74	978 45	-	1,300 00	690 89	107 50	6,117 58
Dexter.....	-	10,765 54	24,000 00	52,190 07	40,098 95	-	222,374 56
Eastport.....	-	11,995 72	16,398 54	74,769 09	28,498 19	-	319,611 54
Fairfield.....	2,446 42	14,065 01	7,925 97	90,996 79	36,400 00	4,221 45	206,980 64
Franklin County.....	3,209 70	15,740 44	25,897 76	67,667 83	36,535 83	25,987 34	422,933 90
Gardiner Savings Institution.....	-	35,298 39	-	208,863 18	143,390 55	-	1,887,039 15
Gorham.....	-	155 11	8,500 00	124,644 47	2,500 00	-	280,499 58
Hallowell Savings Institution.....	40 60	7,769 89	14,343 03	95,772 59	1,270 00	-	544,353 49
Hancock County.....	-	16,993 04	4,547 52	71,392 25	80,032 70	-	204,723 66

Houlton.....	2,021 99	9,148 78	-	83,131 00	600 00	16,021 74	194,211 06
Kennebec.....	2,530 35	23,303 31	-	73,293 00	112,165 00	13,042 40	622,354 06
Kennebunk.....	100 00	7,683 09	-	146,133 14	16,175 00	9,849 00	494,117 73
Limerick.....	117 13	7,754 02	11,999 56	34,115 86	4,794 73	912 13	79,053 43
Lubec.....	-	523 63	-	1,821 02	978 11	437 00	7,247 03
Machias.....	-	18,937 04	5,309 00	9,678 80	17,000 00	-	436,220 84
Maine.....	4,072 64	30,361 12	92,417 49	321,742 64	51,035 00	54,900 58	4,978,339 47
Mechanics'.....	-	16,658 02	32,453 57	317,637 12	187,696 68	23,027 75	850,838 14
Norway.....	-	11,432 68	19,771 53	81,908 42	29,278 29	7,900 00	214,190 92
Orono.....	1 50	5,061 16	1,290 00	6,494 52	160 00	1,921 21	68,328 39
Penobscot.....	4,296 00	28,712 20	3,200 00	114,395 00	156,532 44	15,364 90	1,318,214 54
Peoples', Lewiston.....	215 00	8,016 77	6,146 10	213,588 81	194,796 98	39,000 00	808,763 66
Peoples' 25 Cent, Bath.....	-	9,607 31	19,700 00	93,235 41	81,750 00	-	309,217 72
Phillips.....	400 00	19,936 73	-	35,518 88	4,831 25	1,560 00	108,046 86
Piscataquis.....	656 79	8,142 55	13,732 04	113,933 71	33,196 67	-	280,331 76
Portland.....	7,473 54	131,137 55	215,176 71	672,210 53	1,691,613 98	-	6,781,267 31
Richmond.....	-	3,200 40	6,083 08	75,313 25	61,306 56	6,265 00	218,668 29
Rockland.....	689 90	33,871 13	13,683 91	85,358 54	158,303 94	17,794 98	529,324 76
Saco.....	270 00	5,440 16	4,981 84	142,804 50	17,309 62	35,885 00	468,056 12
Saco and Biddeford Savings Institution.....	-	22,492 14	31,743 28	47,401 00	35,894 00	-	1,755,841 06
Searsport.....	233 00	3,348 52	-	7,874 52	19,698 25	1,317 32	156,210 19
Skowhegan.....	-	8,345 00	11,984 19	155,325 44	127,190 17	-	667,494 80
South Berwick.....	-	108 79	-	12,759 00	7,600 00	-	225,090 29
South Paris.....	907 05	15,644 74	2,900 00	170,969 08	62,757 81	6,518 00	365,676 68
Thomaston.....	1,250 00	3,152 64	5,375 01	19,378 00	10,505 00	5,650 00	188,190 65
Topsham and Brunswick.....	1,163 77	6,066 63	-	49,105 00	-	7,391 64	174,727 04
Tremont.....	-	972 59	-	13,608 28	576 12	-	15,156 99
Waterville.....	-	16,147 43	30,645 00	219,945 75	45,139 00	23,732 00	504,659 18
Wiscasset.....	-	13,137 12	3,960 00	26,873 30	8,226 44	-	166,149 30
York County.....	-	31,242 26	47,927 65	250,072 78	51,249 00	64,705 54	1,096,982 37
	\$47,421 10	\$1,604,213 15	\$1,091,593 83	\$6,407,247 16	\$6,361,832 07	\$648,191 86	\$43,786,168 44

BANK EXAMINER'S REPORT.

Table D—GIVING AVERAGE AMOUNT OF DEPOSITS PER CAPITA, BY COUNTIES.

County.	Population.	No. of Savings Banks.	No. of Depositors	Total Amount of Deposits.	Average for each Depositor.	Average for each of the population.
Androscoggin . . . . .	45,044	4	11,427	\$3,195,953 49	\$279 68	\$70 95
Aroostook . . . . .	41,700	1	863	183,204 32	212 29	4 39
Cumberland . . . . .	86,360	6	36,190	12,005,517 28	331 74	139 02
Franklin . . . . .	18,177	2	2,608	503,538 85	193 07	27 70
Hancock . . . . .	38,131	2	1,184	205,162 08	173 28	5 38
Kennebec . . . . .	53,061	6	19,888	8,240,206 53	414 34	155 30
Knox . . . . .	32,862	3	4,315	812,658 60	188 33	24 73
Lincoln . . . . .	24,809	2	1,679	301,380 67	179 50	12 15
Oxford . . . . .	32,625	3	3,508	691,444 90	197 11	21 19
Penobscot . . . . .	70,478	5	10,427	3,877,374 88	371 86	55 02
Piscataquis . . . . .	14,873	1	1,421	261,586 66	184 09	17 59
Sagadahoc . . . . .	19,276	3	7,279	2,954,096 46	405 84	153 25
Somerset . . . . .	32,339	2	2,677	852,745 62	318 55	26 37
Waldo . . . . .	32,468	2	3,664	1,191,063 29	325 07	36 68
Washington . . . . .	44,477	4	3,103	905,830 82	291 92	20 37
York . . . . .	62,265	9	14,329	4,787,898 60	334 14	76 90
	648,945		124,562	\$40,969,663 05		



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Names and Last Known Residences of  
Depositors who have not appeared  
for Twenty Years.

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List of Depositors who have not made a deposit or withdrawn any part of their deposit for a period of twenty years, together with last known place of residence and fact of death when known to the bank, with the name of the bank in which such deposit stands upon the books.

## AUBURN SAVINGS BANK—AUBURN.

Name of Depositor.	Last Known Residence.	Whether Known to be Dead	Date of Last Deposit or Withdrawal	Amount now Standing to Credit.
Josephine A. Gleason...	Poland....	-	April 28, 1868...	\$ 2 45
Anna M. Conant .....	urner.....	-	June 26, 1868...	24 55
John C. Tripp.....	Raymond.....	-	July 1, 1868...	12 14

## BATH SAVINGS INSTITUTION—BATH.

Samuel Francis .....	Boston.....	-	July 15, 1857....	\$881 81
Susan E. Hatch .....	Kittery, Me.....	-	May 1, 1867....	45 56
Lizzie O. Hatch.....	".....	-	May 1, 1867....	30 32
Hattie O. Hatch .....	".....	-	May 1, 1867....	14 50
Abigail Hatch .....	".....	-	May 1, 1867....	218 80

## GARDINER SAVINGS INSTITUTION—GARDINER.

Joseph T. Dockendoff...	Pittston.....	Dead ...	October 19, 1852.	\$ 46 98
Mary J. Whitmore.....	".....	-	July 25, 1853....	544 16
Sarah D. Norton.....	".....	-	May 8, 1854....	72 80
Georgiana Williams....	Gardiner.....	-	January 17, 1855	28 27
Lucy E. Loring.....	".....	-	November 9, 1855	1,427 97
Eliz. I. Ellis.....	Bristol.....	-	January 19, 1856	20 05
Abigail Hatch..	Lowell, Mass. ....	-	July 1, 1856....	1,283 99
H. Walter Sturtevant ..	Richmond.....	-	October 9, 1856..	55 31
Love Ann Keeling.....	Gardiner.....	-	July 16, 1867....	196 28
Julia H. Shaw.....	Winthrop.....	-	April 5, 1857....	25 44
Horace F. Barrett.....	Pittston.....	-	January 2, 1858..	8 97
Hattie E. Bartlett.....	Gardiner.....	-	June 14, 1859...	23 72
Katie F. Bartlett.....	Bangor.....	-	".....	23 72
Geo. A. Bartlett.....	".....	-	".....	23 72
Julia S. Bartlett.....	Gardiner.....	-	January 1, 1860..	30 45
Helen E. Meader.....	Richmond.....	-	January 8, 1860..	132 68
Vesta M. Gatchell.....	Bowdoinham.....	-	August 1, 1860..	7 94
Albion Ross.....	".....	Dead ....	July 1, 1867....	1,034 19
Abby Perry.....	Richmond.....	-	October 6, 1865..	17 59
Rosie B. Bailey.....	Whitefield.....	-	January 24, 1866	105 98
Martha J. White.....	Chelsea.....	-	Sept. 24, 1866...	115 79
Eleanor Allard.....	San Francisco .....	-	May 9, 1867....	323 54
Dexter F. Tomlinson ..	Farmingdale.....	-	April 6, 1868...	14 07
Almira J. Moody.....	Windsor.....	-	June 19, 1868...	14 00
Fred E. Goodwin.....	Litchfield.....	-	Sept. 15, 1868...	28 47

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Name of Depositor.	Last Known Residence	Whether Known to be Dead.	Date of Last Deposit or Withdrawal	Amount now Standing to Credit.
Albert Thorn.....	Wayne.....	-	May 14, 1866....	\$2 29
Franklin & Leandor Call.	Richmond.....	Le'r dead.	August 18, 1862..	6 25
Lillie E. H. Stearns.....	Hallowell.....	Dead ...	May 18, 1867....	2 34
Sophia Eastman .....	Gardiner.....	D'd,adm'r	April 4, 1867....	186 02
Andrew H. Patterson...	Alna.....	dead.	April 26, 1856....	15 94
Barbara A. Mears.....	Manchester.....	-	Sept. 27, 1856....	3 87
Samuel W. Taylor.....	Mt Vernon .....	-	June 16, 1860....	11 02
Susan E. Boynton for minors.....	California.....	-	August 12, 1868..	847 09
Thomas A. Robbins.....	Chelsea .....	-	January 12, 1860	4 88
Richard Eastman .....	Hallowell.....	D'd,no Ad	August 2, 1862..	323 31
Alura Stanley.....	Winthrop.....	-	October 4, 1865..	9 42
James Dennis.....	Hallowell.....	-	Nov. 4, 1864....	50
Andrew B. Hubbard. ...	".....	-	January 5, 1856..	50
John H. Fellows.....	".....	-	August 6, 1868..	29 88
Ellen M. Town.....	Hallowell.....	-	May 24, 1868 ..	1 99
Charles A. & Harry Dunham.....	".....	-	January 31, 1868	5 09

## MAINE SAVINGS BANK—PORTLAND.

O. W. Blanchard.....	-	-	January 10, 1863,	\$2 08
Frank Byram.....	Portland, Me.....	Dead ...	June 3, 1862....	5 81
Harriet M. Carsley.....	-	-	June 11, 1859....	2 27
Jane Grey Clark.....	-	-	June 11, 1859....	5 51
Jacob Dean, 2d.....	Oxford.....	-	May 4, 1861....	45 53
David Adams.....	-	-	December 8, 1863,	6 74
Caroline F. Jewett.....	-	-	July 29, 1859....	2 47
Mrs. Eliza Nutting.....	-	-	May 21, 1862....	5 26
Adela J. Stone.....	Baldwin.....	-	October 1, 1859..	2 23
Mrs. Mary A. Shaw.....	-	-	October 1, 1863..	5 51
Wm. M. York.....	Cumb. Island.....	-	Feb. 22, 1862....	2 12
John R. Cheever.....	-	-	January 11, 1866,	13 35
Clarence P. Welch.....	-	-	March 10, 1866..	2 36
Michael Woods.....	-	-	January 3, 1866..	2 01
Sarah E. Abbott.....	-	-	Dec. 22, 1866....	1 95
Betsey Ann Whitehouse.	-	-	Nov. 30, 1867....	2 16
Agnes G. Sweetser.....	-	-	July 23, 1867....	1 95
Martha E. Morton.....	-	-	February 1, 1868,	13 33
Hattie A. Elwell.....	-	-	January 1, 1868..	1 95
Charles H. Elwell.....	-	-	January 1, 1868..	1 95
Thomas Chrisham.....	-	-	January 9, 1868..	12 62
Sydney W. Bennett.....	-	-	May 28, 1868....	32 14
James C. Stover.....	-	-	June 29, 1864....	2 04
John C. R. Parrs (col'ed)	-	-	June 13, 1860....	3 28
Fannie E. Elliott.....	-	-	June 10, 1867....	1 94
Jennie Bonney.....	-	-	June 21, 1867....	2 29
Fannie Josette Mountfort	-	-	Dec. 31, 1867....	1 95
Geo. Adam Fuller.....	-	-	April 30, 1868....	1 94
Mary A. Cox.....	Portland, Me.....	-	October 13, 1868,	1 91
W. L. Parritt.....	-	-	October 24, 1868,	12 21
Sarah J. Rogers.....	-	-	October 14, 1868,	2 05
Mrs. Amelia Brown.....	Ossipee, N.H.....	-	Nov. 26, 1862....	151 61
Addie E. Foster.....	-	-	March 15, 1862....	2 16

## MAINE SAVINGS BANK—CONTINUED.

Name of Depositor.	Last Known Residence.	Whether Known to be Dead.	Date of Last Deposit or Withdrawal	Amount now Standing to Credit.
Hugh Monroe.....	-	-	October 7, 1864..	\$7 71
A. S. Higgins, Jr. ....	-	-	August 5, 1865....	1 99
Charles A. Andrew .....	-	-	Dec. 27, 1865....	1 97
Abby and Emily North..	-	-	March 2, 1867....	2 49
Martha Pitts Merrill....	-	-	Jan. 4, 1867.....	7 56
Thomas Edwin Bailey....	-	-	Feb 27, 1867....	1 96
Milford Grindle .....	Bluehill.. .....	-	March 7, 1867....	665 33
Edward H. Pinkham .....	-	-	June 28, 1867..	2 92
Herbert H. Peck.....	-	-	Sept. 5, 1867....	15 57
Henry P. Norris.....	-	-	Nov. 1, 1867.....	2 05
Georgie M. Floyd.....	-	-	Dec. 27, 1867....	5 76
Thomas Cary.....	Portland, Me.....	-	Jan. 4, 1868....	1 95
Lizzie F. Pennell.....	-	-	Feb. 18, 1868....	1 94
Stephen H. Hamilton....	-	-	July 9, 1868....	1 93
Frank R. Dyer.....	Addison, Me.....	-	August 21, 1868..	7 14
Sophonra Atkins.....	Westbrook .....	-	August 26, 1868..	110 74
Royal H. Keen.....	W. Poland .....	-	October 8, 1868..	7 72
Melville H. Gore.....	New Gloucester....	-	April 20, 1864....	87 82
Harry Hodsdon.....	-	-	March 15, 1862..	119 28
Mrs. Mary E. Austin .....	-	-	Dec 10, 1864....	869 25
Mrs. Olive Lord .....	-	-	April 4, 1865....	5 26
William Hurley.....	-	-	March 30, 1865..	28 17
Mrs Frances A. Douglass	-	-	April 13, 1865....	7 17
Mrs. W. T. Noble.....	-	-	May 19, 1866....	167 63
Maria F. Libby.....	Richmond.....	-	April 6, 1866....	5 64
Clara E. Fifield.....	-	-	March 29, 1867..	3 21
Jennie C Mountfort....	-	-	April 19, 1867....	3 19
Susan Gallagher.....	-	-	July 18, 1867....	4 67
Lizzie S. Wight.....	-	-	April 4, 1868....	3 24
Hannah M. Murphy .....	-	-	Jan 25, 1868....	1 94
Ellen A. Dunnell.....	-	-	May 20, 1864....	2 63
Frank Gifford.....	-	-	July 1, 1864....	2 04
James W. Newman....	-	-	July 6, 1859....	5 42
J. P. Rugg for Sumner P. Rugg.....	-	-	Jan. 18, 1864....	13 86
Caleb Hodsdon.....	-	-	March 11, 1863..	5 12
George H. Fone.....	-	-	Jan. 15, 1864....	2 71
Mrs. Emma Perkins.....	-	-	April 13, 1864....	162 62
James A. Chase.....	-	-	Jan. 28, 1864....	887 18
Fannie F. Dunnell....	-	-	May 20, 1864....	2 16
Matthew Stuart, 17th U.S	-	-	May 16, 1864....	291 85
Florence C. Fone.....	-	-	Dec. 16, 1863....	2 54
Margaret L. N. Fuller...	-	-	July 6, 1859....	2 23
Serepta A. Fuller.....	-	-	July 6, 1859....	2 36
Susan M. Fone.....	-	-	Dec. 16, 1863....	2 67
Louisa Hammond.....	-	-	May 16, 1860....	5 33
Minerva L. Kilby.....	-	-	May 26, 1865....	1 98
Alfred E. Loomer.....	-	-	Jan. 4, 1865....	2 01
Julia Hammers.....	-	-	Dec. 31, 1859....	8 97
Alphonzo Whitman.....	-	-	July 1, 1865....	12 73
Elizabeth O'Neil.....	-	-	Jan. 12, 1866....	41 21
Hattie Bogart.....	-	-	Feb. 10, 1866....	2 65
Elvie B Lakin.....	-	-	April 29, 1867....	27 07
Walter Howard.....	-	-	Nov. 28, 1864....	5 31
Frederick H. Gibson .....	-	-	Oct. 3, 1860.....	5 92

## MAINE SAVINGS BANK—CONCLUDED.

Name of Depositor.	Last Known Residence.	Whether Known to be Dead	Date of Last Deposit or Withdrawal	Amount now Standing to Credit.
Woodbury S. Libby.....	-	-	Oct. 21, 1863....	\$2 67
George E. Merton.....	-	-	June 1, 1865.....	2 05
Charles J. Jones.....	-	-	April 4, 1866.....	2 45
Albert M. McKenney...	-	-	October 10, 1863,	2 01
Mrs Phebe L. Morrill..	-	-	April 2, 1866....	70 32
Nathan L. Skillin.....	-	-	October 6, 1866..	3 73
Albert W. Sargent.....	-	-	April 4, 1863....	2 04
Emma Ward.....	-	-	Dec. 7, 1859.....	2 22
Ellen W. Chabot.....	-	-	June 13, 1866....	4 77
William G. Lucas.....	-	-	June 23, 1866....	7 71
George E. Drake.....	-	-	Feb. 3, 1868....	3 39
Fred S. Plummer.....	-	-	March 31, 1868..	12 62
Orren J. Seely.....	Standish.....	-	August 18, 1868..	1 93
Frederick M. Brown...	-	-	Sept. 25, 1868...	1 93
James W. A. McDonald..	-	-	October 5, 1868..	12 42

## PORTLAND SAVINGS BANK—PORTLAND.

Joseph Brown.....	Seaman.....	-	May 31, 1864....	\$544 07
Bridget A. Butler.....	-	-	October 20, 1865..	22 52
Harriet Cassity.....	Hampton, N.B....	-	March 25, 1864...	709 07
Rebecca Cross.....	Grantville, Mass..	Dead....	Nov. 22, 1864....	148 63
Benedictus Johnson...	Swede.....	-	Nov. 14, 1866....	162 45
Cornelius Keleher.....	-	-	May 16, 1864....	170 04
Solomon Leonard.....	-	-	May 4, 1858.....	50 47
Anne Belle Legrow.....	So. Malden, Mass..	-	Sept. 3, 1864....	15 66
John Murphy.....	-	-	Dec. 22, 1860....	70 89
Albert W. Poole.....	-	Dead....	July 31, 1858....	108 31
Stephen Robinson.....	Co. G, 5th Regt...	-	January 24, 1862	38 29
Francis E. Russworm...	-	Dead....	May 14, 1863....	252 04
Henry N. Townsend....	Missing.....	-	January 24, 1862	117 67
Levi Venson.....	Co. A, 5th Regt...	-	October 7, 1862..	207 11

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Jonathan B. Abbott.....	Saco.....	-	July 20, 1860....	\$ 1 87
James A. Berry.....	Sweden.....	-	March 11, 1868...	19 16
Miss Annie Emery.....	Biddeford.....	Dead....	April 24, 1861...	158 03
Wm. H. Copeland.....	-	-	Sept. 30, 1868...	392 90
Frederic H. Goodwin...	Lyman.....	-	Dec. 1, 1866....	13 58
Sarah Guilford.....	-	-	Sept. 25, 1865...	3 86
Jefferson W. Hurd.....	Waterboro.....	-	March 18, 1861...	19 66
Mary A. Littlefield....	Wells.....	-	Dec 12, 1862....	187 42
Charles E. and Emma E. Moody.....	-	-	Feb. 18, 1863....	4 56
George E. Morrison.....	-	-	Feb. 6, 1862....	1 85
Martha E. Nutter.....	E. Wakefield, N.H.	-	October 27, 1863.	87 42
J. Bennett Philpot.....	-	-	Feb. 6, 1857....	16 15
John R. Kieker.....	Saco.....	Dead....	Sept. 27, 1865...	165 16
Randolph L. Sanborn...	-	-	Feb. 6, 1862....	5 20
Mary E. Sargent.....	Kennebunkport...	Dead....	Dec. 14, 1864....	14 43
Fred Wilson.....	-	-	March 30, 1868..	1 85

## SOUTH BERWICK SAVINGS BANK--SOUTH BERWICK.

Name of Depositor.	Last Known Residence.	Whether Known to be Dead.	Date of Last Deposit or Withdrawal	Amount now Standing to Credit.
Mary Roberts .....	Lebanon, Me.....	-	April 15, 1866...	\$1,130 12
Ferdinand Came.....	Haverhill, Mass....	-	" " .....	10 14
Abby M. Hall.....	No. Berwick, Me...	-	" " .....	290 52

## WISCASSET SAVINGS BANK--WISCASSET.

Eugene McDonald.....	Alna.....	-	May 1, 1866.....	\$2 45
Norman McDonald.....	" .....	-	" " .....	2 45
Henry B Thompson ...	Wiscasset.....	-	July 21, 1866 ..	2 40
Alice M. Partridge..	Jefferson.....	-	Dec 21, 1866....	2 45





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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 64. Every savings bank and institution for savings, incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits for the six months, preceding each of said days, deducting an amount equal to the amount of United States bonds and shares of corporation stocks, such as are by law of this state, free from taxation to the stockholders, 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. 66. 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. 67. 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.

## 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.

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 two of whom shall be directors in any national bank, who shall elect from their number, or otherwise, such other officers as they see fit.

—trustees,  
number and  
restrictions.

Term of office.  
1877, c. 218, § 3.

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.

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. 218, § 4. 68 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 specified. And all such bonds executed after July one, eighteen hundred and eighty-seven, shall, at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guarantee company, which shall be satis-

Officers, election of.

—term.

—treasurer, ex-officio, clerk.

bonds of treasurer and assistant treasurer.

—shall be annually examined by bank examiner

When bond shall be deemed insufficient.

—in lieu of bond, trustees may insure with some guarantee company.

factory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer, and such other clerks as may be employed, in such sums as they may decide

—pay fixed by trustees.

to be necessary for the safety of the funds in the custody of the corporation. They shall receive a compensation to be fixed by the trustees. The trustees

—compensation of trustees, fixed by corporation.

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 corpora-

—annual meetings, how notified.

tion. 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.

Corporation to consist of not less than thirty members.

—how elected. 1878, c. 5.

—how disqualified.

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.

May receive deposits. 1877, c. 218, § 9.

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

—restrictions. 72 Me., 276. 73 Me., 72.

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. —trustees may refuse any deposits.

SECT. 100. Savings banks and institutions for savings are restricted to and hereafter may invest Investment of deposits. their deposits in the public funds of any of the 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, Missouri, Kansas and Nebraska, 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 in 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 State 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, town or towns, any village or other municipal corporation having not less than twenty-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. 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.

May deposit on call in banks. 1877, c. 218, § 13.      **SECT. 103.** Savings banks may deposit on call in banks or banking associations incorporated



under the authority of this State, or the laws of the United States, and receive interest for the same.

SECT. 104. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any of the trustees, or 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 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 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 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 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 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

Trustees to invest.  
1877, c. 218, § 14.  
—no loan to a trustee.

No officer to receive gift, fee, &c.  
1887, c. 218, § 18.

—proviso.

—borrower to pay expenses.

Dividends, not to exceed two and a half per cent semi-annually.  
1883, c. 202, § 6.

—exceptions.

—reserved fund shall be kept until it amounts to five per cent.

—excess, when to be divided.

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 savings 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.

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

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 in 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 Me., 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 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.

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

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 judgements 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.

—exceptions in case of fraud.

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.

—examiner to furnish blanks.

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

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, —shall visit every institution semi-annually. 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 —shall make thorough examination. 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 fulfill 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 —proceedings, and statement of condition of corporation, to be published. 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.

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 —penalty for refusal to 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.

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 Examiner may apply to justice of supreme court for injunction to restrain corporation from doing further business until a hearing can be had. comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the 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 1877, c. 218, § 35. 66 Me., 244. 68 Me., 400.

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., 247.

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

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

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 judgement recovered as herein provided shall be added to the claims against the bank.

—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 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 court, except as hereinafter authorized; *provided*, —proviso.

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

*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 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.

—proceedings,  
if petition is  
denied.

Examiner to  
make annual  
report to gov-  
ernor and  
council.  
1877, c. 218, § 37.

—to be laid  
before legisla-  
ture.

Examiner to  
report viola-  
tions of law.  
1877, c. 218, § 38.

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.

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, § 41.

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 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

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.

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

#### Chapter 136, Public Laws 1887.

SECT. 1. The treasurer of every savings bank or institution of savings shall, on or before the first day of November, annually, deliver to the bank examiner a sworn statement, containing the name, the amount standing to his credit, the last known place of residence or post-office address, and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein, or withdrawn therefrom any part of his deposit or any part of the interest thereon for a period of more than twenty years next preceding; provided, however, that this act shall not apply to the deposit made by any person known to the bank to be living.

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ABSTRACT

OF

PUBLIC LAWS OF MAINE

RELATING TO

Loan and Building Associations.

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## PUBLIC LAWS, 1887—CHAPTER 61.

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Chapter forty-seven of the revised statutes is hereby amended by striking out sections one hundred and thirty-four, one hundred and thirty-five, one hundred and thirty-six, one hundred and thirty-seven and one hundred and thirty-eight of said chapter forty-seven, and inserting instead thereof the following :

'SECT. 134. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such association. No shares of a prior series shall be issued after the issue of a new series.

'SECT. 135. The number, title, duties and compensation of the officers of the association, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members shall be determined by the by-laws, but no member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

'SECT. 136. The officers shall hold stated monthly meetings. At or before each of these meetings, every member shall pay to the association, as a contribution to its capital, one dollar, as dues upon

each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue.

Shares may be withdrawn.

'SECT. 137. Shares may be withdrawn after one month's notice of such intention, written in a book held and provided by the association for the purpose.

—shareholders' accounts, how settled.

Upon such withdrawal, the shareholder's account shall be settled as follows: from the amount then standing to the credit of the shares to be withdrawn, there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance; provided, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing mem-

Unpledged shares of any series, may be retired.

bers, without the consent of the directors. The directors may at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; provided, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

When shares reach maturity, holders shall be paid value thereof.

'SECT. 138. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, two hundred dollars therefor, with interest at the rate of six per cent a year, from the time of such maturity to the time of payment; provided, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all

—shares subject to lien for unpaid dues.

arrears and fines shall be deducted. Every share shall be subject to a lien for the payment of any

unpaid dues, fines, interest, premiums and other charges received thereon, which may be enforced in the manner hereinafter provided.

'SECT. 139. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted, shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in section one hundred of chapter forty-seven, revised statutes, providing for investments of deposits of savings banks. Any association organized as aforesaid, may provide in its by-laws that the bid for loans, at its stated monthly meetings shall, instead of a premium, be a rate of annual interest upon the sum desired payable in monthly installments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per cent per annum.

'SECT. 140. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the association as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

'SECT. 141. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent per annum until

Loans to members, how effected.

Money remaining unsold, how invested.

—bids for loans may be a rate of interest instead of a premium.

Premiums to be received as profits, and distributed to shareholders.

Monthly interest shall be paid on loans until ultimate value of share is reached, when such share shall be canceled.

his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Loans shall be secured by mortgage on real estate and pledge of shares.

'SECT. 142. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The share so pledged shall be held by the association as collateral security for the perform-

—conditions of note and mortgage.

ance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is other-

—shares alone may be pledged as security for loans.

wise canceled or discharged; provided, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer secur-

—if borrower fails to offer security, loan shall be forfeited.

ity, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

Borrower may repay loan at any time.

'SECT. 143. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly installments of interest, premium, and fines in arrears, and shall be given credit for the

—settlement of accounts, how made.



withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; provided, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; and provided, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

'SECT. 144. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

'SECT. 145. If a borrowing member is in arrears for dues, interest, premiums or fines for more than six months, the directors may, at their discretion, declare the shares forfeited after one month's notice,

Members failing to pay dues, etc., shall be fined.

—shares in arrears more than six months, shall be forfeited

Directors, may at their discretion, after one month's notice, declare shares of borrowing members, forfeited.

—account of borrowing member, how adjusted. if the arrears continue unpaid. The account of such borrowing member shall then be debited, with the arrears of interest, premiums and fines to date

of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall be enforced against the security by any legal method, or by

proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme and superior courts, to be exercised upon bill or petition in a sum-

mary manner. The shares, the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim, or demand on the part of the borrower, or any person claiming from or under him.

Unpledged shares of deceased shareholder shall revert to his legal representative. 'SECT. 146. Upon the death of a shareholder, his legal representatives shall be entitled to receive the amount of unpledged shares of the deceased, to be ascertained as provided in section one hundred and thirty-seven for withdrawal of shares. No fines shall be charged, or profits credited to a deceased member's account from and after his decease, unless his legal representatives assume the future payments on such shares, which they may assume under the same rights and liabilities of the deceased.

—shares of, and money received for shares of deceased shareholder, how distributed. Moneys received for the shares of a deceased shareholder, or the shares themselves, as the case may be, shall descend to the same persons and be distributed in the same manner that money received from a policy of life insurance on the life of a deceased person now does by law.

Accounts, how kept, and business, how transacted. 'SECT. 147. The general accounts of every such association shall be kept by double entry.

All moneys received by the association from each member, shall be receipted for by persons designated by the directors in a pass-book provided by the association for the use of, and to be held by the member, and said pass-book shall be plainly marked with the name and residence of the

holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, to be provided by the association for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft upon the treasurer, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure <sup>Duties of treasurer.</sup> the safe keeping of all moneys, securities and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security <sup>—treasurer and secretary, shall give bonds.</sup> for the faithful performance of their respective duties as the by-laws may direct.

'SECT. 148. The profits and losses may be distributed annually, semi-annually or quarterly, to <sup>Profit and losses, when and how distributed.</sup> the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution.

Losses shall be apportioned immediately after their occurrence. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be, at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

—guaranty  
fund.

'SECT. 149. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

May purchase  
real estate upon  
which it has  
lien.

—sell or mort-  
gage the same.

'SECT. 150. Minors may hold shares by trustees, and the shares of each shareholder, not exceeding two, shall be exempt from attachment and execution.

Minors may  
hold shares.

'SECT. 151. The bank examiner shall perform, in reference to all loan and building associations, the same duties, and shall have the same powers as are required of, or given to him in reference to savings banks; and shall annually make report to the legislature, of such facts and statements respecting such associations, and in such form as he deems that the public interest requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner.'

Shall be subject  
to examination  
by bank exami-  
ner.

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