

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

1890.

VOLUME I.

AUGUSTA :
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1892.

THIRTY-THIRD ANNUAL REPORT

OF THE CONDITION OF THE

Savings Banks, Trust Companies

AND

Loan and Building Associations

OF THE

STATE OF MAINE.

1889.

BURLEIGH & FLYNT, PRINTERS TO THE STATE.
AUGUSTA.

STATE OF MAINE,

BANK EXAMINER'S OFFICE, }
Buckfield, December 1, 1889. }

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

In accordance with the provisions of law I have the honor herewith to submit the thirty-third annual report of this department relating to the condition of the Savings Banks, Trust and Banking Companies, and Loan and Building Associations organized and doing business under the laws of this State.

SAVINGS BANKS.

The number of savings banks and institutions for savings at the close of the year November 31st, was fifty-five, no new ones being organized during the year.

The fifty-five banks represent a total deposit of \$43,977,-085.09, which amount is divided among 132,192 depositors, making an average of \$332.68 to each, showing a total increase in the amount of deposits of \$3,007,422.04, and an increase of depositors of 7,630.

The total reserve fund now amounts to \$1,778,935.13, being an increase of \$127,792.73 during the year.

Regular semi-annual dividends have been paid by all the banks varying from $3\frac{1}{2}$ to 5 per cent per annum, only one bank having paid as low a rate as $3\frac{1}{2}$ per cent.

Among the total assets of the banks I find \$1,081,481.96 invested in real estate. On mortgages of real estate the total loan is \$6,680,055.81, the former being very near fifty

per cent and the latter thirty-three per cent of the limit prescribed by law.

In the Limerick Savings Bank there has been a gradual decrease in deposits for several years.

The change in business centers caused by railroads and other improvements has been such as to convince the officers of this bank that its continuance would be attended with much uncertainty as to its success and it is the general sentiment that it is best to close up the business of the bank. No new deposits are taken. All depositors have been promptly paid as fast as they have presented their books.

While my examination shows only a small surplus I am satisfied that the assets can now be converted into money sufficient to pay all depositors in full, at the same time I deem it hazardous to all interested to allow much time to elapse before some arrangement is made either by process of law or otherwise tending to the final adjustment of its affairs.

A general statement, also a detailed statement of the liabilities and resources of each bank being the result of my semi-annual examinations, also the report of the treasurer of each bank showing its financial condition on the first day of November 1889, will be found hereinafter, and an examination of the same is specially invited.

TRUST COMPANIES.

Trust companies are comparatively new institutions in this State. They all exist by special charter granted by the legislature, the first having been chartered in 1883.

At the commencement of the year there were only six organized and doing business. Three new ones have been added during the year.

While they are authorized by charter to receive deposits similar to savings banks, at the same time they are practically a private corporation resembling in many respects a State Bank. In their investments or method of doing business they are not restricted.

While they are subject to examination by the Bank Examiner, at the same time their field of operation is unlimited. They can receive deposits, borrow money, loan the same, purchase, hold or sell any kind of securities from a western farm mortgage to a government bond.

Each company is represented by capital stock which must be paid in before they can do business. As security for the wide range of authority or discretion in the management of its affairs granted them by their charters, each shareholder is made liable for all contracts, debts and engagements of the corporation, in a sum equal to the amount of the par value of the shares owned by him, in addition to the amount invested in said shares.

The nine companies have a capital stock paid in of \$767,500. Their total deposits (time and demand) amount to \$1,552,125.40. Their total loan account, including real estate loans, bills discounted, collateral and all other loans amount to \$1,799,638.73.

An itemized statement of each company will be found hereinafter.

The officers of the various companies have afforded me every facility in their power to make a careful examination of their condition, and while their business shows to be prosperous and their companies to be in a solvent and safe condition, very many of the securities included in their assets are of such a nature that they are not quoted or valued either in the public press or financial chronicles of any of the commercial centers, thus compelling me to rely mainly upon the information to be gathered from those interested, in determining their value.

These institutions being outside of the restrictions placed by the State around savings banks or the national government around national banks, can make themselves a medium of great value to the business interests of the State, and shall their officers in the discharge of their duties, realize fully the authority granted them as well as the grave responsibility that follows their failure or success, and by so doing

adopt and carry out a conservative policy both in the line of their investments and in their loans and discounts, I predict a successful and permanent future for them.

LOAN AND BUILDING ASSOCIATIONS.

At the beginning of the year there were fifteen associations organized under the laws of this State, and during the past year certificates of authorization have been issued to five more, viz: The York of Biddeford, Bucksport, Hallowell, Pittsfield and Kennebunk, all of which are doing business with more or less prospect of success. With these additions the total number has now reached twenty.

*The accumulated capital or dues, together with the advances (dues prepaid) now amounts to \$319,042.27, having nearly doubled the past year. This amount is divided among 3,381 shareholders, 492 of which are borrowers and 2,889 non-borrowers or investors.

The 492 borrowers have received loans to the amount of \$327,956.02 an average loan to each of \$666.58.

The above figures show a good increase in the business of the year over that of the previous year and would seem to indicate a healthy growth of the cities and towns where these associations are located.

A statement showing the condition of each association will be found in the following report.

PEOPLE'S LOAN AND BUILDING ASSOCIATION, RICHMOND.

The statement of this association (page 230) is the only one which shows any decrease. Its directors are rapidly closing out the business and paying off the capital as fast as the receipts will admit.

By referring to their statement it will be seen that about one-third of their capital has been paid and a fair portion of the earnings distributed among the retiring members. Of their loans, twenty-five, aggregating \$12,110.00, have been satisfied and there are now only forty-five remaining.

*These figures are collected from only 19 associations, the "Kennebunk" having organized too late for an examination.

NEW ASSOCIATIONS.

Loan and building associations can prosper only in growing towns where the manufacturing and other industries offer employment to a large number of operatives, who, after obtaining employment, at once endeavor to secure suitable homes for themselves and families.

The first requisite for the location of a loan and building association is that there must be a call for more or less building, and it is to promote building that they are intended and it is this principally which creates the demand for the funds of an association.

The second is, that there must be a community consisting of mechanics, operatives and other laborers, who desire to lay aside from month to month a portion of their income, and while receiving a fair rate of interest upon the same, are willing to place it where it will assist those of their number who wish to procure for their families permanent and comfortable homes.

The experience of these associations in the past has clearly demonstrated that they cannot flourish when wholly dependent upon farm loans for the application of their funds.

FOREIGN CORPORATIONS.

By Chapter 286 of the Public Laws of 1889 (to be found in the abstract of the laws herein) it was provided for all foreign corporations engaged in selling bonds, mortgages, etc., in this State to send to the Bank Examiner a detailed statement of their assets and liabilities. That the Bank Examiner should publish such statement, or neglect or refusal of such corporation to furnish such statement, in one newspaper in each county in the State, the expense thereof to be paid out of the State Treasury from the contingent fund upon warrant of the Governor and Council, also that the Bank Examiner should include such statement in his annual report.

As soon as my attention was called to this statute enquiry was made of the proper authorities as to the funds to meet the expense of advertising such statements in conformance with the law and it was ascertained that the legislature failed to make an appropriation for such purpose and that the condition of the contingent fund would not warrant such an expenditure which would probably exceed \$1500. For this reason I have failed to carry out the provisions of the law. While it is my province to obey the laws so long as they remain in force, at the same time the legislature may not have fully appreciated the effect of the aforesaid law.

By existing law, all savings banks, trust companies and loan and building associations, in fact all corporations existing by virtue of the laws of Maine, which are placed under the supervision of the Bank Examiner, are specially required *to publish at their own expense* the statement or result of the Bank Examiner's examination.

By the law heretofore referred to the *State is made to pay for advertising the business of foreign corporations.*

With no opportunity to ascertain the value of real estate or other assets of such foreign corporations, or even the ownership or possession of the same, I doubt very much whether the publication of such statement would aid investors or in any way determine the soundness or reliability of such corporations, but should the next legislature deem it wise so to do, I would respectfully suggest that they so amend the act as to require each company to furnish the Bank Examiner with a detailed statement of their assets and liabilities, and that when such statement shall have been received by him, the company to publish the same with the approval or comments of the Bank Examiner at their own expense, in every county where they have an agent or canvasser, and that these two conditions shall be complied with as a condition precedent before they are allowed to offer for sale or negotiate their securities.

INVESTMENTS AND MANAGEMENT OF OUR BANKS.

My experience in my present position has been so limited that I hardly feel authorized to comment on the management of the various banks. It is evident to all that the success attending them has been far more than was ever anticipated by their projectors.

Outside of their treasurers, their officers receive no salaries. They never were intended as a place where the capitalist could have his great wealth cared for and invested without charge, but rather as a safe place where people of small means could deposit their weekly or monthly savings, and while the former can afford to take the risk of untried investments in the hope of extra large dividends, the latter is content with small returns provided the principal is safe.

I am aware that the depreciation in the values of real estate, which all so well remember, with the attending losses to so many of the banks, for a time caused the old time real estate loans to be looked upon with disfavor. With the present value of real estate and in view of the prosperity attending our agricultural and manufacturing interests, I cannot conceive of a wiser or more proper investment than a well selected real estate loan.

Were I to offer a word of caution as to the management of any bank, it would be to repeat that from the character of these institutions large returns in the way of dividends is not the sole object, but rather the safety of the principal.

Investments that are safe cannot be obtained at the present time so as to net the bank over four or five per cent as a general rule, and with such, it may be well to consider how dividends exceeding four per cent in addition to the State tax and ordinary expenses of the bank, can be declared.

In conclusion, I desire to thank the institutions placed under my charge for the many acts of courtesy and kindness shown me by their officers which to a great degree have tended to lessen my labors and make duty pleasant.

GEORGE D. BISBEE, *Bank Examiner*

ABSTRACT
OF THE
FIRST SEMI-ANNUAL EXAMINATIONS
OF
SAVINGS BANKS.

1889.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

FEBRUARY 28, 1889.

CYRUS GREELEY, PRESIDENT.

F. W. PARKER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$859,072 61	
Special reserve fund.....	3,090 87	
Reserve fund.....	26,013 03	
Rents.....	652 04	
Profits.....	13,325 32	
Special dividend, 10 per cent, unpaid.....	937 15	
Special dividend, 5 per cent, unpaid.....	2,332 62	
Bonds and stocks.....	-	\$400,810 00
Premiums.....	-	59,478 27
Loans on collateral.....	-	28,384 17
Loans to corporations.....	-	118,471 00
Loans on mortgages.....	-	257,541 01
Expense account.....	-	712 32
Real estate.....	-	29,413 56
Vault, furniture and fixtures.....	-	500 00
Cash on hand.....	-	4,793 35
Due from First National Bank, Lewiston.....	-	5,246 37
Due from National Bank of Redemption, Boston.....	-	73 59
	\$905,423 64	\$905,423 64

AUBURN SAVINGS BANK—AUBURN.

JUNE 12, 1889.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$812,475 92	
Reserve fund.....	23,000 00	
Special reserve fund.....	4,302 28	
Profits.....	14,654 22	
City and town bonds of Maine.....	-	\$ 6,000 00
City bonds of other States.....	-	31,000 00
Railroad bonds.....	-	54,225 00
Corporation bonds.....	-	65,500 00
Corporation stock.....	-	1,700 00
Bank stock.....	-	120,500 00
Loans on mortgages of real estate.....	-	256,377 73
Other loans.....	-	201,588 32
Real estate, foreclosure.....	-	34,215 69
Expense account.....	-	3,470 11
Premium account.....	-	46,632 89
Furniture and fixtures.....	-	2,400 00
Cash on hand and on deposit.....	-	30,822 68
	\$854,432 42	\$854,432 42

AUGUSTA SAVINGS BANK—AUGUSTA.

APRIL 11, 1889.

WILLIAM S. BADGER, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

	Liabilities.	Resources.
Deposits	\$4,835,274 18	
Reserve fund.....	225,000 00	
Profits	62,642 28	
District of Columbia bonds.....	-	\$31,000 00
State of Maine bonds	-	300 00
City and town bonds of Maine.....	-	31,000 00
City and town bonds of other States.....	-	1,324,750 00
County bonds of other States.....	-	1,149,700 00
Railroad bonds	-	1,509,607 50
Corporation bonds	-	1,000 00
Bank stock	-	60,000 00
Loans on mortgages of real estate	-	133,288 00
Other loans	-	468,009 54
Real estate, bank building.....	-	11,600 00
Real estate, foreclosure.....	-	1,000 00
Premium account.....	-	75,254 00
Safes and furniture	-	4,000 00
Cash on hand and on deposit	-	322,307 42
	\$5,122,916 46	\$5,122,916 46

BANGOR SAVINGS BANK—BANGOR.

MAY 14, 1889.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

	Liabilities.	Resources.
Deposits	\$2,456,255 15	
Reserve fund.....	81,946 16	
Profits	43,286 73	
Unpaid dividends.....	1,322 26	
Due National Bank of Commerce, Boston	2,194 11	
Real estate charges and receipts	41,540 06	
City bonds of Maine	-	\$ 139,000 00
City and county bonds of other States.....	-	1,109,438 10
Railroad bonds.....	-	316,000 00
Corporation bonds	-	30,000 00
Bank stock	-	19,500 00
Railroad stock	-	39,000 00
Loans on mortgages of real estate.....	-	385,886 18
Other loans	-	403,328 41
Real estate, bank building	-	36,234 94
Real estate, foreclosure.....	-	118,180 93
Corporation stock	-	2,000 00
Expense account.....	-	205 48
Cash on hand and on deposit	-	25,770 43
	\$2,626,544 47	\$2,626,544 47

BATH SAVINGS INSTITUTION—BATH.

APRIL 2, 1889.

CHARLES DAVENPORT, PRESIDENT.

J. H. HUMPHREYS, TREASURER.

	Liabilities.	Resources.
Deposits	\$2,588,116 18	
Reserve fund.....	97,497 19	
Interest.....	54,084 50	
Profits.....	27,307 91	
United States bonds.....	-	\$85,000 00
City and town bonds of Maine.....	-	15,000 00
City, county and town bonds of other States.....	-	446,000 00
Railroad bonds.....	-	774,900 00
Corporation bonds	-	43,000 00
Railroad stock	-	148,650 00
Corporation stock.....	-	4,000 00
Bank stock.....	-	95,800 00
Loans on mortgages of real estate	-	239,370 04
Loans on collaterals	-	813,941 84
Real estate owned	-	17,000 00
Premium account.....	-	21,335 83
Expense account.....	-	840 47
Cash on deposit.....	-	41,703 12
Cash on hand	-	20,464 48
	\$2,767,005 78	\$2,767,005 78

BELFAST SAVINGS BANK—BELFAST.

APRIL 1, 1889.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,099,330 44	
Reserve fund.....	28,300 00	
Profits.....	11,713 52	
United States bonds	-	25,000 00
City and town bonds of Maine	-	24,500 00
City and town bonds of other States.....	-	27,000 00
Railroad bonds.....	-	237,500 00
Railroad stock.....	-	30,000 00
Bank stock	-	37,900 00
Corporation bonds.....	-	28,000 00
Loans on mortgages of real estate	-	76,990 00
Other loans	-	474,879 76
Real estate	-	22,375 00
Expense account	-	220 25
Premium account	-	6,500 00
Cash on hand and on deposit.....	-	148,478 95
	\$1,139,343 96	\$1,139,343 96

BETHEL SAVINGS BANK—BETHEL.

APRIL 29, 1889.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

	Liabilities.	Resources.
Deposits	\$145,138 41	
Reserve fund.....	2,993 28	
Profits	6,233 23	
City bonds of Maine	-	\$10,000 00
City and town bonds of other States.....	-	12,000 00
Corporation bonds.....	-	10,500 00
Railroad bonds.....	-	16,500 00
Bank stock	-	13,050 00
Loans on mortgages of real estate	-	68,315 24
Other loans	-	9,071 41
Real estate, foreclosure	-	284 57
Premium account	-	2,893 75
Safe.....	-	500 00
Cash on hand and on deposit.	-	12,249 95
	\$155,364 92	\$155,364 92

BIDDEFORD SAVINGS BANK—BIDDEFORD.

APRIL 18, 1889.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

	Liabilities	Resources.
Deposits	\$757,358 75	
Reserve fund.....	30,000 00	
Profits.....	59,096 69	
City and town bonds of Maine	-	\$19,100 00
City and county bonds of other States	-	73,000 00
Railroad bonds.....	-	95,800 00
Corporation bonds	-	25,250 00
Bank stock.....	-	122,200 00
Railroad stock	-	4,950 00
Corporation stock.....	-	63,550 00
Loans on mortgages of real estate	-	165,972 17
Other loans	-	175 614 21
Real estate	-	54 804 12
Real estate, foreclosure.....	-	27,486 50
Cash on hand and on deposit.....	-	18,728 44
	\$846,455 44	\$846,455 44

BANK EXAMINER'S REPORT.

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BOOTHBAY SAVINGS BANK—BOOTHBAY.

AUGUST 30, 1889.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$133,802 40	
Reserved fund.....	4,735 00	
Profits.....	3,276 26	
City and town bonds of Maine.....	-	\$ 8,000 00
City bonds of other States.....	-	10,000 00
Railroad bonds.....	-	17,000 00
Corporation bonds.....	-	20,000 00
Bank stock.....	-	5,000 00
Loans on mortgages of real estate.....	-	57,475 67
Other loans.....	-	2,752 70
Real estate, foreclosure.....	-	1,040 00
Safes and other personal property.....	-	1,000 00
Premium account.....	-	2,738 00
Cash on hand and on deposit.....	-	16,807 29
	<u>\$141,813 66</u>	<u>\$141,813 66</u>

BREWER SAVINGS BANK—BREWER.

MARCH 30, 1889.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

	Liabilities.	Resources.
Deposits...	\$94,568 61	
Reserve fund.....	2,473 71	
Profits.....	2,925 88	
United States bonds.....	-	\$5,600 00
State of Maine bonds.....	-	500 00
City bonds of Maine.....	-	13,500 00
City and county bonds of other States.....	-	17,000 00
Corporation bonds.....	-	7,000 00
Loans on mortgages of real estate.....	-	42,728 53
Other loans.....	-	4,093 97
Real estate, foreclosure.....	-	2,794 64
Premium account.....	-	3,130 00
Cash on hand and on deposit.....	-	3,621 06
	<u>\$99,968 20</u>	<u>\$99,968 20</u>

BRIDGTON SAVINGS BANK—BRIDGTON.

JUNE 4, 1889.

RUFUS GIBBS, PRESIDENT.

MELLEN PLUMMER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$277,662 34	
Reserve fund.....	9,249 39	
Profits.....	19,130 37	
City and town bonds of Maine.....	-	\$34,451 67
City bonds of other States.....	-	7,000 00
Railroad bonds.....	-	54,510 00
Corporation bonds.....	-	10,150 00
Corporation stock.....	-	3,000 00
Bank stock.....	-	19,860 00
Loans on mortgages of real estate.....	-	104,238 50
Other loans.....	-	43,661 12
Real estate, foreclosure.....	-	10,348 53
Safe and furniture.....	-	400 00
Premium account.....	-	9,722 50
Expense account.....	-	392 80
Cash on hand and on deposit.....	-	8,306 98
	\$306,042 10	\$306,042 10

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

APRIL 5, 1889.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$392,332 61	
Reserve fund.....	13,182 13	
Special reserve fund.....	1,881 49	
Profits.....	6,319 52	
United States bonds.....	-	\$27,000 00
City and town bonds of Maine.....	-	7,500 00
City and county bonds of other States.....	-	105,080 64
Corporation bonds.....	-	38,000 00
Railroad bonds.....	-	37,000 00
Loans on mortgages of real estate.....	-	108,007 67
Other loans.....	-	10,100 00
Real estate, investment.....	-	6,060 09
Bank stock.....	-	56,645 00
Furniture and fixtures.....	-	1,800 00
Cash on deposit.....	-	15,931 20
Cash on hand.....	-	641 15
	\$413,715 75	\$413,715 75

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

JUNE 3, 1889.

THOMAS TARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

	Liabilities.	Resources.
Deposits	\$232,710 15	
Reserve fund	8,726 26	
Profits.....	2,765 48	
State bonds	-	\$100 00
City bonds of Maine	-	1,500 00
City bonds of other States.....	-	49,304 75
County bonds of other States	-	35,320 00
Railroad bonds	-	14,730 00
Corporation bonds	-	8,500 00
Bank stock.....	-	11,550 00
Loans on mortgages of real estate.....	-	91,556 43
Other loans	-	845 00
Real estate foreclosure	-	25,845 76
Premium account.....	-	415 00
Expense account	-	36 98
Cash on hand and on deposit.....	-	4,497 97
	\$244,201 89	\$244,201 89

CALAIS SAVINGS BANK—CALAIS.

MAY 25, 1889.

FRANK NELSON, PRESIDENT.

G. A. LOWELL, TREASURER.

	Liabilities.	Resources.
Deposits	\$201,707 96	
Reserve fund.....	6,609 28	
Profits	7,036 13	
State tax.....	668 03	
United States bonds	-	\$9,000 00
City and town bonds of Maine.....	-	13,100 00
City and county bonds of other States.....	-	75,000 00
Railroad bonds.....	-	44,250 00
Bank stock	-	23,606 08
Railroad stock	-	12,004 99
Loans on mortgages of real estate	-	14,518 34
Other loans	-	18,650 00
Real estate	-	250 42
Expense	-	5 30
Cash on hand and on deposit.....	-	5,636 27
	\$216,021 40	\$216,021 40

CAMDEN SAVINGS BANK—ROCKPORT.

APRIL 4, 1889.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

	Liabilities.	Resources.
Deposits	\$106,396 08	
Reserve fund	3,525 96	
Special reserve fund	12,846 69	
Profits	5,077 92	
Due First National Bank, Portland, Me	257 58	
State of Maine bond.....	-	\$110 00
Railroad bonds.....	-	7,534 36
Railroad stock.....	-	1,128 00
Loans on mortgages of real estate	-	67,609 90
Other loans	-	30,696 25
Real estate	-	2,975 15
Safe	-	1,440 00
Expense account	-	98 25
Cash on hand and on deposit	-	16,512 32
	\$128,104 23	\$128,104 23

CASCADE SAVINGS BANK—OAKLAND.

MAY 2, 1889.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

	Liabilities.	Resources.
Deposits	\$139,249 25	
Reserve fund.....	6,700 00	
Profits	1,302 88	
Railroad bonds.....	-	\$11,000 00
Railroad stock	-	1,900 00
Bank stock.....	-	30,900 00
Loans on mortgages of real estate	-	46,713 40
Other loans	-	31,005 00
Real estate	-	800 00
Real estate, foreclosure	-	6,288 04
Premium account.....	-	7,000 00
Safe and fixtures.....	-	960 02
Cash on hand and on deposit	-	10,685 67
	\$147,252 13	\$147,252 13

CORNISH SAVINGS BANK—CORNISH.

JUNE 3, 1889.

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

	Liabilities.	Resources.
Deposits.....	\$7,191 96	
Reserve fund.....	34 54	
Profits.....	148 85	
County bonds of other States.....	-	\$2,000 00
Corporation bonds.....	-	1,000 00
Loans on mortgages of real estate.....	-	2,196 89
Premium account.....	-	107 50
Expense account.....	-	40 35
Cash on hand and on deposit.....	-	2,030 61
	<u>\$7,375 35</u>	<u>\$7,375 35</u>

DEXTER SAVINGS BANK—DEXTER.

MAY 15, 1889.

E M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$226,052 41	
Special deposits.....	320 32	
Reserve fund.....	10,000 00	
Special reserve fund.....	5,300 00	
Profits.....	9,976 61	
Town bonds of Maine.....	-	\$ 400 00
Railroad bonds.....	-	22,420 00
Corporation bonds.....	-	29,475 00
Bank stock.....	-	65,700 00
Corporation stock.....	-	14,100 00
Loans on mortgages of real estate.....	-	51,062 63
Other loans.....	-	33,541 02
Real estate.....	-	24,000 00
Cash on hand and on deposit.....	-	10,950 69
	<u>\$251,649 34</u>	<u>\$251,649 34</u>

EASTPORT SAVINGS BANK—EASTPORT.

MAY 20, 1889.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

	Liabilities.	Resources.
Deposits	\$316,624 85	
Reserve fund.....	9,514 92	
Profits.....	6,342 42	
City and town bonds of Maine.....	-	\$8,657 28
City and county bonds of other States.....	-	150,000 00
Railroad bonds.....	-	17,000 00
Corporation bonds.....	-	21,000 00
Bank stock	-	21,600 00
Loans on mortgages of real estate.....	-	75,223 57
Other loans	-	11,632 72
Real estate, bank building.....	-	10,190 93
Real estate, foreclosure	-	12,283 02
Cash on hand and on deposit.....	-	4,894 67
	\$332,482 19	\$332,482 19

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 3, 1889.

C. G. TOTMAN, PRESIDENT.

CHAS. ROWELL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$203,797 00	
Reserved fund	9,675 34	
Profits.....	5,163 73	
City bonds of other States and county	-	\$6,000 00
Railroad bonds.....	-	9,000 00
Bank stock	-	21,825 00
Corporation bonds	-	16,000 00
Railroad stock	-	5,000 00
Loans on mortgages of real estate	-	90,828 73
Other loans	-	47,316 86
Real estate by foreclosure	-	8,970 97
Premium account.....	-	4,000 00
Safe and fixtures	-	1,089 43
Cash on hand and on deposit.....	-	8,605 08
	\$218,636 07	\$218,636 07

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

MARCH 19, 1889.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

	Liabilities.	Resources.
Deposits	\$411,770 60	
Reserved fund	19,100 00	
Profits	8,352 44	
Dividends, special	158 41	
United States bonds	-	\$10,000 00
County bonds of other States	-	38,500 00
City bonds of Maine	-	6,000 00
City bonds of other States	-	89,000 00
Corporation bonds	-	25,000 00
Railroad bonds	-	22,625 00
Bank stock	-	70,595 00
Loans on real estate	-	67,881 50
Other loans	-	33,539 46
Furniture account	-	3,643 38
Real estate owned	-	26,173 09
Premium account	-	25,987 34
Cash on deposit	-	17,972 78
Cash on hand	-	2,463 90
	\$439,381 45	\$439,381 45

GARDINER SAVINGS INSTITUTION—GARDINER.

APRIL 15, 1889.

WESTON LEWIS, PRESIDENT.

H. S. WEBSTER, TREASURER.

	Liabilities.	Resources.
Deposits	\$1,789,498 12	
Reserve fund	100,000 00	
Profits	25,841 79	
United States bonds	-	\$50,000 00
City and town bonds of Maine	-	27,191 21
City bonds of other States	-	779,045 82
County bonds of other States	-	500,500 00
Railroad bonds	-	37,500 00
Corporation bonds	-	71,000 00
Bank stock	-	74,650 00
Loans on mortgages of real estate	-	199,508 00
Other loans	-	148,810 07
Cash on hand and on deposit	-	27,134 81
	\$1,915,339 91	\$1,915,339 91

GORHAM SAVINGS BANK—GORHAM.

APRIL 20, 1889.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

	Liabilities.	Resources.
Deposits	\$272,920 74	
Reserved fund.....	11,195 65	
Profits.....	3,349 26	
United States bonds.....	-	\$5,500 00
City and town bonds of Maine.....	-	4,624 00
City bonds of other States.....	-	44,500 00
County bonds of other States.....	-	32,800 00
Railroad bonds.....	-	29,100 00
Corporation bonds.....	-	16,300 00
Bank stock.....	-	6,000 00
Railroad stock.....	-	700 00
Loans on mortgages of real estate.....	-	133,769 76
Other loans.....	-	3,145 00
Real estate, foreclosure.....	-	8,700 00
Cash on hand and on deposit.....	-	2,326 89
	<u>\$287,465 65</u>	<u>\$287,465 65</u>

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

APRIL 13, 1889.

ELIPHALET ROWELL, PRESIDENT.

H. K. BAKER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$498,220 82	
Reserve fund.....	25,500 00	
Profits.....	13,759 15	
Unpaid dividend.....	1,174 38	
City bonds of Maine.....	-	\$39,448 96
City bonds of other States.....	-	139,361 25
County bonds of other States.....	-	48,496 25
Railroad bonds.....	-	97,725 92
Corporation bonds.....	-	86,375 00
Bank stock.....	-	14,000 00
Loans on mortgages of real estate.....	-	85,693 71
Other loans.....	-	1,045 00
Real estate, bank building.....	-	1,000 00
Real estate, foreclosure.....	-	18,003 95
Expense.....	-	88 71
Cash on hand and on deposit.....	-	7,215 60
	<u>\$538,654 35</u>	<u>\$538,654 35</u>

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

AUGUST 14, 1889.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

	Liabilities	Resources.
Deposits	\$213,437 98	
Reserve fund	8,023 08	
Profits	2,173 09	
United States bonds	-	\$13,400 00
State, county and town bonds of Maine	-	24,296 23
Loans on mortgages of real estate	-	84,131 77
Other loans.	-	86,408 70
Real estate, foreclosure	-	4,547 52
Cash on hand and on deposit.	-	10,849 93
	<u>\$223,634 15</u>	<u>\$223,634 15</u>

HOULTON SAVINGS BANK—HOULTON.

MAY 15, 1889.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

	Liabilities.	Resources.
Deposits	\$201,709 92	
Reserve fund	6,274 98	
Profits	695 55	
City and town bonds of Maine	-	\$5,537 55
City bonds of other States	-	2,000 00
Corporation bonds	-	36,550 00
Bank stock	-	48,300 00
Loans on mortgages of real estate	-	79,990 17
Other loans.	-	5,393 12
Real estate, foreclosure	-	4,006 88
Premium account	-	16,029 99
Furniture account.	-	1,000 00
Cash on hand and on deposit.	-	9,872 74
	<u>\$208,680 45</u>	<u>\$208,680 45</u>

KENNEBEC SAVINGS BANK—AUGUSTA.

APRIL 11, 1889.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

	Liabilities.	Resources.
Deposits	\$603,721 67	
Reserve fund.....	20,010 84	
Profits.....	11,412 04	
City and town bonds of Maine.....	-	\$ 1,100 00
City and county bonds of other States.....	-	189,500 00
Railroad bonds.....	-	58,650 00
Bank stock	-	172,770 00
Loans on mortgages of real estate	-	79,635 00
Other loans	-	100,711 73
Premium account	-	2,040 00
Expense account	-	868 59
Furniture and fixtures	-	1,500 00
Cash on hand and on deposit.....	-	28,369 23
	\$635,144 55	\$635,144 55

KENNEBUNK SAVINGS BANK—KENNEBUNK.

APRIL 19, 1889.

ROBERT W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

	Liabilities.	Resources.
Deposits	\$485,591 42	
Reserved fund.....	14,686 84	
Profits.....	5,125 30	
United States bonds, \$5,000 } District of Columbia, \$8,000 }	-	\$ 13,000 00
City and town bonds of Maine.....	-	1,000 00
City and county bonds of other States	-	121,000 00
Railroad bonds.....	-	121,727 50
Corporation bonds.....	-	32,250 00
Bank stock	-	33,000 00
Railroad stock	-	5,484 00
Loans on mortgages of real estate	-	150,542 64
Other loans	-	9,175 00
Premium account.....	-	9,849 00
Safe.....	-	100 00
Cash on hand and on deposit.....	-	8,275 42
	\$505,403 56	\$505,403 56

LUBEC SAVINGS BANK—LUBEC.

MAY 18, 1889.

OLIVER M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$6,739 53	
Reserve fund.....	390 00	
Profits.....	382 01	
United States bonds.....	-	\$1,976 00
Town orders of Maine.....	-	982 58
Loans on mortgages of real estate.....	-	2,356 66
Other loans.....	-	858 85
Premium account.....	-	465 00
Cash.....	-	872 45
	<u>\$7,511 54</u>	<u>\$7,511 54</u>

MACHIAS SAVINGS BANK—MACHIAS.

MAY 18, 1889.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$449,707 86	
Reserved fund.....	21,735 57	
Profits.....	1,860 60	
District of Columbia bonds.....	-	\$20,000 00
State of Maine bonds.....	-	1,000 00
City and town bonds of Maine.....	-	102,551 00
City and county bonds of other States.....	-	199,000 00
Railroad bonds.....	-	66,000 00
Corporation bonds.....	-	27,000 00
Bank stock.....	-	32,000 00
Loans on mortgages of real estate.....	-	9,403 00
Real estate, bank building.....	-	5,309 00
Cash on hand and on deposit.....	-	11,041 03
	<u>\$473,304 03</u>	<u>\$473,304 03</u>

MAINE SAVINGS BANK—PORTLAND.

JUNE 5, 1889.

SAM'L ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

	Liabilities.	Resources.
Deposits	\$4,797,012 64	
Reserved fund	225,775 46	
Interest	117,715 72	
United States bonds	-	\$100,000 00
City bonds of Maine	-	100,000 00
City bonds of other States	-	1,287,300 00
County bonds	-	312,200 00
Railroad bonds	-	2,128,000 00
Corporation bonds	-	644,762 50
Railroad stock	-	9,000 00
Bank stock	-	39,455 00
Loans on mortgages of real estate	-	329,558 76
Other loans	-	53,085 00
Real estate, investment	-	84,766 47
Real estate, foreclosure	-	9,107 55
Premium account	-	15,809 97
Expense account	-	5,313 58
Cash on hand and on deposit	-	22,144 99
	\$5,140,503 82	\$5,140,503 82

MECHANICS' SAVINGS BANK—AUBURN.

FEBRUARY 26, 1889.

J. F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

	Liabilities.	Resources.
Deposits	\$814,848 93	
Reserve	27,000 00	
Profits	12,658 48	
Check outstanding	1,062 50	
Loans on real estate	-	\$316,497 12
Other loans	-	185,536 01
Corporation bonds	-	40,030 00
Railroad bonds	-	37,000 00
City bonds of other States	-	37,000 00
County bonds of other States	-	19,500 00
Bank stock	-	136,340 00
Corporation stock	-	10,000 00
Cash on hand and on deposit	-	6,265 36
Real estate	-	44,373 67
Premium account	-	23,027 75
	\$855,569 91	\$855,569 91

NORWAY SAVINGS BANK—NORWAY.

MAY 29, 1889.

C. S. TUCKER, PRESIDENT.

H. M. BEARCE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$208,125 25	
Reserve fund.....	9,700 00	
Profits.....	1,182 38	
State of Maine bonds.....	-	\$ 300 00
City and town bonds of Maine.....	-	3,100 00
City and county bonds of other States.....	-	5,500 00
Corporation bonds.....	-	11,600 00
Bank stock.....	-	47,900 00
Corporation stock.....	-	1,000 00
Railroad stock.....	-	2,600 00
Loans on mortgages of real estate.....	-	86,530 04
Other loans.....	-	26,300 18
Real estate, bank building.....	-	5,000 00
Real estate, foreclosure.....	-	15,204 49
Premium account.....	-	7,900 00
Cash on hand and on deposit.....	-	6,072 92
	\$219,007 63	\$219,007 63

ORONO SAVINGS BANK—ORONO.

MARCH 30, 1889.

SAMUEL LIBBY, PRESIDENT.

ALBERT WHITE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$70,737 02	
Reserve fund.....	2,195 57	
Unpaid dividends.....	295 43	
Profits.....	2,437 29	
City bonds of other States.....	-	\$22,500 00
County bonds of other States.....	-	15,000 00
Corporation bonds.....	-	12,000 00
Bank stock.....	-	9,900 00
Loans on mortgages of real estate.....	-	7,019 52
Other loans.....	-	3,000 00
Real estate.....	-	1,290 00
Expense account.....	-	309 78
Premium account.....	-	1,996 21
Cash on deposit.....	-	2,649 80
	\$75,665 31	\$75,665 31

PENOBSCOT SAVINGS BANK—BANGOR.

MARCH 28, 1889.

F. A. WILSON, PRESIDENT.

D. C. CLARK, ASSISTANT TREASURER.

	Liabilities.	Resources.
Deposits.....	\$ 1,268,397 79	
Reserve fund.....	58,177 61	
Profits.....	37,694 73	
United States bonds.....	-	\$ 192,060 00
City, town and county bonds of Maine.....	-	249,950 00
County bonds of other States.....	-	288,000 00
City and town bonds of other States.....	-	197,600 00
Corporation bonds.....	-	46,000 00
Bank stock.....	-	13,899 00
Loans on mortgages of real estate.....	-	144,147 44
Other loans.....	-	116,820 00
Real estate foreclosure.....	-	3,200 00
Expense account.....	-	924 80
Furniture account.....	-	4,293 00
Premium account.....	-	40,136 15
Cash on deposit.....	-	47,245 36
Cash on hand.....	-	20,054 38
	\$ 1,364,270 13	\$ 1,364,270 13

PEOPLE'S SAVINGS BANK—LEWISTON.

MAY 13, 1889.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$844,070 73	
Reserve fund.....	26,075 00	
Profits.....	3,342 83	
City and county bonds of Maine.....	-	\$ 24,200 00
City and county bonds of other States.....	-	100,300 00
Railroad bonds.....	-	120,500 00
Corporation bonds.....	-	51,000 00
Corporation stock.....	-	200 00
Bank stock.....	-	83,200 00
Loans on mortgages of real estate.....	-	231,790 27
Other loans.....	-	215,604 73
Real estate.....	-	6,238 00
Premium account.....	-	37,980 00
Expense account.....	-	267 92
Cash on hand and on deposit.....	-	2,207 64
	\$873,488 56	\$873,488 56

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

APRIL 3, 1889.

GALEN C MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$291,671 29	
Reserve fund.....	18,404 06	
Profits.....	5,329 86	
City bonds of Maine.....	-	\$12,000 00
City bonds of other States.....	-	15,000 00
Railroad bonds.....	-	95,325 00
Bank stock.....	-	24,600 00.
Loans on mortgages of real estate.....	-	94,390 01
Other loans.....	-	73,625 00
Real estate.....	-	19,700 00
Premium account.....	-	157 70
Cash on hand and on deposit.....	-	11,607 50
	\$315,405 21	\$315,405 21

PHILLIPS SAVINGS BANK—PHILLIPS.

MARCH 18, 1889.

P. A. SAWYER, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$103,589 71	
Reserve fund.....	4,330 00	
Profits.....	1,783 76	
Loans on real estate.....	-	\$36,907 26
Other loans.....	-	3,500 00
Bank stock.....	-	20,800 00
County, city and town bonds of Maine.....	-	20,500 00
Town orders.....	-	917 00
Corporation bonds.....	-	5,000 00
Premium account.....	-	1,560 00
Certificates of deposits, interest.....	-	15,000 00
Cash on deposit.....	-	4,872 22
Cash on hand.....	-	246 99
Safe.....	-	400 00
	\$109,703 47	\$109,703 47

PISCATAQUIS SAVINGS BANK—DOVER.

MAY 15, 1889.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

	Liabilities.	Resources.
Deposits	\$295,695 47	
Reserved fund	8,725 00	
Unpaid dividends.....	5,078 83	
Profits	7,567 34	
City bonds of Maine.....	-	\$17,000 00
City and county bonds of other States.....	-	31,000 00
Railroad bonds.....	-	24,370 00
Corporation bonds.....	-	25,775 00
Corporation stock.....	-	5,000 00
Bank stock	-	41,000 00
Loans on mortgages of real estate.....	-	106,542 21
Other loans	-	43,177 85
Real estate, bank building	-	9,363 34
Real estate, foreclosure	-	4,193 70
Premium account	-	941 00
Expense account	-	606 23
Cash on hand and on deposit.....	-	8,097 31
	\$317,066 64	\$317,066 64

PORTLAND SAVINGS BANK—PORTLAND.

JUNE 11, 1889.

GEO. E. B. JACKSON, PRESIDENT.

EDWARD A. NOYES, TREASURER.

	Liabilities.	Resources.
Deposits	\$6,290,268 73	
Reserved fund	316,500 00	
Unpaid dividends and taxes.....	163,825 44	
Premium on sales	13,311 56	
Profits	21,387 76	
United States bonds	-	\$250,000 00
City and town bonds of Maine.....	-	118,050 00
City and county bonds of other States	-	1,935,700 00
Railroad bonds.....	-	1,701,550 00
Corporation bonds.....	-	227,500 00
Bank stock	-	98,675 00
Railroad stock	-	40,000 00
Loans on mortgages of real estate	-	658,370 06
Other loans	-	1,580,361 56
Real estate, bank building	-	40,000 00
Real estate, foreclosure	-	145,046 01
Expense account.....	-	338 48
Cash on hand and on deposit.....	-	9,702 38
	\$6,805,293 49	\$6,805,293 49

RICHMOND SAVINGS BANK—RICHMOND.

MARCH 22, 1889.

T. J. SOUTHARD, PRESIDENT.

A. B. GAUBERT, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$201,095 31	
Reserve fund.....	13,170 62	
Profits.....	1,344 55	
Loans on real estate.....	-	\$75,161 50
Other loans.....	-	61,306 56
City and town bonds of Maine.....	-	1,000 00
County bonds of other States.....	-	5,000 00
Corporation bonds of other States.....	-	12,000 00
Railroad bonds.....	-	14,000 00
Bank stock.....	-	32,500 00
Real estate, investment.....	-	3,050 00
Real estate, foreclosure.....	-	3,033 08
Premium account.....	-	6,265 00
Cash on hand and on deposit.....	-	2,294 34
	<u>\$215,610 48</u>	<u>\$215,610 48</u>

ROCKLAND SAVINGS BANK—ROCKLAND.

APRIL 3, 1889.

FRANCIS COBB, PRESIDENT.

E. D. SPEAR, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$544,837 58	
Reserve fund.....	5,000 00	
Profits.....	17,215 59	
City and town bonds of Maine.....	-	\$14,950 00
County bonds of other States.....	-	26,500 00
Railroad bonds.....	-	118,927 36
Bank stock.....	-	51,745 00
Corporation stock.....	-	5,200 00
Corporation bonds.....	-	59,925 00
Loans on mortgages of real estate.....	-	84,573 54
Other loans.....	-	152,166 22
Real estate.....	-	13,683 91
Expense account.....	-	205 82
Premium account.....	-	21,229 98
Cash on hand and on deposit.....	-	17,946 34
	<u>\$567,053 17</u>	<u>\$567,053 17</u>

SACO SAVINGS BANK—SACO.

APRIL 17, 1889.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

	Liabilities.	Resources.
Deposits	\$465,776 02	
Reserve fund.....	13,250 00	
Profits.....	8,470 26	
City bonds of Maine.....	-	\$ 2,000 00
City bonds of other States.....	-	56,500 00
Corporation bonds.....	-	7,000 00
Railroad bonds.....	-	110,365 00
Bank stock	-	43,600 00
Railroad stock.....	-	24,000 00
Corporation stock	-	34,700 00
Loans on mortgages of real estate.....	-	136,729 99
Other loans	-	16,895 03
Real estate, foreclosure	-	6,531 00
Premium account.....	-	40,464 00
Expense account	-	285 80
Cash on hand and on deposit.....	-	8,425 46
	\$487,496 28	\$487,496 28

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

APRIL 16, 1889.

EDWARD P. BURNHAM, PRESIDENT.

M. H. KELLEY, TREASURER.

	Liabilities.	Resources.
Deposits	\$1,620,721 91	
Reserve fund.....	77,829 33	
Profits.....	76,415 69	
United States bonds.....	-	\$185,000 00
City bonds of Maine	-	10,000 00
City bonds of other States.....	-	182,815 00
Railroad bonds.....	-	839,996 77
Corporation bonds.....	-	29,378 00
Railroad stock	-	341,590 87
Corporation stock.....	-	14,500 00
Bank stock	-	50,680 00
Loans on mortgages of real estate	-	48,483 00
Other loans	-	36,515 82
Real estate.....	-	31,943 28
Cash on hand and on deposit.....	-	4,064 19
	\$1,774,966 93	\$1,774,966 93

SEARSPORT SAVINGS BANK—SEARSPORT.

APRIL 1, 1889.

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

	Liabilities.	Resources.
Deposits.....	\$147,803 84	
Reserve fund.....	5,500 00	
Profits.....	3,173 01	
District of Columbia bonds.....	-	\$18,000 00
State of Maine bonds.....	-	200 00
Town orders of Maine.....	-	1,167 72
City and county bonds of other States.....	-	53,649 58
Railroad bonds.....	-	18,000 00
Railroad stock.....	-	16,284 51
Bank stock.....	-	10,880 00
Corporation stock.....	-	6,284 00
Loans on mortgages of real estate.....	-	12,499 52
Other loans.....	-	12,704 25
Expense account.....	-	22 00
Premium account.....	-	1,317 32
Furniture and fixtures.....	-	233 00
Cash on hand and on deposit.....	-	5,234 95
	<u>\$156,476 85</u>	<u>\$156,476 85</u>

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MARCH 27, 1889.

JAMES B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$689,070 98	
Reserve fund.....	3,000 00	
Profits.....	15,999 55	
County bonds of other States.....	-	\$2,700 00
City and town bonds of other States.....	-	74,400 00
Railroad bonds.....	-	262,000 00
Corporation bonds.....	-	10,000 00
Bank stock.....	-	63,850 00
Loans on mortgages of real estate.....	-	165,086 02
Other loans.....	-	96,705 00
Real estate, foreclosure.....	-	10,940 40
Premium account.....	-	4,080 00
Cash on deposit.....	-	18,309 11
	<u>\$708,070 53</u>	<u>\$708,070 53</u>

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

APRIL 18, 1889.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

	Liabilities.	Resources.
Deposits	\$218,674 33	
Reserve fund	4,033 55	
Profits	13,774 92	
Town bonds of Maine.....	-	\$600 00
City and county bonds of other States.....	-	68,795 00
Railroad bonds	-	111,965 00
Corporation bonds	-	13,000 00
Bank stock.....	-	15,250 00
Loans on mortgages of real estate.....	-	16,799 00
Other loans	-	4,100 00
Cash on deposit.....	-	5,973 80
	<u>\$236,482 80</u>	<u>\$236,482 80</u>

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

AUGUST 17, 1889.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits	\$382,652 57	
Reserve fund.....	10,000 00	
Profits	4,900 92	
United States bonds	-	\$2,200 00
City bonds of Maine.....	-	2,650 00
City bonds of other States.....	-	28,000 00
County bonds of other States	-	8,000 00
Railroad bonds.....	-	27,000 00
Corporation bonds.....	-	10,000 00
Corporation stock	-	200 00
Bank stock	-	36,830 00
Loans on mortgages of real estate.....	-	175,352 10
Other loans	-	89,389 18
Real estate, foreclosure.....	-	2,900 00
Premium account.....	-	7,185 00
Insurance account.....	-	140 50
Expense account.....	-	305 78
Cash on hand and on deposit	-	7,000 93
	<u>\$397,553 49</u>	<u>\$397,553 49</u>

THOMASTON SAVINGS BANK—THOMASTON.

APRIL 4, 1889.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

	Liabilities.	Resources.
Deposits	\$187,510 63	
Reserve fund	2,500 00	
Special reserve fund	1,136 70	
Profits	1,746 94	
United States bonds	-	\$ 6,000 00
City and county bonds of Maine	-	14,100 00
City and county bonds of other States	-	34,850 00
Corporation bonds.....	-	22,800 00
Railroad bonds.....	-	61,740 00
Bank stock	-	7,590 00
Loans on mortgages of real estate.....	-	19,858 00
Other loans	-	11,593 00
Real estate	-	3,600 00
Real estate, foreclosure.....	-	3,375 01
Premium account	-	4,866 25
Furniture and fixtures	-	1,300 00
Cash on hand.....	-	1,222 01
	<hr/>	<hr/>
	\$192,894 27	\$192,894 27

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

APRIL 5, 1889.

FREDERICK BERRY, PRESIDENT.

L. H. STOVER, TREASURER.

	Liabilities.	Resources.
Deposits	\$170,284 39	
Reserve fund	5,244 31	
Profits	236 36	
United States bonds	-	\$7,000 00
City and town bonds of Maine	-	1,500 00
City and county bonds of other States	-	63,000 00
Railroad bonds.....	-	16,400 00
Corporation bonds.....	-	2,000 00
Bank stock	-	25,460 00
Loans on real estate	-	50,240 00
Expense account	-	1,537 93
Premium account	-	7,554 58
Cash on deposit	-	1,072 55
	<hr/>	<hr/>
	\$175,765 06	\$175,765 06

TREMONT SAVINGS BANK—TREMONT.

AUGUST 13, 1889.

WILLIAM N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$15,343 87	
Reserve fund.....	262 20	
Profits.....	256 58	
Town orders	-	\$ 822 70
Loans on mortgages of real estate.....	-	13,221 21
Other loans	-	200 00
Real estate, foreclosure	-	600 00
Cash on hand	-	1,018 74
	\$15,862 65	\$15,862 65

WATERVILLE SAVINGS BANK—WATERVILLE.

MARCH 21, 1889.

REUBEN FOSTER, PRESIDENT

E. R. DRUMMOND, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$475,134 25	
Reserved fund.....	24,700 00	
Profits.....	15,107 98	
City and town bonds of Maine	-	\$13,500 00
District of Columbia bonds	-	14,000 00
City and county bonds of other States	-	35,000 00
Railroad bonds.....	-	24,850 00
Railroad stock.....	-	10,000 00
Bank stock.....	-	73,700 00
Loans on mortgages of real estate	-	229,095 38
Other loans.....	-	47,666 00
Real estate, investment.....	-	12,800 00
Real estate, foreclosure.....	-	17,845 00
Premium account.....	-	24,857 00
Cash on hand and on deposit	-	11,628 85
	\$514,942 23	\$514,942 23

WISCASSET SAVINGS BANK—WISCASSET.

APRIL 3, 1889.

GEORGE B. SAWYER, PRESIDENT.

WM. D. PATTERSON, TREASURER.

	Liabilities.	Resources.
Deposits	\$163,547 92	
Reserve fund	4,424 98	
Profits	7,705 96	
District of Columbia bonds.....	-	\$1,000 00
State of Maine bond.....	-	500 00
Town bonds of Maine.....	-	9,100 00
City and town bonds of other States.....	-	26,470 00
Railroad bonds.....	-	73,882 44
Corporation bonds.....	-	3,000 00
Corporation stock.....	-	500 00
Railroad stock.....	-	400 00
Bank stock.....	-	16,380 00
Loans on mortgages of real estate.....	-	31,354 80
Other loans.....	-	6,286 95
Real estate.....	-	3,960 00
Cash on hand and on deposit.....	-	2,844 67
	\$175,678 86	\$175,678 86

YORK COUNTY SAVINGS BANK—BIDDEFORD.

JUNE 7, 1889.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

	Liabilities.	Resources.
Deposits.....	\$1,024,745 71	
Reserved fund	25,000 00	
Profits	52,116 60	
United States bonds.....	-	\$ 48,350 00
District of Columbia bonds.....	-	8,000 00
City bonds of Maine.....	-	7,000 00
City and town bonds of other States.....	-	183,000 00
County bonds of other States.....	-	107,387 64
Railroad bonds.....	-	102,422 50
Corporation bonds.....	-	38,000 00
Corporation stock.....	-	14,200 00
Railroad stock.....	-	3,000 00
Bank stock.....	-	165,725 00
Loans on mortgages of real estate.....	-	240,688 63
Other loans.....	-	59,695 00
Real estate, investment.....	-	18,250 00
Real estate, foreclosure.....	-	28,824 45
Premium account.....	-	68,141 70
Cash on hand and on deposit.....	-	9,177 39
	\$1,101,862 31	\$1,101,862 31

ABSTRACT
OF THE
FIRST SEMI-ANNUAL EXAMINATIONS
OF
TRUST COMPANIES.

1889.

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

AUGUST 12, 1889.

A. P. WISWELL, PRESIDENT.

FRED C. LYNAM, TREASURER.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	4,000 00
Time deposits.....	43,955 28
Demand deposits.....	92,792 73
Due other banks.....	53 44
Profits.....	5,660 06
	\$196,461 51

RESOURCES.

Loans on mortgages of real estate.....	\$ 13,230 00
Bills discounted.....	121,277 49
Debenture bonds.....	22,000 00
Town orders.....	2,157 24
Real estate.....	2,500 00
Furniture and fixtures.....	2,866 67
Expense.....	2,984 20
Cash on hand and on deposit.....	29,445 91
	\$196,461 51

EASTERN TRUST AND BANKING COMPANY—BANGOR.

MARCH 28, 1889.

FRANCIS H. CLERGUE, PRESIDENT. JOHN CASSIDY, VICE PRESIDENT.
 GEORGE B. CANNEY, SECRETARY. CHAS. D. CROSBY, ASS'T TREASURER.

 LIABILITIES.

Capital stock.....	\$125,000 00
Surplus.....	10,000 00
Profits.....	13,111 92
Time deposits.....	179,547 52
Demand deposits.....	173,041 26
Due Old Town branch.....	49 87
Bills re-discounted.....	5,000 00
Trust department.....	2,266 10
	<hr/>
	\$508,016 67

 RESOURCES.

Bank stock.....	\$77,390 50
Corporation stock.....	3,683 35
Time loans.....	344,646 59
Call loans.....	7,250 00
Interest.....	2,602 26
Expense account.....	7,235 42
Furniture and fixtures.....	5,721 31
Due from Machias branch.....	1,966 27
Cash on hand and on deposit.....	57,520 97
	<hr/>
	\$508,016 67

NORTHERN BANKING COMPANY—PORTLAND.

JULY 16, 1889.

SELDEN CONNOR, PRESIDENT.

CHARLES L. MARSTON, SECRETARY.

LIABILITIES.

Capital stock.....	\$100,000 00
Guarantee fund	5,000 00
Demand deposits.....	24,845 87
Certificates of deposit.....	89,402 35
Deposits for investments and coupons.....	2,439 00
Debentures sold.....	103,000 00
Bills payable.....	20,000 00
Dividend No. 4, unpaid	15 00
Profits	7,079 95
	\$351,782 17

RESOURCES.

Loans on mortgages of real estate.....	\$210,456 52
Demand loans.....	33,622 32
Corporation bonds	64,000 00
Corporation stock.....	5,120 00
Bank stock.....	9,600 00
Furniture and fixtures.....	300 00
Expense account	1,579 41
Cash deposited with the Boston Safe Deposit & Trust Company.....	12,506 76
Cash on hand and due from other banks and bankers.....	14,597 10
	\$351,782 17

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

MAY 29, 1889.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, SECRETARY AND TREASURER.

LIABILITIES.

Capital stock	\$10,000 00
Debentures, (Series "A")	44,000 00
Debentures, (Series "B")	400 00
Bills payable	1,250 00
Unpaid dividends	67 50
Surplus	300 00
Profits	112 41
	\$56,129 91

RESOURCES.

Loans on mortgages of real estate	\$46,890 46
Due from Bank of Callaway, Neb	4,354 86
Due from Bank of Gering, Neb	1,216 55
Due from S. H. Burnham	207 61
Due from L. H. Jewett	3,100 00
Cash on deposit	360 43
	\$56,129 91

PEOPLE'S TRUST COMPANY—FARMINGTON.

MARCH 20, 1889.

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

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	5,000 00
Unpaid dividends.....	1,455 00
Demand deposits.....	32,377 09
Time deposits.....	411,463 32
Profits.....	4,757 43
Due Union National Bank.....	1,229 95
	<hr/>
	\$556,282 79

RESOURCES.

Railroad bonds.....	\$91,889 85
Railroad stocks.....	33,663 75
Corporation stocks.....	45,005 00
Corporation bonds.....	1,000 00
Bank stocks.....	13,917 00
Loans on mortgages of real estate.....	185,463 21
Loans on collaterals.....	28,654 07
Loans on names.....	80,365 22
Real estate.....	35,385 50
Furniture and fixtures.....	3,404 12
Expense account.....	408 32
Cash on hand and on deposit.....	37,126 75
	<hr/>
	\$556,282 79

PORTLAND TRUST COMPANY—PORTLAND.

JUNE 5, 1889.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	199,456 49
Time deposits . . .	17,403 93
Deposits for coupons.....	425 00
Sinking fund for corporations . . .	68,982 46
Estates in trust	35,221 66
Profits	24,496 24
	\$445,985 78

RESOURCES.

City and county bonds.....	\$24,173 88
Railroad bonds.....	28,160 41
Loans on time.....	134,727 85
Loans on call.....	124,909 27
Sinking fund investment.....	68,102 13
Trust investment.....	35,221 66
Overdrafts.....	107 82
Expenses.....	1,503 32
Cash on hand and on deposit	29,079 44
	\$445,985 78

ABSTRACT

OF THE

FIRST SEMI-ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1889.



AUBURN LOAN AND BUILDING ASSOCIATION
—AUBURN.

JUNE 13, 1889.

A. R. SAVAGE, PRESIDENT.

GEO. G. GIFFORD, SECRETARY.

M. B. WATSON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$27,590 00
Advances	14,837 57
Guaranty fund.....	187 24
Earnings.....	1,028 78
	\$43,644 03

RESOURCES.

Loans on mortgages of real estate	\$42,950 00
Loans on shares	340 00
Office furniture.....	101 67
Expense account.....	216 13
Cash	36 23
	\$43,644 03

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

APRIL 12, 1889.

E. C. ALLEN, PRESIDENT.

W. H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$17,569 44
Guaranty fund.....	14 96
Earnings	202 40
	\$17,786 80

RESOURCES.

Loans on mortgages of real estate	\$16,350 00
Permanent expense.....	165 76
Cash	1,271 04
	\$17,786 80

BANGOR LOAN AND BUILDING ASSOCIATION
—BANGOR.

MARCH 30, 1889.

WILLIAM T. PEARSON, PRESIDENT. ALBERT T. THOMPSON, SECRETARY.
ARTHUR F. STETSON, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$53,138 18
Reserve fund.....	30 68
Earnings.....	893 77
Due on loans not called for.....	2,100 00
Profits.....	67 62
	\$56,230 25
RESOURCES.	
Loans on mortgages of real estate.....	\$47,715 00
Loans on shares.....	1,715 00
Expense account.....	343 97
Cash on hand.....	6,456 28
	\$56,230 25

CASCO LOAN AND BUILDING ASSOCIATION
—PORTLAND.

JUNE 7, 1889.

H. S. OSGOOD, PRESIDENT. D. B. RICKER, SECRETARY.
SETH L. LARABEE, TREASURER.

LIABILITIES.	
Accumulated capital.....	\$26,567 71
Guaranty fund.....	12 95
Earnings.....	208 96
Balance due on loans.....	3,992 15
	\$30,781 77
RESOURCES.	
Loans on mortgages of real estate.....	\$26,250 00
Loans on shares.....	200 00
Loans on collateral.....	600 00
Expense account.....	168 82
Cash.....	3,562 95
	\$30,781 77

DEXTER LOAN AND BUILDING ASSOCIATION
—DEXTER.

MAY 15, 1889.

M. L. ABBOT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

LIABILITIES.

Accumulated capital.....	\$13,279 66
Guaranty.....	7 66
Earnings.....	389 07
	\$13,676 39

RESOURCES.

Loans on mortgages of real estate ..	\$13,450 00
Loans on shares.....	50 00
Expense account.....	99 04
Cash.....	77 35
	\$13,676 39

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

APRIL 15, 1889.

S. N. MAXCY, PRESIDENT.

ARTHUR L. BERRY, SECRETARY.

HENRY FARRINGTON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$9,862 06
Guaranty fund.....	5 99
Balance due on loans.....	100 00
Earnings.....	210 49
	\$10,178 54

RESOURCES.

Loans on mortgages of real estate ..	\$9,362 00
Share loans.....	510 00
Permanent expense.....	283 70
Cash.....	22 84
	\$10,178 54

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

MARCH 30, 1889.

JOSEPH C. WILSON, PRESIDENT. WALTER E. HELLENBRAND, SECRETARY.
EDWIN R. ALFORD, TREASURER.

LIABILITIES.

Accumulated capital	\$2,511 00
Earnings	58 04
	\$2,569 04

RESOURCES.

Loans on mortgages of real estate	\$1,800 00
Expense account	149 99
Cash on hand and on deposit	619 05
	\$2,569 04

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

MAY 15, 1889.

J. F. HUGHES, PRESIDENT. B. H. DAVIS, SECRETARY.
WILLIAM BUCK, TREASURER.

LIABILITIES.

Accumulated capital	\$4,981 41
Guaranty fund	9 09
Earnings	141 07
	\$5,131 57

RESOURCES.

Loans on mortgages of real estate	\$4,800 00
Expense account	80 06
Suspense account	19 35
Cash	232 16
	\$5,131 57

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

MARCH 27, 1889.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

ABEL PRESCOTT, TREASURER.

LIABILITIES.

Accumulated capital.....	\$11,225 65
Advances.....	3,019 47
Guaranty fund.....	7 95
Earnings.....	632 86
Accounts payable.....	42 50
	\$14,928 43

RESOURCES.

Loans on mortgages of real estate.....	\$14,780 00
Expense account.....	123 32
Cash on hand.....	25 11
	\$14,928 43

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

MAY 3, 1889.

I. S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

LIABILITIES.

Accumulated capital.....	\$5,134 53
Guaranty fund.....	3 92
Advances.....	2,087 50
Earnings.....	201 60
	\$7,427 55

RESOURCES.

Loans on mortgages of real estate.....	\$6,500 00
Loans on shares.....	240 00
Permanent expense.....	114 54
Cash.....	573 01
	\$7,427 55

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

APRIL 3, 1889.

JOSEPH P. TUCKER, PRESIDENT. WILLIAM D. PATTERSON, SECRETARY.

FREDERICK W. SEWALL, TREASURER.

LIABILITIES.

Accumulated capital	\$940 00
Earnings	16 85
	\$956 85

RESOURCES.

Loans on mortgages of real estate.. ..	\$600 00
Loans on collateral	300 00
Expense account	28 22
Cash on hand and on deposit.....	28 63
	\$956 85

ABSTRACT

OF THE

SECOND SEMI-ANNUAL EXAMINATIONS

OF

SAVINGS BANKS.

1889.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON

NOVEMBER 14, 1889.

CYRUS GREELEY, PRESIDENT.

F. W. PARKER, TREASURER

LIABILITIES.

Deposits.....	\$921,921 35
Reserve fund	30,377 94
Special reserve fund.....	1,984 40
Unpaid dividends	3,238 20
Profits	2,837 70
	\$960,359 59

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	\$ 4,080 00	\$ 4,000 00
“ Auburn 6s Ml., 1891.....	1,000 00	1,040 00	1,000 00
“ Lewiston 5s Water, 1897 ..	2,000 00	2,160 00	2,000 00
“ Lewiston 5s Water, 1907....	8,000 00	9,280 00	8,000 00
“ Lewiston 4s Funding, 1893..	12,500 00	12,500 00	12,500 00
“ Lewiston 4s Funding, 1913..	12,500 00	12,875 00	12,500 00
Town of Lyndon 8s R. R., 1895-6..	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	45,250 00		\$45,250 00
County of 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 C. H. 1893-4.....	7,000 00	7,000 00	7,000 00
“ Mercer, O., 6s Road, 1890,	3,000 00	3,000 00	3,000 00
“ Lawrence, O., 6s Bridge, 1892-95.....	4,000 00	4,160 00	4,000 00
“ Wood, O., 6s Ditch, 1890- 1893.....	2,000 00	2,040 00	2,000 00
“ Hardin, O., 6s Road, 1890,	1,000 00	1,000 00	1,000 00
“ Jay, Ind., 6s Funding, 1893-7.....	5,000 00	5,250 00	5,000 00
City of Akron, O., 6s School, 1899,	10,000 00	11,100 00	10,000 00
“ Canton, O., 5s Ml., 1899	7,000 00	7,210 00	7,000 00
“ Canton, O., 5s Wa., 1897-8,	11,000 00	11,330 00	11,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Chicago, Ill., 7s Riv. Imp., 1890	\$4,000 00	\$4,080 00	\$4,000 00
"	Duluth, Minn., 5s Ml., 1907, Evansville, Ind., 4½s Fund, 1912	5,000 00	5,500 00	5,000 00
"	Evansville, Ind., 5s Fund, 1912	5,000 00	5,000 00	5,000 00
"	Joliet, Ill., 5s School, 1895, Lansing, Mich., 4½s Wa., 1905-10	2,000 00 5,000 00	2,000 00 5,100 00	2,000 00 5,000 00
"	Minneapolis, Minn., 4½s Ml., 1902	10,000 00	10,000 00	10,000 00
"	Minneapolis, Minn., 4½s Ml., 1913	9,000 00	9,180 00	9,000 00
"	Newark, O., 5s Bridge, 1895, Rockford, Ill., 5s Fund, 1894-5	5,000 00 6,000 00	5,350 00 6,060 00	5,000 00 6,000 00
"	Springfield, O., 6s Sewer, 1894-1900	5,000 00	5,100 00	5,000 00
"	St. Louis, Mo. 6s Water, 1895	4,000 00	4,400 00	4,000 00
"	St. Louis, Mo., 5s Ml., 1900, St. Paul, Minn., 4½s School, 1902	10,000 00 5,000 00	11,200 00 5,550 00	10,000 00 5,000 00
"	St. Paul, Minn., 5s Fund, 1904	3,000 00	3,060 00	3,000 00
"	Toledo, O., 5s Fund, 1891, Toledo, O., 5s Bridge, 1893, Toledo, O., 8s Water, 1894, Toledo, O., 4½s Fund, 1900, Wausau, Wis., 5s Water, 1905	3,000 00 5,000 00 2,000 00 3,000 00 5,000 00	3,240 00 5,000 00 2,000 00 3,390 00 5,000 00	3,000 00 5,000 00 2,000 00 3,000 00 5,000 00
		5,000 00	5,200 00	5,000 00
Total public funds out of New Eng.		169,000 00		\$169,000 00
<i>Railroad Bonds Owned.</i>				
	Maine Central 7s Reg. Consol., 1912, Maine Central 6s, 1895	20,000 00 3,000 00	26,200 00 3,150 00	20,000 00 3,000 00
	Maine Central 5s, 1923	7,000 00	7,350 00	7,000 00
	Portland & Ogdensburg 5s, 1908	15,000 00	15,750 00	15,000 00
	Lime Rock 5s, 1908	10,000 00	10,000 00	10,000 00
Total railroad bonds in Maine		55,000 00		55,000 00
	Housatonic, Conn., 5s, 1937	15,000 00	15,900 00	15,000 00
	New Haven & Derby Consol., 5s, 1918, Naumkeag St., Salem, Mass., 5s, 1906,	10,000 00 5,000 00	10,300 00 5,000 00	10,000 00 5,000 00
Total railroad bonds of other N. E. States		30,000 00		30,000 00
	Grand Rapids, Lansing & Detroit, Mich., 5s, 1927	10,000 00	10,000 00	10,000 00
	Detroit, Bay City & Alpena, Mich., 6s, 1913	5,000 00	5,200 00	5,000 00
	Grand Avenue, Kan. City, Mo., 5s, 1908	5,000 00	4,750 00	5,000 00
Total railroad bonds out of New Eng.,		20,000 00		20,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Continental Mills, Lewiston 6s, 1893,	\$50,000 00	\$51,500 00	\$50,000 00	
Union Water Co., Lewiston 5s, 1904,	23,000 00	23,000 00	23,000 00	
Total corporation bonds owned.....	73,000 00			\$73,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Lewiston.....	60,000 00	96,000 00	60,000 00	
Canal National Bank, Portland.....	6,200 00	8,618 00	6,200 00	
Cumberland National Bank, Portland	4,760 00	4,879 00	4,760 00	
First National Bank, Portland . . .	5,400 00	5,400 00	5,400 00	
Traders' National Bank, Portland...	2,200 00	2,750 00	2,200 00	
Casco National Bank, Portland.....	1,000 00	1,300 00	1,000 00	
Portland National Bank, Portland..	5,000 00	5,000 00	5,000 00	
Total bank stock owned.....	84,560 00			84,560 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	30,000 00	31,500 00	30,000 00	30,000 00
<i>Loans on Corporation Bonds</i>				
Renfrew Manufacturing Company, Adams, Mass.,		25,000 00	25,000 00	25,000 00
<i>Loans on Corporation Stock.</i>				
Continental Mills, Lewiston.....		580 00	580 00	
Cowan Woolen Company, Lewiston.....		6,000 00	6,000 00	
Lewiston Machine Company, Lewiston.....		1,000 00	1,000 00	
Little Androscoggin Water Power Co., Auburn..		2,500 00	2,500 00	
Lockwood Company, Waterville.....		5,000 00	5,000 00	15,080 00
<i>Loans on Bank Stock.</i>				
First National Bank, Lewiston.....		1,800 00	1,800 00	1,800 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank.....		92 00	92 00	
Augusta Savings Bank.....		735 00	735 00	
Gardiner Savings Institution.....		50 00	50 00	877 00
Loans on other personal security.....		1,720 00	1,720 00	1,720 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....		9,500 00	9,500 00	
Continental Mills, Lewiston.....		5,000 00	5,000 00	
Harper Manufacturing Company, Welchville....		5,000 00	5,000 00	
Westbrook Manufacturing Company, Portland ..		5,500 00	5,500 00	25,000 00
Loan to town of Lisbon.....		2,000 00	2,000 00	2,000 00
Loans on mortgages of real estate.....		278,805 08	278,805 08	278,805 08
Premium account.....			60,625 20	
Real estate, foreclosure.....		22,500 00	24,358 50	
Vault, furniture and fixtures.....		1,000 00	500 00	
Expense account.....			20 25	85,504 04
Deposit First National Bank, Lewiston.....		15,102 65	15,102 65	
Deposit National Bank of Redemption, Boston..		137 14	137 14	
Cash on hand.....		2,523 68	2,523 68	17,763 47
				\$960,359 59

ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Unpaid accrued interest	\$8,731 42	
Due depositors, including earned dividend, State tax and expenses	966,508 97	
Surplus above all liabilities	928,317 50	
	\$38,191 47	

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

Annual expenses, \$2,000.

AUBURN SAVINGS BANK—AUBURN.

NOVEMBER 13, 1889.

JAMES DINGLEY, PRESIDENT.

GEORGE H. BROWN, TREASURER.

LIABILITIES.

Deposits	\$837,450 99
Reserve fund.....	25,000 00
Special reserve fund.....	4,302 28
Profits.....	13,301 58
	\$880,054 85

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
City of Auburn, 4s, 1897.....	\$5,500 00	\$5,555 00	\$5,500 00	
“ “ 6s, 1890.....	500 00	500 00	500 00	
Total public funds of Maine.....	6,000 00			\$6,000 00
County of Boone, Ind., 6s, 1890....	4,000 00	4,000 00	4,000 00	
“ Clinton, Ind., 5s, 1893....	5,000 00	5,000 00	5,000 00	
“ Iowa, Wis., 5s, 1906.....	5,000 00	5,100 00	5,000 00	
“ Porter, Ind., 5s, 1889-94..	5,000 00	5,000 00	5,000 00	
“ White, Ind., 6s, 1890.....	1,000 00	1,000 00	1,000 00	
City of Findlay, O., 6s, 1895....	10,000 00	10,700 00	10,000 00	
“ Logansport, Ind., 5s, 1895,	10,000 00	10,200 00	10,000 00	
Total public funds out of New Eng..	40,000 00			40,000 00
<i>Railroad Bonds Owned.</i>				
Sandy River, 5s, 1915.....	10,000 00	10,500 00	10,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	20,000 00			20,000 00
Brooklin Street, Cleveland, O., 6s, 1903 ..	10,000 00	11,000 00	10,000 00	
Kansas City Belt Railway, 6s, 1916,	10,000 00	11,000 00	10,000 00	
Kansas City Cable Railway, 5s, 1897,	10,000 00	10,000 00	10,000 00	
Leavenworth, Topeka & South West- ern, 4s, 1912.....	5,000 00	4,000 00	4,225 00	
Total railroad bonds out of New Eng	35,000 00			34,225 00
<i>Corporation Bonds Owned</i>				
Auburn Aqueduct Co., 5s, 1904. . . .	5,000 00	5,000 00	5,000 00	
Bar Harbor Water Co., 5s, 1909. . . .	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Co., 5s, 1904,	10,000 00	10,000 00	10,000 00	
Calais Water Works 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Continental Mills 6s, 1893.	35,000 00	36,050 00	35,000 00	
Lewiston & Auburn Electric Light Co., 6s, 1899.	5,000 00	5,000 00	5,000 00	
Northern Banking Co., 5s, 1894. . . .	5,000 00	5,000 00	5,000 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	
Total corporation bonds.....	90,500 00			90,500 00

AUBURN SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Auburn Aqueduct Co.....	\$2,000 00	\$2,000 00	\$2,000 00	
Little Androscoggin Water Power Co.	1,700 00	1,700 00	1,700 00	
Total corporation stock	3,700 00			\$3,700 00
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford,	2,500 00	3,625 00	2,500 00	
Canal " Portland..	4,300 00	5,977 00	4,300 00	
First " Auburn ..	53,400 00	79,032 00	53,400 00	
First " Bath	2,000 00	2,960 00	2,000 00	
First " Lewiston,	11,500 00	18,400 00	11,500 00	
First " Portland..	13,000 00	13,000 00	13,000 00	
Man'rs' " Lewiston,	11,500 00	14,375 00	11,500 00	
Nat. Shoe & Leather Bank, Auburn,	2,000 00	2,240 00	2,000 00	
Newcastle National Bank, Newcastle,	1,000 00	1,500 00	1,000 00	
Northern " Hallowell.	3,000 00	3,900 00	3,000 00	
Portland " Portland..	5,000 00	5,000 00	5,000 00	
Richmond " Richmond,	3,900 00	4,563 00	3,900 00	
Traders' " Portland..	7,400 00	9,250 00	7,400 00	
Total bank stock of Maine.....	120,500 00			120,500 00
American National Bank, Kansas City, Mo.....	5,000 00	5,500 00	5,000 00	5,000 00
<i>Loans on Public Funds.</i>				
County of Androscoggin, Me		2,000 00	2,000 00	
" Macoupin, Ill		3,000 00	3,000 00	
City of Bath, Me.		500 00	500 00	5,500 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington		2,500 00	2,500 00	2,500 00
<i>Loans on Railroad Stock.</i>				
Rockport R R		5,000 00	5,000 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
Arizona Improvement Company, Phoenix, Ariz.		1,000 00	1,000 00	
Eau Claire, Wis., Water Works		1,000 00	1,000 00	
Lewiston & Auburn Electric Light Company ...		3,500 00	3,500 00	
Renfrew Manufacturing Company, Adams, Mass.		15,000 00	15,000 00	20,500 00
<i>Loans on Corporation Stock.</i>				
Auburn Aqueduct Company, Auburn		13,600 00	13,600 00	
Auburn Drug and Chemical Company, Auburn .		1,000 00	1,000 00	
Auburn Foundry Company, Auburn		400 00	400 00	
Camden and Rockland Water Company		5,000 00	5,000 00	
Clifton State Bank, Clifton, Kan		6,000 00	6,000 00	
Continental Mills, Lewiston		7,890 00	7,890 00	
Cowan Mills, Lewiston		8,000 00	8,000 00	
Cuba State Bank, Cuba, Kan.....		2,500 00	2,500 00	
Hill Manufacturing Company, Lewiston		600 00	600 00	
Home Manufacturing Company, Lewiston		8,700 00	8,700 00	
Kansas Investment Company, Topeka, Kan		500 00	500 00	
Lakeside Press Company, Auburn		1,000 00	1,000 00	
Lewiston & Auburn Electric Light Company ...		11,150 00	11,150 00	
Lewiston Mills, Lewiston		12,500 00	12,500 00	
Little Androscoggin Water Power Company.....		12,352 80	12,352 80	
Lockwood Company, Waterville.....		1,000 00	1,000 00	

AUBURN SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Poland Paper Company, Mechanic Falls	\$2,000 00	\$2,000 00	
Portland Gas-Light Company, Portland.....	1,200 00	1,200 00	
United States Savings Bank, Topeka, Kan.....	1,000 00	1,000 00	\$96,392 80
<i>Loans to Corporations.</i>			
Auburn Foundry Company, Auburn.....	1,000 00	1,000 00	
First Universalist Parish, Auburn.....	2,000 00	2,000 00	
Little Androsoggin Water Power Company.....	5,000 00	5,000 00	
Oak Hill Cemetery Company.....	1,000 00	1,000 00	
Tobie and Clark Manufacturing Company.....	500 00	500 00	9,500 00
<i>Loans on Bank Stock.</i>			
American National Bank, Kansas City, Mo.....	5,500 00	5,500 00	
Caseo " Portland	1,400 00	1,400 00	
First " Auburn	2,500 00	2,500 00	
First " Columbus, Neb.....	7,000 00	7,000 00	
First " Dennison, Texas.....	1,000 00	1,000 00	
First " Dighton, Kan.....	1,100 00	1,100 00	
First " Lewiston	6,232 66	6,232 66	
First " Portland	900 00	900 00	
Manufacturers' " Leavenworth, Kan.....	500 00	500 00	
National Shoe and Leather Bank, Auburn.....	8,000 00	8,000 00	
United States National Bank, Atchinson, Kan..	5,000 00	5,000 00	39,132 66
Loans on Auburn Savings Bank books.....	4,698 30	4,698 30	
Loans on other personal security.....	11,901 52	11,901 52	
Loan to town of Durham	800 00	800 00	17,399 82
Loans on mortgages of real estate.....	267,964 58	267,964 58	267,964 58
Real estate, foreclosure.....	34,605 69	34,605 69	
Furniture and fixtures ..	2,400 00	3,400 00	
Premium account.....	-	47,674 89	
Expense account.....	-	627 58	85,308 16
Cash deposited First National Bank, Auburn....	8,458 41	8,458 41	
Cash on hand.....	2,473 42	2,473 42	10,931 83
			\$880,054 85
Unpaid accrued interest	7,357 76		
	887,252 14		
Due depositors, including earned dividend, State tax and expenses.	851,176 21		
Surplus above all liabilities	\$36,075 93		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,300.

AUGUSTA SAVINGS BANK—AUGUSTA.

NOVEMBER 18, 1889.

WILLIAM S. BADGER, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

LIABILITIES.

Deposits	\$4,949,298 13
Reserve fund	237,000 00
Profits	64,987 26
	\$5,251,285 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Dist. of Columbia 3-65s, 1924.....	\$1,000 00	\$1,220 00	\$1,000 00
Dist. of Columbia 5s, 1899	30,000 00	33,000 00	30,000 00
Total District of Columbia bonds owned	31,000 00		\$31,000 00
City of Augusta 6s Ml., 1891.....	100 00	100 00	100 00
“ Bangor 6s R. R., 1894	16,000 00	17,280 00	16,000 00
“ Belfast 6s R. R., 1898	10,000 00	10,700 00	10,000 00
Town of Dexter 6s R. R., 1897	5,000 00	5,250 00	5,000 00
Total public funds of Maine.....	31,100 00		31,100 00
County of Adams, Ind., 6s Gravel			
“ Road, 1889-90	4,000 00	4,000 00	4,000 00
“ Allen, O., C. H., 6s, 1891,	25,000 00	25,000 00	25,000 00
“ Allen, Ind., 6s Gravel			
“ Road, 1889-91.....	12,000 00	12,000 00	12,000 00
“ Auglaize, O., 6s Gravel			
“ Road, 1889-90	3,500 00	3,500 00	3,500 00
“ Bay, Mich., 8s Wa, 1890,	6,500 00	6,500 00	6,500 00
“ Bay, Mich., 5s Bridge, 1903,	15,000 00	15,300 00	15,000 00
“ Belmont, O., 5s Refund,			
“ 1901	12,000 00	12,240 00	12,000 00
“ Boone, Ia., 5s Fund Opt.,			
“ 1906	15,000 00	15,300 00	15,000 00
“ Boone, Ind., 6s Gravel			
“ Road, 1890	13,500 00	13,500 00	13,500 00
“ Carroll, Ind., 5s Gravel			
“ Road, 1890	3,000 00	3,000 00	3,000 00
“ Carroll, Ind., 6s Gravel			
“ Road, 1890-4	4,500 00	4,635 00	4,500 00
“ Carroll, O., 6s C. H., and			
“ Jail, 1890-6.....	19,000 00	19,760 00	19,000 00
“ Cass, Mo., 5s Fund, 1909,	20,000 00	20,600 00	20,000 00
“ Chippewa, Wis., 5s Fund,			
“ 1893-1900.....	85,000 00	85,850 00	85,000 00
“ Clermont, O., 6s Infirmary,			
“ 1890	5,000 00	5,000 00	5,000 00
“ Clinton, Ind., 6s Gravel			
“ Road, 1890	2,300 00	2,300 00	2,300 00
“ Clinton, Ind., 5s C. H.,			
“ Opt., 1893.....	15,000 00	15,000 00	15,000 00
“ Cook, Ill., 7s War Fund,			
“ 1890	6,000 00	6,000 00	6,000 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 Dallas, Ia., 6s Fund, Opt., 1896	\$20,000 00	\$21,400 00	\$20,000 00
" Darke, O., 6s Road Imp., 1890-5	18,500 00	19,240 00	18,500 00
" Delaware, Ind., 5s C. H., 1895-1903	20,000 00	20,400 00	20,000 00
" Elkhart, Ind., 6s Public Building, 1890-2	15,000 00	15,000 00	15,000 00
" Fayette, O., 6s 1898-1908, Franklin, O., 6s Jail, 1893, Fremont, Ia., 5s Fund, 1896	20,000 00	22,400 00	20,000 00
" Fremont, Ia., 5s Fund, 1896	25,000 00	26,000 00	25,000 00
" Fremont, Ia., 5s Fund, 1906	13,000 00	13,130 00	13,000 00
" Grant, Ind., 5s C. H., 1901, Greene, Ind., 6s C. H., 1895	18,000 00	18,360 00	18,000 00
" Hamilton, Ind., 7s C. H., 1893-8	20,000 00	20,400 00	20,000 00
" Harrison, O., 6s Gravel Road, 1889	25,000 00	26,500 00	25,000 00
" Harrison, O., 6s Road, 1893-4	20,000 00	22,200 00	20,000 00
" Henry, O., 6s Opt., C. H., Jail, &c., 1900	4,000 00	4,000 00	4,000 00
" Henry, O., 5s Grav. Road, 1901	15,000 00	15,600 00	15,000 00
" Holmes, O., 6s C. H., 1889-91	5,000 00	5,500 00	5,000 00
" Huntington, Ind., 6s Grav. Road, 1890	20,000 00	20,400 00	20,000 00
" Kosciusko, Ind., 5s C. H., Opt., 1901	14,000 00	14,000 00	14,000 00
" Licking, O., 5s Children's Home, 1890-1	3,500 00	3,500 00	3,500 00
" Licking, O., 6s Bridge, 1892-6	61,000 00	62,220 00	61,000 00
" Logan, O., 6s Ditch, 1890-3, Lucas, O., 5s Fund, 1892-4, Macoupin, Ill., 6s Fund, 1898-9	14,000 00	14,000 00	14,000 00
" Madison, Ind., 6s Gravel Road, 1890	25,000 00	26,250 00	25,000 00
" Madison, O., 6s Bridge, 1890	1,800 00	1,836 00	1,800 00
" Marion, Ind., 6s C. H., 1898	25,000 00	25,000 00	25,000 00
" Marion, O., 6s Bridge, 1890, Marion, O., 6s C. H., 1895-6, Marshall, Ia., 5s Fund, Opt., 1896	15,000 00	16,350 00	15,000 00
" Miami, Ind., 6s Gravel Road, 1890	6,000 00	6,000 00	6,000 00
" Morgan, Ind., 5s Jail, 1891-3	4,000 00	4,000 00	4,000 00
" Otter Tail, Minn., 6s Jail, 1905	10,000 00	10,800 00	10,000 00
" Outagamie, Wis., 6s Jail, 1890-2	3,000 00	3,000 00	3,000 00
	15,000 00	15,900 00	15,000 00
	23,000 00	23,230 00	23,000 00
	4,000 00	4,000 00	4,000 00
	45,000 00	45,450 00	45,000 00
	20,000 00	22,600 00	20,000 00
	15,000 00	15,300 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>
County of Paulding, O., 5s C. H., 1895-1902	\$25,000 00	\$27,000 00	\$25,000 00
“ Pickaway, O., 6s Bridge, 1890-3	7,000 00	7,140 00	7,000 00
“ Polk, Minn., 5s Fund, 1919	20,000 00	20,600 00	20,000 00
“ Pottawattamie, Ia., 5s Jail, 1891-3	15,000 00	15,000 00	15,000 00
“ Pottawattamie, Ia., 5s C. H., 1891-2	15,000 00	15,000 00	15,000 00
“ Pottawattamie, Ia., 4½s C. H., 1894-5	50,000 00	50,000 00	50,000 00
“ Preble, O., 6s Bridge, 1893-4	20,000 00	20,800 00	20,000 00
“ Putnam, Ind., 6s Gravel Road, 1890-1	10,000 00	10,000 00	10,000 00
“ Putnam, O., 6s Bridge, 1890-1	17,000 00	17,000 00	17,000 00
“ Reno, Kan., 5½s Fund, 1919	50,000 00	55,500 00	50,000 00
“ Saginaw, Mich., 4s Current Exp., 1891-3	36,000 00	36,000 00	36,000 00
“ Seneca, O., 6s C. H., 1890-1, 1907	19,000 00	19,380 00	19,000 00
“ Shawnee, Kan., 5½s Fund, 1907	50,000 00	54,500 00	50,000 00
“ Shelby, O., 6s C. H., 1890, 1892-4	5,000 00	5,000 00	5,000 00
“ Tuscarawas, O., 6s C. H., 1892-4	25,000 00	26,000 00	25,000 00
“ Vigo, Ind., 5s C. H., 1898-1901	40,000 00	43,600 00	40,000 00
“ Webster, Ia., 5s Fund, Opt., 1906	25,000 00	25,500 00	25,000 00
“ Wells, Ind., 6s Gravel Road, 1889	3,500 00	3,500 00	3,500 00
“ Williams, O., 6s C. H., 1893-1906	50,000 00	54,500 00	50,000 00
“ Wood, O., 6s Bridge, 1891, 1895	10,000 00	10,200 00	10,000 00
“ Woodbury, Ia., 5s Fund, 1896	20,000 00	20,200 00	20,000 00
City of Akron, O., 5s Fire Construction, 1890-3	16,000 00	16,000 00	16,000 00
“ Akron, O., 6s School, 1893-1895	30,000 00	31,800 00	30,000 00
“ Akron, O., 5s Extended, 1891-2	10,000 00	10,000 00	10,000 00
“ Bay City, Mich., 8s Water Works, 1900-3	5,000 00	6,600 00	5,000 00
“ Canton, O., 5½s Water Works, 1892-5	30,000 00	31,200 00	30,000 00
“ Canton, O., 5s School, 1895, 1896	10,000 00	10,200 00	10,000 00
“ Chicago, Ill., 7s River Imp., 1890-5	115,000 00	126,500 00	115,000 00
“ Cincinnati, O., 7s Float Debt, 1904	25,000 00	32,250 00	25,000 00
“ Cincinnati, O., 6s Sewer, 1894-1904	19,000 00	22,420 00	19,000 00
“ Cleveland, O., 5s Viaduct and Bridge, 1907	25,000 00	29,000 00	25,000 00
“ Cleveland, O., 6s Viaduct and Bridge, 1896	28,000 00	31,640 00	28,000 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	Clinton, Ia., 5s Fund, 1906,	\$5,000 00	\$5,450 00	\$5,000 00
"	Columbus, O., 6s Water, 1891	25,000 00	25,750 00	25,000 00
"	Detroit, Mich., 7s Water, 1904	1,000 00	1,330 00	1,000 00
"	Duluth, Minn., 5s School, 1905-7	30,000 00	33,000 00	30,000 00
"	Eau Claire, Wis., 6s Bridge, 1905	25,000 00	29,000 00	25,000 00
"	Eau Claire, Wis., 4½s Fund, 1909	25,000 00	25,000 00	25,000 00
"	Elkhart, Ind., 5s Fund, 1894-1903	30,000 00	30,900 00	30,000 00
"	Erie, Pa., 7s Consol. Bond, Indebt., 1894	50,000 00	55,500 00	50,000 00
"	Evansville, Ind., 6s Fund, 1912	50,000 00	50,000 00	50,000 00
"	Evansville, Ind., 4½s Fund, 1912	10,000 00	10,000 00	10,000 00
"	Fremont, O., 5s Water, 1890-1903	30,000 00	30,900 00	30,000 00
"	Fort Wayne, Ind., 6s Fund, 1899	10,000 00	11,200 00	10,000 00
"	Grand Rapids, Mich., 8s Water, 1893	20,000 00	22,400 00	20,000 00
"	Indianapolis, Ind., 7 3-10s Ml., 1893-6	90,000 00	101,700 00	90,000 00
"	Kansas City, Kan., 7s In- ternal Imp., 1890-92	68,500 00	71,240 00	68,500 00
"	La Porte, Ind., 7s Water, 1890	23,000 00	23,000 00	23,000 00
"	Lexington, Ky., 5s Fund, 1918	50,000 00	56,000 00	50,000 00
"	Lincoln, Neb., 6s Paving, 1894	25,000 00	26,750 00	25,000 00
"	Logansport, Ind., 5s Wa., Opt., 1906	50,000 00	54,500 00	50,000 00
"	Louisville, Ky., 6s Ml., 1896-8	2,000 00	2,200 00	2,000 00
"	Louisville, Ky., 7s City Inst., 1892	53,000 00	56,710 00	53,000 00
"	Louisville, Ky., 7s C. H., 1891-1903	21,000 00	24,780 00	21,000 00
"	Louisville, Ky., 7s Sewer, 1901	10,000 00	12,100 00	10,000 00
"	Louisville, Ky., 6s Jail, 1898	4,000 00	4,400 00	4,000 00
"	Louisville, Ky., 7s Re- construct, 1903	3,000 00	3,690 00	3,000 00
"	LaCrosse, Wis., 5s Bridge, 1909	25,000 00	27,500 00	25,000 00
"	Minneapolis, Minn., 8s Bridge, 1892	20,000 00	22,000 00	20,000 00
"	Minneapolis, Minn., 8s Water, 1899	8,000 00	10,400 00	8,000 00
"	Minneapolis, Minn., 7s Water, 1902	4,000 00	5,080 00	4,000 00
"	Newark, O., 6s Fund, 1890, Newark, O., 5s 1890-1904,	6,000 00 15,000 00	6,000 00 15,450 00	6,000 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 Portsmouth, O., 8s Water, 1890	\$11,000 00	\$11,330 00	\$11,000 00
“ Saginaw, Mich., 8s Wa., 1891-4	5,000 00	5,500 00	5,000 00
“ Saginaw, Mich., 5½s Wa., 1895-7	20,000 00	21,000 00	20,000 00
“ Sandusky, O., 6s Sewer, 1890	5,000 00	5,000 00	5,000 00
“ South Omaha, Neb., 6s Fund, 1898	8,000 00	8,720 00	8,000 00
“ Springfield, O., 6s School, 1894	10,000 00	10,700 00	10,000 00
“ Springfield, O., 6s Sewer, 1890-4	21,000 00	21,840 00	21,000 00
“ Steubenville, O., 5s C. H., and M. H., 1891-4	20,000 00	20,200 00	20,000 00
“ Stillwater, Minn., 5s Perm. Imp., 1917	40,000 00	42,800 00	40,000 00
“ St. Louis, Mo., 6s Renewal, 1891	10,000 00	10,000 00	10,000 00
“ St. Paul, Minn., 8s School, 1894	30,000 00	34,800 00	30,000 00
“ St. Paul, Minn., 7s Fund, 1895	20,000 00	22,800 00	20,000 00
“ Tiffin, O., 6s Imp., &c., 1890-8	22,500 00	23,400 00	22,500 00
“ Toledo, O., 8s Wa., Works, 1893-4	30,000 00	33,300 00	30,000 00
“ West Bay City, Mich., 4s 1918	10,000 00	9,200 00	10,000 00
Town of Lake, Ill., 7s Wa., 1894,	20,000 00	21,800 00	20,000 00
Total public funds out of New Eng.	2,725,600 00		2,725,600 00
<i>Railroad Bonds Owned.</i>			
Androseoggin & Kennebec 6s, 1890-1,	33,900 00	34,239 00	33,900 00
Maine Central 7s Consol., 1912	308,200 00	403,742 00	308,200 00
Portland & Kennebec 6s, 1895	146,100 00	156,327 00	146,100 00
Total railroad bonds of Maine	488,200 00		488,200 00
Atchison & Pike's Peak (Central Branch Union Pacific) 6s 1st Mort., 1895	40,000 00	42,400 00	40,000 00
Cedar Rapids & Missouri River 7s 1st Mort., 1894	13,000 00	14,170 00	13,000 00
Cincinnati & Springfield 7s 1st Mort., 1901	31,000 00	35,650 00	31,000 00
Chicago, Milwaukee & St. Paul (So. Minn. Div.) 6s 1st Mort., 1910	50,000 00	58,000 00	50,000 00
Chicago, Milwaukee & St. Paul (Dubuque Div.) 6s 1st Mort., 1920	105,000 00	117,600 00	105,000 00
Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 5s 1st Mort., 1921	25,000 00	25,750 00	25,000 00
Chicago, Milwaukee & St. Paul (Chicago & Mo. River Div.) 5s 1st Mort., 1926	100,000 00	104,000 00	100,000 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>	
Chicago & West Michigan 5s 1st Mort., 1921.	\$100,000 00	\$94,000 00	\$100,000 00	
Fremont, Elkhorn and Mo. Valley 6s Consol., 1st Mort., 1933	80,000 00	99,200 00	80,000 00	
Kansas City, Emporia & Southern 7s 1st Mort., 1909.	10,000 00	9,800 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	55,500 00	50,000 00	
State Line & Sullivan 6s 1st Mort., Opt., 1899	50,000 00	54,000 00	50,000 00	
Toledo Belt 5s 1st Mort., 1891-1903, Union Pacific 6s 1st Mort., 1896-8 ..	40,000 00	40,000 00	40,000 00	
Wheeling & Lake Erie 5s 1st Mort., 1926.	15,000 00	17,250 00	15,000 00	
	100,000 00	105,000 00	100,000 00	
Total railroad bonds out of New Eng.,	\$59,000 00			\$59,000 00
First National Bank, Augusta, stock,	60,000 00	78,000 00	60,000 00	60,000 00
Premium account	-	-	76,592 00	76,592 00
Real estate, investment.	11,600 00	11,600 00	11,600 00	
Real estate, foreclosure	1,000 00	1,000 00	1,000 00	12,600 00
Safes and furniture.	4,000 00	4,000 00	4,000 00	4,000 00
<i>Loans to Municipalities.</i>				
City of Augusta	47,000 00	47,000 00	47,000 00	
“ Gardiner	2,000 00	2,000 00	2,000 00	
Town of Belgrade.	400 00	400 00	400 00	49,400 00
<i>Loans on Public Funds.</i>				
City of Augusta bonds	1,500 00	1,500 00	1,500 00	
“ Bangor	4,000 00	4,000 00	4,000 00	
“ Bath	6,500 00	6,500 00	6,500 00	
“ Leavenworth, Kan	6,000 00	6,000 00	6,000 00	
“ Newport, Ky.	14,000 00	14,000 00	14,000 00	
“ Salina, Kan.	1,000 00	1,000 00	1,000 00	
Town of Palermo.	900 00	900 00	900 00	
“ Wiscasset.	30,000 00	30,000 00	30,000 00	63,900 00
<i>Loans on Railroad Bonds.</i>				
Androscoggin & Kennebec	2,000 00	2,000 00	2,000 00	
Canada Southern	4,000 00	4,000 00	4,000 00	
Maine Central	20,800 00	20,800 00	20,800 00	
Portland & Kennebec	36,000 00	36,000 00	36,000 00	
Union Pacific	1,000 00	1,000 00	1,000 00	63,800 00
<i>Loans on Railroad Stock.</i>				
Atehison, Topeka & Santa Fe	11,500 00	11,500 00	11,500 00	
Eastern Railroad.	38,000 00	38,000 00	38,000 00	49,500 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company.	15,000 00	15,000 00	15,000 00	
Boston Water Power Company	550 00	550 00	550 00	
Edwards Manufacturing Company	42,414 00	42,414 00	42,414 00	
Haynes & DeWitt Ice Company	33,500 00	33,500 00	33,500 00	
Kennebec Steamboat Company	3,500 00	3,500 00	3,500 00	
Lockwood Company.	13,500 00	13,500 00	13,500 00	
Portland Water Company	25,000 00	25,000 00	25,000 00	133,464 00

AUGUSTA SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Augusta National Bank.....	\$16,000 00	\$16,000 00	
First National Bank, Augusta.....	7,150 00	7,150 00	
National Shoe & Leather Bank, Auburn.....	3,000 00	3,000 00	
Ticonic National Bank, Waterville.....	2,000 00	2,000 00	\$28,150 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company.....	13,000 00	13,000 00	
Cony Female Academy.....	1,000 00	1,000 00	14,000 00
Loans on Augusta Savings Bank Books.....	22,402 50	22,402 50	
Loans on other personal property.....	9,995 54	9,995 54	32,398 04
Loans on mortgages of real estate.....	143,970 90	143,970 90	
Certificates of deposit.....	40,000 00	40,000 00	
Cash on hand and on deposit.....	344,610 45	344,610 45	528,581 35
			<u>5,251,285 39</u>
Unpaid accrued interest.....	84,428 93		
	<u>5,626,201 32</u>		
Due depositors, including earned dividend and State tax.....	5,007,273 51		
Surplus above all liabilities.....	\$618,927 81		

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 26, 1889.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LIABILITIES.

Deposits.....	\$2,645,997 42
Reserve fund.....	90,183 74
Unpaid dividends.....	1,143 96
Profits.....	41,083 47
Real estate charges and receipts.....	40,269 07
	\$2,818,677 66

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Bangor 7s, 1892.....	\$14,060 00	\$14,700 00	\$14,000 00
“ Bangor 7s, 1899.....	70,000 00	86,800 00	70,000 00
“ Bangor 6s, 1894.....	14,000 00	15,120 00	14,000 00
“ Bangor 6s, 1905.....	6,000 00	7,320 00	6,000 00
“ Bangor 4s, 1889.....	9,000 00	9,000 00	9,000 00
“ Bangor 4s, 1890 4.....	6,000 00	6,000 00	6,000 00
“ Belfast 6s, 1898.....	12,000 00	12,840 00	12,000 00
“ Ellsworth 7 3-10s, 1892.....	7,000 00	7,560 00	7,000 00
“ Portland 6s, 1897.....	1,000 00	1,130 00	1,000 00
Total public funds of Maine.....	139,000 00		\$139,000 00
County of Boone, Ind., 6s, 1889 91..	3,500 00	3,500 00	3,500 00
“ Boone, Ia., 5s, 1896.....	20,000 00	20,200 00	20,000 00
“ Dodge, Neb., 6s, 1908...	23,000 00	26,400 00	23,000 00
“ Dubuque, Ia., 5s, 1899....	20,000 00	20,200 00	20,000 00
“ Emporia, Kan., 7s Inst., 1897.....	5,448 80	5,939 19	5,448 80
“ Ford, Ill., 6s, 1895-1904,	27,000 00	29,430 00	27,000 00
“ Franklin, O., 6s, 1890...	1,000 00	1,000 00	1,000 00
“ Gibson, Ind., 6s, 1891....	10,000 00	10,000 00	10,000 00
“ Grant, Ind., 5s, 1892.....	10,000 00	10,000 00	10,000 00
“ Grant, Ind., 6s, 1889....	2,500 00	2,500 00	2,500 00
“ Hardin, O., 6s, 1890-94..	24,000 00	24,720 00	24,000 00
“ Harrison, Ind., 5s, 1895-99.....	10,000 00	10,800 00	10,000 00
“ Huntington, Ind., 6s, 1895-97.....	40,000 00	42,800 00	40,000 00
“ Hutchinson, Kan., 6s, 1909	10,000 00	11,600 00	10,000 00
“ Mahoning, O., 6s, 1890...	4,000 00	4,000 00	4,000 00
“ Marion, Ind., 4½s, 1893....	25,000 00	25,000 00	25,000 00
“ Marion, Ia., 5s, 1896.....	25,000 00	25,250 00	25,000 00
“ Mason, Ill., 6s, 1896.....	33,000 00	35,310 00	33,000 00
“ Mercer, O., 6s, 1890-9....	29,000 00	30,450 00	29,000 00
“ Miami, Ind., 6s, 1889....	6,000 00	6,000 00	6,000 00
“ Paulding, O., 5s, 1890-5,	25,500 00	25,500 00	25,500 00
“ Platte, Neb., 6s, 1907-17,	10,000 00	11,700 00	10,000 00
“ Pottawattamie, Ia., 4½s, 1897.....	10,000 00	10,000 00	10,000 00
“ Randolph, Ind., 6s, 1894,	2,000 00	2,100 00	2,000 00
“ Vigo, Ind., 5s, 1896-1908,	14,000 00	14,280 00	13,650 00
“ Wabash, Ind., 6s, 1889...	5,500 00	5,500 00	5,500 00
“ White, Ill., 6s, 1905.....	18,000 00	20,340 00	18,000 00
“ Wyandotte, Kan., 7s, 1889-1895.....	16,000 00	16,960 00	16,000 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 Beatrice, Neb., 6s, 1909	\$10,000 00	\$11,900 00	\$10,000 00
“ Brainerd, Minn., 6s, 1908 . . .	10,000 00	11,900 00	10,000 00
“ Council Bluffs, Ia., 6s, 1895,	48,300 00	51,681 00	48,300 00
“ Danville, Ill., 6s, 1901	7,500 00	8,475 00	7,500 00
“ Delaware, O., 6s, 1894	17,000 00	18,000 00	17,000 00
“ Dubuque, Ia., 7s, 1896	2,800 00	3,192 00	2,800 00
“ Dubuque, Ia., 6s, 1896-1902,	25,000 00	27,750 00	25,000 00
“ East Saginaw, Mich., 5s,			
1902	28,000 00	29,120 00	28,000 00
“ East Saginaw, Mich., 6s, 1889,	10,000 00	10,000 00	9,870 00
“ Elgin, Ill., 5s, 1906	10,000 00	10,500 00	10,000 00
“ Evansville, Ind., 5s, 1912 . . .	1,000 00	1,000 00	1,000 00
“ Evansville, Ind., 4s, 1912 . . .	22,000 00	17,600 00	22,000 00
“ Findlay, O., 6s, 1907	25,000 00	29,500 00	25,000 00
“ Findlay, O., 6s, 1894-1907 . .	25,000 00	28,250 00	25,000 00
“ Greenville, O., 6s, 1900-1 . . .	20,000 00	22,400 00	20,000 00
“ Kansas City, Kan., 6s, 1891-98,	25,000 00	26,500 00	25,000 00
“ Kansas City, Kan., 7s, 1898,	41,750 00	49,265 00	41,750 00
“ Lakeview (Chicago) Ill., 5s,			
1906	16,000 00	16,800 00	16,000 00
“ Lima, O., 5s, 1910	25,000 00	26,750 00	25,000 00
“ Logansport, Ind., 5s, 1896-			
1906	10,000 00	10,400 00	10,000 00
“ Manistee, Mich., 5s	20,000 00	20,000 00	20,000 00
“ Marinette, Wis., 5s, 1890 . . .	2,000 00	2,000 00	2,000 00
“ Menominee, Mich., 6s, 1892-7,	16,000 00	16,960 00	16,000 00
“ Minneapolis, Minn., 4s, 1917,	100,000 00	100,000 00	100,000 00
“ Omaha, Neb., 6s, 1889-96 . . .	18,000 00	18,720 00	18,000 00
“ Port Huron, 5s	23,000 00	23,000 00	21,908 20
“ Sioux City, Ia., 6s, 1904	28,500 00	33,060 00	28,500 00
“ Sioux City, Ia., 6s, 1889-			
1906	17,000 00	17,680 00	17,000 00
“ Springfield, O., 5s, 1890-1900,	11,000 00	11,220 00	11,000 00
“ Stillwater, Minn., 5s, 1906,	14,000 00	14,700 00	14,000 00
“ Stillwater, Minn., 6s, 1912,	10,000 00	12,000 00	10,000 00
“ St. Paul, Minn., 4s, 1912	32,000 00	32,000 00	32,000 00
“ St. Paul, Minn., 4½s, 1917 . . .	30,000 00	32,400 00	30,000 00
“ Superior, Wis., 6s, 1894-6 . . .	10,001 49	10,401 54	10,001 49
“ Terre Haute, Ind., 5s	10,000 00	10,000 00	10,000 00
“ Tiffin, O., 6s, 1904-8	30,000 00	35,100 00	30,000 00
“ Topeka, Kan., 6s	25,000 00	25,000 00	25,000 00
“ Winona, Minn., 5s, 1897	2,000 00	2,060 00	2,000 00
“ Youngstown, O., 6s, 1890-92,	10,100 00	10,202 00	10,100 00
“ Zanesville, O., 4½s	20,000 00	20,000 00	20,000 00
Total public funds out of New Eng. .	1,237,400 29		1,235,908 49
<i>Railroad Bonds Owned.</i>			
Bangor & Piscataquis 5s, 1913	100,000 00	100,000 00	100,000 00
New York & New England 6s 1st			
Mort., 1905	25,000 00	29,250 00	25,000 00
New York & New England 3s 2d			
Mort., 1920	20,000 00	20,000 00	20,000 00
Total railroad bonds of New Eng . . .	145,000 00		145,000 00
Chicago & West Michigan 5s, 1921 . .	10,000 00	9,400 00	10,000 00
Duluth, So. Shore & Atlantic 5s, 1937,	25,000 00	23,000 00	24,200 00
Grand Avenue 6s	25,000 00	23,750 00	23,750 00
Iowa Central 5s, 1938	5,000 00	4,350 00	5,000 00

BANGOR 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 5s, 1897	\$25,000 00	\$25,000 00	\$24,400 00	
Leavenworth, Topeka & Southwestern	20,000 00	16,000 00	16,500 00	
New York & Rockaway Beach 5s, 1927	29,000 00	29,580 00	29,000 00	
Total railroad bonds out of New Eng.	139,000 00			\$132,900 00
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co. 6s, 1899 ..	20,000 00	20,000 00	20,000 00	
Continental Mills 6s, 1893.....	20,000 00	20,600 00	20,000 00	
New England Mortgage Security Co 5s, 1902	10,000 00	10,000 00	10,000 00	
Union Water Power Co 5s, 1904....	20,000 00	20,000 00	20,000 00	
Total corporation bonds owned.....	70,000 00			70,000 00
<i>Railroad Stock Owned.</i>				
European & North American Railway	39,000 00	44,850 00	39,000 00	39,000 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor,	2,000 00	3,000 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	3,750 00	3,000 00	
First " Portland.....	5,400 00	5,400 00	5,400 00	
First " Presque Isle ..	1,100 00	1,100 00	1,100 00	
Kenduskeag " Bangor.....	10,000 00	12,500 00	10,000 00	
Total bank stock owned	19,500 00			19,500 00
<i>Loans on Public Funds.</i>				
City of Bangor, Me		3,675 00	3,675 00	
" Bath, Me		700 00	700 00	
" Belfast, Me.....		1,000 00	1,000 00	
" Cincinnati, O		1,000 00	1,000 00	
" Houlton, Me		300 00	300 00	
" Hyde Park, Ill		3,000 00	3,000 00	
" Omaha, Neb.....		500 00	500 00	
" Port Huron, Mich.....		3,000 00	3,000 00	
" Portland, Me.....		1,000 00	1,000 00	
" Pueblo (Col.) County Warrants.....		15,666 83	15,666 83	
" Stillwater, Minn.....		19,850 00	19,850 00	49,691 83
<i>Loans on Railroad Bonds.</i>				
Bangor and Piscataquis.....		1,000 00	1,000 00	
Burlington and Missouri		7,600 00	7,600 00	
Eastern		500 00	500 00	
European and North American		1,000 00	1,000 00	
Maine Central		3,000 00	3,000 00	
New Brunswick Railway		35,000 00	35,000 00	
Northern Pacific.....		1,000 00	1,000 00	49,100 00
<i>Loans on Corporation Bonds.</i>				
Consolidated Home Supply, Ditch & Reservoir Co.		5,000 00	5,000 00	
Fidelity Loan and Trust Company.....		1,000 00	1,000 00	
Renfrew Manufacturing Company		20,000 00	20,000 00	
Security Loan and Trust Company		500 00	500 00	26,500 00
<i>Loans on Railroad Stocks.</i>				
European and North American		63,471 93	63,471 93	
Maine Central		1,750 00	1,750 00	65,221 93

BANGOR SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Bangor Gas Light Company	\$ 600 00	\$ 600 00	
Bar Harbor Banking and Trust Company	1,500 00	1,500 00	
Bodwell Water Power Company	3,200 00	3,200 00	
Chemical Fibre Company, Old Town	4,000 00	4,000 00	
Chicago Shot Power Company	37,500 00	37,500 00	
Citizens' State Bank, Council Bluffs, Ia.	10,000 00	10,000 00	
Cobb Lime Company, Rockland	20,000 00	20,000 00	
Hallowell Granite Company	3,500 00	3,500 00	
Hinckley & Egery Iron Company	1,500 00	1,500 00	
Kineo Company	23,500 00	23,500 00	
Lockwood Company	17,500 00	17,500 00	
Merchants' Marine Insurance Company	3,000 00	3,000 00	
Merrill Furniture Manufacturing Company	750 00	750 00	
New York & Bangor Steamship Company	12,000 00	12,000 00	
New York and Maine Granite Paving Company, Palatka Gas Light and Fuel Co., Florida	6,000 00	6,000 00	
	2,000 00	2,000 00	\$146,550 00
<i>Loans on Bank Stock.</i>			
Ellsworth National Bank, Ellsworth	2,500 00	2,500 00	
Douglas Co. " Lawrence, Kan.	5,000 00	5,000 00	
First " Leavenworth, Kan.	8,000 00	8,000 00	
First " San Diego, Cal.	500 00	500 00	
National Bank of Redemption, Boston, Mass.	5,000 00	5,000 00	21,000 00
<i>Loans to Corporations.</i>			
Bar Harbor Banking and Trust Company	10,000 00	10,000 00	
Katahdin Iron Works	9,600 00	9,600 00	
Lockwood Company	20,000 00	20,000 00	
Mt. Waldo Granite Company	6,000 00	6,000 00	
New York and Bangor Steamship Company	8,000 00	8,000 00	53,600 00
<i>Loans to Municipalities.</i>			
City of Bangor	30,000 00	30,000 00	
Town of Kingman	2,500 00	2,500 00	
" Presque Isle	8,000 00	8,000 00	
" Washburn	1,500 00	1,500 00	42,000 00
Loans on Bangor Savings Bank book	500 00	500 00	
Loans on names alone	448 02	448 02	
Loans on mortgages of real estate	376,318 09	376,318 09	377,266 11
Real estate, investment	40,000 00	44,234 97	
Real estate, foreclosure	98,000 00	118,180 90	162,415 87
Expense account	-	26 00	
Cash deposited in National Bank of Commerce, Boston	14,263 77	14,263 77	
Cash deposited in Kenduskeag National Bank, Bangor	23,996 59	23,996 59	
Cash on hand	3,737 07	3,737 07	42,023 43
Unpaid accrued interest	35,294 33		2,818,677 66
	2,937,257 36		
Due depositors, including earned dividend, State tax and expenses	2,662,617 38		
Surplus above all liabilities	\$274,639 98		

Rate of interest charged on loans, 5 to 6 per cent. Annual expenses, \$5,900.

BATH SAVINGS INSTITUTION—BATH.

SEPTEMBER 5, 1889.

CHARLES DAVENPORT, PRESIDENT.

J. H. HUMPHREYS, TREASURER.

LIABILITIES.

Deposits	\$2,767,177 23
Reserve fund	104,151 60
Profits	65,694 84
	\$2,937,023 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, 1907, Reg ..	\$70,000 00	\$88,900 00	\$70,000 00	\$70,000 00
City of Bath, Me., 6s, 1889	15,000 00	15,000 00	15,000 00	
“ Quincy, Mass., 6s, 1889	1,000 00	1,000 00	1,000 00	
Total public funds of New Eng.	16,000 00			16,000 00
County of Johnson, Ill., 8s, 1892 ...	8,000 00	8,560 00	8,560 00	
“ Lawrence, Ind., 6s, 1893 ..	10,000 00	10,400 00	10,000 00	
“ Mercer, O., 6s, 1889	14,500 00	14,500 00	14,500 00	
“ Piqua, O., 6s, 1909	25,000 00	29,000 00	25,000 00	
“ Putnam, Ind., 6s, 1889	1,000 00	1,000 00	1,000 00	
“ Warren, Ill., 8s, 1890	11,000 00	11,000 00	11,000 00	
“ White, Ill., 8s, 1892	500 00	535 00	500 00	
City of Boardstown, Ill., 8s, 1896,	500 00	575 00	500 00	
“ Chicago, Ill., 7s, 1890	21,000 00	21,000 00	21,000 00	
“ Cincinnati, O., 7 3-10s,				
1899-1902	66,000 00	85,800 00	66,000 00	
“ Cincinnati, O., 7s, 1904 ...	10,000 00	12,900 00	10,000 00	
“ Council Bluffs, Ia., 6s,				
1893-1896	34,000 00	36,040 00	34,000 00	
“ Delaware, O., 6s, 1884	10,000 00	10,600 00	10,000 00	
“ Eau Claire, Wis., 6s, 1915,	12,000 00	13,680 00	12,000 00	
“ Findlay, O., 6s, 1903-1908,	50,000 00	58,000 00	50,000 00	
“ Fort Wayne, Ind., 5½s,				
1896	6,000 00	6,420 00	6,000 00	
“ Hutchinson, Kan., 6s, 1909,	10,000 00	11,900 00	10,000 00	
“ Kansas City, Mo., 7s, 1898,	51,500 00	59,225 00	51,500 00	
“ Lincoln, Neb., 6s, 1902-				
1904	25,000 00	28,750 00	25,000 00	
“ Nebraska City, Neb., 6s,				
1909	25,000 00	29,750 00	25,000 00	
“ Oshkosh, Wis., 6s, 1914	18,000 00	21,960 00	18,000 00	
“ Port Huron, Mich., 5s,				
1900	6,500 00	6,760 00	6,500 00	
“ Sioux City, Ia., 6s, 1892 ..	50,000 00	52,000 00	50,000 00	
“ Toledo, O., 7s, 1900	17,000 00	19,040 00	17,000 00	
“ Youngstown, O., 6s, 1890,	1,000 00	1,000 00	1,000 00	
Town of Sullivan, Ill., 5s, 1902	30,000 00	31,200 00	30,000 00	
Total public funds out of New Eng. .	513,500 00			513,500 00

BATH SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
Bridgton & Saco River 6s, 1902.	\$ 14,000 00	\$14,000 00	\$ 14,000 00	
Consolidated Vt., 5s, 1913.	100,000 00	87,000 00	100,000 00	
Eastern 6s, 1906.	25,000 00	31,500 00	25,000 00	
Line Rock 5s, 1908.	25,000 00	25,000 00	25,000 00	
Maine Central 6s, 1905.	5,000 00	5,200 00	5,000 00	
Maine Central 7s, 1912.	85,000 00	111,350 00	85,000 00	
Maine Central 5s, 1923.	15,000 00	15,750 00	15,000 00	
Portland & Ogdensburg 5s, 1908.	50,000 00	52,500 00	50,000 00	
Sandy River 5s, 1905.	35,000 00	36,750 00	35,000 00	
Somerset Railway 5s, 1917.	21,000 00	21,000 00	21,000 00	
Total railroad bonds of New Eng ...	375,000 00			\$375,000 00
Achison, Topeka & Santa Fe 5s, 1920.	15,000 00	9,450 00	15,000 00	
Belleville & Carondelet 6s, 1923.	5,000 00	5,500 00	5,000 00	
Burlington, Cedar Rapids & Northern 5s, 1906.	56,000 00	56,000 00	56,000 00	
Central Pacific 6s, 1892.	13,000 00	13,910 00	13,000 00	
Chicago & West Michigan 5s, 1921, Grand Avenue 5s, 1908.	50,000 00	47,000 00	50,000 00	
Kansas City Belt Line 6s, 1916.	40,000 00	38,000 00	40,000 00	
Kansas City Cable 5s, 1897.	40,000 00	44,000 00	40,000 00	
Kansas City, Fort Scott & Memphis 6s, 1928.	52,000 00	52,000 00	52,000 00	
LaFayette Street Railway 6s, 1900.	50,000 00	57,500 00	50,000 00	
Lake Shore & Michigan Southern 7s, 1900.	10,000 00	10,000 00	10,000 00	
Michigan Central 7s, 1902.	30,000 00	37,500 00	30,000 00	
Northern Pacific 6s, 1921.	20,000 00	25,000 00	20,000 00	
Southern Railway, St. Louis, Mo., 6s, 1904.	25,000 00	28,500 00	25,000 00	
South Side Railway, Cleveland, O., 6s, 1903.	10,000 00	10,000 00	10,000 00	
St. Louis & San Francisco 6s, 1891.	10,000 00	10,000 00	10,000 00	
Union Pacific, Lincoln & Colorado 5s, 1918.	15,000 00	15,000 00	15,000 00	
Union Pacific, Lincoln & Colorado 5s, 1918.	25,000 00	25,250 00	25,000 00	
Total railroad bonds out of New Eng.,	466,000 00			466,000 00
<i>Corporation Bonds Owned.</i>				
National Car Company, Vt. 6s, 1893,	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned</i>				
Achison, Topeka & Santa Fe.	25,000 00	7,750 00	25,000 00	
Boston & Maine.	20,000 00	40,000 00	20,000 00	
Burlington, Cedar Rapids & North'n,	10,000 00	2,000 00	10,000 00	
Chicago & Alton.	56,800 00	73,810 00	56,800 00	
Dexter & Newport.	6,000 00	6,000 00	6,000 00	
Illinois Central.	26,700 00	30,972 00	26,700 00	
Illinois Central (leased line)	3,400 00	3,366 00	3,400 00	
Dexter & Piscataquis.	3,000 00	3,000 00	3,000 00	
Total Railroad Stock	150,900 00			150,900 00
<i>Corporation Stock Owned.</i>				
Maine Telegraph Company.	4,000 00	4,000 00	4,000 00	4,000 00

BATH SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Bath National Bank, Bath	\$5,500 00	\$7,150 00	\$5,500 00	
Biddeford " Biddeford	6,200 00	8,990 00	6,200 00	
First " Bath	9,200 00	13,340 00	9,200 00	
First " Bangor	5,100 00	6,367 00	5,100 00	
First " Damariscotta,	1,500 00	1,725 00	1,500 00	
First " Portland	25,000 00	25,000 00	25,000 00	
Globe " Boston, Mass.,	1,500 00	1,470 00	1,500 00	
Hide & Leather National Bank, Boston, Mass.	10,000 00	11,500 00	10,000 00	
Lincoln National Bank, Bath	6,000 00	6,900 00	6,000 00	
Marine " Bath	4,000 00	5,200 00	4,000 00	
Sagadahoc " Bath	9,500 00	11,400 00	9,500 00	
Shoe & Leather " Auburn	5,300 00	5,989 00	5,300 00	
So. Berwick " So. Berwick,	2,000 00	3,000 00	2,000 00	
Veazie " Bangor.....	5,000 00	6,250 00	5,000 00	
Total bank stock	95,800 00			\$95,800 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		3,000 00	3,000 00	
Chicago, Kansas & Western		18,000 00	18,000 00	
Consolidated Railroad of Vermont		45,000 00	45,000 00	
Cowley, Sumner & Fort Scott.....		3,000 00	3,000 00	
Eastern		1,000 00	1,000 00	
Kansas City, Emporia & Southern.....		2,000 00	2,000 00	
Kansas City, Fort Scott & Gulf		1,000 00	1,000 00	
Maine Central		17,000 00	17,000 00	
Marion & McPherson		1,000 00	1,000 00	
Mexican Central		10,000 00	10,000 00	
New Mexico & Southern Pacific.....		6,000 00	6,000 00	
Portland & Kennebec		5,000 00	5,000 00	
Pueblo & Arkansas Valley		11,000 00	11,000 00	
Sonora		16,000 00	16,000 00	
Southern Kansas.....		9,500 00	9,500 00	
Toledo, Fort Scott & Kansas City		10,000 00	10,000 00	158,500 00
<i>Loans on Corporation Bonds</i>				
American Water Works, Omaha, Neb	105,000 00	105,000 00	105,000 00	
East Greenwich Water Company, R. I.	20,000 00	20,000 00	20,000 00	
Electric Light and Power Company, Bath, Me ..	11,500 00	11,500 00	11,500 00	
Pejepscot Water Company, Brunswick, Me.....	6,000 00	6,000 00	6,000 00	
Portland Water Company	10,000 00	10,000 00	10,000 00	152,500 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe	21,000 00	21,000 00	21,000 00	
Chicago, Burlington & Quincy.....	17,000 00	17,000 00	17,000 00	
Eastern	23,650 00	23,650 00	23,650 00	
Maine Central	7,000 00	7,000 00	7,000 00	
Portland & Ogdensburg	30,000 00	30,000 00	30,000 00	98,650 00
<i>Loans on Corporation Stock.</i>				
Androscooggin Mills.....	2,000 00	2,000 00	2,000 00	
Bemis Park Land Company	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Company	3,300 00	3,300 00	3,300 00	
Eastern Steamboat Company	2,500 00	2,500 00	2,500 00	
Gardiner Gas Light Company	12,500 00	12,500 00	12,500 00	
Grinnell Live Stock Company	20,000 00	20,000 00	20,000 00	
Langdon Manufacturing Company	20,000 00	20,000 00	20,000 00	
Lincoln Land Company	6,000 00	6,000 00	6,000 00	

BATH SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Little Androscoggin Water Power Company.....	\$4,000 00	\$4,000 00	
Lockwood Mills	4,000 00	4,000 00	
Nebraska Telephone Company	5,000 00	5,000 00	
New York Dispatch Refrigerator Company.....	5,500 00	5,500 00	
Omaha Loan & Trust Company	10,000 00	10,000 00	
Omaha Savings Bank.....	10,000 00	10,000 00	
South Omaha Land Company	29,000 00	29,000 00	
Union Stock Yards Company, Omaha, Neb.....	100,000 00	100,000 00	
United Water Works Company, limited	25,000 00	25,000 00	
Westinghouse Air Brake Company	5,000 00	5,000 00	\$283,800 00
<i>Loans on Bank Stock.</i>			
Bath National Bank, Bath, Me.....	2,200 00	2,200 00	
First " Bath, Me.....	17,453 75	17,453 75	
First " Omaha, Neb	37,000 00	37,000 00	
Lincoln " Bath, Me	550 00	550 00	
National Bank of Commerce, Omaha, Neb.....	10,000 00	10,000 00	
Richmond National Bank, Richmond, Me	3,300 00	3,300 00	
Sagadahoc " Bath, Me	3,000 00	3,000 00	
So. Omaha " So Omaha, Neb.....	1,000 00	1,000 00	
State " Lincoln, Neb.....	4,000 00	4,000 00	78,503 75
<i>Loans to Corporations.</i>			
Central Church, Bath, Me.....	300 00	300 00	
Eastern Steamboat Company	8,000 00	8,000 00	
Maine Central Railroad	30,000 00	30,000 00	
Worumbo Manufacturing Company	50,000 00	50,000 00	88,300 00
Loans on vessels	12,350 00	12,350 00	
Loan to town of Phippsburg	1,500 00	1,500 00	
Loan on insurance policies	400 00	400 00	
Loans on other personal property	1,738 09	1,738 09	
Loans on mortgages of real estate.....	262,597 55	262,597 55	278,585 64
Real estate (bank building).....	12,000 00	17,000 00	
Premium account	-	6,616 33	
Expense account	-	601 41	24,217 74
Cash deposited in First National Bank, Bath ...	29,935 21	29,935 21	
Cash deposited in Lincoln National Bank, Bath,	18,343 79	18,343 79	
Cash deposited in Maverick Nat'l Bank, Boston,	1,006 45	1,006 45	
Cash deposited in National Bank of Republic,			
Boston	1,781 39	1,781 39	
Cash on hand.....	6,699 70	6,699 70	57,766 54
			2,937,023 67
Unpaid accrued interest	12,544 64		
	3,102,514 57		
Due depositors, including earned dividend, State tax and expenses	2,788,234 14		
Surplus above all liabilities	\$314,280 43		

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

Annual expenses, \$3,300.

BELFAST SAVINGS BANK—BELFAST.

OCTOBER 25, 1889.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

LIABILITIES.

Deposits	\$1,135,972 42
Reserve fund	31,300 00
Profits	16,771 78
	\$1,184,044 20

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
United States bonds 4s, 1907	\$25,000 00	\$31,750 00	\$25,000 00	\$25,000 00
City of Belfast 4s, 1922	18,000 00	18,000 00	18,000 00	
“ Belfast 6s, 1898	4,000 00	4,280 00	4,000 00	
Town of Brooks 4s, 1892	2,000 00	2,000 00	2,000 00	
Clinton Gore 6s, 1900	500 00	500 00	500 00	
Total public funds of Maine.....	24,500 00			24,500 00
City of Boston, Mass., 4s, 1899, Reg..	20,000 00	20,800 00	20,000 00	
“ Cincinnati, O., 6s, 1909	5,000 00	6,200 00	5,000 00	
“ Cleveland, O., 5s, 1890	10,000 00	10,000 00	10,000 00	
“ Danville, Ill., 6s, 1891-93....	8,000 00	8,320 00	8,000 00	
“ Toledo, O., 8s, 1893	7,000 00	7,770 00	7,000 00	
Total public funds of other States ..	50,000 00			50,000 00
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake 5s to 1892, 4s to 1920	45,000 00	46,350 00	45,000 00	
Eastern, Mass., 6s, 1906	12,000 00	15,240 00	12,000 00	
Fitchburg, Mass., 4½s, 1897	20,000 00	20,000 00	20,000 00	
Maine Central 7s, 1912	12,000 00	15,720 00	12,000 00	
Maine Central 5s, 1923	8,000 00	8,400 00	8,000 00	
Portland & Kennebec 6s, 1895	20,000 00	21,400 00	20,000 00	
Portland & Ogdensburg 5s, 1908	5,000 00	5,250 00	5,000 00	
Total railroad bonds of New Eng....	122,000 00			122,000 00
Atchison, Topeka & Santa Fe 7s, 1899.....	10,000 00	10,900 00	10,000 00	
Burlington & Missouri River 6s, 1918.....	5,000 00	5,950 00	5,000 00	
Cedar Rapids & Missouri River 7s, 1916.....	9,500 00	12,730 00	9,500 00	
Cedar Rapids & Missouri River 7s, 1891.....	18,000 00	18,540 00	18,000 00	
Central Pacific 6s, 1898	5,000 00	5,850 00	5,000 00	
Chicago, Burlington & Northern 5s, 1926	10,000 00	10,000 00	10,000 00	
Chicago, Burlington & Quincy, 4s, 1921.....	10,000 00	9,200 00	10,000 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>	
Chicago, Burlington & Quincy, Ia. Div., 4s, 1919.....	\$10,000 00	\$9,700 00	\$10,000 00	
Chicago, Burlington & Quincy, Ia. Div., 5s, 1901.....	11,000 00	11,440 00	11,000 00	
Chicago, Milwaukee & St. Paul 7s, 1905.....	10,000 00	12,700 00	10,000 00	
Chicago & West Michigan 5s, 1921, Fremont, Elkhorn & Missouri Val- ley 6s, 1933.....	10,000 00	9,400 00	10,000 00	
Illinois Central 6s, 1898.....	15,000 00	18,600 00	15,000 00	
Illinois Grand Trunk 8s, 1890.....	14,000 00	15,680 00	13,000 00	
Iowa Falls & Sioux City 7s, 1917....	15,000 00	15,450 00	15,000 00	
Jackson, Lansing & Saginaw 8s, 1891,	5,000 00	6,550 00	5,000 00	
Kansas City Cable 5s, 1897.....	1,000 00	1,050 00	1,000 00	
New York & Rockaway Beach 5s, 1927.....	15,000 00	15,000 00	15,000 00	
Pueblo & Arkansas Valley 7s, 1905,	10,000 00	10,200 00	10,000 00	
Sioux City & Pacific 6s, 1898.....	5,000 00	5,550 00	5,000 00	
	10,000 00	10,700 00	10,000 00	
Total railroad bonds out of New Eng.,	198,500 00			\$198,500 00
<i>Car Trust Bonds Owned.</i>				
Sioux City & Pacific 6s, 1896 and yearly.....	12,000 00	12,360 00	12,000 00	
Union Pacific 6s, 1891-5.....	25,000 00	25,000 00	25,000 00	
Total car trust bonds owned.....	37,000 00			37,000 00
<i>Railway Bridge Bonds Owned.</i>				
Missouri Valley Blair Bridge & Rail- way Company 6s, 1923 or 1894....	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Chicago & Northwestern, 300 shares,	30,000 00	30,000 00	30,000 00	30,000 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company 4s, 1895, or yearly.....	2,700 00	2,700 00	2,700 00	
Continental Mills 6s, 1893.....	15,000 00	15,450 00	15,000 00	
Union Water Power Company 5s, 1904.....	20,000 00	20,000 00	20,000 00	
Total corporation bonds.....	37,700 00			37,700 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	12,600 00	17,640 00	12,600 00	
Casco " Portland.....	13,100 00	17,030 00	13,100 00	
First " Portland.....	10,200 00	10,200 00	10,200 00	
Shoe & Leather " Auburn.....	2,000 00	2,260 00	2,000 00	
Total bank stock owned.....	37,900 00			37,900 00
Premium account.....			14,202 50	
Expense account.....			312 50	14,515 00
Real estate, foreclosure.....		7,375 00	8,375 00	
Real estate, investment.....		14,000 00	14,000 00	22,375 00

BELFAST SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
City of Belfast bonds.....	\$1,800 00	\$1,800 00	
“ Rockland bonds.....	400 00	400 00	
Kansas City bonds.....	2,000 00	2,000 00	
City of St. Paul bonds.....	3,000 00	3,000 00	\$7,200 00
<i>Loans on Railroad Bonds.</i>			
Atchison, Topeka & Santa Fe.....	12,000 00	12,000 00	
Belfast & Moosehead Lake.....	12,797 00	12,797 00	
Cambridge Horse Railroad.....	3,000 00	3,000 00	
Chicago, Burlington & Northern.....	1,000 00	1,000 00	
Chicago, Kansas & Western.....	8,000 00	8,000 00	
Iowa Falls & Sioux City.....	1,000 00	1,000 00	
Jacksonville, Tampa & Key West.....	5,000 00	5,000 00	
Maine Central.....	1,400 00	1,400 00	44,197 00
<i>Loans on Railroad Stock.</i>			
Atchison, Topeka & Santa Fe.....	10,800 00	10,800 00	
Belfast & Moosehead Lake.....	7,025 00	7,025 00	
Chicago, Burlington & Quincy.....	1,000 00	1,000 00	
Chicago, Milwaukee & St. Paul.....	6,300 00	6,300 00	
Chicago & Northwestern.....	2,500 00	2,500 00	
Eastern.....	20,000 00	20,000 00	
Union Pacific.....	6,780 26	6,780 26	54,405 26
<i>Loans on Corporation Bonds.</i>			
Belfast Hotel Company, Belfast.....	15,000 00	15,000 00	
Blair Bridge & Railway Company.....	16,000 00	16,000 00	
Fort Scott Equipment Company.....	1,000 00	1,000 00	
Freeman Manufacturing Co., Adams, Mass.....	25,000 00	25,000 00	
Renfrew Manufacturing Co., Adams, Mass.....	35,000 00	35,000 00	
Sioux City & Pacific Equipment Company.....	4,000 00	4,000 00	
Suffolk Iron Works, Boston, Mass.....	4,250 00	4,250 00	100,250 00
<i>Loans on Corporation Stock.</i>			
Belfast Gas Light Company, Belfast.....	1,000 00	1,000 00	
Jacksonville Marine Railway Company.....	5,000 00	5,000 00	
Lamson Consolidated Store Service Co., Boston..	350 00	350 00	
Masonic Temple Association, Belfast.....	1,100 00	1,100 00	7,450 00
<i>Loans on Bank Stock.</i>			
Belfast National Bank, Belfast.....	2,400 00	2,400 00	
First National Bank, Jacksonville.....	4,750 00	4,750 00	7,150 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank, Belfast.....	100 00	100 00	
Newport Savings Bank, Newport, R. I.....	100 00	100 00	200 00
<i>Loans to Corporations.</i>			
Belfast Gas Light Company, Belfast.....	1,000 00	1,000 00	
Continental Mills, Lewiston.....	10,000 00	10,000 00	
Cowan Woolen Company, Lewiston.....	10,000 00	10,000 00	
Farnsworth Company, Lisbon.....	10,000 00	10,000 00	
Maine Central Railroad Company.....	30,000 00	30,000 00	
Pondicherry Mills, Bridgton.....	10,000 00	10,000 00	
Searsmont Building Company.....	900 00	900 00	71,900 00

BELFAST SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Loans on other collaterals	\$37,000 00	\$37,000 00	
Loans on vessel property	800 00	800 00	
Loans on mortgages of real estate	81,337 00	81,337 00	\$119,137 00
Cash on deposit	131,592 67	131,592 67	
Cash on hand	16,072 27	16,072 27	147,664 94
Unpaid accrued interest	11,623 61		1,184,044 20
	<u>1,227,362 81</u>		
Due depositors, including earned dividend, State tax and expenses.....	1,155,184 92		
Surplus above all liabilities.....	\$72,177 89		

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

Annual expenses, \$3,300.

BETHEL SAVINGS BANK—BETHEL.

NOVEMBER 23, 1889.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

LIABILITIES.

Deposits.....	\$155,618 50
Reserve fund.....	4,723 72
Profits.....	2,250 80
	\$162,593 02

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland 6s, 1907.....	\$10,000 00	\$12,000 00	\$10,000 00	
Town of Bethel 4s, 1898.....	4,500 00	4,500 00	4,500 00	
Total public funds of Maine.....	14,500 00			\$14,500 00
Dakota Territory 6s, Opt., 1894....	3,000 00	3,300 00	3,000 00	
City of Findlay, O, 6s, 1907.....	5,000 00	5,900 00	5,000 00	
Port Huron, Mich., 5s, 1899.....	4,000 00	4,120 00	4,000 00	
Total public funds out of New Eng....	12,000 00			12,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890..	8,500 00	8,585 00	8,500 00	
Maine Central 5s, 1912.....	3,000 00	3,120 00	3,000 00	
New York & New England 3s, 2d Mort., 1903.....	3,000 00	3,000 00	3,000 00	
Portland & Kennebec 6s, 1895.....	2,000 00	2,140 00	2,000 00	
Total railroad bonds of New Eng....	16,500 00			16,500 00
<i>Corporation Bonds Owned</i>				
Bath Water Supply Co. 5s, 1916....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland.....	9,200 00	11,960 00	9,200 00	
First " Portland.....	2,500 00	2,500 00	2,500 00	
Merchants' " Portland.....	450 00	696 00	450 00	
Norway " Norway.....	3,400 00	3,910 00	3,400 00	
Portland " Portland.....	10,000 00	10,000 00	10,000 00	
National Shoe and Leather Bank, Auburn.....	2,500 00	2,825 00	2,500 00	
Total bank stock owned.....	28,050 00			28,050 00
Loans on Town of Bethel bonds.....		450 00	450 00	
Loan on Jacksonville, Tampa & Key West R. R. bonds.....		75 00	75 00	
Loan on Berlin Mills Company Stock.....		1,500 00	1,500 00	
Loan on Tibbetts Manufacturing Company stock.		1,500 00	1,500 00	
Loan to Rumford Dairying Association.....		900 00	900 00	
Loan to Town of Gilead.....		800 00	800 00	5,225 00

BETHEL SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on personal property	\$1,312 98	\$1,312 98	
Loans on other collaterals	2 651 75	2,651 75	
Loans on mortgages of real estate	72,263 24	72,263 24	\$76,227 97
Premium account		993 75	
Real estate, foreclosure.....	284 57	284 75	
Safe.....	500 00	500 00	1,778 32
Cash deposited Casco National Bank, Portland .	2,579 81	2,579 81	
Cash on hand	731 92	731 92	3,311 73
			<u>\$162,593 02</u>
Unpaid accrued interest.....	250 00		
	<u>169,955 27</u>		
Due depositors, including earned dividend and State tax.	156,727 99		
Surplus above all liabilities	\$13,227 28		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$600.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

SEPTEMBER 19, 1889.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits.....	\$338,844 19
Reserve fund	31,000 00
Profits	58,076 22
	\$927,920 41

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bangor 7s, 1899	\$8,000 00	\$9,920 00	\$8,000 00	
“ Bath 6s, 1889.....	1,500 00	1,500 00	1,500 00	
“ Biddeford 4s, 1907.....	8,500 00	8,500 00	8,000 00	
“ Biddeford 4½s, 1900	1,100 00	1,144 00	1,100 00	
Town of Deering 5s, 1892.....	500 00	500 00	500 00	
Total public funds of Maine.....	19,600 00			\$19,100 00
County of Cass, Mo., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
“ Chippewa, Mich., 6s, 1904,	5,000 00	5,650 00	5,000 00	
“ Wayne, Ind., 7s, 1890	6,000 00	6,000 00	6,000 00	
“ Wyandotte, Kan., 7s, 1895,	8,000 00	8,480 00	8,000 00	
City of Evansville, Ind., 5s, 1912,	6,000 00	6,000 00	6,000 00	
“ Findlay, O., 5s, 1896	3,000 00	3,060 00	3,000 00	
“ Findlay, O., 6s, 1901	3,000 00	3,390 00	3,000 00	
“ Kansas City, Kan., 7s,				
1897-98.....	10,000 00	11,300 00	10,000 00	
“ Kansas City, Mo., 5s, 1905,	2,000 00	2,020 00	2,000 00	
“ No. Chicago (Lincoln Pk)				
6s, 1895.....	2,000 00	2,000 00	2,000 00	
“ Sioux City, Iowa.....	20,000 00	20,000 00	20,000 00	
“ Toledo, O., 8s, 1894.....	3,000 00	3,330 00	3,000 00	
Total public funds out of New Eng.,	78,000 00			78,000 00
<i>Railroad Bonds Owned.</i>				
Housatonic 5s, 1937	15,000 00	15,900 00	15,000 00	
Maine Central 7s, 1912	18,000 00	23,580 00	18,000 00	
Portland & Ogdensburg 5s, 1908....	20,000 00	21,000 00	20,000 00	
Total railroad bonds of New Eng....	53,000 00			53,000 00
Atchison, Topeka & Santa Fe 5s,				
1920	1,000 00	630 00	900 00	
Chicago, Burlington & Northern 5s,				
1926	500 00	500 00	500 00	
Chicago, Kansas & Western 5s, 1925,	500 00	350 00	500 00	
Chicago, Milwaukee & St. Paul 5s,				
1921	9,000 00	9,270 00	8,000 00	
Cincinnati, Indianapolis, St. Louis				
& Chicago 4s, 1936.....	7,000 00	7,140 00	6,000 00	
Bellecille & Carondelet 6s, 1923	5,000 00	5,500 00	5,000 00	
Burlington & Missouri River 6s,				
1919	6,600 00	7,854 00	6,400 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, Lawrence & Southern 6s, 1909	\$500 00	\$500 00	\$500 00
Lafayette Street Railroad 6s, 1900..	4,000 00	4,000 00	4,000 00
New York & New England 6s, 1905,	5,000 00	5,850 00	5,000 00
Northern Pacific 6s, 1921	5,000 00	5,700 00	5,000 00
Peoples' Cable Railroad, Kan. City 6s, 1907	2,000 00	2,000 00	2,000 00
Spokane & Palouse 6s, 1936	8,000 00	8,480 00	8,000 00
St. Paul & Northern Pacific 6s, 1923,	1,000 00	1,180 00	1,000 00
Total railroad bonds out of New Eng.,	55,100 00		\$52,800 00
<i>Corporation Bonds Owned.</i>			
Biddeford & Saco Light & Power Co., 6s, 1908.....	1,000 00	1,000 00	1,000 00
Eau Claire Water Works, Wis., 6s, 1915,	5,000 00	5,000 00	5,000 00
Elkhart Water Works, Ind , 6s,1904,	5,000 00	5,000 00	5,000 00
Indianapolis Water Co., 6s, 1911.....	5,000 00	5,000 00	5,000 00
Northern Banking Co., 5s, 1894	10,000 00	10,000 00	10,000 00
Total corporation bonds owned	26,000 00		26,000 00
<i>Railroad Stock Owned.</i>			
Boston & Chelsea (horse)	100 00	125 00	100 00
Chicago & West Michigan.....	5,000 00	1,350 00	3,000 00
West End (street) Boston, Mass	1,850 00	1,443 00	1,850 00
White Water, scrip.....	615 00	615 00	250 00
Total railroad stock owned.	7,565 00		5,200 00
<i>Corporation Stock Owned.</i>			
American Molded Collar Company ..	500 00	500 00	250 00
Androscoggin Mills, Lewiston	1,000 00	1,350 00	1,000 00
Hardy Machine Co., Biddeford	3,900 00	3,900 00	3,900 00
Laconia M'fg Company, Biddeford..	6,400 00	8,032 00	6,400 00
Nashua M'fg Company, N. H.	2,500 00	3,125 00	2,500 00
Pepperell M'fg Co., Biddeford	14,000 00	35,840 00	19,000 00
Saco Water Power Machine Shop Company	55,000 00	55,000 00	27,500 00
York Manufacturing Company, Saco,	3,000 00	4,608 00	3,000 00
Northern Banking Co., Portland....	10,000 00	10,000 00	10,000 00
Total corporation stock owned.....	96,300 00		73,550 00
<i>Bank Stock Owned.</i>			
Belfast National Bank, Belfast	2,000 00	2,800 00	2,000 00
Biddeford " Biddeford...	17,200 00	24,940 00	17,200 00
Bucksport " Bucksport.....	850 00	1,020 00	850 00
Canal " Portland....	2,900 00	4,031 00	2,900 00
Casco " Portland....	400 00	520 00	400 00
Cumberland " Portland....	1,200 00	1,230 00	1,200 00
Dexter " Dexter.....	5,000 00	6,500 00	5,000 00
First " Biddeford ..	100 00	170 00	100 00
First " Wiscasset ..	800 00	1,040 00	800 00
Manufacturers " Lewiston...	5,400 00	6,750 00	5,400 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>	
Metropolitan Nat Bnk. Boston.....	\$6,600 00	\$6,864 00	\$6,600 00	
Newcastle " Newcastle..	3,000 00	4,500 00	3,000 00	
Northern " Hallowell..	2,000 00	2,600 00	2,000 00	
Portland " Portland...	20,000 00	20,000 00	20,000 00	
Shoe & Leather " Auburn....	2,600 00	2,938 00	2,600 00	
So Berwick " So. Berwick,	250 00	375 00	250 00	
Traders' " Portland....	1,000 00	1,250 00	1,000 00	
Veazie " Bangor....	2,000 00	2,400 00	2,000 00	
York " Saco.....	1,500 00	2,250 00	1,500 00	
Total bank stock of New Eng.....	74,800 00			\$74,800 00
Abilene Nat'l Bank, Abilene, Kan..	1,500 00	1,545 00	1,500 00	
American " Kan. City, Mo.,	20,000 00	22,000 00	20,000 00	
Birmingham National Bank, Birm-				
ingham, Ala.....	2,000 00	2,200 00	2,000 00	
First National Bank, Clyde, Kan...	4,900 00	7,350 00	4,900 00	
First " Denison, Tex..	4,000 00	4,000 00	4,000 00	
First National Bank, Leavenworth,				
Kan.....	5,000 00	5,800 00	5,000 00	
M'Frs' National Bank, Leavenworth,				
Kan.....	10,000 00	10,500 00	10,000 00	
Minneapolis National Bank, Minne-				
apolis, Kan.....	1,000 00	1,000 00	1,000 00	
First National Bank, Florence, Ala.,	1,000 00	1,000 00	1,000 00	
United States National Bank, Atchi-				
son, Kan.....	9,000 00	9,900 00	9,000 00	
Total bank stock out of New Eng...	58,400 00			58,400 00
<i>Loans on Bank Stock.</i>				
Abilene National Bank, Abilene, Kan.....		1,000 00	1,000 00	
American " Kan. City, Mo.....		500 00	500 00	
Bank of Glaseo, Glaseo, Kan.....		3,700 00	3,700 00	
Bank of Glen Elder, Glen Elder, Kan.....		9,000 00	9,000 00	
Clifton State Bank, Clifton, Kan.....		500 00	500 00	
Biddeford National Bank, Biddeford, Maine....		500 00	500 00	
First " Clyde, Kan.....		10,000 00	10,000 00	
First " Leavenworth, Kan...		5,000 00	5,000 00	
First " Smith Center, Kan...		8,000 00	8,000 00	
Manufacturers' " Leavenworth, Kan...		500 00	500 00	
Saco " Saco, Maine.....		700 00	700 00	
United States " Atchison, Kan.....		5,500 00	5,500 00	44,900 00
<i>Loans on Corporation Stock.</i>				
Union Investment Company, Kan. City, Mo....		50,000 00	50,000 00	
United States Investment Co., Atchison, Kan...		3,000 00	3,000 00	53,000 00
<i>Loans to Corporations.</i>				
Ames State Bank.....		5,000 00	5,000 00	
Bank of Glaseo.....		2,150 00	2,150 00	
Bank of Glen Elder.....		4,700 00	4,700 00	
Biddeford & Saco Railroad (horse).....		2,500 00	2,500 00	14,350 00
Loans on Brunswick & Chillicothe bonds.....		1,000 00	1,000 00	
Loans on Old Colony Railroad stock.....		500 00	500 00	
Loans on names (including church corporations)		2,180 21	2,180 21	

BIDDEFORD SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loan to city of Biddeford	20,000 00	20,000 00	
Loan on Biddeford Savings Bank book	700 00	700 00	
Loans on other collaterals	64,331 60	64,331 60	
Loans on mortgages of real estate	170,036 87	170,036 87	258,748 68
Real estate (bank building)	55,104 12	55,104 12	
Real estate (foreclosure)	26,836 50	26,836 50	
Cash deposited National Bank of Redemption, Boston	11,353 22	11,353 22	
Cash deposited Biddeford National Bank	6,523 90	6,523 90	
Cash on hand	16,253 99	16,253 99	116,071 73
			<u>\$927,920 41</u>
Unpaid accrued interest	15,995 00		
	<u>1,034,954 41</u>		
Due depositors, including earned dividend, State tax and expenses	858,737 41		
Surplus above all liabilities	\$176,217 00		

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

Annual expenses, \$2,500.

BOOTHBAY SAVINGS BANK—BOOTHBAY.

NOVEMBER 23, 1889.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

LIABILITIES.

Deposits.....	\$143,453 84
Reserve fund	5,085 00
Profits	1,452 09
	\$149,990 93

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland 6s, 1897	\$1,000 00	\$1,150 00	\$1,000 00	
Town of Boothbay 5s, 1893-4	2,300 00	2,300 00	2,300 00	
“ Boothbay 6s, 1890	300 00	300 00	300 00	
“ Boothbay 5s, School Dist, 1890-7	2,300 00	2,300 00	2,300 00	
“ Damariscotta 4½s, 1900	500 00	500 00	500 00	
Total public funds of Maine	8,400 00			\$8,400 00
City of Duluth, Minn, 6s, 1908	5,000 00	6,100 00	5,000 00	
“ Port Huron, Mich., 5s, 1906,	3,000 00	3,150 00	3,000 00	
“ Youngstown, O., 6s, 1890-1..	2,000 00	2,000 00	2,000 00	
Total public funds out of New Eng..	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Chatham Railroad, Mass., 6s, 1907,	1,000 00	1,000 00	1,000 00	
Lime Rock Railroad 5s, 1908	8,000 00	8,000 00	8,000 00	
Maine Central 7s, 1912	1,000 00	1,310 00	1,000 00	
Total railroad bonds of New Eng ...	10,000 00			10,000 00
Chicago, Kansas & Western 5s, 1926,	4,000 00	2,800 00	4,000 00	
Northern Pacific 6s, 1919	1,000 00	1,020 00	1,000 00	
Total railroad bonds out of New Eng.,	5,000 00			5,000 00
<i>Corporation Bonds Owned.</i>				
Belfast Water Company 5s, 1907 ...	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company 5s, 1909,	2,000 00	2,000 00	2,000 00	
Frontier Water Company, Fort Fair- field 5s, 1909	4,000 00	4,000 00	4,000 00	
Northern Banking Company, Deb., 5s, 1894	15,000 00	15,000 00	15,000 00	
Richmond Water Company 6s, 1906,	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	28,000 00			28,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Bath	2,000 00	2,900 00	2,000 00	
Belfast “ Belfast	2,000 00	2,800 00	2,000 00	
Portland “ Portland	2,000 00	2,000 00	2,000 00	
Total bank stock of Maine	6,000 00			6,000 00
American Nat'l Bank, Kansas City,	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>	
Loans on stock of First Nat'l Bank, Wiscasset..	\$ 750 00	\$ 750 00	
Loans on vessels..	1,622 77	1,622 77	
Loan to Boothbay Marine Railway	900 00	900 00	
Loans on personal security	354 93	354 93	\$3,627 70
Loans on mortgages of real estate.....	57,603 37	57,603 37	57,603 37
Premium account	-	2,600 00	
Safes	800 00	800 00	
Other personal property	200 00	200 00	
Real estate, foreclosure.....	1,100 00	1,040 00	4,640 00
Cash deposited in Casco Nat'l Bank, Portland..	11,576 31	11,576 31	
Cash on hand	4,143 55	4,143 55	15,719 86
Unpaid accrued interest	885 00		\$149,990 93
	150,665 93		
Due depositors, including earned dividend, State tax and expenses.....	144,794 27		
Surplus above all liabilities	\$5,871 66		

Rate of interest charged on loans, 6 per cent.

Annual expenses \$750.

BREWER SAVINGS BANK—BREWER.

OCTOBER 29, 1889.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$98,821 84
Reserve fund.....	3,070 92
Profits.....	3,098 36
	\$104,991 12

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States 4s Reg., 1907	\$4,000 00	\$5,080 00	\$4,000 00	
United States 4s Coup., 1907	1,600 00	2,032 00	1,600 00	
Total United States bonds owned ...	5,600 00			\$5,600 00
City of Bangor 6s, 1905	3,000 00	3,660 00	3,000 00	
“ Bangor 6s, 1894	9,500 00	10,260 00	9,500 00	
“ Bath 6s, 1891	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	13,500 00			13,500 00
County of Putnam, Ind., 6s, 1890 ...	1,000 00	1,000 00	1,000 00	
“ Ramsey, Minn., 4½s	2,000 00	2,000 00	2,000 00	
City of Arkansas City, Kan., 6s, 1918	2,000 00	2,400 00	2,000 00	
“ Neb. City, Neb., 6s, 1908,	3,000 00	3,450 00	3,000 00	
“ Port Huron, Mich., 5s, 1893-1904	5,000 00	5,150 00	5,000 00	
“ So. Omaha, Neb., 6s, 1908,	3,000 00	3,450 00	3,000 00	
Total public funds out of New Eng .	16,000 00			16,000 00
<i>Railroad Bonds Owned.</i>				
New York & New Eng., 6s, 1905....	3,000 00	3,510 00	3,000 00	
Omaha Horse Railway 6s, 1896-1916,	2,000 00	2,000 00	2,000 00	
Total railroad bonds owned	5,000 00			5,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Company 5s, 1905 ..	2,000 00	2,000 00	2,000 00	2,000 00
Loan to town of Brewer.....		2,500 00	2,500 00	
Loan on First National Bank of Bangor, stock..		1,593 97	1,593 97	
Loans on mortgages of real estate		47,888 53	47,888 53	51,982 50
Real estate, foreclosure		2,794 64	2,794 64	
Premium account.....		-	2,678 00	
Cash on hand and on deposit		5,435 98	5,435 98	10,908 62
				\$104,991 12
Unpaid accrued interest		1,569 11		
		108,774 23		
Due depositors, including earned dividend and State tax		100,950 78		
Surplus above all liabilities		\$7,823 45		

Rate of interest charged on loans, 6 to 7 per cent. Annual expenses, \$350.

BRIDGTON SAVINGS BANK—BRIDGTON.

OCTOBER 21, 1889.

RUFUS GIBBS, PRESIDENT.

MELLEN PLUMMER, TREASURER.

LIABILITIES.

Deposits	\$284,262 69
Reserve fund	9,949 39
Profits	12,240 26
Due J. B. Brown & Sons, Bankers ..	4,927 22
	\$311,379 56

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Belfast 6s R. R., 1898.....	\$ 500 00	\$ 535 00	\$ 500 00	
“ Portland 6s R. R., 1907	7,000 00	8,820 00	7,000 00	
Town of Bridgton 5s R. R., 1898	25,700 00	26,471 00	25,700 00	
“ Bridgton (orders) ..	1,888 88	1,888 88	1,888 88	
Total public funds of Maine	35,088 88			\$35,088 88
City of Findlay, Ohio 6s, 1900.....	5,000 00	5,600 00	5,000 00	
“ Lincoln, Nebraska 6s, 1894,	5,000 00	5,350 00	5,000 00	
“ So. Omaha, Neb., 6s, 1893-8,	2,000 00	2,120 00	2,000 00	
Total public funds out of New Eng.,	12,000 00			12,000 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River 1st Mort., 6s, 1902.....	9,000 00	9,000 00	9,000 00	
Maine Central 7s Consol., 1912	2,000 00	2,620 00	2,000 00	
Total railroad bonds of Maine.....	11,000 00			11,000 00
Chicago & West Michigan 5s, 1921,	5,000 00	4,700 00	5,000 00	
Detroit, Bay City & Alpena 6s, 1913,	3,000 00	3,120 00	3,000 00	
Northern Pacific 6s 1st Mort., 1921,	5,000 00	5,700 00	5,000 00	
Oregon Short Line 6s 1st Mort., 1922,	5,000 00	5,700 00	5,000 00	
Chicago, Kansas & Western 1st Mort. 5s	2,000 00	1,400 00	1,860 00	
Grand Avenue Railway Co., Kansas City 5s 1st Mort., 1908	5,000 00	4,750 00	4,800 00	
Omaha Horse Railway 6s 1st Mort. .	3,000 00	3,000 00	3,000 00	
Union Pacific, Lincoln & Colorado 5s 1st Mort., 1918	5,000 00	5,050 00	4,850 00	
Kansas City Belt Line 6s 1st Mort., 1916	6,000 00	6,600 00	6,000 00	
New York & Rockaway Beach 5s 1st Mort., 1927.....	3,000 00	3,060 00	3,000 00	
New Haven & Derby 5s, Consol., 1918	5,000 00	5,150 00	5,000 00	
Total railroad bonds out of New Eng.,	47,000 00			46,510 00

BRIDGTON SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Eau Claire Water Works 6s, 1915, Eau Claire, Wis.	\$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	
Northern Banking Co., Portland 5s, 1894	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	10,250 00			\$10,250 00
<i>Bank Stock Owned.</i>				
Biddeford Nat'l Bank, Biddeford ...	3,900 00	5,655 00	3,900 00	
Canal " Portland	2,600 00	3,614 00	2,600 00	
First " Bath	2,500 00	3,625 00	2,500 00	
First " Portland	5,000 00	5,000 00	5,000 00	
Lime Rock " Rockland	1,260 00	1,350 00	1,260 00	
Merchants' " Portland	2,100 00	3,248 00	2,100 00	
North " Rockland	500 00	675 00	500 00	
Total bank stock of Maine	17,860 00			17,860 00
Manufacturers' Nat'l Bank, Leavenworth, Kansas	2,000 00	2,000 00	2,000 00	2,000 00
<i>Corporation Stock Owned.</i>				
Portland Trust Company	2,000 00	2,360 00	2,000 00	
Northern Banking Co., Portland	1,000 00	1,000 00	1,000 00	
Total corporation stock	3,000 00			3,000 00
Premium account		-	10,060 00	
Expense account		-	395 68	
Safe		400 00	400 00	
Real estate, foreclosure		4,949 04	4,949 04	15,804 72
<i>Loans on Public Funds.</i>				
Town of Bridgton bonds		283 00	283 00	
County of Gibson, Ind.		500 00	500 00	783 00
<i>Loans on Corporation Bonds.</i>				
Chattanooga Water Company, Tenn.		500 00	500 00	
Clinton Water Company, Iowa.		350 00	350 00	
Kansas City Water Company, Mo.		259 11	259 11	
National Loan & Trust Company, Debenture		500 00	500 00	
Wichita Water Company, Kansas		500 00	500 00	2,109 11
<i>Loans on Corporation Stock.</i>				
Camden & Rockland Water Company		8,000 00	8,000 00	
Continental Mills		300 00	300 00	
Forest Mills Company		3,500 00	3,500 00	
International Loan & Trust Company		1,425 00	1,425 00	
Pondicherry Company		2,500 00	2,500 00	15,725 00
<i>Loans on Savings Bank Books.</i>				
Bridgton Savings Bank, Bridgton.		910 00	910 00	
Maine Savings Bank, Portland		650 00	650 00	1,560 00.

BRIDGTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loan on Bridgton & Saco River Railroad bonds..	\$5,100 00	\$5,100 00	
Loan on life insurance policies	4,000 00	4,000 00	
Loan on J. Winslow Jones debentures, and other collateral	4,816 67	4,816 67	
Loans on other security	11,620 00	11,620 00	
Loan to Bridgton & Saco River R. R., endorsed,	2,500 00	2,500 00	
Loans on mortgages of real estate	108,079 23	108,079 23	136,115 90
Cash on hand	1,572 95	1,572 95	1,572 95
Unpaid accrued interest	1,389 23		\$311,379 56
	<u>313,956 11</u>		
Due depositors, including earned dividend, State tax and other liabilities	293,585 59		
Surplus above all liabilities	\$20,370 52		

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

Annual expenses, \$1,400.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

SEPTEMBER 5, 1889.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

LIABILITIES.

Deposits	\$386,661 14
Reserved fund	13,182 13
Special reserved fund	1,521 59
Profits	11,143 30
	\$412,508 16

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	\$22,000 00	\$27,940 00	\$22,000 00	
Total United States bonds owned	22,000 00			\$22,000 00
City of Boston, Mass., 6s, 1894	1,000 00	1,110 00	1,000 00	
Town of Brunswick, Me., 4s, 1890—1912	6,000 00	6,000 00	6,000 00	
Town of Topsham, Me., 4s, 1901	1,500 00	1,500 00	1,500 00	
Total public funds of New England	8,500 00			8,500 00
County of Belmont, O, 5s, 1892	5,000 00	5,000 00	5,000 00	
“ Delaware, Ind, 5s 1898—1900	5,000 00	5,100 00	5,000 00	
“ Lee, Iowa, 6s 1895	3,500 00	3,710 00	3,500 00	
“ Mercer, O., 6s 1895	5,000 00	5,300 00	5,000 00	
“ Montgomery, Ind., 6s 1890	1,000 00	1,000 00	1,000 00	
“ Putnam, Ind, 6s 1890	1,000 00	1,000 00	1,000 00	
“ Vigo, Ind., 5s 1908	5,000 00	5,150 00	4,875 00	
City of Yankton, Dak, 4s 1913	4,900 00	3,675 00	3,675 00	
“ Cairo, Ill., 6s 1894	3,422 91	3,422 91	2,122 91	
“ Evansville, Ind., 5s 1912	5,000 00	5,000 00	5,000 00	
“ Findlay, O, 6s 1898	5,000 00	5,550 00	5,000 00	
“ Fremont, Neb, 6s 1898	5,000 00	5,550 00	5,000 00	
“ Hutchinson, Kan, 6s 1909	5,000 00	5,950 00	5,000 00	
“ Kansas City, Kan., 7s 1898	4,500 00	5,130 00	4,500 00	
“ Newark, O, 6s 1896	4,000 00	4,320 00	4,000 00	
“ Newark, O., 6s 1892	3,000 00	3,120 00	3,000 00	
“ Port Huron, Mich., 5s 1892	2,000 00	2,020 00	2,000 00	
“ Port Huron, Mich, 5s 1899	3,000 00	3,090 00	2,955 00	
“ Port Huron, Mich., 5s 1900	7,000 00	7,280 00	7,000 00	
“ Sioux City, Ia., 6s 1909	5,000 00	5,950 00	5,000 00	
“ Stillwater, Minn., 5s 1896	1,000 00	1,020 00	1,000 00	
“ St. Paul, Minn, 8s 1894	5,500 00	6,380 00	5,500 00	
“ St. Paul, Minn, 6s 1900	5,000 00	5,800 00	5,000 00	
“ Winfield, Kan., 7s 1893	4,000 00	4,360 00	4,000 00	
Town of Ottumwa, Ia., 5s 1897	9,000 00	9,270 00	9,000 00	
“ Roseville, Ill., 8s 1890	1,000 00	1,000 00	1,000 00	
“ Whitehall, Ill., 10s 1890	3,000 00	3,000 00	3,000 00	
Total public funds out of New Eng	110,822 91			108,127 91

BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Lime Rock 5s, 1908.....	\$10,000 00	\$10,000 00	\$10,000 00	
Maine Central 7s, 1912	20,000 00	26,200 00	20,000 00	
Rumford Falls and Buckfield 7s, 1895	7,000 00	7,560 00	7,000 00	
Total railroad bonds owned	37,000 00			\$37,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 5s, 1916....	5,000 00	5,000 00	5,000 00	
Belfast Water Co., 5s, 1907	5,000 00	5,000 00	5,000 00	
Brewer Water Co., 5s, 1908.....	3,500 00	3,500 00	3,412 50	
Fremont Water Works, 6s, 1898	2,000 00	2,000 00	2,000 00	
Northern Banking Co., 5s, 1894.....	10,000 00	10,000 00	10,000 00	
Portland Water Co., 6s, 1891.....	1,000 00	1,000 00	1,000 00	
Portland Water Co., 6s, 1899.....	4,000 00	4,400 00	4,000 00	
Presque Isle Water Co., 5s, 1897....	5,000 00	5,000 00	5,000 00	
Railroad Equipment Co., 6s, 1894....	2,000 00	2,000 00	2,000 00	
Richmond Water Co., 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Sioux City Water Works, 6s, 1904....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	43,500 00			43,412 50
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast. ...	700 00	980 00	700 00	
Canal " Portland...	8,000 00	11,120 00	8,000 00	
Casco " Portland...	7,700 00	10,010 00	7,700 00	
Cumberland " Portland...	6,720 00	6,888 00	6,720 00	
First " Portland...	6,300 00	6,300 00	6,300 00	
First " Brunswick...	1,900 00	2,470 00	1,900 00	
First " Wiscasset...	3,000 00	3,900 00	3,000 00	
Merchants' " Portland...	2,625 00	4,060 00	2,625 00	
Newcastle " Newcastle..	1,000 00	1,500 00	1,000 00	
Northern " Hallowell...	6,800 00	8,840 00	6,800 00	
Orono " Orono.....	2,000 00	2,260 00	2,000 00	
Shoe and Leather Nat. Bnk., Auburn	6,600 00	7,458 00	6,600 00	
So. Berwick Nat Bnk., So. Berwick	2,500 00	3,750 00	2,500 00	
Union National Bank, Brunswick...	3,800 00	4,270 00	3,800 00	
Total bank stock owned	59,645 00			59,645 00
Loan on Brunswick Gas Light Company Bonds..		2,500 00	2,500 00	
Loan on Northern Pacific R. R. stock		2,600 00	2,600 00	
Loans on other collaterals		5,000 00	5,000 00	
Loan to town of Brunswick.....		5,000 00	5,000 00	
Loans on mortgages of real estate.....		109,607 67	109,607 67	124,707 67
Real estate, investment.....		6,600 00	6,015 49	
Furniture and fixtures.....		1,500 00	1,800 00	
Cash on hand and on deposit.....		1,299 59	1,299 59	9,115 08
Unpaid accrued interest		6,805 99		\$412,508 16
		456,077 16		
Due depositors, including earned dividend, State tax and expenses.....		394,056 58		
Surplus above all liabilities.....		\$62,020 58		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$1,250.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

NOVEMBER 12, 1889.

THOMAS TARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

LIABILITIES.

Deposits	\$231,307 12
Reserve fund	9,308 70
Unpaid dividends	3,446 29
Profits	2,800 02
	<hr/>
	\$246,862 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
State of New Hampshire 6s, 1802 ...	\$ 100 00	\$ 100 00	\$ 100 00	
City of Bangor 6s, 1894	1,000 00	1,080 00	1,000 00	
“ Portland 6s, 1897	500 00	565 00	500 00	
Total public funds of New Eng.	1,600 00			\$1,600 00
County of Allen, Ind., 5s, 1891-94 ..	3,000 00	3,000 00	3,000 00	
“ Boone, Ind., 6s, 1891	1,000 00	1,000 00	1,000 00	
“ Clinton, Ind., 5s, 1893 ...	2,000 00	2,000 00	2,000 00	
“ Delaware, O., 5s, 1895-6-7,	4,000 00	4,040 00	4,000 00	
“ Hancock, O., 6s, 1891 ...	5,000 00	5,100 00	5,000 00	
“ Hendricks, Ind., 6s, 1890,	410 00	410 00	410 00	
“ Henry, O., 6s, 1890-1	2,500 00	2,500 00	2,500 00	
“ Holmes, O., 6s, 1892	1,000 00	1,030 00	1,000 00	
“ Kosciusko, Ind., 5s, 1891,	2,000 00	2,000 00	2,000 00	
“ Lucas, O., 5s, 1892	1,000 00	1,000 00	1,000 00	
“ Putnam, Ind., 6s, 1890 ...	1,000 00	1,000 00	1,000 00	
“ Putnam, O., 5s, 1901	4,000 00	4,080 00	4,000 00	
“ Scioto, O., 8s, 1893	2,000 00	2,180 00	2,000 00	
“ Tazewell, Ill., 6s, 1890-9,	1,000 00	1,050 00	1,000 00	
“ Webster, Ia., 5s, 1891 ...	4,000 00	4,000 00	4,000 00	
City of Brainerd, Minn., 6s, 1897,	2,000 00	2,180 00	2,000 00	
“ Canton, O., 5 ³ / ₈ s, 1891-6 ...	2,000 00	2,080 00	2,000 00	
“ Canton, O., 5s, 1891-7 ...	3,000 00	3,060 00	3,000 00	
“ Chicago, Ill., 7s, 1899 ...	3,000 00	3,450 00	3,000 00	
“ Eau Claire, Wis., 6s, 1915,	2,000 00	2,440 00	2,000 00	
“ Evansville, Ind., 4 ³ / ₈ s, 1912,	3,000 00	3,000 00	1,500 00	
“ Evansville, Ind., 5s, 1912,	3,000 00	3,000 00	1,500 00	
“ Fort Wayne, Ind., 6s, 1899,	6,000 00	6,730 00	6,000 00	
“ Kansas City, Kan., 7s,				
1892-7	5,000 00	5,400 00	5,000 00	
“ Lincoln, Neb., 6s, 1895 ...	2,000 00	2,140 00	2,000 00	
“ Logansport, Ind., 5s, 1905,	2,000 00	2,160 00	2,000 00	
“ McKeesport, Pa., 5s, 1891,	1,000 00	1,000 00	1,000 00	
“ Newark, O., 6s, 1891	1,250 00	1,275 00	1,250 00	
“ Newark, O., 5s, 1893	2,054 75	2,075 29	2,054 75	
“ Ottumwa, Ia., 5s, 1897 ...	5,000 00	5,150 00	5,000 00	
“ Richmond, Ind., 6s, 1896,	5,000 00	5,400 00	5,000 00	
“ Rockford, Ill., 6s, 1891 ...	2,000 00	2,040 00	2,000 00	
“ Springfield, O., 6s, 1894 ...	1,000 00	1,070 00	1,000 00	
“ Urbana, O., 5s, 1891-1901,	3,000 00	3,060 00	3,000 00	
Total public funds out of New Eng. .	81,214 75			81,214 75

BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Lime Rock 5s, 1908	\$5,000 00	\$5,000 00	\$5,000 00	
Portland & Ogdensburg 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Total railroad bonds of Maine.....	8,000 00			\$8,000 00
Detroit, Bay City & Alpena 6s, 1913, Peoples' Street Railway, Penn., 6s, 1918	4,000 00	4,160 00	4,000 00	
Toledo Belt Railway 6s, 1901-2....	2,000 00	2,200 00	2,000 00	
Waterville Turnpike 6s, 1919	2,000 00	2,160 00	1,910 00	
	1,000 00	1,000 00	1,000 00	
Total railroad bonds out of New Eng.,	9,000 00			8,910 00
<i>Corporation Bonds Owned</i>				
Augusta Water Company 5s, 1919 ..	2,000 00	2,000 00	2,000 00	
Pejepscot Water Company 5s, 1906 ..	1,500 00	1,500 00	1,500 00	
Portland Water Company 6s, 1899 ..	2,000 00	2,200 00	2,000 00	
Portland Water Company 6s, 1891 ..	1,000 00	1,020 00	1,000 00	
Richmond Water Company 5s, 1907,	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	8,500 00			8,500 00
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland	2,300 00	2,990 00	2,300 00	
Cumberland " Portland	2,000 00	2,050 00	2,000 00	
First " Portland	4,000 00	4,000 00	4,000 00	
First " Lewiston	1,000 00	1,600 00	1,000 00	
Georges " Thomaston....	1,200 00	1,260 00	1,200 00	
Lime Rock " Rockland	1,000 00	1,125 00	1,050 00	
Portland " Portland	2,000 00	2,000 00	2,000 00	
Total bank stock of Maine.....	13,550 00			13,550 00
Loans on Buxton & Hollis Savings Bank books,		750 00	750 00	
Loans on other personal security		200 00	200 00	
Loans to town of Buxton, Maine.....		300 00	300 00	1,250 00
Loans on mortgages of real estate		91,568 85	91,568 85	91,568 85
Real estate, foreclosure		25,549 87	25,549 87	
Expense account		-	76 33	25,626 20
Cash deposited First National Bank, Portland..		4,680 61	4,680 61	
Cash deposited Woodbury & Moulton, Portland,		1,157 56	1,157 56	
Cash on hand		804 16	804 16	6,642 33
Unpaid accrued interest		4,289 98		\$246,862 13
		260,551 32		
Due depositors, including earned dividend, State tax and expenses..		235,900 57		
Surplus above all liabilities		\$24,650 75		

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

Annual expenses, \$1,000.

CALAIS SAVINGS BANK—CALAIS.

OCTOBER 24, 1889.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

LIABILITIES.

Deposits	\$209,628 67
Reserve fund.....	6,609 28
Premium account	97 50
Profits.....	9,328 04
Due national bank.....	29 31
	\$225,692 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, 4s, 1907.....	\$9,000 00	\$11,430 00	\$9,000 00	\$9,000 00
City of Belfast 6s, 1898	5,500 00	5,885 00	5,500 00	
“ Calais 6s, 1891	1,000 00	1,040 00	1,000 00	
“ Portland 6s, 1907	6,000 00	7,560 00	6,000 00	
Town of Houlton 6s, 1890.....	600 00	600 00	600 00	
Total public funds of Maine.....	13,100 00			13,100 00
County of Hancock, O., 6s, 1890....	3,000 00	3,000 00	3,000 00	
“ Jasper, Iowa, 6s, 1889-92.....	3,000 00	3,000 00	3,000 00	
“ Kosciusko, Ind., 5s, 1901.....	10,000 00	10,200 00	10,000 00	
“ Marion, Ind., 4½s, 1893....	8,000 00	8,000 00	8,000 00	
“ Meeker, Minn., 6s, 1890....	2,000 00	2,000 00	2,000 00	
“ Washington, Ill., 6s, 1902.....	3,000 00	3,360 00	3,000 00	
City of Akron, O., 6s, 1898.....	5,000 00	5,550 00	5,000 00	
“ Bradford, Penn., 6s, 1903.....	1,000 00	1,150 00	1,000 00	
“ Canton, O., 5s, 1896-7	2,000 00	2,040 00	2,000 00	
“ Cincinnati, O., 7s, 1904....	3,000 00	3,870 00	3,000 00	
“ Cincinnati, O., 7 3-10s, 1898	3,000 00	3,810 00	3,000 00	
“ Columbus, O., 6s, 1889, Opt.,	5,000 00	5,000 00	5,000 00	
“ Evansville, Ind., 5s, 1912.....	3,000 00	3,000 00	3,000 00	
“ Findlay, O., 5s, 1908.....	5,000 00	5,300 00	5,000 00	
“ La Crosse, Wis., 5s, Opt., 1897	7,000 00	7,210 00	7,000 00	
“ St. Paul, Minn., 5s, 1915.....	7,000 00	8,050 00	7,000 00	
Total public funds out of New Eng.,	70,000 00			70,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1912.....	17,000 00	22,270 00	17,000 00	
Housatonic 5s, 1937.....	5,000 00	5,300 00	5,000 00	
Portland & Ogdensburg 5s, 1908....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of New Eng....	27,000 00			27,000 00
Corrigan Street Railway, Kansas City 5s, 1916	5,000 00	5,100 00	5,000 00	
Grand Rapids, Lansing & Detroit 5s, 1927	3,000 00	3,000 00	2,910 00	
Iowa Central 5s, 1938.....	3,000 00	2,610 00	2,640 00	
Kansas City Cable 5s, 1897.....	5,000 00	5,000 00	4,987 50	

CALAIS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
New York, Chicago & St. Louis 4s, 1937	\$2,000 00	\$ 1,860 00	\$2,000 00	
Northern Pacific 6s, 1921	9,000 00	10,260 00	9,000 00	
Total railroad bonds out of New Eng.,	27,000 00			\$26,537 50
<i>Railroad Stock Owned.</i>				
European & North American	9,000 00	10,350 00	10,125 00	
Iowa Central, preferred	3,000 00	750 00	629 99	
Portland & Rochester	1,000 00	1,250 00	1,250 00	
Total railroad stock owned	13,000 00			12,004 99
<i>Bank Stock Owned.</i>				
Calais National Bank, Calais	5,500 00	7,700 00	7,763 58	
Canal " Portland	2,000 00	2,780 00	2,855 00	
Casco " Portland	3,000 00	3,900 00	4,085 00	
Frontier " Eastport	2,775 00	4,144 00	3,422 50	
Portland " Portland	3,000 00	3,000 00	3,000 00	
Total bank stock of Maine	16,275 00			21,126 08
American Nat. Bank, Kansas City	5,000 00	5,500 00	5,900 00	
Kansas " Topeka, Kan.,	5,000 00	5,000 00	5,000 00	
Total bank stock out of New Eng.	10,000 00			10,900 00
<i>Loans on Railroad Bonds.</i>				
Maine Central R. R.		300 00	300 00	
St. Stephen R. R.		500 00	500 00	800 00
<i>Loans on Railroad Stock</i>				
European & North American		5,000 00	5,000 00	
New Brunswick & Canada		5,000 00	5,000 00	10,000 00
<i>Loans on Corporation Stock.</i>				
Home Insurance Company		4,600 00	4,600 00	
St. Croix Mills		100 00	100 00	4,700 00
Loan on St. Stephen Bank stock		2,000 00	2,000 00	
Loan to St Croix Shoe Company		3,000 00	3,000 00	
Loan on Calais Savings Bank book		50 00	50 00	5,050 00
Loans on mortgages of real estate		13,918 34	13,918 34	13,918 34
Real estate, foreclosure		3,000 00	327 34	
Expense account		-	545 90	873 24
Cash deposited Portland Trust Company		682 65	682 65	682 65
				\$225,692 80
Unpaid accrued interest		2,908 45		
		247,138 44		
Due depositors, including earned dividend and State tax		214,219 19		
Surplus above all liabilities		\$32,919 25		

Rate of interest charged on loans, 6 per cent. Annual expenses, \$900.

CAMDEN SAVINGS BANK—ROCKPORT.

AUGUST 26, 1889.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits.....	\$105,312 97
Reserve fund.....	3,825 96
Special reserve fund.....	12,846 69
Profits.....	3,785 60
Due First National Bank, Portland, Me.....	1,577 95
	<u>\$127,349 17</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
State of Maine bonds, 6s 1889.....	\$100 00	\$100 00	\$110 00	\$110 00
<i>Railroad Bonds Owned.</i>				
Atchison, Topeka & Santa Fe 7s 1903, L. G.....	6,000 00	6,480 00	3,180 00	
*Central Iowa 7s 1889, 1st Mort....	2,000 00	1,600 00	1,350 00	
Chicago & Southwestern 7s 1889....	3,000 00	3,600 00	2,640 00	
Wisconsin Central 5s 1909, 1st Series	1,000 00	950 00	} 364 36	
*Wisconsin Central 7s 1909, 2d Series	2,000 00	700 00		
Total railroad bonds.....	17,000 00			7,534 36
<i>Railroad Stock Owned.</i>				
Northern Pacific Preferred.....	8,400 00	6,300 00	1,008 00	
New York, Ontario & Western.....	2,700 00	486 00	120 00	
Total railroad stock.....	11,100 00			1,128 00
<i>Loans on Public Funds.</i>				
City of Rockland bond.....		363 15	363 15	363 15
<i>Loans on Railroad Bonds.</i>				
Cincinnati & Indiana.....		2,000 00	2,000 00	
European & North American.....		1,047 99	1,047 99	3,047 99
<i>Loans on Corporation Stocks</i>				
Camden & Rockland Water Co.....		7,000 00	7,000 00	
Little Androscoggin Water Power Co.....		1,000 00	9,552 80	16,552 80
Loans on Camden Savings Bank books.....		2,815 40	2,815 40	
Loans on other personal security.....		475 00	475 00	
Loans on mortgages of real estate.....		73,266 90	73,266 90	76,557 30

*Suspended payment of interest.

CAMDEN SAVINGS BANK—CONCLUDED.

RESOURCES

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Real estate, foreclosure	\$2,000 00	\$2,992 00	
Safe and furniture	1,200 00	1,440 00	
Expense account.....	-	248 51	\$4,680 51
Cash deposited in Maverick Nat'l Bank, Boston.	7,661 71	7,661 71	
Cash deposited in Nat'l Exchange Bank, Boston.	3,046 58	3,046 58	
Cash on hand	6,666 77	6,666 77	17,375 06
			<u>\$127,349 17</u>
Unpaid accrued interest	3,316 00		
	<u>134,475 50</u>		
Due depositors, including earned dividend and State tax	108,609 95		
Surplus above all liabilities.....	\$25,865 55		

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

Annual expenses, \$1,100.

CASCADE SAVINGS BANK—OAKLAND.

NOVEMBER 15, 1889.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

LIABILITIES.

Deposits.....	\$145,860 09
Reserve fund.....	7,060 00
Profits.....	1,405 45
	\$154,325 54

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Maine Central 7s, 1912.....	\$8,000 00	\$10,480 00	\$8,000 00	
Iowa Central 5s, 1938.....	3,000 00	2,610 00	3,000 00	
Total railroad bonds owned.....	11,000 00			\$11,000 00
<i>Railroad Stock Owned</i>				
Iowa Central, preferred.....	1,900 00	475 00	1,900 00	1,900 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	1,807 00	1,300 00	
Casco " ".....	3,600 00	4,680 00	3,600 00	
First " ".....	12,500 00	12,500 00	12,500 00	
Messalonskee " Oakland.....	8,500 00	9,775 00	8,500 00	
Portland " Portland.....	5,000 00	5,000 00	5,000 00	
Shoe & Leather Nat Bank, Auburn,	3,000 00	3,390 00	3,000 00	
First National Bank, Bath.....	2,000 00	2,900 00	2,000 00	
Total bank stock of Maine.....	35,900 00			35,900 00
<i>Loans on Corporation Stock.</i>				
Dustin & Hubbard M'fg Co., Oakland.....		10,100 00	10,100 00	
Madison Woolen Co., Madison.....		4,400 00	4,400 00	14,500 00
<i>Loans on Bank Stock.</i>				
Augusta National Bank, Augusta.....		200 00	200 00	
Messalonskee National Bank, Oakland.....		2,100 00	2,100 00	
People's National Bank, Waterville.....		800 00	800 00	3,100 00
Loan on Somerset R. R. bonds.....		10,730 00	10,730 00	
Loan on Augusta Savings Bank book.....		50 00	50 00	
Loan on other personal property.....		3,200 00	3,200 00	13,980 00
Loans on mortgages of real estate.....		50,126 40	50,126 40	50,126 40
Premium account.....		-	7,000 00	
Real estate, investment.....		800 00	800 00	
Real estate, foreclosure.....		6,288 04	6,288 04	
Safe and fixtures.....		960 02	960 02	15,048 06

CASCADE SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Cash on deposit, Portland Trust Co.	\$ 224 31	\$ 224 31	
Cash on hand	8,546 77	8,546 77	\$8,771 08
			<hr/>
Unpaid accrued interest	308 35		\$154,325 54
	<hr/>		
	152,450 89		
Due depositors, including earned dividend and State tax	146,365 84		
	<hr/>		
Surplus above all liabilities	\$6,085 05		

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

Annual expenses, \$600.

CORNISH SAVINGS BANK—CORNISH.

OCTOBER 22, 1889.

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

LIABILITIES.

Deposits	\$7,469 52
Reserve fund	50 45
Profits	60 85
	\$7,580 82

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., 6s, 1892	\$1,000 00	\$1,030 00	\$1,000 00	
City of Brainerd, Minn., 6s, 1897....	1,000 00	1,090 00	1,000 00	
Total public funds out of New Eng..	2,000 00			\$2,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, 1905	1,000 00	1,040 00	1,000 00	1,000 00
<i>Corporation Bonds Owned.</i>				
Richmond Water Co. 5s, 1906.....	1,000 00	1,000 00	1,000 00	1,000 00
Loans on personal property		103 00	103 00	
Loans on mortgages of real estate.....		2,093 89	2,093 89	2,196 89
Premium account		-	187 50	
Expense account		-	16 92	204 42
Cash on deposit, Woodbury & Moulton, Portland.		925 56	925 56	
Cash on hand		253 95	253 95	1,179 51
				\$7,580 82
Unpaid accrued interest		60 73		
		7,597 13		
Due depositors, including earned dividend and State tax		7,547 46		
Surplus above all liabilities		\$49 67		

Rate of interest charged on loans, 6 per cent.

DEXTER SAVINGS BANK—DEXTER.

OCTOBER 29, 1889.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

LIABILITIES.

Deposits	\$252,941 80
Special deposits	320 32
Reserve fund	10,600 00
Special reserve fund.....	5,300 00
Profits	10,085 27
	\$279,247 39

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	400 00	400 00	400 00	
“ Hudson notes	600 00	600 00	600 00	
Total public funds of Maine	13,000 00			\$13,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s Consol. of 1912 . . .	10,000 00	13,100 00	9,220 00	
Portland & Ogdensburg 6s 1st Mort., 1900.....	5,000 00	5,900 00	3,800 00	
Total railroad bonds of Maine.....	15,000 00			13,020 00
Chicago & West Michigan 5s 1st Mort , 1921.	5,000 00	4,700 00	4,400 00	
Kansas City Belt Line R. R. 6s, 1916,	5,000 00	5,500 00	5,000 00	
Total railroad bonds out of New Eng.,	10,000 00			9,400 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport	14,100 00	14,100 00	14,100 00	14,100 00
<i>Corporation Bonds Owned.</i>				
Dexter Woolen Mills 6s	21,000 00	21,000 00	21,000 00	
Brewer Water Company 5s	10,000 00	10,000 00	9,475 00	
Total corporation bonds	31,000 00			30,475 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor	2,200 00	2,750 00	2,200 00	
First “ Dexter	20,000 00	26,000 00	20,000 00	
Kineo “ Dover	5,000 00	5,500 00	5,000 00	
Lime Rock “ Rockland	4,200 00	4,500 00	4,200 00	
Manfrs’ “ Lewiston	10,000 00	12,500 00	10,000 00	
Richmond “ Richmond	5,000 00	5,850 00	5,000 00	
Saco “ Saco	1,000 00	1,200 00	1,000 00	
Shoe & Leather Nat'l Bank, Auburn,	14,300 00	16,159 00	14,300 00	
Total bank stock owned	61,700 00			61,700 00
<i>Corporation Stock Owned.</i>				
Portland Trust Company, Portland,	4,000 00	4,720 00	4,000 00	4,000 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	
Dustin & Hubbard Manufacturing Company	1,000 00	1,000 00	\$8,000 00
<i>Loans on Bank Stock.</i>			
First National Bank, Bangor	600 00	600 00	
Kineo " Dover.....	300 00	300 00	
First " Dexter.....	1,500 00	1,500 00	2,400 00
<i>Loans on Savings Bank Books.</i>			
Dexter Savings Bank	2,275 00	2,275 00	
Loans on other personal property	9,421 02	9,421 02	
Loans on mortgages of real estate.....	68,507 51	68,507 51	80,203 53
Real estate, investment.	20,000 00	24,000 00	24,000 00
Cash deposited First National Bank, Dexter	18,636 75	18,636 75	
Cash on hand.....	312 11	312 11	18,948 86
			<u>\$279,247 39</u>
Unpaid accrued interest.....	3,150 29		
	<u>299,181 68</u>		
Due depositors, including earned dividend, State tax and other liabilities	257,241 69		
Surplus above all liabilities	<u>\$41,939 99</u>		

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

Annual expenses, \$1,250.

EASTPORT SAVINGS BANK—EASTPORT.

OCTOBER 23, 1889.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

LIABILITIES.

Deposits	\$325,992 13
Reserve fund	10,301 38
Profits	5,026 45
	\$341,319 96

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Portland 6s, 1890	\$2,000 00	\$2,000 00	\$2,000 00	
Town of Cutler 6s, 1888	1,500 00	1,500 00	1,500 00	
“ Pembroke 5s, 1890-96	3,300 00	3,300 00	3,300 00	
Total public funds of Maine	6,800 00			\$6,800 00
County of Clay, Minn., 6s C H, 1903,	3,000 00	3,360 00	3,000 00	
“ Henry, Ia, 7s fund, 1892,	4,000 00	4,240 00	4,000 00	
“ Jackson, Ill, 5s Fund, 1889, Opt.	5,000 00	5,000 00	5,000 00	
“ Lee, Ind, 6s Fund, 1895,	4,000 00	4,240 00	4,000 00	
“ Hancock, Ind., 6s Gravel Road, 1893	2,000 00	2,080 00	2,000 00	
“ Huntington, Ind., 6s Fund, 1893	4,000 00	4,160 00	4,000 00	
“ Saline, Ill., 6s Fund, 1890,	5,000 00	5,000 00	5,000 00	
“ Woodbury, Ia., 5s Fund, Opt, 1896	10,000 00	10,100 00	10,000 00	
“ Webster, Ia., 5s Fund, 1891-1906	5,000 00	5,000 00	5,000 00	
“ Washington, Ind., 6s Fund, 1904	1,000 00	1,130 00	1,000 00	
City of Burlington, Ia., 5s Fund, 1895	12,000 00	12,240 00	12,000 00	
“ Cedar Rapids, O., 5s School, 1896	4,000 00	4,080 00	4,000 00	
“ Celina, O., 6s R. R., 1899,	4,000 00	4,440 00	4,000 00	
“ Delphos, Allan & Van Wert, O., 6s School, 1899,	4,000 00	4,440 00	4,000 00	
“ Dubuque, Ia., 6s Fund, 1897	7,000 00	7,630 00	7,000 00	
“ Erie, Pa., 7s MI, 1894	1,000 00	1,110 00	1,000 00	
“ Fond-du-Lac, Wis., 5s, 1904	1,000 00	1,050 00	1,000 00	
“ Findlay, Ohio	3,000 00	3,000 00	3,000 00	
“ Kansas City, Mo., 8s Fund, 1892-1895	5,000 00	5,750 00	5,000 00	
“ Muscatine, Ia., 6s Red., 1898	4,000 00	4,440 00	4,000 00	
“ North Chicago, Ill., 7s (Lincoln Pk) 1895	3,000 00	3,120 00	3,000 00	
“ Nebraska City, Neb.	3,000 00	3,000 00	3,000 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 Springfield, Ill., 8s, R. R., 1891.....	\$9,000 00	\$9,450 00	\$9,000 00	
“ St. Paul, Minn., 7s Ml., 1898.....	5,000 00	6,000 00	5,000 00	
“ St. Paul, Minn., 8s Fund, 1897.....	3,000 00	3,720 00	3,000 00	
“ Sioux City, Ia., 6s Ml., 1888 or Opt.....	5,000 00	5,000 00	5,000 00	
“ South Chicago, Ill., 5s.....	20,000 00	20,000 00	20,000 00	
“ Toledo, Ill., 8s Fund, 1904.....	1,000 00	1,300 00	1,000 00	
“ Winona, Minn., 6s Ml., 1901.....	2,000 00	2,080 00	2,000 00	
Town of Danville, Ill., 7s Fund, 1895.....	8,000 00	9,040 00	8,000 00	
“ Lake, Ill., 7s Wa, 1924..	3,000 00	3,420 00	3,000 00	
Total public funds out of New Eng.,	150,000 00			\$150,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 6s 1st Mort., 1900.....	5,000 00	5,900 00	5,000 00	
New Haven & Derby.....	10,000 00	10,300 00	10,000 00	
Cincinnati Northern 6s, 1920.....	4,000 00	2,000 00	2,000 00	
Total railroad bonds.....	19,000 00			17,000 00
<i>Corporation Bonds Owned</i>				
Atlantic Water Co., Ia., 6s, 1893...	5,000 00	5,000 00	5,000 00	
Richmond Water Co., Me., 5s, 1906,	3,000 00	3,000 00	3,000 00	
Sioux City Water Works, Ia., 6s, 1900.....	4,000 00	4,000 00	4,000 00	
*Tiffin Water Works, O., 6s, 1889.....	2,000 00	1,000 00	2,000 00	
Towanda Water Works, Pa., 9s, 1900,	3,000 00	3,000 00	3,000 00	
Wakefield Water Works, Mass., 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	139 00	100 00	
Casco “ Portland.....	1,500 00	1,950 00	1,500 00	
First “ Bath.....	2,000 00	2,900 00	2,000 00	
First “ Portland.....	1,100 00	1,100 00	1,100 00	
Frontier “ Eastport.....	4,575 00	6,832 00	4,575 00	
Kineo “ Dover.....	3,000 00	3,300 00	3,000 00	
Traders’ “ Portland.....	200 00	250 00	200 00	
Total bank stock of Maine.....	12,975 00			12,975 00
American National Bank, Kansas City, Mo.....	4,500 00	4,950 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

EASTPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
First National Bank, Atchison, Kan.....	\$ 500 00	\$ 500 00	
First National Bank, Clyde, Kan.....	2,500 00	2,500 00	\$3,000 00
Loans on savings bank books.....	30 00	30 00	
Loans on other personal property.....	3,431 14	3,431 14	
Loans to municipalities.....	1,154 77	1,154 77	
Loans on mortgages of real estate.....	76,467 15	76,467 15	81,083 06
Real estate, investments.....	22,000 00	22,689 47	
Real estate, foreclosures.....	356 80	356 80	23,046 27
Cash deposited in National Bank of the Republic, Boston.....	7,512 17	7,512 17	
Cash deposited in Frontier Nat'l Bank, Eastport,	8,785 10	8,785 10	
Cash on hand.....	2,618 36	2,618 36	18,915 63
			<u>\$341,319 96</u>
Unpaid accrued interest.....	6,518 00		
	<u>362,064 49</u>		
Due depositors, including earned dividend and State tax.....	330,992 13		
Surplus above all liabilities.....	<u>\$31,072 36</u>		

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

Annual expenses, \$1,200.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

OCTOBER 31, 1889.

C. G. TOTMAN, PRESIDENT.

CHAS. ROWELL, TREASURER.

LIABILITIES.

Deposits	\$205,835 51
Reserve fund	9,663 89
Profits.....	7,112 43
	\$222,611 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Pike, O., 5s, 1899	\$1,000 00	\$1,010 00	\$1,000 00	
City of Bradford, Pa., 6s, 1893	5,000 00	5,250 00	5,000 00	
Total public funds out of New Eng.,	\$6,000 00			\$6,000 00
<i>Corporation Bonds Owned.</i>				
Baraboo Water Works Co., 6s, 1906,	1,000 00	1,000 00	1,000 00	
Brewer Water Co. 5s, 1908.....	2,000 00	2,000 00	2,000 00	
Northern Banking Co. 5s, 1894.....	10,000 00	10,000 00	10,000 00	
Railroad Equipment Co 6s, 1890...	1,000 00	1,000 00	1,000 00	
Richmond Water Co. 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	16,000 00			16,000 00
<i>Railroad Bonds Owned.</i>				
Iowa Central 5s, 1938	7,000 00	6,090 00	7,000 00	
New York, Chicago & St. Louis 4s, 1937.....	2,000 00	1,860 00	2,000 00	
Total railroad bonds out of New Eng.,	9,000 00			9,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central.....	5,000 00	1,250 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,200 00	2,860 00	2,200 00	
First " Portland.....	3,400 00	3,400 00	3,400 00	
First " Fairfield.....	10,500 00	12,075 00	10,500 00	
Merchant's " Portland.....	825 00	1,276 00	825 00	
People's " Waterville.....	2,400 00	3,000 00	2,400 00	
So. Berwick " So. Berwick..	2,500 00	3,750 00	2,500 00	
Total bank stock of Maine	21,825 00			21,825 00
<i>Loans on Corporation Stock.</i>				
Brunswick Electric Light Company		500 00	500 00	
Cascade Woolen Mill		1,300 00	1,300 00	
Franklin Company, Lewiston.		1,500 00	1,500 00	
Kennebec Fibre Company.....		21,000 00	21,000 00	
Sewell Car Heater Company		1,000 00	1,000 00	25,300 00
<i>Loans to Corporations.</i>				
Fairfield Village Corporation		1,250 00	1,250 00	
Kennebec Log Driving Company.....		3,000 00	3,000 00	4,250 00

FAIRFIELD SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Fairfield National Bank, Fairfield.....	\$ 200 00	\$ 200 00	
Houlton " Houlton.....	1,000 00	1,000 00	
Messalonskee " Oakland.....	500 00	500 00	
Northern Banking Company, Portland.....	2,000 00	2,000 00	\$3,700 00
Loans on other personal property.....	2,400 00	2,400 00	
Loans on mortgages of real estate.....	91,568 73	91,568 73	93,968 73
Real estate foreclosure.....	8,320 97	8,320 97	
Safe & Fixtures.....	1,000 00	1,089 43	9,410 40
Premium account.....	-	4,000 00	
Expense account.....	-	1,266 53	5,266 53
Cash deposited Portland Trust Company.....	13,430 13	13,430 13	
Cash deposited Portland National Bank.....	1,000 00	1,000 00	
Cash deposited First Nat'l Bank, Fairfield.....	6,532 56	6,532 56	
Cash on hand.....	1,928 48	1,928 48	22,891 17
Unpaid accrued interest.....	1,247 00		\$222,611 83
	218,498 87		
Due depositors, including earned dividend and State tax.....	210,460 21		
Surplus above all liabilities.....	\$8,038 66		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,000.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

NOVEMBER 11, 1889.

J. W. FAIRBANKS, PRESIDENT.

I. WARREN MERRILL, TREASURER.

LIABILITIES.

Deposits.....	\$431,238 52
Reserve fund.....	16,100 00
Unpaid dividends.....	158 41
Profits.....	2,421 89
	\$449,918 82

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
City of Portland 6s 1907.....	\$6,000 00	\$7,560 00	\$6,000 00	\$6,000 00
County of Allen, O., 6s, 1891.....	5,000 00	5,100 00	5,000 00	
“ Delaware, Ind., 5s, 1904....	7,000 00	7,140 00	7,000 00	
“ Fayette, O., 6s, 1890.....	5,000 00	5,000 00	5,000 00	
“ Macoupin, Ill., 6s, 1901....	1,500 00	1,665 00	1,500 00	
“ Mercer, O., 6s, 1892 94....	6,000 00	6,000 00	6,240 00	
“ Miami, O., 6s, 1906.....	11,000 00	12,540 00	11,000 00	
“ Van Wert, O., 5s, 1891....	3,000 00	3,000 00	3,000 00	
City of Arkansas City, Kan., 6s, 1918.....	5,000 00	6,200 00	5,000 00	
“ Bradford, Penn., 6s, 1898	7,000 00	7,770 00	7,000 00	
“ Canton, O., 5s, 1896.....	5,000 00	5,100 00	5,000 00	
“ Chicago, Ill., 7s, 1890-99..	9,000 00	10,350 00	9,000 00	
“ Cincinnati, O., 7s, 1901....	8,000 00	10,480 00	8,000 00	
“ Danville, Ill., 6s, 1894-98	6,000 00	6,480 00	6,000 00	
“ Findlay, O., 6s, 1908.....	5,000 00	5,950 00	5,000 00	
“ Fort Wayne, Ind., 5½s, 1890-91.....	6,000 00	6,000 00	6,000 00	
“ Newark, O., 6s, 1893.....	2,000 00	2,100 00	2,000 00	
“ Richmond, Ind., 6s, 1890- 1895.....	5,000 00	5,200 00	5,000 00	
“ Saginaw, Mich., 5½s, 1895- 1897.....	4,000 00	4,200 00	4,000 00	
“ Sioux City, Ia., 6s, 1908..	8,000 00	9,520 00	8,000 00	
“ Urbana, O., 5s, 1901.....	7,000 00	7,280 00	7,000 00	
“ Youngstown, O., 5s, 1894- 1897.....	10,000 00	10,200 00	10,000 00	
Total public funds out of New Eng.	125,500 00			125,500 00
<i>Railroad Bonds Owned.</i>				
Grand Avenue Cable 5s, 1908.....	10,000 00	9,500 00	9,625 00	
Kansas City Belt Line 6s, 1916.....	10,000 00	11,000 00	10,000 00	
Maine Central 7s, 1912.....	4,000 00	5,240 00	4,000 00	
Michigan Central 8s, 1890.....	4,000 00	4,000 00	4,000 00	
Omaha Horse R. R. 6s, 1896.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg 5s, 1908....	10,000 00	10,500 00	10,000 00	
Total railroad bonds owned.....	43,000 00			42,625 00

FRANKLIN COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	
Bath Water Supply Co. 5s, 1916	\$10,000 00	\$10,000 00	\$10,000 00	
Calais Water Co. 5s, 1906	3,000 00	3,000 00	3,000 00	
Camden & Rockland Water Co. 6s, 1905.....	5,000 00	5,550 00	5,000 00	
Gardiner Water Co. 5s, 1905	5,000 00	5,000 00	5,000 00	
Railroad Equipment Co. 6s, 1891 ...	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	25,000 00			\$25,000 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	7,506 00	5,400 00	
Casco " Portland.....	11,500 00	14,950 00	11,500 00	
Cumberland " Portland.....	2,920 00	2,993 00	2,920 00	
First " Portland.....	17,800 00	17,800 00	17,800 00	
First " Lewiston.....	3,300 00	5,280 00	3,300 00	
Manufacturers' Nat'l Bnk., Lewiston	8,300 00	10,375 00	8,300 00	
Merchants' National Bank, Portland	4,875 00	7,520 00	4,875 00	
Richmond " Richmond	2,000 00	2,240 00	2,000 00	
Sandy River " Farmington	8,100 00	11,340 00	8,100 00	
Nat'l Shoe & Leather Bnk., Auburn.	5,000 00	5,650 00	5,000 00	
Traders' National Bank, Portland..	1,400 00	1,750 00	1,400 00	
Total bank stock owned	70,595 00			70,595 00
<i>Loans on Public Funds.</i>				
United States bond... ..		25 00	25 00	
City of Chicago, Ill.		1,000 00	1,000 00	
Town of New Vineyard, orders		232 49	232 49	1,257 49
<i>Loans on Railroad Bonds.</i>				
Chicago, Burlington & Quincy.....		1,000 00	1,000 00	
Leeds & Farmington		200 00	200 00	
Maine Central		100 00	100 00	1,300 00
<i>Loans on Bank Stock.</i>				
Belfast National Bank, Belfast		400 00	400 00	
First " Arkansas City, Kan.		4,000 00	4,000 00	
First " Portland		1,000 00	1,000 00	
Traders' " Portland.....		1,500 00	1,500 00	6,900 00
<i>Loans on Corporation Stock.</i>				
People's Trust Company, Farmington.....		7,800 00	7,800 00	
Masonic Building Association, Farmington.....		300 00	300 00	8,100 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		300 00	300 00	
Franklin County Savings Bank.....		925 00	925 00	1,225 00
Loan on Arkansas City Water Power Co. bonds..		10,000 00	10,000 00	
Loan on Maine Central R. R. stock.....		150 00	150 00	
Loans on other personal security		7,441 00	7,441 00	
Loans on mortgages of real estate		65,695 87	65,695 87	83,286 87

FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account.....	-	\$21,530 72	
Real estate, investment.....	\$17,000 00	17,700 94	
Real estate, foreclosure.....	3,200 00	8,472 15	
Furniture and fixtures..	3,000 00	3,000 00	
Cash on deposit.....	23,957 24	23,957 24	
Cash on hand.....	3,468 41	3,468 41	\$78,129 46
			<u>\$449,918 82</u>
Unpaid accrued interest.....	7,503 97		
	<u>463,467 98</u>		
Due depositors, including earned dividend, State tax and expenses.....	434,555 36		
Surplus above all liabilities.....	<u>\$28,912 62</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,300.

GARDINER SAVINGS INSTITUTION—GARDINER.

NOVEMBER 21, 1889.

I. J. CARR, PRESIDENT.

H. S. WEBSTER, TREASURER.

LIABILITIES.

Deposits	\$1,870,099 95
Reserve fund	100,000 00
Profits	24,591 42
	\$1,994,691 40

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	\$63,500 00	\$50,000 00	\$50,000 00
City of Charlestown, Mass., 6s, 1891,	4,000 00	4,120 00	4,000 00	
“ Fall River, Mass., 6s, 1898,				
1904	17,000 00	20,000 00	17,000 00	
“ Gardiner, Me., 4s, 1893-96,	22,191 21	22,191 21	22,191 21	
“ Lawrence, Mass., 6s, 1898,	10,000 00	11,400 00	10,000 00	
“ Salem, Mass. 6s, 1898	8,000 00	9,120 00	8,000 00	
“ Worcester, Mass., 6s, 1892,	12,000 00	12,600 00	12,000 00	
Town of Pittston, Me., 4s, 1893	5,000 00	5,000 00	5,000 00	
Total public funds of New Eng.	78,191 21			78,191 21
County of Allen, O., 6s, 1890-3.	11,000 00	11,220 00	11,000 00	
“ Atchison, Kan., 6s, 1899,				
1914	15,000 00	17,100 00	15,000 00	
“ Bay, Mich., 5s, 1903	5,000 00	5,100 00	5,000 00	
“ Belmont, O., 5s, 1892-5	25,000 00	25,000 00	25,000 00	
“ Boone, Ind., 6s, 1890	6,500 00	6,500 00	6,500 00	
“ Carroll, Ind., 6s, 1890-4	12,000 00	12,240 00	12,000 00	
“ Carroll, O., 6s, 1890-7	12,000 00	12,360 00	12,000 00	
“ Crawford, Ill., 6s, 1902	5,000 00	5,600 00	5,000 00	
“ Daviess, Ind., 6s, 1891	5,000 00	5,100 00	5,000 00	
“ Delaware, Ind., 6s, 1889,				
1903	15,000 00	16,050 00	15,000 00	
“ Fayette, O., 6s, 1890	10,000 00	10,000 00	10,000 00	
“ Greene, Ind., 6s, 1905	10,000 00	11,300 00	10,000 00	
“ Hancock, O., 6s, 1892	3,000 00	3,090 00	3,000 00	
“ Hancock, Ill., 5s, 1890	5,000 00	5,000 00	5,000 00	
“ Henry, O., 6s, 1890	25,000 00	25,000 00	25,000 00	
“ Highland, O., 6s, 1896	9,900 00	10,593 00	9,900 00	
“ Howard, Ind., 6s, 1890	500 00	500 00	500 00	
“ Huntington, Ind., 6s, 1891,	24,000 00	24,480 00	24,000 00	
“ Iowa, Wis., 5s, 1896	5,000 00	5,050 00	5,000 00	
“ Jay, Ind., 6s, 1890	5,000 00	5,000 00	5,000 00	
“ Jewell, Kan., 6s, 1893-7,	10,000 00	10,600 00	10,000 00	
“ Lacrosse, Wis., 5s, 1897	15,500 00	15,655 00	15,500 00	
“ Lawrence, O., 6s, 1891	8,000 00	8,160 00	8,000 00	
“ Macon, Ill., 6s, 1899	18,000 00	19,620 00	18,000 00	
“ Madison, Ind., 6s, 1894	8,000 00	8,400 00	8,000 00	
“ Madison, Ia., 5s, 1893	5,000 00	5,000 00	5,000 00	
“ Marion, Ind., 6s, 1893	10,000 00	10,900 00	10,000 00	
“ Marshall, Ia., 5s, 1896	5,000 00	5,000 00	5,000 00	
“ Mercer, O., 6s, 1892-7	21,000 00	22,050 00	21,000 00	

GARDINER SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>
County of Miami, O., 6s, 1893-1901,		\$22,000 00	\$23,700 00	\$22,000 00
“ Miami, Ind., 6s, 1890 ...		3,000 00	3,000 00	3,000 00
“ Monroe, Ind., 6s, 1890-3,		8,000 00	8,160 00	8,000 00
“ Otter Tail, Minn., 6s, 1905,		10,000 00	11,300 00	10,000 00
“ Parke, Ind., 6s, 1892.....		10,000 00	10,300 00	10,000 00
“ Paulding, O., 6s, 1890.....		18,000 00	18,000 00	18,000 00
“ Perry, O., 6s, 1891		5,000 00	5,100 00	5,000 00
“ Polk, Minn., 6s, 1915.....		10,500 00	12,390 00	10,500 00
“ Porter, Ind., 6s, 1889-1904,		10,000 00	10,700 00	10,000 00
“ Preble, Ia., 6s, 1889.		800 00	800 00	800 00
“ Putnam, O., 5s, 1899-1901,		5,000 00	5,100 00	5,000 00
“ Putnam, Ind., 6s, 1891....		3,000 00	3,060 00	3,000 00
“ Reno, Kan., 5½s, 1914-19,		15,000 00	15,900 00	15,000 00
“ Ringold, Ia., 6s, 1893.....		10,000 00	10,400 00	10,000 00
“ Sandusky, O., 6s, 1890 ...		1,000 00	1,000 00	1,000 00
“ Shawnee, Kan., 5½s, 1907,		25,000 00	26,500 00	25,000 00
“ St. Louis, Minn., 6s, 1907,		7,000 00	8,050 00	7,000 00
“ Vermillion, Ind., 7s, 1890,		3,000 00	3,000 00	3,000 00
“ Washington, Ill., 6s, 1897,		5,000 00	5,400 00	5,000 00
“ Wabash, Ind., 6s, 1890 ...		1,000 00	1,000 00	1,000 00
“ Webster, Ia., 5s, 1906 ...		10,000 00	10,200 00	10,000 00
“ Wood, O., 6s, 1893.....		2,000 00	2,080 00	2,000 00
City of Akron, O., 6s, 1890-2....		25,000 00	25,500 00	25,000 00
“ Alpena, Mich., 5s, 1891-2,		10,000 00	10,000 00	10,000 00
“ Anderson, Ind., 6s, 1899-1909.....		7,000 00	8,120 00	7,000 00
“ Bay City, Mich., 8s, 1912,		4,000 00	5,400 00	4,000 00
“ Big Rapids, Mich., 5½s, 1905-7.....		15,000 00	15,750 00	15,000 00
“ Brainerd, Minn., 6s, 1897,		5,000 00	5,450 00	5,000 00
“ Brooklyn, N. Y., 6s, 1891,		2,000 00	2,040 00	2,000 00
“ Canton, O., 5s, 1894-6.....		30,000 00	30,600 00	30,000 00
“ Chicago, Ill., 6s, 1890-3..		31,000 00	32,240 00	31,000 00
“ Cincinnati, O., 6s, 1904 ..		24,000 00	30,000 00	24,000 00
“ Cincinnati, O., 7 3-10s, 1890-9.....		19,000 00	21,850 00	19,000 00
“ Cleveland, O., 7s, 1889-91,		15,000 00	15,000 00	15,000 00
“ Clinton, Ia., 6s, 1895.		10,000 00	10,700 00	10,000 00
“ Covington, Ky., 7 3-10s, 1890.....		20,000 00	20,000 00	20,000 00
“ Danville, Ill., 6s, 1894-8..		8,000 00	8,640 00	8,000 00
“ Danville, Ill., 5s, 1896-8,		15,000 00	16,350 00	15,000 00
“ Dayton, O., 5s, 1891.		25,000 00	25,000 00	25,000 00
“ Dubuque, Ia., 6s, 1892-6,		3,245 82	3,440 21	3,245 82
“ Duluth, Minn., 6s, 1907-9,		12,000 00	14,280 00	12,000 00
“ Eau Claire, Wis., 6s, 1903,		20,000 00	23,000 00	20,000 00
“ East Liverpool, O., 5s, 1891-1906.....		15,000 00	15,450 00	15,000 00
“ Elizabeth, N. J., 4s, 1922,		2,800 00	2,800 00	2,800 00
“ Evansville, Ind., 5s, 1912,		20,000 00	20,000 00	20,000 00
“ Fremont, Neb., 5s, 1909.		10,000 00	10,600 00	10,000 00
“ Fremont, O., 5s, 1897 ...		15,000 00	15,450 00	15,000 00
“ Fergus Falls, Minn., 6s, 1908.....		10,000 00	11,900 00	10,000 00
“ Findlay, O., 6s, 1898-1903,		18,000 00	20,100 00	18,000 00
“ Findlay, O., 5s, 1908.....		2,000 00	2,120 00	2,000 00
“ Fort Madison, Ia., 5s.....		4,000 00	4,000 00	4,000 00
“ Fort Wayne, Ind., 6s, 1898,		30,000 00	33,300 00	30,000 00

GARDINER SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Grand Island, Mich, 6s, 1899-1909	\$20,000 00	\$23,200 00	\$20,000 00
"	Grand Rapids, Mich., 5s, 1895	10,000 00	10,200 00	10,000 00
"	Hutchinson, Kan, 6s, 1909, 16,000 00	16,000 00	19,040 00	16,000 00
"	Indianapolis, Ind., 5s, 1891, 25,000 00	25,000 00	25,000 00	25,000 00
"	Kansas City, Mo., 8s, 1893, 35,000 00	35,000 00	40,250 00	35,000 00
"	Kansas City, Kan., 5s, 1909, 10,000 00	10,000 00	10,000 00	10,000 00
"	Kansas City, Kan., 6s, 1899, 10,000 00	10,000 00	10,700 00	10,000 00
"	Kansas City, Kan., 7s, 1894-7	6,000 00	6,600 00	6,000 00
"	LaCrosse, Wis., 5s, 1898-1908	5,000 00	5,200 00	5,000 00
"	LaPorte, Ind., 5s, 1890	4,000 00	4,000 00	4,000 00
"	Lima, O., 5s, 1892-5	7,000 00	7,070 00	7,000 00
"	Lincoln Park, Ill., 7s, 1895, 7,000 00	7,000 00	7,350 00	7,000 00
"	Louisville, Ky., 7s, 1902, 21,000 00	21,000 00	25,620 00	21,000 00
"	Mankata, Minn, 5s, 1907, 10,000 00	10,000 00	10,600 00	10,000 00
"	Mansfield, O., 5s, 1892	15,000 00	15,150 00	15,000 00
"	Marieta, O., 8s, 1892	5,000 00	5,400 00	5,000 00
"	Moline, Ill., 5s, 1907	3,000 00	3,180 00	3,000 00
"	Muskegan, Mich, 8s, 1901, 1,000 00	1,000 00	1,250 00	1,000 00
"	New Albany, Ind, 6s, 1890, 10,000 00	10,000 00	10,000 00	10,000 00
"	Newark, O., 6s, 1890-6	13,000 00	13,520 00	13,000 00
"	Ottumwa, Ia, 6s, 1893	10,000 00	10,500 00	10,000 00
"	Pomeroy, O., 5s, 1907	2,000 00	2,120 00	2,000 00
"	Portsmouth 5s, 1890	20,000 00	20,000 00	20,000 00
"	Superior, Wis., 6s, 1896	25,000 00	27,000 00	25,000 00
"	Sandusky, O., 7s, 1890	10,000 00	10,000 00	10,000 00
"	Steubenville, O, 5s, 1895, 15,000 00	15,000 00	15,300 00	15,000 00
"	Tiffin, O, 6s, 1899-1907	10,000 00	11,500 00	10,000 00
"	Wausau, Wis., 5s, 1905	10,000 00	10,500 00	10,000 00
"	West Bay City, Mich., 5s, 1908	10,000 00	10,600 00	10,000 00
"	Winfield, Kan, 6s, 1917, 16,500 00	16,500 00	20,295 00	16,500 00
"	Wyandotte, Kan., 6s, 1903, 7,000 00	7,000 00	8,050 00	7,000 00
"	Xenia, O, 4½s, 1907	8,000 00	8,000 00	8,000 00
"	Youngstown, O., 6s, 1890-1891	4,000 00	4,000 00	4,000 00
Town of	Lake, Ill., 7s, 1894	4,000 00	4,360 00	4,000 00
Total public funds out of New Eng ,		1,305,245 82		1,305,245 82
<i>Railroad Bonds Owned.</i>				
	Long Branch & Sea Shore 7s, 1890	5,000 00	5,000 00	5,000 00
	Michigan Central 8s, 1890	15,000 00	15,000 00	15,000 00
	Portland & Kennebec 6s, 1895	17,500 00	18,725 00	17,500 00
Total railroad bonds owned		37,500 00		37,500 00
<i>Corporation Bonds Owned.</i>				
	Dover & Foxcroft Water Company	30,000 00	30,000 00	30,000 00
	Waterville Water Company	40,000 00	40,000 00	40,000 00
Total corporation bonds owned		70,000 00		70,000 00

GARDINER SAVINGS INSTITUTION—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, Richmond....	\$4,800 00	\$5,376 00	\$4,800 00	
First " Wiscasset....	1,200 00	1,560 00	1,200 00	
Gardiner " Gardiner....	8,550 00	12,825 00	8,550 00	
Granite " Augusta.....	200 00	266 00	200 00	
Merchants' " Gardiner.....	15,000 00	15,750 00	15,000 00	
Northern " Hallowell....	10,600 00	13,780 00	10,600 00	
Oakland " Gardiner....	7,100 00	11,360 00	7,100 00	
Richmond " Richmond....	3,200 00	3,744 00	3,200 00	
Sagadahoc " Bath....	2,500 00	3,360 00	2,800 00	
Total bank stock of Maine.....	53,450 00			\$53,450 00
American National Bank, Kansas City, Mo.....	10,000 00	11,000 00	10,000 00	
Boston Nat'l Bank, Boston, Mass...	6,700 00	7,973 00	6,700 00	
Hide & Leather Nat'l Bank, Boston, Mass.....	4,500 00	5,175 00	4,500 00	
Washington National Bank, Boston, Mass.....	1,000 00	1,220 00	1,000 00	
Total bank stock of other States....	22,200 00			22,200 00
<i>Loans on Public Funds.</i>				
County of Clay, Kan.....		1,000 00	1,000 00	
" Lane, Ill.....		1,000 00	1,000 00	
City of Aberdeen, Dak.....		1,500 00	1,500 00	
" Abbingtion, Ill.....		400 00	400 00	
" Arkansas City, Kan.....		1,000 00	1,000 00	
" Duluth, Minn.....		10,000 00	10,000 00	
" Gardiner, Me.....		1,500 00	1,500 00	
" Greenville, Ill.....		2,500 00	2,500 00	
" Macon, Ill.....		925 00	925 00	
" McPherson, Kan.....		1,000 00	1,000 00	
" Omaha, Neb.....		5,000 00	5,000 00	
" Potwin Place, Kan.....		500 00	500 00	
" Salina, Kan.....		1,000 00	1,000 00	
" Wichita, Kan.....		1,000 00	1,000 00	
" Winfield, Kan.....		2,000 00	2,000 00	
Coolidge Township.....		1,000 00	1,000 00	31,325 00
<i>Loans on Railroad Bonds.</i>				
Denver, Texas & Gulf.....		30,000 00	30,000 00	
Kansas City, Fort Scott & Gulf.....		200 00	200 00	
Maine Central.....		1,000 00	1,000 00	31,200 00
<i>Loans on Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		5,000 00	5,000 00	
First " Alna, Neb.....		2,000 00	2,000 00	
First " LaGrange, Texas.....		14,500 00	14,500 00	
First " Palatka, Fla.....		3,100 00	3,100 00	
Flour City " Minneapolis, Minn....		7,000 00	7,000 00	
Gardiner " Gardiner, Me.....		6,000 00	6,000 00	
Merchants' " Gardiner, Mo.....		4,500 00	4,500 00	
Minnehaha " Minneapolis, Minn....		4,500 00	4,500 00	
Oakland " Gardiner.....		3,650 00	3,650 00	50,250 00

GARDINER SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Gardiner, Me.	\$16,000 00	\$16,000 00	
Town of Farmingdale, Me.	2,000 00	2,000 00	
" Randolph, " 	2,000 00	2,000 00	
" West Gardiner, Me.	2,500 00	2,500 00	\$22,500 00
Loans on savings bank books.	10,046 72	10,046 72	
Loans on other personal property.	10,300 00	10,300 00	20,346 72
Loans on mortgages of real estate.	198,383 50	198,383 50	198,383 50
Certificate of deposit.	10,000 00	10,000 00	
Cash on deposit.	9,191 21	9,191 21	
Cash on hand.	4,907 94	4,907 94	24,099 15
Unpaid accrued interest.	35,685 78		1,994,694 40
	<u>2,155,508 57</u>		
Due depositors, including earned dividends and State tax.	1,900,800 62		
Surplus above all liabilities.	\$254,707 95		

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

Annual expenses, \$2,800.

GORHAM SAVINGS BANK—GORHAM.

NOVEMBER 12, 1889.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$286,694 63
Reserve fund	11,885 54
Profits	4,454 65
	\$303,034 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 4½s Coup., 1891,	\$5,500 00	\$5,775 00	\$5,500 00	\$5,500 00
City of Belfast 6s R. R., 1898.....	1,000 00	1,070 00	1,000 00	
Town of Gorham (orders)	3,077 00	3,077 00	3,077 00	
“ Norridgewock 6s R. R., 1892, 1900	1,500 00	1,500 00	1,500 00	
“ Norway 4½s, 1899, 1900, 1902.....	1,500 00	1,500 00	1,500 00	
Total public funds of Maine.....	7,077 00			7,077 00
County of Allen, Ind., 6s Gravel Road, 1890-91	2,000 00	2,000 00	2,000 00	
“ Benton, Ind., 6s Gravel Road, 1889	2,500 00	2,500 00	2,500 00	
“ Clinton, Ind., 5s C. H., 1893	2,000 00	2,900 00	2,000 00	
“ Delaware, Ind., 5s C. H., 1896, 1903	6,000 00	6,060 00	6,000 00	
“ Hancock, O., 6s C. H., 1891, 1894	4,000 00	4,120 00	4,000 00	
“ Lucas, O., 5s Bridge, 1892,	2,000 00	2,000 00	2,000 00	
“ Macon, Ill., 6s Fund, 1894,	1,000 00	1,050 00	1,000 00	
“ Marion, Ind., 6s C. H., 1898	1,000 00	1,090 00	1,000 00	
“ Miami, Ind., 6s Gravel Road, 1890-1	2,000 00	2,000 00	2,000 00	
“ Putnam, Ind., 6s Gravel Road, 1891	1,000 00	1,200 00	1,000 00	
“ Scioto, O., 8s Fund, 1893,	4,000 00	4,360 00	4,000 00	
“ Vigo, Ind., 6s C. H., 1892,	800 00	824 00	800 00	
“ Vigo, Ind., 5s C. H., 1906,	2,000 00	2,040 00	2,000 00	
City of Canton, O., 5½s Street, 1890	4,000 00	4,000 00	4,000 00	
“ Cleveland, O., 5s Street, 1907	5,000 00	5,850 00	5,000 00	
“ Duluth, Minn., 5s, Fund- ing Imp., 1907	1,000 00	1,100 00	1,000 00	
“ Evansville, Ind., 6s Red., 1908	1,000 00	1,000 00	1,000 00	
“ Fort Wayne, Ind., 6s Fund, 1899	2,000 00	2,240 00	2,000 00	

GORHAM SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Fort Wayne, Ind., 6s Wa., 1900.....		\$2,000 00	\$2,260 00	\$2,000 00	
“ Fort Wayne, Ind., 5½s, 1892.....		1,000 00	1,040 00	1,000 00	
“ Fremont, O., 5s Fund, 1892.....		1,000 00	1,010 00	1,000 00	
“ Fremont, O., 5s Wa., 1898.....		1,000 00	1,030 00	1,000 00	
“ Kansas City, Kan., 7s Internal Imp., 1891, '98.....		4,500 00	4,860 00	4,500 00	
“ La Porte, Ind., 7s Water, 1890.....		1,500 00	1,500 00	1,500 00	
“ Logansport, Ind., 6s Fund, 1889, 1899.....		4,000 00	4,240 00	4,000 00	
“ Logansport, Ind., 5s Wa., 1896, 1906.....		2,000 00	2,080 00	2,000 00	
“ Mansfield, O., 6s Street Imp., 1890.....		500 00	500 00	500 00	
“ Marietta, O., 8s, 1892.....		1,000 00	1,080 00	1,000 00	
“ Ottumwa, Ia., 5s School Dist., 1897.....		1,000 00	1,030 00	1,000 00	
“ St. Louis, Mo., 6s Renewal bond, 1901.....		3,000 00	3,630 00	3,000 00	
“ Sandusky, O., 7s Wa., 1890.....		1,000 00	1,000 00	1,000 00	
“ Toledo, O., 7s School, 1890.....		2,000 00	2,000 00	2,000 00	
“ Wausau, Wis., 5s Water, 1905.....		1,000 00	1,050 00	1,000 00	
“ Zanesville, O., 4½s Fund, 1903, 1913.....		3,000 00	3,000 00	3,000 00	
“ Zanesville, O., 4s Fund, 1902.....		1,000 00	1,000 00	1,000 00	
Total public funds out of New Eng.,		73,800 00			\$73,800 00
<i>Investments in Savings Banks.</i>					
Maine Savings Bank		743 28	743 28	743 28	743 28
<i>Railroad Bonds Owned.</i>					
Androscoggin & Kennebec 6s, 1890-1891.....		4,200 00	4,242 00	4,200 00	
Maine Central 7s Consols, 1912.....		3,500 00	4,585 00	3,500 00	
Lime Rock 5s 1st Mort., 1908.....		4,000 00	4,000 00	4,000 00	
Portland & Kennebec 6s, 1895.....		100 00	107 00	100 00	
Rumford Falls & Buckfield 7s, 1893.....		300 00	324 00	300 00	
Total railroad bonds of Maine.....		12,100 00			12,100 00
Chicago & West Michigan 5s 1st Mort., 1921.....		5,000 00	4,700 00	5,000 00	
Detroit, Bay City & Alpena 6s 1st Mort., 1913.....		2,000 00	2,080 00	2,000 00	
Kansas Pacific 6s 1st Mort., 1919....		5,000 00	5,750 00	5,000 00	
Oregon Short Line 6s, 1922.....		2,000 00	2,280 00	2,000 00	
Toledo Belt Line 5s 1st Mort., 1903.....		2,000 00	2,000 00	2,000 00	
Wheeling & Lake Erie 5s 1st Mort., 1926.....		1,000 00	1,050 00	1,000 00	
Total railroad bonds out of New Eng.,		17,000 00			17,000 00
<i>Railroad Stock Owned.</i>					
Portland & Rochester.....		700 00	875 00	700 00	700 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>	
Augusta Water Company 5s, 1917...	\$4,000 00	\$4,000 00	\$4,000 00	
Belfast Water Company 5s, 1907...	1,000 00	1,000 00	1,000 00	
Indianapolis Water Works 6s, 1911, 1889, 1895.....	500 00	500 00	500 00	
Iowa Loan & Trust Company 6s, 1889, 1895.....	2,300 00	2,300 00	2,300 00	
Northern Banking Company 5s De- benture, 1894.....	2,000 00	2,000 00	2,000 00	
Norway Water Company 5s, 1906....	1,000 00	1,000 00	1,000 00	
Portland Water Company 6s, 1891..	3,000 00	3,060 00	3,000 00	
Portland Water Company 4s, 1927..	1,000 00	950 00	1,000 00	
Presque Isle Water Co. 5s, 1907..	1,500 00	1,500 00	1,500 00	
Railroad Equipment Co. 6s, 1891, 1894.....	2,000 00	2,000 00	2,000 00	
Richmond Water Co. 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Watervliet, Turnpike & Railroad Company 6s, 1919.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds.....	21,300 00			\$21,300 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland....	1,600 00	2,224 00	1,600 00	
Casco " ".....	1,000 00	1,300 00	1,000 00	
Cumberland " ".....	400 00	410 00	400 00	
First " ".....	3,000 00	3,000 00	3,000 00	
Total bank stock of Maine.....	6,000 00			6,000 00
Real estate, foreclosure.....		8,700 00	8,700 00	8,700 00
<i>Loans on Public Funds.</i>				
Town of Norridgewoek bond.....		320 00	320 00	320 00
<i>Loans on Corporation Bonds.</i>				
City Water Works Company, Merrill, Wis.....		475 00	475 00	
American Water Works and Guarantee Company,		600 00	600 00	1,075 00
<i>Loans to Corporations.</i>				
Congregational parish.....		900 00	900 00	900 00
<i>Loans on Bank Stock.</i>				
First National Bank, Portland.....		100 00	100 00	
Canal " ".....		350 00	350 00	
Casco " ".....		200 00	200 00	650 00
Loans on other personal property.....		550 00	550 00	550 00
Loans on mortgages of real estate.....		142,880 11	142,880 11	142,880 11
Cash deposited in Canal Nat'l Bank, Portland...		2,259 46	2,259 46	2,259 46
Cash on hand.....		1,479 97	1,479 97	1,479 97
				\$303,034 82
Unpaid accrued interest.....		4,700 00		
		314,980 82		
Due depositors, including earned dividends, State tax and expenses.....		290,166 64		
Surplus above all liabilities.....		\$24,814 18		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

NOVEMBER 21, 1889.

ELIPHALET ROWELL, PRESIDENT.

H. K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$514,773 79
Reserve fund	26,000 00
Unpaid dividends	1,300 16
Profits	13,882 29
	\$555,956 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Augusta 6s, 1895-1900	\$ 5,000 00	\$ 5,750 00	\$ 5,000 00
“ Bangor 6s, 1894-99	27,000 00	30,240 00	21,143 96
“ Bath 6s, 1891	7,500 00	7,500 00	7,305 00
“ Boston, Mass., 4s, 1899	5,000 00	5,100 00	5,000 00
“ Calais, Me., 6s, 1891	4,000 00	4,160 00	4,000 00
“ Lewiston, Me., 6s, 1901	1,000 00	1,200 00	1,000 00
“ Portland 6s, 1897	1,000 00	1,130 00	1,000 00
Total public funds of New Eng.	50,500 00		\$47,448 96
County of Allen, Ind., 5s, 1893. ...	15,000 00	15,000 00	15,000 00
“ Brown, O., 6s, 1890	2,500 00	2,500 00	2,500 00
“ Clinton, Ind., 6s, 1893	5,000 00	5,200 00	5,000 00
“ Franklin, O., 6s, 1893	6,900 00	7,383 00	6,900 00
“ Hancock, O., 6s, 1900	4,000 00	4,400 00	4,000 00
“ Huntington, Ind., 6s, 1889-90	1,000 00	1,000 00	1,000 00
“ Marion, Ind., 6s, 1898	2,000 00	2,180 00	2,000 00
“ Mercer, O., 6s, 1893	1,000 00	1,040 00	1,000 00
“ Scioto, O., 8s, 1893	2,000 00	2,180 00	2,000 00
City of Aurora, Ill., 5s, 1900	5,000 00	5,200 00	5,000 00
“ Bay City, Mich., 8s, 1903	5,000 00	6,650 00	5,000 00
“ Chicago, Ill., 7s, 1895	31,000 00	35,650 00	30,811 25
“ Cincinnati, O., 7 3-10, 1899	1,000 00	1,240 00	1,000 00
“ Cleveland, O., 7s., 1891	2,000 00	2,120 00	2,000 00
“ Detroit, Mich., 7s, 1890	3,000 00	3,000 00	3,000 00
“ Duluth, Minn., 6s, 1908	10,000 00	12,200 00	10,000 00
“ Eau Claire, Wis., 6s, 1915, 1893	10,000 00	12,200 00	10,000 00
“ East Saginaw, Mich., 5s, 1893	500 00	505 00	450 00
“ Fort Wayne, Ind., 5 1-2, 1891-94	3,000 00	3,000 00	3,000 00
“ Grand Rapids, Mich., 8s, 1893	5,000 00	5,450 00	5,000 00
“ Kansas City, Mo., 8s, 1897	5,000 00	5,900 00	5,000 00
“ Lima, O., 6s, 1900	5,000 00	5,600 00	5,000 00
“ McKeesport, Pa., 5s, 1893-4	10,000 00	10,100 00	10,000 00
“ Portsmouth, O., 5s, 1897	5,000 00	5,150 00	5,000 00
“ Springfield, O., 5s, 1890	4,000 00	4,000 00	4,000 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 Springfield, Ill., 5s, 1900,	\$3,800 00	\$3,952 00	\$3,800 00	
“ St. Louis, Mo., 6s, 1892...	5,000 00	5,200 00	5,000 00	
“ Toledo, O., 7 3-10, 1900 ..	6,500 00	7,800 00	6,500 00	
“ Urbana, O., 5s, 1896.....	4,000 00	4,080 00	4,000 00	
“ Warsaw, Wis., 5s, 1905 ..	7,000 00	7,350 00	7,000 00	
Total public funds out of New Eng.,	170,200 00			\$169,961 25
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890 ..	2,000 00	2,000 00	2,000 00	
Eastern 6s, 1906.....	10,000 00	12,600 00	9,481 42	
Leeds & Farmington 6s, 1896.....	3,800 00	4,142 00	3,800 00	
Maine Central 7s, 1912.....	32,000 00	41,920 00	31,955 00	
Maine Central 5s, 1912.....	5,000 00	5,200 00	5,000 00	
Portland & Kennebec 6s, 1895.....	21,400 00	22,898 00	18,989 50	
Portland & Ogdensburg 6s, 1900....	4,000 00	4,720 00	4,000 00	
Total railroad bonds of Maine.....	78,200 00			75,225 92
Akron Street R. R., O., 6s, 1895 ...	10,000 00	10,000 00	10,000 00	
Brooklyn Street R. R., Cleveland, O., 6s, 1903.....	10,000 00	10,000 00	10,000 00	
Southern R. R. Co., St. Louis, Mo., 6s, 1904.....	13,500 00	13,500 00	13,500 00	
Total railroad bonds out of New Eng.,	33,500 00			33,500 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co. 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Bath Water Supply Co. 5s, 1916.....	10,000 00	10,000 00	9,875 00	
Biddeford & Saco Water Co 5s, 1904,	16,000 00	16,000 00	16,000 00	
Brewer Water Co. 5s, 1908.....	3,000 00	3,000 00	3,000 00	
Eau Claire Water Works, Wis, 7s, 1892-7.....	11,000 00	11,000 00	11,000 00	
Indianapolis Water Co. 6s, 1911	16,500 00	16,500 00	16,500 00	
Oshkosh Water Works, Wis., 6s 1914,	1,000 00	1,000 00	1,000 00	
Portland Water Co. 5s, 1908	24,000 00	24,720 00	24,000 00	
Presque Isle Water Co. 5s, 1907. . .	6,000 00	6,000 00	6,000 00	
Sioux City Water Works, Ia, 6s, 1904,	15,000 00	15,000 00	15,000 00	
Total corporation bonds owned.....	107,500 00			107,375 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland ..	800 00	820 00	800 00	
First “ Bath.....	1,000 00	1,450 00	1,000 00	
Hallowell “ Hallowell..	1,200 00	1,500 00	1,200 00	
Northern “ Hallowell..	10,000 00	13,000 00	10,000 00	
Richmond “ Richmond,	1,000 00	1,170 00	1,000 00	
Total bank stock owned	14,000 00			14,000 00

HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value</i>	<i>Charged on Books</i>	
Loan on deposit book Hallowell Savings Inst....	\$ 610 00	\$ 610 00	
Loans on mortgages of real estate.....	85,262 13	85,262 13	\$85,872 13
Real estate, investment.....	1,000 00	1,000 00	
Real estate, foreclosure.....	12,032 39	12,032 39	
Expense account.....	-	430 32	13,462 71
Cash deposited Northern Nat. Bank, Hallowell .	9,075 17	9,075 17	
Cash on hand.....	35 10	35 10	9,110 27
			<u>\$555,956 24</u>
Unpaid accrued interest.....	11,096 65		
	<u>614,561 44</u>		
Due depositors, including earned dividend and State tax.....	524,055 64		
Surplus above all liabilities.....	\$90,505 80		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1700.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

OCTOBER 31, 1889.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits.....	\$218,545 78
Reserve fund.....	8,023 08
Profits.....	6,300 91
	\$232,869 77

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.	\$12,500 00	\$16,375 00	\$12,500 00	
United States 4s, coupon, 1907.....	1,400 00	1,834 00	1,400 00	
Total United States bonds.....	13,900 00			\$13,900 00
County of Hancock 4s, 1905.....	6,700 00	6,700 00	6,700 00	
City of Bangor 6s, 1899.....	1,000 00	1,160 00	1,000 00	
“ Ellsworth 7 3-10s, 1899.....	800 00	1,016 00	800 00	
“ Ellsworth 6s, 1897.....	3,000 00	3,390 00	3,000 00	
“ Ellsworth 4s, 1907.....	800 00	800 00	800 00	
Town of Eden, orders.....	6,296 23	6,296 23	6,296 23	
Total public funds of Maine.....	18,596 23			18,596 23
City of Duluth, Minn., 5s, 1907....	1,000 00	1,090 00	1,000 00	
“ Richmond Ind., 5s, 1905....	2,900 00	2,100 00	2,000 00	
“ St. Paul, Minn., 6s, 1898....	1,000 00	1,120 00	1,000 00	
Total public funds out of New Eng.	4,000 00			4,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	400 00	460 00	400 00	400 00
<i>Loans on Public Funds.</i>				
District of Columbia bond.....		1,000 00	1,000 00	
Hancock County, Me., “.....		1,025 00	1,025 00	
City of Ellsworth, Me., bond.....		1,500 00	1,500 00	
“ Portland, Me., “.....		650 00	650 00	
Town of Eden orders.....		2,000 00	2,000 00	6,175 00
<i>Loans on Bank Stock</i>				
Burrill National Bank, Ellsworth....		800 00	800 00	
First “ Bar Harbor.....		7,340 00	7,340 00	8,140 00
<i>Loans to Municipalities.</i>				
County of Hancock, Me.....		12,000 00	12,000 00	
City of Ellsworth, “.....		10,550 00	10,550 00	
Town of Eden, “.....		3,452 00	3,452 00	
“ Lamoine, “.....		2,001 00	2,001 00	
“ Otis, “.....		2,000 00	2,000 00	
School District No. 3, Ellsworth....		456 76	456 76	
“ No. 17, “.....		150 00	150 00	
“ No. 10, Eden.....		100 00	100 00	
“ No. 1, Franklin.....		59 34	59 34	
“ No. 5, Lamoine.....		750 00	750 00	31,519 10

HANCOCK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Loans on Hancock County Savings Bank Book ..	\$ 70 00	\$ 70 00	
Loans on other personal property	40,253 70	40,253 70	
Loans on mortgages of real estate	88,101 27	88,101 27	\$128,424 97
Real estate, foreclosure	4,396 00	4,396 00	4,396 00
Cash on deposit	16,083 13	16,083 13	
Cash on hand	1,235 34	1,235 34	17,318 47
Unpaid accrued interest	9,213 21		\$232,869 77
	247,527 98		
Due depositors, including earned dividends and State tax	222,045 78		
Surplus above all liabilities	\$25,482 20		

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

Annual expenses, \$1,200.

HOULTON SAVINGS BANK—HOULTON.

OCTOBER 25, 1889.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

LIABILITIES.

Deposits	\$221,859 79
Reserve fund	6,274 98
Profits	5,525 01
	\$233,659 78

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, 1891-1898...	\$2,000 00	\$2,960 00	\$2,000 00	
Town of Woodland 7s, 1893	1,000 00	1,000 00	1,000 00	
Merrill Plantation	450 00	450 00	450 00	
Town of Blaine, order.....	780 00	780 00	780 00	
" Bridgewater, order	450 00	450 00	450 00	
Dyer Brook Plantation, order	150 00	150 00	150 00	
Reed Plantation, order	707 55	707 55	707 55	
Total public funds of Maine	5,537 55			\$5,537 55
City of Cincinnati, 0 , 6s Park, 1890,	1,000 00	1,000 00	1,000 00	
" Duluth, Minn., 6s School,				
1908	11,050 00	13,481 00	11,050 00	
" Nebraska, Neb., 6s, 1908....	1,000 00	1,190 00	1,000 00	
Total public funds out of New Eng.,	13,050 00			13,050 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 5s 2d Mort.,				
1908.....	7,000 00	7,350 00	7,000 00	7,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co. 5s, 1916	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Co. 5s, 1904,	1,000 00	1,000 00	1,000 00	
Brewer Water Company 5s, 1908 ...	4,000 00	4,000 00	3,925 00	
Camden & Rockland Water Company				
6s, 1905	4,000 00	4,440 00	4,000 00	
Portland Water Company 6s, 1899 ..	1,000 00	1,100 00	1,000 00	
Total corporation bonds.	20,000 00			19,925 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	1,300 00	1,000 00	
First " Bangor.....	700 00	875 00	700 00	
First " Bath.....	3,000 00	4,350 00	3,000 00	
First " Portland ..	5,800 00	5,800 00	5,800 00	
First " Wiscasset ..	4,600 00	5,980 00	4,600 00	
Lime Rock " Rockland...	3,500 00	3,750 00	3,500 00	
Merchants' " Gardiner...	1,900 00	1,995 00	1,900 00	
Newcastle " Newcastle ..	1,000 00	1,500 00	1,000 00	
Portland " Portland....	2,500 00	2,500 00	2,500 00	

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>	
Richmond Nat'l Bank, Richmond ..	\$2,000 00	\$2,340 00	\$2,000 00	
Shoe & Leather " Auburn	8,700 00	9,831 00	8,700 00	
Union " Phillips	1,000 00	1,060 00	1,000 00	
Veazie " Bangor.....	7,000 00	8,400 00	7,000 00	
Total bank stock of Maine.....	48,700 00			\$48,700 00
American National Bank, Kansas City, Mo.....	1,000 00	1,100 00	1,000 00	
First National Bank, Abilene, Kan,	1,000 00	1,000 00	1,000 00	
Union National Bank, Minneapolis, Minn	1,000 00	1,000 00	1,000 00	
Total bank stock out of New Eng . .	3,000 00			3,000 00
Premium account		-	16,167 99	16,167 99
Safe		500 00	1,000 00	1,000 00
<i>Loans on Savings Bank Books.</i>				
Houlton Savings Bank.....		565 00	565 00	565 00
Loans to municipalities.....		17,000 00	17,000 00	17,000 00
Loans on mortgages of real estate		92,211 25	92,211 25	92,211 25
Real estate owned, foreclosure.....		2,000 00	1,500 00	1,500 00
Cash deposited in National Bank Republic, Boston		3,813 96	3,813 96	3,813 96
Cash deposited in Portland National Bank.....		1,274 00	1,274 00	1,274 00
Cash on hand.....		2,915 03	2,915 00	2,915 03
Unpaid accrued interest		3,842 50		\$233,659 78
		234,586 29		
Due depositors, including earned dividend and State tax		226,715 79		
Surplus above all liabilities.....		\$7,870 50		

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

Annual expenses, \$900.

KENNEBEC SAVINGS BANK—AUGUSTA.

NOVEMBER 20, 1889.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$654,281 47
Reserve fund.....	23,049 73
Profits.....	2,673 53
	\$680,004 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, Ml., 6s, 1902.....	\$1,000 00	\$1,050 00	\$1,000 00	\$1,000 00
County of Clay, Kan., 6s Fund, 1911	2,000 00	2,320 00	2,000 00	
“ Chippewa, Mich., 6s Fund, 1904.....	10,000 00	11,300 00	10,000 00	
“ Hancock, Ill., 5s Fund, 1890.....	2,000 00	2,000 00	2,000 00	
“ Henry, O., 6s C. H., 1900.	5,000 00	5,500 00	5,000 00	
“ Hendricks, Ind., 6s Gravel Road, 1889-90.....	2,000 00	2,000 00	2,000 00	
“ Huntington, Ind., 6s Gravel Road, 1889-90.....	6,000 00	6,000 00	6,000 00	
“ Iowa, Wis., 5s Asylum, 1096.....	5,000 00	5,100 00	5,000 00	
“ Macoupin, Ill, 6s Fund, 1898-1903.....	11,500 00	12,765 00	11,500 00	
“ Mereer, O., 6s Road, 1891-98.....	5,000 00	5,250 00	5,000 00	
“ Paulding, O, 6s Road, 1890	2,000 00	2,000 00	2,000 00	
“ Reno, Kan., 6s Fund, 1919	10,000 00	11,900 00	10,000 00	
“ Scioto, O., 8s Turnpike, 1895.....	3,000 00	3,330 00	3,000 00	
“ White, Ill., 8s Road, 1891	1,500 00	1,500 00	1,500 00	
City of Akron, O., 6s Education, 1899.....	5,000 00	5,550 00	5,000 00	
“ Brainerd, Minn, 6s Electric Light, 1909.....	5,000 00	5,950 00	5,000 00	
“ Chicago, Ill., 6s Fund, 1896.....	3,000 00	3,240 00	3,000 00	
“ Covington, Ky., 7 3-10s, Wa 1890.....	8,000 00	8,000 00	8,000 00	
“ Duluth, Minn, 6s Ml., 1908.....	10,000 00	11,900 00	10,000 00	
“ Eau Clair, Wis., 6s Bridge, 1903.....	2,000 00	2,300 00	2,000 00	
“ Evansville, Ind., 5s Red, 1912.....	13,000 00	13,000 00	13,000 00	
“ Findlay, O., 6s school, 1903 8.....	5,000 00	5,800 00	5,000 00	
“ Greenville, O., 6s Fund, 1902.....	5,000 00	5,700 00	5,000 00	
“ Hutchinson, Kan., 6s Fund, 1903.....	5,000 00	5,750 00	5,000 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 Jeffersonville, Ind., 7 3-10s Fund, 1896	\$ 8,000 00	\$ 9,200 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	7,080 00	6,000 00
“ Logansport, Ind., 5s Water, 1894	10,000 00	10,200 00	10,000 00
“ Louisville, Ky., 7s Ml, 1892	2,000 00	2,080 00	2,000 00
“ Muskegon, Ind., 8s Water, 1894	2,000 00	2,200 00	2,000 00
“ Salina, Kan, 6s Fund, 1908	13,000 00	15,470 00	13,000 00
“ Sault Ste Marie, Mich, 6s Fund, 1908	5,000 00	5,950 00	5,000 00
“ St. Paul, Minn., 8s Ml., 1897	10,000 00	12,400 00	10,000 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	6,120 00	6,000 00
“ Superior, Wis., 6s Road, 1894	5,000 00	5,350 00	5,000 00
“ Tiffin, O., 6s Park, 1901	5,000 00	5,650 00	5,000 00
“ Toledo, O., 7 3-10s R. R., 1900	7,000 00	8,470 00	7,000 00
Town of Lake, Ill, 7s Water, 1834	5,000 00	5,450 00	5,000 00
“ Union City, Ind, 7s Water, 1893	500 00	545 00	500 00
Total public funds out of New Eng..	226,500 00		\$226,500 00
<i>Railroad Bonds Owned.</i>			
Maine Central 6s Exts., 1900	2,000 00	2,200 00	2,000 00
Maine Central 7s Consol., 1912	28,500 00	37,335 00	28,500 00
Maine Central 6s Debentures, 1905	5,000 00	5,200 00	5,000 00
Portland & Kennebec 6s, 1895	1,000 00	1,070 00	1,000 00
Total railroad bonds of Maine	36,500 00		36,500 00
Cleveland & Canton, O., 5s 1st Mort., 1917	2,000 00	1,920 00	1,860 00
Kansas City Belt 6s 1st Mort., 1916	5,000 00	5,500 00	5,000 00
Leavenworth, Topeka & Southwestern 4s 1st Mort., 1912	10,000 00	8,000 00	8,450 00
Marietta Mineral Railway 6s 1st Mort., 1915	2,000 00	1,840 00	1,840 00
St. Paul & Northern Pacific 6s, 1923	5,000 00	6,000 00	5,000 00
Total railroad bonds out of New Eng.	24,000 00		22,150 00

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>	
Augusta National Bank, Augusta...	\$13,000 00	\$14,300 00	\$13,000 00	
Biddeford " Biddeford ..	2,000 00	2,900 00	2,000 00	
Canal " Portland ..	3,200 00	4,440 00	3,200 00	
Casco " Portland ..	14,400 00	18,720 00	14,400 00	
Cumberland " Portland ..	1,440 00	1,476 00	1,440 00	
First " Bangor...	7,200 00	9,000 00	7,200 00	
First " Bath.....	2,000 00	2,900 00	2,000 00	
First " Augusta ..	31,000 00	40,300 00	31,000 00	
First " Dexter....	1,800 00	2,340 00	1,800 00	
First " Portland ..	22,000 00	22,000 00	22,000 00	
First " Wiscasset..	5,700 00	7,410 00	5,700 00	
Frontier " Eastport ..	375 00	560 00	375 00	
Gardiner " Gardiner..	650 00	975 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	3,125 00	2,500 00	
Merchants' " Gardiner ..	4,500 00	4,725 00	4,500 00	
Merchants' " Portland ..	225 00	348 00	225 00	
Maine Trust & Banking Co., Gardiner	1,000 00	1,000 00	1,000 00	
North National Bank, Rockland....	1,000 00	1,350 00	1,000 00	
Northern " Hallowell ...	6,900 00	8,970 00	6,900 00	
Oakland " Gardiner....	800 00	1,280 00	800 00	
Shoe & Leather Nat'l Bank, Auburn.	9,000 00	10,170 00	9,000 00	
Veazie " Bangor.	3,500 00	4,200 00	3,500 00	
Total bank stock of Maine.....	148,770 00			\$148,770 00
American National Bank, Kansas City, Mo.....	5,000 00	5,500 00	5,000 00	
First National Bank, Leavenworth, Kan.....	10,000 00	11,600 00	10,000 00	
National Bank of Commerce, Kansas City, Mo.....	5,000 00	6,500 00	5,000 00	
Manufacturers' National Bank, Leav- enworth, Kan.....	5,000 00	5,250 00	5,000 00	
Total bank stock out of New Eng....	25,000 00			25,000 00
Expense account.....		-	1 00	
Premium account.....		-	6,327 00	
Furniture account.....		1,500 00	1,500 00	7,828 00
<i>Loans on Public Funds.</i>				
City of Belfast bonds.....		800 00	800 00	
" Newport, Ky.....		950 00	950 00	
" Potwin Place, Kan.....		500 00	500 00	
" Salina, Kan.....		2,000 00	2,000 00	4,250 00
<i>Loans on Corporation Bonds.</i>				
Lombard Investment Company.....		10,000 00	10,000 00	
Oldtown Woolen Company.....		6,300 00	6,300 00	16,300 00
<i>Loans on Railroad Stock.</i>				
Maine Central.....		100 00	100 00	
Union Pacific.....		500 00	500 00	600 00

KENNEBEC SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Boston Marine Insurance Company	\$400 00	\$400 00	
Equitable Trust Company, New York	400 00	400 00	
Haynes & DeWitt Ice Company	2,100 00	2,100 00	
Lockwood Company	4,500 00	4,500 00	
Maine Trust and Banking Company	5,000 00	5,000 00	\$12,400 00
<i>Loans on Bank Stock.</i>			
American National Bank, Kansas City	1,100 00	1,100 00	
Augusta " Augusta, Me.	500 00	500 00	
Central " Topeka, Kan.	2,500 00	2,500 00	
First " Leavenworth, Kan.	1,700 00	1,700 00	
First " Salina, Kan.	6,000 00	6,000 00	
Gardiner " Gardiner	3,600 00	3,600 00	
Kansas " Topeka, Kan.	5,000 00	5,000 00	
Manufacturers' " Leavenworth, Kan.	1,000 00	1,000 00	
Merchants' " Topeka, Kan.	500 00	500 00	
United States " Atchison, Kan.	14,300 00	14,300 00	36,200 00
Loans on other collaterals	28,858 25	28,858 25	
Loans on mortgages of real estate	78,185 00	78,185 00	107,043 25
Certificates of deposit	20,000 00	20,000 00	
Cash on deposit, Augusta National Bank	15,321 73	15,321 73	
Cash on hand	141 75	141 75	35,463 48
			\$680,004 73
Unpaid accrued interest	7,614 00		
	752,153 73		
Due depositors, also State tax	656,634 77		
Surplus above all liabilities	\$95,518 96		

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

Annual expenses, \$1,800.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

SEPTEMBER 18, 1889.

ROBERT W. LORD, PRESIDENT.

E. E. BOURNE, TREASURER.

LIABILITIES.

Deposits	\$488,449 56
Reserve fund	15,892 64
Profits	3,180 01
	\$507,522 21

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,	\$5,000 00	\$5,600 00	\$5,000 00	
City of Saco 4s, 1917	1,000 00	1,000 00	1,000 00	\$6,000 00
County of Carroll, Ind., 6s, 1891-95,	3,000 00	3,120 00	3,000 00	
“ Delaware, O., 5s, 1905	5,000 00	5,100 00	5,000 00	
“ Lucas, O., 5s, 1896	3,000 00	3,030 00	3,000 00	
“ Madison, Ind., 6s, 1890-94,	6,000 00	6,120 00	6,000 00	
“ Marion, O., 6s, 1889-91 ...	4,000 00	4,000 00	4,000 00	
“ Mercer, O., 6s, 1896	2,000 00	2,140 00	2,000 00	
“ Tuscarawas, O., 6s, 1898 ..	1,000 00	1,090 00	1,000 00	
“ Van Wert, O., 6s, 1890-1,	5,000 00	5,000 00	5,000 00	
“ Vigo, Ind., 5s, 1908	1,000 00	1,030 00	1,000 00	
“ Webster, Ia., 5s, 1906	2,000 00	2,040 00	2,000 00	
“ White, Ill., 6s, 1906	2,000 00	2,260 00	2,000 00	
“ Wyandotte, Kan., 6s, 1896,	3,000 00	3,210 00	3,000 00	
City of Arkansas, Kan., 6s, 1918,	5,000 00	6,200 00	5,000 00	
“ Brainard, Wis., 6s, 1897 ..	6,000 00	6,540 00	6,000 00	
“ Canton, O., 5 ¹ / ₂ s, 1891	6,000 00	6,000 00	6,000 00	
“ Cleveland, O., 7s, 1893	4,000 00	4,360 00	4,000 00	
“ Cleveland, O., 6s, 1896	2,000 00	2,160 00	2,000 00	
“ Columbus, O., 6s, 1891-4 ..	3,000 00	3,060 00	3,000 00	
“ Delaware, O., 6s, 1897	1,000 00	1,090 00	1,000 00	
“ East Liverpool, O., 5s	3,000 00	3,000 00	3,000 00	
“ Evansville, Ind., 5s, 1912,	1,000 00	1,000 00	1,000 00	
“ Findlay, O., 5s, 1908	2,000 00	2,120 00	2,000 00	
“ Fort Wayne, Ind., 6s, 1890-1899	10,000 00	10,600 00	10,000 00	
“ Greenville, O., 6s, 1897-8,	8,000 00	8,720 00	8,000 00	
“ Kansas City, Kan., 7s, 1892-5	5,000 00	5,350 00	5,000 00	
“ Louisville, Ky., 7s, 1892,	2,000 00	2,080 00	2,000 00	
“ Logansport, Ind., 6s, 1889,	2,000 00	2,000 00	2,000 00	
“ Logansport, Ind., 5s, 1906,	1,000 00	1,050 00	1,000 00	
“ Newark, O., 6s, 1892	1,000 00	1,040 00	1,000 00	
“ Piqua, O., 6s, 1895-9	8,000 00	8,720 00	8,000 00	
“ Richmond, Ind., 6s, 1890-5,	5,000 00	5,200 00	5,000 00	
“ Sioux City, Ia., 6s, 1891-1904	6,000 00	6,540 00	6,000 00	
“ Springfield, O., 5s, 1898-1903	4,000 00	4,160 00	4,000 00	
“ St. Louis, Mo., 6s, 1889 ..	1,000 00	1,000 00	1,000 00	
“ Wausau, Wis., 5s, 1904	2,000 00	2,100 00	2,000 00	
Total public funds out of New Eng.,	125,000 00			* 125,000 00

KENNEBUNK 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 & Maine 7s, 1894, Reg.....	\$2,000 00	\$2,280 00	\$2,000 00
Consolidated of Vt 5s, 1913.....	6,000 00	5,220 00	5,100 00
Lime Rock 6s, 1908.....	5,000 00	5,000 00	5,000 00
Maine Central 7s, 1898.....	1,000 00	1,200 00	1,000 00
Maine Central 5s, 1912.....	15,000 00	15,600 00	15,000 00
New Haven & Derby 5s, 1918.....	5,000 00	5,150 00	5,000 00
Portland & Kennebec 6s, 1895.....	500 00	535 00	500 00
Rumford Falls & Buckfield 7s, 1893, 1895.....	7,000 00	7,560 00	7,000 00
Somerset 5s, 1917.....	5,000 00	5,000 00	5,000 00
Total railroad bonds of New Eng...	46,500 00		\$45,600 00
Atchison, Topeka & Santa Fe 7s, 1899	1,000 00	1,090 00	1,000 00
Belleville & Carondelet 6s, 1923...	6,000 00	6,600 00	6,000 00
Burlington, Cedar Rapids & North ern 5s, 1906.....	4,000 00	4,000 00	4,000 00
Chicago, Burlington & Quincy 4s, 1922.....	6,000 00	5,520 00	6,000 00
Chicago & Great Western 5s, 1936.	5,000 00	5,000 00	5,000 00
Chicago & West Michigan 5s, 1921.	5,000 00	4,700 00	5,000 00
Detroit, Bay City & Alpena 6s, 1913,	5,000 00	5,200 00	5,000 00
Flint & Pere Marquette 6s, 1920....	5,000 00	6,050 00	5,000 00
Grand Avenue 5s, 1908.....	5,000 00	4,750 00	4,800 00
Iowa Central 5s, 1938.....	2,000 00	1,740 00	2,000 00
Northern Pacific, P'd, O. Div., 6s, 1919.....	2,000 00	2,040 00	2,000 00
Northern Pacific 6s, 1921.....	3,000 00	3,420 00	3,000 00
New York & New England 3s, 1902,	2,000 00	2,000 00	2,000 00
Omaha, horse 6s, 1896.....	5,000 00	5,000 00	5,000 00
Spokane & Palouse 6s, 1936.....	5,000 00	5,300 00	5,000 00
St. Louis Southern, street 6s, 1904.	5,000 00	5,000 00	5,000 00
Toledo Belt Line 5s, 1896.....	2,000 00	2,000 00	1,940 00
Wheeling & Lake Erie 5s, 1926.....	6,000 00	6,300 00	5,700 00
Wisconsin Central 5s, 1909.....	5,000 00	4,750 00	4,687 50
Total railroad bonds out of New Eng,	79,000 00		78,127 50
<i>Corporation Bonds Owned.</i>			
Augusta Water Company 5s, 1917...	5,000 00	5,000 00	5,000 00
Bath Water Supply Co. 5s, 1916...	5,000 00	5,000 00	5,000 00
Biddeford & Saco Water Co. 5s, 1904,	2,500 00	2,500 00	2,500 00
Calais Water Company 5s, 1906.....	2,000 00	2,000 00	2,000 00
Pejepscot Water Company 5s, 1906.	5,000 00	5,000 00	5,000 00
Portland Water Company 4s, 1927..	5,000 00	4,750 00	4,750 00
Presque Isle Water Co. 5s, 1907....	3,000 00	3,000 00	3,000 00
Richmond Water Co. 5s, 1906.....	5,000 00	5,000 00	5,000 00
Total corporation bonds.....	32,500 00		32,250 00
<i>Railroad Stock Owned.</i>			
Central Iowa, pref.....	2,200 00	550 00	484 00
Kennebunk & Kennebunkport.....	5,000 00	5,500 00	5,000 00
Total railroad stock owned.....	7,200 00		5,484 00

KENNEBUNK 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.....	\$3,000 00	\$4,170 00	\$3,000 00	
Casco " "	4,900 00	6,370 00	4,000 00	
Cumberland " "	400 00	410 00	400 00	
First " "	5,000 00	5,000 00	5,000 00	
Merchants' " "	1,350 00	2,088 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 owned.....	33,000 00			\$33,000 00
Loan on Chicago, Hamilton & Dayton bonds ...		500 00	500 00	
Loan on Chicago, Milwaukee & St. Paul bonds,		500 00	500 00	
Loan on Nyack, N. Y. Water Works bonds		200 00	200 00	
Loan on Kennebunk & Kennebunkport Railroad stock		275 00	275 00	
Loan on Mousam Manufacturing Co. stock		4,000 00	4,000 00	
Loan on Somersworth Machine Co. stock		2,500 00	2,500 00	
Ocean National Bank stock		500 00	500 00	
Other collaterals		1,200 00	1,200 00	
Loan to town of Kennebunk.....		200 00	200 00	
Loans on mortgages of real estate		144,967 98	144,967 98	
Total loans		154,842 98		154,842 98
Real estate, foreclosure.....	4,490 60		4,490 00	
Safes.....	100 00		100 00	
Premium account			9,849 00	
Cash deposited Ocean Nat'l Bank, Kennebunk ..	9,419 05		9,419 05	
Cash deposited Swan & Barrett, Bankers, Port- land	1,560 32		1,560 32	
Cash on hand.....	1,799 36		1,799 36	27,217 73
Unpaid accrued interest ..	12,121 61			\$507,522 21
Due depositors, including earned dividend and State tax ..		532,039 32		
Surplus above all liabilities		\$38,979 87		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,100.

LIMERICK SAVINGS BANK—LIMERICK.

NOVEMBER 11, 1889.

J. M. MASON, PRESIDENT.

ASA PERKINS, TREASURER.

LIABILITIES.

Deposits	\$47,661 08
Reserve fund	3,953 68
Profits.....	1,249 78
	\$52,864 54

RESOURCES.

<i>Bank Stock Owned</i>	<i>Par Value</i>	<i>Estimated and Market Value</i>	<i>Charged in Books.</i>	
Cumberland National Bank, Portland,	\$ 80 00	\$ 82 00	\$ 80 00	
First " Portland,	5,900 00	5,900 00	5,900 00	
Granite " Augusta,	1,000 00	1,330 00	1,000 00	
Limerick " Limerick	2,000 00	2,800 00	2,000 00	
Lime Rock " Rockland,	280 00	300 00	280 00	
Manufacturers' " Lewiston,	3,500 00	4,375 00	3,500 00	
Shoe & Leather " Auburn ..	6,600 00	7,458 00	6,600 00	
Total bank stock of Maine	19,360 00			\$19,360 00
Loan on personal property		17 72	17 72	
Loans on mortgages of real estate.....		22,000 00	24,751 22	24,768 94
Real estate, foreclosure.....		3,000 00	3,207 15	
Expense account		-	16 75	3,223 90
Cash deposited in Limerick National Bank.....		385 01	385 01	
Cash on hand		5,126 69	5,126 69	5,511 70
Unpaid accrued interest.....		711 34		\$52,864 54
Due depositors, including earned dividend, State tax and expenses.....		53,485 76		
Surplus above all liabilities.....		48,386 08		
		\$5,099 68		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$300.

LUBEC SAVINGS BANK—LUBEC.

OCTOBER 22, 1889.

OLIVER M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

LIABILITIES.

Deposits.....	\$7,166 40
Reserve fund.....	390 00
Unpaid dividends.....	76 29
Profits.....	246 19
	\$7,878 88

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States bonds, 4s, 1907.....	\$1,500 00	\$1,905 00	\$1,500 00	
United States 4½s, 1891.....	500 00	525 00	500 00	
Total United States bonds owned ...	2,000 00			\$2,000 00
Town of Cutler, orders.....	136 50	136 50	136 50	
Town of Prescott, orders.....	800 00	800 00	800 00	
Total public funds of Maine.....	936 50			936 50
Loans on personal security.....		917 22	917 22	
Loans on mortgages of real estate.....		1,648 25	1,648 25	2,565 47
Real estate, foreclosure.....		481 25	481 25	
Premium account.....		-	425 00	906 25
Cash on hand and on deposit.....		1,470 66	1,470 66	1,470 66
Unpaid accrued interest.....		138 08		\$7,878 88
Due depositors, including earned dividend and State tax.....		8,021 96		
Surplus above all liabilities.....		7,373 19		
		\$648 77		

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

MACHIAS SAVINGS BANK—MACHIAS.

OCTOBER 22, 1889.

S. H. TALBOT, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits	\$473,464 29
Reserve fund	21,735 57
Profits	7,297 46
	\$502,497 32

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
City of Augusta 4s, 1913	5,000 00	5,000 00	5,000 00	
“ Bath 6s, 1897	3,000 00	3,120 00	3,000 00	
“ Portland 4s, 1902	80,000 00	81,600 00	80,000 00	
Town of Dexter 6s, 1897	3,000 00	3,150 00	3,000 00	
“ Eastport 4½s, 1907	10,000 00	10,000 00	10,000 00	
“ Cutler, orders	1,551 00	1,551 00	1,551 00	
“ Whitneyville, orders	200 00	200 00	200 00	
Total public funds of Maine	102,751 00			102,751 00
City of Lawrence, Mass., 6s, 1894...	4,000 00	4,400 00	4,000 00	4,000 00
County of Clinton, Ind., 5s, 1893...	5,000 00	5,000 00	5,000 00	
“ Hancock, O., 6s, 1894	10,000 00	10,500 00	10,000 00	
“ Hardin, O., 6s, 1894	5,000 00	5,450 00	5,000 00	
“ Meeker, Minn., 6s, 1905	5,000 00	5,650 00	5,000 00	
“ Tuscarawas, O., 6s, 1898	10,000 00	10,800 00	10,000 00	
“ Webster, Ia., 5s, 1891	5,000 00	5,000 00	5,000 00	
“ White, Ill., 6s, 1890	5,000 00	5,000 00	5,000 00	
“ Lucas, O., 5s	3,000 00	3,000 00	3,000 00	
City of Brainerd, Minn., 6s, 1897	5,060 00	5,450 00	5,000 00	
“ Cincinnati O., 7s, 1904	5,000 00	6,450 00	5,000 00	
“ Cleveland, O., 7s, 1892-93	15,000 00	16,050 00	15,000 00	
“ Duluth, Minn., 5s, 1907	5,000 00	5,500 00	5,000 00	
“ Duluth, Minn., 6s, 1897	5,000 00	5,450 00	5,000 00	
“ Jeffersonville, Ind 6s1900	5,000 00	5,600 00	5,000 00	
“ LaPorte, Ind., 7s, 1900	10,000 00	12,100 00	10,000 00	
“ Louisville, Ky., 7s., 1892	8,000 00	8,320 00	8,000 00	
“ Piqua, O., 8s, 1899	5,000 00	6,100 00	5,000 00	
“ St. Paul, Minn., 4½s, 1917	20,000 00	21,600 00	20,000 00	
“ Youngstown, O., 5s, 1896	5,000 00	5,100 00	5,000 00	
“ LaCrosse, Wis., 5s	8,000 00	8,000 00	8,000 00	
“ Grand Island, Neb., 6s	5,000 00	5,300 00	5,000 00	
“ Kansas City, Mo. 7s 1896-8	10,000 00	11,500 00	10,000 00	
“ Findlay, O., 6s, 1905	10,000 00	11,100 00	10,000 00	
“ Nebraska City, Neb., 6s 1909	5,000 00	5,950 00	5,000 00	
“ Plattsmouth, Neb., 6s1908	5,000 00	5,950 00	5,000 00	
“ West Bay, Mich., 4s, 1917	10,000 00	9,200 00	10,000 00	
“ Greenville, O., 6s	2,000 00	2,220 00	2,000 00	
Total public funds out of New Eng.,	193,000 00			193,000 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, 1898	\$2,000 00	\$2,400 00	2,000 00	
Sandy River 5s, 1915	5,000 00	5,250 00	5,000 00	
Lime Rock Railroad 5s, 1908.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	17,000 00			\$17,000 00
Consolidated Vermont 5s, 1913.....	2,000 00	1,740 00	2,000 00	
New York & New England 3s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of other N. E. States.....	7,000 00			7,000 00
Chicago, Burlington & Quincy 4s1927	10,000 00	9,400 00	10,000 00	
Dayton & Michigan 6s, 1911	1,000 00	1,070 00	1,000 00	
Detroit, Bay City & Alpena 6s, 1913	5,000 00	5,200 00	5,000 00	
Northern Pacific, P. D'O. Div. 6s, 1919	1,000 00	1,020 00	1,000 00	
St Paul & North'n Pacific 6s Reg. 1923	5,000 00	6,000 00	5,000 00	
Peoples' Street Railway Co., Scranton, Pa., 1st Mort. 6s, 1918.....	10,000 00	11,000 00	10,000 00	
Toledo Belt Railway, Toledo, O., 5s, 1891-1904	4,000 00	4,000 00	4,000 00	
Watervliet Turnpike & R. R. Co. 6s	5,000 00	5,000 00	5,000 00	
Iowa Central Railroad 5s, 1938.. ...	6,000 00	5,220 00	6,000 00	
Des Moines Belt Line R'y Opt., 7s..	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of New Eng .	49,000 00			49,000 00
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Co 6s 1905	5,000 00	5,500 00	5,000 00	
“ “ “ 4½s, 1917	5,000 00	5,000 00	5,000 00	
Gardiner Water Company 5s, 1905..	5,000 00	5,000 00	5,000 00	
Northern Banking Company 5s, 1894	5,000 00	5,000 00	5,000 00	
Old Colony Steamboat Co 6s, 1896..	2,000 00	2,100 00	2,000 00	
Portland Water Company 4s, 1927..	5,000 00	4,750 00	5,000 00	
Brewer Water Co., 1st Mort , 5s, 1908	5,000 00	5,000 00	5,000 00	
Skowhegan Water Co., 1st Mort., 5s,	5,000 00	5,000 00	5,000 00	
People's Street Railway, Electric Light & Power Co. of St Joseph, Mo., 1st Mort., 6s.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds.....	42,000 00			42,000 00
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford,	5,000 00	7,250 00	5,000 00	
Casco “ “ Portland,	5,000 00	6,500 00	5,000 00	
First “ “ “	12,000 00	12,000 00	12,000 00	
Merchants' “ “ “	1,875 00	2,900 00	1,875 00	
Frontier “ “ Eastport,	1,875 00	2,800 00	1,875 00	
Shoe & Leather “ “ Auburn..	5,000 00	5,650 00	5,000 00	
Total bank stock of Maine	30,750 00			30,750 00
Real estate, bank building.....		5,000 00	5,309 00	
Loans on mortgages of real estate		10,715 00	10,715 00	16,024 00

MACHIAS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cash deposited Swan & Barrett, Portland	\$3,821 13	\$3,821 13	
Cash deposited Woodbury & Moulton, Port- land	8,794 21	8,794 21	
Cash deposited First National Bank, Port- land	2,508 77	2,508 77	
Cash on hand	5,848 21	5,848 21	\$20,972 32
Unpaid accrued interest	4,861 00		\$502,497 32
	<hr/> 536,209 32		
Due depositors, including earned dividends and State tax	479,997 73		
Surplus above all liabilities	<hr/> \$56,231 59		

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

Annual expenses, \$1,500.

MAINE SAVINGS BANK—PORTLAND.

NOVEMBER 7, 1889.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

LIABILITIES.

Deposits.....	\$4,884,686 48
Reserve fund.....	237,671 10
Profits.....	111,640 12
	\$5,233,997 70

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States bonds, 4s, 1907, Reg..	\$100,000 00	\$127,000 00	\$100,000 00	\$100,000 00
City of Portland 6s, Railroad, 1907, Reg.....	100,000 00	126,000 00	100,000 00	100,000 00
County of Carroll, Ind., 6s, Road, 1891.....	3,000 00	3,060 00	3,000 00	
“ Grant, Ind., 5s, C. H., Opt. after 1891.....	15,000 00	15,000 00	15,000 00	
“ Hancock, Ind., 6s, Road, 1890.....	2,600 00	2,600 00	2,600 00	
“ Madison, Ind., 6s, Road, 1890.....	4,000 00	4,000 00	4,000 00	
“ Marion, Ind., 6s, C. H., 1898.....	23,000 00	24,840 00	23,000 00	
“ Montgomery, Ind., 6s, R'd, Opt.....	4,000 00	4,000 00	4,000 00	
“ Peoria, Ill, 7s, Fund, 1893,	6,000 00	6,480 00	6,000 00	
“ Pike, O., 6s, Turnpike, Opt.	20,000 00	20,000 00	20,000 00	
“ Richland, O., 6s, Bridge, 1890.....	1,500 00	1,500 00	1,500 00	
“ St. Louis, Mo., 6s, Park, 1905.....	50,000 00	60,000 00	50,000 00	
“ Vigo, Ind., 5s, C. H., 1899- 1906.....	56,000 00	62,720 00	56,000 00	
“ Wyandotte, Kan., 5½s, Opt. after 1908.....	44,000 00	47,520 00	44,000 00	
City of Burlington, Ia., 8s, Fund, 1896.....	25,000 00	30,000 00	25,000 00	
“ Canton, O., 5s, Water, 1899- 1900.....	30,000 00	31,200 00	30,000 00	
“ Canton, O., 4½s, Fire De- partment, 1899.....	25,000 00	25,000 00	25,000 00	
“ Cleveland, O., 6s, Viaduct, 1897.....	33,000 00	37,950 00	33,000 00	
“ Cleveland, O., 6s, Water, 1895.....	24,000 00	26,880 00	24,000 00	
“ Cincinnati, O., 6s, Sewer, 1899-1904.....	30,000 00	37,500 00	30,000 00	
“ Cincinnati, O., 6s, Sinking Fund, 1910.....	60,000 00	70,800 00	60,000 00	
“ Cincinnati, O., 7 3-10s, Hospital, 1898.....	22,000 00	27,940 00	22,000 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	Columbus, O., 6s, Sewer, 1901.....	\$20,000 00	\$23,800 00	\$20,000 00
"	Columbus, O., 5s, Education, 1899.....	50,000 00	53,000 00	50,000 00
"	Dayton, O., 6s, Wa., 1895,	9,000 00	10,080 00	9,000 00
"	Dubuque, Ia., 7s, Fund, 1896.....	9,800 00	11,074 00	9,800 00
"	Duluth, Minn., 6s, Fund, 1908.....	20,000 00	24,400 00	20,000 00
"	Duluth, Minn., 5s, Ml., 1912,	100,000 00	111,000 00	100,000 00
"	Ft. Wayne, Ind., 6s, Wa., 1900.....	18,000 00	20,700 00	18,000 00
"	Indianapolis, Ind., 7 3-10s, Ml., 1893-1895.....	7,000 00	7,910 00	7,000 00
"	Iowa City, Iowa, 8s, Red., 1891.....	7,500 00	7,950 00	7,500 00
"	La Crosse, Wis., 5s, Bridge, Opt. after 1899.....	43,000 00	44,720 00	43,000 00
"	Lake and Hyde Park, Ill., 5s, Schools, 1904-1908..	74,000 00	78,440 00	74,000 00
"	Louisville, Ky., Alms H'se, 1892.....	6,000 00	6,240 00	6,000 00
"	Louisville, Ky., 7s, Street, 1891.....	2,000 00	2,060 00	2,000 00
"	Louisville, Ky., 7s, City Hall, 1903.....	30,000 00	36,900 00	30,000 00
"	Louisville, Ky., 7s, Old Liabilities, 1894.....	11,000 00	12,100 00	11,000 00
"	Louisville, Ky., 7s, Sewer, 1901.....	4,000 00	4,840 00	4,000 00
"	Louisville, Ky., 6s Wa., 1897.....	33,000 00	36,300 00	33,000 00
"	Louisville, Ky., 6s, Jail, 1898.....	10,000 00	10,900 00	10,000 00
"	Louisville, Ky., 4s, Ml., Imp., Opt. after 1903...	6,000 00	6,000 00	6,000 00
"	Louisville, Ky., 7s, Street, 1903.....	5,000 00	6,150 00	5,000 00
"	Milwaukee, Wis., 7s, Ml., 1896.....	20,000 00	23,600 00	20,000 00
"	Minneapolis, Minn., 4 1/2s, Ml., Imp., 1915-17.....	115,000 00	124,200 00	115,000 00
"	Minneapolis, Minn., 4s, Ml., 1918.....	135,000 00	135,000 00	135,000 00
"	Rockford, Ill., 5s, School, 1903-4.....	19,600 00	20,580 00	19,600 00
"	St. Louis, Mo., 5s, Fund, 1900.....	50,000 00	55,500 00	50,000 00
"	St. Louis, Mo., 6s, municipal, 1899.....	10,000 00	11,800 00	10,000 00
"	St. Paul, Minn., 5s, water, 1909-1915.....	156,000 00	173,160 00	156,000 00
"	St. Paul, Minn., 5s, refund, 1904-1906.....	36,000 00	38,880 00	36,000 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 St. Paul, Minn., 5s, sewer, 1905.....	\$ 8,000 00	\$ 8,640 00	\$ 8,000 00
“ Springfield, O, 5s, water, 1893-1904, reg.	32,000 00	34,880 00	32,000 00
“ West Bay City, Mich, 4s, sewer, 1918.....	40,000 00	36,800 00	35,000 00
“ Zanesville, O., 5s, refund, optional after 1894.	48,000 00	48,960 00	48,000 00
Total public funds out of New Eng.,	1,613,000 00		1,608,000 00
<i>Railroad Bonds Owned.</i>			
Housatonic Railroad Co., 5s., consol, 1937.	50,000 00	53,000 00	50,000 00
Maine Central, 7s, consol, 1912.....	125,000 00	163,750 00	125,000 00
Portland & Ogdensburg, 5s, mortgage, 1908.....	100,000 00	105,000 00	160,000 00
Total railroad bonds of New Eng ...	275,000 00		275,000 00
Albany & Susquehanna, 6s, 1st mortgage, 1906, reg.	100,000 00	122,000 00	100,000 00
Atchison, Topeka & Santa Fe, 7s, L. G., 1900, reg.	50,000 00	55,000 00	50,000 00
Atchison, Topeka & Santa Fe, 7s, 1st mortgage, 1899, reg.	25,000 00	28,250 00	25,000 00
Broadway, N. Y., Surface (Horse) Railroad, 5s. 1st mortgage, 1924..	100,000 00	106,000 00	100,000 00
Chicago & Northwestern, 7s, 1st mortgage, 1915, reg.	100,000 00	145,000 00	100,000 00
Chicago, Burlington & Northern, 5s, 1st mortgage, 1926, reg.	25,000 00	25,000 00	25,000 00
Chicago, Milwaukee & St. Paul, 7s, consol, 1905, reg.	18,000 00	22,860 00	18,000 00
Chicago & St. Louis, 6s, 1st mortgage, 1915, reg.	258,000 00	296,700 00	258,000 00
Corrigan Street Railway Co., Kansas City, 5s, 1st mort., 1916, reg.	100,000 00	102,000 00	100,000 00
Dayton & Michigan, 5s, 1st mortgage, 1911.....	50,000 00	53,500 00	50,000 00
Detroit & Bay City, 8s, 1st mortgage, 1903.....	6,000 00	7,500 00	6,000 00
Florence, Eldorado & Walnut Valley, 7s, 1st mortgage, 1907, reg.	50,000 00	51,500 00	50,000 00
Grand Avenue Cable, Kansas City, 5s, 1908, reg.	100,000 00	95,000 00	100,000 00
Hannibal & St. Joseph, 6s, consol. 1911, reg.	100,000 00	119,000 00	100,000 00
Kansas City Cable, 5s, 1st mortgage, 1897, reg.	75,000 00	75,000 00	75,000 00
Kansas City, St. Joseph & Council Bluffs, 7s, 1907, reg.	50,000 00	61,000 00	50,000 00
Kansas City, Topeka & Western, 7s, 1st mortgage, 1907, reg.	10,000 00	11,400 00	10,000 00
Lincoln & Northwestern, 7s, 1st mortgage, 1910, reg.	5,000 00	6,250 00	5,000 00
Milwaukee City Railroad Co., 5s, 1st, mortgage, 1908, reg.	50,000 00	50,000 00	50,000 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>	
Milwaukee & St. Paul, 7s, 1st mortgage, Mil. Div., 1903, reg	\$43,000 00	\$54,610 00	\$43,000 00	
Minneapolis Street Railway Co., 7s, 1st mortgage, 1910	65,000 00	78,000 00	65,000 00	
New York, Lack. & Western, 6s, 1st mortgage, 1921, reg.	100,000 00	135,000 00	100,000 00	
Orange & Newark, 6s, 1st mortgage, 1905, reg.	50,000 00	57,500 00	50,000 00	
Pueblo & Ark. Val., 7s, 1st mortgage, 1905, reg	50,000 00	55,500 00	50,000 00	
Quincy, Alton & St. Louis, 5s, 1st mortgage, 1896, reg.	50,000 00	50,000 00	50,000 00	
St. Paul City Horse Railway Company 6s 1st Mort., 1912, Reg	63,000 00	72,450 00	63,000 00	
St. Paul & Duluth 5s 1st Mort. Reg. 1931	100,000 00	112,000 00	100,000 00	
Staten Island Rapid Transit 6s 1st Mort., 1913.	50,000 00	57,000 00	50,000 00	
Southern Kansas 5s 1st Mort., Gulf Div., 1926, reg.	10,000 00	8,000 00	10,000 00	
Union Pacific 6s 1st Mort., 1898 99..	75,000 00	88,500 00	75,000 00	
Total railroad bonds out of New Eng.	1,928,000 00			1,928,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	9,000 00	9,900 00	9,000 00	9,000 00
<i>Corporation Bonds Owned.</i>				
Auburn Aqueduct Company 5s 1st Mort., 1904	45,000 00	45,000 00	45,000 00	
Augusta Water Co. 5s 1st Mort., 1917	80,000 00	80,000 00	80,000 00	
Bath Water Supply Company 5s 1st Mort., 1916, Reg.	51,000 00	51,000 00	51,000 00	
Biddeford & Saco Water Company 5s 1st Mort., 1904	75,000 00	75,000 00	75,000 00	
Calais Water Co. 5s 1st Mort., 1906..	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Company 4½s, 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 6s, 1899... ..	12,000 00	12,200 00	12,000 00	
Portland Water Company 5s, 1908... ..	33,000 00	33,990 00	33,000 00	
Portland Water Company as, 1927... ..	105,000 00	93,750 00	101,000 00	
Skowhegan Water Company 5s 1st Mort., 1917	25,000 00	25,000 00	25,000 00	
Waterville Water Company 5s 1st Mort., 1917.	80,000 00	80,000 00	80,000 00	
Total corporation bonds... ..	678,000 00			674,762 50

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	
Canal " Portland.....	8,200 00	11,398 00	8,200 00	
Casco " Portland.....	11,800 00	15,340 00	11,800 00	
Cumberland " Portland .. .	2,320 00	2,378 00	2,320 00	
First " Dexter.....	5,000 00	6,250 00	5,000 00	
First " Portland.....	8,500 00	8,500 00	8,500 00	
Merchants' " Portland.....	1,425 00	2,204 00	1,425 00	
Traders' " Portland.....	6,800 00	8,500 00	6,800 00	
Total bank stock of Maine	46,195 00			\$46,195 00
Real estate, investment.....		85,981 43	85,981 43	
Real estate, foreclosure.....		11,014 06	11,014 06	96,995 49
Expense account.....		-	4,573 70	4,573 70
<i>Loans on Public Funds.</i>				
United States bonds.....		500 00	500 00	
State of Maine bonds.....		500 00	500 00	
City of Arkansas, Kan.....		1,000 00	1,000 00	
" Chicago, Ill.....		2,950 00	2,950 00	
" Portland.....		1,400 00	1,400 00	
Town of Dexter, Me.....		750 00	750 00	
County of Marion, Ind.....		1,000 00	1,000 00	8,100 00
<i>Loans on Railroad Bonds.</i>				
Androscoggin & Kennebec.....		1,000 00	1,000 00	
Chicago, Milwaukee & St. Paul.....		400 00	400 00	
Denver City Cable		3,000 00	3,000 00	
European & North American		1,000 00	1,000 00	
Leeds & Farmington.....		1,000 00	1,000 00	
Maine Central.....		1,585 00	1,585 00	
Oregon Short Line.....		7,100 00	7,100 00	
Portland & Kennebec.....		2,500 00	2,500 00	
Rumford Falls & Buckfield.....		1,700 00	1,700 00	
Wisconsin Central.....		2,300 00	2,300 00	21,585 00
<i>Loans on Corporation Bonds.</i>				
Akron, O., Water Works.....		4,650 00	4,650 00	
City Water Works, Chattanooga, Tenn.....		1,000 00	1,000 00	
Canandaigua, N. Y., Water Company		500 00	500 00	
Fulton Water Company, New York.....		1,000 00	1,000 00	
Kokomo Water Works, Ind.....		700 00	700 00	
Marinette Water Works, Wis.....		1,650 00	1,650 00	
Newark Water Company, O.....		350 00	350 00	
Portland Water Company.....		6,500 00	6,500 00	
Sioux City Water Works, Iowa.....		4,650 00	4,650 00	
Washington Water Company		2,000 00	2,000 00	
Wichita Water Company, Kan.....		1,000 00	1,000 00	23,000 00
<i>Loans on Bank Stock.</i>				
National Traders' Bank, Portland.....		550 00	550 00	
Newcastle National Bank.....		100 00	100 00	650 00

MAINE SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Atwood Lead Company, Portland	\$2,600 00	\$2,600 00	
Central Wharf	1,500 00	1,500 00	
Portland Gas Light Company.....	2,550 00	2,550 00	\$6,650 00
Loan on Maine Savings Bank Book.....	200 00	200 00	200 00
Loans on mortgages of real estate.....	321,925 09	321,925 00	321,925 00
Cash on hand and on deposit	9,361 01	9,361 01	9,361 01
Retired securities	3,180 00		5,233,997 70
Unpaid accrued interest	79,157 15		
	5,855,047 65		
Due depositors, including earned dividend, State tax and expenses.....	4,968,135 18		
Surplus above all liabilities	\$886,912 47		

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

Annual expenses, \$11,500.

MECHANICS' SAVINGS BANK—AUBURN.

NOVEMBER 4, 1889.

J. F. COBB, PRESIDENT.

J. W. STETSON, TREASURER.

LIABILITIES

Deposits	\$890,508 86
Reserve fund	30,000 00
Profits	16,024 50
	\$936,533 36

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
State of New Hampshire 6s, 1898...	\$ 500 00	\$ 545 00	\$ 500 00	
Town of Brookline, Mass., 4½s, 1893,	1,000 00	1,000 00	1,000 00	
Total public funds of New Eng.	1,500 00			\$1,500 00
County of Allen, Ind., 6s, 1890-1 ...	6,500 00	6,500 00	6,500 00	
“ Hancock, O., 6s, 1892	5,000 00	5,150 00	5,000 00	
“ Jay, Ind., 6s, 1891	2,500 00	2,550 00	2,500 00	
“ White, Ind., 6s, 1889-91..	2,000 00	2,000 00	2,000 00	
City of Brainerd, Minn., 6s, 1897,	5,000 00	5,450 00	5,000 00	
“ Canton, O., 5s, 1890-6	6,000 00	6,060 00	6,000 00	
“ Evansville, Ind., 5s, 1912,	10,000 00	10,000 00	10,000 00	
“ Evansville, Ind., 4½s, 1912,	5,000 00	5,000 00	5,000 00	
“ Logansport, Ind., 5s, 1906,	10,000 00	10,500 00	10,000 00	
Total public funds out of New Eng.,	52,000 00			52,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works Rail- way 6s, 1901	5,000 00	5,200 00	5,000 00	
Cambridge, horse 5s, 1903	5,000 00	5,000 00	5,000 00	
Maine Central 6s, 1905	15,000 00	15,600 00	15,000 00	
Portland & Ogdensburg 5s, 1908....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of New Eng. ...	30,000 00			30,000 00
Detroit, Bay City & Alpena 6s, 1913,	5,000 00	5,260 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
Adrian Water Works, Mich., 6s, 1908,	10,000 00	10,000 00	10,000 00	
Bath Water Supply Co. 5s, 1916....	5,000 00	5,000 00	4,750 00	
Biddeford & Saco Water Co. 5s, 1904,	5,000 00	5,000 00	5,000 00	
Eau Claire, Water Works Company, Wis., 6s, 1915	10,000 00	10,000 00	10,000 00	
Presque Isle Water Co. 5s, 1907	5,500 00	5,500 00	5,280 00	
Railroad Equipment Co. 6s, 1891 ...	1,000 00	1,000 00	1,000 00	
Lewiston & Auburn Electric Light Company 6s, 1899	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	41,500 00			41,030 00

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	\$ 4,300 00	\$ 3,100 00	
Caseo " "	10,000 00	13,000 00	10,000 00	
Cumberland " "	5,440 00	5,576 00	5,440 00	
First " Auburn	4,400 00	6,512 00	4,400 00	
First " Lewiston	7,000 00	11,200 00	7,000 00	
First " Portland	13,500 00	13,500 00	13,500 00	
Manufacturers' " Lewiston...	9,500 00	11,875 00	9,500 00	
Norway " Norway.	3,600 00	4,140 00	3,600 00	
Peoples' " Waterville..	3,000 00	3,750 00	3,000 00	
Portland " Portland ...	5,000 00	5,000 00	5,000 00	
Pittsfield " Pittsfield ...	200 00	200 00	200 00	
Nat'l Shoe & Leather Bank, Auburn,	61,000 00	68,930 00	61,000 00	
Traders' National Bank, Portland ..	5,800 00	7,250 00	5,800 00	
Total bank stock of Maine.....	131,540 00			\$131,540 00
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.....	15,000 00	15,750 00	15,000 00	15,000 00
<i>Loans on Public Funds.</i>				
County of Pennington, Dakota bonds.....		2,000 00	2,000 00	
City of Auburn, Maine bonds		310 00	310 00	
Bath, " "		915 00	915 00	
Ellsworth, " "		100 00	100 00	
Kansas City, Mo., bonds		2,500 00	2,500 00	
Lewiston, Maine "		500 00	500 00	6,325 00
<i>Loans on Corporation Stock.</i>				
Auburn Aqueduct Company		300 00	300 00	
Auburn Boot & Shoe "		13,100 00	13,100 00	
Auburn Foundry		300 00	300 00	
Auburn Steam Power "		13,000 00	13,000 00	
B. A. Mead & J. M. Arnold Shoe Companies....		16,000 00	16,000 00	
Continental Mills		900 00	900 00	
Fidelity Real Estate Company		500 00	500 00	
Home Manufacturing Company		10,000 00	10,000 00	
Lakeside Press Company		500 00	500 00	
Langdon Corporation & Bay State Live Stock Co.,		10,000 00	10,000 00	
Little Androscoggin Water Power Company.....		18,568 00	18,568 00	
Lewiston Mills.....		7,050 00	7,050 00	
Lewiston & Auburn Electric Light Company....		3,050 00	3,050 00	
Moses Crafts Manufacturing Company.....		12,000 00	12,000 00	
Poland Paper Company.....		2,000 00	2,000 00	107,268 00
<i>Loans to Corporations.</i>				
Auburn Boot & Shoe Company	31,000 00		31,000 00	
Isle of Springs Corporation	2,000 00		2,000 00	
Lewiston & Auburn Electric Light Company....	8,000 00		8,000 00	
Maine State Agricultural Society.....	7,149 33		7,149 33	
Moses Crafts Shoe Company.....	10,000 00		10,000 00	
Tobie & Clark Manufacturing Company	1,800 00		1,800 00	
Young Men's Christian Association, Auburn	5,400 00		5,400 00	65,349 33

MECHANICS' SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
First National Bank, Columbus, Neb.....	\$2,500 00	\$2,500 00	
First " Fort Collins, Col.....	2,500 00	2,500 00	
First " Lewiston, Me.....	1,500 00	1,500 00	
National Shoe & Leather Bank, Auburn.....	7,000 00	7,000 00	
Sioux City National Bank, Sioux City, Iowa....	3,000 00	3,000 00	\$16,500 00
Loan on Maine Central Railroad bond.....	450 00	450 00	
Loan on Maine Central Railroad stock.....	100 00	100 00	
Loans on Mechanic Savings Bank books.....	5,530 00	5,530 00	
Loans on other personal property.....	7,373 68	7,373 68	
Loans on mortgages of real estate.....	308,547 32	308,547 32	322,001 00
Premium account.....	-	23,027 76	
Real estate, investment, banking building.....	50,330 00	51,276 84	
Real estate, foreclosure.....	8,818 53	8,818 53	83,123 12
Cash on deposit Nat'l Shoe & Leather Bank.....	49,000 00	49,000 00	
Cash on hand.....	896 91	896 91	49,896 91
			<u>\$936,533 36</u>
Unpaid accrued interest.....	6,874 90		
	<u>957,530 67</u>		
Due depositors, including earned dividend, and State tax.....	904,932 15		
Surplus above all liabilities.....	<u>\$52,598 52</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses \$2,000.

NORWAY SAVINGS BANK—NORWAY.

NOVEMBER 26, 1889.

C. S. TUCKER, PRESIDENT.

H. M. BEARCE, TREASURER.

LIABILITIES.

Deposits.....	\$213 449 90
Reserve fund	10,000 00
Profits	927 44
	\$224,377 34

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Town of Greenwood 4½s, Opt.....	\$1,500 00	\$1,500 00	\$1,500 00	
“ Norway 4½s, 1890.....	100 00	100 00	100 00	
“ Greenwood, orders.....	600 00	600 00	600 00	
“ Hebron, “.....	50 00	50 00	50 00	
“ Oxford, “.....	220 60	220 60	220 60	
“ Stoneham, “.....	45 00	45 00	45 00	
“ Waterford, “.....	22 50	22 50	22 50	
Norway Village Corporation, orders	972 50	972 50	972 50	
Total public funds of Maine	3,510 60			\$3,510 60
City of Fort Madison, Ia., 5s, 1902..	5,000 00	5,200 00	5,000 00	
“ LaPorte, Ind, 7s, 1890.....	500 00	500 00	500 00	
Total public funds out of New Eng..	5,500 00			5,500 00
<i>Corporation Bonds Owned.</i>				
Akron Water Works O., 6s, 1900....	2,000 00	2,000 00	2,000 00	
Bath Water Supply Co., 5s, 1916....	5,000 00	5,000 00	5,000 00	
Frontier Water Company, Fort Fairfield 5s, 1909.....	1,000 00	1,000 00	1,000 00	
Norway Shoe Shop 5s, 1890-2.....	1,000 00	1,000 00	1,000 00	
Oxford County Loan Association Debentures 6s, 1897.....	3,500 00	3,500 00	3,500 00	
Paris Manufacturing Co. 3s, 1894....	100 00	100 00	100 00	
Total corporation bonds	12,600 00			12,600 00
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	500 00	500 00	
Norway Shoe Shop Company.....	500 00	500 00	500 00	
Portland Trust Company.....	2,000 00	2,360 00	2,000 00	
Total corporation stock.....	3,000 00			3,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	2,600 00	2,990 00	2,600 00	2,600 00
<i>Bank Stock Owned.</i>				
Canal National Bank, Portland.....	500 00	695 00	500 00	
Casco “ “.....	4,200 00	5,460 00	4,200 00	
First “ “.....	7,300 00	7,300 00	7,300 00	
First “ “ Lewiston.....	2,500 00	4,000 00	2,500 00	
Manufacturers’ “ “.....	10,000 00	12,500 00	10,000 00	
Norway “ “ Norway.....	14,800 00	17,020 00	14,800 00	
Shoe & Leather Nat'l Bank, Auburn,	6,600 00	7,458 00	6,600 00	
Total bank stock of Maine.....	45,900 00			45,900 00

NORWAY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Norway Building Association	\$400 00	\$400 00	
Norway Corporative Trade Association.....	100 00	100 00	
Norway Water Company	2,400 00	2,400 00	\$2,900 00
<i>Loans on Bank Stock.</i>			
American National Bank, Kansas City, Mo	1,000 00	1,000 00	
Bank of Arcadia, Arcadia, Neb	1,000 00	1,000 00	
Bank of Callaway, Callaway, Neb	3,000 00	3,000 00	
Bank of Gering, Gering, Neb	1,500 00	1,500 00	
Norway National Bank, Norway.....	3,892 00	3,892 00	10,392 00
Loan on Jacksonville, Tampa & Key West Rail- road bonds	212 38	212 38	
Loan on Winslow Packing Company bonds.....	500 00	1,000 00	
Loan to First Universalist Parish, Norway.....	900 00	900 00	
Loans on Norway Savings Bank books.....	2,230 11	2,330 11	
Loans on other personal property.....	3,721 68	3,721 68	
Loans on mortgages of real estate.....	96,559 59	96,559 59	104,623 76
Premium account.....	-	7,500 00	
Real estate, bank building	4,500 00	5,000 00	
Real estate, foreclosure.....	14,000 00	14,873 56	27,373 56
Cash on deposit, Norway National Bank	5,059 92	5,059 92	
Cash on hand	917 50	917 50	5,977 42
			<u>\$224,377 34</u>
Unpaid accrued interest	3,147 84		
	227,634 62		
Due depositors and accrued State tax	214,153 98		
Surplus above all liabilities	<u>\$13,480 64</u>		

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

Annual expenses, \$500.

ORONO SAVINGS BANK—ORONO.

OCTOBER 31, 1889.

SAMUEL LIBBY, PRESIDENT.

ALBERT WHITE, TREASURER.

LIABILITIES.

Deposits	\$75,863 73
Reserve fund	2,550 12
Unpaid dividends	293 25
Profits	539 90
	\$79,247 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Brown, O., 6s, Road Imp., 1894-1895	\$2,000 00	\$2,100 00	\$2,000 00	
“ Jackson, Ill, 5s, Funding, 1904	1,000 00	1,020 00	1,000 00	
“ Lawrence, O., 6s, Bridge, 1890-1897	6,000 00	6,240 00	6,000 00	
“ Meeker, Minn, 6s, Court House, 1905	2,000 00	2,260 00	2,000 00	
“ Randolph, Ind., 6s, Gravel, 1889-1890	3,000 00	3,000 00	3,000 00	
City of Clinton, Ia., 6s, Fund, 1904	1,000 00	1,160 00	1,000 00	
“ Columbus, O., 6s, Fund optional after 1896	2,000 00	2,040 00	2,000 00	
“ Minneapolis, Minn., 4½s, Ml., 1914	2,000 00	2,400 00	2,000 00	
“ Port Huron, Mich, 6s, 1890	3,000 00	3,000 00	3,000 00	
“ Port Huron, Mich., 5s, Fund, 1897	500 00	515 00	500 00	
“ Stillwater, Minn, 5s, Imp., 1906	2,000 00	2,100 00	2,000 00	
“ Joplin, Mo, 6s, Fund, 1898, Opt. after 1896	2,000 00	2,100 00	2,000 00	
“ Arkansas City, Kansas, 6s, Fund., 1919	3,000 00	3,600 00	3,600 00	
“ Nebraska City, Neb., 6s, Sewer, 1908, Opt. after 1893	3,000 00	3,150 00	3,000 00	
“ Lincoln, Neb, 6s, Paving, 1894-1895	5,000 00	5,300 00	5,000 00	
“ Fremont, Neb., 5s, School, 1909	3,000 00	3,100 00	3,000 00	
Total public funds out of New Eng..	40,500 00			\$40,500 00
<i>Railroad Bonds Owned</i>				
Omaha Horse R. R., 6s, 1904, Opt. after 1896	3,000 00	3,000 00	3,000 00	3,000 00

ORONO SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Camden and Rockland Water Co., 6s, 1905.....	\$2,000 00	\$2,220 00	\$2,000 00	
Belfast Water Co., 5s, 1st mortgage,	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	4,000 00			\$4,000 00
<i>Bank Stock Owned.</i>				
Orono National Bank, Orono.....	4,200 00	4,746 00	4,200 00	
American National Bank, Kansas City, Mo	2,000 00	2,200 00	2,000 00	
American National Bank, Arkansas City, Kansas	1,500 00	1,500 00	1,500 00	
First National Bank, Moberly, Mo.,	1,000 00	1,000 00	1,000 00	
Portland Nat'l Bank, Portland, Me.,	5,000 00	5,000 00	5,000 00	
Presque Isle National Bank, Presque Isle, Me.....	700 00	700 00	700 00	
Total bank stock owned	14,400 00			14,400 00
Loan to town of Orono.....		1,500 00	1,500 00	
Loan on stock of First Nat'l Bank, Bar Harbor,		595 00	595 00	
Loans on mortgages of real estate.....		8,129 52	8,129 52	10,224 52
Premium account.....			791 21	
Expense account			36 55	
Real estate, foreclosure.....		290 00	290 00	1,117 76
Cash on deposit, Portland Trust Company.....		3,814 15	3,814 15	
Cash on deposit, Orono National Bank.....		2,190 57	2,190 57	6,004 72
Unpaid accrued interest		1,833 81		\$79,247 00
Due depositors and accrued State Tax.....		83,644 05		
		76,404 98		
Surplus above all liabilities.....		\$7,239 07		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$350.

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 28, 1889.

F. A. WILSON, PRESIDENT.

D. C. CLARK, TREASURER.

LIABILITIES.

Deposits.....	\$1,298,153 22
Reserve fund	48,805 10
Profits	6,197 93
	\$1,353,156 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States 4s, 1907, Reg.....	\$192,000 00	\$243,840 00	\$192,000 00	\$192,000 00
County of Penobscot 6s, 1891.....	5,000 00	5,100 00	5,000 00	
City of Bangor 6s, 1894.....	27,000 00	28,890 00	27,000 00	
“ Bangor 6s, 1905.....	21,000 00	25,620 00	21,000 00	
“ Bangor 6s Railroad, 1894,	91,000 00	97,370 00	91,000 00	
“ Bangor 6s, 1899.....	22,000 00	25,520 00	22,000 00	
“ Bangor 7s, 1899.....	20,000 00	24,800 00	20,000 00	
“ Bath 6s, 1891-8.....	8,100 00	8,262 00	8,100 00	
“ Bath 4s, 1921.....	40,000 00	40,000 00	40,000 00	
“ Ellsworth 6s, 1897.....	5,200 00	5,876 00	5,200 00	
“ Portland 6s, 1891.....	1,000 00	1,030 00	1,000 00	
Town of Caribou 7s, 1897.....	2,250 00	2,250 00	2,250 00	
“ Caribou 8s, 1895.....	500 00	500 00	500 00	
“ Corinna 6s, 1897.....	4,000 00	4,000 00	4,000 00	
“ Dexter 6s, 1897.....	7,000 00	8,295 00	7,900 00	
Total public funds of Maine.....	254,950 00			254,950 00
Town of St. Albans, Vt., 6s, 1890...	10,000 00	10,000 00	10,000 00	
“ St. Albans, Vt., 5s, 1920...	14,600 00	14,600 00	14,600 00	
Total public funds of Vermont.....	24,600 00			24,600 00
County of Boone, Ind., 6s, 1890-2...	10,500 00	10,710 00	10,500 00	
“ Bay, Mich., 5s, 1903.....	5,000 00	5,100 00	5,000 00	
“ Chippewa, Mich., 6s, 1904,	10,000 00	11,300 00	10,000 00	
“ Clinton, Ind., 6s, 1890-2...	15,000 00	15,300 00	15,000 00	
“ Crawford, Ill., 6s, 1902...	20,000 00	22,400 00	20,000 00	
“ Delaware, Ind., 6s, 1890...	2,000 00	2,000 00	2,000 00	
“ Hardin, O., 6s, 1890-6....	8,000 00	8,320 00	8,000 00	
“ Hardin, O., 6s, 1891.....	10,000 00	10,200 00	10,000 00	
“ Huntington, Ind., 6s, 1889- 1892.....	7,000 00	7,000 00	7,000 00	
“ Jay, Ind., 6s, 1893-7.....	10,000 00	10,600 00	10,000 00	
“ Jay, Ind., 6s, 1888.....	2,500 00	2,500 00	2,500 00	
“ Keokuk, Ia., 5s, 1896.....	9,000 00	9,000 00	9,000 00	
“ Marion, Ind., 4½s, 1893..	25,000 00	25,000 00	25,000 00	
“ Mercer, O., 6s, 1890-7....	26,500 00	27,560 00	26,500 00	
“ Mercer, O., 6s, 1890-3....	8,000 00	8,160 00	8,000 00	
“ Miami, Ind., 6s, 1890-5...	12,500 00	12,875 00	12,500 00	
“ Pottawatamie, Ia., 4½s, 1895.....	22,000 00	22,000 00	22,000 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 Putnam, O., 5s, 1896-8...	\$11,000 00	\$11,110 00	\$11,000 00	
“ Saginaw, Mich., 4s, 1894-1895.....	24,000 00	24,000 00	24,000 00	
“ St. Louis, Minn., 4½s, 1909,	5,000 00	5,000 00	5,000 00	
“ Scott, Ia., 5s, 1891.....	14,000 00	14,000 00	14,000 00	
“ Wabash, Ind., 6s, 1889-92,	10,500 00	10,500 00	10,500 00	
“ Woodbury, Ia., 5s, 1896..	11,000 00	11,110 00	10,000 00	
City of Akron, O., 6s, 1897-8	15,000 00	16,350 00	15,000 00	
“ Akron, O., 6s, 1890-3	4,000 00	4,080 00	4,000 00	
“ Canton, O., 6s, 1892-6	20,000 00	21,200 00	20,000 00	
“ Canton, O., 5s, 1897-8	10,000 00	10,300 00	10,000 00	
“ Brainerd, Minn., 6s, 1909,	4,000 00	4,760 00	4,000 00	
“ Duluth, Minn., 5s, 1902-5,	20,000 00	21,400 00	20,000 00	
“ East Saginaw, Mich., 5s, 1890-5.....	20,000 00	20,200 00	20,000 00	
“ Findlay, O., 6s, 1903.....	10,000 00	11,500 00	10,000 00	
“ Kansas City, Mo., 8s, 1893,	6,000 00	6,900 00	6,000 00	
“ Logansport, Ind., 5s, 1906,	20,000 00	21,000 00	20,000 00	
“ Minneapolis, Minn., 4½s, 1914.....	10,000 00	10,800 00	10,000 00	
“ St. Paul, Minn., 5s, 1913,	10,000 00	11,500 00	10,000 00	
“ St. Paul, Minn., 8s, 1897,	2,000 00	2,480 00	2,000 00	
“ St. Paul, Minn., 6s, 1904,	1,000 00	1,210 00	1,000 00	
“ So. Bend, Ind., 5s, 1891-1900.....	15,000 00	15,300 00	15,000 00	
“ Springfield, O., 5s, 1891-1903.....	10,000 00	10,300 00	10,000 00	
Total public funds out of New Eng.,	455,500 00			\$455,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Piscataquis 5s, 1913	14,000 00	14,000 00	14,000 00	
Maine Central 5s, 1923.....	5,000 00	5,250 00	5,000 00	
Portland & Ogdensburg 5s, 1908....	10,000 00	10,500 00	10,000 00	
Somerset 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds owned.....	39,000 00			39,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company 5s, 1917 ..	9,000 00	9,000 00	9,000 00	
Bodwell Water Power Co. 6s, 1899..	20,000 00	20,000 00	20,000 00	
Continental Mills 6s, 1893.....	5,000 00	5,150 00	5,000 00	
Pejepscot Water Company 5s, 1906..	16,000 00	16,000 00	16,000 00	
Total corporation bonds owned.....	50,000 00			50,000 00
<i>Railroad Stock Owned</i>				
European & North American.....	1,300 00	1,495 00	1,300 00	1,300 00
<i>Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,100 00	2,625 00	2,100 00	
Second “ “.....	3,400 00	5,900 00	3,400 00	
Veazie “ “.....	5,000 00	6,000 00	5,000 00	
Total bank stock owned.....	10,500 00			10,500 00

PENOBSCOT SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States bonds.....	\$ 650 00	\$ 650 00	
County of Sedgwick, Kan.....	1,000 00	1,000 00	
City of Bangor, Me.....	5,000 00	5,000 00	
“ Belfast, “.....	100 00	100 00	
“ Chicago, Ill.....	3,000 00	3,000 00	
“ Cincinnati, O.....	3,000 00	3,000 00	
“ Kansas City, Mo.....	2,000 00	2,000 00	
“ Minneapolis, Minn.....	1,000 00	1,000 00	
“ Portland, Me.....	500 00	500 00	
“ Red Wing, Minn.....	7,000 00	7,000 00	
“ St. Paul, Minn.....	2,000 00	2,000 00	\$25,250 00
<i>Loans on Railroad Bonds.</i>			
Burlington & Missouri River.....	4,000 00	4,000 00	
New York & New England.....	1,900 00	1,900 00	
South Kansas.....	500 00	500 00	6,400 00
<i>Loans on Corporation Bonds.</i>			
Duluth Gas & Water Company.....	1,000 00	1,000 00	
Renfrew Manufacturing “.....	10,000 00	10,000 00	11,000 00
<i>Loan on Railroad Stock.</i>			
European & North American.....	35,300 00	35,300 00	35,300 00
<i>Loans on Corporation Stock.</i>			
Cobb Lime Company.....	15,000 00	15,000 00	
Penobscot Boom Corporation.....	4,000 00	4,000 00	19,000 00
<i>Loans on Bank Stock.</i>			
Bar Harbor Banking & Trust Company.....	1,000 00	1,000 00	
First National Bank, Bangor.....	2,500 00	2,500 00	
First “ Houlton.....	5,000 00	5,000 00	
Merchants’ “ Bangor.....	3,000 00	3,000 00	
Veazie “ “.....	14,000 00	14,000 00	25,500 00
<i>Loans to Municipalities.</i>			
City of Bangor.....	5,000 00	5,000 00	
Town of Lowell.....	500 00	500 00	5,500 00
Loans on mortgages of real estate.....	139,489 29	139,489 29	139,489 29
Real estate, foreclosure.....	1,200 00	1,500 00	
Furniture account.....	4,293 00	4,293 00	
Premium account.....		48,255 45	
Expense account.....		4 32	54,052 77
Cash on deposit.....	753 22	753 22	
Cash on hand.....	3,060 97	3,060 97	3,814 19
Unpaid accrued interest.....	18,880 76		1,353,156 25
	1,422,665 24		
Due depositors, also accrued State tax.....	1,302,149 32		
Surplus above all liabilities.....	\$120,515 92		

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

Annual expenses, \$5,900.

PEOPLE'S SAVINGS BANK—LEWISTON.

NOVEMBER 15, 1889.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

LIABILITIES.

Deposits.....	\$895,404 12
Reserve fund	28,220 00
Profits	4,405 93
	\$928,030 05

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, 4s, 1903.....	1,000 00	1,000 00	1,000 00
“ Rockland, 4s, Refund, 1911,	1,000 00	1,000 00	1,000 00
“ Lewiston, 4s, 1893.....	15,000 00	15,000 00	15,000 00
“ Lewiston, 4½s, 1894.....	100 00	100 00	100 00
“ Bath, 6s, 1891.....	1,500 00	1,500 00	1,500 00
Town of Anson, 4s, 1922.....	600 00	600 00	600 00
Total public funds of Maine.....	24,200 00		\$24,200 00
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.....	1,900 00	1,900 00	1,900 00
“ Pike, O., 6s, Gravel Road, 1899.....	5,000 00	5,450 00	5,000 00
“ White, Ind, 6s, Road, 1890.....	3,000 00	3,000 00	3,000 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 Imp, 1891.....	3,000 00	3,060 00	3,000 00
“ Henry, O., 5s, Road, 1897,	5,500 00	5,555 00	5,500 00
City of Bradford, Penn., 6s, Water, 1903.....	5,000 00	5,750 00	5,000 00
“ St Louis, Mo., 4s, Gold Mt., 1905.....	13,000 00	13,520 00	13,000 00
“ St. Paul, Minn., 5s, Water, 1915.....	8,000 00	9,200 00	8,000 00
“ Youngstown, O., 5s, Sewer, 1892-1893.....	10,000 00	10,100 00	10,000 00
“ Cleveland, O., 5s, School, 1899.....	5,000 00	5,000 00	5,000 00
“ Urbana, O., 5s, Fund, 1891,	6,000 00	6,000 00	6,000 00
“ Kansas City, Kansas, 7s, 1890, Road.....	6,500 00	6,500 00	6,500 00
“ Findlay, O, 5s, Water, 1908.....	2,000 00	2,120 00	2,000 00
“ Sioux City, Iowa, 6s, 1893,	3,000 00	3,000 00	3,000 00
Total public funds out of New Eng..	96,900 00		96,900 00

PEOPLE'S 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, 1890-1891	\$15,000 00	\$15,150 00	\$15,000 00	
Maine Central, 7s, Consol. 1912.....	17,000 00	22,270 00	17,000 00	
Maine Central, 5s, Consol. 1912.....	8,000 00	8,320 00	8,000 00	
Maine Central, 6s, Sinking Fund, 1905.....	17,000 00	17,680 00	17,000 00	
Maine Central, 4½s, Sinking Fund, 1916	9,000 00	9,000 00	9,000 00	
Maine Central, 5s, Coll. Trust, 1923, Portland & Ogdensburg, 5s, 1st Mort., 1908.....	4,000 00	4,200 00	4,000 00	
Lime Rock Railroad, 5s, 1st Mort., 1908	28,000 00	29,400 00	28,000 00	
New Haven & Derby, 5s, 1918.....	5,000 00	5,000 00	5,000 00	
East Middlesex St. Railway, 6s, 1898, Southern Railway, St. Louis, 6s, 1904, Housatonic R. R. Co., 5s, Consol. 1937.....	3,000 00	3,000 00	3,000 00	
Ogdensburg & Lake Champlain, 6s, 1st Mort., 1920.....	3,000 00	3,000 00	3,000 00	
	10,000 00	10,600 00	10,000 00	
Ogdensburg & Lake Champlain, 6s, 1st Mort., 1920.....	5,000 00	5,150 00	5,000 00	
Total railroad bonds owned.	129,000 00			\$129,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, Ml., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Gardiner Water Company, Ml., 5s, 1905	10,000 00	10,000 00	10,000 00	
Norway Water Company, Ml., 5s, 1906	3,000 00	3,000 00	3,000 00	
Portland Water Company, 4s, 1927, Waterville Water Company, 5s, 1917, Continental Mills, 6s, 1893.....	5,000 00	4,750 00	5,000 00	
Westbrook Manufacturing Co., 5s, 1899	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Light Co., 6s, 1899.....	40,000 00	41,200 00	40,000 00	
	10,000 00	10,000 00	10,000 00	
	5,000 00	5,000 00	5,000 00	
Total corporation bonds	81,000 00			81,000 00
<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	12,220 00	9,400 00	
First " "	9,500 00	9,500 00	9,500 00	
Merchants' " "	3,300 00	5,104 00	3,300 00	
Traders' " "	4,500 00	5,625 00	4,500 00	
Portland " "	5,000 00	5,000 00	2,500 00	
First " Bangor.....	2,400 00	3,000 00	2,400 00	
First " Bath.....	1,000 00	1,450 00	1,000 00	
First " Lewiston.....	19,600 00	31,360 00	19,600 00	
Manf'rs' " "	26,000 00	32,500 00	26,000 00	
Richmond " Richmond.....	2,500 00	2,925 00	2,500 00	
Shoe & Leather " Auburn.....	3,300 00	3,729 00	3,300 00	
First " "	1,000 00	1,480 00	1,600 00	
Union " Phillips.....	700 00	742 00	700 00	
Total bank stock of Maine	88,200 00			88,200 00

PEOPLE'S SAVINGS BANK—CONCLUDED.

RESOURCES.

	Estimated and Market Value	Charged on Books.	
Premium account.....	-	\$36,910 00	\$36,910 00
Expense account.....	-	273 49	273 49
Real estate, foreclosure.....	4,607 70	4,607 70	4,607 70
<i>Loans to Municipalities.</i>			
Town of Old Orchard.....	6,500 00	6,500 00	
Union School District, Mechanic Falls.....	1,893 88	1,893 88	8,393 88
<i>Loans to Corporations.</i>			
Cowan Woolen Company.....	25,000 00	25,000 00	
Madison Woolen Manufacturing Company.....	20,000 00	20,000 00	
Harper Manufacturing Company.....	10,000 00	10,000 00	
Farnsworth Manufacturing Company.....	5,000 00	5,000 00	
Pondicherry Company.....	5,000 00	5,000 00	
Avon Manufacturing Company.....	12,000 00	12,000 00	
Maine Central Railroad Company.....	13,000 00	13,000 00	
Lewiston Mill Company, Lewiston.....	25,000 00	25,000 00	115,000 00
<i>Loans on Railroad Bonds.</i>			
Maine Central.....	750 00	750 00	
Leeds & Farmington.....	600 00	600 00	1,350 00
<i>Loans on Corporation Bonds</i>			
Continental Mills.....	10,000 00	10,000 00	
Renfrew Manufacturing Company.....	20,000 00	20,000 00	30,000 00
<i>Loans on Corporation Stocks.</i>			
Hill Manufacturing Company.....	4,650 00	4,650 00	
Bates Manufacturing Company.....	3,000 00	3,000 00	
Little Androscoggin Water Power Company.....	2,000 00	2,000 00	
Cowan Woolen Company.....	24,000 00	24,000 00	
Lewiston & Auburn Electric Light Company.....	2,762 25	2,762 25	
Lewiston Mill Company.....	3,493 75	3,403 75	39,906 00
<i>Loans on Railroad Stock.</i>			
Portland & Rochester.....	464 10	464 10	464 10
<i>Loans on Savings Bank Books.</i>			
People's Savings Bank, Lewiston.....	1,125 00	1,125 00	1,125 00
Loans on other collateral.....	25,700 00	25,700 00	
Loans on mortgages of real estate.....	238,885 86	238,885 86	264,585 86
Cash deposited, National Bank of Commerce, Boston.....	2,091 48	2,091 48	
Cash deposited, Portland National Bank, Port- land.....	2,276 42	2,276 42	
Cash on hand.....	1,546 12	1,546 12	5,914 02
			\$928,030 05
Unpaid accrued interest.....	8,095 41		
	938,751 97		
Due depositors, including earned dividend and State tax.....	902,837 82		
Surplus above all liabilities.....	\$35,914 15		

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

Annual expenses, \$1,850.

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

SEPTEMBER 5, 1889.

GALEN C. MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

LIABILITIES.

Deposits	\$302,696 92
Reserve fund	19,997 40
Profits	4,903 39
	\$327,597 71

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bath, Me., 6s, 1890-92	\$7,000 00	\$7,000 00	\$7,000 00	
Total public funds of Maine.....	7,000 00			\$7,000 00
City of Sioux City, Ia., 6s, 1890-96,	5,000 00	5,150 00	5,000 00	
“ Toledo, O., 8s, 1893	5,000 00	5,550 00	5,000 00	
Total public funds out of New Eng.,	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Belleville & Carondelet 6s, 1923	5,000 00	5,500 00	5,000 00	
Chicago, Kansas & Western 5s, 1926,	10,000 00	7,000 00	9,325 00	
Chicago & West Michigan 5s, 1921..	15,000 00	14,100 00	15,000 00	
Kansas City & Southwestern 6s, 1916,	3,000 00	2,910 00	3,000 00	
Maine Central 6s, 1905.....	9,000 00	9,360 00	9,000 00	
New Mexico & Southern Pacific 7s,				
1909	5,000 00	5,300 00	5,000 00	
Oregon Short Line 6s, 1922.....	5,000 00	5,700 00	5,000 00	
Pueblo & Arkansas Valley 7s, 1905 .	5,000 00	5,550 00	5,000 00	
St. Louis, Kansas & Southwestern 6s,				
1916	3,000 00	2,700 00	3,000 00	
St. Louis & San Francisco 6s, 1891..	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned	65,000 00			64,325 00
<i>Corporation Bonds Owned.</i>				
Continental Mills 6s, 1893	5,000 00	5,150 00	5,000 00	
Eau Claire Water Works 6s, 1915 ...	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	15,000 00			15,000 00
<i>Corporation Stock Owned.</i>				
Northern Banking Co., Portland....	1,500 00	1,500 00	1,500 00	1,500 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 “ Wiscasset ...	1,000 00	1,300 00	1,000 00	
Marine “ Bath	5,000 00	6,500 00	5,000 00	
Merchants’ “ Portland...	900 00	1,392 00	900 00	
National Traders’ Bank, Portland...	1,200 00	1,500 00	1,200 00	
Sagadahoc National Bank, Bath....	6,500 00	7,800 00	6,500 00	
Total bank stock owned	23,100 00			23,100 00

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

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Sandusky, O.	\$2,500 00	\$2,500 00	
“ Tuscomba, Ala.	4,000 00	4,000 00	\$6,500 00
<i>Loans on Corporation Stock.</i>			
Chicago, Boston & Liverpool Rapid Transit Com- pany	10,000 00	10,000 00	
Little Androscoggin Water Power Company	855 00	855 00	
Worumbo Manufacturing Company	12,000 00	12,000 00	22,855 00
<i>Loans on Bank Stock.</i>			
Market National Bank, Boston	125 00	125 00	
Sagadahoc “ Bath	500 00	500 00	625 00
<i>Loans on Savings Bank Books.</i>			
Bath Savings Institution	2,000 00	2,000 00	
People's Twenty-Five Cent Savings Bank	890 00	890 00	2,890 00
Loan on Iowa Loan & Trust Company bond	300 00	300 00	
Loan on Maine Central Railroad bond	1,050 00	1,050 00	
Loans on vessels	10,000 00	10,000 00	
Loan to town of Georgetown	500 00	500 00	
Loan to Worumbo Manufacturing Company	32,000 00	32,000 00	
Loans on mortgages of real estate	97,419 43	97,419 43	141,269 43
Real estate, bank building	10,000 00	10,000 00	
Real estate, foreclosure	5,500 00	10,000 00	20,000 00
Cash deposited National Hide & Leather Bank, Boston	8,544 22	8,544 22	
Cash deposited First National Bank, Bath ..	2,436 77	2,436 77	
Cash deposited Sagadahoc National Bank, Bath,	944 67	944 67	
Cash on hand	607 62	607 62	12,533 28
Unpaid accrued interest	5,308 35		\$327,597 71
	335,568 06		
Due depositors, including earned dividend and State tax	305,254 92		
Surplus above all liabilities	\$30,313 14		

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

Annual expenses, \$800.

PHILLIPS SAVINGS BANK—PHILLIPS.

NOVEMBER 13, 1889.

P. A. SAWYER, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

LIABILITIES.

Deposits	\$112,821 07
Reserve fund	4,600 00
Profits	370 95
	\$117,792 02

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Franklin 4s, 1895-9.....	\$10,000 00	\$10,000 00	\$10,000 00	
City of Bath 6s, 1891.....	1,000 00	1,000 00	1,000 00	
“ Belfast 6s, 1898.....	2,200 00	2,354 00	2,200 00	
“ Rockland 6s, 1892-1902....	4,000 00	4,160 00	4,000 00	
Town of Phillips 5s, Opt.....	1,300 00	1,300 00	1,300 00	
“ Avon 5s, 1892.....	2,500 00	2,500 00	2,500 00	
“ Madrid, orders.....	750 00	750 00	750 00	
“ Phillips, orders.....	67 00	67 00	67 00	
“ Strong, orders.....	100 00	100 00	100 00	
Total public funds of Maine.....	21,917 00			\$21,917 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg 5s, 1908....	5,000 00	5,250 00	5,000 00	5,000 00
<i>Corporation Bonds Owned.</i>				
Indianapolis Water Co., Ind., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
<i>Bank Stock Owned.</i>				
Casco National Bank, Portland....	1,000 00	1,300 00	1,000 00	
Cumberland “ “.....	2,200 00	2,255 00	2,200 00	
First “ Lewiston....	1,400 00	2,240 00	1,400 00	
Lime Rock “ Rockland....	2,100 00	2,250 00	2,100 00	
Nat'l Shoe & Leather Bank, Auburn,	4,600 00	5,198 00	4,600 00	
Norway National Bank, Norway....	1,500 00	1,725 00	1,500 00	
Portland “ Portland....	2,000 00	2,000 00	2,000 00	
Union “ Phillips....	10,000 00	10,600 00	10,000 00	
Total bank stock owned.....	24,800 00			24,800 00
Loan on Maine Central Railroad bond.....		800 00	800 00	
Loan on Phillips Savings Bank books.....		1,600 00	1,600 00	
Loans on other collaterals.....		2,930 00	2,930 00	
Loans on mortgages of real estate.....		32,212 01	32,212 01	37,542 01
Premium account.....			1,600 00	
Safe.....		400 00	400 00	2,000 00
Certificates of deposit First National Bank, Arkansas City, Kansas.....		15,400 00	15,000 00	15,000 00

PHILLIPS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cash on deposit.....	6,370 76	6,370 76	
Cash on hand.....	162 25	162 25	6,533 01
Unpaid accrued interest	327 00		<u>\$117,792 02</u>
	<u>120,251 02</u>		
Due depositors, also accrued State tax.....	113,213 07		
Surplus above all liabilities.....	<u>\$7,037 95</u>		

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

Annual expenses, \$300.

PISCATAQUIS SAVINGS BANK—DOVER.

OCTOBER 30, 1889.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

LIABILITIES.

Deposits	\$331,100 10
Reserve fund	9,400 00
Profits	8,447 90
	\$348,948 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bangor 6s, 1899	\$1,000 00	\$1,160 00	\$1,000 00	
“ Belfast 6s, 1898.....	13,500 00	14,445 00	13,500 00	
“ Portland 6s, 1897.....	2,500 00	2,925 00	2,500 00	
Total public funds of Maine	17,000 00			\$17,000 00
County of Allen, Ind , 5s, 1890.....	1,000 00	1,000 00	1,000 00	
“ Reno, Kansas, 6s, 1919....	3,000 00	3,570 00	3,000 00	
City of Brainerd, Minn , 6s, 1908,	4,000 00	4,760 00	4,000 00	
“ Duluth, Minn., 6s, 1908	6,000 00	7,320 00	6,000 00	
“ Findlay, O., 6s, 1907.....	2,000 00	2,360 00	2,000 00	
“ Findlay, O., 6s, 1889-1902,	10,000 00	11,200 00	10,000 00	
“ Greenville, O., 6s, 1902.	5,000 00	5,700 00	5,000 00	
“ Nebraska City, Neb., 6s,				
1908.....	4,000 00	4,760 00	4,000 00	
“ Sioux City, Ia., 6s, 1908,	6,000 00	7,140 00	6,000 00	
“ Stillwater, Minn. 5s, 1906.				
12	9,000 00	9,540 00	9,000 00	
“ Wichita, Kan., 6s, 1890-9,	5,000 00	5,300 00	5,000 00	
Total public funds out of New Eng.,	55,000 00			55,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Piscataquis 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Lime Rock 5s, 1908.....	5,000 00	5,000 00	5,000 00	
Grand Avenue 5s, 1908.	15,000 00	14,250 00	14,370 00	
Total railroad bonds owned	25,000 00			24,370 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co 5s, 1916....	9,000 00	9,000 00	9,000 00	
Belfast Water Company 5s, 1907....	5,000 00	5,000 00	5,000 00	
Brewer Water Company 5s, 1908 ...	5,000 00	5,000 00	4,775 00	
Dexter Woolen Mills 6s, 1898.....	5,000 00	5,000 00	5,000 00	
Fidelity Loan and Investment Co.				
6s, 1891.....	2,000 00	2,000 00	2,000 00	
Indianapolis Water Co. 6s, 1911....	5,000 00	5,000 00	5,000 00	
Northern Banking Co. 5s, 1894.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned	34,000 00			33,775 00

PISCATAQUIS 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,	\$3,500 00	\$5,075 00	\$3,500 00	
First " Dexter . . .	6,000 00	7,800 00	6,000 00	
First " Bangor . . .	1,300 00	1,625 00	1,300 00	
First " Portland,	6,200 00	6,200 00	6,200 00	
Kineo " Dover . . .	5,000 00	5,500 00	5,000 00	
Manufacturers' " Leavenworth	5,000 00	5,000 00	5,000 00	
Orono " Orono	1,000 00	1,130 00	1,000 00	
Portland " Portland . . .	3,000 00	3,000 00	3,000 00	
Richmond " Richmond . .	800 00	936 00	800 00	
Shoe & Leather " Auburn	9,200 00	10,396 00	9,200 00	
Veazie " Bangor	4,500 00	5,400 00	4,500 00	
Total bank stock owned	45,500 00			\$45,500 00
Premium account			4,108 50	
Expense account			850 25	
Real estate, bank buildings		9,363 34	9,363 34	
Real estate, foreclosures		4,018 70	4,018 70	18,340 79
<i>Loans on Corporation Bonds.</i>				
Monson Slate Company		1,300 00	1,300 00	
Lombard Investment Company		1,000 00	1,000 00	2,300 00
<i>Loans on Corporation Stock.</i>				
American Watch Company		2,000 00	2,000 00	
Kineo Company		5,000 00	5,000 00	7,000 00
<i>Loans on Bank Stock.</i>				
Kineo National Bank, Dover		800 00	800 00	
Manufacturers' National Bank, Leavenworth, Kansas		5,000 00	5,000 00	5,800 00
<i>Loans on Municipalities.</i>				
Town of Dover		1,300 00	1,300 00	
Town of Foxcroft		1,000 00	1,000 00	
School District No. 1, Greenville		200 00	200 00	
" No. 6, Orneville		280 15	280 15	2,780 15
Loan to Piscataquis Mutual Insurance Co.		4,135 34	4,135 34	
Loan on Piscataquis Savings Bank Book		50 00	50 00	
Loans on other personal property		21,136 75	21,136 75	
Loans on mortgages of real estate		98,864 19	98,864 19	124,186 28
Cash on deposit		10,947 46	10,947 46	
Cash on hand		1,948 32	1,948 32	12,895 78
				\$348,948 00
Unpaid accrued interest		7,082 78		
		366,819 03		
Due depositors, also accrued State Tax		332,231 53		
Surplus above all liabilities		\$34,587 50		

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

Annual expenses, \$1,000.

PORTLAND SAVINGS BANK—PORTLAND.

NOVEMBER 4, 1889.

GEO. E. B. JACKSON, PRESIDENT. EDWARD A. NOYES, TREASURER.

LIABILITIES.

Deposits.....	\$6,569,434 79
Reserve fund.....	316,500 00
Profits.....	183,539 76
Premiums.....	13,510 81
	\$7,082,985 36

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged an Books.</i>	
United States bonds 4s registered, 1907.....	\$175,000 00	\$222,250 00	\$175,000 00	
United States bonds 4s coupon, 1907,	75,000 00	95,250 00	75,000 00	
Total United States bonds.....	250,000 00			\$250,000 00
City of Calais 6s Ml., 1891.....	16,000 00	16,640 00	16,000 00	
“ Lewiston 6s Ml., 1901.....	43,000 00	51,600 00	43,000 00	
“ Portland 4s Funding, 1902,	50,000 00	51,000 00	50,000 00	
Town of Falmouth 5s, 1889.....	2,000 00	2,000 00	2,000 00	
“ Gorham 5s, 1890-1898....	2,700 00	2,700 00	2,700 00	
“ New Gloucester 4½s, 1889,	1,000 00	1,000 00	1,000 00	
“ New Gloucester 5s, 1890- 1892.....	1,700 00	1,700 00	1,700 00	
“ Windham 5s, 1889.....	800 00	800 00	800 00	
Total public funds of Maine.....	117,200 00			117,200 00
City of Portsmouth, N. H., 6s R. R., aid, 1893.....	20,000 00	21,200 00	20,000 00	20,000 00
County of Allen, Ind., 5s Funding, 1895-1897.....	50,000 00	50,700 00	50,000 00	
“ Belmont, O., 5s, Court House & Jail, 1897-1898,	20,000 00	20,300 00	20,000 00	
“ Blue Earth, Minn., 5s Court House, 1919.....	35,000 00	36,120 00	35,000 00	
“ Carroll, O., 6s, Court House & Jail, 1890-97.....	26,000 00	27,300 00	26,000 00	
“ Clinton, Ind., 6s Gravel Road, 1890.....	3,700 00	3,700 00	3,700 00	
“ Cook, Ill., 7s Fire, 1892.	25,000 00	26,500 00	25,000 00	
“ Delaware, Ind., 5s Court House, 1895-1903.....	25,000 00	25,500 00	25,000 00	
“ Delaware, Ind., 5s Court House, 1905-1906.....	20,000 00	20,600 00	20,000 00	
“ Franklin, O., 6s Court House, 1890-1897.....	63,000 00	65,520 00	63,000 00	
“ Greene, Ind., 6s Court House, 1895.....	15,000 00	15,900 00	15,000 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 Greene, Ind., 6s Funding, 1895	\$10,000 00	\$10,600 00	\$10,000 00
“ Hancock, O., 5s Court House, 1913-1918	50,000 00	51,850 00	50,000 00
“ Highland, O., 6s Funding, 1890-1900	25,000 00	26,500 00	25,000 00
“ Huntington, Ind., 6s Gravel Road, 1890	3,750 00	3,750 00	3,750 00
“ Jay, Ind., 6s Funding, 1893-1897	25,000 00	26,250 00	25,000 00
“ Kosciusko, Ind., 5s Court House, 1891	25,000 00	25,000 00	25,000 00
“ Licking, O., 6s Jail, 1894-1903	50,000 00	52,500 00	50,000 00
“ Lucas, O., 5s Funding, 1890-1895	45,000 00	45,450 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, O., 6s Court House, 1890-1901	64,000 00	69,120 00	64,000 00
“ Muskingum, O., 5s Monumental Hall, 1903-1913,	60,000 00	61,800 00	60,000 00
“ Pottawattamie, Ia., 5s Court House & Jail, 1892-1895,	30,000 00	30,300 00	30,000 00
“ Ramsey, Minn., 4½s Court House & City Hall, 1918,	50,000 00	51,500 00	50,000 00
“ Reno, Kan., 5½s Refunding, 1919	85,000 00	39,200 00	35,000 00
“ Saginaw, Mich., 5s Funding, 1902-1904	25,000 00	25,625 00	25,000 00
“ Seneca, O., 6s Court House, 1890	10,000 00	10,000 00	10,000 00
“ Shawnee, Kan., 5½s Refunding, 1907	50,000 00	54,500 00	50,000 00
“ Stark, O., 6s Bridge, 1889-1890	12,500 00	12,500 00	12,500 00
“ Stark, O., 6s Bridge, 1894	10,000 00	10,600 00	10,000 00
“ St. Louis, Mo., 6s Park, 1905	40,000 00	48,000 00	40,000 00
“ Union, O., 5s Court House, 1890-1893	18,000 00	18,000 00	18,000 00
“ Vigo, Ind., 5s Court House 1896-1908	40,000 00	40,800 00	40,000 00
“ Wyandotte, Kan., 5½s Refunding, 1903	50,000 00	53,750 00	50,000 00
City of Akron, O., 5s St. Imp't & Sewer, 1890-91	6,000 00	6,000 00	6,000 00
“ Akron, O., 5s Schools, 1898-1901	25,000 00	25,000 00	25,000 00
“ Aurora, Ill., 5s Water, 1905	40,000 00	40,400 00	40,000 00
“ Canton, O., 5½s market & City Hall, 1892-96	27,000 00	28,080 00	27,000 00
“ Cincinnati, O., 7s Water, 1897	18,000 00	21,600 00	18,000 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	Cincinnati, O., 73-10s Hos. and Sewer, 1898-1899 ..	\$47,000 00	\$58,280 00	\$47,000 00
"	Cincinnati, O., 7s Water, 1904	12,000 00	15,480 00	12,000 00
"	Cleveland, O., 6s b'd education, 1892	31,000 00	32,550 00	31,000 00
"	Duluth, Minn., 5s Funding & Imp., 1907	50,000 00	55,000 00	50,000 00
"	Eau Claire, Wis., 6 Bridge, 1903	20,000 00	22,000 00	20,000 00
"	Eau Claire, Wis., 4½s Funding, 1909	25,000 00	25,750 00	25,000 00
"	Evansville, Ind., 5s Funding, 1912	15,000 00	15,000 00	15,000 00
"	Evansville, Ind., 4½s Funding, 1912	25,000 00	25,000 00	25,000 00
"	Fort Wayne, Ind., 6s Funding, 1892	10,000 00	10,400 00	10,000 00
"	Fort Wayne, Ind., 6s Funding, 1899	10,000 00	11,200 00	10,000 00
"	Fort Wayne, Ind., 6s Water, 1900	30,000 00	33,900 00	30,000 00
"	Fort Wayne, Ind., 5½s 1893-1896	4,000 00	4,200 00	4,000 00
"	Fort Wayne, Ind., 5s Water, 1899	15,000 00	15,600 00	15,000 00
"	Fremont, O., 5s Wat., 1893-1897	20,000 00	20,500 00	20,000 00
"	Kansas City, Kan., 5s Ml., 1907	21,000 00	21,000 00	21,000 00
"	Kansas City, Kan., 7s Street, 1897-1898	14,000 00	15,820 00	14,000 00
"	Lansing, Mich., 4½s Water, 1910-1915	25,000 00	25,000 00	25,000 00
"	Logansport, Ind., 5s Water, 1896	10,000 00	10,300 00	10,000 00
"	Louisville, Ky., 4s Ml., 1923	25,000 00	25,000 00	25,000 00
"	Louisville, Ky., 7s Sewer, 1901	50,000 00	60,500 00	50,000 00
"	Minneapolis, Minn., 4½s Ml., 1902	45,000 00	45,900 00	45,000 00
"	Newark, O., 5s Sewer, 1890-1900	21,000 00	21,420 00	21,000 00
"	Richmond, Ind., 6s School, 1890-1895	20,000 00	20,700 00	20,000 00
"	Sandusky, O., 6s Sewer, 1890-1892	7,500 00	7,875 00	7,500 00
"	South Bend, Ind., 5s Refunding, 1891-1901	17,500 00	17,675 00	17,500 00
"	Springfield, O., 6s School, 1891	15,000 00	15,450 00	15,000 00
"	Staubenville, O., 5s City Hall & Market, 1890	5,000 00	5,000 00	5,000 00
"	St. Louis, Mo., 6s Harbor Imp., 1893-1894	10,000 00	10,800 00	10,000 00
"	Terre Haute, Ind., 5½s Fund 1890	25,000 00	25,250 00	25,000 00

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of Tiffin, O., 6s Imp., 1890-1898	\$22,500 00	\$23,400 00	\$22,500 00
“ Toledo, O., 5s Funding, 1905	25,000 00	26,250 00	25,000 00
“ Wausau, Wis., 5s Water, 1905	25,000 00	26,000 00	25,000 00
“ Wichita, Kan., 6s Imp., 1896-1899	50,000 00	57,500 00	50,000 00
“ Zanesville, O., 5s School, 1895	25,000 00	25,500 00	25,000 00
Town of Lake & Hyde Park, Ill., 5s School, 1899-1903	40,000 00	40,800 00	40,000 00
Total public funds out of New Eng.,	2,029,450 00		2,029,450 00
<i>Railroad Bonds Owned.</i>			
Androscoggin & Kennebec 6s, 1890-1891	37,000 00	37,370 00	37,000 00
Maine Central 7s 1st Mort., 1898	70,000 00	82,600 00	70,000 00
Maine Central 7s Consol. Mort., 1912	130,000 00	170,300 00	130,000 00
Portland & Kennebec 6s, 1895	20,000 00	21,400 00	20,000 00
Portland & Ogdensburg 5s Consol. Mort., 1908	100,000 00	105,000 00	100,000 00
Total railroad bonds of Maine	357,000 00		357,000 00
Housatonic 5s Consol. Mort., 1937	50,000 00	53,000 00	50,000 00
New Haven & Derby 5s Consol Mort., 1918	50,000 00	51,500 00	50,000 00
New York & New England 6s 1st Mort., 1905	50,000 00	58,500 00	50,000 00
Total railroad bonds of New Eng.	507,000 00		507,000 00
Albany & Susquehanna 6s Consol. Mort., 1906	8,000 00	9,760 00	8,000 00
Burlington & Missouri River 7s Land Mort., 1893	25,000 00	27,250 00	25,000 00
Cedar Rapids, Iowa Falls & Northwestern 5s 1st Mort., 1921	25,000 00	23,750 00	25,000 00
Cedar Rapids & Missouri River 7s 1st Mort., 1916	25,000 00	33,500 00	25,000 00
Chicago, Burlington & Quincy 7s 1st Consol. Mort., 1903	25,000 00	32,375 00	25,000 00
Chicago & Great Eastern 7s 1st Mort., 1893	40,000 00	42,000 00	40,000 00
Chicago, Milwaukee & St. Paul 7s Consol Mort., 1905	25,000 00	31,750 00	25,000 00
Chicago, Milwaukee & St. Paul 6s 1st Mort. Dub. Div., 1920	25,000 00	28,000 00	25,000 00
Chicago & Northwestern 7s Consol. Mort., 1915	50,000 00	72,500 00	50,000 00
Chicago & St. Louis 6s 1st Mort., 1915	74,000 00	85,100 00	74,000 00
Chicago & West Michigan 5s Consol. Mort., 1921	25,000 00	23,500 00	25,000 00
Cleveland, Columbus, Cincinnati & Indianapolis 7s Consol. Mort., 1914	25,000 00	32,500 00	25,000 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>
Dayton & Michigan 5s Consol. Mort., 1911	\$25,000 00	\$26,750 00	\$25,000 00
Flint & Pere Marquette 6s 1st Mort., 1920	25,000 00	30,250 00	25,000 00
Grand Avenue, Kansas City 5s 1st Mort., 1908	25,000 00	23,750 00	23,750 00
Kansas City Cable 5s 1st Mort., 1897, Kansas City, St. Joseph and Council Bluffs 7s 1st Mort., 1907	50,000 00	50,000 00	50,000 00
Lake Shore & Michigan Southern 7s Consol. Mort., 1900	25,000 00	31,250 00	25,000 00
Maple River 7s 1st Mort., 1897	25,000 00	30,000 00	25,000 00
Milwaukee & St. Paul 7s 1st Mort., 1903	25,000 00	31,000 00	25,000 00
Morris & Essex 7s 1st Mort., 1914	20,000 00	29,600 00	29,000 00
New York Central & Hudson River 7s 1st Mort., 1903	50,000 00	66,000 00	50,000 00
New York & Harlem 7s 1st Mort., 1900	25,000 00	32,500 00	25,000 00
North Western Union 7s 1st Mort., 1917	25,000 00	34,750 00	25,000 00
North Wisconsin 6s 1st Mort., 1930	25,000 00	30,000 00	25,000 00
Oregon Short Line 6s 1st Mort., 1922, Ottumwa, Cedar Falls & St. Paul 5s 1st Mort., 1909	25,000 00	28,500 00	25,000 00
People's Street Railway, Scranton, Penn., 6s 1st Mort., 1918	25,000 00	27,000 00	25,000 00
Quincy, Alton & St. Louis 5s, 1896	50,000 00	55,000 00	48,800 00
Southern Kansas 5s 1st Mort., Gulf Div., 1926	30,000 00	30,000 00	30,000 00
Spokane & Palouse 6s 1st Mort., 1936	25,000 00	20,000 00	20,000 00
Staten Island Rapid Transit 6s 1st Mort., 1913	25,000 00	26,500 00	25,000 00
St. Louis Cable & Western 6s 1st Mort., 1914	50,000 00	57,000 00	50,000 00
St. Paul & Duluth 5s 1st Mort., 1931	25,000 00	20,000 00	25,000 00
Syracuse, Binghamton & New York 7s Consol Mort., 1906	25,000 00	28,000 00	25,000 00
United New Jersey Railroad and Canal 6s Consol Mort., 1901	20,000 00	26,400 00	20,000 00
Warren 7s, 1900	30,000 00	36,000 00	30,000 00
Watervliet Turnpike & R. R. 6s 1st Mort., 1919	10,000 00	12,500 00	10,000 00
Wichita & South Western 7s 1st Mort., 1902	25,000 00	25,000 00	25,000 00
Wichita & Western 6s 1st Mort., 1914	25,000 00	19,250 00	25,000 00
Total railroad bonds out of New Eng.	1,157,000 00		1,149,550 00
<i>Railroad Stock Owned.</i>			
Eastern Maine	20,000 00	20,000 00	20,000 00
European & North American	20,000 00	23,000 00	20,000 00
Portland, Saco & Portsmouth	20,000 00	25,000 00	20,000 00
Total railroad stock owned	60,000 00		60,000 00
<i>Corporation Bonds Owned.</i>			
Augusta Water Co. 5s 1st Mort., 1917	50,000 00	50,000 00	50,000 00
Camden & Rockland Water Co. 6s 1st Mort., 1905	21,500 00	23,965 00	21,500 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>	
Camden & Rockland Water Co. 4½s Consol Mort., 1917.....	\$50,000 00	\$50,000 00	\$50,000 00	
Dover & Foxcroft Water Co. 5s 1st Mort., 1907.....	30,000 00	30,000 00	30,000 00	
Pejepscot Water Co. 5s 1st Mort., 1906, Portland Water Co. 4s Consol. Mort., 1927.....	25,000 00	25,000 00	25,000 00	
Railroad Equipment Co. 6s Car Trust, 1890-1892.....	50,000 00	47,500 00	45,000 00	
Skowhegan Water Co 5s 1st Mort, 1917.....	6,000 00	6,000 00	6,000 00	
Waterville Water Co. 5s 1st Mort., 1917.....	25,000 00	25,000 00	25,000 00	
Westbrook Manufacturing Co. 5s 1st Mort., 1899.....	40,000 00	40,000 00	40,000 00	
Total corporation bonds.....	100,000 00	100,000 00	100,000 00	
Total corporation bonds.....	397,500 00			\$392,500 00
<i>Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford,	3,000 00	4,350 00	3,000 00	
Canal " " Portland,	20,000 00	27,800 00	20,000 00	
Casco " " "	20,000 00	26,000 00	20,000 00	
Cumberland " " "	20,000 00	20,500 00	20,000 00	
Merchants' " " "	15,675 00	24,244 00	15,675 00	
National Traders Bank, " "	20,000 00	25,000 00	20,000 00	
Total bank stock.....	98,675 00			98,675 00
<i>Real Estate Owned.</i>				
Investment.....		40,000 00	40,000 00	
Foreclosure.....		137,573 15	137,573 15	177,573 15
<i>Loans to Corporations.</i>				
Casco Bay Steamboat Co., Portland.....		5,400 00	5,400 00	
Cushing's Island Hotel & Trans Co., Portland..		4,000 00	4,000 00	
Dunn Edge Tool Co., Oakland.....		15,000 00	15,000 00	
First Universalist Society, Portland.....		700 00	700 00	
Haskell Silk Company, Westbrook.....		6,000 00	6,000 00	
Indian Spring Woollen Company, Madison.....		15,000 00	15,000 00	
International Steamship Company, Portland....		20,900 00	20,000 00	
Otis Falls Pulp Company, Portland.....		50,000 00	50,000 00	
Portland Railroad Company, Portland.....		38,000 00	38,000 00	
Roman Catholic Bishop of Portland.....		23,000 00	23,000 00	
Royal River Manufacturing Co., Yarmouth.....		15,000 00	15,000 00	
Somerset Fibre Company, Gardiner.....		10,000 00	10,000 00	
Umbagog Pulp Company, Portland.....		40,000 00	40,000 00	
Union Wharf, Proprietors of, Portland.....		8,500 00	8,500 00	
				250,600 00
<i>Loans on Public Funds.</i>				
United States.....		5,500 00	5,500 00	
State of New Hampshire.....		600 00	600 00	
County of Androscoggin.....		1,500 00	1,500 00	
City of Augusta.....		500 00	500 00	
" Bangor.....		2,100 00	2,100 00	
" Bath.....		7,900 00	7,900 00	
" Belfast.....		7,000 00	7,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Public Funds.</i>		<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City of	Charlestown, Mass.....	\$1,000 00	\$1,000 00
"	Lewiston	3,000 00	3,000 00
"	Portland	25,638 81	25,638 81
Town of	Anson	300 00	300 00
"	Dexter	3,500 00	3,500 00
"	Lyndon	800 00	800 00
"	Norridgewock.....	300 00	300 00
County of	Bourbon, Kan.....	450 00	450 00
"	Cook, Ill.....	1,000 00	1,000 00
"	Franklin, Kan.....	2,500 00	2,500 00
"	Kosciusko, Ind.....	1,000 00	1,000 00
"	Macoupin, Ill.....	800 00	800 00
"	Marion, Ind.....	1,000 00	1,000 00
"	Pike, O.....	5,000 00	5,000 00
"	Ramsey, Minn.....	1,000 00	1,000 00
"	Tuscarawas, O.....	600 00	600 00
"	Vigo, Ind.....	1,500 00	1,500 00
"	Wayne, Ill.....	450 00	450 00
"	White, Ill.....	500 00	500 00
City of	Brooklyn, N. Y.....	3,000 00	3,000 00
"	Cape Girardeau, Mo.....	4,000 00	4,000 00
"	Chicago, Ill.....	8,000 00	8,000 00
"	Cincinnati, O.....	3,650 00	3,650 00
"	Cleveland, O.....	2,000 00	2,000 00
"	Covington, Ky.....	1,000 00	1,000 00
"	Dayton, O.....	1,000 00	1,000 00
"	Duluth, Minn.....	1,000 00	1,000 00
"	Evansville, Ind.....	15,836 50	15,836 50
"	Fairfield, Ia.....	2,000 00	2,000 00
"	Fort Wayne, Ind.....	9,000 00	9,000 00
"	Grand Rapids, Mich.....	2,000 00	2,000 00
"	Greenville, Ill.....	4,000 00	4,000 00
"	Ironton, O.....	500 00	500 00
"	Lincoln, Neb.....	1,000 00	1,000 00
"	Louisville, Ky.....	11,000 00	11,000 00
"	Newport, Ky.....	1,000 00	1,000 00
"	Piqua, Ind.....	500 00	500 00
"	Rockford, Ill.....	1,500 00	1,500 00
"	Springfield, O.....	6,000 00	6,000 00
"	St. Louis, Mo.....	1,000 00	1,000 00
"	St. Paul, Minn.....	6,000 00	6,000 00
"	Toledo, O.....	1,000 00	1,000 00
"	Urbana, O.....	1,000 00	1,000 00
"	Wyandotte, Kan.....	4,000 00	4,000 00
"	Zanesville, O.....	2,000 00	2,000 00
Town of	Bennington, Kan.....	350 00	350 00
"	Decatur, Ill.....	900 00	900 00
Village of	Nelsonville, O.....	1,000 00	1,000 00
			<u>\$170,675 31</u>

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Blackstone National, Boston, Mass	\$3,000 00	\$3,000 00	
Canal " Portland.....	16,700 00	16,700 00	
Caseo " ".....	5,630 00	5,630 00	
First " Bath.....	5,000 00	5,000 00	
First " Ellsworth.....	2,000 00	2,000 00	
First " Portland.....	3,496 52	3,496 52	
Holt County, O'Neill, Neb	8,000 00	8,000 00	
Merchant's National, Portland	300 00	300 00	
National Traders, Portland	100 00	100 00	
North National, Rockland	375 00	375 00	
Norway National, Norway	2,300 00	2,300 00	
Sagadahoc " Bath.....	5,470 00	5,470 00	
			\$52,371 52
<i>Loans on Corporation Stocks.</i>			
Androscoggin Pulp Company, Topsham.....	5,000 00	5,000 00	
Camden & Rockland Water Company, Me.....	5,500 00	5,500 00	
Canal Land & Wharf Company, Portland.....	8,000 00	8,000 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, Me	22,000 00	22,000 00	
International Loan & Trust Co., Kan. City, Mo.,	2,000 00	2,000 00	
International Steamship Company, Portland....	2,420 00	2,420 00	
Lockwood Company, Waterville	9,000 00	9,000 00	
Maine Steamship Company, Portland.....	1,700 00	1,700 00	
Maine Telegraph Company, Bangor	500 00	500 00	
Northern Banking Company, Portland	1,000 00	1,000 00	
Poland Paper Company, Portland.....	22,000 00	22,000 00	
Portland Company, Portland	4,650 00	4,650 00	
Portland Dry Dock Company, Portland.....	764 00	764 00	
Portland Gas Light Company, Portland	3,900 00	3,900 00	
Portland Lloyds, Portland	2,000 00	2,000 00	
Portland Publishing Company, Portland	2,500 00	2,500 00	
Portland Railroad Company, Portland.....	500 00	500 00	
Portland Rolling Mill, Portland	27,750 00	27,750 00	
Portland Steam Packet Company, Portland	200 00	200 00	
Portland Water C. mpany	68,100 00	68,100 00	
Richardson Wharf Company, Portland	20,000 00	20,000 00	
Robinson Manufacturing Company, Oxford, Me.,	9,750 11	9,750 11	
Sanford Mills, Me.....	30,000 00	30,000 00	
Sebago Wood Board Company, Portland.....	10,500 00	10,500 00	
Somerville Horse Railroad Company, Mass	75 00	75 00	
Westbrook Manufacturing Company, Portland ..	18,800 00	18,800 00	
Whitefield Mills, Newburyport, Mass	20,000 00	20,000 00	
			327,809 11
<i>Loans on Corporation Bonds.</i>			
Alliance Water Company, O.....	1,000 00	1,000 00	
American Loan & Trust Company, Omaha, Neb.,	1,000 00	1,000 00	
Arizona Improvement Company, Phenix, Ariz ..	4,000 00	4,000 00	
Baraboo Water Company, Wis.....	500 00	500 00	
Bar Harbor Illuminating Company, Me.....	600 00	600 00	
Beloit Water Company, Wis.....	11,000 00	11,000 00	
Biddeford & Saco Water Company, Me.....	3,000 00	3,000 00	
Boston Gas Light Company, Mass.....	19,000 00	19,000 00	
Canandaigua Water Company, N. Y.....	500 00	500 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
City Water Company, Chattanooga, Tenn.....	\$6,000 00	\$6,000 00
City Water Company, E St. Louis, Ill.....	6,900 00	6,900 00
City Water Company, Kearney, Neb.....	500 00	500 00
City Water Company, Marinette, Wis.....	800 00	800 00
Colorado Water Supply Company, Col.....	2,170 00	2,170 00
Consolidated Electric Light Company of Maine, Portland.....	5,000 00	5,000 00
Cortland Water Company, N. Y.....	4,000 00	4,000 00
Danville Water Company, Ill.....	1,000 00	1,000 00
Decatur Water Company, Ala.....	2,000 00	2,000 00
Denison Paper M'fg Co., Mechanic Falls.....	1,450 00	1,450 00
Duluth Gas & Water Company, Minn.....	4,500 00	4,500 00
Equitable Trust Company, New London, Conn...	2,000 00	2,000 00
Faribault, Water Company, Minn.....	1,000 00	1,000 00
Farmers' Loan & Trust Co., Kan. City, Mo.....	1,500 00	1,500 00
Fergus Falls Water Company, Minn.....	9,200 00	9,200 00
Fishkill & Matteawan Water Company, N. Y....	2,000 00	2,000 00
Fond Du Lac Water Company, Wis.....	450 00	450 00
Fort Scott Water Company, Kan.....	500 00	500 00
Fulton Water Company, N. Y.....	2,300 00	2,300 00
Grand Rapids Hydraulic Company, Mich.....	20,000 00	20,000 00
Greenbush Water Company, N. Y.....	140 00	140 00
Green Island Water Company, N. Y.....	1,900 00	1,900 00
Homer Water Company, N. Y.....	500 00	500 00
Hornellsville Water Company, N. Y.....	6,970 00	6,970 00
Huntington Water Company, Ind.....	1,400 00	1,400 00
Indianapolis Water Company, Ind.....	1,000 00	1,000 00
Iowa Loan & Trust Company, Des Moines, Ia....	12,150 00	12,150 00
Jamestown Water Company, N. Y.....	250 00	250 00
Jeffersonville Water Supply Company, Ind.....	2,850 00	2,850 00
Kankakee Water Company, Ill.....	500 00	500 00
Kansas City Water Company, Mo.....	5,000 00	5,000 00
Kingston Water Company, N. Y.....	1,650 00	1,650 00
Kokomo Water Company, Ind.....	2,950 00	2,950 00
Meridian Water Company, Miss.....	1,800 00	1,800 00
Monroe Water Company, Mich.....	20,000 00	20,000 00
Muncie Water Company, Ind.....	10,000 00	10,000 00
Nebraska Loan & Trust Co., Hastings, Neb.....	300 00	300 00
Newark Water Company, O.....	7,000 00	7,000 00
New Philadelphia Water Company, Ind.....	700 00	700 00
Northern Banking Company, Portland.....	17,000 00	17,000 00
Omaha Water Company, Neb.....	4,000 00	4,000 00
Oshkosh Water Company, Wis.....	2,000 00	2,000 00
Palmer Water Company, Mass.....	941 37	941 37
Portage City Water Company, Wis.....	500 00	500 00
Portland Water Company, Me.....	16,000 00	16,000 00
Railroad Equipment Company, N. Y.....	3,000 00	3,000 00
Salisbury Water Company, N. C.....	350 00	350 00
Sheboygan Water Company, Wis.....	2,150 00	2,150 00
Skowhegan Water Company, Me.....	5,000 00	5,000 00
Washington Water Company, Ind.....	500 00	500 00
Waterford Water Company, N. Y.....	2,000 00	2,000 00
Watertown Water Supply Company, Mass.....	2,000 00	2,000 00
Water Works Collateral Trust Co., McKeesport, Penn.....	4,600 00	4,600 00
Westbrook Manufacturing Company, Portland..	2,000 00	2,000 00
Wichita Water Company, Kan.....	6,500 00	6,500 00
Winner Investment Co., Kan. City, Mo.....	400 00	400 00
		\$259,871 37

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Androscoggin & Kennebec	\$6,425 00	\$6,245 00
Bridgton & Saco River.....	500 00	500 00
Consolidated Railroad of Vermont.....	4,000 00	4,000 00
Eastern	2,000 00	2,000 00
Franklin & Megantic	15,550 00	15,550 00
Leeds & Farmington	5,000 00	5,000 00
Lime Rock	5,000 00	5,000 00
Maine Central	80,555 00	80,555 00
New York & New England.....	19,800 00	19,800 00
Portland & Kennebec.....	2,847 00	2,847 00
Portland & Ogdensburg.....	4,000 00	4,000 00
Rumford Falls & Buckfield Branch.....	14,612 50	14,612 50
Achison, Topeka & Santa Fe.....	3,000 00	3,000 00
Broadway Surface, New York	5,000 00	5,000 00
Canada Southern.....	500 00	500 00
Chicago, Burlington & Quincy	5,100 00	5,100 00
Chicago & Great Western.....	1,200 00	1,200 00
Chicago, Milwaukee & St. Paul.....	3,000 00	3,000 00
Chicago & West Michigan.....	11,400 00	11,400 00
Cincinnati, Sandusky & Cleveland	2,000 00	2,000 00
Corrigan Street, Kan. City, Mo.....	900 00	900 00
Denver City Cable.....	2,000 00	2,000 00
Galveston, Harrisburg & San Antonio.....	5,000 00	5,000 00
Kansas City Cable.....	10,000 00	10,000 00
Kansas Pacific	1,000 00	1,000 00
Little Rock & Fort Smith.....	800 00	800 00
Minneapolis Street, Minn.....	1,000 00	1,000 00
New Mexico & Southern Pacific.....	470 00	470 00
Northern Pacific	7,000 00	7,000 00
Northern Pacific & Montana	800 00	800 00
Ohio & Mississippi	16,000 00	16,000 00
Oregon Improvement Company	15,600 00	15,600 00
Oregon Short Line	8,900 00	8,900 00
Pennsylvania	1,000 00	1,000 00
People's Street, Scranton, Penn.....	2,500 00	2,500 00
People Street Railway, &c., St. Joseph, Mo.....	9,000 00	9,000 00
Southern, St. Louis, Mo.....	500 00	500 00
St. Louis, Alton & Terre Haute.....	600 00	600 00
St. Louis Cable & Western	3,000 00	3,000 00
St. Louis & San Francisco.....	3,000 00	3,000 00
St. Paul & Northern Pacific	1,000 00	1,000 00
St. Paul, Stillwater & Taylor's Falls	2,000 00	2,000 00
Union Pacific	3,700 00	3,700 00
Watervliet Turnpike & Railroad.....	1,000 00	1,000 00
Wisconsin Central.....	3,000 00	3,000 00
		\$291,259 50
<i>Loans on Railroad Stock.</i>		
Chicago, Burlington & Quincy.....	6,950 00	6,950 00
Eastern Maine	6,000 00	6,000 00
European & North American	1,000 00	1,000 00
Fitchburg.....	1,500 00	1,500 00
Flint & Pere Marquette, preferred	13,201 30	13,201 30
Maine Central	21,500 00	21,500 00

PORTLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Stock.</i>			
New York & New England, preferred	\$50,000 00	\$50,000 00	
Portland & Ogdensburg	72,820 00	72,820 00	
			\$172,971 30
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank.....	1,044 00	1,044 00	
Portland Savings Bank.....	10,525 00	10,525 00	
			11,569 00
Loans on mortgages of real estate	676,478 50	676,478 50	676,478 50
Expense account.....	-	10 60	10 60
Cash on deposit	54,698 38	54,698 38	
Cash on hand	12,722 62	12,722 62	67,421 00
			7,082,985 36
Unpaid accrued interest	94,332 87		
	7,663,001 63		
Due depositors, including earned dividend and State tax	6,734,134 79		
Surplus above all liabilities.....	\$928,866 84		

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

Annual expenses, \$15,000.

RICHMOND SAVINGS BANK—RICHMOND.

OCTOBER 23, 1889.

T. J. SOUTHARD, PRESIDENT.

A. B. GAUBERT, TREASURER.

LIABILITIES.

Deposits	\$191,278 09
Reserve fund	13,670 62
Profits	1,363 41
	\$206,312 12

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bath, Me., 5s, 1897	\$1,000 00	\$1,000 00	\$1,000 00	\$1,000 00
County of Stark, O., 6s, 1891	5,000 00	5,100 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Chicago & West Michigan 5s, 1921 ..	5,000 00	4,700 00	5,000 00	
Portland & Kennebec 6s, 1895.....	4,000 00	4,280 00	4,000 00	
Total railroad bonds owned.....	9,000 00			9,000 00
<i>Corporation Bonds Owned.</i>				
Akron Water Works, O., 6s, 1899...	5,000 00	5,000 00	5,000 00	
Indianapolis Water Co., Ind, 6s, 1911	2,000 00	2,000 00	2,000 00	
Ohio & Western Coal & Iron Company 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 owned.....	18,000 00			17,000 00
<i>Bank Stock Owned.</i>				
First National Bank, Richmond ..	2,200 00	2,464 00	2,200 00	
Manufacturers' " Lewiston...	1,000 00	1,250 00	1,000 00	
Richmond " Richmond..	16,000 00	18,720 00	16,000 00	
Shoe & Leather " Auburn....	5,300 00	5,989 00	5,300 00	
Veazie " Bangor	3,000 00	3,600 00	3,000 00	
Total bank stock of Maine	27,500 00			27,500 00
American National Bank, Kansas City, Mo.....	5,000 00	5,500 00	5,000 00	5,000 00
<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
<i>Loans on Corporation Stock.</i>				
Clark & Chaplin Ice Company.....		2,500 00	2,500 00	
International Telegraph Company		6,000 00	6,000 00	
Southard Manufacturing "		117 74	117 74	.8,617 74
<i>Loans on Bank Stock.</i>				
First National Bank, Richmond.....		200 00	200 00	
Richmond " "		1,000 00	1,000 00	1,200 00

RICHMOND SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Odd Fellow's Society	\$6,000 00	\$6,000 00	
Southern Manufacturing Company	24,859 54	24,859 54	\$30,859 54
Loans on Southern Ohio Coal & Iron Co. bonds..	1,850 00	1,850 00	
Loans on Cleveland & Canton Railroad stock	3,000 00	3,000 00	
Loans on vessels	958 59	958 59	
Loans on other personal property	3,000 00	3,000 00	
Loans on mortgages of real estate	67,482 45	67,482 45	76,291 04
Premium account.....	-	6,265 00	
Real estate, investment	3,050 00	3,050 00	
Real estate foreclosure	3,033 08	3,033 08	12,348 08
Cash deposited First National Bank, Richmond.	5,092 73	5,092 73	
Cash on hand	1,402 99	1,402 99	6,495 72
			\$206,312 12
Unpaid accrued interest	3,030 35		
	207,680 47		
Due depositors, including earned dividend and State tax	194,330 77		
Surplus above all liabilities.....	\$13,349 70		

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

Annual expenses, \$700.

ROCKLAND SAVINGS BANK—ROCKLAND.

AUGUST 28, 1889.

FRANCIS COBB, PRESIDENT.

E. D. SPEAR, TREASURER.

LIABILITIES.

Deposits	\$592,766 58
Reserve fund	6,200 00
Profits	11,138 04
	<hr/>
	\$610,104 62

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Knox 6s, 1905, C. H.....	\$ 1,500 00	\$ 1,845 00	\$ 1,500 00	
Town of Fort Fairfield 6s, 1895.....	14,450 00	14,450 00	14,450 00	
“ Somerville 5s, 1907	700 00	700 00	700 00	
“ Wiscasset 6s, 1906, Ref ...	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	21,650 00			\$21,650 00
County of Mecker, Minn., 6s, 1905, C. H.	10,000 00	11,300 00	10,000 00	
“ White, Ill., 6s, 1905, Fund.,	15,000 00	16,950 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>				
Lime Rock 5s, 1908, 1st Mort	25,000 00	25,000 00	25,000 00	
Sandy River 5s, 1913, 1st Mort	10,000 00	10,500 00	10,000 00	
Portland & Ogdensburg 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine.....	45,000 00			45,000 00
Rutland Railroad, Vt., 6s, 1902, 1st Mort	3,000 00	3,360 00	3,000 00	
Central Wash., 6s, 1938, 1st Mort....	10,000 00	10,300 00	10,000 00	
Chicago, Kan. & Western 5s, 1926..	10,000 00	7,000 00	9,332 36	
Grand Avenue Cable 5s, 1908.....	5,000 00	4,750 00	4,800 00	
Kansas City Belt 6s, 1916.....	15,000 00	16,500 00	15,000 00	
Oregon Short Line 6s, 1922.....	16,000 00	18,240 00	16,000 00	
Southern Kansas 5s, 1926.....	14,000 00	11,200 00	13,950 00	
Union Pacific, Lincoln & Colorado 5s, 1918	25,000 00	25,250 00	24,125 00	
Total railroad bonds out of New Eng.,	98,000 00			96,207 36
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Co. 6s, 1905	45,000 00	49,950 00	45,000 00	
Norway Water Co. 5s, 1906	5,000 00	5,000 00	4,950 00	
Total corporation bonds of Maine...	50,000 00			49,950 00
Ohio & Western Coal & Iron Co. 6s, 1924	4,000 00	3,000 00	1,250 00	
Jeffersonville Water Supply Co. 6s, 1918.....	5,000 00	5,000 00	5,000 00	
Quincy Water Co., 5, 1907.....	5,000 00	5,000 00	4,975 00	
Total corporation bonds out of Maine,	14,000 00			11,225 00

ROCKLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cleveland & Canton (preferred).....	\$6,200 00	\$1,488 00	\$1,470 00	
Cleveland & Canton (common).....	1,000 00	60 00		
Total railroad stock.....	7,200 00			\$1,470 00
<i>Corporation Stock Owned.</i>				
International Telegraph Co	4,000 00	1,320 00	1,200 00	
Knox Woolen Mills	4,000 00	4,000 00	4,000 00	
Total corporation stock.....	8,000 00			5,200 00
<i>Bank Stock Owned.</i>				
Biddeford Nat'l Bank, Biddeford....	10,100 00	14,645 00	10,100 00	
Camden " Camden	5,900 00	7,375 00	5,900 00	
Casco " Portland	5,000 00	6,500 00	5,000 00	
First " Lewiston	1,700 00	2,720 00	1,700 00	
Georges " Thomaston ..	2,600 00	2,730 00	2,600 00	
Lime Rock " Rockland....	5,250 00	5,625 00	5,245 00	
North " Rockland....	200 00	270 00	200 00	
Northern " Hallowell ..	800 00	1,040 00	800 00	
Norway " Norway	1,000 00	1,150 00	1,000 00	
Rockland " Rockland....	12,500 00	20,000 00	12,500 00	
Shoe & Leather " Auburn	4,000 00	4,520 00	4,000 00	
Thomaston " Thomaston ..	700 00	805 00	700 00	
Total bank stock	49,750 00			49,745 00
<i>Loans on Public Funds.</i>				
City of Rockland bonds		4,159 25	4,159 25	4,159 25
<i>Loans on Railroad Bonds.</i>				
Lime Rock Railroad.....		25,000 00	25,000 00	
Ohio & Northwestern.....		5,000 00	5,000 00	
St. Louis, Wichita & Western		5,000 00	5,000 00	35,000 00
<i>Loans on Corporation Stock.</i>				
Ash Grove White Lime Association		3,450 00	3,450 00	
Bodwell Granite Company		28,000 00	28,000 00	
Cobb Lime "		30,650 00	30,650 00	
Hallowell Granite "		37,000 00	37,000 00	99,100 00
<i>Loan to Corporation.</i>				
Congregational Society, Rockland.....		2,541 78	2,541 78	2,541 78
<i>Loan on Savings Bank Book.</i>				
Rockland Savings Bank.....		260 00	260 00	260 00
Loan on other personal property.....		5,970 00	5,970 00	
Loans on names alone		20,445 85	20,445 85	
Loans on mortgages of real estate.....		89,551 64	89,551 64	
				115,967 49
Real estate, bank building and fixtures.....	10,000 00		13,358 93	
Real estate, foreclosure.....	324 98		324 98	
Premium account.....	-		19,550 00	
Expense account.....	-		400 41	

ROCKLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Cash deposited Portland Trust Co.....	\$7,181 77	\$7,181 77	
Cash deposited Lime Rock National Bank	1,593 05	1,593 05	
Cash deposited North National Bank.....	510 05	510 05	
Cash deposited Rockland "	977 46	977 46	
Cash on hand.....	3,232 09	3,232 09	\$47,128 74
			<hr/>
Unpaid accrued interest	6,506 94		\$610,104 62
	<hr/>		
	622,897 86		
Due depositors, including earned dividend and State tax	600,398 74		
	<hr/>		
Surplus above all liabilities.....	\$22,499 12		

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

Annual expenses, \$1,600.

SACO SAVINGS BANK—SACO.

SEPTEMBER 20, 1889.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

LIABILITIES.

Deposits	\$484,822 81
Reserve fund.....	14,410 00
Profits	3,132 58
	\$502,365 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
City of Bath 6s, 1891.....	\$1,000 00	\$1,000 00	\$1,000 00	
“ Portland 6s, 1897	1,000 00	1,130 00	1,000 00	
Total public funds of Maine	2,000 00			\$2,000 00
County of Allen, Ind., 5s, 1893-94...	4,000 00	4,000 00	4,000 00	
“ Cook, Ill., 7s 1890	2,000 00	2,000 00	2,000 00	
“ St. Louis, Mo., 6s, 1893 ..	1,000 00	1,080 00	1,000 00	
“ St. Louis, Mo., 6s, 1905 ..	4,000 00	4,800 00	4,000 00	
City of Akron, O., 5s, 1898.....	3,000 00	3,090 00	3,000 00	
“ Chicago, Ill., 7s, 1892	2,000 00	2,200 00	2,000 00	
“ Chicago, Ill., 7s, 1895	5,000 00	5,900 00	5,000 00	
“ Cincinnati, O., 7s, 1891 ..	6,000 00	6,360 00	6,000 00	
“ Cincinnati, O., 5s, 1930 ..	5,000 00	5,700 00	5,000 00	
“ Cincinnati, O., 6s, 1890 ..	2,000 00	2,000 00	2,000 00	
“ Cincinnati, O., 6s, 1909 ..	3,000 00	3,720 00	3,000 00	
“ Cincinnati, O., 7 3-10s, 1902,	3,000 00	3,990 00	3,000 00	
“ Findlay, O., 6s, 1907.....	2,000 00	2,360 00	2,000 00	
“ Grand Island, Neb., 6s, 1909	5,000 00	5,950 00	5,000 00	
“ Greenville, O., 6s, 1899 ..	3,000 00	3,330 00	3,000 00	
“ Hutchinson, Kan., 6s, 1909,	4,000 00	4,760 00	4,000 00	
“ Marinette, Wis., 5s, 1898- 1899	2,000 00	2,060 00	2,000 00	
“ Menominee, Mich., 6s, 1898.....	2,000 00	2,220 00	2,000 00	
“ Omaha, Neb., 6s, 1897	5,000 00	5,450 00	5,000 00	
“ Piqua, O., 6s, 1899.....	2,500 00	2,775 00	2,500 00	
“ St. Louis, Mo., 6s, 1891..	1,000 00	1,000 00	1,000 00	
“ Urbana, O., 5s, 1896	2,000 00	2,010 00	2,000 00	
Total public funds out of New Eng..	68,500 00			68,500 00
<i>Railroad Bonds Owned.</i>				
Boston & Albany 7s, 1892.....	2,000 00	2,140 00	2,000 00	
Boston & Maine 7s, 1893-1894.....	6,000 00	6,720 00	6,000 00	
Leeds & Farmington, 6s, 1896	1,000 00	1,090 00	1,000 00	
Maine Central 5s, 1923.....	9,000 00	9,450 00	9,000 00	
“ 7s, 1912.....	24,000 00	31,440 00	24,000 00	
Portland & Ogdensburg 6s, 1900....	1,500 00	1,770 00	1,500 00	
Total railroad bonds of New Eng...	43,500 00			43,500 00

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>
Atchinson, Topeka & Santa Fe, 5s, 1937.....	\$3,000 00	\$2,130 00	\$2,865 00
Chic. Bur. & Northern 5s, 1926.....	5,000 00	5,000 00	5,000 00
Chic. Bur. & Quincy 5s, 1919.....	3,000 00	3,330 00	3,000 00
Chic. Bur. & Quincy 4s, 1919.....	5,000 00	4,850 00	5,000 00
Chic. Mil. & St. Paul 7s, 1918.....	2,000 00	2,540 00	2,000 00
Chic. Mil. & St. Paul 5s, 1890.....	2,000 00	2,060 00	2,000 00
Detroit and Bay City 8s, 1903.....	2,000 00	2,500 00	2,000 90
Michigan Central 8s, 1890.....	3,000 00	3,000 00	3,000 00
Michigan Central 7s, 1902.....	8,000 00	10,000 00	8,000 00
New York & New Eng., 7s, 1905.....	2,000 00	2,540 00	2,000 00
New York & New Eng., 6s, 1905.....	8,000 00	9,360 00	8,000 00
Northern Pacific 6s, 1921.....	5,000 00	5,700 00	5,000 00
Oregon Short Line 6s, 1922.....	3,000 00	3,420 00	3,000 00
St. Jos. & Grand Island 6s, 1925.....	3,000 00	3,180 00	3,000 00
St. Paul & Northern Pacific 6s, 1923.....	4,000 00	4,720 00	4,000 00
Union Pacific 6s, 1898.....	5,000 00	7,080 00	6,000 00
Total railroad bonds out of New Eng.,	64,000 00		\$63,865 00
<i>Corporation Bonds Owned.</i>			
Biddeford & Saco Water Co 5s, 1904.....	4,000 00	4,000 00	4,000 00
Norway Water Co. 5s, 1906.....	3,000 00	3,000 00	3,000 00
Total corporation bonds owned.....	7,000 00		7,000 00
<i>Railroad Stock Owned.</i>			
Boston & Lowell.....	6,000 00	10,020 00	6,000 00
Boston & Maine.....	5,000 00	10,000 00	5,000 00
Chicago, Burlington & Quincy.....	2,000 00	2,140 00	2,000 00
Maine Central.....	5,000 00	6,200 00	5,000 00
Portland, Saco & Portsmouth.....	6,000 00	7,500 00	6,000 00
Total railroad stocks owned.....	24,000 00		24,000 00
<i>Corporation Stock Owned.</i>			
Coeheco Manufacturing Co.....	3,500 00	3,360 00	3,500 00
Laconia M'fg Co., Biddeford.....	10,000 00	12,550 00	10,000 00
Lockwood Mills.....	5,000 00	5,000 00	5,000 00
Pepperell M'fg Co., Biddeford.....	7,500 00	19,200 00	7,500 00
York M'fg Co., Saco.....	12,000 00	18,432 00	12,000 00
Total corporation stock owned.....	38,000 00		38,000 00
<i>Bank Stock Owned.</i>			
Biddeford National Bank, Biddeford,	400 00	580 00	400 00
Canal " Portland,	1,000 00	1,390 00	1,000 00
Casco " "	900 00	1,170 00	900 00
Cumberland " "	1,000 00	1,025 00	1,000 00
First " Biddeford,	11,000 00	18,700 00	11,000 00
First " Portland,	3,800 00	3,800 00	3,800 00
Merchants' " "	900 00	1,392 00	900 00
Ocean " Kennebunk	900 00	1,062 00	900 00
Saco " Saco.....	13,600 00	16,320 00	13,600 00
York " Saco.....	1,300 00	1,950 00	1,300 00
Total bank stock of Maine.....	34,800 00		34,800 00

SACO SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value</i>	<i>Charged on Books.</i>	
Blackstone National Bank, Boston..	\$1,100 00	\$1,210 00	\$1,100 00	
Globe " " ..	2,000 00	1,960 00	2,000 00	
Hide & Leather " " ..	700 00	805 00	700 00	
North America " " ..	1,000 00	1,160 00	1,000 00	
Shawmut " " ..	1,000 00	1,260 00	1,000 00	
Shoe & Leather " " ..	1,000 00	940 00	1,000 00	
Suffolk " " ..	1,000 00	1,120 00	1,000 00	
Tremont " " ..	1,000 00	1,100 00	1,000 00	
Total bank stock of Mass.....	8,800 00			\$8,800 00
<i>Loans on Public Funds.</i>				
County of Androscooggin bonds		348 00	348 00	
Town of Anson bond.....		162 05	162 05	510 05
<i>Loans on Railroad Bonds.</i>				
Chicago, Kansas & Western.....		900 00	900 00	
Union Pacific.....		846 07	846 07	1,746 07
<i>Loans on Railroad Stock.</i>				
Atehison, Topeka & Santa Fe.....		737 40	737 40	
Chicago, Burlington & Quincy.....		1,000 00	1,000 00	
Missouri Pacific		700 00	700 00	2,437 40
<i>Loans on Corporation Stock.</i>				
Naumkeag Steam Cotton Co.....		800 00	800 00	
Pepperell Manufacturing Co.....		9,000 00	9,000 00	
Saratoga Victory Mills.....		400 00	400 00	10,200 00
<i>Loans on Bank Stock.</i>				
Canal National Bank, Portland		300 00	300 00	
Ocean " Kennebunk.....		1,000 00	1,000 00	1,300 00
Loans on mortgages of real estate.....		141,059 49	141,059 49	
Real estate, foreclosure		6,696 84	6,696 84	
Premium account		-	39,413 05	
Expense account		-	154 00	187,323 38
Cash deposited Saco National Bank.....		7,252 28	7,252 38	
Cash on hand.....		1,131 21	1,131 21	8,383 49
				\$502,365 39
Unpaid accrued interest		9,495 87		
		543,110 21		
Due depositors, including earned dividend and State tax		489,476 56		
Surplus above all liabilities		\$53,633 65		

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

Annual expenses, \$900.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

SEPTEMBER 20, 1889.

EDWARD P. BURNHAM, PRESIDENT.

M. H. KELLEY, TREASURER.

LIABILITIES.

Deposits	\$1,653,358 22
Reserve fund	81,885 38
Profits	77,049 75
	\$1,812,293 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, Reg...	\$185,000 00	\$234,950 00	\$185,000 00	\$185,000 00
City of Bath, Me., 4½s, 1907, Reg	10,000 00	10,000 00	10,000 00	
“ Fall River, Mass., 6s, 1905	11,000 00	13,860 00	11,000 00	
Town of St. Johnsbury, Vt., 4s, 1906 -1908.....	15,000 00	15,000 00	15,000 00	
Total public funds of New Eng.	36,000 00			36,000 00
City of Chicago, Ill., 7s, 1894....	3,000 00	3,300 00	3,000 00	
“ Cleveland, O., 6s, 1895....	6,000 00	6,660 00	6,000 00	
“ Burlington, Ia., 5s, 1897..	10,000 00	10,300 00	10,000 00	
“ Kansas City, Kan, 7s, 1890 -1898.....	9,000 00	9,720 00	9,000 00	
“ Kansas City, Mo., 8s, 1895,	6,000 00	7,020 00	6,000 00	
“ Milwaukee, Wis, 7s, 1902,	1,900 00	1,070 00	1,000 00	
“ Minneapolis, Minn., 4s, 1918.....	91,000 00	91,000 00	87,815 00	
“ Minneapolis, Minn., 4½s, 1917.....	10,000 00	10,800 00	10,000 00	
“ Saginaw, Mich., 8s, 1894..	1,000 00	1,50 00	1,000 00	
“ St Louis, Mo., 6s, 1893...	23,000 00	24,840 00	23,000 00	
Total public funds out of New Eng.,	160,000 00			156,815 00
<i>Railroad Bonds Owned.</i>				
Boston & Maine 7s, 1894, Reg.....	3,000 00	3,420 00	3,000 00	
Cambridge (horse) 5s, 1903.....	7,000 00	7,000 00	7,000 00	
Consolidated of Vt. 5s, 1913.....	30,000 00	26,100 00	20,000 00	
Eastern 6s, 1906.....	19,000 00	24,130 00	16,735 00	
Maine Central 7s, 1912.....	5,000 00	6,550 00	4,725 00	
Middlesex (horse) 5s, 1904.....	17,000 00	17,000 00	17,000 00	
Old Colony 4½s, 1904.....	10,000 00	10,900 00	9,025 00	
Total railroad bonds of New Eng. ...	91,000 00			77,485 00
Atchison, Topeka & Santa Fe 7s, 1899,	30,000 00	32,700 00	30,000 00	
Atchison, Topeka & Santa Fe 5s, 1920,	11,000 00	6,930 00	5,183 39	
Brunswick & Chilliocthe 6s, 1903...	43,000 00	43,000 00	42,906 67	
Burlington & Missouri River 7s, 1893, Reg.....	40,000 00	43,600 00	40,000 00	
Burlington & Missouri River 4s, 1910,	20,000 00	18,000 00	17,000 00	
Burlington & Missouri River 6s, 1918,	90,000 00	107,100 00	90,000 00	
Central New Jersey 7s, 1890.....	1,000 00	1,020 00	1,000 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>
Central Pacific 6s, 1895-8	\$19,000 00	\$21,850 00	\$19,000 00
Chicago, Burlington & Northern 5s, 1926.....	13,500 00	13,500 00	13,500 00
Chicago, Burlington & Quincy 7s, 1903.....	16,000 00	20,640 00	16,000 00
Chicago, Burlington & Quincy 4s, 1921.....	28,000 00	25,760 00	24,000 00
Chicago, Burlington & Quincy 4s, 1922, Denver Ext.....	24,000 00	22,080 00	21,975 00
Chicago, Burlington & Quincy 4s, 1919, Iowa Div.....	30,000 00	29,100 00	28,587 50
Chicago, Milwaukee & St Paul 6s, 1920	50,000 00	56,000 00	50,000 00
Chicago & West Michigan 5s, 1921..	12,000 00	11,280 00	11,462 50
Cincinnati, Indianapolis, St. Louis & Chicago 4s, 1936, Reg.....	47,000 00	47,940 00	35,518 40
Current River Valley 5s, 1927	2,000 00	2,000 00	1,924 25
Detroit, Lansing & Northern 7s, 1907, Fremont, Elkhorn & Missouri Valley 6s, 1933	15,000 00	16,800 00	15,000 00
Grand Avenue 5s, 1908.....	25,000 00	31,000 00	25,000 00
Grand Rapids, Lansing & Detroit 5s, 1927.....	30,000 00	28,500 00	29,043 06
Kansas City Belt 6s, 1916.....	4,000 00	4,000 00	3,830 45
Kansas City Cable 5s, 1897	7,000 00	7,700 00	7,000 00
Kansas City, Clinton & Springfield 5s, 1925.....	10,000 00	10,000 00	10,000 00
Kansas City, Fort Scott & Gulf 7s, 1908.....	12,000 00	12,000 00	10,865 00
Kansas City, Fort Scott & Memphis 6s, 1928.....	16,000 00	18,720 00	16,000 00
Kansas City, Lawrence & Southern 6s, 1909	25,000 00	28,750 00	25,000 00
Kansas, Memphis & Birmingham 5s, 1927.....	10,000 00	10,000 00	10,000 00
Mad River & Lake Erie 6s, 1900 ...	9,000 00	9,000 00	8,658 13
Memphis, Kansas & Colorado 7s, 1910,	1,000 00	1,000 00	799 98
North Missouri 7s, 1895	1,000 00	1,000 00	1,000 00
Ottawa, Oswego & Fox River Valley 8s, 1900.....	5,000 00	5,800 00	4,700 00
Rich Hill 7s, 1910	45,000 00	56,250 00	45,000 00
Saginaw Valley & St. Louis 8s, 1902,	1,000 00	1,000 00	1,000 00
Saginaw & Western 6s, 1913	1,000 00	1,000 00	1,000 00
Southern, Kansas & Western 7s, 1910,	2,000 00	2,000 00	1,950 50
Sumner County 7s, 1910.....	1,000 00	1,000 00	900 00
Union Pacific 6s, 1896-9.....	1,000 00	1,000 00	900 00
West Sh re 4s, 2361	39,000 00	45,240 00	39,000 00
	85,000 00	89,250 00	71,000 00
Total railroad bonds out of New Eng.	821,500 00		\$775,704 83
<i>Corporation Bonds Owned.</i>			
Bath Water Supply Co	20,000 00	20,000 00	20,000 00
Biddeford & Saco Water Co	5,000 00	5,000 00	5,000 00
Birmingham Equipment Co. 6s, 1903, Philadelphia & Reading Coal & Iron Co., 7s, 1892.....	1,000 00	1,000 00	900 00
	10,000 00	10,000 00	8,478 00
Total corporation bonds owned	36,000 00		34,378 00

SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONTINUED.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>
Boston & Albany	\$ 2,900 00	\$ 6,322 00	\$ 2,813 10
Boston & Lowell	32,500 00	54,275 00	32,444 37
Boston & Maine	52,500 00	105,000 00	52,500 00
Boston & Providence	8,500 00	21,250 00	8,500 00
Connecticut River	10,200 00	20,400 00	10,200 00
Fitchburg	14,000 00	10,220 00	10,500 00
Kennebunk & Kennebunkport	9,400 00	10,340 00	9,400 00
New York, New Haven & Hartford, Old Colony	10,000 00	24,000 00	10,000 00
Portland, Saco & Portsmouth	20,000 00	35,000 00	20,000 00
Portland, Saco & Portsmouth	60,000 00	75,000 00	60,000 00
West End Street R'w y, Boston	32,150 00	54,655 00	31,729 40
Total railroad stock of New Eng....	252,150 00		\$248,086 87
Chicago, Burlington & Quincy	27,400 00	29,318 00	27,400 00
Chicago & West Michigan	20,000 00	5,400 00	8,000 00
Detroit, Hillsdale & Southwestern ..	6,500 00	5,005 00	4,900 00
Detroit, Lansing & Northern, Pref..	19,800 00	9,900 00	19,800 00
Kan. City, Fort Scott & Gulf, Pref..	16,500 00	21,945 00	16,500 00
Kan. City, Fort Scott & Memphis ..	9,000 00	6,960 00	1,000 00
Michigan Central	29,100 00	26,772 00	16,587 00
Sandusky & Cincinnati	100 00	100 00	57 00
White Water Scrip	160 00	160 00	160 00
Total railroad stock out of New Eng.,	128,560 00		93,504 00
<i>Corporation Stock Owned.</i>			
Laconia Manufacturing Company....	4,000 00	5,020 00	4,000 00
Quincy Bridge Company	10,500 00	15,750 00	10,500 00
Total corporation stock owned	14,500 00		14,500 00
<i>Bank Stock Owned.</i>			
Biddeford Nat'l Bank, Biddeford....	2,800 00	4,060 00	2,800 00
Canal " Portland	9,600 00	13,344 00	9,600 00
Casco " Portland	10,900 00	14,170 00	10,900 00
Cumberland " Portland	1,680 00	1,722 00	1,680 00
First " Biddeford	1,600 00	2,720 00	1,600 00
Manufacturers " Lewiston	2,000 00	2,500 00	2,000 00
Saco " Saco	7,900 00	9,480 00	7,900 00
York " Saco	3,600 00	5,400 00	3,600 00
Total bank stock of Maine	40,080 00		40,080 00
Blackstone Nat'l B'k, Boston, Mass.,	800 00	880 00	800 00
Commerce " "	3,700 00	4,699 00	3,700 00
Commerce National Bank, New York,			
N. Y.	1,000 00	2,000 00	1,000 00
Merchants' Nat'l B'k, Boston, Mass.,	3,700 00	5,180 00	3,700 00
Exchange " Salem,	600 00	660 00	600 00
Shawmut " Boston,	800 00	1,008 00	800 00
Total bank stock of other states....	10,600 00		10,600 00

SACO AND BIDDEFORD SAVINGS INSTITUTION

—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
<i>Loans on Railroad Bonds.</i>			
Brunswick & Chillicothe	\$100 00	\$100 00	
Burlington & Missouri	500 00	500 00	
Kansas City, Lawrence & Southern	3,000 00	3,000 00	\$3,600 00
<i>Loans on Corporation Stock.</i>			
Portsmouth Company	10,000 00	10,000 00	
Saco Water Power Machine Company	5,000 00	5,000 00	
York Manufacturing Company	380 00	380 00	15,380 00
Loan on Cumberland Bone Co. bonds.....	10,000 00	10,000 00	
Loan on Calumet & Hecla Mining stock	5,000 00	5,000 00	
Loan on Saco & Biddeford Savings Institution books.....	2,005 00	2,005 00	
Loan to county of York.....	5,000 00	5,000 00	
Loans on mortgages of real estate.....	49,143 00	49,143 00	71,148 00
Real estate, bank building.....	16,222 29	16,222 29	
Real estate, foreclosure.....	13,556 89	13,556 89	29,779 18
Cash deposited York National Bank, Saco	17,233 46	17,233 46	
Cash on hand.....	2,999 01	2,999 01	20,232 47
			<u>1,812,293 35</u>
Unpaid accrued interest	16,900 00		
	<u>2,221,934 65</u>		
Due depositors, including earned dividend and State tax.....	1,666,781 22		
Surplus above all liabilities	<u>\$555,153 43</u>		

Rate of interest charged on loans, 6 per cent.

Annual expenses \$3,000.

SEARSPORT SAVINGS BANK—SEARSPORT.

OCTOBER 25, 1889.

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

LIABILITIES

Deposits	\$147,447 47
Reserve fund	5,700 00
Profits	3,476 84
	\$156,624 31

RESOURCES.

<i>Public Funds Owned</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Dist of Columbia, 5s, 1899	\$18,000 00	\$20,160 00	\$18,000 00	\$18,000 00
County of Grant, Ind., 5s, 1899	10,000 00	10,100 00	10,000 00	
Montgomery, Ind., 6s, 1890-91.	5,000 00	5,000 00	5,000 00	
City of Burlington, Ia., 5s, 1895	5,000 00	5,100 00	5,000 00	
Cincinnati, O., 7 3-10s, 1906.	5,000 00	6,750 00	5,150 00	
Duluth, Minn., 5s, 1906.	4,000 00	4,360 00	4,000 00	
Fort Wayne, Ind., 6s, 1899	2,000 00	2,240 00	2,000 00	
Minneapolis, Minn., 4½s, 1913.	3,000 00	3,240 00	3,000 00	
Omaha, Neb., 5s, 1907	3,000 00	3,100 00	3,000 00	
St. Paul, Minn., 7, 1898.	8,000 00	9,600 00	7,499 58	
Springfield, Ill., 8s, 1891	2,000 00	2,100 00	2,000 00	
Stillwater, Minn., 5s, 1919	5,000 00	5,400 00	5,000 00	
Town of Lake, Ill., 6s, 1892.	2,000 00	2,120 00	2,000 00	
Total public funds out of New Eng.	54,000 00			53,649 58
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 6s, 1900 ...	5,000 00	5,900 00	5,000 00	
Portland & Ogdensburg, 5s, 1908 ...	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.	10,000 00			10,000 00
Dayton & Michigan, 5s, 1911.	5,000 00	5,350 00	5,000 00	
Iowa Central, 5s, 1938.	3,000 00	2,610 00	3,000 00	
Kansas City Belt, 6s, 1916	5,000 00	5,500 00	5,000 00	
Total railroads bonds out of New Eng.	13,000 00			13,000 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, 6s, 1893.	5,000 00	5,150 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Cincinnati, Lebanon & Northern ...	5,750 00	1,000 00	5,250 00	
Cleveland & Canton, preferred.	6,100 00	1,464 00	5,475 00	
Cleveland & Canton, common.	1,000 00	60 00		
Iowa Central, preferred.	6,000 00	1,500 00	5,559 51	
Total railroad stock owned.	18,850 00			16,284 51
<i>Corporation Stock Owned.</i>				
International Telegraph Co.	19,300 00	6,284 00	6,284 00	6,284 00

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	\$1,750 00	\$1,380 00	
Portland National Bank, Portland..	4,000 00	4,000 00	4,000 00	
Searsport National Bank, Searsport.	9,500 00	13,775 00	9,500 00	
Total bank stock owned	14,900 00			\$14,880 00
<i>Loans to Corporations.</i>				
Main Belting Co., Philadelphia		3,000 00	3,000 00	
Moses Craft's Shoe Co., Auburn.....		4,824 00	4,824 00	7,824 00
Loans on mortgages of real estate		8,813 00	8,813 00	8,813 00
Premium account		-	1,223 56	
Expense account		-	53 00	
Vault and Safe		200 00	233 00	1,509 56
Cash on deposit.....		582 74	582 74	
Cash on hand.....		796 92	496 92	1,079 66
Unpaid accrued interest		2,395 02		\$156,624 31
		159,554 68		
Due depositors, including earned dividend and State tax		150,812 47		
Surplus above all liabilities.....		\$8,742 21		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$500.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

NOVEMBER 1, 1889.

JAMES B. DASCOMB, PRESIDENT.

E. P. PAGE, TREASURER.

LIABILITIES.

Deposits.....	\$744,325 34
Reserve fund.....	6,400 00
Profits.....	9,568 86
	\$760,294 20

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., 6s, 1903....	\$ 2,700 00	\$ 3,124 00	\$ 2,700 00	
“ Reno, Kan., 5½s, 1919....	11,000 00	12,100 00	11,000 00	
City of Cincinnati, O., 5s, 1930....	4,000 00	4,560 00	4,000 00	
“ Joplin, Mo., 6s.....	15,000 00	15,450 00	15,000 00	
“ Hyde Park and Lake, Ill., 5s, 1902.....	15,000 00	15,300 00	15,000 00	
“ Marinette, Wis., 5s.....	13,000 00	13,260 00	13,000 00	
“ Vincennes, Ind., 5s, 1898,	9,000 00	9,270 00	9,000 00	
“ Warrensburg, Mo., 6s, 1898.....	2,400 00	2,664 00	2,400 00	
Champaign Township, Ill., 5s, 1904,	16,000 00	16,800 00	16,000 00	
Total public funds out of New Eng..	88,100 00			\$88,100 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1898.....	15,000 00	17,700 00	15,000 00	
Maine Central 7s, 1912.....	60,000 00	78,600 00	60,000 00	
Maine Central 6s, 1900.....	25,000 00	27,500 00	25,000 00	
Maine Central 6s, 1895.....	35,000 00	36,400 00	35,000 00	
Portland and Kennebec 6s, 1895....	12,000 00	12,840 00	12,000 00	
Portland and Ogdensburg, 5s, 1908,	40,000 00	42,000 00	40,000 00	
Total railroad bonds of Maine.....	187,000 00			187,000 00
Leavenworth, Topeka and Southwestern 4s, 1925.....	10,000 00	8,000 00	10,000 00	
Northern Pacific 6s, 1921.....	20,000 00	22,800 00	20,000 00	
Oregon Short Line 6s, 1922.....	20,000 00	22,800 00	20,000 00	
Spokane and Palouse 6s, 1936.....	25,000 00	26,500 00	25,000 00	
St. Paul and Northern Pacific, 6s, 1923,.....	10,000 00	12,000 00	10,000 00	
Union Pacific, 6s, 1898.....	10,000 00	11,700 00	10,000 00	
Wisconsin Central, 5s, 1909.....	20,000 00	19,000 00	20,000 00	
Total railroad bonds out of New Eng	115,000 00			115,000 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>Railroad Stock Owned.</i>				
Maine Central.....	6,300 00	7,812 00	6,300 00	6,300 00

SKOWHEGAN SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Casco National Bank, Portland.....	\$ 300 00	\$ 390 00	\$ 300 00	
First " Augusta.....	11,000 00	14,300 00	11,000 00	
First " Fairfield.....	2,800 00	3,220 00	2,800 00	
First " Portland.....	10,000 00	10,000 00	10,000 00	
First " Skowhegan....	20,000 00	32,000 00	20,000 00	
Merchants' " Gardiner.....	3,000 00	3,150 00	3,000 00	
Merchants' " Portland.....	3,750 00	5,800 00	3,750 00	
National Shoe and Leather Bank, Auburn	14,000 00	15,820 00	14,000 00	
National Bank of Winthrop.....	500 00	800 00	500 00	
People's National Bank, Waterville,	500 00	625 00	500 00	
Sagadahoc National Bank, Bath ...	1,000 00	1,200 00	1,000 00	
Second National Bank, Skowhegan,	1,000 00	1,500 00	1,000 00	
Ticonic National Bank, Waterville,	2,800 00	3,500 00	2,800 00	
Total bank stock of Maine.....	70,650 00			\$70,650 00
<i>Loans on Bank Stock.</i>				
First National Bank, Skowhegan		100 00	100 00	
People's " Waterville		1,000 00	1,000 00	
Presque Isle National Bank, Presque Isle.....		500 00	500 00	
Second National Bank, Skowhegan.....		1,450 00	1,450 00	
National Shoe and Leather Bank, Auburn.....		150 00	150 00	3,200 00
<i>Loans to Corporations.</i>				
Boston and Boothbay Land Co. (endorsed)....		4,450 00	4,450 00	
Glenwood Manufacturing Co., Wis, (endorsed)		25,000 00	25,000 00	
Kennebec Log Driving Co		2,000 00	2,000 00	
Moose River Log Driving Co.....		8,000 00	8,000 00	
Skowhegan Manufacturing Co.....		1,700 00	1,700 00	
Skowhegan Hall Association.....		600 00	600 00	
Willow River Manufacturing Co., Wis.....		20,000 00	20,000 00	61,750 00
Loan on Town of Wiscasset bonds.....		150 00	150 00	
" Maine Central R. R. Stock		4,800 00	4,800 00	
" Skowhegan Electric Light Co. stock ...		6,616 50	6,616 50	
Loan to Town of Skowhegan.....		2,000 00	2,000 00	
Loans on Skowhegan Savings Bank Book		75 00	75 00	
" Mortgages of Real Estate.....		169,100 72	169,100 72	182,742 22
Premium account		-	9,843 00	
Real estate, foreclosures.....		8,054 85	8,054 85	17,897 85
Cash deposited First National Bank, Skowhegan		17,654 13	17,654 13	17,654 13
Unpaid accrued interest.....		16,750 00		\$760,294 20
		840,636 22		
Due depositors including earned dividends, State tax and expenses.....		756,928 09		
Surplus above all liabilities.....		\$83,708 13		
Rate of interest charged on loans, 6 per cent.				
Annual expenses, \$1,500.				

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

SEPTEMBER 18, 1889.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

LIABILITIES.

Deposits	\$220,361 68
Reserve fund	3,533 55
Profits	17,771 98
	\$241,667 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Town of So. Berwick, Mo., 4½s, 1893,	\$ 600 00	\$ 600 00	\$ 600 00	
City of Worcester, Mass., 6s, 1892..	5,000 00	5,300 00	4,825 00	
Total public funds of New Eng	5,600 00			\$5,425 00
County of Carroll, O., 6s, 1892.....	3,000 00	3,090 00	3,000 00	
“ Hancock, O., 6s, 1893	6,000 00	6,240 00	6,000 00	
“ Jay, Ind., 6s, 1896.....	3,000 00	3,210 00	3,000 00	
“ Miami, O., 6s, 1890.....	4,000 00	4,000 00	4,000 00	
“ Putnam, O., 6s, 1899.....	1,000 00	1,000 00	1,000 00	
“ Ramsey, Minn., 5s, 1903,	6,000 00	6,120 00	6,000 00	
City of Chicago, Ill., 7s, 1890 ...	1,000 00	1,000 00	970 00	
“ Cincinnati, O., 7 3-10s,				
“ 1898	10,000 00	12,400 00	10,000 00	
“ Des Moines, Ia., 5s, 1894,	9,000 00	9,180 00	9,000 00	
“ Freemont, O., 5s, 1890 ...	2,000 00	2,000 00	2,000 00	
“ Logansport, Ind., 5s, 1905,	5,000 00	5,250 00	5,000 00	
“ Newark, O., 6s, 1895.....	4,000 00	4,280 00	4,000 00	
“ Toledo, O., 5s, 1893.....	10,000 00	10,500 00	10,000 00	
Total public funds out of New Eng.,	64,000 00			63,970 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1912	15,000 00	19,650 00	14,970 00	
Portland & Kennebec 6s, 1895.....	4,000 00	4,280 00	4,000 00	
Portland & Ogdensburg 6s, 1900 ...	7,000 00	8,260 00	7,000 00	
Rumford Falls & Buckfield 7s, 1893,	4,000 00	4,320 00	4,600 00	
Somerset 5s, 1917	5,000 00	5,000 00	5,000 00	
Boston & Albany 7s, 1892, Reg.	5,000 00	5,350 00	5,000 00	
Metropolitan, horse 6s, 1897	3,000 00	3,000 00	3,000 00	
Total railroad bonds of New Eng. .	43,000 00			42,970 00
Belleville & Carondelet 6s, 1923	3,000 00	3,300 00	3,000 00	
Chicago, Burlington & Northern 5s,				
1926	4,000 00	4,000 00	4,000 00	
Chicago, Milwaukee & St. Paul 5s,				
1920	5,000 00	5,350 00	5,000 00	
Chicago, Santa Fe & California 5s,				
1937	5,000 00	3,500 00	5,000 00	
Chicago & West Michigan 5s, 1921..	5,000 00	4,700 00	4,487 50	
Grand Avenue 5s, 1908	5,000 00	4,750 00	4,300 00	
Kansas City Cable 5s, 1897	2,000 00	2,000 00	1,970 00	
Kingman, Pratt & Western 6s, 1916,	5,000 00	5,000 00	5,000 00	

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>	
Lake Shore & Mich. Southern 7s, 1900	\$10,000 00	\$12,500 00	\$9,750 00	
Morris & Essex 7s, 1915	5,000 00	7,200 00	5,500 00	
New York Central & Hudson River 5s, 1904	5,000 00	5,500 00	5,000 00	
New York & New England 7s, 1905, Northern Pacific & Montana 6s, 1938, Omaha, horse 6s, 1916	5,000 00	6,350 00	5,000 00	
People's St. R'wy, Scranton, Pa., 6s, 1918	5,000 00	5,150 00	4,987 50	
Southern Pacific 6s, 1905	5,000 00	5,000 00	5,000 00	
Union Pacific 6s, 1908	3,000 00	3,390 00	3,000 00	
	3,000 00	3,120 00	3,000 00	
Total railroad bonds out of New Eng	80,000 00			\$78,995 00
<i>Corporation Bonds Owned.</i>				
Railroad Equipment Co. 6s, 1890	2,000 00	2,000 00	2,000 00	
Richmond Water Co. 5s, 1906	6,000 00	6,000 00	6,000 00	
Somersworth Machine Co. 5s, 1898	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	13,000 00			13,000 00
<i>Bank Stock Owned.</i>				
Ocean National Bank, Kennebunk	4,000 00	4,720 00	4,000 00	
So. Berwick Nat'l Bank, So. Berwick,	11,250 00	16,875 00	11,250 00	
Total bank stock owned	15,250 00			15,250 00
Loan on State of New Hampshire bonds		700 00	700 00	
Loan on Somersworth Machine Company stock		700 00	700 00	
Loan on Great Falls National Bank stock		1,200 00	1,200 00	
Loans on mortgages of real estate		16,632 63	16,632 63	19,232 63
Cash deposited So. Berwick National Bank		2,824 58	2,824 58	2,824 58
Unpaid accrued interest		3,647 63		\$241,667 21
		270,639 84		
Due depositors, including earned dividends and State tax		224,333 93		
Surplus above all liabilities		\$46,305 91		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$900.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

NOVEMBER 27, 1889.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits.....	\$393,179 26
Reserve fund	10,500 00
Profits	1,054 50
	\$404,733 76

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged an Books</i>	
United States bonds, 4s, 1907.....	\$2,200 00	\$2,794 00	\$2,200 00	\$2,200 00
City of Bath, Me., 6s, 1891.....	1,650 00	1,650 00	1,650 00	
“ Portland 6s, 1897.....	1,000 00	1,150 00	1,000 00	
Total public funds of Maine.....	2,650 00			2,650 00
County of Bourbon, Kan., 5s, 1909..	1,000 00	1,030 00	1,000 00	
“ Delaware, Ind., 5s, 1899..	5,000 00	5,050 00	5,000 00	
“ Mercer, O., 6s, 1893.....	2,000 00	2,080 00	2,000 00	
Independent School Dist., of Duluth, Minn., 5s, 1906.....	2,000 00	2,180 00	2,000 00	
City of Fort Madison, Ia., 5s, 1902,	5,000 00	5,100 00	5,000 00	
“ Logansport, Ind., 5s, 1896,	3,000 00	3,060 00	3,000 00	
“ Sioux City 6s, Opt.....	3,000 00	3,000 00	3,000 00	
“ Sioux City 6s, 1895.....	5,000 00	5,350 00	5,000 00	
“ Kansas City 7s, 1898.....	10,000 00	11,500 00	10,000 00	
Total public funds out of New Eng.,	36,000 00			36,000 00
<i>Railroad Bonds Owned.</i>				
Lime Rock 5s, 1908.....	2,000 00	2,000 00	2,000 00	
Maine Central 6s, 1900.....	1,500 00	1,650 00	1,500 00	
Maine Central 7s, 1912.....	11,500 00	15,065 00	11,500 00	
New York & New England, 2d Mort., 1903.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds of New Eng....	18,000 00			18,000 00
Chicago & West Michigan 5s, 1921..	6,000 00	5,640 00	6,000 00	
Detroit, Bay City & Alpena 6s, 1913,	3,000 00	3,120 00	3,000 00	
Total railroad bonds out of New Eng.	9,000 00			9,000 00
<i>Corporation Bonds Owned.</i>				
Oxford County Loan Association 6s,	5,000 00	5,000 00	5,000 00	
Paris Manufacturing Co. 3s, 1894... Richmond Water Co. 5s, 1906.....	1,100 00	1,100 00	1,100 00	
	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned.....	10,100 00			10,100 00
<i>Corporation Stock Owned.</i>				
Mount Mica Building Association...	600 00	600 00	600 00	600 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 National Bank, Portland....	700 00	973 00	700 00	
Caseo National Bank, Portland....	500 00	650 00	500 00	
Cumberland National Bank, Portland.....	80 00	82 00	80 00	
First National Bank, Bath.....	1,000 00	1,250 00	1,000 00	
“ “ Lewiston.....	1,000 00	1,600 00	1,000 00	
“ “ Portland.....	4,300 00	4,300 00	4,300 00	
Manufacturers' National Bank, Lewiston.....	1,000 00	1,250 00	1,000 00	
Merchants' National Bank, Portland	750 00	1,160 00	750 00	
National Shoe and Leather Bank, Auburn.....	15,200 00	17,176 00	15,200 00	
National Traders' Bank, Portland..	600 00	750 00	600 00	
Norway National Bank, Norway....	11,200 00	12,880 00	11,200 00	
Total bank stock owned.....	36,830 00			\$36,830 00
<i>Loans on Corporation Bonds</i>				
Citizens' Bonds.....		11,425 00	11,425 00	
Paris Manufacturing Co.....		1,863 00	1,863 00	13,288 00
<i>Loans on Corporation Stocks.</i>				
Cumberland Bone Co.....		150 00	150 00	
International Steamship Co.....		500 00	500 00	
Oxford County Loan Association.....		2,200 00	2,200 00	
Union Wharf, Portland.....		1,375 00	1,375 00	
West Paris Manufacturing Co.....		4,100 00	4,100 00	8,325 00
<i>Loans to Corporations.</i>				
Norway Tanning Co.....		5,000 00	5,000 00	
Paris Manufacturing Co. (endorsed).....		17,204 65	17,204 65	
Riverside Cemetery.....		615 00	615 00	
South Paris Building Association.....		1,800 00	1,800 00	
West Paris Manufacturing Co.....		7,850 00	7,850 00	32,469 65
<i>Loans on Bank Stock.</i>				
First National Bank, Portland.....		1,000 00	1,000 00	
Bank of Calloway, Neb.....		1,000 00	1,000 00	2,000 00
<i>Loans to Municipalities.</i>				
School District No. 2, Paris.....		108 33	108 33	
School District No. 13, Paris.....		315 00	315 00	
South Paris Village Corporation.....		805 00	805 00	
Town of Paris.....		4,825 00	4,825 00	6,053 33
Loans on South Paris Savings Bank Book.....		50 00	50 00	
Loans on other security.....		15,590 66	15,590 66	
Loans on mortgages of real estate.....		186,530 79	186,530 79	202,171 45
Real estate, foreclosure.....		10,100 00	10,100 00	
Premium account.....			6,685 00	
Expense account.....			20 99	
Insurance account.....		67 50	67 50	16,863 49
Cash on hand and on deposit.....		8,182 84	8,182 84	8,182 84
Unpaid accrued interest.....		7,100 00		\$404,733 76
		417,587 77		
Due depositors, also accrued State tax.....		394,541 88		
Surplus above all liabilities.....		\$23,045 89		

Rate of interest charged on loans, 6 1-2 per cent. Annual expenses, \$900.

THOMASTON SAVINGS BANK—THOMASTON.

AUGUST 29, 1889.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits.....	\$191,582 77
Reserve fund.....	2,500 00
Special reserve fund.....	407 65
Profits.....	4,785 97
	\$199,276 39

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, coup.,	\$1,000 00	\$1,270 00	\$1,000 00	\$1,000 00
County of Knox 6s, 1910, C. H.....	3,000 00	3,810 00	3,000 00	
City of Bangor 6s, 1899.....	1,000 00	1,160 00	1,000 00	
“ Portland 6s, 1897.....	3,000 00	3,390 00	3,000 00	
Town of Thomaston 4s, 1921.....	6,600 00	6,600 00	6,600 00	
Total public funds of Maine.....	13,600 00			13,600 00
County of Highland, O., 6s, 1895,				
Road.....	2,000 00	2,120 00	2,000 00	
“ Holmes, O., 6s., 1892, C.H.	2,500 00	2,575 00	2,500 00	
“ Howard, Ind., 4½s, 1899,				
Jail.....	5,000 00	5 000 00	4,850 00	
“ Madison, Ind., 6s, 1893-1894.....	4,000 00	4,160 00	4,000 00	
“ Mercer, O., 6s, 1891, Road,	1,000 00	1,020 00	1,000 00	
“ Miami, O., 6s, 1896, C. H.	3,000 00	3,210 00	3,000 00	
“ Parke, Ind., 6s, 1890,				
Gravel Road.....	500 00	500 00	500 00	
“ Randolph, Ind., 6s, 1889,				
Gravel Road.....	1,500 00	1,500 00	1,500 00	
“ St. Louis, Mo., 6s, 1892 ..	1,000 00	1,040 00	1,000 00	
“ Washington, Ill., 6s, 1890,	5,000 00	5,000 00	5,000 00	
City of Decatur, Ill., 7s, 1896.....	3,000 00	3,420 00	3,000 00	
Town of Bement, Ill, 6s, 1902....	4,000 00	4,560 00	4,000 00	
Total public funds out of New Eng.,	32,500 00			32,350 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896.....	5,000 00	5,450 00	5,000 00	
Maine Central 7s, 1912.....	6,000 00	7,860 00	6,000 00	
Portland & Kennebec 6s, 1895.....	2,000 00	2,140 00	2,000 00	
Portland & Ogdensburg 5s, 1908....	5,000 00	5,250 00	5,000 00	
New Haven & Derby 5s, 1918.	5,000 00	5,150 00	5,000 00	
New York & New England 7s, 1906,	2,000 00	2,540 00	2,000 00	
“ “ 6s, 1906,	6,000 00	7,020 00	6,000 00	
Total railroad bonds of New Eng...	31,000 00			31,000 00

THOMASTON SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Central Iowa 5s, 1938.....	\$5,000 00	\$4,350 00	\$5,000 00	
Chicago & Southwestern 7s, 1899....	3,000 00	3,600 00	3,000 00	
Michigan Air Line 8s, 1890.....	5,000 00	5,000 00	5,000 00	
Northern Pacific 6s, 1921.....	9,000 00	10,260 00	9,000 00	
Union Pacific 8s, 1893.....	3,000 00	3,420 00	3,000 00	
Union Pacific 6s, 1898.....	10,000 00	11,700 00	10,000 00	
Total railroad bonds out of New Eng.,	35,000 00			\$35,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Co. 5s, 1907.....	4,000 00	4,000 00	4,000 00	
Bath Water Supply Co. 5s, 1916....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Co. 5s, 1904,	3,500 00	3,500 00	3,500 00	
Camden & Rockland Water Co. 4½s,				
1917.....	3,000 00	3,000 00	3,000 00	
Pejepscot Water Co. 5s, 1906.....	2,500 00	2,500 00	2,500 00	
People's Street Railway, Scranton,				
Pa., 6s, 1918.....	5,000 00	5,500 00	5,000 00	
Portland Water Co 4s, 1927.....	5,000 00	4,750 00	4,800 00	
Total corporation bonds owned.....	28,000 00			27,800 00
<i>Bank Stock Owned.</i>				
Georges National Bank, Thomaston,	4,100 00	4,305 00	4,100 00	
Lime Rock " Rockland,	1,190 00	1,275 00	1,190 00	
Thomaston " Thomaston,	3,000 00	3,450 00	3,000 00	
Total bank stock owned.....	8,200 00			8,200 00
<i>Loans on Public Funds.</i>				
County of Knox bonds.....		1,000 00	1,000 00	
City of Portland bonds.....		1,000 00	1,000 00	
" Rockland bonds.....		50 00	50 00	
" Covington, Ky., bonds.....		1,000 00	1,000 00	3,050 00
<i>Loans on Bank Stock.</i>				
Casco National Bank, Portland.....		125 00	125 00	
Georges National Bank, Thomaston.....		2,500 00	2,500 00	2,625 00
Loans on other collaterals.....		10,443 00	10,443 00	
Loan to town of Thomaston.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		13,813 00	13,813 00	25,256 00
Real estate, bank building.....		3,600 00	3,600 00	
Real estate, foreclosure.....		3,300 00	2,875 01	
Furniture and Fixtures.....		1,350 00	1,350 00	
Premium account.....		-	4,141 25	
Cash deposited Georges National Bank.....		5,018 54	5,018 54	
Cash on hand.....		2,320 59	2,320 59	19,305 39
Unpaid accrued interest.....		2,142 69		\$199,276 39
Due depositors, including earned dividend and State tax.....		210,017 82		
Surplus above all liabilities.....		195,597 77		
		\$14,420 05		

Rate of interest charged on loans, 5 to 6 per cent. Annual expenses, \$1,000.

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

SEPTEMBER 4, 1889.

FREDERICK BERRY, PRESIDENT.

ROBERT SKOLFIELD, TREASURER.

LIABILITIES.

Deposits.....	\$172,785 76
Reserve fund.....	5,244 31
Profits.....	3,900 58
	\$181,930 65

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
United States 4s, 1907, Coup.....	\$1,000 00	\$1,270 00	\$1,000 00	
United States 4s, 1907, Reg.....	6,000 00	7,620 00	6,000 00	
Total United States bonds.....	7,000 00			\$7,000 00
City of Bath 6s, 1891, MI.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	1,000 00			1,000 00
County of Daviess, Ind., 6s, 1896...	3,000 00	3,210 00	3,000 00	
“ Ford, Ill., 6s, 1889.....	1,000 00	1,000 00	1,000 00	
“ Gibson, Ind., 6s, 1891....	2,000 00	2,040 00	2,000 00	
“ Hardin, O., 6s, 1891.....	2,000 00	2,040 00	2,000 00	
“ Hancock, Ill., 5s, 1890...	1,000 00	1,000 00	1,000 00	
“ Holmes, O., 6s, 1893.....	4,000 00	4,160 00	4,000 00	
“ Huntington, Ind., 6s, 1893,	2,000 00	2,080 00	2,000 00	
“ Lucas, O., 6s, 1896.....	5,000 00	5,050 00	5,000 00	
“ Madison, Ind., 6s, 1895...	3,000 00	3,180 00	3,000 00	
“ Mercer, O., 6s, 1892.....	5,000 00	5,150 00	5,000 00	
“ Tazewell, Ill., 6s, 1890...	3,000 00	3,000 00	3,000 00	
“ Van Wert, O., 6s, 1890...	6,000 00	6,000 00	6,000 00	
City of Cincinnati, O., 6s, 1894...	2,000 00	2,000 00	2,000 00	
“ Evansville, Ind., 5s, 1912,	6,000 00	6,000 00	6,000 00	
“ Findlay, O., 6s, 1913.....	5,000 00	5,750 00	5,000 00	
“ Findlay, O., 6s, 1904.....	2,000 00	2,300 00	2,000 00	
“ Greenville, O., 6s, 1893...	5,000 00	5,250 00	5,000 00	
“ Sioux City, Ia., 6s, 1906..	3,000 00	3,570 00	3,000 00	
“ So Omaha, Neb., 6s, 1898,	3,000 00	3,330 00	3,000 00	
“ St Paul, Minn., 4½s, 1902,	1,000 00	1,050 00	1,000 00	
Town of Danville, Ill., 5s, 1894....	4,000 00	4,080 00	4,000 00	
Total public funds out of New Eng.,	68,000 00			68,000 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896.....	100 00	109 00	100 00	
Maine Central 6s, 1900.....	2,000 00	2,250 00	2,000 00	
Maine Central 7s, 1919.....	6,300 00	8,253 00	6,300 00	
Total railroad bonds of Maine.....	8,400 00			8,400 00

**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>	
Chicago & Great Western 5s, 1936..	\$2,000 00	\$2,100 00	\$2,000 00	
Detroit, Bay City & Alpena 6s, 1913,	5,000 00	5,200 00	5,000 00	
Northern Pacific 6s, 1912.....	1,000 00	1,020 00	1,000 00	
Total railroad bonds out of New Eng.,	8,000 00			\$8,000 00
<i>Bank Stock Owned.</i>				
Cumberland Nat'l Bank, Portland ..	360 00	369 00	360 00	
Biddeford " 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	5,000 00	5,000 00	
Merchants' " Portland ..	1,050 00	1,624 00	1,400 00	
Pejepscot " Brunswick,	10,000 00	11,000 00	10,000 00	
Richmond " Richmond,	600 00	702 00	600 00	
Shoe & Leather " Auburn...	3,000 00	3,390 00	3,000 00	
Total bank stock owned.....	25,110 00			25,460 00
Loans on mortgages of real estate		50,092 00	50,092 00	
Premium account		-	7,576 08	
Expense account		-	2,286 55	
Cash on deposit Pejepscot National Bank		4,116 02	4,116 02	64,070 65
				\$181,930 66
Unpaid accrued interest		1,739 00		
		185 659 02		
Due depositors, including earned dividends and State tax		175,827 76		
Surplus above all liabilities		\$9,861 26		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$600.

TREMONT SAVINGS BANK—TREMONT.

NOVEMBER 16, 1889.

WILLIAM N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

LIABILITIES.

Deposits	\$15,692 83
Reserve fund	262 20
Profits.....	100 90
	<hr/>
	\$16,055 93

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
County of Hancock bond.....	\$100 00	\$100 00	\$100 00	
Town orders owned.....	838 89	838 89	838 89	\$938 89
<i>Loan on Corporation Stock.</i>				
E. & T. Telegraph stock.....		200 00	200 00	200 00
Loans on mortgages of real estate.....		12,935 25	12,935 25	12,935 25
Cash deposited in First National Bank, Ellsworth.....		1,816 60	1,816 60	
Cash on hand.....		165 19	165 19	1,981 79
				<hr/>
Unpaid accrued interest.....		323 99		\$16,055 93
		<hr/>		
		16,379 92		
Due depositors including earned dividend, also accrued State tax.....		15,905 56		
		<hr/>		
Surplus above all liabilities.....		\$474 36		

Rate of interest charged on loans, 7 per cent.

Annual expenses, \$50.

WATERVILLE SAVINGS BANK—WATERVILLE.

NOVEMBER 1, 1889.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER

LIABILITIES.

Deposits.....	\$506,221 19
Reserve fund.....	26,000 00
Profits.....	19,903 55
	\$552,114 74

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Dist. of Columbia, 5s, 1899.....	\$14,000 00	\$15,680 00	\$14,000 00	\$14,000 00
City of Belfast, 6s, 1898.....	5,000 00	5,350 00	5,000 00	
Town of Waterville, 4s, 1897.....	7,000 00	7,000 00	7,000 00	
“ Waterville, 4s, 1895.....	500 00	500 00	500 00	
Total Public Funds of Maine.....	12,500 00			12,500 00
County of Boone, Ind., 6s, 1892....	3,000 00	3,090 00	3,000 00	
“ Mercer, O., 6s, 1890.....	500 00	500 00	500 00	
“ Mercer, O., 6s, 1893-8....	4,000 00	4,240 00	4,000 00	
“ Muskegon, O., 5s, 1913..	6,000 00	6,180 00	6,000 00	
“ Reno, Kan., 6s, 1919.....	4,000 00	4,760 00	4,000 00	
City of Duluth, Minn., 6s, 1908....	5,000 00	6,100 00	5,000 00	
“ Eau Claire, Wis., 7s, 1892-7..	2,000 00	2,220 00	2,000 00	
“ Evansville, Ind., 4½s, 1912....	6,000 00	6,000 00	6,000 00	
“ East Liverpool, O., 5s, 1908..	1,000 00	1,060 00	1,000 00	
“ Fort Wayne, Ind., 5½s, 1892-3	3,000 00	3,090 00	3,000 00	
“ Marinette, Wis., 5s, 1895-7..	4,000 00	4,080 00	4,000 00	
Total public funds out of New Eng..	38,500 00			38,500 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec, 6s, 1891.	2,000 00	2,020 00	2,000 00	
Maine Central, 7s, 1898.....	2,600 00	3,120 00	2,600 00	
Maine Central, 7s, 1912.....	5,000 00	6,550 00	5,000 00	
Maine Central, 6s, 1900.....	1,000 00	1,100 00	1,000 00	
Portland & Ogdensburg, 5s, 1908...	6,000 00	6,300 00	6,000 00	
Wisconsin Central, 5s, 1909.....	10,000 00	9,500 00	7,500 00	
Wisconsin Central, Incomes, 1937..	15,000 00	7,500 00	6,750 00	
Total railroad bonds owned.....	41,600 00			30,850 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	11,500 00	10,000 00	10,000 00
<i>Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	5,000 00	7,000 00	5,000 00	
Biddeford National Bank, Biddeford.....	5,000 00	7,250 00	5,000 00	
Canal National Bank, Portland.....	4,000 00	5,560 00	4,000 00	
Casco “ Portland.....	4,000 00	5,200 00	4,000 00	
Cumberland “ Portland.....	3,000 00	3,075 00	3,000 00	

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>	
First National Bank, Bangor	\$1,800 00	\$2,250 00	\$1,800 00	
“ “ Bath	1,000 00	1,450 00	1,000 00	
“ “ Lewiston	3,000 00	4,800 00	3,000 00	
“ “ Portland	2,000 00	2,000 00	2,000 00	
Newcastle “ Newcastle	2,600 00	3,900 00	2,600 00	
North “ Rockland	5,000 00	6,750 00	5,000 00	
Northern “ Hallowell	4,000 00	5,200 00	4,000 00	
People's “ Waterville	8,500 00	10,625 00	8,500 00	
Rockland “ Rockland	2,500 00	4,000 00	2,500 00	
Shoe & Leather National Bank, Auburn	5,000 00	5,650 00	5,000 00	
Ticonic National Bank, Waterville.	13,300 00	16,625 00	13,300 00	
Veazie “ Bangor	5,000 00	6,900 00	5,000 00	
Total bank stock of Maine	74,700 00			\$74,700 00
Premium account	-	-	26,447 50	
Real estate, investment		12,800 00	12,800 00	
Real estate, foreclosure		18,450 00	18,450 00	57,697 50
<i>Loans on Public Funds.</i>				
County of Cook, Ill., Bonds		1,000 00	1,000 00	
City of Minneapolis, Minn., Bonds		1,000 00	1,000 00	2,000 00
<i>Loans on Corporation Stock.</i>				
Lockwood Company		8,508 00	8,508 00	
Kennebec Fibre Company		5,000 00	5,000 00	
Somerset Fibre Company		5,000 00	5,000 00	
Waterville Electric Light and Power Company ..		4,000 00	4,000 00	
Hubbard & Blake Manufacturing Company		75 00	75 00	22,583 00
<i>Loans to Corporations.</i>				
Augusta National Bank		5,900 00	5,000 00	
Kennebec Agricultural Society		1,500 00	1,500 00	
Maine Baptist Missionary Convention		5,900 00	5,000 00	11,500 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		400 00	400 00	
Bangor Savings Bank		40 00	40 00	
Dexter Savings Bank		544 00	544 00	
Waterville Savings Bank		1,355 00	1,355 00	2,339 00
Loans on other personal property		1,795 00	1,795 00	
Loan to City of Waterville		17,375 00	17,375 00	
Loans on mortgages of real estate		245,886 00	245,886 00	265,056 00
Cash on hand and on deposit		10,389 24	10,389 24	10,389 24
				\$552,114 74
Unpaid accrued interest		8,616 00		
		568,508 24		
Due depositors, including earned dividend, and State tax		518,148 06		
Surplus above all liabilities		\$50,360 18		

Rate of interest charged on loans, 6 per cent.

Annual expenses, \$1,800.

WISCASSET SAVINGS BANK—WISCASSET.

AUGUST 29, 1889.

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

LIABILITIES.

Deposits.....	\$167,232 32
Reserve fund.....	4,424 98
Profits.....	10,357 87
	\$182,015 17

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,	\$1,000 00	\$1,120 00	\$1,000 00	\$1,000 00
State of Maine 6s, 1889.....	500 00	500 00	500 00	
Town of Wiscasset 6s, 1903-1906....	7,500 00	7,500 00	7,500 00	
Town of Wiscasset 4s, 1907.....	2,100 00	2,100 00	2,100 00	
Total public funds of Maine.....	10,100 00			10,100 00
County of Clinton, Ind., 5s C. H., 1893.....	3,000 00	3,000 00	2,970 00	
“ Hardin, O., 6s, 1891, Road Imp.....	1,000 00	1,020 00	1,000 00	
“ Pike, O., 6s, 1889, Gravel Road.....	2,000 00	2,180 00	2,000 00	
“ Ramsey, Minn., 7s, 1899, Tuscarawa, O., 6s C. H., 1895.....	5,000 00	5,850 00	5,000 00	
“ Wyandotte, Kan., 6s, 1897, City of Duluth, Minn., 6s, 1908....	1,000 00	1,220 00	1,000 00	
“ Findlay, O., 6s, 1901.....	3,000 00	3,390 00	3,000 00	
“ Jeffersonville, Ind., 6s, 1900.....	1,000 00	1,120 00	1,000 00	
“ Nebraska City, Neb., 6s, 1908.....	2,000 00	2,380 00	2,000 00	
“ Ottumwa, Ia., 5s, 1897....	1,000 00	1,030 00	1,000 00	
Total public funds out of New Eng.	23,000 00			22,970 00
<i>Railroad Bonds Owned.</i>				
Consolidated R. R. of Vermont 5s, 1913.....	3,000 00	2,510 00	2,758 00	
Eastern 6s, 1906.....	4,000 00	5,040 00	3,611 94	
Maine Central 7s, 1912.....	15,000 00	19,650 00	14,767 50	
New Haven and Derby 5s, 1918....	3,000 00	3,090 00	3,000 00	
Portland and Ogdensburg 5s, 1908....	7,000 00	7,350 00	7,000 00	
Sandy River 5s, 1915.....	8,000 00	8,400 00	8,000 00	
Total railroad bonds of New Eng...	40,000 00			39,167 44
Chicago and Great Western 5s, 1936, Chicago and West Michigan 5s, 1921, Detroit, Bay City and Alpena 6s, 1913	5,000 00 4,000 00 3,000 00	5,250 00 3,760 00 3,120 00	5,000 00 4,000 00 3,000 00	
Flint and Pere Marquette 6s, 1920..	1,000 00	1,210 00	1,000 00	
James River Valley 6s, 1936.....	1,000 00	1,040 00	1,000 00	
Kansas City Belt Line 6s, 1916.....	7,000 00	7,700 00	7,000 00	
Milwaukee City 5s, 1908.....	3,000 00	3,000 00	3,000 00	
Northern Pacific, P. D'O. Div. 6s, 1919.....	4,000 00	4,080 00	3,992 50	

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>	
Oregon Short Line 6s, 1922.....	\$3,000 00	\$3,420 00	\$3,000 00	
St. Paul and Northern Pacific 6s, 1923	1,000 00	1,180 00	962 50	
Spokane and Palouse 6s, 1936	5,000 00	5,300 00	5,000 00	
Wisconsin Central 5s, 1909.....	2,000 00	1,900 00	1,820 00	
Total railroad bonds out of New England.....	33,000 00			\$38,835 00
<i>Corporation Bonds owned.</i>				
Bath Water Supply Co., 5s, 1916....	3,000 00	3,000 00	3,000 00	
Grand Avenue St. Railway 5s, 1908,	3,000 00	2,850 00	2,880 00	
				5,880 00
<i>Railroad Stock Owned.</i>				
Northern, N. H.....	400 00	560 00	400 00	400 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Co.....	500 00	500 00	500 00	500 00
<i>Bank Stock Owned.</i>				
First National Bank, Richmond....	2,400 00	2,688 00	2,400 00	
First National Bank, Wiscasset.....	9,800 00	12,740 00	10,290 00	12,690 00
<i>Loans on Bank Stock.</i>				
Thomaston National Bank		160 00	160 00	
First National, Wiscasset.		700 00	700 00	860 00
<i>Loan on Corporation Stock.</i>				
Little Androscoggin Water Power Co.....		1,000 00	1,000 00	1,000 00
Loan on Wiscasset Savings Bank Book		837 60	837 60	
Loan on insurance policies		394 00	394 00	
Loan to County of Lincoln		4,500 00	4,500 00	
Loan to Town of Wiscasset		426 95	426 95	
Loans on mortgages of real estate		33,346 95	33,346 95	39,505 50
Real estate, foreclosure		3,960 00	3,960 00	
Cash on deposit		4,123 50	4,123 50	
Cash on hand		1,023 73	1,023 73	9,107 23
				\$182,015 17
Unpaid accrued interest.....		2,585 56		
Retired Securities.....		2,000 00		
		201,106 29		
Due depositors, including earned dividend and State tax.....		170,738 51		
Surplus above all liabilities.....		\$30,367 78		

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

Annual expenses, \$900.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

SEPTEMBER 19, 1889.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits	\$1,049,147 47
Reserve fund	25,000 00
Profits	48,527 91
	\$1,122,675 38

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	\$48,350 00	\$61,404 50	\$48,350 00	\$48,350 00
City of Bath 6s, 1898.....	6,000 00	6,240 00	6,000 00	
“ Portland 6s, 1890, Reg	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	7,000 00			7,000 00
County of Atchison, Kan , 6s, 1914,	8,000 00	9,440 00	8,000 00	
“ Clinton, Ill , 5s, 1898	10,000 00	10,100 00	10,000 00	
“ Henry, O., 6s, 1900	20,000 00	22,000 00	20,000 00	
“ Howard, Ind., 6s, 1889.....	2,000 00	2,000 00	2,000 00	
“ Jay, Ind., 6s, 1889.....	4,500 00	4,500 00	4,500 00	
“ Madison, Ind., 6s, 1896..	17,000 00	18,190 00	17,000 00	
“ Tazewell, Ill., 6s, 1890...	10,000 00	10,000 00	10,000 00	
“ Van Wert, O , 6s, 1889 ..	1,000 00	1,000 00	1,000 00	
“ Wells, Ind., 6s, 1890.....	4,000 00	4,000 00	4,000 00	
“ White, Ill., 6s, 1889. . . .	3,000 00	3,000 00	3,000 00	
“ Wyandotte, Kan , 6s, 1892,	11,996 82	12,356 72	11,884 46	
City of Atchison, Kan., 7s, 1894,	22,700 00	25,197 00	22,700 00	
“ Bradford, Penn., 6s, 1898,	8,000 00	8,880 00	8,000 00	
“ Chicago, Ill., 7s, 1892....	3,000 00	3,240 00	3,000 00	
“ Chicago, Ill , 7s, 1904	1,000 00	1,370 00	1,000 00	
“ Cincinnati, O., 6s, 1900 ..	5,000 00	6,000 00	5,000 00	
“ Cincinnati, O., 6s, 1909 ..	9,000 00	11,790 00	9,000 00	
“ Columbus, O , 6s, 1906 ...	5,000 00	6,050 00	5,000 00	
“ Council Bluffs, Ia., 6s, 1908.....	9,000 00	10,710 00	9,000 00	
“ Council Bluffs, Ia., 6s, 1909.....	9,000 00	10,710 00	9,000 00	
“ Erie, Penn., 7s, 1894.....	1,000 00	1,110 00	1,000 00	
“ Fort Madison, Ind., 5s, 1902..	5,000 00	5,200 00	5,000 00	
“ Fort Wayne, Ind., 6s, 1899,	8,000 00	8,880 00	8,000 00	
“ Fort Wayne, Ind., 6s, 1900,	7,000 00	7,840 00	7,000 00	
“ Indianapolis, Ind., 7 3-10s, 1895.....	6,000 00	6,840 00	6,000 00	
“ Jeffersonville, Ind., 6s, 1900.....	5,000 00	5,600 00	5,000 00	
“ Kansas City, Kan., 7s, 1898.....	10,000 00	11,300 00	10,000 00	
“ LaPorte, Ind., 7s, 1892... ..	5,000 00	5,200 00	5,000 00	
“ Louisville, Ky., 7s, 1892, ..	7,000 00	7,280 00	7,000 00	
“ Portsmouth, O., 5s, 1897..	5,000 00	5,150 00	5,000 00	
“ St. Louis, Mo., 6s, 1892 ..	1,000 00	1,050 00	1,000 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 St. Louis, Mo., 6s, 1893 ..	\$2,000 00	\$2,140 00	\$2,000 00	
“ So. Bend, Ind., 5s, 1900 ..	3,000 00	3,120 00	3,000 00	
“ Toledo, O., 6s, 1892	5,000 00	5,200 00	5,000 00	
“ Toledo, O., 8s, 1893	1,000 00	1,100 00	1,000 00	
“ Topeka, Kan., 6s, 1895	9,000 00	9,630 00	9,000 00	
“ Youngstown, O., 6s, 1890-1891	10,000 00	10,000 00	10,000 00	
“ Youngstown, O., 6s, 1895, 1891	4,000 00	4,280 00	4,000 00	
Township of Great Bend, Kan., 10s, 1893	5,000 00	5,000 00	5,000 00	
Total public funds out of New Eng.,	262,196 82			\$262,084 46
<i>Railroad Bonds Owned.</i>				
Portland & Kennebec 6s, 1895.	1,000 00	1,070 00	1,000 00	
Portland & Ogdensburg 6s, 1900	3,000 00	3,540 00	3,000 00	
Somerset 5s, 1917	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	14,000 00			14,000 00
Belleville & Carondelet 6s, 1923	5,000 00	5,500 00	5,000 00	
Birmingham & Ansonia 6s, 1908	10,000 00	9,500 00	9,500 00	
Central Iowa 5s, 1938	9,000 00	7,830 00	9,000 00	
Little Rock & Fort Smith 7s, 1895 ..	5,000 00	5,000 00	5,000 00	
Northern Pacific P'd'O. Div. 6s, 1919, Omaha, horse	5,000 00	5,200 00	4,932 50	
Oregon Short Line 6s, 1922	10,000 00	10,000 00	10,000 00	
Sonora 7s, 1910	10,000 00	11,400 00	9,990 00	
Sonora 7s, 1910	3,000 00	1,740 00	3,000 00	
St. Paul & Northern Pacific 6s, 1923, St. Louis Southern 6s, 1904	4,000 00	4,720 00	4,000 00	
St. Louis Southern 6s, 1904	10,000 00	10,000 00	10,000 00	
Spokane & Palouse 6s, 1936	20,000 00	21,200 00	20,000 00	
Valley Railway, O., 6s, 1921	5,000 00	5,250 00	5,000 00	
Total railroad bonds out of New Eng.,	96,000 00			95,422 50
<i>Corporation Bonds Owned.</i>				
Akron Water Co. O., 6s, 1900	15,000 00	15,000 00	15,000 00	
Calais Water Co., 5s, 1906	5,000 00	5,000 00	5,000 00	
Continental Mills 6s, 1893	5,000 00	5,150 00	5,000 00	
Gardiner Water Co., 5s, 1905	8,000 00	8,000 00	8,000 00	
Indianapolis Water Co., Ind, 6s, 1911	10,000 00	10,000 00	10,000 00	
Northern Banking Co., 5s, 1894	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned	47,000 00			47,000 00
<i>Railroad Stock Owned.</i>				
Central Iowa, preferred	2,000 00	500 00	1,600 00	
Kennebunk & Kennebunkport	3,000 00	3,300 00	3,000 00	
Total railroad stock	5,000 00			4,000 00
<i>Corporation Stock Owned.</i>				
Hardy Machine Company	900 00	900 00	800 00	
Laconia Manufacturing Company ..	10,400 00	13,052 60	10,400 00	
Pepperell “ “	3,000 00	7,680 00	3,000 00	
Northern Banking “ “	7,000 00	7,000 00	7,000 00	
Total corporation stock owned	21,300 00			21,200 00

YORK COUNTY 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	\$11,800 00	\$16,402 00	\$11,800 00	
Casco " "	12,800 00	16,640 00	12,800 00	
Cumberland " "	1,000 00	1,025 00	1,000 00	
First " "	15,200 00	15,200 00	15,200 00	
First " Biddeford.....	20,600 00	35,020 00	20,600 00	
First " Lewiston.....	2,600 00	4,160 00	2,600 00	
Merchants' " Portland	2,925 00	4,524 00	2,925 00	
Newcastle " Newcastle...	1,000 00	1,500 00	1,000 00	
Portland " Portland	5,000 00	5,000 00	5,000 00	
Traders' " "	4,500 00	5,625 00	4,500 00	
York " Saco	600 00	900 00	600 00	
Lime Rock " Rockland ...	7,000 00	7,500 00	7,000 00	
Total bank stock of Maine.....	85,025 00			\$85,025 00
Abilene Nat'l Bank, Abilene, Kan..	3,000 00	3,090 00	3,000 00	
American " Kan. City, Mo.,	12,000 00	13,200 00	12,000 00	
Alabama National Bank, Berming- ham, Ala	2,800 00	2,800 00	2,800 00	
Continental Nat'l B'k, St. Louis, Mo.,	500 00	550 00	500 00	
First Nat'l B'k, Leavenworth, Kan.,	10,000 00	11,600 00	10,000 00	
First " Dennison, Tex.....	1,000 00	1,000 00	1,000 00	
Fourth " Wichita, Kan.....	5,000 00	5,000 00	5,000 00	
Fourth " Dallas, Tex	10,000 00	10,000 00	10,000 00	
First " Fort Payne, Ala....	1,000 00	1,000 00	1,000 00	
First " Humboldt, Kan.....	2,000 00	2,000 00	2,000 00	
Kansas " Topeka, Kan	3,000 00	3,000 00	3,000 00	
St. Paul " St. Paul, Minn	5,000 00	5,000 00	5,000 00	
Union " Minneapolis, Minn.	13,000 00	13,000 00	13,000 00	
U. S. " Atchison, Kan.....	8,000 00	8,800 00	8,000 00	
National Bank of Commerce, Kan. City, Mo.	20,000 00	26,000 00	20,000 00	
National Bank of Kansas City, Kan. City, Mo	8,600 00	11,780 00	8,600 00	
Total bank stock out of New Eng...	104,900 00			104,900 00
<i>Loans on Bank Stock.</i>				
American Nat'l Bank, Kansas City, Mo		5,000 00	5,000 00	
Birmingham " Birmingham, Ala.....		5,000 00	5,000 00	
Continental " St. Louis, Mo.....		9,500 00	9,500 00	
First " Biddeford, Me		1,200 00	1,200 00	
First " Dennison, Tex.....		1,080 00	1,080 00	
First " Leavenworth, Kan		7,950 00	7,950 00	
Minnehaha " Sioux Falls, Dak		15,000 00	15,000 00	
National Bank of Commerce, Kan. City, Mo...		650 00	650 00	
York National Bank, Saco, Me.....		600 00	600 00	45,980 00
Loan on Union Investment Company stock.....		7,500 00	7,500 00	
Loans on other collaterals.....		5,015 00	5,015 00	
Loans on mortgages of real estate.....		241,440 94	241,440 94	253,955 94

YORK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	
Premium account	-	\$69,421 12	
Real estate, investment and foreclosure.....	\$47,074 45	47,074 45	
Cash deposited Maverick National Bank, Boston,	8,622 00	8,622 00	
Cash on hand	8,639 91	8,639 91	\$133,757 48
			<hr/>
Unpaid accrued interest	22,995 70		1,122,675 38
	<hr/>		
	1,165,214 22		
Due depositors, including earned dividend and State tax	1,061,747 47		
	<hr/>		
Surplus above all liabilities.....	\$103,466 75		

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

Annual expenses, \$2,100.

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ABSTRACT

OF THE

SECOND SEMI-ANNUAL EXAMINATIONS

OF

TRUST COMPANIES.

1889.



AMERICAN BANKING AND TRUST COMPANY
—AUBURN.

NOVEMBER 14, 1889.

W. W. BOLSTER, PRESIDENT.

N. F. WOODBURY, SEC. AND TREAS.

LIABILITIES.

Capital stock, paid in.....	\$74,500 00
Demand deposits.....	596 93
Time deposits.....	1,560 90
Certificates of deposit.....	3,965 00
Bills payable.....	8,500 00
Debentures sold.....	2,000 00
Surplus.....	5,129 27
Profits.....	2,914 68
	\$99,166 78

RESOURCES.

Real estate.....	\$11,708 01
Loans on mortgages of real estate.....	70,204 16
Loans on collaterals.....	1,178 20
Other loans and discounts.....	4,299 40
Furniture and fixtures.....	1,227 74
Expense account.....	1,123 26
Suspense account.....	2,500 44
Due from western agents.....	2,300 07
Cash on deposit.....	4,508 79
Cash on hand.....	107 71
	\$99,166 78

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

OCTOBER 30, 1889.

ANDREW P. WISWELL, PRESIDENT.

FRED C. LYNAM, TREASURER.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	4,000 00
Demand deposits.....	63,539 65
Time deposits.....	39,043 94
Profits.....	8,891 66
Due Canal National Bank, Portland, Maine.....	1,633 31
	\$167,108 56

RESOURCES.

Bills discounted.....	\$100,739 62
Loans on mortgages of real estate.....	8,230 00
Debenture bonds.....	21,500 00
Corporation bond.....	1,000 00
Town orders.....	2,124 24
Real estate, investment.....	2,500 00
Furniture and fixtures.....	2,866 67
Expense accounts.....	3,593 67
Due from national banks.....	8,070 49
Cash on hand.....	16,486 87
	\$167,108 56

EASTERN TRUST AND BANKING COMPANY—BANGOR.

OCTOBER 28, 1889.

FRANCIS H. CLERGUE, PRESIDENT. GEORGE B. CANNEY, SECRETARY.

CHARLES D. CROSBY, TREASURER.

LIABILITIES.

Capital stock.....	\$133,000 00
Surplus.....	10,000 00
Demand deposits.....	229,425 82
Time deposits.....	184,366 65
Due Machias branch.....	3,650 25
Due Old Town branch.....	442 08
Unpaid dividends.....	70 00
Due other banks.....	769 58
Profits.....	17,699 58
Trust department.....	4,743 19
	\$584,167 15

RESOURCES.

Time loans.....	\$406,626 92
Demand loans.....	3,200 00
Bonds and stocks.....	93,564 18
Interest.....	1,999 07
Expense.....	7,052 08
Furniture and fixtures.....	5,739 56
Cash on deposit.....	47,675 98
Cash on hand.....	18,309 36
	\$584,167 16

MAINE TRUST AND BANKING COMPANY—GARDINER.

NOVEMBER 22, 1889.

WESTON LEWIS, PRESIDENT.

JOHN W. DANA, SECRETARY.

LIABILITIES.

Capital stock	\$100,000 00
Demand deposits	70,101 38
Time deposits	95,920 74
Certificates of deposit.....	20,288 17
Discount account	3,645 00
Profits	8,699 41
	\$298,654 70

RESOURCES.

Loans and discounts	\$161,986 31
Bonds and stocks	121,410 14
Coupons.....	733 00
Safe and furniture	2,428 03
Expense account.....	1,158 46
Cash on deposit	6,090 29
Cash on hand.....	4,848 47
	\$298,654 70

NORTHERN BANKING COMPANY—PORTLAND.

NOVEMBER 8, 1889.

SELDEN CONNOR, PRESIDENT.

CHAS. L. MARSTON, SECRETARY.

LIABILITIES.

Capital stock	\$100,000 00
Guarantee fund	6,000 00
Demand deposits	43,917 33
Certificates of deposit.....	18,106 25
Deposits for coupons.....	3,148 75
Debenture bonds (Series A).....	100,000 00
Debenture bonds (Series B).....	6,500 00
Bills payable and re-discounts.....	45,791 34
Unpaid dividend No. 5.....	335 00
Profits	5,951 01
	\$329,749 69

RESOURCES.

Bank stock.....	\$ 9,600 00
Corporation stock.....	5,120 00
Corporation bonds	53,300 00
Loans on mortgages of real estate.....	182,144 00
Other loans and discounts	60,079 61
Securities in hands of bankers.....	4,000 00
Furniture and fixtures	200 00
Cash deposit with Boston Safe Deposit and Trust Co., Boston.....	9,124 73
Cash on hand and due from other banks and bankers.....	6,181 34
	\$329,749 68

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

NOVEMBER 26, 1889.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, SEC. AND TREAS.

LIABILITIES.

Capital stock.....	\$10,000 00
Surplus.....	300 00
Debentures sold.....	45,600 00
Bills payable.....	2,750 00
Profits.....	81 93
	\$58,731 93

RESOURCES.

Loans on mortgages of real estate.....	\$53,895 46
Due from bank of Callaway, Neb.....	1,293 79
Due from bank of Gering, Neb.....	53 75
Due from L. H. Jewett.....	3,100 00
Cash on deposit.....	388 93
	\$58,731 93
Unpaid accrued interest on loans.....	\$2,192 63
Surplus.....	300 00
Undivided profits.....	81 93
	\$2,574 56
Less accrued interest on debentures and bills payable.....	1,199 66
Net surplus.....	\$1,374 90

PEOPLE'S TRUST COMPANY—FARMINGTON.

NOVEMBER 12, 1889.

GEO. W. WHEELER, PRESIDENT.

DANIEL M. BONNEY, TREASURER.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	5,000 00
Demand deposits.....	39,333 73
Time deposits.....	440,115 59
Certificates of deposit.....	6,000 00
Unpaid dividends.....	663 00
Profits.....	9,547 90
	<hr/>
	\$600,660 22

RESOURCES.

Railroad bonds.....	\$83,897 18
Railroad stocks.....	27,304 30
Corporation bonds.....	889 76
Corporation stocks.....	44,670 00
Bank stock.....	15,460 50
Loans on mortgages of real estate.....	194,445 87
Loans on collaterals.....	38,601 17
Loans on names.....	117,838 96
Furniture and fixtures.....	3,404 12
Expense account.....	2,141 68
Real estate.....	35,403 36
Due from bankers and agents.....	17,746 12
Cash on deposit.....	2,933 71
Cash on hand.....	15,923 50
	<hr/>
	\$600,660 22

PORTLAND TRUST COMPANY--PORTLAND.

NOVEMBER 8, 1889.

H. J. LIBBY, PRESIDENT.

HARRY BUTLER, SECRETARY.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	218,891 15
Time deposits.....	16,960 21
Deposits for coupons.....	1,740 00
Sinking fund for corporations.....	69,711 49
Estates in trust.....	35,221 66
Unpaid dividends.....	90 00
Profits.....	22,877 60
	\$465,492 11

RESOURCES.

Time loans.....	\$168,312 26
Call loans.....	113,761 88
County and city bonds.....	23,437 50
Railroad bonds.....	27,638 75
Sinking fund investments.....	68,102 13
Trust investments.....	35,221 66
Expense account.....	1,283 18
Cash on hand and on deposit.....	27,734 75
	\$465,492 11

ROCKLAND TRUST COMPANY—ROCKLAND.

AUGUST 28, 1889.

A. F. CROCKETT, PRESIDENT.

C. M. KALLOCH, SECRETARY.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	59,991 96
Profits	2,139 15
	\$162,131 11

RESOURCES.

Time loans.....	\$107,394 92
Demand loans	6,700 00
Debenture bonds.....	2,500 00
Furniture and fixtures	6,151 40
Expense account	644 81
Cash on hand and on deposit	38,739 98
	\$162,131 11

ABSTRACT

OF THE

SECOND SEMI-ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1889.

AUBURN LOAN AND BUILDING ASSOCIATION
—AUBURN.

NOVEMBER 14, 1889.

ALBERT R. SAVAGE, PRESIDENT. GEORGE G. GIFFORD, SECRETARY.

MURRAY B. WATSON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$36,640 00
Advances.....	15,827 94
Guaranty fund.....	263 49
Earnings.....	1,147 00
	\$53,878 83

RESOURCES.

Loans on mortgages of real estate.....	\$52,935 16
Loans on shares.....	490 00
Expense and furniture accounts.....	178 17
Cash.....	275 50
	\$53,878 83

Number of share-holders.....	389
" borrowers.....	56
" non-borrowers.....	333
Total number of shares outstanding.....	1,653
Number of shares pledged for loans.....	307½
" " not pledged for loans.....	1,345½
Total number of loans.....	56

New series issued January, April, July and October.

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

NOVEMBER 30, 1889.

E. C. ALLEN, PRESIDENT.

W. H. Libby, SECRETARY.

TREBY JOHNSON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$29,011 19
Surplus	358 87
Guaranty fund	29 74
Earnings	80
	\$29,400 60

RESOURCES.

Loans on mortgages of real estate.....	\$29,167 42
Permanent expense.....	143 60
Cash	89 58
	\$29,400 60

Number of share-holders.....	343
" borrowers.....	47
" non-borrowers.....	296
Total number of shares outstanding	1,485
Number of shares pledged for loans.....	141
" " not pledged for loans.....	1344
Total number of loans.....	60

New series issued March, June, September and December.

BANGOR LOAN AND BUILDING ASSOCIATION
—BANGOR.

OCTOBER 31, 1889.

WM. T. PEARSON, PRESIDENT. ALBERT T. THOMPSON, SECRETARY.
ARTHUR F. STETSON, TREASURER.

LIABILITIES.

Accumulated capital.....	\$74,052 45
Guaranty fund	47 04
Due on loans.....	2,550 00
Earnings	1,850 32
	\$78,499 81

RESOURCES.

Loans on mortgages of real estate.....	\$72,065 00
Loans on shares	2,095 00
Expense account	290 00
Cash	4,049 81
	\$78,499 81

Number of share-holders	596
" borrowers	126
" non-borrowers.....	470
Total number of shares outstanding.....	3,475
Number of shares pledged for loans.....	487
" " not pledged for loans	2,988
Total number of loans	136

New series issued January and July.

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

AUGUST 30, 1889.

JOHN FURBISH, PRESIDENT.

WM. M. PENNELL, SECRETARY.

J. W. FISHER, TREASURER.

LIABILITIES.

Accumulated capital	\$3,836 78
Advances.....	300 00
Guaranty fund	89
Earnings.....	55 91
	\$4,193 58

RESOURCES.

Loans on mortgages of real estate.....	\$4,000 00
Expense account.....	125 33
Cash	68 25
	\$4,193 58

Number of share-holders.....	97
" borrowers.....	8
" non-borrowers.....	89
Total number of shares outstanding.....	399
Number of shares pledged for loans.....	29
" " not pledged for loans.....	370
Total number of loans.....	3

New series issued quarterly.

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

OCTOBER 26, 1889.

S. E. HALL, PRESIDENT.

GEORGE O. MITCHELL, Secretary.

RUFUS H. EMERY, TREASURER.

LIABILITIES.

Accumulated capital.....	\$324 00
Earnings	1.26
	\$325 26

RESOURCES.

Permanent expense.....	\$101 72
Cash	223 54
	\$325 26

Number of share-holders.....	25
Total number of shares outstanding.....	63

CASCO LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 9, 1889.

H. S. OSGOOD, PRESIDENT.

D. B. RICKER, SECRETARY.

SETH L. LARRABEE, TREASURER.

LIABILITIES.

Accumulated capital	\$46,647 66
Guaranty fund	97 91
Due on loans	2,012 00
	\$48,757 57

RESOURCES.

Loans on mortgages of real estate ..	\$44,800 00
Loans on shares	250 00
Permanent expense	210 55
Cash	3,497 07
	\$48,757 57

Number of share-holders	468
" borrowers	56
" non-borrowers	412
Total number of shares outstanding	2,554
Number of shares pledged for loans	279
" " not pledged for loans	2,275
Total number of loans	56

DEXTER LOAN AND BUILDING ASSOCIATION
—DEXTER.

NOVEMBER 1, 1889.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

LIABILITIES.

Accumulated capital.....	\$16,378 52
Guaranty fund.....	11.68
Due on loans.....	525 00
Earnings.....	388 41
	\$17,303 61

RESOURCES.

Loans on mortgages of real estate.....	\$16,600 00
Loans on shares.....	100 00
Permanent expense.....	97 00
Cash.....	506 61
	\$17,303 61

Number of share-holders.....	150
" borrowers.....	34
" non-borrowers.....	116
Total number of shares outstanding.....	612
Number of shares pledged for loans.....	94
" " not pledged for loans.....	518
Total number of loans.....	41
New series issued January and July.	

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

NOVEMBER 30, 1889.

S. N. MAXCY, PRESIDENT.

WILLIAM PERKINS, SECRETARY.

HENRY FARRINGTON, TREASURER.

LIABILITIES.

Accumulated capital	\$11,155 43
Guaranty fund	9 10
Bills payable	5 01
Balance due on loans	343 30
Earnings	424 89
	\$11,937 73

RESOURCES.

Loans on mortgages of real estate.....	\$11,527 44
Loans on shares	110 00
Permanent expense.....	269 52
Suspense account	23 47
Cash	7 30
	\$11,937 73

Number of share-holders.....	104
" borrowers	19
" non-borrowers	85
Total number of shares outstanding	485
Number of shares pledged for loans	62
" " not pledged for loans	423
Total number of loans	21

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

DECEMBER 1, 1889.

C. W. TILDEN, PRESIDENT.

L. D. MERCHANT, SECRETARY.

C. K. TILDEN, TREASURER.

LIABILITIES.

Accumulated capital.....	\$1,522 00
Earnings	5 50
	\$1,527 50

RESOURCES.

Loans on mortgages of real estate.....	\$1,000 00
Permanent expense.....	76 77
Cash	450 73
	\$1,527 50

Number of share-holders.....	108
" borrowers.....	1
" non-borrowers.....	107
Total number of shares outstanding.....	490
Number of shares pledged for loans.....	5
" " not pledged for loans.....	385
Total number of loans.....	1

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

NOVEMBER 15, 1889.

C. A. WILBUR, PRESIDENT.

K. C. GRAY, SECRETARY.

W. H. BLACKWELL, TREASURER.

LIABILITIES.

Accumulated capital.....	\$3,764 48
Guaranty fund.....	2 45
Bills payable.....	100 00
Earnings.....	43 80
	\$3,910 73

RESOURCES.

Loans on mortgages of real estate.....	\$3,500 00
Loans on shares.....	300 00
Permanent expense.....	100 00
Cash.....	10 73
	\$3,910 73

Number of share-holders.....	56
" borrowers.....	12
" non-borrowers.....	44
Total number of shares outstanding..	198
Number of shares pledged for loans.....	40
" " not pledged for loans.....	158

New series issued April and October.

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

OCTOBER 31, 1889.

J. C. WILSON, PRESIDENT.

W. E. HELLENBRAND, SECRETARY.

E. R. ALFORD, TREASURER.

LIABILITIES.

Accumulated capital.....	\$5,022 69
Guaranty fund.....	45
Earnings.....	249 42
	\$5,272 56

RESOURCES.

Loans on mortgages of real estate.....	\$4,841 00
Permanent expense.....	139 99
Cash.....	291 57
	\$5,272 56

Number of share-holders.....	91
" borrowers.....	11
" non-borrowers.....	80
Total number of shares outstanding.....	428
Number of shares pledged for loans.....	29
" " not pledged for loans.....	399
Total number of loans.....	16
New series issued January and July.	

PEOPLE'S LOAN AND BUILDING ASSOCIATION
—RICHMOND.

OCTOBER 23, 1889.

JOHN H. STUART, PRESIDENT.

W. S. HAGAR, SECRETARY.

W. H. STUART, TREASURER.

LIABILITIES.

Accumulated capital.....	\$19,504 00
Advances.....	1,835 23
Bills payable.....	2,852 72
Earnings.....	10,530 75
	\$34,742 70

RESOURCES.

Loans on mortgages of real estate.....	\$32,140 00
Expense.....	2,479 72
Cash.....	122 98
	\$34,742 70

Number of share-holders.....	86
" borrowers.....	37
" non-borrowers.....	49
Total number of shares outstanding.....	366
Number of shares pledged for loans.....	151
" " not pledged for loans.....	215
Total number of loans.....	45

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

OCTOBER 31, 1889.

JOHN F. HUGHES, PRESIDENT.

BENJ. H. DAVIS, SECRETARY.

WILLIAM BUCK, TREASURER.

LIABILITIES.

Accumulated capital.....	\$6,541 19
Guaranty fund.....	17 99
Earnings	143 82
	\$6,703 00

RESOURCES.

Loans on mortgages of real estate.....	\$6,600 00
Permanent expense.....	52 94
Suspense account.....	15 77
Cash	34 29
	\$6,703 00

Number of share-holders.....	103
“ borrowers.....	10
“ non-borrowers.....	93
Total number of shares outstanding.....	359
Number of shares pledged for loans.....	35
“ “ not pledged for loans.....	324
Total number of loans.....	14
New series issued semi-annually.	

PITTSFIELD LOAN AND BUILDING ASSOCIATION
—PITTSFIELD.

NOVEMBER 1, 1889.

ERNEST MAXFIELD, PRESIDENT. FRANK W. HOVEY, SECRETARY.
JOSEPH H. WALKER, TREASURER.

LIABILITIES.

Accumulated capital.....	\$720 00
Advances.....	26 00
Earnings.....	5 20
	\$751 20

RESOURCES.

Loans on mortgages of real estate.....	\$450 00
Permanent expense.....	135 00
Cash.....	166 20
	\$751 20

Number of share-holders.....	75
" borrowers.....	2
" non-borrowers.....	73
Total number of shares outstanding.....	189
Number of shares pledged for loans.....	3
" " not pledged for loans.....	186
Total number of loans.....	2

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

NOVEMBER 21, 1889.

SAMUEL BRYANT, PRESIDENT.

EDWARD K. GOULD, SECRETARY.

LEANDER WEEKS, TREASURER.

LIABILITIES.

Accumulated capital.....	\$12,522 06
Advances.....	1,914 41
Guaranty fund.....	33 28
Earnings.....	100 53
	\$14,570 28

RESOURCES.

Loans on mortgages of real estate.....	\$13,750 00
Expense account.....	206 48
Cash.....	613 80
	\$14,570 28

Number of share-holders.....	276
" borrowers.....	18
" non-borrowers.....	258
Total number of shares outstanding.....	1,098
Number of shares pledged for loans.....	75
" " not pledged for loans.....	1,023
Total number of loans.....	18
New series issued April and October.	

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

NOVEMBER 1, 1889.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

LIABILITIES.

Accumulated capital.....	\$14,728 87
Advances.....	3,085 00
Guaranty fund.....	52 10
Earnings.....	281 12
	\$18,147 09

RESOURCES.

Loans on mortgages of real estate.....	\$17,715 00
Permanent expense.....	63 74
Cash.....	368 35
	\$18,147 09

Number of share-holders.....	131
" borrowers.....	37
" non-borrowers.....	94
Total number of shares outstanding.....	481
Number of shares pledged for loans.....	111
" " not pledged for loans.....	370
Total number of loans.....	51
New series issued March and September.	

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 2, 1889.

I. S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

LIABILITIES.

Accumulated capital.....	\$7,420 88
Advances.....	1,951 25
Guaranty fund.....	6 32
Earnings.....	331 66
	\$9,710 11

RESOURCES.

Loans on mortgages of real estate.....	\$9,000 00
Loans on shares.....	600 00
Permanent expense.....	99 14
Cash.....	10 97
	\$9,710 11

Number of share-holders.....	82
" borrowers.....	13
" non-borrowers.....	69
Total number of shares outstanding.....	435
Number of shares pledged for loans.....	74
" " not pledged for loans.....	361
Total number of loans.....	13
New series issued June and December.	

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

AUGUST 29, 1889.

JOSEPH P. TUCKER, PRESIDENT.

WM. D. PATTERSON, SECRETARY.

FREDERICK W. SEWALL, TREASURER.

LIABILITIES.

Accumulated capital.....	\$1,400 84
Advances.....	200 00
Guaranty fund.....	84
Profits.....	21 06
	\$1,622 74

RESOURCES.

Loans on mortgages of real estate.....	\$1,400 00
Permanent expense.....	65 94
Cash on hand and on deposit.....	156 80
	\$1,622 74

Number of share-holders.....	48
" borrowers.....	2
" non-borrowers.....	46
Total number of shares outstanding.....	99
Number of shares pledged for loans.....	7
" " not pledged for loans.....	92
Total number of loans.....	2

YORK LOAN AND BUILDING ASSOCIATION
—BIDDEFORD.

SEPTEMBER 20, 1889.

GEORGE R. ANDREWS, PRESIDENT. G. N. WEYMOUTH, SECRETARY.
CHARLES E. HUSSEY, TREASURER.

LIABILITIES.

Accumulated capital.....	\$3,033 00
Advances.....	36 00
Profits	94 00
	\$3,163 00

RESOURCES.

Loans on mortgages of real estate.....	\$2,570 00
Permanent expense.....	150 04
Cash	442 96
	\$3,163 00

Number of share-holders.....	153
" borrowers.....	3
" non-borrowers.....	150
Total number of shares outstanding.....	638
Number of shares pledged for loans.....	14
" " not pledged for loans.....	624
Total number of loans.....	3



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

. 1889.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Organized April 2, 1870.

CYRUS GREELY, PRESIDENT.

F. W. PARKER, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$938,496 60	
Unpaid dividends	3,238 20	
Reserve fund	30,377 94	
Special reserve fund	1,984 40	
Profits	1,462 69	
Public funds	-	\$214,250 00
Railroad bonds	-	105,000 00
Bank stock	-	84,560 00
Other securities	-	103,000 00
Real estate, foreclosure	-	24,358 59
Loans on stocks and bonds	-	41,880 00
other collaterals	-	9,448 29
to corporations	-	37,000 00
on mortgages of real estate	-	281,515 08
Premium account	-	60,625 20
Furniture account (safes, etc)	-	500 00
Cash on hand and on deposit	-	13,422 67
	\$975,559 83	\$975,559 83

	Number.	Amount.
Number of depositors and amount of deposits	3068	\$938,496 60
Increase the past year	170	101,446 24
Number of depositors whose balance is \$500 or less and amount of same	2577	317,972 78
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	69	163,832 68
Largest balance due any one person the past year	-	5,899 00
Rate and amount of dividends the past year, 4 per cent,	-	33,461 88
State tax the present year	-	6,132 33
Municipal tax the present year	-	363 75

Dividends paid in May and November.

Examinations 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 and Daniel Holland.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$836,143 63	
Reserve fund.....	25,000 00	
Special reserve fund.....	4,302 28	
Profits.....	11,828 94	
Public funds.....	-	\$46,000 00
Railroad bonds.....	-	54,225 00
Water Company bonds of Maine.....	-	35,000 00
Bank stock.....	-	123,500 00
Other securities.....	-	57,200 00
Real estate foreclosure.....	-	34,605 69
Loans on stocks and bonds.....	-	170,025 46
other collaterals.....	-	16 199 82
to municipalities.....	-	800 00
corporations.....	-	9,500 00
mortgages of real estate.....	-	263,373 08
Premium account.....	-	47,474 89
Furniture account (safes, etc.).....	-	2,400 00
Expense account.....	-	517 00
Cash on hand and on deposit.....	-	14,453 91
	\$877,274 85	\$877,274 85

	Number.	Amount.
Number of depositors and amount of deposits.....	2934	\$836,143 63
Increase the past year.....	154	68,341 73
Number of depositors whose balance is \$500 or less, and amount of same.....	2283	280,705 61
Number of depositors whose balance is over \$2000 and less than \$5000, and amount of same.....	6	15,088 99
Largest balance due any one person the past year.....	-	3,513 34
Rate and amount of dividends the past year, 4 per cent.....	-	30,521 57
State tax the present year.....	-	5,718 98
Municipal tax the present year.....	-	381 15

Dividends paid in January and July.

Examination 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, Artemas Libbey, Samuel Titcomb and Joseph H. Manley.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$4,845,620 27	
Reserve fund	225,000 00	
Interest	163,746 09	
Public funds	-	\$2,777,200 00
Railroad bonds	-	1,347,200 00
Bank stock	-	60,000 00
Real estate, investment	-	11,600 00
foreclosure	-	1,000 00
Loans on stocks and bonds	-	349,764 50
other collaterals	-	23,408 00
to municipalities	-	49,400 00
corporations	-	4,000 00
on mortgages of real estate	-	152,116 44
Premium account	-	76,592 00
Furniture account, (safes etc.)	-	4,000 00
Cash on hand and on deposit	-	378,085 42
	\$5,234,366 36	\$5,234,366 36

	Number.	Amount.
Number of depositors and amount of deposits	9759	\$4,845,620 27
Increase the past year	258	50,902 14
Number of depositors whose balance is \$500 or less, and amount of same	6838	786,561 24
Number of depositors whose balance is over \$2000, and less than \$5000 and amount of same	309	815,930 63
Largest balance due any one person the past year	-	31,169 79
Rate and amount of dividends the past year, 4 per cent	-	189,302 04
State tax the present year	-	35,688 84
Municipal tax the present year	-	160 85

Dividends paid in February and August.

Examination made by trustees in May.

Deposits draw interest from the 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 and
C. V. Lord

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$2,650,999 88	
Unpaid dividends	1,143 96	
Reserve fund	90,183 74	
Profits	41,383 08	
Real estate charges and receipts	39,538 59	
Public funds	-	\$1,374,908 49
Railroad bonds	-	277,900 00
Bank stock	-	19,500 00
Other securities	-	111,000 00
Real estate, investment	-	44,234 94
Real estate, foreclosure	-	118,180 93
Loans on stocks and bonds	-	345,235 35
other collaterals	-	29,068 86
to municipalities	-	37,000 00
corporations	-	54,700 00
on mortgages of real estate	-	358,735 24
Expense account	-	26 00
Cash on hand and on deposit	-	52,757 44
	\$2,823,247 25	\$2,823,247 25

	Number.	Amount.
Number of depositors and amount of deposits	6630	\$2,650,999 88
Increase the past year	658	346,204 11
Number of depositors whose balance is \$500 or less and amount of same	5092	723,703 37
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	210	574,370 80
Largest balance due any one person the past year	-	9,005 93
Rate and amount of dividends the past year, 4 per cent	-	92,307 34
State tax the present year	-	16,900 56
Municipal tax the present year	-	2,565 00

Dividends paid in April and October.

Examination made by trustees in May.

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

Treasurer's bond renewed 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, J. H. Kimball, H. W. Swanton, M. S. Briery, E. B. Drummond and John P. Delano.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$2,784,241 50	
Reserve fund.....	104,151 60	
Interest	58,567 98	
Profits.....	26,770 74	
Public funds.....	-	\$605,500 00
Railroad bonds.....	-	841,000 00
Water Company bonds of Maine.....	-	10,000 00
Bank stock.....	-	98,300 00
Other securities.....	-	207,900 00
Real estate, investment.....	-	17,000 00
Loans on stocks and bonds.....	-	775,531 84
other collaterals.....	-	20,360 00
to municipalities.....	-	1,500 00
corporations.....	-	90,900 00
on mortgages of real estate..	-	263,284 14
Premium account.....	-	8,191 33
Expense account.....	-	1,165 07
Cash on hand and on deposit.....	-	33,039 44
	\$2,973,731 82	\$2,973,731 82

	Number	Amount.
Number of depositors and amount of deposits	4,623	\$2,784,241 50
Increase the past year	432	319,263 50
Number of depositors whose balance is \$500 or less, and amount of same.....	3,450	727,462 00
Number of depositors whose balance is over \$2,000 and less than \$5,000 and amount of same	208	734,933 09
Largest balance due any one person the past year.....	-	39,031 62
Rate and amount of dividends the past year, 5 per cent,	-	122,946 50
State tax tho the present year	-	18,333 30
Municipal tax the present year	-	224 67

Dividends paid in January and July.

Examination made by trustees in May and July.

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

Treasurer's bond renewed August 4, 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—John G. Brooks, Chas. B. Hazeltine, Nathan F. Houston, Edward Johnson and William M. Woods.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$1,136,479 89	
Reserve fund	31,300 00	
Profits	17,507 28	
Public funds	-	\$ 99,500 00
Railroad bonds	-	320,500 00
Bank stock	-	37,900 00
Other securities	-	129,700 00
Real estate investment	-	14,000 00
Real estate foreclosure	-	8,375 00
Loans on stocks and bonds	-	221,552 26
other collaterals	-	25,300 00
to corporations	-	71,900 00
on mortgages of real estate	-	81,337 00
Premium account	-	14,202 50
Suspense account	-	15,000 00
Expense account	-	331 09
Cash on hand and on deposit	-	145,689 32
	\$1,185,287 17	\$1,185,287 17

	Number.	Amount.
Number of depositors and amount of deposits	3560	\$1,136,479 89
Increase the past year	379	95,878 05
Number of depositors whose balance is \$500 or less and amount of same	2240	113,475 00
Number of depositors whose balance is over \$2000 and less than \$5000, and amount of same	18	38,960 00
Largest balance due any one person the past year	-	7,400 00
Rate and amount of dividends the past year, 3½ per cent,	-	34,911 23
State tax the present year	-	7,878 80
Municipal tax the present year	-	242 04

Dividends paid in June and December.

Examination made by trustees in May.

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

Treasurer's bonds renewed 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, Gilman P. Bean, Calvin Bisbee, Ceylon Rowe, John M. Philbrook, Samuel B. Twitchell and Waldo Pettingill.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$156,478 81	
Reserve fund	4,723 72	
Profits	2,814 73	
Public funds	-	\$26,500 00
Railroad bonds	-	16,500 00
Water Company bonds of Maine	-	5,000 00
Bank stock	-	28,050 00
Real estate, foreclosure	-	284 57
Loans on stocks and bonds	-	6,182 28
other collaterals	-	2,465 49
to municipalities	-	800 00
on mortgages of real estate	-	67,449 96
Premium account	-	1,993 75
Furniture account (safes, etc.)	-	500 00
Cash on hand and on deposit	-	8,291 21
	\$164,017 26	\$164,017 26

	Number.	Amount.
Number of depositors and amount of deposits	876	\$156,478 81
Increase the past year	45	11,571 04
Number of depositors whose balance is \$500 or less and amount of same	793	90,322 00
Largest balance due any one person the past year	-	2,000 00
Rate and amount of dividends the past year, 4 per cent,	-	5,504 44
State tax the present year	-	1,093 54

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 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, E. W. Staples, Carlos Heard, Edwin Stone and Samuel Smith, Jr.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$842,651 07	
Reserve fund	31,000 00	
Profits.....	62,873 29	
Public funds.....	-	\$106,100 00
Railroad bonds.....	-	105,800 00
Bank stock.....	-	143,200 00
Other securities.....	-	94,750 00
Real estate investment.....	-	55,104 12
Real estate foreclosure.....	-	26,506 50
Loans on stocks and bonds.....	-	161,000 00
other collaterals.....	-	17,600 00
to municipalities.....	-	20,000 00
corporations	-	11,250 00
on mortgages of real estate.....	-	179,171 18
Cash on hand and on deposit.....	-	16,042 56
	\$936,524 36	\$936,524 36

	Number.	Amount.
Number of depositors and amount of deposits	2197	\$842,651 07
Increase the past year.....	587	131,586 88
Number of depositors whose balance is \$500 or less and amount of same.....	2160	757,941 50
Number of depositors whose balance is over \$2000 and less than \$5000, and amount of same	37	84,709 57
Largest balance due any one person the past year.....	-	4,581 75
Rate and amount of dividends the past year, 5 per cent,	-	36,616 43
State tax the present year.....	-	4,749 97
Municipal tax the present year.....	-	891 60

Dividends paid in April and October.

Examinations made by trustees quarterly.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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 and
Isaiah Lewis.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$142,172 24	
Reserve fund.....	5,085 00	
Profits.....	1,104 75	
Public funds.....	-	\$33,400 00
Railroad bonds.....	-	15,900 00
Water Company bonds of Maine.....	-	7,000 00
Bank stock.....	-	5,800 00
Real estate, investment.....	-	1,040 00
Loans on stocks and bonds.....	-	750 00
other collaterals.....	-	1,977 70
to corporations.....	-	900 00
on mortgages of real estate.....	-	57,563 37
Premium account.....	-	2,500 00
Furniture account (safes, etc.).....	-	1,000 00
Cash on hand and on deposit.....	-	21,430 92
	<u>\$148,361 99</u>	<u>\$148,361 99</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	875	\$142,172 24
Decrease the past year.....	11	4,301 11
Number of depositors whose balance is \$500 or less and amount of same.....	789	63,432 04
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4 per cent,	-	4,901 57
State tax the present year.....	-	1,002 19

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1889—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, F. A. Floyd, A. Robinson and J. H. Smith.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$100,387 91	
Reserve fund.....	3,492 24	
Public funds.....	-	\$35,100 00
Railroad bonds.....	-	5,000 00
Other securities.....	-	2,000 00
Real estate, foreclosure.....	-	2,794 64
Loans on stocks and bonds.....	-	1,593 97
to municipalities.....	-	2,500 00
on mortgages of real estate.....	-	47,938 53
Premium account.....	-	2,278 00
Cash on hand and on deposit.....	-	4,675 01
	<u>\$103,880 15</u>	<u>\$103,880 15</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	564	\$100,387 91
Increase the past year.....	42	11,622 06
Number of depositors whose balance is \$500 or less, and amount of same.....	503	49,501 27
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	1	4,817 61
Largest balance due any one person the past year.....	-	4,817 61
Rate and amount of dividends the past year, 4 per cent.....	-	3,546 20
State tax the present year.....	-	657 88
Municipal tax the present year.....	-	69 00

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1889—amount, \$30,000

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 and P. P. Burnham.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$287,614 24	
Reserve fund.....	9,949 39	
Interest	6,463 62	
Profits	6,108 19	
Bills payable	2,270 76	
Public funds.....	-	\$45,200 00
Railroad bonds.....	-	57,510 00
Bank stock.....	-	19,860 00
Other securities.....	-	13,250 00
Real estate, foreclosure	-	4,944 44
Loans on stocks and bonds.....	-	30,093 78
other collaterals.....	-	15,320 00
to municipalities.....	-	1,997 38
corporations	-	2,500 00
on mortgages of real estate.....	-	108,254 23
Premium account.....	-	10,060 00
Furniture account (safes, etc.)	-	400 00
Expense account	-	459 71
Cash on hand and on deposit.....	-	2,556 66
	\$312,406 20	\$312,406 20

	Number.	Amount.
Number of depositors and amount of deposits.....	1298	\$287,614 24
Increase the past year	95	31,530 81
Number of depositors whose balance is \$500 or less, and amount of same	1119	118,042 74
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	4	8,285 00
Largest balance due any one person the past year	-	6,092 25
Rate and amount of dividends the past year, 4 per cent,	-	9,877 19
State tax the present year.....	-	1,989 85
Municipal tax the present year.....	-	89 00

Dividends paid in January and July.

Examinations made by trustees in January, May and July.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1887—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized October 27, 1834.

HENRY CARVILL, PRESIDENT.

THOMAS H. RILEY, TREASURER.

Trustees—Henry Carvill, N. T. Palmer, Alonzo Day, Isaac Plummer and Weston Thompson.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$395,777 44	
Reserve fund.....	14,149 94	
Special reserve fund.....	1,452 99	
Due First National Bank, Brunswick.....	993 33	
Profits.....	6,010 33	
Public funds.....	-	\$145,627 91
Railroad bonds.....	-	37,000 00
Water Company bonds of Maine.....	-	33,412 50
Bank stock.....	-	59,645 00
Other securities.....	-	10,000 00
Real estate investment.....	-	7,758 65
Loans on stocks and bonds.....	-	5,100 00
other collaterals.....	-	5,000 00
to municipalities.....	-	5,000 00
on mortgages of real estate.....	-	109,433 67
Cash on hand and on deposit.....	-	406 30
	\$418,384 03	\$418,384 03

	Number.	Amount.
Number of depositors and amount of deposits.....	1353	\$395,777 44
Increase the past year.....	55	26,178 11
Number of depositors whose balance is \$500 or less, and amount of same.....	1097	148,946 77
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	12	28,956 81
Largest balance due any one person the past year.....	-	5,026 70
Rate and amount of dividends the past year, 4 per cent.....	-	14,273 21
State tax the present year.....	-	2,456 42
Municipal tax the present year.....	-	105 40

Dividends paid in April and October.

Examinations made by trustees in May and November.

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

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

Has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

THOMAS TARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$235,648 85	
Reserve fund	9,308 70	
Profits	2,399 74	
Public funds	-	\$82,814 75
Railroad bonds	-	16,910 00
Water Company bonds of Maine	-	8,500 00
Bank stock	-	13,550 00
Real estate, foreclosure	-	25,564 87
Loans on collaterals	-	920 00
to municipalities	-	300 00
on mortgages of real estate	-	92,593 85
Expense account	-	25 57
Cash on hand and on deposit	-	6,178 25
	\$247,357 29	\$247,357 29

	Number.	Amount.
Number of depositors and amount of deposits	915	\$235,648 85
Increase the past year	20	3,927 07
Number of depositors whose balance is \$500 or less and amount of same.	762	85,142 16
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.	1	2,237 92
Largest balance due any one person the past year	-	2,237 92
Rate and amount of dividends the past year, 4 per cent,	-	9,079 17
State tax the present year	-	1,553 01
Municipal tax the present year	-	485 66

Dividends paid in March and September.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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—William Woods, J. M. Hill, G. W. Lord, G. R. Gardner, Frank Nelson,
E. C. Goodnow and George A. Lowell.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$209,568 33	
Reserve fund.....	7,125 90	
Premium account.....	97 50	
Profits.....	8,149 34	
State tax.....	688 68	
Due National Bank.....	26 65	
Public funds.....	-	\$92,100 00
Railroad bonds.....	-	43,550 00
Railroad stocks.....	-	12,004 99
Bank stock.....	-	32,026 08
Other securities.....	-	9,987 50
Real estate, foreclosure.....	-	327 34
Loans on stocks and bonds.....	-	17,500 00
other collaterals.....	-	50 00
to corporations.....	-	3,000 00
on mortgages of real estate.....	-	13,918 34
Cash deposited Portland Trust Company.....	-	1,192 15
	\$225,656 40	\$225,656 40

	Number.	Amount.
Number of depositors and amount of deposits.....	1007	\$209,568 33
Increase the past year.....	63	11,833 41
Number of depositors whose balance is \$500 or less, and amount of same.....	889	92,490 67
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	4	8,650 37
Largest balance due any one person the past year.....	-	2,339 72
Rate and amount of dividends the past year, 4 per cent.....	-	7,583 81
State tax the present year.....	-	1,356 71
Municipal tax the present year.....	-	37 66

Dividends paid in May and November.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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, S. E. Shepherd, B. D. E. Huse, John H. Ellis and E. A. Morrill.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$103,985 00	
Reserve fund.....	3,825 96	
Special reserve fund.....	12,846 69	
Profits	4,955 18	
Railroad bonds.....	-	\$8,672 36
Real estate, foreclosure.....	-	3,025 64
Loans on stocks and bonds.....	-	25,146 39
other collaterals	-	4,849 92
mortgages of real estate.....	-	71,006 63
Furniture account, (safes, etc)	-	1,440 00
Expense account.....	-	280 51
Cash on hand and on deposit.....	-	11,191 38
	<u>\$125,612 83</u>	<u>\$125,612 83</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	1176	\$103,985 00
Increase of depositors the past year.....	48	
Decrease of deposits the past year.....	-	16,715 22
Number of depositors whose balance is \$500 or less, and amount of same.....	1136	63,989 00
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	4	12,953 75
Largest balance due any one person the past year.....	-	4,196 00
Rate and amount of dividends the past year, 4 per cent.	-	4,480 97
State tax the present year	-	674 00

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1889—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, A. Winslow, B. F. Folger and C. W. Folsom.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$148,076 09	
Unpaid dividends.....	2,733 99	
Reserve fund.....	7,060 00	
Profits.....	1,193 00	
Railroad bonds.....	-	\$11,000 00
Bank stock.....	-	35,900 00
Railroad stock.....	-	1,900 00
Real estate, investment.....	-	800 00
Real estate, foreclosure.....	-	6,288 04
Loans on stocks and bonds.....	-	29,580 00
to corporations.....	-	6,000 00
on mortgages of real estate.....	-	47,332 04
Premium account.....	-	7,000 00
Furniture account, (safes &c).....	-	960 02
Cash on hand and on deposit.....	-	12,302 98
	<u>\$159,063 08</u>	<u>\$159,063 08</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	917	\$148,076 09
Increase the past year.....	68	18,503 11
Number of depositors whose balance is \$500 or less and amount of same.....	804	72,468 96
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of the same.....	4	12,207 73
Largest balance due any one person the past year.....	-	3,295 31
Rate and amount of dividends the past year, 4 per cent.....	-	5,289 09
State tax the present year.....	-	977 08
Municipal tax the present year.....	-	25 10

Dividends paid in May and November.

Examinations made by trustees every month.

Deposits draw interest from first of each month.

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

Has sufficient available assets to pay its liabilities.

CORNISH SAVINGS BANK—CORNISH.

Organized April 23, 1887.

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

Trustees—I. N. Brackett, J. F. Jameson, G. H. Milliken, C. G. Marr, F. T. Flint,
G. F. Clifford and J. W. Partridge.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$7,187 99	
Reserve fund.....	60 45	
Interest.....	104 17	
Public funds.....	-	\$2,000 00
Railroad bond.....	-	1,000 00
Water Company bonds of Maine.....	-	1,000 00
Loans on collaterals.....	-	103 00
mortgages of real estate.....	-	2,093 39
Premium account.....	-	187 50
Expense account.....	-	16 92
Cash on hand and on deposit.....	-	941 30
	<u>\$7,342 61</u>	<u>\$7,342 61</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	82	\$7,187 99
Increase the past year.....	18	1,148 39
Number of depositors whose balance is \$500 or less and amount of same.....	81	6,187 99
Largest balance due any one person the past year.....	-	1,000 00
Rate and amount of dividends the past year, 4 per cent.....	-	204 65
State tax the present year.....	-	48 80

Dividends paid in January and July.
Examination made by trustees in May.
Deposits draw interest from first of each month
Treasurer's bond renewed 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 and Elias A. Mower.

NOVEMBER 1, 1889.

	Liabilities.	Resources
Deposits.....	\$255,567 80	
Special deposits.....	320 32	
Reserve fund.....	10,600 00	
Special reserve fund.....	5,300 00	
Interest.....	10,091 60	
Public funds.....	-	\$ 400 00
Railroad bonds.....	-	22,420 00
Water Company bonds of Maine.....	-	9,475 00
Bank stock.....	-	61,700 00
Other securities.....	-	39,100 00
Real estate, investment.....	-	24,000 00
Loans on stocks and bonds.....	-	8,000 00
other collaterals.....	-	14,096 02
to municipalities.....	-	12,600 00
on mortgages of real estate.....	-	68,492 51
Cash on hand and on deposit.....	-	21,596 19
	\$281,879 72	\$281,879 72

	Number.	Amount.
Number of depositors and amount of deposits.....	1181	\$255,567 80
Increase the past year.....	190	64,701 98
Number of depositors whose balance is \$500 or less, and amount of same.....	1019	96,056 49
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	5	11,196 20
Largest balance due any one person the past year.....	-	2,721 09
Rate and amount of dividends the past year, 5 per cent.....	-	9,787 00
State tax the present year.....	-	1,434 49
Municipal tax the present year.....	-	184 50

Dividends paid in January and July.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1888—amount, \$12,000.

Has sufficient available assets to pay its liabilities.

EASTPORT SAVINGS BANK—EASTPORT.

Organized May 13, 1869.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

Trustees—Alden Bradford, Winslow Bates, John W. Hinkley, John Doring, Joseph Anderson, John J. Pike, Philip McMahon, George M. Huston and Noel B. Nutt.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$327,011 46	
Reserve fund.....	10,301 38	
Profits.....	5,381 61	
Public funds.....	-	\$161,800 00
Railroad bonds.....	-	17,000 00
Bank stock.....	-	20,475 00
Other securities.....	-	18,000 00
Real estate, investment.....	-	22,689 47
Real estate, foreclosure.....	-	356 80
Loans on stocks and bonds.....	-	4,000 00
other collaterals.....	-	2,461 14
to municipalities.....	-	549 93
corporations.....	-	604 84
on mortgages of real estate.....	-	77,067 15
Cash on hand and on deposit.....	-	14,690 12
	\$342,694 45	\$342,694 45

	Number.	Amount.
Number of depositors and amount of deposits.....	1141	\$327,011 46
Increase the past year.....	55	24,266 69
Number of depositors whose balance is \$500 or less and amount of same.....	946	133,348 67
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	25	61,661 53
Largest balance due any one person the past year.....	-	3,771 71
Rate and amount of dividends the past year, 4 per cent.....	-	11,360 77
State tax the present year.....	-	2,150 56
Municipal tax the present year.....	-	246 24

Dividends paid in January and July.

Examination made by trustees in May.

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

Treasurer's bond renewed 1887—amount, \$5,000.

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 and H. F. Burgess.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$205,835 51	
Reserve fund	9,663 89	
Profits	7,112 43	
Public funds	-	\$6,000 00
Railroad bonds	-	9,000 00
Water Company bonds of Maine	-	4,000 00
Bank stock	-	22,825 00
Other securities	-	17,000 00
Real estate, foreclosure	-	8,320 97
Loans on stocks and bonds	-	33,500 00
other collaterals	-	2,400 00
to municipalities	-	1,250 00
corporations	-	3,000 00
on mortgages of real estate	-	87,068 73
Premium account	-	4,000 00
Furniture account, (safes, &c)	-	1,089 43
Expense account	-	1,266 53
Cash on hand and on deposit	-	21,891 17
	\$222,611 83	\$222,611 83

	Number	Amount.
Number of depositors and amount of deposits	862	\$203,835 51
Increase the past year	87	13,448 78
Number of depositors whose balance is \$500 or less, and amount of same	733	90,194 78
Largest balance due any one person the past year	-	2,080 00
Rate and amount of dividends the past year, 4 per cent	-	7,427 00
State tax the present year	-	1,432 87
Municipal tax the present year	-	70 76

Dividends paid in May and November.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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 and J. H. Waugh.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$422,742 64	
Unpaid dividends.....	8,139 79	
Reserve fund.....	16,100 00	
Profits.....	2,624 33	
Public funds.....	-	\$131,500 00
Railroad bonds.....	-	42,625 00
Water Company bonds of Maine.....	-	23,000 00
Bank stock.....	-	70,595 00
Other securities.....	-	2,000 00
Real estate, investment.....	-	17,700 94
Real estate, foreclosure.....	-	8,472 15
Loans on stocks and bonds.....	-	27,475 00
other collaterals.....	-	7,416 00
to municipalities.....	-	232 49
on mortgages of real estate.....	-	67,681 87
Premium account.....	-	21,530 72
Furniture account, (safes, etc.).....	-	3,000 00
Cash on hand and on deposit.....	-	26,377 49
	\$449,606 76	\$449,606 76

	Number.	Amount.
Number of depositors and amount of deposits.....	1961	\$422,742 64
Increase the past year.....	112	20,225 48
Number of depositors whose balance is \$500 or less, and amount of same.....	1705	163,057 49
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	13	30,103 00
Largest balance due any one person the past year.....	-	3,000 00
Rate and amount of dividends the past year, 4 per cent.....	-	15,752 86
State tax the present year.....	-	2,831 24
Municipal tax the present year.....	-	276 73

Dividends paid in April and October.

Examination made by trustees in May.

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

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

Has sufficient available assets to pay its liabilities.

GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

Trustees—Isaac J. Carr, Wm. W. Bradstreet, Sanford N. Maxey, David Dennis,
Weston Lewis, Joseph C. Atkins and Henry P. Closson.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$1,863,575 63	
Reserve fund.....	100,000 00	
Interest.....	18,073 05	
Public funds.....	-	\$1,422,437 03
Railroad bonds.....	-	37,500 00
Water Company bonds of Maine.....	-	70,000 00
Bank stock.....	-	74,650 00
Loans on stocks and bonds.....	-	124,575 00
other collaterals.....	-	9,796 72
to municipalities.....	-	19,500 00
on mortgages of real estate.....	-	197,408 50
Cash on hand and on deposit.....	-	25,781 43
	\$1,981,648 68	\$1,981,648 68

	Number.	Amount.
Number of depositors and amount of deposits.....	4961	\$1,863,575 63
Increase the past year.....	100	94,967 43
Number of depositors whose balance is \$500 or less and amount of same.....	3721	427,148 08
Number of depositors whose balance is over \$2000 and and less than \$5000 and amount of same.....	108	162 925 22
Largest balance due any one person the past year.....	-	5,288 25
Rate and amount of dividends the past year, 4½ per cent,	-	78,249 50
State tax the present year.....	-	13,066 45

Dividends paid in January and July.

Examinations made by trustees in January, May and July.

Deposits draw interest from third Wednesday of each month.

Treasurer's bond renewed 1889—amount, \$50,000.

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 B. McLellan, Charles Johnson, Joseph Colby, Stephen Hinkley, Frederick Robie, Roscoe G. Harding, Humphrey Cousens, Arthur M. Benson and John Shorey.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$285,891 19	
Reserve fund.....	11,885 54	
Profits.....	4,060 20	
Public funds.....	-	\$87,377 00
Railroad bonds.....	-	29,100 00
Water Company bonds of Maine.....	-	12,500 00
Bank stock.....	-	6,000 00
Other securities.....	-	9,243 28
Real estate, foreclosure.....	-	8,700 00
Loans on stocks and bonds.....	-	2 00
other collaterals.....	-	550 00
to corporations.....	-	900 00
on mortgages of real estate.....	-	142,880 11
Cash on hand and on deposit.....	-	2,541 54
	\$301,836 93	\$301,836 93

	Number.	Amount.
Number of depositors and amount of deposits.....	1131	\$285,891 19
Increase the past year.....	58	19,290 91
Number of depositors whose balance is \$500 or less and amount of same.....	948	99,066 50
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	3	6,157 25
Largest balance due any one person the past year.....	-	2,194 20
Rate and amount of dividends the past year, 4 per cent.....	-	10,431 63
State tax the present year.....	-	1,958 81
Municipal tax the present year.....	-	138 54

Dividends paid in March and September.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1887—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—E. Rowell, J. H. Leigh, Ben Tenney, John W. Church and H. K. Baker.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$513,339 20	
Unpaid dividends.....	1,300 16	
Reserve fund.....	26,000 00	
Interest	13,203 35	
Public funds.....	-	\$217,410 21
Railroad bonds.....	-	108,725 92
Water Company bonds of Maine.....	-	63,875 00
Bank stock.....	-	14,000 00
Other securities.....	-	43,500 00
Real estate, investment.....	-	1,000 00
Real estate, foreclosure.....	-	12,072 39
Loans on collaterals.....	-	610 00
mortgages of real estate.....	-	86,834 99
Expense account.....	-	430 32
Cash on hand and on deposit.....	-	5,383 88
	\$553,842 71	\$553,842 71

	Number.	Amount.
Number of depositors and amount of deposits.....	1455	\$513,339 20
Increase the past year.....	82	8,219 73
Number of depositors whose balance is \$500 or less, and amount of same.....	1103	130,765 23
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4½ per cent,	-	21,843 19
State tax the present year.....	-	3,677 26
Municipal tax the present year.....	-	13 13

Dividends paid in February and August.

Examination made by the trustees in May.

Deposits draw interest from the first of each quarter.

Treasurer's bond renewed 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. Coolidge, John F. Whitcomb and Eugene B. Richards.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$217,914 32	
Reserve fund.....	8,023 08	
Interest.....	3,059 24	
Profits.....	3,263 63	
Public funds.....	-	\$30,200 00
Railroad stock.....	-	400 00
Other securities.....	-	6,296 23
Real estate, foreclosure.....	-	4,396 00
Loans on stocks and bonds.....	-	14,315 00
other collaterals.....	-	46,323 70
to municipalities.....	-	31,519 10
on mortgages of real estate.....	-	88,101 27
Cash on hand and on deposit.....	-	16,708 96
	\$232,260 26	\$232,260 26

	Number	Amount.
Number of depositors and amount of deposits.....	1165	\$217,914 32
Increase the past year.....	81	27,339 84
Number of depositors whose balance is \$500 or less and amount of same.....	1068	130,339 23
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	3	9,024 95
Largest balance due any one person the past year.....	-	3,885 13
Rate and amount of dividends the past year, 4 per cent.....	-	7,176 90
State tax the present year.....	-	1,403 10

Dividends paid in June and December.

Examination made by trustees in May.

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

Treasurer's bond renewed 1889—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

HOULTON SAVINGS BANK—HOULTON.

Organized February 13, 1872.

ALMON H. FOGG, PRESIDENT.

L. O. LUDWIG, TREASURER.

Trustees—Almon H. Fogg, Silas T. Plummer, Ansel L. Lumbert, Albion P. Heywood, Eben Woodbury, Thos. M. Bradbury, B. H. Putnam, Lewis B. Johnson, Chas. D. Merritt, John H. Bradford and F. A. Powers.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$224,892 14	
Reserve fund	6,274 98	
Interest.....	7,045 79	
Public funds	-	\$18,587 55
Railroad bonds.....	-	7,000 00
Water Company bonds of Maine.....	-	19,925 00
Bank stock.....	-	51,700 00
Real estate, foreclosure.....	-	1,500 00
Loans on collaterals	-	565 00
to municipalities.....	-	17,000 00
on mortgages of real estate.....	-	91,610 25
Premium account.....	-	16,167 99
Furniture account, (safes &c.)	-	1,000 00
Expense account	-	1,368 50
Cash on hand and on deposit.....	-	11,788 62
	\$238,212 91	\$238,212 91

	Number.	Amount.
Number of depositors and amount of deposits.....	902	\$224,892 14
Increase the past year	39	41,687 82
Number of depositors whose balance is \$500 or less and amount of same.....	782	92,512 49
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	3	6,135 00
Largest balance due any one person the past year.....	-	2,060 00
Rate and amount of dividends the past year, 5 per cent,	-	8,440 98
State tax the present year.....	-	1,113 96

Dividends paid in May and November.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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 E. Macomber, George F. Potter,
Wm. P. Whitehouse, P. O. Vickery and Oscar Holway.

NOVEMBER 1, 1889.

	Liabilities	Resources.
Deposits.....	\$650,525 06	
Reserve fund.....	21,480 87	
Profits.....	15,743 27	
Public funds.....	-	\$227,500 00
Railroad bonds.....	-	58,650 00
Bank stock.....	-	173,770 00
Loans on stocks and bonds.....	-	72,750 00
other collaterals.....	-	32,465 17
mortgages of real estate.....	-	78,285 00
Premium account.....	-	6,327 00
Furniture account, (safes, &c.).....	-	1,500 00
Expense account.....	-	762 00
Cash on hand and on deposit.....	-	35,740 03
	\$687,749 20	\$687,749 20

	Number.	Amount.
Number of depositors and amount of deposits.....	1350	\$650,525 06
Increase the past year.....	113	73,081 55
Number of depositors whose balance is \$500 or less and amount of same.....	939	130,867 06
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	36	94,602 47
Largest balance due any one person the past year.....	-	7,395 88
Rate and amount of dividends the past year, 4 per cent.....	-	22,351 60
State tax the present year.....	-	4,558 35

Dividends paid in May and November.

Examinations made by trustees quarterly.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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 and William Downing.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$488,675 47	
Reserve fund.....	15,892 64	
Profits.....	5,981 22	
Public funds.....	-	\$131,000 00
Railroad bonds.....	-	131,227 50
Water Company bonds of Maine.....	-	32,250 00
Bank stock.....	-	30,250 00
Other securities.....	-	5,484 00
Real estate, investment.....	-	4,490 00
Loans on stocks and bonds.....	-	10,375 00
other collaterals.....	-	1,200 00
to municipalities.....	-	200 00
on mortgages of real estate.....	-	144,737 22
Premium account.....	-	9,024 00
Furniture account, (safes &c.,).....	-	100 00
Cash on hand and on deposit.....	-	10,211 61
	\$510,549 33	\$510,549 33

	Number.	Amount.
Number of depositors and amount of deposits.....	1936	\$488,675 47
Increase the past year.....	243	15,866 79
Number of depositors whose balance is \$500 or less and amount of same.....	1616	167,522 82
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	14	31,049 38
Largest balance due any one person the past year.....	-	4,150 00
Rate and amount of dividends the past year, 4 per cent.....	-	18,288 67
State tax the present year.....	-	3,515 76

Dividends paid in January and July.

Examination made by trustees in May.

Deposits draw interest from the first of each quarter.

Treasurer's bond renewed 1887—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, F. M. Higgins and C. H. Adams.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$47,721 66	
Reserve fund.....	4,138 63	
Interest.....	1,043 83	
Bank stock.....	-	\$19,360 00
Real estate, investment.....	-	3,207 15
Loans on collaterals.....	-	17 72
mortgages of real estate.....	-	24,751 22
Expense account.....	-	16 30
Cash on hand and on deposit.....	-	5,551 73
	\$52,904 12	\$52,904 12

	Number.	Amount.
Number of depositors and amount of deposits.....	198	\$47,721 66
Decrease the past year.....	130	26,258 31
Number of depositors whose balance is \$500 or less, and amount of same.....	171	17,303 80
Number of depositors whose balance is over \$5000 and amount of same.....	1	10,000 00
Largest balance due any one person the past year.....	-	10,000 00
Rate and amount of dividends the past year, 4 per cent,	-	2,712 14
State tax the present year.....	-	417 48

Dividends paid in January and July.

Examination made by trustees in May.

Deposits draw interest from the 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.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—G. M. Foster, J. H. Gray, J. M. Pike, L. G. Chase, A. W. Kelley, Alfred Small, E. H. Bennett and A. W. Lamson.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$7,156 24	
Unpaid dividends.....	83 26	
Reserve fund.....	390 00	
Profits.....	384 27	
Public funds.....	-	\$2,936 50
Real estate, foreclosure.....	-	481 25
Loans on collaterals.....	-	967 22
mortgages of real estate.....	-	1,801 23
Premium account.....	-	425 00
Cash on hand and on deposit.....	-	1,402 57
	\$8,013 77	\$8,013 77

	Number.	Amount.
Number of depositors and amount of deposits.....	73	\$7,156 24
Increase the past year.....	5	670 48
Number of depositors whose balance is \$500 or less, and amount of same.....	70	5,675 23
Largest balance due any one person the past year.....	-	1,000 00
Rate and amount of dividends the past year, 5 per cent.....	-	316 50
State tax the present year.....	-	50 10

Dividends paid in January and July.

Examination made by trustees in May and November.

Deposits draw interest from the first of each quarter.

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

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

S. H. TARBOX, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—John F. Harmon, John K. Ames, George Leavitt, George W. Drisko,
Charles C. Chaloner, Austin F. Kingsley, Phineas H. Longfellow and L. Loring Keith.

NOVEMBER 1, 1889.

	Liabilities	Resources.
Deposits.....	\$470,532 81	
Unpaid dividends	2,500 00	
Reserve fund	21,735 57	
Interest.....	7,300 54	
Public funds.....	-	\$319,751 00
Railroad bonds.....	-	73,000 00
Water Company bonds of Maine	-	42,000 00
Bank stock.....	-	30,750 00
Real estate.....	-	5,309 00
Loans on mortgages of real estate.....	-	10,715 00
Cash on hand and on deposit.....	-	20,543 92
	\$502,068 92	\$502,068 92

	Number.	Amount
Number of depositors and amount of deposits.....	1120	\$470,532 81
Increase the past year.....	115	71,667 44
Number of depositors whose balance is \$500 or less and amount of same.....	829	106,717 81
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	4	12,117 68
Largest balance due any one person the past year.....	-	12,579 46
Rate and amount of dividends the past year, 4 per cent.....	-	16,455 80
State tax the present year.....	-	3,084 50
Municipal tax the present year.....	-	37 60

Dividends paid in January and July.

Examination made by trustees in May and November.

Deposits draw interest from first of each quarter.

Treasurer's bond renewed 1887—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, Rufus Cushman, Mark P. Emery, Wm. G. Davis, Eben Corey and Alpheus G. Rogers.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$4,889,982 03	
Reserve fund.....	237,671 10	
Interest.....	94,082 81	
Due First National Bank.....	41,734 51	
Public funds.....	-	\$1,846,000 00
Railroad bonds.....	-	2,203,000 00
Water Company bonds of Maine.....	-	623,762 50
Bank stock.....	-	46,195 00
Other securities.....	-	60,000 00
Real estate, investment.....	-	85,981 43
Real estate, foreclosure.....	-	11,014 06
Loans on stocks and bonds.....	-	60,185 00
mortgages of real estate.....	-	322,025 00
Expense account.....	-	4,517 69
Profit and loss.....	-	789 77
	\$5,263,470 45	\$5,263,470 45

	Number.	Amount.
Number of depositors and amount of deposits.....	16,434	\$4,889,982 03
Increase the past year.....	552	225,553 10
Number of depositors whose balance is \$500 or less, and amount of same.....	13,172	1,516,995 03
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	96	215,536 30
Largest balance due any one person the past year.....	-	5,233 70
Rate and amount of dividends the past year, 4 per cent,	-	177,247 17
State tax the present year.....	-	33,837 62
Municipal tax the present year.....	-	930 00

Dividends paid in January and July.

Examination made by trustees in May.

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

Treasurer's bond renewed 1889—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

MECHANICS' SAVINGS BANK—AUBURN.

Organized February 27, 1875.

J. F. COBB, PRESIDENT.

J. W. STETSON, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$888,448 47	
Reserve fund.....	30,000 00	
Profits	15,850 75	
Public funds.....	-	\$53,500 00
Railroad bonds.....	-	35,000 00
Water Company bonds of Maine	-	15,030 00
Bank stock.....	-	141,540 00
Other securities.....	-	41,000 00
Real estate, investment.....	-	51,454 33
Real estate, foreclosure.....	-	8,818 53
Loans on stocks and bonds.....	-	135,473 00
other collaterals.....	-	7,623 68
to corporations.....	-	90,349 33
on mortgages of real estate	-	308,722 32
Premium account.....	-	23,027 75
Cash on hand and on deposit.....	-	22,760 28
	\$934,299 22	\$934,299 22

	Number.	Amount.
Number of depositors and amount of deposits	3259	\$888,448 47
Increase the past year.....	315	79,294 39
Number of depositors whose balance is \$500 or less and amount of same.....	2628	321,678 15
Largest balance due any one person the past year.....	-	2,000 00
Rate and amount of dividends the past year, 4½ per cent.	-	34,705 40
State tax the present year.....	-	5,629 49
Municipal tax the present year.....	-	975 94

Dividends paid in January and July.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1889—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

NORWAY SAVINGS BANK—NORWAY.

Organized March 19, 1866.

CYRUS S. TUCKER, PRESIDENT.

HENRY M. BEARCE, TREASURER.

Trustees—Cyrus S. Tucker, W. H. Whitcomb, F. A. Danforth, H. L. Horne, F. M. Noyes, C. L. Hathaway and C. N. Tubbs.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$209,755 63	
Reserve fund.....	9,700 00	
Profits.....	5,841 50	
Public funds.....	-	\$7,600 00
Corporation bonds.....	-	6,000 00
Bank stock.....	-	45,900 00
Other securities.....	-	12,200 00
Real estate, investment.....	-	5,000 00
Real estate, foreclosure.....	-	14,520 78
Loans on stocks and bonds.....	-	14,254 38
other collaterals.....	-	10,113 39
to corporations.....	-	900 00
on mortgages of real estate.....	-	94,301 46
Premium account.....	-	7,900 00
Cash on hand and on deposit.....	-	6,607 12
	\$225,297 13	\$225,297 13

	Number.	Amount.
Number of depositors and amount of deposits.....	1257	\$209,755 63
Increase the past year.....	67	10,481 87
Number of depositors whose balance is \$500 or less, and amount of same.....	1137	130,735 04
Largest balance due any one person the past year.....	-	2,040 00
Rate and amount of dividends the past year, 4 per cent.....	-	7,724 21
State tax the present year.....	-	1,366 03
Municipal tax the present year.....	-	216 33

Dividends paid in May and November.

Examination made by trustees in May and November.

Deposits draw interest from the first of each month.

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

Has sufficient available assets to pay its liabilities.

ORONO SAVINGS BANK—ORONO.

Organized April 24, 1868.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

Trustees—Samuel Libbey, Richard Lord, George W. Lunt, A. F. Lewis and Albert White.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$75,832 01	
Unpaid dividends.....	293 25	
Reserve fund.....	2,550 12	
Profits.....	539 90	
Public funds.....	-	\$40,500 00
Railroad bonds.....	-	3,000 00
Water Company bonds of Maine.....	-	4,000 00
Bank stock.....	-	14,400 00
Real estate, foreclosure.....	-	290 00
Loans on stocks and bonds.....	-	595 00
to municipalities.....	-	1,500 00
on mortgages of real estate.....	-	8,129 52
Premium account.....	-	791 21
Expense account.....	-	36 55
Cash on hand and on deposit.....	-	5,973 00
	\$79,215 28	\$79,215 28

	Number.	Amount.
Number of depositors and amount of deposits.....	321	\$75,832 01
Increase the past year.....	38	11,017 11
Number of depositors whose balance is \$500 or less and amount of same.....	293	46,459 42
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	1	3,272 00
Largest balance due any one person the past year.....	-	3,272 00
Rate and amount of dividends the past year, 4 per cent.....	-	2,455 40
State tax the present year.....	-	499 33
Municipal tax the present year.....	-	21 20

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from the first of each quarter.

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

Has sufficient available assets to pay its liabilities.

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1869.

F. A. WILSON, PRESIDENT.

D. C. CLARK, TREASURER.

Trustees—Franklin A. Wilson, N. C. Ayer, S. C. Hatch, Charles Hamlin and Thomas Cary.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$1,277,950 72	
Unpaid dividends.....	18,412 10	
Reserve fund.....	48,805 10	
Profits.....	6,474 29	
Public funds.....	-	\$927,050 00
Railroad bonds.....	-	39,000 00
Water Company bonds of Maine.....	-	25,000 00
Bank stock.....	-	10,500 00
Other securities.....	-	26,300 00
Real estate, foreclosure.....	-	1,500 00
Loans on stocks and bonds.....	-	122,450 00
to municipalities.....	-	5,500 00
on mortgages of real estate.....	-	139,489 29
Premium account.....	-	48,255 45
Furniture account, (safes, etc.).....	-	4,293 00
Expense account.....	-	14 32
Cash on hand and on deposit.....	-	2,290 15
	\$1,351,642 21	\$1,351,642 21

	Number.	Amount.
Number of depositors and amount of deposits.....	2712	\$1,277,950 72
Increase the past year...	53	49,816 18
Number of depositors whose balance is \$500 or less, and amount of same.....	1914	279,763 43
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	82	205,752 05
Largest balance due any one person the past year.....	-	20,000 00
Rate and amount of dividends the past year; 4 per cent.	-	48,457 14
State tax the present year.....	-	7,992 20
Municipal tax the present year.....	-	47 03

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from first of each quarter.

Treasurer's bond renewed 1889—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAVINGS BANK—LEWISTON.

Organized March 9, 1875.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources
Deposits.....	\$899,316 70	
Reserve fund.....	28,220 00	
Profits.....	1,841 93	
Public funds.....	-	\$121,100 00
Railroad bonds.....	-	129,000 00
Water Company bonds of Maine.....	-	26,000 00
Bank stock.....	-	88,200 00
Other securities.....	-	55,200 00
Real estate, foreclosure.....	-	4,615 70
Loans on stocks and bonds.....	-	75,845 10
other collaterals.....	-	1,950 00
to municipalities.....	-	9,393 88
corporations.....	-	133,500 00
on mortgages of real estate.....	-	238,391 70
Premium account.....	-	36,910 00
Expense account.....	-	164 65
Cash on hand and on deposit.....	-	9,107 60
	\$929,378 63	\$929,378 63

	Number	Amount.
Number of depositors and amount of deposits.....	3120	\$899,316 70
Increase the past year.....	315	117,369 55
Number of depositors whose balance is \$500 or less, and amount of same.....	2599	377,891 19
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	10	26,569 38
Largest balance due any one person the past year.....	-	3,713 00
Rate and amount of dividends the past year, 4 per cent.....	-	31,219 98
State tax the present year.....	-	6,258 75
Municipal tax the present year.....	-	64 02

Dividends paid in April and October.

Examinations made by trustees in April, May and October.

Deposits draw interest from the first of each month.

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

Has sufficient available assets to pay its liabilities.

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

Organized March 10, 1868.

GALEN C MOSES, PRESIDENT.

F. W. WEEKS, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$306,992 29	
Reserve fund.....	19,997 40	
Profits.....	6,503 83	
Public funds.....	-	\$17,000 00
Railroad bonds.....	-	64,325 00
Bank stock.....	-	26,600 00
Other securities.....	-	16,500 00
Real estate, investment.....	-	10,000 00
Real estate, foreclosure.....	-	10,000 00
Loans on stocks and bonds.....	-	31,330 00
other collaterals.....	-	12,675 00
to municipalities.....	-	500 00
corporations.....	-	33,475 00
on mortgages of real estate.....	-	94,218 43
Cash on hand and on deposit.....	-	16,870 09
	\$333,493 52	\$333,493 52

	Number.	Amount.
Number of depositors and amount of deposits.....	2298	\$306,992 29
Increase the past year.....	64	22,065 97
Number of depositors whose balance is \$500 or less and amount of same.....	2077	129,900 05
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	19	36,273 16
Largest balance due any one person the past year.....	-	5,626 08
Rate and amount of dividends the past year, 4 per cent.....	-	11,357 92
State tax the present year.....	-	1,994 11
Municipal tax the present year.....	-	224 68

Dividends paid in January and July.

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

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

Treasurer's bond renewed 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, O. Byron and Wm. Bangs.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$111,016 93	
Reserve fund	4,500 00	
Profits	2,907 81	
Public funds	-	\$20,500 00
Railroad bonds	-	5,000 00
Bank stock	-	24,800 00
Other securities	-	5,917 00
Loans on stocks and bonds	-	800 00
other collaterals	-	4,685 00
mortgages of real estate	-	32,247 01
Premium account	-	1,932 63
Furniture account, (safes, etc.)	-	400 00
Certificates of deposit	-	15,000 00
Cash on hand and on deposit	-	7,143 10
	\$118,424 74	\$118,424 74

	Number	Amount.
Number of depositors and amount of deposits	808	\$111,016 93
Increase the past year	44	9,995 24
Number of depositors whose balance is \$500 or less, and amount of same	734	64,007 10
Largest balance due any one person the past year	-	1,377 39
Rate and amount of dividends the past year, 4½ per cent,	-	4,345 66
State tax the present year	-	783 59

Dividends paid in May and November.

Examination made by trustees in February, May, August and November.

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

Treasurer's bond renewed 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, T. F. Dyer, J. F. Hughes and C. H. B. Woodbury.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$332,489 93	
Reserve fund.....	9,400 00	
Profits.....	8,683 00	
Public funds	-	\$72,000 00
Railroad bonds.....	-	24,370 00
Water Company bonds of Maine.....	-	18,775 00
Bank stock.....	-	45,500 00
Other securities.....	-	15,000 00
Real estate, investment.....	-	9,363 34
Real estate, foreclosure.....	-	4,018 70
Loans on stocks and bonds.....	-	12,000 00
other collaterals.....	-	22,286 75
to municipalities.....	-	3,480 15
corporations.....	-	5,435 34
on mortgages of real estate.....	-	99,134 19
Premium account.....	-	4,108 50
Expense account.....	-	850 25
Cash on hand and on deposit.....	-	14,250 71
	\$350,572 93	\$350,572 93

	Number.	Amount.
Number of depositors and amount of deposits.....	1595	\$332,489 93
Increase the past year.....	174	65,332 53
Number of depositors whose balance is \$500 or less, and amount of same.....	1395	131,358 84
Number of depositors whose balance over \$2000 and less than \$5000 and amount of same.....	2	4,017 84
Largest balance due any one person the past year.....	-	2,231 04
Rate and amount of dividends the past year, 4 per cent,	-	10,649 57
State tax the present year.....	-	2,132 67
Municipal tax the present year.....	-	166 50

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1887—amount, \$10,000.

Has sufficient available assets to pay its liabilities.

PORTLAND SAVINGS BANK—PORTLAND.

Organized July, 1852.

GEO. E. B. JACKSON, PRESIDENT. EDWARD A. NOYES, TREASURER.

Trustees—George E. B. Jackson, Weston F. Milliken, Franklin R. Barrett, James P. Baxter, Charles S. Fobes, Sidney W. Thaxter and Edward A. Noyes.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$6,609,685 57	
Reserve fund.....	316,500 00	
Interest.....	187,356 73	
Profits.....	16,448 43	
Public funds.....	-	\$2,416,650 00
Railroad bonds.....	-	1,656,550 00
Water Company bonds of Maine.....	-	286,500 00
Bank stock.....	-	98,675 00
Other securities.....	-	166,000 00
Real estate, investment.....	-	40,000 00
Real estate, foreclosure.....	-	137,573 15
Loans on stocks and bonds.....	-	1,261,027 11
to corporations.....	-	250,600 00
on mortgages of real estate.....	-	672,868 48
Expense account.....	-	7,910 19
Cash on hand and on deposit.....	-	135,636 80
	\$7,129,990 73	\$7,129,990 73

	Number.	Amount.
Number of depositors and amount of deposits.....	16,694	\$6,609,685 57
Increase the past year.....	687	329,774 78
Number of depositors whose balance is \$500 or less, and amount of same.....	12,227	1,624,044 57
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	175	391,885 31
Largest balance due any one person the past year.....	-	10,000 00
Rate and amount of dividends the past year, 4½ per cent.....	-	269,561 64
State tax the present year.....	-	43,965 34
Municipal tax the present year.....	-	4,039 20

Dividends paid in May and November.

Examinations made by trustees semi-annually.

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

Treasurer's bond renewed 1889—amount, \$20,000.

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, Hanson Smith, Samuel Odiorne, S. Cunningham and J. K. Hathorn.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$191,106 85	
Reserve fund	13,670 62	
Interest	1,336 69	
Public funds	-	\$ 6,000 00
Railroad bonds	-	14,000 00
Bank stock	-	32,500 00
Other securities	-	12,000 00
Real estate, investment	-	3,050 00
Real estate, foreclosure	-	3,033 08
Loans on stocks and bonds	-	18,050 00
other collaterals	-	6,756 33
to corporations	-	30,859 54
on mortgages of real estate	-	67,482 45
Premium account	-	6,265 00
Cash on hand and on deposit	-	6,297 76
	<u>\$206,114 16</u>	<u>\$206,114 16</u>

	Number.	Amount.
Number of depositors and amount of deposits	846	\$191,106 85
Decrease the past year	8	13,085 29
Number of depositors whose balance is \$500 or less, and amount of same	750	92,241 58
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	13	29,209 69
Largest balance due any one person the past year	-	3,111 35
Rate and amount of dividends the past year, 4 per cent	-	7,701 65
State tax the present year	-	1,446 69
Municipal tax the present year	-	17 25

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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, John S. Case, W. H. Titcomb, A. J. Bird, E. R. Spear,
Samuel Bryant and E. H. Lawry.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$620,468 82	
Reserve fund	6,200 00	
Profits	18,329 90	
Public funds	-	\$ 47,150 00
Railroad bonds	-	153,927 36
Water Company bonds of Maine	-	54,950 00
Bank stock	-	62,495 00
Other securities	-	21,075 00
Real estate, investment	-	10,000 00
Loans on stocks and bonds	-	128,329 25
other collaterals	-	19,071 78
mortgages of real estate	-	86,926 64
Premium account	-	20,525 00
Furniture account, (safes, etc.)	-	3,683 91
Cash on hand and on deposit	-	36,864 78
	\$644,998 72	\$644,998 72

	Number.	Amount.
Number of depositors and amount of deposits	2,600	\$620,468 82
Increase the past year	382	111,662 49
Number of depositors whose balance is \$500 or less, and amount of same	2,252	280,593 74
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	23	59,614 76
Largest balance due any one person the past year	-	4,000 00
Rate and amount of dividends the past year, 4 per cent,	-	18,828 56
State tax the present year	-	4,067 76
Municipal tax the present year	-	123 75

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1889—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SACO SAVINGS BANK—SACO.

Organized November 27, 1869.

J. G. DEERING, PRESIDENT.

F. W. NUTTER, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.	\$497,498 61	-
Reserve fund.	14,410 00	-
Profits	6,142 60	-
Public funds.	-	\$85,500 00
Railroad bonds.	-	107,365 00
Water Company bonds of Maine.	-	7,000 00
Bank stock.	-	43,600 00
Other securities.	-	62,000 00
Real estate, foreclosure.	-	6,696 84
Loans on stocks and bonds.	-	16,193 52
mortgages of real estate.	-	140,194 49
Premium account.	-	39,971 06
Expense account.	-	232 85
Cash on hand and on deposit.	-	9,297 46
	\$518,051 21	\$518,051 21

	Number.	Amount.
Number of depositors and amount of deposits.	1264	\$497,498 61
Increase the past year.	71	48,040 79
Number of depositors whose balance is \$500 and less and amount of same.	940	117,633 46
Number of depositors whose balance is \$2000 and less than \$5000 and amount of same.	14	35,472 18
Largest balance due any one person the past year.	-	5,400 00
Rate and amount of dividends the past year, 4 per cent.	-	17,469 52
State tax the present year	-	2,704 77
Municipal tax the present year.	-	63 05

Dividends paid in January and July.

Examinations made by trustees in May and November.

Deposits draw interest from the first of each month.

Treasurer's bond renewed 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.

M. H. KELLEY, TREASURER.

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

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$1,653,516 00	
Reserve fund.....	81,885 38	
Profits.....	87,357 52	
Public funds.....	-	\$377,815 00
Railroad bonds.....	-	851,194 83
Water Company bonds of Maine.....	-	35,000 00
Bank stock.....	-	50,680 00
Other securities.....	-	377,468 87
Real estate, investment.....	-	16,222 29
Real estate, foreclosure.....	-	13,125 34
Loans on stocks and bonds.....	-	31,705 00
to corporations.....	-	10,000 00
on mortgages of real estate.....	-	49,670 00
Cash on hand and on deposit.....	-	9,877 57
	\$1,822,758 90	\$1,822,758 90

	Number.	Amount.
Number of depositors and amount of deposits.....	4117	\$1,653,516 00
Increase the past year.....	106	46,981 89
Number of depositors whose balance is \$500 or less and amount of same.....	3028	376,980 83
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	82	202,837 53
Largest balance due any one person the past year.....	-	8,130 10
Rate and amount of dividends the past year, 4 per cent.....	-	63,083 62
State tax the present year.....	-	9,679 72
Municipal tax the present year.....	-	437 60

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits 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. CHARLES F. GORDON, TREASURER.

Trustees—James G. Pendleton, J. A. Clement, Charles E. Adams, Loomis Eames,
B. O. Sargent.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$149,926 87	
Reserve fund	5,900 00	
Interest	590 28	
Public funds	-	\$71,649 58
Railroad bonds	-	23,000 00
Bank stock	-	14,880 00
Other securities	-	27,568 51
Loans to corporations	-	7,824 00
on mortgages of real estate	-	8,713 00
Premium account	-	1,023 57
Furniture account, (safes etc.)	-	233 00
Cash on hand and on deposit	-	1,525 49
	\$156,417 15	\$156,417 15

	Number.	Amount.
Number of depositors and amount of deposits	514	\$149,926 87
Increase of depositors the past year	31	
Decrease of depositors the past year	-	534 58
Number of depositors whose balance is \$500 or less, and amount of same	368	67,234 92
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	7	14,342 65
Largest balance due any one person the past year	-	2,080 00
Rate and amount of dividends the past year, 4 per cent,	-	5,767 82
State tax the present year	-	934 98

Dividends paid in January and July.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 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 and Ed. P. Page.

. NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$744,325 34	
Reserve fund	6,400 00	
Profits	9,568 86	
Public funds	-	\$88,100 00
Railroad bonds	-	302,000 00
Bank stock	-	70,650 00
Other securities	-	16,300 00
Real estate, foreclosure	-	8,054 85
Loans on stocks and bonds	-	14,841 50
to municipalities	-	2,000 00
corporations	-	61,750 00
on mortgages of real estate	-	169,100 72
Premium account	-	9,843 00
Cash on hand and on deposit	-	17,654 13
	\$760,294 20	\$760,294 20

	Number.	Amount.
Number of depositors and amount of deposits	2134	\$744,325 34
Increase the past year	232	83,966 45
Number of depositors whose balance is \$500 or less and amount of same	1851	497,621 04
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	27	60,811 57
Largest balance due any one person the past year	-	9,130 23
Rate and amount of dividends the past year, 4 per cent,	-	25,740 33
State tax the present year	-	5,129 21
Municipal tax the present year	-	84 97

Dividends paid in January and July.

Examinations made by trustees in January, May and July.

Deposits draw interest from first of each quarter.

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

Has sufficient available assets to pay its liabilities.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

Trustees—George C. Yeaton, J. H. Plumer, J. F. Walker, J. B. Whitehead and E. C. Eastman.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$221,739 78	
Reserve fund.....	4,081 77	
Interest.....	16,090 47	
Public funds.....	-	\$ 69,395 00
Railroad bonds.....	-	121,965 00
Water Company bonds of Maine.....	-	6,000 00
Bank stock.....	-	15,250 00
Other securities.....	-	7,000 00
Loans on stocks and bonds.....	-	1,900 00
other collaterals.....	-	700 00
mortgages of real estate.....	-	17,032 63
Cash on hand and on deposit.....	-	2,669 39
	\$241,912 02	\$241,912 02

	Number.	Amount.
Number of depositors and amount of deposits.....	762	221,739 78
Increase the past year.....	71	14,082 26
Number of depositors whose balance is \$500 or less, and amount of same.....	627	92,877 81
Number of depositors whose balance is over \$2000 and less than \$5000, and amount of same.....	6	13,116 37
Largest balance due any one person the past year.....	-	2,641 50
Rate and amount of dividends the past year, 4 per cent,	-	8,193 25
State tax the present year.....	-	1,619 18

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from the fifteenth 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, D. N. True, W. A. Frothingham, J. K. Hammond, H. E. Hammond, W. N. Thomas, N. D. Bolster, J. P. Richardson and W. J. Wheeler.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$389,454 46	
Reserve fund.....	10,000 00	
Interest.....	9,333 60	
Public funds.....	-	\$ 40,850 00
Railroad bonds.....	-	27,000 00
Water Company bonds of Maine.....	-	4,000 00
Bank stock.....	-	36,830 00
Other securities.....	-	6,700 00
Real estate, investment.....	-	10,100 00
Loans on stocks and bonds.....	-	15,438 00
other collaterals.....	-	20,507 93
to municipalities.....	-	5,738 33
corporations.....	-	43,729 65
on mortgages of real estate.....	-	175,618 05
Premium account.....	-	7,185 00
Insurance account.....	-	67 50
Expense account.....	-	503 66
Cash on hand and on deposit.....	-	14,529 94
	\$408,788 06	\$408,788 06

	Number.	Amount.
Number of depositors and amount of deposits.....	1480	\$389,454 46
Increase the past year.....		42,191 09
Decrease of depositors.....	7	
Number of depositors whose balance is \$500 or less and amount of same.....	1230	144,213 80
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	6	13,508 69
Largest balance due any one person the past year.....	-	2,670 23
Rate and amount of dividends the past year, 4½ per cent.....	-	16,114 37
State tax the present year.....	-	2,689 28

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1889—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, E. E. O'Brien, J. C. Levensaler, E. K. O'Brien, N. C. Mehan, Atwood Levensaler and Wm. E. Vinal.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$195,982 10	
Reserve fund	3,000 00	
Special reserve fund.....	407 65	
Profits	2,266 94	
Public funds	-	\$45,950 00
Railroad bonds	-	66,000 00
Water Company bonds of Maine.....	-	27,800 00
Bank stock.....	-	8,290 00
Other securities.....	-	6,000 00
Real estate investment.....	-	3,600 00
Real estate foreclosure.....	-	2,875 01
Loans on stocks and bonds.....	-	10,143 00
other collaterals.....	-	6,200 00
mortgages of real estate.....	-	13,163 00
Premium account.....	-	3,872 50
Furniture account (safes, etc.)	-	1,350 00
Cash on hand and on deposit.....	-	6,413 18
	\$201,656 69	\$201,656 69

	Number.	Amount.
Number of depositors and amount of deposits.....	1000	\$195,982 10
Increase the past year.....	31	12,830 05
Number of depositors whose balance is \$500 or less, and amount of same.....	929	103,748 21
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	1	2,555 43
Largest balance due any one person the past year.....	-	2,555 43
Rate and amount of dividends the past year, 4 per cent.	-	7,110 04
State tax the the present year.....	-	1,323 85
Municipal tax the present year.....	-	79 90

Dividends paid in March and September.

Examinations made by trustees in March, May and September.

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

Treasurer's bond renewed 1889—amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

Organized March 27, 1875.

FREDERICK BERRY, PRESIDENT. ROBERT SKOLFIELD, TREASURER.

*Trustees—Frederick Berry, Samuel Knight, Robert Skolfield, George D. Parks,
Lyman E. Smith, A. V. Metcalf and L. H. Stover.*

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$181,461 41	
Reserve fund.....	5,674 31	
Interest.....	992 22	
Public funds.....	-	\$76,000 00
Railroad bonds.....	-	16,400 00
Bank stock.....	-	28,460 00
Loans on mortgages of real estate.....	-	50,867 00
Premium account.....	-	8,331 08
Expense account.....	-	1,624 05
Cash on hand and on deposit.....	-	6,445 81
	\$188,127 94	\$188,127 94

	Number.	Amount.
Number of depositors and amount of deposits.....	806	\$181,461 41
Increase the past year.....	79	12,566 89
Number of depositors whose balance is \$500 or less, and amount of same.....	708	74,400 62
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	3	6,107 82
Largest balance due any one person the past year.....	-	2,058 66
Rate and amount of dividends the past year, 4 per cent.....	-	6,326 11
State tax the present year.....	-	1,217 90

Dividends paid in April and October.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1889—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, M. C. Rieh, S. A. Holden, E. B. Clark, D. F. Norwood, H. P. Richardson and W. A. Spear.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$15,281 88	
Unpaid dividends.....	141 09	
Reserve fund.....	262 20	
Profits.....	271 02	
Public funds.....	-	\$ 160 41
Other securities.....	-	1,101 48
Loans on mortgages of real estate.....	-	13,259 54
Cash on hand and on deposit.....	-	1,494 76
	<u>\$15,956 19</u>	<u>\$15,956 19</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	113	\$15,281 88
Increase the past year.....	13	694 28
Number of depositors whose balance is \$500 or less and amount of same.....	109	11,598 69
Largest balance due any one person the past year.....	-	1,115 15
Rate and amount of dividends the past year, 5 per cent,	-	640 35
State tax the present year.....	-	105 31
Municipal tax the present year.....	-	6 50

Dividends paid in February and August.

Examination made by trustees in May and November.

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

Treasurer's bond renewed 1889—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. Mathews, F. A. Smith and H. E. Tuck.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$506,211 19	
Reserve fund	26,000 00	
Profits	19,903 55	
Public funds	-	\$65,000 00
Railroad bonds	-	30,850 00
Bank stock	-	74,700 00
Other securities	-	10,000 00
Real estate, investment	-	12,800 00
Real estate, foreclosure	-	18,450 00
Loans on stocks and bonds	-	25,583 00
other collaterals	-	3,134 00
to municipalities	-	17,375 00
corporations	-	11,500 00
on mortgages of real estate	-	245,886 00
Premium account	-	26,447 50
Cash on hand and on deposit	-	10,389 24
	\$552,114 74	\$552,114 74

	Number.	Amount.
Number of depositors and amount of deposits	2204	\$506,211 19
Increase the past year	137	41,466 95
Number of depositors whose balance is \$500 or less and amount of same	1897	216,768 64
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same	4	8,164 55
Largest balance due any one person the past year	-	2,082 81
Rate and amount of dividends the past year, 4 per cent,	-	17,538 49
State tax the present year	-	3,189 85
Municipal tax the present year	-	364 04

Dividends paid in May and November.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1889—amount, \$10,000.

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 and R. H. T. Taylor.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits	\$172,226 80	
Reserve fund	4,835 97	
Profits	8,685 27	
Public funds	-	\$33,570 00
Railroad bonds	-	83,882 44
Water Company bonds of Maine	-	3,000 00
Bank stock	-	17,690 00
Other securities	-	900 00
Real estate, foreclosure	-	3,960 00
Loans on stocks and bonds	-	1,860 00
other collaterals	-	394 00
to municipalities	-	373 27
on mortgages of real estate	-	34,233 98
Cash on hand and on deposit	-	5,884 35
	\$185,748 04	\$185,748 04

	Number.	Amount.
Number of depositors and amount of deposits	883	\$172,226 80
Increase the past year	90	17,319 48
Number of depositors whose balance is \$500 or less, and amount of same	780	75,733 62
Number of depositors whose balance is over \$2000, and less than \$5000 and amount of same	5	11,208 76
Largest balance due any one person the past year	-	2,993 70
Rate and amount of dividends the past year, 4 per cent. ..	-	6,187 09
State tax the present year	-	1,163 61
Municipal tax the present year	-	78 66

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 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. Jellerson,
Frederick A. Day, Charles H. Prescott and Joseph Smith, 4th.

NOVEMBER 1, 1889.

	Liabilities.	Resources.
Deposits.....	\$1,042,634 14	
Reserve fund.....	25,000 00	
Profits.....	50,216 68	
Bills payable.....	10,000 00	
Public funds.....	-	\$315,434 46
Railroad bonds.....	-	110,422 50
Water Company bonds of Maine.....	-	13,000 00
Bank stock.....	-	194,925 00
Other securities.....	-	68,200 00
Real estate, foreclosure.....	-	44,874 45
Loans on stocks and bonds.....	-	57,895 00
to municipalities.....	-	9,750 00
on mortgages of real estate.....	-	233,829 19
Premium account.....	-	69,421 12
Cash on hand and on deposit.....	-	10,099 10
	<u>\$1,127,850 82</u>	<u>\$1,127,850 82</u>

	Number.	Amount.
Number of depositors and amount of deposits.....	3071	\$1,042,634 14
Increase the past year.....	145	10,441 64
Number of depositors whose balance is \$500 or less, and amount of same.....	2989	407,362 72
Number of depositors whose balance is over \$2000 and less than \$5000 and amount of same.....	54	132,296 57
Largest balance due any one person the past year.....	-	4,999 00
Rate and amount of dividends the past year, 4 per cent.....	-	41,192 20
State tax the present year.....	-	5,493 79

Dividends paid in April and October

Examinations made by trustees in May and November.

Deposits draw interest from the first of each month.

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

Has sufficient available assets to pay its liabilities.

Table A—GIVING NUMBER OF DEPOSITORS, NET INCREASE OR DE

Name of Bank.	Number of depositors.	Net increase of deposits.	Net decrease of deposits.	Rate of dividends.
Androscoggin County	3,068	\$101,446 24	-	4
Auburn	2,934	68,341 73	-	4
Augusta	9,759	50,902 14	-	4
Bangor	6,630	346,204 11	-	4
Bath Savings Institution.....	4,623	319,263 50	-	5
Belfast	3,560	95,878 05	-	3½
Bethel	876	11,571 04	-	4
Biddeford	2,197	131,586 88	-	5
Boothbay	875	-	\$4,301 11	4
Brewer	564	11,622 06	-	4
Bridgton	1,298	31,530 81	-	4
Brunswick Savings Institution	1,353	26,178 11	-	4
Buxton & Hollis.....	915	3,927 07	-	4
Calais	1,007	11,833 41	-	4
Camden	1,176	-	16,715 22	4
Cascade	917	18,503 11	-	4
Cornish	82	1,148 39	-	4
Dexter	1,181	64,701 98	-	5
Eastport	1,141	24,266 69	-	4
Fairfield	862	13,448 78	-	4
Franklin County.....	1,961	20,225 48	-	4
Gardiner Savings Institution.....	4,961	94,967 43	-	4½
Gorham	1,131	19,290 91	-	4
Hallowell Savings Institution.....	1,455	8,219 73	-	4½
Hancock County.....	1,165	27,339 84	-	4
Houlton	902	41,687 82	-	5
Kennebec	1,350	73,081 55	-	4
Kennebunk	1,936	15,866 79	-	4
Limerick.....	198	-	26,258 31	4
Lubec	73	670 48	-	5
Machias	1,120	71,667 44	-	4
Maine	16,434	225,553 10	-	4
Mechanics.....	3,259	79,294 39	-	4½
Norway	1,257	10,481 87	-	4
Orono	321	11,017 11	-	4
Penobscot	2,712	49,816 18	-	4
People's, Lewiston.....	3,120	117,369 55	-	4
People's 25-Cent, Bath.....	2,298	22,065 97	-	4
Phillips.....	808	9,995 24	-	4½
Piscataquis	1,595	65,332 53	-	4
Portland	16,694	329,774 78	-	4½
Richmond	846	-	13,085 29	4
Rockland	2,600	111,662 49	-	4
Saco	1,264	48,040 79	-	4
Saco & Biddeford Savings Institution.....	4,117	46,981 89	-	4
Searsport	514	-	534 58	4
Skowhegan	2,134	83,966 45	-	4
South Berwick.....	762	14,082 26	-	4
South Paris	1,480	42,191 09	-	4½
Thomaston	1,000	12,830 05	-	4
Topsham & Brunswick 25-Cent	806	12,566 89	-	4
Tremont	113	694 28	-	5
Waterville.....	2,204	41,466 95	-	4
Wiscasset	883	17,319 48	-	4
York County.....	3,701	10,441 64	-	4
Total.....	132,192	\$3,068,316 55	\$60,894 51	-

BANK EXAMINER'S REPORT.

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CREASE OF DEPOSITS, AND DETAIL OF LIABILITIES, NOV. 1, 1889.

Liabilities.

Deposits.	Reserve fund.	Special re-serve fund.	Undivided profits.	Other liabilities.	Total liabilities.
\$938,496 60	\$30,377 94	\$1,984 40	\$ 1,462 69	\$3,238 20	\$975,559 83
836,143 63	25,000 00	4,302 28	11,828 94	-	877,274 85
4,845,620 27	225,000 00	-	163,746 09	-	5,234,366 36
2,650,997 88	90,183 74	-	41,383 08	40,682 55	2,823,247 25
2,784,241 50	104,151 60	-	85,338 72	-	2,973,731 82
1,136,479 89	31,300 00	-	17,507 28	-	1,185,287 17
156,478 81	4,723 72	-	2,814 73	-	164,017 26
842,651 07	31,000 00	-	62,873 29	-	936,524 36
142,172 24	5,085 00	-	1,104 75	-	148,361 99
100,387 91	3,492 24	-	-	-	103,880 15
287,614 24	9,949 39	-	12,571 81	2,270 76	312,406 20
395,777 44	14,149 94	1,452 99	6,010 33	993 33	418,384 03
232,091 28	9,308 70	-	2,399 74	3,557 57	247,357 29
209,568 33	7,125 90	-	8,149 34	812 83	225,656 40
103,985 00	3,825 96	12,846 69	4,955 18	-	125,612 83
148,076 09	7,060 00	-	1,193 00	2,733 99	159,063 08
7,187 99	50 45	-	104 17	-	7,342 61
255,567 80	10,600 00	5,300 00	10,091 60	320 32	281,879 72
327,011 46	10,301 38	-	5,381 61	-	342,694 45
205,835 51	9,663 89	-	7,112 43	-	222,611 83
422,742 64	16,100 00	-	2,624 33	8,139 79	449,606 76
1,863,575 63	100,000 00	-	18,073 05	-	1,981,648 68
285,891 19	11,885 54	-	4,060 20	-	301,836 93
513,339 20	26,000 00	-	13,203 35	1,300 16	553,842 71
217,914 32	8,023 08	-	6,322 86	-	232,260 26
224,892 14	6,274 98	-	7,045 79	-	238,212 91
650,525 06	21,480 87	-	15,743 27	-	687,749 20
488,675 47	15,892 64	-	5,981 22	-	510,549 33
47,721 66	4,138 63	-	1,043 83	-	52,904 12
7,156 24	390 00	-	384 27	83 26	8,013 77
470,532 81	21,735 57	-	7,300 54	2,500 00	502,068 92
4,889,982 03	237,671 10	-	94,082 81	41,734 51	5,263,470 45
888,448 47	30,000 00	-	15,850 75	-	934,299 22
209,755 63	9,700 00	-	5,841 50	-	225,297 13
75,832 01	2,550 12	-	539 90	293 25	79,215 28
1,277,950 72	48,805 10	-	6,474 29	18,412 10	1,351,642 21
899,316 70	28,220 00	-	1,841 93	-	929,378 63
306,992 29	19,997 40	-	6,503 83	-	333,493 52
111,016 93	4,500 00	-	2,907 81	-	118,424 74
326,919 19	9,400 00	-	8,683 08	5,570 74	350,572 93
6,609,685 57	316,500 00	-	203,805 16	-	7,129,990 73
191,106 85	13,670 62	-	1,336 69	-	206,114 16
620,468 82	6,200 00	-	18,329 90	-	644,998 72
497,498 61	14,410 00	-	6,142 60	-	518,051 21
1,653,516 00	81,885 38	-	87,357 52	-	1,822,768 90
149,926 87	5,900 00	-	590 28	-	156,417 15
744,325 34	6,400 00	-	9,568 86	-	760,294 20
221,739 78	4,081 77	-	16,090 47	-	241,912 02
389,454 46	10,000 00	-	9,333 60	-	408,788 06
195,982 10	3,000 00	407 65	2,266 94	-	201,656 69
181,461 41	5,674 31	-	992 22	-	188,127 94
15,281 88	262 20	-	271 02	141 09	15,956 19
506,211 19	26,000 00	-	19,903 55	-	552,114 74
172,226 80	4,835 97	-	8,685 27	-	185,748 04
1,042,634 14	25,000 00	-	50,216 68	10,000 00	1,127,850 82
\$43,977,085 09	\$1,778,935 13	\$26,294 01	\$1,105,428 07	\$142,784 45	\$47,030,526 75

Table B—GIVING STATEMENT OF RESOURCES OF THE SEVERAL SAVINGS BANKS, NOVEMBER 1, 1889.

Name of Bank.	United States bonds.	Other public funds.	Railroad bonds.	Bank stock.	Other securities.	Real estate.
Androscoggin County	-	\$214,250 00	\$105,000 00	\$ 84,560 00	\$103,000 00	\$24,358 59
Auburn	-	46,000 00	54,225 00	125,500 00	92,200 00	34,605 69
Augusta	-	2,777,200 00	1,347,200 00	60,000 00	-	12,600 00
Bangor	-	1,374,908 49	277,900 00	19,500 00	111,000 00	162,415 87
Bath Savings Institution	\$70,000 00	535,500 00	841,000 00	98,300 00	217,900 00	17,000 00
Belfast	25,000 00	74,500 00	320,500 00	37,900 00	129,700 00	22,375 00
Bethel	-	26,500 00	16,500 00	28,050 00	5,000 00	284 57
Biddeford	-	106,100 00	105,800 00	143,200 00	94,750 00	81,610 62
Boothbay	-	33,400 00	15,000 00	5,800 00	7,000 00	1,040 00
Brewer	5,600 00	29,500 00	5,000 00	-	2,000 00	2,794 64
Bridgton	-	45,200 00	57,510 00	19,860 00	13,250 00	4,944 44
Brunswick Savings Institution	22,000 00	123,627 91	37,000 00	59,645 00	43,412 50	7,758 65
Buxton & Hollis	-	82,814 75	16,910 00	13,550 00	8,500 00	25,564 87
Calais	9,000 00	83,100 00	43,550 00	32,026 08	21,992 49	327 34
Camden	-	-	8,672 36	-	-	3,025 64
Cascade	-	-	11,000 00	35,900 00	1,900 00	7,988 04
Cornish	-	2,000 00	1,000 00	-	1,000 00	-
Dexter	-	400 00	22,420 00	61,700 00	48,575 00	24,000 00
Eastport	-	161,800 00	17,000 00	20,475 00	21,000 00	23,046 27
Fairfield	-	6,000 00	9,000 00	22,825 00	21,000 00	8,320 97
Franklin County	-	131,500 00	42,625 00	70,595 00	25,000 00	26,173 09
Gardiner Savings Institution	50,000 00	1,372,437 03	37,500 00	74,650 00	70,000 00	-
Gorham	5,500 00	81,877 00	29,100 00	6,000 00	21,743 28	8,700 00
Hallowell Savings Institution	-	217,410 21	108,725 92	14,000 00	107,375 00	13,072 39
Hancock County	13,900 00	16,300 00	-	-	6,696 23	4,396 00

Houlton	-	18,587 55	7,000 00	51,700 00	19,925 00	1,500 00
Kennebec	-	227,500 00	58,650 00	173,770 00	-	-
Kennebunk	-	131,000 00	131,227 50	30,250 00	37,734 00	4,490 00
Limerick	-	-	-	19,360 00	-	3,207 15
Lubec	2,000 00	936 50	-	-	-	481 25
Machias	-	319,751 00	73,000 00	30,750 00	42,000 00	5,309 00
Maine	100,000 00	1,746,000 00	2,203,000 00	46,195 00	683,762 50	96,995 49
Mechanics	-	53,500 00	35,000 00	141,540 00	56,030 00	60,272 86
Norway	-	7,600 00	-	45,900 00	18,200 00	19,520 78
Orono	-	40,500 00	3,000 00	14,400 00	4,000 00	290 00
Penobscot	192,000 00	735,050 00	39,000 00	10,500 00	51,300 00	1,500 00
People's, Lewiston	-	121,100 00	129,000 00	88,200 00	81,200 00	4,615 70
People's 25-Cent, Bath	-	17,000 00	64,325 00	26,600 00	16,500 00	20,000 00
Phillips	-	20,500 00	5,000 00	24,800 00	5,917 00	-
Piscataquis	-	72,000 00	24,370 00	45,500 00	33,775 00	13,382 04
Portland	250,000 00	2,166,650 00	1,656,550 00	98,675 00	452,500 00	177,573 15
Richmond	-	6,000 00	14,000 00	32,500 00	12,000 00	6,083 08
Rockland	-	47,150 00	153,927 36	62,495 00	76,025 00	10,000 00
Saco	-	85,500 00	107,365 00	43,600 00	69,000 00	6,696 84
Saco & Biddeford Savings Institution	185,000 00	192,815 00	851,194 83	50,680 00	412,468 87	29,347 63
Searsport	-	71,649 58	23,000 00	14,880 00	27,568 51	-
Skowhegan	-	88,100 00	302,000 00	70,650 00	16,300 00	8,054 85
South Berwick	-	69,395 00	121,965 00	15,250 00	13,000 00	-
South Paris	2,200 00	38,650 00	27,000 00	36,830 00	10,700 00	10,100 00
Thomaston	-	45,950 00	66,000 00	8,290 00	33,800 00	6,475 01
Topsham & Brunswick 25-Cent	7,000 00	69,000 00	16,400 00	28,460 00	-	-
Tremont	-	100 41	-	-	1,101 48	-
Waterville	-	65,000 00	30,850 00	74,700 00	10,000 00	31,250 00
Wiscasset	-	33,570 00	83,882 44	17,690 00	3,900 00	3,960 00
York County	48,350 00	267,084 46	110,422 50	194,925 00	81,200 00	44,874 45
Total	\$987,550 00	\$14,299,964 89	\$9,867,267 91	\$2,533,126 08	\$3,443,901 86	\$1,081,481 96

Table B—Concluded.

Name of Bank.	Loans on mortgages of real estate.	Other loans.	Premium account.	Cash.	Other resources.	Total resources.
Androscoggin County	\$281,515 08	\$ 88,328 29	\$60,625 20	\$13,422 67	\$500 00	\$975,559 83
Auburn.....	263,373 08	196,525 28	47,474 89	14,453 91	2,917 00	877,274 85
Augusta.....	152,116 44	426,572 50	76,592 00	378,085 42	4,000 00	5,234,366 36
Bangor	358,735 24	466,004 21	-	52,757 44	26 00	2,823,247 25
Bath Savings Institution.	263,284 14	888,291 84	8,191 33	33,099 44	1,165 07	2,973,731 82
Belfast.....	81,337 00	318,752 26	14,202 50	145,689 32	15,331 09	1,185,287 17
Bethel.....	67,449 96	9,447 77	1,993 75	8,291 21	600 00	164,017 26
Biddeford.....	179,171 18	209,850 00	-	16,042 56	-	936,524 36
Boothbay	57,563 37	3,627 70	2,500 00	21,430 92	1,000 00	148,361 99
Brewer.....	47,938 53	4,093 97	2,278 00	4,675 01	-	103,880 15
Bridgton.....	108,254 23	49,911 16	10,060 00	2,556 66	859 71	312,406 20
Brunswick Savings Institution	109,433 67	15,100 00	-	406 30	-	418,384 03
Buxton and Hollis	92,593 85	1,220 00	-	6,178 25	25 57	247,357 29
Calais.....	13,918 34	20,550 00	-	1,192 15	-	225,656 40
Camden	71,006 63	29,996 31	-	11,191 38	1,720 51	125,612 83
Cascade	47,332 04	35,580 00	7,000 00	12,302 98	960 02	159,063 08
Cornish.....	2,093 89	103 00	187 50	941 30	16 92	7,342 61
Dexter.....	68,492 51	34,696 02	-	21,596 19	-	281,879 72
Eastport	77,067 15	7,616 91	-	14,690 12	-	342,694 45
Fairfield.....	87,068 73	40,150 00	4,000 00	21,891 17	2,355 96	222,611 83
Franklin County	67,681 87	35,123 49	21,530 72	26,377 59	3,000 00	449,606 76
Gardiner Savings Institution.	197,408 50	153,871 72	-	25,781 43	-	1,981,648 68
Gorham.....	142,880 11	3,495 00	-	2,541 54	-	301,836 93
Hallowell Savings Institution.	86,834 99	610 00	-	5,383 88	430 32	553,842 71
Hancock County.....	88,101 27	86,157 80	-	16,708 96	-	232,260 26

BANK EXAMINER'S REPORT.

Houlton	91,610 25	17,565 00	16,167 99	11,788 62	2,368 50	238,212 91
Kennebec	78,285 00	105,215 17	6,327 00	35,740 03	2,262 00	687,749 20
Kennebunk	144,737 22	11,775 00	9,024 00	10,211 61	100 00	510,549 33
Limerick	24,751 22	17 72	-	5,551 73	16 30	52,904 12
Lubec	1,801 23	967 22	425 00	1,402 57	-	8,013 77
Machias	10,715 00	-	-	20,543 92	-	502,068 92
Maine	322,025 00	60,185 00	-	-	5,307 46	5,263,470 45
Mechanics'	308,722 32	233,446 01	23,027 75	22,760 28	-	934,299 22
Norway	94,301 46	25,267 77	7,900 00	6,607 12	-	225,297 13
Orono	8,129 52	2,095 00	791 21	5,973 00	36 55	79,215 28
Penobscot	139,489 29	127,950 00	48,255 45	2,290 15	4,307 32	1,351,642 21
People's, Lewiston	238,391 70	220,688 98	36,910 00	9,107 60	164 65	929,378 63
People's 25-Cent, Bath	94,218 43	77,980 00	-	16,870 09	-	333,493 52
Phillips	32,247 01	5,485 00	1,932 63	7,143 10	15,400 00	118,424 74
Piscataquis	99,134 19	43,202 24	4,108 50	14,250 71	850 25	350,572 93
Portland	672,868 48	1,511,627 11	-	135,636 80	7,910 19	7,129,990 73
Richmond	67,482 45	55,485 87	6,265 00	6,297 46	-	206,114 16
Rockland	86,926 64	147,401 03	20,525 00	36,864 78	3,683 91	644,998 72
Saco	140,194 49	16,193 52	39,971 05	9,297 46	232 85	518,051 21
Saco and Biddeford Savings Institution	49,670 00	41,705 00	-	9,877 57	-	1,822,758 90
Searsport	8,713 00	7,824 00	1,023 57	1,525 49	233 00	156,417 15
Skowhegan	169,100 72	78,591 50	9,843 00	17,654 13	-	760,294 20
South Berwick	17,032 63	2,600 00	-	2,669 39	-	241,912 02
South Paris	175,618 05	85,413 91	7,185 00	14,529 94	561 16	408,788 06
Thomaston	13,163 00	16,343 00	3,872 50	6,413 18	1,350 00	201,656 69
Topsham and Brunswick, 25-Cent	50,867 00	-	8,331 08	6,445 81	1,624 05	188,127 94
Tremont	13,259 54	-	-	1,494 76	-	15,956 19
Waterville	245,886 00	57,592 00	26,447 50	10,389 24	-	552,114 74
Wiscasset	34,233 98	2,627 27	-	5,884 35	-	185,748 04
York County	233,829 19	67,645 00	69,421 12	10,099 10	-	1,127,850 82
Total	\$6,680,055 81	\$6,148,563 55	\$604,390 24	\$ 1,303,008 09	\$81,216 36	\$47,030,526 75

Names and last known residence of depositors who
have not made a deposit or withdrawn any
part thereof for a period of more than
twenty years, as reported in com-
pliance with Chapter 136,
Public Laws of 1887.

Names and last known residence of depositors who have not made a deposit or withdrawn any part thereof for a period of more than twenty years, as reported in compliance with Chapter 136, Public Laws of 1887.

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 53
Anna M. Conant.....	Turner	-	June 26, 1868....	25 03
John C. Tripp.....	Raymond.....	-	July 1, 1868.....	12 62
Hattie H. McClellan ...	Auburn.....	-	Dec. 31, 1868....	386 06
Emma F. Foster.....	Raymond.....	-	Sept 1, 1869....	11 94

BANGOR SAVINGS BANK—BANGOR.

Joseph B. Babson.....	U. S. Army.....	-		\$71 66
Joseph E. Collier.....	Bangor.....	-	October 23, 1865,	46 43
Helen G. Abbot.....	Harrisburgh, N. C.,	-	March 30, 1869..	66 79
Edith I. Doane.....	Brewer.....	-	March 27, 1868..	19 31
Henry A. Shorey, Jr ...	Old Town.....	-	May 4, 1868.....	1 99
Annie M. Westgate.....	Bangor.....	-	August 3, 1868..	1 98
W. S. Young.....	Greenfield.....	-	Feb 17, 1869....	3 49
Chas. C. McNally.....	Glenburn.....	-	March 3, 1869..	1 95
Frank K. McNally.....	".....	-	".....	1 95
Mary L. Mills.....	Bangor.....	-	March 26, 1869..	37 56
Jennie M. Conoll.....	".....	-	June 29, 1869....	24 27
Gussie E. Chipman.....	Hampden.....	-	August 21, 1869,	1 98
Augusta J. Mudgett ...	Kenduskeag.....	-	Sept. 29, 1869....	1 92

CASCADE SAVINGS BANK—OAKLAND.

Mrs. L. A. Graffam....	Lewiston, Me.....	-	July 29, 1869..	\$7 46
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DEXTER SAVINGS BANK—DEXTER.

Harry W. Cotton.....	Monson, Me.....	-	August 23, 1869,	\$1 89
Bert B. Varney.....	".....	-	".....	4 36

GARDINER SAVINGS INSTITUTION—GARDINER.

Joseph T. Dockendoff...	Pittston.....	Dead....	October 19, 1852,	\$ 49 08
Mary J. Whitmore.....	".....	-	July 25, 1853....	568 92
Georgiana Williams....	Gardiner.....	-	July 17, 1855....	29 53
Elizabeth I. Ellis.....	Bristol.....	-	January 19, 1856,	20 95
H. Walter Studivant....	Richmond.....	-	October 9, 1856..	57 81
Horace T. Barrett.....	Pittston.....	-	January 2, 1858,	9 36
Julia H. Shaw.....	Winthrop.....	-	April 5, 1857....	26 57
Mary E. Gilman.....	Hallowell.....	-	June 14, 1859..	24 78

GARDINER SAVINGS INSTITUTION—CONCLUDED.

Name of Depositor.	Last known residence.	Whether known to be dead.	Date of last deposit or withdrawal.	Amount now standing to credit.
Helen E. Meader.....	Richmond.....	-	January 8, 1860,	\$ 138 70
Vesta M. Getchell.....	Bowdoinham.....	-	August 1, 1860 ..	8 28
Albion Ross.....	".....	Dead....	July 1, 1867.....	1,081 22
Carrie L. Parsher.....	Pittston.....	-	January 21, 1863,	3 14
Allen M. Longfellow.....	Winthrop.....	-	July 15, 1863....	483 86
Abby Perry.....	Richmond.....	-	October 6, 1865..	18 36
Isabel Hatch.....	".....	-	August 27, 1866,	33 42
Fleanor Allard.....	San Francisco ..	-	May 9, 1867.....	338 25
Love Ann Keeling.....	Gardiner.....	-	July 16, 1867....	205 20
Dexter F. Tomlinson.....	Farmingdale ..	-	April 6, 1868 ...	14 70
Fred E. Goodwin.....	Litchfield.....	-	Sept. 15, 1868 ..	29 76
Julia S. King.....	Whitefield.....	-	March 25, 1869 ..	293 73
George W. Holmes.....	Litchfield.....	-	June 16, 1869....	4 84
Simeon C. Alexander.....	Richmond.....	-	October 20, 1869,	6 07
Clara Fisher.....	Whitefield.....	-	October 25, 1869,	4 72

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorn.....	Wayne.....	-	May 14, 1866....	\$ 2 38
Franklin & Leander Cail,	Richmond.....	Le'r dead.	August 18, 1862,	6 47
Lillie E. H. Stearns.....	Hallowell.....	Dead....	May 18, 1867....	2 43
Andrew Patterson.....	Alna.....	-	April 26, 1856..	16 64
Barbara Mears.....	Manchester.....	-	Sept. 27, 1856 ..	4 00
Samuel Taylor for minors,	Mt. Vernon.....	-	June 16, 1860....	12 51
Lelia Kelley.....	".....	-	Nov. 1, 1869....	3 01
Thomas A. Robbins.....	Chelsea.....	-	Jan. 12, 1860 ..	5 06
Charles & Harry Dunham,	Hallowell.....	-	January 31, 1868,	5 31
Ellen M. Town.....	".....	-	March 24, 1868..	2 06
John H. Fellows.....	".....	-	August 16, 1868..	13 31
Alma F. Stanley.....	Winthrop.....	-	October 4, 1865..	9 82
James Dennis.....	Hallowell.....	-	Nov. 4, 1864....	50
Andrew Hubbard.....	".....	-	June 5, 1856....	50

MAINE SAVINGS BANK—PORTLAND.

Frank Byram.....	-	Dead....	June 4, 1862....	\$ 5 81
O. W. Blanchard for daughter Lizzie M. Blanchard.....	Rumford.....	-	January 10, 1863,	2 08
Harriet M. Carsley.....	".....	-	June 11, 1859....	2 27
Jane Grey Clark.....	".....	-	".....	5 51
Jacob Dean, 2d.....	Oxford.....	-	May 4, 1861.....	45 53
David Adams.....	Saccarappa.....	-	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.....	".....	-	" 1863.....	5 51
Wm. M. York.....	Cumberland Island,	-	Feb. 22, 1862....	2 12
John R. Cheever.....	".....	-	Jan 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
Betsy Ann Whitehouse,	".....	-	Nov. 30, 1867....	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.
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
Sidney W. Bennett.	-	-	May 28, 1868.	32 14
Michael Burke.	-	-	Dec. 21, 1868.	39 05
Eugene C. Potter.	Harrison.	-	March 3, 1869.	19 66
William W. Cox.	-	-	April 1, 1869.	4 56
Carrie Marsters.	Portland.	-	June 22, 1869.	1 92
Frank R. Redlon.	-	-	April 10, 1869.	2 93
James C. Stover.	-	-	June 29, 1864.	2 04
Fannie E. Elliot.	-	-	June 10, 1867.	1 94
Fannie Josette Mountfort	-	-	Dec. 31, 1867.	1 95
George Adam Fuller.	-	-	April 30, 1868.	1 94
Mary A. Cox.	Portland.	-	October 13, 1868,	1 91
W. L. Parritt.	-	-	October 24, 1868,	12 21
Sarah J. Rogers.	-	-	October 14, 1868,	2 05
Annie P. Waterhouse.	-	-	March 3, 1869.	25 37
Ella F. Hight.	-	-	April 1, 1869.	130 26
Stella F. Burnham.	-	-	April 27, 1869.	17 80
Ella P. Felch.	-	-	July 13, 1869.	18 49
Albion Berry.	-	-	August 18, 1869.	7 38
Hannah J. Dow.	-	-	July 2, 1869.	4 53
Charles D. Dow.	-	-	"	7 10
Mrs Hannah L. Blake.	-	-	July 28, 1866.	128 19
Bennett D. Perkins.	-	-	August 21, 1869,	14 74
George Libby.	-	-	Sept 25, 1869.	6 98
Mrs. Amelia Brown.	Ossipee, N. H.	-	Nov. 26, 1862.	151 61
Addie E. Foster.	-	-	March 15, 1862.	2 16
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,	No. Yarmouth.	-	March 2, 1867.	2 49
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.	-	-	September 5, 1867	15 57
Henry P. Norris.	-	-	Nov. 1, 1867.	2 05
Georgie M. Floyd.	-	-	Dec. 27, 1867.	5 76
Thomas Cary.	Portland, Me.	-	January 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
Sophonria Atkins.	Westbrook.	-	August 26, 1868,	110 74
Royal H. Keen.	W. Poland.	-	October 8, 1868.	7 72
Edwin Curtis Richardson,	-	-	February 8, 1869,	5 87
Jennie L. Jordan.	-	-	August 23, 1869,	1 91
Melville H. Gore.	New Gloucester.	Dead	April 20, 1864.	87 82
Harry Hodsdon.	Co. G. 15th Regt.	-	March 15, 1862.	119 28
Mrs Mary E. Austin.	-	-	Dec 10, 1864.	869 25
Mrs. Olive Lord.	Limington.	-	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

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.
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
George E. Drake.....	"	-	February 3, 1868,	3 39
Fred S. Plummer.....	Farmington.....	-	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
George T. Symonds.....	"	-	January 9, 1869..	3 72
Charles H. Bradbury....	"	-	April 1, 1869....	14 95
Ella S. Brown.....	"	-	May 1, 1869....	1 90
Harry Greer.....	"	-	May 29, 1869....	4 45
Mellen G. Jordan.....	"	-	June 26, 1869....	1 90
Sylvester E. Dow.....	"	-	July 2, 1869....	7 10
Mrs. Mary E. Hasty....	Limington, Me.....	-	July 3, 1869....	786 97
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.....	Gorham.....	-	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.....	Buxton.....	-	May 20, 1864....	2 66
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.....	"	-	"	2 36
Susan M. Fone.....	"	-	Dec. 19, 1863...	2 67
Louisa Hammond.....	"	-	May 16, 1860....	5 23
Minerva L. Kilby.....	"	-	May 26, 1865...	1 98
Alfred E. Loomer.....	"	-	January 4, 1865,	2 01
Julia Hammers.....	"	-	Dec. 31, 1859....	8 97
Alphonzo Whitman.....	Turner.....	-	July 1, 1865....	12 73
Elizabeth O'Neil.....	"	-	Jan. 12, 1866...	41 21
Hattie Bogart.....	"	-	Feb. 10, 1866....	2 65
Elvie B. Lakin.....	Harrison.....	-	April 29, 1867...	27 07
Ina Potter.....	"	-	March 3, 1869...	11 49
Chas. G. Thrasher.....	Co. F, 13th Regt..	-	March 8, 1869...	27 31
Walter Howard.....	"	-	Nov. 28, 1864....	5 31
Frederick H. Gibson....	Norway.....	-	October 3, 1860...	5 92
Woodbury S. Libby....	"	-	October 21, 1863,	2 67
George E. Merton.....	Andover, Me.....	-	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.....	"	-	December 7, 1859	2 22
Ellen W. Chabot.....	"	-	June 13, 1866....	4 77
Wm. G. Lucas.....	"	-	June 23, 1866....	7 71

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.
Frederick Augustus Ham	-	-	June 8, 1859....	€0 20
Charles Edward Ham....	-	-	"	20
Estella J. Chase.....	Naples.....	-	July 25, 1860....	25
Clara Davis.....	-	-	Sept. 14, 1861....	20
Anna W. Dana.....	-	-	Nov. 26, 1859....	15
Arthur Dana.....	-	-	"	15
Carrie P. Dana.....	-	-	"	15
John P. Dana.....	-	-	"	15
James Duffie.....	-	-	October 31, 1863..	10
Charles A. Dunflow....	-	-	April 11, 1863....	15
William W. Daicy.....	-	-	Jan. 30, 1861....	20
Amy Daicy.....	-	-	February 6, 1861..	05
Margaret Ann Egon....	-	-	July 9, 1859....	10
William Henry Greene..	-	-	October 19, 1859..	12
Jessie A. Green.....	-	-	December 7, 1859..	50
Samuel Gammon.....	-	-	October 10, 1863..	10
George W. Berry.....	-	-	July 9, 1864....	35
George H. Barr.....	-	-	April 1, 1867....	10
Margaret Blades.....	-	-	May 22, 1865....	10
Frankie L. Hall.....	-	-	Nov. 25, 1863....	35
Jane Brannegan.....	-	-	Nov. 7, 1865....	05
Ann Maria Bolen.....	-	-	October 8, 1864..	36
Clarence P. Beals.....	-	-	January 9, 1861..	40
Frank S. S. Beals.....	-	-	"	60
Jorena Christianson....	-	-	Sept. 6, 1864....	25
Charles H. Collins.....	-	-	Aug. 11, 1864....	05
David D. Clough.....	-	-	Aug. 16, 1864....	05
Florence Myra Campbell,	-	-	Jan. 18, 1865....	20
Daniel T. Carr.....	-	-	Dec. 20, 1865....	20
Lucinda Carrier.....	-	-	May 20, 1865....	20
S. Marshall Carleton....	-	-	Feb. 14, 1866....	05
Wm. B. Chick.....	-	-	May 15, 1866....	05
Nancy J. Cannellis....	-	-	June 8, 1859....	30
David T. Chase.....	-	-	June 15, 1859....	05
Fannie M. Dennison....	-	-	April 22, 1864....	24
Mrs. Hannah Dam.....	-	-	October 8, 1864..	05
Charles B. Doten.....	-	-	Nov. 5, 1864....	05
Augustus H. Dcten....	-	-	"	05
Frank Duffy.....	-	-	Dec. 23, 1865....	34
John Joseph Edwards....	-	-	March 18, 1865..	20
Stephen W. Field.....	-	-	April 9, 1864....	08
Sophia Louisa Frederick,	-	-	May 21, 1864....	35
Theodore H. Fuller....	-	-	Oct. 10, 1864....	55
Martin Foley.....	-	-	February 8, 1865..	41
John H. Flemming.....	-	-	Feb. 18, 1865....	30
Patrick Q. Flaherty....	-	-	May 5, 1866....	40
John Flannegan.....	-	-	April 1, 1867....	51
Leah Fonseca.....	-	-	May 10, 1886....	05
Emily A. Grow.....	-	-	Nov. 21, 1866....	20
B. Herbert Grow.....	-	-	"	25
Robert Hart.....	-	-	May 24, 1865....	75
Flora B. Hearn.....	-	-	April 14, 1866....	05
Mary Hyland.....	-	-	June 30, 1866....	45
Charles Harris.....	-	-	June 28, 1866....	10

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.
Joseph Healey.....	-	-	July 31, 1866....	\$0 40
William Higgins.....	-	-	December 1, 1866.	35
Frank E. Haggett.....	-	-	Aug. 10, 1861....	05
J S. Hamlin, Jr.....	-	-	June 20, 1863 ..	15
Frank Forrest Ingraham,	-	-	July 4, 1860.....	05
Charles B. Johnson.....	Yarmouth.....	-	July 2, 1859.....	25
Mary Elizabeth Jewell..	-	-	Sept. 14, 1859...	30
John Jeffers.....	-	-	May 28, 1861....	32
Sarah Keeble.....	-	-	Sept. 20, 1866...	12
Maggie Kennedy.....	-	-	May 26, 1866....	05
Rosie Keeble.....	-	-	Sept. 20, 1866....	10
Frances Ellen Knight...	-	-	Oct. 25, 1862....	20
Mrs Julia A. Knight...	-	-	Oct. 26, 1861....	05
Susie J. Libby.....	-	-	Dec. 13, 1865....	25
William H. L. Legrow..	-	-	Nov. 3, 1866....	05
John Sawyer Litchfield..	-	-	Feb. 6, 1861....	05
Georgie H. Libby.....	-	-	June 11, 1859....	10
Albert E. Littlefield....	-	-	May 5, 1864....	06
Albert P. Leavitt.....	-	-	August 8, 1860 ..	40
Augustus O. Leavitt....	-	-	May 16, 1860....	05
Mrs. Almira C. Milliken,	-	-	Aug. 24, 1864....	05
Isabella Marks.....	-	-	Nov. 16, 1864....	10
James H. Murphy.....	-	-	May 3, 1865....	10
James Matthews.....	-	-	March 24, 1866 ..	90
Samuel W. Morrison....	-	-	Nov. 20, 1865....	05
Hattie May McDonald..	-	-	Feb. 27, 1866....	65
Margaret Moran.....	-	-	June 8, 1859....	25
Mary F. Merrow.....	-	-	June 15, 1859....	05
George McGregor.....	-	-	Jan. 4, 1862....	10
Frederick Albus Mason..	-	-	October 12, 1859,	10
Mary E. Mason.....	-	-	Nov. 30, 1859....	05
Mary Marean.....	-	-	Sept. 18, 1861....	15
James R. Milliken.....	-	-	Feb. 25, 1860....	05
John Moran.....	-	-	Aug. 19, 1863....	05
Ella F. Noyes.....	-	-	August 6, 1864 ..	10
Otis O. Newhall.....	-	-	May 1, 1866....	15
William T. Noonan.....	-	-	Nov. 2, 1866....	10
Willie E. Nelson.....	-	-	Aug 31, 1861....	20
Anthony C. Niles (col'd)	-	-	May 5, 1860....	52
Charles E. Niles.....	-	-	July 30, 1859....	05
Edward Nowlan.....	-	-	March 22, 1862..	15
Charles W. Olsen.....	-	-	Aug. 20, 1859....	10
Phillip O'Niel.....	-	-	August 11, 1864..	05
Thomas O'Niel.....	-	-	August 29, 1864..	20
Jeremiah O'Niel.....	-	-	Jan. 12, 1865....	90
James O'Niel.....	-	-	April 22, 1868....	80
Chas. S. Pettengill....	-	-	April 20, 1864....	20
Mary Caroline Page.....	-	-	Sept. 14, 1864....	05
Nellie F. Plummer.....	-	-	October 1, 1859..	75
Henry S. Parker.....	-	-	July 12, 1862....	05
Frankie Parker.....	-	-	Dec. 24, 1859....	50
Thomas O'Connor.....	-	-	April 16, 1862....	10
Fred'k W. Richardson...	-	-	April 9, 1866....	05
Frank T. Ripley.....	-	-	Sept. 22, 1860....	50

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.
John G. Ray, Jr.....	-	-	June 8, 1859.....	\$0 05
Eva Ramsdell.....	-	-	February 19, 1862	50
Mrs. Leonard Ross.....	-	-	June 15, 1859...	75
Mrs. Lucinda Robinson..	Westbrook.....	-	August 31, 1861,	05
John Ryan.....	-	-	Feb. 21, 1863.....	05
Charles M. Ramsdell....	-	-	Feb. 15, 1860....	15
George Edward Robinson,	-	-	October 26, 1861,	10
Charles F. Robinson.....	-	-	May 12, 1860....	90
John F. A. Newton.....	-	-	August 8, 1863...	25
Clarence E. Stevens....	-	-	April 2, 1864....	40
George F. Slight.....	-	-	May 17, 1864....	25
Richard St. John.....	-	-	Sept. 24, 1864...	20
James H. P. Stratton...	-	-	December 6, 1865,	35
Richard M. St. John....	-	-	March 29, 1866..	25
James Shaw.....	-	-	June 28, 1866....	10
Nellie M. Stewart.....	-	-	October 29, 1866,	20
John Edwin Shields....	-	-	July 20, 1859....	05
Mary Julia Starkey.....	Vassalboro'.....	-	October 2, 1861..	25
Harris Sweetser.....	N. Yarmouth.....	-	Nov 30, 1859....	05
Ellen E. Sawyer.....	-	-	August 10, 1861,	25
George O Smith.....	-	-	May 12, 1860....	10
Georgiana Starkey.....	Vassalboro'.....	-	October 30, 1861,	25
William D. Smith.....	-	-	May 12, 1860....	10
Thomas H. Starkey.....	Vassalboro.....	-	October 30, 1861,	25
Pamelia W. Starkey....	".....	-	".....	25
Charles H. Stillson.....	-	-	Nov. 13, 1861....	25
Mary Elizabeth Young...	Portland.....	-	Feb. 9, 1861....	20
George A. Tobey.....	-	-	April 5, 1865....	40
Eva E. Taylor (colored)	-	-	Sept. 5, 1865....	05
Eva Taylor.....	-	-	May 23, 1866....	75
Matthias Tigh.....	-	-	Aug. 6, 1862....	15
Clarence D. Tukey.....	-	-	Oct. 13, 1860....	26
Charles F. Thompson....	-	-	May 14, 1862....	35
Thomas Towle.....	-	-	March 7, 1860...	05
Theodore F. Peterson...	-	-	October 3, 1863...	80
Clara Maria Parker.....	-	-	Dec. 29, 1860....	10
Sarah E. Peterson.....	-	-	Sept. 16, 1863...	15
Granville W. Partridge,	-	-	October 4, 1865...	90
Lucy Curtis Ulmer.....	-	-	May 1, 1861....	10
Emeline Wilson.....	-	-	May 23, 1860....	55
Roscoe Winslow.....	-	-	June 22, 1859...	25
Mary E. Wilson.....	-	-	".....	25
George I. J. Wheelock..	-	-	June 11, 1859...	10
Charles Clifford Wells..	-	-	Nov. 6, 1867....	11
Patrick Ward.....	-	-	June 15, 1859....	50
Helen M. Wilber.....	-	-	May 28, 1864....	15
Abby J. Webber.....	-	-	October 8, 1864..	43
Elta Wescott.....	-	-	April 1, 1865....	50
George M. Watson.....	-	-	Dec. 11, 1865....	40
Francois Ward.....	-	-	Dec. 27, 1865....	05
John Ward.....	-	-	April 10, 1866...	10
Baxter E. Walsh.....	-	-	June 23, 1861...	10
Jane Augusta Whyley..	-	-	October 13, 1860,	50
Michael Horrigan.....	-	-	Feb. 25, 1867....	05
John Horrigan.....	-	-	".....	09

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.
Rosa Woodman.....	-	-	April 4, 1868....	\$0 52
Frederick Butterfield....	-	-	May 23, 1867....	17
Arthur Jennings.....	-	-	April 1, 1867....	25
John C. Marsh.....	-	-	April 8, 1867....	10
John Edwin Savage.....	-	-	April 26, 1867....	08
Philip O'Neal.....	-	-	May 1, 1867....	25
Frank Pierce.....	-	-	August 9, 1867....	10
Charles D. Barrons.....	-	-	August 14, 1867,	50
Fannie A. Jewett.....	-	-	October 3, 1867..	25
Annie McCarthy.....	-	-	Sept. 17, 1867....	05
Mary McCarthy.....	-	-	"	05
Daniel Lynch.....	-	-	October 7, 1867..	12
Bridget Bulgar.....	-	-	"	35
Augusta Louisa Smith....	-	-	Oct. 14, 1867....	50
Augustus C. Pettengill..	-	-	Oct 16, 1867....	51
Carrie Edith Herrick....	-	-	Oct. 23, 1867....	26
Fannie Mary F. Gibson,	-	-	Nov 30, 1867....	15
John Henry Gibson.....	-	-	Nov. 23, 1867....	05
John Edward Larkin....	-	-	December 6, 1867,	25
John Kielhon.....	-	-	Nov. 29, 1867....	20
Thomas James Godfrey,	-	-	Nov. 30, 1867....	15
Thomas Conroy.....	-	-	December 6, 1867,	10
Ellen Connars.....	Portland.....	-	Dec. 11, 1867....	10
Addie E Stinson.....	-	-	Dec. 27, 1867....	20
Patrick Cary.....	-	-	Jan. 4, 1868....	99
Mary Powers.....	-	-	Jan. 8, 1868....	35
Richard Hudson.....	-	-	February 8, 1868,	30
Nellie G. Fuller.....	-	-	March 18, 1868..	50
Frank W. Sterling.....	-	-	March 28, 1868..	30
Eugene B. Anderson....	-	-	April 14, 1868..	50
Thomas Joseph Collins..	-	-	July 15, 1869....	39
Howard A. Fogg.....	-	-	April 8, 1869....	60
James E. N. Owen.....	-	-	July 3, 1868....	25
Frank S. Pond.....	-	-	May 26, 1869....	13
Hannah Mullin.....	-	-	Aug. 25, 1868....	50
Freddie Jackson.....	-	-	Aug. 19, 1868....	25
Wm. Henry Kelley.....	-	-	Aug. 27, 1868....	25
Theresa Carney.....	-	-	August 5, 1869..	25
John Moran.....	-	-	April 28, 1869....	25
Benjamin F. Osgood....	-	-	Sept. 21, 1866....	50
Mrs. S. N. Osgood.....	-	-	October 6, 1866..	16
Charles Elkins.....	Windham.....	-	Sept. 16, 1869....	25

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Mary A. Littlefield.....	Wells.....	-	Dec. 12, 1862....	\$194 98
John R. Ricker.....	Saco.....	-	Sept. 27, 1865....	171 82
Mary E. Sargent.....	Kennebunkport...	Dead....	Dec. 14, 1864....	14 99
Marica E. Stone.....	-	-	January 28, 1868,	13 16
Miss Annie Emery.....	Biddeford.....	Dead....	April 24, 1861....	164 41
Chas. H. Weymouth.....	Lewiston.....	-	January 24, 1863,	26 07
Clara E. Brooks.....	-	-	October 10, 1860,	1 89
Sarah M. Libby.....	-	-	May 22, 1868....	52 94

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONCLUDED.


Name of Depositor.	Last known residence.	Whether known to be dead.	Date of last deposit or withdrawal.	Amount now standing to credit.
James F. Wiley.....	Eryeburg.....	-	January 1, 1869,	\$39 54
Martha E. Nutter.....	E. Wakefield, N. H.	-	October 24, 1863,	90 94
Geo. E. Morrison.....	-	-	February 6, 1862,	1 89
Randolph L. Sanborn...	-	-	"	5 40
Chas. C. and Emma E. Moody.....	-	-	Feb. 18, 1863....	4 72
Fred Wilson.....	-	-	March 30, 1868..	1 89
James A. Berry.....	Sweden, Me..	-	March 11, 1868..	19 92
J. Bennett Philpot, trustee, Minnie E. Philpot,	-	-	February 6, 1867,	16 79
Almira D. Barber.....	Saco.....	-	October 1, 1859..	117 60
Albert Emmons	Biddeford.....	-	October 10, 1860,	20 82
Frederic H. Gordon.....	Lyman.....	-	December 1, 1866,	14 10
Wm. H. Copeland.....	-	-	Sept. 30, 1868....	408 74

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Ferdinand Came.....	Haverhill, Mass....	-	April 15, 1866....	\$ 10 54
Betsy Johnson.....	Lebanon	-	January 1, 1869,	374 88
Roxame Ford... ..	No. Berwick.....	-	March 10, 1869..	1,645 17

WISCASSET SAVINGS BANK—WISCASSET.

Eugene McDonald.....	Alna	Unknown	May 1, 1866....	\$2 53
Norman McDonald.....	-	-	"	2 53
Henry B. Thompson	Wiscasset	-	July 21, 1866....	2 48
Alice M. Partridge.....	Jefferson.....	-	Dec. 21, 1866....	2 53

ABSTRACT
OF THE
PUBLIC LAWS OF MAINE
RELATING TO
Savings Banks and Loan  Building Associations.

1889.

SAVINGS BANKS.

REVISED STATUTES—CHAPTER 6.

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 return shall be made to the treasurer of state on or before the second Mondays of May and November, and for wilfully making a false return, the corporation treasurer forfeits not less than five hundred nor more than five thousand dollars. Such treasurer shall pay to the treasurer of state a tax on account of its deposits of three-fourths of one per cent a year, on the amount of its deposits as in said returns.

Savings banks shall make semi-annual returns to treasurer of State.

1887, c. 74.

Penalty for making false returns.

Tax payable to Treasurer of State.

SECT. 65. One-half of said tax shall be assessed on the average amount on deposit for the six months ending on 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 shall be appropriated for schools, in the manner provided for tax on banks of circulation,

Tax how to be assessed.

How appropriated.

in section one hundred and seventeen of chapter eleven, and one-half to the state, and such taxes shall be paid semi-annually within ten days after the first Mondays in June and December.

Deposits are exempt from municipal taxation, but not land held by bank.

SECT. 66. All deposits in savings banks in the state are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located.

Return of bank stock pledged as collateral shall be made to assessors of municipalities where owners reside.

SECT. 67. Treasurers of savings banks, on the first day of each April shall return to the assessors of towns, 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 such treasurers in the same manner to the assessors of the town in which the bank whose stock is so pledged or transferred is located. For the purposes of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

CHAPTER 47.

Savings banks, powers and liabilities of.

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, number and restrictions.

trustees, not more than two of whom shall be directors in any one national bank, who shall elect from their 1889, c. 155. number, or otherwise, such other officers as they see fit.

SECT. 93. Such officers shall be sworn to the Term of office. 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 Trustees, election and duties of. 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 sav- —office, how vacated. ings corporation, thereby vacates his office as such trustee.

SECT. 95. The trustees, immediately after Officers, elec- tion of. 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 —term. treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence, the —treasurer, ex- officio, clerk. 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 bonds of treas- urer and assis- tant treasurer. 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 —shall be an- nually exam- ined by bank examiner. 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, When bond shall be deemed insufficient. by him specified. And all such bonds executed after 1887, c. 142. 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 satisfactory 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 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 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.

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

—pay fixed by trustees.

—compensation of trustees, fixed by corporation.

Vacancies, how filled.

Special meetings, how called.

—annual meetings, how notified.

Corporation to consist of not less than thirty members.

—how elected.

—how disqualified.

May receive deposits.

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.

SECT. 97. Such corporations may at any time hold special meetings by order of the trustees; and the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' previous notice of all annual meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, if any; otherwise in the state paper.

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.

SECT. 99. Such corporations may receive on deposit, for the use and benefit of depositors, sums

of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars; and no interest shall be paid to any one depositor for any amount of deposit exceeding said sum, except for deposits by widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds. The trustees may refuse any deposit at their pleasure.

—restrictions.

Trustees may refuse any deposits.

SECT. 100. Savings banks and institutions for savings are restricted to and hereafter may invest their deposits in the public funds of any of the New England States, including 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 of the city of St. Louis, Missouri, where the municipal indebtedness of such city or county exceeds five per cent of its valuation; in the first mortgage bonds of any completed railroads of the states above named, together with New Jersey, Kansas and Nebraska, and in the first mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific railroads, and in the railroad bonds of this State; in the stock of any dividend paying railroad in New England; in the stocks of any railroad company in this State unincumbered by mortgage; in the first mortgage bonds of any water company in this State actually engaged in supplying to any city, town or towns, any

Investment of deposits.

1887, c. 142.

1885, c. 277.
1887, c. 142.

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 of 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.

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.

SECT. 102. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the

two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts. —application of §§ 100, 101 and 102.

SECT. 103. Savings banks may deposit on call 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. May deposit on call in banks.

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 officer of the corporation, or to any firm of which such officer is a member. Trustees to invest. 1889, c. 165. —no loan shall be made to any officer.

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. No officer to receive gift, fee, &c. —proviso. —borrower to pay expenses.

SECT. 106. The trustees, after passing to the reserve 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 reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. Dividends, not to exceed two and a half per cent semi-annually. —exceptions. —reserve fund shall be kept until it amounts to five per cent.

All losses shall be passed to the debit of said account. And

when said reserve 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 full years' standing, as extra dividends.

—excess, when to be divided.

—dividends, to be declared, credited, and paid, by vote of trustees.

—not to exceed earnings of bank.

Interest on deposits, prohibited.

Notice for payment to depositor.

Treasurers and trustees, regulations relating to.

—assets of bank, connected with national or stock bank, how to be kept.

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.

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.

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.

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, securities and evidences of debt, comprising the assets of said savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm.

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

Securities to be kept within the State, in a place approved by examiner.

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

Treasurer shall make trial balance weekly.
—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.

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 desig-

Treasurer shall make annual return to bank examiner.

nated in the blank form of such return furnished to every such bank or institution by the examiner.

May assign,
discharge and
foreclose
mortgages, and
convey land.

SECT. 114. The treasurer may, under the direction of the trustees, assign, discharge and foreclose mortgages, and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

Trustees shall
effect insurance

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.

SECT. 116. No officer of the corporation shall use or appropriate any of its funds for his own private purposes, under the penalties for embezzlement.

Deposits of mar-
ried women or
minors are
property of de-
positors.
1889, c. 188.

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 or trust company to recover their deposits; but this section does not apply to money fraudulently deposited by or in the name of a married women or minor, belonging to a third person. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a valid release and discharge to the corporation.

Treasurer's ac-
count to be set-
tled annually.

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 ex-
amine savings
banks, etc.

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, He may summon officers and witnesses. and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition thereof, and for that purpose may administer oaths; and whoever, without justifiable cause refuses to appear and testify when —penalty for refusal to testify. 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 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. Examiner may apply to justice of supreme court for injunction to restrain corporation from doing further business until a hearing can be had. 68 Me., 241. 68 Me., 400. Such justice may forthwith issue process for

such purpose, and after a full hearing of the corporation, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

—powers and duties of justice in such cases.

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

After decree of sequestration, court or justice shall appoint commissioners. 66 Me., 244.

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

Attachments dissolved, and suits discontinued.

SECT. 122. After a decree of sequestration is passed, as provided in the preceding section, the court, or any justice thereof in vacation, shall appoint commissioners, who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court at such time as the court orders, of the claims allowed and disallowed and of the amount due each depositor, which shall be subject to exception and amendment, as reports of masters in chancery. On application of any person interested, the court may extend the time for hearing claims by the commissioners, as justice may require. When the amount due each person is established, the court shall cause others than depositors to be paid in full, and after deducting expenses, the balance to be ratably distributed among depositors.

SECT. 123. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the

court or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

—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.

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.

68 Me., 369.

however, that its treasurer shall keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all, or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court reducing the deposits as herein

—proceedings, if petition is denied. provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section one hundred and twenty-one.

Examiner to make annual report to governor and council.

—to be laid before legislature.

SECT. 126. The examiner, shall, annually, by the first day of December, make a report to the governor and council, of the general conduct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such report shall be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the State by the Secretary of State.

Examiner to report violations of law.

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. 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.

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.

SECT. 130. Whoever, not authorized by law, advertises his business as that of a savings bank or receives deposits under pretense 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.

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 as to

Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter.

—legality of former investments and transactions, not affected.

—such securities valid.

—change of investments not required, except as it can be made without loss

prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. The investment in securities not named in section one hundred, is a misdemeanor, on the part of the trustees authorizing, or officers making, the same, and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offence.

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

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.

Treasurers of savings bank shall report annually to bank examiner state of the account of any depositor who has not made a deposit for twenty years.

SECT. 2. The bank examiner shall communicate the statements which have been delivered to him, as provided in section one, in his next annual report to the governor and council.

Examiner shall communicate statement to the governor and council.

SECT. 3. The treasurer of any savings bank or institution of savings neglecting or refusing to make the sworn statement required by section one, shall be fined ten dollars.

Penalty if treasurer neglects to make such statement.

Chapter 286, Public Laws 1889.

SECT. 1. Every foreign corporation, engaged in the business of selling or negotiating in this State, any bonds, mortgages, notes or other choses in action, made, endorsed, or guaranteed by it, shall upon request of the bank examiner send to him a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities, and shall be sworn to by either its president, treasurer or secretary and certified to be correct by at least two of its directors. It shall be the duty of the bank examiner to request such statement of every corporation doing business as aforesaid in this state as often at least as once in each year.

Foreign corporations engaged in selling bonds, etc., shall send Bank Examiner statement of condition.

SECT. 2. No person shall act as the agent or representative in this state of any such corporation which shall have neglected or refused, for a period of thirty days, to furnish the bank examiner with such statement. Any person violating the provision of this section shall forfeit the sum of five hundred dollars to the use of the State, to be recovered in an action of debt brought in the name of the State in the county in which the defendant resides if he is an inhabitant of this State, if not, in any county where service may be made upon him.

No person shall act as agent of any such corporation which neglects to furnish statement.

—penalty for violation and how recovered.

SECT. 3. The bank examiner shall publish every statement sent him as aforesaid, and notice of refusal or neglect upon the part of every such corporation to send such statement, in one newspaper published in each county of the state. The expense thereof shall be paid out of the state treasury from the contingent fund upon warrant of the governor and council. The bank examiner shall also include in his annual report such statements so sent to him, and the names of the corporations which have neglected or refused to comply with the provisions of this act.

Examiner shall publish statement, etc.

—expense how paid.

Officers of savings bank, shall not act as agent for such corporation.

SECT. 4. No president, treasurer, clerk or employe of any savings bank in this state shall act as agent or representative in this state, of any foreign corporation engaged in the business of selling or negotiating any bonds, mortgages, notes or other choses in action.

Chapter 312, Public Laws 1889.

Savings banks and trust companies shall not act as administrator or guardian.

SECT. 1. No savings bank, mortgage, loan, trust or banking company, association or institution, incorporated under the laws of this state, or of any other state and doing business in this state, shall act or do business as administrator or guardian, anything in their charter to the contrary notwithstanding.

Inconsistent acts repealed.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

LOAN AND BUILDING ASSOCIATIONS.

Revised Statutes—Chapter 47.

SECT. 132. Loan and building associations may be organized in the manner provided herein for the organization of savings banks and trust and loan associations; and upon the filing of any certificate of authorization of a loan and building association with the secretary of state, as so provided, the persons therein named, their associates, successors and assigns, shall, thereupon and thereby, be constituted a body corporate and politic, and such body may make and use a common seal, hold, manage and convey real and personal property, sue and be sued, prosecute and defend suits in law or in equity, have perpetual succession each by its corporate name, and make and ordain by-laws for its government, not repugnant to the constitution and laws.

Loan and building associations how organized.

Constitute a body corporate and politic. Powers.

Seal. May hold and convey property.

Perpetual succession.

SECT. 133. The certificate of authorization issued by the bank examiner, shall provide the method of calling the first meeting of the association. Each association shall pay said examiner five dollars for his services in advance.

First meeting how called.

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.

—Capital stock. 1887, c. 61.

—ultimate value of shares.

—shares may be issued in 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 the time of each periodical meeting of the officers and members shall be deter-

Officers, election of and meetings, shall be determined by the by-laws.

mined 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.

—tenure of offices.

Meetings shall be held monthly.

—monthly payments on shares.

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.

—shareholders' accounts, how settled.

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. 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 members, 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.

Unpledged shares of any series, may be retired.

—proviso.

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 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 pos-

—shares subject to lien for unpaid dues.

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.

session 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.

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

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

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

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.

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 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

Borrower may
repay loan at
any time.

—settlement of
accounts, how
made.

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

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

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.

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

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, if the arrears continue unpaid.

—account of borrowing members, how adjusted.

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 account shall, after six months, be enforced against security.

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

—shares shall revert to company.

or petition in a summary 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.

SECT. 147. The general accounts of every such association shall be kept by double entry. Accounts, how kept, and business, how transacted. 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. Duties of treasurer. The treasurer shall dispose of and secure 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 —treasurer and secretary shall give bond. for the faithful performance of their respective duties as the by-laws may direct.

Profit and losses, when and how distributed.

SECT. 148. The profits and losses may be distributed annually, semi-annually, or quarterly, to 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.

May purchase real estate upon which it has lien.

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.

—sell or mortgage the same.

Minors may hold shares.

SECT. 150. Minors may hold shares by trustees, and the shares of each shareholder, not exceeding two, shall be exempt from attachment and execution.

Shall be subject to examination by bank examiner.

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.

Chapter 151, Public Laws 1889.

SECT. 1. All loan and building associations organized and chartered prior to the act of March ^{Loan and Building Associations authorized to issue shares} four, eighteen hundred eighty-seven, relating to loan and building associations, are authorized and empowered to issue shares, not exceeding five thousand in ^{—limit.} number, and of the paid up value of one million dollars, in the manner provided in said act.

SECT. 2. The power herein granted may be ^{How power may be adopted.} adopted by said associations, at any annual or special meeting of the shareholders called for that purpose.

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