

MAINE STATE LEGISLATURE

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Public Documents of Maine :

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers Institutions

FOR THE YEAR

1895

VOLUME I.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1895.

THIRTY-EIGHTH ANNUAL REPORT

ON THE CONDITION OF THE

Savings Banks, Trust Companies

AND

Loan and Building Associations

OF THE

STATE OF MAINE

1894

AUGUSTA

BURLEIGH & FLYNT, PRINTERS TO THE STATE

1895



STATE OF MAINE.

BANK EXAMINER'S DEPARTMENT, }
AUGUSTA, December 1, 1894. }

*To His Excellency, Henry B. Cleaves, Governor, and the
Honorable Executive Council of the State of Maine:*

I have the honor to submit herewith the thirty-eighth annual report of this department, showing the condition of the banking and other institutions under its supervision.

While there has been but little improvement in the financial conditions the past year, such changes as have taken place, seem to be in the direction of restored confidence. But one savings bank has ceased to transact business, and only two have been obliged to pass a dividend. My examination of the Orono Savings Bank, July 13, while not showing it to be actually insolvent, yet left it with so small a surplus over liabilities, that the trustees, after carefully considering the situation, voted to go into voluntary liquidation. I brought a bill in equity before the Honorable John A. Peters, Chief Justice of the Supreme Judicial Court, who, after thoroughly investigating its condition, granted the injunction, and appointed Albert White, Esq., the treasurer of the institution, as receiver, and he is now closing up its affairs. Mr. White claims he will be able to pay depositors in full, and while I cannot fully endorse this statement, the loss in any event will be very small. An assessment of 75 per cent on the stock of the American National Bank of Arkansas City, Kansas, is largely responsible for the failure of this bank.

The total deposits in our savings banks November 24, 1894, amounted to \$54,531,223.30, showing a net gain of \$1,269,-914.38 the past year. These figures do not include some \$85,000 of deposits in the Orono Savings Bank at the time of going into liquidation. The total number of depositors on this date was 155,704, a net gain of 1,782 during the year. Of the gain of \$1,269,914.38 in deposits, \$907,561.31 was credited to depositors whose balance was \$500 or less. The above showing is very gratifying, and demonstrates the confidence the people of this State have in our savings institutions. For further statistical information, reference should be made to pages 384 to 395 inclusive, of this report.

Two years ago, I called attention to the fact that the law in some states requires savings banks to call in their deposit books at stated intervals, for the purpose of having the balances verified by some party other than the treasurer or clerks who receive the deposits, and I would again say I believe some such statute should be enacted in this State. The unanimous verdict of the bank commissioners of the states where such law is in force is strongly in favor of the same, and while it may not result in the presentation of every deposit book, a very large percentage can be obtained and compared.

The question has arisen as to the authority of a savings bank to borrow money on its note alone, or with pledge of securities as collateral. The statute seems to be silent on this subject, and if there is any doubt as to the legality of such action, I believe it would be well for the legislature to take the matter into consideration. The necessity of a bank being able to borrow money has been demonstrated in several instances the past year, and under certain circumstances it should have such power.

A bank ought not to be compelled to sacrifice securities on a low market, when a temporary loan for a few weeks would enable it to meet all demands, and in this way prevent loss. I trust the matter may receive consideration.

INVESTMENTS.

This is a matter of very great importance, and I am afraid some of our institutions have not given it the attention to which it is entitled. I find there are quite a number of investments in our banks to-day that are illegal, as they do not come within the limits prescribed by law as to indebtedness and population.

Many questions which have been very difficult to answer have arisen the past year in regard to investments, and it seems to me the time has come for a change in our investment law. Two years ago there was an amendment passed which was understood to legalize certain bonds as an investment for our savings banks, but I find a wide difference of opinion as to its interpretation.

The claim is made by certain parties that under its provisions street improvement bonds, school district bonds and some others, are legalized, while others say the amendment simply provides the method of arriving at the net indebtedness of the municipality. I am sorry to say that a few purchases of street improvement or special assessment bonds have been made under this law, as I take the ground that these bonds are not a legal investment. They are a secondary lien, as I understand, on the property abutting and benefited, and in some states, notably Indiana, the Supreme Court has decided that they are in no sense an obligation of the city. In other states, I am told there has never been any decision defining the exact status of this class of bonds.

The investment in municipal and county bonds has, as a rule, been very satisfactory and I believe our present law might be amended to include certain cities, which should be enumerated, where the indebtedness now exceeds five per cent. For instance, the cities of Chicago, Cincinnati, Columbus, St. Paul and others that might be mentioned, whose net debt now brings them outside the five per cent limit, I believe might safely be admitted.

Township bonds have been purchased in a few instances by our banks, but under our present law I very much question their legality.

I have always been of the opinion that the law governing investment in railroad bonds did not include bonds of electric railroads, but there are so many of them now held that it may be useless to discuss the question. If they are to be considered a desirable investment, I believe there should be some restrictions imposed. One great difference between electric and steam railroad bonds is that the capital stock of an electric railroad, generally, does not represent actual cash paid in, while that of most steam railroads does. In the event of trouble, the stockholders have not the incentive to come forward and reorganize the road, as would be the case if the stock represented actual cash investment, but the bondholders are obliged to furnish the means for reorganization.

Investments in national bank stock, especially in the West and South, have proved in many instances undesirable, and I suggest that hereafter no investment be permitted in this stock outside the New England and Middle States.

I do not intend to treat this subject of investments exhaustively, as the banking committee of the legislature will undoubtedly take up the matter, but simply to call attention to a few of the subjects which I believe should receive consideration.

The law should be made so plain that there can be no misunderstanding as to its meaning, and our banks should be required to conform strictly to its provisions.

DIVIDENDS.

The total dividend declared the past year amounts to \$2,021,475.12, being an average rate of 3.86 per cent.

The Norway and South Paris savings banks each decided to pass the November dividend, and this action strengthened both institutions. It is not wise for a bank to pay dividends when it has not earned them, and my belief is that a bank should invest in the best and safest securities, and after charging off

all expense, pay such interest as has been actually earned and collected. The fear that it will lose deposits if the rate is reduced below 4 per cent is not well grounded, for no bank now paying 4 per cent desires new deposits; the more new deposits received, the less the probability that it can continue to declare 4 per cent dividends, for in order to pay that interest, it is obliged to earn 5 1-2 per cent, and very few safe securities will net that amount to-day. A number of the banks have reduced to 3 and 3 1-2 per cent the past year, and so far as I can learn, such action has received the approval of their depositors.

INCOME TAX LAW.

The question has been asked if our savings banks come within the provisions of this law.

By the terms of this act, nothing therein contained shall apply to "such savings banks, savings institutions, or societies composed of members who do not participate in the profits thereof, and which pay interest or dividends only to their depositors."

In view of the above language, it seems to be the opinion of our leading lawyers that the savings banks of this State are not taxable under its provisions. I have written the department at Washington for a ruling on this question, but have not yet received a reply.

TAXATION.

The total tax received by the State from our savings banks the past year amounts to \$397,734.92, a reduction of \$8,255.-69 from last year. This reduction can be accounted for on the ground that the total reserve fund and profit account has decreased the past year \$170, 509.54, and further by the fact that all investments in securities of this State subsequent to January 1, 1893 are entitled to a two-sevenths deduction.

As the tax is based on the average deposits, reserve fund and profit account, all items which may be deducted from these totals tend to the reduction of the tax.

TRUST AND BANKING COMPANIES.

There are fifteen trust and banking companies now in operation, the Augusta Safe Deposit and Trust Company having commenced business in February last.

The following totals are taken from treasurers' returns under date of November 24th :

LIABILITIES.	
Capital stock	\$1,205,400 00
Surplus	96,500 00
Undivided profits	181,391 58
Time deposits.....	1,872,516 72
Demand deposits	1,417,883 51
Certificates of deposit.....	239,502 82
Debentures outstanding	133,100 00
Trust department	161,634 46
Unpaid dividends	1,573 12
Deposits for coupons.....	4,558 40
Treasurers' checks outstanding.....	929 54
Due to other banks	46,774 00
Bills payable	143,437 00
Re-discounts.....	11,300 00
Other liabilities	319,306 47
Total	\$5,835,807 62
RESOURCES.	
Demand and time loans.....	\$2,576,256 01
Mortgages of real estate.	821,056 24
Stocks and bonds owned.....	1,389,817 00
Trust investments	160,088 43
Real estate owned	145,580 07
Due from other banks	11,899 98
Expense account	9,838 28
Furniture and fixtures.....	90,546 62
Cash	436,530 73
Other resources	194,194 26
Total	\$5,835,807 62

The capital stock of the Auburn Trust Company was scaled 20 per cent the past year, owing to losses on certain investments.

For some time I have believed that there should be a general law enacted for the government of trust and banking companies, and that the duty and authority of the State Bank Examiner should be clearly defined.

As the matter now stands, I question if the Bank Examiner has any control over these companies further than the right to make examinations. I believe he should have the power to require an assessment on the capital stock in case he finds the same impaired, and while trust and banking companies stand on an entirely different basis from savings banks, there should be some general regulations for their government.

LOAN AND BUILDING ASSOCIATIONS.

There are thirty-one loan and building associations now in operation, the Kennebec Loan and Building Association of Waterville having received its certificate in October last.

By returns of November 24th, I find the following totals :

LIABILITIES.

Accumulated capital.....	\$1,948,530 98
Guaranty fund.....	13,788 66
Advances.....	162,648 96
Forfeited shares.....	513 95
Due on loans.....	11,337 25
Profits.....	56,269 65
Other liabilities.....	866 85
	<hr/>
Total liabilities.....	\$2,193,956 30

RESOURCES.

Mortgage loans.....	\$2,020,344 68
Share loans.....	48,652 50
Real estate by foreclosure.....	24,463 95

Stocks and bonds owned.....	\$5,164 82
Furniture and fixtures	1,235 01
Permanent expense.....	1,573 76
Current expense	2,680 42
Cash	81,814 14
Other resources.....	8,027 02

Total resources	<u>\$2,193,956 30</u>
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The increase in accumulated capital the past year is nearly \$239,000; a very gratifying result, under the depressed business conditions of the past season.

I also find by these returns that two associations make no premium charge, while in others it ranges from .6 of one per cent to 4.8 per cent and the latter figure would make the rate of interest paid by the borrower 10.8 per cent.

Of course the charging a high premium increases the earning capacity of the association and will mature the shares in less time than a lower rate, but the profits of all associations are mainly derived from the borrower and I do not believe in charging him a high premium in order to declare large dividends. The party who puts his money into a loan and building association simply as an investment, not expecting to become a borrower, ought to be satisfied with six or seven per cent. If all the shareholders were borrowers, it would be of less importance, but I find that out of 7,894 shareholders but 2,332 are borrowers, less than one-third, while the other two-thirds are investors only.

The rate of dividend ranges all the way from four to ten per cent, and the total amount credited to dues the past year is \$130,537.29.

I do not like the idea of putting up loans at auction. A better method, in my judgment, would be to grant loans in order of application, providing the security was satisfactory, and fix the rate of premium at such a figure as will pay the running expenses of the association, so that they may be enabled to credit a fair dividend—not exceeding 7 per cent—and then all borrowers pay alike.

Our loan and building associations are doing splendid work in the State and if conservatively and carefully managed, there can be no question as to their success.

**THE GRANITE STATE PROVIDENT ASSOCIATION,
MANCHESTER, N. H.**

This is the only foreign loan and building association which has been licensed to transact business in this State under the provisions of chapter 79, Public Laws of 1891.

While there is no disposition on my part to reflect on this company, for they have treated me with great courtesy and cheerfully furnished all the information requested, I am going to state, frankly, that I am not in favor of foreign corporations coming in here to do this class of business, as I believe our local associations capable of covering the entire field. By the courtesy of Hon. James O. Lyford, chairman of the bank commissioners of New Hampshire, I was invited to be present at their annual examination of this company, and I spent several days looking over their accounts and methods of doing business.

I find their practices vary in many respects from those of our local associations, and I will briefly touch upon a few of them. It is their practice to charge all expense directly against the capital dues received from their installment shareholders and this item amounts to a very large sum. Fifty per cent of the first year's payments and twenty per cent thereafter till maturity of the shares are charged back for expense. For instance, each shareholder pays \$12 yearly on each share of stock owned, and \$6 is the charge on each share the first year, and \$2 on each share after the first year. At the end of the first year, the shareholder has only \$6 standing to his credit for every \$12 he has paid in, and \$10 for every \$12 after the first year. By this method, their profits show to be very large as there are no charges against them with the exception of the one item of legal expenses. None of these profits are credited to the shares semi-annually or annually

as is the practice of our local associations, and in case of withdrawal during the first five years, they do not return any cash, but give the withdrawing shareholder a paid up certificate for a certain amount dependent on the time he has been a member of the association, and this certificate draws interest at 4 per cent until the amount standing to his credit on their books shall have earned profits enough to offset the expense charged. According to their estimate, they cannot afford to return to any shareholder the amount he has actually paid to the association until he has been a member fifty-five months. I understand further that they sell full paid stock, as it is called, where the purchaser pays the full amount of \$200 for each share, and this stock receives *cash* dividends of from six to eight per cent on this amount, and at the end of five years is entitled to a proportionate part of the profits of the association.

Another practice is to take two mortgages: A first mortgage for two-thirds or three-fourths the amount of the loan, and a second mortgage for the balance. This first mortgage they sell and guarantee and in this way have the money to re-invest and this appears to be a very profitable transaction. They further claim to be able to mature their installment shares in about nine years. This is earlier than our local associations will be likely to do.

If they can fulfill this statement as to maturity of shares, it is not of so much consequence what their charges for expense are to the shareholder who is able to stay in to the end.

They have upwards of twenty different contracts which they make with their shareholders, but it is impossible to take them up in detail in the limited space of this report.

By the law under which they were admitted to this State, they are required to deposit \$25,000 with the State Treasurer and fifteen per cent thereafter on all money received from shareholders in this State. The deposit now in the hands of the State Treasurer amounts to \$67,787.90, and is in securities which I believe to be absolutely good.

As the association now has 13,651 shares outstanding in this State, and has received upwards of \$285,000 from its Maine members, I deem it my duty to present the foregoing statement as to its methods of doing business.

For a detailed statement, reference should be made to page 419 of this report.

FOREIGN CORPORATIONS.

Six foreign corporations were licensed to transact business in this State the past year, viz :

Iowa Loan and Trust Company of Des Moines, Iowa.

Maricopa Loan and Trust Company of Phoenix, Arizona.

Middlesex Banking Company of Middletown, Connecticut.

Nebraska Loan and Trust Company of Hastings, Nebraska.

Security Loan and Trust Company of Des Moines, Iowa.

Security Mortgage and Trust Company of Dallas, Texas.

A copy of the statement furnished me by each company will be found in the last part of this report.

Respectfully submitted,

CHARLES R. WHITTEN,

Bank Examiner.

RETURNS OF TRUSTEES

OF

SAVINGS BANKS

MAY 5, 1894.

BANK EXAMINER'S REPORT.

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ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MAY 5, 1894.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$1,399,493 14
Reserve fund.....	51,851 35
Profits	603 13
	\$1,451,947 62

RESOURCES.

Public funds of Maine	\$ 51,550 00
Public funds out of New England	296,200 00
Railroad bonds of Maine	134,500 00
Railroad bonds out of Maine	146,605 00
Corporation bonds of Maine	63,000 00
Corporation stock of Maine.....	30,000 00
Corporation stock out of Maine	10,484 00
National bank stock of Maine	98,160 00
Loans on mortgages of real estate	413,326 94
Loans on stocks and bonds	73,705 38
Loans on other collaterals (personal)	2,590 00
Loans to corporations	35,300 00
Real estate, foreclosure	19,463 46
Premium account.....	55,475 25
Expense account	3 30
Cash on deposit	19,278 62
Cash on hand	2,305 67
	\$1,451,947 62

AUBURN SAVINGS BANK—AUBURN.

MAY 5, 1894.

GEORGE S. WOODMAN, PRESIDENT. GEORGE H. BROWN, TREASURER.

 LIABILITIES.

Deposits...	\$1,209,897 91
Reserve fund.....	29,240 00
Profits	21,384 59
	\$1,260,522 50

 RESOURCES.

Public funds out of New England	\$192,000 00
Railroad bonds of Maine	160,900 00
Railroad bonds out of Maine	184,387 50
Corporation bonds of Maine	85,840 00
Corporation bonds out of Maine	10,000 00
Railroad stock of Maine	22,605 85
Corporation stock of Maine	1,700 00
Corporation stock out of Maine	5,572 00
National bank stock of Maine	122,500 00
Loans on mortgages of real estate	318,737 13
Loans on stocks and bonds	95,894 50
Loans on other collaterals (personal)	6,040 00
Loans to corporations	29,136 35
Real estate, foreclosure	19,753 41
Premium account	43,728 39
Safes and furniture	2,400 00
Expense account	781 73
Cash on deposit	14,745 22
Cash on hand	3,800 42
	\$1,260,522 50

AUGUSTA SAVINGS BANK—AUGUSTA.

MAY 5, 1894.

WILLIAM S. BADGER, PRESIDENT.

EDWIN C. DUDLEY, TREASURER.

 LIABILITIES.

Deposits.....	\$5,736,949 71
Reserve fund.....	275,000 00
Profits	80,429 93
	<hr/>
	\$6,092,379 64

 RESOURCES.

District of Columbia bonds	\$31,000 00
Public funds of Maine	15,000 00
Public funds out of New England	3,815,509 10
Railroad bonds of Maine	508,900 00
Railroad bonds out of Maine	790,000 00
Corporation bonds of Maine	10,000 00
National bank stock of Maine	69,800 00
Loan to State of Maine	75,000 00
Loan to national banks	3,000 00
Loans on mortgages of real estate	159,292 00
Loans on stocks and bonds	361,606 67
Loans on other collaterals (personal)	9,127 05
Loans to municipalities	67,850 00
Loans to corporations	18,650 00
Real estate, investment	30,000 00
Real estate, foreclosure	4,325 00
Safes and furniture	5,000 00
Expense account	4 32
Cash on deposit	111,391 87
Cash on hand	6,823 63
	<hr/>
	\$6,092,379 64

BANGOR SAVINGS BANK—BANGOR.

MAY 5, 1894.

J. S. WHEELWRIGHT, PRESIDENT.

JOHN L. CROSBY, TREASURER.

LIABILITIES.

Deposits	\$3,017,066 40
Reserve fund.....	109,651 46
Special reserve fund	695 94
Profits	88,248 42
	<u>\$3,215,662 22</u>

RESOURCES.

United States bonds ...	\$50,050 00
Public funds of Maine.....	83,000 00
Other public funds of New England.....	100,000 00
Public funds out of New England	1,426,524 83
Railroad bonds of Maine.....	150,747 50
Railroad bonds out of Maine	608,485 00
Corporation bonds of Maine.....	51,000 00
Corporation bonds out of Maine.....	30,000 00
Railroad stock of Maine.....	48,800 00
Corporation stock of Maine.....	2,000 00
Corporation stock out of Maine	5,706 00
National bank stock of Maine.....	25,400 00
National bank stock out of Maine.....	4,500 00
Loans on mortgages of real estate	271,285 68
Loans on stocks and bonds	189,761 73
Loans to municipalities	14,468 90
Loans to corporations	5,216 67
Real estate, investment.....	55,644 36
Real estate, foreclosure.....	32,250 87
Real estate, sundry accounts	37 32
Premium account	2,100 00
Expense account	605 39
Cash on deposit	56,730 02
Cash on hand	1,347 95
	<u>\$3,215,662 22</u>

BANK EXAMINER'S REPORT.

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BATH SAVINGS INSTITUTION—BATH.

MAY 5, 1894.

CHARLES DAVENPORT, PRESIDENT.

W. J. SHAW, TREASURER.

LIABILITIES.

Deposits.....	\$3,417,355 71
Reserve fund..	177,646 19
Profits.....	120,660 33
	<hr/>
	\$3,715,662 23

RESOURCES.

Public funds out of New England	\$485,375 00
Railroad bonds of Maine.....	224,000 00
Railroad bonds out of Maine... ..	1,504,862 50
Corporation bonds of Maine	92,450 00
Corporation bonds out of Maine.....	54,500 00
Railroad stock of Maine.....	38,500 00
Railroad stock out of Maine.....	137,000 00
Corporation stock of Maine.....	4,000 00
Corporation stock out of Maine.....	350 00
National bank stock of Maine.....	89,300 00
National bank stock out of Maine..	11,500 00
Loans on mortgages of real estate.....	224,926 12
Loans on stocks and bonds.....	741,550 00
Loans on other collaterals, (personal).....	17,491 18
Loans to corporations.....	19,000 00
Real estate, investment.....	15,000 00
Expense account....	1,037 78
Cash on deposit.....	51,984 50
Cash on hand.....	2,885 15
	<hr/>
	\$3,715,662 23

BELFAST SAVINGS BANK—BELFAST.

MAY 5, 1894.

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

 LIABILITIES.

Deposits.....	\$1,049,844 87
Reserve fund.....	53,500 00
Profits.....	20,527 34
	\$1,123,872 21

 RESOURCES.

United States bonds.....	\$50,000 00
District of Columbia bonds....	50,000 00
Public funds of Maine.....	22,500 00
Other public funds of New England.....	20,000 00
Public funds out of New England	93,280 25
Railroad bonds of Maine... ..	104,000 00
Railroad bonds out of Maine.....	236,500 00
Corporation bonds of Maine	24,300 00
National bank stock of Maine.	40,650 00
Other securities.....	3,000 00
Loans on mortgages of real estate.....	93,550 00
Loans on stocks and bonds.....	233,891 88
Loans on other collaterals, (personal).....	15,282 81
Loans to municipalities.....	19,000 00
Real estate, investment.....	12,500 00
Real estate, foreclosure.....	13,747 96
Expense account.....	425 70
Cash on deposit	73,409 85
Cash on hand.....	15,833 76
	\$1,123,872 21

BETHEL SAVINGS BANK—BETHEL.

MAY 5, 1894.

S. D. PHILBROOK, PRESIDENT.

A. E. HERRICK, TREASURER.

LIABILITIES.

Deposits.....	\$240,577 81
Reserve fund	8,192 39
Profits	4,140 68
	\$252,910 88

RESOURCES.

Public funds of Maine	\$11,000 00
Public funds out of New England.....	23,000 00
Railroad bonds of Maine	13,000 00
Railroad bonds out of Maine.....	16,400 00
Corporation bonds of Maine	9,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock of Maine	30,950 00
National bank stock out of Maine	1,060 00
Other bank stock of Maine.....	5,000 00
Other bank stock out of Maine.....	1,000 00
Loans on mortgages of real estate	105,135 29
Loans on stocks and bonds.....	4,250 00
Loans on other collaterals (personal).....	1,060 23
Loans to municipalities	5,000 00
Loans to corporations	4,350 00
Real estate, investment	5,700 00
Safes and furniture	822 25
Expense account	40 46
Cash on deposit.....	8,921 75
Cash on hand	2,280 90
	\$252,910 88

BIDDEFORD SAVINGS BANK—BIDDEFORD.

MAY 5, 1894.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits.....	\$1,095,527 15
Reserve fund.....	20,947 04
Profits.. ..	33,487 66
	\$1,149,961 85

RESOURCES.

Public funds of Maine.....	\$17,100 00
Public funds out of New England.....	135,100 00
Railroad bonds of Maine	77,500 00
Railroad bonds out of Maine.....	197,200 00
Corporation bonds of Maine.....	11,000 00
Corporation bonds out of Maine.....	15,000 00
Railroad stock out of Maine.....	9,950 00
Corporation stock of Maine.....	103,300 00
Corporation stock out of Maine.....	10,100 00
National bank stock of Maine...	69,200 00
National bank stock out of Maine.....	39,400 00
Other bank stock of Maine.....	16,000 00
Other bank stock out of Maine.....	2,450 00
Loans on mortgages of real estate	208,458 42
Loans on stocks and bonds.....	93,550 81
Loans on other collaterals (personal).....	14,011 86
Loans to municipalities.....	20,000 00
Loans to corporations.....	5,492 16
Real estate, investment.....	55,000 00
Real estate, foreclosure... ..	38,290 21
Cash on deposit.....	7,733 42
Cash on hand... ..	4,124 97
	\$1,149,961 85

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

MAY 5, 1894.

M. R. WHITE, PRESIDENT.

B. C. MATTHEWS, TREASURER.

 LIABILITIES.

Deposits.....	\$192,958 89
Reserve fund.....	8,250 00
Profits	2,074 87
	<hr/>
	\$203,283 76

 RESOURCES.

Public funds of Maine.	\$1,750 00
Other public funds of New England.....	10,000 00
Railroad bonds of Maine	14,000 00
Railroad bonds out of Maine.....	51,852 44
Corporation bonds of Maine	42,000 00
Corporation bonds out of Maine	6,000 00
National bank stock of Maine	6,000 00
National bank stock out of Maine.....	2,800 00
Loans on mortgages of real estate.....	57,020 71
Loans on stocks and bonds.....	750 00
Loans on names alone	113 00
Loans to municipalities.....	1,500 00
Loans to corporations	2,900 00
Real estate, investment	200 00
Premium account	3,438 81
Safes and furniture.....	800 00
Cash on deposit.....	966 94
Cash on hand	1,191 86
	<hr/>
	\$203,283 76

BREWER SAVINGS BANK—BREWER.

MAY 5, 1894.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

 LIABILITIES.

Deposits.....	\$159,314 83
Reserve fund	6,000 00
Profits.....	168 62
	<hr/>
	\$165,483 45

 RESOURCES.

Public funds of Maine.....	\$9,500 00
Public funds out of New England.....	31,000 00
Railroad bonds of Maine.....	4,500 00
Railroad bonds out of Maine.....	27,000 00
Corporation bonds of Maine.....	2,000 00
Loans on mortgages of real estate.....	67,199 00
Loans on stocks and bonds.....	8,000 00
Loans to municipalities.....	6,000 00
Real estate, foreclosure.....	2,138 81
Premium account.....	1,506 81
Safes and furniture.....	100 00
Cash on deposit ..	6,250 56
Cash on hand.....	288 27
	<hr/>
	\$165,483 45

BRIDGTON SAVINGS BANK—BRIDGTON.

MAY 5, 1894.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

 LIABILITIES.

Deposits.....	\$432,860 87
Reserve fund.....	13,000 00
Profits..	11,316 33
	<hr/>
	\$457,177 20

 RESOURCES.

Public funds of Maine.....	\$30,600 00
Public funds out of New England.....	33,500 00
Railroad bonds of Maine.....	39,000 00
Railroad bonds out of Maine.....	116,660 00
Corporation bonds of Maine.....	22,100 00
Corporation bonds out of Maine.....	5,000 00
National bank stock of Maine.....	17,860 00
National bank stock out of Maine.....	2,000 00
Other bank stock of Maine.....	2,500 00
Loans on mortgages of real estate.....	89,343 05
Loans on stocks and bonds.....	41,822 00
Loans on other collaterals (personal).....	17,169 13
Loans to municipalities.....	1,756 40
Loans to corporations.. ..	7,000 00
Real estate, foreclosure.....	6,688 95
Premium account.....	11,500 00
Safes and furniture.....	400 00
Expense account.....	622 13
Cash on deposit.....	10,031 06
Cash on hand.. ..	1,624 48
	<hr/>
	\$457,177 20

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

MAY 5, 1894.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

 LIABILITIES.

Deposits.....	\$499,935 82
Reserve fund.....	22,646 27
Special reserve fund	942 57
Profits	17,830 72
	<hr/>
	\$541,355 38

 RESOURCES.

Public funds of Maine	\$14,950 00
Other public funds of New England.....	26,000 00
Public funds out of New England	125,168 20
Railroad bonds of Maine	35,000 00
Railroad bonds out of Maine.....	124,735 00
Corporation bonds of Maine.....	41,412 50
Corporation bonds out of Maine.....	20,000 00
Railroad stock of Maine.....	9,945 00
National bank stock of Maine.....	61,045 00
Loans on mortgages of real estate	53,952 00
Loans on stocks and bonds.....	6,796 11
Loans on other collaterals (personal)..	14,000 00
Real estate, investment	6,759 96
Cash on deposit	1,370 29
Cash on hand.....	221 32
	<hr/>
	\$541,355 38

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

MAY 5, 1894.

THOMAS TARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

 LIABILITIES.

Deposits.....	\$294,993 41
Reserve fund.....	15,070 58
Profits.....	4,180 85
	<hr/>
	\$314,244 84

 RESOURCES.

Public funds of Maine.....	\$2,000 00
Public funds out of New England.....	77,500 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds out of Maine.....	48,740 00
Corporation bonds of Maine.....	26,000 00
Corporation stock of Maine.....	850 00
National bank stock of Maine.....	15,250 00
Loans on mortgages of real estate.....	99,889 52
Loans on stocks and bonds.....	4,920 00
Loans on other collaterals (personal).....	1,037 00
Loans to municipalities.....	1,800 00
Real estate, foreclosure.....	7,502 20
Expense account.....	23 08
Cash on deposit....	11,523 54
Cash on hand.....	1,209 50
	<hr/>
	\$314,244 84

CALAIS SAVINGS BANK—CALAIS.

MAY 5, 1894.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

 LIABILITIES.

Deposits.....	\$304,278 17
Reserve fund.....	7,443 64
Profits	7,651 61
	<hr/>
	\$319,373 42

 RESOURCES.

United States bonds.....	\$9,000 00
Public funds of Maine	20,490 00
Public funds out of New England	94,500 00
Railroad bonds of Maine	5,000 00
Railroad bonds out of Maine.....	71,720 00
Railroad stock of Maine	11,375 00
Railroad stock out of Maine	629 99
National bank stock of Maine	17,325 00
National bank stock out of Maine.. ..	7,500 00
Loans on mortgages of real estate	41,833 00
Loans on other collaterals (personal).. ..	15,206 33
Loans to corporations	10,448 75
Real estate, foreclosure	1,021 50
Premium account	1,077 58
Expense account	11 10
Cash on deposit.....	274 48
Cash on hand	11,960 69
	<hr/>
	\$319,373 42

CAMDEN SAVINGS BANK—ROCKPORT.

MAY 5, 1894.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

 LIABILITIES.

Deposits.....	\$129,376 70
Reserve fund.....	6,740 96
Special reserve fund	4,052 09
Profits	4,870 20
	<hr/>
	\$145,039 95

 RESOURCES.

Railroad bonds out of Maine.....	\$7,534 36
Corporation bonds of Maine.....	10,000 00
Railroad stock out of Maine	1,128 00
Corporation stock of Maine ..	515 00
Loans on mortgages of real estate	67,187 87
Loans on stocks and bonds.....	26,579 52
Loans on other collaterals (personal).....	2,478 72
Loans on names alone	10,448 60
Loans to municipalities.....	1,000 00
Real estate, foreclosure	5,498 28
Safes and furniture.....	1,440 00
Expense account	215 24
Cash on deposit.....	7,616 34
Cash on hand	3,398 02
	<hr/>
	\$145,039 95

CASCADE SAVINGS BANK—OAKLAND.

MAY 5, 1894.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

 LIABILITIES.

Deposits.....	\$180,388 67
Reserve fund.....	11,000 00
Profits	6,630 77
	<hr/>
	\$198,019 44

 RESOURCES.

Railroad bonds of Maine	\$3,000 00
Railroad bonds out of Maine.....	30,000 00
Railroad stock out of Maine.....	1,900 00
National bank stock of Maine.....	36,900 00
Loans on mortgages of real estate	61,212 10
Loans on stocks and bonds.....	30,857 57
Loans on other collaterals (personal)..	5,185 00
Real estate, foreclosure.....	15,323 16
Premium account	8,008 86
Safes and furniture	986 52
Cash on deposit	3,744 65
Cash on hand.....	901 58
	<hr/>
	\$198,019 44

DEXTER SAVINGS BANK—DEXTER.

MAY 5, 1894.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

 LIABILITIES.

Deposits	\$501,537 89
Reserve fund.....	20,000 00
Profits	8,193 65
	<hr/>
	\$529,731 54

 RESOURCES.

Public funds of Maine.....	\$5,600 00
Public funds out of New England	10,000 00
Railroad bonds of Maine.....	62,000 00
Railroad bonds out of Maine	79,450 00
Corporation bonds of Maine.....	104,375 00
Corporation bonds out of Maine.....	21,000 00
Railroad stock of Maine.....	15,555 00
Corporation stock of Maine.....	2,000 00
National bank stock of Maine.....	63,900 00
Other bank stock of Maine	21,000 00
Loans on mortgages of real estate.....	56,410 84
Loans on stocks and bonds	11,450 00
Loans on other collaterals (personal).....	5,634 82
Loans to municipalities	3,300 00
Real estate, investment.....	24,000 00
Real estate, foreclosure....	16,880 39
Cash on deposit	27,108 04
Cash on hand	1,067 45
	<hr/>
	\$529,731 54

EASTPORT SAVINGS BANK—EASTPORT.

MAY 5, 1894.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

 LIABILITIES.

Deposits.....	\$493,543 66
Reserve fund.....	10,505 99
Profits.....	14,415 29
	<hr/>
	\$518,464 94

 RESOURCES.

Public funds of Maine.....	\$ 5,582 65
Public funds out of New England	153,500 00
Railroad bonds of Maine... ..	6,000 00
Railroad bonds out of Maine.....	109,000 00
Corporation bonds of Maine	13,000 00
Corporation bonds out of Maine.....	15,000 00
Railroad stock out of Maine.....	2,000 00
National bank stock of Maine	13,350 00
National bank stock out of Maine	9,800 00
Loans on mortgages of real estate.....	106,889 23
Loans on stocks and bonds.....	7,618 50
Loans on other collaterals, (personal).....	15,575 42
Loans to corporations.....	6,723 25
Real estate, investment.....	22,197 80
Cash on deposit	29,298 53
Cash on hand.....	2,929 56
	<hr/>
	\$518,464 94

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 5, 1894.

C. G. TOTMAN, PRESIDENT.

CHARLES ROWELL, TREASURER.

LIABILITIES.

Deposits.....	\$278,194 69
Reserve fund	15,694 00
Special reserve fund	2,000 00
Profits	211 60
	\$296,100 29

RESOURCES.

Public funds of Maine	\$5,000 00
Other public funds of New England.....	4,000 00
Public funds out of New England.....	10,000 00
Railroad bonds of Maine	12,000 00
Railroad bonds out of Maine.....	17,500 00
Corporation bonds of Maine	32,000 00
Corporation bonds out of Maine.....	1,000 00
Railroad stock out of Maine.....	5,000 00
National bank stock of Maine	25,925 00
Other bank stock of Maine.....	2,000 00
Loans on mortgages of real estate	110,978 00
Loans on stocks and bonds.....	34,950 00
Loans on other collaterals (personal).....	6,300 00
Loans to municipalities	3,000 00
Loans to corporations	1,000 00
Real estate, foreclosure.....	3,320 97
Premium account	3,500 00
Safes and furniture	500 00
Expense account	50 00
Cash on deposit.....	17,382 96
Cash on hand	693 36
	\$296,100 29

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

MAY 5, 1894.

JOSEPH W. FAIRBANKS, PRESIDENT. CARLETON P. MERRILL, TREASURER.

 LIABILITIES.

Deposits.....	\$586,322 20
Reserve fund	8,500 00
Profits.....	12,769 57
	<hr/>
	\$607,591 77

 RESOURCES.

Public funds of Maine	\$6,000 00
Public funds out of New England	103,000 00
Railroad bonds of Maine	40,000 00
Railroad bonds out of Maine.....	131,900 00
Corporation bonds of Maine	57,300 00
Railroad stock of Maine	28,121 50
Corporation stock of Maine	850 00
National bank stock of Maine.	74,995 00
Loans on mortgages of real estate.....	68,868 24
Loans on stocks and bonds.....	22,361 86
Loans on other collaterals, (personal).....	3,022 50
Loans to corporations	2,500 00
Real estate, investment	21,516 46
Real estate, foreclosure.....	10,864 11
Cash on deposit ..	33,306 21
Cash on hand.....	2,985 89
	<hr/>
	\$607,591 77

GARDINER SAVINGS INSTITUTION—GARDINER.

MAY 5, 1894.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

 LIABILITIES.

Deposits	\$2,142,237 93
Reserve fund.....	107,000 00
Profits	33,808 56
	<hr/>
	\$2,283,046 49

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds of Maine.....	34,500 00
Other public funds of New England.....	29,000 00
Public funds out of New England.....	1,342,745 82
Railroad bonds of Maine	62,000 00
Railroad bonds out of Maine.....	120,000 00
Corporation bonds of Maine.....	181,000 00
National bank stock of Maine.....	59,200 00
National bank stock out of Maine.....	13,200 00
Loans on mortgages of real estate.....	180,955 16
Loans on stocks and bonds.....	138,349 25
Loans on other collaterals (personal).....	11,990 00
Loans to municipalities.....	7,600 00
Real estate, investment.....	30,000 00
Cash on deposit.....	17,738 09
Cash on hand.....	4,768 17
	<hr/>
	\$2,283,046 49

GORHAM SAVINGS BANK—GORHAM.

MAY 5, 1894.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

 LIABILITIES.

Deposits.....	\$362,119 90
Reserve fund.....	18,230 56
Profits.. ..	6,438 95
	<hr/>
	\$386,789 41

 RESOURCES.

Public funds of Maine.....	\$9,708 63
Public funds out of New England.....	77,860 00
Railroad bonds of Maine.....	13,600 00
Railroad bonds out of Maine.....	47,000 00
Corporation bonds of Maine.....	29,500 00
Corporation bonds out of Maine.....	4,000 00
Railroad stock of Maine	700 00
National bank stock of Maine.....	8,350 00
Other securities.....	3,678 22
Loans on mortgages of real estate.....	167,560 29
Loans on stocks and bonds.....	7,375 00
Loans on other collaterals (personal).....	250 00
Loans to corporations.. ..	103 35
Real estate, foreclosure.....	14,700 00
Cash on deposit.....	1,531 68
Cash on hand.. ..	1,472 24
	<hr/>
	\$386,789 41

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MAY 5, 1894.

ELIPHALET ROWELL, PRESIDENT.

HENRY K. BAKER, TREASURER.

 LIABILITIES.

Deposits.....	\$597,121 46
Reserve fund.....	32,000 00
Profits	22,081 99
	<hr/>
	\$651,153 45

 RESOURCES.

Public funds of Maine.....	\$10,805 00
Public funds out of New England	244,111 25
Railroad bonds of Maine	46,270 92
Railroad bonds out of Maine.....	129,500 00
Corporation bonds of Maine	93,875 00
Corporation bonds out of Maine	42,500 00
National bank stock of Maine	14,360 00
Loans on mortgages of real estate.....	51,463 25
Loans on other collaterals (personal).....	675 00
Real estate, investment	1,000 00
Real estate, foreclosure	6,193 87
Expense account.....	449 73
Cash on deposit.....	9,916 31
Cash on hand ..	33 12
	<hr/>
	\$651,153 45

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

MAY 5, 1894.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

 LIABILITIES.

Deposits.....	\$324,269 27
Reserve fund..	7,835 78
Profits.....	7,571 61
	<hr/>
	\$339,676 66

 RESOURCES.

United States bonds.....	\$16,700 00
Public funds of Maine	21,033 56
Public funds out of New England	15,000 00
Railroad bonds of Maine.....	12,000 00
Railroad bonds out of Maine... ..	15,900 00
Railroad stock of Maine.....	400 00
Corporation stock of Maine.....	22,000 00
National bank stock of Maine.....	16,600 00
Other bank stock out of Maine.....	500 00
Loans on mortgages of real estate.....	139,574 65
Loans on stocks and bonds.....	26,990 00
Loans on other collaterals, (personal).....	140 00
Loans to municipalities	6,985 83
Loans to corporations.....	9,700 00
Real estate, investment.....	5,416 00
Premium account	4,069 63
Cash on deposit.....	21,031 59
Cash on hand.....	5,635 40
	<hr/>
	\$339,676 66

HOULTON SAVINGS BANK—HOULTON.

MAY 5, 1894.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

 LIABILITIES.

Deposits.....	\$394,750 93
Reserve fund.....	6,632 79
Profits..	857 21
	<hr/>
	\$401,740 93

 RESOURCES.

Public funds of Maine.....	\$1,600 00
Public funds out of New England.....	26,550 00
Railroad bonds of Maine	13,000 00
Railroad bonds out of Maine.....	52,552 50
Corporation bonds of Maine.....	17,925 00
Corporation bonds out of Maine.....	5,000 00
National bank stock of Maine... ..	58,600 00
National bank stock out of Maine.....	1,400 00
Loans on mortgages of real estate	168,823 04
Loans to municipalities.....	14,830 00
Real estate, investment.....	4,750 00
Premium account	16,336 76
Safes and furniture.....	1,000 00
Cash on deposit.....	14,795 37
Cash on hand....	4,578 26
	<hr/>
	\$401,740 93

KENNEBEC SAVINGS BANK—AUGUSTA.

MAY 5, 1894.

M. V. B. CHASE, PRESIDENT.

WILLIAM G. BOOTHBY, TREASURER.

 LIABILITIES.

Deposits.....	\$878,851 71
Reserve fund.....	23,000 00
Profits	6,171 87
	<hr/>
	\$908,023 58

 RESOURCES.

Public funds of Maine	\$10,000 00
Public funds out of New England	281,800 00
Railroad bonds of Maine	130,150 00
Railroad bonds out of Maine	41,925 00
Corporation bonds of Maine	21,500 00
Corporation bonds out of Maine.....	6,000 00
National bank stock of Maine	162,270 00
National bank stock out of Maine.....	13,000 00
Loans on mortgages of real estate ...	111,602 95
Loans on stocks and bonds	77,078 24
Loans on other collaterals (personal)	10,100 00
Loans to municipalities	20,000 00
Premium account.....	5,032 50
Safes and furniture	1,500 00
Cash on deposit	14,931 67
Cash on hand	1,133 22
	<hr/>
	\$908,023 58

KENNEBUNK SAVINGS BANK—KENNEBUNK.

MAY 5, 1894.

ROBERT W. LORD, PRESIDENT.

EDWARD E. BOURNE, TREASURER.

LIABILITIES.

Deposits.....	\$563,735 79
Reserve Fund.....	20,003 21
Profits.....	6,928 18
	\$590,667 18

RESOURCES.

Public funds of Maine.....	\$1,000 00
Public funds out of New England.....	141,860 00
Railroad bonds of Maine.....	35,000 00
Railroad bonds out of Maine.....	168,102 50
Corporation bonds of Maine....	40 000 00
Railroad stock of Maine.....	9,500 00
National bank stock of Maine.....	30,250 00
Loans on mortgages of real estate.....	132,940 88
Loans on stocks and bonds.....	5,937 00
Loans on other collaterals (personal)	200 00
Loans to municipalities.....	1,900 00
Real estate, investment	3,490 00
Premium account....	3,731 01
Safes and furniture.....	100 00
Cash on deposit.....	14,755 34
Cash on hand.....	1,900 45
	\$590,667 18

LUBEC SAVINGS BANK—LUBEC.

May 5, 1894.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

 LIABILITIES.

Deposits.....	\$12,267 23
Reserve fund.....	650 00
Profits	462 42
	<hr/>
	\$13,379 65

 RESOURCES.

United States bonds ...	\$1,500 00
Public funds of Maine....	136 50
Railroad bonds out of Maine.....	1,000 00
Corporation bonds of Maine.....	1,500 00
Corporation bonds out of Maine.....	500 00
National bank stock of Maine	600 00
Other bank stock of Maine.....	1,000 00
Loans on mortgages of real estate.....	6,161 55
Loans on names alone	380 00
Premium account	210 00
Interest account	140 00
Cash on deposit	94 12
Cash on hand	157 48
	<hr/>
	\$13,379 65

MACHIAS SAVINGS BANK—MACHIAS.

MAY 5, 1894.

JOHN F. HARMON, PRESIDENT.

L. L. KEITH, TREASURER.

 LIABILITIES.

Deposits.....	\$626,890 11
Profits.....	2,879 82
	<hr/>
	\$629,769 93

 RESOURCES.

Public funds of Maine.....	\$101,500 00
Other public funds of New England	4,000 00
Public funds out of New England.....	266,500 00
Railroad bonds of Maine.....	22,000 00
Railroad bonds out of Maine.....	99,000 00
Corporation bonds of Maine.....	52,500 00
National bank stock of Maine.....	34,070 00
Other bank stock of Maine.....	5,000 00
Loans on mortgages of real estate.....	24,030 00
Loans to municipalities.....	103 40
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Cash on deposit....	4,154 65
Cash on hand.....	6,911 88
	<hr/>
	\$629,769 93

MAINE SAVINGS BANK—PORTLAND.

May 5, 1894.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

 LIABILITIES.

Deposits.....	\$6,144,413 83
Reserve fund.....	302,000 00
Profits.....	169,029 09
	<hr/>
	\$6,615,442 92

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds of Maine.....	100,000 00
Public funds out of New England.....	2,182,550 00
Railroad bonds of Maine.....	596,000 00
Railroad bonds out of Maine.....	1,825,837 50
Corporation bonds of Maine.....	816,120 00
Corporation bonds out of Maine.....	51,000 00
Railroad stock of Maine.....	12,500 00
National bank stock of Maine.....	63,705 00
Other bank stock of Maine.....	22,675 00
Loans on mortgages of real estate.....	334,189 83
Loans on stocks and bonds.....	328,463 00
Loans to corporations.....	102,500 00
Real estate, investment.....	5,000 00
Real estate, foreclosure.....	7,651 02
Expense account.....	5,138 25
Cash on deposit.....	56,967 15
Cash on hand.....	5,146 17
	<hr/>
	\$6,615,442 92

MECHANICS' SAVINGS BANK—AUBURN.

MAY 5, 1894.

DR. B. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

 LIABILITIES.

Deposits.....	\$598,370 49
Reserve fund.....	3,650 00
Special reserve fund.....	65,238 55
Profits.....	9,642 69
	<hr/>
	\$676,901 73

 RESOURCES.

Public funds out of New England.....	\$33,850 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	36,240 00
Corporation bonds of Maine.....	23,950 00
Corporation bonds out of Maine.....	20,400 00
National bank stock of Maine.....	154,990 00
National bank stock out of Maine.....	2,000 00
Other bank stock of Maine.....	10,500 00
Loans on mortgages of real estate.....	188,965 00
Loans on stocks and bonds	84,985 00
Loans on other collaterals (personal)....	17,995 00
Loans to corporations.....	29,662 50
Real estate, investment.....	40,000 00
Real estate, foreclosure.....	15,360 00
Cash on deposit....	7,171 82
Cash on hand.....	832 41
	<hr/>
	\$676,901 73

NORWAY SAVINGS BANK—NORWAY.

MAY 5, 1894.

C. S. TUCKER, PRESIDENT.

H. M. BEARCE, TREASURER.

 LIABILITIES.

Deposits.....	\$357,275 67
Reserve fund.....	9,000 00
Profits	8,671 02
	<hr/>
	\$374,946 69

 RESOURCES.

Public funds of Maine.....	\$255 00
Other public funds of New England.....	115 20
Public funds out of New England.	10,515 72
Railroad bonds out of Maine.....	35,000 00
Corporation bonds of Maine.....	21,200 00
Corporation bonds out of Maine.....	22,000 00
Railroad stock of Maine.....	5,027 50
Railroad stock out of Maine.....	5,000 00
Corporation stock of Maine.....	1,000 00
National bank stock of Maine.....	50,900 00
Other bank stock of Maine.....	6,000 00
Loans on mortgages of real estate.....	140,820 85
Loans on stocks and bonds.....	31,941 04
Loans on other collaterals (personal).....	528 48
Loans on names alone.....	500 00
Loans to corporations.....	7,370 00
Real estate, investment.....	5,000 00
Real estate, foreclosure.....	2,800 00
Premium account.....	7,500 00
Cash on deposit.....	17,468 21
Cash on hand.....	4,004 69
	<hr/>
	\$374,946 69

ORONO SAVINGS BANK—ORONO.

MAY 5, 1894.

SAMUEL LIBBEY, PRESIDENT.

ALBERT WHITE, TREASURER.

LIABILITIES.

Deposits.....	\$90,083 97
Reserve fund.....	3,577 16
Profits ...	862 81
	\$94,523 94

RESOURCES.

Public funds of Maine	\$ 6,000 00
Public funds out of New England.....	30,500 00
Railroad bonds out of Maine.....	16,000 00
Corporation bonds of Maine	4,000 00
National bank stock of Maine.....	5,000 00
National bank stock out of Maine	5,400 00
Loans on mortgages of real estate	7,511 21
Loans on stocks and bonds.....	8,950 00
Loans on other collaterals (personal).....	100 00
Suspense account.....	300 00
Loans to municipalities.....	3,000 00
Real estate, investment.....	3,200 00
Real estate, foreclosure.....	205 00
Premium account	1,753 71
Safes and furniture	500 00
Expense account.....	73 65
Cash on deposit	1,767 38
Cash on hand.....	262 99
	\$94,523 94

PENOBSCOT SAVINGS BANK—BANGOR.

MAY 5, 1894.

F. A. WILSON, PRESIDENT.

GEO. H. HOPKINS, TREASURER.

 LIABILITIES.

Deposits.....	\$1,562,273 42
Reserve fund.....	46,569 84
Profits.. . . .	16,598 58
	<hr/>
	\$1,625,441 84

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds of Maine.....	175,350 00
Other public funds of New England	1,000 00
Public funds out of New England.....	377,500 00
Railroad bonds of Maine.....	169,500 00
Railroad bonds out of Maine.....	130,000 00
Corporation bonds of Maine.....	75,000 00
Railroad stock of Maine	25,000 00
Corporation stock of Maine.....	11,000 00
National bank stock of Maine.....	11,300 00
Loans on mortgages of real estate.....	295,102 97
Loans on stocks and bonds.....	133,640 00
Loans on other collaterals (personal).....	7,600 00
Loans to municipalities.....	26,500 00
Loans to corporations.. . . .	24,500 00
Real estate, investment	1,300 00
Premium account.....	20,000 00
Safes and furniture	5,000 00
Expense account	241 06
Cash on deposit.....	35,204 20
Cash on hand.. . . .	1,303 61
	<hr/>
	\$1,625,441 84

PEOPLE'S SAVINGS BANK—LEWISTON.

May 5, 1894.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

 LIABILITIES.

Deposits.....	\$818,342 22
Reserve fund.....	46,900 00
Profits	5,956 24
	<hr/>
	\$871,198 46

 RESOURCES.

Public funds of Maine.	\$22,700 00
Public funds out of New England	42,000 00
Railroad bonds of Maine	121,000 00
Railroad bonds out of Maine.....	44,860 00
Corporation bonds of Maine	79,275 00
Railroad stock of Maine.....	500 00
Corporation stock of Maine.....	3,500 00
Corporation stock out of Maine.....	2,969 00
National bank stock of Maine	88,500 00
Loans on mortgages of real estate.....	256,235 39
Loans on stocks and bonds....	70,113 69
Loans on other collaterals (personal).....	1,919 00
Loans to municipalities	4,000 00
Loans to corporations	67,600 00
Real estate, foreclosure	3,400 00
Premium account.....	34,000 00
Safes and furniture.....	400 00
Expense account.....	6 50
Cash on deposit.....	22,780 90
Cash on hand	5,438 98
	<hr/>
	\$871,198 46

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

MAY 5, 1894.

JOHN R. KELLEY, PRESIDENT.

F. W. WEEKS, TREASURER.

 LIABILITIES.

Deposits.....	\$422,244 10
Reserve fund.....	26,252 66
Profits.....	10,277 40
	<hr/>
	\$458,774 16

 RESOURCES.

Public funds out of New England	\$76,958 20
Railroad bonds of Maine	4,000 00
Railroad bonds out of Maine	111,050 00
Corporation bonds out of Maine.....	16,000 00
Corporation stock of Maine	1,500 00
National bank stock of Maine	37,600 00
Other bank stock of Maine.....	5,000 00
Loans on mortgages of real estate.....	91,257 41
Loans on stocks and bonds.....	41,240 00
Loans on other collaterals (personal)	20,381 00
Loans on names only.....	1,025 00
Loans to municipalities	1,300 00
Loans to corporations.....	18,095 00
Real estate, investment.....	6,588 40
Real estate, foreclosure.....	565 00
Cash on deposit	24,961 15
Cash on hand	1,253 00
	<hr/>
	\$458,774 16

PHILLIPS SAVINGS BANK—PHILLIPS.

May 5, 1894.

E. M. ROBINSON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

 LIABILITIES.

Deposits.....	\$150,749 86
Reserve fund	6,730 00
Profits	3,202 27
	<hr/>
	\$160,682 13

 RESOURCES.

Public funds of Maine	\$20,700 00
Public funds out of New England.....	3,000 00
Railroad bonds of Maine	28,600 00
Railroad bonds out of Maine.....	11,000 00
Corporation bonds of Maine.....	9,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock of Maine	26,800 00
Other bank stock of Maine.....	2,500 00
Loans on mortgages of real estate	30,242 45
Loans on stocks and bonds.....	7,360 00
Loans on other collaterals (personal).....	1,941 62
Loans to municipalities	783 00
Premium account	1,570 00
Safes and furniture	400 00
Cash on deposit.....	10,690 15
Cash on hand	1,094 91
	<hr/>
	\$160,682 13

PISCATAQUIS SAVINGS BANK—DOVER.

MAY 5, 1894.

E. A. THOMPSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

 LIABILITIES.

Deposits.....	\$492,980 61
Reserve fund.....	15,724 68
Profits	12,283 99
	<hr/>
	\$520,989 28

 RESOURCES.

Public funds of Maine.....	\$19,000 00
Public funds out of New England.....	52,000 00
Railroad bonds of Maine.....	27,000 00
Railroad bonds out of Maine.....	95,045 00
Corporation bonds of Maine....	46,650 00
Corporation bonds out of Maine.....	15,000 00
National bank stock of Maine.....	39,500 00
National bank stock out of Maine.....	5,000 00
Other bank stock of Maine	8,000 00
Loans on mortgages of real estate.....	120,952 82
Loans on stocks and bonds.....	35,400 00
Loans on other collaterals (personal)	514 47
Loans to municipalities.....	8,080 15
Loans to corporations	1,316 60
Real estate, investment	11,397 68
Real estate, foreclosure.....	5,890 03
Premium account....	4,744 00
Expense account	808 58
Cash on deposit.....	23,768 24
Cash on hand.....	921 71
	<hr/>
	\$520,989 28

PORTLAND SAVINGS BANK—PORTLAND.

MAY 5, 1894.

FRANKLIN R. BARRETT, PRESIDENT. EDWARD A. NOYES, TREASURER.

 LIABILITIES.

Deposits	\$7,949,041 08
Reserve fund.....	385,000 00
Profits	33,013 69
	<hr/>
	\$8,367,054 77

 RESOURCES.

United States bonds.....	\$200,000 00
Public funds of Maine.....	48,500 00
Public funds out of New England	2,746,500 00
Railroad bonds of Maine.....	695,000 00
Railroad bonds out of Maine	1,253,375 00
Corporation bonds of Maine.....	440,500 00
Railroad stock of Maine.....	61,300 00
Corporation stock of Maine.....	21,932 50
National bank stock of Maine.....	119,796 00
Loans on mortgages of real estate.....	569,898 03
Loans on stocks and bonds	1,430,648 81
Loans to corporations.....	466,671 66
Real estate, investment.....	33,861 76
Real estate, foreclosure.....	135,245 38
Premium account	2,250 00
Expense account	172 44
Cash on deposit	132,038 76
Cash on hand	9,364 43
	<hr/>
	\$8,367,054 77

ROCKLAND SAVINGS BANK—ROCKLAND.

MAY 5, 1894.

EDWARD H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

 LIABILITIES.

Deposits...	\$934,673 40
Reserve fund.....	23,755 55
Profits	23,988 10
	<hr/>
	\$982,417 05

 RESOURCES.

Public funds of Maine.....	\$2,200 00
Other public funds of New England.....	4,975 00
Public funds out of New England	25,000 00
Railroad bonds of Maine	84,000 00
Railroad bonds out of Maine	262,869 80
Corporation bonds of Maine	54,950 00
Corporation bonds out of Maine.....	31,890 00
Railroad stock out of Maine.....	1,470 00
Corporation stock of Maine.....	1,200 00
National bank stock of Maine	71,395 00
Loans on mortgages of real estate	117,280 25
Loans on stocks and bonds	198,050 00
Loans on other collaterals (personal)	6,400 00
Loans on names alone.....	5,000 00
Loans to corporations	63,166 67
Real estate, investment	13,000 00
Premium account	14,265 00
Cash on deposit	13,958 95
Cash on hand	11,346 38
	<hr/>
	\$982,417 05

SACO SAVINGS BANK—SACO.

MAY 5, 1894.

RISHWORTH JORDAN, PRESIDENT.

FRANK W. NUTTER, TREASURER.

 LIABILITIES.

Deposits.....	\$590,221 57
Reserve fund..	26,370 00
Profits.....	11,368 26
	<hr/>
	\$627,959 83

 RESOURCES.

Public funds of Maine	\$ 1,000 00
Public funds out of New England	83,500 00
Railroad bonds of Maine.....	20,500 00
Railroad bonds out of Maine... ..	166,872 77
Corporation bonds of Maine	13,000 00
Railroad stock of Maine.....	23,150 00
Railroad stock out of Maine.....	17,100 00
Corporation stock of Maine.....	34,500 00
Corporation stock out of Maine.....	3,500 00
National bank stock of Maine.....	43,930 00
National bank stock out of Maine.....	8,400 00
Loans on mortgages of real estate.....	161,127 54
Loans on stocks and bonds.....	19,610 00
Real estate, foreclosure	6,878 82
Premium account	19,757 35
Cash on deposit.....	3,736 60
Cash on hand.....	1,396 75
	<hr/>
	\$627,959 83

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

MAY 5, 1894.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

 LIABILITIES.

Deposits.....	\$2,372,163 04
Reserve fund.....	30,985 44
Profits.. ..	83,170 02
	<hr/>
	\$2,486,328 50

 RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine.....	11,000 00
Other public funds of New England.....	52,000 00
Public funds out of New England.....	140,815 00
Railroad bonds of Maine	77,640 00
Railroad bonds out of Maine.....	1,179,158 52
Corporation bonds of Maine.....	89,675 00
Corporation bonds out of Maine.....	10,378 00
Railroad stock of Maine.....	178,103 04
Railroad stock out of Maine.....	201,486 87
Corporation stock of Maine.....	93,580 00
Corporation stock out of Maine.	11,900 00
National bank stock of Maine... ..	10,300 00
National bank stock out of Maine.....	46,680 00
Loans on mortgages of real estate	64,698 77
Loans on stocks and bonds.....	100,867 10
Loans on other collaterals, (personal).....	896 75
Loans to corporations.....	1,500 00
Real estate, investment.....	15,722 29
Cash on deposit.....	3,386 20
Cash on hand... ..	11,546 96
	<hr/>
	\$2,486,328 50

SEARSPORT SAVINGS BANK—SEARSPORT.

MAY 5, 1894.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

LIABILITIES.

Deposits.....	\$147,351 32
Reserve fund.....	2,750 00
Profits.....	654 56
	\$150,755 88

RESOURCES.

District of Columbia bonds.....	\$18,000 00
Public funds of Maine.....	299 70
Public funds out of New England.....	52,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	13,000 00
Corporation bonds of Maine ...	4,000 00
Railroad stock out of Maine.....	10,534 51
National bank stock of Maine.....	19,880 00
Other securities.....	6,284 00
Loans on mortgages of real estate.....	3,330 00
Loans on stocks and bonds.....	5,000 00
Loans on other collaterals (personal).....	1,000 00
Real estate, investment.....	4,800 00
Premium account.....	146 64
Cash on deposit.....	1,022 09
Cash on hand.....	1,458 94
	\$150,755 88

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MAY 5, 1894.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

 LIABILITIES.

Deposits.....	\$1,009,381 23
Reserve fund.....	20,000 00
Profits	18,140 52
	<hr/>
	\$1,047,521 75

 RESOURCES.

Public funds out of New England	\$236,000 00
Railroad bonds of Maine....	198,000 00
Railroad bonds out of Maine.....	218,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock of Maine.....	24,750 00
National bank stock of Maine	81,650 00
Other bank stock of Maine.....	1,000 00
Other bank stock out of Maine.....	5,000 00
Loans on mortgages of real estate.....	188,832 22
Loans on stocks and bonds.....	11,290 00
Loans to municipalities.....	3,879 36
Loans to corporations.....	20,200 00
Real estate, foreclosure.....	13,465 62
Premium account	16,553 50
Cash on hand.....	18,901 05
	<hr/>
	\$1,047,521 75

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

MAY 5, 1894.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

 LIABILITIES.

Deposits.....	\$315,960 92
Reserve fund.....	6,640 58
Profits	6,339 92
	<hr/>
	\$328,941 42

 RESOURCES.

Public funds of Maine.....	\$10,000 00
Other public funds of New England.....	10,000 00
Public funds out of New England.....	67,000 00
Railroad bonds of Maine.....	48,970 00
Railroad bonds out of Maine.....	115,170 00
Corporation bonds of Maine.....	6,000 00
Corporation stock out of Maine ..	2,500 00
National bank stock of Maine.....	22,500 00
Loans on mortgages of real estate.....	30,552 61
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	10,000 00
Real estate, investment.....	1,200 00
Cash on deposit.....	3,848 81
	<hr/>
	\$328,941 42

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 5, 1894.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

 LIABILITIES.

Deposits.....	\$497,294 58
Reserve fund	17,500 00
Profits	11,400 44
	<hr/>
	\$526,195 02

 RESOURCES.

United States bonds ...	\$2,200 00
Public funds of Maine	\$1,150 00
Public funds out of New England	31,000 00
Railroad bonds of Maine	5,500 00
Railroad bonds out of Maine.....	95,000 00
Corporation bonds of Maine	62,000 00
Corporation stock of Maine	13,800 00
National bank stock of Maine.	36,330 00
National bank stock out of Maine.....	3,000 00
Loans on mortgages of real estate.....	192,010 38
Loans on stocks and bonds.....	31,401 28
Loans on other collaterals, (personal).....	173 25
Loans to municipalities.....	2,968 00
Loans to corporations	14,411 34
Real estate, investment	4,775 00
Real estate, foreclosure.....	14,667 38
Premium account.....	3,327 00
Insurance account	333 90
Expense account.....	661 30
Cash on deposit ..	7,941 40
Cash on hand.....	3,544 79
	<hr/>
	\$526,195 02

THOMASTON SAVINGS BANK—THOMASTON.

MAY 5, 1894.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits.....	\$262,448 48
Reserve fund.....	8,760 00
Special reserve fund.....	657 65
Profits.....	4,828 96
	\$276,695 09

RESOURCES.

Public funds of Maine.....	\$8,500 00
Public funds out of New England.....	49,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	94,500 00
Corporation bonds of Maine....	35,800 00
Corporation stock of Maine.....	1,100 00
National bank stock of Maine.....	17,210 00
Loans on mortgages of real estate.....	16,635 00
Loans on stocks and bonds.....	19,843 00
Loans on other collaterals (personal)	6,200 00
Loans to municipalities.....	750 00
Real estate, investment	3,600 00
Real estate, foreclosure.....	2,875 00
Premium account....	4,812 50
Safes and furniture	1,350 00
Cash on deposit.....	2,837 74
Cash on hand.....	1,681 85
	\$276,695 09

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

MAY 5, 1894.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

LIABILITIES.

Deposits.....	\$211,023 46
Reserve fund.....	10,204 31
Profits.....	593 53
	<hr/>
	\$221,821 30

RESOURCES.

Railroad bonds of Maine.....	\$6,400 00
Railroad bonds out of Maine.....	23,000 00
Corporation bonds of Maine.....	19,000 00
Corporation bonds out of Maine.....	54,000 00
National bank stock of Maine.....	33,750 00
Loans on mortgages of real estate.....	63,618 81
Loans on stocks and bonds.....	10,850 00
Loans on other collaterals (personal)....	1,675 00
Premium account.....	6,452 43
Expense account.....	1,489 84
Cash on hand.....	1,585 22
	<hr/>
	\$221,821 30

TREMONT SAVINGS BANK—TREMONT.

MAY 5, 1894.

WM. N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

 LIABILITIES.

Deposits	\$26,404 93
Reserve fund.....	689 16
Special reserve fund.....	125 00
Profits	1,027 64
	<hr/>
	\$28,246 73

 RESOURCES.

Public funds of Maine.....	\$3,628 43
Railroad bonds of Maine.....	2,800 00
Corporation bonds of Maine.....	1,500 00
Corporation bonds out of Maine.....	500 00
Loans on mortgages of real estate.....	13,125 88
Loans on other collaterals (personal).....	823 33
Loans on names alone	155 69
Real estate, foreclosure....	400 00
Cash on deposit	5,247 82
Cash on hand	65 58
	<hr/>
	\$28,246 73

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 5, 1894.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

 LIABILITIES.

Deposits.....	\$764,676 87
Reserve fund.....	41,100 00
Profits..	13,369 44
	<hr/>
	\$819,346 31

 RESOURCES.

District of Columbia bonds.....	\$14,000 00
Public funds of Maine.....	5,100 00
Public funds out of New England.....	126,050 00
Railroad bonds of Maine.....	34,600 00
Railroad bonds out of Maine.....	64,250 00
Corporation bonds of Maine.....	5,000 00
Railroad stock of Maine	10,000 00
National bank stock of Maine.....	83,200 00
Loans on mortgages of real estate.....	343,830 80
Loans on stocks and bonds.....	15,761 00
Loans on other collaterals (personal).....	4,660 00
Loans to municipalities.....	3,800 00
Loans to corporations..	21,500 00
Real estate, investment	12,800 00
Real estate, foreclosure.....	22,607 87
Premium account.....	28,213 00
Cash on deposit.....	22,778 34
Cash on hand..	1,795 30
	<hr/>
	\$819,346 31

WISCASSET SAVINGS BANK—WISCASSET.

MAY 5, 1894.

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

 LIABILITIES.

Deposits.....	\$193,809 24
Reserve fund.....	9,075 71
Profits	16,513 73
Bills payable.....	5,000 00
	<hr/>
	\$224,398 68

 RESOURCES.

District of Columbia bonds	\$1,000 00
Public funds out of New England	12,500 00
Railroad bonds of Maine.	22,767 50
Railroad bonds out of Maine.....	112,823 00
Railroad stock out of Maine.....	2,660 00
Corporation stock out of Maine.....	500 00
National bank stock of Maine	17,200 00
Loans on mortgages of real estate.....	24,049 83
Loans on stocks and bonds.....	5,060 00
Loans on other collaterals (personal).....	346 27
Real estate, foreclosure	3,960 00
Cash on deposit.....	1,952 00
Cash on hand ..	19,580 08
	<hr/>
	\$224,398 68

YORK COUNTY SAVINGS BANK—BIDDEFORD.

MAY 5, 1894.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

 LIABILITIES.

Deposits.....	\$1,169,839 61
Reserve fund.....	23,600 00
Profits..	30,391 91
	<hr/>
	\$1,223,831 52

 RESOURCES.

United States bonds.....	\$23,350 00
Public funds of Maine.....	5,000 00
Public funds out of New England.....	258,184 46
Railroad bonds of Maine	35,750 00
Railroad bonds out of Maine.....	147,697 16
Corporation bonds of Maine.....	60,000 00
Corporation bonds out of Maine.....	28,000 00
Railroad stock of Maine.....	3,000 00
Railroad stock out of Maine.....	1,000 00
Corporation stock of Maine.....	14,600 00
National bank stock of Maine...	96,450 00
National bank stock out of Maine.....	110,700 00
Other bank stock of Maine.....	18,000 00
Loans on mortgages of real estate	241,638 85
Loans on stocks and bonds...	33,132 82
Real estate, investment.....	7,950 00
Real estate, foreclosure.....	45,462 39
Premium account.....	74,668 13
Cash on deposit.....	10,829 30
Cash on hand...	8,418 41
	<hr/>
	\$1,223,831 52

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
SAVINGS BANKS

1894.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

JUNE 20, 1894.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$1,381,734 65
Reserve fund	51,861 35
Special reserve fund	2,983 25
Undivided profits	2,476 32
	\$1,439,045 57

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Lewiston, 4s, 1923	\$11,000 00	\$11,440 00	\$11,000 00	
	Lewiston, 4s, 1913	10,000 00	10,300 00	10,000 00	
	Lewiston, 4½s, 1894	800 00	800 00	800 00	
	Lewiston, 5s, 1907	8,000 00	9,040 00	8,000 00	
	Lewiston, 5s, 1897	2,000 00	2,080 00	2,000 00	
	Portland, 6s, 1907	1,000 00	1,190 00	1,000 00	
Town of	Caribou, 4½s, 1901-11	13,000 00	13,000 00	13,000 00	
	Lyndon, 8s, 1895-6	4,750 00	4,750 00	4,750 00	
	Lyndon, 6s, 1896	1,000 00	1,000 00	1,000 00	
Total public funds of Maine		51,550 00			\$51,550 00
County of	Belmont, O., 5s, 1913-14	6,000 00	6,600 00	6,000 00	
	Franklin, O., 6s, 1897	6,000 00	6,300 00	6,000 00	
	Henry, O., 5s, 1901, Opt	6,000 00	6,240 00	6,000 00	
	Jay, Ind., 6s, 1894-7	4,000 00	4,120 00	4,000 00	
	Jefferson, O., 5s, 1899, Opt	5,000 00	5,150 00	5,000 00	
	Jefferson, O., 5s, 1902	20,000 00	21,000 00	20,000 00	
	Kane, Ill., 5s, 1901	10,500 00	10,920 00	10,500 00	
	Lawrence, O., 5s, 1908	5,000 00	5,350 00	5,000 00	
	Lawrence, O., 6s, 1895	2,000 00	2,040 00	2,000 00	
	Mercer, O., 6s, 1897-1900	5,000 00	5,350 00	5,000 00	
	Mercer, O., 6s, 1894-8	1,000 00	1,030 00	1,000 00	
	Muskingum, O., 5s, 1904-6	10,000 00	10,700 00	10,000 00	
	Pottawattamie, Ia., 4½s, 1897	11,000 00	11,110 00	11,000 00	
City of	Akron, O., 6s, 1899	10,000 00	10,800 00	10,000 00	
	Ashtland, Wis., 5s, 1911	8,000 00	8,880 00	8,000 00	
	Canton, O., 5s, 1899	7,000 00	7,280 00	7,000 00	
	Canton, O., 5s, 1897-8	11,000 00	11,330 00	11,000 00	
	Canton, O., 5s, 1896	5,000 00	5,100 00	5,000 00	
	Canton, O., 5s, 1902	9,000 00	9,540 00	9,000 00	
	Cedar Rapids, Ia., 5s, 1896, Opt	4,000 00	4,080 00	4,000 00	
	Cinton, Ia., 5s, 1912	7,700 00	8,547 00	7,700 00	
	Columbus, O., 5s, 1901	5,000 00	5,250 00	5,000 00	
	Danville, Ill., 4½s, 1902-7	7,000 00	7,210 00	7,000 00	
	Duluth, Minn., 5s, 1907	5,000 00	5,450 00	5,000 00	
	Duluth, Minn., 4½s, 1921	5,000 00	5,300 00	5,000 00	
	Evansville, Ind., 5s, 1912	2,000 00	1,800 00	2,000 00	
	Evansville, Ind., 4½s, 1912	5,000 00	4,250 00	5,000 00	
	Ironton, O., 6s, 1899	3,000 00	3,240 00	3,000 00	
	Jacksonville, Ill., 5s, 1905	5,000 00	5,400 00	5,000 00	
	Joliet, Ill., 5s, 1895	5,000 00	5,050 00	5,000 00	
	Lansing, Mich., 4½s, 1905-10	10,000 00	10,400 00	10,000 00	
	Minneapolis, Minn., 4½s, 1902-13	14,000 00	14,560 00	14,000 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>	<i>Total.</i>
City of	Newark, O., 5s, 1895.....	\$6,000 00	\$6,000 00	\$6,000 00	
	Newport, Ky., 5s, 1913.....	5,000 00	5,550 00	5,000 00	
	Sioux City, Ia., 6s, 1911.....	5,000 00	6,150 00	5,000 00	
	Springfield, O., 6s, 1864-1900.....	11,000 00	11,550 00	11,000 00	
	Springfield, Mo., 4½s, 1911.....	5,000 00	5,250 00	5,000 00	
	St. Louis, Mo., 5s, 1900.....	5,000 00	5,250 00	5,000 00	
	St. Paul, Minn., 4½s, 1902.....	3,000 00	3,090 00	3,000 00	
	St. Paul, Minn., 5s, 1904.....	3,000 00	3,210 00	3,000 00	
	St. Paul, Minn., 6s, 1895.....	5,000 00	5,100 00	5,000 00	
	South Chicago, Ill., 5s, 1908.....	9,000 00	9,810 00	9,000 00	
	Superior, Wis., 5s, 1912.....	5,000 00	5,000 00	5,000 00	
	Toledo, O., 8s, 1894.....	3,000 00	3,000 00	3,000 00	
	Toledo, O., 5s, 1893, Opt.....	2,000 00	2,000 00	2,000 00	
	Toledo, O., 4½s, 1900.....	5,000 00	5,100 00	5,000 00	
	Wausau, Wis., 5s, 1905.....	5,000 00	5,400 00	5,000 00	
Total public funds out of New England ..		296,200 00			\$296,200 00
<i>Railroad Bonds Owned.</i>					
	Boston & Maine, 4s, 1942.....	25,000 00	25,000 00	25,000 00	
	Leeds & Farmington, 6s, 1896.....	500 00	515 00	500 00	
	Lewiston & Auburn Street, 5s, 1911.....	3,000 00	3,000 00	3,000 00	
	Lewiston & Auburn Street, 5s, 1895.....	1,000 00	1,000 00	1,000 00	
	Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
	Maine Central, 7s, 1912.....	20,000 00	27,200 00	20,000 00	
	Maine Central, 6s, 1895, 10-20s.....	13,000 00	13,260 00	13,000 00	
	Maine Central, 5s, 1923.....	7,000 00	7,560 00	7,000 00	
	Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
	Portland & Ogdensburg, 5s, 1908.....	25,000 00	26,250 00	25,000 00	
	Portland & Rumford Falls, 5s, 1912.....	20,000 00	20,000 00	20,000 00	
Total railroad bonds of Maine.....		134,500 00			134,500 00
	Housatonic, 5s, 1937.....	15,000 00	17,550 00	15,000 00	
	Naumkeag Street, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
	Naumkeag Street, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
	New Haven & Derby, 5s, 1918.....	10,000 00	10,900 00	10,000 00	
Total railroad bonds of New England.....		40,000 00			40,000 00
	Buffalo Street, 5s, 1931.....	10,000 00	9,800 00	10,000 00	
	Cleveland City Cable, 5s, 1909.....	5,000 00	4,900 00	5,000 00	
	Detroit, Bay City & Alpena, 6s, 1913.....	5,000 00	2,500 00	5,000 00	
	Des Moines Street, 6s, 1914.....	5,000 00	5,050 00	5,000 00	
	Grand Avenue, Kansas City, Mo., 5s, 1908.....	5,000 00	4,900 00	5,000 00	
	Grand Rapids Street, 6s, 1912.....	8,000 00	8,640 00	8,000 00	
	Grand Rapids, Lansing & Detroit, 5s, 1927.....	10,000 00	6,000 00	10,000 00	
	Jamaica & Brooklyn Road, 5s, 1930.....	5,000 00	4,900 00	5,000 00	
	Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	10,000 00	9,800 00	10,000 00	
	Omaha Street, 5s, 1914.....	5,000 00	4,900 00	4,925 00	
	Saginaw Union Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
	Superior Rapid Transit, 6s, 1912.....	10,000 00	10,000 00	10,000 00	
	Trenton Passenger, 6s, 1913.....	10,000 00	10,800 00	10,000 00	
	Waynesburg & Canton, O., 5s, 1928.....	4,000 00	2,400 00	3,650 00	
	Youngstown Street, 6s, 1901-11.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England..		107,000 00			106,605 00
<i>Corporation Bonds Owned.</i>					
	Continental Mills, 6s, 1898.....	25,000 00	25,000 00	25,000 00	
	Lewiston Mill Company, 6s, 1899-1904.....	10,000 00	10,000 00	10,000 00	
	Maine & New Hampshire Granite Company, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
	Union Water Power Company, 5s, 1904.....	23,000 00	23,000 00	23,000 00	
Total corporation bonds owned.....		63,000 00			63,000 00
<i>Corporation Stock Owned.</i>					
	Franklin Company, Lewiston.....	30,000 00	33,300 00	30,000 00	
	Windsor Company North Adams, Mass....	10,484 00	10,484 00	10,484 00	
Total corporation stock owned.....		40,484 00			40,484 00

ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland.....	\$6,200 00	\$7,316 00	\$6,200 00	
Casco National Bank, Portland.....	3,600 00	3,780 00	3,600 00	
Cumberland National Bank, Portland.....	4,760 00	4,879 00	4,760 00	
First National Bank, Lewiston.....	60,000 00	96,000 00	60,000 00	
First National Bank, Portland.....	5,400 00	5,454 00	5,400 00	
Manufacturers' National Bank, Lewiston..	2,000 00	2,300 00	2,000 00	
National Shoe and Leather Bank, Auburn,	9,000 00	8,550 00	9,000 00	
National Traders' Bank, Portland.....	2,200 00	2,420 00	2,200 00	
Portland National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Total national bank stock owned.....	\$98,160 00			\$98,160 00
<i>Loans on Corporation Bonds.</i>				
Camden Village Corporation.....		500 00	500 00	
Lewiston Mill Company.....		5,000 00	5,000 00	
Middlesex Banking Company.....		500 00	500 00	
Renfrew Manufacturing Company.....		30,004 50	30,004 50	36,004 50
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn.....		5,000 00	5,000 00	
Avon Manufacturing Company, Lewiston.....		1,000 00	1,000 00	
Continental Mills, Lewiston.....		4,850 00	4,850 00	
Cowan Woolen Company, Lewiston.....		4,500 00	4,500 00	
Franklin Company, Lewiston.....		300 00	300 00	
Gay-Woodman Company, Lewiston.....		4,400 00	4,400 00	
Hill Manufacturing Company, Lewiston.....		500 00	500 00	
Jordan-Frost Lumber Company, Lewiston.....		2,650 00	2,650 00	
Lewiston Mill Company.....		1,120 00	1,120 00	
Little Androscoggon Water Power Co., Auburn.....		1,230 88	1,230 88	
Lockwood Company, Waterville.....		4,000 00	4,000 00	
Pray-Small Company, Auburn.....		8,000 00	8,000 00	37,550 88
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....		3,000 00	3,000 00	
Cowan Woolen Company, Lewiston.....		10,000 00	10,000 00	
Isle of Springs Association.....		3,500 00	3,500 00	
Ladies' Improvement Society, Squirrel Island.....		300 00	300 00	
Lewiston and Auburn Electric Light Company.....		8,000 00	8,000 00	
Lewiston Mill Company.....		2,500 00	2,500 00	
Washburn Chair Company.....		3,000 00	3,000 00	30,300 00
Loan on First National Bank stock, Lewiston.....		300 00	300 00	
Loan on Androscoggin County Savings Bank books		2,470 00	2,470 00	
Loan on People's Savings Bank book.....		20 00	20 00	
Loans on personal property.....		5,292 49	5,292 49	
Loans on mortgages of real estate.....		417,259 45	417,259 45	425,341 94
Real estate, foreclosure.....		19,463 46	19,463 46	
Expense account.....		-	194 51	
Premium account.....		-	55,640 00	75,297 97
Cash on deposit.....		3,315 41	3,315 41	
Cash on hand.....		735 87	735 87	4,051 28
Unpaid accrued interest.....		30,088 82		1,439,045 57
		1,477,355 88		
Due depositors, earned dividend and accrued State tax.....		1,390,283 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$87,072 14		

Annual expenses, \$2,700.

AUBURN SAVINGS BANK—AUBURN.

JUNE 26, 1894.

GEORGE S. WOODMAN, PRESIDENT. GEORGE H. BROWN, TREASURER.

LIABILITIES.

Deposits	\$1,218,789 56
Reserve fund	29,240 00
Undivided profits	27,309 31
	\$1,275,338 87

RESOURCES.

	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
<i>Public Funds Owned.</i>				
County of Defiance, O., 6s, 1894-9.....	\$ 9,800 00	\$10,192 00	\$ 9,800 00	
Greene, Ind., 6s, 1894-8.....	10,000 00	10,300 00	10,000 00	
Hancock, O., 6s, 1894-6.....	3,000 00	3,060 00	3,000 00	
Iowa, Wis., 5s, 1906.....	5,000 00	5,350 00	5,000 00	
O'Brien, Ia., 4s, 1898, Opt.....	4,500 00	4,455 60	4,500 00	
Paulding, O., 5s, 1895-6.....	7,500 00	7,575 00	7,500 00	
Shelby, O., 6s, 1894-7.....	3,500 00	3,605 00	3,500 00	
Stark, O., 5s, 1898.....	5,000 00	5,150 00	5,000 00	
Sumner, Kan., 5s, 1920.....	10,000 00	12,000 00	10,000 00	
City of Arkansas City, Kan., 6s, 1910.....	5,000 00	6,100 60	5,000 00	
Bellaire, O., 5s, 1901-10.....	8,000 00	8,640 00	8,000 00	
Canton, O., 5s, 1894-8.....	7,700 00	7,854 00	7,700 00	
Clinton, Ia., 5s, 1912.....	9,000 00	9,990 00	9,000 00	
Columbus, O., 6s, 1891, Opt.....	5,000 00	5,000 00	5,000 00	
Danville, Ill., 4½s, 1899-1910.....	11,000 00	11,330 00	11,000 00	
Duluth, Minn., 4½s, 1921.....	10,000 00	10,600 00	9,600 00	
Fremont, Neb., 5s, 1909.....	5,000 00	5,500 00	5,000 00	
Kansas City, Kan., 6s, 1894-6.....	10,000 00	10,200 00	10,000 00	
Logansport, Ind., 5s, 1896, Opt.....	10,000 00	10,200 00	10,000 00	
Madison, Wis., 6s, 1895-1901.....	6,500 00	6,955 00	6,500 00	
Manistee, Mich., 5s, 1896-7.....	10,000 00	10,200 00	10,000 00	
Muncie, Ind., 6s, 1897-1901.....	5,000 00	5,400 00	5,000 00	
Muskegon, Mich., 5s, 1907.....	6,000 00	6,540 00	6,000 00	
Richmond, Ind., 6s, 1897-1908.....	6,000 00	6,780 00	6,000 00	
Springfield, Mo., 4½s, 1901, Opt.....	10,000 00	10,200 00	10,000 00	
Superior, Wis., 6s, 1898-1910.....	10,000 00	10,800 00	9,900 00	
Total public funds owned.....	192,500 00			\$192,000 00
<i>Railroad Bonds Owned.</i>				
Boston & Maine Railroad, 4s, 1942.....	30,000 00	30,000 00	30,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,400 00	10,000 00	
Lewiston & Auburn Street, 5s, 1911.....	5,000 00	5,000 00	5,000 00	
Phillips & Rangeley, 5s, 1910.....	11,000 00	11,000 00	11,000 00	
Maine Central, Upper Coos Div., 4s, 1930.....	10,000 00	10,000 00	9,900 00	
Portland & Ogdensburg, 5s, 1908.....	15,000 00	15,750 00	15,000 00	
Portland & Rumford Falls, 5s, 1897, Opt.....	10,000 00	10,000 00	10,000 00	
Rockland, Thomaston & Camden Street, 5s 1902, Opt.....	10,000 00	10,000 00	10,000 00	
Sandy River, 5s, 1915.....	10,000 00	10,500 60	10,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	121,000 00			120,900 00
Black Rocks & Salisbury Beach, 5s, 1911.....	3,000 00	2,880 00	2,925 00	
Brooklyn St. Railway, Cleveland, O, 6s, 1903.....	10,000 00	10,500 00	10,000 00	
Buffalo Railway Company, 5s, 1931.....	5,000 00	4,900 00	4,950 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	4,900 00	4,850 00	
Des Moines Street, 6s, 1919.....	5,000 00	5,050 00	5,000 00	
Globe Street, 5s, 1902.....	10,000 00	10,000 00	9,950 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,400 00	5,000 00	
Haverhill & Amesbury Street, 5s, 1912.....	10,000 00	9,500 00	10,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	15,000 00	14,700 00	14,850 00	
Kansas City Cable, 1st Mortgage, 5s, 1897.....	10,000 00	9,800 00	10,000 00	
Kansas City Cable, Consol. Mort., 6s, 1897.....	5,000 00	5,150 00	5,000 00	
Kansas City Belt, 6s, 1916.....	10,000 00	10,000 00	10,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912.....	2,500 00	1,500 00	2,112 50	

AUBURN SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lexington, Ky., Passenger & Belt, 6s, 1909..	\$5,000 00	\$5,000 00	\$5,000 00	
Muskegon, Mich., Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
New Haven & West Haven Street, 5s, 1912..	5,000 00	5,000 00	5,000 00	
North Chicago Street, 5s, 1906.....	10,000 00	9,800 00	10,000 00	
Omaha Street, 5s, 1914.....	10,000 00	9,800 00	9,825 00	
St. Paul City, 5s, 1937.....	10,000 00	9,500 00	10,000 00	
Syracuse Consolidated Street, 5s, 1920.....	10,000 00	4,000 00	10,000 00	
Toledo Consolidated Street, 5s, 1909.....	5,000 00	4,800 00	4,925 00	
Trenton Passenger, 6s, 1931.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine	165,500 00			\$164,387 50
<i>Corporation Bonds Owned.</i>				
Auburn Aqueduct Company, 5s, 1904.....	5,000 00	5,000 00	5,000 00	
Bar Harbor Water Company, 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Berlin Aqueduct Company, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904..	10,000 00	10,000 00	10,000 00	
Calais Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis., Water Company, 6s, 1915..	10,000 00	10,000 00	10,000 00	
Lewiston & Auburn Elec. Light Co., 6s, 1899.	5,000 00	5,000 00	5,000 00	
Lewiston Mill Company, 6s, 1899, Opt ..	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, 1916.....	16,000 00	16,000 00	15,840 00	
Municipal Security Company, 5½s, 1896....	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1894.....	5,000 00	5,000 00	5,000 00	
Portsmouth Co., South Berwick, 6s, 1923...	5,000 00	5,000 00	5,000 00	
Richmond Water Company, 6s, 1906.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	101,000 00			100,840 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	50,020 00	23,509 40	22,605 85	22,605 85
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co.....	1,700 00	1,785 00	1,700 00	
Windsor Company, North Adams, Mass....	5,572 00	5,572 00	5,572 00	
Total corporation stock owned.....	7,272 00			7,272 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	2,500 00	3,125 00	2,500 00	
Canal National Bank, Portland.....	4,300 00	5,074 00	4,300 00	
First National Bank, Auburn.....	53,400 00	64,080 00	53,400 00	
First National Bank, Bath.....	2,000 00	2,600 00	2,000 00	
First National Bank, Lewiston.....	11,500 00	18,400 00	11,500 00	
First National Bank, Portland.....	13,000 00	13,130 00	13,000 00	
Manufacturers' National Bank, Lewiston..	11,500 00	13,225 00	11,500 00	
National Shoe & Leather Bank, Auburn...	4,000 00	3,800 00	4,000 00	
National Traders' Bank, Portland.....	7,400 00	8,140 00	7,400 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,500 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,750 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Richmond National Bank, Richmond.....	3,900 00	3,900 00	3,900 00	
Total national bank stock owned	122,500 00			122,500 00
<i>Loans to Corporations.</i>				
American Light and Power Company, Auburn....	4,000 00	4,000 00	4,000 00	
Auburn Foundry Company.....	1,000 00	1,000 00	1,000 00	
Auburn Stove Foundry Company.....	1,600 00	1,000 00	1,000 00	
Auburn Young Men's Christian Association.....	100 00	100 00	100 00	
First Universalist Parish, Auburn.....	1,700 00	1,700 00	1,700 00	
High Street Congregational Parish, Auburn.....	450 00	450 00	450 00	
Jordan-Frost Lumber Company, Auburn.....	10,500 00	10,500 00	10,500 00	
Oak Hill Cemetery, Auburn.....	600 00	600 00	600 00	
Spring Street Baptist Society, Auburn.....	4,786 35	4,786 35	4,786 35	
Whitman Agricultural Works, Auburn.....	5,000 00	5,000 00	5,000 00	
Total loans to corporations.....				29,136 35
<i>Loans on Corporation Bonds.</i>				
American Water Works Company, Omaha, Neb.....	4,825 50	4,825 50	4,825 50	
Denver Water Works Company, Denver, Col.....	6,000 00	6,000 00	6,000 00	
Renfrew Manufacturing Co., North Adams, Mass....	10,000 00	10,000 00	10,000 00	20,825 50

AUBURN SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Foundry Company.	\$400 00	\$400 00	
Auburn Stove Foundry Company	800 00	800 00	
Camden and Rockland Water Company	5,000 00	5,000 00	
Cowan Woolen Company, Lewiston	3,500 00	3,500 00	
Franklin Company, Lewiston	400 00	400 00	
Hardy Machine Company, Saco	900 00	900 00	
Jordan-Frost Lumber Company, Auburn	10,300 00	10,300 00	
Lewiston and Auburn Electric Light Company.	861 75	861 75	
Lewiston Mill Company	7,000 00	7,000 00	
Little Androscoggin Water Power Co., Auburn	10,909 65	10,909 65	
Pray-Small Company, Auburn	6,500 00	6,506 00	
Whitman Agricultural Works, Auburn	2,400 00	2,400 00	\$48,971 40
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn, Me.	1,900 00	1,900 00	
First National Bank, Columbus, Neb	6,500 00	6,500 00	
First National Bank, Lewiston, Me.	3,950 60	3,950 00	
National Shoe and Leather Bank, Auburn, Me	1,900 00	1,900 00	14,250 00
<i>Loans on Other Bank Stock.</i>			
American Banking and Trust Company, Auburn	5,400 00	5,400 00	
Auburn Trust Company, Auburn	950 00	950 00	
Maricopa Loan and Trust Company, Phoenix, Ariz.	1,000 00	1,000 00	7,350 00
Loan on City of Bangor, Me., bond	1,500 00	1,500 00	
Loan on Auburn Savings Bank books	700 00	700 00	
Loan on life insurance policy	150 00	150 00	
Loans on personal property	3,324 11	3,324 11	
Loans on mortgages of real estate.	324,167 40	324,167 40	329,841 51
Real estate, foreclosure	19,753 41	19,753 41	
Furniture and fixtures	2,400 00	2,400 00	
Premium account		43,728 39	
Expense account		5,482 32	71,364 12
Cash on deposit	17,257 20	17,257 20	
Cash on hand	5,837 44	5,837 44	23,094 64
Unpaid accrued interest	19,893 27		1,275,338 87
Due depositors, earned dividend and accrued State tax	1,278,262 48		
	1,241,256 56		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$37,005 92		
Annual expenses, \$2,000.			

BANK EXAMINER'S REPORT.

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AUGUSTA SAVINGS BANK—AUGUSTA.

JUNE 21, 1894.

WILLIAM S. BADGER, PRESIDENT.

EDWIN C. DUDLEY, TREASURER.

LIABILITIES.

Deposits	\$5,760,069 82
Reserve fund	275,000 00
Undivided profits.....	76,355 28
	<u>\$6,111,425 10</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
District of Columbia, 3.65s, 1924.....	\$ 1,000 00	\$ 1,110 00	\$ 1,000 00	
District of Columbia, 5s, 1899.....	30,000 00	32,700 00	30,000 00	
Total District of Columbia bonds owned..	31,000 00			\$31,000 00
State of Iowa warrant, 5s, 1895.....	10,000 00	10,100 00	10,000 00	10,000 00
City of Belfast, 6s, R. R. 1898.....	10,000 00	10,700 00	10,000 00	
Town of Dexter, 6s, R. R. 1897.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	15,000 00			15,000 00
County of Adams, Ind., 5s, Fund, 1896-1903..	38,000 00	39,520 00	38,000 00	
Adams, O., 6s, Turnpike, 1897....	10,000 00	10,500 00	10,000 00	
Allen, O., 6s, Children's Home, 1896.....	10,000 00	10,300 00	10,000 00	
Ashland, O., 6s, Defc., 1894-5 ...	9,000 00	9,080 00	9,000 00	
Auglaire, O., 5s, C. H., 1899-1901..	14,000 00	14,560 00	14,000 00	
Bay, Mich., 5s, Bridge, 1903-1906..	35,000 00	37,100 00	35,000 00	
Bay, Mich., 4 1-2s, Road Repair, 1897.....	84,500 00	85,345 00	84,500 00	
Belmont, O., 5s, Fund., 1901.....	12,000 00	12,480 00	12,000 00	
Belmont, O., 5s, Bridge, 1903-5....	50,000 00	53,000 00	50,000 00	
Boone, Ia., 5s, Fund, Opt., 1906..	15,000 00	16,050 00	15,000 00	
Butler, O., 5s, Bridge, 1894.....	15,000 00	15,000 00	15,000 00	
Carroll, Ind., 6s, Gravel Road, 1894.....	500 00	500 00	500 00	
Carroll, Ind., 6s, Fund., 1908-13....	40,000 00	48,400 00	40,000 00	
Carroll, Ind., 6s, Fund., 1894-9....	30,000 00	31,200 00	30,000 00	
Carroll, O., 6s, C. H. & Jail, 1894-6	11,900 00	11,220 00	11,000 00	
Cass, Ind., 6s, Fund, 1895-6.....	20,000 00	20,600 00	20,000 00	
Cass, Mo., 5s, Fund., 1909.....	20,000 00	21,600 00	20,000 00	
Chippewa, Wis., 5s, Fund., 1894-1900.....	65,000 00	66,300 00	65,000 00	
Clermont, O., 6s, Jail, 1894-1901...	16,000 00	16,960 00	16,000 00	
Dallas, Ia., 6s, Fund., Opt., 1896..	15,000 00	15,450 00	15,000 00	
Darke, O., 6s, Road Imp., 1894-5....	4,000 00	4,040 00	4,000 00	
Delaware, Ind., 5s, C. H., 1895-1903	20,000 00	20,600 00	20,000 00	
Erie, O., 5s, Refund, 1894-1900.....	43,000 00	43,860 00	43,000 00	
Fayette, O., 6s, 1898-1908.....	20,000 00	22,600 00	20,000 00	
Franklin, O., 6s, Bridge, 1895-8....	23,000 00	23,920 00	23,000 00	
Fulton, O., 6s, Ditch, 1894-8.....	9,509 10	9,794 37	9,509 10	
Gage, Neb., 5s, C. H., 1909.....	30,000 00	32,400 00	30,000 00	
Grant, Ind., 5s, C. H., 1901.....	10,000 00	10,400 00	10,000 00	
Greene, Ind., 6s, C. H., 1895.....	25,000 00	25,500 00	25,000 00	
Hamilton, Ind., 7s, C. H., 1898....	10,000 00	11,000 00	10,000 00	
Hancock, O., 6s, Ditch, 1894-5....	9,000 00	9,090 00	9,000 00	
Hancock, O., 6s, Bridge, 1894-7....	16,000 00	16,480 00	16,000 00	
Hancock, O., 6s, Ditch, 1894-1900	18,000 00	18,900 00	18,000 00	
Harrison, O., 6s, Road Imp., 1894	4,000 00	4,000 00	4,000 00	
Henry, O., 5s, Road Imp. Opt. 1901-5	45,000 00	47,700 00	45,000 00	
Henry, O., 6s, Ditch, 1894-5.....	4,000 00	4,040 00	4,000 00	
Henry, O., 5s, Road Imp., 1895....	6,500 00	6,565 00	6,500 00	
Highland O., 6s, Fund., 1894-1900..	18,000 00	18,900 00	18,000 00	
Holmes, O., 6s, Bridge, 1894-5....	7,500 00	7,575 00	7,500 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>	<i>Total.</i>
County of Jefferson, O., 5s, Opt. 1902-1910....	\$66,000 00	\$70,620 00	\$66,000 00	
Jefferson, O., 5s, 1902.....	20,000 00	21,000 00	20,000 00	
Jefferson, O., 5s, Opt. 1913.....	17,000 00	18,700 00	17,000 00	
Kosciusko, Ind., 5s, C. H., Opt. 1901.....	20,000 00	20,800 00	20,000 00	
Lawrence, O., 5s, Turupike, 1896-1905.....	120,000 00	124,800 00	120,000 00	
Licking, O., 6s, Bridge, 1894-6.....	15,000 00	15,300 00	15,000 00	
Licking, O., 6s, Defic., 1895-7.....	18,000 00	18,340 00	18,000 00	
Logan, O., 6s, Ditch, 1894-5.....	4,500 00	4,545 00	4,500 00	
Logan, O., 6s, Pike, 1894-5.....	4,500 00	4,545 00	4,500 00	
Logan, O., 6s, Pike, 1896-8.....	11,500 00	12,075 00	11,500 00	
Lorain, O., 6s, Jail, 1894-5.....	20,000 00	20,200 00	20,000 00	
Lucas, O., 5s, Infirmary, 1894-5.....	6,000 00	6,000 00	6,000 00	
Lucas, O., 5s, Road Imp., 1895-1900.....	12,000 00	12,240 00	12,000 00	
Macoupin, Ill., 6s, Fund., 1898-9.....	8,000 00	8,560 00	8,000 00	
Madison, O., 6s, C. H. & Jail, 1895-1906.....	47,000 00	51,700 00	47,000 00	
Madison, O., 6s, C. H. Imp., 1895-1902.....	9,000 00	9,630 00	9,000 00	
Mahoning, O., 5s, Bridge, 1894-9.....	24,000 00	24,480 00	24,000 00	
Marathon, Wis., 5s, Asylum, 1909-13.....	32,000 00	34,880 00	32,000 00	
Marion, Ind., 6s, C. H., 1898.....	10,000 00	10,600 00	10,000 00	
Marion, O., 6s, C. H., 1895-6.....	15,000 00	15,450 00	15,000 00	
Marshall, Ia., 5s, Opt. 1896.....	9,000 00	9,090 00	9,000 00	
Mercer, O., 6s, Road Imp., 1894-1902.....	69,000 00	73,140 00	69,000 00	
Miami, O., 6s, C. H., 1894-1902.....	23,000 00	25,070 00	23,000 00	
Morgan, Ind., 5s, Fund., 1884-8.....	30,000 00	30,300 00	30,000 00	
Muskingum, O., 5s, Bridge, 1897-8.....	40,000 00	40,800 00	40,000 00	
Noble, O., 6s, 1897-1901.....	15,000 00	16,200 00	15,000 00	
Otter Tail, Minn., 6s, Jail, 1905.....	20,000 00	23,000 00	20,000 00	
Outagamie, Wis., 5s, Asylum, 1907-8.....	10,000 00	10,800 00	10,000 00	
Paulding, O., 6s, C. H., 1895-1902.....	25,000 00	25,750 00	25,000 00	
Pickaway, O., 6s, Defic., 1894-9.....	12,000 00	12,480 00	12,000 00	
Pickaway, O., 6s, C. H., 1902-7.....	50,000 00	57,500 00	50,000 00	
Polk, Minn., 5s, Fund., 1919.....	20,000 00	22,200 00	20,000 00	
Polk, Ia., 5s, Fund., 1904.....	50,000 00	53,000 00	50,000 00	
Pottawattamie, Ia., 4 1-2s, C. H., 1894-5.....	15,000 00	15,000 00	15,000 00	
Preble, O., 6s, Bridge, 1894.....	5,000 00	5,000 00	5,000 00	
Putnam, O., 6s, Bridge, 1898-8.....	4,000 00	4,200 00	4,000 00	
Putnam, O., 5s, Ditch, 1906-11.....	9,500 00	10,260 00	9,500 00	
Putnam, O., 6s, Ditch, 1898-9.....	3,500 00	3,745 00	3,500 00	
Putnam, O., 6s, Road Imp., 1899-1901.....	3,000 00	3,270 00	3,000 00	
Racine, Wis., 5s, 1895-1901.....	25,000 00	25,750 00	25,000 00	
Reno, Kan., 5 1-2s, Fund., 1919.....	50,000 00	53,500 00	50,000 00	
Sedgwick, Kan., 5 3-4s, Refund., 1910.....	25,000 00	29,250 00	25,000 00	
Shawnee, Kan., 5 1-2s, Fund., 1907, Sheboygan, Wis., 5s, County Buildings, 1895-8.....	36,000 00	36,720 00	36,000 00	
Summit, O., 6s, Ditch, 1894-7.....	30,000 00	30,900 00	30,000 00	
Sumner, Kan., 5 1-2s, Refund., 1920.....	36,000 00	43,200 00	36,000 00	
Tuscarawas, O., 6s, C. H., 1894.....	5,000 00	5,000 00	5,000 00	
Van Wert, O., 5s, Ditch, 1895-6.....	2,000 00	2,020 00	2,000 00	
Van Wert, O., 6s, Bridge, 1897-9.....	7,000 00	7,420 00	7,000 00	
Van Wert, O., 6s, Ditch, 1897-9.....	6,000 00	6,360 00	6,000 00	
Vernon, Wis., 5s, Insane Asylum, 1899-1900.....	9,000 00	9,360 00	9,000 00	
Vigo, Ind., 5s, C. H., 1897-1906.....	40,000 00	42,000 00	40,000 00	
Wapello, Ia., 5s, C. H., 1898-1900.....	42,000 00	43,260 00	42,000 00	
Warren, O., 5s, Defic., 1894-6.....	22,000 00	22,220 00	22,000 00	
Washington, Wis., 5s, C. H., 1895-6.....	12,000 00	12,120 00	12,000 00	
Webster, Ia., 6s, Fund., Opt. 1906.....	25,000 00	26,750 00	25,000 00	
Williams, O., 6s, C. H., 1894-1906.....	46,000 00	50,140 00	46,000 00	
Wood, O., 6s, C. H., 1896-9.....	47,000 00	49,820 00	47,000 00	
Woodbury, Ia., 5s, Fund., 1896.....	20,000 00	20,200 00	20,000 00	

BANK EXAMINER'S REPORT.

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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>	<i>Total.</i>
City of	Akron, O., 6s, School, 1894-5.....	\$20,000 00	\$20,200 00	\$20,000 00	
	Akron, O., 6s, Street Imp., 1894-6,	2,000 00	2,040 00	2,000 00	
	Akron, O., 5s, Street Imp., 1895-6,	6,000 00	6,060 00	6,000 00	
	Ashland, Wis., 5s, Fund, 1909....	30,000 00	33,000 00	30,000 00	
	Ashtabula, O., 6s, Street Imp., 1897-1902.....	14,500 00	15,505 00	14,500 00	
	Bay City, Mich., 8s, Water Works, 1900-3.....	5,000 00	6,250 00	5,000 00	
	Canton, O., 5 1-2s, Water Works, 1894-5.....	12,000 00	12,120 00	12,000 00	
	Canton, O., 5s, School, 1895.....	10,000 00	10,100 00	10,000 00	
	Chicago, Ill., 7s, River Imp., 1894-9.....	97,000 00	103,790 00	97,000 00	
	Cincinnati, O., 7s, Float, Indebt., 1904.....	25,000 00	30,750 00	25,000 00	
	Cincinnati, O., 6s, Sewer, 1894- 1904.....	13,000 00	14,040 00	13,000 00	
	Cleveland, O., 5s, 1907.....	25,000 00	28,500 00	25,000 00	
	Cleveland, O., 6s, 1896.....	28,000 00	29,400 00	28,000 00	
	Clinton, Ia., 5s, City Imp., 1910...	5,500 00	6,050 00	5,500 00	
	Clinton, Ia., 5s, 1913.....	3,000 00	3,330 00	3,000 00	
	Detroit, Mich., 7s, Water, 1904....	1,000 00	1,280 00	1,000 00	
	Duluth, Minn., 5s, 1907.....	15,000 00	16,350 00	15,000 00	
	Duluth, Minn., 5s, School, 1905...	15,000 00	16,200 00	15,000 00	
	Duluth, Minn., 4 1-2s, 1921.....	20,000 00	21,200 00	20,000 00	
	Eau Claire, Wis., 6s, Bridge, 1905, Eau Claire, Wis., 4 1-2s, Fund, 1909.....	25,000 00	26,000 00	25,000 00	
	Elkhart, Ind., 5s, Fund, 1894- 1903.....	27,000 00	28,080 00	27,000 00	
	Erie, Pa., 7s, Consol. Bond, In- debt., 1894.....	50,000 00	50,000 00	50,000 00	
	Evansville, Ind., 5s, Fund, 1912, Evansville, Ind., 4 1-2s, Fund, 1912.....	50,000 00	45,000 00	50,000 00	
	Fremont, O., 5s, Water, 1900-3...	10,000 00	8,500 00	10,000 00	
	Fort Wayne, Ind., 6s, Fund, 1899, Hannibal, Mo., 5s, Fund, Opt., 1913.....	20,000 00	21,200 00	20,000 00	
	Indianapolis, Ind., 7 3-10s, 1895-6, Ishpeming, Mich., 5s, Sewer, 1911-14.....	10,000 00	10,800 00	10,000 00	
	Ishpeming, Mich., 6s, 1894 6.....	15,000 00	16,650 00	15,000 00	
	Jackson, Mich., 5s, 1908-11.....	55,000 00	57,750 00	55,000 00	
	Kansas City, Kan., 7s, 1895-8.....	40,000 00	44,400 00	40,000 00	
	La Crosse, Wis., 5s, Bridge, 1909, Lexington, Ky., 5s, Fund, 1918... Lexington, Ky., 4 1-2s, Fund, 1932-3.....	30,000 00	30,600 00	30,000 00	
	Lincoln, Neb., 6s, Paving, 1894, Logansport, Ind., 5s, Opt., 1896, Louisville, Ky., 6s, 1896-8.....	70,000 00	77,000 00	70,000 00	
	Louisville, Ky., 7s, City Hall, 1903.....	22,500 00	24,075 00	22,500 00	
	Louisville, Ky., 7s, 1903.....	25,000 00	27,500 00	25,000 00	
	Louisville, Ky., 7s, 1903.....	50,000 00	56,500 00	50,000 00	
	Louisville, Ky., 7s, 1901.....	70,000 00	74,900 00	70,000 00	
	Louisville, Ky., 6s, Jail, 1898.....	25,000 00	25,000 00	25,000 00	
	Louisville, Ky., 7s, 1903.....	10,000 00	11,700 00	10,000 00	
	Louisville, Ky., 7s, 1903.....	4,000 00	4,280 00	4,000 00	
	Louisville, Ky., 7s, 1903.....	3,000 00	3,630 00	3,000 00	
	Marron, O., 6s, Sewerage, 1905-14, Mariouette, Wis., 5s, 1896-9.....	10,000 00	12,100 00	10,000 00	
	Marshalltown, Ia., 5s, Refund, 1912.....	13,000 00	13,390 00	13,000 00	
	Massillon, O., 6s, Refund, 1902-11, Massillon, O., 6s, Engine House, 1894-1903.....	13,500 00	14,985 00	13,500 00	
	Massillon, O., 6s, Paving, 1897-9, Menominee, Mich., 6s, Sewer, 1894-1911.....	45,000 00	53,100 00	45,000 00	
	Minneapolis, Minn., 8s, Water, 1899.....	9,000 00	9,720 00	9,000 00	
	Minneapolis, Minn., 7s, Water, 1902.....	9,000 00	9,630 00	9,000 00	
	Minneapolis, Minn., 7s, Water, 1902.....	42,000 00	47,040 00	42,000 00	
	Minneapolis, Minn., 8s, Water, 1899.....	8,000 00	9,360 00	8,000 00	
	Minneapolis, Minn., 7s, Water, 1902.....	4,000 00	4,760 00	4,000 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>	<i>Total.</i>
City of	Newark, O., 5s, 1894-1904.	\$11,000 00	\$11,440 00	\$11,000 00	
	Newark, O., 6s, Street Imp., 1894,	10,000 00	10,000 00	10,000 00	
	Newark, O., 5s, Street Imp.,				
	1895-1902.	30,000 00	31,200 00	30,000 00	
	Racine, Wis., 5s, Refund, 1912.	98,000 00	108,780 00	98,000 00	
	Saginaw, Mich., 5 1-2s, Water,				
	1895-7.	20,000 00	20,600 00	20,000 00	
	South Omaha, Neb., 6s, Fund,				
	1895.	8,000 00	8,560 00	8,000 00	
	Springfield, O., 6s, School, 1894.	10,000 00	10,000 00	10,000 00	
	Springfield, O., 6s, Sewer, 1894.	4,600 00	4,000 00	4,000 00	
	Springfield, Mo., 4 1-2s, Sewer,				
	1911.	48,000 00	50,400 00	48,000 00	
	St. Paul, Minn., 7s, 1895.	20,000 00	20,600 00	20,000 00	
	Stillwater, Minn., 5s, Permanent				
	Improvement, 1917.	40,000 00	45,200 00	40,000 00	
	Tiffin, O., 6s, Imp. &c., 1894-8.	12,500 00	13,000 00	12,500 00	
	Toledo, O., 8s, Water Works, 1894	20,000 00	20,000 00	20,000 00	
	West Bay City, Mich., 4s, 1918.	10,000 00	9,800 00	10,000 00	
Town of	Lake, Ill., 7s, Water, 1894.	10,000 00	10,000 00	10,000 00	
Total public funds out of New England.		3,316,509 10			3,316,509 10
<i>Railroad Bonds Owned.</i>					
	Maine Central, 7s, Consol., 1912.	325,600 00	442,816 00	325,600 00	
	Maine Central, 4 1-2s, Fund., 1912.	34,000 00	36,040 00	34,000 00	
	Maine Central, 7s, 1898.	700 00	791 00	700 00	
Total railroad bonds of Maine.		360,300 00			360,300 00
	Chicago, Milwaukee & St. Paul, (Chicago				
	& Missouri River Div.) 5s, 1st mort., 1926	100,000 00	106,000 00	100,000 00	
	Chicago, Milwaukee & St. Paul, (Dubuque				
	Div.) 6s, 1st mort., 1920.	105,000 00	122,850 00	105,000 00	
	Chicago, Milwaukee & St. Paul, (Chicago				
	& Lake Superior Div.) 5s, 1st mort., 1921	25,000 00	26,500 00	25,000 00	
	Chicago, Milwaukee & St. Paul, (South				
	Minnesota Div.) 6s, 1st mort., 1910.	50,000 00	57,500 00	50,000 00	
	Chicago & West Michigan, 5s, 1st mort., 1921	100,000 00	51,000 00	100,000 00	
	Cincinnati & Springfield, 7s, 1st mort., 1901	31,000 00	34,410 00	31,000 00	
	Fremont, Elkhorn & Missouri Valley, 6s,				
	Consolidated, 1st mort., 1933, stamped.	91,000 00	112,840 00	91,000 00	
	Michigan Central, 6s, 1st mort., (Grand				
	River Valley,) 1909.	50,000 00	58,500 00	50,000 00	
	North Hudson County, 5s, 1st mort., 1928.	50,000 00	51,000 00	50,000 00	
	State Line & Sullivan, 6s, 1st mort., Opt., 1899	50,000 00	52,000 00	50,000 00	
	Toledo Belt, 5s, 1st mort., 1894-1903.	38,000 00	37,240 00	38,000 00	
	Wheeling & Lake Erie, 5s, 1st mort., 1926.	100,000 00	104,000 00	100,000 00	
Total railroad bonds out of New England.		790,000 00			790,000 00
<i>Corporation Bonds Owned.</i>					
	Maine & New Hampshire Granite Com-				
	pany, 5s, 1st mort., 1912.	10,000 00	10,000 00	10,000 00	10,000 00
<i>National Bank Stock Owned.</i>					
	Augusta National Bank, Augusta.	500 00	550 00	500 00	
	First National Bank, Augusta.	63,000 00	81,900 00	63,000 00	
	Granite National Bank, Augusta.	3,300 00	4,455 00	3,300 00	
	National Shoe & Leather Bank, Auburn.	3,000 00	2,850 00	3,000 00	
Total national bank stock owned.		69,800 00			69,800 00
<i>Loans on Public Funds.</i>					
County of	Lawrence, O.		500 00	500 00	
City of	Cleveland, O.		11,000 00	11,000 00	
	Leavenworth, Kan.		6,000 00	6,000 00	
	Newport, Ky.		15,560 67	15,560 67	
	Salina, Kan.		1,000 00	1,000 00	34,060 67

AUGUSTA SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canada Southern.....	\$4,000 00	\$4,000 00	
Columbus, Cincinnati and Midland.....	5,000 00	5,000 00	
Iowa Falls and Sioux City.....	7,500 00	7,500 00	
Maine Central.....	67,818 00	67,818 00	
Portland and Kennebec.....	6,000 00	6,000 00	
West Virginia Central and Pittsburg.....	10,000 00	10,000 00	\$100,318 00
<i>Loans on Corporation Stock.</i>			
Augusta Lumber Company.....	4,000 00	4,000 00	
Bodwell Granite Company.....	8,000 00	8,000 00	
Edwards Manufacturing Company.....	25,300 00	25,300 00	
Haynes and DeWitt Ice Company.....	4,500 00	4,500 00	
Kennebec Steamboat Company.....	5,000 00	5,000 00	
Lockwood Company.....	27,500 00	27,500 00	
Penobscot Lumber Company.....	2,000 00	2,000 00	
Waverley Woolen Company.....	5,000 00	5,000 00	
Worumbo Manufacturing Company.....	10,000 00	10,000 00	91,300 00
<i>Loans on Railroad Stock.</i>			
Bangor and Katahdin.....	6,500 00	6,500 00	
Boston and Lowell.....	1,500 00	1,500 00	
Boston and Maine preferred.....	28,000 00	28,000 00	
Concord and Montreal.....	1,200 00	1,200 00	
Maine Central.....	25,000 00	25,000 00	
Manchester and Lawrence.....	800 00	800 00	63,000 00
<i>Loans on National Bank Stock.</i>			
Augusta National Bank, Augusta.....	11,878 00	11,878 00	
Bath National Bank, Bath.....	29,500 00	29,500 00	
First National Bank, Augusta.....	6,000 00	6,000 00	
Ticonic National Bank, Waterville.....	2,000 00	2,000 00	49,378 00
<i>Loans on Other Bank Stock.</i>			
Bar Harbor Banking and Trust Company, Bar Har- bor.....	500 00	500 00	
Portland Safe Deposit Company.....	1,000 00	1,000 00	1,500 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company, Augusta.....	15,000 00	15,000 00	
Cony Female Academy, Augusta.....	1,000 00	1,000 00	
South Parish Congregational Church, Augusta.....	1,700 00	1,700 00	
Wintthrop Street Universalist Church, Augusta.....	950 00	950 00	18,650 00
<i>Loans to Municipalities.</i>			
City of Augusta, Maine.....	31,000 00	31,000 00	
Village School District, Augusta.....	3,950 00	3,950 00	
Williams School District, Augusta.....	8,000 00	8,000 00	42,950 00
Loan on Cushnoc Fibre Company bonds.....	26,400 00	26,400 00	
Loan to State of Maine.....	75,000 00	75,000 00	
Loans on Augusta Savings Bank books.....	14,522 05	14,522 05	
Loans on mortgages of real estate.....	157,442 00	157,442 00	273,364 05
Real estate, bank building.....	25,000 00	30,000 00	
Real estate, foreclosure.....	4,325 00	4,325 00	
Safes and furniture.....	5,000 00	5,000 00	39,325 00
Cash on deposit.....	286,586 40	286,586 40	
Cash on hand.....	8,383 88	8,383 88	294,970 28
Unpaid accrued interest.....	105,686 95		6,111,425 10
	6,627,509 32		
Due depositors, earned dividend and accrued State tax.....	5,853,403 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$774,106 19		

Annual expenses, \$7,500.

BANGOR SAVINGS BANK—BANGOR.

SEPTEMBER 28, 1894.

J. S. WHEELWRIGHT, PRESIDENT.

JOHN L. CROSBY, TREASURER.

LIABILITIES.

Deposits	\$3,051,436 32
Reserve fund	109,651 46
Special reserve fund.....	685 94
Undivided profits	141,157 23
Other liabilities.....	1,352 75
	\$3,304,293 70

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907	\$ 50 00	\$ 57 00	\$ 50 00	
United States, 5s, 1904	100,000 00	118,000 00	100,000 00	
Total United States bonds owned	100,050 00			\$100,050 00
City of Bangor, B. & P., 6s, 1899	2,000 00	2,160 00	2,000 00	
Bangor, Water, 6s, 1905	3,000 00	3,510 00	3,000 00	
Bangor, 7s, 1899	72,000 00	81,360 00	72,000 00	
Belfast, 6s, 1898	13,000 00	13,910 00	13,000 00	
Hallowell, 4s, 1903	500 00	500 00	500 00	
Total public funds of Maine	90,500 00			90,500 00
City of Boston, 4s, 1919-1922	100,000 00	113,000 00	100,000 00	100,000 00
County of Boone, Ia., 5s, 1896, Opt	4,000 00	4,040 00	4,000 00	
Dodge, Neb., 6s, 1898, Opt	23,000 00	24,380 00	23,000 00	
Ford, Ill., 6s, 1895-1904	27,000 00	29,160 00	27,000 00	
Grant, Ind., 5s, 1887, Opt	10,000 00	10,000 00	10,000 00	
Grant, Ind., 6s, 1895-1899	9,000 00	9,450 00	9,000 00	
Greene, Ind., 6s, 1897-1904	25,000 00	27,500 00	25,000 00	
Harrison, Ind., 5s, 1895-1899	10,000 00	10,200 00	10,000 00	
Howard, Ind., 6s, 1894, Opt	2,500 00	2,500 00	2,500 00	
Huntington, Ind., 6s, 1890-1897	25,000 00	25,750 00	25,000 00	
Lawrence, O., 5s, 1911-1915	25,000 00	27,500 00	25,000 00	
Marathon, Wis., 5s, 1906-11	10,000 00	10,800 00	10,000 00	
Mason, Ill., 6s, 1895-6	28,000 00	29,120 00	28,000 00	
Mercer, O., 6s, 1895-1899	15,000 00	15,750 00	15,000 00	
Paulding, O., 5s, 1895-1896	5,500 00	5,555 00	5,500 00	
Platte, Neb., 6s, 1907, Opt	10,000 00	11,700 00	10,000 00	
Pottawattamie, Ia., 4s, 1897	10,000 00	10,100 00	10,000 00	
Vanderburg, Ind., C. H., 5s, 1918	20,000 00	22,200 00	20,000 00	
Vigo, Ind., 5s, 1896-1908	14,000 00	14,700 00	13,650 00	
Wells, Ill., 6s, 1901-3	25,000 00	28,000 00	25,000 00	
White, Ill., 6s, 1915	18,000 00	22,320 00	18,000 00	
City of Alliance, O., 6s, 1894	2,000 00	2,000 00	2,000 00	
Beatrice, Neb., 6s, 1904, Opt	10,000 00	11,500 00	10,000 00	
Brainerd, Minn., 6s, 1908	10,000 00	12,000 00	10,000 00	
Bucyrus, O., 6s, 1891-7	4,000 00	4,120 00	4,000 00	
Clinton, Ia., 6s, 1895-7	6,000 00	6,240 00	6,000 00	
Council Bluffs, Ia., 6s, 1894-1909	27,000 00	30,240 00	27,000 00	
Danville, Ill., 6s, 1901	7,500 00	8,325 00	7,500 00	
Dayton, O., 5s, 1817	15,000 00	16,950 00	15,000 00	
Delaware, O., 6s, 1894-7	12,000 00	12,360 00	12,000 00	
Des Moines, Ia., 6s, 1895-6	3,697 21	3,808 13	3,897 21	
Dubuque, Ia., 7s, 1895-6	800 00	832 00	800 00	
Dubuque, Ia., 6s, 1895-1899	25,000 00	26,250 00	25,000 00	
Duluth, Minn., 5s, 1923	9,000 00	10,350 00	8,665 00	
East Liverpool, O., 5s, 1920-1923	30,000 00	34,800 00	30,000 00	
East Liverpool, O., 6s, 1920	20,000 00	22,800 00	11,900 00	
East Saginaw, Mich., 5s, 1895-8	13,000 00	13,260 00	12,900 00	
Eau Claire, Wis., 6s, 1903	20,000 00	22,800 00	20,000 00	
Eau Claire, Wis., 4s, 1909	18,000 00	18,720 00	18,000 00	
Elgin, Ill., 5s, 1906	10,000 00	10,800 00	10,000 00	
Emporia, Kan., 7s, 1894-7	2,724 40	2,832 38	2,724 40	

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>	<i>Total.</i>
City of	Evansville, Ind., 5s, 1912.....	\$1,000 00	\$ 900 00	\$1,000 00	
	Evansville, Ind., 4s, 1912.....	22,000 00	17,600 00	22,000 00	
	Greenville, O., 6s, 1896-1901.....	26,000 00	28,080 00	26,000 00	
	Harrisburg, Pa., 5s, 1899, Opt.....	19,500 00	20,280 00	19,500 00	
	Huntington, Ind., 6s, 1914.....	6,000 00	7,500 00	6,000 00	
	Hutchinson, Kan., 6s, 1899.....	10,000 00	10,800 00	10,000 00	
	Janesville, Wis., 5s, 1895-1913.....	31,000 00	33,170 00	31,000 00	
	Kansas City, Kan., 7s, 1895-8.....	18,000 00	19,260 00	18,000 00	
	Kansas City, Kan., 6s, 1895-1900..	30,000 00	31,800 00	30,000 00	
	Kokomo, Ind., 6s, 1894-1900.....	6,687 24	7,021 60	6,687 24	
	Lake View, Ill., 5s, 1896, Opt.....	16,000 00	16,320 00	16,000 00	
	Lima, O., 5s, 1910.....	25,000 00	27,500 00	25,000 00	
	Logansport, Ind., 5s, 1896, Opt..	10,000 00	10,200 00	10,000 00	
	Mansfield, Mich., 5s, 1895-1905.....	20,000 00	21,000 00	20,000 00	
	Mansfield, O., 5s, 1900-1902.....	25,000 00	26,250 00	25,000 00	
	Marion, Ind., 6s, 1895-1900.....	24,920 00	26,415 20	24,920 00	
	Marinette, Wis., 5s, 1895-1901.....	10,000 00	10,300 00	10,000 00	
	Menominee, Mich., 6s, 1895-7.....	7,000 00	7,280 00	7,000 00	
	Minneapolis, Minn., 4s, 1917.....	100,000 00	98,000 00	100,000 00	
	New Albany, Ind., 5s, 1915.....	20,000 00	22,400 00	20,000 00	
	Newark, O., 5s, 1895-1901.....	23,000 00	23,690 00	23,000 00	
	Omaha, Neb., 6s, 1894-1896.....	6,000 00	6,120 00	6,000 00	
	Portsmouth, O., 6s, 1896-8.....	20,000 00	21,000 00	20,000 00	
	Port Huron, Mich., 5s, 1896-1916..	36,000 00	38,880 00	34,988 20	
	Richmond, Ind., 6s, 1894-1900.....	700 00	735 00	700 00	
	Sault Ste. Marie, Mich., 6s, 1895-7	10,000 00	10,400 00	10,000 00	
	St. Paul, Minn., 4s, 1912.....	32,000 00	31,360 00	32,000 00	
	St. Paul, Minn., 4½s, 1917.....	30,000 00	31,800 00	30,000 00	
	Sioux City, Ia., 6s, 1894-1906.....	42,500 00	46,750 00	42,500 00	
	Sioux City, Ia., 4½s, 1902.....	25,000 00	25,750 00	24,750 00	
	South Bend, Ind., 6s, 1894-1910.....	19,000 00	21,470 00	19,000 00	
	South Omaha, Neb., 7s, 1894-8.....	12,000 00	12,600 00	12,000 00	
	Stillwater, Minn., 5s, 1906-11.....	14,000 00	15,260 00	14,000 00	
	Superior, Wis., 6s, 1896, Opt.....	10,001 49	10,201 52	10,001 49	
	Tiffin, O., 6s, 1902-8.....	30,000 00	34,800 00	30,000 00	
	Toledo, O., 5s, 1894-9.....	7,350 00	7,497 00	7,350 00	
	Topeka, Kan., 6s, 1895-9.....	20,000 00	21,000 00	20,000 00	
	Wausau, Wis., 5s, 1905.....	20,000 00	21,600 00	20,000 00	
	West Bay City, Mich., 5s, 1920.....	45,000 00	51,300 00	45,000 00	
	Wichita, Kan., 7s, 1895-1900.....	2,539 32	2,767 86	2,539 32	
	Winona, Minn., 5s, 1897.....	2,000 00	2,040 00	2,000 00	
	Zanesville, O., 4½s, 1892, Opt.....	20,000 00	20,000 00	20,000 00	
	Zanesville, O., 5s, 1894, Opt.....	21,000 00	21,000 00	21,000 00	
	Capital Township, Ill., 4s, 1911.....	16,000 00	15,680 00	15,200 00	
Total public funds out of New England.....		1,453,919 66			1,451,172 86
<i>Railroad Bonds Owned.</i>					
	Bangor & Piscataquis, 5s, 1893, Opt.....	100,000 00	100,000 00	100,000 00	
	Black Rocks & Salisbury Beach, 5s, 1911.....	10,000 00	9,600 00	9,750 00	
	Maine Central & European & North American, 4s, 1933.....	53,000 00	53,600 00	50,747 50	
	Naumkeag Street, 5s, 1910.....	30,000 00	30,000 00	29,250 00	
	Newburyport & Amesbury, 5s, 1912.....	20,000 00	19,000 00	18,900 00	
	New York & New England, 1st Mort., 6s, 1905	25,000 00	26,250 00	25,000 00	
	New Haven & West Haven, 5s, 1912.....	25,000 00	25,000 00	25,000 00	
Total railroad bonds of New England.....		263,000 00			\$258,647 50
	Atchison, Topeka & Santa Fe, 4s, 1889.....	5,000 00	3,850 00	5,000 00	
	Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1889.....	4,000 00	1,200 00	3,250 00	
	Buffalo Street, 5s, 1931.....	29,000 00	28,420 00	28,385 00	
	Chicago & West Michigan, 5s, 1921.....	20,000 00	10,200 00	19,800 00	
	Des Moines Street, 6s, 1903.....	20,000 00	20,000 00	20,000 00	
	Duluth, South Shore & Atlantic, 5s, 1937.....	25,000 00	24,500 00	24,200 00	
	Evansville & Indianapolis, 6s, 1906-1926.....	25,000 00	26,250 00	25,000 00	
	Grand Avenue, Kansas City, 5s, 1908.....	25,000 00	24,500 00	23,750 00	
	Grand Rapids Street, 6s, 1912.....	20,000 00	21,600 00	20,000 00	
	Iowa Central, 5s, 1938.....	5,000 00	4,500 00	5,000 00	
	Kansas City Cable, 5s, 1897.....	25,000 00	24,500 00	24,450 00	

BANGOR SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated (and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Leavenworth, Topeka & Southwestern, 4s, 1912.....	\$10,000 00	\$ 6,000 00	\$ 8,250 00	
Muskegon Street, 6s, 1911	10,000 00	10,000 00	10,000 00	
New York & Rockaway Beach, 5s, 1927	29,000 00	29,000 00	29,000 00	
New York Central & Hudson River, 7s, 1903	35,000 00	43,400 00	35,000 00	
North Chicago Street, 5s, 1906	42,000 00	41,160 00	42,000 00	
Scranton Passenger, 6s, 1920.....	30,000 00	32,400 00	30,000 00	
St. Louis Passenger Railway, 5s, 1900.....	25,000 00	26,000 00	24,500 00	
Superior Rapid Transit, 6s, 1912.....	25,000 00	25,000 00	25,000 00	
Toledo Consolidated Street, 5s, 1909.....	28,000 00	26,880 00	28,000 00	
Trenton Passenger, 6s, 1931.....	20,000 00	21,600 00	20,000 00	
Youngstown Street, 6s, 1901	20,000 00	20,000 00	20,000 00	
Zanesville Street, 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.....	487,000 00			\$480,555 00
<i>Corporation Bonds Owned.</i>				
Bath Iron Works, 5s, 1898-9.....	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Company, 6s, 1895-7	23,000 00	23,000 00	23,000 00	
New England Mortgage Security Co., 5s, 1902	10,000 00	10,000 00	10,000 00	
Union Water Power Company, 6s, 1904.....	20,000 00	20,000 00	20,000 00	
Webster Paper Company, 6s, 1899.....	18,000 00	18,000 00	18,000 00	
Total corporation bonds owned	81,000 00			81,000 00
<i>Railroad Stock Owned.</i>				
European & North American	52,800 00	60,720 00	52,800 00	52,800 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company.....	2,000 00	4,000 00	2,000 00	
Windsor Company, North Adams, Mass....	5,706 00	5,706 00	5,706 00	
Total corporation stock owned.....	7,706 00			7,706 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	4,350 00	3,000 00	
First National Bank, Portland.....	11,300 00	11,413 00	11,300 00	
Kenduskeag National Bank, Bangor	10,000 00	13,700 00	10,000 00	
Presque Isle National Bank, Presque Isle	1,100 00	1,430 00	1,100 00	
Total national bank stock of Maine.....	25,400 00			25,400 00
National Bank of Redemption, Boston	4,500 00	5,625 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
City of Bangor, Me		4,275 00	4,275 00	
Bath, Me.....		500 00	500 00	
Chicago, Ill		2,768 90	2,768 90	
Cincinnati, O		1,000 00	1,000 00	
Omaha, Neb		1,900 00	1,900 00	
Sioux City, Ia.....		400 00	400 00	
Town of Lyndon, Me., (now Caribou).....		500 00	500 00	11,343 90
<i>Loans on Railroad Bonds.</i>				
Bangor & Piscataquis		200 00	200 00	
Bangor & Katahdin Iron Works		500 00	500 00	
Burlington & Missouri River		2,600 00	2,000 00	
Lincoln Street Railway, Nebraska		984 13	984 13	
Maine Central		2,600 00	2,600 00	6,284 13
<i>Loans on Corporation Bonds.</i>				
Consolidated Home Supply Ditch and Reservoir Company, Colorado.....		1,200 00	1,200 00	
Washington Water Power Company, Spokane Falls,		10,000 00	10,000 00	11,200 00

BANGOR SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Corporation Stock.</i>			
American Shot and Lead Company, Chicago.....	\$30,000 00	\$30,000 00	
Bangor Gas Light Company	450 00	450 00	
Bodwell Granite Company.....	10,000 00	10,000 00	
Central Market House, Bangor	2,000 00	2,000 00	
Cobb Lime Company, Rockland.....	15,000 00	15,000 00	
Eastern Manufacturing Company, Bangor	15,000 00	15,000 00	
Kineo Company	20,000 00	20,000 00	
Lockwood Manufacturing Company.....	3,000 00	3,000 00	
Nelson Lumber Company	10,000 00	10,000 00	
Orono Pulp and Paper Company	2,000 00	2,000 00	
Union Insurance Company, Bangor	500 00	500 00	
Webster Paper Company.....	10,000 00	10,000 00	\$117,950 00
<i>Loans on National Bank Stock.</i>			
Central National Bank, Worcester, Mass	200 00	200 00	
First National Bank, Bangor, Maine.....	1,450 00	1,450 00	
First National Bank, Ellsworth.....	2,800 00	2,800 00	
First National Bank, Leavenworth, Kan.....	6,000 00	6,000 00	
Second National Bank, Bangor ..	1,700 00	1,700 00	
Veazie National Bank, Bangor.....	10,000 00	10,000 00	22,150 00
<i>Loans on Other Bank Stock.</i>			
Bar Harbor Banking and Trust Co., Bar Harbor.....	1,200 00	1,200 00	
Citizens' State Bank, Council Bluffs, Iowa.....	7,500 00	7,500 00	8,700 00
<i>Loans to Municipalities.</i>			
Town of Kingman, Me.....	3,700 00	3,700 00	
Town of Presque Isle, Me	8,000 00	8,000 00	11,700 00
<i>Loans to Corporations.</i>			
Bodwell Water Power Company.....	4,007 63	4,007 63	
G. W. Merrill Furniture Company, Bangor.....	100 00	100 00	4,107 63
Loan on European and North American R. R. stock,	1,200 00	1,200 00	
Loans on Bangor Savings Bank books	800 00	800 00	
Loans on personal property	2,000 00	2,000 00	
Loans on mortgages of real estate	223,548 81	223,548 81	227,548 81
Real estate, investment	45,000 00	56,864 54	
Real estate, foreclosure	40,000 00	32,250 87	
Premium account	-	21,137 93	
Expense account	-	2,677 67	112,931 01
Cash on deposit	114,044 23	114,044 23	
Cash on hand	3,972 63	3,972 63	118,016 86
Unpaid accrued interest	49,172 70		3,304,293 70
Due depositors, earned dividend and accrued State tax.....	3,484,916 72		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$371,850 33		
Annual expenses, \$6,000.			

BATH SAVINGS INSTITUTION—BATH.

AUGUST 6, 1894.

CHARLES DAVENPORT, PRESIDENT.

W. J. SHAW, TREASURER.

LIABILITIES.

Deposits	\$3,461,832 77
Reserve fund	186,192 81
Undivided profits.....	70,806 61
	\$3,718,832 19

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Grant, Ind., 6s, 1895-8	\$ 8,000 00	\$ 8,320 00	\$ 8,000 00	
Huntington, Ind., 6s, 1894-8	10,000 00	10,300 00	10,000 00	
Jackson, Ind., 6s, 1899	3,000 00	3,240 00	3,000 00	
Mercer, O., 6s, 1894-8	4,000 00	4,120 00	4,000 00	
Warren, Ia., 5½s, 1896	5,000 00	5,100 00	5,000 00	
City of Alliance, O., 6s, 1894	4,000 00	4,000 00	4,000 00	
Anderson, Ind., 6s, 1896-1902.....	7,000 00	7,560 00	7,000 00	
Arkansas City, Kan., 6s, 1910	5,000 00	6,100 00	5,000 00	
Beardstown, Ill., 5s, 1897.....	500 00	510 00	500 00	
Beatrice, Neb., 6s, 1910	20,500 00	25,010 00	20,500 00	
Cincinnati, O., 7 3-10s, 1898-1902.....	37,000 00	43,290 00	37,000 00	
Cincinnati, O., 7s, 1904.....	10,000 00	12,300 00	10,000 00	
Clinton, Ia., 6s, 1895-7.....	5,000 00	5,200 00	5,000 00	
Council Bluffs, Ia., 6s, 1894-9.....	23,500 00	24,440 00	23,500 00	
Delaware, O., 6s, 1894-7	8,000 00	8,240 00	8,000 00	
East Liverpool, O., 5s, 1900, Opt.....	10,000 00	10,500 00	10,000 00	
Hastings, Neb., 6s, 1898-1900.....	10,000 00	10,800 00	10,000 00	
Hutchinson, Kan., 6s, 1909.....	10,000 00	12,100 00	10,000 00	
Ishpeming, Mich., 6s, 1897.....	2,000 00	2,100 00	2,000 00	
Joplin, Mo., 6s, 1912.....	8,000 00	9,920 00	8,000 00	
Kansas City, Kan., 7s, 1898, Inst.....	4,000 00	4,400 00	4,000 00	
Kansas City, Kan., 7s, 1894-9	19,000 00	20,330 00	19,000 00	
Kokomo, Ind., 6s, 1894-1903.....	10,000 00	10,800 00	10,000 00	
Lincoln, Neb., 6s, 1902-4.....	25,000 00	28,500 00	25,000 00	
Marion, Ind., 6s, 1897-1901.....	10,000 00	10,800 00	10,000 00	
Muncie, Ind., 6s, 1895-1902.....	16,000 00	17,280 00	16,000 00	
Nebraska City, Neb., 6s, 1908-9.....	25,000 00	30,000 00	25,000 00	
Nebraska City, Neb., 7s, 1898.....	5,000 00	5,500 00	5,000 00	
Piqua, O., 6s, 1909	25,000 00	30,250 00	25,000 00	
Port Huron, Mich. 5s, 1897-1902.....	5,000 00	5,200 00	5,000 00	
Richmond, Ind., 6s, 1901-2	3,000 00	3,000 00	3,000 00	
Sioux City, Ia., 6s, 1894-1909.....	28,000 00	31,360 00	28,000 00	
South Bend, Ind., 6s, 1897-1900.....	8,000 00	8,640 00	8,000 00	
Superior, Wis., 6s., 1896-8.....	50,000 00	51,500 00	49,875 00	
Toledo, O., 7 3-10s, 1900.....	17,000 00	19,890 00	17,000 00	
Topeka, Kan., 6s, 1895-9.....	16,500 00	17,325 00	16,500 00	
Wichita, Kan., 5s, 1910.....	22,000 00	24,200 00	22,000 00	
Town of Sullivan, Ill., 5s, 1902.....	4,000 00	4,000 00	4,000 00	
Total public funds owned.	483,000 00			\$482,875 00
<i>Railroad Bonds Owned.</i>				
Lime Rock, 5s, 1908.....	25,000 00	26,250 00	25,000 00	
Maine Central, 5s, 1923.....	15,000 00	16,200 00	15,000 00	
Maine Central, 6s, 1905, 10-20s.....	5,000 00	5,100 00	5,000 00	
Maine Central, 7s, 1912.....	49,000 00	66,640 00	49,000 00	
Portland & Ogdensburg, 5s, 1908.....	50,000 00	52,500 00	50,000 00	
Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Sandy River, 5s, 1915.....	35,000 00	36,750 00	35,000 00	
Somerset Railway, 5s, 1917.....	30,000 00	30,000 00	30,000 00	
Waterville & Fairfield Railway, Light and Power Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	224,000 00			224,000 00
Consolidated Railroad of Vermont, 5s, 1913,	100,000 00	89,000 00	100,000 00	
Eastern Railroad, 6s, 1906.....	25,000 00	24,750 00	25,000 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>	<i>Total.</i>
Haverhill & Amesbury, 5s, 1912.....	\$36,000 00	\$35,280 00	\$36,000 00	
Newburyport & Amesbury, 5s, 1912.....	15,000 00	14,250 00	14,250 00	
New Haven, West Haven and Winchester Avenue, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Union Street Railway, Dover, N. H., 6s, 1910.....	25,000 00	25,000 00	25,000 00	
Total railroad bonds of New England.....	211,000 00			\$210,250 00
Akron Street, 6s, 1908.....	35,000 00	36,050 00	35,000 00	
Anderson Electric Street Railway Company, 6s, 1912.....	5,000 00	4,900 00	5,000 00	
Atchison, Topeka & Santa Fe, 4s, 1889.....	13,000 00	10,010 00	10,400 00	
Atchison, Topeka & Santa Fe, 2nd mort. 4s, 1889.....	9,000 00	2,700 00	4,500 00	
Allentown & Bethlehem Rapid Transit 6s, 1911.....	10,000 00	10,500 00	10,000 00	
Battle Creek Electric Railway, 6s, 1911.....	5,000 00	1,250 00	4,875 00	
Bay Cities Consolidated Railway, 6s, 1918, Bellaire, Bridgeport & Martin's Ferry, 6s, 1913.....	5,000 00	4,750 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	10,000 00	10,000 00	
Binghamton Street Railway, 6s, 1910.....	10,000 00	11,000 00	10,000 00	
Brooklyn Street, Cleveland, 6s, 1903.....	5,000 00	5,150 00	5,000 00	
Buffalo Street, 5s, 1931.....	33,600 00	34,650 00	33,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	40,000 00	39,200 00	40,000 00	
Canton & Lakeside Street, 6s, 1910.....	56,000 00	58,800 00	56,000 00	
Cass Avenue and Fair Grounds, 5s, 1912.....	35,000 00	36,050 00	35,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	4,850 00	4,850 00	
Cincinnati, Dayton & Tronton, 5s, 1941.....	50,000 00	25,500 00	50,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	4,850 00	4,875 00	
Columbus Street Railway, 5s, 1932.....	10,000 00	9,800 00	9,750 00	
Davenport, Ia., Street, 6s, 1910.....	5,000 00	4,900 00	4,862 50	
Davenport & Rock Island, 6s, 1910-11.....	5,000 00	5,000 00	4,900 00	
Des Moines Street, 6s, 1904-15.....	25,000 00	25,750 00	25,000 00	
Des Moines Suburban, 6s, 1921.....	35,000 00	35,350 00	35,000 00	
East Liverpool & Wellsville Street, 6s, 1912, Eau Claire Street Railway Light and Power Co., 6s, 1916.....	10,000 00	10,000 00	9,850 00	
Electric Railway, Light and Power Company of Sedalia, Mo., 6, 1912.....	25,000 00	25,000 00	24,850 00	
Grand Avenue Railway Company, 5s, 1908, Grand Rapids Street, 6s, 1912.....	5,000 00	4,900 00	4,550 00	
Jackson Street, 6s, 1911.....	40,000 00	39,200 00	40,000 00	
Johnstown Passenger, 6s, 1910.....	50,000 00	54,000 00	50,000 00	
Kansas City Cable, 5s, 1897.....	10,000 00	10,000 00	10,000 00	
Kansas City Belt Line, 6s, 1916.....	10,000 00	10,000 00	10,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928.....	52,000 00	50,560 00	52,000 00	
La Fayette Street, 6s, 1900.....	40,000 00	40,000 00	40,000 00	
Lake Shore & Michigan Southern, 7s, 1900, Reg.....	10,000 00	10,000 00	10,000 00	
Lexington Street, 6s, 1906-14.....	30,000 00	35,400 00	30,000 00	
Madison City Railway Company, 6s, 1922.....	15,000 00	15,000 00	14,800 00	
Michigan Central, 7s, 1902.....	10,000 00	7,500 00	9,850 00	
Minneapolis Street, 5s, 1919.....	20,000 00	24,000 00	20,000 00	
Muskegon Railway, 6s, 1911.....	25,000 00	24,500 00	24,200 00	
Newark Passenger Railway, 5s, 1930.....	10,000 00	10,000 00	9,900 00	
Northern Pacific, 6s, 1921.....	5,000 00	4,750 00	4,700 00	
Ogdensburg & Lake Champlain, 6s, 1920.....	24,000 00	26,880 00	24,000 00	
Omaha Street, 5s, 1914.....	12,000 00	12,480 00	12,000 00	
Ottumwa Electric Railway, 6s, 1912.....	50,000 00	49,000 00	48,500 00	
Patterson, N. J., Railway Company, 6s, 1931.....	10,000 00	10,000 00	9,900 00	
Peoples' Street, Scranton, Pa., 6s, 1918.....	20,000 00	20,000 00	19,875 00	
Rochester Railway Company, 5s, 1930.....	13,000 00	13,650 00	13,000 00	
Saginaw Union Street, 6s, 1911.....	10,000 00	9,800 00	9,475 00	
Scranton Passenger, 6s, 1920.....	15,000 00	15,000 00	15,000 00	
South Side Railway, Cleveland, 6s, 1903.....	37,000 00	39,900 00	37,000 00	
Southern Railway Co., St. Louis, 6s, 1904.....	10,000 00	10,200 00	10,000 00	
Springfield Railway Company, 6s, 1933.....	10,000 00	10,400 00	10,000 00	
	11,000 00	11,000 00	11,000 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>	<i>Total.</i>
St. Joseph Traction & Lighting Co., 5s, 1903	\$40,000 00	\$30,000 00	\$40,000 00	
St. Paul Street, 5s, 1937	15,000 00	14,250 00	15,000 00	
St. Paul & White Bear, 6s, 1922	5,000 00	5,000 00	5,000 00	
Superior Rapid Transit Company, 6s, 1912	20,000 00	20,000 00	19,900 00	
Syracuse Street 5s, 1920	24,000 00	9,600 00	22,900 00	
Terre Haute, Ind., Street Railway, 6s, 1912	10,000 00	10,000 00	10,000 00	
Toledo, O., Consolidated Street, 5s, 1909	20,000 00	19,200 00	19,500 00	
Trenton Passenger Railway, 6s, 1931	10,000 00	10,800 00	10,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918	25,000 00	8,750 00	25,000 00	
West End Street Railway, Rockford, Ill., 6s, 1912	12,000 00	12,000 00	12,000 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921	15,000 00	13,500 00	13,500 00	
Youngstown Street Railway, 6s, 1911	34,000 00	34,000 00	34,000 00	
Zanesville Street Railway, 6s, 1911	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England	1,300,000 00			\$ 1,284,662 50
<i>Corporation Bonds Owned.</i>				
American Water Works, Omaha, Neb., 5s, 1907	40,000 00	40,000 00	10,000 00	
Brunswick Electric Light & Power Company, 6s, 1912	6,000 00	6,000 00	6,000 00	
Bar Harbor Water Company, 5s, 1909	10,000 00	10,000 00	10,000 00	
Consolidated Electric Light Company, Portland, 5s, 1906	20,000 00	20,000 00	19,500 00	
Consolidated Light and Power Company, Dover, N. H., 6s, 1920	5,000 00	3,750 00	5,000 00	
Continental Mills, 6s, 1903	10,000 00	10,000 00	10,000 00	
Denver City Water Works Co., Colo., 5s, 1910	95,000 00	60,500 00	9,500 00	
Eau Claire Water Works, 6s, 1915	12,000 00	12,000 00	12,000 00	
Frontier Water Company, 5s, 1909	9,000 00	9,000 00	9,000 00	
Kennebec Light and Heat Co., 6s, 1911	10,000 00	10,000 00	9,950 00	
Maine Water Company, 5s, 1931	8,000 00	8,000 00	8,000 00	
Municipal Security Company, 5s, 1896	15,000 00	15,000 00	15,000 00	
Oshkosh Water Works, 6s, 1914	18,000 00	18,000 00	18,000 00	
York Light and Heat Company, 6s, 1901	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	263,000 00			146,950 00
Subscription to New Securities Denver Union Water Company, Denver, Colo.		21,000 00	21,000 00	21,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe	25,000 00	1,250 00	25,000 00	
Boston and Maine	29,500 00	43,365 00	29,500 00	
Burlington, Cedar Rapids and Northern	10,000 00	5,000 00	10,000 00	
Chicago and Alton	71,900 00	108,660 00	71,900 00	
Dexter and Newport	6,000 00	6,300 00	6,000 00	
Dexter and Piscataquis	3,000 00	3,000 00	3,000 00	
Illinois Central	26,700 00	24,030 00	26,700 00	
Illinois Central (leased line)	3,400 00	3,026 00	3,400 00	
Total railroad stock owned	175,500 00			175,500 00
<i>Corporation Stock Owned.</i>				
United Water Works, Denver, Colo., Preferred	35,000 00	12,250 00	350 00	350 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath	5,500 00	7,700 00	5,500 00	
Biddeford National Bank, Biddeford	6,200 00	7,750 00	6,200 00	
First National Bank, Bath	9,200 00	11,960 00	9,200 00	
First National Bank, Bangor	5,100 00	7,395 00	5,100 00	
First National Bank, Damariscotta	1,500 00	1,500 00	1,500 00	
First National Bank, Portland	25,000 00	25,250 00	25,000 00	
Lincoln National Bank, Bath	6,000 00	6,300 00	6,000 00	
Marine National Bank, Bath	4,000 00	5,000 00	4,000 00	
National Shoe & Leather Bank, Auburn	5,300 00	5,035 00	5,300 00	
Portland National Bank, Portland	5,000 00	5,250 00	5,000 00	
Sagadahoc National Bank, Bath	9,500 00	7,125 00	7,125 00	

BATH SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
South Berwick National Bank, S. Berwick,	\$2,000 00	\$2,000 00	\$2,000 00	
Veazie National Bank, Bangor.....	5,000 00	5,500 00	5,000 00	
Total national bank stock of Maine	89,300 00			\$86,925 00
Globe National Bank, Boston, Mass.....	1,500 00	1,335 00	1,500 00	
Hide & Lenthur National Bank, Boston, Mass.....	10,000 00	10,300 00	10,000 00	
Total national bank stock out of Maine ...	11,500 00			11,500 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe, General Mortgage....		4,000 00	4,000 00	
Consolidated Railroad of Vermont		40,000 00	40,000 00	
Current River.....		1,000 00	1,000 00	
Kansas City, Fort Scott and Gulf.....		1,000 00	1,000 00	
Maine Central.....		1,000 00	1,000 00	
Mexican Central.....		5,000 00	5,000 00	
St. Joseph Traction and Lighting Company		25,500 00	25,500 00	
Utica Belt Line		18,000 00	18,000 00	
				95,500 00
<i>Loans on Corporation Bonds.</i>				
American Water Works Company, Omaha, Neb....		-	15,000 00	
Bath Gas and Electric Company.....	9,000 00		9,000 00	
Denver Water Works, Colo.....		-	70,400 00	
Maine Water Company, Gardiner.....	18,000 00		18,000 00	
National Ice Company, N. Y.....	20,000 00		20,000 00	
Pejepscot Water Company, Brunswick.....	4,000 00		4,000 00	
				136,400 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka and Santa Fe.....		1,400 00	1,400 00	
Augusta, Hallowell and Gardiner.....		850 00	850 00	
Boston and Maine.....		63,700 00	63,700 00	
Hereford		5,000 00	5,000 00	
Maine Central.....		19,000 00	19,000 00	
Metropolitan Street.....		11,000 00	11,000 00	
Union Pacific		300 00	300 00	
				101,250 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company.....	4,000 00		4,000 00	
Bath Iron Works	3,600 00		3,600 00	
Bemis Park Company, Omaha, Neb	34,900 00		34,900 00	
Camden and Rockland Water Company	3,300 00		3,300 00	
Chicago, New York and Boston Refrigerator Co	20,000 00		20,000 00	
Eastern Steamboat Company	2,500 00		2,500 00	
Gardner Gas Light Company, Massachusetts	-		7,192 85	
Langdon Manufacturing Company, New Hampshire	17,000 00		17,000 00	
Lincoln Land Company, Nebraska	5,000 00		5,000 00	
Lisbon Falls Fibre Company.....	2,000 00		2,000 00	
National Ice Company, New York	25,000 00		25,000 00	
New York Real Estate Association.....	6,000 00		6,000 00	
Old Town Woolen Company	4,150 00		4,150 00	
Otis Falls Pulp Company	2,500 00		2,500 00	
South Omaha Land Company, Nebraska.....	37,000 00		37,000 00	
Union Stock Yards Company, Omaha, Neb.....	100,000 00		100,000 00	
United Water Works Company, Denver, Colo.....	-		24,750 00	
Westinghouse Air Brake Company.....	45,000 00		45,000 00	
Worumbo Manufacturing Company, Lisbon Falls...	10,000 00		10,000 00	
				353,898 85
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath	6,000 00		6,000 00	
First National Bank, Omaha, Neb	15,900 00		15,900 00	
Lincoln National Bank, Bath	4,800 00		4,800 00	
Richmond National Bank, Richmond	3,300 00		3,300 00	
Sagadahoc National Bank, Bath	1,000 00		1,000 00	
South Omaha National Bank, Nebraska	7,000 00		7,000 00	
				\$38,000 00
<i>Loans to Corporations.</i>				
Bath Iron Works	12,000 00		12,000 00	
Third Parish Society, Bath.....	600 00		600 00	
				12,600 00

BATH SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Loan on town of Waldoboro bond.....	\$500 00	\$500 00	
Loan on Bath Savings Institution book.....	400 00	400 00	
Loans on vessel property	17,491 18	17,491 18	
Loans on mortgages of real estate	217,916 12	217,916 12	\$236,307 30
Real estate, investment, bank building.....	13,000 00	15,000 00	
Expense account.....		1,623 25	16,623 25
Cash on deposit	\$1,070 88	\$1,070 88	
Cash on hand	3,174 41	3,174 41	84,245 29
Unpaid accrued interest.....	50,346 61		3,718,832 19
Due depositors, earned dividend and accrued State tax.....	3,789,665 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	3,482,168 63		
	\$307,496 57		

Annual expenses, \$3,500.

BELFAST SAVINGS BANK—BELFAST.

OCTOBER 10, 1894.

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

LIABILITIES.

Deposits	\$1,048,918 22
Reserve fund.....	54,000 00
Premium account.....	3,500 00
Deposits for coupons.....	80 00
Undivided profits.....	18,565 03
	<hr/>
	\$1,125,063 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907, Reg.....	\$25,000 00	\$28,500 00	\$25,000 00	
United States, 4s, 1907, Coupon.....	25,000 00	28,500 00	25,000 00	
Total United States bonds owned	50,000 00			\$50,000 00
District of Columbia, 7s, 1901.....	50,000 00	61,500 00	50,000 00	50,000 00
City of Belfast, 4s, 1922.....	18,000 00	18,000 00	18,000 00	
City of Belfast, 6s, 1898.....	4,000 00	4,280 00	4,000 00	
Clinton Gore, 6s, 1900.....	500 00	500 00	500 00	
Total public funds of Maine.....	22,500 00			22,500 00
City of Boston, 4s, 1899, Reg.....	20,000 00	20,800 00	20,000 00	
City of West Haven, Conn., 4½, 1909.....	5,000 00	5,400 00	5,000 00	
Total public funds of New England.....	25,000 00			25,000 00
County of Franklin, O., 6s, 1895-8.....	11,000 00	11,440 00	11,000 00	
Montgomery, O., 5s, 1897.....	5,000 00	5,100 00	5,000 00	
Summit, O., 5s, 1895-8.....	8,000 00	8,160 00	8,000 00	
City of Canton, O., 5s, 1895-7.....	9,000 00	9,180 00	9,000 00	
Cincinnati, O., 6s, 1909.....	5,000 00	6,050 00	5,000 00	
Columbus, O., 6s, 1905.....	9,000 00	10,440 00	9,000 00	
Defiance, O., 5s, 1895-8.....	5,000 00	5,100 00	5,000 00	
Fremont, Neb., 5s, 1909.....	5,600 00	5,500 00	5,000 00	
Marion, O., 5s, 1898.....	1,000 00	1,030 00	1,000 00	
Sioux City, Ia., 4½s, 1894.....	5,000 00	5,000 00	5,000 00	
Springfield, O., 6s, 1895-1900.....	6,454 50	6,841 77	6,454 50	
Toledo, O., 5s, 1896.....	10,000 00	10,200 00	10,000 00	
Zanesville, O., 5s, 1894, Opt.....	5,000 00	5,000 00	5,000 00	
Total public funds out of New England ...	84,454 50			84,454 50
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, 4s, 1894, Opt...	44,000 00	44,000 00	44,000 00	
Maine Central, 5s, 1923.....	8,000 00	8,540 00	8,000 00	
Maine Central, 7s, 1912.....	12,900 00	16,320 00	12,000 00	
Portland & Kennebec, 6s, 1895.....	32,000 00	32,640 00	32,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	101,000 00			101,000 00
Eastern, 6s, 1906.....	12,000 00	14,280 00	12,000 00	
Fitchburg, 4½s, 1897.....	20,000 00	20,000 00	20,000 00	
Total railroad bonds of New England.....	32,000 00			32,000 00
Atchison, Topeka & Santa Fe, 4s, 1889.....	16,000 00	12,320 00	16,000 00	
Atchison, Topeka & Santa Fe, 2nd mort., 3½s, 1889.....	8,000 00	2,400 00	4,000 00	
Burlington & Missouri River, 6s, 1918.....	4,000 00	4,600 00	4,000 00	
Cedar Rapids & Missouri River, 7s, 1916.....	9,500 00	12,635 00	9,500 00	
Central Pacific, 6s, 1898.....	5,000 00	5,050 00	5,000 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>	<i>Total.</i>
Chicago, Burlington & Quincy, 4s, 1919.....	\$10,000 00	\$9,600 00	\$10,000 00	
Chicago, Burlington & Quincy, 4s, 1921.....	10,000 00	9,000 00	10,900 00	
Chicago, Burlington & Quincy, 5s, 1901.....	11,000 00	11,660 00	11,000 00	
Chicago, Burlington & Northern, 5s, 1926...	10,000 00	10,400 00	10,000 00	
Chicago, Milwaukee & St. Paul, 7s, 1905....	10,000 00	12,600 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	5,100 00	10,000 00	
Columbus Street Railway, 5s, 1909, 1st con- sol. mort.....	15,000 00	14,700 00	15,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933.....	15,000 00	18,600 00	15,000 00	
Illinois Central, 6s, 1898.....	14,000 00	14,700 00	14,000 00	
Iowa Falls & Sioux City, 7s, 1917.....	5,000 00	6,450 00	5,000 00	
Jackson, Lansing & Saginaw, 5s, 1901.....	5,000 00	5,350 00	5,000 00	
Kansas City Cable, 5s, 1897.....	15,000 00	14,700 00	15,000 00	
Lcxington, Ky., Street, 6s, 1908.....	10,000 00	10,000 00	10,000 00	
New York & Rockaway Beach, 5s, 1927.....	10,000 00	10,000 00	10,000 00	
Omaha Street, 5s, 1914.....	5,000 00	4,900 00	5,000 00	
Sioux City & Pacific, 6s, 1898.....	10,000 00	10,300 00	10,000 00	
Sioux City & Pacific Car Trust, 6s, 1895....	2,000 00	2,000 00	2,000 00	
Union Pacific Car Trust, 6s, 1895.....	1,600 00	1,000 00	1,000 00	
Total railroad bonds out of New England..	210,500 00			\$206,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company, 4s, 1895.....	1,200 00	1,200 00	1,200 00	
Belfast Hotel Company, 4s, 1899.....	4,800 00	4,800 00	4,800 00	
Union Water Power Company, 5s, 1904....	20,000 00	20,000 00	20,000 00	
Total corporation bonds owned.....	26,000 00			26,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	12,600 00	17,010 00	12,600 00	
Casco National Bank, Portland.....	13,100 00	13,755 00	13,100 00	
First National Bank, Portland.....	10,200 00	10,302 00	10,200 00	
National Shoe & Leather Bank, Auburn...	2,000 00	1,900 00	2,000 00	
South Berwick National Bank, South Ber- wick.....	2,750 00	3,575 00	2,750 00	
Total national bank stock owned.....	40,650 00			40,650 00
<i>Loans on Public Funds.</i>				
United States bonds.....		1,000 00	1,000 00	
County of Androscoggin, Me.....		2,000 00	2,000 00	
City of Belfast, Me.....		7,282 00	7,282 00	
Cairo, Ill.....		750 00	750 00	
Findlay, O.....		800 00	800 00	
Kansas City, Mo.....		3,000 00	3,000 00	
Perrysburg, O.....		300 00	300 00	
Rockland, Me.....		1,300 00	1,300 00	
Village of Barrisville, O.....		100 00	100 00	
Total public funds.....				16,582 00
<i>Loans on Railroad Bonds.</i>				
Achison, Topeka and Santa Fe.....		7,249 88	7,249 88	
Belfast and Moosehead Lake.....		6,000 00	6,000 00	
Cambridge Horse.....		3,000 00	3,000 00	
Cedar Rapids and Missouri River.....		4,500 00	4,500 00	
Chicago, Burlington and Northern.....		3,500 00	3,500 00	
Chicago, Burlington and Quincy.....		3,475 00	3,475 00	
Consolidated Vermont.....		900 00	900 00	
Evansville Street.....		2,500 00	2,500 00	
Iowa Central.....		400 00	400 00	
Jacksonville and Atlantic.....		500 00	500 00	
Kansas City, Fort Scott & Memphis.....		600 00	600 00	
Little Rock and Fort Smith.....		2,000 00	2,000 00	
Maine Central.....		21,000 00	21,000 00	
Sioux City and Pacific.....		4,000 00	4,000 00	
Superior Rapid Transit.....		2,000 00	2,000 00	
Wisconsin Central.....		1,000 00	1,000 00	
Total railroad bonds.....				62,624 88

BELFAST SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Athol Water Company.....	\$ 700 00	\$ 700 00	
Belfast Hotel Company.....	10,700 00	10,700 00	
Belfast Water Company.....	2,500 00	2,500 00	
Belfast Illuminating Company.....	15,000 00	15,000 00	
Camden and Rockland Water Company.....	1,000 00	1,000 00	
Equitable Mortgage Company.....	500 00	500 00	
Eau Claire Water Company.....	700 00	700 00	
Freeman Manufacturing Company.....	25,000 00	25,000 00	
Knox Gas and Electric Company.....	950 00	950 00	
Oshkosh Water Company.....	1,000 00	1,000 00	
Paris, Ky., Water Company.....	1,000 00	1,000 00	
Rochester, Minn., Water Company.....	300 00	300 00	\$59,350 00
<i>Loans on Railroad Stock.</i>			
Belfast and Moosehead Lake.....	4,750 00	4,750 00	
Boston and Maine.....	36,000 00	36,000 00	
Chicago, Burlington and Quincy.....	7,000 00	7,000 00	
Chicago and Northwestern.....	5,500 00	5,500 00	
Maine Central.....	30,500 00	30,500 00	
Union Pacific.....	785 00	785 00	\$4,535 00
<i>Loans on Corporation Stock.</i>			
Equitable Mortgage Company.....	500 00	500 00	
Little Androscoggin Water Power Company.....	800 00	800 00	
Masonic Temple Association, Belfast.....	700 00	700 00	2,000 00
Loan to county of Waldo.....	4,000 00	4,000 00	
Loan on Belfast National Bank stock.....	1,000 00	1,000 00	
Loan on Belfast Loan and Building Association book.....	100 00	100 00	
Loan on Belfast Savings Bank book.....	450 00	450 00	
Loan on personal property.....	682 81	682 81	
Loan on warehouse keepers receipts, leather, etc....	18,500 00	18,500 00	
Loans on mortgages of real estate.....	89,600 00	89,600 00	114,342 81
Real estate, investment.....	10,000 00	10,000 00	
Real estate, foreclosure.....	4,000 00	6,000 00	
Suspense account.....	7,747 96	7,747 96	23,747 96
Cash on deposit.....	106,003 60	106,003 60	
Cash on hand.....	17,832 50	17,832 50	123,836 10
Unpaid accrued interest.....	11,263 59		1,125,063 25
Due depositors, earned dividend and accrued State tax.....	1,174,481 11		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,063,809 83		
	\$110,671 28		

Annual expenses, \$3,300.

BETHEL SAVINGS BANK—BETHEL.

OCTOBER 27, 1894.

SAMUEL B. TWITCHELL, PRESIDENT.

A. E. HERRICK, TREASURER.

LIABILITIES.

Deposits	\$245,695 49
Reserve fund	5,192 39
Undivided profits.....	7,606 99
	\$258,494 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1907.....	\$10,000 00	\$11,900 00	\$10,000 00	
Town of Bethel, 4s, 1898.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	11,000 00			\$11,000 00
Dakota Territory, 6s, 1894, Opt	3,000 00	3,000 00	3,000 00	
City of Findlay, O., 6s, 1907.....	5,000 00	5,950 00	5,000 00	
City of Muskegon, Mich., 5s, 1915.....	5,000 00	5,600 00	5,000 00	
City of Nebraska City, Neb., 6s, 1895, Opt....	6,000 00	6,120 00	6,000 00	
City of Port Huron, Mich., 5s, 1899.....	4,000 00	4,160 00	4,000 00	
Total public funds out of New England....	23,000 00			23,000 00
<i>Railroad Bonds Owned.</i>				
Ann Arbor Street, 5s, 1914.....	5,000 00	3,250 00	5,000 00	
Des Moines Street, 5s, 1914.....	3,000 00	3,000 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913	6,000 00	5,640 00	5,400 00	
Maine Central, 5s, 1912	3,000 00	3,210 00	3,000 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned	27,000 00			26,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply, 5s, 1916	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	2,000 00	2,000 00	2,000 00	
Berlin Aqueduct Company, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1894.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	14,000 00			14,000 00
<i>National Bank Stock Owned.</i>				
Berlin National Bank, Berlin, N. H.	1,000 00	1,000 00	1,000 00	
Casco National Bank, Portland.....	9,200 00	9,660 00	9,200 00	
First National Bank, Portland.....	3,400 00	3,434 00	3,400 00	
Merchants' National Bank, Portland	450 00	696 00	450 00	
Portland National Bank, Portland	10,000 00	10,500 00	10,000 00	
Norway National Bank, Norway.....	3,400 00	3,910 00	3,400 00	
National Shoe and Leather Bank, Auburn..	4,500 00	4,275 00	4,500 00	
Total national bank stock owned	31,950 00			31,950 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn, Me.....	4,000 00	4,000 00	4,000 00	
Berlin Savings Bank and Trust Company, Berlin Falls, N. H.....	1,000 00	1,100 00	1,000 00	
Total other bank stock owned.....	5,000 00			5,000 00
<i>Loans on Public Funds.</i>				
United States bond		100 00	100 00	
Town of Bethel... .. .		675 00	675 00	
Town of Mechanic Falls.....		75 00	75 00	850 00

BETHEL SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bethel Chair Company	\$500 00	\$500 00	
Little Androscoggin Water Power Company.....	200 00	200 00	
Worumbo Manufacturing Company.....	1,550 00	1,550 00	\$2,250 00
<i>Loans on Bank Stock.</i>			
Berlin Savings Bank and Trust Co., Berlin Falls, N.H.,	100 00	100 00	
Lancaster Trust Company	900 00	900 00	1,000 00
<i>Loans to Corporations.</i>			
Bethel Chair Company	3,000 00	3,000 00	
Rumford Dairying Association	400 00	400 00	3,400 00
Loan to town of Bethel.....	13,000 00	13,000 00	
Loan on Bethel Savings Bank books.....	1,000 00	1,000 00	
Loans on personal property	666 83	666 83	
Loans on mortgages of real estate	109,022 90	109,022 90	123,689 73
Real estate, investment	5,700 00	5,700 00	
Safes and furniture.....	829 65	829 65	
Expense account.....	-	1,555 21	8,084 86
Cash on deposit.....	6,409 99	6,409 99	
Cash on hand.....	1,460 29	1,460 29	7,870 23
Unpaid accrued interest.....	650 00		\$258,434 87
Due depositors, earned dividend and accrued State tax	261,638 66		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	251,172 71		
	\$10,465 95		

Annual expenses, \$830.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

AUGUST 21, 1894.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits	\$1,083,556 29
Reserve fund	20,947 04
Undivided profits	43,275 80
	\$1,147,779 13

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Bangor, 7s, 1890.....	\$8,000 00	\$9,040 00	\$8,000 00	
	Biddeford, 4½s, 1900.....	1,100 00	1,122 00	1,100 00	
	Biddeford, 4s, 1907.....	8,500 00	8,500 00	8,000 00	
Total public funds of Maine.....		17,600 00			\$17,100 00
County of	Buffalo, Neb., 5s, 1910.....	2,000 00	2,180 00	2,000 00	
	Cass, Mo., 5s, 1909.....	10,000 00	10,800 00	10,000 00	
	Chippewa, Mich., 6s, 1904.....	5,000 00	5,700 00	5,000 00	
	Henry, O., 5s, 1901.....	2,000 00	2,080 00	2,000 00	
	Jefferson, O., 5s, 1899, Opt.....	5,000 00	5,150 00	5,000 00	
	Wyandotte, Kan., 7s, 1890-3.....	17,000 00	17,000 00	17,000 00	
City of	Bellaire, O., 5s, 1900.....	2,000 00	2,100 00	2,000 00	
	Danville, Ill., 4½s, 1907.....	2,000 00	2,080 00	2,000 00	
	Duluth, Minn., 4½s, 1921.....	10,000 00	10,600 00	10,000 00	
	Evansville, Ind., 5s, 1912.....	6,000 00	5,400 00	6,000 00	
	Findlay, O., 5s, 1896.....	3,000 00	3,060 00	3,000 00	
	Findlay, O., 6s, 1901.....	3,000 00	3,330 00	3,000 00	
	Ishpening, Mich., 5s, 1910.....	5,000 00	5,500 00	5,000 00	
	Kansas City, Kan., 7s, 1897-8.....	10,000 00	10,900 00	10,000 00	
	Kansas City, Mo., 5s, 1905.....	2,000 00	2,160 00	2,000 00	
	Newark, O., 5s, 1901.....	10,000 00	10,500 00	10,000 00	
	North Chicago, Ill., 7s, 1895.....	2,000 00	2,060 00	2,000 00	
	Port Huron, Mich., 5s, 1896.....	2,000 00	2,040 00	2,000 00	
	Sandusky, O., 4½s, 1898-1902.....	10,000 00	10,200 00	10,000 00	
	Sioux City, Ia., 6s, Opt.....	12,500 00	12,500 00	12,500 00	
	Superior, Wis., 6s, Opt., 1897.....	5,000 00	5,150 00	5,000 00	
	Superior, Wis., 5s, 1912.....	5,000 00	5,000 00	5,000 00	
	Springfield, Mo., 4½s, 1901, Opt.....	5,000 00	5,100 00	5,000 00	
Total public funds out of New England.....		135,500 00			135,500 00
<i>Railroad Bonds Owned.</i>					
	Biddeford & Saco, 6s, 1908.....	20,000 00	20,000 00	19,500 00	
	Maine Central, 7s, 1912.....	18,000 00	24,480 00	18,000 00	
	Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
	Portland & Ogdensburg, 5s, 1908.....	20,000 00	21,000 00	20,000 00	
	Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
	Somerset, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....		78,000 00			77,500 00
	Consolidated Vermont, 5s, 1913.....	5,000 00	4,450 00	4,450 00	
	Housatonic, 5s, 1937.....	15,000 00	17,550 00	15,000 00	
	Merrimack Valley Street, 5s, 1911.....	5,000 00	4,900 00	5,000 00	
	Newburyport & Amesbury Street, 5s, 1912.....	5,000 00	4,750 00	4,750 00	
	New York & New England, 6s, 1905.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of New England.....		35,000 00			\$34,200 00
	Ann Arbor Street, 6s, 1900.....	2,000 00	800 00	2,000 00	
	Battle Creek Electric Street, 6s, 1911.....	2,000 00	500 00	2,000 00	
	Belleville & Carondelet, 6s, 1923.....	5,000 00	5,500 00	5,000 00	
	Burlington & Missouri River, 6s, 1918.....	6,600 00	7,590 00	6,400 00	
	Chicago, Burlington & Northern, 5s, 1926.....	500 00	520 00	500 00	
	Chicago Junction Railway & Union Stock Yards, 5s, 1915.....	5,000 00	5,200 00	5,000 00	

BIDDEFORD SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Milwaukee & St. Paul, 5s, 1921....	\$9,000 00	\$9,540 00	\$8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	800 00	900 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	2,550 00	4,650 00	
Cincinnati, Indianapolis, St. Louis & Chi- cago, 4s, 1936.....	7,000 00	6,440 00	6,000 00	
Des Moines Suburban Street Railway, 6s, 1921.....	12,000 00	12,000 00	12,000 00	
East Liverpool & Wellsville Street, 6s, 1912.	5,000 00	5,000 00	5,000 00	
Eau Claire Street, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Lafayette Street, 6s, 1930.....	4,000 00	4,000 00	4,000 00	
Lima Street, Ohio, 6s, 1913.....	10,000 00	10,000 00	10,000 00	
Minneapolis Street, Minn., 5s, 1919.....	15,000 00	14,700 00	14,250 00	
Northern Pacific, 6s, 1921.....	4,000 00	4,480 00	4,000 00	
Oregon Short Line & Utah Northern, 5s, 1919	10,000 00	3,500 00	9,400 00	
Spokane & Palouse, 6s, 1936.....	8,000 00	6,400 00	8,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,160 00	1,000 00	
Superior Rapid Transit, 6s, 1902.....	20,000 00	20,000 00	20,000 00	
Toledo Consolidated Street, 5s, 1909.....	5,000 00	4,800 00	4,800 00	
Youngstown Street, 6s, 1901.....	10,000 00	10,000 00	10,000 00	
Zanesville Street, O., 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.	162,100 00			\$158,000 00
<i>Corporation Bonds Owned.</i>				
Consolidated Light and Power Company, Dover, N. H., 6s, 1920.....	5,000 00	3,750 00	5,000 00	
Eau Claire, Wis., Water Company, 6s, 1915.	5,000 00	5,000 00	5,000 00	
Elkhart, Ind., Water Company, 6s, 1904....	5,000 00	5,000 00	5,000 00	
Indianapolis, Ind., Water Company, 6s, 1911	5,000 00	5,000 00	5,000 00	
Northern Banking Company, Portland, 5s, 1895.....	10,000 00	10,000 00	10,000 00	
York Light and Heat Company, Bidde- ford, 6s, 1901.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	31,000 00			31,000 00
<i>Railroad Stock Owned.</i>				
Boston and Chelsea Railway, Par 50.....	200 00	240 00	100 00	
Chicago and West Michigan Railroad.....	6,000 00	900 00	3,000 00	
Oregon Railway and Navigation Company	5,000 00	750 00	5,000 00	
West End Street Railway, Preferred.....	1,850 00	2,886 00	1,850 00	
Total railroad stock owned.....	13,050 00			9,850 00
<i>Corporation Stock Owned.</i>				
American Bank Building Company, Kan- sas City, Mo.....	7,600 00	3,800 00	7,600 00	
Androscoggin Mills, Lewiston.....	1,000 00	1,380 00	1,000 00	
Edwards Manufacturing Co., Augusta.....	15,000 00	19,200 00	15,000 00	
Hardy Machine Company, Biddeford.....	3,900 00	2,340 00	3,900 00	
Laconia Manufacturing Company, Par 400.	6,400 00	8,800 00	6,400 00	
Nashua Manufacturing Company, Par 500.	2,500 00	2,390 00	2,500 00	
Pepperell Manufacturing Co., Par 500.....	14,500 00	36,540 00	19,000 00	
Saco Water Power Machine Shop.....	55,000 00	55,000 00	55,000 00	
York Manufacturing Co., Saco, Par 750. . .	3,000 00	3,248 00	3,000 00	
Total corporation stock owned.....	108,900 00			113,400 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	2,000 00	2,700 00	2,000 00	
Biddeford National Bank, Biddeford.....	17,200 00	21,500 00	17,200 00	
Bucksport National Bank, Bucksport.....	850 00	1,190 00	850 00	
Canal National Bank, Portland.....	2,900 00	3,422 00	2,900 00	
Casco National Bank, Portland.....	400 00	420 00	400 00	
Cumberland National Bank, Portland.....	1,200 00	1,290 00	1,200 00	
First National Bank, Biddeford.....	100 00	160 00	100 00	
First National Bank, Dexter.....	5,000 00	6,250 00	5,000 00	
First National Bank, Wiscasset.....	800 00	896 00	800 00	
Manufacturers' National Bank, Lewiston,	5,400 00	6,210 00	5,400 00	
National Shoe and Leather Bank, Auburn,	2,600 00	2,470 00	2,600 00	
National Traders' Bank, Portland.....	1,000 00	1,100 00	1,000 00	

BIDDEFORD SAVINGS BANK—CONTINUED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Newcastle National Bank, Newcastle.....	\$3,000 00	\$4,500 00	\$3,000 00	
Northern National Bank, Hallowell.....	2,000 00	2,500 00	2,000 00	
Portland National Bank, Portland.....	21,000 00	22,050 00	21,000 00	
South Berwick National Bank, S. Berwick,	250 00	325 00	250 00	
Veazie National Bank, Bangor.....	2,000 00	2,200 00	2,000 00	
York National Bank, Saco.....	1,500 00	2,325 00	1,500 00	
Total national bank stock of Maine.....	69,200 00			\$69,200 00
American National Bank, Kansas City, Mo.,	4,000 00	4,000 00	4,000 00	
American National Bank, Springfield, Mo.,	2,000 00	1,000 00	2,000 00	
Birmingham National Bank, Birmingham,				
Ala.....	800 00	800 00	800 00	
First National Bank, Dennison, Texas....	2,600 00	2,600 00	2,600 00	
First National Bank, Florence, Ala.....	1,000 00	1,100 00	1,000 00	
First National Bank, Leavenworth, Kan..	5,000 00	5,350 00	5,000 00	
Manufacturers' National Bank, Leaven-				
worth, Kan.....	10,000 00	10,000 00	10,000 00	
Merchants' National Bank, Portland, Ore.,	5,000 00	5,000 00	5,000 00	
Metropolitan National Bank, Boston, Mass.,	6,600 00	6,336 00	6,600 00	
Minneapolis National Bank, Minneapolis,				
Kan.....	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine. . .	38,000 00			38,000 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	5,000 00	
Northern Banking Company, Portland.....	10,000 00	6,500 00	10,000 00	
Republican Valley Bank, Clyde, Kan.....	2,450 00	1,225 00	2,450 00	
Westbrook Trust Company, Westbrook....	1,000 00	1,050 00	1,000 00	
Total other bank stock owned.....	17,450 00			18,450 00
<i>Loans on Corporation Bonds.</i>				
International Loan and Trust Co., Kansas City, Mo.,		10,000 00	10,000 00	
York Light and Heat Company, Biddeford.....		2,272 70	2,272 70	12,272 70
<i>Loans on Corporation Stock.</i>				
American Bank Building Co., Kansas City, Mo.....	2,500 00		5,000 00	
American Electric Heating Corp., Boston.....	850 00		850 00	
Boulevard Improvement Co., E. Independence, Wis.,	6,000 00		7,000 00	
Camden and Rockland Water Company.....	6,000 00		6,000 00	
East Duluth Company, Minn.....	7,250 00		7,250 00	
Hardy Machine Company, Biddeford.....	2,257 26		2,257 26	
Oakdale Improvement Company, Minn.....	7,250 00		7,250 00	
Portland Company.....	9,030 00		9,030 00	
Saratoga Victory Mills, N. Y.....	416 22		416 22	
South Park Improvement and Investment Co., Kan.,	6,000 00		8,000 00	53,053 48
<i>Loans on National Bank Stock.</i>				
Abilene National Bank, Abilene, Kan.....	200 00		200 00	
American National Bank, Kansas City, Mo.....	3,600 00		3,600 00	
First National Bank, Biddeford, Me.....	100 00		100 00	
First National Bank, Clyde, Kan.....	2,500 00		5,000 00	
Kansas National Bank, Wichita, Kan.....	2,600 00		5,000 00	13,900 00
<i>Loans on Other Bank Stock.</i>				
Bank of Glasco, Kan.....	1,850 00		3,700 00	
Bank of Glen Elder, Kan.....	9,000 00		9,000 00	
Clyde Banking Company, Kan.....	2,000 00		3,200 00	
Northern Banking Company, Portland.....	168 79		168 79	
Republican Valley Bank, Clyde, Kan.....	2,500 00		5,000 00	21,063 79
<i>Loans to Corporations.</i>				
Ames State Bank, Ames, Kan.....	4,239 02		4,239 02	
American Bank Building Co., Kansas City, Mo.....	800 00		800 00	
Bank of Glen Elder, Kan.....	2,500 00		2,500 00	
Second Religious Society, Biddeford.....	427 00		427 00	7,966 02

BIDDEFORD SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to City of Biddeford.....	\$20,000 00	\$20,000 00	
Loans on Biddeford Savings Bank books.....	500 00	500 00	
Loans on personal property.....	20,511 86	20,511 86	
Loans on mortgages of real estate.....	188,759 42	188,759 42	\$229,771 28
Real estate, investment.....	55,000 00	55,000 00	
Real estate, foreclosure	37,918 46	37,918 46	92,918 46
Cash on deposit.....	6,743 20	6,743 20	
Cash on hand	7,785 20	7,785 20	14,528 40
Unpaid accrued interest... ..	25,500 00		1,147,779 13
Due depositors, earned dividend and accrued State tax.....	1,185,974 13	1,101,356 29	
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$84,617 84		

Annual expenses, \$3,000.

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

OCTOBER 18, 1894.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

LIABILITIES.

Deposits	\$205,649 93
Reserve fund.....	8,135 00
Undivided profits.....	1,015 39
	\$214,800 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1907.....	\$1,000 00	\$1,190 00	\$1,000 00	
School District No. 1, Boothbay, 5s, 1895-7..	750 00	750 00	750 00	
Total public funds of Maine	1,750 00			\$1,750 00
City of Defiance, O., 6s, 1911	2,000 00	2,460 00	2,000 00	
City of Duluth, Minn., 6s, 1908	5,000 00	6,000 00	5,000 00	
City of Port Huron, Mich., 5s, 1906	3,000 00	3,240 00	3,000 00	
Total public funds out of New England....	10,000 00			10,060 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	2,000 00	2,080 00	2,000 00	
Lime Rock, 5s, 1908	3,000 00	3,150 00	3,000 00	
Maine Central, 7s, 1912	1,000 00	1,360 00	1,000 00	
Phillips & Rangeley, 5s, 1910	2,000 00	2,000 00	2,000 00	
Portland & Rumford Falls, 5s, 1912	2,000 00	2,000 00	2,000 00	
Rockland, Thomaston & Camden, 5s, 1912 ..	6,000 00	6,000 00	6,000 00	
Total railroad bonds of Maine.....	16,000 00			16,000 00
Boston & Maine, 4s, 1942.....	3,000 00	3,000 00	2,970 00	
Chatham Railroad Company, 6s, 1907.....	1,000 00	1,000 00	1,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923.....	6,000 00	5,640 00	5,595 00	
Naumkeag Street, 5s, 1910.....	3,000 00	3,000 00	2,925 00	
Total railroad bonds of New England	13,000 00			12,490 00
Atchison, Topeka & Santa Fe, 4s, 1889.....	2,000 00	1,540 00	} 3,407 44	
Atchison, Topeka & Santa Fe, 4s, 1889, 2d Mortgage	2,000 00	600 00		
Battle Creek Electric, Mich., 6s, 1911	3,000 00	750 00	3,000 00	
Brooklyn Street, 6s, 1903.....	3,000 00	5,250 00	5,000 00	
Canton Street, 6s, 1907.....	8,000 00	8,240 00	8,000 00	
Cleveland City Cable, 5s, 1909	3,000 00	2,940 00	2,955 00	
St. Louis Street, 5s, 1910	2,000 00	2,080 00	2,000 00	
Syracuse Street, 5s, 1920	5,000 00	2,000 00	5,000 00	
Trenton Passenger, 6s, 1931.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of New England,	40,000 00			39,362 44
<i>Corporation Bonds Owned.</i>				
Athol Water Company, 5s, 1912.....	1,000 00	1,000 00	1,000 00	
Augusta Water Company, 5s, 1904	3,000 00	3,000 00	3,000 00	
Bath Gas and Electric Company, 5s, 1920 ..	3,000 00	3,000 00	3,000 00	
Belfast Water Company, 5s, 1907.....	2,000 00	2,000 00	2,000 00	
Berlin Aqueduct Company, 5s, 1912.....	2,000 00	2,000 00	2,000 00	
Consolidated Light and Power Company, Dover, N. H., 6s, 1920	5,000 00	3,750 00	5,000 00	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.	4,000 00	4,000 00	4,000 00	
Kennebec Light and Heat Co., 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Light Company, 6s, 1909.....	2,500 00	2,500 00	2,500 00	

BOOTHBAY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine and New Hampshire Granite Company, 5s, 1912.....	\$ 2,500 00	\$ 2,500 00	\$ 2,500 00	
Northern Banking Company, 5s, 1894-5.	10,000 00	10,000 00	10,000 00	
Richmond Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Standish Water and Construction Company, 5s, 1923.	3,000 00	3,000 00	3,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	3,000 00	3,000 00	3,000 00	
York Light & Heat Company, 6s, 1901.	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	54,000 00			\$54,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bath.....	2,000 00	2,600 00	2,000 00	
Belfast National Bank, Belfast.....	2,000 00	2,700 00	2,000 00	
Portland National Bank, Portland.....	2,000 00	2,100 00	2,000 00	
Total national bank stock of Maine.....	6,000 00			6,000 00
American National Bank, Kansas City, Mo..	200 00	200 00	200 00	
South End National Bank, Boston, Mass...	2,000 00	1,700 00	2,000 00	
Total national bank stock out of Maine....	2,200 00			2,200 00
Loan to Boothbay Marine Railway Company.....		900 00	900 00	
Loans on First National Bank stock, Wiscasset.....		750 00	750 00	
Loan on Bath Savings Institution book.....		40 00	40 00	
Loans on names.....		88 00	88 00	
Loans on mortgages of real estate.....		55,245 31	55,245 31	57,023 31
Vault and furniture.....		1,000 00	1,000 00	
Premium account.....		-	3,478 31	4,478 31
Cash on deposit.....		8,357 25	8,357 25	
Cash on hand.....		3,138 51	3,138 51	11,495 76
Unpaid accrued interest.....		1,975 70		\$214,800 32
Due depositors, earned dividend and accrued State tax.....		210,884 77		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		206,803 27		
		\$4,081 50		

Annual expenses, \$700.

BREWER SAVINGS BANK—BREWER.

OCTOBER 3, 1894.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$168,919 67
Reserve fund.....	6,000 00
Undivided profits.....	3,421 23
	\$178,340 90

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bangor, 6s, 1899-1905.....	\$7,500 00	\$8,550 00	\$7,500 00	
City of Brewer, 4s, 1911.....	2,000 00	2,000 00	2,000 00	
Total public funds of Maine.....	9,500 00			\$9,500 00
County of Clinton, Ia., 6s, 1899.....	2,000 00	2,180 00	2,000 00	
Putnam, O., 6s, 1903-6.....	2,000 00	2,320 00	2,000 00	
Ramsey, Mich., 4 1-2s, 1918.....	2,000 00	2,080 00	2,000 00	
City of Arkansas City, Kan., 6s, 1918.....	2,000 00	2,000 00	2,000 00	
Bay City, Mich., 5s, 1895.....	2,000 00	2,020 00	2,000 00	
Canton, O., 5s, 1909.....	4,000 00	4,400 00	4,000 00	
Nebraska City, Neb., 6s, 1908.....	3,000 00	3,600 00	3,000 00	
Port Huron, Mich., 5s, 1896, Opt.	5,000 00	5,100 00	5,000 00	
South Omaha, Neb., 6s, 1908.....	3,000 00	3,600 00	3,000 00	
Superior, Wis., 6s, 1898.....	6,000 00	6,240 00	6,000 00	
Total public funds out of New England....	31,000 00			31,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898.....	1,000 00	1,130 00	1,000 00	
Maine Central, 6s, 1900.....	1,500 00	1,650 00	1,500 00	
Maine Central, 4 1-2s, 1912.....	2,060 00	2,120 00	2,000 00	
New York & New England, 6s, 1905.....	3,000 00	3,150 00	3,000 00	
Total railroad bonds of New England....	7,500 00			7,500 00
Grand Rapids Street Railway, 6s, 1912.....	2,000 00	2,160 00	2,000 00	
Minneapolis Street, 5s, 1919.....	3,000 00	2,940 00	3,000 00	
Omaha Horse Railway, 6s, 1916.....	2,000 00	2,000 00	2,000 00	
Superior Rapid Transit, 6s, 1912.....	3,000 00	3,000 00	3,000 00	
Syracuse Street, 5s, 1920.....	5,000 00	2,000 00	5,000 00	
Trenton Passenger, 6s, 1931.....	6,000 00	6,480 00	6,000 00	
Total railroad bonds out of New England..	21,000 00			21,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works, 5s, 1905.....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Railroad Stock Owned.</i>				
Sioux City Traction Company	3,600 00	1,800 00	3,000 00	3,000 00
Loan to city of Brewer.....		1,000 00	1,000 00	
Loan on Standard Wood Co. stock, Jersey City, N. J.		8,000 00	8,000 00	
Loans on mortgages of real estate		68,909 00	68,909 00	77,909 00
Real estate, foreclosure.....		2,138 81	2,138 81	
Premium account.....			1,756 81	3,895 62

BREWER SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$22,330 43	\$22,330 43	
Cash on hand.....	205 85	205 85	\$22,536 28
Unpaid accrued interest.....	2,343 42		\$178,540 90
Due depositors, earned dividend and accrued State tax	179,447 51		
	171,889 52		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$7,559 99		

Annual expenses, \$600.

BRIDGTON SAVINGS BANK—BRIDGTON.

OCTOBER 24, 1894.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

LIABILITIES.

Deposits	\$448,349 94
Reserve fund.....	14,100 00
Undivided profits.....	11,022 81
	\$473,472 75

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Belfast, 6s, 1898.....	\$ 500 00	\$ 535 00	\$ 500 00	
City of Portland, 6s, 1907.....	7,000 00	8,330 00	7,000 00	
Town of Bridgton, 5s, 1898....	23,100 00	23,100 00	23,100 00	
Town of Bridgton, orders.....	1,861 16	1,861 16	1,861 16	
Total public funds of Maine	32,461 16			\$32,461 16
County of Belmont, O., 5s, 1912.....	5,000 00	5,450 00	5,000 00	
Lucas, O., 4½s, 1904-5.....	9,000 00	9,180 00	9,000 00	
Paulding, O., 6s, 1898.....	1,500 00	1,590 00	1,500 00	
City of Columbus, O., 5s, 1901.....	5,000 00	5,250 00	5,000 00	
Findlay, O., 6s, 1901.....	5,000 00	5,550 00	5,000 00	
Moine, Ill., 5s, 1910.....	3,000 00	3,300 00	3,000 00	
South Omaha, Neb., 6s, 1893, Opt.,	2,000 00	2,000 00	2,000 00	
South Omaha, Neb., 6s, 1901.....	3,000 00	3,300 00	3,000 00	
Youngstown Township, O., 5s, 1914.....	5,000 00	5,950 00	5,000 00	
Total public funds out of New England ...	38,500 00			38,500 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 6s, 1902..	17,000 00	17,850 00	17,000 00	
Georges Valley, 1st Mortgage, 6s, 1919.....	2,000 00	2,000 00	2,000 00	
Maine Central, 7s, 1912.....	2,000 00	2,720 00	2,000 00	
Portland & Ogdensburg, 5s, 1908.....	7,000 00	7,350 00	7,000 00	
Portland & Rumford Falls, 1st Mort., 5s, 1912..	10,000 00	10,000 00	9,875 00	
Rockland, Thomaston & Camden, 1st Mortgage, 5s, 1922	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine.....	41,000 00			40,875 00
Akron Street, 1st Mortgage, 6s, 1908.....	5,000 00	5,150 00	5,000 00	
Allentown & Bethlehem, 1st Mort., 6s, 1911..	5,000 00	5,250 00	5,000 00	
Atchison, Topeka & Santa Fe, 2d Mortgage, 4s, 1899.....	1,000 00	300 00	350 00	
Burlington Electric, 1st Mortgage, 6s, 1910..	5,000 00	4,750 00	4,900 00	
Canton Street, 1st Mortgage, 5s, 1910.....	5,000 00	5,150 00	5,000 00	
Chicago & West Michigan, 1st Mort., 5s, 1921..	5,000 00	2,550 00	4,500 00	
Cleveland City Cable, 1st Mort., 5s, 1909....	8,000 00	7,840 00	7,700 00	
Detroit, Bay City & Alpena, 1st Mortgage, 6s, 1913.....	3,000 00	1,500 00	2,500 00	
Eau Claire Street Railway Light and Power Company, 1st Mortgage, 6s, 1916..	5,000 00	5,000 00	5,000 00	
Grand Avenue Cable, 1st Mortgage, 5s, 1908..	5,000 00	4,900 00	4,800 00	
Grand Rapids Street, 1st Mortgage, 6s, 1912..	5,000 00	5,400 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913....	8,000 00	7,520 00	7,200 00	
New Haven & Derby, 5s, 1913.....	5,000 00	5,450 00	5,000 00	
New York and Rockaway Beach, 5s, 1927... ..	3,000 00	3,000 00	3,000 00	
Northern Pacific, 1st Mortgage, 6s, 1921... ..	5,000 00	5,600 00	5,000 00	
Omaha Horse Ry., 1st Mort., 6s, 1894, Opt....	3,000 00	3,000 00	3,000 00	
Oregon Short Line, 1st Mortgage, 6s, 1922... ..	5,000 00	3,900 00	5,000 00	
Passenger Street, Scranton, 1st Mort., 6s, 1920..	6,000 00	6,480 00	6,000 00	
St. Joseph Traction and Lighting Com- pany, 1st Mortgage, 5s, 1903.....	5,000 00	3,750 00	3,000 00	
St. Louis Railroad, 1st Mortgage, 5s, 1900... ..	5,000 00	5,200 00	5,000 00	
St. Paul & White Bear, 1st Mortgage, 6s, 1922..	5,000 00	5,000 00	5,000 00	
Trenton Passenger, 1st Mortgage, 6s, 1931... ..	8,000 00	8,640 00	8,000 00	

BRIDGTON SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Union Pacific, Lincoln & Colorado, 1st Mortgage, 5s, 1918	\$5,000 00	\$1,750 00	\$2,850 00	
Union Street Railway, 1st Mortgage, 6s, 1910, United Traction Company, Providence, R. I., 1st Mortgage, 5s, 1933	6,000 00	6,000 00	6,000 00	
	3,000 00	3,000 00	2,985 00	
Total railroad bonds out of Maine	124,000 00			\$116,785 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 1st Mortgage, 5s, 1909	3,000 00	3,000 00	3,000 00	
Belfast Water Company, 1st Mort., 5s, 1907, Camden & Rockland Water Co., 4½s, 1917	3,000 00	3,000 00	3,000 00	
Ellsworth Water Co., 1st Mort., 5s, 1909	5,000 00	5,000 00	5,000 00	
Eau Claire, Wis., Water Co., 1st Mort., 6s, 1915, Frontier Water Company, 1st Mort., 5s, 1909, Knox Gas and Electric Co., 1st Mort., 6s, 1903, Northern Banking Company, 5s, 1904-5	3,000 00	3,000 00	3,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917	3,100 00	3,100 00	3,100 00	
Standish Water Company, 5s, 1928	4,000 00	4,000 00	4,000 00	
	2,000 00	2,000 00	2,000 00	
	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	36,100 00			36,100 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	7,300 00	3,431 00	3,342 50	3,342 50
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,900 00	4,875 00	3,900 00	
Canal National Bank, Portland	2,600 00	3,068 00	2,600 00	
First National Bank, Bath	2,500 00	3,250 00	2,500 00	
First National Bank, Portland	6,600 00	6,666 00	6,600 00	
Lime Rock National Bank, Rockland	1,260 00	1,260 00	1,260 00	
Merebants' National Bank, Portland	2,100 00	3,220 00	2,100 00	
North National Bank, Rockland	500 00	675 00	500 00	
Total national bank stock of Maine	19,460 00			19,460 00
Manufacturers' National Bank, Leavenworth, Kan.	2,000 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland	1,000 00	650 00	500 00	
Portland Trust Company, Portland	2,000 00	2,200 00	2,000 00	
Total other bank stock owned	3,000 00			2,500 00
<i>Loans on Railroad Bonds.</i>				
Canton and Lakeside Street		1,000 00	1,000 00	
St. Joseph Traction and Lighting Company		3,200 00	3,200 00	4,200 00
<i>Loans on Corporation Bonds.</i>				
City Water Company, Chattanooga, Tenn.		500 00	500 00	
Des Moines Water Company		250 00	250 00	
Municipal Security Company		100 00	100 00	
Rumford Falls Light and Water Company		5,000 00	5,000 00	
St. Joseph Water Company		722 00	722 00	6,572 00
<i>Loans on Corporation Stock.</i>				
Athol Water Company		3,000 00	3,000 00	
Bridgton Creamery		200 00	200 00	
Camden and Rockland Water Company		15,000 00	15,000 00	
Forest Mills Company, Bridgton		7,000 00	7,000 00	
Frontier Steamboat Company, Calais		125 00	125 00	25,325 00
<i>Loans on National Bank Stock.</i>				
Columbia National Bank, Tacoma, Washington		750 00	750 00	
Casco National Bank, Portland, Maine		50 00	50 00	
Chapman National Bank, Portland, Maine		1,000 00	1,000 00	
First National Bank, Portland, Maine		575 00	575 00	2,375 00

BRIDGTON SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bridgton Savings Bank, Bridgton.. .. .	\$1,000 00	1,000 00	\$1,225 00
Portland Savings Bank, Portland.....	225 00	225 00	
Loan on city of Portland bonds.....	350 00	\$ 350 00	117,634 56
Loan to Fryeburg Manufacturing Co., (guaranteed).	5,000 00	5,000 00	
Loan on life insurance policy.....	200 00	200 00	
Loans on personal property.....	13,889 83	13,889 83	
Loans on mortgages of real estate	98,194 73	98,194 73	
Real estate, foreclosure.....	6,675 48	6,675 48	
Safes and furniture.....	400 00	400 00	
Insurance paid	46 00	46 00	
Expense account.....		599 75	
Premium account.....		11,900 00	
Cash on deposit.....	3,318 48	3,318 48	19,531 23
Cash on hand	1,267 82	1,267 82	
Unpaid accrued interest....	4,885 00		3473,472 75
Due depositors, earned dividend and accrued State tax	475,745 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	455,018 49		
Annual expenses, \$1,700.	\$20,727 01		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

JUNE 12, 1894.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

LIABILITIES.

Deposits	\$496,085 29
Reserve fund	22,646 27
Special reserve fund	942 57
Undivided profits	19,342 84
Due First National Bank, Brunswick, Me.	2,372 47
	<hr/>
	\$541,396 44

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Brunswick, Town Hall, 4s, 1894-1903	\$ 5,000 00	\$ 5,000 00	\$5,000 00	
Brunswick, School, 4s, 1894-1903...	10,000 00	10,000 00	9,950 00	
Total public funds of Maine.....	15,000 00			\$14,950 00
City of Boston, Reg., 3 1-2s, 1899.....	26,000 00	26,000 00	26,000 00	26,000 00
County of Delaware, Ind., C. H., 5s, 1898-1900,	5,000 00	5,150 00	5,000 00	
Greene, Ind., Ditch, 6s, 1899-1902.....	5,000 00	5,500 00	5,000 00	
Mercer, O., Road, 6s, 1894-5.....	3,006 00	3,030 00	3,000 00	
Rice, Kan., Refund., 6s, 1920.....	5,000 00	6,350 00	5,000 00	
Vigo, Ind., C. H., 5s, 1907-8.....	5,000 00	5,400 00	4,875 00	
Yankton, S. Dak., Refund., 4½s,				
1893, Opt.	5,000 00	5,000 00	3,750 00	
City of Cairo, Ill., Fund., 6s, 1898.....	1,824 73	1,952 46	1,824 73	
East Liverpool, O., Street Imp.,				
6s, 1894-1902.....	7,000 00	7,490 00	7,000 00	
Evansville, Ind., 5s, 1912.....	5,000 00	4,500 00	5,000 00	
Fremont, O., Water, 5s, 1898.....	2,000 00	2,060 00	2,000 00	
Hutchinson, Kan., Board Edu-				
cation, 6s, 1909.....	5,000 00	6,050 00	5,000 00	
Iron Mountain, Mich., 6s, 1901....	6,000 00	6,360 00	6,000 00	
Kansas City, Kan., Imp., 6s, 1894-9	4,000 00	4,160 00	4,000 00	
Kansas City, Kan., Imp., 7s, 1898,	2,250 00	2,475 00	2,250 00	
Kokomo, Ind., Imp., 6s, 1895-1902,	3,668 11	3,961 56	3,668 11	
Lakeside, Minn., Imp., 7s, 1893-7,	6,031 64	6,272 90	6,031 64	
Lima, O., Imp., 6s, 1900.....	3,000 00	3,300 00	3,000 00	
Moline, Ill., Sch., Dis., 5s, 1912....	5,000 00	5,550 00	5,000 00	
Newark, O., Street, 6s, 1896.....	4,000 00	4,160 00	4,000 00	
Ottumwa, Ia., Ind., Sch. Dis., 5s,				
1892, Opt.	9,000 00	9,000 00	9,000 00	
Port Huron, Mich., Refund., 5s,				
1893-1904.....	10,000 00	10,600 00	9,955 00	
Sioux City, Ia., Imp., 6s, 1894, Opt.	2,000 00	2,000 00	2,000 00	
South Bend, Ind., 6s, 1895-1903....	9,700 00	10,476 00	9,700 00	
Stillwater, Minn., Imp., 5s, 1906,	1,000 00	1,080 00	1,000 00	
Superior, Wis., Street, Imp., 6s,				
1895, Opt.	10,000 00	10,100 00	10,000 00	
Topeka, Kan., Refund., 5s, 1912....	5,000 00	5,550 00	5,000 00	
Township of Polk, O., Road, 6s, 1902.....	5,000 00	5,650 00	5,000 00	
Village of W. Duluth, Minn., Imp., 7s, 1894-7	11,113 72	11,558 27	11,113 72	
Total public funds out of New England....	145,588 20			144,168 20
<i>Railroad Bonds Owned.</i>				
Black Rocks & Salisbury Beach, 5s, 1911 ...	5,000 00	4,800 00	4,875 00	
Haverhill & Amesbury Street, 5s, 1912	12,000 00	11,760 00	12,000 00	
Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, 1912.....	15,000 00	20,400 00	15,000 00	
Portland & Ramford Falls, 5s, 1912	10,000 00	10,000 00	10,000 00	
Total railroad bonds of New England	52,000 00			51,875 00

BRUNSWICK SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Burlington Electric Railway, 6s, 1:10.....	\$3,000 00	\$2,850 00	\$2,940 00	
Cass Avenue & Fair Grounds Ry., 5s, 1912..	5,000 00	4,850 00	4,850 00	
Chicago & Eastern Ill., 5s, 1937.....	3,000 00	3,030 00	3,000 00	
Davenport & Rock Island, 6s, 1910.....	2,000 00	2,060 00	2,000 00	
Des Moines Street Railway, 6s, 1901.....	5,000 00	5,000 00	5,000 00	
Des Moines Union Railway, 5s, 1917.....	11,000 00	10,670 00	10,670 00	
East Liverpool & Wellsville, 6s, 1912.....	7,000 00	7,000 00	7,000 00	
Grand Rapids Street, 6s, 1912.....	10,500 00	10,800 00	10,000 00	
Muskegon Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Ottumwa Electric Railway, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Lexington Passenger & Belt Ry., 6s, 1909..	5,000 00	5,000 00	5,000 00	
Railroad Equipment Company, 6s, 1894....	2,000 00	2,000 00	2,000 00	
Rochester Railway, 5s, 1930.....	7,000 00	6,860 00	6,650 00	
Springfield Railway, 6s, 1933.....	10,000 00	10,000 00	10,000 00	
Superior Rapid Transit, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Syracuse Consolidated Street, 5s, 1920.....	2,000 00	800 00	1,900 00	
Trenton Passenger, 6s, 1931.....	11,000 00	11,880 00	11,000 00	
Union Electric Railway, 6s, 1922.....	5,000 00	5,400 00	5,000 00	
Watertown Street Railway, 6s, 1915.....	6,000 00	6,000 00	5,850 00	
Total railroad bonds out of New England.	109,000 00			\$107,860 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Belfast Water Company, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Brewer Water Company, 5s, 1908.....	3,500 00	2,800 00	3,412 50	
Consolidated Light & Power Co., 6s, 1920..	5,000 00	3,750 00	5,000 00	
Northern Banking Company, 5s, 1895.....	5,000 00	5,000 00	5,000 00	
Penobscot Water & Power Co., 5s, 1909.....	5,000 00	4,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Richmond Water Company, 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.....	42,500 00			42,412 50
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	22,100 00	10,387 00	9,945 00	9,945 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	700 00	945 00	700 00	
Canal National Bank, Portland.....	8,000 00	9,440 00	8,000 00	
Casco National Bank, Portland.....	8,700 00	9,135 00	8,700 00	
Cumberland National Bank, Portland.....	6,720 00	6,858 00	6,720 00	
First National Bank, Brunswick.....	1,600 00	4,000 00	1,600 00	
First National Bank, Portland.....	6,300 00	6,363 00	6,300 00	
First National Bank, Wiscasset.....	3,000 00	3,360 00	3,000 00	
Merchants' National Bank, Portland.....	2,625 00	4,025 00	2,625 00	
National Shoe and Leather Bank, Auburn..	6,600 00	6,270 00	6,600 00	
Northern National Bank, Hallowell.....	6,800 00	8,500 00	6,800 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,500 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	3,780 00	2,700 00	
South Berwick National Bank, S. Berwick..	2,500 00	3,250 00	2,500 00	
Union National Bank, Brunswick.....	3,860 00	4,940 00	3,800 00	
Total national bank stock of Maine.....	61,045 00			61,045 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Company, New York.....		500 00	500 00	
St. Joseph Water Company, Missouri.....		2,000 00	2,000 00	
Watertown Water Works, Dakota.....		1,000 00	1,000 00	
Wichita Water Company, Kansas.....		1,000 00	1,000 00	4,500 00

BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Loan on York Manufacturing Company stock.....	\$ 500 00	\$ 500 00	
Loans on mortgages of real estate.....	70,648 11	70,648 11	\$71,148 11
Real estate, investment	6,749 54	6,749 54	
Cash on hand	746 09	746 09	7,495 63
Unpaid accrued interest	9,610 87		541,399 44
Due depositors, earned dividend, accrued State tax and bills payable.....	577,483 80		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....	504,466 63		
	\$73,017 17		

Annual expenses, \$1,500.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

NOVEMBER 3, 1894.

THOMAS FARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

LIABILITIES.

Deposits	\$301,720 30
Reserve fund	15,119 04
Undivided profits	4,797 66
	\$321,637 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1897.....	\$500 00	\$525 00	\$500 00	
Town of Corinna, 6s, 1897.....	500 00	500 00	500 00	
Norridgewock, 6s, 1899.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	2,000 00			\$3,000 00
County of Delaware, O., 5s, 1894.....	4,000 00	4,000 00	4,000 00	
Franklin, Ky., 6s, 1903, Opt.....	2,000 00	2,260 00	2,000 00	
Franklin, O., 6s, 1898.....	3,000 00	3,180 00	3,000 00	
Lawrence, O., 5s, 1920.....	2,000 00	2,240 00	2,000 00	
Putnam, O., 5s, 1901.....	4,000 00	4,160 00	4,000 00	
Washington, Kan., 5s, 1920.....	5,000 00	5,600 00	5,000 00	
Webster, Ia., 4s, 1891, Opt.....	1,000 00	1,000 00	1,000 00	
City of Anderson, Ind., 6s, 1912.....	5,000 00	6,260 00	5,000 00	
Brainerd, Minn., 6s, 1897.....	2,000 00	2,100 00	2,000 00	
Canton, O., 5s, 1896-7.....	2,000 00	2,040 00	2,000 00	
Canton, O., 5 1-2s, 1896.....	1,000 00	1,450 00	1,000 00	
Chicago, Ill., 7s, 1899.....	2,000 00	2,260 00	2,000 00	
Clinton, Ia., 5s, 1912.....	2,000 00	2,220 00	2,000 00	
East Liverpool, O., 6s, 1908-5.....	2,000 00	2,300 00	2,000 00	
Kvansville, Ind., 5s, 1912.....	3,000 00	2,760 00	3,000 00	
Fort Wayne, Ind., 5s, 1899.....	6,000 00	6,240 00	6,000 00	
Jacksonville, Ill., 5s, 1905.....	3,000 00	3,240 00	3,000 00	
Kansas City, Kan., 7s, 1895-7.....	4,500 00	4,725 00	4,500 00	
Lincoln, Neb., 6s, 1895.....	2,000 00	2,040 00	2,000 00	
Logansport, Ind., 5s, 1905.....	2,000 00	2,160 00	2,000 00	
Moline, Ill., 5s, 1908.....	2,000 00	2,180 00	2,000 00	
Muncie, Ind., 5s, 1912.....	1,000 00	1,110 00	1,000 00	
Newport, Ky., 5s, 1911-12.....	1,000 00	1,110 00	1,000 00	
Ottumwa, Ia., 5s, 1897.....	5,000 00	5,100 00	5,000 00	
Piqua, O., 6s, 1913.....	1,000 00	1,250 00	1,000 00	
Richmond, Ind., 6s, 1896.....	5,000 00	5,200 00	5,000 00	
Urbana, O., 5s, 1896-1901.....	2,000 00	2,080 00	2,000 00	
Youngstown, O., 6s, 1896.....	5,000 00	5,200 00	5,000 00	
Zanesville, O., 5s, 1894, Opt.....	1,000 00	1,000 00	1,000 00	
Total public funds out of New England ...	80,500 00			80,500 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 6s, 1902.....	2,000 00	2,100 00	2,000 00	
Lime Rock, 5s, 1898.....	5,000 00	5,250 00	5,000 00	
Mousam River, 6s, 1912.....	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	16,600 00			16,000 00
Akron Street, 6s, 1903.....	3,000 00	3,090 00	3,000 00	
Alleghany & Kinzua, 5s, 1896.....	2,000 00	1,500 00	2,000 00	
Canton Street, 6s, 1910.....	3,000 00	3,090 00	3,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	4,000 00	2,000 00	2,000 00	
Eau Claire Street, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
East Liverpool & Wellsville, 6s, 1912.....	3,000 00	3,000 00	3,000 00	
Kansas City Cable, 5s, 1899.....	2,000 00	1,960 00	2,000 00	
Minneapolis Street, 6s, 1919.....	2,000 00	1,960 00	1,980 00	
Naumkeag Street, 5s, 1910.....	3,000 00	3,000 00	2,970 00	

BANK EXAMINER'S REPORT.

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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>	<i>Total.</i>
Omaha Street, 5s, 1914.....	\$5,000 00	\$4,900 00	\$4,925 00	
Passenger Street Ry., Scranton, Pa. 6s, 1920.	1,000 00	1,080 00	1,000 00	
People's Street Ry., Scranton, Pa., 6s, 1918.	2,000 00	2,100 00	2,000 00	
St. Joseph Traction and Lighting Co., 5s, 1903	3,000 00	2,250 00	1,500 00	
Toledo Belt Line, 6s, 1901.....	2,000 00	1,960 00	1,910 00	
Toledo Consolidated Railway, 5s, 1909.....	3,000 00	2,880 00	2,955 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Watervliet Turnpike and Railway, 6s, 1919,	1,000 00	1,080 00	1,000 00	
Zanesville Street, 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	52,000 00			\$48,240 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1919.....	2,000 00	2,000 00	2,000 00	
Caribou Water Company, 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1896-8...	5,000 00	5,000 00	5,000 00	
Pejepscot Water Company, 5s, 1906.....	1,500 00	1,500 00	1,500 00	
Portland Water Company, 5s, 1899.....	3,500 00	3,605 00	3,500 00	
Portland Water Company, 6s, 1899.....	2,000 00	2,160 00	2,000 00	
Richmond Water Company, 6s, 1899.....	2,000 00	2,000 00	2,000 00	
Standish Water Company, 5s, 1903.....	1,000 00	1,000 00	1,000 00	
York Light and Heat Company, 6s, 1901....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	26,000 00			26,000 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	1,000 00	1,000 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	4,000 00	4,200 00	4,000 00	
Cumberland National Bank, Portland.....	2,000 00	2,050 00	2,000 00	
First National Bank, Portland.....	4,000 00	4,040 00	4,000 00	
First National Bank, Lewiston.....	1,000 00	1,600 00	1,000 00	
Georges National Bank, Thomaston.....	1,200 00	1,320 00	1,200 00	
Lime Rock National Bank, Rockland.....	1,050 00	1,050 00	1,050 00	
Portland National Bank, Portland.....	2,000 00	2,100 00	2,000 00	
Total national bank stock of Maine.....	15,250 00			15,250 00
Loan to town of Buxton, Maine.....		1,800 00	1,800 00	
Loan on St. Joseph Traction and Lighting Co. bonds,		1,920 00	1,920 00	
Loan on Buxton and Hollis Savings Bank books....		600 00	600 00	
Loans on personal property.....		687 00	687 00	
Loans on mortgages of real estate.....		96,578 52	96,578 52	101,585 52
Real estate, foreclosure.....		6,218 06	6,218 00	
Safe.....		800 00	800 00	
Expense account.....		-	35 13	7,053 29
Cash on deposit.....		22,044 18	22,044 18	
Cash on hand.....		2,114 01	2,114 01	24,158 19
Unpaid accrued interest.....	5,843 57			521,637 00
		335,430 34		
Due depositors, earned dividend and accrued State tax.....		304,916 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$31,014 12		

Annual expenses, \$1,300.

CALAIS SAVINGS BANK—CALAIS.

MAY 26, 1894.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

LIABILITIES.

Deposits	\$303,783 54
Reserve fund	7,443 64
Undivided profits	8,242 36
Due Portland Trust Company	208 43
	\$319,677 97

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
	\$9,000 00	\$10,260 00	\$9,000 00	\$9,000 00
United States 4s, 1907.....	4,000 00	4,120 00	4,000 00	
County of Aroostook, 4½s, 1912.....	5,500 00	5,885 00	5,500 00	
City of Belfast, 6s, 1898.....	6,000 00	7,140 00	6,000 00	
Portland, 6s, 1907.....				
Total public funds of Maine ..	15,500 00			15,500 00
County of Buffalo, Neb., 5s, 1900, Opt.....	3,000 00	3,120 00	3,000 00	
Kosciusko, Ind., 5s, 1891, Opt.....	10,000 00	10,000 00	10,000 00	
Meeker, Minn., 6s, 1890, Opt.....	2,000 00	2,000 00	2,000 00	
Putnam, O., 5s, 1901-5.....	3,500 00	3,675 00	3,500 00	
Ramsey, Minn., 4½s, 1918.....	3,000 00	3,120 00	3,000 00	
St. Louis, Minn., 4½s, 1909.....	2,000 00	2,060 00	2,000 00	
Wapello, Ia., 5s, 1901.....	5,000 00	5,200 00	5,000 00	
Washington, Ill., 6s, 1902.....	3,000 00	3,360 00	3,000 00	
City of Akron, O., 6s, 1898.....	5,000 00	5,350 00	5,000 00	
Ashland, Wis., 5s, 1909-12.....	9,000 00	9,900 00	9,000 00	
Bradford, Pa., 6s, 1903.....	1,000 00	1,140 00	1,000 00	
Canton, O., 5s, 1896-7.....	2,000 00	2,040 00	2,000 00	
Cincinnati, O., 7 3/10s, 1898.....	3,000 00	3,360 00	3,000 00	
Cincinnati, O., 7s, 1904.....	3,000 00	3,690 00	3,000 00	
Clinton, Ia., 5s, 1901, Opt.....	2,000 00	2,100 00	2,000 00	
Clinton, Ia., 5s, 1912.....	3,000 00	2,700 00	3,000 00	
Evansville, Ind., 5s, 1908.....	5,000 00	5,450 00	5,000 00	
Findlay, O., 5s, 1908.....	7,000 00	7,140 00	7,000 00	
La Crosse, Wis., 5s, 1897, Opt.....	3,000 00	3,750 00	3,000 00	
Piqua, O., 6s, 1913.....	3,000 00	3,210 00	3,000 00	
Port Huron, Mich., 5s, 1896-1911.....	7,000 00	7,840 00	7,000 00	
St. Paul, Minn., 5s, 1915.....	5,000 00	5,550 00	5,000 00	
Superior, Wis., 6s, 1910.....	5,000 00	5,000 00	5,000 00	
Zanesville, O., 5s, 1894, Opt.....	3,000 00	5,000 00	5,000 00	
Total public funds out of New England....	94,500 00			94,500 00
<i>Railroad Bonds Owned.</i>				
Portland & Oglensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Housatonic, 5s, 1937.....	5,000 00	5,850 00	5,000 00	
Naumkeag Street 5s, 1910.....	3,000 00	3,000 00	2,925 00	
New Haven & West Haven, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England.....	18,000 00			17,925 00
Buffalo Street, 5s, 1931.....	\$7,000 00	\$6,860 00	\$6,895 00	
Corrigan Street, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Des Moines Street, 6s, 1911-12.....	2,000 00	2,020 00	2,000 00	
Grand Rapids, Lansing & Detroit, 5s, 1927.....	3,000 00	1,800 00	2,910 00	
Iowa Central, 5s, 1938.....	3,000 00	2,700 00	2,640 00	
Kansas City Cable, 5s, 1897.....	5,000 00	4,900 00	4,987 50	
Lowell, Lawrence & Haverhill, 5s, 1923.....	2,000 00	1,850 00	1,800 00	
Minneapolis Street, 5s, 1919.....	9,000 00	8,820 00	8,662 50	
Northern Pacific, 6s, 1921.....	7,000 00	7,840 00	7,000 00	
Peoples' Street, Scranton, Pa., 6s, 1913.....	3,000 00	3,150 00	3,000 00	

CALAIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Railroad Bonds Owned.</i>				
St. Joseph Traction & Lighting Co., 5s, 1903	\$2,000 00	\$1,500 00	\$2,000 00	
Toledo Street, 5s, 1909.....	5,000 00	4,800 00	4,900 00	
Trenton Passenger, 6s, 1912.....	7,000 00	7,560 00	7,000 00	
Total railroad bonds out of New England,	60,000 00			\$58,795 00
<i>Corporation Bonds Owned.</i>				
Municipal Security Co., 5 1-2s, 1896-S.....	5,000 00	5,000 00	4,990 00	4,990 00
<i>Railroad Stock Owned.</i>				
European & North American.....	9,000 00	10,350 00	10,125 00	
Iowa Central, Pref.....	3,000 00	1,050 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>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	5,550 00	8,880 00	5,550 00	
Canal National Bank, Portland.....	2,000 00	2,360 00	2,000 00	
Casco National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Frontier National Bank, Eastport.....	2,775 00	4,070 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	4,200 00	4,000 00	
Total national bank stock of Maine.....	17,325 00			17,325 00
American National Bank, Kansas City, Mo.	2,000 00	500 00	2,000 00	
Flour City Nat'l Bank, Minneapolis, Minn.	2,500 00	1,500 00	2,500 00	
Kansas National Bank, Topeka, Kan.....	3,000 00	750 00	3,000 00	
Total national bank stock out of Maine...	7,500 00			7,500 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		1,176 33	1,176 33	
St. Joseph Traction and Lighting Company...		1,280 00	1,280 00	2,456 33
<i>Loans to Corporations.</i>				
Maine Red Granite Company.....		7,448 75	7,448 75	
St. Croix Shoe Company, Calais.....		3,000 00	3,000 00	10,448 75
Loan on city of St. John, N. B., bond.....		450 00	450 00	
Loan on European & North American Railroad stock		8,000 00	8,000 00	
Loan on Home Insurance Company stock, New York		600 00	600 00	
Loan on St. Stephen Bank stock.....		3,300 00	3,300 00	
Loan on Calais Savings Bank book.....		400 00	400 00	
Loan on life insurance policies.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		45,658 00	45,658 00	59,408 00
Real estate, foreclosure.....		1,021 50	1,021 50	
Premium account.....			1,077 58	
Expense account.....			21 60	2,120 68
Cash on deposit.....		6,439 42	6,439 42	
Cash on hand.....		1,264 80	1,264 80	7,704 22
Unpaid accrued interest.....		5,638 50		\$319,677 97
		335,827 30		
Due depositors, earned dividend, accrued State tax and bills payable.....		306,003 36		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		\$29,823 94		

Annual expenses, \$1,100.

CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 12, 1894.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$131,399 37
Reserve fund	7,040 96
Special reserve fund	3,004 60
Undivided profits	2,279 69
Other liabilities	74 62
	\$143,799 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden Village orders	\$589 14	\$589 14	\$589 14	\$589 14
<i>Railroad Bonds Owned.</i>				
Atchison, Topeka & Santa Fe, 4s, 1889, Gen. Mortgage	6,000 00	4,620 00	} 3,180 00	
Atchison, Topeka & Santa Fe, 4s, 1889, 2d Mortgage, Class A	3,500 00	1,050 00		
Chicago & Southwestern, 7s, 1889	3,000 00	3,240 00	2,640 00	
Iowa Central, 7s, 1889, Convertible	5,000 00	3,500 00	1,350 00	
Wisconsin Central, 7s, 1903, 2d Series	2,000 00	160 00	} 364 36	
Wisconsin Central, 5s, 1909, 1st Series	1,000 00	550 00		
Total railroad bonds owned	20,500 00			7,534 36
<i>Corporation Bonds Owned.</i>				
Kennebec Light and Heat Company, 6s, 1901	3,000 00	3,000 00	3,000 00	
York Light and Heat Company, 6s, 1901	7,000 00	7,000 00	7,000 00	
Total corporation bonds owned	10,000 00			10,000 00
<i>Railroad Stock Owned.</i>				
New York, Ontario and Western	2,700 00	459 00	120 00	
Northern Pacific, Preferred	8,400 00	1,344 00	1,008 00	
Total railroad stock owned	11,100 00			1,128 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co	1,480 00	1,554 00	515 00	515 00
<i>Loans on Public Funds.</i>				
Town of Camden, Me		500 00	500 00	
Town of Rockport, Me		126 00	126 00	626 00
<i>Loans on Corporation Stock.</i>				
Camden Masonic Temple Association		300 00	300 00	
Camden and Rockland Water Company		7,900 00	7,900 00	
D. Knowlton and Company, Camden		-	5,590 00	
Knox Cooperage Company, West Rockport		1,300 00	1,300 00	
Mt. Batty Manufacturing Company, Camden		400 00	400 00	15,490 00
Loan to town of Rockport, Me		2,000 00	2,000 00	
Loan on Belfast and Moosehead Lake Railroad bonds		1,000 00	1,000 00	
Loans on Rockland, Thomaston and Camden Rail- road stock		7,097 65	7,097 65	
Loans on deeds with agreement to re convey		31,107 20	31,107 20	
Loan on Camden Savings Bank books		307 72	307 72	
Loan on life insurance policy		260 00	260 00	
Loans on names		11,457 49	11,457 49	
Loans on personal property		1,911 00	1,911 00	
Loans on mortgages of real estate		38,500 39	38,500 39	93,641 45

CAMDEN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$5,637 09	\$5,637 09	
Safe and furniture.....		1,440 00	
Expense account.....		50 21	\$7,127 30
Cash on deposit.....	5,574 18	5,574 18	
Cash on hand.....	1,573 81	1,573 81	7,147 99
Unpaid accrued interest.....	3,300 00		\$143,799 24
Due depositors, earned dividend and accrued State tax	147,318 67 134,174 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$13,144 30		

Annual expenses, \$1,500.

CASCADE SAVINGS BANK—OAKLAND.

OCTOBER 23, 1894.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

LIABILITIES.

Deposits	\$176,047 02
Reserve fund	11,000 00
Undivided profits	11,051 91
	\$198,078 93

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, 1913	\$3,000 00	\$3,000 00	\$3,000 00	
Iowa Central, 5s, 1933	3,000 00	2,700 00	3,000 00	
Minneapolis Street, Minn., 5s, 1919	4,000 00	3,920 00	4,000 00	
Mousam River, Maine, 6s, 1912	3,000 00	3,000 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	7,000 00	7,000 00	7,000 00	
Oswego Street, N. Y., 6s, 1911	3,000 00	3,000 00	3,000 00	
Superior Rapid Transit, Wis., 6s, 1912	3,000 00	3,000 00	3,000 00	
Trenton Passenger, N. J., 6s, 1915-16	7,000 00	7,560 00	7,000 00	
Total railroad bonds owned	33,000 00			\$33,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred	1,900 00	665 00	1,900 00	1,900 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	1,300 00	1,524 00	1,300 00	
Casco National Bank, Portland	4,600 00	4,830 00	4,600 00	
First National Bank, Bath	2,000 00	2,600 00	2,000 00	
First National Bank, Portland	12,500 00	12,625 00	12,500 00	
Messalonskee National Bank, Oakland	8,500 00	9,180 00	8,500 00	
National Shoe and Leather Bank, Auburn	3,000 00	2,850 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,250 00	5,000 00	
Total national bank stock owned	36,900 00			36,900 00
<i>Loans on Corporation Stock.</i>				
Dustin and Hubbard Manufacturing Company	-	-	900 00	
Indian Spring Woolen Company	200 00	200 00	200 00	
Lockwood Company	1,000 00	1,000 00	1,000 00	
Madison Woolen Company	450 00	450 00	450 00	2,550 00
<i>Loans on National Bank Stock.</i>				
Augusta National Bank, Augusta	200 00	200 00	200 00	
Messalonskee National Bank, Oakland	6,775 00	6,775 00	6,775 00	
People's National Bank, Waterville	625 00	625 00	625 00	7,600 00
<i>Loans to Corporations.</i>				
Dunn Edge Tool Company, Oakland, (endorsed)	10,000 00	10,000 00	10,000 00	
Dustin and Hubbard Manufacturing Co., Oakland			2,232 57	12,232 57
Loans to Somerset Railroad	11,000 00	11,000 00	11,000 00	
Loans on personal property	3,100 00	3,100 00	3,100 00	
Loans on mortgages of real estate	59,900 60	59,900 60	59,900 60	74,000 60
Real estate, foreclosure	16,152 75	16,152 75		
Safe and furniture	800 00		986 52	
Expense account	-	-	399 21	
Premium account	-	-	8,008 86	25,547 34

CASCADE SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$3,960 77	\$3,960 77	
Cash on hand.....	387 65	387 65	\$4,348 42
Unpaid accrued interest.....	1,150 00		\$198,078 93
Due depositors, earned dividend and accrued State tax.....	188,415 77		
	180,772 02		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$7,643 75		

Annual expenses, \$600.

DEXTER SAVINGS BANK—DEXTER.

JULY 13, 1894.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

LIABILITIES.

Deposits	\$504,035 65
Reserve fund	21,260 00
Undivided profits.....	1,327 25
	\$526,622 90

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Piscataquis notes	\$4,000 00	\$4,000 00	\$4,000 00	
Town of Corinna bonds, 6s, 1897	1,000 00	1,000 00	1,000 00	
Town of Dexter bonds, 6s, 1897	600 00	600 00	600 00	
Total public funds of Maine.....	5,600 00			\$5,600 00
City of Kansas City, Kan., 6s, 1896-11-00	10,000 00	10,700 00	10,000 00	10,000 00
<i>Railroad Bonds Owned.</i>				
Bangor Street, 6s, 1894.....	3,000 00	2,250 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	14,000 00	14,560 00	14,000 00	
Monsam River, 6s, 1912	10,000 00	10,000 00	10,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,000 00	10,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Waterville & Fairfield, 6s, 1909.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	62,000 00			62,000 00
Akron Street, 6s, 1908	5,000 00	5,150 00	5,000 00	
Ann Arbor Street, 6s, 1900.....	7,000 00	2,800 00	7,000 00	
Canton Street, 6s, 1910.....	15,000 00	15,450 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	5,100 00	9,050 00	
Jackson Street, 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923	6,000 00	5,640 00	5,400 00	
Naumkeag Street, 5s, 1910.....	8,000 00	8,000 00	8,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903,	10,000 00	7,500 00	10,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Youngstown Street, 6s, 1911	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	81,000 00			79,450 00
<i>Corporation Bonds Owned.</i>				
Dexter Woolen Mills, 6s, 1898.....	21,000 00	21,000 00	21,000 00	
Ellsworth Water Company, 5s, 1909	10,000 00	10,000 00	10,000 00	
Kennebec Light & Heat Company, 6s, 1911,	15,000 00	15,000 00	15,000 00	
Municipal Security Company, 5½s, 1898.....	5,000 00	5,000 00	5,000 00	
Public Works Company, 5s, 1921	20,000 00	10,000 00	19,475 00	
Rumford Falls Power Company, 5s, 1907...	5,000 00	5,000 00	5,000 00	
Webster Paper Company, 6s, 1895-1900.....	15,000 00	15,000 00	15,000 00	
York Light & Heat Company, 6s, 1911	13,900 00	13,900 00	13,900 00	
Total corporation bonds of Maine.....	104,900 00			104,375 00
Consolidated Light & Power Co., 6s, 1920...	10,000 00	7,500 00	10,000 00	
New England Equipment Company, 6s, 1896,	10,000 00	10,000 00	10,000 00	
Total corporation bonds out of Maine.....	20,000 00			20,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	15,100 00	15,855 00	15,100 00	
Portland & Ogdensburg.....	1,000 00	470 00	455 00	
Total railroad stock owned.....	16,100 00			15,555 00

DEXTER SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Dexter Electric Light & Power Co., Pref..	\$2,000 00	\$2,000 00	\$2,000 00	\$2,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,200 00	3,190 00	2,200 00	
First National Bank, Dexter.....	20,000 00	25,000 00	20,000 00	
Kineo National Bank, Dover.....	5,400 00	5,500 00	5,000 00	
Lime Rock National Bank, Rockland.....	4,200 00	4,200 00	4,200 00	
Manufacturers' National Bank, Lewiston..	10,000 00	11,500 00	10,000 00	
National Shoe & Leather Bank, Auburn....	14,300 00	13,585 00	14,300 00	
Portland National Bank, Portland.....	2,200 00	2,310 00	2,200 00	
Richmond National Bank, Richmond.....	5,000 00	5,000 00	5,000 00	
Saco National Bank, Saco.....	1,000 00	1,150 00	1,000 00	
Total national bank stock owned.....	63,900 00			63,900 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	5,000 00	4,000 00	5,000 00	
Portland Trust Company, Portland.....	4,000 00	4,400 00	4,000 00	
Rockland Trust Company, Rockland.	7,000 00	7,350 00	7,000 00	
Waterville Trust Company, Waterville...	5,000 00	5,000 00	5,000 00	
Total other bank stock owned... ..	21,000 00			21,000 00
<i>Loans on Corporation Bonds.</i>				
Bangor Electric Light & Power Company.....		3,000 00	3,000 00	
Fidelity Loan & Improvement Co., St. Paul, Minn...		500 00	500 00	3,500 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter, Maine.....		610 00	610 00	
Kineo National Bank, Dover, Maine.		400 00	400 00	1,010 00
<i>Loans to Municipalities.</i>				
Town of Dexter, Me.		2,400 00	2,400 00	
Town of Hudson, Me.....		300 00	300 00	2,700 00
Loan on town of Corinth, Me., bonds.....		715 78	715 78	
Loan on St. Joseph Traction & Lighting Co. bonds...		6,400 00	6,400 00	
Loan on Dexter Co-operative Store stock.....		200 00	200 00	
Loan to Church of the Messiah, Dexter, Me.....		60 00	60 00	
Loans on Dexter Savings Bank books.....		3,068 00	3,068 00	
Loans on personal property.....		2,334 96	2,334 96	
Loans on mortgages of real estate.....		55,345 84	55,945 84	68,724 58
Real estate, investment.		24,000 00	24,000 00	
Real estate, foreclosure		16,880 39	16,880 39	40,880 39
Cash on deposit.....		25,601 16	25,601 16	
Cash on hand		326 77	326 77	25,927 93
Unpaid accrued interest... ..		6,059 59		\$526,622 90
Due depositors, earned dividend and accrued State tax.....		519,862 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		505,388 81		
		\$14,473 68		

Annual expenses, \$1,600.

EASTPORT SAVINGS BANK—EASTPORT.

MAY 28, 1894.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

LIABILITIES.

Deposits	\$500,507 28
Reserve fund.....	11,701 73
Undivided profits.....	4,548 51
Due Frontier National Bank, Eastport, Me.....	185 59
	\$516,943 11

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Cutler (note) 6.....	\$1,500 00	\$1,500 00	\$1,500 00	
Cutler, orders.....	121 29	121 29	121 29	
Pembroke, 5s, 1894-6.....	1,700 00	1,700 00	1,700 00	
Perry, orders.....	2,261 36	2,261 36	2,261 36	
Total public funds of Maine	5,582 65			\$5,582 65
County of Buffalo, Neb., 5s, 1910.....	8,500 00	9,265 00	8,500 00	
Clay, Minn., 6s, 1903.....	3,000 00	3,390 00	3,000 00	
Jackson, Ill., 5s, 1894, Opt.....	5,000 00	5,000 00	5,000 00	
Jefferson, O., 5s, 1902.....	5,000 00	5,250 00	5,000 00	
Lee, Ind., 6s, 1895.....	4,000 00	4,080 00	4,000 00	
Saline, Ill., 6s, 1890, Opt.....	5,000 00	5,000 00	5,000 00	
Washington, Ind., 6s, 1904.....	1,000 00	1,140 00	1,000 00	
Webster, Ind., 5s, 1906.....	5,000 00	5,350 00	5,000 00	
Woodbury, Ind., 5s, 1896.....	10,000 00	10,100 00	10,000 00	
Wyandotte, Kan., 5 1-2s, 1918.....	5,000 00	5,950 00	5,000 00	
Ashland, Wis., 5s, 1912.....	5,000 00	5,550 00	5,000 00	
City of Burlington, Ia., 5s, 1895-9.....	7,000 00	7,140 00	7,000 00	
Cedar Rapids, O., 5s, 1896.....	4,000 00	4,080 00	4,000 00	
Celina, O., 6s, 1896.....	4,000 00	4,000 00	4,000 00	
Danville, Ill., 5s, 1895.....	8,609 00	8,000 00	8,000 00	
Delphos, O., 6s, 1897-9.....	4,000 00	4,280 00	4,000 00	
Dubuque, Ia., 6s, 1896-7.....	7,000 00	7,280 00	7,000 00	
East Liverpool, O., 5s, 1905.....	6,000 00	6,480 00	6,000 00	
Findlay, O., 5s, 1913.....	5,000 00	5,700 00	5,000 00	
Findlay, O., 6s, 1901.....	3,000 00	3,330 00	3,000 00	
Fond du Lac, Wis., 5s, 1904.....	1,000 00	1,070 00	1,000 00	
Iron Mountain, Mich., 6s, 1896-1901.....	7,000 00	7,280 00	7,000 00	
Kansas City, Kan., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
Lincoln, Neb., 6s, 1895-8.....	4,000 00	4,160 00	4,000 00	
Muscataine, Ia., 6s, 1898.....	4,000 00	4,280 00	4,000 00	
Nebraska City, Neb., 6s, 1908.....	3,000 00	3,600 00	3,000 00	
North Chicago, Ill., 7s, 1895.....	2,000 00	2,060 00	2,000 00	
South Chicago, Ill., 5s, 1908.....	10,000 00	10,900 00	10,000 00	
Superior, Wis., 6s, 1910-11.....	10,000 00	11,100 00	10,000 00	
Toledo, O., 8s, 1894.....	1,000 00	1,000 00	1,000 00	
Winona, Minn., 5s, 1901.....	2,000 00	2,100 00	2,000 00	
Total public funds out of New England.....	153,500 00			153,500 00
<i>Railroad Bonds Owned.</i>				
Haverhill & Amesbury, 5s, 1912.....	5,000 00	4,900 00	5,000 00	
Naumkeag Street, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Newburyport & Amesbury, 5s, 1912.....	5,000 00	4,750 00	5,000 00	
New Haven & West Haven, 5s, 1912.....	6,000 00	6,000 00	6,000 00	
Somerset Railway, 5s, 1917.....	6,000 00	6,000 00	6,000 00	
Total railroad bonds of New England.....	32,000 00			32,000 00
Albany Street Railway, 5s, 1930.....	4,000 00	4,080 00	4,000 00	
Brooklyn Street Railway, 6s, 1903.....	5,000 00	5,250 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,150 00	5,000 00	
Des Moines Street, 6s, 1901.....	5,000 00	5,000 00	5,000 00	
Eau Claire Street Railway Light & Power Company, 6s, 1916.....	7,000 00	7,000 00	7,000 00	

BANK EXAMINER'S REPORT.

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EASTPORT SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Grand Avenue Street Railway, 5s, 1908.....	\$2,000 00	\$1,960 00	\$2,000 00	
Grand Rapids Street, 6s, 1912.....	8,000 00	8,640 00	8,000 00	
Metropolitan Street Railway, 5s, 1909.....	5,000 00	4,900 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	11,760 00	12,000 00	
St. Paul & White Bear, 6s, 1902, Opt.....	5,000 00	5,000 00	5,000 00	
Syracuse Consolidated, 5s, 1920.....	6,000 00	2,400 00	6,000 00	
Toledo Consolidated, 5s, 1909.....	7,000 00	6,720 00	7,000 00	
Trenton Passenger, 6s, 1931.....	7,000 00	7,560 00	7,000 00	
Youngstown Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England..	83,000 00			\$83,000 00
<i>Corporation Bonds Owned.</i>				
Atlantic Water Works, Ia., 6s, 1893.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1896-1900,	10,000 00	10,000 00	10,000 00	
Richmond Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Sioux City, Ia., Water Works, 6s, 1899, Opt.,	4,000 00	4,000 00	4,000 00	
Tiffin, O., Water Works, 6s, 1889.....	2,000 00	2,000 00	2,000 00	
Wakefield Water Works, 6s, 1903.....	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned.....	28,000 00			28,000 00
<i>Railroad Stock Owned.</i>				
Cincinnati, Lebanon & Northern.....	4,000 00	2,000 00	2,000 00	2,000 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	700 00	500 00	
Canal National Bank, Portland.....	100 00	118 00	100 00	
Casco National Bank, Portland.....	1,500 00	1,575 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,600 00	2,000 00	
First National Bank, Portland.....	1,100 00	1,111 00	1,100 00	
Frontier National Bank, Eastport.....	4,950 00	7,260 00	4,950 00	
Kineo National Bank, Dover.....	3,000 00	3,450 00	3,000 00	
National Traders' Bank, Portland.....	200 00	220 00	200 00	
Total national bank stock of Maine.....	13,350 00			13,350 00
American National Bank, Kansas City, Mo.,	4,300 00	1,075 00	4,300 00	
First National Bank, Clyde, Kan.....	3,000 00	3,000 00	3,000 00	
South End National Bank, Boston, Mass..	2,500 00	2,125 00	2,500 00	
Total national bank stock out of Maine..	9,800 00			9,800 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bar Harbor, Maine.....		175 00	175 00	
First National Bank, Clyde, Kansas.....		1,500 00	1,500 00	
First National Bank, Dickinson, North Dakota.....		650 00	650 00	
Frontier National Bank, Eastport, Maine.....		150 00	150 00	
United States National Bank, Atchison, Kansas.....		-	500 00	
				2,975 00
<i>Loans on Corporation Stock.</i>				
Eastport Gas and Electric Company.....		1,771 00	1,771 00	
Finance Company of Iowa.....		100 00	100 00	
Lyman Mills, Holyoke, Mass.....		70 22	70 22	1,941 22
<i>Loans to Corporations.</i>				
Baptist Church, Deer Isle, Me.....		40 25	40 25	
St. Croix Shoe Company, Calais, Me.....		5,000 00	5,000 00	
School District No. 1, Campobello.....		760 00	760 00	
School District No. 2, Deer Isle.....		140 00	140 00	
School District No. 5, Deer Isle.....		800 00	800 00	
School District No. 6½, Deer Isle.....		48 00	48 00	6,768 25
Loan on United States bond.....		500 00	500 00	
Loan on Maine Central Railroad bond.....		472 50	472 50	
Loan on Dakota Loan and Trust Company bond.....		50 00	50 00	
Loan on Republican Valley Bank stock, Clyde, Kan.		1,000 00	1,000 00	
Loans on Eastport Savings Bank books.....		2,375 00	2,375 00	
Loans on life insurance policies.....		1,100 00	1,100 00	
Loans on mortgages of personal property.....		12,570 20	12,570 20	
Loans on mortgages of real estate.....		107,563 86	107,563 86	125,631 56

EASTPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Real estate, investment.....	\$21,847 80	\$21,847 80	
Certificates of deposit	16,000 00	16,000 00	
Cash on deposit.....	13,295 06	13,295 06	
Cash on hand	1,231 57	1,231 57	\$52,374 43
Unpaid accrued interest.....	12,679 01		\$516,943 11
	535,941 12		
Due depositors, earned dividend, accrued State tax and bills payable.....	509,968 56		
Estimated market value of resources above liability for deposits, earned dividend, bills payable and State tax.....	\$25,972 56		

Annual expenses, \$1,650.

BANK EXAMINER'S REPORT.

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FAIRFIELD SAVINGS BANK—FAIRFIELD.

OCTOBER 9, 1894.

C. G. TOTMAN, PRESIDENT.

CHARLES ROWELL, TREASURER.

LIABILITIES.

Deposits	\$278,712 50
Reserve fund	15,694 00
Special reserve fund	2,000 00
Undivided profits	8,333 87
	\$304,740 37

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, Me., 4s, 1913	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
County of Pike, O., 6s, 1899	1,000 00	1,080 00	1,000 00	
City of Springfield, Mo., 5s, 1911	4,000 00	4,440 00	4,000 00	
Superior, Wis., 6s, 1898	5,000 00	5,200 00	5,000 00	
Total public funds owned.	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	5,000 00	5,200 00	5,000 00	
Portland & Rumford Falls, 5s, 1912	4,000 00	4,000 00	4,000 00	
Rockland, Thomaston & Camden, 5s, 1922 ..	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine	12,000 00			12,000 00
Grand Rapids Street, 6s, 1912	2,000 00	2,160 00	2,000 00	
Iowa Central, 5s, 1938	7,000 00	6,300 00	7,000 00	
New York, Chicago & St. Louis, 4s, 1937 ..	2,000 00	2,020 00	2,000 00	
Omaha Street, 5s, 1914	4,000 00	3,920 00	4,000 00	
Scranton Suburban, 6s, 1909	2,500 00	2,700 00	2,500 00	
Total railroad bonds out of New England ..	17,500 00			17,500 00
<i>Corporation Bonds Owned.</i>				
Brewer Water Company, 5s, 1908	2,000 00	1,600 00	2,000 00	
Caribou Water Company, 5s, 1909	4,000 00	4,000 00	4,000 00	
Maine Water Company, 5s, 1931	3,000 00	3,000 00	3,000 00	
Municipal Security Company, 5½s, 1898-9 ..	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1894-5	11,000 00	11,000 00	11,000 00	
Penobscot Water & Power Co., 5s, 1901	4,000 00	3,200 00	4,000 00	
Richmond Water Company, 5s, 1906	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	31,000 00			31,000 00
Berlin Aqueduct Company, 5s, 1912	4,000 00	4,000 00	4,000 00	
Hurley Water Company, Wis., 6s, 1920	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine	5,000 00			5,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred	5,000 00	1,750 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	2,200 00	2,310 00	2,200 00	
First National Bank, Fairfield	10,500 00	11,760 00	10,500 00	
First National Bank, Portland	3,400 00	3,434 00	3,400 00	
Merchants' National Bank, Portland	825 00	1,265 00	825 00	
Messalonskee National Bank, Oakland	2,500 00	2,700 00	2,500 00	
People's National Bank, Waterville	3,000 00	3,510 00	3,000 00	
Portland National Bank, Portland	1,000 00	1,050 00	1,000 00	
South Berwick National Bank, So. Berwick ..	2,500 00	3,250 00	2,500 00	
Total national bank stock of Maine	25,925 00			25,925 00
Northern Banking Company, Portland	2,000 00	1,300 00	2,000 00	2,000 00

FAIRFIELD SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cascade Woolen Company, Oakland	\$ 1,300 00	\$ 1,300 00	
Kennebec Fibre Company, Benton.....	15,200 00	15,200 00	
Somerset Fibre Company, Fairfield.....	15,000 00	15,000 00	\$31,500 00
<i>Loans on Bank Stock.</i>			
Houlton National Bank, Houlton	500 00	500 00	
Messalonskee National Bank, Oakland.....	400 00	400 00	
Northern Banking Company, Portland.....	2,000 00	2,000 00	2,900 00
Loan to town of Fairfield	3,000 00	3,000 00	
Loan to Fairfield Village Corporation	1,000 00	1,000 00	
Loan on Fairfield Savings Bank book.....	60 00	60 00	
Loans on personal property.....	1,000 00	1,000 00	
Loans on mortgages of real estate.....	120,968 00	120,968 00	126,028 00
Real estate, foreclosure	2,500 00	3,320 97	
Premium account.	-	3,500 00	
Safes and fixtures.....	500 00	500 00	
Expense account.....	-	1,679 83	9,000 80
Cash on deposit.....	20,199 47	20,199 47	
Cash on hand.....	1,687 10	1,687 10	21,886 57
Unpaid accrued interest.....	1,306 00		\$304,740 37
	298,769 57		
Due depositors, earned dividend and accrued State tax	284,662 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$14,107 07		

Annual expenses, \$1,000.

BANK EXAMINER'S REPORT.

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FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

AUGUST 14, 1894.

JOSEPH W. FAIRBANKS, PRESIDENT. CARLETON P. MERRILL, TREASURER.

LIABILITIES.

Deposits	\$593,947 24
Reserve fund	8,500 00
Special reserve fund	108 73
Undivided profits	7,754 55
	<hr/> \$610,310 52

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 5s, 1904.....	\$10,000 00	\$11,800 00	\$19,000 00	\$10,000 00
City of Portland, 6s, 1907	6,000 00	7,140 00	6,000 00	6,000 00
County of Belmont, O., 5s, 1898.....	1,000 00	1,030 00	1,000 00	
Delaware, Ind., 5s, 1904.....	7,000 00	7,420 00	7,000 00	
Miami, O., 6s, 1903-6	11,000 00	12,650 00	11,000 00	
Paulding, O., 5s, 1897-8	8,500 00	8,670 00	8,500 00	
Shelby, O., 6s, 1902	2,500 00	2,800 00	2,500 00	
City of Arkansas City, Kan., 6s, 1918	5,000 00	5,000 00	5,000 00	
Bradford, Pa., 6s, 1898-1903.....	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, 1898-9.....	6,000 00	6,720 00	6,000 00	
Cincinnati, O., 7s, 1904.....	8,000 00	9,840 00	8,000 00	
Danville, Ill., 6s, 1898.....	4,000 00	4,280 00	4,000 00	
Richmond, Ind., 6s, 1895.....	1,000 00	1,020 00	1,000 00	
Saginaw, Mich., 5½s, 1895-7.....	4,000 00	4,120 00	4,000 00	
Sioux City, Ia., 6s, 1893, Opt.....	8,000 00	8,000 00	8,000 00	
Superior, Wis., 6s, 1895, Opt.....	5,000 00	5,050 00	5,000 00	
Urbana, O., 5s, 1901.....	7,000 00	7,350 00	7,000 00	
Youngstown, O., 5s, 1894-7	10,000 00	10,100 00	10,000 00	
Total public funds out of New England....	100,000 00			100,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921.....	10,000 00	10,400 00	10,000 00	
Portland & Ogdensburg, 5s, 1903.....	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 5s, 1897, Opt.....	20,000 00	20,000 00	20,000 00	
Total railroad bonds of Maine.....	40,000 00			40,000 00
Akron Street, 6s, 1908.....	5,000 00	5,150 00	5,000 00	
Allegheny & Kinzua, 5s, 1895	5,000 00	3,750 00	4,900 00	
Canton Street, 6s, 1910.....	5,000 00	5,150 00	5,000 00	
Cleveland City Cable, 5s, 1904.....	5,000 00	4,900 00	4,900 00	
Des Moines Suburban, 6s, 1906, Opt.....	10,000 00	10,000 00	10,000 00	
Duluth Street, 5s, 1920.....	5,000 00	4,900 00	4,600 00	
Ean Claire Street, 6s, 1916	5,000 00	5,000 00	5,000 00	
Grand Avenue, 5s, 1908	10,000 00	9,800 00	9,625 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,400 00	5,000 00	
Haverhill & Amesbury, Street, 5s, 1912.....	5,000 00	4,900 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923	8,000 00	7,520 00	7,200 00	
Minneapolis Street, 5s, 1919.....	5,000 00	4,900 00	4,750 00	
Muskegon Street, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Omaha Horse, 6s, 1896, Opt.....	5,000 00	5,000 00	5,000 00	
Omaha Street, 5s, 1914.....	5,000 00	4,900 00	4,925 00	
People's Street Railway, Scranton, 6s, 1918.....	10,000 00	10,500 00	10,000 00	
Scranton Passenger, 6s, 1920.....	5,000 00	5,400 00	5,000 00	
Sedalia Electric Railway, 6s, 1907, Opt.....	5,000 00	4,900 00	5,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903.....	10,000 00	7,500 00	10,000 00	
Trenton Passenger, 6s, 1916-7.....	5,000 00	5,400 00	5,000 00	
Union Street Railway, Dover, N. H., 6s, 1910.....	1,000 00	1,000 00	1,000 00	
Total railroad bonds out of Maine.....	134,000 00			131,900 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>	<i>Total.</i>
Bath Water Supply Company, 5s, 1916.....	\$10,000 00	\$10,000 00	\$10,000 00	
Calais Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Camden and Rockland Water Co., 6s, 1903..	5,000 00	5,500 00	5,000 00	
Consolidated Light & Power Co., 6s, 1920 ..	10,000 00	7,500 00	10,000 00	
Gardiner Water Company, 5s, 1905.....	5,000 00	5,000 00	5,000 00	
Kennebec Light and Heat Co., 6s, 1911.....	14,300 00	14,300 00	14,300 00	
Municipal Security Co., 5 1-2s, 1900-1.....	5,000 00	5,000 00	5,000 00	
Rumford Falls Power Company, 5s, 1907....	5,000 00	5,000 00	5,000 00	
York Light and Heat Company, 6s, 1901....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	62,300 00			\$82,300 00
<i>Railroad Stock Owned.</i>				
Maine Central.....	5,000 00	6,000 00	5,000 00	
Portland and Ogdensburg.....	62,000 00	29,140 00	27,771 50	
Total railroad stock owned.....	67,000 00			32,771 50
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	1,000 00	1,000 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	6,372 00	5,400 00	
Casco National Bank, Portland.....	11,500 00	12,075 00	11,500 00	
Cumberland National Bank, Portland.....	2,920 00	2,993 00	2,920 00	
First National Bank, Farmington.....	5,000 00	5,000 00	5,000 00	
First National Bank, Lewiston.....	3,300 00	5,280 00	3,300 00	
First National Bank, Portland.....	17,800 00	17,978 00	17,800 00	
Manufacturers' National Bank, Lewiston..	8,300 00	9,545 00	8,300 00	
Merchants' National Bank, Portland.....	4,875 00	7,475 00	4,875 00	
National Shoe and Leather Bank, Auburn..	5,000 00	4,750 00	5,000 00	
National Traders' Bank, Portland.....	1,400 00	1,540 00	1,400 00	
Portland National Bank, Portland.....	7,500 00	7,875 00	7,500 00	
Richmond National Bank, Richmond.....	2,000 00	2,000 00	2,000 00	
Total national bank stock owned.....	74,995 00			74,995 00
<i>Loans on Railroad Bonds.</i>				
Chicago, Burlington & Quincy.....		162 62	162 62	
Maine Central.....		1,000 00	1,000 00	
Lewiston and Auburn Horse.....		500 00	500 00	
Portland and Ogdensburg.....		500 00	500 00	
St. Joseph Traction and Lighting Company.....		6,400 00	6,400 00	8,562 63
<i>Loans on Corporation Bonds.</i>				
Consolidated Light and Power Company.....		2,740 00	2,740 00	
Lewiston Mill Company.....		5,000 00	5,000 00	7,740 00
<i>Loans on Corporation Stock.</i>				
Farmington Water Company.....		375 00	375 00	
Hotel Willows Association, Farmington.....		150 00	150 00	
Masonic Building Association, Farmington.....		700 00	700 00	1,225 00
<i>Loans on Bank Stock.</i>				
Belfast National Bank, Belfast.....		400 00	400 00	
Canal National Bank, Portland.....		475 00	475 00	
People's Trust Company, Farmington.....		825 00	825 00	
Westbrook Trust Company, Westbrook.....		964 23	964 23	2,664 23
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank, Augusta.....		100 00	100 00	
Franklin County Savings Bank, Farmington.....		435 00	435 00	535 00
Loan to Lewiston Mill Company.....		2,500 00	2,500 00	
Loans on life insurance policies.....		1,125 00	1,125 00	
Loans on personal property.....		850 00	850 00	
Loans on mortgages of real estate.....		65,713 21	65,713 21	70,188 21

FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$21,507 09	\$21,507 09	
Real estate, foreclosure.....	6,373 48	10,873 48	\$32,380 57
Cash on deposit.....	27,150 64	27,150 64	
Cash on hand.....	1,047 75	1,047 75	28,198 39
Unpaid accrued interest.....	8,468 35		\$610,310 52
Due depositors, earned dividend and accrued State tax	632,515 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	601,523 81		
	\$30,991 56		

Annual expenses, \$1,900.

GARDINER SAVINGS INSTITUTION—GARDINER.

JUNE 7, 1894.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

LIABILITIES.

Deposits	\$2,141,030 57
Reserve fund	107,000 00
Undivided profits	40,415 30
	\$2,288,445 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907.....	\$50,000 00	\$57,000 00	\$50,000 00	
United States, 5s, 1904.....	10,000 00	11,500 00	10,000 00	
Total United States bonds owned	60,000 00			\$60,000 00
City of Gardiner, Me., 4s, 1896-99.....	4,500* 00	4,500 00	4,500 00	
Portland, Me., 4s, 1914.....	20,000 00	20,000 00	20,000 00	
Town of Brunswick, Me., 4s, 1913-22.....	10,000 00	10,000 00	10,000 00	
City of Fall River, Mass., 6s, 1899-1904.....	17,000 00	19,555 00	17,000 00	
Haverhill, Mass., 4s, 1922.....	10,000 00	10,700 00	10,000 00	
Salem, Mass., 6s, 1898.....	2,000 00	2,180 00	2,000 00	
Total public funds of New England.....	63,500 00			63,500 00
County of Atchison, Kan., 6s, 1899, Opt.....	15,000 00	16,200 00	15,000 00	
Bay, Mich., 5s, 1903.....	5,000 00	5,300 00	5,000 00	
Belmont, O., 5s, 1894-5.....	15,000 00	15,000 00	15,000 00	
Buffalo, Neb., 5s, 1900, Opt.....	5,000 00	5,200 00	5,000 00	
Carroll, O., 6s, 1894-7.....	5,000 00	5,150 00	5,000 00	
Carroll, Ind., 6s, 1894.....	3,000 00	3,000 00	3,000 00	
Chippewa, Mich., 6s, 1899.....	3,500 00	3,780 00	3,500 00	
Cowley, Kan., 5s, 1900, Opt.....	20,000 00	20,800 00	20,000 00	
Crawford, Ill., 6s, 1902.....	5,000 00	5,600 00	5,000 00	
Decatur, Ind., 5s, 1894-9.....	21,000 00	21,420 00	21,000 00	
Delaware, Ind., 5s, 1895-1903.....	15,000 00	15,450 00	15,000 00	
Douglass, Neb., 5s, 1911.....	5,000 00	5,450 00	5,000 00	
Franklin, Kan., 6s, 1910.....	10,000 00	12,000 00	10,000 00	
Franklin, O., 6s, 1895.....	5,000 00	5,100 00	5,000 00	
Gage, Neb., 5s, 1899.....	15,000 00	15,450 00	15,000 00	
Grant, Ind., 5s, 1912.....	15,000 00	16,350 00	15,000 00	
Greene, Ind., 6s, 1905.....	10,000 00	11,500 00	10,000 00	
Hancock, O., 6s, 1895-6.....	5,000 00	5,150 00	5,000 00	
Highland, O., 6s, 1894-6.....	3,800 00	3,876 00	3,800 00	
Huntington, Ind., 6s, 1898-1900.....	12,000 00	12,960 00	12,000 00	
Huntington, Ind., 6s, 1896.....	5,000 00	5,150 00	5,000 00	
Iowa, Wis., 5s, 1906.....	5,000 00	5,350 00	5,000 00	
Jewell, Kan., 6s, 1895-7.....	7,000 00	7,210 00	7,000 00	
Kane, Ill., 5s, 1895-8.....	8,000 00	8,160 00	8,000 00	
La Crosse, Wis., 5s, 1894-7.....	12,000 00	12,120 00	12,000 00	
Lawrence, O., 6s, 1894-8.....	6,000 00	6,180 00	6,000 00	
Macon, Ill., 6s, 1895-9.....	19,000 00	19,950 00	19,000 00	
Madison, Ind., 6s, 1894.....	1,400 00	1,400 00	1,400 00	
Madison, O., 6s, 1905.....	10,000 00	11,500 00	10,000 00	
Marion, Ind., 6s, 1898.....	10,000 00	10,600 00	10,000 00	
Meigs, O., 6s, 1895-7.....	3,000 00	3,090 00	3,000 00	
Mercer, O., 6s, 1895-1900.....	20,000 00	21,200 00	20,000 00	
Miami, O., 6s, 1895-1901.....	17,000 00	18,020 00	17,000 00	
Otter Tail, Minn., 6s, 1905.....	10,600 00	11,500 00	10,000 00	
Paulding, O., 5s, 1894-1904.....	24,000 00	24,720 00	24,000 00	
Perry, O., 6s, 1896.....	5,000 00	5,150 00	5,000 00	
Polk, Minn., 6s, 1915.....	10,500 00	13,020 00	10,500 00	
Porter, Ind., 5s, Opt.....	10,000 00	10,000 00	10,000 00	
Putnam, O., 5s, 1899-1901.....	5,000 00	5,200 00	5,000 00	
Reno, Kan., 5 1-2s, 1914, Opt.....	15,000 00	17,550 00	15,000 00	
Rice, Kan., 6s, 1920.....	10,000 00	12,700 00	10,000 00	
Sedgwick, Kan., 5 3-4s, 1910.....	10,000 00	11,900 00	10,000 00	

BANK EXAMINER'S REPORT.

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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>	<i>Total.</i>
County of	Shawnee, Kan., 5 1-2s, 1907.....	\$25,000 00	\$28,000 00	\$25,000 00	
	St. Louis, Minn., 6s, 1907.....	7,000 00	8,190 00	7,000 00	
	Stark, O., 5s, 1898.....	5,000 00	5,150 00	5,000 00	
	Sumner, Kan., 5 1-2s, 1920.....	10,000 00	12,000 00	10,000 00	
	Vigo, Ind., 5s, 1898.....	7,000 00	7,210 00	7,000 00	
	Vinton, O., 6s, 1898-1900.....	5,000 00	5,400 00	5,000 00	
	Wapello, Ia., 5s, 1901.....	5,000 00	5,200 00	5,000 00	
	Washington, Ill., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
	Washington, Kan., 5s, 1904, Opt..	4,000 00	4,240 00	4,000 00	
	Webster, Ia., 5s, 1891, Opt.....	10,000 00	10,000 00	10,000 00	
City of	Wyandotte, Kan., 5 1-2s, 1908, Opt.	17,000 00	19,210 00	17,000 00	
	Akron, O., 5s, 1896.....	2,000 00	2,040 00	2,000 00	
	Alpena, Mich., 5s, 1894-5.....	4,000 00	4,000 00	4,000 00	
	Anderson, Ind., 6s, 1899-1902.....	15,000 00	15,750 00	15,000 00	
	Anderson, Ind., 5s, 1900, Opt.....	5,000 00	5,250 00	5,000 00	
	Ashtland, Wis., 5s, 1912.....	10,000 00	11,100 00	10,000 00	
	Ashtabula, O., 6s, 1894-1903.....	3,500 00	3,780 00	3,500 00	
	Bay City, Mich., 8s, 1912.....	4,000 00	5,960 00	4,000 00	
	Bellaire, O., 5s, 1910.....	10,000 00	11,000 00	10,000 00	
	Big Rapids, Mich., 5 1-2s, 1905-7..	15,000 00	16,950 00	15,000 00	
	Brainerd, Minn., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
	Canton, O., 6s, 1894-1901.....	30,000 00	31,800 00	30,000 00	
	Chicago, Ill., 7s, 1894-9.....	4,000 00	4,280 00	4,000 00	
	Cincinnati, O., 7 3-10s, 1899.....	20,000 00	22,800 00	20,000 00	
	Cincinnati, O., 6s, 1899-1904.....	18,000 00	20,160 00	18,000 00	
	Cleveland, O., 5s, 1906.....	10,000 00	11,300 00	10,000 00	
	Clinton, Ia., 6s, 1895.....	5,000 00	5,100 00	5,000 00	
	Clinton, Ia., 5s, 1911.....	3,000 00	3,330 00	3,000 00	
	Danville, Ill., 6s, 1898.....	2,000 00	2,140 00	2,000 00	
	Danville, Ill., 5s, 1896-7.....	15,000 00	15,300 00	15,000 00	
	Dubuque, Ia., 6s, 1896.....	3,245 S2	3,375 65	3,245 S2	
	Duluth, Minn., 6s, 1909.....	10,000 00	12,100 00	10,000 00	
	Duluth, Minn., 4 1-2s, 1921.....	5,000 00	5,300 00	5,000 00	
	East Liverpool, O., 5s, 1894-1906..	12,600 00	12,600 00	12,600 00	
	Eau Claire, Wis., 6s, 1903.....	20,000 00	22,800 00	20,000 00	
	Elkhart, Ind., 5s, 1899-1905.....	20,000 00	21,200 00	20,000 00	
	Elizabeth, N. J., 4s, 1922.....	2,800 00	2,744 00	2,800 00	
	Fergus Falls, Minn., 6s, 1908.....	16,000 00	12,000 00	16,000 00	
	Findlay, O., 6s, 1898-1903.....	18,000 00	19,980 00	18,000 00	
	Findlay, O., 5s, 1908.....	2,000 00	2,180 00	2,000 00	
	Fort Madison, Ia., 5s, 1902.....	4,000 00	4,240 00	4,000 00	
	Fort Wayne, Ind., 6s, 1900.....	30,000 00	33,000 00	30,000 00	
	Fremont, O., 5s, 1897-1903.....	15,000 00	15,750 00	15,000 00	
	Fremont, Neb., 5s, 1909.....	10,000 00	11,000 00	10,000 00	
	Galesburg, Ill., 5s, 1910.....	5,000 00	5,500 00	5,000 00	
	Grand Island, Neb., 6s, 1899, Opt.	20,000 00	21,600 00	20,000 00	
	Grand Rapids, Mich., 5s, 1895-6...	10,000 00	10,100 00	10,000 00	
	Hutchinson, Kan., 6s, 1909.....	16,000 00	19,366 00	16,000 00	
	Ironton, O., 5s, 1912.....	20,000 00	22,200 00	20,000 00	
	Kansas City, Kan., 7s, 1895-7.....	5,000 00	5,250 00	5,000 00	
Kansas City, Kan., 6s, 1894-9.....	18,000 00	18,720 00	18,000 00		
Kansas City, Kan., 5s, 1909.....	10,000 00	11,000 00	10,000 00		
Kansas City, Mo., 7s, 1898.....	5,000 00	5,500 00	5,000 00		
Kokomo, Ind., 4s, 1905.....	14,000 00	13,860 00	14,000 00		
La Crosse, Wis., 5s, 1897.....	5,000 00	5,100 00	5,000 00		
Lexington, Ky., 4 1-2s, 1932.....	10,000 00	10,700 00	10,000 00		
Lima, O., 5s, 1894-5.....	2,000 00	2,000 00	2,000 00		
Lincoln Park, Ill., 7s, 1895.....	2,000 00	2,060 00	2,000 00		
Louisville, Ky., 4s, 1930.....	21,000 00	20,580 00	21,000 00		
Mankato, Minn., 5s, 1907.....	10,000 00	10,900 00	10,000 00		
Menominee, Mich., 6s, 1913.....	10,000 00	12,500 00	10,000 00		
Moline, Ill., 5s, 1907.....	3,000 00	3,270 00	3,000 00		
Muncie, Ind., 5s, 1906-12.....	22,000 00	24,200 00	22,000 00		
Marquette, Wis., 5s, 1895-1903.....	8,000 00	8,326 00	8,000 00		
Muskegon, Mich., 5s, 1901-24.....	25,000 00	27,500 00	25,000 00		
Muskegon, Mich., 8s, 1901.....	1,000 00	1,230 00	1,000 00		
New Albany, Ind., 6s, 1900.....	10,000 00	11,000 00	10,000 00		
Newark, O., 6s, 1894-6.....	5,000 00	5,100 00	5,000 00		
Newark, O., 5s, 1894-1902.....	17,000 00	17,510 00	17,000 00		
Newport, Ky., 5s, 1906-12.....	5,000 00	5,500 00	5,000 00		
Ottumwa, Ia., 5s, 1887.....	10,000 00	10,200 00	10,000 00		
Pomeroy, O., 5s, 1907.....	2,000 00	2,180 00	2,000 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>	<i>Total.</i>
City of Portsmouth, O., 5s, 1896	\$20,000 00	\$20,400 00	\$20,000 00	
Sandusky, O., 4½s, 1895-1905.	19,000 00	19,380 00	19,000 00	
Sioux City, Iowa, 4½s, 1902.	10,000 00	10,300 00	10,000 00	
Springfield, Mo., 4½s, 1901, Opt.	30,000 00	30,600 00	30,000 00	
Superior, Wis., 5s, 1912	35,000 00	35,000 00	35,000 00	
Steuenville, O., 5s, 1895-7.	15,000 00	15,300 00	15,000 00	
Tiffin, O., 6s, 1899-1907.	10,000 00	11,400 00	10,000 00	
West Bay City, Mich., 5s, 1908.	10,000 00	10,900 00	10,000 00	
Winfield, Kan., 6s, 1898-1917.	16,500 00	19,635 00	16,500 00	
Wyandotte, Kan., 6s, 1903.	7,500 00	8,550 00	7,500 00	
Xenia, O., 4½s, 1897, Opt.	8,000 00	8,080 00	8,000 00	
Youngstown, O., 6s, 1896	4,500 00	4,680 00	4,500 00	
Town of Lake, Ill., 7s, 1894.	4,000 00	4,000 00	4,000 00	
Total public funds out of New England.	1,339,245 82			1,339,245 82
<i>Railroad Bonds Owned.</i>				
Kennebec Central, 5s, 1910.	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921.	10,000 00	10,400 00	10,000 00	
Maine Central, 4½s, 1912.	2,000 00	2,120 00	2,000 00	
Phillips & Rangeley, 5s, 1910.	25,000 00	25,000 00	25,000 00	
Portland & Rumford Falls, 5s, 1912.	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.	62,000 00			62,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	35,000 00	34,300 00	35,000 00	
Long Branch & Sea Shore, 7s, 1899.	5,000 00	5,700 00	5,000 00	
North Chicago Street, 5s, 1906.	10,000 00	9,800 00	10,000 00	
St. Joseph Traction & Lighting Co., 6s, 1939	25,000 00	18,750 00	25,000 00	
St. Paul City, 5s, 1937.	10,000 00	9,500 00	10,000 00	
Syracuse Consolidated Street, 5s, 1920	15,000 00	6,000 00	15,000 00	
Total railroad bonds out of New England.	100,000 00			100,000 00
<i>Corporation Bonds Owned.</i>				
Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,000 00	30,000 00	
Madison Water Company, 5s, 1916.	20,000 00	20,000 00	20,000 00	
Maine Water Company, 5s, 1933.	50,000 00	50,000 00	50,000 00	
Municipal Security Company, 5½s, 1897.	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Company, 5s, 1907.	20,000 00	20,000 00	20,000 00	
Skowhegan Water Company, 5s, 1917.	11,000 00	11,000 00	11,000 00	
Waterville Water Company, 5s, 1917.	40,000 00	40,000 00	40,000 00	
Total corporation bonds owned.	181,000 00			181,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Richmond.	4,800 00	5,040 00	4,800 00	
First National Bank, Wiscasset.	1,200 00	1,344 00	1,200 00	
Gardiner National Bank, Gardiner.	10,000 00	13,400 00	10,000 00	
Granite National Bank, Augusta.	200 00	270 00	200 00	
Merchants' National Bank, Gardiner.	18,800 00	19,740 00	18,800 00	
Northern National Bank, Hallowell.	10,600 00	13,250 00	10,600 00	
Oakland National Bank, Gardiner.	7,600 00	10,640 00	7,600 00	
Richmond National Bank, Richmond.	3,200 00	3,200 00	3,200 00	
Sagadahoc National Bank, Bath.	2,800 00	3,360 00	2,800 00	
Total national bank stock of Maine.	59,200 00			59,200 00
Boston National Bank, Boston, Mass.	6,700 00	6,298 00	6,700 00	
Hide & Leather Nat'l Bank, Boston, Mass.,	4,500 00	4,860 00	4,500 00	
Washington National Bank, Boston, Mass.,	1,000 00	1,090 00	1,000 00	
Total national bank stock out of Maine.	12,200 00			12,200 00

GARDINER SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Public Funds.</i>			
County of Franklin, Kan.....	\$1,000 00	\$1,000 00	
City of Aberdeen, Dakota.....	1,500 00	1,500 00	
Arkansas City, Kan.....	1,000 00	1,000 00	
Augusta, Maine.....	1,000 00	1,000 00	
Chicago, Ill.....	1,000 00	1,000 00	
East Liverpool, Ohio.....	1,500 00	1,500 00	
Gardiner, Maine.....	1,500 00	1,500 00	
Greenville, Ill.....	1,400 00	1,400 00	
Hiawatha, Kan.....	4,500 00	4,500 00	
Huntington, W. Virginia.....	500 00	500 00	
McPherson, Kan.....	1,000 00	1,000 00	
Superior, Wis.....	2,000 00	2,000 00	
Wichita, Kan.....	1,000 00	1,000 00	
Winfield, Kan.....	2,000 00	2,000 00	
Town of Somerville, Me.....	550 00	550 00	
Coolidge Township, Kan.....	2,000 00	2,000 00	\$23,450 00
<i>Loans on Railroad Bonds.</i>			
Fort Worth & Denver City.....	1,500 00	1,500 00	
Kansas City, Fort Scott & Gulf.....	224 25	224 25	
Kennebec Central.....	5,000 00	5,000 00	
Maine Central.....	1,500 00	1,500 00	
Portland & Kennebec.....	750 00	750 00	
St. Joseph Traction & Lighting Company.....	16,000 00	16,000 00	
Utica Belt Line.....	22,000 00	22,000 00	46,974 25
<i>Loans on Corporation Bonds.</i>			
Appleton Water Company, Wis.....	2,500 00	2,500 00	
Maine Water Company.....	35,600 00	35,600 00	
Municipal Security Company.....	10,000 00	10,000 00	
Pekin Water Works.....	500 00	500 00	
Richards Paper Company.....	500 00	500 00	
Trinidad Water Company, Col.....	2,500 00	2,500 00	51,600 00
<i>Loans on National Bank Stock.</i>			
Merchants' National Bank, Gardiner, Me.....	4,000 00	4,000 00	
Minnehaha National Bank, Sioux Falls, S. Dakota ..	275 00	275 00	4,275 00
<i>Loans on Other Bank Stock.</i>			
Investment Trust Co. of America, Topeka, Kan.....	1,000 00	1,000 00	
Maine Trust and Banking Company, Gardiner, Me..	10,500 00	10,500 00	11,500 00
<i>Loans to Municipalities.</i>			
City of Gardiner, Me.....	5,000 00	5,000 00	
Town of Pittston, Me.....	300 00	300 00	
Town of Randolph, Me.....	1,000 00	1,000 00	
Town of West Gardiner, Me.....	1,300 00	1,300 00	7,600 00
Loan on Augusta, Hallowell & Gardiner R. R. stock,	150 00	150 00	
Loan on Little Androscoggin Water Power Co. stock,	400 00	400 00	
Loans on Gardiner Savings Institution books.....	10,190 00	10,190 00	
Loans on mortgages of real estate.....	182,230 66	182,230 66	192,970 66
Real estate, investment.....	30,600 00	30,000 00	
Certificates of deposit.....	15,000 00	15,000 00	
Cash on deposit.....	23,935 70	23,935 70	
Cash on hand.....	3,994 44	3,994 44	72,930 14
Unpaid accrued interest.....	46,018 17		2,288,445 87
Due depositors, earned dividend and accrued State tax.....	2,446,334 87		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,219,492 57		
	\$226,842 30		

Annual expenses, \$3,300.

GORHAM SAVINGS BANK--GORHAM.

NOVEMBER 7, 1894.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$370,303 32
Reserve fund.....	18,230 56
Undivided profits.....	8,165 39
	\$396,699 27

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Bath, 6s, 1902	\$1,000 00	\$1,130 00	\$1,000 00	
	Belfast, 6s, 1898	1,000 00	1,070 00	1,000 00	
Town of	Gorham, orders, 6s	6,208 63	6,208 63	6,208 63	
	Norridgewock, 6s, 1900	1,000 00	1,000 00	1,000 00	
	Norway, 4½s, 1899-1902	1,500 00	1,500 00	1,500 00	
Total public funds of Maine.....		10,708 63			\$10,708 63
County of	Delaware, Ind., 5s, 1903, C. H.	1,000 00	1,060 00	1,000 00	
	Delaware, Ind., 6s, 1913, funding loan	2,000 00	2,460 00	2,000 00	
	Franklin, Ky., 6s, 1903, Opt., Bridge	2,000 00	2,260 00	2,000 00	
	Highland, O., 6s, 1900, Funding	1,000 00	1,090 00	1,000 00	
	Lawrence, O., 5s, 1920, Turnpike	2,000 00	2,240 00	2,000 00	
	Marion, Ind., 6s, 1898, C. H.	1,000 00	1,060 00	1,000 00	
	Miami, O., 6s, 1903, C. H.	3,000 00	3,390 00	3,000 00	
	Paulding, O., 5s, 1899, Funding	2,000 00	2,060 00	2,000 00	
	Tuscarawas, O., 6s, 1897	1,000 00	1,050 00	1,000 00	
	Vigo, Ind., 5s, 1906	1,000 00	1,070 00	1,000 00	
	Wapello, Ia., 5s, 1901, C. H.	2,000 00	2,080 00	2,000 00	
	Washington, Kan., 5s, 1904, Opt., Refunding	6,000 00	6,360 00	6,000 00	
City of	Akron, O., 6s, 1898, School	1,000 00	1,070 00	1,000 00	
	Anderson, Ind., 6s, 1896, Improvement	1,860 00	1,984 40	1,860 00	
	Council Bluffs, Ia., 8s, 1895-6, Refunding	2,000 00	2,120 00	2,000 00	
	Cleveland, O., 5s, 1907, Street Imp	5,000 00	5,450 00	5,000 00	
	Columbus, O., 5s, 1901, Bd. Education	1,000 00	1,050 00	1,000 00	
	Duluth, Minn., 5s, 1907, To define boundaries	1,000 00	1,090 00	1,000 00	
	East Liverpool, O., 5s, 1923, Refunding Water	6,000 00	6,900 00	6,000 00	
	Evansville, Ind., 6s, 1908	1,000 00	900 00	1,000 00	
	Kansas City, Kan., 7s, 1895-8, Internal Imp	2,500 00	2,675 00	2,500 00	
	Lima, O., 6s, 1900, Imp	5,000 00	5,500 00	5,000 00	
	Lima, O., 5s, 1916, Water Works	1,000 00	1,130 00	1,000 00	
	Logansport, Ind., 5s, 1896, Opt., Water	2,000 00	2,040 00	2,000 00	
	Marion, Ind., 6s, 1902-4, School	3,000 00	3,420 00	3,000 00	
	Moline, Ill., 5s, 1903, Union School District	5,000 00	5,500 00	5,000 00	
	Muncie, Ind., 5s, 1912, Funding	4,000 00	4,440 00	4,000 00	
	Piqua, O., 6s, 1903, Refunding	1,500 00	1,710 00	1,500 00	
	Piqua, O., 6s, 1913, School	2,500 00	3,125 00	2,500 00	
	St. Cloud, Minn., 5s, 1914, Opt., Refund	5,000 00	5,600 00	5,000 00	
	Topeka, Kan., 6s, 1915, Board of Education	1,000 00	1,260 00	1,000 00	
	Wausau, Wis., 5s, 1905, Water	1,000 00	1,080 00	1,000 00	

GORHAM SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Wichita, Kan., 6s, 1896.....	\$ 500 00	\$ 520 00	\$ 500 00	
Wichita, Kan., 5s, 1910, Gen. Imp., Zanesville, O., 4½s, 1903-1913, Re- funding.....	2,000 00	2,200 00	2,000 00	
Youngstown Township, O., 5s, 1914.....	5,000 00	5,200 00	5,000 00	
	5,000 00	5,600 00	5,000 00	
Total public funds out of New England ...	88,860 00			\$88,860 00
<i>Investments in Savings Banks.</i>				
Maine Savings Bank, Portland.....	1,078 22	1,078 22	1,078 22	
Portland Savings Bank, Portland.....	2,000 00	2,000 00	2,000 00	3,078 22
<i>Railroad Bonds Owned.</i>				
Calais Street Railway, 6s, 1904-14.....	3,000 00	3,000 00	3,000 00	
Lime Rock, 5s, 1908, 1st Mort.....	4,000 00	4,200 00	4,060 00	
Maine Central, 7s, Consolidated, 1912.....	3,500 00	4,760 00	3,500 00	
Maine Central, 4½s, Consolidated, 1912.....	4,000 00	4,240 00	4,000 00	
Maine Central, 7s, 1st Mort., 1898.....	1,000 00	1,130 00	1,000 00	
Portland & Kennebec, 6s, 1895.....	100 00	102 00	100 00	
Portland & Rumford Falls, 5s, 1912.....	1,000 00	1,000 00	1,000 00	
Total railroad bonds of Maine.....	16,500 00			16,600 00
Chicago & West Michigan, 5s, 1921.....	5,000 00	2,550 00	5,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	2,000 00	1,000 00	2,000 00	
Duluth Street, 5s, 1920.....	5,000 00	4,900 00	5,000 00	
East Cleveland Street, 5s, 1910.....	2,000 00	2,060 00	2,000 00	
Eau Claire Street Railway, Light & Power Company, 6s, 1916.....	2,500 00	2,500 00	2,500 00	
Kansas Pacific, 6s, 1919.....	5,000 00	3,750 00	5,000 00	
Kansas City Cable, 5s, 1897.....	1,000 00	980 00	1,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913.....	3,000 00	2,320 00	3,000 00	
Naumkeag Street, 5s, 1910.....	2,000 00	2,000 00	2,000 00	
Omaha Street, 5s, 1914.....	5,000 00	4,900 00	5,000 00	
Oregon Short Line, 6s, 1922.....	2,000 00	1,560 00	2,000 00	
Toledo Belt Line, 5s, 1903.....	2,000 00	1,960 00	2,000 00	
Toledo Consolidated Street, 5s, 1909.....	3,000 00	2,880 00	3,000 00	
Trenton Passenger, 6s, 1930-1.....	8,000 00	8,640 00	8,000 00	
Watervliet Turnpike and Railroad, 6s, 1919.....	1,000 00	1,080 00	1,000 00	
Wheeling & Lake Erie, 5s, 1926.....	1,000 00	1,040 00	1,000 00	
Total railroad bonds out of Maine.....	49,500 00			49,500 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	4,000 00	4,000 00	4,000 00	
Bar Harbor Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Belfast Water Company, 5s, 1907.....	1,000 00	1,000 00	1,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	4,000 00	4,000 00	
Indianapolis Water Company, 6s, 1911.....	500 00	500 00	500 00	
Maine Water Company, 5s, 1931.....	4,000 00	4,000 00	4,000 00	
Municipal Security Company, 5½s, 1901.....	1,000 00	1,000 00	1,000 00	
Northern Banking Company, 5s, 1894.....	2,000 00	2,000 00	2,000 00	
Norway Water Company, 5s, 1906.....	1,000 00	1,000 00	1,000 00	
Pejepscot Water Company, 5s, 1906.....	1,000 00	1,000 00	1,000 00	
Portland Water Company, 4s, 1927.....	4,000 00	3,920 00	4,000 00	
Portland Water Company, 6s, 1899.....	1,000 00	1,080 00	1,000 00	
Presque Isle Water Company, 5s, 1907.....	2,500 00	2,500 00	2,500 00	
Richmond Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Skowhegan Water Company, 5s, 1917.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	31,000 00			31,000 00
<i>Railroad Stock Owned.</i>				
Portland & Rochester.....	700 00	875 00	700 00	700 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,600 00	1,888 00	1,600 00	
Casco National Bank, Portland.....	1,500 00	1,575 00	1,500 00	
Cumberland National Bank, Portland.....	800 00	820 00	800 00	
First National Bank, Portland.....	4,370 00	4,343 00	4,300 00	
Merchants' National Bank, Portland.....	150 00	230 00	150 00	
Total national bank stock owned.....	8,350 00			8,350 00

GORHAM SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Water Works and Guarantee Company...	\$475 00	\$475 00	
City Water Works, Merrill, Wis.....	475 00	475 00	
Iowa Loan and Trust Company.....	500 00	500 00	\$1,450 00
Loan to First Congregational Society, Gorham	103 35	103 35	
Loan on town of Norridgewock bond.....	150 00	150 00	
Loan on Omaha Horse Railroad bond.....	500 00	500 00	
Loan on Winnisimmet Railroad stock	200 00	200 00	
Loan on Portland Gas Light Company stock.....	100 00	100 00	
Loan on Canal National Bank stock, Portland.....	75 00	75 00	
Loan on Westbrook Trust Company stock.....	900 00	900 00	
Loan on Gorham Savings Bank books.....	550 00	550 00	
Loan on personal property.....	250 00	250 00	
Loans on mortgages of real estate....	162,903 62	162,903 62	165,731 97
Real estate, foreclosure.....	14,200 00	14,200 00	
Cash on deposit.....	5,184 08	5,184 08	
Cash on hand	1,336 37	1,336 37	20,726 45
Unpaid accrued interest.....	5,410 58		\$396,699 27
Due depositors, earned dividend and accrued State tax.....	408,777 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	372,035 25		
	\$86,742 00		

Annual expenses, \$1,400.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

JUNE 8, 1894.

ELIPHALET ROWELL, PRESIDENT.

HENRY K. BAKER, TREASURER.

LIABILITIES.

Deposits.....	\$601,132 64
Reserve fund.....	32,000 00
Undivided profits.....	23,569 86
	\$656,702 50

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Knox 6s, 1894.....		\$1,000 00	\$1,000 00	\$1,000 00	
City of Augusta, 6s, 1895-1900.....		5,000 00	5,500 00	5,000 00	
Bangor, 6s, 1899.....		2,000 00	2,180 00	2,000 00	
Bath, 6s, 1902.....		2,000 00	2,260 00	1,805 00	
Lewiston, 6s, 1901.....		1,000 00	1,140 00	1,000 00	
Portland, 6s, 1897.....		2,000 00	2,100 00	2,000 00	
Total public funds of Maine.....		13,000 00			\$12,805 00
County of Bay, Mich., 5s, 1906.....		5,000 00	5,350 00	5,000 00	
Grant, Ind., 6s, 1899.....		5,000 00	5,400 00	5,000 00	
Hancock, O., 4½s, 1900.....		4,000 00	4,040 00	4,000 00	
Kane, Ill., 5s, 1900.....		5,000 00	5,200 00	5,000 00	
Licking, O., 6s, 1895.....		4,000 00	4,080 00	4,000 00	
Macon, Ill., 6s, 1901-6.....		5,000 00	5,300 00	5,000 00	
Marion, Ind., 6s, 1898.....		2,000 00	2,120 00	2,000 00	
Muskingum, O., 5s, 1901-2.....		8,000 00	8,400 00	8,000 00	
Summit, O., 5s, 1898.....		2,000 00	2,060 00	2,000 00	
City of Ashland, Wis., 6s, 1898-1900.....		8,000 00	8,640 00	8,000 00	
Ashland, Wis., 5s, 1912.....		4,000 00	4,440 00	4,000 00	
Anderson, Ind., 6s, 1902-3.....		8,000 00	9,040 00	8,000 00	
Aurora, Ill., 5s, 1900.....		5,000 00	5,250 00	5,000 00	
Bay City, Mich., 8s, 1902-3.....		5,000 00	6,400 00	5,000 00	
Chicago, Ill., 7s, 1895-9.....		15,000 00	16,200 00	14,811 25	
Cincinnati, O., 7 3-10s, 1899.....		1,000 00	1,140 00	1,000 00	
Clinton, Ia., 5s, 1911-12.....		10,000 00	11,100 00	10,000 00	
Columbus, O., 5s, 1900.....		5,000 00	5,250 00	5,000 00	
Council Bluffs, Ia., 6s, 1898-1910.....		10,000 00	11,500 00	10,060 00	
Duluth, Minn., 6s, 1908.....		10,000 00	12,000 00	10,000 00	
Eau Claire, Wis., 6s, 1897.....		8,000 00	8,400 00	8,000 00	
Fort Wayne, Ind., 5 1-2s, 1894.....		1,000 00	1,000 00	1,000 00	
Greenville, O., 6s, 1896.....		5,000 00	5,200 00	5,000 00	
Ironwood, Mich., 6s, 1913.....		3,000 00	3,750 00	3,000 00	
Jacksonville, Ill., 5s, 1905.....		10,000 00	10,800 00	10,000 00	
Kansas City, Mo., 8s, 1897.....		5,000 00	5,550 00	5,000 00	
Kansas City, Kan., 6s, 1896-7.....		2,000 00	2,080 00	2,000 00	
Lima, O., 6s, 1900.....		5,000 00	5,500 00	5,000 00	
Menominee, Mich., 6s, 1897.....		5,000 00	5,250 00	5,000 00	
Nebraska City, Neb., 7s, 1894-8.....		10,000 00	10,500 00	10,000 00	
Nebraska City, Neb., 6s, 1912.....		5,000 00	6,200 00	5,000 00	
Piqua, O., 6s, 1897.....		1,000 00	1,050 00	1,000 00	
Port Huron, Mich., 5s, 1897-9.....		4,500 00	4,635 00	4,500 00	
Portsmouth, O., 5s, 1897.....		5,000 00	5,100 00	5,000 00	
Sioux City, Ia., 6s, 1895-99.....		4,000 00	4,200 00	4,000 00	
South Bend, Ind., 6s, 1901-4.....		7,500 00	8,475 00	7,500 00	
Springfield, Ill., 5s, 1900.....		3,800 00	3,990 00	3,800 00	
Stillwater, Minn., 5s, 1912.....		4,000 00	4,440 00	4,000 00	
Superior, Wis., 6s, 1894, Opt.....		5,000 00	5,000 00	5,000 00	
Toledo, O., 7 3-10s, 1900.....		6,500 00	7,605 00	6,500 00	
Urbana, O., 5s, 1896.....		4,000 00	4,080 00	4,000 00	
Wausau, Wis., 5s, 1905.....		7,000 00	7,560 00	7,000 00	
West Bay City, Mich., 6s, 1900.....		4,000 00	4,400 00	4,000 00	
Zanesville, O., 4 1-2s, 1905.....		5,000 00	5,150 00	5,000 00	
Zanesville, O., 6s, 1898.....		5,000 00	5,350 00	5,000 00	
Total public funds out of New England.....		246,300 00			246,111 25

HALLOWELL SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Katahdin, 6s, 1901.....	\$ 7,000 00	\$ 7,000 00	\$ 7,000 00	
Eastern, 6s, 1906.	10,000 00	11,900 00	9,481 42	
Leeds & Farmington, 6s, 1896.	3,800 00	3,914 00	3,800 00	
Maine Central, 7s, 1898.....	20,000 00	22,600 00	20,000 00	
Maine Central, 7s, 1912.	4,000 00	5,440 00	4,000 00	
Portland & Kennebec, 6s, 1895.....	6,400 00	6,528 00	3,989 50	
Portland & Ogdensburg, 6s, 1906.....	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine.....	55,200 00			\$52,270 92
Akron Street, O., 6s, 1896.....	10,000 00	10,300 00	10,000 00	
Brooklyn Street, 6s, 1903.....	17,000 00	17,850 00	17,000 00	
Bellaire, Bridgeport & Martin's Ferry Street, 6s, 1908, Opt.....	6,000 00	6,000 00	6,000 00	
Canton Street, O., 6s, 1910.....	5,000 00	5,150 00	5,000 00	
East Liverpool & Wellsville Street, 6s, 1916.	12,000 00	12,000 00	12,000 00	
Jamestown Street Railway, N. Y., 6s, 1923..	20,000 00	21,000 00	20,000 00	
Johnstown Passenger, Pa., 9s, 1910.....	10,000 00	10,000 00	10,000 00	
Muskegon Railway, Mich., 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Naumkeag Street, Mass., 5s, 1910.....	16,000 00	16,000 00	16,000 00	
St. Louis Southern, Mo., 6s, 1904.....	13,500 00	14,040 00	13,500 00	
Trenton Passenger, N. J., 6s, 1931.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine.....	129,500 00			129,500 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	7,000 00	7,000 00	7,000 00	
Bath Water Supply Company, 5s, 1916.	20,000 00	20,000 00	19,875 00	
Biddeford & Saco Water Company, 5s, 1904..	17,000 00	17,000 00	17,000 00	
Calais Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Eastport Water Company, 5s, 1918.....	12,000 00	12,000 00	12,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Portland Water Company, 5s, 1899.....	10,000 00	10,300 00	10,000 00	
Portland Water Company, 5s, 1908.....	3,000 00	3,151 00	3,000 00	
Presque Isle Water Company, 5s, 1907.	6,000 00	6,000 00	6,000 00	
Public Works Company, Bangor, 5s, 1923...	9,000 00	4,500 00	9,000 00	
Standish Water Company, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	94,600 00			93,875 00
Eau Claire Water Works, Wis., 6s, 1857.....	11,000 00	11,000 00	11,000 00	
Indianapolis Water Company, 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	
Sioux City Water Works, Ia., 6s, 1904.....	14,000 00	14,000 00	14,000 00	
Total corporation bonds out of New Eng.	42,500 00			42,500 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,160 00	1,189 00	1,160 00	
First National Bank, Bath.....	1,000 00	1,303 00	1,000 00	
Hallowell National Bank, Hallowell.....	1,200 00	1,563 00	1,200 00	
Northern National Bank, Hallowell.....	13,000 00	12,500 00	13,000 00	
Richmond National Bank, Richmond.....	1,000 00	1,000 00	1,000 00	
Total national bank stock owned....	14,360 00			14,360 00
Loans on Hallowell Savings Institution books.....		675 00	675 00	
Loans on mortgages of real estate.....		51,115 23	51,115 23	51,790 23
Real estate, investment.....		1,000 00	1,000 00	
Real estate, foreclosure.....		6,133 87	6,193 87	
Expense account.....			469 16	7,663 03

HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$5,719 69	\$5,719 69	
Cash on hand.....	107 38	107 38	\$5,827 07
Unpaid accrued interest.....	11,664 78		\$656,702 50
Due depositors, earned dividend and accrued State tax.....	703,451 95		
	611,751 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$91,700 70		
Annual expenses, \$1,800.			

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

OCTOBER 6, 1894.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$336,603 22
Reserve fund	8,649 70
Undivided profits.	4,354 14
	\$349,607 06

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907.....	\$16,700 00	\$19,038 00	\$16,700 00	\$16,700 00
County of Hancock, 4s, 1905	9,300 00	9,300 00	9,300 00	
City of Bangor, 6s, 1899-1905	2,000 00	2,280 00	2,000 00	
Ellsworth, 6s, 1897.....	3,200 00	3,360 00	3,200 00	
Ellsworth, 4s, 1907.....	2,200 00	2,200 00	2,200 00	
Portland, 6s, 1907.....	1,000 00	1,190 00	1,000 00	
Town of Corinna, 6s, 1897	100 00	100 00	100 00	
Dexter, 6s, 1897	600 00	600 00	600 00	
Eden, 6s, Orders	2,633 56	2,633 56	2,633 56	
Otis, 6s, Orders	35 00	35 00	35 00	
Surry, 6s, Orders	379 96	379 96	379 96	
Total public funds of Maine	21,448 52			21,448 52
County of Hennepin, Minn., 4 1-2s, 1924.....	1,000 00	1,040 00	1,000 00	
Highland, O., 5s, 1901.....	1,000 00	1,040 00	1,000 00	
Lucas, O., 4 1-2s, 1898.....	3,000 00	3,030 00	3,000 00	
City of Duluth, Minn., 5s, 1918.....	2,000 00	2,260 00	2,000 00	
Muskegon, Mich., 5s, 1903-1924....	3,000 00	3,270 00	3,000 00	
Richmond, Ind., 5s, 1895, Opt. . .	2,000 00	2,020 00	2,000 00	
Sandusky, O., 4 1-2s, 1899-1901....	3,000 00	3,060 00	3,000 00	
St. Paul, Minn., 6s, 1898	1,000 00	1,070 00	1,000 00	
Village of Duluth, Minn., 6s, 1908	1,000 00	1,200 00	1,000 00	
Total public funds out of New England..	17,000 00			17,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921.	5,000 00	5,200 00	5,000 00	
Maine Central, 4 1-2s, 1916.....	1,000 00	1,050 00	1,000 00	
Portland & Ogdensburg, 5s, 1908	1,000 00	1,050 00	1,000 00	
Portland & Rumford Falls, 5s, 1912....	3,000 00	3,000 00	3,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	12,000 00			12,000 00
Battle Creek Electric Railway, 6s, 1911.....	2,000 00	500 00	1,000 00	
Davenport & Rock Island Railway, 6s, 1910	3,000 00	3,090 00	3,000 00	
Eau Claire Railway, 6s, 1916.....	2,000 00	2,000 00	1,980 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	1,960 00	1,920 00	
Trenton Passenger Railway, 6s, 1931 . . .	3,000 00	3,240 00	3,000 00	
Union Electric Railway, Saratoga, 6s, 1922,	2,000 00	2,160 00	2,000 00	
Zanesville Street Railway, 6s, 1911	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine	16,000 00			14,900 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1903.....	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909	10,000 00	10,000 00	10,000 00	
Kennebec Light & Heat Company, 6s, 1911,	400 00	400 00	400 00	
Knox Gas & Electric Company, 6s, 1903....	2,000 00	2,000 00	2,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Municipal Security Company, 5½s, 1896-1900	3,000 00	3,000 00	3,000 00	
Rumford Falls Power Company, 5s, 1907....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	22,400 00			22,400 00

HANCOCK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
European and North American.....	\$400 00	\$460 00	\$400 00	\$400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth	10,000 00	12,300 00	10,000 00	
First National Bank, Bar Harbor.....	5,000 00	5,000 00	5,000 00	
First National Bank, Ellsworth.....	800 00	1,080 00	800 00	
Portland National Bank, Portland	800 00	840 00	800 00	
Total national bank stock owned.....	16,600 00			\$16,600 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland	500 00	325 00	500 00	500 00
<i>Loans on Public Funds.</i>				
District of Columbia bonds.		1,000 00	1,000 00	
County of Hancock, Me.....		100 00	100 00	
City of Bangor, Me.....		2,000 00	2,000 00	
Ellsworth, Me.....		860 00	860 00	
Portland, Me		500 00	500 00	4,460 00
<i>Loans on Corporation Bonds.</i>				
Ellsworth Water Company.		500 00	500 00	
Lewiston Mill Company.....		2,500 00	2,500 00	
Littleton Water & Electric Light Company, New Hampshire.....		5,000 00	5,000 00	
Penobscot Water & Power Company		1,800 00	1,800 00	9,800 00
<i>Loans on Bank Stock.</i>				
Burrill National Bank, Ellsworth		1,600 00	1,600 00	
First National Bank, Bar Harbor.....		7,330 00	7,330 00	
First National Bank, Ellsworth.....		700 00	700 00	
Rockland Trust Company, Rockland.....		2,000 00	2,000 00	11,630 00
<i>Loans to Corporations.</i>				
Ellsworth Water Company.....		700 00	700 00	
Granite National Bank.....		9,000 00	9,000 00	9,700 00
<i>Loans to Municipalities.</i>				
City of Ellsworth, Me.....		1,000 00	1,000 00	
Town of Cherryfield, Me.....		2,040 67	2,040 67	
Town of Otis, Me.....		2,000 00	2,000 00	
School District No. 17, Ellsworth		150 00	150 00	
School District No. 5, Lamoine.....		295 16	295 16	5,485 83
Loan to county of Hancock, Me		3,500 00	3,500 00	
Loan on note of School District No. 3, Trenton, Me..		140 00	140 00	
Loan on Eastern Dredging Company stock, Portland		1,000 00	1,000 00	
Loans on mortgages of real estate.....		142,166 00	142,166 00	146,806 00
Real estate, foreclosure		6,557 00	6,557 00	
Premium account.....			3,600 00	10,157 00
Cash on deposit.....		29,110 71	29,110 71	
Cash on hand.....		509 00	509 00	29,619 71
Unpaid accrued interest.....		7,542 08		\$349,607 06
Due depositors, earned dividend and accrued State tax.....		360,362 14		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		341,485 03		
		\$18,877 11		

Annual expenses, \$2,000.

HOULTON SAVINGS BANK—HOULTON.

MAY 22, 1894.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

LIABILITIES.

Deposits	\$386,250 50
Reserve fund	6,632 79
Undivided profits	926 01
	\$393,809 30

RESOURCES.

<i>Public Funds Owned.</i>	<i>Pur Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bath, 6s, 1898	\$1,000 00	\$1,070 00	\$1,000 00	
Town of Fort Fairfield, 6s, 1895	450 00	450 00	450 00	
Dyer Brook Order, 9	150 00	150 00	150 00	
Total public funds of Maine	1,600 00			\$1,600 00
County of Lawrence, O., 5s, 1910	2,500 00	2,725 00	2,500 00	
Marshall, Ind., 5s, 1898	3,000 00	3,090 00	3,000 00	
Putnam, O., 6s, 1899-1900	2,000 00	2,160 00	2,000 00	
City of Duluth, Minn., 6s, 1903	4,550 00	5,460 00	4,550 00	
Greenville, O., 6s, 1896	2,000 00	2,080 00	2,000 00	
Nebraska City, Neb., 6s, 1908	1,000 00	1,200 00	1,000 00	
Superior, Wis., 6s, 1896-8	7,500 00	7,725 00	7,500 00	
Xenia, O., 4½s, 1912	4,000 00	4,200 00	4,000 00	
Total public funds out of New England	26,550 00			26,550 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	3,000 00	3,120 00	3,000 00	
Portland & Ogdensburg, 5s, 1908, 2d Mort ..	7,000 00	7,350 00	7,000 00	
Portland & Rumford Falls, 5s, 1912	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine	13,000 00			13,000 00
Buffalo Street Railway, 5s, 1931	4,000 00	3,920 00	4,000 00	
Canton Street Railway, 6s, 1910	3,000 00	3,090 00	3,000 00	
Des Moines Suburban, 6s, 1921	2,060 00	2,000 00	2,000 00	
East Liverpool & Wellsville Street, 6s, 1912,	3,000 00	3,000 00	3,000 00	
Madison City Street Railway, 6s, 1922	5,900 00	5,900 00	5,900 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	10,000 00	9,800 00	9,672 50	
Muskegon Street, 6s, 1911	5,000 00	5,000 00	5,000 00	
New Haven & West Haven Street, 5s, 1912 ..	3,060 00	3,000 00	2,970 00	
Naumkeag Street, 5s, 1910	12,000 00	12,000 00	11,910 00	
People's Street Ry., Scranton, Pa., 6s, 1918,	3,000 00	3,150 00	3,000 00	
St. Joseph Traction & Lighting Co., 3s, 1903,	2,000 00	1,500 00	2,000 00	
Trenton Passenger, 6s, 1912, Opt	3,000 00	3,240 00	3,000 00	
Total railroad bonds out of Maine	55,000 00			54,552 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904,	1,000 00	1,000 00	1,000 00	
Consolidated Light & Power Company, Dover, N. H., 6s, 1920	3,000 00	2,250 00	3,000 00	
Knox Gas & Electric Company, 6s, 1903	3,000 00	3,000 00	3,000 00	
Public Works Company, 5s, 1921	4,000 00	2,000 00	3,925 00	
Total corporation bonds owned	21,000 00			20,925 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	3,125 00	2,500 00	
Belfast National Bank, Belfast	3,500 00	4,725 00	3,500 00	
Casco National Bank, Portland	1,000 00	1,050 00	1,000 00	
Farmers' National Bank, Houlton	1,000 00	1,100 00	1,000 00	
First National Bank, Bangor	700 00	1,015 00	700 00	
First National Bank, Bath	3,000 00	3,900 00	3,000 00	

HOULTON SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Portland.....	\$7,000 00	\$7,070 00	\$7,000 00	
First National Bank, Wiscasset.....	4,600 00	5,152 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield	2,000 00	2,060 00	2,000 00	
Lime Rock National Bank, Rockland.....	3,500 00	3,500 00	3,500 00	
Merchants' National Bank, Gardiner.....	6,500 00	6,615 00	6,300 00	
National Shoe & Leather Bank, Auburn...	8,700 00	8,265 00	8,700 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,500 00	1,000 00	
Norway National Bank, Norway.....	1,400 00	1,610 00	1,400 00	
Portland National Bank, Portland.....	2,500 00	2,625 00	2,500 00	
Presque Isle National Bank, Presque Isle..	900 00	1,170 00	900 00	
Richmond National Bank, Richmond.....	2,000 00	2,000 00	2,000 00	
Veazie National Bank, Bangor.....	7,060 00	7,700 00	7,000 00	
Total national bank stock of Maine.....	58,660 00			\$58,600 00
American National Bank, Kansas City, Mo.,	400 00	100 00	400 00	
Union National Bank, Minneapolis, Minn.,	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine....	1,400 00			1,400 00
<i>Loans to Municipalities.</i>				
Town of Hersey, Maine.....		275 00	275 00	
Town of Mount Chase, Maine.....		1,600 00	1,600 00	1,875 00
Loan to County of Aroostook, Maine.....		12,955 00	12,955 00	
Loan on Houlton Savings Bank book.....		135 00	135 00	
Loans on mortgages of real estate.....		169,508 04	169,508 04	182,598 04
Real estate, investment.....		5,000 00	4,750 00	
Furniture and fixtures.....		1,000 00	1,000 00	
Premium account.....			16,336 76	22,086 76
Cash on deposit.....		7,249 57	7,249 57	
Cash on hand.....		3,372 43	3,372 43	10,622 00
				\$393,809 30
Unpaid accrued interest.....		8,169 52		
		391,216 56		
Due depositors, earned dividend and accrued State tax.....		388,598 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$2,717 96		

Annual expenses, \$1,350.

KENNEBEC SAVINGS BANK—AUGUSTA.

JUNE 18, 1894.

M. V. B. CHASE, PRESIDENT.

WILLIAM G. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$850,935 39
Reserve fund.....	18,000 00
Undivided profits.....	8,169 47
	\$877,104 86

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Augusta, 5s, 1902.....	\$9,000 00	\$9,540 00	\$9,000 00	
	Bath, 6s, 1902	1,000 00	1,130 00	1,000 00	
Total public funds of Maine.....		10,000 00			\$10,000 00
County of	Bourbon, O., 6s, 1902.....	7,000 00	8,330 00	7,000 00	
	Chippewa, Mich., 6s, 1904.....	10,000 00	11,400 00	10,000 00	
	Clay, Kan., 6s, 1901, Opt.....	2,000 00	2,200 00	2,000 00	
	Iowa, Wis., 5s, 1906	5,000 00	5,350 00	5,000 00	
	Jefferson, O., 5s, 1902.....	5,000 00	5,250 00	5,000 00	
	Macoupin, Ill., 6s, 1892, Opt.....	7,000 00	7,000 00	7,000 00	
	Mercer, O., 6s, 1898.....	2,000 00	2,120 00	2,000 00	
	Miami, O., 6s, 1904-5	6,000 00	6,900 00	6,000 00	
	Putnam, O., 6s, 1909-11.....	3,000 00	3,600 00	3,000 00	
	Reno, Kan., 5½s, 1919.....	5,000 00	5,950 00	5,000 00	
	Reno, Kan., 6s, 1919.....	5,000 00	6,350 00	5,000 00	
	Washington, Kan., 5s, 1920.....	10,000 00	11,200 00	10,000 00	
	Wyandotte, Kan., 5½s, 1918.....	6,000 00	7,140 00	6,000 00	
City of	Akron, O., 5s, 1899	5,000 00	5,200 00	5,000 00	
	Bay City, Mich., 8s, 1901.....	2,500 00	3,075 00	2,500 00	
	Brainerd, Minn., 6s, 1909	5,000 00	6,050 00	5,000 00	
	Chicago, Ill. 6s, 1896.....	3,000 00	3,120 00	3,000 00	
	Duluth, Minn., 6s, 1908.....	10,000 00	12,000 00	10,000 00	
	Duluth, Minn., Ind. School District, 5s, 1922	20,000 00	22,800 00	20,000 00	
	Duluth, Minn., 4½s, 1921.....	5,000 00	5,300 00	4,800 00	
	Eau Claire, Wis., 6s, 1903.....	2,000 00	2,280 00	2,000 00	
	Evansville, Ind., 5s, 1912.....	13,000 00	11,700 00	13,000 00	
	Findlay, O., 6s, 1903-8.....	5,000 00	5,850 00	5,000 00	
	Greenville, O., 6s, 1902.....	5,000 00	5,650 00	5,000 00	
	Hutchinson, Kan., 6s, 1903.....	5,000 00	5,700 00	5,000 00	
	Hamilton, O., 6s, 1900.....	2,000 00	2,200 00	2,000 00	
	Jeffersonville, Ind., 7 3-10s, 1896.....	8,000 00	8,480 00	8,000 00	
	Kansas City, Mo., 8s, 1895-7	11,000 00	11,770 00	11,000 00	
	Logansport, Ind., 5s, 1906	10,000 00	10,800 00	10,000 00	
	Mankato, Minn., 5s, 1909	6,000 00	6,600 00	6,000 00	
	Muskegon, Mich., 8s, 1900.....	1,000 00	1,200 00	1,000 00	
	Muskegon, Mich., 5s, 1925.....	10,000 00	11,500 00	10,000 00	
	Newport, Ky., 7 3-10s, 1901.....	1,000 00	1,190 00	1,000 00	
	Port Huron, Mich., 5s, 1908-13.....	6,500 00	7,150 00	6,500 00	
	Salina, Kan., 6s, 1907-8.....	13,000 00	15,470 00	13,000 00	
	Sault Ste. Marie, Mich., 6s, 1908.....	5,000 00	6,000 00	5,000 00	
	St. Paul, Minn., 8s, 1897	10,000 00	11,100 00	10,000 00	
	Sioux City, Ia., 6s, 1906.....	6,000 00	7,080 00	6,000 00	
	South Bend, Ind., 5s, 1897-1901	2,000 00	2,080 00	2,000 00	
	Springfield, Mo., 4 1-2s, 1911.....	5,000 00	5,250 00	5,000 00	
	Superior, Wis., 6s, 1896.....	5,000 00	5,100 00	5,000 00	
	Tiffin, O., 6s, 1901.....	5,000 00	5,550 00	5,000 00	
	Toledo, O., 7 3-10s, 1900	7,000 00	8,190 00	7,000 00	
	Topeka, Kan., 6s, 1915.....	5,000 00	6,300 00	5,000 00	
	Winona, Minn., 5s, 1922-25.....	10,000 00	11,500 00	10,000 00	
Total public funds out of New England.....		282,000 00			281,800 00

BANK EXAMINER'S REPORT.

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KENNEBEC SAVINGS BANK—CONTINUED.

RESOURCES,

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta, Hallowell & Gardiner R. R., 6s, 1910, 1st mortgage	\$30,000 00	\$30,000 00	\$29,000 00	
Augusta, Hallowell & Gardiner R. R., 6s, 1911, 2d mortgage.....	5,000 00	5,000 00	4,650 00	
Knox & Lincoln, 5s, 1921.	10,000 00	10,400 00	10,000 00	
Maine Central, 7s, 1912.	28,500 00	38,760 00	28,500 00	
Maine Central, 6s, 1900.....	2,000 00	2,200 00	2,000 00	
Maine Central, 6s, 1905, 10-20s.....	5,000 00	5,100 00	5,000 00	
Phillips & Rangeley, 5s, 1910.....	25,000 00	25,000 00	25,000 00	
Rockland, Thomaston & Camden, 1922..	25,000 00	25,000 00	25,000 00	
Total railroad bonds of Maine.....	130,500 00			\$129,150 00
Cleveland & Canton, O., 5s, 1917.....	2,000 00	1,480 00	1,860 00	
Grand Rapids Street, Mich., 6s, 1912.....	5,000 00	5,400 00	5,000 00	
Kansas City Belt, Mo., 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912.....	5,000 00	3,000 00	4,225 00	
Marietta Mineral, 6s, 1915.....	2,000 00	640 00	1,840 00	
Newburyport & Amesbury Street, 5s, 1912..	5,000 00	4,750 00	5,000 00	
Ottumwa Electric, Ia., 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Peoples' Street, Scranton, Pa., 6s, 1918.....	1,000 00	1,050 00	1,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903,	1,900 00	750 00	1,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	5,000 00	5,800 00	5,000 00	
Topeka Street, Kan., 4 1/2s, 1922.....	3,000 00	2,400 00	3,000 00	
Total railroad bonds out of Maine.....	39,000 00			37,925 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	1,500 00	1,500 00	1,500 00	
Consolidated Light & Power Company, Dover, N. H., 6s, 1895.....	5,000 00	3,750 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Old Town Woolen Company, 6s, 1899.....	15,000 00	15,000 00	15,000 00	
Total corporation bonds owned.....	26,500 00			26,500 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta.....	22,500 00	24,750 00	22,500 00	
Biddeford National Bank, Biddeford.....	2,000 00	2,500 00	2,000 00	
Canal National Bank, Portland.....	3,200 00	3,775 00	3,200 00	
Casco National Bank, Portland.....	14,400 00	15,120 00	14,400 00	
Cumberland National Bank, Portland.....	1,440 00	1,476 00	1,440 00	
First National Bank, Augusta.....	33,000 00	43,900 00	33,000 00	
First National Bank, Bangor.....	7,200 00	10,440 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,600 00	2,000 00	
First National Bank, Dexter.....	1,800 00	2,250 00	1,800 00	
First National Bank, Portland.....	22,000 00	22,220 00	22,000 00	
First National Bank, Wiscasset.....	5,700 00	6,384 00	5,700 00	
Frontier National Bank, Eastport.....	375 00	550 00	375 00	
Gardiner National Bank, Gardiner.....	650 00	871 00	650 00	
Granite National Bank, Augusta.....	9,800 00	12,230 00	9,800 00	
Lime Rock National Bank, Rockland.....	7,280 00	7,280 00	7,280 00	
Manufacturers' National Bank, Lewiston..	2,500 00	2,875 00	2,500 00	
Merchants' National Bank, Gardiner.....	4,500 00	4,725 00	4,500 00	
Merchants' National Bank, Portland.....	225 00	345 00	225 00	
National Shoe & Leather Bank, Auburn.....	9,000 00	8,550 00	9,000 00	
North National Bank, Rockland.....	1,000 00	1,350 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	9,250 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	1,120 00	800 00	
Veazie National Bank, Bangor.....	3,500 00	3,850 00	3,500 00	
Total national bank stock of Maine.....	162,270 00			162,270 00
First National Bank, Leavenworth, Kan..	10,000 00	10,500 00	10,000 00	
Manufacturers' National Bank, Leavenworth, Kan.....	3,000 00	3,100 00	3,000 00	
Total national bank stock out of Maine....	13,000 00			13,000 00

KENNEBEC SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Railroad Bonds.</i>			
Augusta, Hallowell & Gardiner.....	\$4,700 00	\$4,700 00	
Maine Central	200 00	200 00	
St. Joseph Traction & Lighting Company	650 00	650 00	\$5,550 00
<i>Loans on Corporation Stock.</i>			
Boston Marine Insurance Company, Boston.....	1,000 00	1,000 00	
Lisbon Falls Fibre Company, Lisbon Falls.....	2,500 00	2,500 00	
Lockwood Company, Waterville.....	12,403 24	12,403 24	
Old Town Woolen Company	10,000 00	10,000 00	25,903 24
<i>Loans on Railroad Stock.</i>			
Maine Central	100 00	100 00	
Fitchburg	15,000 00	15,000 00	15,100 00
<i>Loans on National Bank Stock.</i>			
American National Bank, Kansas City, Mo.....	375 00	375 00	
Augusta National Bank, Augusta, Me.....	5,000 00	5,000 00	
First National Bank, Leavenworth, Kan	12,500 00	12,500 00	
First National Bank, Salina, Kan.....	6,000 00	6,000 00	
Manufacturers' National Bank, Leavenworth, Kan..	500 00	500 00	24,375 00
<i>Loans on Other Bank Stock.</i>			
Equitable Trust Company, Boston	350 00	350 00	
Maine Trust & Banking Company, Gardiner, Me.....	1,000 00	1,000 00	1,350 00
Loan on city of Belfast, Me., bond	800 00	800 00	
Loan to city of Augusta, Me.....	5,000 00	5,000 00	
Loan on Augusta Loan & Building Association book	350 00	350 00	
Loan on Bennington Water Power & Light Company, Vermont, bonds.....	2,500 00	2,500 00	
Loan on Kennebec Savings Bank book	700 90	700 00	
Loan on life insurance policies.....	2,100 00	2,100 00	
Loans on personal property	2,200 00	2,200 00	
Loans on mortgages of real estate	110,872 11	110,872 11	124,522 11
Premium account	-	5,017 50	
Expense account.....	-	129 20	
Furniture and fixtures.....	1,500 00	1,500 00	6,646 70
Cash on deposit	12,166 69	12,166 69	
Cash on hand	846 12	846 12	13,012 81
Unpaid accrued interest.....	18,023 57		\$877,104 86
	958,923 73		
Due depositors, earned dividend and accrued State tax.....	858,488 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$100,435 48		

Annual expenses, \$2,400.

BANK EXAMINER'S REPORT.

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KENNEBUNK SAVINGS BANK—KENNEBUNK.

NOVEMBER 2, 1894.

ROBERT W. LORD, PRESIDENT.

EDWARD E. BOURNE, TREASURER.

LIABILITIES.

Deposits	\$554,349 17
Reserve fund	18,072 45
Undivided profits	3,955 32
	<hr/>
	\$576,376 94

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of		\$1,000 00	\$1,000 00	\$1,000 00	\$1,000 00
	Saco, Maine, 4s, 1917.....	\$1,000 00			\$1,000 00
County of	Carroll, O., 6s, 1895	1,000 00	1,020 00	1,000 00	
	Delaware, Ind., 5s, 1905	5,000 00	5,350 00	5,000 00	
	Franklin, O., 6s, 1896.	3,000 00	3,090 00	3,000 00	
	Huron, O., 6s, 1895	3,100 00	3,162 00	3,100 00	
	Lucas, O., 5s, 1895-6.	4,500 00	4,545 00	4,500 00	
	Mercer, O., 6s, 1896	7,000 00	7,210 00	7,000 00	
	Paulding, O., 5s, 1900	6,000 00	6,240 00	6,000 00	
	Tuscarawas, O., 6s, 1898.	1,000 00	1,060 00	1,000 00	
	Vigo, Ind., 5s, 1908.	1,000 00	1,080 00	1,000 00	
	Webster, Ia., 5s, 1891, Opt.	2,000 00	2,000 00	2,000 00	
	White, Ill., 6s, 1905.	2,000 00	2,300 00	2,000 00	
	Wyandotte, Kan., 6s, 1896.	3,000 00	3,090 00	3,000 00	
City of	Arkansas City, Kan., 6s, 1918	5,000 00	5,000 00	5,000 00	
	Anderson, Ind., 6s, 1898-9	1,860 00	2,008 80	1,860 00	
	Brainerd, Wis., 6s, 1897.	6,000 00	6,300 00	6,000 00	
	Clinton, Ia., 5s, 1912	3,000 00	3,330 00	3,000 00	
	Delaware, O., 6s, 1899	1,000 00	1,080 00	1,000 00	
	East Liverpool, O., 5s, 1898-1907.	2,000 00	2,120 00	2,000 00	
	Fort Wayne, Ind., 6s, 1899-1900.	6,000 00	6,540 00	6,000 00	
	Fostoria, O., 6s, 1897.	4,000 00	4,200 00	4,000 00	
	Greenville, O., 6s, 1897-8.	8,000 00	8,480 00	8,000 00	
	Ironton, O., 6s, 1897-8.	5,000 00	5,300 00	5,000 00	
	Kansas City, Kan., 7s, 1895.	1,000 00	1,030 00	1,000 00	
	Logansport, Ind., 5s, 1896, Opt.	1,000 00	1,020 00	1,000 00	
	Menominee, Mich., 6s, 1896	5,000 00	5,200 00	5,000 00	
	Menominee, Mich., 8s, 1895	7,500 00	7,800 00	7,500 00	
	Piqua, O., 6s, 1895-9	8,000 00	8,400 00	8,000 00	
	Richmond, Ind., 6s, 1895.	1,000 00	1,020 00	1,000 00	
	Sioux City, Ia., 6s, 1895-1909.	3,000 00	3,390 00	3,000 00	
	South Omaha, Neb., 6s, 1901.	3,000 00	3,330 00	3,000 00	
	Superior, Wis., 6s, 1894, Opt.	10,000 00	10,000 00	10,000 00	
	Topcka, Kan., 6s, 1894-7	3,000 00	3,090 00	3,000 00	
	Wausau, Wis., 5s, 1904.	2,000 00	2,140 00	2,000 00	
	Wichita, Kan., 6s, 1894-1900.	3,900 00	4,095 00	3,900 00	
	Zanesville, O., 4½s, 1905	5,000 00	5,150 00	5,000 00	
Total public funds out of New England.		132,860 00			132,860 00
<i>Railroad Bonds Owned.</i>					
	Bridgton & Saco River, 6s, 1st Mort., 1902.	2,000 00	2,100 00	2,000 00	
	Lime Rock, 5s, 1910.	6,000 00	6,300 00	6,000 00	
	Maine Central Consolidated, 5s, 1912.	15,000 00	16,050 00	15,000 00	
	Portland & Ogdensburg, 5s, 1908.	5,000 00	5,250 00	5,000 00	
	Portland & Rumford Falls, 5s, 1912.	7,000 00	7,000 00	7,000 00	
Total railroad bonds of Maine.		35,000 00			35,000 00
	Haverhill & Amesbury Street, 5s, 1912.	4,000 00	3,920 00	4,000 00	
	Naumkeag Street, 5s, 1910.	4,000 00	4,000 00	4,000 00	
	Newburyport & Amesbury Street, 5s, 1912.	5,000 00	4,750 00	4,775 00	
	New York & New England, 6s, 2nd mort. 1902.	2,000 00	2,000 00	2,000 00	
Total railroad bonds of New England		15,000 00			14,775 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>	<i>Total.</i>
Akron Street, 6s, 1908.....	\$3,000 00	\$3,000 00	\$3,000 00	
Allegheny & Kinzua, 5s, 1895.....	2,000 00	1,500 00	2,000 00	
Buffalo Street, 5s, 1931.....	5,000 00	4,900 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	6,000 00	6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	4,000 00	4,200 00	4,000 00	
Chicago, Burlington & Quincy, 4s, 1922, Denver Division.....	6,000 00	5,520 00	6,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	2,550 00	5,000 00	
Cleveland City Cable, 5s, 1909.....	6,000 00	5,880 00	6,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	5,000 00	2,500 00	5,000 00	
Dubuque Light & Traction Co., 6s, 1898, Opt. Duluth Street, 5s, 1920.....	2,000 00	1,200 00	2,000 00	
East Liverpool & Wellsville Street, 6s, 1912.....	3,000 00	2,940 00	2,775 00	
Eau Claire Street Railway Light and Power Company, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Flint & Pere Marquette, 6s, 1926.....	2,000 00	2,000 00	2,000 00	
Grand Avenue Street, 5s, 1908.....	5,000 00	5,750 00	5,000 00	
Metropolitan Street, Kansas City, 5s, 1909.....	5,000 00	4,900 00	4,800 00	
North Chicago Street, 5s, 1906.....	4,000 00	4,900 00	4,850 00	
Northern Pacific, Gen. mort., 6s, 1921.....	4,000 00	3,920 00	4,000 00	
Omaha Horse, 6s, 1896.....	2,000 00	2,240 00	2,000 00	
Omaha Horse, 5s, 1914.....	5,000 00	5,000 00	5,000 00	
Omaha Horse, 5s, 1914.....	5,000 00	4,900 00	4,900 00	
People's Street Railway, Scranton, 6s, 1918.....	3,000 00	3,150 00	3,000 00	
Spokane & Palouse, 6s, 1936.....	5,000 00	4,000 00	5,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903.....	5,000 00	3,750 00	5,000 00	
St. Louis Southern Street, 6s, 1904.....	5,000 00	5,200 00	5,000 00	
St. Louis & Cass Avenue Street, 5s, 1912.....	6,000 00	6,000 00	5,850 00	
Syracuse Street, 5s, 1908.....	5,000 00	2,000 00	4,900 00	
Superior Rapid Transit, 6s, 1902.....	5,000 00	5,000 00	5,000 00	
St. Paul & White Bear, 6s, 1922.....	6,000 00	6,000 00	6,000 00	
Toledo Consolidated Street, 5s, 1909.....	5,000 00	4,800 00	4,925 00	
Toledo Belt Line, 5s, 1896.....	2,000 00	1,900 00	1,940 00	
Trenton Passenger, 6s, 1907.....	6,000 00	6,480 00	6,000 00	
Wheeling & Lake Erie, 5s, 1926.....	5,000 00	6,240 00	5,700 00	
Wisconsin Central, 1st series, 5s, 1909.....	5,000 00	2,750 00	4,687 50	
Youngstown, O., Street, 6s, 1901.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England	154,000 00			152,327 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Calais Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	4,000 00	4,000 00	
Ellsworth Water Company, 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Frontier Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Municipal Security Company, 5 1-2s, 1896-9.....	4,000 00	4,000 00	4,000 00	
Pejepscot Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Richmond Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 5s, 1925.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	40,000 00			40,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	5,000 00	5,500 00	5,000 00	
Portland & Ogdensburg.....	10,000 00	4,700 00	4,500 00	
Total railroad stock of Maine	15,000 00			9,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,000 00	3,540 00	3,000 00	
Casco National Bank, Portland.....	4,900 00	5,145 00	4,900 00	
Cumberland National Bank, Portland.....	400 00	410 00	400 00	
First National Bank, Portland.....	5,000 00	5,050 00	5,000 00	
Merchants' National Bank, Portland.....	1,350 00	2,070 00	1,350 00	
Ocean National Bank, Kennebunk.....	11,700 00	11,700 00	11,700 00	
Total national bank stock owned	26,350 00			26,350 00

KENNEBUNK SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth Street Railway, Minn	\$750 00	\$750 00	
Maine Central.....	500 00	500 00	
Rome, Watertown & Ogdensburg.....	1,000 00	1,000 00	
St. Joseph Traction & Lighting Company	3,200 00	3,200 00	\$5,450 00
<i>Loans on Corporation Bonds.</i>			
City Water Company, East St. Louis, Ill.....	750 00	750 00	
Nyack Water Company, New York... ..	200 00	200 00	950 00
Loan on Erie Telegraph & Telephone Company stock, Lowell, Mass	262 00	262 00	
Loan on Kennebunk & Kennebunkport R. R. stock..	275 00	275 00	
Loan on Ocean National Bank stock	800 00	800 00	
Loan on Kennebunk Savings Bank book.....	200 00	200 00	
Loans on mortgages of real estate.....	124,663 30	124,663 30	126,200 30
Real estate, investment.....	3,490 00	3,490 00	
Premium account.....	-	2,731 01	6,221 01
Cash on deposit.....	22,336 33	22,336 33	
Cash on hand	2,406 80	2,406 80	24,743 13
Unpaid accrued interest.....	16,646 30		\$576,376 94
Due depositors, earned dividend and accrued State tax	589,895 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	563,926 23		
	\$25,969 30		

Annual expenses, \$1,600.

LUBEC SAVINGS BANK—LUBEC.

MAY 28, 1894.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

LIABILITIES.

Deposits	\$11,681 06
Reserve fund.....	650 00
Undivided profits ..	322 42
Bills payable.....	500 00
	\$13,153 48

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907.....	\$1,500 00	\$1,710 00	\$1,500 00	\$1,500 00
Town of Cutler, orders	136 50	136 50	136 50	136 50
<i>Railroad Bonds Owned.</i>				
Naumkeag Street, 5s, 1910.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	1,000 00	1,000 00	1,000 00	
Consolidated Light & Power Company, Dover, N. H., 6s, 1920	500 00	375 00	500 00	
Kennebec Light & Heat Company, 6s, 1911,	500 00	500 00	500 00	
Total corporation bonds owned.....	2,000 00			2,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	500 00	525 00	500 00	500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn	1,000 00	1,000 00	1,000 00	1,000 00
Loans on names.....		380 00	380 00	
Loans on mortgages of real estate		6,161 55	6,161 55	6,541 55
Premium account.....		-	310 00	
Cash on deposit		94 12	94 12	
Cash on hand		71 31	71 31	475 43
Unpaid accrued interest.....		140 00		\$13,153 48
		13,093 48		
Due depositors, earned dividends, accrued State tax and bills payable.....		12,472 93		
Estimated market value of resources above liability for deposits, earned dividends, State tax and bills payable		\$620 55		

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MACHIAS SAVINGS BANK—MACHIAS.

MAY 29, 1894.

GEORGE W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits	\$630,629 17
Undivided profits.....	3,365 33
	<hr/> \$633,994 50

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Public Funds Owned.</i>				
City of Augusta, 4s, 1913.....	\$5,000 00	\$5,000 00	\$5,000 00	
Bath, 6s, 1898.....	3,000 00	3,210 00	3,000 00	
Belfast, 6s, 1898.....	500 00	535 00	500 00	
Eastport, 4½s, 1907.....	10,000 00	10,400 00	10,000 00	
Portland, 4s, 1902, Opt.....	80,000 00	81,600 00	80,000 00	
Town of Dexter, 6s, 1897.....	3,000 00	3,000 00	3,000 00	
Northfield, order.....	36 00	36 00	36 00	
Whitneyville, orders.....	67 40	67 40	67 40	
Total public funds of Maine	101,603 40			\$101,603 40
City of Lawrence, Mass., 6s, 1894.....	4,000 00	4,000 00	4,000 00	4,000 00
County of Adams, Neb., 5s, 1899, Opt.....	5,000 00	5,150 00	5,000 00	
Hancock, O., 6s, 1894.....	10,000 00	10,000 00	10,000 00	
Huron, O., 6s, 1897-8.....	3,000 00	3,180 00	3,000 00	
Jefferson, O., 5s, 1899, Opt.....	3,000 00	3,090 00	3,000 00	
Jefferson, O., 5s, 1902.....	5,000 00	5,250 00	5,000 00	
Lucas, O., 4½s, 1894.....	1,000 00	1,000 00	1,000 00	
Marion, Ind., 6s, 1898.....	1,000 00	1,060 00	1,000 00	
Marion, Ia., 5s, Opt.....	5,000 00	5,000 00	5,000 00	
Meeker, Minn., 6s, 1905.....	5,000 00	5,750 00	5,000 00	
Stark, O., 5s, 1900-1.....	10,000 00	10,400 00	10,000 00	
Tuscarawas, O., 6s, 1896-8.....	10,000 00	10,500 00	10,000 00	
Washington, Kan., 5s, 1906, Opt.....	5,000 00	5,350 00	5,000 00	
Webster, Ia., 5s, 1891, Opt.....	5,000 00	5,000 00	5,000 00	
White, Ill., 6s, 1890, Opt.....	5,000 00	5,000 00	5,000 00	
City of Anderson, Ind., 6s, 1902, Opt.....	5,000 00	5,650 00	5,000 00	
Asbland, Wis., 6s, 1896, Opt.....	5,000 00	5,200 00	5,000 00	
Asbland, Wis., 6s, 1898, Opt.....	10,000 00	10,700 00	10,000 00	
Brainerd, Minn., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
Cincinnati, O., 7s, 1904.....	5,000 00	6,150 00	5,000 00	
Council Bluffs, Ia., 6s, 1912.....	2,500 00	3,100 00	2,500 00	
Duluth, Minn., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
Duluth, Minn., 5s, 1907.....	5,000 00	5,450 00	5,000 00	
Duluth, Minn., 4½s, 1921, (Ind. School Dist).....	3,000 00	3,180 00	3,000 00	
East Liverpool, O., 5s, 1905, Opt.....	5,000 00	5,400 00	5,000 00	
East Liverpool, O., 5s, 1923.....	5,000 00	5,750 00	5,000 00	
Findlay, O., 6s, 1899-1905.....	10,000 00	11,300 00	10,000 00	
Grand Island, Neb., 6s, 1894, Opt.....	5,000 00	5,000 00	5,000 00	
Greenville, O., 6s, 1897-9.....	5,000 00	5,350 00	5,000 00	
Jeffersonville, Ind., 6s, 1900.....	5,000 00	5,500 00	5,000 00	
Kansas City, Kan., 7s, 1896-8.....	10,000 00	10,800 00	10,000 00	
City of La Crosse, Wis., 5s, 1897, Opt.....	8,000 00	8,160 00	8,000 00	
Nebraska City, Neb., 6s, 1893, Opt.....	5,000 00	5,000 00	5,000 00	
Newport, Ky., 5s, 1903, Opt.....	5,000 00	5,350 00	5,000 00	
Piqua, O., 6s, 1899.....	7,000 00	7,560 00	7,000 00	
Plattsburgh, Neb., 6s, 1893, Opt.....	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 6s, 1894-5.....	8,000 00	8,080 00	8,000 00	
Stillwater, Minn., 5s, 1921.....	15,000 00	17,100 00	15,000 00	
St. Paul, Minn., 4 1-2s, 1917.....	20,000 00	21,200 00	20,000 00	
Superior, Wis., 6s, 1895, Opt.....	5,000 00	5,050 00	5,000 00	
Toledo, O., 4 1-2s, 1919.....	3,000 00	3,180 00	3,000 00	
West Bay City, Mich., 4s, 1917.....	10,000 00	9,800 00	10,000 00	
Youngstown, O., 5s, 1896-1901.....	7,000 00	7,280 00	7,000 00	
Town of La Salle, Ill., 6s, 1894.....	5,000 00	5,000 00	5,000 00	
Total public funds out of New England.....	266,500 00			266,500 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>	<i>Total.</i>
Lime Rock, 5s, 1908.....	\$10,000 00	\$10,500 00	\$10,000 00	
Maine Central, 7s, 1898.....	2,000 00	2,260 00	2,000 00	
Sandy River, 5s, 1915.....	5,000 00	5,250 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	22,000 00			\$22,000 00
Consolidated Vermont, 5s, 1913.....	2,600 00	1,780 00	2,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
New York & New England, 6s, 1902, 2nd mortgage.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England.....	12,000 00			12,000 00
Allegheny & Kinzua, 5s, 1898.....	10,000 00	7,500 00	10,000 00	
Chicago, Burlington & Quincy, 4s, 1927.....	10,000 00	9,200 00	10,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	4,900 00	5,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,060 00	1,000 00	
Duluth Street, 5s, 1920.....	10,000 00	9,800 00	10,000 00	
Iowa Central, 5s, 1938.....	6,000 00	5,400 00	6,000 00	
Metropolitan Street, 5s, 1909.....	5,000 00	4,900 00	5,000 00	
Omaha Street, 5s, 1914.....	10,000 00	9,800 00	10,000 00	
Peoples' Street, Scranton, Pa., 6s, 1918.....	10,000 00	10,500 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	5,000 00	5,800 00	5,000 00	
Toledo Belt, 5s, 1894-1902.....	3,000 00	2,940 00	3,000 00	
Trenton Passenger, 6s, 1910.....	5,000 00	5,400 00	5,000 00	
Total railroad bonds out of New England..	80,000 00			80,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,000 00	1,000 00	
Camden & Rockland Water Company, 6s, 1905.....	5,000 00	5,500 00	5,000 00	
Camden & Rockland Water Company, 4 1-2s, 1917.....	5,000 00	5,000 00	5,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	4,000 00	4,000 00	
Gardiner Water Company 5s, 1905.....	5,000 00	5,000 00	5,000 00	
Maine Water Company 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Municipal Security Company 5 1-2s, 1896-8..	10,000 00	10,000 00	10,000 00	
Northern Banking Company, 5s, 1895.....	2,500 00	2,500 00	2,500 00	
Portland Water Company, 4s, 1927.....	5,000 00	4,900 00	5,000 00	
Skowhegan Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	52,500 00			52,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,000 00	6,250 00	5,000 00	
Casco National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Cumberland National Bank, Portland.....	3,320 00	3,403 00	3,320 00	
First National Bank, Portland.....	12,000 00	12,120 00	12,000 00	
Frontier National Bank, Eastport.....	1,875 00	2,750 00	1,875 00	
Merchants' National Bank, Portland.....	1,875 00	2,875 00	1,875 00	
National Shoe & Leather Bank, Auburn...	5,000 00	4,750 00	5,000 00	
Total national bank stock owned.....	34,070 00			34,070 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn, Maine :	5,000 00	5,000 00	5,000 00	5,000 00

MACHIAS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to St. Croix Shoe Company, Calais, Maine.....	\$ 8,000 00	\$ 8,000 00	
Loans on mortgages of real estate.....	23,830 00	23,830 00	\$31,830 00
Real estate, investment.....	2,000 00	2,000 00	
Cash on deposit.....	13,990 36	13,990 36	
Cash on hand.....	8,500 74	8,500 74	24,491 10
Unpaid accrued interest.....	10,421 63		\$633,994 50
Due depositors, earned dividend and accrued State tax.....	664,399 13		
	640,340 17		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$24,058 96		
Annual expenses, \$1,600.			

MAINE SAVINGS BANK—PORTLAND.

JULY 30, 1894.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

LIABILITIES.

Deposits	\$6,270,786 08
Reserve fund	315,000 00
Undivided profits	60,213 71
	\$6,645,999 79

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 5s, 1904, Gold.....	\$100,000 00	\$118,000 00	\$100,000 00	\$100,000 00
City of Portland, 6s, Railroad, 1907, Reg. ...	100,000 00	119,000 00	100,000 00	100,000 00
County of Marion, Ind., 6s, C. H., 1893	23,000 00	24,380 00	23,000 00	
St. Louis, Mo., 6s, Park, 1905.....	50,000 00	57,500 00	50,000 00	
Vigo, Ind., 5s, C. H., 1899-1906.....	56,000 00	58,800 00	56,000 00	
City of Ashland, Wis., 5s, Funding Bonds, 1909	50,000 00	55,000 00	50,000 00	
Bay City, Mich., 5s, Water, 1906-1918.....	64,000 00	71,040 00	64,000 00	
Burlington, Ia., 8s, Fund., 1896	25,000 00	26,750 00	25,000 00	
Canton, O., 4 1-2s, Fire Dep., 1899.....	25,000 00	25,500 00	25,000 00	
Canton, O., 5s, Water, 1899-1900.....	30,000 00	31,200 00	30,000 00	
Canton, O., 5s, Storm Sewer, 1904-5.....	39,000 00	41,730 00	39,000 00	
Cincinnati, O., 5s, Sinking Fund, 1910, Opt.....	60,000 00	66,000 00	60,000 00	
Cincinnati, O., 6s, Sewer, 1899-1904.....	30,000 00	33,600 00	30,000 00	
Cincinnati, O., 7 3-10s, Hospital, 1898.....	22,000 00	24,640 00	22,000 00	
Columbus, O., 5s, Education, 1899.....	50,000 00	52,060 00	50,000 00	
Columbus, O., 6s, Sewer, 1904	20,000 00	23,000 00	20,000 00	
Detroit, Mich., 4s, Boulevard Imp., 1922.....	160,000 00	171,200 00	160,000 00	
Detroit, Mich., 4s, Sewer, 1922.....	65,000 00	69,550 00	64,937 50	
Dubuque, Ia., 7s, Fund., 1896.....	2,800 00	2,940 00	2,800 00	
Duluth, Minn., 4s, Park, 1921.....	80,000 00	78,400 00	75,200 00	
Duluth, Minn., 5s, Municipal, 1912.....	100,000 00	111,000 00	100,000 00	
Duluth, Minn., 6s, Fund., 1908.....	20,000 00	24,000 00	20,000 00	
Indianapolis, Ind., 5s, School, 1907-10.....	40,000 00	43,600 00	40,000 00	
Kansas City, Mo., 4s, School, 1910.....	105,000 00	108,950 00	99,525 00	
La Crosse, Wis., 5s, Bridge, 1899, Opt	43,000 00	44,720 00	43,000 00	
Lake & Hyde Park, Ill., 5s, 1904-1908.....	74,000 00	79,920 00	74,000 00	
Lexington, Ky., 4 1-2s, Fund., 1932.....	45,000 00	48,150 00	45,000 00	
Louisville, Ky., 4s, Municipal Imp., 1903, Opt.....	6,000 00	5,940 00	6,000 00	
Louisville, Ky., 5s, Floating Debt, 1911.....	100,000 00	111,000 00	100,000 00	
Louisville, Ky., 6s, Water, 1897.....	33,000 00	34,650 00	33,000 00	
Louisville, Ky., 6s, Jail, 1898	10,000 00	10,700 00	10,000 00	
Louisville, Ky., 7s, Sewer, 1901.....	4,000 00	4,680 00	4,000 00	
Louisville, Ky., 7s, Street, 1903.....	5,000 00	6,050 00	5,000 00	
Louisville, Ky., 7s, City Hall, 1909.....	30,000 00	36,300 00	30,000 00	
Milwaukee, Wis., 5s, Water, &c., 1913.....	25,000 00	27,750 00	25,000 00	
Minneapolis, Minn., 4s, Municipal, 1918.....	135,000 00	132,300 00	129,600 00	
Minneapolis, Minn., 4 1-2s, Mun. Improvement, 1913-17.....	115,000 00	120,750 00	100,000 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>	<i>Total.</i>
City of Muskegon, Mich., 5s, Water, 1904-1923	\$65,000 00	\$72,800 00	\$65,000 00	
Ottumwa, Ia., 5s, Gen. Fund, 1909.....	30,000 00	33,000 00	30,000 00	
Rockford, Ill., 5s, School, 1903-4 ..	19,500 00	20,972 00	19,600 00	
St. Louis, Mo., 4s, Gold, 1912.....	15,000 00	15,750 00	14,887 50	
St. Louis, Mo., 5s, Fund., 1900....	50,000 00	53,500 00	50,000 00	
St. Louis, Mo., 6s, Municip'l, 1899..	10,000 00	11,100 00	10,000 00	
St. Paul, Minn., 5s, Water, 1909-15	156,000 00	173,160 00	156,000 00	
St. Paul, Minn., 5s, Refund., 1904-6	36,000 00	38,880 00	36,000 00	
St. Paul, Minn., 5s, Sewer, 1905 ..	8,000 00	8,640 00	8,000 00	
West Bay City, Mich., 4s, Sewer, 1918.....	40,000 00	39,200 00	35,000 00	
West Bay City, Mich., 5s, Bridge, 1904-9.....	10,000 00	10,800 00	10,000 00	
Winona, Minn., 5s, Bridge, 1919-27	37,000 00	42,550 00	37,000 00	
Total public funds out of New England....	2,218,400 00			\$ 2,182,550 00
<i>Railroad Bonds Owned.</i>				
Concord & Claremont, 4½s, 1st Mort., Gold, 1914.....	75,000 00	80,250 00	75,000 00	
Globe Street Ry. Company, 5s, 1st Mort., Reg., 1912, Opt., 1902	75,000 00	75,000 00	73,500 00	
Maine Central, 4½s, Consolidated, 1912	251,000 00	266,060 00	251,000 00	
Maine Central, 7s, Consolidated, 1912.....	150,000 00	204,000 00	150,000 00	
Merrimack Valley Electric Street Railway Company, 5s, 1st Mort., Reg., 1911	90,000 00	88,200 00	87,750 00	
Portland & Ogdensburg, 5s, 1908.....	100,000 00	105,000 00	100,000 00	
Portland & Rumford Falls, 5s, 1912, Opt., 1897.	20,000 00	20,000 00	20,000 00	
Total railroad bonds of New England	761,000 00			757,250 00
Albany & Susquehanna, 6s, 1st Mort., Reg., 1906.....	100,000 00	120,000 00	100,000 00	
Broadway, N. Y., Surface R. R., 5s, 1st Mort., 1924.....	100,000 00	110,000 00	100,000 00	
Buffalo Railway Company, 5s, 1st Consolidated Mort., 1931	100,000 00	98,000 00	95,025 00	
Chicago & Northwestern, 7s, 1st Mort., Reg., 1915.....	100,000 00	141,000 00	100,000 00	
Chicago, Milwaukee & St. Paul, 7s, Consol., Reg., 1905	18,000 00	22,680 00	18,000 00	
Chicago & St. Louis, 6s, 1st Mort., Reg., 1915	258,000 00	296,700 00	258,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	50,000 00	49,000 00	48,527 75	
Corrigan Street Railway Company, Kansas City, 5s, 1st Mort., Reg., 1916	100,000 00	100,000 00	100,000 00	
Detroit & Bay City, 8s, 1st Mort., 1903.....	6,000 00	7,200 00	6,000 00	
East Cleveland Railroad Company, 5s, 1st Mort., Reg., 1910.....	85,000 00	87,550 00	85,000 00	
Grand Avenue, Kansas City, Cable, 5s, 1st Mort., Reg., 1908	160,000 00	98,000 00	95,000 00	
Grand Rapids, Mich., Street Railway Co., 6s, 1st Mort., 1912	100,000 00	108,000 00	100,000 00	
Indiana, Illinois & Iowa Railway Co., 4s, 1st Mort., 1930.....	25,000 00	19,500 00	20,750 00	
Kansas City Cable, 5s, 1st Mort., Reg., 1897,	93,000 00	91,140 00	87,640 00	
Kansas City, St. Joseph & Council Bluffs, 7s, Reg., 1907.....	50,000 00	61,000 00	50,000 00	
Lincoln & Northwestern, 7s, 1st Mort., Reg., 1910.....	5,000 00	6,300 00	5,000 00	
Milwaukee City Railroad Company, 5s, 1st Mort., Reg., 1908.....	50,000 00	52,000 00	50,000 00	
Milwaukee & St. Paul, 7s, 1st Mort., Mil. Div., 1906, Reg.....	43,000 00	53,750 00	43,000 00	
Minneapolis Street Railway Company, 7s, 1st Mort., 1910.....	58,000 00	66,700 00	58,000 00	
Omaha, Neb., Street Railway Company, 5s, 1st Mort., 1914, Reg.....	75,000 00	73,500 00	72,812 50	
Orange & Newark, 6s, 1st Mort., Reg., 1905,	50,000 00	54,500 00	50,000 00	
Staten Island Rapid Transit, 6s, 1st Mort., 1913	50,000 00	55,500 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>	<i>Total.</i>
St. Paul City Railway Company, 6s, 1st Mort., Reg., 1932.....	\$63,000 00	\$66,150 00	\$63,000 00	
Toledo Street, Consolidated, 5s, 1969.....	50,000 00	48,000 00	47,500 00	
Trenton Passenger, 6s, 1st Mort., Reg., 1931.....	75,000 00	81,000 00	75,000 00	
Total railroad bonds out of New England.....	1,804,000 00			\$ 1,778,255 25
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport Railroad.....	12,500 00	13,750 00	12,500 00	12,500 00
<i>Corporation Bonds Owned.</i>				
Auburn Aqueduct Company, 5s, 1st Mort., Reg., 1904.....	45,000 00	45,000 00	45,000 00	
Augusta Water Company, 5s, 1st Mort., 1917.....	80,000 00	80,000 00	80,000 00	
Bar Harbor Water Company, 5s, 1st Mort., 1909.....	23,000 00	23,000 00	23,000 00	
Bath Water Supply Company, 5s, 1st Mort., Reg., 1916.....	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 Company, 5s, 1st Mort., 1906.....	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Company, 4 1-2s, 1917.....	100,000 00	100,000 00	97,620 00	
Caribou Water Company, 5s, 1st Mort., 1909.....	50,000 00	50,000 00	50,000 00	
Framingham, Mass., Water Company, 6s, 1st Mort., 1895.....	51,000 00	51,000 00	51,000 00	
Gardiner Water Works, 5s, 1st Mort., 1905.....	51,000 00	51,000 03	51,000 00	
Pejepscot Water Company, 5s, 1st Mort., 1906.....	16,000 00	16,000 00	16,000 00	
Portland Water Company, 4s, 1927.....	175,000 00	171,500 00	157,500 00	
Portland Water Company, 5s, 1908.....	33,000 00	34,650 60	33,000 00	
Portland Water Company, 6s, 1899.....	12,000 00	12,960 00	12,000 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 owned.....	887,000 00			867,120 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	2,300 00	3,680 00	2,300 00	
Canal National Bank, Portland.....	10,700 00	12,626 00	10,700 00	
Casco National Bank, Portland.....	17,500 00	18,375 00	17,468 00	
Cumberland National Bank, Portland.....	10,080 00	10,332 00	10,080 00	
First National Bank, Dexter.....	5,000 00	6,250 00	5,000 00	
First National Bank, Portland.....	8,500 00	8,585 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	2,185 00	1,425 00	
National Traders' Bank, Portland.....	8,600 00	9,460 00	8,600 00	
Total national bank stock owned.....	64,105 00			64,073 00
<i>Other Bank Stock Owned.</i>				
Portland Safe Deposit Company, Portland.....	25,500 00	25,500 00	21,675 00	
Portland Trust Company, Portland.....	1,000 00	1,100 00	1,000 00	
Total other bank stock owned.....	26,500 00			22,675 00
<i>Loans on Public Funds.</i>				
United States 4% bonds.....		500 00	500 00	
City of Belfast, Me.....		1,100 00	1,100 00	
City of Portland, Me.....		6,950 00	6,950 00	
Town of Waldoboro, Me.....		400 00	400 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
City of Cincinnati, O.....		500 00	500 00	
City of Evansville, Ind.....		3,000 00	3,000 00	
City of Kansas City, Kan.....		1,000 00	1,000 00	
City of St. Paul, Minn.....		1,000 00	1,000 00	
City of Youngstown, O.....		1,000 00	1,000 00	
City of Zanesville, O.....		1,500 00	1,500 00	
County of Bourbon, Kan.....		1,500 00	1,500 00	
County of Daveiss, Ind.....		500 00	500 00	
County of Delaware, Ind.....		1,000 00	1,000 00	
County of Ramsey, Minn.....		500 00	500 00	
				21,450 00

MAINE SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Railroad Bonds.</i>			
Achison, Topeka and Santa Fe.....	\$8,000 00	\$8,000 00	
Cheshire Railroad.....	1,000 00	1,000 00	
Chicago, Milwaukee and St. Paul.....	300 00	300 00	
Chicago and St. Louis.....	1,000 00	1,000 00	
Denver City Cable Railroad Company.....	900 00	900 00	
Duluth Street.....	3,000 00	3,000 00	
Iowa Falls and Sioux City.....	1,000 00	1,000 00	
Kansas City Cable.....	500 00	500 00	
Leeds and Farmington.....	2,300 00	2,300 00	
Maine Central.....	5,385 00	5,385 00	
Oregon Short Line.....	1,100 00	1,100 00	
Portland and Kennebec.....	3,000 00	3,000 00	
Portland and Ogdensburg.....	500 00	500 00	
Utica Belt Line.....	60,000 00	60,000 00	
Watervliet Turnpike and Railway.....	1,000 00	1,000 00	
Wisconsin Central.....	3,000 00	3,000 00	\$91,985 00
<i>Loans on Corporation Bonds.</i>			
Akron Water Works, Akron, O.....	5,000 00	5,000 00	
Augusta Water Company, Augusta, Me.....	1,000 00	1,000 00	
City Water Company, Chattanooga, Tenn.....	1,950 00	1,950 00	
City Water Company, East St. Louis, Ill.....	500 00	500 00	
City Water Company, Kearney, Neb.....	125 00	125 00	
City Water Company, Marinette, Wis.....	1,000 00	1,000 00	
City Water Company, Merrill, Wis.....	2,900 00	2,900 00	
Clinton Water Company, Clinton, Ia.....	1,000 00	1,000 00	
Crystal Water Company, Edgewater, Staten Island.....	1,500 00	1,500 00	
Danville Water Company, Ill.....	1,750 00	1,750 00	
Duluth Gas and Water Company, Duluth, Minn.....	1,000 00	1,000 00	
Edison Electric Light and Illuminating Co., N. Y.....	568 00	568 00	
Faribault Water Company, Minn.....	500 00	500 00	
Fishkill and Matteawan Water Company, N. Y.....	2,900 00	2,900 00	
Hornellsville Water Company, N. Y.....	1,000 00	1,000 00	
Huntington Water Company, West Virginia.....	1,000 00	1,000 00	
Kansas City Water Company, Kan.....	2,000 00	2,000 00	
Kingston Water Company, N. Y.....	1,000 00	1,000 00	
Kokomo Water Company, Ind.....	1,000 00	1,000 00	
Muncie Water Company, Ind.....	1,400 00	1,400 00	
Municipal Security Company, Portland, Me.....	2,800 00	2,800 00	
Municipal Gas Light Company, Rochester, N. Y.....	1,000 00	1,000 00	
Newark Water Company, Ohio.....	200 00	200 00	
Oshkosh Water Company, Wisconsin.....	3,650 00	3,650 00	
Portland Water Company, Maine.....	5,850 00	5,850 00	
Rumford Falls Light and Water Company.....	2,500 00	2,500 00	
Sioux City Water Works, Ia.....	4,300 00	4,300 00	
St. Joseph Water Company, Missouri.....	2,550 00	2,550 00	
Staten Island Water Company, N. Y.....	1,550 00	1,550 00	
Washington Water Company, Ind.....	2,500 00	2,500 00	
Watertown Water Supply Company, Mass.....	750 00	750 00	
Wichita Water Company, Kan.....	1,000 00	1,000 00	57,743 00
<i>Loans to Corporations.</i>			
Maine Wesleyan Seminary and Female College, Kent's Hill.....	3,000 00	3,000 00	
Otis Falls Pulp Company.....	50,000 00	50,000 00	
Rumford Falls Paper Company.....	50,000 00	50,000 00	103,000 00
<i>Loans on Railroad Stock.</i>			
Boston and Maine.....	20,000 00	20,000 00	
Portland Railroad.....	1,740 00	1,740 00	21,740 00
<i>Loans on Corporation Stock.</i>			
Berlin Mills Company, N. H.....	50,000 00	50,000 00	
Central Wharf Company, Portland.....	1,500 00	1,500 00	
Portland Water Company, Maine.....	14,000 00	14,000 00	
Worumbo Manufacturing Company, Lisbon Falls... ..	2,700 00	2,700 00	68,200 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Portland.....	850 00	850 00	
Merchants' National Bank, Portland.....	3,000 00	3,000 00	
National Traders' Bank, Portland.....	500 00	500 00	4,350 00
Loans on mortgages of real estate.....	336,216 38	336,216 38	336,216 38

MAINE SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Real estate, investment.....	\$45,000 00	\$5,000 00	
Real estate, foreclosure.....	7,651 02	7,651 02	
Expense account.....		326 10	\$12,977 12
Cash on deposit.....	36,878 76	36,878 76	
Cash on hand.....	7,036 28	7,036 28	43,915 04
Unpaid accrued interest.....	96,152 68		6,645,999 79
Due depositors, earned dividend and accrued State tax.....	7,317,078 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	6,303,286 08		
	1,013,792 04		

Annual expenses, \$12,500.

BANK EXAMINER'S REPORT.

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MECHANICS' SAVINGS BANK—AUBURN.

JUNE 27, 1894.

DR. B. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

LIABILITIES.

Deposits	\$593,801 01
Reserve fund	3,650 00
Special reserve fund	64,738 55
Undivided profits	10,000 56
	\$672,190 12

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Jay, Ind., 6s, 1891.....	\$2,500 00	\$2,500 00	\$2,250 00	
City of Brainerd, Minn., 6s, 1897.....	5,000 00	5,250 00	5,000 00	
Canton, O., 5s, 1896.....	1,000 00	1,020 00	1,000 00	
Evansville, Ind., 4½s, 1912.....	5,000 00	4,250 00	4,500 00	
Evansville, Ind., 5s, 1912.....	10,000 00	9,000 00	9,600 00	
Kansas City, Kan., 7s, 1895.....	1,500 00	1,545 00	1,500 00	
Logansport, Ind., 5s, 1906.....	10,000 00	10,800 00	10,000 00	
Total public funds owned.....	35,000 00			\$33,850 00
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works, 6s, 1901...	5,000 00	5,000 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
Battle Creek Electric, Mich., 6s, 1911....	10,000 00	5,000 00	10,000 00	
Detroit, Bay City and Alpena, 6s, 1913.....	5,000 00	2,500 00	3,500 00	
Naumkeag Street, Mass., 5s, 1910.....	10,000 00	10,000 00	10,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903.	13,000 00	9,750 00	12,740 00	
Total railroad bonds out of Maine.....	38,000 00			36,240 00
<i>Corporation Bonds Owned.</i>				
Adrian Water Works Company, 6s, 1908....	10,000 00	10,000 00	9,700 00	
Adrian Water Works Company, P. L. Coll. Debenture, 6s, 1903.....	1,000 00	1,000 00	1,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Eau Claire Water Works Company, 6s, 1915.	10,000 00	10,000 00	9,700 00	
Lewiston & Auburn Electric Light Company, 6s, 1899.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1896-9....	9,000 00	9,000 00	9,000 00	
Presque Isle Water Company, 5s, 1907.....	5,500 00	5,500 00	4,950 00	
Total corporation bonds owned.....	45,500 00			44,350 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	7,700 00	9,086 00	7,700 00	
Casco National Bank, Portland.....	27,600 00	28,980 00	27,600 00	
Cumberland National Bank, Portland....	5,440 00	5,576 00	5,440 00	
First National Bank, Auburn.....	4,400 00	5,280 00	4,400 00	
First National Bank, Lewiston.....	7,000 00	11,200 00	7,000 00	
First National Bank, Portland.....	13,000 00	13,130 00	13,000 00	
Manufacturers' National Bank, Lewiston.	9,500 00	10,905 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	12,880 00	8,400 00	
National Shoe & Leather Bank, Auburn....	63,000 00	59,850 00	53,350 00	
National Traders' Bank, Portland.....	7,000 00	7,700 00	7,000 00	
Norway National Bank, Norway.....	3,600 00	4,140 00	3,600 00	
Peoples' National Bank, Waterville.....	3,000 00	3,510 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Total national bank stock of Maine..	164,640 00			154,990 00
American Nat'l Bank, Kansas City, Mo....	2,000 00	2,000 00	1,500 00	1,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	10,000 00	10,000 00	10,000 00	
Northern Banking Company, Portland....	1,000 00	650 00	500 00	
Total other bank stock owned.....	11,000 00			10,500 00

MECHANICS' SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans to Corporations.</i>			
Ara Cushman Company, Auburn.....	\$15,000 00	\$15,000 00	
Auburn Stove Foundry Company.....	2,000 00	2,000 00	
H. Wesley Hutchins Company, Auburn.....	7,000 00	7,000 00	
Lewiston Mill Company.....	10,000 00	10,000 00	
Whitman Agricultural Works, Auburn.....	4,500 00	4,500 00	\$38,500 00
<i>Loans on Corporation Stock.</i>			
Auburn Drug and Chemical Company .. .	500 00	500 00	
Auburn Foundry Company.....	700 00	700 00	
Auburn Stove Foundry Company.....	200 00	200 00	
Continental Mills, Lewiston.....	240 00	240 00	
Gay-Woodman Company, Auburn.....	5,500 00	5,500 00	
Hillside Cemetery Association, Minneapolis.....	3,000 00	12,000 00	
Lewiston and Auburn Electric Light Company.....	900 00	900 00	
Lewiston Mill Company.....	20,000 00	20,000 00	
Little Androscoggin Water Power Co., Auburn.....	8,800 00	8,800 00	
Pray-Small Company, Auburn.....	1,000 00	1,000 00	
Whitman Agricultural Works, Auburn.....	1,200 00	1,200 00	
Wood-Robinson Company, Auburn.....	2,900 00	2,600 00	53,040 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn.....	603 00	600 00	
National Shoe and Leather Bank, Auburn.....	1,600 00	1,600 00	2,200 00
Loan on Lewiston and Auburn Electric Light Com- pany bonds.....	7,000 00	7,000 00	
Loan on St. Joseph Traction & Lighting Co., bonds..	8,320 00	8,320 00	
Loan on Auburn Trust Company stock.....	4,400 00	4,400 00	
Loan on Maine Central Railroad stock.....	100 00	100 00	
Loan on Auburn Loan & Building Assoc. books.....	600 00	600 00	
Loan on Auburn Savings Bank book.....	3,125 00	3,125 00	
Loan on Mechanics' Savings Bank books.....	1,500 00	1,500 00	
Loan on life insurance policies.....	500 00	500 00	
Loans on personal property.....	12,400 00	12,400 00	
Loans on mortgages of real estate.....	187,665 00	187,665 00	225,610 00
Real estate, investment.....	40,000 00	40,000 00	
Real estate, foreclosure.....	17,608 90	17,608 90	57,608 90
Cash on deposit.....	3,031 50	3,031 50	
Cash on hand.....	769 72	769 72	3,801 22
Unpaid accrued interest... ..	12,604 66		\$672,190 12
Due depositors, earned dividend and accrued State tax.....	691,866 78		
	606,390 70		
Estimated market value of resources above liabil- ity for deposits, earned dividend and State tax....	\$85,476 08		

Annual expenses, \$2,100.

BANK EXAMINER'S REPORT.

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NORWAY SAVINGS BANK—NORWAY.

OCTOBER 30, 1894.

C. S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

LIABILITIES.

Deposits	\$374,973 60
Reserve fund.....	4,400 00
Undivided profits.....	2,030 73
	<u>\$381,404 33</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Norway, orders	\$2,369 11	\$2,369 11		
Norway Village Corporation, orders	969 99	969 99	969 99	
Total public funds of Maine	3,339 01			\$3,339 01
City of Ashtabula, O., 6s, 1895-1902	2,500 00	2,700 00	2,500 00	
Council Bluffs, Ia., warrants.....	5,066 45	5,066 45	5,066 45	
Fort Madison, Ia., 5s, 1902.....	5,000 00	5,300 00	5,000 00	
Total public funds out of Maine.....	12,566 45			12,566 45
<i>Railroad Bonds Owned.</i>				
Black Rocks & Salisbury Beach, 5s, 1911....	5,000 00	4,800 00	5,000 00	
Jamaica & Brooklyn Road, 5s, 1920	5,000 00	4,900 00	5,000 00	
Naumkeag Street, 5s, 1910	5,000 00	5,000 00	5,000 00	
Spokane & Palouse, 6s, 1935	5,000 00	4,000 00	5,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Union Street Railroad Company, Dover, N. H., 6s, 1910	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned.....	30,000 00			30,000 00
<i>Corporation Bonds Owned.</i>				
Akron Water Works, 6s, 1900	2,000 00	2,000 00	2,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	5,000 00	5,000 00	5,000 00	
Consolidated Light & Power Co., 6s, 1920....	10,000 00	7,500 00	6,000 00	
Frontier Water Company, 5s, 1909	1,000 00	1,000 00	1,000 00	
Municipal Security Company, 5½s, 1897.....	5,000 00	5,000 00	5,000 00	
Oxford County Loan Association, 6s, 1897..	5,000 00	5,150 00	5,000 00	
Oxford County Loan Asso., 5s, 1895, Opt....	400 00	400 00	400 00	
Rochester Loan & Banking Co., 6s, 1898....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	43,400 00			39,400 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	11,000 00	5,170 00	5,027 50	
Union Street Railroad, Dover, N. H.....	5,000 00	-	5,000 00	
Total railroad stock owned.....	16,000 00			10,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association	500 00	300 00	500 00	
Norway Shoe Shop Company	500 00	250 00	500 00	
Oxford County Loan Association	1,000 00	1,150 00	1,000 00	
Total corporation stock owned.....	2,000 00			2,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	500 00	590 00	500 00	
Casco National Bank, Portland	4,200 00	4,410 00	4,200 00	
First National Bank, Portland.....	12,300 00	12,423 00	12,300 00	
First National Bank, Lewiston.....	2,500 00	4,000 00	2,500 00	
Manufacturers' National Bank, Lewiston	10,000 00	11,500 00	10,000 00	

NORWAY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
National Shoe and Leather Bank, Auburn	\$6,600 00	\$6,270 00	\$6,600 00	
Norway National Bank, Norway	15,300 00	17,595 00	15,300 00	
Total national bank stock owned	51,400 00			\$51,400 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn	3,200 00	3,200 00	3,200 00	
Portland Trust Company, Portland	2,000 00	2,200 00	2,000 00	
Total other bank stock owned	5,200 00			5,200 00
<i>Loans on Corporation Bonds.</i>				
Broken Bow Water Company, Nebraska		1,000 00	1,000 00	
Consolidated Light and Power Company, Dover, N. H.		500 00	500 00	
Oxford County Loan Association, Norway		500 00	500 00	
Rochester Loan and Banking Co., N. H.		1,714 66	1,714 66	
Waterville Water Company		450 00	450 00	4,164 66
<i>Loans on Corporation Stock.</i>				
Berlin Loan and Building Association, Berlin, N. H.		500 00	500 00	
Bethel Chair Company		1,000 00	1,000 00	
Maricopa Loan and Trust Company		500 00	500 00	
Norway Building Association		550 00	550 00	
People's Loan and Building Association, Berlin, N. H.		500 00	500 00	
Norway Water Company		3,950 00	3,950 00	
Oxford County Loan Association		1,500 00	1,500 00	8,500 00
<i>Loans on National Bank Stock.</i>				
American Exchange National Bank, Lincoln, Neb.		1,000 00	1,000 00	
First National Bank, Broken Bow, Neb.		3,000 00	3,000 00	
Norway National Bank, Norway, Maine		4,033 00	4,033 00	
People's National Bank, Waterville, Maine		1,000 00	1,000 00	9,033 00
<i>Loans on Other Bank Stock.</i>				
Bank of Callaway, Nebraska		3,250 00	3,250 00	
Bank of Gering, Nebraska		4,000 00	4,000 00	7,250 00
<i>Loans to Corporations.</i>				
First Baptist Parish, Norway		1,000 00	1,000 00	
First Universalist Parish, Norway		900 00	900 00	
Norway Granite Company, (guaranteed)		1,000 00	1,000 00	
Oxford County Loan Association		100 00	100 00	
School District No. 7, Norway		1,400 00	1,400 00	4,400 00
Loan on Council Bluffs, Ia., warrants		2,000 00	2,000 00	
Loan on Jacksonville, Tampa & Key West Railroad bonds		245 00	245 00	
Loan on Union Street Railroad stock, Dover, N. H.		-	5,000 00	
Loans on Norway Savings Bank books		892 57	892 57	
Loans on life insurance policy		1,125 00	1,125 00	
Loan on name		-	400 00	
Loans on personal property		1,077 60	1,077 60	
Loans on mortgages of real estate		156,212 45	156,212 45	166,952 62
Real estate, investment		4,767 30	6,267 30	
Real estate, foreclosure		4,084 73	4,084 73	10,352 08
Premium account		-	7,650 00	
Expense account		-	230 50	7,880 50
Cash on deposit		8,627 73	8,627 73	
Cash on hand		210 83	210 83	8,838 56
Unpaid accrued interest		10,256 56		\$381,404 33
Due depositors and accrued State tax		378,460 80		
		376,250 78		
Estimated market value of resources above liability for deposits and State tax		\$2,210 11		

Annual expenses, \$750.

PENOBSCOT SAVINGS BANK—BANGOR.

SEPTEMBER 27, 1894.

F. A. WILSON, PRESIDENT.

GEO. H. HOPKINS, TREASURER.

LIABILITIES.

Deposits	\$1,589,851 35
Reserve fund.....	43,718 04
Undivided profits.....	42,684 74
	<hr/>
	\$1,676,254 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907, Reg.....	\$100,000 00	\$114,000 00	\$100,000 00	\$100,000 00
City of Bangor, 6s, 1899, Bangor and Piscataquis.....	36,500 00	39,420 00	36,500 00	
Bangor, 6s, 1905, Water.....	21,000 00	24,570 00	21,000 00	
Bangor, 7s, 1899, Bangor and Piscataquis.....	20,000 00	22,600 00	20,000 00	
Bath, 6s, 1898.....	1,000 00	1,070 00	1,000 00	
Bath, 4s, 1921.....	40,000 00	40,000 00	40,000 00	
Belfast, 6s, 1898.....	2,500 00	2,675 00	2,500 00	
Ellsworth, 6s, 1897.....	5,200 00	5,460 00	5,200 00	
Portland, 6s, 1897.....	5,500 00	5,775 00	5,500 00	
Town of Brunswick, 4s, 1919.....	5,000 00	5,000 00	5,000 00	
Caribou, 7s, 1897.....	2,250 00	2,250 00	2,250 00	
Caribou, 8s, 1895.....	500 00	500 00	500 00	
Corinna, 6s, 1897.....	5,000 00	5,000 00	5,000 00	
Dexter, 6s, 1897.....	7,900 00	7,900 00	7,900 00	
Houlton, 4s, 1910.....	37,000 00	37,000 00	37,000 00	
Total public funds of Maine.....	189,350 00			189,350 00
City of Boston, Mass., 4s, 1900, Reg....	1,000 00	1,040 00	1,000 00	1,000 00
County of Bay, Mich., Bridge, 5s, 1903.....	5,000 00	5,300 00	5,000 00	
Bay, Mich., Int. Imp., 4s, 1902.....	14,000 00	13,720 00	14,000 00	
Chippewa, Mich., Funding, 6s, 1904.....	10,000 00	11,400 00	10,000 00	
Crawford, Ill., 6s, 1902.....	20,000 00	22,400 00	20,000 00	
Hardin, O., Ditch, 6s, 1895-6.....	1,500 00	1,545 00	1,500 00	
Hennepin & Minneapolis, Minn., C. H., 4 1-2s, 1924.....	25,000 00	26,000 00	25,000 00	
Jay, Ind., Funding, 6s, 1894-7....	8,000 00	8,240 00	8,000 00	
Lawrence, O., Turnpike, 5s, 1909.....	5,000 00	5,400 00	5,000 00	
Mercer, O., Road Imp., 6s, 1895-7.....	7,000 00	7,210 00	7,000 00	
Miami, Ind., Gravel Road, 6s, 1895.....	2,000 00	2,040 00	2,000 00	
Montgomery, O., 5s, 1898.....	5,000 00	5,150 00	5,000 00	
Ogle, Ill., C. H., 5s, 1898.....	5,000 00	5,150 00	5,000 00	
Pottawattamie, Ia., C. H., 4 1-2s, 1895.....	22,000 00	22,000 00	22,000 00	
Putnam, O., Road Imp., 5s, 1896-8.....	11,000 00	11,220 00	11,000 00	
Ramsey, Minn., Funding, 8s, 1895.....	2,000 00	2,080 00	2,000 00	
Ramsey, Minn., C. H., 4 1-2s, 1918.....	8,000 00	8,320 00	8,000 00	
Saginaw, Mich., 4s, 1895.....	12,000 00	12,000 00	12,000 00	
St. Louis, Minn., Road & Bridge, 4 1-2s, 1909-1910.....	15,000 00	15,450 00	15,000 00	
Woodbury, Ia., 5s, Opt.....	11,000 00	11,000 00	11,000 00	
City of Akron, O., School, 6s, 1897-S.....	15,000 00	15,900 00	15,000 00	
Brainerd, Minn., 6s, 1909.....	5,000 00	6,050 00	5,000 00	
Canton, O., Refund, 6s, 1896.....	10,000 00	10,400 00	10,000 00	
Canton, O., Water, 5s, 1897-S.....	10,000 00	10,300 00	10,000 00	
Duluth, Minn., 5s, 1902-5.....	20,000 00	21,400 00	20,000 00	
Duluth, Minn., 4s, 1921.....	10,000 00	9,800 00	10,000 00	
East Saginaw, Mich., Sewer, 5s, 1895.....	8,000 00	8,080 00	8,000 00	
Findlay, O., School, 6s, 1903.....	10,000 00	11,400 00	10,000 00	
Galesburg, Ill., Water, 5s, 1910.....	2,000 00	2,200 00	2,000 00	
Logansport, Ind., Funding, 5s, 1896, Opt.....	20,000 00	20,400 00	20,000 00	

PENOBSHOT SAVINGS BANK—CONTINUED.

RESOURCES.

City of	Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
	Minneapolis, Minn., 4 1-2s, 1914..	\$10,000 00	\$10,500 00		
	Muskegon, Mich., Water, 5s, 1909-1920	19,000 00	21,280 00	19,000 00	
	Newark, O., Refunding, 5s, 1901..	5,000 00	5,250 00	5,000 00	
	Newport, Ky., 5s, 1914	10,000 00	11,200 00	10,000 00	
	St. Paul, Minn., Water, 5s, 1913..	10,000 00	11,100 00	10,000 00	
	St. Paul, Minn., Funding, 8s, 1897	2,000 00	2,220 00	2,000 00	
	St. Paul, Minn., Refunding, 6s, 1904	1,000 00	1,150 00	1,000 00	
	St. Paul, Minn., R. R., 6s, 1900..	2,060 00	2,200 00	2,000 00	
	South Bend, Ind., Refunding, 5s, 1896-1900	5,500 00	5,665 00	5,500 00	
	Sandusky, O., Water Refunding, 4 1-2s, 1896-1908	12,000 00	12,360 00	12,000 00	
	Springfield, O., Reg., Water, 5s, 1896-1903	5,000 00	5,200 00	5,000 00	
	Springfield, Mo., Sewer, 4 1/2s, 1911,	5,000 00	5,250 00	5,000 00	
	Stillwater, Minn., Perm. Imp., 5s, 1911	1,000 00	1,110 00	1,000 00	
	Superior, Wis., St. Imp., 6s, 1895,	5,060 00	5,100 00	5,000 00	
	Opt	4,000 00	4,400 00	4,000 00	
	West Chicago, Park, 5s, 1910..	5,000 00	5,100 00	5,000 00	
	Zanesville, O., Hose House, 4 1/2s, 1900	5,000 00	5,100 00	5,000 00	
	Total public funds out of New England....	400,000 00			\$400,000 00
	<i>Railroad Bonds Owned.</i>				
	Bangor & Katahdin Iron Works, 6s, 1901..	500 00	500 00	500 00	
	Bangor & Piscataquis, 5s, 1913	14,000 00	14,000 00	14,000 00	
	Boston & Maine, 4s, 1942	50,000 00	50,000 00	50,000 00	
	Boston & Maine, 4 1-2s, 1944	25,000 00	27,500 00	25,000 00	
	Maine Central & European & North American, 4s, 1833	50,000 00	50,000 00	50,000 00	
	Maine Central, 5s, 1923	10,000 00	10,800 00	10,000 00	
	Maine Central, 4s, 1912	25,000 00	25,000 00	25,000 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 of Maine	194,500 00			194,500 00
	Atchison, Topeka & Santa Fe, 4s, 1889	30,000 00	23,100 00	30,000 00	
	Black Rocks & Salisbury Beach, 5s, 1911	5,000 00	4,800 00	5,000 00	
	Buffalo Street, 5s, 1931	10,000 00	9,800 00	10,000 00	
	Burlington, Ia., Street, 6s, 1910	5,000 00	4,750 00	5,000 00	
	Globe Street, 5s, 1912	10,000 00	10,000 00	10,000 00	
	Grand Rapids Street, 6s, 1912	10,000 00	10,800 00	10,000 00	
	Muskegon, Mich., Street, 6s, 1911	5,000 00	5,000 00	5,000 00	
	Naumkeag Street, 5s, 1910	20,000 00	20,000 00	20,000 00	
	New Haven & West Haven Street, 5s, 1912..	20,000 00	20,000 00	20,000 00	
	Springfield, O., Street, 6s, 1933	5,000 00	5,000 00	5,000 00	
	Syracuse Consolidated, 5s, 1920	15,000 00	6,000 00	5,000 00	
	Zanesville, O., Street, 6s, 1911	5,000 00	5,000 00	5,000 00	
	Total railroad bonds out of Maine	140,000 00			130,000 00
	<i>Corporation Bonds Owned.</i>				
	Augusta Water Company, 5s, 1917	9,000 00	9,000 00	9,000 00	
	Bath Iron Works, 5s, 1906-1	10,000 00	10,000 00	10,000 00	
	Eastern Manufacturing Company, Bangor, 6s, 1895-6	20,000 00	20,000 00	20,000 00	
	Pejepscot Water Company, Brunswick, 5s, 1906	16,000 00	16,000 00	16,000 00	
	Webster Paper Company, Orono, 6s, 1896-7.	20,000 00	20,000 00	20,000 00	
	Total corporation bonds owned	75,000 00			75,000 00
	<i>Railroad Stock Owned.</i>				
	European & North American	25,000 00	28,750 00	25,000 00	
	Portland & Ogdensburg	30,000 00	14,100 00	13,950 00	
	Total railroad stock owned	55,000 00			38,950 00

PENOBSCOT SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lockwood Company, Waterville.....	\$10,000 00	\$10,500 00	\$10,000 00	
Union Insurance Company, Bangor.....	1,000 00	2,000 00	1,000 00	
Total corporation stock owned.....	11,000 00			\$11,000 00
<i>*National Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,100 00	3,045 00	2,100 00	
Merchants' National Bank, Bangor.....	800 00	1,920 00	800 00	
Second National Bank, Bangor.....	3,400 00	8,840 00	3,400 00	
Veazie National Bank, Bangor.....	5,000 00	5,500 00	5,000 00	
Total national bank stock owned.....	11,300 00			11,300 00
<i>Loans on Public Funds.</i>				
United States 4% bond.....		500 00	500 00	
City of Bangor, Me.....		6,300 00	6,300 00	
City of Lewiston, Me.....		500 00	500 00	
City of Piqua, O.....		200 00	200 00	
City of Portland, Me.....		500 00	500 00	8,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....	12,000 00	12,000 00	12,000 00	
Multnomah Street Railway, Portland, Oregon.....	10,000 00	10,000 00	10,000 00	22,000 00
<i>Loans on Corporation Stock.</i>				
Bodwell Water Power Company.....	12,800 00	12,800 00	12,800 00	
C. H. Nelson Lumber Company, St. Paul, Minn.....	15,000 00	15,000 00	15,000 00	
E. & T. Fairbanks, St. Johnsbury, Vermont.....	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Company.....	10,000 00	10,000 00	10,000 00	
Houlton Water Company.....	20,000 06	20,000 00	20,000 00	
Moosehead Lake Telegraph Company.....	2,000 00	2,000 00	2,000 00	
Penobscot Boom Company.....	4,000 00	4,000 00	4,000 00	
Webster Paper Company, Orono, Me.....	15,000 00	15,000 00	15,000 00	83,800 00
<i>Loans on Bank Stock.</i>				
International Loan and Trust Co., Kansas City, Mo.....	440 00	440 00	440 00	
Veazie National Bank, Bangor.....	14,000 00	14,000 00	14,000 00	14,440 00
<i>Loans to Municipalities.</i>				
City of Bangor, Me.....	20,000 00	20,000 00	20,000 00	
Town of Houlton, Me.....	6,000 00	6,000 00	6,000 00	
Town of Lowell, Me.....	500 00	500 00	500 00	26,500 00
Loan to Bodwell Water Power Company.....	4,500 00	4,500 00	4,500 00	
Loan on life insurance policy.....	2,000 00	2,000 00	2,000 00	
Loans on Penobscot Savings Bank books.....	1,050 00	1,050 00	1,050 00	
Loans on mortgages of real estate.....	302,744 02	302,744 02	302,744 02	310,294 02
Real estate, investment.....	1,280 00	1,280 00	1,280 00	
Furniture account.....	5,000 00	5,000 00	5,000 00	
Premium account.....	-	20,000 00	20,000 00	
Expense account.....	-	1,565 53	1,565 53	27,845 53
Cash on deposit.....	28,789 98	28,789 98	28,789 98	
Cash on hand.....	3,484 60	3,484 60	3,484 60	32,274 58
Unpaid accrued interest.....	23,893 64			1,676,254 13
Due depositors, earned dividend and accrued State tax.....	1,734,587 24	1,620,153 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$114,433 56			

Annual expenses, \$4,000.

PEOPLE'S SAVINGS BANK—LEWISTON.

JUNE 26, 1894.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

LIABILITIES.

Deposits	\$811,410 77
Reserve fund	46,900 00
Undivided profits.	10,503 24
	\$868,814 01

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 4s, 1905.....	\$5,000 00	\$5,000 00	\$5,000 00	
Gardiner, 6s, 1903.....	1,000 00	1,140 00	1,000 00	
Lewiston, 4s, 1913-23.....	15,000 00	15,600 00	15,000 00	
Lewiston, 4½s, 1894.....	100 00	100 00	100 00	
Rockland, 4s, 1911.....	1,000 00	1,000 00	1,000 00	
Town of Anson, 4s, 1922.....	600 00	600 00	600 00	
Total public funds of Maine.	22,700 00			\$22,700 00
County of Hancock, O., 4½s, 1897.....	5,000 00	5,050 00	5,000 00	
Henry, O., 5s, 1897.....	5,500 00	5,610 00	5,500 00	
Pike, O., 6s, 1899.....	3,500 00	3,780 00	3,500 00	
City of Bradford, Pa., 6s, 1903.....	5,000 00	5,700 00	5,000 00	
Findlay, O., 5s, 1908.....	2,000 00	2,180 00	2,000 00	
St. Louis, Mo., 4s, 1895.....	13,000 00	13,000 00	13,000 00	
St. Paul, Minn., 5s, 1915.....	8,000 00	8,960 00	8,000 00	
Total public funds out of New England....	42,000 00			42,000 00
<i>Railroad Bonds Owned.</i>				
Lewiston & Auburn Horse, 5s, 1911.....	3,000 00	3,000 00	3,000 00	
Lime Rock, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Maine Central, 6s, 1895, 10-20s.....	22,000 00	22,440 00	22,000 00	
Maine Central, 7s, 1912.....	17,000 00	23,120 00	17,000 00	
Maine Central, 5s, 1912.....	8,000 00	8,560 00	8,000 00	
Maine Central, 5s, 1923.....	4,000 00	4,320 00	4,000 00	
Maine Central, 4½s, 1916.....	9,000 00	9,450 00	9,000 00	
Maine Central, 4½s, 1912, Consols.....	5,000 00	5,300 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	28,000 00	29,400 00	28,000 00	
Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Waterville & Fairfield Railway and Light Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	116,000 00			116,000 00
East Middlesex Street Railway, 6s, 1898....	3,000 00	3,000 00	3,000 00	
Housatonic, 5s, 1937.....	10,000 00	11,700 00	10,000 00	
New Haven and Derby, 5s, 1918.....	5,000 00	5,450 00	5,000 00	
New Haven & West Haven Horse, 5s, 1912..	2,000 00	2,000 00	2,000 00	
Ogdensburg & Lake Champlain, 6s, 1920....	5,000 00	5,200 00	5,000 00	
Total railroad bonds of New England.....	25,000 00			25,000 00
Minneapolis, Lyndale & Minnetonka St., 5s, 1919.....	3,000 00	2,940 00	2,910 00	
Omaha Street Railway, 5s, 1914.....	5,000 00	4,900 00	4,950 00	
Southern Railway, St. Louis, Mo., 6s, 1904..	3,000 00	3,120 00	3,000 00	
Trenton Passenger Railway, 6s, 1931.....	5,000 00	5,460 00	5,000 00	
West End Street Ry., Rockford, Ill., 6s, 1912.	2,000 00	2,000 00	2,000 00	
Zanesville Street Railroad Co., 6s, 1911.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of New England..	20,000 00			19,860 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Bath Gas and Electric Company, 5s, 1920....	2,500 00	2,500 00	2,487 50	

PEOPLE'S SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brunswick Electric Light & Power Company, 6s, 1912.....	\$ 1,000 00	\$ 1,000 00	\$ 1,000 00	
Continental Mills, 6s, 1903.....	20,000 00	20,000 00	20,000 00	
Gardiner Water Company, 5s, 1905.....	10,000 00	10,000 00	10,000 00	
Lewiston and Auburn Electric Light Company, 6s, 1899.....	5,000 00	5,000 00	5,000 00	
Lewiston Mill Company, 6s, 1904.....	15,000 00	15,000 00	15,000 00	
Maine and New Hampshire Granite Company, 5s, 1912.....	2,500 00	2,500 00	2,500 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Portland Water Company, 4s, 1927.....	5,000 00	4,900 00	4,787 50	
Waterville Water Company, 5s, 1917.....	3,000 00	3,000 00	3,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	82,000 00			\$81,775 00
<i>Railroad Stock Owned.</i>				
Kennebec Central.....	500 00	500 00	500 00	500 00
<i>Corporation Stock Owned.</i>				
Atlantic Telegraph Company.....	375 00	375 00	375 00	
C. A. Cushing Shoe Company.....	300 00	300 00	300 00	
Little Androscoggin Water Power Co.....	200 00	210 00	200 00	
Windsor Company, North Adams, Mass....	2,594 00	2,594 00	2,594 00	
Total corporation stock owned.....	3,469 00			3,469 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	9,400 00	9,870 00	9,400 00	
First National Bank, Auburn.....	1,000 00	1,200 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,480 00	2,400 00	
First National Bank, Bath.....	1,000 00	1,300 00	1,000 00	
First National Bank, Lewiston.....	19,600 00	31,360 00	19,600 00	
First National Bank, Portland.....	9,500 00	9,595 00	9,500 00	
Manufacturers' National Bank, Lewiston.....	27,000 00	31,050 00	27,000 00	
Merchants' National Bank, Portland.....	3,300 00	5,060 00	3,300 00	
National Shoe and Leather Bank, Auburn..	3,300 00	3,135 00	3,300 00	
National Traders' Bank, Portland.....	4,560 00	4,950 00	4,560 00	
Portland National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Richmond National Bank, Richmond.....	2,500 00	2,500 00	2,500 00	
Total national bank stock owned.....	88,500 00			88,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	1,000 00	1,000 00	1,000 00	
Waterville Loan and Trust Company.....	2,000 00	2,000 00	2,000 00	
Total other bank stock owned.....	3,000 00			3,000 00
<i>Loans to Corporations.</i>				
Ara Cushman Company, Auburn.....		5,000 00	5,000 00	
Avon Manufacturing Company, Lewiston.....		12,000 00	12,000 00	
Bates Street Universalist Society, Lewiston.....		600 00	600 00	
Cowan Woolen Company, Lewiston.....		20,000 00	20,000 00	
Lewiston Mills Company.....		12,500 00	12,500 00	
Maine Central Railroad.....		13,000 00	13,000 00	
Washburn Chair Company, North Turner.....		1,000 00	1,000 00	64,100 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington.....		1,100 00	1,100 00	
Somerset.....		17,160 00	17,160 00	18,260 00
<i>Loans on Corporation Bonds.</i>				
Lewiston & Auburn Electric Light Company.....		3,000 00	3,000 00	
Renfrew Manufacturing Company.....		10,000 00	10,000 00	13,000 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.....		2,500 00	2,500 00	
Ara Cushman Company, Auburn.....		2,500 00	2,500 00	
Auburn Trust Company, Auburn.....		5,000 00	5,000 00	
Cowan Woolen Company, Lewiston.....		5,000 00	5,000 00	
Gay-Woodman Company, Auburn.....		5,000 00	5,000 00	

PEOPLE'S SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Glasgow Company, South Hadley Falls, Mass	\$ 609 00	\$ 600 00	
Hill Manufacturing Company, Lewiston	600 00	600 00	
Lewiston and Auburn Electric Light Company.....	1,734 94	1,734 94	
Lewiston Mills Company.....	7,143 75	7,143 75	
Whitman Agricultural Works, Auburn	2,000 00	2,000 00	\$32,078 69
Loan to town of Old Orchard, Me.....	4,000 00	4,000 00	
Loan on First National Bank, stock, Auburn.....	5,000 00	5,000 00	
Loan on People's Savings Bank books.....	2,024 00	2,024 00	
Loans on mortgages of real estate.....	256,239 14	256,239 14	267,263 14
Real estate, foreclosure	3,400 00	3,400 00	
Premium account.....	-	34,000 00	
Expense account.....	-	630 56	
Furniture	400 00	400 00	38,430 56
Cash on deposit.....	6,861 29	6,861 89	
Cash on hand	26,016 33	26,016 33	32,877 62
Unpaid accrued interest.....	19,891 26		\$868,814 01
Due depositors, earned dividend and accrued State tax.....	890,259 71		
	822,891 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$67,368 29		

Annual expenses, \$2,200.

BANK EXAMINER'S REPORT.

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

MARCH 28, 1894.

JOHN R. KELLEY, PRESIDENT.

F. W. WEEKS, TREASURER.

LIABILITIES.

Deposits	\$422,723 84
Reserve fund	26,252 66
Undivided profits	7,841 36
	\$456,817 86

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Public Funds Owned.</i>				
Cty of Anderson, Ind., 6s, 1894-1902.....	\$11,778 20	\$12,602 67	\$11,778 20	
Achison, Kan., 7s, 1894-7.....	8,000 00	8,320 00	8,000 00	
Arkansas City, Kan., 6s, 1901.....	5,000 00	5,550 00	5,000 00	
Arkansas City, Kan., 7s, 1894-1901	4,000 00	4,360 00	4,000 00	
Evanston, Ill., 6s, 1894.....	3,780 00	3,780 00	3,780 00	
Kansas City, Kan., 6s, 1894-1901..	5,000 00	5,300 00	5,000 00	
Key West, Fla., 8s, 1902.....	5,000 00	6,300 00	5,000 00	
Pierre, S. Dakota, 6s, 1911.....	5,000 00	6,150 00	5,000 00	
Sioux City, Ia., 6s, 1894-7.....	7,600 00	7,070 00	7,000 00	
Superior, Wis., 6s, 1894-8.....	16,000 00	16,320 00	16,000 00	
South Omaha, Neb., 7s, 1898.....	5,000 00	5,500 00	5,000 00	
Wyandotte, Kan., 6s, 1903.....	1,400 00	1,596 00	1,400 00	
Total public funds out of New England....	76,958 20			\$76,958 20
<i>Railroad Bonds Owned.</i>				
Ann Arbor Street Railway, 6s, 1900.....	3,000 00	1,200 00	3,000 00	
Achison, Topeka & Santa Fe, 4s, 1889.....	17,000 00	13,090 00	14,000 00	
Achison, Topeka & Santa Fe, 2nd Mort., 8s, 1889.....	12,000 00	3,600 00	6,500 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,500 00	5,000 00	
Burlington Electric, 6s, 1910.....	3,000 00	2,850 00	3,000 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	7,650 00	15,000 00	
Jackson Street Railway, 6s, 1911.....	4,000 00	4,000 00	4,000 00	
Consolidated Term. Railway Co., Kansas City, Mo., 5s, 1922.....	3,000 00	2,850 00	2,550 00	
Kansas City & Southwestern, 6s, 1916.....	3,000 00	1,500 00	3,000 00	
Lima Electric Railway Company, 6s, 1911..	5,000 00	5,000 00	5,000 00	
Maine Central, 6s, 1895, 10-20.....	4,000 00	4,080 00	4,000 00	
Muskegon Street Railway, 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Oregon Short Line, 6s, 1922.....	4,000 00	3,120 00	4,000 00	
Ottumwa Electric Railway Co., 6s, 1912....	3,000 00	3,000 00	3,000 00	
Salt Lake City Railway Company, 6s, 1903..	3,000 00	3,000 00	3,000 00	
Sedalia Elec. Ry. Light & Power Co., 6s, 1912.	3,000 00	2,940 00	3,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903,	6,000 00	4,500 00	6,000 00	
St. Louis, Kansas & South Western, 6s, 1916,	3,000 00	1,500 00	3,000 00	
St. Paul & White Bear, 6s, 1902.....	5,000 00	5,000 00	5,000 00	
Superior Rapid Transit, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Youngstown Street Railway Co., 6s, 1911..	5,000 00	5,000 00	5,000 00	
Zanesville Street Railway Co., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned	124,000 00			115,050 00
<i>Corporation Bonds Owned.</i>				
Consolidated Light & Power Co., 6s, 1920 ..	3,000 00	2,250 00	3,000 00	
Eau Claire Water Works Company, 6s, 1915,	13,000 00	13,000 00	13,000 00	
Total corporation bonds owned.....	16,000 00			16,000 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association.....	1,500 00	1,500 00	1,500 00	\$1,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	4,000 00	5,400 00	4,000 00	
First National Bank, Bath	4,500 00	5,850 00	4,500 00	
First National Bank, Portland.....	5,000 00	5,050 00	5,000 00	

PEOPLES' TWENTY-FIVE CENT SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Wiscasset	\$1,000 00	\$1,120 00	\$1,000 00	
Marine National Bank, Bath.....	5,000 00	6,250 00	5,000 00	
Merchants' National Bank, Portland	900 00	1,380 00	900 00	
National Traders' Bank, Portland.....	1,200 00	1,320 00	1,200 00	
Portland National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Sagadahoc National Bank, Bath.....	11,000 00	13,200 00	11,000 00	
Total national bank stock owned.....	37,600 00			\$37,600 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland	1,500 00	975 60	1,500 00	
Waterville Trust & Safe Deposit Company, Waterville	2,500 00	2,500 00	2,500 00	
Westbrook Trust Company, Westbrook....	1,000 00	1,050 00	1,000 00	
Total other bank stock owned.....	5,000 00			5,000 00
<i>Loans on Corporation Bonds.</i>				
Bath Iron Works		2,000 00	2,000 00	
Bennington Water Power & Light Company, Vt.....		2,500 00	2,500 00	
Hoosick Falls Water Power & Light Company, N. Y.,		5,500 00	5,500 00	10,000 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company.....		5,000 00	5,000 00	
Bath Real Estate Company		250 00	250 00	
Eastern Electric Construction Company.....		1,000 00	1,000 00	
Little Androscoggin Water Power Company		1,000 00	1,000 00	
Worumbo Manufacturing Company.....		11,000 00	11,000 00	18,250 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath, Me		1,100 00	1,100 00	
First National Bank, Bath, Me.....		4,500 00	4,500 00	5,600 00
<i>Loans on Savings Bank Books.</i>				
Bath Savings Institution		7,166 00	7,166 00	
People's Twenty-five Cent Savings Bank.....		4,590 00	4,590 00	11,756 00
<i>Loans to Corporations.</i>				
Bath Real Estate Association.....		2,760 00	2,760 00	
Grace Church, Bath, Me		600 00	600 00	
Sagadahoc Real Estate Association, Bath, Me.....		4,500 00	4,500 00	
Sentinel and Times Publishing Company, Bath, Me.....		250 00	250 00	
Winter Street Congregational Society, Bath, Me.....		485 00	485 00	
Worumbo Manufacturing Company, Lisbon Falls, Me		14,000 00	14,000 00	22,595 00
Loan to town of Georgetown, Maine		300 00	300 00	
Loan to town of Woolwich, Maine		400 00	400 00	
Loan on county of St. Louis, Minn., bond.....		700 00	700 00	
Loan on St. Joseph Traction & Lighting Co. bonds..		3,840 00	3,840 00	
Loan on West End Street Railroad stock		3,100 00	3,100 00	
Loans on names		625 00	625 00	
Loans on vessel property		5,160 00	5,160 00	
Loans on mortgages of real estate.....		95,342 98	95,342 98	109,467 98
Real estate, investment		7,466 21	9,054 62	
Insurance paid		334 89	334 89	
Expense account.....		-	1 75	9,391 26
Cash on deposit.....		16,442 02	16,442 02	
Cash on hand.....		1,207 40	1,207 40	17,649 42
Unpaid accrued interest.....		5,784 00		\$456,817 86
		455,627 17		
Due depositors, earned dividend and accrued State tax		427,723 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$27,903 33		

Annual expenses, \$1,000.

PHILLIPS SAVINGS BANK—PHILLIPS.

AUGUST 13, 1894.

E. M. ROBINSON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

LIABILITIES.

Deposits	\$151,728 28
Reserve fund... ..	6,700 00
Undivided profits.....	1,495 42
	\$159,923 70

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Franklin, 4s, 1895-9.....	\$10,000 00	\$10,000 00	\$10,000 00	
City of Belfast, 6s, 1898 ..	2,200 00	2,354 00	2,200 00	
Rockland, 6s, 1902.....	2,000 00	2,260 00	2,000 00	
Town of Avon, 5s, Opt.....	2,000 00	2,000 00	2,000 00	
Madrid, orders.....	750 00	750 00	750 00	
Phillips, 4s, Opt.....	500 00	500 00	500 00	
Rangeley, 5s, 1893-1901.....	4,000 00	4,000 00	4,000 00	
Rangeley, orders.....	258 00	258 00	258 00	
Total public funds of Maine.....	21,708 00			\$21,708 00
Town of Danville, Ill., 5s, 1905-6.....	3,000 00	3,240 00	3,000 00	3,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 4s, 1899.....	2,000 00	2,000 00	2,000 00	
Maine Central, 7s, 1898.....	1,500 00	1,695 00	1,500 00	
Maine Central, 7s, 1912.....	100 00	136 00	100 00	
Maine Central, 6s, 1900.....	2,000 00	2,200 00	2,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Portland & Rumford Falls, 5s, 1912.....	8,000 00	8,000 00	8,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	28,600 00			28,600 00
Battle Creek Electric, 6s, 1911.....	2,000 00	500 00	2,000 00	
Black Rocks & Salisbury Beach, 5s, 1911....	3,000 00	2,880 00	3,000 00	
Muskegon Street, 6s, 1911.....	2,000 00	2,000 00	2,000 00	
St. Joseph Traction and Lighting Com- pany, 5s, 1903.....	4,000 00	3,000 00	4,000 00	
Total railroad bonds out of Maine.....	11,000 00			11,000 00
<i>Corporation Bonds Owned.</i>				
Bethel Water Company, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Indianapolis Water Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Lewiston Mill Company, 6s, 1899-1904.....	2,000 00	2,000 00	2,000 00	
Madison Water Company, 5s, 1916.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	14,000 00			14,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	1,000 00	1,050 00	1,000 00	
Cumberland National Bank, Portland.....	2,200 00	2,255 00	2,200 00	
First National Bank, Farmington.....	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston.....	1,400 00	2,240 00	1,400 00	
Line Rock National Bank, Rockland.....	2,100 00	2,100 00	2,100 00	
National Shoe and Leather Bank, Auburn.	4,600 00	4,370 00	4,600 00	
Norway National Bank, Norway.....	1,500 00	1,725 00	1,500 00	
Portland National Bank, Portland.....	2,000 00	2,100 00	2,000 00	
Union National Bank, Phillips.....	10,000 00	10,750 00	10,000 00	
Total national bank stock owned.....	26,800 00			26,800 00

PHILLIPS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$1,600 00	\$1,600 00	\$1,600 00	
Westbrook Trust Company, Westbrook....	500 00	525 00	500 00	
Total other bank stock owned.....	2,100 00			\$2,100 00
<i>Loans on Railroad Bonds.</i>				
Portland and Rumford Falls.....		3,000 00	3,000 00	
St. Joseph Traction and Lighting Company.....		2,560 00	2,560 00	5,560 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Supply.....		400 00	400 00	
Huntington Water Company, West Virginia.....		400 00	400 00	
Lewiston Mill Company.....		1,000 00	1,000 00	1,800 00
Loans on personal property.....		2,071 62	2,071 62	
Loans on mortgages of real estate.....		29,976 45	29,976 45	32,048 07
Certificates of deposit.....		3,547 11	3,547 11	
Furniture and fixtures.....		400 00	400 00	
Premium account.....			1,570 00	5,517 11
Cash on deposit.....		7,495 49	7,495 49	
Cash on hand.....		295 03	295 03	7,790 52
Unpaid accrued interest.....		2,295 50		\$159,923 70
Due depositors, earned dividend and accrued State tax.....		161,179 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		153,426 90		
		\$7,752 30		

Annual expenses, \$500.

PISCATAQUIS SAVINGS BANK—DOVER.

JULY 12, 1894.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

LIABILITIES.

Deposits	\$492,110 49
Reserve fund.....	16,952 45
Undivided profits.....	4,958 23
	\$514,021 17

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Belfast, 6s, 1898.....	\$13,500 00	\$14,445 00	\$13,500 00	
Portland, 6s, 1897.....	2,500 00	2,625 00	2,500 00	
Town of Charleston, 5s, 1897-9.....	3,000 00	3,000 00	3,000 00	
Total public funds of Maine	19,000 00			\$19,000 00
County of Jefferson, O., 5s, 1902.....	5,000 00	5,250 00	5,000 00	
Reno, Kan., 6s, 1919.....	3,000 00	3,810 00	3,000 00	
City of Ashland, Wis., 5s, 1912.....	2,000 00	2,220 00	2,000 00	
Brainerd, Minn., 6s, 1908.....	4,000 00	4,800 00	4,000 00	
Duluth, Minn., 6s, 1908.....	6,000 00	7,200 00	6,000 00	
Greenville, O., 6s, 1902.....	5,000 00	5,650 00	5,000 00	
Nebraska City, Neb., 6s, 1908.....	4,000 00	4,800 00	4,000 00	
Stouxs City, Ia., 6s, 1908.....	6,000 00	7,200 00	6,000 00	
Stillwater, Minn., 5s, 1906-12.....	9,000 00	9,900 00	9,000 00	
Superior, Wis., 6s, 1897.....	5,000 00	5,150 00	5,000 00	
Wichita, Kan., 6s, 1894-9.....	2,500 00	2,600 00	2,500 00	
Total public funds out of New England....	51,500 00			51,500 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	5,250 00	5,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922.....	7,000 00	7,000 00	7,000 00	
Total railroad bonds of Maine.....	27,000 00			27,000 00
Battle Creek, Mich., Electric Railway, 5s, 1911.....	5,060 00	1,250 00	5,000 00	
Buffalo Street Railway, 5s, 1931.....	5,000 00	4,900 00	4,950 00	
Des Moines Street, 6s, 1916.....	5,000 00	5,050 00	5,000 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,400 00	5,000 00	
Grand Avenue, 5s, 1908.....	13,000 00	14,700 00	14,370 00	
Haverhill & Amesbury Street, 5s, 1912.....	13,000 00	12,740 00	13,000 00	
Jackson Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Lexington Passenger and Belt, 6s, 1913.....	5,000 00	5,000 00	5,000 00	
Metropolitan Street, 5s, 1909.....	5,000 00	4,900 00	4,825 00	
New Haven & West Haven, 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Naumkeag Street, 5s, 1910.....	10,000 00	10,000 00	9,900 00	
St. Joseph Traction & Lighting Co., 5s, 1903.....	10,000 00	7,500 00	10,000 00	
Trenton Passenger, 6s, 1930-1.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine.....	96,000 00			95,045 00
<i>Corporation Bonds Owned.</i>				
Bath Water Company, 5s, 1916.....	9,000 00	9,000 00	9,000 00	
Bath Gas & Electric Company, 5s, 1920.....	4,000 00	4,000 00	3,900 00	
Belfast Water Company, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Consolidated Light & Power Co., 6s, 1920.....	10,000 00	7,500 00	10,000 00	
Dexter Woolen Mills, 6s, 1898.....	5,000 00	5,000 00	5,000 00	
Indianapolis Water Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	4,975 00	
Maine & New Hampshire Granite Company, 5s, 1912.....	3,000 00	3,000 00	3,000 00	

PISCATAQUIS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Municipal Security Company, 5½s, 1898.	\$5,600 00	\$5,000 00	\$5,000 00	
Northern Banking Company, 5s, 1894.....	2,000 00	2,000 00	2,000 00	
Public Works Company, 5s, 1921.....	8,000 00	4,000 00	7,775 00	
Total corporation bonds owned	61,000 00			\$60,650 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,500 00	4,375 00	3,500 00	
First National Bank, Bangor.....	1,300 00	1,885 00	1,300 00	
First National Bank, Dexter.....	6,000 00	7,500 00	6,000 00	
First National Bank, Portland.....	6,200 00	6,262 00	6,200 00	
Kineo National Bank, Dover	5,000 00	5,500 00	5,000 00	
Portland National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Richmond National Bank, Richmond.....	800 00	800 00	800 00	
Shoe & Leather National Bank, Auburn...	9,200 00	8,740 00	9,200 00	
Veazie National Bank, Bangor.....	4,500 00	4,950 00	4,500 00	
Total national bank stock of Maine.....	39,500 00			39,500 00
Manufacturers' National Bank, Leavenworth, Kan	5,000 00	5,000 00	5,000 00	5,000 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.	5,000 00	4,000 00	5,000 00	
Waterville Loan, Trust & Safe Deposit Company, Waterville.....	3,000 00	3,000 00	3,000 00	
Total other bank stock owned.....	8,000 00			8,000 00
<i>Loans on Corporation Stock.</i>				
American Watch Company, Waltham, Mass.....		2,000 00	2,000 00	
Guilford Lumber Company, Guilford, Me.....		1,000 00	1,000 00	
Kineo Company.....		25,000 00	25,000 00	
Piscataquis Woolen Company, Guilford, Me.....		3,000 00	3,000 00	31,000 00
<i>Loans to Municipalities.</i>				
School District No. 2, Guilford, Me		3,500 00	3,500 00	
School District No. 5, Milo, Me.....		4,000 00	4,000 00	
School District No. 6, Orneville, Me		280 15	280 15	
Town of Willimantic.....		300 00	300 00	8,080 15
Loan to Piscataquis Mutual Fire Insurance Co		658 30	1,316 60	
Loan on St. Joseph Traction & Lighting Co. bonds..		6,400 00	6,400 00	
Loan on Second National Bank stock, Skowhegan, Me		1,000 00	1,000 00	
Loan on Piscataquis Savings Bank book		240 00	240 00	
Loans on personal property.....		274 47	274 47	
Loans on mortgages of real estate		113,777 94	113,777 94	123,009 01
Real estate, investment		11,397 68	11,397 68	
Real estate, foreclosure		5,890 03	5,890 03	
Expense account.....		-	452 90	
Premium account		-	4,744 00	22,484 61
Cash on deposit.....		21,631 22	21,631 22	
Cash on hand		2,121 18	2,121 18	23,752 40
Unpaid accrued interest... ..		7,523 95		\$514,021 17
Due depositors, earned dividend and accrued State tax.....		515,796 92		
		496,247 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$19,549 55		

Annual expenses, \$1,600.

PORTLAND SAVINGS BANK—PORTLAND.

AUGUST 1, 1894.

FRANKLIN R. BARRETT, PRESIDENT. EDWARD A. NOYES, TREASURER.

LIABILITIES.

Deposits	\$7,918,912 96
Reserve fund	385,000 00
Undivided profits	98,051 74
	<hr/>
	\$8,401,964 70

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Reg. 1907	\$ 25,000 00	\$ 28,500 00	\$ 25,000 00	
United States, 4s, Coupon, 1907	125,000 00	142,500 00	125,000 00	
United States, 5s, Coupon, 1904	50,000 00	59,000 00	50,000 00	
Total United States bonds owned	200,000 00			\$200,000 00
City of Lewiston, 6s, municipal, 1901	45,000 00	49,120 00	43,000 00	
Town of Freeport, 5s, municipal, 1894-7	4,000 00	4,000 00	4,000 00	
Freeport, notes, 5s, 1894	4,500 00	4,500 00	4,500 00	
Gorham, School Dist., 5s, 1894-8	1,200 00	1,200 00	1,200 00	
Total public funds of Maine	52,700 00			52,700 00
County of Allen, Ind., 5s, funding, 1895-7	50,000 00	50,500 00	50,000 00	
Bay, Mich., 5s, 1911	30,000 00	32,700 00	30,000 00	
Belmont, O., 5s, C. H., jail and road, 1897-1909	65,000 00	72,080 00	68,000 00	
Blue Earth, Minn., 5s, C. H., 1919	35,000 00	38,850 00	35,000 00	
Boone, Ind., 5s, funding, 1899-1907	30,000 00	31,800 00	30,000 00	
Bourbon, Kan., 6s, refund., 1913	37,000 00	45,510 00	37,000 00	
Carroll, O., 6s, C.H. and jail, 1896-7	5,000 00	5,200 00	5,000 00	
Davies, Ind., 6s, ditch, 1898-1901	32,000 00	34,560 00	32,000 00	
Defiance, O., 6s, ditch and bridge, 1895-1900	29,000 00	30,740 00	29,000 00	
Delaware, Ind., 5s, 1895-1906	45,000 00	46,800 00	45,000 00	
Douglas, Neb., 5s, refund., 1911	45,000 00	49,050 00	45,000 00	
Elkhart, Ind., 5s, funding, 1900-3	40,000 00	42,000 00	40,000 00	
Franklin, O., 6s, C. H., 1895-7	40,000 00	41,200 00	40,000 00	
Franklin, O., 6s, 1896-1901	30,000 00	32,100 00	30,000 00	
Greene, Ind., 6s, C. H., 1895	15,000 00	15,300 00	15,000 00	
Greene, Ind., 6s, fund., 1895, Opt.	10,000 00	10,200 00	10,000 00	
Hancock, O., 5s, C. H., 1913-18	50,000 00	55,000 00	50,000 00	
Highland, O., 6s, fund., 1895-1900	13,000 00	13,780 00	13,000 00	
Houghton, Mich., 6s, 1896	20,000 00	20,600 00	20,000 00	
Jay, Ind., 6s, funding, 1895-7	15,000 00	15,450 00	15,000 00	
Jefferson, O., 5s., turnpike, 1899, Opt.	25,000 00	25,750 00	25,000 00	
Licking, O., 6s, 1895-1903	45,000 00	48,600 00	45,000 00	
Lucas, O., 5s, fund., 1894, Opt.	20,000 00	20,000 00	20,000 00	
Madison, O., 6s, 1900-1903	25,000 00	27,750 00	25,000 00	
Marion, Ind., 6s, 1898	40,000 00	42,400 00	40,000 00	
Mercer, O., 6s, ditch and road, 1895-9	20,000 00	21,000 00	20,000 00	
Miami, O., 6s, 1895-1901	45,000 00	47,700 00	45,000 00	
Muskingum, O., 5s, 1903-13	60,000 00	64,800 00	60,000 00	
Pottawattamie, Ia., 5s, jail, 1895	6,000 00	6,060 00	6,000 00	
Ramsey, Minn., 4 1-2s, C. H. and city hall, 1918	50,000 00	52,000 00	50,000 00	
Reno, Kan., 5 1-2s, refund., 1919	35,000 00	41,650 00	35,000 00	
Reno., Kan., 6s, refunding, 1919	24,000 00	30,480 00	24,000 00	
Saginaw, Mich., 5s, fund., 1902-4	25,000 00	26,500 00	25,000 00	
Sedgwick, Kan., 5 3-4s, refunding, 1910	62,000 00	72,540 00	62,000 00	
Shawnee, Kan., 5 1-2s, refunding, 1907	50,000 00	56,000 00	50,000 00	
Stark, O., 6s, C. H., 1895-99	25,000 00	26,250 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>	<i>Total.</i>
County of	St. Louis, Mo., 6s, park, 1905.....	\$40,000 00	\$46,000 00	\$40,000 00	
	Sumner, Kan., 5 1-2s, refund., 1920.....	85,000 00	102,000 00	85,000 00	
	Vigo, Ind., 5s, 1896-1908.....	40,000 00	42,000 00	40,000 00	
	Williams, O., 5s, C. H., 1895-1902..	55,006 00	56,650 00	55,000 00	
City of	Wyandotte, Kan., 5 1-2s, 1903-1908..	55,000 00	61,050 00	55,000 00	
	Akron, O., 5s, school, 1898-1901....	25,000 00	26,000 00	25,000 00	
	Anderson, O., 6s, water, 1902, Opt.	40,000 00	45,200 00	40,000 00	
	Aurora, Ill., 5s, water, 1905.....	40,000 00	43,200 00	40,000 00	
	Canton, O., 5 1 2s, 1895-6	9,600 00	9,180 00	9,000 00	
	Canton, O., 5s, refund., 1904-6.....	30,000 00	32,400 00	30,000 00	
	Canton, O., 5s, sewer, 1902-3.....	25,000 00	26,500 00	25,000 00	
	Canton, O., 5s, school, 1905-9.....	36,000 00	39,240 00	36,000 00	
	Cedar Rapids, Ia., 5s, school, 1894, Opt.....	30,000 00	30,000 00	30,000 00	
	Cincinnati, O., 7s, water, 1897....	18,000 00	19,440 00	18,000 00	
	Cincinnati, O., 7 3-10s, 1898-9.....	47,000 00	53,110 00	47,000 00	
	Cincinnati, O., 7s, water, 1904....	12,000 00	14,760 00	12,000 00	
	Cleveland, O., 5s, 1906.....	70,000 00	79,100 00	70,000 00	
	Columbus, O., 6s, street, 1894, Opt.	16,500 00	16,500 00	16,500 00	
	Columbus, O., 5s, 1901.....	40,000 00	42,000 00	40,000 00	
	Dayton, O., 5s, school, 1896-1900..	60,000 00	61,800 00	60,000 00	
	Duluth, Minn., 5s, 1907.....	50,000 00	54,500 00	50,000 00	
	Evansville, Ind., 5s, fund., 1912....	15,000 00	13,500 00	15,000 00	
	Evansville, Ind., 4 1-2s, fund., 1912.	25,000 00	21,250 00	25,000 00	
	Fremont, O., 5s, 1895-7.....	11,000 00	11,220 00	11,000 00	
	Indianapolis, Ind., 5s, 1902-6.....	50,000 00	53,500 00	50,000 00	
	Iron Mountain, Mich., 6s, 1906....	20,000 00	21,800 00	20,000 00	
	Kansas City, Kan., 5s, municipal, 1907.....	21,000 00	22,890 00	21,000 00	
	Kansas City, Kan., 7s, street, 1897-8.....	18,500 00	20,165 00	18,500 00	
	Lake & Hyde Park, Ill., 5s, 1899-1903.....	40,000 00	42,000 00	40,000 00	
	Lansing, Mich., 4 1-2s, 1910-15....	25,000 00	26,250 00	25,000 00	
	Lansing, Mich., 5s, electric light, 1913-18-23.....	50,000 00	56,500 00	50,000 00	
	Logansport, Ind., 5s, 1896, Opt....	10,000 00	10,200 00	10,000 00	
	Louisville, Ky., 4s, 1923	25,000 00	24,500 00	25,000 00	
	Louisville, Ky., 7s, 1901.....	50,000 00	58,500 00	50,000 00	
	Louisville, Ky., 5s, 1911.....	50,000 00	55,500 00	50,000 00	
	Masillon, O., 6s, 1895-1902.....	37,500 00	40,500 00	37,500 00	
	Minneapolis, Minn., 4 1-2s, 1902, Opt.....	45,000 00	46,350 00	45,000 00	
	Muskegon, Mich., 5s, 1901-1924....	50,000 00	55,500 00	50,000 00	
	Newark, O., 5s, 1895-1900.....	11,000 00	11,330 00	11,000 00	
	Newport, Ky., 5s, street, 1918....	30,000 00	33,900 00	30,000 00	
	Riehnond, Ind., 6s, 1895.....	3,000 00	3,060 00	3,000 00	
	South Bend, Ind., 5s, 1895-1901....	10,000 00	10,300 00	10,000 00	
	Superior, Wis., 6s, 1910.....	50,000 00	55,500 00	50,000 00	
	Tiffin, O., 6s, 1895-8.....	10,000 00	10,400 00	10,000 00	
	Toledo, O., 5s, 1905.....	25,000 00	27,400 00	25,000 00	
	Wichita, Kan., 6s, 1896-99.....	50,000 00	53,000 00	50,000 00	
	Zanesville, O., 5s, 1895, Opt.....	25,000 00	25,250 00	25,000 00	
Total public funds out of New England....		2,776,500 00			2,776,500 00
<i>Railroad Bonds Owned.</i>					
	Maine Central, 7, 1898.....	70,000 00	79,100 00	70,000 00	
	Maine Central, 7s, consols, 1912.....	132,500 00	130,200 00	132,500 00	
	Maine Central, 4 1-2s, consols, 1912.....	167,500 00	177,500 00	167,500 00	
	Portland (Street) 4 1-2s, 1st Mort., 1913.....	175,000 00	175,000 00	175,000 00	
	Portland & Ogdensburg, 1st consol Mort., 5s, 1908.....	150,000 00	157,500 00	150,000 00	
Total railroad bonds of Maine.....		695,000 00			695,000 00

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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>	<i>Total.</i>
Housatonic, 5s, Consolidated Mort., 1937...	\$50,000 00	\$58,500 00	\$50,000 00	
Lowell, Lawrence & Haverhill, 5s, 1st Mort., 1894, Opt.....	30,000 00	28,200 00	27,000 00	
New Haven & Derby, 5s, Consol. Mort., 1918,	50,000 00	54,500 00	50,000 00	
New York & New England, 6s, 1st Mort., 1905,	50,000 00	52,500 00	50,000 00	
Total railroad bonds of New England.....	180,000 00			\$177,000 00
Akron Street, 6s, 1908	25,000 00	25,750 00	25,000 00	
Albany & Susquehanna, 6s, Con. Mort., 1906,	8,000 00	9,600 00	8,000 00	
Canton & Lakeside Street, 6s, 1910	25,000 00	25,750 00	25,000 00	
Cedar Rapids, Iowa Falls & North western, 5s, 1921.....	25,000 00	33,250 00	25,000 00	
Cedar Rapids & Missouri River, 7s, 1916....	25,000 00	33,250 00	25,000 00	
Chicago, Burlington & Quincy, 7s, Consoli- dated Mortgage, 1903.....	25,000 00	30,000 00	25,000 00	
Chicago, Milwaukee & St. Paul, 6s, 1st Mortgage, Dubuque Division, 1920	25,000 00	29,250 00	25,000 00	
Chicago & Northwestern, 7s, Con. Mort., 1915,	50,000 00	70,500 00	50,000 00	
Chicago & St. Louis, 6s, 1st Mort., 1915	74,000 00	85,100 00	74,000 00	
Chicago & West Michigan, 5s, Consolidated Mortgage, 1921	25,000 00	12,750 00	25,000 00	
Cleveland, Columbus, Cincinnati & Indian- apolis, 7s, Consolidated Mortgage, 1914 ..	25,000 00	32,250 00	25,000 00	
Cleveland, Lorain & Wheeling, 5s, 1st Con- solidated Mortgage, 1933.....	50,000 00	49,000 00	47,500 00	
Dayton & Michigan, 5s, Consol. Mort., 1911,	25,000 00	26,500 00	25,000 00	
Eau Claire Railway Light & Power Com- pany, 6s, 1916.....	25,000 00	25,000 00	25,000 00	
Flint & Pere Marquette, 6s, 1920	25,000 00	28,750 00	25,000 00	
Grand Avenue, Kansas City, 5s, 1908	25,000 00	24,500 00	23,750 00	
Grand Rapids Street, 6s, 1912	25,000 00	27,000 00	25,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.....	25,000 00	30,500 00	25,000 00	
Maple River, 7s, 1897	25,000 00	27,000 00	25,000 00	
Milwaukee & St. Paul 7s, 1903	25,000 00	31,250 00	25,000 00	
Morris & Essex, 7s, 1914	20,000 00	28,200 00	20,000 00	
New York Central and Hudson River, 7s, 1st Mortgage, 1903	50,000 00	62,000 00	50,000 00	
New York & Harlem, 7s, 1900.....	25,000 00	30,000 00	25,000 00	
Northwestern Union, 7s, 1917	25,000 00	33,750 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	32,500 00	25,000 00	
Omaha Street, 5s, 1914.....	25,000 00	24,500 00	24,375 00	
Oregon Short Line, 6s, 1st Mortgage, 1922..	25,000 00	19,500 00	25,000 00	
People's Street, Scranton, 6s, 1913	50,000 00	52,500 00	50,000 00	
Spokane & Palouse, 6s, 1936	25,000 00	20,000 00	25,000 00	
Staten Island Rapid Transit, 6s, 1913	50,000 00	55,500 00	50,000 00	
St. Louis Cable & Western, 6s, 1914	25,000 00	25,000 00	25,000 00	
St. Louis Street, 5s, 1900, Opt.....	25,000 00	26,000 00	23,750 00	
St. Paul & Duluth, 5s, 1931	25,000 00	13,750 00	25,000 00	
Syracuse, Binghampton & New York, 7s, Consolidated Mortgage, 1906	20,000 00	25,600 00	20,000 00	
Union Electric, Saratoga Springs, 6s, 1st Mortgage, 1922.....	25,000 00	27,000 00	25,000 00	
United New Jersey Railroad & Canal, 4s, General Mortgage, 1944.....	50,000 00	52,000 00	50,000 00	
Warren, 7s, 1900.....	10,000 00	11,600 00	10,000 00	
Total railroad bonds out of New England..	1,082,000 00			1,076,375 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	20,000 00	20,000 00	20,000 00	
European & North American	21,300 00	24,495 00	21,300 00	
Portland, Saco & Portsmouth	20,000 00	26,000 00	20,000 00	
Total railroad stock owned.....	61,300 00			61,300 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	50,000 00	50,000 00	50,000 00	
Bath Iron Works, 5s, 1902, Opt	25,000 00	25,000 00	25,000 00	
Camden & Rockland Water Co., 6s, 1905	25,500 00	28,050 00	25,500 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>	<i>Total.</i>
Camden & Rockland Water Co., 4 1-2s, 1917,	\$50,000 00	\$50,000 00	\$50,000 00	
Dover & Foxcroft Water Co., 5s, 1907.....	30,000 00	30,000 00	30,000 00	
Municipal Security Company, Portland, 5 1-2s, 1899	25,000 00	25,000 00	25,000 00	
Pejepscot Water Company, 5s, 1906.....	25,000 00	25,000 00	25,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	49,000 00	45,000 00	
Prelude Hotel Company, 5s, 1st Mort., 1912.....	100,000 00	100,000 00	100,000 00	
Skowhegan Water Company, 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Waterville Water Company, 5s, 1917.....	40,000 00	40,000 00	40,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	100,000 00	100,000 00	100,000 00	
Total corporation bonds owned.....	545,500 00			\$540,500 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	26,500 00	26,500 00	21,932 50	21,932 50
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,000 00	3,750 00	3,000 00	
Canal National Bank, Portland.....	20,000 00	23,600 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	21,000 00	20,000 00	
Cumberland National Bank, Portland	21,280 00	21,812 00	21,280 00	
First National Bank, Portland.....	20,000 00	20,200 00	19,841 00	
Merchants' National Bank, Portland	15,675 00	24,035 00	15,675 00	
National Traders' Bank, Portland.....	20,000 00	22,000 00	20,000 00	
Total national bank stock owned	119,955 00			119,796 00
<i>Loans to Corporations.</i>				
Berlin Mills Company, Portland		75,000 00	75,000 00	
Casco Bay Steamboat Company, Portland.....		5,400 00	5,400 00	
Central Wharf Company, Portland.....		10,000 00	10,000 00	
Dunn Edge Tool Company, Oakland		20,000 00	20,000 00	
First Universalist Society, Portland		1,304 68	1,304 68	
Franklin & Megantic Railroad Company, Maine		13,500 00	13,500 00	
Haskell Silk Company, Westbrook.....		6,000 00	6,000 00	
Indian Spring Woolen Company, Madison		15,000 00	15,000 00	
International Steamship Company, Portland.....		5,000 00	5,000 00	
Northern Banking Company, Portland		44,000 00	44,000 00	
Otis Falls Pulp Company, Portland		40,000 00	40,000 00	
Pejepscot Paper Company		100,000 00	100,000 00	
Portland & Rochester Railroad Company		14,000 00	14,000 00	
Proprietors Union Wharf, Portland.....		6,000 00	6,000 00	
Roman Catholic Bishop of Portland		73,350 00	73,350 00	
Royal River Manufacturing Company, Yarmouth.....		10,000 00	10,000 00	
Rumford Falls Power Company, Portland.....		12,500 00	12,500 00	
Rumford Falls Paper Company.....		25,000 00	25,000 00	
Sebago Wood Board Company, Portland		34,000 00	34,000 00	
Somerset Fibre Company, Gardiner.....		10,000 00	10,000 00	
State Street Orthodox Congregational Parish, Port- land		10,355 00	10,355 00	
Umbagog Pulp Company, Portland		35,000 00	35,000 00	565,409 68
<i>Loans on Public Funds.</i>				
United States Bonds		1,000 00	1,000 00	
City of Augusta		500 00	500 00	
Bath		8,217 63	8,217 63	
Lewiston.....		1,000 00	1,000 00	
Portland		15,975 12	15,975 12	
Town of Aison		250 00	250 00	
Dexter		4,000 00	4,000 00	
Norridgewock		300 00	300 00	
County of Bourbon, Kan		1,000 00	1,000 00	
Franklin, Kan		2,000 00	2,000 00	
Ramsey, Minn.....		1,000 00	1,000 00	
St. Louis, Mo		1,000 00	1,000 00	
Tuscarawas, O		500 00	500 00	
Vigo, Ind.....		8,000 00	8,000 00	
City of Canton, O		1,000 00	1,000 00	
Chicago, Ill		4,000 00	4,000 00	
Cincinnati, O		1,000 00	1,000 00	
Duluth, Minn		1,000 00	1,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

		<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Public Funds:</i>				
City of	Evansville, Ind.....	\$8,750 00	\$8,750 00	
	Fort Madison, Ia.....	5,000 00	5,000 00	
	Kansas City, Kan.....	5,000 00	5,000 00	
	Lincoln, Neb.....	1,000 00	1,000 00	
	Louisville, Ky.....	10,000 00	10,000 00	
	Newport, Ky.....	250 00	250 00	
	New Whatcom, Wash.....	10,000 00	10,000 00	
	Piqua, Ind.....	500 00	500 00	
	Provo, Utah.....	1,000 00	1,000 00	
	Sioux City, Ia.....	11,000 00	11,000 00	
	St. Paul, Minn.....	3,000 00	3,000 00	
	Urbana, O.....	1,000 00	1,000 00	
	West Duluth, Minn.....	5,000 00	5,000 00	
	Wheeling, West Virginia.....	5,000 00	5,000 00	
	Wooster, O.....	2,000 00	2,000 00	
	Zanesville, O.....	5,000 00	5,000 00	
	School District, No. 2, Arapahoe county, Colo.....	500 00	500 00	
	Town of Decatur, Ind.....	1,000 00	1,000 00	\$131,742 75
	Village of Nelsonville, O.....			
<i>Loans on Railroad Bonds.</i>				
	Eastern.....	2,000 00	2,000 00	
	Leeds and Farmington.....	2,300 00	2,300 00	
	Maine Central.....	40,817 00	40,817 00	
	Portland and Kennebec.....	3,300 00	3,300 00	
	Portland and Ogdensburg.....	6,500 00	6,500 00	
	Portland and Rumford Falls.....	6,000 00	6,000 00	
	Allegheny and Kinzua.....	23,550 00	23,550 00	
	Atchison, Topeka and Santa Fe.....	13,325 00	13,325 00	
	Bay Cities, Mich.....	10,300 00	10,300 00	
	Burlington and Missouri River.....	6,000 00	6,000 00	
	Canada Southern.....	600 00	600 00	
	Cedar Rapids and Missouri River.....	2,000 00	2,000 00	
	Central New York and Western.....	850 00	850 00	
	Chicago, Milwaukee and St. Paul.....	2,000 00	2,000 00	
	Chicago and St. Louis.....	11,600 00	11,600 00	
	Chicago and West Michigan.....	3,100 00	3,100 00	
	Citizens' Street Railway, Indianapolis, Ind.....	5,000 00	5,000 00	
	Cleveland City Cable.....	1,000 00	1,000 00	
	Connecticut River Railroad Scrip.....	500 00	500 00	
	Denver City Cable.....	37,638 19	37,638 19	
	Des Moines Suburban.....	1,900 00	1,900 00	
	Duluth Street Railway Company, Minn.....	2,000 00	2,000 00	
	Galveston, Harrisburg and San Antonio.....	1,900 00	1,900 00	
	Houston City Street Railway Company, Texas.....	5,000 00	5,000 00	
	Iowa Central.....	3,800 00	3,800 00	
	Kansas City Cable.....	10,000 00	10,000 00	
	Minneapolis Street.....	1,000 00	1,000 00	
	Missouri, Kansas and Texas.....	700 00	700 00	
	New York and New England.....	18,800 00	18,800 00	
	Northern Pacific.....	1,000 00	1,000 00	
	Omaha and South Western.....	2,000 00	2,000 00	
	Omaha Street.....	2,000 00	2,000 00	
	Oregon Short Line.....	6,150 00	6,150 00	
	People's Street, Scranton, Penn.....	2,000 00	2,000 00	
	St. Joseph Traction and Lighting Company.....	50,000 00	50,000 00	
	St. Louis and Suburban.....	4,000 00	4,000 00	
	Toledo Consolidated Street Railway Company, Ohio.....	1,600 00	1,600 00	
	Union Electric, Saratoga Springs, N. Y.....	24,000 00	24,000 00	
	Utica Belt.....	4,900 00	4,900 00	
	Washington, Ohio and Western.....	4,000 00	4,000 00	
	Waterliet Turnpike and Railroad.....	1,000 00	1,000 00	
	Western New York and Pennsylvania.....	5,600 00	5,600 00	
	Wisconsin Central.....	3,700 00	3,700 00	\$334,528 19
<i>Loans on Corporation Bonds.</i>				
	Alliance Water Company, Ohio.....	788 37	788 37	
	American Water Works Company, Omaha, Neb.....	2,200 00	2,200 00	
	Argentine Water and Electric Light Company, Kan.....	600 00	600 00	
	Arkansas Water Company, Little Rock, Ark.....	185 00	185 00	
	Baraboo Water Company, Wis.....	2,750 00	2,750 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Belleville Water, Light and Power Company, Kan.	\$ 8,000 00	\$ 8,000 00	
Beloit Water Works Company	11,400 00	11,400 00	
Berlin Electric Light Company, N. H.	15,000 00	15,000 00	
Biddeford and Saco Water Company	1,000 00	1,000 00	
Butchers' Slaughtering and Melting Association, Brighton, Mass.	3,500 00	3,500 00	
Butte City Water Company, Mont.	2,800 00	2,800 00	
Canandaigua Water Works Company, N. Y.	250 00	250 00	
Charleston Water Works Company, West Virginia	400 00	400 00	
City Water Company, Chattanooga, Tenn.	10,200 00	10,200 00	
City Water Company, East St. Louis, Ill.	11,400 00	11,400 00	
City Water Company, Kearney, Neb.	800 00	800 00	
City Water Company, Marinette, Wis.	4,250 00	4,250 00	
City Water Company, Merrill, Wis.	3,250 00	3,250 00	
City Water Company, Sheboygan, Wis.	3,950 00	3,950 00	
Clinton Water Company, Ind.	3,450 00	3,450 00	
Crystal Water Company, Staten Island, N. Y.	7,262 88	7,262 88	
Cumberland Land Company, Portland	2,200 00	2,200 00	
Danville Water Company, Ill.	950 00	950 00	
Denver Water Company, Colo.	17,500 00	17,500 00	
Derry Water Works Company, N. Y.	2,000 00	2,000 00	
Des Moines Water Company, Ia.	370 00	370 00	
Detroit Gas Company, Mich.	40,000 00	40,000 00	
Duluth Gas and Water Company, Minn.	13,700 00	13,700 00	
East Greenwich Water Supply Company, N. Y.	5,000 00	5,000 00	
Eau Claire Water Company, Wis.	800 00	800 00	
Elkhart Water Company, Ind.	1,000 00	1,000 00	
Fishkill and Matteawan Water Company, N. Y.	3,000 00	3,000 00	
Fort Smith Water Company, Ark.	30,265 00	30,265 00	
Goldsboro Water Company, N. C.	1,800 00	1,800 00	
Green Island Water Company, N. Y.	1,250 00	1,250 00	
Hornellsville Water Company, N. Y.	6,370 00	6,370 00	
Huntington Water Company, Ind.	250 00	250 00	
Indianapolis Water Company, Ind.	3,250 00	3,250 00	
Iowa Loan and Trust Company, Des Moines, Ia.	6,450 00	6,450 00	
Jamestown Water Supply Company, N. Y.	10,000 00	10,000 00	
Jeffersonville Water Supply Company, Ind.	3,700 00	3,700 00	
Kansas City Water Company, Kan.	12,950 00	12,950 00	
Kingston Water Company, N. Y.	5,550 00	5,550 00	
Kokomo Water Company, Ind.	1,350 00	1,350 00	
Manitowoc Water Company, Wis.	850 00	850 00	
Meridian Water Company, Miss.	1,300 00	1,300 00	
Mouroe Water Company, Mich.	1,852 50	1,852 50	
Mt. Vernon Water Company, Indiana	2,200 00	2,200 00	
Muncie Gas Company, Ind.	1,450 00	1,450 00	
Muncie Water Company, Ind.	12,150 00	12,150 00	
Municipal Gas Light Company, Rochester, N. Y.	1,000 00	1,000 00	
Municipal Security Company, Portland, Me.	7,700 00	7,700 00	
National Water Works Company, Kansas City, Mo.	9,000 00	9,000 00	
Nebraska Loan and Trust Company, Hastings, Neb.	1,290 00	1,290 00	
Newark Water Company, Ohio	2,900 00	2,900 00	
New Philadelphia Water Company, Ind.	2,200 00	2,200 00	
Nyack Water Company, N. Y.	1,325 00	1,325 00	
Old Orchard Water Company, Maine	8,000 00	8,000 00	
Oregon Improvement Company	3,000 00	3,000 00	
Oshkosh Water Company, Wis.	3,150 00	3,150 00	
Oswego Water Company, N. Y.	1,400 00	1,400 00	
Owensboro Water Company, Ky.	3 50 00	3,250 00	
Palmer Water Company, Mass.	1,000 00	1,000 00	
Portage City Water Company, Wis.	1,950 00	1,950 00	
Portland Water Company, Maine	2,800 00	2,800 00	
Railroad Equipment Company, N. Y.	1,000 00	1,000 00	
Rochester Water Company, Minn.	250 00	250 00	
Salisbury Water Works Company, N. C.	400 00	400 00	
South Dakota Water Company, Sioux Falls	993 00	993 00	
St. Joseph Water Company, Missouri	17,640 00	17,640 00	
Topeka Water Company, Kan.	1,000 00	1,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Union Gas Company, Brooklyn.....	\$30,000 00	\$30,000 00	
Washington Water Company, Ind.....	2,400 00	2,400 00	
Waterford Water Works Company, N. Y.....	355 76	355 76	
Watertown Water Supply Company, Mass.....	2,000 00	2,000 00	
Waterville Water Company, Me.....	500 00	500 00	
Water Works Collateral Trust Co., McKeesport, Penn.....	3,750 00	3,750 00	
Westbrook Manufacturing Company, Portland, Me.....	2,000 00	2,000 00	
Westerly Water Works Company, Rhode Island.....	450 00	450 00	
Wichita Water Company, Kan.....	5,900 00	5,900 00	\$401,547 51
<i>Loans on Railroad Stock.</i>			
Boston and Maine.....	30,000 00	30,000 00	
Chicago, Burlington and Quincy.....	5,100 00	5,100 00	
Eastern Maine.....	2,059 50	2,059 50	
Fitchburg, preferred.....	1,300 00	1,300 00	
Plint and Pere Marquette, preferred.....	2,800 00	2,800 00	
Maine Central.....	61,938 58	61,938 58	
Portland (Street).....	24,611 31	24,611 31	
Portland and Rochester.....	750 00	750 00	
Stony Brook.....	3,000 00	3,000 00	
Wheeling and Lake Erie.....	3,000 00	3,000 00	134,559 39
<i>Loans on Corporation Stock.</i>			
Etna Insurance Company, Hartford, Conn.....	1,000 00	1,000 00	
Androscoggin Pulp Company, Portland, Me.....	5,000 00	5,000 00	
Biddeford and Saco Water Company, Me.....	9,000 00	9,000 00	
Camden and Rockland Water Company, Me.....	4,000 00	4,000 00	
Canal Land and Wharf Company, Portland, Me.....	4,000 00	4,000 00	
Central Wharf Company, Portland, Me.....	200 00	200 00	
Franklin Wharf Company, Portland, Me.....	9,000 00	9,000 00	
International Steamship Company, Portland, Me.....	2,420 00	2,420 00	
Lockwood Company, Waterville, Me.....	10,700 00	10,700 00	
Maine Steamship Company, Portland, Me.....	960 00	960 00	
Maine Telegraph Company, Bangor, Me.....	500 00	500 00	
Massachusetts Cotton Mill.....	1,701 30	1,701 30	
Ocean Insurance Company, Portland, Me.....	165 00	165 00	
Otis Falls Pulp Company, Portland, Me.....	11,000 00	11,000 00	
Poland Paper Company, Portland.....	22,000 00	22,000 00	
Portland Company, Portland.....	2,500 00	2,500 00	
Portland Gas Light Company, Portland.....	11,100 00	11,100 00	
Portland Publishing Company, Portland.....	10,000 00	10,000 00	
Portland Rolling Mill, Portland.....	27,500 00	27,500 00	
Portland Steam Packet Company, Portland.....	3,150 00	3,150 00	
Portland Stove Foundry Company, Portland.....	4,900 00	4,900 00	
Portland Transcript Company, Portland.....	4,625 00	4,625 00	
Portland Trust Company, Portland.....	1,000 00	1,000 00	
Portland Water Company, Portland.....	42,400 00	42,400 00	
Preble Hotel Company.....	29,000 00	29,000 00	
Robinson Manufacturing Company, Oxford, Me.....	9,750 11	9,750 11	
Sanford Mills Company, Maine.....	35,000 00	35,000 00	
Sebago Wood Board Company, Portland.....	15,500 00	15,500 00	
State Publishing Association, Portland.....	3,800 00	3,800 00	
Union Wharf, Proprietors of, Portland.....	1,700 00	1,700 00	
Westbrook Manufacturing Company, Portland.....	4,700 00	4,700 00	288,271 41
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland.....	14,575 00	14,575 00	
Casco National Bank, Portland.....	8,750 00	8,750 00	
Cumberland National Bank, Portland.....	400 00	400 00	
First National Bank, Bath.....	4,000 00	4,000 00	
First National Bank, Portland.....	12,246 52	12,246 52	
Merchants' National Bank, Portland.....	350 00	350 00	
National Traders' Bank, Portland.....	3,600 00	3,600 00	
North National Bank, Rockland.....	375 00	375 00	
Portland National Bank, Portland.....	10,500 00	10,500 00	
Sagadahoc National Bank, Bath.....	4,315 00	4,315 00	59,111 52

PORTLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Portland Savings Bank books.....	\$ 1,575 00	\$ 1,575 00	
Loans on mortgages of real estate.....	539,761 24	539,761 24	\$541,336 24
Real estate, bank building.....	65,000 00	36,238 36	
Real estate, foreclosure.....	128,487 29	128,487 29	
Expense account.....	-	4,830 04	160,555 69
Cash on deposit.....	50,634 24	50,634 24	
Cash on hand.....	4,164 58	4,164 58	54,798 82
Unpaid accrued interest.....	110,379 59		\$,401,964 70
	9,037,229 39		
Due depositors, earned dividend and accrued State tax.....	8,009,531 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,027,697 43		

Annual expenses, \$13,000.

ROCKLAND SAVINGS BANK—ROCKLAND.

AUGUST 28, 1894.

EDWARD H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

LIABILITIES.

Deposits	\$951,302 54
Reserve fund	23,755 55
Undivided profits	16,788 63
	\$991,846 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Knox, 6s, 1905	\$1,500 00	\$1,725 00	\$1,500 00	
Town of Somerville, 5s, 1907	700 00	700 00	700 00	
Total public funds of Maine ..	2,200 00			\$2,200 00
Quincy Public Water Supply Loan, Mass., 4s, 1907-9	5,000 00	5,000 00	4,975 00	
County of Meeker, Minn., 6s, 1890, Opt ..	10,000 00	10,000 00	10,000 00	
County of White, Ill., 6s, 1890, Opt	15,000 00	15,000 00	15,000 00	
Total public funds out of Maine	30,000 00			29,975 00
<i>Railroad Bonds Owned.</i>				
Georges Valley Railroad Company, 1st Mort., 6s, 1913	10,000 00	10,000 00	9,750 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,200 00	5,000 00	
Lime Rock, 5s, 1908	30,000 00	31,500 00	30,000 00	
Lime Rock, 6s, 1901	15,000 00	15,750 00	15,000 00	
Maine Central, 5s, 1923	7,000 00	7,560 00	7,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,750 00	15,000 00	
Sandy River, 5s, 1918	10,000 00	10,500 00	10,000 00	
Waterville & Fairfield, 6s, 1909	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine	94,000 00			93,750 00
Akron Street, 6s, 1908	15,000 00	15,450 00	15,000 00	
Atchison, Topeka & Santa Fe, 4s, 1989	16,500 00	12,705 00	15,837 30	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1989	11,000 00	3,300 00	7,370 00	
Black Rocks & Salisbury Beach, 5s, 1911 ..	10,000 00	9,600 00	9,750 00	
Burlington Electric, 6s, 1910	10,000 00	9,500 00	9,750 00	
Canton Street Railway, 6s, 1910	25,000 00	25,750 00	25,000 00	
Central Washington, 6s, 1938	10,000 00	5,000 00	10,000 00	
Des Moines Suburban, 6s, 1906, Opt	10,000 00	10,000 00	10,000 00	
Grand Avenue, 5s, 1908	5,000 00	4,900 00	4,800 00	
Kansas City Cable, 5s, 1897	10,000 00	9,800 00	10,000 00	
Kansas City Belt, 6s, 1916	15,000 00	15,000 00	15,000 00	
Merrimack Valley Street, 5s, 1911	5,000 00	4,900 00	4,937 50	
Naumkeag Street, 5s, 1910	20,000 00	20,000 00	20,000 00	
Oregon Short Line, 6s, 1922	16,000 00	12,480 00	16,000 00	
Oregon Railway and Navigation Company, 5s, 1919	20,000 00	14,400 00	19,300 00	
Rutland, 6s, 1902	3,000 00	3,330 00	3,000 00	
St. Joseph Traction and Lighting Company, 5s, 1903	28,000 00	21,000 00	28,000 00	
Scranton Passenger, 6s, 1920	10,000 00	10,800 00	10,000 00	
St. Louis Street, 5s, 1900, Opt	15,000 00	15,600 00	15,000 00	
Trenton Passenger, 6s, 1931	15,000 00	16,200 00	15,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918,	15,000 00	5,250 00	14,125 00	
Total railroad bonds out of Maine	284,500 00			277,869 80

ROCKLAND SAVINGS BANK—CONTINUED.

RESOURCES,

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden and Rockland Water Co., 6s, 1905..	\$45,000 00	\$49,500 00	\$45,000 00	
Ellsworth Water Company, 5s, 1900	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.....	5,000 00	5,000 00	4,950 00	
Total corporation bonds of Maine.....	55,000 00			\$54,950 00
International Loan & Trust Co., 6s, 1895-7..	12,000 00	12,000 00	11,890 00	
Jeffersonville Water Supply Co., 6s, 1918...	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine.....	17,000 00			16,890 00
<i>Railroad Stock Owned.</i>				
Cleveland and Canton, Preferred	6,200 00	124 00	1,470 00	
Cleveland and Canton, Common	1,000 00	5 00		
Total railroad stock owned.....	7,200 00			1,470 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	4,000 00	1,400 00	1,200 00	1,200 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	10,100 00	12,625 00	10,100 00	
Camden National Bank, Camden	5,900 00	7,670 00	5,900 00	
Canal National Bank, Portland	3,600 00	4,248 00	3,600 00	
Casco National Bank, Portland	7,500 00	7,875 00	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,720 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,860 00	2,600 00	
Lime Rock National Bank, Rockland.....	5,250 00	5,250 00	5,245 00	
National Shoe and Leather Bank, Auburn,	4,000 00	3,800 00	4,000 00	
Northern National Bank, Hallowell	800 00	1,000 00	800 00	
North National Bank, Rockland	200 00	270 00	200 00	
Norway National Bank, Norway.....	1,000 00	1,150 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	10,500 00	10,000 00	
Rockland National Bank, Rockland.....	15,300 00	23,715 00	15,300 00	
South Berwick National Bank, So. Berwick	2,750 00	3,575 00	2,750 00	
Thomaston National Bank, Thomaston.....	700 00	910 00	700 00	
Total national bank stock of Maine.....	71,400 00			71,395 00
<i>Loans on Railroad Bonds.</i>				
Lime Rock.....		9,000 00	9,000 00	
St. Joseph Traction and Lighting Company.....		20,000 00	20,000 00	29,000 00
<i>Loans on Railroad Stock.</i>				
Lime Rock		27,700 00	27,700 00	
Northern Pacific.....		4,000 00	4,000 00	
Rockland, Thomaston and Camden		2,400 00	2,400 00	34,100 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company.....	55,500 00	55,500 00	55,500 00	
Booth Brothers and Hurricane Island Granite Co....	3,000 00	3,000 00	3,000 00	
Camden and Rockland Water Company	10,000 00	10,000 00	10,000 00	
Cobb Lime Company	49,400 00	49,400 00	49,400 00	
Glencoe Lime Company, St. Louis, Mo	10,000 00	10,000 00	10,000 00	
Hallowell Granite Company	2,000 00	2,000 00	2,000 00	
Hallowell Granite Works.....	7,500 00	7,500 00	7,500 00	
John Bird Company	4,000 00	4,000 00	4,000 00	
Little Androscoggin Water Power Company.....	500 00	500 00	500 00	
New York and Maine Granite Paving Block Company	7,500 00	7,500 00	7,500 00	149,400 00
<i>Loans on National Bank Stock.</i>				
Lime Rock National Bank, Rockland	450 00	450 00	450 00	
North National Bank, Rockland	700 00	700 00	700 00	
Portland National Bank, Portland.....	2,000 00	2,000 00	2,000 00	3,150 00

ROCKLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bodwell Granite Company	\$10,000 00	\$10,000 00	
Cobb Lime Company	15,500 00	15,500 00	
Hallowell Granite Company	15,000 00	15,000 00	
John Pierce, acceptance, endorsed	5,000 00	5,000 00	
Jonesboro Lumber Company	3,000 00	3,000 00	
New York and Maine Granite Paving Block Co., acceptance, endorsed	5,000 00	5,000 00	
Rockport Opera House Company	3,666 67	3,666 67	
Vinalhaven and Rockland Steamboat Company	5,000 00	5,000 00	\$62,166 67
Loan on City of Rockland, Me., bonds	1,700 00	1,700 00	
Loan on Ellsworth Water Company bonds	2,000 00	2,000 00	
Loan on Rockland Trust Company stock	2,000 00	2,000 00	
Loan to Camden Village Corporation	1,416 64	1,416 64	
Loan on Rockland Savings Bank books	300 00	300 00	
Loans on names	7,750 00	10,500 00	
Loans on personal property	600 00	600 00	
Loans on mortgages of real estate	112,230 25	112,230 25	130,746 89
Real estate, investment	8,675 02	8,675 02	
Real estate, foreclosure	324 98	324 98	
Safe, furniture and fixtures	4,000 00	4,000 00	13,000 00
Premium account	-	14,265 00	
Expense account	-	517 81	14,782 81
Cash on deposit	2,545 26	2,545 26	
Cash on hand	3,255 29	3,255 29	5,800 55
Unpaid accrued interest	9,830 72		\$991,846 72
Due depositors, earned dividend and accrued State tax	976,291 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax	965,173 44		
	\$11,118 39		

Annual expenses, \$2,500.

SACO SAVINGS BANK—SACO.

AUGUST 22, 1894.

RISHWORTH JORDAN, PRESIDENT.

FRANK W. NUTTER, TREASURER.

LIABILITIES.

Deposits	\$601,842 26
Reserve fund	27,186 29
Undivided profits	5,222 63
	\$634,251 18

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1897	\$1,000 00	\$1,050 00	\$1,000 00	\$1,000 00
County of Franklin, O., 6s, 1900-1	5,000 00	5,500 00	5,000 00	
Putnam, O., 5s, 1899-1904	3,200 00	3,360 00	3,200 00	
St. Louis, Mo., 6s, 1905	4,000 00	4,600 00	4,000 00	
City of Akron, O., 5s, 1898	3,000 00	3,000 00	3,000 00	
Chippewa Falls, Wis., 5s, 1894, Opt	5,000 00	5,000 00	5,000 00	
Cincinnati, O., 5s, 1910	5,000 00	5,500 00	5,000 00	
Duluth, Minn., 4½s, 1921	5,000 00	5,300 00	4,800 00	
Findlay, O., 6s, 1896-1907	9,000 00	10,080 00	9,000 00	
Grand Island, Neb., 6s, 1909	5,000 00	6,050 00	5,000 00	
Greenville, O., 6s, 1899	3,000 00	3,240 00	3,000 00	
Hutchinson, Kan., 6s, 1909	4,000 00	4,840 00	4,000 00	
Kansas City, Kan., 6s, 1895-9	5,000 00	5,250 00	5,000 00	
Marquette, Wis., 5s, 1898-9	2,000 00	2,080 00	2,000 00	
Menominee, Mich., 6s, 1897	2,000 00	2,100 00	2,000 00	
Omaha, Neb., 6s, 1897	5,000 00	5,250 00	5,000 00	
Piqua, O., 6s, 1899	2,500 00	2,700 00	2,500 00	
Sandusky, O., 4½s, 1896-1907	4,000 00	4,080 00	4,000 00	
Springfield, Ill., 5s, 1900	3,000 00	3,150 00	3,000 00	
Topeka, Kan., 6s, 1915	6,000 00	7,560 00	6,000 00	
Urbana, O., 5s, 1896	2,000 00	2,040 00	2,000 00	
Total public funds out of New England....	82,700 00			82,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	4,000 00	5,440 00	4,000 00	
Maine Central, 5s, 1923	9,000 00	9,720 00	9,000 00	
Newburyport & Amesbury Street, 5s, 1912	10,000 00	9,500 00	9,400 00	
Portland & Ogdensburg, 6s, 1900	1,500 00	1,620 00	1,500 00	
Portland & Ogdensburg, 5s, 1908	6,000 00	6,300 00	6,000 00	
Total railroad bonds of New England.....	30,500 00			29,900 00
Atchison, Topeka & Santa Fe, 4s, 1889	11,956 81	9,206 79	10,344 27	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1889	1,500 00	450 00	898 50	
Burlington Electric, 6s, 1910	6,000 00	5,700 00	6,000 00	
Chicago, Burlington & Quincy, 5s, 1919				
Iowa Division	3,000 00	3,180 00	3,000 00	
Chicago, Burlington & Quincy, 4s, 1919				
Iowa Division	5,000 00	4,800 00	5,000 00	
Chicago, Burlington & Quincy, 4s, 1922				
Denver Extension	5,000 00	4,600 00	4,925 00	
Chicago, Milwaukee & St. Paul, 7s, 1908	2,000 00	2,500 00	2,000 00	
Chicago, Milwaukee & St. Paul, 5s, 1910	2,000 00	2,320 00	2,000 00	
Detroit & Bay City, 8s, 1903	2,000 00	2,400 00	2,000 00	
East Liverpool & Wellsville Street, 6s, 1912	6,000 00	6,000 00	6,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	5,000 00	4,000 00	5,000 00	
Madison City, Wis., Street, 6s, 1897, Opt	5,000 00	5,000 00	5,000 00	
Michigan Central, 7s, 1902	8,000 00	9,600 00	8,000 00	
Minneapolis Street, 5s, 1919	12,000 00	11,760 00	11,605 00	
New York & New England, 6s, 1905	8,000 00	8,400 00	8,000 00	
New York & New England, 7s, 1905	2,000 00	2,180 00	2,000 00	
Northern Pacific, 6s, 1921	5,000 00	5,600 00	5,000 00	
Oregon Short Line, 6s, 1922	3,000 00	2,340 00	3,000 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>	<i>Total.</i>
Oswego Street, 6s, 1896, Opt.....	\$15,000 00	\$15,000 00	\$15,000 00	
St. Joseph & Grand Island, 6s, 1925.....	3,000 00	1,950 00	3,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	4,640 00	4,000 00	
Superior Rapid Transit, 6s, 1912.....	20,000 00	20,000 00	20,060 00	
Trenton Passenger, 6s, 1931.....	16,000 00	17,280 00	16,000 00	
Zanesville, O., Street, 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.	160,456 87			\$157,472 77
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904.....	5,000 00	5,000 00	5,000 00	
Continental Mills, Lewiston 6s, 1903.....	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	13,000 00			13,000 00
<i>Railroad Stock Owned.</i>				
Boston & Lowell.....	6,000 00	11,460 00	6,000 00	
Boston & Maine.....	9,100 00	13,377 00	9,100 00	
Chicago, Burlington & Quincy.....	2,000 00	1,560 00	2,000 00	
Maine Central.....	12,600 00	15,120 00	12,660 00	
Portland & Ogdensburg.....	10,000 00	4,700 00	4,550 00	
Portland, Saco & Portsmouth.....	6,000 00	7,800 00	6,000 00	
Total railroad stock owned.....	45,700 00			40,250 00
<i>Corporation Stock Owned.</i>				
Cocheco Manufacturing Company, Par 500.....	3,500 00	2,240 00	3,500 00	
Lacoma Company, Biddeford, Par 400.....	10,000 00	13,750 00	10,600 00	
Lockwood Company, Waterville, Par 100.....	5,000 00	5,250 00	5,000 00	
Pepperell Manufacturing Co., Biddeford, Par 50.....	7,500 00	18,900 00	7,500 00	
York Manufacturing Co., Saco, Par 750.....	12,000 00	12,992 00	12,000 00	
Total corporation stock owned.....	38,000 00			38,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	500 00	625 00	500 00	
Canal National Bank, Portland.....	1,000 00	1,180 00	1,000 00	
Casco National Bank, Portland.....	900 00	945 00	900 00	
Cumland National Bank, Portland.....	1,000 00	1,025 00	1,000 00	
First National Bank, Biddeford.....	11,000 00	17,600 00	11,000 00	
First National Bank, Portland.....	10,900 00	11,000 00	10,820 00	
Merchants' National Bank, Portland.....	900 00	1,380 00	900 00	
North Berwick National Bank, No. Berwick.....	2,500 00	2,750 00	2,500 00	
Ocean National Bank, Kennebunk.....	1,400 00	1,400 00	1,400 00	
Saco National Bank, Saco.....	14,800 00	17,020 00	14,800 00	
York National Bank, Saco.....	1,300 00	2,015 00	1,300 00	
Total national bank stock of Maine.....	46,200 00			46,130 00
Blackstone National Bank, Boston.....	700 00	672 00	700 00	
Globe National Bank, Boston.....	2,000 00	1,780 00	2,000 00	
Hule & Leather National Bank, Boston.....	700 00	756 00	700 00	
North America National Bank, Boston.....	1,000 00	1,200 00	1,000 00	
Shawmut National Bank, Boston.....	1,000 00	1,180 00	1,000 00	
Shoe & Leather National Bank, Boston.....	1,000 00	880 00	1,000 00	
Suffolk National Bank, Boston.....	1,000 00	1,000 00	1,000 00	
Tremont National Bank, Boston.....	1,000 00	880 00	1,000 00	
Total national bank stock out of Maine...	8,400 00			8,400 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		435 00	435 00	
Muskegon Street Railway.....		790 00	790 00	
				1,225 00

SACO SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Bools.</i>	<i>Total.</i>
Pepperell Manufacturing Company.....	\$16,000 00	\$16,000 00	
Saratoga Victory Mills.....	400 00	400 00	
York Manufacturing Company.....	700 00	700 00	\$17,100 00
Loan on Saco Savings Bank book.....	200 00	200 00	
Loans on mortgages of real estate	161,031 04	161,031 04	161,231 04
Real estate, foreclosure.....	6,076 94	6,076 94	
Premium account.....		17,762 35	23,839 29
Cash on deposit	11,621 71	11,621 71	
Cash on hand	2,581 37	2,581 37	14,203 08
Unpaid accrued interest	12,334 43		\$634,251 18
Due depositors, earned dividend and accrued State tax	680,923 28		
	606,443 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$74,479 50		

Annual expenses, \$1,200.

BANK EXAMNER'S REPORT.

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SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

AUGUST 22, 1894.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

LIABILITIES.

Deposits.....	\$2,403,441 82
Reserve fund.....	28,999 99
Undivided profits.....	58,673 76
	<hr/>
	\$2,491,115 57

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907.....	\$185,000 00	\$210,900 00	\$185,000 00	\$185,000 00
City of Bath, Me., 4 1-2s, 1907.....	10,000 00	10,400 00	10,000 00	
Biddeford, Me., 4 1-2s, 1895.....	1,000 00	1,000 00	1,000 00	
Boston, Mass., 4s, 1913.....	25,000 00	27,750 00	25,000 00	
Fall River, Mass., 6s, 1905.....	11,000 00	13,310 00	11,000 00	
Pawtucket, R. I., 4s, 1923.....	1,000 00	1,000 00	1,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-8.....	15,000 00	15,000 00	15,000 00	
Total public funds of New England.....	63,000 00			\$63,000 00
County of Ramsey, Minn., 8s, 1895.....	3,000 00	3,120 00	3,000 00	
Ramsey, Minn., 4 1-2s, 1918.....	3,000 00	3,120 00	3,000 00	
City of Burlington, Ia., 5s, 1897.....	7,000 00	7,140 00	7,000 00	
Chicago, Ill., 7s, 1895-9.....	2,000 00	2,160 00	2,000 00	
Cleveland, O., 6s, 1895.....	6,000 00	6,120 00	6,000 00	
Kansas City, Kan., 7s, 1895-8.....	4,000 00	4,280 00	4,000 00	
Kansas City, Mo., 8s, 1895.....	6,000 00	6,240 00	6,000 00	
Minneapolis, Minn., 4s, 1918.....	91,000 00	89,180 00	87,815 00	
Minneapolis, Minn., 4 1-2s, 1917.....	10,000 00	10,600 00	10,000 00	
St. Louis, Mo., 6s, 1899.....	11,000 00	12,100 00	11,000 00	
Total public funds out of New England....	143,000 00			139,815 00
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco Railway Co., 6s, 1908.....	30,000 00	30,000 00	29,250 00	
Black Rocks & Salisbury Beach Railway, 5s, 1911.....	10,000 00	9,600 00	9,400 00	
Boston & Maine, 4 1-2s, 1944.....	10,000 00	11,000 00	10,000 00	
Cambridge (Horse), 5s, 1903.....	7,000 00	7,350 00	7,000 00	
Consolidated Vermont, 5s, 1913.....	30,000 00	26,700 00	20,000 00	
Eastern Railroad, 6s, 1906.....	19,000 00	22,610 00	16,735 00	
Maine Central, 7s, 1912.....	5,000 00	6,800 00	4,725 00	
Middlesex Horse, 5s, 1904.....	17,000 00	17,340 00	17,000 00	
Mousam River, 6s, 1912.....	10,000 00	10,000 00	10,000 00	
Newton Street Railway Company, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Newburyport & Amesbury (Horse), 5s, 1912.....	10,000 00	9,500 00	9,500 00	
Old Colony, 4 1-2s, 1904.....	10,000 00	10,600 00	9,025 00	
Waterville & Fairfield Light & Power Company, 6s, 1911.....	7,000 00	7,000 00	6,930 00	
West End Street, 5s, 1902.....	15,000 00	15,000 00	15,000 00	
Total railroad bonds of New England.....	190,000 00			174,565 00
Bellaire, Bridgeport & Martin's Ferry, 6s, 1913.....	10,000 00	10,000 00	10,000 00	
Brooklyn Street, 6s, 1903.....	15,000 00	15,750 00	15,000 00	
Brunswick & Chillicothe, 6s, 1903.....	43,000 00	45,150 00	42,906 67	
Burlington Electric, 6s, 1910.....	20,000 00	19,000 00	19,500 00	
Burlington & Missouri River, 6s, 1918.....	90,000 00	103,500 00	90,000 00	
Calumet Electric, 6s, 1912.....	10,000 00	10,000 00	10,000 00	
Central Pacific, 6s, 1895-8.....	19,000 00	19,190 00	19,000 00	
Chicago, Burlington & Northern, 5s, 1926.....	13,500 00	14,040 00	13,500 00	
Chicago, Burlington & Quincy, 4s, 1921.....	29,000 00	26,100 00	24,856 67	
Chicago, Burlington & Quincy, 7s, 1903.....	18,000 00	21,600 00	18,000 00	
Chicago, Burlington & Quincy, 4s, 1927, Neb., Ext.....	32,000 00	29,440 00	25,200 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>	<i>Total.</i>
Chicago, Burlington & Quincy, 4s, 1922, Denver Ext.	\$24,000 00	\$22,080 00	\$21,975 00	
Chicago, Burlington & Quincy, 4s, 1919, Iowa Div.	100,000 00	96,000 00	94,337 50	
Chicago, Burlington & Quincy, 5s, 1903, Con.	6,000 00	6,180 00	6,000 00	
Chicago, & North Michigan, 5s, 1931.	5,000 00	4,000 00	4,750 00	
Chicago, Milwaukee & St. Paul, 6s, 1920, Dubuque Div.	50,000 00	58,500 00	50,000 00	
Chicago & West Michigan, 5s, 1921.	12,000 00	6,120 00	11,462 50	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1930, Reg.	47,000 00	43,240 00	35,518 40	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1940.	5,000 00	3,750 00	4,500 00	
Consolidated Terminal Railway Company, Kansas City, 5s, 1922.	10,000 00	9,500 00	7,662 50	
Current River, 5s, 1927.	2,000 00	1,240 00	1,924 25	
Davenport & Rock Island, 6s, 1901-6.	15,000 00	15,450 00	15,900 00	
Des Moines Suburban, 6s, 1920.	25,000 00	25,900 00	24,910 00	
East Liverpool & Wellsville Street, 6s, 1912.	10,000 00	10,900 00	9,200 00	
Eau Claire Street Railway Light and Power Company, 6s, 1916.	10,000 00	10,000 00	9,900 00	
Evansville Street Railway, 6s, 1912.	5,000 00	5,000 00	4,900 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933.	25,000 00	31,000 00	25,000 00	
Grand Avenue, 5s, 1908.	30,000 00	29,400 00	29,042 00	
Grand Rapids Street, 6s, 1912.	7,000 00	7,500 00	7,000 00	
Grand Rapids, Lansing & Detroit, 5s, 1927.	4,000 00	2,400 00	3,830 45	
Jackson Street, 6s, 1911.	15,000 00	15,000 00	14,700 00	
Jamaica & Brooklyn Road, 5s, 1930.	15,000 00	14,700 00	14,850 00	
Kansas City Belt, 6s, 1916.	7,000 00	7,000 00	7,000 00	
Kansas City Cable, 5s, 1897.	10,000 00	9,800 00	10,000 00	
Kansas City, Clinton & Springfield, 5s, 1925.	12,000 00	7,200 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.	16,000 00	17,500 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928.	25,000 00	20,000 00	25,000 00	
Kansas City, Memphis & Birmingham, 5s, 1927.	9,000 00	3,150 00	8,655 13	
Madison City Street, 6s, 1922.	5,000 00	5,000 00	5,000 00	
Memphis, Kansas & Colorado, 7s, 1910.	1,000 00	1,050 00	1,000 00	
Muskogon Street, 6s, 1911.	20,000 00	20,000 00	20,000 00	
North Missouri, 7s, 1895.	5,000 00	5,150 00	4,700 00	
New York, New Haven & Hartford (rec'pts)	4,500 00	4,725 00	4,500 00	
Oswego Street, 6s, 1911.	5,000 00	5,000 00	5,000 00	
Ottawa, Oswego & Fox River Valley, 8s, 1900.	45,000 00	53,550 00	45,000 00	
Ottumwa Electric, 6s, 1912.	10,000 00	10,000 00	10,000 00	
Passenger & Belt Railway, Lexington, Ky., 6s, 1910-14.	20,000 00	20,000 00	20,000 00	
Rich Hill, 7s, 1910.	1,000 00	1,050 00	1,000 00	
Saginaw Union Street, 6s, 1911.	15,000 00	15,000 00	15,000 00	
Saginaw Valley & St. Louis, 8s, 1902.	1,000 00	650 00	1,000 00	
Sedalia Electric Railway Light and Power Company, 6s, 1912.	10,000 00	9,800 00	9,950 00	
Springfield Railway Company, Ohio, 6s, 1933.	5,000 00	5,000 00	5,000 00	
Superior Rapid Transit, 6s, 1912.	5,000 00	5,000 00	5,000 00	
Trenton Passenger, 6s, 1931.	25,000 00	27,000 00	25,000 00	
Union Pacific, 6s, 1895-9.	39,000 00	40,950 00	39,000 00	
West Shore, 4s, 2361.	85,000 00	86,700 00	71,000 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921.	10,000 00	9,000 00	9,000 00	
Youngstown Street, 6s, 1911.	15,000 00	15,000 00	15,000 00	
Zanesville Street, 6s, 1911.	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.	1,137,000 00			1,084,010 13
<i>Corporation Bonds Owned.</i>				
American Dock & Improvement Co., 5s, 1921.	1,000 00	1,150 00	1,000 00	
Bar Harbor Water Company, 5s, 1908.	15,000 00	15,000 00	15,000 00	
Bath Water Supply Company, 5s, 1916.	20,000 00	20,000 00	20,000 00	
Berwick & Salmon Falls Electric Co., 6s, 1902.	5,000 00	5,000 00	4,875 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford & Saco Water Company, 5s, 1904	\$15,000 00	\$15,000 00	\$15,000 00	
Birmingham Equipment Company, 6s, 1903	1,000 00	1,000 00	900 00	
Frontier Water Company, 5s, 1899	10,000 00	10,000 00	9,800 00	
Municipal Security Company, 5s, 1889-1901.	15,000 00	15,000 00	15,000 00	
Philadelphia & Reading Coal & Iron Company, 6s, 1897	10,000 00	10,500 00	8,478 00	
Total corporation bonds owned	92,000 00			\$90,053 00
<i>Railroad Stock Owned.</i>				
Boston & Albany	3,700 00	7,622 00	3,613 10	
Boston & Lowell	32,500 00	62,075 00	32,444 37	
Boston & Maine	77,400 00	113,778 00	77,400 00	
Boston & Providence	8,500 00	22,100 00	8,500 00	
Connecticut River	5,000 00	11,500 00	5,000 00	
Fitchburg Railway, Preferred	14,000 00	9,800 00	10,500 00	
Kennebunk & Kennebunkport	8,400 00	9,240 00	8,400 00	
Maine Central	14,100 00	19,320 00	16,100 00	
New York, New Haven & Hartford	33,000 00	59,400 00	35,000 00	
Portland & Ogdensburg	35,588 00	17,196 36	16,293 04	
Portland, Saco & Portsmouth	60,000 00	78,000 00	60,000 00	
West End Street Railway, Preferred, Par 50	32,150 00	50,154 00	31,729 40	
Total railroad stock of New England	327,338 00			304,889 91
Chicago, Burlington & Quincy	29,400 00	22,932 00	27,400 00	
Chicago & West Michigan	24,000 00	3,600 00	8,000 00	
Detroit, Hillsdale & Southwestern	6,500 00	5,850 00	4,000 00	
Eel River	4,500 00	4,300 00	2,150 00	
Kansas City, Fort Scott & Gulf, Preferred	16,500 00	5,775 00	16,500 00	
Michigan Central	29,100 00	29,100 00	16,587 00	
Sandusky & Cincinnati, Preferred	100 00	110 00	57 00	
Total railroad stock out of New England	103,900 00			74,694 00
<i>Corporation Stock Owned.</i>				
Bates Company	2,500 00	3,025 00	2,500 00	
Edwards Company	20,000 00	25,600 00	20,000 00	
Franklin Company	5,000 00	5,550 00	5,000 00	
Hill Company	12,100 00	7,018 00	9,680 00	
Luconia Manufacturing Company, Par 400	18,400 00	25,300 00	18,400 00	
Lockwood Manufacturing Company	10,500 00	11,025 00	10,500 00	
Quincy Bridge Company	11,900 00	19,040 00	11,900 00	
Saco Water Power Machine Shop	20,000 00	20,000 00	20,000 00	
York Manufacturing Company, Par 750	7,500 00	8,120 00	7,500 00	
Total corporation stock owned	107,900 00			105,480 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	5,700 00	7,125 00	5,700 00	
Canal National Bank, Portland	9,600 00	11,328 00	9,600 00	
Casco National Bank, Portland	10,900 00	11,445 00	10,900 00	
Cumberland National Bank, Portland	1,680 00	1,722 00	1,680 00	
First National Bank, Biddeford	2,600 00	4,160 00	2,600 00	
Manufacturers' National Bank	3,900 00	3,450 00	3,900 00	
Saco National Bank, Saco	9,600 00	11,040 00	9,600 00	
York National Bank, Saco	3,600 00	5,580 00	3,600 00	
Total national bank stock of Maine	46,680 00			46,680 00
Blackstone National Bank, Boston	500 00	480 00	500 00	
Merchants' National Bank, Boston	3,700 00	5,883 00	3,700 00	
National Bank of Commerce, Boston	3,700 00	4,363 00	3,700 00	
National Bank of Commerce, New York	1,900 00	1,750 00	1,000 00	
National Exchange Bank, Salem	600 00	570 00	600 00	
Shawmut National Bank, Boston	800 00	944 00	800 00	
Total national bank stock out of Maine	10,300 00			10,300 00
Advances on Ann Arbor Street Railroad bonds		10,000 00	10,000 00	
Subscription to new securities Denver Union Water Company		6,300 00	6,300 00	16,300 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONCLUDED.
RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe.....	\$1,000 00	\$1,000 00	
Brunswick & Chillicothe.....	500 00	500 00	
Burlington & Missouri River.....	642 34	642 34	
Consolidated Vermont.....	500 00	500 00	
Evansville Street.....	5,000 00	5,000 00	
Maine Central.....	2,000 00	2,000 00	\$9,642 34
<i>Loans on Corporations Bonds.</i>			
Fort Smith Water Company, Arkansas.....	10,000 00	10,000 00	
Lewiston Mill Company.....	5,000 00	5,000 00	15,000 00
<i>Loans on Corporation Stock.</i>			
Chicago, New York & Boston Refrigerator Company.....	1,500 00	1,500 00	
Consolidated Car Heating Company, West Virginia.....	325 00	325 00	
Des Moines Electric Company.....	15,000 00	15,000 00	
Laconia Manufacturing Company, Biddeford.....	3,349 76	3,349 76	
Pepperel Manufacturing Company, Biddeford.....	1,200 00	1,200 00	
Saco Water Power Machine Shop.....	5,000 00	5,000 00	
Union Stock Yards Company, Omaha, Nebraska.....	18,500 00	18,500 00	
York Manufacturing Company, Saco.....	800 00	800 00	45,674 70
Loan on county of Vigo, Ind., bond.....	4,000 00	4,000 00	
Loan on Chicago, Burlington & Quincy R. R. stock..	1,700 00	1,700 00	
Loan on Biddeford National Bank stock.....	1,400 00	1,400 00	
Loan to Old Orchard Water Company.....	1,500 00	1,500 00	
Loans on Saco & Biddeford Savings Institution books	1,024 50	1,024 50	
Loans on mortgages of real estate.....	75,358 57	75,358 57	84,983 07
Real estate, investment.....	15,722 29	15,722 29	
Cash on deposit.....	12,200 29	12,200 29	
Cash on hand.....	13,115 78	13,115 78	41,038 30
Unpaid accrued interest.....	24,237 05		2,491,115 57
Due depositors, earned dividend and accrued State tax.....	2,817,069 94		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,415,093 01		
	3491,976 93		

Annual expenses, \$3,300.

BANK EXAMINER'S REPORT.

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SEARSPORT SAVINGS BANK—SEARSPORT.

OCTOBER 10, 1894.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

LIABILITIES.

Deposits	\$146,177 92
Reserve fund.....	2,750 00
Undivided profits.....	3,045 23
	\$151,973 15

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
District of Columbia, 5s, 1899.....	\$18,000 00	\$19,620 00	\$18,000 00	\$18,000 00
County of Grant, Ind., 5s, 1895-9.....	11,000 00	11,220 00	11,000 00	
Milwaukee, Wis., 5s, 1903.....	2,000 00	2,120 00	2,000 00	
City of Burlington, Ia., 5s, 1895.....	5,000 00	5,050 00	5,000 00	
Cincinnati, O., 7 3-10s, 1906.....	5,000 00	6,500 00	5,000 00	
Duluth, Minn., 5s, 1906.....	4,000 00	4,320 00	4,000 00	
Fort Wayne, Ind., 6s, 1899.....	2,000 00	2,160 00	2,000 00	
Minneapolis, Minn., 4 1-2s, 1913.....	5,000 00	5,250 00	5,000 00	
Omaha, Neb., 5s, 1907.....	3,000 00	3,240 00	3,000 00	
Stillwater, Minn., 5s, 1919.....	5,000 00	5,700 00	6,000 00	
St. Paul, Minn., 7s, 1898.....	8,000 50	8,800 00	8,000 00	
Toledo, O., 5s, 1903.....	2,000 00	2,140 00	2,000 00	
Total public funds owned.....	52,000 00			52,000 00
<i>Railroad Bonds Owned.</i>				
Dayton & Michigan, 5s, 1911.....	5,000 00	5,300 00	5,000 00	
Iowa Central, 5s, 1938.....	3,000 00	2,700 00	3,000 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 1st Mort., 6s, 1900.....	5,000 00	5,400 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds owned.....	23,000 00			23,000 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, Me., 6s, 1900.....	3,000 00	3,000 00	3,000 00	
York Light and Heat Company, 6s, 1901.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	4,000 00			4,000 00
• <i>Railroad Stock Owned.</i>				
Cleveland and Canton, Preferred.....	6,100 00	122 60	4,975 00	
Cleveland and Canton, Common.....	1,000 00	5 00		
Iowa Central, Preferred.....	6,000 00	2,100 00		5,559 51
Total railroad stock owned.....	13,100 00			10,534 51
<i>Corporation Stock Owned.</i>				
International Telegraph.....	19,300 00	6,755 00	6,284 00	6,284 00
• <i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,480 00	1,517 00	1,480 00	
First National Bank, Portland.....	3,500 00	3,535 00	3,500 00	
First National Bank, Bangor.....	1,400 00	2,030 00	1,400 00	
Portland National Bank, Portland.....	4,000 00	4,200 00	4,000 00	
Searsport National Bank, Searsport.....	9,500 00	14,250 00	9,500 00	
Total national bank stock owned.....	19,880 00			19,880 00
Loan on city of Stillwater, Minn., bond.....		700 00	700 00	
Loan on International Loan & Trust Company bonds		5,000 00	5,000 00	
Loans on mortgages of real estate.....		2,705 00	2,705 00	8,405 00

SEARSPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Real estate, foreclosure	\$4,000 00	\$4,800 00	
Premium account.....	-	146 64	
Expense account.....	-	4 90	\$4,951 54
Cash on deposit.....	2,207 77	2,207 77	.
Cash on hand	2,710 33	2,710 33	4,918 10
Unpaid accrued interest.....	2,619 05		\$151,973 15
Due depositors, earned dividend and accrued State tax.....	158,226 15		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	148,848 98		
	\$9,377 13		

Annual expenses, \$500.

BANK EXAMINER'S REPORT.

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SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

JULY 17, 1894.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

LIABILITIES.

Deposits	\$1,009,069 23
Reserve fund.....	20,000 00
Undivided profits.....	18,093 69
	<hr/>
	\$1,047,162 92

RESOURCES.

	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Public Funds Owned.</i>				
County of Belmont, O., 5s, 1903.....	\$13,000 00	\$13,780 00	\$13,000 00	
Buffalo, Neb., 5s, 1909-10.....	5,000 00	5,400 00	5,000 00	
Greene, Ind., 6s, 1903-4.....	10,000 00	11,400 00	10,000 00	
Huntington, Ind., 6s, 1898-9.....	8,000 00	8,560 00	8,000 00	
Jefferson, O., 5s, 1902.....	10,000 00	10,500 00	10,000 00	
Kane, O., 5s, 1899-1901.....	5,000 00	5,200 00	5,000 00	
Lawrence, O., 5s, 1907-8.....	10,000 00	10,800 00	10,000 00	
Marion, O., 4 1-2s, 1900.....	7,000 00	7,070 00	7,000 00	
Montgomery, O., 5s, 1895-7.....	9,000 00	9,090 00	9,000 00	
Muskegon, O., 5s, 1904.....	10,000 00	10,600 00	10,000 00	
Outagamie, Wis., 5s, 1909-10.....	10,000 00	10,800 00	10,000 00	
Paulding, O., 5s, 1902-7.....	10,000 00	10,600 00	10,000 00	
Reno, Kan., 5 1-2s, 1919.....	11,000 00	13,090 00	11,000 00	
City of Ashland, Wis., 5s, 1911-12.....	10,000 00	11,100 00	10,000 00	
Cincinnati, O., 5s, 1930.....	4,000 00	4,640 00	4,000 00	
Joplin, Mo., 6s, 1898.....	15,000 00	16,050 00	15,000 00	
Lake & Hyde Park, Ill., 5s, 1902.....	15,000 00	15,900 00	15,000 00	
Little Falls, Minn., 5 1-2s, 1907.....	10,000 00	11,400 00	10,000 00	
Marinette, Wis., 5s, 1905.....	5,000 00	5,400 00	5,000 00	
Muncie, Ind., 5s, 1913.....	10,000 00	11,100 00	10,000 00	
Sioux City, Ind., 4 1 2s, 1902.....	10,000 00	10,300 00	10,000 00	
Superior, Wis., 6s, 1897.....	10,000 00	10,300 00	10,000 00	
Vincennes, Ind., 5s, 1898.....	9,000 00	9,270 00	9,000 00	
Champaign Township, Ill., 5s, 1904.....	16,000 00	16,000 00	16,000 00	
Total public funds owned.....	232,000 00			\$232,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898.....	15,000 00	16,950 00	15,000 00	
Maine Central, 7s, 1912.....	60,000 00	81,600 00	60,000 00	
Maine Central, 6s, 1900.....	25,000 00	27,500 00	25,000 00	
Maine Central, 5s, 1923.....	35,000 00	37,800 00	35,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	55,650 00	53,000 00	
Total railroad bonds of Maine.....	198,000 00			198,000 00
Buffalo Street, 5s, 1931.....	12,000 00	11,760 00	12,000 00	
Cass Avenue and Fair Grounds, 5s, 1912.....	10,000 00	9,700 00	10,000 00	
Columbus Street, 5s, 1909.....	10,000 00	9,800 00	10,000 00	
Consolidated Vermont, 5s, 1913.....	20,000 00	17,800 00	20,000 00	
Des Moines Street, 6s, 1919.....	10,000 00	10,100 00	10,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912.....	8,000 00	4,800 00	8,000 00	
Metropolitan Street, 5s, 1909.....	10,000 00	9,800 00	10,000 00	
Mexican Central, 4s, 1911.....	20,000 00	11,000 00	10,000 00	
Northern Pacific, 6s, 1921.....	18,000 00	20,160 00	18,000 00	
Northern Pacific, 5s, 1989.....	10,000 00	2,500 00	6,000 00	
Ogdensburg & Lake Champlain, 6s, 1920.....	10,000 00	10,400 00	10,000 00	
Oregon Short Line, 6s, 1922.....	20,000 00	15,600 00	20,000 00	
Spokane & Palouse, 6s, 1936.....	25,000 00	20,000 00	25,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	11,600 00	10,000 00	
Syracuse Street, 5s, 1920.....	10,000 00	4,000 00	8,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909, 1st series.....	20,000 00	11,000 00	20,000 00	
Total railroad bonds out of Maine.....	228,000 00			212,000 00

SKOWHEGAN SAVINGS BANK—CONCLUDED.

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Corporation Bonds Owned.</i>				
Eau Claire Water Works, Wis., 1915.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
<i>Railroad Stock Owned.</i>				
Maine Central.....	11,160 00	13,320 00	11,100 00	
Portland & Ogdensburg.....	30,000 00	14,160 00	13,650 00	
Total railroad stock owned.....	41,160 00			24,750 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	315 00	300 00	
First National Bank, Augusta.....	11,000 00	14,300 00	11,000 00	
First National Bank, Fairfield.....	2,800 00	3,135 00	2,800 00	
First National Bank, Portland.....	14,700 00	14,847 00	14,700 00	
First National Bank, Skowhegan.....	20,000 00	30,000 00	20,000 00	
Gardiner National Bank, Gardiner.....	850 00	1,130 00	850 00	
Merchants' National Bank, Gardiner.....	5,000 00	5,250 00	5,000 00	
Merchants' National Bank, Portland.....	3,750 00	5,750 00	3,750 00	
National Shoe & Leather Bank, Auburn.....	14,000 00	13,300 00	14,000 00	
National Bank of Winthrop, Winthrop.....	250 00	350 00	250 00	
Peoples' National Bank, Waterville.....	600 00	702 00	600 00	
Portland National Bank, Portland.....	2,500 00	2,625 00	2,500 00	
Presque Isle National Bank, Presque Isle.....	500 00	650 00	500 00	
Sagadahoc National Bank, Bath.....	1,000 00	1,000 00	1,000 00	
Second National Bank, Skowhegan.....	1,000 00	1,150 00	1,000 00	
Ticonic National Bank, Waterville.....	3,400 00	3,910 00	3,400 00	
Total national bank stock owned.....	\$1,650 00			\$1,650 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Company.....	1,000 00	1,250 00	1,000 00	
Manufacturers' Bank, New Richmond, Wis.....	5,000 00	5,000 00	5,000 00	
Total other bank stock owned.....	6,000 00			6,000 00
<i>Loans on Corporation Stock.</i>				
Madison Woolen Mill.....		150 00	150 00	
Skowhegan Electric Light Company.....		2,400 00	2,400 00	2,550 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter.....		100 00	100 00	
First National Bank, Skowhegan.....		2,940 00	2,940 00	
Presque Isle National Bank, Presque Isle.....		1,400 00	1,400 00	
Second National Bank, Skowhegan.....		1,650 00	1,650 00	6,090 00
<i>Loans to Corporations.</i>				
Dead River Log Driving Company.....		5,000 00	5,000 00	
Glenwood Manufacturing Company, Glenwood, Wis.....		16,000 00	16,000 00	
Moose River Log Driving Company.....		1,000 00	1,000 00	
Skowhegan Manufacturing Company.....		200 00	200 00	22,200 00
Loan to School District No. 13, Anson.....		3,879 36	3,879 36	
Loan to Somerset Loan and Building Association.....		1,000 00	1,000 00	
Loan on Maine Central Railroad bonds.....		1,000 00	1,600 00	
Loan on Skowhegan Savings Bank books.....		150 00	150 00	
Loans on mortgages of real estate.....		185,073 07	185,073 07	191,102 43
Real estate, foreclosure.....		13,465 62	13,465 62	
Premium account.....		-	16,553 50	30,019 12
Cash on deposit.....		30,801 37	30,801 37	30,801 37
Unpaid accrued interest.....		18,667 11		1,047,162 92
		1,000,240 53		
Due depositors, earned dividend and accrued State tax.....		1,029,829 23		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$60,411 30		

Annual expenses, \$1,500.

BANK EXAMINER'S REPORT.

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SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

AUGUST 23, 1894.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

LIABILITIES.

Deposits	\$317,895 99
Reserve fund	6,640 58
Undivided profits.	7,732 86
	\$332,269 43

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, Me., 4 1-2s, 1912	\$10,000 00	\$10,600 00	\$10,000 00	\$10,000 00
City of Boston, Mass., 4s, 1913	10,000 00	11,100 00	10,000 00	10,000 00
County of Jay, Ind., 6s, 1896-7	3,000 00	3,120 00	3,000 00	
Ramsey, Minn., 5s, 1903	6,000 00	6,360 00	6,000 00	
City of Cincinnati, O., 7 3-10s, 1898-1902 ..	20,000 00	23,400 00	20,000 00	
Chicago, Ill., 7s, 1899	5,000 00	5,650 00	5,000 00	
Detroit, Mich., 4s, 1922-4	10,000 00	10,700 00	10,000 00	
Logansport, Ind., 5s, 1896, Opt ..	5,000 00	5,100 00	5,000 00	
Newark, O., 6s, 1895	4,000 00	4,080 00	4,000 00	
Port Huron, Mich., 5s, 1896-1911 ..	5,000 00	5,200 00	5,000 00	
Toledo, O., 5s, 1893, Opt	10,000 00	10,000 00	10,000 00	
Total public funds out of New England..	68,000 00			68,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	10,000 00	10,400 00	10,000 00	
Maine Central, 7s, 1912	25,000 00	34,000 00	24,970 00	
Portland & Ogdensburg, 6s, 1900	7,000 00	7,560 00	7,000 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,000 00	10,000 00	
Somerset Railway, 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	57,000 00			56,970 00
Metropolitan Horse, 6s, 1897	3,000 00	3,120 00	3,000 00	
Newburyport & Amesbury, 5s, 1912	10,000 00	9,500 00	9,500 00	
New York & England, 7s, 1905	5,000 00	5,450 00	5,000 00	
Total railroad bonds of New England	18,000 00			17,500 00
Belleville & Carondelet, 6s, 1923	3,000 00	3,300 00	3,000 00	
Chicago, Burlington & Northern, 5s, 1926 ..	4,000 00	4,160 00	4,000 00	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920	15,060 00	17,550 00	15,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	2,550 00	4,487 50	
Cleveland City Cable, 5s, 1909	5,000 00	4,900 00	4,912 50	
Des Moines Street, 6s, 1914	6,000 00	6,060 00	6,000 00	
Grand Avenue, 5s, 1908	5,000 00	4,900 00	4,800 00	
Grand Rapids Street, 6s, 1912	5,000 00	5,400 00	5,000 00	
Kansas City Cable, 5s, 1897	2,000 00	1,960 00	1,970 00	
Lake Shore & Michigan Southern, 7s, 1900 ..	10,000 00	11,800 00	9,750 00	
Minneapolis Street, 5s, 1919	10,000 00	9,800 00	9,500 00	
Morris & Essex, 7s, 1915	5,000 00	7,050 00	5,000 00	
New York Central & Hudson River, 5s, 1904 ..	5,000 00	5,500 00	5,000 00	
Northern Pacific & Montana, 6s, 1938	3,000 00	1,500 00	4,250 00	
Omaha Horse, 6s, 1916	5,000 00	5,000 00	5,000 00	
People's Street Railway, Scranton, 6s, 1918 ..	5,000 00	5,250 00	5,000 00	
Southern Pacific, 6s, 1905	3,000 00	3,210 00	3,000 00	
Total railroad bonds out of New England,	98,000 00			95,670 00
<i>Corporation Bonds Owned.</i>				
Richmond, Me., Water Co., 5s, 1906	6,000 00	6,000 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>				
Windsor Company, Mass., Preferred	2,602 00	2,602 00	2,500 00	2,500 00

SOUTH BERWICK SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Ocean National Bank, Kennebunk	\$ 3,000 00	\$ 3,000 00	\$ 3,000 00	
South Berwick National Bank, So. Berwick	18,500 00	24,050 00	18,500 00	
Total national bank stock owned	21,500 00			\$21,500 00
Loan on Great Falls National Bank stock		1,200 00	1,200 00	
Loan on personal property		10,000 00	10,000 00	
Loans on mortgages of real estate.....		32,573 69	32,573 69	43,773 69
Cash on deposit.....		355 74	355 74	355 74
Unpaid accrued interest.....		4,119 24		\$332,269 43
Due depositors, earned dividend and accrued State tax.....		364,130 67		
		322,996 94		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$41,133 73		

Annual expenses, \$1,000.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

NOVEMBER 14, 1894.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits	\$481,169 54
Reserve fund.....	14,000 00
Undivided profits ..	9,810 31
Bills payable.....	11,000 00
	\$515,979 85

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States 4s, 1907.....	\$2,200 00	\$2,508 00	\$2,200 00	\$2,200 00
City of Bath, 6s, 1899.....	150 00	162 00	150 00	
Portland, 6s, 1897.....	1,000 00	1,050 00	1,000 00	
Total public funds of Maine ..	1,150 00			\$1,150 00
County of Bourbon, Kan., 6s, 1909	1,000 00	1,190 00	1,000 00	
Delaware, Ind., 5s, 1899	5,000 00	5,150 00	5,000 00	
City of Duluth, Minn., 5s, 1906	2,000 00	2,160 00	2,000 00	
Fort Madison, Ia., 5s, 1902.....	5,000 00	5,300 00	5,000 00	
Kansas City, Kan., 7s, 1898.....	10,000 00	11,000 00	10,000 00	
Logansport, Ind., 5s, 1896.....	3,000 00	3,060 00	3,000 00	
Sioux City, Ia., 6s 1895.....	5,000 00	5,100 00	5,000 00	
Total public funds out of New England....	31,060 00			31,000 00
<i>Railroad Bonds Owned.</i>				
Lime Rock, 5s, 1908.....	2,000 00	2,100 00	2,000 00	
Maine Central, 6s, 1900.....	1,500 00	1,650 00	1,500 00	
Phillips & Rangeley, 5s, 1910 ..	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine	5,500 00			5,500 00
Akron Street, 6s, 1908.....	5,000 00	5,150 00	5,000 00	
Albany Street, 5s, 1930.....	3,000 00	3,060 00	3,000 00	
Battle Creek Electric, 6s, 1911.....	5,000 00	1,250 00	2,250 00	
Buffalo Street, 5s, 1931	10,000 00	9,800 00	10,000 00	
Canton Street, 6s, 1910.....	15,000 00	15,450 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	6,000 00	2,060 00	6,000 00	
Des Moines Suburban Street, 6s, 1921.....	10,000 00	10,000 00	10,000 00	
Des Moines Street, 6s, 1900	3,000 00	3,000 00	3,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	3,000 00	1,500 00	3,000 00	
Grand Rapids Street, 6s, 1912.....	10,000 00	10,800 00	10,000 00	
N. Y. & N. E., 6s, 1902, 2nd Mort.....	3,000 00	3,000 00	3,000 00	
Scranton Passenger, 6s, 1920.....	5,000 00	5,400 00	5,000 00	
Spokane & Palouse, 6s, 1936.....	7,000 00	5,600 00	7,000 00	
St. Joseph Traction & Lighting Co., 5s, 1903.....	5,000 00	3,750 00	5,000 00	
Total railroad bonds out of New England.....	90,000 00			87,250 00
<i>Corporation Bonds Owned.</i>				
Consolidated L. & P. Co., 6s, 1895.....	10,000 00	7,500 00	10,000 00	
Kennebec Light & Heat Co., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Knox Gas & Electric Co., 6s, 1903.....	10,000 00	10,000 00	10,000 00	
Maine Water Co., 5s, 1931	2,000 00	2,000 00	2,000 00	
Municipal Security Co., 5 1-2s, 1898.....	10,000 00	10,000 00	10,000 00	
Oxford Co. Loan Assn., 6s, 1897.....	10,000 00	10,300 00	10,000 00	
Paris Mfg. Co., 6s, 1897.....	1,000 00	1,000 00	1,000 00	
Richmond Water Co., 5s, 1906.....	4,000 00	4,000 00	4,000 00	
York Light & Heat Co., 6s, 1901.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	62,000 00			62,000 00

SOUTH PARIS SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Sioux City Traction Co.....	\$6,000 00	\$3,000 00	\$5,000 00	\$5,000 00
<i>Corporation Stock Owned.</i>				
Masonic Building Association.....	900 00	900 00	900 00	
Mt. Mica Building Association.....	750 00	750 00	750 00	
Oxford County Loan Association.....	1,000 00	1,150 00	1,000 00	
Paris Mfg. Co.....	1,000 00	1,000 00	1,000 00	
Total corporation stock owned.....	3,650 00			3,650 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	826 00	700 00	
Casco National Bank, Portland.....	500 00	525 00	500 00	
Cumberland National Bank, Portland....	80 00	82 00	80 00	
First National Bank, Bath.....	1,000 00	1,300 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,600 00	1,000 00	
First National Bank, Portland.....	4,300 00	4,343 00	4,300 00	
Manufacturers' Nat. Bank, Lewiston.....	1,000 00	1,150 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,150 00	750 00	
National Shoe & Leather Bank, Auburn....	15,200 00	14,440 00	15,200 00	
National Traders' Bank, Portland....	600 00	660 00	600 00	
Norway National Bank, Norway.....	11,200 00	12,880 00	11,200 00	
Total national bank stock of Maine.....	36,330 00			36,330 00
Aetna National Bank, Kansas City, Mo...	1,500 00	1,500 00	1,500 00	
American National Bank, Springfield, Mo.	1,000 00	500 00	1,000 00	
National Bank of North Dakota Fargo....	500 00	250 00	500 00	
Total national bank stock out of Maine...	3,000 00			3,000 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,320 00	8,320 00	8,320 00	8,320 00
<i>Loans on Railroad Bonds.</i>				
Annapolis & Baltimore.....		1,900 00	1,900 00	
St. Joseph Traction & Lighting Company.....		3,200 00	3,200 00	5,100 00
<i>Loans on Corporation Bonds.</i>				
Greenbush Water Company, L. I.....		1,000 00	1,000 00	
E. H. Rollins & Son, debenture.....		250 00	250 00	1,250 00
<i>Loans on Corporation Stock.</i>				
Hillside Water Co., South Paris.....		200 00	200 00	
Marsh Manufacturing Company, Portland....		100 00	100 00	
Masonic Building Association, South Paris.....		430 00	430 00	
Paris Manufacturing Company.....		550 00	550 00	
Union Wharf, Portland.....		2,563 15	2,563 15	3,843 15
<i>Loans on Bank Stock.</i>				
American Exchange National Bank, Lincoln, Neb...		1,000 00	1,000 00	
Bank of Callaway, Neb.....		10,000 00	10,000 00	
Berlin Savings Bank & Trust Company, N. H.....		670 00	670 00	
First National Bank, Portland, Maine.....		1,000 00	1,000 00	12,670 00
<i>Loans to Corporations.</i>				
Mt. Mica Building Association, South Paris.....		500 00	500 00	
Paris Manufacturing Company (endorsed).....		5,800 00	5,800 00	
South Paris Building Association.....		1,840 65	1,840 65	
West Paris Manufacturing Company (endorsed)....		3,553 96	3,553 96	11,694 61
<i>Loans to Municipalities.</i>				
County of Oxford.....		1,000 00	1,000 00	
School District No. 13, Paris.....		63 00	63 00	
South Paris Village Corporation.....		655 00	655 00	
Town of Paris.....		2,500 00	2,500 00	4,218 00
Loan to Congregational Parish, South Paris.....		210 00	210 00	
Loans on life insurance policies.....		830 86	830 86	
Loans on South Paris Savings Bank books.....		250 00	250 00	
Loans on personal property.....		1,928 76	1,928 76	
Loans on mortgages of real estate.....		195,371 93	195,971 93	199,191 55

SOUTH PARIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment	\$2,500 00	\$2,500 00	
Real estate, foreclosure	21,341 63	21,341 63	\$23,841 63
Insurance account.....	462 22	462 22	
Premium account.....		3,327 00	3,789 22
Cash on deposit	2,893 11	2,893 11	
Cash on hand	2,088 58	2,088 58	4,981 69
Unpaid accrued interest	8,015 39		\$515,979 85
Due depositors, earned dividend, accrued State tax and bills payable... ..	514,044 24		
	494,831 54		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable	\$19,212 70		

Annual expenses, \$900.

THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 13, 1894.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits	\$263,629 53
Reserve fund	9,420 00
Special reserve fund	657 65
Undivided profits	3,321 98
	\$277,029 16

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Knox, 6s, 1894-1910	\$3,000 00	\$3,360 00	\$3,000 00	
City of Bangor, 6s, 1899	1,000 00	1,080 00	1,000 00	
City of Portland, 6s, 1897	3,000 00	3,150 00	3,000 00	
Total public funds of Maine.....	7,000 00			\$7,000 00
County of Macon, Ill., 5s, 1907.....	4,000 00	4,280 00	4,000 00	
Paulding, O., 5s, 1898	5,000 00	5,150 00	5,000 00	
City of Ashland, Wis., 5s, 1909	5,000 00	5,500 00	5,000 00	
Canton, O., 5s, 1899-1901	10,000 00	10,500 00	10,000 00	
Decatur, Ill., 7s, 1896	3,000 00	3,150 00	3,000 00	
Galesburg, Ill., 5s, 1910	8,000 00	8,800 00	8,000 00	
Ishpeming, Mich., 5s, 1910	5,000 00	5,500 00	5,000 00	
Superior, Wis., 6s, 1897	5,000 00	5,150 00	5,000 00	
Town of Benent, Ill., 6s, 1902	4,000 00	4,520 00	4,000 00	
Total public funds out of New England ...	49,000 00			49,000 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington, 6s, 1896	5,000 00	5,150 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
Akron Street, 6s, 1908	5,000 00	5,150 00	5,000 00	
Canton & Lakeside Street, 6s, 1910	5,000 00	5,150 00	5,000 00	
Chicago & Southwestern, 7s, 1899	3,000 00	3,240 00	3,000 00	
Des Moines Street, 6s, 1912	5,000 00	5,050 00	5,000 00	
Grand Rapids Street, 6s, 1912	5,000 00	5,400 00	5,000 00	
Iowa Central, 5s, 1938	5,000 00	4,500 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1920	5,000 00	4,700 00	4,500 00	
New Haven & Derby, 5s, 1918	5,000 00	5,450 00	5,000 00	
New Haven & West Haven, 5s, 1912	5,000 00	5,000 00	5,000 00	
Newton Street, 5s, 1912	5,600 00	5,000 00	5,000 00	
New York & New England, 7s, 1905	2,000 00	2,180 00	2,000 00	
New York & New England, 6s, 1905	6,000 00	6,300 00	6,000 00	
Northern Pacific, 1st Mortgage, 6s, 1921	9,000 00	10,080 00	9,000 00	
North Chicago Street, 5s, 1906	5,000 00	4,900 00	5,000 00	
People's Street Railway, Scranton, 6s, 1918	5,000 00	5,250 00	5,000 00	
St. Joseph Traction and Lightiug Co., 5s, 1903	5,000 00	3,750 00	5,000 00	
Scranton Suburban, 6s, 1909	5,000 00	5,400 00	5,000 00	
Trenton Passenger, 6s, 1931	5,000 00	5,400 00	5,000 00	
Union Pacific, 1st Mortgage, 6s, 1898	5,000 00	5,300 00	5,000 00	
Total railroad bonds out of Maine.....	95,000 00			94,500 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 1st mort., 6s, 1909	4,000 00	4,000 00	4,000 00	
Augusta Water Co., 2nd mort., 5s, 1904	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Bar Harbor Water Company, 5s, 1909	2,600 00	2,600 00	2,600 00	
Biddeford and Saco Water Co., 5s, 1904	3,500 00	3,500 00	3,500 00	

THOMASTON SAVINGS BANK—CONCLUDED.

RESOURCES,

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden and Rockland Water Co., 4½s, 1917.	\$3,000 00	\$3,000 00	\$3,000 00	
Pejepscot Water Company, 5s, 1906.....	2,500 00	2,500 00	2,500 00	
Portland Water Company, 4s, 1927.....	5,000 00	4,800 00	4,800 00	
York Light and Heat Company, 6s, 1901....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	36,000 00			\$35,800 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company...	1,100 00	1,100 00	1,100 00	1,100 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,520 00	1,558 00	1,520 00	
First National Bank, Portland.....	5,000 00	5,050 00	5,000 00	
Georges National Bank, Thomaston.....	4,300 00	4,730 00	4,300 00	
Lime Rock National Bank, Rockland.....	1,190 00	1,190 00	1,190 00	
Merchants' National Bank, Portland.....	1,500 00	2,300 00	1,500 00	
National Traders' Bank, Portland.....	700 00	770 00	700 00	
Thomaston National Bank, Thomaston....	3,000 00	3,900 00	3,000 00	
Total national bank stock owned.....	17,210 00			17,210 00
<i>Loans on Public Funds.</i>				
County of Knox, Me.....		1,000 00	1,000 00	
City of Chattanooga, Tenn.....		250 00	250 00	
Fargo, Dakota.....		300 00	300 00	
Thomaston, Me.....		200 00	200 00	1,750 00
<i>Loans on Railroad Bonds.</i>				
Akron Street, Ohio ..		1,000 00	1,000 00	
Leeds and Farmington.....		1,000 00	1,000 00	
People's Street, Scranton, Pa.....		2,000 00	2,000 00	
St. Joseph Traction and Lighting Company.....		3,200 00	3,200 00	7,200 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass.		400 00	400 00	
Indianapolis Water Company.....		500 00	500 00	
Kingston Water Company, N. Y.....		668 00	668 00	
St. Joseph Water Company, Mo.....		1,000 00	1,000 00	2,568 00
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland.....		275 00	275 00	
Georges National Bank, Thomaston.....		2,350 00	2,350 00	2,625 00
Loan to town of Thomaston...		750 00	750 00	
Loan on Lee and Ferguson note.....		5,000 00	5,000 00	
Loans on personal property.....		700 00	700 00	
Loans on mortgages of real estate.....		22,725 00	22,725 00	29,175 00
Real estate, investment.....		3,600 00	3,600 00	
Real estate, foreclosure.....		3,500 00	2,875 00	
Furniture and fixtures.....		1,100 00	1,350 00	
Premium account.....			4,800 00	12,625 00
Cash on deposit.....		4,321 47	4,321 47	
Cash on hand.....		2,154 69	2,154 69	6,476 16
Unpaid accrued interest.....		3,306 99		\$227,029 16
		285,539 15		
Due depositors, earned dividend and accrued State tax.....		265,769 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$19,769 62		

Annual expenses, \$1,200.

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

NOVEMBER 12, 1894.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

LIABILITIES.

Deposits	\$207,181 13
Reserve fund.....	10,704 31
Undivided profits.....	677 85
	\$218,563 29

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cook, Ill., 4s, Refunding, 1912. .	\$2,000 00	\$1,940 00	\$2,000 00	
Daveiss, Ind., 6s, Asylum, 1896. .	3,000 00	3,090 00	3,000 00	
Lucas, O., 5s, Gen. Fund, 1896.	5,000 00	5,050 00	5,000 00	
Madison, Ind., 6s, Funding, 1895.	1,000 00	1,020 00	1,000 00	
Montgomery, O., 5s, Bridge, 1898.	7,000 00	7,210 00	7,000 00	
City of Canton, O., 5s, Street Imp., 1895.	5,400 00	5,050 00	5,000 00	
Chicago, Ill., 4s, Sewer, 1911.	2,000 00	1,960 00	2,000 00	
Evansville, Ind., 5s, Funded debt, 1912.	6,000 00	6,000 00	6,000 00	
Kansas City, Kan., 6s, Improve- ment, 1898-9.	3,000 00	3,240 00	3,000 00	
Sioux City, Ia., 6s, Opt.	4,000 00	4,900 00	4,000 00	
Sioux City, Ia., 4 1-2s, Ind. School District, 1899.	5,000 00	5,100 00	5,000 00	
South Omaha, Neb., 6s, Paving, 1898.	3,000 00	3,210 00	3,000 00	
St. Paul, Minn., 4 1-2s, High School, 1902.	1,000 00	1,030 00	1,000 00	
Town of Danville, Ill., 5s, Funding, 1898.	1,000 00	1,030 00	1,000 00	
Total public funds out of New England.	48,000 00			\$48,000 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington, 6s, 1st Mort., 1896.	100 00	103 00	100 00	
Maine Central, 7s, Consols., 1912.	6,300 00	8,568 00	6,300 00	
Total railroad bonds of Maine.	6,400 00			6,400 00
Burlington Electric Railway, 6s, 1910.	3,000 00	2,850 00	3,000 00	
Detroit, Bay City & Alpena, 6s, 1913.	5,000 00	2,500 00	5,000 00	
Haverhill & Amesbury Street, 5s, 1912.	5,000 00	4,900 00	5,000 00	
Newark Passenger, 5s, 1930.	5,000 00	4,750 00	5,000 00	
Toledo Consolidated Street, 5s, 1909.	5,000 00	4,800 00	5,000 00	
Total railroad bonds out of Maine.	23,000 00			23,000 00
<i>Corporation Bonds Owned.</i>				
Brunswick Electric Light and Power Co., 6s, 1912.	2,000 00	2,000 00	2,000 00	
Public Works Company, Bangor, Me., 5s, 1921.	15,000 00	7,500 00	15,000 00	
Westbrook Manufacturing Company, Port- land, Me., 5s, 1st Mort., 1899.	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.	19,000 00			19,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.	2,100 00	2,625 00	2,100 00	
Cumberland National Bank, Portland.	5,200 00	5,330 00	5,200 00	
First National Bank, Portland.	5,000 00	5,050 00	5,000 00	
First National Bank, Bath.	3,000 00	3,900 00	3,000 00	
Merchants' National Bank, Portland.	1,050 00	1,610 00	1,050 00	

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

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
National Shoe & Leather Bank, Auburn...	\$3,000 00	\$2,850 00	\$3,000 00	
Pejepscot National Bank, Brunswick.....	10,000 00	11,000 00	10,000 00	
Richmond National Bank, Richmond.....	600 00	600 00	600 00	
Sagadahoc National Bank, Bath.....	1,320 00	1,320 00	1,320 00	
Total national bank stock of Maine.. .. .	31,270 00			\$31,270 00
<i>Loans on Public Funds.</i>				
City of Lewiston		250 00	250 00	
City of Portland.....		1,000 00	1,000 00	1,250 00
<i>Loans on Corporation Stock.</i>				
Brunswick Electric Light and Power Company.....		1,000 00	1,000 00	
Jay Paper Company		2,500 00	2,500 00	
Quincy Milling Company.....		5,000 00	5,000 00	8,500 00
Loan on Brunswick Loan & Building Assoc. stock..		1,500 00	1,500 00	
Loan on Union National Bank stock, Brunswick ...		500 00	500 00	
Loan on Brunswick Savings Bank book.....		1,500 00	1,500 00	
Loan on life insurance policy.....		175 00	175 00	
Loan on personal property.....		1,800 00	1,800 00	
Loans on mortgages of real estate.....		63,743 81	63,743 81	69,218 81
Premium account.....		-	6,321 43	
Expense account.....		-	1,541 11	
Cash on deposit.....	4,061 94		4,061 94	11,924 48
Unpaid accrued interest.....		3,686 31		\$218,563 29
Due depositors, earned dividend and accrued State tax		209,903 06		
		208,988 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$914 96		
Annual expenses, \$800.				

TREMONT SAVINGS BANK—TREMONT.

JULY 20, 1894.

WM. M. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

LIABILITIES.

Deposits	\$26,140 13
Reserve fund.....	689 16
Undivided profits.....	314 82
	\$27,144 11

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Hancock, Me., 4s, 1905.....	\$ 200 00	\$ 200 00	\$ 200 00	
Town of Tremont, orders.....	3,307 17	3,307 17	3,307 17	
Total public funds owned.....	3,567 17			\$3,567 17
<i>Railroad Bonds Owned.</i>				
Mousam River, 6s, 1912.....	500 00	500 00	500 00	
Portland & Rumford Falls, 5s, 1912.....	1,000 00	1,000 00	1,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	800 00	800 00	800 00	
Total railroad bonds owned.....	2,300 00			2,300 00
<i>Corporation Bonds Owned.</i>				
Consolidated Light & Power Co., 6s, 1920...	500 00	375 00	500 00	
Kennebec Light & Heat Co., 6s, 1911.....	1,000 00	1,000 00	1,000 00	
Knox Gas and Electric Company, 6s, 1903..	500 00	500 00	500 00	
Total corporation bonds owned.....	2,000 00			2,000 00
Loans on names.....		72 95	72 95	
Loans on personal property.....		800 00	800 00	
Loans on mortgages of real estate.....		13,236 87	13,236 87	14,109 82
Cash on deposit.....		4,774 67	4,774 67	
Cash on hand.....		452 45	452 45	5,227 12
Unpaid accrued interest... ..		864 88		\$27,144 11
Due depositors, earned dividend and accrued State tax.....		27,883 99		
		26,679 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$1,204 92		
Annual expenses, \$125.				

WATERVILLE SAVINGS BANK—WATERVILLE.

NOVEMBER 26, 1894.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

LIABILITIES.

Deposits	\$754,496 35
Reserve fund.....	43,000 00
Undivided profits.....	11,993 09
	\$809,489 44

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
District of Columbia, 5s, 1899	\$14,000 00	\$15,260 00	\$14,000 00	\$14,000 00
City of Belfast, Me., 6s, 1898.....	5,100 00	5,457 00	5,100 00	5,100 00
County of Buffalo, Neb., 7s, 1905.....	2,000 00	2,480 00	2,000 00	
Jefferson, O., 5s, 1905	5,000 00	5,350 00	5,000 00	
Lawrence, O., 5s, 1907	5,000 00	5,350 00	5,000 00	
Mercer, O., 6s, 1897-8	2,000 00	2,120 00	2,000 00	
Muskingum, O., 5s, 1913.....	6,000 00	6,600 00	6,000 00	
Paulding, O., 5s, 1895.....	3,000 00	3,030 00	3,000 00	
Reno, Kan., 6s, 1919	4,000 00	5,080 00	4,000 00	
City of Anderson, Ind., 6s, 10-20s, Fund- ing, 1903-13	5,000 00	5,700 00	5,000 00	
Ashland, Wis., 6s, 1899	5,000 00	5,400 00	5,000 00	
Bellaire, O., 5s, 1900.	5,000 00	5,250 00	5,000 00	
Clinton, Ia., 5s, 1912	5,000 00	5,550 00	5,000 00	
Danville, Ill., 5s, 1899.....	5,000 00	5,200 00	5,000 00	
Duluth, Minn., 6s, 1908.....	5,000 00	6,000 00	5,000 00	
Eau Claire, Wis., 7s, 1897	1,000 00	1,080 00	1,000 00	
East Liverpool, O., 5s, 1908.	1,000 00	1,090 00	1,000 00	
Evansville, Ind., 4 1-2s, 1912	6,000 00	5,100 00	6,000 00	
Fremont, Neb., 5s, 1909.....	7,000 00	7,700 00	7,000 00	
Indianapolis, Ind., 6s, Install- ment, 1893-1902.....	3,500 00	3,780 00	3,500 00	
Marquette, Wis., 5s, 1895-7	4,000 00	4,080 00	4,000 00	
Muskegon, Mich., 5s, 1901-24	5,000 00	5,550 00	5,000 00	
Newark, O., 5s, 1899-1901	5,000 00	5,250 00	5,000 00	
Sandusky, O., 4 1-2s, 1896, Opt....	4,000 00	4,040 00	4,000 00	
Sioux City, Ia., 4 1-2s, 1894, Opt....	5,000 00	5,000 00	5,000 00	
South Bend, Ind., 6s, 1896-1902....	5,000 00	5,400 00	5,000 00	
Springfield, Mo., 4 1-2s, 1904, Opt....	6,000 00	6,180 00	6,000 00	
Superior, Wis., 6s, 1895	6,000 00	6,060 00	6,000 00	
Topeka, Kan., 5s, 1912	5,000 00	5,550 00	5,000 00	
Wichita, Kan., 5s, 1910	5,000 00	5,500 00	5,000 00	
Total public funds out of New England....	125,500 00			125,500 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 6s, 1914	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,200 00	5,000 00	
Maine Central, 7s, 1912	5,000 00	6,800 00	5,000 00	
Maine Central, 6s, 1900	1,000 00	1,100 00	1,000 00	
Maine Central, 7s, 1898	2,600 00	2,938 00	2,600 00	
Phillips & Rangleley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	6,000 00	6,300 00	6,000 00	
Portland & Rumford Falls, 5s, 1912....	5,000 00	5,000 00	5,000 00	
Waterville & Fairfield Railway and Light Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	39,600 00		39,600 00	
Ann Arbor Street, 5s, 1914.....	5,000 00	3,250 00	5,000 00	
Buffalo Street, 5s, 1931.....	5,000 00	4,900 00	5,000 00	
Cass Avenue & Fair Grounds, 5s, 1912.....	5,000 00	4,850 00	5,000 00	
Minneapolis Street, 5s, 1919.....	5,000 00	4,900 00	5,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	5,000 00	5,000 00	

WATERVILLE SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Omaha Street, 5s, 1914.....	\$5,000 00	\$4,900 00	\$5,000 00	
Superior Rapid Transit, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Terre Haute Street, 6s, 1912 ..	5,000 00	5,000 00	5,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
West End Street Railway, Rockford, Ill., 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Wisconsin Central, 5s, 1st series, 1909.....	10,000 00	5,500 00	7,500 00	
Wisconsin Central, 5s, Incomes, 1937.....	15,000 00	1,500 00	6,750 00	
Total railroad bonds out of Maine.....	75,000 00			\$64,250 00
<i>Corporation Bonds Owned.</i>				
Municipal Security Company, 5½s, 1898-9.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	11,500 00	10,000 00	10,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	5,000 00	6,750 00	5,000 00	
Biddeford National Bank, Biddeford.....	5,000 00	6,250 00	5,000 00	
Canal National Bank, Portland.....	4,000 00	4,720 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,200 00	4,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,075 00	3,000 00	
First National Bank, Bangor.....	1,800 00	2,610 00	1,800 00	
First National Bank, Bath.....	1,000 00	1,300 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,800 00	3,000 00	
First National Bank, Portland.....	2,000 00	2,020 00	2,000 00	
Merchants' National Bank, Waterville.....	5,500 00	7,590 00	5,500 00	
National Shoe & Leather Bank, Auburn.....	5,000 00	4,750 00	5,000 00	
Newcastle National Bank, Newcastle.....	3,900 00	5,850 00	3,900 00	
North National Bank, Rockland.....	5,000 00	6,750 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	5,000 00	4,000 00	
People's National Bank, Waterville.....	9,200 00	10,764 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,625 00	2,500 00	
Ticonic National Bank, Waterville.....	14,300 00	16,445 00	14,300 00	
Veazie National Bank, Bangor.....	5,000 00	5,500 00	5,000 00	
Total national bank stock owned.....	83,200 00			83,200 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		500 00	500 00	
Skowhegan & Norridgewock Railway and Power Co.....		5,000 00	5,000 00	5,500 00
<i>Loans on Corporation Stock.</i>				
American Sugar Refining Company.....		1,000 00	1,000 00	
Golden Valley Hydraulic Mining Company, N. C.....		1,500 00	1,500 00	
Kennebec Fiber Company, Benton.....		5,000 00	5,000 00	
Lockwood Company, Waterville.....		3,522 00	3,522 00	
Somerset Fiber Company, Fairfield.....		5,000 00	5,000 00	16,022 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		4,000 00	4,000 00	
People's National Bank, Waterville.....		2,700 00	2,700 00	
Ticonic National Bank, Waterville.....		900 00	900 00	7,600 00
<i>Loans to Corporation.</i>				
Masonic Building Company, Waterville.....		10,000 00	10,000 00	
North Kennebec Agricultural Society.....		1,500 00	5,000 00	11,500 00
Loan to city of Waterville.....		7,100 00	7,100 00	
Loan on Dodlin Granite Company bonds, Norridgewock.....		2,000 00	2,000 00	
Loans on Waterville Savings Bank books.....		633 00	633 00	
Loans on personal property.....		1,555 00	1,555 00	
Loans on mortgages of real estate.....		338,160 80	338,160 80	349,448 80

WATERVILLE SAVINGS BANK—CONCLUDED.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$12,800 00	\$12,800 00	
Real estate, foreclosure.....	21,907 87	21,907 87	
Premium account.....	-	27,300 00	\$62,007 87
Cash on deposit	8,900 21	8,900 21	
Cash on hand	1,860 56	1,860 56	10,760 77
Unpaid accrued interest.....	18,378 00		\$809,489 44
	825,141 44		
Due depositors, earned dividend, and accrued State tax	759,262 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$65,878 83		

Annual expenses, \$2,300.

WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 18, 1894.

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

LIABILITIES.

Deposits	\$191,101 35
Reserve fund	9,675 71
Undivided profits	6,283 47
Bills payable	5,000 00
	\$212,060 53

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
District of Columbia, 5s, 1899.....	\$1,000 00	\$1,000 00		\$1,000 00
Town of Wiscasset, 4 1-2s, 1895-6.....	1,300 00	1,300 00	1,300 00	1,300 00
County of Pike, O., 6s, (subject to call)	500 00	500 00	500 00	
Tuscarawas, O., 6s, 1895.....	1,000 00	1,020 00	1,000 00	
City of Duluth, Minn., 6s, 1908	1,000 00	1,200 00	1,000 00	
Findlay, O., 6s, 1901.....	3,000 00	3,330 00	3,000 00	
Jeffersonville, Ind., 6s, 1900.....	1,000 00	1,100 00	1,000 00	
Nebraska City, Neb., 6s, 1895, Opt	2,000 00	2,040 00	2,000 00	
Ottumwa, Ia., 5s, 1897	1,000 00	1,020 00	1,000 00	
Total public funds owned.....	9,500 00			9,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	10,000 00	13,600 00	9,767 50	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 5s, 1912	2,000 00	2,000 00	2,000 00	
Sandy River, 5s, 1915	13,000 00	13,650 00	13,000 00	
Total railroad bonds of Maine.....	35,000 00			34,767 50
Black Rocks & Salisbury Beach, 5s, 1911 ...	2,000 00	1,920 00	1,950 00	
Consolidated Railroad of Vermont, 5s, 1913	3,000 00	2,670 00	2,758 00	
Housatonic Railroad Company, 5s, 1937.....	5,000 00	5,850 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923	6,000 00	5,640 00	5,400 00	
Naumkeag Street, 5s, 1910	3,000 00	3,920 00	2,925 00	
Newburyport & Amesbury Street, 5s, 1912.	3,000 00	2,850 00	2,865 00	
New Haven & Derby, 5s, 1918.....	5,000 00	5,450 00	5,000 00	
Total railroad bonds of New England	27,000 00			25,898 00
Akron Street, O., 6s, 1908.....	2,000 00	2,060 00	2,000 00	
Allentown & Bethlehem Rapid Transit, 6s, 1911	5,000 00	5,250 00	5,000 00	
Burlington Electric, 6s, 1910.....	2,000 00	1,900 00	2,000 00	
Canton Street, 6s, 1910.....	2,000 00	2,060 00	2,000 00	
Chicago & West Michigan, 5s, 1921... ..	4,000 00	2,040 00	4,000 00	
Cleveland City Cable, 5s, 1909	4,000 00	3,920 00	3,940 00	
Cleveland & Canton, 5s, 1917	3,000 00	2,220 00	2,820 00	
Davenport & Rock Island, 6s, 1911	1,000 00	1,030 00	1,000 00	
Des Moines Suburban, 6s, 1921	1,000 00	1,000 00	1,000 00	
Detroit, Bay City & Alpena, 6s, 1913	3,000 00	1,500 00	1,500 00	
Flint & Pere Marquette, 6s, 1920	1,000 00	1,150 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	5,440 00	4,000 00	
Grand Avenue, 5s, 1908.....	3,000 00	2,940 00	2,880 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,400 00	5,000 00	
Iowa Central, 5s, 1938	1,000 00	900 00	750 00	
James River Valley, 6s, 1936.....	1,000 00	750 00	1,000 00	
Milwaukee City Railroad, 5s, 1908	3,000 00	3,120 00	3,000 00	
Minneapolis Street, 5s, 1919	2,000 00	1,960 00	1,900 00	
Northern Pacific, P. D'O Div., 6s, 1919	2,000 00	2,020 00	1,992 50	
Oregon Short Line, 6s, 1922.....	5,000 00	3,900 00	5,000 00	
Peoria & Eastern Railway, 4s, 1940	2,000 00	1,500 00	1,400 00	
St. Joseph Traction & Lighting Co., 5s, 1903	5,000 00	3,750 00	3,500 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,160 00	962 50	
Scioto Valley & New England, 4s, 1989.....	2,000 00	1,520 00	1,500 00	

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>	<i>Total.</i>
Scranton Suburban, 6s, 1909	\$5,000 00	\$5,400 00	\$5,000 00	
Seattle, Lake Shore & Eastern, 6s, 1931.....	3,000 00	1,800 00	1,500 00	
Spokane & Palouse, 6s, 1936	5,000 00	4,000 00	3,500 00	
Syracuse Consolidated, 5s, 1920	5,000 00	2,600 00	3,400 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	1,100 00	1,880 00	
Total railroad bonds out of New England,	89,000 00			\$79,425 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916....	3,000 00	3,000 00	3,000 00	
Kennebec Light and Heat Co., 6s, 1911	1,000 00	1,000 00	1,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	2,000 00	2,000 00	2,000 00	
York Light and Heat Company, 6s, 1901....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	7,000 00			7,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	1,500 00	455 00	260 00	
New York & New England, Preferred.....	2,000 00	1,200 00	2,000 00	
Northern Railroad, N. H. ..	400 00	612 00	400 00	
Total railroad stock owned	3,700 00			2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	950 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Richmond.....	2,400 00	2,520 00	2,400 00	
First National Bank, Wiscasset	9,800 00	10,976 00	9,800 00	
Portland National Bank, Portland	5,000 00	5,250 00	5,000 00	
Total national bank stock owned	17,200 00			17,200 00
Loan on St. Joseph Fraction and Lighting Co. bonds		3,200 00	3,200 00	
Loan on Little Androscoggin Water Power Co. stock		200 00	200 00	
Loan on Thomaston National Bank stock, Thomaston		160 00	160 00	
Loan on life insurance policy		346 27	346 27	
Loans on mortgages of real estate		23,351 83	23,351 83	27,258 10
Real estate, foreclosure.....		3,960 00	3,960 00	3,960 00
Cash on deposit.....		1,544 56	1,544 56	
Cash on hand		47 37	47 37	1,591 93
Unpaid accrued interest.....		2,804 92		\$212,060 53
Due depositors, earned dividend, accrued State tax and bills payable.....		220,497 95		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		197,335 02		
		\$23,162 93		

Annual expenses, \$1,200.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

AUGUST 21, 1894.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits	\$1,158,589 37
Reserve fund.....	17,100 00
Undivided profits.....	42,533 03
	\$1,218,222 40

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1907.....	\$23,350 00	\$23,619 00	\$23,350 00	\$23,350 00
City of Bath, 6s, 1898.....	5,000 00	5,350 00	5,000 00	5,000 00
County of Atchison, Kan., 6s, 1914.....	8,000 00	9,840 00	8,000 00	
Jefferson, Ind., 6s, 1899, Opt.	5,000 00	5,400 00	5,000 00	
Madison, Ind., 6s, 1894-6.....	15,000 00	15,300 00	15,000 00	
Stark, O., 5s, 1898.....	3,000 00	3,000 00	3,000 00	
Wyandotte, Kan., 7s, 1893.....	6,496 82	6,496 82	6,384 46	
City of Ashland, Wis., 6s, 1899.....	9,500 00	10,260 00	9,500 00	
Atchison, Kan., 7s, 1895-7.....	5,200 00	5,760 00	5,200 00	
Bellaire, O., 5s, 1910.....	20,000 00	22,000 00	20,000 00	
Bradford, Pa., 6s, 1894-8.....	4,000 00	4,160 00	4,000 00	
Cincinnati, O., 6s, 1909-1909.....	14,000 00	16,240 00	14,000 00	
Council Bluffs, Ia., 6s, 1908.....	18,000 00	21,600 00	18,000 00	
Defiance, O., 6s, 1894-1903.....	7,000 00	7,560 00	7,000 00	
Fort Madison, Ind., 5s, 1902.....	5,000 00	5,300 00	5,000 00	
Fort Wayne, Ind., 6s, 1899.....	5,000 00	5,400 00	5,000 00	
Indianapolis, Ind., 7 3-10s, 1895.....	6,000 00	6,180 00	6,000 00	
Jacksonville, Ill., 5s, 1905.....	10,000 00	10,800 00	10,000 00	
Jeffersonville, Ind., 6s, 1900.....	5,000 00	5,500 00	5,000 00	
Joplin, Mo., 6s, 1912.....	2,500 00	3,075 00	2,500 00	
Kansas City, Kan., 7s, 1895-8.....	12,000 00	12,840 00	12,000 00	
Menominee, Mich., 6s, 1898-1900.....	20,000 00	21,600 00	20,000 00	
Portsmouth, O., 5s, 1897.....	5,000 00	5,100 00	5,000 00	
Sandusky, O., 5s, 1897-1901.....	7,000 00	7,280 00	7,000 00	
Sioux City, Ia., 4 1-2s, 1902.....	5,000 00	5,150 00	5,000 00	
South Bend, Ind., 5s, 1900.....	3,000 00	3,150 00	3,000 00	
South Bend, Ind., 6s, 1894-1903.....	9,000 00	9,720 00	9,000 00	
Springfield, Mo., 4 1-2s, 1901, Opt.	5,000 00	5,100 00	5,000 00	
Superior, Wis., 6s, 1898-1912.....	15,000 00	16,200 00	15,000 00	
Topeka, Kan., 6s, 1895-1912.....	13,000 00	14,950 00	13,000 00	
Wichita, Kan., 5s, 1910.....	5,000 00	5,500 00	5,000 00	
Youngstown, O., 5s, 1895.....	3,000 00	3,030 00	3,000 00	
Village of Uhrichville, O., 6s, 1897-1900.....	5,000 00	5,400 00	5,000 00	
Total public funds out of New England....	255,696 82			255,584 46
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco, 6s, 1908.....	20,000 00	20,000 00	19,750 00	
Haverhill & Amesbury Street, 5s, 1912.....	5,000 00	4,900 00	5,000 00	
Newburyport & Amesbury, 5s, 1912.....	5,000 00	4,750 00	4,800 00	
New Haven & W. Haven Horse Ry., 5s, 1912	5,000 00	5,000 00	5,000 00	
Portland & Kennebec, 6s, 1895.....	1,000 00	1,020 00	1,000 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of New England....	51,000 00			50,550 00
Ann Arbor Street, 6s, 1900.....	1,000 00	400 00	1,000 00	
Atchison, Topeka & Santa Fe, 4s, 1889.....	1,000 00	770 00		
Atchison, Topeka & Santa Fe, 2d mort., 4s, 1889.....	3,000 00	900 00	3,150 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,500 00	5,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	4,900 00	4,925 00	
Dubuque Light & Traction Co., 6s, 1910.....	5,000 00	3,000 00	5,000 00	

YORK COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eau Claire Street Railway, Light & Power Company, 6s, 1916	\$5,000 00	\$5,000 00	\$5,000 00	
Grand Rapids Street, 5s, 1916.....	5,000 00	5,400 00	4,899 66	
Iowa Central, 5s, 1938.....	9,600 00	8,100 00	9,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	10,000 00	9,800 00	10,000 00	
Little Rock & Fort Smith, 7s, 1905.....	5,000 00	4,250 00	5,000 00	
Northern Pacific, P. D'O Division, 6s, 1919.....	1,000 00	1,010 00	932 50	
Omaha Horse, 6s, 1896, Opt.....	10,000 00	10,000 00	10,000 00	
Oregon Short Line, 6s, 1922	10,000 00	7,800 00	9,990 00	
Saginaw Union Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Spokane & Palouse, 6s, 1936	25,000 00	20,000 00	25,000 00	
St. Louis Southern Street, 6s, 1904.	10,000 00	10,400 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	4,640 00	4,000 00	
Trenton Passenger Railway, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Valley Railway Company, Ohio, 6s, 1921....	5,000 00	3,000 00	5,000 00	
Youngstown Street, 6s, 1921..	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England..	134,000 00			\$132,897 16
<i>Corporation Bonds Owned.</i>				
American Banking & Trust Co., 5s, 1894	2,000 00	2,000 00	2,000 00	
Akron Water Company, 6s, 1900.....	15,000 00	15,000 00	15,000 00	
Calais Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Consolidated Light & Power Co., 6s, 1920	7,000 00	5,250 00	7,000 00	
Continental Mills, 6s, 1903.....	25,000 00	25,000 00	25,000 00	
Exeter Water Company, N. H., 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Gardiner Water Company, 5s, 1905.....	8,000 00	8,000 00	8,000 00	
Indianapolis Water Company, 6s, 1911	10,000 00	10,000 00	10,000 00	
Municipal Security Company, 5½s, 1899-1901,	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1895.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	88,000 00			88,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	2,000 00	700 00	1,000 00	
Kennebunk & Kennebunkport.....	3,000 00	3,300 00	3,000 00	
Total railroad stock owned.....	5,000 00			4,000 00
<i>Corporation Stock Owned.</i>				
Hardy Machine Company	900 00	540 00	800 00	
Laconia Manufacturing Co., par \$400.....	10,800 00	14,850 00	10,800 00	
Pepperell Manufacturing Co., par \$500.....	3,000 00	7,560 00	3,000 00	
Total corporation stock owned.....	14,700 00			14,600 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	14,500 00	17,110 00	14,500 00	
Casco National Bank, Portland.....	12,900 00	13,545 00	12,900 00	
Cumberland National Bank, Portland.....	1,000 00	1,025 00	1,000 00	
First National Bank, Biddeford.....	20,700 00	33,120 00	20,700 00	
First National Bank, Lewiston.....	2,600 00	4,160 00	2,600 00	
First National Bank, Portland.....	19,600 00	19,190 00	19,000 00	
Lime Rock National Bank, Rockland.....	7,000 00	7,000 00	7,000 00	
Merchants' National Bank, Portland.....	3,975 00	6,095 00	3,975 00	
National Traders' Bank, Portland.....	4,500 00	4,950 00	4,500 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,500 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	10,500 00	10,000 00	
York National Bank, Saco.....	600 00	930 00	600 00	
Total national bank stock of Maine.....	97,775 00			97,775 00
<i>Other Bank Stock of Maine.</i>				
Northern Banking Company, Portland ...	18,000 00	11,700 00	18,000 00	18,000 00
Alabama National Bank, Birmingham, Ala.	2,800 00	2,800 00	2,800 00	
American National Bank, Kansas City, Mo.	9,600 00	2,400 00	9,600 00	
Continental National Bank, Memphis, Tenn.	10,000 00	10,000 00	10,000 00	
First National Bank, Fort Payne, Ala.....	1,000 00	1,000 00	1,000 00	
First National Bank, Leavenworth, Kan....	10,000 00	10,500 00	10,000 00	
First National Bank, Humboldt, Kan.....	2,000 00	2,000 00	2,000 00	

YORK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Fourth National Bank, Wichita, Kan.....	\$2,500 00	\$2,500 00	\$2,500 00	
Kansas National Bank, Topeka, Kan.....	1,800 00	450 00	1,800 00	
Merchants' National Bank, Portland, Ore.,	5,000 00	5,000 00	5,000 00	
Minnehaha Nat'l Bank, Sioux Falls, S. D.,	10,000 00	10,000 00	10,000 00	
Nat'l Bank of Commerce, Kansas City, Mo.	20,000 00	13,000 00	20,000 00	
Nat'l Bank of Kansas City, Kan. City, Mo..	7,000 00	7,000 00	7,000 00	
Nat'l Bank of Sioux City, Sioux City, Ia....	8,000 00	5,200 00	8,000 00	
St. Paul National Bank, St. Paul, Minn. . .	5,000 00	5,150 00	5,000 00	
Union National Bank, Minneapolis, Minn.,	13,600 00	13,000 00	13,000 00	
Total national bank stock out of New Eng.	107,700 00			\$107,700 00
<i>Loans on Railroad Bonds.</i>				
Chicago, St. Paul & Minneapolis		500 00	500 00	
Iowa Central		2,500 00	2,500 00	3,000 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company		5,381 58	5,381 58	
Saco Water Power Machine Company.....		933 44	933 44	
Sanford Mills.....		15,000 00	15,000 00	21,315 02
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		2,176 78	2,176 78	
National Bank of Commerce, Kansas City, Mo.....		250 00	250 00	2,426 78
Loan on County of Macoupin, Ill., bond.....		500 00	500 00	
Loan on Bank of Fort Payne, Ala., stock.....		1,500 00	1,500 00	
Loans on mortgages of real estate		257,404 46	257,404 46	259,404 46
Real estate, investment		7,950 00	7,950 00	
Real estate, foreclosure.....		45,462 39	45,462 39	
Premium account.....		-	69,000 00	122,412 39
Cash on deposit		9,025 74	9,025 74	
Cash on hand		3,181 39	3,181 39	12,207 13
Unpaid accrued interest.....		23,872 67		1,218,222 40
Due depositors, earned dividend and accrued State tax.....		1,191,554 27		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		1,177,381 63		
		\$14,172 64		

Annual expenses, \$3,300.

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES.

1894.

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

NOVEMBER 9, 1894.

W. W. BOLSTER, PRESIDENT.

N. F. WOODBURY, TREASURER.

Trustees—W. W. Bolster, J. E. Briggs, N. W. Harris, S. A. Holbrook, H. H. Gurney,
F. R. Conant, E. P. Wentworth.

Organized April 7, 1887.

 LIABILITIES.

Capital stock.....	\$75,100 00
Surplus	2,500 00
Demand deposits.....	7,145 07
Demand certificates of deposit.....	3,105 00
Time deposits.....	21,920 42
Time certificates of deposit.....	13,700 00
Treasurer's checks outstanding.	21 00
Bills payable.....	12,000 00
Undivided profits.....	680 24
	<hr/>
	\$136,171 73

 RESOURCES.

Loans on mortgages of real estate.....	\$64,764 02
Other loans and discounts.....	12,655 07
Real estate by foreclosure.....	46,313 36
Coupon notes uncollected.....	2,218 25
Furniture and fixtures.....	1,000 00
Suspense account.....	4,084 35
Expense account.....	629 62
Cash on deposit.....	2,865 87
Cash on hand.	1,641 19
	<hr/>
	\$136,171 73

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

MAY 24, 1894.

GEO. I. TRICKEY, PRES. AND TREAS.

CHAS. B. MARGESSON, SEC'Y.

Trustees—George I. Trickey, John P. Donworth, Louis C. Stearns, Jefferson Cary, William C. Spaulding, Samuel W. Collins, Charles W. Porter, William H. Gray and William McLellan.

Organized January 2, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	15,000 00
Profits	6,030 63
Demand deposits.....	70,114 60
Certified checks	184 80
	<hr/>
	\$141,330 03

 RESOURCES.

Time loans	\$118,319 38
Real estate, furniture and fixtures	4,500 00
Cash on deposit.....	11,758 51
Cash on hand.....	6,752 14
	<hr/>
	\$141,330 03

AUBURN TRUST COMPANY—AUBURN.

SEPTEMBER 1, 1894.

L. LINN SMALL, PRESIDENT. GEORGE C. WING, VICE-PRESIDENT.

JAMES F. ATWOOD, TREASURER.

Trustees—Samuel F. Merrill, Ara Cushman, L. Linn Small, B. F. Sturgis, A. R. Savage, George C. Wing, Seth M. Carter, Oscar Holway, H. A. Packard, F. Penley, John F. Lamb.

Organized June 5, 1890.

 LIABILITIES.

Capital stock.....	\$104,800 00
Demand deposits.....	11,166 06
Time deposits.....	41,869 84
Certificates of deposit.....	4,765 82
Treasurer's checks outstanding.....	212 01
Dividend No. 8.....	528 00
Discount account.....	2,307 00
Deposits for coupons.....	386 75
Profits.....	4,285 62
	<hr/>
	\$170,321 10

 RESOURCES.

Loans and discounts.....	\$94,687 00
Stocks and bonds.....	28,800 00
Real estate.....	18,000 00
Safe and furniture.....	5,000 00
Expense account.....	584 04
Expense on Battle Creek Railway bonds.....	374 41
Cash on deposit.....	20,060 93
Cash on hand.....	2,814 72
	<hr/>
	\$170,321 10

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA.

OCTOBER 17, 1894.

J. MANCHESTER HAYNES, PRESIDENT.

F. E. SMITH, TREASURER.

Trustees—J. Manchester Haynes, Edwin C. Burleigh, Payson Tucker, Ira H. Randall, Geo. S. Ballard, F. S. Lyman, H. M. Heath, Wm. T. Hall, M. W. Farr, F. W. Kinsman, Chas. H. White, L. J. Crooker, Nath. W. Cole, Geo. N. Lawrence, W. H. Gannett.

Organized January 29, 1894.

 LIABILITIES.

Capital stock.....	\$50,000 00
Profits.....	3,023 38
Demand deposits....	94,044 60
Time deposits.....	56,371 90
Certificates of deposit.....	15,100 00
	<hr/>
	\$218,539 88

 RESOURCES.

Time loans.....	\$102,285 63
Demand loans.....	58,414 52
Bonds.....	10,612 50
Expense account.....	455 56
Interest....	268 88
Furniture and fixtures.....	6,919 14
Cash on deposit.....	33,056 65
Cash on hand.....	6,527 00
	<hr/>
	\$218,539 88

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

JULY 19, 1894.

L. B. DEASEY, PRESIDENT. FRED C. LYNAM, SECRETARY AND TREASURER.

Trustees—Andrew P. Wiswell, John B. Porter, C. S. Leffingwell, E. H. Greeley,
L. B. Deasey, Fred C. Lynam.

Organized September 15, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	10,000 00
Profits ..	1,808 34
Demand deposits.....	123,197 57
Certificates of deposits	49,302 56
Trust funds.....	6,000 00
Due Casco National Bank, Portland.....	3,022 46
Due Canal National Bank, Portland	1,405 82
	<hr/>
	\$244,736 75

RESOURCES.

Mortgages of real estate.....	\$ 37,800 39
Other loans and discounts.....	139,524 00
Corporation stocks and bonds	10,610 00
Trust investments.....	6,000 00
Real estate, banking house.....	2,500 00
Furniture and fixtures.....	2,500 00
Expense account	32 35
Cash on deposit.....	31,874 74
Cash on hand.....	13,895 27
	<hr/>
	\$244,736 75

EASTERN TRUST AND BANKING COMPANY—BANGOR.

OCTOBER 1, 1894.

JOHN CASSIDY, PRESIDENT.

GEORGE B. CANNEY, SECRETARY.

CHARLES D. CROSBY, TREASURER.

Trustees—John Cassidy, James Adams, Frederick W. Hill, Daniel F. Davis, Edward L. Stewart, John B. Foster, John F. Colby, E. C. Nichols, J. C. Towle, Henry Rollins, E. B. Neally, F. H. Drummond, Rowland W. Stewart, E. M. Hersey, W. F. Milliken, Joseph L. Smith, D. F. Sanders, D. J. Sawyer, H. H. Smith, James H. Bailey, Hubbard Creighton, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, Wm. Engle, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$165,500 00
Surplus.....	20,000 00
Profits.....	51,468 23
Time deposits.....	498,027 40
Demand deposits.....	494,812 01
Due to other banks.....	414 91
Deposits for coupons.....	1,814 10
Unpaid dividend.....	147 00
Trust department.....	1,004 00
Real estate loans sold and guaranteed.....	117,705 00
	\$1,350,892 65

RESOURCES.

Demand and time loans.....	\$608,307 30
Loans on mortgages of real estate.....	161,695 00
Stocks and bonds.....	381,701 48
Interest.....	4,805 17
Expense.....	6,293 63
New banking rooms, furniture and fixtures.....	20,998 87
Foreclosure account.....	1,222 87
Cash on deposit.....	131,806 25
Cash on hand.....	34,062 08
	\$1,350,892 65

MAINE TRUST AND BANKING COMPANY—GARDINER.

OCTOBER 17, 1894.

WESTON LEWIS, PRESIDENT.

JOHN W. DANA, SECRETARY.

Trustees—Arthur Sewall, Payson Tucker, P. H. Winslow, J. S. Maxcy, Weston Lewis, John F. Hill, L. G. Downes, W. W. Bradstreet, William T. Hall, W. E. Maxcy.

Organized August 15, 1889.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	83,331 44
Time deposits	269,778 69
Certificates of deposit	29,700 00
Cashier's checks outstanding.....	148 10
Estates in trust.....	93,818 27
Discount account.	8,405 00
Surplus.....	30,000 00
Profits.....	10,586 13
	<hr/>
	\$625,767 63

RESOURCES.

Stocks and bonds.....	\$210,147 40
Loans and discounts.....	224,349 81
Trust investments.....	93,818 27
Safe and furniture.....	2,500 00
Expense account	1,644 76
Coupons for collection....	360 00
Cash on deposit.....	84,015 20
Cash on hand	8,932 19
	<hr/>
	\$625,767 63

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

MAY 23, 1894.

CHARLES P. ALLEN, PRESIDENT. BENJ. F. JONES, VICE-PRESIDENT.
GEORGE BARKER, TREASURER.

Trustees—Charles P. Allen, Benj. F. Jones, Fred Barker, A. M. Smith, A. R. Gould,
C. D. DeWitt, C. P. Ferguson, B. B. Lancaster, Levi B. Patten, W. C. Spaulding,
H. W. Safford, J. H. Judd, W. P. Bridgham, A. P. Libby, W. R. Pipes.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	1,000 00
Time deposits.....	13,591 64
Demand deposits..	22,083 59
Re-discounts	4,300 00
Profits	1,970 27
	<hr/>
	\$92,945 50

RESOURCES.

Time loans	\$74,390 65
Real estate.....	3,962 52
Furniture and fixtures.....	1,476 09
Expense account	469 89
Cash on deposit.....	8,333 04
Cash on hand.....	4,313 31
	<hr/>
	\$92,945 50

NORTHERN BANKING COMPANY—PORTLAND.

NOVEMBER 6, 1894.

CHARLES S. FOBES, PRESIDENT. CHARLES L. MARSTON, SECRETARY.

Trustees—Charles S. Fobes, Francis Fessenden, James E. McDowell, James E. Hewey, W. F. Milliken.*Organized May 1, 1887.*

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	20,597 59
Certificates of deposits	12,264 09
Debentures outstanding	75,500 00
Bills payable.....	57,000 00
Deposit for coupons.....	30 00
Trust department.....	10,350 00
	\$275,741 68

RESOURCES.

City and corporation bonds.....	\$ 77,250 00
Loans on mortgages of real estate.....	107,595 00
Other loans and discounts.....	24,021 79
Real estate	21,480 33
Trust investments.....	10,350 00
Furniture and fixtures.....	200 00
Expense account	252 51
Cash on deposit.....	2,177 40
Cash on hand	912 59
	\$244,289 62

NOTE.—Owing to depreciation in the market value of certain securities owned by this company, I am unable to value them at what they stand charged on their books.

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

OCTOBER 30, 1894.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, SECRETARY AND TREASURER.

Directors—S. B. Locke, W. H. Whitcomb, S. D. Andrews, H. D. Smith.*Organized April 2, 1887.*

 LIABILITIES.

Capital stock	\$10,000 00
Surplus	2,000 00
Profits	278 89
Debentures outstanding.....	57,600 00
Bills payable.....	1,937 00
Dividends unpaid	4 00
	\$71,819 89

 RESOURCES.

Loans.....	\$68,590 00
Real estate.....	1,850 00
Due from Bank of Gering, Nebraska	613 53
Due from Bank of Callaway, Nebraska.....	754 31
Expense account	6 00
Cash on deposit.....	6 05
	\$71,819 89

PEOPLE'S TRUST COMPANY—FARMINGTON.

NOVEMBER 8, 1894.

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

Trustees—George W. Wheeler, George M. Currier, Stephen Lake, Elbridge T. Smith, Daniel M. Bonney.*Organized September 5, 1885.*

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	9,000 00
Demand deposits.....	36,548 95
Time deposits.....	725,966 90
Time certificates of deposit.....	1,300 00
Dividends unpaid.....	741 00
Tax rebate.....	3 74
Due to other banks.....	7 07
Profits.....	25,357 92
	\$898,925 58

RESOURCES.

Loans on real estate.....	\$269,340 91
Loans on collaterals.....	131,212 78
Other loans and discounts.....	107,090 68
United States bonds.....	31,647 23
Municipal bonds.....	54,358 53
Railroad bonds.....	119,322 67
Railroad stock.....	17,588 67
Bank stock.....	38,659 60
Other stocks and bonds.....	62,721 50
Real estate.....	36,352 98
Furniture and fixtures.....	2,236 65
Expense account.....	1,035 18
Taxes paid.....	176 81
Due from sundry parties.....	81 54
Cash on deposit....	12,214 13
Cash on hand.....	14,885 72
	\$898,925 58

PORTLAND TRUST COMPANY—PORTLAND.

NOVEMBER 6, 1894.

WILLIAM G. DAVIS, PRESIDENT.

HARRY BUTLER, SECRETARY.

Trustees—William G. Davis, James P. Baxter, Philip G. Brown, Mark P. Emery, Samuel A. Holbrook, Augustus R. Wright, William N. Davis.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	238,979 64
Time deposits.....	88,358 01
Sinking funds for corporations.....	187,355 73
Estates in trust.....	47,462 19
Deposits for coupons.....	2,090 00
Dividends unpaid.....	132 00
Due to other banks.....	14,118 98
Profits ..	34,843 88
	<hr/>
	\$713,340 43

 RESOURCES.

Municipal and other bonds.....	\$ 57,118 63
Demand loans.....	199,635 90
Time loans.....	212,854 13
Sinking fund investments.....	188,804 46
Trust investments.....	47,395 16
Expense account.....	2,200 15
Cash on deposit.....	5,712 95
Cash on hand.....	4,619 05
	<hr/>
	\$713,340 43

ROCKLAND TRUST COMPANY—ROCKLAND.

OCTOBER 12, 1894.

A. F. CROCKETT, PRESIDENT. C. M. KALLOCH, SECRETARY AND TREASURER.

Trustees—A. F. Crockett, G. L. Farrand, William S. White, John D. May, H. G. Tibbetts, William T. Cobb, Charles H. Berry, William W. Case, F. C. Knight, James Donohue, A. C. Gay, S. M. Bird, E. A. Butler, E. K. Glover, Fred E. Richards.

Organized March 14, 1889.

 LIABILITIES.

Capital stock.....	\$100,000 00
Profits	13,901 55
Demand deposits.....	85,879 26
Time deposits.....	24,647 31
Certificates of deposits	8,232 12
Dividends unpaid	45 00
Due other banks.....	2,320 59
Re-discounts	5,000 00
	<hr/>
	\$240,025 86

 RESOURCES.

Time loans.....	\$151,387 95
Demand loans	68,024 30
Stocks and bonds.....	2,758 90
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	1,400 00
Cash on deposit.....	5,680 12
Cash on hand.	6,774 59
	<hr/>
	\$240,025 86

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY,
—WATERVILLE.

JULY 23, 1894.

I. C. LIBBY, PRESIDENT.

WILLIAM T. HAINES, SECRETARY.

R. E. ATTWOOD, TREASURER.

Directors—I. C. Libby, F. C. Thayer, C. G. Carleton, George H. Crosby, Frank Redington, Martin Blaisdell, W. A. R. Boothby, Horace Purington, Howard W. Dodge, W. T. Haines, J. W. Gilman, J. G. Barton, P. S. Heald, Charles H. Merrill, O. H. Judkins.

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	110,997 85
Time deposits.....	76,758 07
Profit and loss.....	12,700 44
Bills payable.....	15,000 00
	\$315,456 36

RESOURCES.

Loans and discounts.....	\$174,057 53
Stocks and bonds.....	68,000 00
Vault and fixtures.....	40,812 52
Expense account.....	905 97
Cash on deposit.....	14,834 12
Cash on hand.....	16,846 22
	\$315,456 36

WESTBROOK TRUST COMPANY—WESTBROOK.

NOVEMBER 6, 1894.

LEANDER VALENTINE, PRESIDENT. JOHN C. SCATES, VICE-PRESIDENT.

RUSSELL D. WOODMAN, TREASURER.

Trustees—Leander Valentine, John C. Scates, Henry B. Cleaves, Jeremiah M. Mason, William W. Lamb, James Pennell, Percival Bonney, Arthur W. Merrill, Russell D. Woodman.

Organized January 11, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	5,500 00
Demand deposits... .	45,189 84
Time deposits.....	176,100 64
Certificates of deposit.....	8,962 00
Due to other banks.....	2,261 93
Dividends unpaid.....	451 42
Profits	853 71
	\$289,319 54

RESOURCES.

Bills discounted.....	\$97,865 10
Real estate loan.....	41,584 56
Demand loan.....	41,380 60
Railroad bonds.....	26,740 00
Corporation bonds.....	38,900 00
Bank and railroad stocks.....	20,032 50
Real estate, bank building.....	5,315 25
Safe and furniture.....	2,000 00
Cash on deposit.....	10,466 61
Cash on hand.....	5,034 92
	\$289,319 54

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1894.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

JUNE 27, 1894.

A. R. SAVAGE, PRESIDENT.

GEORGE G. GIFFORD, SECRETARY.

W. M. GREENLEAF, TREASURER.

Directors—A. R. Savage, Ara Cushman, A. M. Penley, George W. Curtis, L. W. Haskell, George G. Gifford, George W. Bumpus, W. W. Stetson, S. K. Ballard.

Organized May 25, 1887.

 LIABILITIES.

Capital dues.....	\$137,722 77
Guaranty fund.....	1,317 40
Advances.....	19,706 34
Forfeited shares.....	15 19
Profits.....	2,795 26
	<hr/>
	\$161,556 96

 RESOURCES.

Loans on mortgages of real estate.....	\$152,387 40
Loans on shares.....	6,920 00
Furniture and fixtures.....	200 00
Suspense account.....	211 58
Expense account.....	180 69
Cash.....	1,657 29
	<hr/>
	\$161,556 96

Number of shareholders.....	401
Number of borrowers.....	140
Number of shares outstanding.....	2,107
Number of shares pledged for loans.....	803½
Number of loans.....	146

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

APRIL 25, 1894.

THOMAS J. LYNCH, PRESIDENT.

W. H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

Directors—Thomas J. Lynch, Howard Owen, F. L. Hersey, George W. Vickery, Charles B. Chick, Charles R. Hall, William H. Libby, A. G. Andrews, Melvin S. Holway.

Organized June 27, 1887.

 LIABILITIES.

Capital dues.....	\$205,743 37
Guaranty fund.....	418 10
Profits	2,260 58
	<hr/>
	\$208,422 05

 RESOURCES.

Loans on mortgages of real estate.....	\$198,450 00
Permanent expense.....	167 62
Temporary expense.....	38 25
Cash.....	9,766 18
	<hr/>
	\$208,422 05

Number of shareholders.....	629
Number of borrowers.....	190
Number of shares outstanding.....	4,190
Number of shares pledged for loans.....	1,043
Number of loans.....	204

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

OCTOBER 1, 1894.

JAMES A. BOARDMAN, PRESIDENT. ALBERT T. THOMPSON, SECRETARY.

ARTHUR F. STETSON, TREASURER.

Directors—Michael C. O'Brien, Henry G. Thompson, Edwin F. Dillingham, Joseph F. Snow, Arthur Chapin, James A. Boardman, Albert T. Thompson.*Organized February 15, 1886.*

LIABILITIES.

Capital dues.....	\$227,943 03
Forfeited shares.....	10 11
Guaranty fund.....	2,217 55
Profits.....	5,526 47
Other liabilities.....	700 00
	\$236,397 16

RESOURCES.

Loans on mortgages of real estate.....	\$221,838 00
Loans on shares.....	4,185 00
Taxes paid on real estate loans.....	74 47
Expense account.....	375 00
Cash.....	9,924 69
	\$236,397 16

Number of shareholders.....	763
Number of borrowers.....	248
Number of shares outstanding.....	4,864
Number of shares pledged for loans.....	1,295
Number of loans.....	388

BATH LOAN AND BUILDING ASSOCIATION—BATH.

MARCH 29, 1894.

H. W. SWANTON, PRESIDENT.

CHARLES A. CORLISS, SECRETARY.

F. W. WEEKS, TREASURER.

Directors—H. W. Swanton, C. H. McLellan, A. B. Haggett, C. C. Low, G. C. Moses,
E. F. Kelley, C. E. Patten, C. L. Farnham, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Capital dues	\$19,114 77
Guaranty fund.....	126 63
Profits.	1,550 94
	<hr/>
	\$20,792 34

 RESOURCES.

Loans on mortgages of real estate	\$20,150 00
Expense account.. ..	159 76
Cash	482 58
	<hr/>
	\$20,792 34

Number of shareholders.....	121
Number of borrowers	25
Number of shares outstanding.....	707
Number of shares pledged for loans.....	169
Number of loans	40

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

OCTOBER 9, 1894.

JOHN G. BROOKS, PRESIDENT. C. W. WESCOTT, SECRETARY AND TREASURER.

Directors—John G. Brooks, R. F. Dunton, J. M. Fletcher, Albert Gammans, S. H. Mathews, A. Cutter Sibley, William B. Swan, L. A. Knowlton, A. I. Brown.

Organized January 21, 1891.

 LIABILITIES.

Capital dues.....	\$20,919 61
Guaranty fund.....	49 04
Profits	64 87
Other liabilities.....	3 00
	<hr/>
	\$21,036 52

 RESOURCES.

Loans on mortgages of real estate.....	\$17,775 00
Bonds owned.....	2,164 82
Permanent expense....	50 00
Cash.....	1,046 70
	<hr/>
	\$21,036 52

Number of shareholders.....	84
Number of borrowers.....	25
Number of shares outstanding.....	526
Number of shares pledged for loans.....	94
Number of loans.....	28

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

AUGUST 15, 1894.

JOHN FURBISH, PRESIDENT. WILLIAM M. PENNELL, SECRETARY.
J. W. FISHER, TREASURER.

Directors—Larkin D. Snow, William M. Pennell, Lyman E. Smith, Charles E. Townsend, John H. Peterson, Lewis G. Trudeau, Hiram M. Merriman, Daniel A. Booker, John Furbish.

Organized June 5, 1888.

LIABILITIES.

Capital dues	\$51,965 98
Guaranty fund.....	82 65
Interest on advances.....	93 60
Profits	2,024 92
	\$54,167 15

RESOURCES.

Loans on mortgages of real estate	\$48,785 35
Loans on shares	2,300 00
Current expense.....	4 85
Cash	3,076 95
	\$54,167 15

Number of shareholders.....	232
Number of borrowers.....	73
Number of shares outstanding.....	1,084
Number of shares pledged for loans	323
Number of loans	87

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

OCTOBER 1, 1894.

PARKER SPOFFORD, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

Directors—J. P. Hooper, George H. Emerson, R. H. Emery, W. A. Heywood,
Irvin L. Brown.

Organized April 11, 1889.

LIABILITIES.

Capital dues.....	\$12,329 87
Guaranty fund.....	23 00
Profits.....	297 47
	<hr/>
	\$12,650 34

RESOURCES.

Loans on mortgages of real estate.....	\$12,616 00
Cash.....	34 34
	<hr/>
	\$12,650 34

Number of shareholders.....	106
Number of borrowers.....	29
Number of shares outstanding.....	354
Number of shares pledged for loans.....	84
Number of loans.....	28

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 23, 1894.

HENRY S. OSGOOD, PRESIDENT.

JOSEPH F. CHUTE, SECRETARY.

SETH L. LARRABEE, TREASURER.

Directors—Henry S. Osgood, Richard K. Gatley, Fred N. Dow, Nathan E. Redlon, Edward B. Winslow, Prentiss Loring, Seth L. Larrabee, Joshua Davis, Alfred A. White, Augustine D. Smith, William H. Scott, Albion Little, Alonzo W. Smith, William M. Marks, James T. Johnston.

Organized February 11, 1888.

LIABILITIES.

Capital dues.....	\$319,362 75
Guaranty fund.....	3,288 28
Forfeited shares.....	6 00
Due on loans.....	1,650 00
Profits	5,294 11
	\$329,601 14

RESOURCES.

Loans on mortgages of real estate.....	\$293,150 00
Loans on shares	9,000 00
Real estate by foreclosure.....	15,217 26
Permanent expense.....	207 53
Current expense.....	174 16
Cash.....	11,852 19
	\$329,601 14

Number of shareholders.....	821
Number of borrowers.....	288
Number of shares outstanding.....	4,800
Number of shares pledged for loans.....	1,661
Number of loans.....	288

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 22, 1894.

ARTHUR K. HUNT, PRESIDENT. JAMES L. RACKLEFF, SECRETARY.
WILLIAM J. KNOWLTON, TREASURER.

Directors—Henry B. Cleaves, Arthur K. Hunt, John M. Adams, James F. Hawkes, Edward C. Reynolds, George S. Hunt, Alex. T. Laughlin, Robert A. McClutchy, Enoch W. Hunt, Kimball Eastman, Samuel Rolfe, Edwin L. Goding, William J. Knowlton, Philip F. Turner.

Organized April 5, 1890.

LIABILITIES.

Capital dues.....	\$88,988 44
Guaranty fund.....	771 47
Advances.....	15,031 16
Profits.....	801 80
	<hr/>
	\$105,592 87

RESOURCES.

Loans on mortgages of real estate.....	\$98,750 00
Loans on shares.....	1,250 00
Real estate, by foreclosure.....	2,762 60
Permanent expense.....	60 00
Current expense	15 00
Cash.....	2,755 27
	<hr/>
	\$105,592 87

Number of shareholders.....	376
Number of borrowers.....	72
Number of shares outstanding.....	2,266
Number of shares pledged for loans.....	638
Number of loans.....	72

DEERING LOAN AND BUILDING ASSOCIATION—WOODFORD'S.

NOVEMBER 22, 1894.

JOHN E. SAWYER, PRESIDENT.

ARTHUR W. PIERCE, SECRETARY.

L. FRANK JONES, TREASURER.

Directors—John E. Sawyer, Joseph H. Hutchins, Arthur W. Pierce, L. Frank Jones, Mellen T. Doten, Fred N. Hooper, John M. Adams, Lemuel W. Dyer, Myron E. Moore.

Organized June 17, 1893.

LIABILITIES.

Capital dues.....	\$10,511 28
Guaranty fund.....	26 37
Advances.....	6,743 11
Profits.....	395 13
	\$17,675 89

RESOURCES.

Loans on mortgages of real estate.....	\$16,700 27
Permanent expense....	197 80
Temporary expense	50 40
Cash.....	727 42
	\$17,675 89

Number of shareholders.....	240
Number of borrowers.....	18
Number of shares outstanding.....	952
Number of shares pledged for loans.....	107
Number of loans.....	21

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

JULY 13, 1894.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

Directors—A. F. Bradbury, Samuel Eldridge, W. H. Carr, C. M. Sawyer, N. H. Fay.*Organized June 12, 1886.*

LIABILITIES.

Capital dues	\$35,082 19
Guaranty fund.....	112 94
Profits	221 32
	<hr/>
	\$35,416 45

RESOURCES.

Loans on mortgages of real estate.....	\$30,460 00
Loans on shares.....	855 00
Railroad bonds owned.....	3,000 00
Suspense account. ...	163 69
Temporary expense.....	16 16
Permanent expense.....	39 45
Cash	882 15
	<hr/>
	\$35,416 45

Number of shareholders.....	136
Number of borrowers.....	55
Number of shares outstanding.....	567
Number of shares pledged for loans.....	186
Number of loans	381

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

OCTOBER 6, 1894.

A. W. KING, PRESIDENT. CHARLES A. ALLEN, SECRETARY AND TREASURER.

Directors—A. W. King, Lewis Friend, A. W. Greely, J. A. Peters, Jr., Charles H. Drummey, J. F. Knowlton, F. W. Rollins.

Organized April 6, 1891.

LIABILITIES.

Capital dues	\$7,411 52
Guaranty fund.....	47 25
Forfeited share account.....	43 30
Profits	595 88
	<hr/>
	\$8,097 95

RESOURCES.

Loans on mortgages of real estate	\$6,650 00
Loans on shares	125 00
Permanent expense	128 85
Cash	1,194 10
	<hr/>
	\$8,097 95

Number of shareholders.....	80
Number of borrowers.....	16
Number of shares outstanding.....	249
Number of shares pledged for loans	41
Number of loans	16

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 15, 1894.

CULLEN C. CHAPMAN, PRESIDENT. W. EDWIN ULMER, SECRETARY.
 NATHANIEL W. MORSE, TREASURER.

Directors—Cullen C. Chapman, Lyman M. Cousens, Samuel A. True, Nathaniel W. Morse, Charles A. Cushing, Thomas Edwards, Charles Cook, Almon N. Waterhouse, George L. Warren, John Q. Twitchell, Charles A. Ring, Alfred H. Berry, Thomas G. Harris, Horace F. Farnham, Frank W. Stockman, W. Edwin Ulmer, Franklin H. Morse, Joseph A. McGowan, Edwin F. Vose, John H. Humphrey, Eugene M. Walker, Thomas B. Haskell, John C. Knight, Bryce M. Edwards, Geo. B. Bagley, Edward H. Sargent, Jesse M. Boardman, Jordan Snow, George Smith, Henry Trefethen, Franklin M. Lawrence.

Organized August 10, 1891.

. LIABILITIES.

Capital dues	\$60,058 53
Guaranty fund.....	485 85
Advances.....	5,771 29
Profits	80 39
Other liabilities ...	12 45
	\$66,408 51

RESOURCES.

Loans on mortgages of real estate.....	\$58,205 96
Loans on shares	700 00
Cash.....	7,502 55
	\$66,408 51

Number of shareholders.....	346
Number of borrowers.....	59
Number of shares outstanding	1,775
Number of shares pledged for loans.....	340
Number of loans.	59

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

APRIL 20, 1894.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY.

HENRY FARRINGTON, TREASURER.

Directors—G. W. Heselton, H. Scribner, O. B. Clason, Henry Farrington, F. H. Dunning, J. C. Hodgkins, David Dennis, C. W. Church, D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Capital dues	\$35,700 78
Guaranty fund.....	88 28
Forfeited shares.....	29 98
Profits.....	2,127 22
	\$37,946 26

RESOURCES.

Loans on mortgages of real estate.....	\$33,700 00
Loans on shares	930 00
Permanent expense.....	161 00
Temporary expense.....	10 25
Cash.....	3,145 01
	\$37,946 26

Number of shareholders.....	140
Number of borrowers.....	42
Number of shares outstanding ...	671
Number of shares pledged for loans.....	194
Number of loans	49

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

APRIL 27, 1894.

C. W. TILDEN, PRESIDENT.

L. D. MERCHANT, SECRETARY.

C. K. TILDEN, TREASURER.

Directors—C. W. Tilden, John W. Church, W. H. Quinn, G. F. Simmons, Frank Kittredge, W. H. Perry, Horace Getchell, H. N. Steeves, N. L. Niles.

Organized May 27, 1889.

LIABILITIES.

Capital dues	\$23,552 96
Guaranty fund.....	68 77
Profits	721 97
	\$24,343 70

RESOURCES.

Loans on mortgages of real estate	\$23,360 00
Loans on shares	75 00
Permanent expense	98 07
Temporary expense.....	4 00
Cash.....	806 63
	\$24,343 70

Number of sharcholders.....	146
Number of borrowers.....	33
Number of shares outstanding.....	662
Number of shares pledged for loans.....	118
Number of loans.....	34

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

OCTOBER 1, 1894.

FRANK M. ROSS, PRESIDENT.

S. F. FULLER, SECRETARY.

A. S. BIGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Chas. R. Littlefield, C. H. Clark, O. H. Perkins, S. A. Woodbury, W. A. Hall, W. T. Moody, O. S. Ross, E. A. Fairfield, A. S. Biggar, Ivory Littlefield, L. W. Nash.

Organized November 9, 1889.

LIABILITIES.

Capital dues.....	\$36,355 06
Advances.....	4,584 68
Guaranty fund.....	110 51
Due on loans	354 96
Profits	1,210 02
	\$42,615 23

RESOURCES.

Loans on mortgages of real estate.....	\$42,208 00
Loans on shares	400 00
Expense account	7 23
	\$42,615 23

Number of shareholders.....	189
Number of borrowers.....	67
Number of shares outstanding.....	674
Number of shares pledged for loans	240
Number of loans	67

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

JULY 16, 1894.

C. A. WILBER, PRESIDENT. K. C. GRAY, SECRETARY AND TREASURER.

Directors—E. C. Towne, James Emery, W. W. Johnson, Robert Ballentine, D. L. Churchill.*Organized April 27, 1887.*

 LIABILITIES.

Capital dues	\$6,642 82
Guaranty fund.....	16 16
Profits	177 22
	<hr/>
	\$6,836 20

 RESOURCES.

Loans on mortgages of real estate.....	\$6,250 00
Loans on shares	550 00
Expense account.....	6 14
Cash	30 06
	<hr/>
	\$6,836 20

Number of shareholders.....	43
Number of borrowers.....	15
Number of shares outstanding.....	177
Number of shares pledged for loans	54
Number of loans	18

MECHANICS' LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 16, 1894.

HOLMAN S. MELCHER, PRESIDENT. GEORGE H. ALLAN, SECRETARY.

CHARLES G. ALLEN, TREASURER.

Directors—Horace H. Shaw, Holman S. Melcher, Fred E. Richards, George M. Seiders, William H. Green, 1st, John W. Deering, E. L. O. Adams, Chas. W. Allen, W. A. Davis, Geo. H. Libby, A. W. Merrill, George H. Allan, Wm. H. Looney, Stephen Berry, W. L. Blake, L. D. Austin, J. F. A. Merrill.

Organized June 10, 1888.

LIABILITIES.

Capital dues	\$40,178 86
Guaranty fund.....	121 35
Advances	319 43
Due on loans.....	5,687 25
Profits	1,627 94
	<hr/>
	\$47,934 83

RESOURCES.

Loans on mortgages of real estate	\$44,675 01
Loans on shares	1,025 00
Permanent expense.....	273 99
Temporary expense.....	160 74
Cash on deposit	1,285 04
Cash on hand	515 05
	<hr/>
	\$47,934 83

Number of shareholders.....	270
Number of borrowers	36
Number of shares outstanding.....	1,039
Number of shares pledged for loans	282
Number of loans	34

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

NOVEMBER 30, 1894.

J. W. WAYNE, PRESIDENT.

A. A. WOODSUM, SECRETARY.

J. H. DECOSTER, TREASURER.

Directors—J. W. Wayne, H. E. Thurston, J. E. Saunders, J. H. DeCoster, A. A. Woodsum, A. J. Weston, F. H. McDonald, Edmund Merrill, E. F. Bradford, L. A. Moulton, L. W. Mason, Wm. Whitney.

Organized September 25, 1890.

LIABILITIES.

Capital dues	\$10,069 04
Advances	3,119 05
Guaranty fund.....	83 61
Profits	2,986 94
	<hr/>
	\$16,258 64

RESOURCES.

Loans on mortgages of real estate.....	\$14,275 00
Loans on shares	700 00
Expense account.....	779 06
Cash	504 58
	<hr/>
	\$16,258 64

Number of shareholders.....	87
Number of borrowers.....	22
Number of shares outstanding.....	344
Number of shares pledged for loans	99
Number of loans.....	22

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

JULY 14, 1894.

EDWARD W. CONANT, PRESIDENT. W. E. HELLENBRAND, SECRETARY.

E. R. ALFORD, TREASURER.

Directors—E. W. Conant, J. T. Mullen, W. E. Hellenbrand, E. R. Alford, G. T. Sewall, J. B. Mullen, C. W. Robbins, Edgar B. Weeks.*Organized June 10, 1888.*

 LIABILITIES.

Capital dues.....	\$37,922 43
Guaranty fund.....	343 62
Profits.....	1,286 23
	<hr/>
	\$39,552 28

 RESOURCES.

Loans on mortgages of real estate..	\$33,740 00
Loans on shares.....	1,160 00
Permanent expense.....	69 69
Cash.....	4,582 59
	<hr/>
	\$39,552 28

Number of shareholders.....	157
Number of borrowers.....	52
Number of shares outstanding..	894
Number of shares pledged for loans.....	21
Number of loans.....	56

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

JULY 12, 1894.

J. F. HUGHES, PRESIDENT.

G. L. ARNOLD, SECRETARY.

WILLIAM BUCK, TREASURER.

Directors—J. F. Arnold, C. S. Ham, L. P. Evans, O. P. Martin, B. H. Davis, J. F. Hughes.

Organized June 16, 1887.

LIABILITIES.

Capital dues.....	\$30,531 86
Due on loans.....	900 00
Guaranty fund.....	317 77
Profits.....	439 30
	<hr/>
	\$32,188 93

RESOURCES.

Loans on mortgages of real estate.....	\$30,410 00
Suspense account.....	92 10
Cash....	1,686 83
	<hr/>
	\$32,188 93

Number of shareholders.....	126
Number of borrowers.....	44
Number of shares outstanding.....	701
Number of shares pledged for loans.....	159
Number of loans.....	54

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 23, 1894.

FRED N. DOW, PRESIDENT.

JOSEPH F. CHUTE, SECRETARY.

SETH L. LARRABEE, TREASURER.

Directors—Henry S. Osgood, Albion Little, Seth L. Larrabee, Fred N. Dow, Henry C. Peabody, Joseph S. Ricker, Richard K. Gatley, Nathan E. Redlon, Edward B. Winslow, James H. Hall, William M. Marks, Charles B. Woodman, Augustine D. Smith, William H. Scott, Fred E. Briggs, Alonzo W. Smith, George W. Norton.

Organized March 19, 1890.

 LIABILITIES.

Capital dues.....	\$186,894 01
Guaranty fund.....	1,254 66
Forfeited shares.....	59 64
Due on loans.....	2,100 00
Profits.....	55 68
	<hr/>
	\$190,363 99

 RESOURCES.

Loans on mortgages of real estate.....	\$164,300 00
Loans on shares.....	3,500 00
Loans on collaterals.....	6,750 00
Real estate by foreclosure.....	3,870 00
Permanent expense.....	201 70
Cash.....	11,741 39
	<hr/>
	\$190,363 99

Number of shareholders.....	687
Number of borrowers.....	155
Number of shares outstanding.....	3,996
Number of shares pledged for loans.....	933
Number of loans.....	155

ROCKLAND LOAN AND BUILDING ASSOCIATION—ROCKLAND.

AUGUST 28, 1894.

SAMUEL BRYANT, PRESIDENT.

EDWARD K. GOULD, SECRETARY.

H. O. GURDY, TREASURER.

Directors—Samuel Bryant, Samuel A. Burpee, J. Henry Flint, E. K. Glover, Justis E. Sherman, A. W. Butler, Gardner L. Farrand, Harry O. Gurdy, Frank C. Knight, William S. White, Leander Weeks.

Organized May 18, 1888.

LIABILITIES.

Capital dues	\$109,893 83
Advances	7,282 30
Interest on advances.....	700 97
Forfeited shares.....	113 87
Guaranty fund.....	741 33
Profits	3,052 78
	\$121,785 08

RESOURCES.

Loans on mortgages of real estate	\$111,250 00
Loans on shares	3,600 00
Real estate by foreclosure.....	2,034 38
Permanent expense.....	219 47
Temporary expense.....	259 30
Cash	4,421 93
	\$121,785 08

Number of shareholders.....	541
Number of borrowers	202
Number of shares outstanding.....	2,157½
Number of shares pledged for loans	833½
Number of loans	219

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

NOVEMBER 9, 1894.

J. H. NEAL, PRESIDENT.

FRED A. SPRINGER, SECRETARY.

GEORGE H. NOWELL, TREASURER.

Directors—J. H. Neal, William Kernon, George H. Nowell, Samuel Littlefield, Frank Wilson, F. L. Senior, F. A. Springer, C. A. Bodwell, Joseph Leckenby, S. O. Nicholls, Orrin Roberts, Charles D. Clark.

Organized March 17, 1890.

 LIABILITIES.

Capital dues.....	\$57,275 03
Guaranty fund.....	167 32
Other liabilities.....	2 75
Profits.....	4,063 62
	<hr/>
	\$61,508 72

 RESOURCES.

Loans on mortgages of real estate.....	\$60,450 00
Insurance paid....	108 00
Interest paid on advances.....	33 54
Permanent expense.....	397 77
Temporary expense.....	234 55
Cash.....	284 86
	<hr/>
	\$61,508 72

Number of shareholders.....	241
Number of borrowers.....	63
Number of shares outstanding.....	1,277
Number of shares pledged for loans.....	302½
Number of loans.....	76

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

JULY 17, 1894.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

Directors—O. A. Priest, A. R. Bixby, J. R. McClellan, W. A. Clough, Thomas Tantish, E. G. Varney, H. C. Gage, J. P. Oak, J. M. Arnold, S. W. Gould, C. M. Barnard, H. Wentworth.

Organized September, 1883.

LIABILITIES.

Capital dues	\$61,148 42
Advances	2,575 00
Guaranty fund.....	404 34
Profits.	1,333 91
	<hr/>
	\$65,461 67

RESOURCES.

Loans on mortgages of real estate.....	\$62,375 00
Loans on shares	750 00
Expense account.....	2 29
Cash	2,334 38
	<hr/>
	\$65,461 67

Number of shareholders.....	260
Number of borrowers.....	105
Number of shares outstanding.....	1,247
Number of shares pledged for loans	386
Number of loans.....	166

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 20, 1894.

WILLIAM T. STUDLEY, PRESIDENT. MARCUS A. HANNA, VICE PRESIDENT.

WILLIAM E. ALLEN, SECRETARY. C. N. TREFETHEN, TREASURER.

F. H. HARFORD, ATTORNEY.

Directors—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna, George F. Stevens, J. Warren Lowell, C. A. Tilton, Charles N. Trefethen, Willis F. Strout, A. A. Cole, Niles Nelson, John F. Merriman, Charles A. Studley, William T. Studley, William E. Allen, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Capital dues.....	\$19,799 88
Guaranty fund.....	46 73
Advances.....	5,177 00
Profits	634 35
	\$25,657 96

RESOURCES.

Loans on mortgages of real estate..	\$25,254 32
Permanent expense.....	218 35
Cash.....	185 29
	\$25,657 96

Number of shareholders.....	173
Number of borrowers.....	36
Number of shares outstanding..	654
Number of shares pledged for loans.....	136
Number of loans.....	36

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

APRIL 2, 1894.

P. E. STORER, PRESIDENT.

E. A. GLIDDEN, SECRETARY.

G. W. YOUNG, TREASURER.

Directors—C. H. Howard, G. J. Kuhn, W. L. White, E. A. Glidden, P. E. Storer,
G. W. Young, W. A. Vannah, M. A. Achorn, Frank Achorn.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$2,854 77
Advances.....	4 00
Guaranty fund.....	16 41
Forfeited shares.....	21 84
	<hr/>
	\$2,897 02

RESOURCES.

Loans on mortgages of real estate.....	\$2,300 00
Loans on shares.....	490 00
Safe account.....	50 00
Expense account.....	2 93
Cash.....	54 09
	<hr/>
	\$2,897 02

Number of shareholders.....	42
Number of borrowers.....	16
Number of shares outstanding.....	92
Number of shares pledged for loans.....	40
Number of loans.....	16

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

AUGUST 9, 1894.

I. S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

Directors—P. S. Heald, I. S. Bangs, George L. Learned, W. A. R. Boothby, William T. Haines, H. D. Bates, C. G. Carleton, Russell Jones, M. F. Bartlett.

Organized April 20, 1887.

LIABILITIES.

Capital dues	\$56,424 95
Guaranty fund.....	140 73
Advances	6,587 04
Profits.....	973 46
	\$64,126 18

RESOURCES.

Loans on mortgages of real estate.....	\$62,828 00
Loans on shares	215 00
Temporary expense.....	5 89
Cash.....	1,077 29
	\$64,126 18

Number of shareholders.....	208
Number of borrowers.....	54
Number of shares outstanding ...	1,274
Number of shares pledged for loans.....	351
Number of loans	70

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

OCTOBER 18, 1894.

CLARENCE A. PEASLEE, PRESIDENT. WM. D. PATTERSON, SECRETARY.

F. W. SEWALL, TREASURER.

Directors—C. A. Peaslee, Henry Ingalls, Joseph P. Tucker, Francis E. Johnson,
John G. Budd.

Organized June 16, 1888.

LIABILITIES.

Capital dues.....	\$7,803 60
Advances	400 00
Forfeited shares.....	81 58
Guaranty fund.....	66 71
Profits	172 36
	<hr/>
	\$8,524 25

RESOURCES.

Loans on mortgages of real estate.....	\$7,455 00
Loans on shares.....	340 00
Real estate, by foreclosure.....	563 87
Permanent expense.....	38 37
Cash.....	127 01
	<hr/>
	\$8,524 25

Number of shareholders.....	34
Number of borrowers.....	13
Number of shares outstanding.....	115
Number of shares pledged for loans.....	48
Number of loans.....	16

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

AUGUST 21, 1894.

JAMES A. STROUT, PRESIDENT. FRANK H. COUSENS, VICE-PRESIDENT.
 H. G. HUTCHINSON, SECRETARY AND TREASURER.

Directors—James A. Strout, Frank H. Cousens, George R. Andrews, Jere G. Shaw, Edgar A. Hubbard, Frank S. Warren, Robert McArthur, John Berry, Wesley G. Smith, Cornelius Horrigan, Charles E. Atwood, G. N. Weymouth, W. J. Bradford, G. P. Littlefield, Seth A. Goodwin.

Organized January 21, 1889.

 LIABILITIES.

Capital dues	\$57,192 21
Guaranty fund.....	110 40
Profits	1,309 28
	<hr/>
	\$58,611 89

 RESOURCES.

Loans on mortgages of real estate	\$54,984 22
Loans on shares.....	3,070 00
Permanent expense.....	76 82
Temporary expense.....	22 52
Cash	458 33
	<hr/>
	\$58,611 89

Number of shareholders.....	230
Number of borrowers.....	67
Number of shares outstanding.....	1,242
Number of shares pledged for loans.....	385
Number of loans	67

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1894.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

NOVEMBER 24, 1894.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

Trustees—Cyrus Greeley, E. S. Paul, John Y. Scruton, J. H. Stetson, Seth M. Carter, Charles Walker, H. L. Pratt, F. W. Parker, H. B. Estes.

Organized March 5, 1870.

 LIABILITIES.

Deposits.....	\$1,424,643 43
Reserve fund.....	45,264 08
Profits.....	2,257 18
	\$1,472,164 69

 RESOURCES.

Public funds of Maine.....	\$50,750 00
State, county, city and town bonds out of New England.....	316,700 00
Railroad bonds of Maine.....	137,500 00
Railroad bonds of other states.....	153,825 00
Corporation bonds of Maine.....	73,000 00
Corporation stock of Maine.....	30,000 00
Other corporation stock.....	10,484 00
National bank stock of Maine.....	98,160 00
Real estate, foreclosure.....	12,693 89
Loans on stocks and bonds.....	36,950 00
Loans on other collaterals (personal).....	930 00
Loans to corporations....	31,300 00
Loans on mortgages of real estate.....	463,110 89
Premium account.....	51,148 02
Expense account.....	30 98
Cash on hand and on deposit.....	5,581 91
	\$1,472,164 69

Dividends paid in May and November.

Examinations made by trustees in April and October.

Deposits draw interest from first of each month.

Treasurer's bond renewed February 1, 1890; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

AUBURN SAVINGS BANK—AUBURN.

NOVEMBER 24, 1894.

GEORGE S. WOODMAN, PRESIDENT. GEORGE H. BROWN, TREASURER.

Trustees—George S. Woodman, Frank Bartlett, D. W. Verrill, Daniel Lara, A. M. Peables, John A. Morrill, H. M. Packard, F. I. Day, A. M. Penley.

Organized March 16, 1868.

 LIABILITIES.

Deposits.....	\$1,223,363 02
Reserve fund.....	32,500 00
Profits.....	26,017 95
	<hr/>
	\$1,281,880 97

 RESOURCES.

State, county, city and town bonds out of New England.....	\$186,640 00
Railroad bonds of Maine.....	120,900 00
Railroad bonds of other states.....	164,387 50
Railroad stock of Maine.....	22,605 85
Corporation bonds of Maine.....	88,340 00
Other corporation bonds.....	10,000 00
Corporation stock of Maine.....	1,700 00
Other corporation stock.....	7,672 00
National bank stock of Maine.....	122,500 00
Real estate, foreclosure.....	20,953 41
Loans on stocks and bonds.....	89,461 01
Loans on other collaterals (personal).....	4,900 00
Loans to corporations.....	47,003 85
Loans on mortgages of real estate.....	322,104 40
Premium account.....	43,728 39
Furniture account (safes, etc.).....	2,400 00
Expense account.....	1,845 51
Cash on hand and on deposit.....	24,739 05
	<hr/>
	\$1,281,880 97

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed, 1894; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

AUGUSTA SAVINGS BANK—AUGUSTA.

NOVEMBER 24, 1894.

WILLIAM S. BADGER, PRESIDENT. EDWIN C. DUDLEY, TREASURER.

Trustees—William S. Badger, Joseph H. Manley, Leslie C. Cornish, Lendall Titcomb, Benjamin F. Parrott.*Organized September 29, 1848.*

LIABILITIES.

Deposits	\$5,780,161 92
Reserve fund.....	285,000 00
Profits	63,442 52
	\$6,128,604 44

RESOURCES.

District of Columbia bonds	\$31,000 00
State of Iowa warrants	47,500 00
Public funds of Maine.....	15,000 00
State, county, city and town bonds out of New England	4,204,000 00
Railroad bonds of Maine	360,300 00
Railroad bonds of other states.....	788,000 00
Corporation bonds of Maine	10,000 00
National bank stock of Maine.....	69,800 00
Real estate, investment.....	30,000 00
Real estate, foreclosure.....	4,325 00
Loans on stocks and bonds.....	253,176 38
Loans on other collaterals (personal).....	12,965 05
Loans to municipalities	11,950 00
Loans to corporations	24,850 00
Loans on mortgages of real estate.....	138,588 00
Furniture account (safes, etc.).....	5,000 00
Loans to national banks.....	10,000 00
Cash on hand and on deposit.....	112,150 01
	\$6,128,604 44

Dividends paid in February and August.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed, 1891; amount, \$25,000.

Has sufficient available assets to pay its liabilities.

BANGOR SAVINGS BANK—BANGOR.

NOVEMBER 24, 1894.

J. S. WHEELWRIGHT, PRESIDENT.

JOHN L. CROSBY, TREASURER.

Trustees—J. S. Wheelwright, Samuel F. Humphrey, James Adams, Charles V. Lord, Moses Giddings.

Organized, 1852.

 LIABILITIES.

Deposits.....	\$2,993,014 15
Reserve fund.....	117,212 87
Special reserve fund	695 94
Other liabilities	8 75
Profits	85,388 42
	\$3,196,320 13

 RESOURCES.

United States bonds.....	\$100,050 00
Public funds of Maine.....	90,500 00
Other state, county, city and town bonds of New England.....	100,600 00
State, county, city and town bonds out of New England.....	1,452,095 49
Railroad bonds of Maine	150,747 50
Railroad bonds of other states.....	585,485 00
Railroad stock of Maine	52,800 00
Corporation bonds of Maine	71,000 00
Other corporation bonds.....	10,000 00
Corporation stock of Maine.....	2,000 00
Other corporation stock.....	5,706 00
National bank stock of Maine.....	25,400 00
Other national bank stock.....	4,500 00
Real estate, investment	55,644 36
Real estate, foreclosure.....	32,250 87
Loans on stocks and bonds.....	178,059 13
Loans to municipalities	14,468 90
Loans to corporations	4,107 63
Loans on mortgages of real estate.....	220,733 81
Premium account	775 00
Expense account	1,307 45
Other resources.....	937 72
Cash on hand and on deposit.. ..	34,751 27
	\$3,196,320 13

Dividends paid in April and October.

Examinations made by trustees in May.

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

Treasurer's bond renewed October 26, 1894; amount, \$25,000.

Has sufficient available assets to pay its liabilities.

BATH SAVINGS INSTITUTION—BATH.

NOVEMBER 24, 1894.

CHARLES DAVENPORT, PRESIDENT.

W. J. SHAW, TREASURER.

Trustees—Charles Davenport, Levi W. Houghton, Henry W. Swanton, Milton S. Briry, Reuben S. Hunt, James C. Ledyard, Henry E. Palmer

Organized April, 1852.

LIABILITIES.

Deposits.....	\$3,438,081 10
Reserve fund.....	186,192 81
Premium and discount	5,384 21
Profits	108,853 72
	\$3,738,511 84

RESOURCES.

State, county, city and town bonds out of New England.....	487,975 00
Railroad bonds of Maine.....	264,000 00
Railroad bonds of other states.....	1,499,412 50
Railroad stock of Maine.....	38,500 00
Other railroad stock.....	137,000 00
Corporation bonds of Maine.....	97,400 00
Other corporation bonds.....	75,500 00
Other corporation stock.....	350 00
National bank stock of Maine.....	82,650 00
Other national bank stock	11,500 00
Real estate, investment.....	15,000 00
Loans on stocks and bonds.....	677,143 85
Loans on other collaterals (personal).....	19,091 18
Loans to corporations	26,000 00
Loans on mortgages of real estate.....	226,883 12
Expense account	1,348 06
Cash on hand and on deposit.....	78,758 13
	\$3,738,511 84

Dividends paid in January and July.

Examinations 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 May, 1894; amount, \$20,000; assistant treasurer, \$8,000; clerk, \$2,000.

Has sufficient available assets to pay its liabilities.

BELFAST SAVINGS BANK—BELFAST.

NOVEMBER 24, 1894.

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

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

Organized April 30, 1868.

 LIABILITIES.

Deposits.....	\$1,054,212 90
Reserve fund.....	54,000 00
Premium account.....	3,500 00
Profits.....	21,353 25
	\$1,133,066 15

 RESOURCES.

United States bonds.....	\$50,000 00
District of Columbia bonds.....	50,000 00
Public funds of Maine.....	22,500 00
Other state, county, city and town bonds of New England.....	25,000 00
State, county, city and town bonds out of New England.....	99,454 50
Railroad bonds of Maine.....	101,000 00
Railroad bonds of other states.....	235,500 00
Corporation bonds of Maine.....	26,000 00
Other corporation bonds.....	3,000 00
National bank stock of Maine.....	40,650 00
Real estate, investment.....	10,000 00
Real estate, foreclosure.....	6,000 00
Loans on stocks and bonds.....	216,716 88
Loans on other collaterals (personal).....	10,682 81
Loans to municipalities.....	4,000 00
Loans on mortgages of real estate.....	88,400 00
Suspense account.....	7,500 00
Expense account.....	444 01
Other resources.....	1,362 69
Cash on hand and on deposit.....	134,855 26
	\$1,133,066 15

Dividends paid in June and December, first Mondays.

Examinations made by trustees in May, and weekly statements.

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

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

Has sufficient available assets to pay its liabilities.

BETHEL SAVINGS BANK—BETHEL.

NOVEMBER 24, 1894.

SAMUEL B. TWITCHELL, PRESIDENT.

A. E. HERRICK, TREASURER.

Trustees—S. B. Twitchell, J. M. Philbrook, J. U. Purington, S. D. Philbrook, G. P. Bean, Calvin Bisbee, Waldo Pettingill.

Organized February 28, 1872.

LIABILITIES.

Deposits	\$247,871 39
Reserve fund.....	5,801 44
Profits	1,823 60
	\$255,496 43

RESOURCES.

Public funds of Maine.....	\$11,000 00
State, county, city and town bonds out of New England.....	23,000 00
Railroad bonds of Maine	13,000 00
Railroad bonds of other states.	13,400 00
Corporation bonds of Maine	9,000 00
Other corporation bonds.....	5,000 00
Corporation stock out of Maine.....	1,000 00
National bank stock of Maine.....	30,950 00
Other national bank stock.. . . .	1,000 00
Trust company stock of Maine.....	4,000 00
Real estate, investment.....	5,700 00
Loans on stocks and bonds.....	4,100 00
Loans on other collaterals (personal).....	666 83
Loans to municipalities.....	13,000 00
Loans to corporations....	4,000 00
Loans on mortgages of real estate.....	108,790 90
Furniture account (safes, etc.)	829 65
Expense account.....	199 25
Cash on hand and on deposit.....	6,859 80
	\$255,496 43

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed October, 1892; amount, \$12,000.

Has sufficient available assets to pay its liabilities.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

NOVEMBER 24, 1894.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

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

Organized, 1867.

 LIABILITIES.

Deposits.....	\$1,081,818 22
Reserve fund.....	27,347 04
Profits.....	23,210 23
	<hr/>
	\$1,132,375 49

 RESOURCES.

Public funds of Maine.....	\$17,100 00
State, county, city and town bonds out of New England.....	135,500 00
Railroad bonds of Maine.....	78,000 00
Railroad bonds of other states.....	196,700 00
Railroad stock out of Maine.....	9,950 00
Corporation bonds of Maine.....	11,000 00
Other corporation bonds.....	15,000 00
Corporation stock of Maine.....	103,300 00
Other corporation stock.....	10,100 00
National bank stock of Maine.....	69,200 00
Other national bank stock.....	39,650 00
Trust company stock of Maine.....	15,000 00
Real estate, investment.....	55,000 00
Real estate, foreclosure.....	37,918 46
Loans on stocks and bonds.....	104,946 68
Loans on other collaterals (personal).....	13,511 86
Loans to municipalities.....	20,000 00
Loans to corporations.....	4,839 02
Loans on mortgages of real estate.....	189,208 50
Cash on hand and on deposit.....	6,450 57
	<hr/>
	\$1,132,375 49

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 HARBOR.

NOVEMBER 24, 1894.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

Trustees—A. R. Nickerson, Samuel Boyd, G. B. Kenniston.*Organized, 1872.*

LIABILITIES.

Deposits.....	\$202,861 84
Reserve fund.....	8,135 00
Profits.....	1,849 77
	\$212,846 61

RESOURCES.

State of Maine bonds.....	\$ 7,550 00
State, county, city and town bonds out of New England.....	10,000 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds of other states.....	51,852 44
Corporation bonds of Maine.....	43,000 00
Other corporation bonds.....	11,000 00
National bank stock of Maine.....	6,000 00
Other national bank stock.....	2,200 00
Loans on stocks and bonds.....	750 00
Loans on other collaterals (personal).....	73 00
Loans to corporations.....	900 00
Loans on mortgages of real estate.....	54,654 94
Premium account.....	3,478 81
Furniture account (safes, etc.).....	1,000 00
Cash on hand and on deposit.....	4,387 42
	\$212,846 61

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed February 1, 1892; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

BREWER SAVINGS BANK—BREWER.

NOVEMBER 24, 1894.

C. O. FARRINGTON, PRESIDENT.

E. P. FARRINGTON, TREASURER.

Trustees—C. O. Farrington, C. J. Burr, A. Robinson, F. A. Floyd, J. H. Smith.*Organized May 1, 1869.*

LIABILITIES.

Deposits.....	\$171,028 42
Reserve fund.....	5,217 10
Other liabilities.....	100 00
Profits.....	723 77
	\$177,069 29

RESOURCES.

State, county, city and town bonds of New England....	\$ 9,500 00
State, county, city and town bonds out of New England.....	39,000 00
Railroad bonds of Maine.....	4,500 00
Railroad bonds of other states.....	24,000 00
Railroad stock out of Maine.....	1,800 00
Corporation bonds of Maine.....	2,000 00
Real estate, foreclosure ...	2,238 81
Loans on stocks and bonds.....	8,000 00
Loans to municipalities.....	1,000 00
Loans on mortgages of real estate.....	70,734 00
Premium account.....	2,444 31
Furniture account (safes, etc.).....	100 00
Cash on hand and on deposit.....	11,752 17
	\$177,069 29

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed, May 1, 1891; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

BRIDGTON SAVINGS BANK—BRIDGTON.

NOVEMBER 24, 1894.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

Trustees—A. H. Walker, W. F. Perry, W. A. Stevens, P. P. Burnham, A. H. Harriman.

Organized July 1, 1869.

 LIABILITIES.

Deposits	\$450,964 39
Reserve fund.....	12,000 00
Profits	12,520 02
	\$475,484 41

 RESOURCES.

Public funds of Maine.....	\$30,600 00
State, county, city and town bonds out of New England	38,500 00
Railroad bonds of Maine	40,875 00
Railroad bonds of other states.....	114,785 00
Railroad stock of Maine.....	3,342 50
Corporation bonds of Maine	31,100 00
Other corporation bonds	5,000 00
National bank stock of Maine.....	19,460 00
Other national bank stock.....	2,000 00
Trust company stock of Maine	2,500 00
Real estate, foreclosure.....	6,672 48
Loans on stocks and bonds.....	42,172 00
Loans on other collaterals (personal).....	18,041 58
Loans to municipalities	1,898 66
Loans to corporations	5,000 00
Loans on mortgages of real estate.....	96,927 73
Premium account	11,900 00
Furniture account (safes, etc.).....	400 00
Expense account	614 20
Cash on hand and on deposit.....	3,695 26
	\$475,484 41

Dividends paid in January and July.

Examinations made by trustees in January and May.

Deposits draw interest from first of each month.

Treasurer's bond renewed, May 12, 1894; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

NOVEMBER 24, 1894.

WESTON THOMPSON, PRESIDENT. THOMAS H. RILEY, TREASURER.

Trustees—Weston Thompson, N. T. Palmer, Alonzo Day, Isaac Plummer, Lyman E. Smith.*Organized, 1858.*

LIABILITIES.

Deposits.	\$507,007 42
Reserve fund.....	23,900 85
Special reserve fund	942 01
Profits	17,089 97
	\$548,940 25

RESOURCES.

Public funds of Maine	\$12,950 00
Other state, county, city and town bonds of New England.....	26,000 00
State, county, city and town bonds out of New England	154,363 45
Railroad bonds of Maine.....	35,000 00
Railroad bonds of other states.....	122,735 00
Railroad stock of Maine.....	9,945 00
Corporation bonds of Maine.....	31,412 50
Other corporation bonds	5,000 00
National bank stock of Maine.....	61,545 00
Real estate, investment.....	6,136 72
Loans on stocks and bonds.....	5,773 61
Loans on other collaterals (personal).....	13,600 00
Loans to municipalities.....	5,000 00
Loans to corporations	1,500 00
Loans on mortgages of real estate.....	54,025 76
Cash on hand and on deposit.....	3,953 21
	\$548,940 25

Dividends paid in April and October.

Examinations made by trustees in May and November.

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

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

Has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

NOVEMBER 24, 1894.

THOMAS TARBOX, PRESIDENT.

CHARLES E. WELD, TREASURER.

Trustees—Thomas Tarbox, Theodore Elwell, John O. Anderson, Aaron Clark, Calvin A. Flood, William S. Moulton, Edwin A. Hobson, John G. Locke, Cyril P. Harmon, Hall J. Staples, John A. Fellows.

Organized April 10, 1868.

LIABILITIES.

Deposits.....	\$300,561 05
Reserve fund.....	15,119 04
Profits.....	5,704 53
	\$321,384 62

RESOURCES.

Public funds of Maine.....	\$ 2,000 00
State, county, city and town bonds out of New England.....	80,500 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds of other States.....	48,240 00
Corporation bonds of Maine.....	26,000 00
Corporation stock of Maine.....	850 00
National bank stock of Maine.....	15,250 00
Real estate, foreclosure.....	6,223 91
Loans on stocks and bonds.....	1,920 00
Loans on other collaterals (personal).....	677 00
Loans to municipalities.....	1,800 00
Loans on mortgages of real estate.....	96,703 52
Furniture account (safes, etc.).....	800 00
Expense account.....	41 93
Cash on hand and on deposit.....	24,378 26
	\$321,384 62

Dividends paid in March and September.

Examinations made by trustees in May and November.

Deposits draw interest from first day of every month.

Treasurer's bond renewed September 2, 1886; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

CALAIS SAVINGS BANK—CALAIS.

NOVEMBER 24, 1894.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

Trustees—William Woods, J. Murray Hill, Geo. R. Gardner, Ernst T. Lee, Frank Nelson, Geo. A. Lowell.

Organized March 15, 1861.

 LIABILITIES.

Deposits.....	\$308,804 47
Reserve fund.....	6,704 64
Profits	6,060 97
	\$321,570 08

 RESOURCES.

United States bonds.....	\$ 9,000 00
Public funds of Maine.....	23,500 00
State, county, city and town bonds out of New England.....	94,500 00
Railroad bonds of Maine.....	5,000 00
Railroad bonds of other States.....	74,720 00
Railroad stock of Maine.....	11,375 00
Other railroad stock.....	629 99
Corporation bonds of Maine.....	4,990 00
National bank stock of Maine.....	17,325 00
Other national bank stock.....	6,000 00
Real estate, foreclosure.....	1,000 00
Loans on stocks and bonds.....	15,856 33
Loans on other collaterals (personal) ..	1,000 00
Loans to corporations.....	10,448 75
Loans on mortgages of real estate.....	42,981 75
Expense account.....	2 05
Cash on hand and on deposit....	3,241 21
	\$321,570 08

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of month.

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

Has sufficient available assets to pay its liabilities.

CAMDEN SAVINGS BANK—ROCKPORT.

NOVEMBER 24, 1894.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

Trustees—B. D. E. Huse, John H. Eells, E. A. Morrill, G. E. Carleton, I. W. Sherman, E. C. Fletcher, J. W. Norwood.

Organized November 1, 1870.

 LIABILITIES.

Deposits.....	\$133,237 63
Reserve fund.....	7,040 96
Special reserve fund	3,004 60
Profits.....	2,618 08
	<hr/>
	\$145,901 27

 RESOURCES.

Public funds of Maine	\$ 589 14
Railroad bonds of other States.....	7,534 36
Other railroad stock	1,128 00
Corporation bonds of Maine.....	10,000 00
Corporation stock of Maine.....	515 00
Real estate, foreclosure.....	5,562 47
Loans on stocks and bonds.....	20,920 71
Loans on other collaterals (personal)	23,600 95
Loans to municipalities.....	2,000 00
Loans on mortgages of real estate ..	59,325 39
Furniture account (safes, etc.).....	1,440 00
Expense account	73 04
Cash on hand and on deposit.....	13,212 21
	<hr/>
	\$145,901 27

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from February 1st, May 1st, August 1st, November 1st.

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

Has sufficient available assets to pay its liabilities.

CASCADE SAVINGS BANK—OAKLAND.

NOVEMBER 24, 1894.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

*Trustees—John Ayer, Alfred Winslow, Charles W. Folsom, Benjamin F. Folger**Organized May 7, 1869.*

 LIABILITIES.

Deposits	\$179,498 96
Reserve fund	8,500 00
Profits	6,073 34
	\$194,072 30

 RESOURCES.

Railroad bonds of Maine	\$ 3,000 00
Railroad bonds of other states.....	30,000 00
Other railroad stock.....	1,900 00
National bank stock of Maine.....	36,900 00
Real estate, investment	800 00
Real estate, foreclosure.....	15,200 00
Loans on stocks and bonds.....	6,775 00
Loans on other collaterals (personal).....	3,100 00
Loans to corporations	23,000 00
Loans on mortgages of real estate	61,209 60
Premium account	7,000 00
Furniture account (safes, etc.).....	800 00
Expense account	38 93
Cash on hand and on deposit.....	4,348 77
	\$194,072 30

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from the first of every month.

Treasurer's bond, March 26, 1888; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

DEXTER SAVINGS BANK—DEXTER.

NOVEMBER 24, 1894.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

Trustees—E. M. Tibbetts, Henry S. Dole, Elias A. Mower, Warren H. Carr, Levi Bridgham.

Organized December 16, 1867.

 LIABILITIES.

Deposits.....	\$487,092 91
Reserved fund	20,060 00
Profits	8,678 08
	<hr/>
	\$515,830 99

 RESOURCES.

Public funds of Maine.....	\$ 5,600 00
State, county, city and town bonds out of New England.. . . .	10,000 00
Railroad bonds of Maine.....	62,000 00
Railroad bonds of other states.....	83,950 00
Railroad stock of Maine.....	15,555 00
Corporation bonds of Maine.....	104,375 00
Other corporation bonds	20,000 00
Corporation stock of Maine	2,000 00
National bank stock of Maine.....	63,900 00
Trust company stock of Maine.....	20,000 00
Real estate, investment.....	24,000 00
Real estate, foreclosure.....	17,340 39
Loans on stocks and bonds.....	13,925 78
Loans on other collaterals, (personal)	6,584 55
Loans to municipalities.....	3,700 00
Loans to corporations.....	60 00
Loans on mortgages of real estate.....	54,377 84
Cash on hand and on deposit.....	8,462 43
	<hr/>
	\$515,830 99

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from the first of each month.

Treasurer's bond renewed August 16, 1888; amount, \$12,000.

Has sufficient available assets to pay its liabilities.

EASTPORT SAVINGS BANK—EASTPORT.

NOVEMBER 24, 1894.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

Trustees—Alden Bradford, John W. Hinkley, Joseph Anderson, Noel B. Nutt, John Doring, Philip McMahon, George M. Huston, Frank T. Wadsworth, George W. Capen.

Organized May 13, 1869.

 LIABILITIES.

Deposits.....	\$520,008 94
Reserve fund.....	9,714 22
Profits	3,899 06
	<hr/>
	\$533,622 22

 RESOURCES.

State, county, city and town bonds of New England.....	\$ 5,631 4
State, county, city and town bonds out of New England	150,000 00
Railroad bonds of Maine.....	11,000 00
Railroad bonds of other states.....	112,600 00
Railroad stock.....	2,000 00
Corporation bonds of Maine.....	23,000 00
Other corporation bonds.....	15,000 00
National bank stock of Maine.....	13,350 00
Other national bank stock.....	6,575 00
Real estate, investment.....	21,847 80
Loans on stocks and bonds.....	6,168 42
Loans on other collaterals (personal)....	22,054 10
Loans to corporations	6,608 10
Loans on mortgages of real estate.....	106,390 46
Cash on hand and on deposit.....	31,396 87
	<hr/>
	\$533,622 22

Dividends paid in January and July.

Examinations 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.

NOVEMBER 24, 1894.

C. G. TOTMAN, PRESIDENT.

E. KELLEY, TREASURER.

*Trustees—C. G. Totman, J. F. Kenrick, A. F. Burgess, E. Kelley, Snell Pratt.**Organized March 4, 1871.*

LIABILITIES.

Deposits	\$274,752 62
Reserve fund	16,384 00
Special reserve fund	2,000 00
Profits	1,251 43
	\$294,388 05

RESOURCES.

Public funds of Maine..	\$ 5,000 00
State, county, city and town bonds of New England.....	10,000 00
Railroad bonds of Maine.....	12,000 00
Railroad bonds of other states.....	17,500 00
Railroad stock out of Maine	5,000 00
Corporation bonds of Maine.....	31,000 00
Other corporation bonds	5,000 00
National bank stock of Maine.....	21,425 00
Other bank stock.....	2,000 00
Real estate, foreclosure	3,000 00
Loans on stocks and bonds.	32,400 00
Loans on other collaterals, (personal)	660 00
Loans to municipalities	3,500 00
Loans on mortgages of real estate.....	121,468 00
Premium account	3,500 00
Furniture account, (safes, etc.)	300 00
Expense account.....	97 33
Cash on hand and on deposit.....	20,537 72
	\$294,388 05

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond, November 15, 1894; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

NOVEMBER 24, 1894.

JOSEPH W. FAIRBANKS, PRESIDENT. CARLETON P. MERRILL, TREASURER.

Trustees—Joseph W. Fairbanks, S. Clifford Belcher, Hiram Ramsdell, Geo. B. Cragin, J. C. Tarbox, A. S. Butterfield, J. H. Thompson.

Organized November 16, 1868.

 LIABILITIES.

Deposits.....	\$578,912 41
Reserve fund.....	10,000 00
Profits	2,548 82
	\$591,461 23

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine	6,000 00
State, county, city and town bonds out of New England	95,000 00
Railroad bonds of Maine.....	40,000 00
Railroad bonds of other States.....	131,900 00
Railroad stock of Maine	32,771 50
Corporation bonds of Maine.....	52,300 00
Other corporation bonds	10,000 00
Corporation stock of Maine ..	850 00
National bank stock of Maine.....	74,995 00
Real estate, investment.....	21,507 09
Real estate, foreclosure.....	9,863 48
Loans on stocks and bonds.....	20,752 62
Loans on other collaterals (personal).....	3,420 00
Loans to corporations .	2,500 00
Loans on mortgages of real estate	61,768 93
Cash on hand and on deposit.....	17,832 61
	\$591,461 23

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first days of April, May, June, July, October November, December and January.

Treasurer's bond renewed April 4, 1894; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

GARDINER SAVINGS INSTITUTION—GARDINER.

NOVEMBER 24, 1894.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

Trustees—William W. Bradstreet, Joseph C. Atkins, Isaac J. Carr, David Dennis, Sanford N. Maxcy, Weston Lewis, George L. Rogers.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,156,257 76
Reserve fund.....	105,000 00
Discount account.....	2,009 60
Profits.....	31,642 73
	\$2,294,910 09

RESOURCES.

United States bonds.....	\$60,000 00
Public funds of Maine.....	34,900 00
Other state, county, city and town bonds of New England.....	29,000 00
State, county, city and town bonds out of New England.....	1,362,345 82
Railroad bonds of Maine.....	72,000 00
Railroad bonds of other states.....	115,000 00
Corporation bonds of Maine.....	181,000 00
National bank stock of Maine.....	57,240 00
Other national bank stock.....	12,200 00
Real estate, investment.....	30,000 00
Real estate, foreclosure.....	1,600 00
Loans on stocks and bonds.....	126,139 25
Loans on other collaterals, (personal).....	4,480 00
Loans to municipalities.....	7,600 00
Loans on mortgages of real estate.....	178,012 66
Cash on hand and on deposit.....	23,392 36
	\$2,294,910 09

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 August, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

GORHAM SAVINGS BANK--GORHAM.

NOVEMBER 24, 1894.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Joseph Ridlon, Stephen Hinkley, Frederick Robie, Charles Johnson, Humphrey Cousens, Simon E. McLellan, Roscoe G. Harding, John Shorey, Arthur M. Benson, George W. Lowell, Samuel E. Stone.

Organized Febauary 21, 1868.

 LIABILITIES.

Deposits.....	\$371,195 45
Reserve fund.....	18,230 56
Profits.....	8,430 86
	<hr/>
	\$397,856 87

 RESOURCES.

Public funds of Maine.....	\$10,708 63
State, county, city and town bonds out of New England.....	92,860 00
Railroad bonds of Maine.....	16,600 00
Railroad bonds of other States.....	49,500 00
Railroad stock of Maine.....	700 00
Corporation bonds of Maine.....	30,500 00
Other corporation bonds.....	500 00
National bank stock of Maine.....	8,350 00
Real estate, foreclosure.....	14,200 00
Loans on stocks and bonds.....	3,375 00
Loans on other collaterals (personal).....	550 00
Loans to corporations.....	103 35
Loans on mortgages of real estate.....	163,153 62
Loan on personal estate.....	250 00
Investments in savings banks.....	3,078 22
Cash on hand and on deposit.....	3,428 05
	<hr/>
	\$397,856 87

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 April 1, 1893; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

NOVEMBER 24, 1894.

ELIPHALET ROWELL, PRESIDENT. HENRY K. BAKER, TREASURER.

Trustees—E. Rowell, J. H. Leigh, J. W. Church, Ben Tenney, H. K. Baker.*Organized July 3, 1854.*

 LIABILITIES.

Deposits	\$614,120 62
Reserve fund.....	32,000 00
Profits	21,928 65
	<hr/>
	\$668,049 27

 RESOURCES.

Public funds of Maine..	\$ 11,805 00
State, county, city and town bonds of New England.....	269,111 25
Railroad bonds of Maine.....	51,281 42
Railroad bonds of other states.....	129,500 00
Corporation bonds of Maine.....	93,893 00
Other corporation bonds	36,500 00
National bank stock of Maine.....	14,360 00
Real estate, investment.....	1,000 00
Real estate, foreclosure	7,709 00
Loans on other collaterals, (personal)	590.00
Loans on mortgages of real estate.....	48,255 85
Expense account.....	507 80
Cash on hand and on deposit	3,535 95
	<hr/>
	\$668,049 27

Dividends paid in August and February, first Monday.

Examinations made by trustees in May.

Deposits draw interest from commencement of each quarter.

Treasurer's bond renewed, December 1, 1887; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

NOVEMBER 24, 1894.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—J. F. Davis, N. B. Cooledge, John F. Whitecomb, W. R. Parker.*Organized March 27, 1873.*

LIABILITIES.

Deposits.....	\$339,888 75
Reserve fund.....	8,649 70
Profits.....	6,687 07
	\$355,225 52

RESOURCES.

United States bonds.....	\$16,700 00
Public funds of Maine	\$21,448 52
State, county, city and town bonds out of New England	17,000 00
Railroad bonds of Maine	12,000 00
Railroad bonds of other states	14,900 00
Railroad stock of Maine	400 00
Corporation bonds of Maine	22,400 00
National bank stock of Maine.....	16,600 00
Trust company stock of Maine.....	500 00
Real estate, foreclosure....	6,457 00
Loans on stocks and bonds.....	26,090 00
Loans to municipalities	8,985 83
Loans to corporations	9,700 00
Loans on mortgages of real estate.....	150,441 00
Premium account	3,600 00
Cash on hand and on deposit.....	28,003 17
	\$355,225 52

Dividends paid in June and December.

Examinations made by trustees in May annually.

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.

NOVEMBER 24, 1894.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

Trustees—Silas T. Plummer, Don A. H. Powers, O. F. French, Thomas M. Bradbury, Samuel Lane, S. Friedman, B. H. Putnam, E. L. Cleveland, Jr., Charles D. Merritt, George H. Freeman.

Organized February 13, 1872.

LIABILITIES.

Deposits	\$385,986 61
Reserve fund.....	7,302 39
Profits	701 05
	\$393,990 05

RESOURCES.

Public funds of Maine	\$ 1,600 00
State, county, city and town bonds out of New England	26,550 00
Railroad bonds of Maine.....	13,000 00
Railroad bonds of other states.....	54,552 50
Corporation bonds of Maine.....	17,925 00
Other corporation bonds	3,000 00
National bank stock of Maine.....	58,600 00
Other national bank stock.....	1,100 00
Real estate, investment.....	4,600 00
Loans to municipalities.....	14,830 00
Loans on mortgages of real estate.....	169,090 04
Premium account.....	15,750 81
Furniture account, (safes, etc.)	1,000 00
Expense account	28 34
Cash on hand and on deposit.....	12,363 36
	\$393,990 05

Dividends paid in May and November.

Examinations 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.

NOVEMBER 24, 1894.

M. V. B. CHASE, PRESIDENT. WILLIAM G. BOOTHBY, TREASURER.

Trustees—M. V. B. Chase, Oscar Holway, John W. Chase, Wm. P. Whitehouse
John F. Hill, P. O. Vickery, Geo. E. Macomber, H. M. Heath, T. J. Lynch.

Organized March 19, 1870.

LIABILITIES.

Deposits.....	\$866,491 67
Reserve fund	19,600 00
Profits	6,234 97
	\$892,326 64

RESOURCES.

State, county, city and town bonds of New England.....	\$ 10,000 00
State, county, city and town bonds out of New England.. .	291,300 00
Railroad bonds of Maine.....	129,150 00
Railroad bonds of other states.....	34,065 00
Corporation bonds of Maine.....	21,500 00
Other corporation bonds	4,000 00
National bank stock of Maine.....	162,270 00
Other national bank stock.....	13,000 00
Loans on stocks and bonds.....	78,735 33
Loans on other collaterals, (personal)	3,200 00
Loans on mortgages of real estate.....	124,450 11
Premium account	5,790 63
Furniture account (safes, etc.).....	1,500 00
Expense account	6 58
Cash on hand and on deposit.....	13,358 99
	\$892,326 64

Dividends paid in May and November.

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

Deposits draw interest from the first of each month.

Treasurer's bond renewed October 15, 1892; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

NOVEMBER 24, 1894.

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

Trustees—Robert W. Lord, Ed. E. Bourne, William Downing, John H. Ferguson and Charles W. Goodnow.*Organized May 1, 1871.*

LIABILITIES.

Deposits.....	\$555,712 82
Reserve fund.....	18,072 45
Profits.....	5,940 47
	\$579,725 74

RESOURCES.

State of Maine bonds.....	\$ 1,000 00
State, county, city and town bonds out of New England.....	133,860 00
Railroad bonds of Maine.....	35,000 00
Railroad bonds of other states.....	167,102 50
Railroad stock of Maine.....	9,500 00
Corporation bonds of Maine.....	40,000 00
National bank stock of Maine.....	26,350 00
Real estate, investment.....	3,490 00
Loans on stocks and bonds.....	7,737 00
Loans on other collaterals (personal).....	200 00
Loans to municipalities.....	2,500 00
Loans on mortgages of real estate.....	121,663 30
Premium account.....	2,731 01
Cash on hand and on deposit.....	28,591 93
	\$579,725 74

Dividends paid in January and July.

Examinations made by trustees in May annually; partially, monthly.

Deposits draw interest from the first to the tenth of each quarter, January, April, July and October.

Treasurer's bond renewed May 11, 1887; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

LUBEC SAVINGS BANK—LUBEC.

NOVEMBER 24, 1894.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, L. G. Chase, A. W. Kelley, J. M. Pike, J. H. Gray, Geo. M. Foster, A. Small, Dr. E. H. Bennet, M. M. Foster, Wm. Merrian, E. E. Trecastin.

Organized in April, 1872.

 LIABILITIES.

Deposits... ..	\$11,361 87
Reserve fund.....	650 00
Other liabilities	850 00
Profits	235 94
	\$13,097 81

 RESOURCES.

United States bonds.....	\$1,500 00
Railroad bonds of other states	1,000 00
Corporation bonds of Maine	1,500 00
Other corporation bonds.....	350 00
National bank stock of Maine.....	500 00
Trust company stock of Maine.....	800 00
Loans on other collaterals (personal).....	633 20
Loans on mortgages of real estate.....	6,163 28
Premium account.....	310 00
Other resources.....	54 85
Cash on hand and on deposit.....	266 48
	\$13,097 81

Dividends paid in January and July.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1891; amount, \$3,000.

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

NOVEMBER 24, 1894.

GEORGE W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—George W. Drisko, P. H. Longfellow, A. F. Kingsley, C. B. Donworth,
George Leavitt, J. K. Ames, L. L. Keith, F. L. Shaw, William Longfellow.

Organized, 1869.

LIABILITIES.

Deposits.....	\$636,387 31
Profits.....	4,650 63
	\$641,037 94

RESOURCES.

Public funds of Maine	\$111,508 00
State, county, city and town bonds out of New England.....	285,500 00
Railroad bonds of Maine	22,000 00
Railroad bonds of other states.....	86,000 00
Corporation bonds of Maine	52,500 00
National bank stock of Maine.....	34,070 00
Trust company stock of Maine.....	4,000 00
Real estate, investment	2,000 00
Loans to corporations	8,000 00
Loans on mortgages of real estate.....	23,466 00
Cash on hand and on deposit.....	11,993 94
	\$641,037 94

Dividends paid in January and July.

Examinations made by trustees in May and November.

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

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

Has sufficient available assets to pay its liabilities.

MAINE SAVINGS BANK—PORTLAND.

NOVEMBER 24, 1894.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

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

Organized June 4, 1859.

 LIABILITIES.

Deposits	\$6,246,434 17
Reserve fund.....	315,000 00
Profits.....	169,821 22
	<hr/>
	\$6,731,255 39

 RESOURCES.

United States bonds.....	\$150,000 00
Other public funds of Maine.....	100,000 00
State, county, city and town bonds out of New England.....	2,223,550 00
Railroad bonds of Maine.....	521,000 00
Railroad bonds of other states	2,103,892 75
Railroad stock of Maine.....	12,500 00
Corporation bonds of Maine.....	816,120 00
Other corporation bonds	51,000 00
Corporation stock of Maine... ..	21,675 00
National bank stock of Maine.....	64,073 00
Trust company stock of Maine.....	1,000 00
Real estate, investment.. ..	5,000 00
Real estate, foreclosure.....	7,651 02
Loans on stocks and bonds	197,814 00
Loans to corporations.....	105,000 00
Loans on mortgages of real estate.....	334,716 38
Expense account.....	5,088 26
Cash on hand and on deposit.....	11,174 98
	<hr/>
	\$6,731,255 39

Dividends paid in January and July, third Wednesday.

Examinations made by trustees in books, first Wednesday each month. Securities in May.

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

Treasurer's bond renewed August 1st, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

MECHANICS' SAVINGS BANK—AUBURN.

NOVEMBER 24, 1894.

BENJAMIN F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

Trustees—Benjamin F. Sturgis, Edw. W. Gross, Tascus Atwood, S. S. Hersey, W. G. Lowell, J. W. Beede, James Munroe, J. N. Packard, J. P. Hutchinson.

Organized February, 1875.

 LIABILITIES.

Deposits	\$559,608 73
Reserve fund.....	5,175 00
Special reserve fund	52,642 24
Profits	9,809 62
	\$627,235 59

 RESOURCES.

State, county, city and town bonds out of New England	\$33,850 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds of other states	26,240 00
Corporation bonds of Maine.....	18,950 00
Other corporation bonds	20,400 00
National bank stock of Maine.....	154,990 00
Other national bank stock.....	1,500 00
Trust company stock of Maine.....	8,500 00
Real estate, investment.....	40,000 00
Real estate, foreclosure.....	17,608 90
Loans on stocks and bonds.....	83,050 00
Loans on other collaterals (personal).....	7,660 00
Loans to corporations	21,500 00
Loans on mortgages of real estate	169,579 00
Cash on hand and on deposit.....	13,407 69
	\$627,235 59

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first day of the month.

Treasurer's bond renewed March 1, 1894; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

NORWAY SAVINGS BANK—NORWAY.

NOVEMBER 24, 1894.

C. S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

Trustees—Cyrus S. Tucker, Frank H. Noyes, Charles N. Tubbs, Frank A. Danforth, Charles L. Hathaway, Charles F. Ridlon and Horace Cole.

Organized, March 19, 1866.

 LIABILITIES.

Deposits.....	\$361,011 79
Reserve fund.....	6,000 00
Other liabilities.....	4,393 27
Profits.....	1,524 68
	<hr/>
	\$372,929 74

 RESOURCES.

Other public funds of Maine.....	\$969 90
State, county, city and town bonds out of New England.....	7,500 00
Other public funds out of New England.....	5,066 45
Railroad bonds of other states.....	30,000 00
Railroad stock out of Maine.....	10,027 50
Corporation bonds of Maine.....	23,400 00
Other corporation bonds.....	16,000 00
Corporation stock of Maine.....	2,000 00
National bank stock of Maine.....	51,400 00
Trust company stock of Maine.....	5,200 00
Real estate, investment.....	6,267 30
Real estate, foreclosure.....	4,084 73
Loans on stocks and bonds.....	37,310 23
Loans on other collaterals (personal).....	2,102 60
Loans to municipalities.....	1,400 00
Loans to corporations.....	3,600 00
Loans on mortgages of real estate.....	155,138 45
Premium account.....	7,650 00
Expense account.....	2,452 96
Cash on hand and on deposit.....	1,359 62
	<hr/>
	\$372,929 74

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, May, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

PENOBSCOT SAVINGS BANK—BANGOR.

NOVEMBER 24, 1894.

F. A. WILSON, PRESIDENT.

GEO. H. HOPKINS, TREASURER.

Trustees—Franklin A. Wilson, Nathan C. Ayer, Charles Hamlin, Thomas Cary and Philo A. Strickland.

Organized February 3, 1869.

LIABILITIES.

Deposits.....	\$1,607,769 06
Reserve fund.....	46,086 54
Profits.....	13,229 72
	\$1,667,085 32

RESOURCES.

United States bonds.....	\$100,000 00
Other public funds of Maine	195,350 00
State, county, city and town bonds out of New England	405,000 00
Railroad bonds of Maine	204,500 00
Railroad bonds of other states.....	130,000 00
Railroad stock of Maine	38,950 00
Corporation bonds of Maine	75,000 00
Corporation stock of Maine..	11,000 00
National bank stock of Maine.....	11,300 00
Real estate, investment.....	1,280 00
Loans on stocks and bonds.....	130,490 00
Loans on other collaterals, (personal).....	2,000 00
Loans to municipalities.....	6,500 00
Loans to corporations	4,500 00
Loans on mortgages of real estate.....	309,739 02
Premium account.....	10,000 00
Furniture account (safes, etc.).....	5,000 00
Expense account	576 44
Cash on hand and on deposit.....	25,899 86
	\$1,667,085 32

Dividends paid in April and October.

Examinations made by trustees in May.

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

Treasurer's bond renewed January 14, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAVINGS BANK—LEWISTON.

NOVEMBER 24, 1894.

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, D. B. Sawyer, A. D. Barker, James A. Walsh.

Organized March 9, 1875.

 LIABILITIES.

Deposits	\$814,050 20
Reserve fund.....	49,000 00
Profits	7,612 04
	<hr/>
	\$870,662 24

 RESOURCES.

Public funds of Maine.....	\$22,600 00
State, county, city and town bonds out of New England.....	45,500 00
Railroad bonds of Maine	121,000 00
Railroad bonds of other states.....	44,860 00
Railroad stock of Maine	500 00
Corporation bonds of Maine	76,775 00
Corporation stock of Maine	500 00
Other corporation stock	2,969 00
National bank stock of Maine.....	88,500 00
Trust company stock of Maine.....	2,800 00
Real estate, foreclosure.....	3,000 00
Loans on stocks and bonds.....	53,985 69
Loans on other collaterals (personal).....	410 00
Loans to municipalities.....	4,000 00
Loans to corporations....	80,500 00
Loans on mortgages of real estate.....	259,664 34
Premium account.....	34,000 00
Furniture account (safes, etc.)	400 00
Expense account.....	497 30
Cash on hand and on deposit.....	28,247 91
	<hr/>
	\$870,662 24

Dividends paid in April and October.

Examinations made by trustees previous to each dividend.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 1, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

NOVEMBER 24, 1894.

JOHN R. KELLEY, PRESIDENT.

F. W. WEEKS, TREASURER.

Trustees—Freeman C. Curtis, David T. Percy, Seth T. Snipe, John R. Kelley,
Gorden S. Preble.

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$426,016 84
Reserve fund.....	22,252 66
Profits	8,037 73
	<hr/>
	\$456,307 23

 RESOURCES.

United States bonds.....	\$10,000 00
State, county, city and town bonds out of New England	83,691 42
Railroad bonds of other states.....	116,550 00
Railroad stock of Maine.....	500 00
Corporation bonds out of Maine	13,000 00
Corporation stock out of Maine	1,500 00
National bank stock of Maine.....	30,340 00
Trust company stock of Maine	5,000 00
Real estate, investment.....	12,055 23
Real estate, foreclosure.....	1,165 00
Loans on stocks and bonds.....	33,690 00
Loans on other collaterals (personal).....	17,998 81
Loans to municipalities	1,400 00
Loans to corporations	23,195 00
Loans on mortgages of real estate.....	89,604 60
Furniture account (safes, etc.).....	1,700 00
Cash on hand and on deposit.....	14,917 17
	<hr/>
	\$456,307 23

Dividends paid in January and July.

Examinations made by trustees in January and May.

Deposits draw interest from first of each month.

Treasurer's bond renewed, May 5, 1894; amount, \$12,000.

Has sufficient available assets to pay its liabilities.

PHILLIPS SAVINGS BANK—PHILLIPS.

NOVEMBER 24, 1894.

E. M. ROBINSON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

Trustees—E. M. Robinson, J. W. Butterfield, William Bangs, Fremont Scamman,
F. E. Timberlake.

Organized March 29, 1871.

 LIABILITIES.

Deposits.....	\$153,820 29
Reserve fund.....	7,080 00
Profits	507 16
	<hr/>
	\$161,407 45

 RESOURCES.

Public funds of Maine.....	\$26,159 06
State, county, city and town bonds out of New England	3,000 00
Railroad bonds of Maine.....	28,600 00
Railroad bonds of other states.....	11,000 00
Corporation bonds of Maine.....	9,000 00
Other corporation bonds.....	5,000 00
National bank stock of Maine.....	26,800 00
Trust company stock of Maine.....	2,100 00
Loans on stocks and bonds.....	7,360 00
Loans on other collaterals (personal).....	1,567 82
Loans on mortgages of real estate.....	31,185 37
Premium account	1,570 00
Furniture account (safes, etc.).....	400 00
Cash on hand and on deposit.....	7,665 20
	<hr/>
	\$161,407 45

Dividends paid on first Wednesday of May and November.

Examinations made by trustees on first Saturday of February, May, August and November.

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

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

Has sufficient available assets to pay its liabilities.

PISCATAQUIS SAVINGS BANK—DOVER.

NOVEMBER 24, 1894.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

Trustees—A. M. Robinson, E. A. Thompson, J. F. Hughes, William Buck, T. F. Dyer, F. E. Guernsey.

Organized, March 28, 1874.

 LIABILITIES.

Deposits.....	\$482,815 69
Reserve fund.....	15,952 45
Profits	12,085 55
	<hr/>
	\$510,853 69

 RESOURCES.

Public funds of Maine.....	\$19,000 00
State, county, city and town bonds out of New England.....	61,500 00
Railroad bonds of Maine.....	27,000 00
Railroad bonds of other states.....	95,045 00
Corporation bonds of Maine.....	45,650 00
Other corporations bonds	15,000 00
National bank stock of Maine.....	39,500 00
Other national bank stock.....	5,000 00
Trust company stock of Maine.....	7,000 00
Real estate, investment.....	11,397 68
Real estate, foreclosure.....	5,590 03
Loans on stocks and bonds.....	38,400 00
Loans on other collaterals (personal) ..	514 47
Loans to municipalities	8,080 15
Loans to corporations	1,316 60
Loans on mortgages of real estate	110,259 52
Premium account.....	5,683 50
Expense account	639 54
Cash on hand and on deposit... ..	13,977 20
	<hr/>
	\$510,853 69

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of month

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

Has sufficient available assets to pay its liabilities

PORTLAND SAVINGS BANK—PORTLAND.

NOVEMBER 24, 1894.

FRANKLIN R. BARRETT, PRESIDENT. EDWARD A. NOYES, TREASURER.

Trustees—Weston F. Milliken, Franklin R. Barrett, James P. Baxter, Charles S. Fobes, Sidney W. Thaxter, William H. Moulton, Edward A. Noyes.

Organized April, 1852.

 LIABILITIES.

Deposits.....	\$8,050,537 74
Reserve fund.....	395,000 00
Profits.....	33,769 91
	\$8,479,307 65

 RESOURCES.

United States bonds.....	\$275,000 00
Public funds of Maine	52,700 00
State, county, city and town bonds out of New England.....	2,816,500 00
Railroad bonds of Maine.....	695,000 00
Railroad bonds of other states	1,302,375 00
Railroad stock of Maine.....	61,300 00
Corporation bonds of Maine.....	540,500 00
Corporation stock of Maine.....	21,932 50
National bank stock of Maine.....	119,796 00
Real estate, investment	37,215 59
Real estate, foreclosure.....	139,090 19
Loans on stocks and bonds.....	1,296,836 54
Loans to corporations	546,409 68
Loans on mortgages of real estate ..	553,974 74
Expense account	195 20
Cash on hand and on deposit.....	20,482 21
	\$8,479,307 65

Dividends paid in May and November.

Examinations made by trustees in January and May.

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

Treasurer's bond renewed yearly; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

ROCKLAND SAVINGS BANK—ROCKLAND.

NOVEMBER 24, 1894.

EDWARD H. LAWRY, PRESIDENT. EDWARD D. SPEAR, TREASURER.

Trustees—E. H. Lawry, John S. Case, Samuel Bryant, John Lovejoy, W. H. Fogler, George M. Brainerd, E. R. Spear.

Organized May, 1868.

LIABILITIES.

Deposits.....	\$974,526 65
Reserve fund.....	26,117 49
Profits.....	24,625 72
	<hr/>
	\$1,025,269 86

RESOURCES.

Public funds of Maine	\$2,200 00
State, county, city and town bonds of New England.....	4,975 00
State, county, city and town bonds out of New England	15,000 00
Railroad bonds of Maine	93,750 00
Railroad bonds of other states	277,869 80
Railroad stock out of Maine.....	1,470 00
Corporation bonds of Maine	54,950 00
Other corporation bonds.....	16,890 00
Corporation stock of Maine	1,200 00
National bank stock of Maine.....	71,395 00
Real estate, investment.....	12,675 02
Real estate, foreclosure.....	324 98
Loans on stocks and bonds.....	233,150 00
Loans on other collaterals (personal).....	41,400 00
Loans to municipalities	1,416 64
Loans to corporations	46,656 32
Loans on mortgages of real estate.....	115,030 25
Premium account	14,265 00
Cash on hand and on deposit.....	20,651 85
	<hr/>
	\$1,025,269 86

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed September 20, 1892; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SACO SAVINGS BANK—SACO.

NOVEMBER 24, 1894.

RISHWORTH JORDAN, PRESIDENT. FRANK W. NUTTER, TREASURER.

Trustees—Rishworth Jordan, George F. Owen, D. Frank Littlefield, Benjamin Leavitt, George A. Carter.*Organized November 27, 1869.*

LIABILITIES.

Deposits.....	\$599,085 00
Reserve fund.....	27,186 29
Profits	11,280 66
	\$637,551 95

RESOURCES.

Public funds of Maine.....	\$ 1,000 00
State, county, city and town bonds out of New England	85,500 00
Railroad bonds of Maine.....	30,500 00
Railroad bonds of other states.....	166,872 77
Railroad stock of Maine	23,150 00
Other railroad stock	17,100 00
Corporation bonds of Maine.....	13,000 00
Corporation stock of Maine	34,500 00
Other corporation stock.....	3,500 00
National bank stock of Maine.....	46,130 00
Other national bank stock.....	8,400 00
Real estate, foreclosure.....	7,469 87
Loans on stocks and bonds.....	18,525 00
Loans on mortgages of real estate	155,632 54
Premium account.....	19,053 45
Cash on hand and on deposit... ..	7,218 32
	\$637,551 95

Dividends paid in January and July.

Examinations made by trustees in May and November.

Deposits draw interest from 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.

NOVEMBER 24, 1894.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

Trustees—Lucius L. Milliken, Sumner C. Parcher, Charles H. Sawyer, Harry P. Garland.

Organized, 1827.

 LIABILITIES.

Deposits.....	\$2,385,110 10
Reserve fund.....	30,918 78
Profits.....	81,499 08
	\$2,497,527 96

 RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine.....	11,000 00
State, county, city and town bonds of New England.....	52,000 00
State, county, city and town bonds out of New England.....	139,815 00
Railroads bonds of Maine.....	77,640 00
Railroad bonds of other states.....	1,192,425 13
Railroad stock of Maine.....	178,103 04
Other railroad stock.....	201,480 87
Corporation bonds of Maine.....	85,975 00
Other corporation bonds.....	10,378 00
Corporation stock of Maine.....	93,580 00
Other corporation stock.....	11,900 00
National bank stock of Maine.....	46,680 00
Other national bank stock.....	10,300 00
Real estate, investment.....	15,722 29
Loans on stocks and bonds.....	79,463 34
Loans on other collaterals (personal) ..	895 50
Loans on mortgages of real estate.....	77,473 12
Cash on hand and on deposit.....	27,696 67
	\$2,497,527 96

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from third Wednesday each month.

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

Has sufficient available assets to pay its liabilities.

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 24, 1894.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

Trustees—James G. Pendleton, J. A. Clement, B. O. Sargent, Charles E. Adams,
John W. McGilvery.

Organized April 1, 1874.

 LIABILITIES.

Deposits	\$147,710 27
Reserve fund.....	3,000 00
Profits.....	604 30
	<hr/>
	\$151,314 57

 RESOURCES.

District of Columbia bonds.....	\$18,000 90
State, county, city and town bonds out of New England.....	53,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds of other states	13,000 00
Railroad stock out of Maine.....	10,434 51
Corporation bonds of Maine.....	4,000 00
Corporation stock of Maine... ..	6,284 00
National bank stock of Maine.....	19,880 00
Real estate, foreclosure.....	4,700 00
Loans on stocks and bonds	5,700 00
Loans on mortgages of real estate.....	2,855 00
Premium account	616 64
Cash on hand and on deposit.....	2,844 42
	<hr/>
	\$151,314 57

Dividends paid in May and November.

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 May, 1884; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

NOVEMBER 24, 1894.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

Trustees—James B. Dascomb, L. W. Weston, George N. Page, A. H. Weston,
Ed. P. Page.

Organized, 1869.

 LIABILITIES.

Deposits.....	\$1,016,439 19
Reserve fund.....	20,000 00
Profits.....	14,611 06
	<hr/>
	\$1,051,050 25

 RESOURCES.

Public funds of Maine.....	\$ 10,000 00
State, county, city and town bonds out of New England.....	259,000 00
Railroad bonds of Maine.....	198,000 00
Railroad bonds of other states.....	192,000 00
Railroad stock of Maine.....	24,750 00
Corporation bonds out of Maine.....	10,000 00
Corporation stock out of Maine.....	5,000 00
National bank stock of Maine.....	78,450 00
Trust company stock of Maine.....	1,000 00
Real estate, foreclosure.....	12,559 97
Loans on stocks and bonds.....	10,290 00
Loans to municipalities.....	3,879 36
Loans to corporations.....	22,200 00
Loans on mortgages of real estate.....	189,278 20
Premium account.....	21,818 50
Cash on hand and on deposit.....	12,824 22
	<hr/>
	\$1,051,050 25

Dividends paid in January and July.

Examinations made by trustees in January and July.

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

Treasurer's bond renewed when required; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

NOVEMBER 24, 1894.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

Trustees—G. C. Yeaton, J. B. Whitehead, C. K. Wentworth, E. A. Stevens, H. C. Willard.

Organized, 1866.

 LIABILITIES.

Deposits.....	\$321,542 34
Reserve fund.....	7,435 94
Profits	3,296 16
	<hr/>
	\$332,274 44

 RESOURCES.

Public funds of Maine.....	\$10,000 00
State, county, city and town bonds of New England.....	10,000 00
State, county, city and town bonds out of New England	68,000 00
Railroad bonds of Maine.....	56,970 00
Railroad bonds of other states.....	108,920 00
Corporation bonds of Maine.....	6,000 00
Corporation stock out of Maine	2,500 00
National bank stock of Maine.....	20,500 00
Loans on stocks and bonds.....	6,200 00
Loans on other collaterals (personal).....	10,000 00
Loans on mortgages of real estate.....	30,714 45
Cash on hand and on deposit.....	2,469 99
	<hr/>
	\$332,274 44

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from fifteenth of each month.

Treasurer's bond renewed April 11, 1888; amount, \$10,000

Has sufficient available assets to pay its liabilities.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

NOVEMBER 24, 1894.

ALVA SHURTLEFF, PRESIDENT. GEORGE A. WILSON, TREASURER.

Trustees—Alva Shurtleff, William A. Frothingham, H. E. Hammond, William N. Thomas, N. D. Bolster, William J. Wheeler, George M. Atwood, J. F. Plummer, J. A. Kenney.

Organized, March 6, 1873.

LIABILITIES.

Deposits.....	\$472,665 24
Reserve fund.....	14,000 00
Other liabilities.....	20,000 00
Profits.....	10,919 49
	\$517,584 73

RESOURCES.

United States bonds.....	\$2,200 00
Other state, county, city and town bonds of New England.....	1,150 00
State, county, city and town bonds out of New England.....	34,000 00
Railroad bonds of Maine.....	5,500 00
Railroad bonds of other states.....	84,250 00
Railroad stock of Maine.....	5,000 00
Corporation bonds of Maine.....	62,000 00
Corporation stock of Maine.....	3,650 00
National bank stock of Maine.....	36,330 00
Other national bank stock.....	3,000 00
Trust company stock of Maine.....	8,320 00
Real estate, investment.....	2,500 00
Real estate, foreclosure....	21,341 63
Loans on stocks and bonds.....	22,853 15
Loans on other collaterals (personal).....	2,984 62
Loans to municipalities.....	4,428 00
Loans to corporations.....	11,694 61
Loans on mortgages of real estate.....	195,971 93
Premium account.....	3,327 00
Furniture account (safes, etc).....	316 82
Expense account.....	1,162 32
Cash on hand and on deposit.....	5,604 65
	\$517,584 73

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of month succeeding deposit.

Treasurer's bond renewed, June, 1894; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

THOMASTON SAVINGS BANK—THOMASTON.

NOVEMBER 24, 1894.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

Trustees—M. R. Mathews, Edw. E. O'Brien, J. C. Levansaler, E. K. O'Brien, N. C. Mehan, Atwood Levansaler, W. E. Vinal.

Organized February 1, 1870.

 LIABILITIES.

Deposits.....	\$264,281 96
Reserve fund.....	9,420 00
Special reserve fund.....	657 65
Profits.....	4,352 01
	<hr/>
	\$278,711 62

 RESOURCES.

Other public funds of Maine	\$ 7,000 00
State, county, city and town bonds out of New England.....	49,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds of other states	94,500 00
Corporation bonds of Maine.....	35,800 00
Corporation stock of Maine.....	1,100 00
National bank stock of Maine	17,210 00
Real estate, investment	3,600 00
Real estate, foreclosure.....	2,875 00
Loans on stocks and bonds.....	14,143 00
Loans on other collaterals (personal)	650 00
Loans to municipalities	750 00
Loans on mortgages of real estate ..	22,675 00
Premium account.....	4,800 00
Furniture account (safes, etc.).....	1,350 00
Other resources.....	5,000 00
Cash on hand and on deposit.....	8,258 62
	<hr/>
	\$278,711 62

Dividends paid in March and September.

Examinations made by trustees in February and August.

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

Treasurer's bond renewed September 30, 1889; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

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

NOVEMBER 24, 1894.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

Trustees—Samuel Knight, William M. Pennell, L. H. Stover, R. W. Eaton, William Barron, Benjamin E. Swett.

Organized March 27, 1875.

LIABILITIES.

Deposits	\$206,646 25
Reserve fund.....	10,704 31
Profits	931 45
	<hr/>
	\$218,282 01

RESOURCES.

State, county, city and town bonds of New England	\$48,000 00
State, county, city and town bonds out of New England.....	6,400 00
Railroad bonds of Maine	23,000 00
Corporation bonds of Maine.....	19,000 00
National bank stock of Maine.....	31,270 00
Loans on stocks and bonds.....	13,550 00
Loans on other collaterals (personal).....	1,675 00
Loans on mortgages of real estate.....	63,743 81
Premium account	6,321 43
Expense account	1,541 11
Cash on hand and on deposit.....	3,780 66
	<hr/>
	\$218,282 01

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first of April, May, June, July, October, November, December, January.

Treasurer's bond renewed, October 31, 1892; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

NOVEMBER 24, 1894.

WM. N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

Trustees—William N. Abbott, P. W. Richardson, M. R. Rich, S. A. Holden, John G. Wilson.

Organized January 17, 1874.

LIABILITIES.

Deposits.....	\$28,326 64
Reserve fund	752 44
Profits	618 08
	<hr/>
	\$29,697 16

RESOURCES.

Public funds of Maine..	\$1,321 10
Railroad bonds of Maine.....	2,800 00
Corporation bonds of Maine.....	1,500 00
Other corporation bonds	500 00
Loans on other collaterals, (personal)	1,707 50
Loans on mortgages of real estate.....	13,503 97
Cash on hand and on deposit.....	8,364 59
	<hr/>
	\$29,697 16

Dividends paid in February and August.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed October 30, 1889; amount, \$5,000.

Has sufficient available assets to pay its liabilities.

WATERVILLE SAVINGS BANK—WATERVILLE.

NOVEMBER 24, 1894.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—Reuben Foster, Nathaniel Meader, Charles K. Mathews, George W. Reynolds, Hiram E. Tuck, J. W. Bassett, C. Knauff.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$754,496 35
Reserve fund.....	43,000 00
Profits	11,993 09
	\$809,489 44

RESOURCES.

District of Columbia bonds	\$14,000 00
Public funds of Maine.....	5,100 00
State, county, city and town bonds out of New England.....	125,500 00
Railroad bonds of Maine	39,600 00
Railroad bonds of other states.....	64,250 00
Railroad stock of Maine	10,000 00
Corporation bonds of Maine	5,000 00
National bank stock of Maine.....	83,200 00
Real estate, investment	12,800 00
Real estate, foreclosure	21,907 87
Loans on stocks and bonds.....	31,122 00
Loans on other collaterals (personal).....	2,188 00
Loans to municipalities.....	7,100 00
Loans to corporations.....	11,500 00
Loans on mortgages of real estate.....	338,160 80
Premium account.....	27,300 00
Cash on hand and on deposit.....	10,760 77
	\$809,489 44

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed September 1, 1894; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

WISCASSET SAVINGS BANK—WISCASSET.

NOVEMBER 24, 1894.

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

Trustees—George B. Sawyer, Seth Patterson, Richard H. T. Taylor, Jesse White, Albert M. Card.*Organized, 1866.*

LIABILITIES.

Deposits.....	\$190,053 39
Reserve fund.....	3,675 71
Other liabilities.....	4,000 00
Profits.....	7,170 22
	\$210,899 32

RESOURCES.

District of Columbia bonds.....	\$1,000 00
Public funds of Maine.....	800 00
State, county, city and town bonds out of New England.....	9,500 00
Railroad bonds of Maine.....	34,767 50
Railroad bonds of other states.....	105,323 00
Railroad stock out of Maine.....	2,660 00
Corporation bonds of Maine.....	7,000 00
Corporation stock out of Maine.....	500 00
National bank stock of Maine.....	17,200 00
Real estate, foreclosure.....	3,960 00
Loans on stocks and bonds.....	3,560 00
Loans on other collaterals (personal).....	263 22
Loans on mortgages of real estate.....	23,176 83
Cash on hand and on deposit.....	1,188 77
	\$210,899 32

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed July 27, 1888; amount, \$30,000.

Has sufficient available assets to pay its liabilities.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

NOVEMBER 24, 1894.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

Trustees—John M. Goodwin, Ezreff H. Banks, Horace Ford, Abel H. Jelleson,
Joseph Smith, 4th, Charles H. Prescott.

Organized March 27, 1860.

 LIABILITIES.

Deposits	\$1,172,975 36
Reserve fund	19,900 00
Profits	25,134 10
	<hr/>
	\$1,218,009 46

 RESOURCES.

United States bonds.....	\$23,350 00
Public funds of Maine.....	5,000 00
State, county, city and town bonds out of New England	255,584 46
Railroad bonds of Maine.....	36,000 00
Railroad bonds of other states	147,447 16
Railroad stock of Maine	3,000 00
Other railroad stock.....	1,000 00
Corporation bonds of Maine.....	58,000 00
Other corporation bonds	28,000 00
Corporation stock of Maine	14,600 00
National bank stock of Maine.....	93,975 00
Other national bank stock.....	128,500 00
Real estate, investment.....	7,950 00
Real estate, foreclosure.....	50,974 89
Loans on stocks and bonds.....	25,941 80
Loans on mortgages of real estate	255,527 82
Premium account.....	63,000 00
Cash on hand and on deposit.....	14,158 33
	<hr/>
	\$1,218,009 46

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed May, 1894; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

NOVEMBER 24, 1894

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

NOVEMBER 24, 1894.

W. W. BOLSTER, PRESIDENT.

N. F. WOODBURY, TREASURER.

Trustees—W. W. Bolster, J. E. Briggs, N. W. Harris, S. A. Holbrook, H. H. Gurney,
F. R. Conant, E. P. Wentworth.

Organized April 7, 1887.

LIABILITIES.

Capital stock.....	\$75,100 00
Surplus.....	2,500 00
Undivided profits.....	695 37
Time deposits.....	21,794 04
Demand deposits.....	8,690 29
Certificates of deposit.....	15,805 00
Treasurer's checks outstanding.....	21 00
Bills payable.....	12,000 00
	<u>\$136,605 70</u>

RESOURCES.

Demand and time loans.....	\$12,555 07
Loans on mortgages of real estate.....	69,072 12
Real estate owned.....	46,313 36
Expense account.....	647 37
Furniture and fixtures.....	1,000 00
Cash on deposit.....	3,129 30
Cash on hand.....	1,660 23
Other resources, viz: coupon notes.....	2,228 25
	<u>\$136,605 70</u>

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

NOVEMBER 24, 1894.

GEO. I. TRICKEY, PRES. AND TREAS. JEFFERSON CARY, VICE PRESIDENT.
CHARLES B. MARGESSON, SECRETARY.

Trustees—George I. Trickey, John P. Donworth, Louis C. Stearns, Jefferson Cary, William C. Spaulding, Samuel W. Collins, Charles W. Porter, William H. Gray and William McLellan.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	10,306 62
Demand deposits.....	76,142 98
Due to other banks.....	20,000 00
	<hr/>
	\$171,449 60

 RESOURCES.

Demand and time loans	\$147,379 18
Furniture and fixtures.....	4,500 00
Cash on deposit.....	9,439 39
Cash on hand.....	10,131 03
	<hr/>
	\$171,449 60

AUBURN TRUST COMPANY—AUBURN.

NOVEMBER 24, 1894.

L. LINN SMALL, PRESIDENT. GEORGE C. WING, VICE-PRESIDENT.

JAMES F. ATWOOD, TREASURER.

Trustees—Samuel F. Merrill, Ara Cushman, L. Linn Small, B. F. Sturgis, A. R. Savage, George C. Wing, Seth M. Carter, Oscar Holway, H. A. Packard, F. Penley, John F. Lamb.

Organized June 5, 1890.

LIABILITIES.

Capital stock.....	\$104,800 00
Undivided profits	13,369 06
Time deposits	38,388 30
Demand deposits.....	8,637 50
Certificates of deposit.....	5,625 00
Unpaid dividends	160 00
Discount on bonds owned	3,592 00
Due Battle Creek Railway bondholders.....	2,520 00
	<hr/>
	\$177,091 86

RESOURCES.

Demand and time loans.....	\$89,402 00
Stocks and bonds.....	59,000 00
Real estate owned.....	18,000 00
Expense account	933 34
Furniture, fixtures and vault.....	5,000 00
Cash on deposit	2,438 03
Cash on hand.....	2,137 24
Premium on bonds owned	181 25
	<hr/>
	\$177,091 86

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA

NOVEMBER 24, 1894.

J. MANCHESTER HAYNES, PRESIDENT.

F. E. SMITH, TREASURER.

Trustees—J. Manchester Haynes, Edwin C. Burleigh, Payson Tucker, Ira H. Randall, Geo. S. Ballard, F. S. Lyman, H. M. Heath, Wm. T. Hall, M. W. Farr, F. W. Kinsman, Chas. H. White, L. J. Crooker, Nath. W. Cole, Geo. N. Lawrence, W. H. Gannett.

Organized January 29, 1894.

 LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	3,228 72
Time deposits	62,359 97
Demand deposits.....	113,896 55
Certificates of deposit.....	15,350 00
Due to other banks.....	376 64
	<hr/>
	\$245,211 88

 RESOURCES.

Demand and time loans.....	\$171,797 03
Loans on mortgages of real estate	11,241 00
Stocks and bonds.....	20,512 50
Due from other banks.....	384 36
Expense account.....	634 63
Furniture and fixtures.....	6,921 14
Cash on deposit....	29,885 34
Cash on hand	3,835 88
	<hr/>
	\$245,211 88

BAR HARBOR BANKING AND TRUST COMPANY

—BAR HARBOR.

NOVEMBER 24, 1894.

L. B. DEASY, PRESIDENT. FRED C. LYNAM, SECRETARY AND TREASURER.

Trustees—Andrew P. Wiswell, James B. Porter, C. S. Leffingwell, E. H. Greeley,
L. B. Deasy, Fred C. Lynam.*Organized September 15, 1887.*

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	11,000 00
Undivided profits	3,717 63
Demand deposits.....	155,430 55
Certificates of deposit	65,770 21
Trust department	6,000 00
Treasurer's checks outstanding.....	252 42
	\$292,170 81

RESOURCES.

Demand and time loans.....	\$154,636 79
Loans on mortgages of real estate.....	41,058 39
Stocks and bonds.....	27,222 24
Trust investments	6,000 00
Real estate owned.....	2,500 00
Expense account	10 50
Furniture and fixtures.....	2,000 00
Cash on deposit.....	39,969 94
Cash on hand	18,742 95
	\$292,170 81

EASTERN TRUST AND BANKING COMPANY—BANGOR.

NOVEMBER 24, 1894.

JOHN CASSIDY, PRESIDENT.

GEORGE B. CANNEY, SECRETARY.

CHARLES D. CROSBY, TREASURER.

Trustees—John Cassidy, James Adams, Frederick W. Hill, Daniel F. Davis, Edward L. Stewart, John B. Foster, John F. Colby, E. C. Nichols, J. C. Towle, Henry Rollins, E. B. Neally, F. H. Drummond, Rowland W. Stewart, E. M. Hersey, W. F. Milliken, Joseph L. Smith, D. F. Sanders, D. J. Sawyer, H. H. Smith, James H. Bailey, Hubbard Creighton, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, Wm. Engle, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan.

Organized April 9, 1887.

LIABILITIES.

Capital stock	\$165,500 00
Surplus	20,000 00
Undivided profits	44,099 31
Time deposits	482,650 29
Demand deposits.....	498,503 61
Trust department.....	1,004 00
Unpaid dividends	343 00
Deposits for coupons	2,530 90
Due to other banks.....	9,206 14
Mortgages sold and guaranteed.....	117,155 00
Deposits for guaranteed mortgages	275 00
	\$1,341,267 25

RESOURCES.

Demand and time loans	\$612,431 05
Loans on mortgages of real estate.....	163,355 00
Stocks and bonds.....	407,496 63
Expense account.....	895 97
New banking rooms, etc.....	21,000 22
Cash on deposit.....	82,616 90
Cash on hand	52,248 61
Foreclosure account	1,222 87
	\$1,341,267 25

MAINE TRUST AND BANKING COMPANY—GARDINER.

NOVEMBER 24, 1894.

WESTON LEWIS, PRESIDENT.

JOHN W. DANA, SECRETARY.

JOSIAH S. MAXCY, JOHN F. HILL, VICE-PRESIDENTS.

Trustees—Arthur Sewall, Payson Tucker, P. H. Winslow, J. S. Maxcy, Weston Lewis, John F. Hill, L. G. Downes, W. W. Bradstreet, William T. Hall, W. E. Maxcy.

Organized August 15, 1889.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	11,079 34
Time deposits.....	255,444 78
Demand deposits.....	72,572 18
Certificates of deposit.....	29,875 00
Trust department	96,818 27
Deposits for coupons.	985 00
Treasurer's checks outstanding.....	580 28
Due to other banks.....	72 78
Discount account.....	8,405 00
	\$605,832 63

RESOURCES.

Demand and time loans	\$175,297 23
Loans on mortgages of real estate.....	56,124 74
Stocks and bonds.....	210,147 40
Trust investments.....	96,818 27
Expense account	2,090 33
Furniture and fixtures.....	2,500 00
Cash on deposit.....	46,181 68
Cash on hand.....	16,672 96
	\$605,832 63

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

NOVEMBER 24, 1894.

CHARLES P. ALLEN, PRESIDENT. BENJ. F. JONES, VICE-PRESIDENT.
GEORGE BARKER, TREASURER.

Trustees—Charles P. Allen, Benj. F. Jones, Fred Barker, A. M. Smith, A. R. Gould,
C. D. DeWitt, C. B. Ferguson, B. B. Lancaster, Levi B. Patten, W. C. Spaulding,
H. W. Safford, J. H. Judd, W. P. Bridgham, A. P. Libby, W. R. Pipes.

Organized June 27, 1891.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	1,500 00
Undivided profits.....	2,389 57
Time deposits.....	13,316 45
Demand deposits.....	18,602 92
Re-discounts.....	4,300 00
	<hr/>
	\$50,108 94

RESOURCES.

Demand and time loans.....	\$77,692 09
Real estate owned.....	3,978 67
Expense account.....	387 66
Furniture and fixtures.....	1,476 09
Cash on deposit.....	2,605 17
Cash on hand.....	3,969 26
	<hr/>
	\$90,108 94

NORTHERN BANKING COMPANY—PORTLAND.

NOVEMBER 24, 1894.

CHARLES S. FOBES, PRESIDENT. WESTON F. MILLIKEN, VICE-PRESIDENT.

CHARLES L. MARSTON, SECRETARY.

Trustees—Charles S. Fobes, W. F. Milliken, Francis Fessenden, E. B. Mallett, Jr., James E. McDowell, James E. Hewey, Henry P. Cox, Thomas Fillebrown, H. S. Melcher, Seldon Connor, J. L. H. Cobb, S. A. Holbrook, C. G. Totman.

Organized May 1, 1887.

LIABILITIES.

Capital stock.....	\$100,000 00
Demand deposits.....	16,282 06
Certificates of deposit.....	12,364 09
Debentures outstanding.....	75,500 00
Trust department	10,350 00
Deposits for coupons.....	30 00
Bills payable.....	79,500 00
Re-discounts	2,000 00
	\$296,026 15

RESOURCES.

Demand and time loans	\$ 22,021 79
Loans on mortgages of real estate.....	106,345 00
Stocks and bonds.....	126,000 00
Trust investments.....	10,350 00
Real estate owned.....	21,480 33
Expense account	252 51
Furniture and fixtures.....	200 00
Cash on deposit.....	1,440 69
Cash on hand	1,271 91
Profit and loss.....	6,663 92
	\$296,026 15

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

NOVEMBER 24, 1894.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, SECRETARY AND TREASURER.

Directors—S. B. Locke, W. H. Whitcomb, S. D. Andrews, H. D. Smith.*Organized April 2, 1887.*

 LIABILITIES.

Capital stock	\$10,000 00
Surplus	2,000 00
Undivided profits.....	1 09
Debentures outstanding.....	57,600 00
Unpaid dividends	52 00
Bills payable.....	1,937 00
	<hr/>
	\$71,590 09

 RESOURCES.

Loans on mortgages of real estate.....	\$68,590 00
Real estate owned.....	1,850 00
Due from other banks	687 08
Cash on deposit.....	463 01
	<hr/>
	\$71,590 09

PEOPLE'S TRUST COMPANY—FARMINGTON.

NOVEMBER 24, 1894.

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

Trustees—George W. Wheeler, George M. Currier, Stephen Lake, Elbridge T. Smith, Daniel M. Bonney.*Organized September 5, 1885.*

LIABILITIES.

Capital stock	\$100,000 00
Surplus	9,000 00
Undivided profits	26,808 34
Time deposits	719,350 51
Demand deposits.....	38,752 47
Certificates of deposit ...	1,300 00
Unpaid dividends	741 00
Due to other banks.....	7 07
Tax rebate	3 74
	\$895,963 13

RESOURCES.

Demand and time loans.....	\$236,507 64
Loans on mortgages of real estate.....	263,655 43
Stocks and bonds.....	324,110 70
Real estate owned.....	41,642 46
Due from other banks	10,828 54
Expense account	1,426 59
Furniture and fixtures.....	2,236 65
Cash on deposit..	81 54
Cash on hand..	15,380 07
Taxes paid	93 51
	\$895,963 13

PORTLAND TRUST COMPANY—PORTLAND.

NOVEMBER 24, 1894.

WILLIAM G. DAVIS, PRESIDENT. JAMES P. BAXTER, VICE PRESIDENT.
HARRY BUTLER, SECRETARY.

Trustees—William G. Davis, James P. Baxter, George S. Hunt, Mark P. Emery, Charles F. Libby, William W. Brown, Henry S. Osgood, David W. Snow, Augustus R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Philip G. Brown, William N. Davis, Frederick Robie, Samuel A. Holbrook.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits	37,704 40
Demand deposits.....	223,324 38
Certificates of deposit.....	71,503 34
Trust department.....	47,462 19
Unpaid dividends.....	132 00
Deposits for coupons.....	942 50
Due to other banks.....	10,439 64
Sinking funds for corporations	187,355 73
	<hr/>
	\$678,864 18

 RESOURCES.

Demand and time loans	\$369,825 87
Stocks and bonds.....	62,526 13
Trust investments.....	46,920 16
Expense account	2,324 45
Cash on deposit.....	10,348 97
Cash on hand	3,114 14
Sinking funds investments.....	183,804 46
	<hr/>
	\$678,864 18

ROCKLAND TRUST COMPANY—ROCKLAND.

NOVEMBER 24, 1894.

A. F. CROCKETT, PRESIDENT. EDWARD A. BUTLER, VICE-PRESIDENT.

C. M. KALLOCH, SECRETARY AND TREASURER.

Trustees—A. F. Crockett, G. L. Farrand, William S. White, John D. May, H. G. Tibbetts, William T. Cobb, Charles H. Berry, William W. Case, F. C. Knight, James Donohue, A. C. Gay, S. M. Bird, E. A. Butler, E. K. Glover, Fred E. Richards.

Organized, March 14, 1889.

 LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits	15,479 92
Time deposits	23,095 33
Demand deposits.....	74,768 38
Certificates of deposit	7,948 18
Re-discounts	5,000 00
	<hr/>
	\$226,291 81

 RESOURCES.

Demand and time loans	\$197,846 73
Stocks and bonds.....	3,258 90
Furniture and fixtures.....	1,400 00
Cash on deposit.....	12,780 73
Cash on hand.....	7,005 45
Vault and safe deposit boxes	4,000 00
	<hr/>
	\$226,291 81

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY,
—WATERVILLE.

NOVEMBER 24, 1894.

I. C. LIBBY, PRESIDENT.

F. C. THAYER, VICE PRESIDENT.

R. E. ATTWOOD, TREASURER.

Trustees—I. C. Libby, W. A. R. Boothby, C. G. Carleton, F. C. Thayer, A. M. Card, Horace Purington, W. T. Haines, Martin Blaisdell, Frank Redington, P. S. Heald, O. H. Judkins, Charles H. Merrill, Howard W. Dodge, A. F. Gerald, D. Libby, J. W. Gilman, J. G. Barton.

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits	11,348 87
Time deposits	80,244 57
Demand deposits.....	66,588 30
Certificates of deposit.....	5,000 00
Unpaid dividends	56 00
Deposits for coupons	70 00
Treasurer's checks outstanding	75 84
Bills payable.....	50,000 00
	\$313,383 58

RESOURCES.

Demand and time loans	\$172,619 91
Stocks and bonds.....	63,000 00
Due from other banks.....	23,072 05
Expense account	234 93
Furniture and fixtures.....	40,812 52
Cash on hand	13,644 17
	\$313,383 58

WESTBROOK TRUST COMPANY—WESTBROOK.

NOVEMBER 24, 1894.

LEANDER VALENTINE, PRESIDENT. JOHN C. SCATES, VICE-PRESIDENT.

RUSSELL D. WOODMAN, TREASURER.

Trustees—Leander Valentine, John C. Scates, Henry B. Cleaves, Jeremiah M. Mason, William M. Lamb, James Pennell, Percival Bonney, Arthur W. Merrill, Russell D. Woodman.

Organized January 11, 1890.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	5,500 00
Undivided profits ..	1,163 34
Time deposits.....	175,872 48
Demand deposits.....	45,691 34
Certificates of deposit.....	8,962 00
Unpaid dividends	89 12
Due to other banks....	6,671 73
	\$293,950 01

RESOURCES.

Demand and time loans	\$136,243 63
Loans on mortgages of real estate.....	41,584 56
Stocks and bonds.....	86,542 50
Real estate owned...	5,315 25
Furniture and fixtures.....	2,000 00
Cash on deposit.....	14,514 13
Cash on hand	7,749 94
	\$293,950 01

RETURNS OF SECRETARIES
OF
LOAN ^{and} BUILDING ASSOCIATIONS
UNDER DATE OF
NOVEMBER 24, 1894

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

NOVEMBER 24, 1894.

A. R. SAVAGE, PRESIDENT.

GEORGE G. GIFFORD, SECRETARY.

W. M. GREENLEAF, TREASURER.

Directors—A. R. Savage, Ara Cushman, A. M. Penley, George W. Curtis, L. W. Haskell, George G. Gifford, George W. Bumpus, W. W. Stetson, S. K. Ballard.

Organized June, 1887.

LIABILITIES.

Accumulated capital.....	\$148,240 20
Guaranty fund.....	1,367 52
Advances	17,873 02
Interest.....	1,405 63
Fines	3 34
Premiums	492 94
Membership fees.....	246 64
Forfeited shares.....	15 19
Profits	210 12
	\$169,854 60

RESOURCES.

Loans on mortgages of real estate	\$160,452 40
Loans on shares.....	8,145 00
Furniture and fixtures.....	200 00
Current expense.....	133 50
Cash on hand and on deposit	612 45
Other resources, viz: taxes and water rates, etc., paid.....	311 25
	\$169,854 60

Number of shareholders.....	375
Number of borrowers.	157
Number of shares outstanding	1,932½
Number of shares pledged for loans	891½
Number of loans.....	166
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$9,481 67
Rate of interest charged on loans	6%
Average premium charged on loans	2½%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.*	Total present value per series.
1	June, 1887.	567	90	\$33 59	\$123 59	.....	\$70,075 53
2	October, 1887.	45	86	29 88	115 88	.....	5,214 60
3	January, 1888.	99 ³ ₄	83	27 33	110 33	.....	10,977 83
4	April, 1888.	62	80	24 96	104 96	.....	6,507 52
5	July, 1888.	39	77	23 01	100 01	.....	3,900 39
6	October, 1888.	84	74	20 63	94 63	.....	7,948 92
7	January, 1889.	67	71	18 71	89 71	.....	6,000 57
8	April, 1889.	57	68	16 92	84 92	.....	4,840 44
9	July, 1889.	31	65	15 27	80 27	.....	2,488 37
10	October, 1889.	42	62	13 69	75 69	.....	3,178 98
11	January, 1890.	48	59	12 22	71 22	.....	3,418 56
12	April, 1890.	43	56	10 58	64 58	.....	2,776 94
13	July, 1890.	43	53	9 63	62 63	.....	2,693 09
14	October, 1890.	15	50	8 49	58 49	.....	877 35
15	January, 1891.	39	47	7 29	54 29	.....	2,117 81
16	April, 1891.	60	44	6 38	50 38	.....	3,022 80
17	July, 1891.	44	41	5 48	46 48	.....	2,045 12
18	October, 1891.	34	38	4 96	42 96	.....	1,460 64
19	January, 1892.	39	35	3 88	38 88	.....	1,516 32
20	April, 1892.	52	32	3 20	35 20	.....	1,830 40
21	July, 1892.	50	29	2 57	31 57	.....	1,578 50
22	October, 1892.	62	26	2 04	28 04	.....	1,738 48
23	January, 1893.	68	23	1 55	24 55	.....	1,669 40
24	April, 1893.	55	20	1 15	21 15	.....	1,163 25
25	July, 1893.	32	17	80	17 80	.....	569 60
26	October, 1893.	35	14	53	14 53	.....	508 55
27	January, 1894.	57	11	32	11 32	.....	645 24
28	April, 1894.	35	8	15	8 15	.....	285 25
29	July, 1894.	38	5	05	5 05	.....	191 90
30	October, 1894.	19	2	.....	2 00	.....	38 00
							\$151,279 85

* Instalments paid and 4% computed semi-annually.

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

NOVEMBER 24, 1894.

THOMAS J. LYNCH, PRESIDENT.

W. H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

Directors—Thomas J. Lynch, George W. Vickery, Howard Owen, A. G. Andrews, C. B. Chick, C. R. Hall, M. S. Holway, A. W. Whitney and Wm. H. Libby.

Organized June 17, 1887.

 LIABILITIES.

Accumulated capital.	\$224,337 71
Guaranty fund.....	497 50
Interest.....	2,769 01
Fines.....	14 12
Premiums.....	970 31
Profits	1,029 00
	<u>\$229,617 65</u>

 RESOURCES.

Loans on mortgages of real estate.....	\$224,850 00
Permanent expense.....	109 22
Current expense	258 00
Cash on hand and on deposit.....	4,400 43
	<u>\$229,617 65</u>

Number of shareholders	591
Number of borrowers	208
Number of shares outstanding.....	3,986
Number of shares pledged for loans.....	1,196
Number of loans.....	218
Rate of dividend the past year.....	7%
Amount of dividend.....	\$14,200 36
Rate of interest charged on loans.....	6%
Average premium charged on loans, 35 cents per share.....	2 $\frac{1}{10}$ %

Series.	Date of issue.	No. of Shares.	No. of Payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August 17, 1887.....	345	88	\$25 36	\$113 36	\$113 36	\$39,109 20
2	December 1, 1887.....	105	84	24 10	108 10	108 10	11,350 50
3	March 1, 1888.....	77	81	21 17	102 17	102 17	7,867 09
4	June 1, 1888.....	57	78	19 80	97 80	97 80	5,574 60
5	September 1, 1888.....	138	75	18 04	93 04	93 04	12,839 52
6	December 1, 1888.....	113	72	16 52	82 52	82 52	10,002 76
7	March 1, 1889.....	61	69	15 05	84 05	84 05	5,127 05
8	June 1, 1889.....	65	66	12 49	78 44	78 44	5,098 60
9	September 1, 1889.....	80	63	12 17	75 17	75 17	6,013 60
10	December 1, 1889.....	315	60	11 08	71 08	71 08	22,390 20
11	March 1, 1890.....	140	57	10 10	66 89	66 89	9,364 60
12	June 1, 1890.....	193	54	8 76	62 76	62 76	12,112 68
13	September 1, 1890.....	188	51	7 70	58 70	58 70	11,035 60
14	December 1, 1890.....	385	48	6 76	54 76	54 76	21,082 60
15	March 1, 1891.....	173	45	5 83	50 83	50 83	8,793 59
16	June 1, 1891.....	164	42	4 97	46 97	46 97	7,703 08
17	September 1, 1891.....	172	39	4 23	43 23	43 23	7,435 56
18	December 1, 1891.....	99	36	3 54	39 54	39 54	3,914 46
19	March 1, 1892.....	144	33	2 91	35 91	35 91	5,171 04
20	June 1, 1892.....	124	30	2 35	32 35	32 35	4,011 40
21	September 1, 1892.....	87	27	1 84	28 84	28 84	2,509 08
22	December 1, 1892.....	67	24	1 43	25 43	25 43	1,703 81
23	March 1, 1893.....	104	21	1 04	22 04	22 04	2,292 16
24	June 1, 1893.....	79	18	75	18 75	18 75	1,481 25
25	September 1, 1893.....	50	15	49	15 49	15 49	774 50
26	December 1, 1893.....	158	12	28	12 28	12 28	1,940 24
27	March 1, 1894.....	132	9	13	9 13	9 13	1,205 16
28	June 1, 1894.....	98	6	04	6 04	6 04	591 92
29	September 1, 1894.....	73	3	.....	3 00	3 00	219 00
							\$228,714 85

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

NOVEMBER 24, 1894.

JAMES A. BOARDMAN, PRESIDENT. ALBERT T. THOMPSON, SECRETARY.

ARTHUR F. STETSON, TREASURER.

Directors—Michael C. O'Brien, Henry G. Thompson, Edwin F. Dillingham, Joseph F. Snow, Arthur Chapin, James A. Boardman, Albert T. Thompson.*Organized February 15, 1886.*

LIABILITIES.

Accumulated capital.....	\$233,216 98
Guaranty fund.....	2,217 55
Advances.....	758 00
Interest.....	5,615 93
Fines.....	152 24
Premiums.....	1,183 12
Forfeited shares.....	10 11
Transfer fees.....	3 25
Withdrawal fees.....	356 00
Profits.....	1,124 74
	\$244,637 92

RESOURCES.

Loans on mortgages of real estate.....	\$222,338 00
Loans on shares.....	5,160 00
Current expense.....	500 00
Cash on hand and on deposit.....	16,447 81
Other resources, viz.: taxes unpaid on mortgages.....	192 11
	\$244,637 92

Number of shareholders.....	751
Number of borrowers.....	250
Number of shares outstanding.....	4,823
Number of shares pledged for loans.....	1,328
Number of loans.....	389
Rate of interest allowed on advance payments.....	7%
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$14,273 81
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	½%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March 8, 1886.....	54	105	\$32 43	\$137 68	\$129 58	\$7,434 96
2	July 1, 1886.....	35	101	28 95	136 06	129 02	4,762 39
3	January 1, 1887.....	27	95	25 47	122 95	116 59	3,319 82
4	July 1, 1887.....	22	89	26 31	116 95	110 37	2,572 89
5	January 1, 1888.....	273	83	19 19	102 10	97 31	27,874 23
6	July 1, 1888.....	411	77	16 41	92 64	88 54	38,073 59
7	January 1, 1889.....	330	71	13 73	85 42	81 99	28,191 32
8	July 1, 1889.....	239	65	11 12	75 48	72 70	18,040 23
9	January 1, 1890.....	212	59	9 27	69 61	67 30	14,758 36
10	July 1, 1890.....	198	53	7 13	64 30	62 52	12,733 12
11	January 1, 1891.....	386	47	5 47	49 21	47 84	18,997 01
12	July 1, 1891.....	294	41	4 06	45 72	44 71	13,441 41
13	January 1, 1892.....	231	35	2 80	38 73	38 03	8,948 36
14	July 1, 1892.....	192	29	1 80	32 11	31 66	6,165 27
15	January 1, 1893.....	556	23	1 03	24 36	24 10	13,544 91
16	July 1, 1893.....	383	17	44	17 33	17 22	6,637 12
17	January 1, 1894.....	585	11	12	11 12	11 09	6,504 99
18	July 1, 1894.....	395	5	.....	5 00	5 00	1,975 00
		4,823					\$233,974 98

BATH LOAN AND BUILDING ASSOCIATION—BATH.

NOVEMBER 24, 1894.

H. W. SWANTON, PRESIDENT. CHARLES A. CORLISS, SECRETARY.
F. W. WEEKS, TREASURER.

Directors—H. W. Swanton, C. H. McLellan, A. B. Haggett, C. C. Low, G. C. Moses,
E. F. Kelley, C. E. Patten, C. L. Farnham, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital.....	\$23,813 36
Guaranty fund.....	126 63
Interest.....	155 75
Fines.....	2 78
Premiums.....	16 79
Forfeited shares.....	144 62
Transfer fees.....	50
Profits.....	101 69
	<hr/>
	\$24,362 12

 RESOURCES.

Loans on mortgages of real estate.....	\$21,200 00
Loans on shares.....	2,700 00
Furniture and fixtures.....	75 00
Current expense.....	48 25
Cash on hand and on deposit.....	93 20
Accrued earnings (secured by mortgages).....	245 67
	<hr/>
	\$24,362 12

Number of shareholders.....	115
Number of borrowers.....	30
Number of shares outstanding.....	666
Number of shares pledged for loans.....	200
Number of loans.....	40
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,149 84
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	September, 1890.....	234	51	\$6 84	\$57 84	\$56 13	\$13,534 56
2	March, 1891.....	25	45	5 24	50 24	48 93	1,256 00
3	October, 1891.....	67	38	3 71	41 71	38 78	2,794 57
4	April, 1892.....	49	32	2 54	34 54	33 90	1,692 46
5	October, 1892.....	118	26	1 58	27 58	27 18	3,254 44
6	April, 1893.....	37	20	84	20 84	20 63	771 08
7	October, 1893.....	61	14	33	14 33	14 25	1,160 73
8	April, 1894.....	41	8	07	8 07	8 05	330 87
9	October, 1894.....	14	2	-	2 00	2 00	28 00
		666					\$24,822 71

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

NOVEMBER 24, 1894.

JOHN G. BROOKS, PRESIDENT. C. W. WESCOTT, SECRETARY AND TREASURER.

Directors—John G. Brooks, R. F. Dunton, Albert Gammans, S. H. Mathews, A. Cutter Sibley, William B. Swan, L. A. Knowlton, A. I. Brown.

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital.....	\$21,726 61
Guaranty fund.....	49 04
Advances.....	22 00
Interest.....	152 50
Fines.....	3 00
Premiums.....	21 40
Profits.....	30 74
Other liabilities, viz: C. G. Ferguson, Admr.....	3 00
	\$22,008 29

 RESOURCES.

Loans on mortgages of real estate.....	\$18,975 00
Stocks and bonds.....	2,164 82
Permanent expense.....	50 00
Cash on hand and on deposit.....	818 47
	\$22,008 29

Number of shareholders.....	86
Number of borrowers.....	26
Number of shares outstanding.....	541
Number of shares pledged for loans.....	102
Number of loans.....	29
Rate of dividend the past year.....	3%
Amount of dividend.....	\$1,017 24
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	$\frac{2}{10}$ %

STOCKS AND BONDS OWNED.

	<i>Charged on Books.</i>
\$1,500 Atchison, Topeka and Santa Fe Railroad	\$1,124 05
\$1,000 Village of Cambridge, Ohio	1,040 77
	\$2,164 82

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.*	Present value per share.	Withdrawal value per share.†	Total present value per series.
1	March, 1891.....	339	45	.....	\$49 71	.....	\$16,856 29
2	September, 1891.....	46	39	.....	42 43	.....	1,952 99
3	March, 1892.....	31	33	.....	35 32	.....	1,094 82
4	September, 1892.....	17	27	.....	28 45	.....	483 93
5	March, 1893.....	46	21	.....	21 81	.....	1,003 59
6	September, 1893.....	35	15	.....	15 36	.....	537 63
7	March, 1894.....	4	9	.....	8 09	.....	36 36
8	September, 1894.....	23	3	.....	3 00	.....	69 00
		541					\$22,034 61
	Difference between dues in advance and arrears						286 00
	Capital dues.....						\$21,748 61

* Three per cent, semi-annually.

† Four per cent basis from beginning of share to withdrawal.

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

NOVEMBER 24, 1894.

JOHN FURBISH, PRESIDENT.

WILLIAM M. PENNELL, SECRETARY.

J. W. FISHER, TREASURER.

Directors—Larkin D. Snow, William M. Pennell, Lyman E. Smith, Charles E. Townsend, John H. Peterson, Louis G. Trudeau, Hiram M. Merriman, Daniel A. Booker, John Furbish.

Organized, September, 1888.

LIABILITIES.

Accumulated capital.....	\$53,038 45
Guaranty fund.....	91 65
Advances	2,302 52
Interest.....	563 75
Fines	16 56
Premiums	120 65
Membership fees	722 00
Transfer fees.....	25
Withdrawal fees.....	10 65
Profits.....	740 09
Other liabilities, viz: Interest on advances.....	113 99
	<hr/>
	\$57,720 56

RESOURCES.

Loans on mortgages of real estate	\$52,110 35
Loans on shares	3,900 00
Current expense.....	11 00
Cash on hand and on deposit.....	1,699 21
	<hr/>
	\$57,720 56
Number of shareholders.....	233
Number of borrowers.....	76
Number of shares outstanding.....	1,094
Number of shares pledged for loans	372
Number of loans.....	96
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7½%
Amount of dividend	\$3,355 63
Rate of interest charged on loans	6%
Average premium charged on loans.....	1.2%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total Present value per series.
1	September, 1888.....	150	75	\$16 28	\$91 28	\$87 21	\$13,692 00
2	January, 1889.....	84	71	14 52	85 52	81 89	7,183 68
3	April, 1889.....	41	68	13 27	81 27	77 95	3,332 07
4	July, 1889.....	18	65	12 05	77 05	74 04	1,386 90
5	January, 1890.....	54	59	9 84	68 84	66 38	3,717 36
6	April, 1890.....	16	56	8 83	64 83	62 62	1,037 28
7	October, 1890.....	34	50	6 97	56 97	55 23	1,936 98
8	January, 1891.....	46	47	6 13	53 13	51 60	2,443 98
9	April, 1891.....	54	44	5 35	49 35	48 01	2,664 90
10	July, 1891.....	41	41	4 61	45 61	44 46	1,870 01
11	October, 1891.....	24	38	3 93	41 93	40 95	1,006 32
12	January, 1892.....	93	35	3 32	38 32	37 49	3,563 76
13	April, 1892.....	59	32	2 76	34 76	34 07	2,050 84
14	July, 1892.....	35	29	2 25	31 25	30 69	1,093 75
15	October, 1892.....	64	26	1 80	27 80	27 35	1,779 20
16	January, 1893.....	41	23	1 38	24 38	24 04	999 58
17	April, 1893.....	44	20	1 01	21 01	20 76	924 44
18	July, 1893.....	74	17	70	17 70	17 53	1,309 80
19	October, 1893.....	35	14	43	14 43	14 32	505 05
20	January, 1894.....	34	11	23	11 23	11 17	381 82
21	April, 1894.....	16	8	11	8 11	8 08	129 76
22	July, 1894.....	18	5	03	5 03	5 02	90 54
23	October, 1894.....	19	2	.....	2 00	2 00	38 00
		1,094					\$53,138 02

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

NOVEMBER 24, 1894.

PARKER SPOFFORD, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

Directors—J. P. Hooper, George H. Emerson, R. H. Emery, W. A. Heywood,
Irvin L. Brown.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$13,118 87
Guaranty fund.....	23 00
Interest.....	285 09
Fines.....	6 40
Premiums.....	65 80
Withdrawal fees.....	3 89
Profits.....	83 92
	<hr/>
	\$13,586 97

RESOURCES.

Loans on mortgages of real estate.....	\$13,466 00
Current expense.....	2 25
Cash on hand and on deposit.....	118 72
	<hr/>
	\$13,586 97
Number of shareholders.....	106
Number of borrowers.....	30
Number of shares outstanding.....	363
Number of shares pledged for loans.....	76
Number of loans.....	31
Rate of dividend the past year.....	6½%
Amount of dividend....	\$623 82
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.25%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	May, 1889.....	34	67	\$10 47	\$77 47	\$74 85	\$2,633 98
2	March 1, 1890.....	41	57	7 81	64 81	62 86	2,657 21
3	July 1, 1890.....	35	53	6 73	59 73	58 05	2,090 55
4	January 1, 1891.....	11	47	5 20	52 20	50 90	574 20
5	July 1, 1891.....	23	41	3 86	44 86	43 90	1,031 78
6	January 1, 1892.....	23	35	2 73	37 73	37 05	867 79
7	July 1, 1892.....	30	29	1 81	30 81	30 36	924 30
8	January 1, 1893.....	45	23	1 09	24 09	23 82	1,084 05
9	July 1, 1893.....	27	17	54	17 54	17 29	473 58
10	January 1, 1894.....	60	11	18	11 18	10 93	670 80
11	July 1, 1894.....	34	5	.....	5 00	4 75	170 00
		363					\$13,178 24

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 24, 1894.

HENRY S. OSGOOD, PRESIDENT.

JOSEPH F. CHUTE, SECRETARY.

SETH L. LARRABEE, TREASURER.

Directors—Henry S. Osgood, Richard K. Gatley, Fred N. Dow, Nathan E. Redlon, Edward B. Winslow, Prentiss Loring, Seth L. Larrabee, Joshua Davis, Alfred A. White, Augustine D. Smith, William H. Scott, Albion Little, Alonzo W. Smith, William M. Marks, J. T. Johnston.

Organized February 11, 1888.

LIABILITIES.

Accumulated capital.....	\$277,576 75
Guaranty fund.....	3,288 28
Advances.....	42,000 00
Forfeited shares.....	6 00
Due on loans.....	1,650 00
Profits.....	5,455 85
	\$329,976 88

RESOURCES.

Loans on mortgages of real estate.....	\$293,150 00
Loans on shares.....	9,000 00
Real estate by foreclosure.....	15,217 26
Furniture and fixtures—permanent expense.....	207 53
Current expense.....	174 16
Cash on hand and on deposit.....	12,227 93
	\$329,976 88

Number of shareholders.....	821
Number of borrowers.....	288
Number of shares outstanding.....	4,800
Number of shares pledged for loans.....	1,661
Number of loans....	288
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	10%
Amount of dividend.....	23,431 17
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	February 11, 1888.....	38	82	\$5 08	\$113 63	\$105 73	\$4,317 94
2	May 14, 1888.....	43	79	4 80	107 89	100 67	4,639 27
3	November 10, 1888.....	632	73	4 29	97 09	91 07	61,360 88
4	May 1, 1889.....	492	67	3 79	86 62	81 71	42,617 04
5	November 1, 1889.....	757	61	3 32	76 84	72 88	58,167 88
6	February 1, 1890.....	564	58	3 10	72 08	68 56	40,653 12
7	August 1, 1890.....	167	52	2 66	62 91	60 19	10,505 97
8	February 2, 1891.....	278	46	2 25	54 19	52 15	15,064 82
9	August 1, 1891.....	262	40	1 85	45 91	44 44	12,023 42
10	February 1, 1892.....	150	34	1 48	38 04	37 03	5,706 00
11	August 1, 1892.....	133	28	1 12	30 54	29 90	4,061 82
12	February 1, 1893.....	558	22	78	23 39	23 04	13,051 62
13	August 1, 1893.....	172	16	46	16 61	16 46	2,856 92
14	February 1, 1894.....	402	10	15	10 15	10 11	4,080 30
15	August 1, 1894.....	152	4	-	4 00	4 00	608 00
		4,800					\$279,720 00

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 24, 1894.

ARTHUR K. HUNT, PRESIDENT. JAMES L. RACKLEFF, SECRETARY.
WILLIAM J. KNOWLTON, TREASURER.

Directors—Henry B. Cleaves, Arthur K. Hunt, John M. Adams, James F. Hawkes, Edward C. Reynolds, George S. Hunt, Alex. T. Laughlin, Robert A. McClutchy, Enoch W. Hunt, Kimball Eastman, Samuel Rolfe, Edwin L. Goding, William J. Knowlton, Philip F. Turner.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.....	\$88,988 44
Guaranty fund.....	771 47
Advances	15,031 16
Interest.....	415 52
Fines	2 92
Premiums	267 90
Transfer fees.....	25
Profits.....	115 21
	\$105,592 87

RESOURCES.

Loans on mortgages of real estate	\$98,750 00
Loans on shares.....	1,250 00
Real estate by foreclosure	2,762 60
Permanent expense.....	60 00
Current expense.....	15 00
Cash on hand and on deposit	2,755 27
	\$105,592 87

Number of shareholders.....	374
Number of borrowers.	72
Number of shares outstanding	2,256
Number of shares pledged for loans	565
Number of loans.....	72
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$6,101 31
Rate of interest charged on loans	6%
Average premium charged on loans	3.9%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total Present value per series.
1	May, 1890.....	644	55	\$11 86	\$66 86	\$63 90	\$43,057 84
2	November, 1890.....	168	49	9 13	58 13	55 85	9,765 84
3	May, 1891.....	207	43	6 83	49 83	48 13	10,314 81
4	November, 1891.....	138	37	4 94	41 94	40 71	5,787 72
5	May, 1892.....	305	31	3 39	34 39	33 55	10,448 95
6	November, 1892.....	166	25	2 14	27 14	26 61	4,505 24
7	May, 1893.....	181	19	1 18	20 18	19 89	3,652 58
8	November, 1893.....	91	13	52	13 52	13 39	1,230 32
9	May, 1894.....	257	7	14	7 14	7 10	1,834 98
10	November, 1894.....	99	1	.....	1 00	1 00	99 00
		2,256					\$90,697 28

DEERING LOAN AND BUILDING ASSOCIATION—DEERING.

NOVEMBER 24, 1894.

JOHN E. SAWYER, PRESIDENT.

ARTHUR W. PIERCE, SECRETARY.

L. FRANK JONES, TREASURER.

Directors—John E. Sawyer, Joseph H. Hutchins, Arthur W. Pierce, L. Frank Jones, Mellen T. Doten, Fred N. Hooper, John M. Adams, Lemuel W. Dyer, Myron E. Moore.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital.....	\$10,471 39
Guaranty fund.....	26 37
Advances.....	6,783 00
Interest.....	221 25
Fines... ..	9 06
Premiums.....	132 75
Transfer fees.. ..	25
Profit and loss.....	31 82
	\$17,675 89

RESOURCES.

Loans on mortgages of real estate	\$16,700 27
Permanent expense.....	197 80
Current expense.....	50 40
Cash on hand and on deposit.....	727 42
	\$17 675 89

Number of shareholders.....	240
Number of borrowers.....	18
Number of shares outstanding.	952
Number of shares pledged for loans.....	107
Number of loans.....	21
Rate of interest allowed on advance payments.....	6%
Rate of dividend.....	7%
Amount of dividend.....	\$481 14
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August 5, 1893..	460	16	\$87	\$16 87	\$16 65	\$7,312 70
2	March 3, 1894.....	298	9	21	9 21	9 15	2,699 58
3	September 1, 1894.....	194	3	-	3 00	3 00	499 00
		962					\$10,511 28

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

NOVEMBER 24, 1894.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

LEVI BRIDGHAM, TREASURER.

Directors—M. L. Abbott, A. F. Bradbury, W. H. Carr, Samuel Eldridge, C. M. Sawyer, N. H. Fay, A. A. Springall.

Organized June 12, 1886.

LIABILITIES.

Accumulated capital.....	\$37,008 48
Guaranty fund.....	112 94
Interest.....	717 46
Fines.....	30 01
Premiums.....	117 25
Withdrawal fees.....	7 55
Profits.....	92 08
	\$38,086 67

RESOURCES.

Loans on mortgages of real estate.....	\$33,810 00
Loans on shares.....	1,020 00
Stocks and bonds....	3,000 00
Permanent expense.....	39 45
Current expense....	35 10
Cash on hand and on deposit.....	18 43
Other resources, viz.: suspense account.....	163 69
	\$38,086 67

Number of shareholders.....	152
Number of borrowers.....	66
Number of shares outstanding.....	583
Number of shares pledged for loans.....	209
Number of loans.....	91
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,055 70
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.75%

STOCKS AND BONDS OWNED.

Mousam River Railroad bonds.....	\$3,000 00
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Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.*	Total present value per series.
1	July, 1886.....	73	101	\$28 09	\$129 02	.....	\$9,418 46
2	January, 1887.....	33	95	24 44	119 44	.....	3,941 52
3	July, 1887.....	31	89	21 04	110 04	.....	3,411 24
4	January, 1888.....	30	83	17 92	100 92	.....	3,027 60
5	July, 1888.....	17	77	15 09	92 09	.....	1,565 53
6	January, 1889.....	58	71	12 50	83 50	.....	4,843 00
7	July, 1889.....	29	65	10 20	75 20	.....	2,180 80
8	January, 1890.....	19	59	8 17	67 17	.....	1,276 23
9	July, 1890.....	22	53	6 38	59 38	.....	1,306 36
10	January, 1891.....	21	47	4 78	51 78	.....	1,087 38
11	July, 1891.....	20	41	3 47	44 47	.....	889 40
12	January, 1892.....	21	35	2 37	37 37	.....	784 77
13	July, 1892.....	19	29	1 51	30 51	.....	579 69
14	January, 1893.....	68	23	86	23 86	.....	1,622 48
15	July, 1893.....	29	17	39	17 39	.....	504 51
16	January, 1894.....	59	11	11	11 11	.....	655 49
17	July, 1894.....	34	5	.....	5 00	.....	25 00
		583					\$37,119 46

* The withdrawal fee is 25 cents on any number of shares, and five cents on each share for every computed six months that the share or shares have been in force-

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

NOVEMBER 24, 1894.

A. W. KING, PRESIDENT.

CHARLES A. ALLEN, SECRETARY.

HENRY W. CUSHMAN, TREASURER.

Directors—A. W. King, Lewis Friend, A. W. Greely, J. A. Peters, Jr., Charles H. Drummey, J. F. Knowlton, F. W. Rollins.

Organized April 6, 1891.

LIABILITIES.

Accumulated capital.....	\$7,944 85
Guaranty fund.....	47 25
Interest.....	30 38
Fines.....	1 08
Premiums.....	7 69
Forfeited shares.....	43 30
Profits.....	136 73
	<hr/>
	\$8,211 28

RESOURCES.

Loans on mortgages of real estate.....	\$7,650 00
Loans on shares.....	200 00
Permanent expense.....	128 85
Cash on hand and on deposit.....	232 43
	<hr/>
	\$8,211 28
Number of shareholders.....	82
Number of borrowers.....	18
Number of shares outstanding.....	255
Number of shares pledged for loans.....	50
Number of loans.....	18
Amount of advance payments included in accumulated capital.....	\$182 00
Rate of interest allowed on advanced payments.....	5%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$542 63
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 24, 1894.

CULLEN C. CHAPMAN, PRESIDENT.

W. EDWIN ULMER, SECRETARY.

NATHANIEL W. MORSE, TREASURER.

Directors—Cullen C. Chapman, Lyman M. Cousens, Samuel A. True, Nathaniel W. Morse, Charles A. Cushing, Thomas Edwards, Charles Cook, Almon N. Waterhouse, George L. Warren, John Q. Twitchell, Charles A. Ring, Alfred H. Berry, Thomas G. Harris, Horace F. Farnham, Frank W. Stockman, W. Edwin Ulmer, Franklin H. Morse, Joseph A. McGowan, Edwin F. Vose, John H. Humphrey, Eugene M. Walker, Thomas B. Haskell, John C. Knight, Bryce M. Edwards, Geo. B. Bagley, Edward H. Sargent, Jesse M. Boardman, Jordan Snow, George Smith, Henry Trefethen, Franklin M. Lawrence.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$61,368 53
Guaranty fund.....	485 85
Advances	5,634 29
Interest.....	251 75
Fines	4 23
Premiums	206 80
Transfer fees.....	1 25
Profits.....	35 22
Other liabilities	35 19
	\$68 023 11

RESOURCES.

Loans on mortgages of real estate	\$58,450 00
Loans on shares	700 00
Cash on hand and on deposit.....	8,873 11
	\$68,023 11
Number of shareholders.....	346
Number of borrowers.....	57
Number of shares outstanding.....	1,775
Number of shares pledged for loans	340
Number of loans.....	59
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	9½%
Amount of dividend	\$4,636 54
Rate of interest charged on loans	6%
Average premium charged on loans.....	4.8%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August 19, 1891.....	607	40	\$7 17	\$47 17	\$45 38	\$28,456 80
2	November 18, 1891.....	153	37	6 04	43 04	41 53	6,610 79
3	May 18, 1892.....	443	31	4 11	35 11	34 08	15,471 75
4	November 16, 1892.....	186	25	2 59	27 59	26 94	5,104 74
5	May 17, 1893.....	161	19	1 46	20 46	20 09	3,254 06
6	November 15, 1893.....	151	13	71	13 71	13 53	1,973 21
7	May 16, 1894.....	72	7	10	7 10	7 07	497 20
		1,773					\$61,368 53

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

NOVEMBER 24, 1894.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY.

HENRY FARRINGTON, TREASURER.

Directors—G. W. Heselton, H. Scribner, O. B. Clason, Henry Farrington, F. H. Dunning, J. C. Hodgkins, David Dennis, C. W. Church, D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$34,770 20
Guaranty fund.....	288 28
Advances.....	1,269 00
Interest.....	898 37
Fines.....	16 19
Premiums.....	177 28
Forfeited shares.....	29 98
Transfer fees.....	25
Withdrawal fees.....	78 15
Profits.....	1,288 33
	\$38,816 03

RESOURCES.

Loans on mortgages of real estate.....	\$34,206 00
Loans on shares.....	1,230 00
Permanent expense.....	157 25
Current expense.....	30 74
Cash on hand and on deposit.....	3,192 04
	\$38,816 03

Number of shareholders.....	139
Number of borrowers.....	48
Number of shares outstanding.....	636
Number of shares pledged for loans.....	194
Number of loans.....	56
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,011 38
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.16%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	No. of Shares.	No. of Payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	January, 1887.....	90	95	\$22 86	\$114 18	\$108 46	\$10,276 56
2	July, 1887.....	31	89	20 22	99 09	94 04	3,071 85
3	January, 1888.....	31	83	17 12	91 15	86 87	2,325 81
4	July, 1888.....	37	77	14 63	89 74	86 08	3,320 39
5	January, 1889.....	17	71	12 72	88 66	85 48	1,507 27
6	July, 1889.....	6	65	9 76	74 76	72 12	448 58
7	January, 1890.....	27	59	8 25	68 18	66 12	1,842 74
8	July, 1890.....	23	53	6 10	57 45	55 93	1,321 24
9	January, 1891.....	70	47	4 71	50 87	49 69	3,560 57
10	July, 1891.....	41	41	3 66	45 25	44 32	1,855 19
11	January, 1892.....	40	35	2 53	36 68	36 05	1,467 31
12	July, 1892.....	42	29	1 52	30 56	30 18	1,284 90
13	January, 1893.....	15	23	62	15 96	15 80	239 38
14	July, 1893.....	67	17	86	32 06	31 84	2,138 31
15	January, 1894.....	58	11	11	11 97	11 94	694 10
16	July, 1894.....	41	5	.....	4 51	4 51	185 00
		636					\$36,039 20

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

NOVEMBER 24, 1894.

C. W. TILDEN, PRESIDENT.

L. D. MERCHANT, SECRETARY.

C. K. TILDEN, TREASURER.

Directors—C. W. Tilden, John W. Church, W. H. Quinn, G. F. Simmons, Frank Kittredge, W. H. Perry, Horace Getchell, H. N. Steeves, N. L. Niles.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$26,175 85
Guaranty fund.....	108 77
Interest.....	341 49
Fines.....	3 76
Premiums.....	67 41
Profits.....	613 11
	\$27,310 39

RESOURCES.

Loans on mortgages of real estate.....	\$25,710 00
Loans on shares ..	175 00
Permanent expense....	96 12
Current expense.....	2 76
Cash on hand and on deposit	1,326 52
	\$27,310 39

Number of shareholders.....	143
Number of borrowers.....	37
Number of shares outstanding.....	649
Number of shares pledged for loans.....	177
Number of loans.....	39
Rate of dividend the past year.....	5%
Amount of dividend....	\$1,110
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August, 1889.....	191	64	\$8 89	\$72 89	\$72 89	\$13,921 99
2	February, 1890.....	40	53	7 09	65 09	65 09	2,603 60
3	August, 1890.....	27	52	5 55	57 55	57 55	1,553 85
4	February, 1891.....	25	46	4 18	50 18	50 18	1,254 50
5	August, 1891.....	18	40	3 00	43 00	43 00	774 00
6	February, 1892.....	63	34	2 05	36 05	36 05	2,271 15
7	August, 1892.....	55	28	1 24	29 24	29 24	1,608 20
8	February, 1893.....	48	22	69	22 69	22 69	1,089 12
9	August, 1893.....	35	16	31	16 31	16 31	570 85
10	February, 1894.....	97	10	08	10 08	10 08	977 76
11	August, 1894.....	50	4	.....	4 00	4 00	200 00
		649					\$26,825 02

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

NOVEMBER 24, 1894.

FRANK M. ROSS, PRESIDENT.

S. T. FULLER, SECRETARY.

A. S. BEGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Chas. R. Littlefield, C. H. Clark, O. H. Perkins, S. T. Fuller, W. A. Hall, W. F. Moody, O. S. Ross, E. A. Fairfield, A. S. Beggar, Ivory Littlefield, L. W. Nash.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$38,660 06
Guaranty fund.....	131 60
Advances	4,519 39
Profits.....	213 14
	\$43,524 19

RESOURCES.

Loans on mortgages of real estate	\$42,412 00
Loans on shares	450 00
Cash on hand and on deposit.....	662 19
	\$43,524 19
Number of shareholders.....	203
Number of borrowers.....	61
Number of shares outstanding.....	735
Number of shares pledged for loans	245
Number of loans.....	68
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend	\$2,778 58
Rate of interest charged on loans	6%
Average premium charged on loans.....	1.8%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	November 20, 1889.....	312	61	\$14 61	\$75 61	\$71 96	\$23,255 32
2	May 21, 1890.....	104	55	11 92	66 92	63 93	6,635 68
3	November 19, 1890.....	60	49	9 42	58 42	56 06	3,438 20
4	May 20, 1891.....	18	43	7 20	50 20	48 40	879 60
5	November 18, 1891	10	37	5 30	42 30	40 97	421 00
6	May 18, 1892.....	79	31	3 66	34 66	33 74	2,511 14
7	November 16, 1892.....	29	25	2 36	27 36	26 77	788 44
8	May 17, 1893.....	14	19	1 35	20 35	20 01	277 90
9	November 15, 1893.....	11	13	61	13 61	13 46	139 71
10	May 16, 1894.....	39	7	13	7 13	7 10	257 07
11	November 21, 1894.....	59	1	.....	1 00	.....	56 00
		735					\$38,660 06

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

NOVEMBER 24, 1894.

C. A. WILBER, PRESIDENT.

K. C. GRAY, SECRETARY AND TREASURER.

Directors—E. C. Towne, James Emery, W. W. Johnson, Robert Ballentine, D. L. Churchill.

Organized April 27, 1887.

 LIABILITIES.

Accumulated capital.....	\$6,473 66
Guaranty fund.....	17 95
Advances	12 00
Interest.....	67 00
Fines	48
Profits.....	70 20
Other liabilities, viz.: Two shares on deposit on which payment has been suspended by consent of directors.....	102 78
	<hr/>
	\$6,744 07

 RESOURCES.

Loans on mortgages of real estate.....	\$6,050 00
Loans on shares	550 00
Cash on hand and on deposit	144 07
	<hr/>
	\$6,744 07
Number of shareholders	47
Number of borrowers.....	15
Number of shares outstanding.....	186
Number of shares pledged for loans.....	43
Number of loans.....	17
Rate of dividend the past year.....	5%
Amount of dividend	\$310 41
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	None.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	July, 1887,.....	19	89	\$17 49	\$106 49	\$106 49	\$2,023 31
2	October, 1887.....	2	86	16 26	102 26	102 26	204 52
5	April, 1889.....	1	68	9 83	77 83	77 83	77 83
6	October, 1889.....	11	62	8 07	70 07	70 07	770 77
7	April, 1890.....	5	56	6 47	62 47	62 47	312 35
10	October, 1891.....	19	38	2 80	40 80	40 80	775 20
11	April, 1892.....	27	32	1 93	33 93	33 93	916 11
12	October, 1892.....	9	26	1 23	27 23	27 23	245 07
13	April, 1893.....	52	20	69	20 69	20 69	1,075 88
14	October, 1893.....	2	14	31	14 31	14 31	28 62
16	October, 1894.....	39	2	.....	2 00	2 00	78 00
		186					\$6,507 66

MECHANICS' LOAN AND BUILDING ASSOCIATION—PORTLAND

NOVEMBER 24, 1894.

HOLMAN S. MELCHER, PRESIDENT. GEORGE H. ALLAN, SECRETARY.
 CHARLES G. ALLEN, TREASURER.

Directors—Horace H. Shaw, Holman S. Melcher, Fred E. Richards, George M. Seiders, William H. Green, 1st, John W. Deering, E. L. O. Adams, Chas. W. Allen, W. A. Davis, Geo. H. Libby, A. W. Merrill, George H. Allan, Wm. H. Looney, Stephen Berry, W. L. Blake, L. D. Austin, J. F. A. Merrill.

Organized April 8, 1890.

 LIABILITIES.

Accumulated capital.	\$41,189 50
Guaranty fund.....	151 35
Advances.....	368 33
Interest.....	75 50
Premiums.....	25 21
Due on loans.....	6,187 25
Profits.....	31 76
	<hr/>
	\$48,028 90

 RESOURCES.

Loans on mortgages of real estate.....	\$45,075 01
Loans on shares.....	1,025 00
Permanent expense.....	286 58
Current expense.....	7 20
Cash on hand and on deposit.....	1,635 11
	<hr/>
	\$48,028 90
Number of shareholders.....	275
Number of borrowers.....	37
Number of shares outstanding.....	1,003
Number of shares pledged for loans.....	287
Number of loans.....	35
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$2,574 21
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	May, 1890.....	244	55	\$9 26	\$64 26	\$62 19	\$15,679 44
2	November, 1890.....	264	49	7 30	56 30	54 51	14,863 20
3	May, 1891.....	53	43	5 60	48 00	47 07	2,575 80
4	November, 1891.....	69	37	4 12	41 12	39 84	2,837 25
5	May, 1892.....	78	31	2 85	33 85	32 82	2,640 30
6	November, 1892.....	31	25	1 82	26 82	26 03	831 42
7	May, 1893.....	52	19	1 03	20 03	19 47	1,041 56
8	November, 1893.....	47	13	60	13 60	13 13	639 20
9	May, 1894.....	110	7	13	7 13	7 00	784 30
10	November, 1894.....	55	1	.....	1 00	1 00	55 00
		1,003					\$41,947 50

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

NOVEMBER 24, 1894.

J. W. WAYNE, PRESIDENT.

A. A. WOODSUM, SECRETARY.

J. H. DECOSTER, TREASURER.

Directors—J. W. Wayne, H. E. Thurston, J. E. Saunders, J. H. DeCoster, A. A. Woodsum, A. J. Weston, F. H. McDonald, Edmund Merrill, E. F. Bradford, L. A. Moulton, L. W. Mason, Wm. Whitney.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital.....	\$10,069 04
Guaranty fund.....	83 61
Advances	3,119 05
Profits.....	2,986 94
	<hr/>
	\$16,258 64

RESOURCES.

Loans on mortgages of real estate	\$14,275 00
Loans on shares.....	700 00
Current expense.....	779 06
Cash on hand and on deposit	504 58
	<hr/>
	\$16,258 64

Number of shareholders.....	87
Number of borrowers.	22
Number of shares outstanding	344
Number of shares pledged for loans	99
Number of loans.....	22
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8.5%
Amount of dividend	\$912 66
Rate of interest charged on loans	6%
Average premium charged on loans	2½%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	October, 1890.....	128	48	\$2 048	\$56 2075	\$51 926	\$7,194 56
2	January, 1891.....	8	45	1 914	52 402	48 456	419 22
3	April, 1891.....	54	42	1 78	48 59	45 01	2,623 86
4	July, 1891.....	7	39	1 644	44 79	41 604	313 53
5	October, 1891.....	15	36	1 508	40 98	38 224	614 70
6	January, 1892.....	18	33	1 374	37 30	34 872	671 40
7	April, 1892.....	24	30	1 24	33 566	31 55	805 58
8	July, 1892.....	12	27	1 104	29 97	28 26	359 64
9	October, 1892.....	5	24	968	26 35	24 992	131 75
10	January, 1893.....	10	21	834	22 872	21 772	228 72
11	April, 1893.....	5	18	70	19 394	18 57	96 97
12	July, 1893.....	1	15	564	16 05	15 40	16 05
13	October, 1893.....	8	12	428	12 662	12 256	101 30
14	January, 1894.....	20	9	294	9 44	9 15	188 80
15	April, 1894.....	24	6	16	6 20	6 07	148 80
16	July, 1894.....	5	3	046	3 17	3 02	15 85
		344					\$13,930 73

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

NOVEMBER 24, 1894.

EDWARD W. CONANT, PRESIDENT. W. E. HELLENBRAND, SECRETARY.

E. R. ALFORD, TREASURER.

Directors—Horace M. Dickey, Benjamin F. Small, James B. Mullen, Edgar B. Weeks, William A. Cooper, Chester W. Robbins.*Organized June 10, 1888.*

LIABILITIES.

Accumulated capital.....	\$39,147 69
Guaranty fund.....	343 62
Interest.....	818 75
Fines.....	17 59
Premiums.....	226 75
Withdrawal fees.....	74 67
Profits.....	1,137 12
	\$41,766 19

RESOURCES.

Loans on mortgages of real estate.....	\$37,705 00
Loans on shares ..	780 00
Permanent expense.....	69 69
Current expense.....	51 50
Cash on hand and on deposit	3,160 00
	\$41,766 19

Number of shareholders.....	164
Number of borrowers.....	61
Number of shares outstanding.....	864
Number of shares pledged for loans.....	235
Number of loans.....	71
Rate of dividend the past year.....	6%
Amount of dividend	\$1,764 90
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	No. of Shares.	No. of Payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	July 10, 1888.....	94	77	\$13 05	\$90 05	\$86 79	\$8,464 70
2	January 8, 1889.....	48	71	11 00	82 00	79 25	3,936 00
3	July 9, 1889.....	28	65	9 10	74 10	71 83	2,074 80
4	January 14, 1890.....	78	59	7 38	66 38	64 54	5,177 64
5	July 8, 1890.....	35	53	5 84	58 84	57 38	2,059 40
6	January 13, 1891.....	110	47	4 48	51 48	50 36	5,662 80
7	July 10, 1891.....	84	41	3 30	44 30	43 48	3,721 20
8	January 12, 1892.....	69	35	2 30	37 30	36 73	2,573 70
9	July 12, 1892.....	72	29	1 58	30 58	30 19	2,201 76
10	January 10, 1893.....	85	23	84	25 84	23 63	2,026 40
11	July 11, 1893.....	63	17	38	17 38	17 29	1,094 94
12	January 9, 1894.....	44	11	10	11 10	11 08	488 40
13	July 10, 1894.....	54	5	.....	5 00	5 00	270 00
		864					\$39,751 74

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOX CROFT.

NOVEMBER 24, 1894.

J. F. HUGHES, PRESIDENT.

G. L. ARNOLD, SECRETARY.

WILLIAM BUCK, TREASURER.

Directors—J. F. Arnold, C. S. Ham, L. P. Evans, O. P. Martin, B. H. Davis.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital.....	\$31,450 63
Guaranty fund.....	317 77
Interest.....	728 67
Fines.....	11 01
Premiums.....	144 45
Withdrawal fees.....	1 00
Due on loans.....	400 00
Profits.....	293 88
	<hr/>
	\$33,347 41

RESOURCES.

Loans on mortgages of real estate.....	\$32,535 00
Current expense.....	2 25
Cash on hand and on deposit.....	718 06
Other resources, viz: Suspense account.....	92 10
	<hr/>
	\$33,347 41

Number of shareholders.....	127
Number of borrowers.....	46
Number of shares outstanding.....	701
Number of shares pledged for loans.....	168
Number of loans.....	56
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,566 45
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	July, 1887.....	66	89	\$20 28	\$109 28	\$109 28	\$7,212 48
2	January, 1888.....	12	83	17 34	100 34	100 34	1,204 08
3	July, 1888.....	18	77	14 62	91 62	91 62	1,649 16
4	January, 1889.....	51	71	12 18	83 18	83 18	4,242 18
5	July, 1889.....	18	65	9 97	74 97	74 97	1,349 46
6	January, 1890.....	62	59	8 02	67 02	67 02	4,155 24
7	July, 1890.....	14	53	6 27	59 27	59 27	829 78
8	January, 1891.....	67	47	4 75	51 75	51 75	3,467 25
9	July, 1891.....	7	41	3 55	44 55	44 55	311 85
10	January, 1892.....	35	35	2 41	37 41	37 41	1,309 35
11	July, 1892.....	72	29	1 54	30 54	30 54	2,198 88
12	January, 1893.....	83	23	87	23 87	23 87	1,981 21
13	July, 1893.....	16	17	39	17 39	17 39	278 24
14	January, 1894.....	75	11	11	11 11	11 11	833 25
15	July, 1894.....	105	5	.....	5 00	5 00	525 00
		701					\$31,547 41

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 24, 1894.

FRED N. DOW, PRESIDENT.

JOSEPH F. CHUTE, SECRETARY.

SETH L. LARRABEE, TREASURER.

Directors—Henry S. Osgood, Albion Little, Seth L. Larrabee, Fred N. Dow, Henry C. Peabody, Joseph S. Ricker, Richard K. Gatley, Nathan E. Redlon, Edward B. Winslow, James H. Hall, William M. Marks, Charles B. Woodman, Augustine D. Smith, William H. Scott, Fred E. Briggs, Alonzo W. Smith, George W. Norton.

Organized March 19, 1890.

 LIABILITIES.

Accumulated capital	\$160,894 01
Guaranty fund	1,254 66
Advances.....	26,000 00
Forfeited shares.....	59 64
Due on loans.....	2,100 00
Profits.....	55 68
	<hr/>
	\$190,363 99

 RESOURCES.

Loans on mortgages of real estate	\$164,800 00
Loans on shares	3,000 00
Real estate by foreclosure.....	3,870 90
Furniture and fixtures—permanent expense.....	201 70
Cash on hand and on deposit.....	11,741 39
Loans on collaterals	6,750 00
	<hr/>
	\$190,363 99

Number of shareholders.....	687
Number of borrowers	155
Number of shares outstanding.....	4,003
Number of shares pledged for loans.....	933
Number of loans	155
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year	6%
Amount of dividend.	\$12,802 27
Rate of interest charged on loans.....	6%
Average premium charged on loans	3.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March 27, 1890.....	683	56	\$14 38	\$70 38	\$66 78	\$48,069 54
2	September 1, 1890.....	590	50	11 20	61 20	58 40	36,108 00
3	April 1, 1891.....	429	43	8 17	51 17	49 13	21,951 93
4	October 1, 1891.....	359	37	5 92	42 92	41 44	15,408 28
5	April 1, 1892.....	429	30	4 04	35 04	34 03	15,032 16
6	October 1, 1892.....	437	25	2 54	27 54	26 90	12,034 98
7	April 1, 1893.....	338	19	1 39	20 39	20 04	6,891 82
8	October 1, 1893.....	297	13	61	13 61	13 46	4,042 17
9	April 1, 1894.....	347	7	15	7 15	7 11	2,481 05
10	October 5, 1894.....	87	1	.....	1 00	1 00	87 00
		3,996					\$162,106 93

ROCKLAND LOAN AND BUILDING ASSOCIATION—ROCKLAND.

NOVEMBER 24, 1894.

SAMUEL BRYANT, PRESIDENT.

EDWARD K. GOULD, SECRETARY.

EVERETT A. JONES, TREASURER.

Directors—Samuel Bryant, Samuel A. Burpee, J. Henry Flint, E. K. Glover, Justis E. Sherman, A. W. Butler, Gardner L. Farrand, Harry O. Gurdy, Frank C. Knight, William S. White, E. Mont Perry.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital.....	\$114,895 30
Guaranty fund.....	943 63
Advances.....	6,665 82
Interest.....	603 72
Fines.....	18 44
Premiums.....	183 05
Membership fees.....	18 50
Forfeited shares.....	113 87
Transfer fees.....	25
Profits.....	97 30
Other liabilities, viz: Advance payment interest.....	609 14
	\$124,149 02

RESOURCES.

Loans on mortgages of real estate.....	\$113,225 00
Loans on shares.....	3,950 00
Real estate by foreclosure.....	2,049 32
Permanent expense.....	197 52
Current expense.....	49 43
Cash on hand and on deposit.....	4,677 75
	\$124,149 02

Number of shareholders.....	578
Number of borrowers.....	191
Number of shares outstanding.....	2,146½
Number of shares pledged for loans.....	846½
Number of loans.....	226
Amount of advance payments, included in capital dues.....	\$353 00
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$7,218 94
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.11%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	June, 1888.....	209	72	\$19 92	\$97 92	\$97 92	\$20,465 28
2	September, 1888.....	37	75	18 25	93 25	93 25	3,450 25
3	December, 1888.....	118	72	16 70	88 70	88 70	10,466 60
4	April 8, 1889.....	113½	63	14 74	82 74	82 74	9,390 99
5	October 14, 1889.....	210	62	12 05	74 05	74 05	15,550 50
6	April 14, 1890.....	148	56	9 65	65 65	65 65	9,716 20
7	October 13, 1891.....	269	50	7 54	57 54	57 54	15,478 26
8	April 13, 1891.....	237	44	5 73	49 73	49 73	11,786 01
9	October 12, 1891.....	225	38	4 19	42 19	42 19	9,492 75
10	April 11, 1892.....	70	32	2 91	34 91	34 91	2,443 70
11	October 10, 1892.....	47	26	1 86	27 86	27 86	1,309 42
12	April 10, 1893.....	174	20	1 07	21 07	21 07	3,666 18
13	October 9, 1893.....	69	14	47	14 47	14 47	998 43
14	April 9, 1894.....	173	8	12	8 12	8 12	1,404 76
15	October 8, 1894.....	47	2	.....	2 00	2 00	94 00
		2,146½					*\$115,713 33

*The total value of the series above given is the total *paid up* value. The arrearages amount to \$818.03, which makes the actual value \$114,895.30.

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD

NOVEMBER 24, 1894.

J. H. NEAL, PRESIDENT.

FRED A. SPRINGER, SECRETARY.

GEORGE H. NOWELL, TREASURER.

Directors—J. H. Neal, William Kernon, George H. Nowell, Samuel Littlefield, Frank Wilson, F. L. Senior, F. A. Springer, C. A. Bodwell, Joseph Leekenby, S. O. Nicholls, Orrin Roberts, Charles D. Clark.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$46,873 24
Guaranty fund.....	167 32
Advances	10,400 27
Interest.....	2,567 20
Fines.....	39 82
Premiums	892 76
Transfer fees.....	2 00
Withdrawal fees.....	461 60
Profits	101 76
Sundries.....	2 75
	\$61,508 72

RESOURCES.

Loans on mortgages of real estate.....	\$60,450 00
Furniture and fixtures	331 68
Permanent expense.....	66 09
Current expense.....	234 55
Cash on hand and on deposit	284 86
Interest paid on advances.....	33 54
Insurance paid.....	108 00
	\$61,508 72
Number of shareholders.....	241
Number of borrowers.....	63
Number of shares outstanding.....	1,277
Number of shares pledged for loans.....	302½
Number of loans.....	76
Rate of interest allowed on advance payments.....	4½%
Rate of dividend the past year.....	9½%
Amount of dividend	\$3,967 36
Rate of interest charged on loans.....	6%
Average premium charged on loans	7%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	April, 1890.....	308	51	\$9 62	\$60 62	\$58 22	\$18,670 96
2	March, 1891.....	276	40	5 50	45 50	44 12	12,553 00
3	March, 1892.....	350	28	2 30	30 30	29 72	10,605 00
4	March, 1893.....	261	16	48	16 48	16 36	4,301 28
5	March, 1894.....	82	9	.....	9 00	9 00	738 00
		1,277					\$46,873 24

SOMERSET' LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

NOVEMBER 24, 1894.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

Directors—Thomas Tantish, E. G. Varney, H. C. Gage, J. P. Oak, J. M. Arnold, S. W. Gould, C. M. Barnard, H. Wentworth, F. S. Morrill, C. E. Young, J. R. McClellan, George King.

Organized September, 1883.

LIABILITIES.

Accumulated capital.....	\$58,666 75
Guaranty fund.....	494 07
Advances	5,501 07
Profits.....	699 85
	<hr/>
	\$65,361 74

RESOURCES.

Loans on mortgages of real estate.....	\$62,570 00
Loans on shares	712 50
Cash on hand and on deposit	2,079 24
	<hr/>
	\$65,361 74
Number of shareholders	255
Number of borrowers.....	108
Number of shares outstanding.....	1,217
Number of shares pledged for loans.....	373
Number of loans.....	169
Rate of interest allowed on advance payments, one per cent less than earned by stock.	
Rate of dividend the past year.....	5½%
Amount of dividend	\$3,018 78
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.75%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	September, 1883.....	18	134	\$63 10	\$197 10	\$197 10	\$3,547 80
2	September, 1884.....	8	122	50 58	172 58	172 58	1,380 64
3	September, 1885.....	5	110	39 79	149 79	149 79	748 95
4	September, 1886.....	24	98	30 58	128 58	128 58	3,085 92
5	September, 1887.....	41	86	22 75	108 75	108 75	4,458 75
6	September, 1888.....	84	74	16 08	90 08	90 08	7,566 72
7	September, 1889.....	61	62	10 60	72 60	72 60	4,428 60
8	March, 1890.....	92	56	8 34	64 34	64 34	5,919 28
9	September, 1890.....	121	50	6 37	56 37	56 37	6,280 77
10	March, 1891.....	52	44	4 75	48 75	48 75	2,535 00
11	September, 1891.....	179	38	3 33	41 33	41 33	7,398 07
12	March, 1892.....	112	32	2 28	34 28	34 28	3,839 36
13	September, 1892.....	133	26	1 84	27 42	27 42	3,646 86
14	March, 1893.....	91	20	79	20 79	20 79	1,891 89
15	September, 1893.....	94	14	35	14 35	14 35	1,348 90
16	March, 1894.....	48	8	9	8 09	8 09	388 32
17	September, 1894.....	54	2	.....	2 00	2 00	108 00
		1,217					\$58,573 83

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

NOVEMBER 24, 1894.

WILLIAM T. STUDLEY, PRESIDENT. WILLIAM E. ALLEN, SECRETARY.

CHAS. N. TREFETHEN, TREASURER.

Directors—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna, George F. Stevens, J. Warren Lowell, C. A. Tilton, Charles N. Trefethen, Willis F. Strout, A. A. Cole, Niles Nelson, John F. Merriman, Charles A. Studley, William T. Studley, William E. Allen, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital.....	\$20,122 08
Guaranty fund.....	46 73
Advances.....	5,162 00
Interest.....	428 37
Fines.....	8 73
Premiums.....	299 00
Withdrawal fees.....	29 53
	\$26,096 44

RESOURCES.

Loans on mortgages of real estate.....	\$25,466 12
Furniture and fixtures }	169 10
Permanent expense }	
Current expense.....	56 23
Cash on hand and on deposit.....	404 99
	\$26,096 44
Number of shareholders.....	173
Number of borrowers.....	36
Number of shares outstanding.....	653
Number of shares pledged for loans.....	136
Number of loans.....	36
Rate of dividend the past year.....	9 $\frac{1}{2}$ %
Amount of dividend.....	\$1,601 48
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	February 1, 1891.....	270	46	\$7 81	\$53 81	\$51 86	\$14,528 70
2	August 1, 1891.....	32	40	5 75	45 75	44 32	1,464 00
3	February 1, 1892.....	34	34	4 00	38 00	37 06	1,292 00
4	August 1, 1892.....	32	28	2 56	30 56	29 92	977 92
5	February 1, 1893.....	76	22	1 41	23 41	23 11	1,779 16
6	August 1, 1893.....	63	16	62	16 62	16 46	1,047 06
7	February 1, 1894.....	80	10	16	10 16	10 12	812 80
8	August 1, 1894.....	66	4	.....	4 00	4 00	264 00
		653					\$22,165 64

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

NOVEMBER 24, 1894.

P. E. STORER, PRESIDENT.

E. A. GLIDDEN, SECRETARY.

G. W. YOUNG, TREASURER.

Directors—C. H. Howard, G. J. Kuhn, W. L. White, E. A. Glidden, P. E. Storer,
G. W. Young, W. A. Vannah, M. R. Achorn, Frank Achorn.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$2,500 50
Guaranty fund.....	16 41
Advances.....	30 00
Interest.....	104 30
Fines.....	3 36
Membership fees.....	6 75
Forfeited shares.....	9 66
	<hr/>
	\$2,670 98

RESOURCES.

Loans on mortgages of real estate.....	\$2,250 00
Loans on shares.....	255 00
Furniture and fixtures.....	50 00
Current expense.....	3 64
Cash on hand and on deposit.....	104 53
Other resources.....	7 81
	<hr/>
	\$2,670 98

Number of shareholders.....	45
Number of borrowers.....	15
Number of shares outstanding.....	88
Number of shares pledged for loans.....	33
Number of loans.....	15
Rate of dividend the past year.....	4%
Amount of dividend.....	\$91 28
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	None.

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	April 6, 1891.....	40	44	\$2 23	\$46 23	\$45 68	\$1,849 20
2	April 4, 1892.....	8	32	32 98	32 98	32 74	263 84
3	April 3, 1893.....	13	20	25	20 25	20 19	263 25
4	April 2, 1894.....	27	8	.....	8 00	8 00	216 00
		88					\$2,592 29

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 24, 1894.

I. S. BANGS, PRESIDENT.

W. A. R. BOOTHBY, SECRETARY.

H. D. BATES, TREASURER.

Directors—P. S. Heald, I. S. Bangs, George L. Learned, W. A. R. Boothby, William T. Haines, C. G. Carleton, Russell Jones, M. F. Bartlett, H. D. Bates.

Organized April 11, 1887.

LIABILITIES.

Accumulated capital.	\$57,518 20
Guaranty fund.....	140 73
Advances.....	7,987 04
Interest.....	60 94
Profits.....	2,585 19
	\$68,292 10

RESOURCES.

Loans on mortgages of real estate.....	\$67,383 31
Loans on shares	440 00
Current expense	5 89
Cash on hand and on deposit	340 05
Other resources, viz: Uncollected interest.....	122 85
	\$68,292 10
Number of shareholders	205
Number of borrowers	59
Number of shares outstanding.....	1,232
Number of shares pledged for loans.....	371
Number of loans	67
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	7%
Amount of dividend	\$3,854 88
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	No. of Shares.	No. of Payments.	Dividend per share.	Present value per share.	*Withdrawal value per share.	Total present value per series.
1	June, 1887.....	66	90	\$25 21	\$115 21	.....	\$7,603 86
2	December, 1887.....	11	84	21 82	105 82	.....	1,164 02
3	June, 1888.....	12	78	18 59	96 59	.....	1,159 08
4	December, 1888.....	40	72	15 57	87 57	.....	3,502 80
5	June, 1889.....	53	66	12 78	78 78	.....	4,175 34
6	December, 1889.....	52	60	10 38	70 38	.....	3,659 76
7	June, 1890.....	115	54	8 29	62 29	.....	7,163 35
8	December, 1890.....	121	48	6 30	54 30	.....	6,570 30
9	June, 1891.....	148	42	4 67	46 67	.....	6,907 16
10	December, 1891.....	63	36	3 30	39 30	.....	2,475 90
11	June, 1892.....	118	30	2 17	32 17	.....	3,796 06
12	December, 1892.....	72	24	1 29	25 29	.....	1,820 88
13	June, 1893.....	103	18	64	18 64	.....	1,919 92
14	December, 1893.....	155	12	21	12 21	.....	1,892 55
15	June, 1894.....	103	6	.....	6 00	.....	618 00
		1,232					\$54,428 98

* We should have a withdrawal deduction if parties withdrew on month of dividend or directly afterwards. Our last dividend was in June, and money drawn out in November we should make no deduction on.

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

NOVEMBER 24, 1894.

CLARENCE A. PEASLEE, PRES. WM. D. PATTERSON, SEC. AND TREAS.

Directors—C. A. Peaslee, Henry Ingalls, Joseph P. Tucker, Francis E. Johnson
John C. Budd.

Organized, 1888.

LIABILITIES.

Accumulated capital.....	\$7,938 16
Guaranty fund.....	66 71
Advances	400 00
Forfeited shares.....	81 58
Profits.....	242 54
	<hr/>
	\$8,728 99

RESOURCES.

Loans on mortgages of real estate	\$7,455 00
Loans on shares.....	440 00
Real estate by foreclosure	563 87
Permanent expense	38 37
Cash on hand and on deposit.....	231 75
	<hr/>
	\$8,728 99

Number of shareholders.....	34
Number of borrowers.	13
Number of shares outstanding	115
Number of shares pledged for loans	48
Number of loans.....	16
Rate of interest allowed on advance payments.....	6%
*Rate of dividend the past year.....	5½%
Amount of dividend	\$378 42
Rate of interest charged on loans	6%
Average premium charged on loans	1.1%

* First series, \$4.37 per share; second series, \$2.98 per share; third series, \$2.60 per share; fourth series, \$.65 per share.

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	June, 1888.....	53	78	\$13 31	\$91 31	\$87 98	\$4,781 43
2	March, 1890.....	22	57	7 16	64 16	63 37	1,410 61
3	September, 1890.....	28	51	5 69	56 69	55 27	1,523 32
4	June, 1893.....	12	18	65	18 65	18 49	222 80
		115					\$7,938 16

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

NOVEMBER 24, 1894.

JAMES A. STROUT, PRESIDENT.

H. G. HUTCHINSON, SECRETARY AND TREASURER.

Directors—James A. Strout, Frank H. Cousens, George R. Andrews, Jere G. Shaw, Edgar A. Hubbard, Frank S. Warren, Robert McArthur, John Berry, Wesley G. Smith, Cornelius Horrigan, Charles E. Atwood, G. N. Weymouth, W. J. Bradford, G. P. Littlefield, Seth A. Goodwin.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital.....	\$57,804 55
Guaranty fund.....	110 40
Advances	276 00
Interest.....	1,674 32
Fines.....	2 48
Premiums.....	615 48
Due on loans.....	1,000 00
Profits.....	150 46
	\$61,633 69

RESOURCES.

Loans on mortgages of real estate	\$56,875 22
Loans on shares	2,870 00
Permanent expense	76 82
Current expense.....	229 52
Cash on hand and on deposit	1,582 13
	\$61,633 69
Number of shareholders.....	219
Number of borrowers.....	69
Number of shares outstanding....	1,204
Number of shares pledged for loans	397
Number of loans.....	69
Rate of dividend the past year.....	7%
Amount of dividend	\$3,224 44
Rate of interest charged on loans	6%
Average premium charged on loans.....	2.1%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	May 1, 1889.....	375	67	\$12 82	\$79 82	\$76 61	\$29,992 50
2	May 1, 1890.....	202	55	7 84	62 84	60 88	12,693 68
3	May 1, 1891.....	159	43	4 20	47 20	46 15	7,504 80
4	May 1, 1892.....	141	31	1 77	32 77	32 33	4,620 57
5	May 1, 1893.....	155	19	42	19 42	19 31	3,010 10
6	May 1, 1894.....	172	7	.....	7 00	7 00	1,204 00
		1,204					\$58,965 65

Total present value of each series, is figured, not taking into account the delinquents, as if each share was paid in full to date.

STATISTICAL TABLES

**Compiled from Annual Reports of Treasurers of
Savings Banks, November 24, 1894.**

TABLE A—Statement of Liabilities and Resources November 24, 1894.
LIABILITIES.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County.....	\$1,424,643 43	\$45,264 08	-	\$ 2,257 18	-	\$1,472,164 69
Auburn	1,223,363 02	32,500 00	-	26,017 95	-	1,281,880 97
Augusta	5,780,161 92	285,000 00	-	63,442 52	-	6,128,604 44
Bangor	2,993,014 15	117,212 87	\$695 94	85,388 42	\$8 75	3,196,320 13
Bath Savings Institution	3,438,081 10	186,192 81	-	114,237 93	-	3,738,511 84
Belfast	1,054,212 90	54,000 00	-	21,353 25	3,500 00	1,133,066 15
Bethel	247,871 39	5,801 44	-	1,823 60	-	255,496 43
Biddeford	1,081,818 22	27,347 04	-	23,210 23	-	1,132,375 49
Boothbay	202,861 84	8,135 00	-	1,849 77	-	212,846 61
Brewer	171,028 42	5,217 10	-	723 77	100 00	177,069 29
Bridgton	450,964 39	12,000 00	-	12,520 02	-	475,484 41
Brunswick Savings Institution.....	507,007 42	23,900 85	942 01	17,089 97	-	548,940 25
Buxton and Hollis.....	300,561 05	15,119 04	-	5,704 53	-	321,384 62
Calais	308,804 47	6,704 64	-	6,060 97	-	321,570 08
Camden	133,237 63	7,040 96	3,004 60	2,618 08	-	145,901 27
Cascade	179,498 96	8,500 00	-	6,073 34	-	194,072 30
Dexter	487,092 91	20,060 00	-	8,678 08	-	515,830 99
Eastport.....	520,008 94	9,714 22	-	3,899 06	-	533,622 22
Fairfield	274,752 62	16,384 00	2,000 00	1,251 43	-	294,388 05
Franklin County.....	578,912 41	10,000 00	-	2,548 82	-	591,461 23
Gardiner	2,156,257 76	105,000 00	-	31,642 73	2,009 60	2,294,910 09
Gorham	371,195 45	18,230 56	-	8,430 86	-	397,856 87
Hallowell Savings Institution.....	614,120 62	32,000 00	-	21,928 65	-	668,049 27
Hancock County.....	339,888 75	8,649 70	-	6,687 07	-	355,225 52
Houlton.....	385,986 61	7,302 39	-	701 05	-	393,990 05
Kennebec	866,491 67	19,600 00	-	6,234 97	-	892,326 64

Kennebunk	555,712 82	18,072 45	-	5,940 47	-	579,725 74
Lubec.....	11,361 87	650 00	-	235 94	850 00	13,097 81
Machias	636,387 31	-	-	4,650 63	-	641,037 94
Maine.....	6,246,434 17	315,000 00	-	169,821 22	-	6,731,255 39
Mechanics'	559,608 73	5,175 00	52,642 24	9,809 62	-	627,235 59
Norway.....	361,011 79	6,000 00	-	1,524 68	4,393 27	372,929 74
Penobscot	1,607,769 06	46,086 54	-	13,229 72	-	1,667,085 32
People's, Lewiston	814,050 20	49,000 00	-	7,612 04	-	870,662 24
People's Twenty-five Cent, Bath.....	426,016 84	22,252 66	-	8,037 73	-	456,307 23
Phillips	153,820 29	7,080 00	-	507 16	-	161,407 45
Piscataquis	482,815 69	15,952 45	-	12,085 55	-	510,853 69
Portland.....	8,050,537 74	395,000 00	-	33,769 91	-	8,479,307 65
Rockland	974,526 65	26,117 49	-	24,625 72	-	1,025,269 86
Saco.....	599,085 00	27,186 29	-	11,280 66	-	637,551 95
Saco and Biddeford Savings Institution.....	2,385,110 10	30,918 78	-	81,499 08	-	2,497,527 96
Searsport	147,710 27	3,000 00	-	604 30	-	151,314 57
Skowhegan.....	1,016,439 19	20,000 00	-	14,611 06	-	1,051,050 25
South Berwick	321,542 34	7,435 94	-	3,296 16	-	332,274 44
South Paris.....	472,665 24	14,000 00	-	10,919 49	20,000 00	517,584 73
Thomaston	264,281 96	9,420 00	657 65	4,352 01	-	278,711 62
Topsham and Brunswick Twenty-five Cent Savings Bank	206,646 25	10,704 31	-	931 45	-	218,282 01
Tremont.....	28,326 64	752 44	-	618 08	-	29,697 16
Waterville.....	754,496 35	43,000 00	-	11,993 09	-	809,489 44
Wiscasset	190,053 39	9,675 71	-	7,170 22	4,000 00	210,899 32
York County	1,172,975 36	19,900 00	-	25,134 10	-	1,218,009 46
Total	\$54,331,223 30	\$2,189,256 76	\$59,942 44	\$946,634 34	\$34,861 62	\$57,761,918 46

BANK EXAMINER'S REPORT.

TABLE A—Continued.
RESOURCES.

Name of Bank.	United States and District of Columbia bonds.	Public funds of Maine.	Other public funds.	Railroad bonds of Maine.	Other railroad bonds.	Railroad stock of Maine.	Other railroad stock.
Androscoggin County	-	\$50,750 00	\$316,700 00	\$137,500 00	\$153,825 00	-	-
Auburn	-	-	186,640 00	120,900 00	164,387 50	22,605 85	-
Augusta	31,000 00	15,000 00	4,251,500 00	360,360 00	788,000 00	-	-
Bangor	100,050 00	90,500 00	1,552,095 49	150,747 50	588,485 00	52,800 00	-
Bath Savings Institution	-	-	487,975 00	264,000 00	1,499,412 50	38,500 00	\$137,000 00
Belfast	130,000 00	22,500 00	124,454 50	101,000 00	235,500 00	-	-
Bethel	-	11,000 00	23,000 00	13,000 00	13,400 00	-	-
Biddeford	-	17,100 00	135,500 00	78,000 00	196,700 00	-	9,950 00
Boothbay	-	7,550 00	10,000 00	16,000 00	51,852 44	-	-
Brewer	-	-	48,500 00	4,500 00	24,000 00	-	1,800 00
Bridgton	-	30,600 00	38,500 00	40,875 00	114,785 00	3,342 50	-
Brunswick Savings Institution	-	12,350 00	180,363 45	35,000 00	122,735 00	9,945 00	-
Buxton and Hollis	-	2,000 00	80,500 00	16,000 00	48,240 00	-	-
Calais	9,000 00	23,500 00	94,500 00	5,000 00	74,720 00	11,375 00	629 99
Camden	-	589 14	-	-	7,534 36	-	1,128 00
Cascade	-	-	-	3,000 00	30,000 00	-	1,900 00
Dexter	-	5,600 00	10,000 00	62,000 00	83,950 00	15,555 00	-
Eastport	-	-	155,631 47	11,000 00	112,600 00	-	2,000 00
Fairfield	-	5,000 00	10,000 00	12,000 00	17,500 00	-	5,000 00
Franklin County	10,000 00	6,000 00	95,000 00	40,000 00	131,900 00	32,771 50	-
Gardiner	60,000 00	34,900 00	1,391,345 82	72,000 00	115,000 00	-	-
Gorham	-	10,708 63	92,860 00	16,600 00	49,500 00	700 00	-
Hallowell Savings Institution	-	11,805 00	269,111 25	51,281 42	129,500 00	-	-
Hancock County	16,700 00	21,448 52	17,000 00	12,000 00	14,900 00	400 00	-
Houlton	-	1,600 00	26,550 00	13,000 00	54,552 50	-	-
Kennebec	-	-	301,300 00	129,150 00	34,065 00	-	-

Kennebunk	-	1,000 00	133,860 00	35,000 00	167,102 50	9,500 00	-
Lubec	1,500 00	-	-	-	1,000 00	-	-
Machias	-	111,508 00	285,500 00	22,000 00	86,000 00	-	-
Maine	150,000 00	100,000 00	2,223,550 00	521,000 00	2,103,892 75	12,500 00	-
Mechanics'	-	-	33,850 00	10,000 00	26,240 00	-	-
Norway	-	969 90	12,566 45	-	30,000 00	-	10,027 50
Penobscot	100,000 00	195,350 00	495,000 00	204,500 00	130,000 00	38,950 00	-
People's, Lewiston	-	22,600 00	45,500 00	121,000 00	44,860 00	500 00	-
People's Twenty-five Cent, Bath	10,000 00	-	83,691 42	-	116,550 00	500 00	-
Phillips	-	26,159 06	3,000 00	28,600 00	11,000 00	-	-
Piscataquis	-	19,000 00	61,500 00	27,000 00	95,045 00	-	-
Portland	275,000 00	52,700 00	2,816,500 00	695,000 00	1,302,375 00	61,300 00	-
Rockland	-	2,200 00	19,975 00	93,750 00	277,869 80	-	1,470 00
Saco	-	1,000 00	85,500 00	30,500 00	166,872 77	23,150 00	17,100 00
Saco and Biddeford Savings Institution	185,000 00	11,000 00	191,815 00	77,640 00	1,192,425 13	178,103 04	201,480 87
Searsport	18,000 00	-	53,000 00	10,000 00	13,000 00	-	10,434 51
Skowhegan	-	10,000 00	259,000 00	198,000 00	192,000 00	24,750 00	-
South Berwick	-	10,000 00	78,000 00	56,970 00	108,920 00	-	-
South Paris	2,200 00	-	35,150 00	5,500 00	84,250 00	5,000 00	-
Thomaston	-	7,000 00	49,000 00	10,000 00	94,500 00	-	-
Topsham and Brunswick Twenty-five Cents Savings Bank	-	-	54,400 00	23,000 00	-	-	-
Tremont	-	1,321 10	-	2,800 00	-	-	-
Waterville	14,000 00	5,100 00	125,500 00	39,600 00	64,250 00	10,000 00	-
Wiscasset	1,000 00	800 00	9,500 00	34,767 50	105,323 00	-	2,660 00
York County	23,350 00	5,000 00	255,584 46	36,000 00	147,447 16	3,000 00	1,000 00
Total	\$1,106,800 00	\$963,809 35	\$17,219,969 31	\$4,047,481 42	\$11,417,967 41	\$555,247 89	\$403,580 87

BANK EXAMINER'S REPORT.

TABLE A—Continued.
RESOURCES—CONTINUED.

Name of Bank.	Corporation bonds of Maine.	Other corporation bonds.	Corporation stock of Maine.	Other corporation stock.	National bank stock of Maine.	Other national bank stock.	Trust company stock of Maine.	Real estate.
Androscoggin County	\$73,000 00	-	\$30,000 00	\$10,484 00	\$ 98,160 00	-	-	\$12,693 89
Auburn	88,340 00	\$10,000 00	1,700 00	7,672 00	122,500 00	-	-	20,953 41
Augusta	10,000 00	-	-	-	69,800 00	-	-	34,325 00
Bangor	71,000 00	10,000 00	2,000 00	5,706 00	25,400 00	\$ 4,500 00	-	\$7,895 23
Bath Savings Institution.....	97,400 00	75,500 00	-	350 00	82,650 00	11,500 00	-	15,000 00
Belfast	26,000 00	3,000 00	-	-	40,650 00	-	-	16,000 00
Bethel	9,000 00	5,000 00	-	1,000 00	30,950 00	1,000 00	\$ 4,000 00	5,700 00
Biddeford	11,000 00	15,000 00	103,300 00	10,100 00	69,200 00	39,650 00	15,000 00	92,918 46
Boothbay	43,000 00	11,000 00	-	-	6,000 00	2,200 00	-	-
Brewer	2,000 00	-	-	-	-	-	-	2,238 81
Bridgton.....	31,100 00	5,000 00	-	-	19,460 00	2,000 00	2,500 00	6,672 48
Brunswick Savings Institution.....	31,412 50	5,000 00	-	-	61,545 00	-	-	6,136 72
Buxton and Hollis.....	26,000 00	-	850 00	-	15,250 00	-	-	6,223 91
Calais	4,990 00	-	-	-	17,325 00	6,000 00	-	1,000 00
Camden	10,000 00	-	515 00	-	-	-	-	5,562 47
Cascade	-	-	-	-	36,900 00	-	-	16,000 00
Dexter	104,375 00	20,000 00	2,000 00	-	63,900 00	-	20,000 00	41,340 39
Eastport	23,000 00	15,000 00	-	-	13,350 00	6,575 00	-	21,847 80
Fairfield	31,000 00	5,000 00	-	-	21,425 00	-	2,000 00	3,000 00
Franklin County.....	52,300 00	10,000 00	850 00	-	74,995 00	-	-	31,370 57
Gardiner.....	181,000 00	-	-	-	57,240 00	12,200 00	-	31,600 00
Gorham	30,500 00	500 00	-	-	8,350 00	-	-	14,200 00
Hallowell Savings Institution.....	93,893 00	36,500 00	-	-	14,360 00	-	-	8,709 00
Hancock County	22,400 00	-	-	-	16,600 00	-	500 00	6,457 00
Houlton	17,925 00	3,000 00	-	-	58,600 00	1,100 00	-	4,600 00
Kennebec	21,500 00	4,000 00	-	-	162,270 00	13,000 00	-	-

Kennebunk	40,000 00	-	-	-	26,350 00	-	-	3,490 00
Lubec	1,500 00	350 00	-	-	500 00	-	800 00	-
Machias	52,500 00	-	-	-	34,070 00	-	4,000 00	2,000 00
Maine	816,120 00	51,000 00	21,675 00	-	64,073 00	-	1,000 00	12,651 02
Mechanics'	18,950 00	20,400 00	-	-	154,990 00	1,500 00	8,500 00	57,608 90
Norway	23,400 00	16,000 00	2,000 00	-	51,400 00	-	5,200 00	10,352 03
Penobscot	75,000 00	-	11,000 00	-	11,300 00	-	-	1,280 00
People's, Lewiston	76,775 00	-	500 00	2,969 00	88,500 00	-	2,800 00	3,000 00
People's Twenty-five Cent, Bath	-	13,000 00	-	1,500 00	30,340 00	-	5,000 00	13,220 23
Phillips	9,000 00	5,000 00	-	-	26,800 00	-	2,100 00	-
Piscataquis	45,650 00	15,000 00	-	-	39,500 00	5,000 00	7,000 00	17,287 71
Portland	540,500 00	-	21,932 50	-	119,796 00	-	-	176,305 78
Rockland	54,950 00	16,890 00	1,200 00	-	71,395 00	-	-	13,000 00
Saco	13,000 00	-	34,500 00	3,500 00	46,130 00	8,400 00	-	7,469 87
Saco and Biddeford Savings Institution	85,975 00	10,378 00	93,580 00	11,900 00	46,680 00	10,300 00	-	15,722 29
Searsport	4,000 00	-	6,284 00	-	19,880 00	-	-	4,700 00
Skowhegan	-	10,000 00	-	5,000 00	78,450 00	-	1,000 00	12,559 97
South Berwick	6,000 00	-	-	2,500 00	20,500 00	-	-	-
South Paris	62,000 00	-	3,650 00	-	36,330 00	3,000 00	8,320 00	23,841 63
Tbomaston	35,800 00	-	1,100 00	-	17,210 00	-	-	6,475 00
Topsham and Brunswick Twenty-five Cents Savings Bank,	19,000 00	-	-	-	31,270 00	-	-	-
Tremont	1,500 00	500 00	-	-	-	-	-	-
Waterville	5,000 00	-	-	-	83,200 00	-	-	34,707 87
Wiscasset	7,000 00	-	-	500 00	17,200 00	-	-	3,960 00
York County	58,000 00	28,000 00	14,600 00	-	93,975 00	128,500 00	-	58,924 89
Total	\$3,163,755 50	\$420,018 00	\$353,236 50	\$63,181 00	\$2,396,719 00	\$256,425 00	\$111,567 80	\$949,154 53

BANK EXAMINER'S REPORT.

TABLE A—Concluded.
RESOURCES—CONCLUDED.

Name of Bank.	Loans on collaterals.	Loans to corporations and munic- palities.	Loans on mortgages real estate.	Premium account.	Furniture and expense account.	Other resources.	Cash.	Total resources.
Androscoggin County.....	\$37,880 00	\$31,300 00	\$463,110 89	\$51,148 02	\$ 30 98	-	\$ 5,581 91	\$1,472,164 69
Auburn.....	94,361 01	47,003 85	322,104 40	43,728 39	4,245 51	-	24,739 05	1,281,880 97
Augusta.....	266,141 43	46,800 00	138,588 00	-	5,000 00	-	112,150 01	6,128,604 44
Bangor.....	178,059 13	18,576 53	220,733 81	775 00	1,307 45	\$ 987 72	34,751 27	3,196,320 13
Bath Savings Institution.....	696,235 03	26,000 00	226,883 12	-	1,348 06	-	78,758 13	3,738,511 84
Belfast.....	227,399 69	4,000 00	88,400 00	-	444 01	8,862 69	134,855 26	1,133,066 15
Bethel.....	4,766 83	17,000 00	108,790 90	-	1,028 90	-	6,859 80	255,496 43
Biddeford.....	118,458 54	24,839 02	189,208 90	-	-	-	6,450 57	1,132,375 49
Boothbay.....	823 00	900 00	54,654 94	3,478 81	1,000 00	-	4,387 42	212,846 61
Brewer.....	8,000 00	1,000 00	70,734 00	2,444 31	100 00	-	11,752 17	177,069 29
Bridgton.....	60,213 58	6,898 66	96,927 73	11,900 00	1,014 20	-	3,695 26	475,484 41
Brunswick Savings Institution.....	19,373 61	6,500 00	54,025 76	-	-	-	3,953 21	548,940 25
Buxton and Hollis.....	2,597 00	1,800 00	96,703 52	-	841 93	-	24,378 26	321,384 62
Calais.....	16,856 33	10,448 75	42,981 75	-	2 65	-	3,241 21	321,570 08
Camden.....	44,521 66	2,000 00	59,325 39	-	1,513 04	-	13,212 21	145,901 27
Cascade.....	9,875 06	23,000 00	61,209 60	7,000 00	838 93	-	4,348 77	194,072 30
Dexter.....	20,510 33	3,760 00	54,377 84	-	-	-	8,462 43	515,830 99
Eastport.....	28,222 52	6,608 10	106,390 46	-	-	-	31,396 87	533,622 22
Fairfield.....	33,060 00	3,500 00	121,468 00	3,500 00	397 35	-	20,537 72	294,388 05
Franklin County.....	24,172 62	2,500 00	61,768 93	-	-	-	17,832 61	591,461 23
Gardiner.....	130,619 25	7,600 00	178,012 66	-	-	-	23,392 36	2,294,910 09
Gorham.....	4,175 00	103 35	163,153 62	-	-	3,078 22	3,428 05	397,856 87
Hallowell Savings Institution.....	590 00	-	48,255 85	-	507 80	-	3,535 95	608,049 27
Hancock County.....	26,090 00	18,685 83	150,441 00	3,600 00	-	-	28,003 17	355,225 52
Houlton County.....	-	14,830 00	169,090 04	15,750 81	1,028 34	-	12,363 36	333,990 05
Kennebec.....	81,935 33	-	124,450 11	5,790 63	1,506 58	-	13,358 99	892,326 64

Kennebunk	7,937 00	2,500 00	121,663 30	2,731 01	-	-	28,591 93	579,725 74
Lubec	653 20	-	6,163 28	310 00	-	54 85	266 48	13,097 81
Machias	-	8,000 00	23,466 00	-	-	-	11,993 94	641,037 94
Maine	197,814 00	105,000 00	334,716 38	-	5,088 26	-	11,174 98	6,731,255 39
Mechanics'	90,710 00	21,500 00	169,579 00	-	-	-	13,407 69	627,235 59
Norway	39,412 83	5,000 00	155,138 45	7,650 00	2,452 96	-	1,359 62	372,929 74
Penobscot	132,490 00	11,000 00	309,739 02	10,000 00	5,576 44	-	25,899 86	1,667,085 32
People's, Lewiston	54,348 69	84,500 00	259,664 34	34,000 00	897 30	-	28,247 91	870,662 24
People's Twenty-five Cent, Bath	51,688 81	24,595 00	89,604 60	-	1,700 00	-	14,917 17	456,307 23
Phillips	8,927 82	-	31,185 37	1,570 00	400 00	-	7,665 20	161,407 45
Piscataquis	38,914 47	9,396 75	110,259 52	5,683 50	639 54	-	13,977 20	510,833 69
Portland	1,296,836 54	546,409 68	558,974 74	-	195 20	-	20,482 21	8,479,307 65
Rockland	274,560 00	48,072 96	115,030 25	14,265 00	-	-	20,651 85	1,025,269 86
Saco	18,525 00	-	158,632 54	19,053 45	-	-	7,218 32	637,551 95
Saco and Biddeford Savings Institution	80,358 84	-	77,473 12	-	-	-	27,696 67	2,497,527 96
Searsport	5,700 00	-	2,855 00	616 64	-	-	2,844 42	151,314 57
Skowhegan	10,290 00	26,079 36	189,278 20	21,818 50	-	-	12,824 22	1,051,050 25
South Berwick	16,200 00	-	30,714 45	-	-	-	2,469 99	332,274 44
South Paris	25,837 77	16,122 61	195,971 93	3,327 00	1,162 32	316 82	5,604 65	517,584 73
Thomaston	14,793 00	750 00	22,675 00	4,800 00	1,350 00	5,000 00	8,258 62	278,711 62
Topsham and Brunswick Twenty-five Cent Savings Bank	15,225 00	-	63,743 81	6,321 43	1,541 11	-	3,780 66	218,282 01
Tremont	1,707 50	-	13,503 97	-	-	-	8,364 59	29,697 16
Waterville	33,310 00	18,600 00	338,160 80	27,300 00	-	-	10,760 77	809,489 44
Wiscasset	3,823 22	-	23,176 83	-	-	-	1,188 77	210,899 32
York County	25,941 80	-	255,527 82	69,000 00	-	-	14,158 33	1,218,009 46
Total	\$4,580,932 38	\$1,253,180 45	\$7,120,688 94	\$377,562 50	\$43,158 24	\$18,250 30	\$939,232 07	\$57,761,918 46

BANK EXAMINER'S REPORT.

TABLE B—Giving Details of Depositors and Deposits, Rate and Amount of Dividends and Taxes.

Name of Bank.	Number of depositors.	Increase.	Decrease.	Increase of deposits.	Decrease of deposits.	Number of depositors whose balance is \$500 or less.	Amount of deposits of \$500 or less.	Number of depositors whose balance is over \$500 and less than \$2,000.	Amount of deposits of over \$500 and less than \$2,000.
Androscoggin County, Lewiston.....	4,677	123	-	\$66,060 34	-	3,757	\$491,789 68	832	\$733,644 56
Auburn.....	4,139	223	-	22,263 96	-	3,346	516,930 67	729	667,511 00
Augusta.....	10,916	179	-	138,860 97	-	7,511	982,832 61	2,746	2,838,493 15
Bangor.....	7,899	33	-	-	\$20,069 24	6,013	762,599 51	1,561	1,524,932 53
Bath Savings Institution.....	5,824	14	-	12,962 30	-	3,789	796,900 00	1,659	1,371,195 36
Belfast.....	3,715	-	21	-	4,822 47	3,065	476,167 23	592	451,710 20
Bethel.....	1,261	38	-	15,155 45	-	1,103	101,037 28	150	130,644 11
Biddeford.....	2,615	-	10	-	15,140 74	2,289	591,271 31	284	378,597 58
Boothbay.....	1,182	32	-	7,846 86	-	1,068	93,582 19	109	98,205 53
Brewer.....	754	41	-	21,709 83	-	647	64,396 42	99	88,706 58
Bridgton.....	1,846	55	-	23,782 65	-	1,546	171,898 03	294	266,499 26
Brunswick Saving Institution.....	1,625	27	-	14,994 06	-	1,300	147,072 30	292	276,725 70
Buxton and Hollis, West Buxton.....	992	2	-	10,073 41	-	801	89,868 32	169	165,257 94
Calais.....	1,294	36	-	17,740 20	-	1,097	116,219 00	187	171,791 77
Camden, Rockport.....	1,348	2	-	6,265 45	-	1,276	77,057 63	70	52,063 00
Cascade, Oakland.....	1,000	-	39	1,200 85	-	807	73,675 00	188	95,343 57
Dexter.....	1,909	42	-	-	13,735 70	1,585	150,914 17	302	287,642 38
Eastport.....	1,605	-	126	38,282 57	-	1,289	162,536 82	286	284,179 11
Fairfield.....	1,103	15	-	11,735 98	-	914	99,562 97	175	146,941 49
Franklin County, Farmington.....	2,391	26	-	-	14,651 18	2,046	227,241 58	319	294,862 39
Gardiner Savings Institution.....	5,550	79	-	37,291 45	-	3,622	450,500 65	1,764	1,310,574 70
Gorham.....	1,275	-	1	11,138 13	-	1,043	110,458 10	205	203,485 22
Hallowell Savings Institution.....	1,603	11	-	21,423 75	-	1,205	143,759 71	336	337,594 07
Hancock County, Ellsworth.....	1,733	111	-	22,665 26	-	1,534	147,967 13	187	164,724 14
Houlton.....	1,542	63	-	-	3,075 36	1,292	102,017 23	223	216,601 33
Kennebec, Augusta.....	1,707	47	-	18,666 77	-	1,166	160,035 91	444	442,187 60

Kennebunk	1,771	-	461	-	15,395 42	1,441	196,707 08	295	279,600 95
Lubec	97	-	6	-	964 10	93	8,042 10	4	3,150 47
Machias	1,599	10	-	14,516 03	-	1,186	150,675 26	339	327,769 50
Maine, Portland	18,353	480	-	336,546 22	-	14,247	1,723,585 43	3,728	3,638,920 00
Mechanics', Auburn	2,647	-	234	-	60,071 32	2,313	260,685 18	331	292,919 19
Norway	1,832	52	-	16,750 48	-	1,624	168,169 27	197	169,482 46
Penobscot, Bangor	3,320	232	-	101,985 19	-	2,345	350,960 94	815	809,451 30
People's, Lewiston	3,203	4	-	411 35	-	2,716	355,956 20	444	365,153 00
People's Twenty-five Cent, Bath	1,842	-	5	15,076 09	-	1,584	134,970 85	233	222,999 69
Phillips	945	-	85	7,274 87	-	850	81,528 66	95	72,291 63
Piscataquis, Dover	2,248	59	-	-	3,908 29	1,954	183,541 67	275	260,409 70
Portland	19,636	944	-	336,576 71	-	14,043	1,822,640 97	5,327	5,543,031 71
Rockland	3,726	121	-	70,268 65	-	3,150	387,085 63	540	493,266 71
Saco	1,611	5	-	30,028 60	-	1,207	128,725 80	353	344,369 19
Saco and Biddeford Savings Institution	5,151	77	-	75,077 52	-	3,614	442,728 76	1,379	1,513,321 32
Searsport	534	18	-	-	910 08	440	59,913 88	89	77,481 39
Skowhegan	3,166	89	-	571 54	-	2,579	568,394 72	516	271,473 11
South Berwick	986	12	-	12,745 93	-	725	112,088 51	198	181,370 84
South Paris	1,584	-	306	-	42,492 75	1,301	226,292 51	270	219,293 38
Thomaston	1,223	8	-	7,751 51	-	1,065	121,548 16	155	134,982 29
Topsam & Brunswick Twenty-five Cent, Brunswick	892	-	54	-	3,480 20	760	69,727 62	125	121,301 35
Tremont	181	7	-	2,433 63	-	167	18,051 20	14	10,075 44
Waterville	3,010	60	-	5,288 94	-	2,534	288,378 70	442	397,244 76
Wiscasset	985	12	-	-	2,805 91	873	83,978 13	107	95,744 28
York County, Biddeford	3,707	81	-	11,187 55	-	2,986	451,322 77	667	594,371 70
Totals	155,704	3,470	1,348	\$1,564,515 05	\$201,520 76	120,908	\$15,703,991 57	31,140	\$29,439,689 63

TABLE B—Concluded.

Name of Bank.	Number of depositors whose balance is \$2,000 and less than \$5,000.	Amount of deposits of \$2,000 or more and less than \$5,000.	Number of depositors whose balance is \$5,000 or more.	Amount of deposits of \$5,000 or more.	Rate per cent of dividends the past year.	Amount of dividends the past year.	Municipal tax 1894.	State tax 1894.
Androscoggin County, Lewiston	86	\$183,249 04	2	\$13,021 34	4%	\$52,762 03	\$205 03	\$10,187 61
Auburn	64	38,921 35	-	-	4	46,287 70	302 00	8,916 11
Augusta	598	1,449,365 84	61	509,470 32	4	224,025 70	391 32	45,709 28
Bangor	312	593,111 30	13	112,370 81	3½	101,006 64	1,460 39	22,233 54
Bath Savings Institution	338	863,926 53	38	406,059 21	4	133,694 21	247 00	27,453 53
Belfast	57	117,560 47	1	8,774 00	3	30,418 44	307 07	7,549 71
Bethel	8	16,190 00	-	-	4	9,024 60	90 00	1,766 53
Biddeford	40	101,084 33	2	10,865 00	4	42,084 65	670 89	6,964 60
Boothbay	5	10,974 12	-	-	4	7,295 44	2 62	1,552 65
Brewer	8	17,925 36	-	-	3¾	5,518 21	38 49	1,176 68
Bridgton	6	12,567 10	-	-	4	15,884 59	131 50	3,196 40
Brunswick Savings Institution	32	76,880 00	1	6,329 42	4	19,012 34	107 64	4,014 16
Buxton and Hollis, West Buxton	22	45,434 73	-	-	4½	11,801 39	124 22	2,271 64
Calais	10	20,793 70	-	-	3¾	10,773 05	-	2,201 19
Camden, Rockport	2	4,117 00	-	-	4	5,329 48	100 00	954 38
Cascade, Oakland	5	10,480 39	-	-	4	6,839 23	170 60	1,448 14
Dexter	22	48,536 36	-	-	4½	19,813 09	350 00	3,677 54
Eastport	30	73,293 01	-	-	4	18,573 47	307 50	3,695 18
Fairfield	14	28,248 16	-	-	4	10,433 57	23 76	2,180 19
Franklin County, Farmington	26	56,699 71	-	-	3½	19,879 54	178 20	4,140 94
Gardiner Savings Institution	160	374,304 55	4	20,877 86	4	83,081 44	286 40	16,299 00
Gorham	27	57,252 13	-	-	4	13,839 46	179 08	2,789 65
Hallowell Savings Institution	62	130,172 98	-	-	4½	26,101 03	17 28	4,826 35
Hancock County, Ellsworth	12	27,197 48	-	-	4	11,849 22	25 00	2,246 80
Houlton	27	67,368 05	-	-	3¾	13,498 57	27 00	2,921 35
Kennebec, Augusta	92	214,490 54	5	49,777 62	4	33,135 64	-	6,563 85

Kennebunk.....	35	79,404 79	-	-	4	21,913 44	18 11	4,311 50
Lubec.....	-	-	-	-	5	576 53	28 91	83 89
Machias.....	74	157,942 55	-	-	3	17,821 11	32 43	4,762 73
Maine, Portland.....	367	793,562 00	11	90,366 74	4	230,556 77	920 70	46,210 49
Mechanics', Auburn.....	3	6,004 36	-	-	4	23,852 27	750 00	4,631 55
Norway.....	11	23,360 06	-	-	2	6,699 11	114 73	2,631 42
Norway.....	147	345,892 56	13	101,464 26	3½	52,043 44	28 60	10,447 96
Penobscot, Bangor.....	42	92,941 00	1	5,000 00	4	31,057 69	66 00	6,329 37
People's, Lewiston.....	24	60,761 61	1	7,284 69	4½	18,189 34	114 00	2,987 99
Phillips.....	-	-	-	-	4	5,700 86	-	1,149 83
Piscataquis, Dover.....	19	38,864 32	-	-	3½	18,055 44	111 00	3,807 80
Portland.....	261	585,313 82	5	40,596 41	4	312,217 82	4,550 04	55,182 37
Portland.....	35	88,711 71	1	5,234 36	4	34,680 80	130 20	6,955 30
Rockland.....	49	107,001 17	2	18,981 20	4	22,531 03	79 56	3,751 22
Saco.....	150	381,000 63	8	48,059 39	4	89,272 89	280 00	13,551 06
Saco and Biddeford Savings Institution.....	5	10,315 00	-	-	3½	4,939 98	41 00	1,039 58
Searsport.....	70	169,961 14	1	6,610 22	3¾	37,120 39	391 83	7,309 72
Skowhegan.....	13	28,082 99	-	-	4	11,972 35	-	2,411 64
South Berwick.....	13	27,079 35	-	-	2	9,685 96	427 00	3,645 69
South Paris.....	3	6,195 00	-	-	4	9,974 70	84 60	1,985 38
Thomaston.....	7	15,617 28	-	-	4	7,949 35	-	1,652 01
Topsham and Brunswick Twenty-five Cent, Brunswick	-	-	-	-	4	983 88	-	189 03
Tremont.....	34	68,872 89	-	-	4	28,576 35	552 73	5,586 45
Waterville.....	5	10,330 98	-	-	4	7,382 54	76 91	1,559 36
Wiscasset.....	54	127,280 89	-	-	4	45,758 35	1,193 70	8,228 67
York County, Biddeford.....								
Totals.....	3,486	\$7,864,640 33	170	\$1,461,142 85	196 ²⁷ / ₄₀	\$2,021,475 12	\$15,733 04	*\$397,399 01

* To this amount should be added \$335.91, being tax received from Orono Savings Bank for the six months ending April 28, 1894, making total tax received by the State, \$397,734.92.

TABLE C—Summary of Trust and Banking Companies.
LIABILITIES.

Name of Bank.	Capital stock.	Surplus.	Undivided profits.	Time deposits.	Demand deposits.	Certificates of deposit.	Debentures outstanding.	Trust department.
American Banking and Trust Company.....	\$75,100 00	\$ 2,500 00	\$ 695 37	\$21,794 04	\$ 8,690 29	\$15,805 00	-	-
Aroostook Trust and Banking Company.....	50,000 00	15,000 00	10,306 62	-	76,142 98	-	-	-
Auburn Trust Company.....	104,800 00	-	13,369 06	38,388 30	8,637 50	5,625 00	-	-
Augusta Safe Deposit and Trust Company.....	50,000 00	-	3,228 72	62,359 97	113,896 55	15,350 00	-	-
Bar Harbor Banking and Trust Company.....	50,000 00	11,000 00	3,717 63	-	155,430 55	65,770 21	-	\$6,000 00
Eastern Trust and Banking Company.....	165,500 00	20,000 00	44,099 31	482,650 29	498,503 61	-	-	1,004 00
Maine Trust and Banking Company.....	100,000 00	30,000 00	11,079 34	255,444 78	72,572 18	29,875 00	-	96,818 27
Merchants' Trust and Banking Company.....	50,000 00	1,500 00	2,389 57	13,316 45	18,602 92	-	-	-
Northern Banking Company.....	100,000 00	-	-	-	16,282 06	12,364 09	\$75,500 00	10,350 00
Oxford County Loan Association.....	10,900 00	2,000 00	1 09	-	-	-	57,600 00	-
People's Trust Company.....	100,000 00	9,000 00	26,808 34	719,350 51	38,752 47	1,300 00	-	-
Portland Trust Company.....	100,000 00	-	37,704 40	-	223,324 32	71,503 34	-	47,462 19
Rockland Trust Company.....	100,000 00	-	15,479 92	23,095 32	74,768 32	7,948 18	-	-
Waterville Trust and Safe Deposit Company.....	100,000 00	-	11,348 87	80,244 57	67,588 30	5,000 00	-	-
Westbrook Trust Company.....	50,000 00	5,500 00	1,163 34	175,872 48	45,691 34	8,962 00	-	-
	\$1,205,400 00	\$96,500 00	\$181,391 58	\$1,872,516 72	\$1,417,883 51	\$239,502 82	\$133,100 00	\$161,634 46

TABLE C—Continued.
LIABILITIES—CONTINUED.

Name of Bank.	Unpaid dividends.	Deposits for coupons.	Treasurer's checks outstanding.	Due to other banks.	Bills payable.	Re-discounts.	Other liabilities.	Total liabilities.
American Banking and Trust Company	-	-	\$21 00	-	\$12,000 00	-	-	\$136,605 70
Aroostook Trust and Banking Company.....	-	-	-	\$20,000 00	-	-	-	171,449 60
Auburn Trust Company	\$160 00	-	-	-	-	-	\$6,112 00	177,091 86
Augusta Safe Deposit and Trust Company	-	-	-	376 64	-	-	-	245,211 88
Bar Harbor Banking and Trust Company	-	-	252 42	-	-	-	-	292,170 81
Eastern Trust and Banking Company.....	343 00	2,530 90	-	9,206 14	-	-	*117,430 00	1,341,267 25
Maine Trust and Banking Company	-	985 00	580 28	72 78	-	-	8,405 00	605,832 63
Merchants' Trust and Banking Company.....	-	-	-	-	-	\$4,300 00	-	90,108 94
Northern Banking Company	-	30 00	-	-	79,500 00	2,000 00	-	296,026 15
Oxford County Loan Association.....	52 00	-	-	-	1,937 00	-	-	71,590 09
People's Trust Company	741 00	-	-	7 07	-	-	3 74	895,963 13
Portland Trust Company.	132 00	942 50	-	10,439 64	-	-	†187,355 73	678,864 18
Rockland Trust Company	-	-	-	-	-	5,000 00	-	226,291 81
Waterville Trust and Safe Deposit Company.....	56 00	70 00	75 84	-	50,000 00	-	-	313,383 58
Westbrook Trust Company	89 12	-	-	6,671 73	-	-	-	293,950 01
	\$1,573 12	\$4,558 40	\$929 54	\$46,774 00	\$143,437 00	\$11,300 00	\$319,306 47	\$5,835,807 62

* Mortgages sold and guaranteed and deposits for same.

† Sinking funds for corporations.

TABLE C—Concluded.
RESOURCES.

Name of Bank.	Demand and time loans.	Mortgages of real estate.	Stocks and bonds owned.	Trust investments.	Real estate owned.	Due from other banks.	Expense account.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
American Banking and Trust Co.,	\$ 12,555 07	\$69,072 12	-	-	\$46,313 36	-	\$647 37	\$1,000 00	\$ 4,789 53	\$2,228 25	\$136,605 70
Aroostook Trust and Banking Co.,	147,379 18	-	-	-	4,500 00	-	-	-	19,570 42	-	171,449 60
Auburn Trust Company	89,402 00	-	\$59,000 00	-	18,000 00	-	933 34	5,000 00	4,575 21	181 25	177,091 76
Augusta Safe Deposit & Trust Co.,	171,797 03	11,241 00	29,512 50	-	-	\$ 4 36	634 63	6,921 14	33,721 22	-	245,211 28
Bar Harbor Banking & Trust Co.,	154,636 79	41,088 39	27,222 24	\$6,000 00	2,500 00	-	10 50	2,000 00	58,712 89	-	292,170 81
Eastern Trust and Banking Co. . .	612,431 05	163,355 00	407,496 63	-	-	-	895 97	21,000 22	134,865 51	1,222 87	1,341,267 25
Maine Trust and Banking Co. . . .	173,297 23	56,124 74	210,147 40	96,818 27	-	-	2,090 33	2,500 00	62,854 66	-	605,832 63
Merchant's Trust & Banking Co.,	77,692 09	-	-	-	3,978 67	-	387 66	1,476 09	6,574 43	-	90,108 94
Northern Banking Company	22,021 79	106,345 00	126,000 00	10,350 00	21,480 33	-	252 51	200 00	2,712 60	6,663 92	296,026 15
Oxford County Loan Association,	-	68,390 00	-	-	1,850 00	687 08	-	-	463 01	-	71,590 09
People's Trust Company	236,507 64	263,655 43	324,110 70	-	41,642 46	10,328 54	1,426 59	2,236 65	15,461 61	93 51	895,963 13
Portland Trust Company	369,825 87	-	62,526 13	46,920 16	-	-	2,324 45	-	13,463 11	* 183,804 46	678,864 18
Rockland Trust Company	197,846 73	-	3,258 99	-	-	-	-	5,400 00	19,786 18	-	226,291 81
Waterville Trust & Safe Deposit Company	172,619 91	-	63,000 00	-	-	-	234 93	40,812 52	36,716 22	-	313,383 58
Westbrook Trust Company.	136,243 63	41,584 56	86,542 50	-	5,315 25	-	-	2,000 00	22,264 07	-	293,950 01
	\$2,576,256 01	\$821,056 24	\$1,389,817 00	\$160,088 43	\$145,580 07	\$11,899 98	\$9,838 28	\$90,546 62	\$436,530 73	\$194,194 26	\$5,835,807 62

* Sinking fund investments.

**TABLE D—Summary of Building and Loan Associations.
LIABILITIES.**

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn.....	\$148,240 20	\$1,367 52	\$17,873 02	\$15 19	-	\$2,358 67	-	\$169,854 60
Augusta.....	224,337 71	497 50	-	-	-	4,782 44	-	229,617 65
Bangor.....	233,216 98	2,217 55	758 00	10 11	-	\$,435 28	-	244,637 92
Bath.....	23,813 36	126 63	-	144 62	-	277 51	-	24,362 12
Belfast.....	21,726 61	49 04	-	-	-	207 64	\$ 3 00	22,008 29
Brunswick.....	53,038 45	91 65	2,302 52	-	-	2,173 95	113 99	57,720 56
Bucksport.....	13,118 87	23 00	-	-	-	445 10	-	13,586 97
Casco, Portland.....	277,576 75	3,288 28	42,000 00	6 00	\$1,650 00	5,455 85	-	329,976 88
Cumberland, Portland.....	88,988 44	771 47	15,031 16	-	-	801 80	-	105,392 87
Deering.....	10,471 39	26 37	6,783 00	-	-	393 13	-	17,675 89
Dexter.....	37,008 48	112 34	-	-	-	965 25	-	38,086 67
Ellsworth.....	7,762 85	47 25	182 00	43 30	-	175 88	-	8,211 28
Falmouth, Portland.....	61,368 53	485 85	5,634 29	-	-	499 25	35 19	68,023 11
Gardiner.....	34,770 20	288 28	1,269 00	29 98	-	2,458 57	-	38,816 03
Hallowell.....	26,175 85	108 77	-	-	-	1,025 77	-	27,910 39
Kennebunk.....	31,726 00	131 60	4,519 39	-	-	7,147 20	-	43,524 19
Madison.....	6,473 66	17 95	-	-	-	137 68	102 78	6,744 07
Mechanics', Portland.....	41,189 50	151 35	368 33	-	6,187 25	132 47	-	48,028 90
Mechanic Falls.....	10,069 04	83 61	3,119 05	-	-	2,986 94	-	16,258 64
Old Town.....	39,147 69	343 62	-	-	-	2,274 88	-	41,766 19
Piscataquis, Foxcroft, Portland.....	31,450 63	317 77	-	-	400 00	1,179 01	-	33,347 41
Portland.....	160,894 01	1,254 66	26,000 00	59 64	2,100 00	55 68	-	190,365 99
Rockland.....	114,542 30	943 63	7,018 82	113 87	-	921 26	609 14	124,149 02
Sanford.....	46,873 24	167 32	10,400 27	-	-	4,065 14	2 75	61,508 72
Somerset, Skowhegan.....	58,066 75	494 07	5,501 07	-	-	699 85	-	65,361 74
South Portland.....	20,122 08	46 73	5,162 00	-	-	765 63	-	26,096 44
Waldoboro.....	2,500 50	16 41	30 00	9 66	-	114 41	-	2,670 98
Waterville.....	57,518 20	140 73	7,987 04	-	-	2,646 13	-	68,292 10
Wiscasset.....	7,938 16	66 71	400 06	81 58	-	242 54	-	8,728 99
York, Biddeford.....	57,804 55	110 40	276 00	-	1,000 00	2,442 74	-	61,633 69
	\$1,948,530 98	\$13,788 66	\$162,648 96	513 95	\$11,337 25	\$56,269 65	\$866 85	\$2,193,956 30

TABLE D—Continued.
RESOURCES.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate by fore-closure.	Stocks and bonds owned.	Furniture and fix-tures.	Permanent expense.	Current expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn.....	\$160,452 40	\$8,145 00	-	-	200 00	-	\$133 50	\$ 612 45	\$311 25	\$169,854 60
Augusta..	224,850 00	-	-	-	-	\$109 22	258 00	4,400 43	-	229,617 65
Bangor.....	222,338 00	5,160 00	-	-	-	-	500 00	16,447 81	192 11	244,637 92
Bath.....	21,200 00	2,700 00	-	-	75 00	-	48 25	93 20	245 67	24,362 12
Belfast.....	18,975 00	-	-	\$2,164 82	-	50 00	-	818 47	-	22,008 29
Brunswick.....	52,110 35	3,900 00	-	-	-	-	11 00	1,699 21	-	57,720 56
Bucksport.....	13,466 00	-	-	-	-	-	2 25	118 72	-	13,586 97
Casco, Portland.....	293,150 00	9,000 00	\$15,217 26	-	207 53	-	174 16	12,227 93	-	329,976 88
Cumberland, Portland..	98,750 00	1,250 00	2,762 60	-	-	60 00	15 00	2,755 27	-	105,592 87
Deering.....	16,700 27	-	-	-	-	197 80	50 40	727 42	-	17,675 89
Dexter.....	33,810 00	1,020 00	-	3,000 00	-	39 45	35 10	18 43	163 69	38,086 67
Ellsworth.....	7,650 00	200 00	-	-	-	128 85	-	232 43	-	8,211 28
Falmouth, Portland.....	58,450 00	700 00	-	-	-	-	-	8,873 11	-	68,023 11
Gardiner.....	34,206 00	1,230 00	-	-	-	157 25	30 74	3,192 04	-	38,816 03
Hallowell.....	25,710 00	175 00	-	-	-	96 12	2 75	1,326 52	-	27,310 39
Kennebunk.....	42,412 00	450 00	-	-	-	-	-	662 19	-	43,524 19
Madison.....	6,050 00	550 00	-	-	-	-	-	144 07	-	6,744 07
Mechanics', Portland.....	45,075 01	1,025 00	-	-	-	286 58	7 20	1,635 11	-	48,028 90
Mechanic Falls.....	14,275 00	700 00	-	-	-	-	779 06	504 58	-	16,258 64
Old Town.....	37,705 00	780 00	-	-	-	69 69	51 50	3,160 00	-	41,766 19
Piscataquis, Foxcroft.....	32,535 00	-	-	-	-	-	2 25	718 06	92 10	33,347 41
Portland.....	164,800 00	3,000 00	3,870 99	-	201 70	-	-	11,741 39	*6,750 00	190,363 99
Rockland.....	113,225 00	3,950 00	2,049 32	-	-	197 52	49 43	4,677 75	-	124,149 02
Sanford.....	60,450 00	-	-	-	331 68	66 09	234 55	284 86	141 54	61,508 72
Somerset, Skowhegan.....	62,570 00	712 50	-	-	-	-	-	2,079 24	-	65,361 74
South Portland.....	25,466 12	-	-	-	169 10	-	56 23	404 99	-	26,096 44
Waldoboro.....	2,250 00	255 00	-	-	50 00	-	3 64	104 53	7 81	2,670 98
Waterville.....	6,383 31	440 00	-	-	-	-	5 89	340 05	122 85	68,292 10
Wiscasset.....	7,455 00	440 00	563 87	-	-	-	38 37	231 75	-	8,228 99
York, Biddeford.....	56,875 22	2,870 00	-	-	-	76 82	229 52	1,582 13	-	61,633 69
	\$2,020,344 68	\$48,652 50	\$24,463 95	\$5,164 82	\$1,235 01	\$1,573 76	\$2,650 42	\$81,814 14	\$8,027 02	\$2,193,956 30

* Loans on collaterals.

TABLE D—Concluded.

Name of Association.	Number of share-holders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans	Rate of interest allowed on advances payments.	Rate of dividend the past year.	Amount of dividend the past year.	Rate of interest charged on loans.	Average premium charged on loans.
Auburn	375	157	1,932 $\frac{1}{2}$	891 $\frac{1}{2}$	166	4%	7 $\frac{1}{2}$ %	\$ 9,481 67	6%	2.3%
Augusta	591	208	3,986	1,196	218	-	6 $\frac{1}{2}$ %	14,200 36	6	2.1
Bangor	751	250	4,823	1,328	389	7	7 $\frac{1}{2}$ %	14,273 81	6	.9
Bath	115	30	666	200	40	-	6	1,144 84	6	.6
Belfast	86	26	541	162	29	-	6	1,017 24	6	.6
Brunswick	233	76	1,094	372	96	4	7 $\frac{1}{2}$ %	3,355 63	6	1.2
Bucksport	106	30	363	76	31	-	6 $\frac{1}{2}$ %	623 82	6	1.25
Casco, Portland	821	288	4,800	1,661	288	5	10	23,431 17	6	3.6
Cumberland, Portland	374	72	2,256	565	72	5	7	6,101 31	6	3.9
Deering	240	18	952	107	21	6	6	481 14	6	3.6
Dexter	152	66	583	209	91	-	6	2,055 70	6	.75
Ellsworth	82	18	255	50	18	5	6	542 63	6	1.5
Falmouth, Portland	346	57	1,775	340	59	4	9 $\frac{1}{2}$ %	4,636 54	6	4.2
Gardiner	139	48	636	194	56	6	6	2,011 38	6	1.16
Hallowell	143	37	649	177	39	-	5	1,110 00	6	1.2
Kennebunk	203	61	735	245	68	5	5	2,778 58	6	1.2
Madison	47	15	186	43	17	-	5	310 40	6	-
Mechanics', Portland	275	37	1,003	287	35	4	7 $\frac{1}{2}$ %	2,574 21	6	2.0
Mechanic Falls	87	22	344	99	22	5	7 $\frac{1}{2}$ %	912 66	6	2.5
Old Town	164	61	864	235	71	-	6	1,764 90	6	1.5
Piscataquis, Foxcroft	127	46	701	168	56	-	6	1,566 45	6	1.2
Portland	687	155	4,003	933	155	5	6	12,802 27	6	3.6
Rockland	578	191	2,146 $\frac{1}{2}$	846 $\frac{1}{2}$	226	5	7	7,218 94	6	2.11
Sanford	241	63	1,277	302 $\frac{1}{2}$	76	4 $\frac{1}{2}$ %	9 $\frac{1}{2}$ %	3,967 36	6	2.7
Somerset, Skowhegan	255	108	1,217	373	169	4 $\frac{1}{2}$ %	5 $\frac{1}{2}$ %	3,018 78	6	2.75
South Portland	173	36	653	136	36	-	4	1,601 48	6	3.6
Waldoboro	45	15	88	33	15	-	4	91 28	6	-
Waterville	205	59	1,232	371	67	5	4	3,854 88	6	1.5
Wiscasset	34	13	115	48	16	6	5 $\frac{1}{2}$ %	378 42	6	1.03
York, Biddeford	219	69	1,204	397	69	-	7	3,224 44	6	2.1
	7,894	2,332	41,080	11,985 $\frac{1}{2}$	2,711	90%	205 $\frac{1}{2}$ %	\$180,537 29	180%	58.15

BANK EXAMINER'S REPORT.

**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, made in compliance with chapter 136, Public Laws of 1887.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Daniel E. Pierce	Greene .....	.....	April 21, 1870..	\$ 2 25
John S. Loring	Lewiston .....	.....	Jan. 9, 1871..	11 14
Maria Libby	Lewiston .....	.....	Nov. 15, 1871..	8 92
Belle Barker	Lewiston .....	.....	Nov. 24, 1871..	6 64
Richard H. Norris	Lewiston .....	.....	Nov. 9, 1872..	3 69
Ernest L. Norris	Lewiston .....	.....	Nov. 9, 1872..	9 72
Ella A. Simonds	Lewiston .....	.....	Dec. 27, 1872..	9 98
Edward M. Hayward	Lisbon Falls .....	.....	June 19, 1873..	1 67
Mowell E. Temple	Durham .....	.....	June 25, 1873..	1 75
Lizzie E. Drew	Farmington .....	.....	July 26, 1873..	1 75
Erwin L. Taylor	Mexico .....	.....	Feb. 23, 1874..	1 69
Nellie F. Hammond	Lewiston .....	.....	Mar. 4, 1874..	1 69
Mary M. Freeman	Lynn, Mass. ....	.....	June 16, 1874..	18 91
Alice R. Freeman	Lynn, Mass. ....	.....	June 16, 1874..	18 91
Hattie Freeman	Lynn, Mass. ....	.....	June 16, 1874..	18 91
Willie H. Church	Lewiston .....	.....	July 10, 1874..	1 68
Sarah A. J. Dyer	Leeds .....	.....	Sept. 24, 1874..	4 42

AUBURN SAVINGS BANK—AUBURN.

James H. Jones	Buckfield .....	.....	July 7, 1873..	\$ 27 64
Jacob H. Roak	Auburn	Dead	June 30, 1874..	1,358 25
Charles N. Morse	Auburn .....	.....	Mar. 31, 1873..	1 81
Clara A. Bean	North Auburn .....	.....	April 29, 1873..	4 13
Z. A. Putnam	Auburn .....	.....	Jan. 1, 1874..	1 78
Idella M. Norris	Wayne .....	.....	Jan. 6, 1873..	1 82
Charles V. Allen	Buckfield .....	.....	Oct. 23, 1872..	1 85
George D. Bowie	Durham .....	.....	Dec. 24, 1872..	11 39
Layfayette Nutting	Casco .....	.....	May 27, 1872..	11 69
Frederick Nutting	Casco .....	.....	April 10, 1872..	11 69
Abbie L. Hibbs	Hebron .....	.....	April 10, 1872..	10 04
Ella V. Whitman	Turner .....	.....	Feb. 16, 1874..	6 75
Stephen O. Packard	Lewiston .....	.....	Jan. 1, 1874..	1,519 57
Evalina Bowie	Durham .....	.....	Aug. 15, 1874..	20 03
Harriet Haskell	Auburn .....	.....	April 6, 1874..	12 61
Edward F. Hall	Auburn .....	.....	Mar. 29, 1871..	2 17
Hattie M. Spaulding	Livermore .....	.....	June 16, 1874..	14 53
James P. Field	Auburn .....	.....	Dec. 31, 1870..	2 05
George A. Field	Auburn .....	.....	Dec. 31, 1870..	2 05
Addie F. Woodman	Leeds .....	.....	Feb. 19, 1872..	21 06
Mary L. Woodman	Leeds .....	.....	Feb. 1, 1872..	21 06
Eliab C. Whitman	Turner .....	.....	Feb. 16, 1874..	6 86
Eva E. Blake	New Gloucester .....	.....	Nov. 17, 1870..	5 65
John McKenney	Auburn .....	.....	Sept. 28, 1870..	684 34
Emma F. Foster	Raymond .....	.....	Sept. 1, 1869..	14 44
Josephine Gleason	Poland .....	.....	April 28, 1868..	2 93
John C. Tripp	Raymond .....	.....	July 1, 1868..	15 26
Hattie McClellan	Auburn .....	.....	Dec. 31, 1868..	470 50
Mary E. Ayer	Lewiston .....	.....	May 2, 1870..	2 32

BANGOR SAVINGS BANK—BANGOR.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Joseph E. Collier	Bangor		Oct. 23, 1865	\$56 00
John Mason	Bangor		April 14, 1871	15 34
Edith I. Doane	Brewer	Living	Mar. 27, 1868	23 23
Harry A. Shorey, Jr.	Old Town		May 4, 1868	2 37
Annie M. Westgate	Bangor		Aug. 3, 1868	2 40
Bertrand Jackson	Bangor		April 27, 1870	7 14
John W. Newell	Brewer		Jan. 1, 1870	41 18
W. S. Young	Greenfield		Feb. 17, 1869	4 07
Charles C. McNally	Glenburn		Mar. 3, 1869	2 29
Fred K. McNally	Glenburn		Mar. 3, 1869	2 29
True H. Files	Bangor		Jan. 2, 1871	5 01
Mary L. Mills	Bangor	Deceased	Mar. 26, 1869	45 24
Gussie E. Chipman	Hampden		Aug. 21, 1869	2 36
Warren Skillings	Garland	Living, 1889	April 1, 1870	13 01
Gustavus W. Miller	Old Town		April 8, 1871	2 60
W. H. Sargent	Brewer	Living	Dec. 30, 1872	12 84
Minnie E. Perkins	Penobscot		May 10, 1871	105 49
Ruth A. Leonards	Hampden		May 5, 1868	5 81
Abby Booth	Wayne, Mich		Sept. 26, 1871	12 25
Amelia Booth	Wayne, Mich		Sept. 26, 1871	12 25
Greenleaf A. Mayo	Hampden		Sept. 28, 1871	1 84
Sarah F. Craig	Lincoln		Sept. 13, 1873	14 65
Albert F. Foster	Argyle	Living	Oct. 6, 1871	13 60
T. C. Woodman	Ellsworth		Nov. 10, 1871	63 26
Andrew Farris	Bangor		Dec. 4, 1871	12 01
D. B. Derry, Trustee	Glenburn		Oct. 7, 1872	14 32
Mary C. Stewart	Bangor		May 18, 1868	91 69
Betsey Babb	Orono		April 13, 1868	24 39
Charles R. Dickey	Bangor		Jan. 27, 1872	11 87
Eva A. Dickey	Bangor		Jan. 27, 1872	11 87
Hiram H. Burr	Springfield		April 1, 1874	47 35
Fred E. Hodgkins	Bangor		Mar. 26, 1872	6 81
Bradley Patten, Guardian	Bangor	Living	Oct. 2, 1868	55 77
Charles Davis, Trustee for N. W. Blethen	Bangor	Living	April 30, 1868	8 84
Maud A. Bacon	Bangor		May 15, 1872	1 81
Edward F. Woodhull	Bangor		Aug. 25, 1868	11 67
George Hay	Bangor		Oct. 12, 1872	5 53
Harry Humphrey	Bangor		July 10, 1872	11 67
Margaret Harbach	Bangor		May 15, 1868	75 19
Mrs. B. F. Oakes	East Tawas, Mich.	Living	April 26, 1873	1 90
Mrs. I. H. Higgins	Bangor		May 27, 1873	49 08
Albert L. Young	Orrington		Nov. 20, 1872	11 35
Charles A. Swett	Orrington		Oct. 20, 1874	8 32
John E. Godfrey, for John Dyer	Bangor	Deceased	Dec. 16, 1872	33 20
Robert Patten Sargent	Brewer		Dec. 30, 1872	23 44
Elizabeth D. Snow	Bangor		Jan. 7, 1873	59 57
Charles Glidden	Veazie		June 2, 1863	401 36
Emily J. Dickey	Stillwater	Living	May 11, 1868	15 36
Mary Smith	East Exeter	Living	May 6, 1873	5 92
Henry R. McGenty	Winn	Living	Nov. 6, 1873	57 55
Edmund Flagg	Paxton, Ill.		Dec. 30, 1873	115 57
James H. Blake	Corinth		Sept. 8, 1873	6 34
James J. Hurley	Bangor		Sept. 22, 1873	10 64
Charles J. Holt	New York City		Sept. 30, 1873	1 72
John Doyle	Bangor		Mar. 18, 1874	10 67
Mrs. Anna Verplast	Bangor		May 26, 1868	16 29
Johnnie Crosby	Bangor		July 25, 1874	21 31
Mrs. Mary Hay	Bangor		April 10, 1868	4 60

BANK EXAMINER'S REPORT.

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BATH SAVINGS INSTITUTION—BATH.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Edith Ellis	Orph's Home, Bath	Not known.	Sept. 17, 1873..	\$12 52
Effie Trask.....	Orph's Home, Bath	"	Sept. 17, 1873..	12 52
Joseph Bailey.....	Newcastle.....	"	Aug. 29, 1873..	804 98
Emily D. Oliver.....	Georgetown.....	"	April 11, 1873..	67 55
Almond A. Osgood.....	Bath.....	"	April 2, 1873..	95 63
Sumner McKay.....	Boothbay.....	"	Nov. 1, 1872..	13 14
Annie Mason.....	Bath.....	"	Dec. 16, 1872..	69 39
Frank A. Wood.....	Bowdoinham.....	"	April 22, 1870..	32 72
Alvin P. Sylvester.....	Phippsburg.....	"	Sept. 10, 1869..	15 86
Emma M. Gatchell.....	Bath.....	"	Mar. 1, 1872..	13 53
Herbert M. Anderson.....	Bath.....	"	Dec. 27, 1872..	69 31
Joseph H. Webber.....	Bath.....	"	Feb. 6, 1870..	15 67
Sewall Watson, Agent.....	Bath.....	Deceased...	Feb. 5, 1873..	65 10
Thomas E. Cressey.....	Westport.....	Not known,	Sept. 23, 1868..	16 95
Hattie L. Cushing.....	Bowdoinham.....	"	July 13, 1868..	21 14
William Williams.....	Bowdoinham.....	Deceased..	Aug. 2, 1870..	95 06
Annie W. Snow.....	Bath.....	Not known,	Feb. 1, 1871..	14 68
Howard Flint.....	Bath.....	"	June 3, 1871..	86 06
Elmer Flint.....	Bath.....	"	Sept. 11, 1871..	127 99
Henry Flint.....	Bath.....	"	Sept. 11, 1871..	127 99
Euphemia Forbes.....	Bath.....	"	July 3, 1873..	630 40
Elmer Scott Hammon.....	Bath.....	"	Dec. 25, 1871..	271 86
Christopher Reynolds.....	Bath.....	"	Mar. 30, 1872..	293 23
Roland B. Howard.....	Farmington.....	Deceased..	Jan. 8, 1873..	26 92
Mary A. Hubbard.....	Wiscasset.....	Not known,	Feb. 15, 1871..	1 54
H. Hildreth & S. Purington, trustees est. Isaiah Snow.....	Southport.....	Deceased...	Aug. 1, 1872..	382 32
Frederick Reed.....	Southport.....	Not known,	Aug. 25, 1868..	1 00
Edw. H. Farnsworth.....	Woolwich.....	"	June 16, 1866..	1 00
Harriet P. Lundley.....	Southport.....	"	Oct. 24, 1873..	267 01
Deborah S. Skolfield.....	Bath.....	Deceased...	Aug. 20, 1872..	1 03
Timothy Brynes.....	Bath.....	Not known,	Feb. 12, 1870..	140 55
Samuel Francis.....	Boston, Mass.....	"	July 15, 1857..	1,157 09
Caroline Fisher.....	Bath.....	"	Feb. 1, 1867..	1 56
Randolph Whittam.....	Bath.....	"	April 1, 1870..	1 75
William Swain, Treas.....	Bristol.....	"	Aug. 3, 1867..	1 50
May Morse.....	Bath.....	"	Sept. 10, 1874..	21 03
Thomas W. Morse.....	Bath.....	"	Sept. 10, 1874..	19 35
Eliza A. Lincoln.....	Bath.....	"	June 24, 1874..	1 46
John Dixon, Jr.....	Boothbay.....	"	Feb. 10, 1874..	4 00
Jere Robinson.....	Bath.....	"	Feb. 3, 1874..	42 22
Orraville S. Swain.....	Bath.....	"	Nov. 11, 1873..	29 97
Herbert E. Holbrook.....	Wilton.....	"	May 1, 1874..	257 39
Matilda Kent.....	Boothbay.....	"	Oct. 29, 1874..	249 96

BETHEL SAVINGS BANK—BETHEL.

Thomas N. Kilgore.....	Bryant's Pond.....	Yes.....	May 11, 1872..	\$60 50
Albert Cole.....	Colebrook, N. H.....	"	Sept. 26, 1873..	12 27
Geo. B. Flint.....	Colebrook, N. H.....	"	Sept. 26, 1872..	14 88
Alice M. Cole.....	.....	"	May 21, 1873..	1 90
Ashton O. Wilson.....	.....	"	May 26, 1873..	9 20
Ida E. Estes.....	Greenwood.....	"	July 31, 1873..	11 54
Lillian A. Estes.....	Greenwood.....	"	July 31, 1873..	11 55
John True Davis.....	Portsmouth, N. H.....	"	Sept. 30, 1873..	4 23
Edward S. Mason.....	Bethel.....	"	Oct. 10, 1873..	1 88
Orlando P. Wescott.....	Bar Harbor.....	"	Jan. 1, 1874..	1 87
Rinaldo L. Cummings.....	Greenwood.....	"	Feb. 24, 1874..	1 85
Arthur A. Cummings.....	Portland.....	"	Feb. 24, 1874..	1 85
Wallace M. Morrill.....	.....	"	Sept. 9, 1874..	3 07
Geo. H. Robertson.....	Bethel.....	"	Sept. 28, 1874..	2 04
Edward J. Coolidge.....	.....	"	Oct. 19, 1874..	23 11

BREWER SAVINGS BANK—BREWER.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Wm. A. Clewley.....	Clifton.....	Unknown..	Sept. 3, 1870..	\$ 2 81
Melvin L. Pierce.....	Brewer.....	Deceased..	Oct. 4, 1870..	2 21
S. P. Farrington.....	Portland.....	Deceased..	Mch. 27, 1871..	15 20
Louisa C. Freeze.....	Otis.....	Unknown..	Apr. 25, 18..	115 22
Robt. T. Maholland.....	Brewer.....	Deceased..	Nov. 19, 1873..	1 90

BRIDGTON SAVINGS BANK—BRIDGTON.

E. W. Stuart.....	Bridgton.....	Deceased..	Aug. 14, 1869..	\$00 50
Thomas McMullen.....	Bridgton.....	.....	Sept. 29, 1869..	1 97
George Lumsden.....	Bridgton.....	.....	Dec. 1, 1869..	1 95
Mary M. Danforth.....	Bridgton.....	.....	Feb. 24, 1870..	1 94
Ella S. Batchelder.....	Fryeburg.....	.....	June 3, 1872..	73 17
Nellie M. Chaplin.....	.....	.....	Nov. 4, 1872..	1 81
Benj. F. Ham.....	.....	.....	July 2, 1873..	10 92
Sarah E. Walker.....	.....	.....	Dec. 9, 1870..	6 51
Esther E. Trumbull.....	Denmark.....	.....	Mch. 13, 1873..	11 30
Linnie A. Frink.....	Denmark.....	.....	Feb. 9, 1870..	1 92
Myra J. Patterson.....	.....	.....	June 3, 1873..	4 19
Arvilla L. Whitney.....	.....	.....	Aug. 25, 1874..	2 12
Louisa Harmon.....	.....	.....	July 2, 1870..	31 17
L. H. Stearns.....	.....	.....	Feb. 2, 1874..	5 01

BRUNSWICK SAVINGS BANK—BRUNSWICK.

Francis L. Furbish.....	Grand Rapids, Mich	Living.....	April 1, 1865..	\$41 00
Robt. H. Wilson.....	Bowdoinham.....	Unknown..	Dec. 29, 1868..	39 18
Frankie W. Harmon.....	Brunswick.....	Unknown..	Jan. 2, 1871..	1 87
Carrie R. Woodside.....	Brunswick.....	Unknown..	Mch. 30, 1872..	3 97
Mamie C. Rideout.....	Brunswick.....	Unknown..	Dec. 11, 1871..	1 82
Fannie M. Woodside.....	Not known.....	Unknown..	Mch. 30, 1872..	11 62
Elizabeth P. Mallett.....	Topsham.....	Unknown..	Mch. 28, 1872..	22 13

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Geo. P. Hill.....	Santa Ana, Cal.....	Unknown..	June 9, 1870..	\$24 57
Edward B. Bates.....	Limington.....	Unknown..	Aug. 17, 1872..	2 11
Edwin Coolbroth.....	Steep Falls.....	Deceased..	June 3, 1869..	20

DEXTER SAVINGS BANK—DEXTER.

Lemont Downing.....	Ripley.....	.....	Jan. 8, 1869..	\$2 74
Harry W. Cotton.....	Monson.....	.....	Aug. 23, 1869..	2 16
Bert B. Varney.....	Monson.....	Deceased..	Aug. 23, 1869..	5 35
Charles W. Long.....	Monson.....	.....	Aug. 11, 1870..	11 13
Louisa M. Manter.....	Dexter.....	.....	Oct. 24, 1870..	7 84
Willie Appleyard.....	Sebec.....	.....	Feb. 25, 1871..	16 42
Laura E. Parkman.....	Kingsbury.....	.....	April 15, 1871..	1 98
Benjamin Libby.....	Dexter.....	Deceased..	April 29, 1871..	5 53
Leonard T. Brawn.....	Dexter.....	.....	Nov. 4, 1871..	10 10
John H. Curtis.....	Wellington.....	.....	Mar. 13, 1872..	4 74
George M. Parkman.....	Corinna.....	.....	Mar. 13, 1872..	1 92
Coris L. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	7 28
Millie J. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	7 28
Jotham M. Mower.....	Dexter.....	.....	Mar. 29, 1872..	1 92
Elsie M. Goodell.....	Howard.....	.....	June 27, 1872..	1 91
Hester A. Thompson.....	Dexter.....	.....	Jan. 2, 1873..	1 84
Elmer W. Brockway.....	Sangerville.....	.....	Mar. 18, 1873..	6 94
Mary E. Parkman.....	Kingsbury.....	.....	Mar. 31, 1873..	1 82
Mary L. Osborne.....	Corinna.....	.....	April 2, 1873..	1 82
Charles B. Osborne.....	Corinna.....	.....	April 2, 1873..	4 45
Valmer Maines.....	Dexter.....	.....	July 28, 1873..	6 88
Henry H. Harding.....	Albion.....	.....	Sept. 30, 1873..	9 18
Bell Goff.....	Sangerville.....	.....	Nov. 13, 1873..	1 78
J. H. Smart.....	Parkman.....	.....	Jan. 5, 1874..	1 78
Susie Gilmore.....	Dexter.....	.....	April 8, 1874..	1 76
Daniel P. Lowell.....	Corinna.....	.....	July 6, 1874..	4 00
Angie Turner.....	Dexter.....	.....	Oct. 1, 1874..	6 28

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Ida M. Locke.....	Farmington.....	Not known,	Jan. 6, 1869..	\$5 19
Fred Davis.....	California.....	"	Jan. 28, 1869..	8 30
Arthur Mitchell.....	Phillips.....	"	July 9, 1872..	42 03
Luther H. Flagg.....	Dallas Plantation..	"	Mar. 2, 1870..	7 84
Joseph C. Walton.....	.....	"	April 1, 1870..	2 16
Charles and Elmer Merrill,	Temple.....	"	Sept. 29, 1870..	4 89
Charles F. Weathern.....	Farmington.....	"	May 25, 1871..	2 52
Martha B. Phillips.....	.....	"	July 12, 1871..	12 33
Julia A. Russell.....	.....	"	Jan. 13, 1872..	1 97
Benjamin H. Russell.....	.....	"	Jan. 13, 1872..	1 97
Mrs. Betsey Church.....	Farmington.....	Deceased...	Jan. 23, 1872..	63 74
James S. Bailey.....	.....	Not known,	April 1, 1872..	4 57
Edwin and Wilbur Howard	Weld.....	"	June 20, 1872..	4 48
Dorothy Phelps.....	.....	"	June 22, 1872..	9 98
Carrie L. Parcher.....	Farmington.....	"	Sept. 28, 1872..	2 39
Daniel S. Hitchcock.....	.....	"	Mar. 8, 1873..	11 48
Warren C. Dyer.....	.....	"	Mar. 29, 1873..	28 47
Rozillah T. Gilbert.....	New Portland.....	"	July 1, 1873..	1 84
Charles A. Searles.....	.....	"	July 1, 1873..	2 27
C. Herbert Russell.....	.....	"	July 5, 1873..	1 84
Ernest T. Whittier.....	.....	"	Mar. 29, 1873..	1 84

GARDINER SAVINGS INSTITUTION—GARDINER.

Mary J. Whitmore.....	Pittston.....	.....	July 25, 1853..	\$ 693 38
Lydia S. Libby.....	.....	.....	.....	1,769 19
Georgiana Williams.....	Gardiner.....	.....	July 17, 1855..	35 89
Lucy E. Loring.....	.....	.....	.....	1,819 75
El zabeth I. Ellis.....	Bristol.....	.....	Jan. 19, 1856..	25 41
Julia H. Shaw.....	Winthrop.....	.....	Apr. 15, 1857..	32 29
Horace T. Barrett.....	Pittston.....	.....	Jan. 2, 1858..	11 30
Mary E. Gilman.....	Hallowell.....	.....	June 14, 1859..	30 08
Vesta M. Gatchell.....	Bowdoinham.....	.....	Aug. 1, 1860..	9 98
Carrie L. Parcher.....	Pittston.....	.....	Jan. 21, 1863..	3 74
Abby Perry.....	Richmond.....	.....	Oct. 16, 1865..	22 28
Edward F. Danforth.....	Norridgewock.....	.....	Sept. 22, 1873..	133 27
John A. Field.....	Whitefield.....	.....	May 3, 1872..	1,324 79
Eleanor Allard.....	San Francisco.....	.....	Aug. 19, 1867..	412 23
Adah E. Libby.....	Phillips.....	.....	Aug. 18, 1871..	856 99
Dexter F. Tomlinson.....	Farmingdale.....	.....	Apr. 6, 1868..	17 80
Fred E. Goodwin.....	Litchfield.....	.....	Sept. 15, 1868..	36 16
Julia S. King.....	Whitefield.....	.....	Nov. 16, 1869..	357 93
William H. Stuart.....	.....	.....	.....	1,651 55
Lucy D. Cowan.....	Gardiner.....	.....	Jan. 17, 1870..	81 45
Lucy S. Dutton.....	Gardiner.....	.....	Oct. 4, 1872..	2,473 28
Wilbert Quinn.....	Pittston.....	.....	June 30, 1870..	2 25
Mary E. Greene.....	Wilton.....	.....	June 21, 1871..	5 23
John E. Whitmore.....	.....	.....	.....	496 71
Ella S. Hanscom.....	Gardiner.....	.....	Sept. 28, 1870..	15 07
Henry S. Beedle.....	Richmond.....	.....	Apr. 4, 1871..	20 86
Frank Dow.....	Gardiner.....	.....	Oct. 16, 1872..	2 24
Elbridge G. Blodgett.....	.....	.....	.....	4 99
Hattie Blair.....	Richmond.....	.....	.....	13 39
Lillian Searls.....	Leeds.....	.....	Jan. 17, 1872..	4 99
George H. Corbin.....	.....	.....	Sept. 4, 1872..	1 97
Mertie E. Barker.....	.....	.....	.....	7 23
Charles P. E. Heath.....	.....	.....	Jan. 20, 1873..	4 74
Harry W. Johnson.....	.....	.....	Jan. 29, 1873..	12 99
Ellen A. Dearborn.....	.....	.....	Jan. 31, 1873..	276 98
Nancy Bonner.....	.....	.....	May 19, 1873..	26 78
Ada A. Briery.....	.....	.....	May 18, 1873..	1 94
Alin H. Longfellow.....	.....	.....	June 2, 1873..	271 71
Ann Elizabeth Storrs.....	.....	.....	June 24, 1873..	270 36
Rachel Rairden.....	.....	.....	Aug. 6, 1873..	80 63
Phillip Lee Harriman.....	.....	.....	Sept. 17, 1873..	4 61
George B. James, Jr.....	.....	.....	Oct. 8, 1873..	4 56

GARDINER SAVINGS INSTITUTION—CONCLUDED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Mary A. Moore.....				\$134 30
Frank Temple.....				65 74
Rebecca Bartlett.....				131 48
Hattie Douglass.....				23 25
Edith R. Barber.....				22 84
Fred A. Hunt.....				8 41
Lizzie May Crawford.....				12 25
Mary E. Smith.....				50 84
Josie B. Abbott.....				19 71
Harry A. Higgins.....				24 77
Ellen A. Dearborn.....				327 65
Ambrose H. Wyman, Jr.....				125 22

GORHAM SAVINGS BANK—GORHAM.

Sarah O. Smith.....	Gorham.....		Jan. 20, 1870..	\$ 10
Georgia Quint.....	Gorham.....		Dec. 8, 1871..	1 90
Frank W. Thompson.....	West Gorham.....		May 3, 1873..	6 57
Joseph Edson Waterhouse.....	South Gorham.....		Dec. 2, 1872..	1 88
Albert F. Brackett.....	Standish.....		June 2, 1873..	6 79
Mrs. Jane Jones.....	Westbrook.....		Dec. 19, 1871..	6 48
John H. Waterhouse.....	South Gorham.....		Dec. 2, 1872..	2 59
George I. Brackett.....	White Rock.....		Aug. 31, 1874..	1 84

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorn.....	Wayne.....		May 14, 1866..	\$ 2 83
Franklin and Leander Call.....	Richmond.....	Deceased...	Aug. 18, 1862..	7 94
Lillie E. H. Stearns.....	Hallowell.....	Deceased...	May 18, 1867..	2 88
Andrew M. Patterson.....	Alna.....		April 26, 1856..	20 64
Barbara A. Mears.....	Manchester.....		Sept. 27, 1856..	4 90
Sam'l W. Taylor, for minors.....	Mt. Vernon.....		June 16, 1860..	14 24
Thomas A. Robbins.....	Chelsea.....		Jan. 12, 1861..	6 19
Estate of Elizabeth Currier.....	Monmouth.....		Nov. 23, 1869..	245 02
Chas. A. & Harry E. Dunham.....	Hallowell.....		Jan. 21, 1868..	6 49
Charles M. Shorey.....	Albion.....		Jan. 3, 1870..	16 07
Ellen M. Town.....	Hallowell.....		May 24, 1868..	2 51
John H. Fellows.....			Aug. 16, 1868..	38 98
James M. Cressy.....	Mt. Vernon.....		June 9, 1871..	14 63
Charles H. Whittier.....	Chelsea.....		Feb. 7, 1873..	2 54
Clarence Dunn.....	Mt. Vernon.....		Aug. 3, 1874..	25 29
Lucy A. Getchell.....	Litchfield.....		Jan. 27, 1872..	150 74
L. Maria Johnson.....	Vassalborough.....		Aug. 25, 1874..	390 15
Heirs of Henry C. Whittier.....	Monmouth.....		Sept. 10, 1874..	180 82
Andrew B. Hubbard.....	Hallowell.....		June 5, 1856..	50
Daniel R. Wing.....	Manchester.....		Nov. 7, 1873..	1 88

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Anna A. Wilkinson.....	Sullivan.....		June 21, 1873..	\$2 80
C. E. Marcys.....	Southwest Harbor.....		Dec. 29, 1873..	6 81
George S. Dority.....	Ellsworth.....		June 15, 1874..	1 86
Elma P. Ash.....	Sullivan.....		April 25, 1874..	1 85
Frank W. Ross.....	Long Island.....		June 1, 1874..	11 34
John B. Cole.....	Prospect Harbor.....		June 23, 1874..	11 24
Hiram P. Bartlett.....	Ellsworth.....		Aug. 8, 1874..	2 16
E. F. Bartlett.....	Ellsworth.....		Aug. 8, 1874..	2 16
Irene D. Douglass.....	Ellsworth.....		Sept. 7, 1874..	1 25

HOULTON SAVINGS BANK—HOULTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Willie F. Boardman.....	Calais.....	Don't know	Mar. 4, 1872..	\$ 2 40
Idel Pratt.....	Haynesville.....	"	May 8, 1872..	15 69
Nancy A. Cunleffe.....	West Houlton.....	"	Sept. 16, 1872..	131 51
James M. G. Hovey.....	Houlton.....	"	Oct. 7, 1872..	5 56

MACHIAS SAVINGS BANK—MACHIAS.

Eugene F. Wass.....	Harrington.....	Don't know	Aug. 26, 1873..	\$12 13
Ellery L. Nash.....	Harrington.....	Don't know	Sept. 29, 1873..	12 13
Mrs. Sophia H. Wilson.....	Milbridge.....	Don't know	Oct. 1, 1873..	50 79

MAINE SAVINGS BANK—PORTLAND.

Harriet M. Carsley.....			June 11, 1879..	\$2 27
Jane Grey Clark.....			June 11, 1879..	5 51
David Adams.....	Saccarappa.....		Dec. 3, 1863..	6 74
Mrs. Eliza Nutting.....			May 21, 1862..	5 26
Adella J. Stone.....	Baldwin.....		Oct. 1, 1879..	2 23
Mrs. Mary A. Shaw.....			Oct. 1, 1863..	5 51
Wm. M. York.....	Cumberland Isle.....		Feb. 22, 1862..	2 12
John R. Cheever.....			Jan. 11, 1866..	13 35
Clarence P. Welch.....			Mar. 10, 1866..	2 36
Michael Woods.....			Jan. 3, 1866..	2 01
Sarah E. Abbott.....			Dec. 22, 1866..	1 95
Betsy Ann Whitehouse.....			Nov. 30, 1867..	2 16
Martha E. Morton.....			Feb. 1, 1868..	13 33
Thomas Chrisbam.....			Jan. 9, 1868..	12 62
Michael Burke.....			Dec. 21, 1868..	39 05
Carrie Marsters.....	Portland.....		June 22, 1869..	1 92
Frank R. Redlon.....			April 10, 1869..	2 93
Annie W. Libby.....	Portland.....		Mar. 12, 1870..	2 41
Emma M. Sanborn.....	Newfield.....		Oct. 2, 1871..	4 26
John Lincoln Sanborn.....	Newfield.....		Oct. 2, 1871..	4 26
Cora M. Blanchard.....	North Yarmouth.....		Dec. 30, 1871..	13 69
Mary Alice Jordan.....	Cape Elizabeth.....		Mar. 29, 1872..	4 19
Lincoln Loring Davenport.....	Sumner.....		June 6, 1872..	23 00
Charles W. Tinkham.....	Gray.....		Dec. 24, 1872..	5 37
Annie M. McCorrison.....			Dec. 28, 1872..	15 92
Mrs. Catharine Gibson.....	Portland.....		Aug. 31, 1872..	27 12
Peter Hogan.....	Portland.....		Oct. 1, 1872..	11 24
Elizabeth B. Foster.....	Portland.....		Nov. 7, 1872..	11 08
Mattie W. Dyer.....			April 1, 1873..	1 84
Calvin Augustus Curtis.....	Gorham.....		Sept. 10, 1873..	10 82
Edward S. How.....	Portland.....		May 5, 1874..	2 37
Charles F. Hindle.....			Aug. 22, 1874..	12 62
Sands F. Tibbetts.....	Bristol.....		Oct. 31, 1874..	226 69
Michael E. Hayes.....	Portland.....		Oct. 19, 1874..	1 80
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
Sarah J. Rogers.....			Oct. 14, 1868..	2 05
Ella P. Felch.....			July 13, 1869..	18 49
Albion Berry.....			Aug. 18, 1869..	7 38
Mrs. Amelia Brown.....	Ossipee, N. H.....		Nov. 26, 1862..	151 61
Addie E. Foster.....			Mar. 15, 1862..	2 16
Hugh Munroe.....			Oct. 7, 1864..	7 71
Henry H. Foster.....			July 11, 1864..	383 98
Charles A. Andrew.....			Dec. 27, 1865..	1 97
Abby and Emily North.....	North Yarmouth.....		Mar. 2, 1867..	2 49
Thomas Edwin Bailey.....			Feb. 27, 1867..	1 96
Edward H. Pinkham.....			June 28, 1867..	2 92
Herbert H. Peck.....			Sept. 5, 1867..	15 57
Henry P. Norris.....			Nov. 1, 1867..	2 05
Lizzie F. Pennell.....			Feb. 18 1868..	1 94

MAINE SAVINGS BANK—CONTINUED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Stephen H. Hamilton			July 9, 1868.	\$1 93
Frank R. Dyer	Addison		Aug. 21, 1868.	7 14
Royal H. Keen	W. Poland		Oct. 8, 1868.	7 72
Melville H. Gore	N. Gloucester	Dead	April 20, 1864.	87 82
Mrs. Mary E. Austin			Dec. 10, 1864.	869 25
Mrs. Olive Lord	Limington		April 4, 1865.	5 26
William Hurley			Mar. 30, 1865.	28 17
Mrs. Frances A. Douglass			April 13, 1865.	7 17
Mrs. W. T. Noble			May 19, 1866.	167 63
Jennie C. Mountfort			April 19, 1867.	3 19
Susan Gallagher			July 18, 1867.	4 67
Lizzie S. Wight			April 4, 1868.	3 24
Frank Gifford			July 1, 1864.	2 04
J. P. Rugg, for Sumn'r P. Rugg			Jan. 18, 1864.	13 86
Caleb Hodsdon	Gorham		Mar. 11, 1863.	5 12
George H. Fone			Jan. 15, 1864.	2 71
Mrs. Emma Perkins			April 13, 1864.	162 62
Matthew Stuart	17th U. S.		May 16, 1864.	291 85
Florence C. Fone			Dec. 16, 1863.	2 54
Margaret L. N. Fuller			July 6, 1859.	2 23
Serepta A. Fuller			July 6, 1859.	2 36
Susan M. Fone			Dec. 16, 1863.	2 67
Louisa Hammond			May 16, 1860.	5 33
Alfred E. Loomer			Jan. 4, 1865.	2 01
Julia Hammers			Dec. 31, 1859.	8 97
Elizabeth O'Neil			Jan. 12, 1866.	41 21
Hattie Bogart			Feb. 10, 1866.	2 65
Chas. G. Thrasher	Co. F, 13th Regt.		Mar. 8, 1869.	27 31
Charles S. Carleton			Feb. 12, 1870.	2 20
Walter Howard Libby			Aug. 23, 1870.	2 16
Marion Flint	Baldwin		Mar. 8, 1871.	1 88
Abby Mussey	Raymond		April 7, 1871.	1 90
Luella Pugsley			April 26, 1871.	1 86
Alfred Meserve	Bar Mills		April 29, 1871.	11 49
Chas. O. Davis			Nov. 17, 1871.	71 27
Walter Howard			Nov. 28, 1864.	5 31
Woodbury S. Libby			Oct. 21, 1863.	2 67
George E. Merton	Andover		June 1, 1865.	2 05
Charles J. Jones			April 4, 1866.	2 45
Albert M. McKenney			Oct. 10, 1863.	2 01
Mrs. Phebe L. Morrill			April 2, 1866.	70 32
Nathan L. Skillin			Oct. 6, 1866.	3 73
Albert W. Sargent			April 4, 1863.	2 04
Emma Ward			Dec. 7, 1859.	2 22
Ellen W. Chabot			June 13, 1866.	4 77
Wm. G. Lucas			June 23, 1866.	7 71
George E. Drake			Feb. 3, 1868.	3 39
Orren J. Seeley	Standish		Aug. 18, 1868.	1 93
Frederick M. Brown			Sept. 25, 1868.	1 93
James W. A. McDonald			Oct. 5, 1868.	12 42
Ella S. Brown			May 1, 1869.	1 90
Mellen G. Jordan			June 26, 1869.	1 90
Charles King	Gray		Nov. 6, 1869.	1 89
Annie Kopperholdt			Feb. 23, 1870.	27 93
Mrs. Eliz. J. Thompson			Mar. 17, 1870.	7 10
Franklin Bowie			Jan. 25, 1870.	11 92
Emma Bowie			Jan. 25, 1870.	11 92
Edward C. Small			May 3, 1870.	1 88
John Collins			May 5, 1870.	1 88
Herbert H. Stanton	Poland		June 21, 1870.	1 88
Jennie C. Clinton	Portland		Aug. 3, 1870.	255 69
Wm. Fred Oleson			Sept. 27, 1870.	4 43
F. A. Sweeney	Portland		July 15, 1870.	1 92
Hattie G. Andrews	Gardiner		Oct. 6, 1870.	11 59
Herbert Ripley			Feb. 25, 1870.	4 53
Cora B. Cloudman			Oct. 7, 1876.	4 50
Melvina Durrell	Kennebunk		Dec. 29, 1870.	844 30
Mary E. Cleaves	N. Yarmouth		Aug. 16, 1870.	2 29

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MAINE SAVINGS BANK—CONCLUDED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Andrew Edward Oleson.....	.....	.....	Sept. 27, 1870.	\$1 89
Near Gosson.....	.....	.....	Nov. 10, 1870.	4 28
Mary Ellen McGrath.....	Portland.....	.....	Jan. 31, 1871.	4 19
Vesta A. Freeman.....	Mt. Desert.....	.....	Nov. 23, 1871.	6 61
Warren A. Sproul.....	.....	.....	Oct. 3, 1873.	4 26
Charles C. Dennison.....	.....	.....	Apr. 1, 1874.	9 49
Francis P. Adams.....	W. Newfield.....	.....	Jan. 27, 1874.	13 43
Willie Dyer.....	.....	.....	Oct. 20, 1874.	8 32
Edwin Curtis Richardson.....	.....	.....	Feb. 9, 1869.	5 87
Cassius P. Baker.....	.....	.....	Dec. 9, 1869.	1 89
Jennie L. Jordan.....	.....	.....	Aug. 23, 1869.	1 91
Gertrude Isabella Wescott.....	.....	.....	June 4, 1870.	1 88
Lillia A. Mitchell.....	.....	.....	Oct. 27, 1870.	24 39
Harry H. Atwood.....	.....	.....	Jan. 4, 1871.	4 85
Martha Ellen Sanborn.....	Newfield.....	.....	Oct. 2, 1871.	4 26
Jane Sauborn.....	Newfield.....	.....	Oct. 2, 1871.	4 26
Alice M. Libby.....	Gorham.....	.....	Aug. 8, 1872.	1 85
Bertie L. Ober.....	Tremont.....	.....	Sept. 26, 1872.	4 13
Mrs. Lizzie L. Clifford.....	Newfield.....	.....	Sept. 30, 1872.	58 73
William F. Reed.....	Boothbay.....	.....	Nov. 8, 1872.	11 08
Walter W. Wallace.....	Portland.....	.....	Dec. 28, 1872.	1 83
Alice B. Staples.....	Island Falls.....	.....	Dec. 28, 1872.	6 37
Hattie Blake.....	.....	.....	July 15, 1873.	35 11
Chas. Henry McKusick.....	.....	.....	Feb. 26, 1874.	42 39
Joseph H. Marston.....	.....	.....	July 3, 1871.	9 67
Julia D. Buck.....	Boston, Mass.....	.....	April 2, 1872.	18 69
Margie Chatto.....	Brooksville.....	.....	June 7, 1872.	39 01
Maggie I. Ring.....	.....	.....	May 1, 1872.	8 80
Florence A. Chase.....	E. Limington.....	.....	Dec. 9, 1872.	1 91
Betsy Brown.....	Sebago.....	.....	Jan. 3, 1873.	436 35
Herbert G. Foster.....	Bethel.....	.....	Feb. 1, 1873.	37 78
Elizabeth LeBretton.....	Portland.....	.....	April 16, 1873.	1 83
Wm. Flanigan.....	Portland.....	.....	Feb. 6, 1874.	13 26
Chas. H. Chadsey.....	Pownal.....	.....	Apr. 1, 1874.	1 82
J. Whitcomb Cotton.....	Boston.....	.....	Aug. 18, 1874.	10 77
George E. Ward.....	.....	.....	Oct. 5, 1870.	115 19
Irving C. Libby.....	Scarborough.....	.....	Dec. 27, 1872.	4 10
Minnie E. Floyd.....	Portland.....	.....	Jan. 31, 1873.	1 84
Eugenie S. Charlton.....	Portland.....	.....	Jan. 31, 1873.	1 84
Mary F. Grant.....	Bryant's Pond.....	.....	Feb. 20, 1873.	2 68
Stephen Sawyer, Jr.....	Hollis.....	.....	Mar. 6, 1873.	4 11
Carrie Smith.....	Portland.....	.....	April 16, 1873.	1 83
John W. Emery.....	Falmouth.....	.....	May 1, 1873.	9 77
Sarah Jane Bellis.....	Portland.....	.....	June 21, 1873.	1 82
Francis S. C. Sawyer.....	Portland.....	.....	Aug. 5, 1873.	11 04
Rev. M. L. Richardson.....	Sturbridge, Mass.....	.....	Aug. 13, 1873.	11 04
Ralph Chatto.....	Brooklin.....	.....	Oct. 9, 1873.	1 82
Isaac Richardson.....	Gorham.....	.....	Dec. 1, 1873.	1 82
Mrs. Nellie A. Records.....	Naples.....	.....	April 21, 1874.	10 85
Winnifred Tracy.....	Portland.....	.....	Mar. 3, 1874.	1 82
John E. Robinson.....	Portland.....	.....	April 30, 1874.	1 81
George H. Merrill.....	Portland.....	.....	Feb. 14, 1874.	1 82
Lydia M. Donnell.....	Turner's Isl., C. E.....	.....	Sept. 21, 1874.	4 13
Edna M. Swan.....	Portland.....	.....	July 1, 1874.	22 52
Jesse P. Symonds.....	.....	.....	Oct. 23, 1874.	9 69
Celia Dunphy.....	Portland.....	.....	Sept. 1, 1874.	126 17

NORWAY SAVINGS BANK—NORWAY.

Weston Russell.....	Norway.....	Unknown	Aug. 4, 1866.	\$2 65
Elmer A. Lothrop.....	Norway.....	"	Feb. 15, 1867.	2 90
Cyrus W. Irish.....	Buckfield.....	"	Mar. 23, 1867.	2 60
Emerson Blackwell.....	Norway.....	"	Mar. 23, 1867.	2 60
Lucy A. Brown.....	Norway.....	"	Apr. 1, 1867.	6 00
Freeland D. Abbott.....	Rumford.....	"	Aug. 8, 1873.	29 40
Freddie E. Frost.....	Norway.....	"	Nov. 3, 1868.	2 93

PENOBSCOT SAVINGS BANK—BANGOR.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Charles A. Grant.....	Bangor.....	.....	Apr. 5, 1871..	\$ 2 08
Peter Plunkett, Jr.....	Benedicta.....	.....	June 13, 1871..	26 84
Ellen F. Woodbridge.....	Exeter.....	.....	Nov. 12, 1873..	4 03
Ella May Monroe.....	Greenfield.....	Deceased..	Apr. 3, 1873..	1 89
Charles Tracy Kimball	Bangor.....	.....	Jan. 10, 1874..	18 03
Ernest L. Osgood.....	Lagrange.....	.....	May 27, 1874..	1 93
Eugene L. Osgood.....	Lagrange.....	.....	May 27, 1874..	1 93
Anton Westin.....	Bangor.....	.....	Aug. 5, 1874..	166 62

PHILLIPS SAVINGS BANK—PHILLIPS.

Eddie M. Griffin.....	Phillips.....	.....	May 2, 1871..	\$2 17
Herbert L. Hutchinson	Dixfield Center.....	Dead.....	Aug. 26, 1871..	2 12
Miss Myra P. Shepard.....	Phillips.....	Dead.....	Apr. 23, 1872..	27 34
Hulda E. Tibbetts.....	Rangleley.....	.....	July 9, 1872..	2 01
Daniel W. Dill.....	Phillips.....	.....	Jan. 1, 1873..	7 32
H. Wilson Phillips.....	Avon.....	.....	July 3, 1873..	7 21
Minnie B. Taft.....	Weld.....	.....	July 13, 1873..	24 88
B. A. Brown.....	Avon.....	.....	July 13, 1874..	1 89

PORTLAND SAVINGS BANK—PORTLAND.

Frank E. Abbott.....	.....	.....	Aug. 20, 1873..	16 47
Francis Marion Akerman..	.....	.....	April 23, 1867..	19 02
Mrs. Cornelius Bedlow.....	.....	.....	May 15, 1868..	16 77
Charles T. Blake.....	.....	.....	Feb. 3, 1869..	4 75
Marietta Brazier.....	.....	.....	Nov. 1, 1870..	272 10
Ann Browne.....	Roxbury, Mass.....	Dead.....	April 20, 1859..	588 92
Herbert L. Burbank.....	Cape Elizabeth.....	.....	Nov. 4, 1873..	16 36
Arthur T. Burnell.....	.....	.....	Feb. 3, 1874..	24 77
Bridget A. Butler.....	.....	.....	Oct. 20, 1865..	29 01
Geo. A. Card, Guardian .....	.....	.....	July 8, 1869..	2 89
Harriet Cassity.....	Hampton, N. B.....	.....	Mar. 25, 1864..	919 20
Alden C. Chase.....	.....	.....	Feb. 28, 1873..	11 83
Edward S. Churchill.....	.....	.....	July 23, 1870..	88 57
Fred Clark.....	Dover.....	.....	Aug. 1, 1863..	21 60
Martha Clark.....	611 Congress St.....	.....	Jan. 8, 1870..	17 87
Nathan M. Cobb.....	.....	Dead.....	April 14, 1873..	1 87
John Connor.....	.....	.....	Nov. 3, 1870..	19 00
James Cossar.....	.....	.....	Oct. 17, 1871..	86 57
Joseph Coveny.....	.....	.....	Dec. 15, 1869..	44
Lewis F. Cummings.....	.....	.....	Nov. 7, 1863..	74
John L. Daniels.....	Norwich, Ct.....	.....	Dec. 21, 1866..	287 85
Harriet E. Deering.....	.....	.....	July 3, 1867..	50
James N. Dorr.....	Co. G, 5th Me. Regt.....	.....	Sept. 24, 1862..	96 54
James E. Dyer.....	.....	.....	Nov. 6, 1873..	40
Andrew Edmonstone.....	.....	.....	Dec. 7, 1867..	765 02
Chas. H. Edson.....	Co. G, 12th Me. Regt.....	.....	Oct. 9, 1862..	154 93
Edward C. Farnum.....	.....	.....	Mar. 19, 1874..	4 13
Elisabeth A. Gardner.....	.....	.....	June 24, 1870..	33 02
Wilmot N. Gates.....	.....	.....	Nov. 17, 1866..	1 87
Samuel Gibson.....	.....	.....	Aug. 24, 1866..	05
Walter Gilgan.....	Co. C, 7th Me. Regt.....	.....	April 20, 1864..	88 43
Sarah M. Goodwin.....	.....	.....	Aug. 11, 1868..	655 75
Thomas Griffin, real name Fitzgerald.....	.....	.....	Mar. 30, 1874..	4 21
James A. Hall.....	Windham.....	.....	Jan. 27, 1873..	9 98
Charles Hanson.....	.....	.....	April 7, 1871..	6 95
Mrs. John Hargraves.....	.....	Dead.....	May 23, 1865..	125 83
Freeland O. Hill.....	Cumberland.....	.....	Sept. 1, 1871..	26 55
Gardiner E. Hill.....	Westbrook.....	.....	Mar. 26, 1870..	2 72
Nora C. Cornelia Jenkins .....	.....	.....	Dec. 6, 1873..	63 68
Benedictus Johnson.....	.....	.....	Nov. 14, 1866..	210 48
Henry B. Johnson, Jr.....	July 31, 1873..	1 85
Peter Joyce.....	July 14, 1855..	2,247 18

BANK EXAMINER'S REPORT.

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PORTLAND SAVINGS BANK—CONCLUDED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Cornelius Keleher			May 16, 1864.	\$220 29
Joseph Kelly			July 13, 1874.	50
Mary Kelley			May 3, 1869.	14 83
Mary Kelly			Nov. 4, 1873.	7 18
John W. Lane			Aug. 1, 1866.	103 35
Ann Bell Legrow	S. Malden, Mass.		Sept. 3, 1864.	20 11
Daniel O. Leavitt			May 3, 1869.	12
Sophonra Libby	Cumberland Mills.		Nov. 5, 1868.	8 20
Bridget Madden.			Sept. 28, 1870.	57 75
John McGowan, in trust for son, John S.			Feb. 18, 1864.	471 78
Angus D. McPherson			Nov. 3, 1873.	44
Terrance McWade			May 5, 1869.	32 40
Sarah Ellen Manley	Woburn, Mass.		Aug. 14, 1874.	11 40
Greenfield Merrill			July 8, 1863.	21 60
Cora L. Moody			April 25, 1873.	16 82
Margaret Mullen			Aug. 7, 1869.	32 41
John Murphy			Dec. 22, 1866.	91 68
William P. Osgood			June 2, 1874.	250 08
Rev. John Parsons	Limington.		Feb. 26, 1861.	562 17
Caroline Peirce	Chelsea		Aug. 26, 1873.	1 85
Susan W. Pendleton	Gorham		Nov. 3, 1870.	7 93
George H. Peterson			June 19, 1871.	27 06
Lizzie H. Peterson			Jan. 3, 1871.	13 41
Martin G. Peterson			Nov. 28, 1873.	15
Ellen H. Philbrick	Standish.		June 10, 1873.	4 73
Wesley G. Pierce	Southport		Oct. 31, 1873.	6 64
Louisa H. Pillsbury			May 15, 1872.	13 98
Albert C. Plummer			Sept. 24, 1858.	6 78
Albert W. Poole		Dead	July 31, 1858.	140 23
Joseph Poor.			Oct. 5, 1870.	2 44
Mary G. Prince	Yarmouth		Jan. 31, 1863.	46 58
Gracie Emery Rice			Jan. 28, 1860.	54 97
Hannorah Roach			June 12, 1872.	19 15
Stephen Robinson	Co. G, 5th M. Regt.		Jan. 24, 1862.	49 44
Ann Rowe			Dec. 5, 1867.	188 98
Francis E. Russworn	California	Dead	May 14, 1863.	326 60
Edwin Walter Sadler	Kezar Falls.		Sept. 23, 1874.	11 40
Richard Sculley	Co. K, 7th Regt.	Dead	June 11, 1863.	276 55
Andrew Seelman			May 21, 1873.	84 52
Edward H. Sise			May 4, 1874.	99
George F. Smith			Nov. 17, 1873.	1 88
Mary D. Snow			May 4, 1871.	2 21
Charles H. Stover	Freeport		May 6, 1869.	81
Maria A. Swain	Gorham		Oct. 7, 1863.	22 54
George O. Talbot	Yarmouth		Mar. 6, 1865.	1 87
Anna Talpey	Freeport.		Nov. 4, 1871.	6 04
Mary A. Thayer			June 15, 1870.	47 14
Emily A. Thurston			Dec. 24, 1862.	128 03
Patrick T. Thornton	Franklin Pl.		Dec. 9, 1863.	5 10
Henry N. Townsend			Jan. 24, 1862.	152 43
Levi Venson	Co. A, 5th Regt.		Oct. 7, 1862.	268 30
Peter Wade			Aug. 1, 1871.	23 03
Emma L. Whitmore	Mt. Desert.		Oct. 9, 1873.	25 72
Francis E. Winslow	Freeport		May 21, 1872.	65 14

ROCKLAND SAVINGS BANK—ROCKLAND.

Ellen L. Wilson	Camden	Not known.	Feb. 25, 1870.	\$ 53 63
Michael Murphy	Rockland		Apr. 11, 1870.	476 50
Dennis Fitzgerald	Rockland		Oct. 3, 1870.	104 05
Nancy A. Wasgatt	Rockland		Nov. 3, 1871.	11 39
Bion B. Leach	Penobscot.		Dec. 13, 1872.	22 85
Adelia E. Butler	Union		Apr. 26, 1872.	11 30
W. E. Corrie	Rockland		Apr. 19, 1873.	17 71
James M. Sherman	Rockland		Aug. 4, 1873.	21 23

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Hannah Haines.....			May 31, 1871..	\$140 28
Loamma Taylor.....			April 22, 1874..	3 96
Albert Emmons.....	Biddeford.....		Oct. 10, 1860..	25 73
Frederic H. Goodwin.....	Lyman.....		Dec. 1, 1866..	17 40
Mary F. Fenderson.....	Scarboro.....		June 4, 1870..	20 73
Franklin Durgin.....	Limington.....		Oct. 5, 1874..	2 61
Alfred Smith.....	Durham, N. H.	Dead.....	July 14, 1871..	1,172 92
John R. Ricker.....	Saco.....	Dead.....	Sept. 27, 1865..	213 40
Rosa Belle Roberts.....	Biddeford.....		Sept. 10, 1874..	21 43
Marcia E. Stone.....			Jan. 28, 1868..	16 20
David P. Coffin.....			May 21, 1872..	1 96
Jonathan I. Foss.....			Jan. 20, 1871..	2 08
Clara E. Brooks.....			Oct. 10, 1860..	2 17
James F. Willey.....	Fryeburg.....		Jan. 1, 1869..	49 06
Henry A. Norton.....			Mar. 16, 1870..	2 17
Geo. A. Weymouth.....			Aug. 23, 1873..	1 83
Francis A. Perkins.....			June 15, 1870..	29 27
Jos. Downs, Tr. Eva Downs.			Jan. 19, 1870..	3 37
Geo. E. Morrison.....			Feb. 6, 1862..	2 17
Fred Wilson.....			Mar. 30, 1868..	2 17
Edmund Sweetsir, Tr. Edith M. Sweetsir.....			Feb. 11, 1873..	10 50
Geo. F. Peabody.....			Sept. 1, 1871..	353 92
Minnie O. Leavitt.....			Feb. 9, 1872..	2 44
Chas. Henry Underwood.....			Oct. 21, 1874..	1 80
Arthur M. and Blanche B. Smith.....	Lyman.....		Oct. 29, 1872..	50 38
Gustavus E. Smith.....			Aug. 5, 1872..	4 48
Edwin W. Libby.....			Feb. 5, 1874..	11 31
Emma Hanson.....			Jan. 10, 1873..	12 03
Elizabeth Cutts.....		Dead.....	June 9, 1872..	13 45
James H. Bacon.....			Sept. 11, 1873..	1 88
Frank M. Tibbetts.....	Springfield.....		July 13, 1869..	34 02

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

John M. Burleigh.....	South Berwick.....		Aug. 27, 1873..	98 23
Sarah E. Burleigh.....	Tarares, Fla.		Mar. 6, 1868..	33 96
Ferdinand C. Came.....	Haverhill, Mass.		April 15, 1866..	12 74
William A. Doe.....	South Berwick.....		Dec. 13, 1873..	22 89
Olive Goodwin.....	North Berwick.....		April 24, 1867..	164 24
Orrin C. Grant.....	South Berwick.....		June 6, 1872..	616 44
Abbie M. Hall.....	North Berwick.....		April 15, 1866..	368 36
John B. Hall.....	North Berwick.....		April 15, 1866..	361 05
G. A. Hanscom.....	Rollinsford, N. H.		Jan. 11, 1867..	2 68
Frank M. Herson.....	South Berwick.....		April 27, 1870..	57 48
S. Goodwin Hobbs.....	Newport, R. I.		Aug. 26, 1871..	1,132 30
H. B. Littlefield.....	North Berwick.....		April 23, 1873..	1 89
Abby L. Mason.....	Kittery.....		Aug. 6, 1870..	70 99
Mary Roberts.....	Lebanon.....		April 15, 1866..	1,433 16
Ebenezer Roberts.....	Rollinsford, N. H.		Dec. 22, 1873..	1,307 56
Sarah C. Snow.....	North Berwick.....		July 15, 1872..	255 10
F. H. Stanley.....	Mt. Desert.....		July 11, 1872..	510 99
Arvella A. Tibbetts.....	Somersworth, N. H.		Oct. 17, 1872..	121 23

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson.....	Wiscasset.....	Unknown.....	July 21, 1866..	\$2 88
Alice M. Partridge.....	Jefferson.....	".....	Dec. 21, 1866..	2 95
Job S. Cushman.....	".....	".....	Oct. 29, 1869..	2 93
Charles H. Southard.....	Wiscasset.....	Dead.....	Nov. 10, 1869..	14 98
Hattie Dunton.....	Newcastle.....	Unknown.....	July 12, 1870..	11 44
Frances J. Call.....	Dresden.....	".....	Mar. 3, 1871..	3 06
Emma J. Rumrell.....	Wiscasset.....	".....	Dec. 20, 1871..	2 24
Elba P. Wilson.....	".....	".....	April 23, 1873..	185 45

Abstract of the Statements of Foreign Corporations Licensed in this State under the provisions of Chapters 79 and 131, Public Laws of 1891.

GRANITE STATE PROVIDENT ASSOCIATION
—MANCHESTER, N. H.

DECEMBER 17, 1894.

G. PERCIVAL STEWART, PRESIDENT. H. F. MORSE, SECRETARY.
F. A. PALMER, TREASURER.

Directors—G. Percival Stewart, Hiram D. Upton, H. Frank Morse, Eli V. Brewster, Philip Carpenter, Frank S. Streeter, F. A. Palmer, W. C. Scarborough, Frank C. Churchill, D. M. Shapleigh, G. Loring Peirce and S. M. Bernard.

Organized, December 5, 1887.

LIABILITIES.

Mortgages sold.....	\$721,164 67
Capital dues.....	592,972 92
Paid-up fund.....	341,903 00
Advance fund.....	21,257 00
Due on uncompleted loans.....	3,373 11
Due general agent.....	5,867 47
Surplus.....	128,642 25
	\$1,815,180 42

ASSETS.

Mortgage loans.....	\$1,392,083 07
Mortgages deposited in New York.....	100,000 00
Mortgages deposited in Vermont.....	2,100 00
Bonds and stock deposited in Maine.....	47,555 30
Real estate by foreclosure.....	34,544 49
Loans on shares.....	13,229 50
Other loans.....	21,040 00
Office fixtures.....	5,658 35
Due from collectors and agents.....	32,354 48
Due from banks.....	2,324 22
Insurance and taxes.....	2,791 20
Foreclosure expenses.....	396 70
Unpaid interest and premiums.....	25,641 30
Bonds and stocks.....	11,200 00
Special deposit.....	40,298 78
Cash in National banks.....	80,735 76
Cash on hand.....	2,627 27
	\$1,815,180 42

Number of shareholders, 8,704.
 Number of shares in force, 59,010.
 Number of shares pledged for loans, 6,960.
 Number of loans, 1,041.
 Number of shareholders in Maine, 2,997.
 Number of shares in force in Maine, 13,651.
 Number of shares pledged for loans in Maine, 1,329.
 Number of loans in Maine, 256.

BANK EXAMINER'S REPORT.

We hereby certify that the above statement is true according to our best knowledge and belief.

F. A. PALMER, *Treasurer.*

H. F. MORSE, *Secretary.*

STATE OF NEW HAMPSHIRE, { *ss.*:
HILLSBOROUGH.

Manchester, Dec. 27, 1894.

Personally appeared H. F. Morse, secretary, and F. A. Palmer, treasurer, of the Granite State Provident Association, and made oath that the foregoing statement by them subscribed, is true according to their best knowledge and belief.

Before me,

LEONARD P. FOSTER,

Notary Public.

IOWA LOAN AND TRUST COMPANY—DES MOINES.

DECEMBER 30, 1893.

Names of Officers—John M. Owens, President; D. F. Witter, Vice President; W. E. Coffin, Treasurer; J. H. Blair, Secretary.

Names of Directors—John M. Owens, D. F. Witter, W. E. Coffin, Ira Cook, C. A. Dudley, G. M. Hippee, J. G. Rounds, James Callanan, Des Moines; H. Dewing, New York City.

LIABILITIES.

Capital Stock paid in.....	\$500,000 00
Surplus fund.....	100,000 00
Profits undivided.....	190,582 23
Certificates of deposit.....	126,125 98
Other deposits.....	17,752 19
Debenture bonds outstanding.....	3,952,000 00
Dividends unpaid.....	20,000 00
Other liabilities, viz: Debenture coupons due, but not presented for payment.....	8,264 75
Total.....	\$4,914,725 15

RESOURCES.

Loans secured by first liens on real estate.....	\$4,333,585 97
Loans on collateral in possession of company.....	26,586 09
Loans on personal security.....	8,169 71
County and city bonds.....	16,000 00
Other stocks and bonds.....	48,768 69
Real estate acquired by foreclosure.....	132,888 38
Real estate by investment,—Office property.....	135,000 00
Tax sale certificates.....	18,875 90
Due from sundry persons.....	1,749 12
Cash deposited in National Banks.....	42,311 99
Cash on hand.....	5,730 05
Sheriffs' sale certificates.....	17,236 13
Land contracts.....	86,645 02
Mortgage interest due.....	37,158 42
Costs advanced in foreclosures.....	4,019 68
Total.....	\$4,914,725 15

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market Value.	Par Value.	Book Value.
Carbon, Iowa, school district 6%	\$350 00	\$350 00	\$350 00
Des Moines, Iowa, east side, school district 5%	8,000 00	8,000 00	8,000 00
Davis City, No. 1, Iowa, school district 6%	4,200 00	4,200 00	4,200 00
Britt, Iowa, school district, 5%	6,000 00	6,000 00	6,000 00
Willow Glen, Iowa, school district 6%	1,500 00	1,500 00	1,500 00
Rockwell, Iowa, school district 6%	1,000 00	1,000 00	1,000 00
Tarkio, Mo., school district 5%	12,000 00	12,000 00	12,000 00
Adair, Iowa, school district 5%	500 00	500 00	500 00
Adel, Iowa, funding 6%	2,500 00	2,500 00	2,500 00
Atlantic, Ia., funding 5%	13,500 00	13,500 00	13,500 00
Warrants, Audubon Co., Iowa, 6%	10,013 48	10,013 48	10,013 48
Warrants, Des Moines, Iowa, 6%	859 24	859 24	859 24
Warrants, Whitehall, Iowa, 6%	23 00	23 00	25 04
Warrants, Center school district, Iowa, 6%	1,247 37	1,247 37	1,247 37
Assessment Certificate Bonds, Des Moines, Iowa, 6%	673 56	673 56	673 56
Forty-eight shares stock Western White Bronze Co., Des Moines, Ia.	2,400 00	4,800 00	2,400 00
Total			\$64,768 69

When organized? 1872.

Under what State laws? Iowa.

Principal place of business, Des Moines, Iowa.

Authorized capital, \$500,000. Personal liability of stockholders, none.

What part of the capital is paid in cash, \$500,000.

How much of its capital is owned by officers of the company, \$81,100.

How much, if any, of the stock owned by officers is pledged to the company as collateral, \$4,500.

Total amount of its capital stock held by the company as collateral, \$9,300.

Names of officers: John M. Owens, President; D. F. Witter, Vice President; W. E. Coffin, Treasurer; J. H. Blair, Secretary; and John M. Owens, G. M. Hippee, J. G. Rounds, C. A. Dudley, H. Dewing, James Callanan, Ira Cook, D. F. Witter and W. E. Coffin, Directors.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Except when we have sufficient personal knowledge of security.

Please state the sections of country in which loans are made, giving counties. Iowa, Eastern and Central Nebraska, and southeast part of South Dakota.

How much of the liability of the company, if any, is outstanding in Maine. Can not say.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company. None.

Total amount of loans unpaid and outstanding, \$4,333,585.97.

Total amount of loans guaranteed. None.

Number and amount of loans on which foreclosure is incomplete. 74; \$78,014.20.

Is the company subject to examination by State officers. No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of security.	Amount of debentures.
		Dated.	Due.	Redeemable.			
H	6	1881	1891	1884	\$ 465 00	-	\$ 400 00
V	6	1883	1894	1889	1,200 00	-	1,000 00
W	6	1884	1894	1889	76,375 00	-	72,400 00
X	6	1884	1894	1889	105,190 00	-	98,300 00
25	6	1884	1895	1890	106,926 00	-	100,000 00
26	6	1885	1895	1890	105,530 00	-	99,800 00
27	6	1885	1895	1890	107,015 00	-	100,000 00
28	6	1885	1895	1890	107,315 00	-	98,500 00
29	6	1885	1895	1890	106,552 00	-	97,300 00
30	6	1885	1895	1888	105,404 00	-	97,000 00
31	6	1885	1896	1890	108,933 00	-	99,500 00
32	6	1885	1895	1888	106,200 00	-	100,000 00
33	6	1885	1896	1891	65,309 25	-	60,000 00
34	6	1885	1896	1891	105,927 00	-	100,000 00
35	6	1886	1896	1891	26,656 00	-	24,000 00
36	6	1887	1897	1894	196,997 66	-	100,000 00
37	6	1887	1898	1893	106,565 00	-	100,000 00
38	6	1888	1898	1893	105,660 00	-	100,000 00
39	6	1888	1898	1893	103,394 00	-	96,500 00
40	6	1888	1898	1893	107,061 00	-	100,000 00
41	6	1888	1899	1894	108,797 00	-	100,000 00
42	6	1889	1899	1894	105,598 00	-	100,000 00
43	6	1889	1899	1894	105,762 00	-	100,000 00
44	6	1889	1899	1894	105,914 00	-	100,000 00
45	5 1/2	1889	1899	1896	100,636 00	-	94,500 00
46	5 1/2	1890	1900	1895	101,040 00	-	95,000 00
47	5 1/2	1890	1900	1895	109,490 00	-	100,000 00
48	5 1/2	1890	1900	1895	109,898 95	-	99,400 00
49	5 1/2	1891	1901	1896	77,200 00	-	70,900 00
50	5 1/2	1891	1901	1896	55,400 00	-	52,600 00
51	5 1/2	1892	1902	1897	108,772 00	-	100,000 00
52	5 1/2	1892	1902	1897	106,650 00	-	100,000 00
53	5 1/2	1892	1902	1897	113,425 00	-	100,000 00
54	5 1/2	1892	1902	1897	107,371 00	-	100,000 00
55	5 1/2	1892	1902	1897	105,000 00	-	100,000 00
56	5 1/2	1893	1903	1898	108,360 00	-	100,000 00
57	5 1/2	1893	1903	1898	101,735 00	-	93,500 00
1	5	1886	1901	1896	109,133 42	-	100,000 00
2	5	1886	1901	1896	107,493 00	-	100,000 00
3	5	1886	1901	1896	106,950 00	-	100,000 00
4	5	1886	1901	1896	106,927 00	-	100,000 00
5	5	1886	1901	1896	107,773 31	-	100,000 00
6	5	1886	1901	1896	109,557 85	-	99,000 00
7	5	1886	1901	1896	75,290 47	-	70,000 00
8	5	1887	1902	1897	45,525 00	-	41,000 00
9	5	1892	1907	1902	5,250 00	-	5,000 00
10	5	1893	1908	1903	2,100 00	-	2,000 00
A	5	1887	1902	1897	20,025 00	-	19,000 00
B	5	1892	1907	1897	550 00	-	500 00
C	5	1893	1908	1903	1,650 00	-	1,500 00
CC	5	1893	1903	1898	225 00	-	200 00
CCC	5	1893	1898	1896	300 00	-	250 00
					\$4,294,533 91		\$3,988,450 00

BANK EXAMINER'S REPORT.

Total amount of debentures certified, \$3,988,450.
 Less amount on hand and with agents, \$36,450.
 Total liabilities for debentures as per statement, \$3,952,000.
 Trustees for debentures: Ira Cook, C. A. Dudley and G. M. Hippee.

W. E. COFFIN,

Treasurer.

D. F. WITTER, } *Directors.*
 J. G. ROUNDS, }

STATE OF IOWA, }
 COUNTY OF POLK, } *ss.*

I, W. E. Coffin, treasurer of Iowa Loan and Trust Company, and D. F. Witter and J. G. Rounds, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this eleventh day of January, A. D. 1894.

E. O. BURT,

Notary Public.

MARICOPA LOAN AND TRUST COMPANY—PHCENIX,
ARIZONA.

JANUARY 2, 1894.

Name of Officers—Selden Connor, President; T. W. Hine, Vice President, General Manager and Cashier; E. T. Little, Assistant Cashier.

Name of Directors—E. T. Little, Jerry Millay.

LIABILITIES.

Capital stock paid in	\$100,000 00
Surplus.....	20,000 00
Profits undivided.....	9,849 35
Demand deposits subject to check	6,895 49
Certificates of deposit	3,710 08
Other deposits	2,134 15
Loans and discounts sold and guaranteed	261,577 23
Total	\$404,166 30

RESOURCES.

Loans secured by first liens on real estate	\$217,102 25
Loans on personal property, and discounts.....	132,911 54
Real estate acquired by foreclosure	13,586 28
Past due loans remitted for but not paid to us	6,565 50
Past due interest remitted for but not paid to us.....	3,855 38
Furniture and fixtures	2,925 00
Current expenses.....	5,712 26
Due from sundry persons.....	13,565 20
Due from banks and bankers	2,697 84
Cash on hand	3,024 22
Other resources, viz.: grain	544 35
Accounts receivable, including tax certificates	1,736 48
Total	\$404,166 30

When organized? 1888.

Under what State laws? Arizona.

Principal place of business? Phœnix, Arizona.

Authorized capital? \$100,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? All.

How much of its capital is owned by officers of the company? \$15,300.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? \$1,000.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties. Maricopa County, Arizona.

How much of the liability of the company, if any, is outstanding in Maine? Nearly all loans sold.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? Nearly all sold.

Total amount of loans unpaid and outstanding? \$261,577.23.

Total amount of loans guaranteed? \$261,577.23.

Number and amount of loans on which foreclosure is incomplete? None.

Is the company subject to examination by State officers? Yes. Session Laws of 1892 and 1893.

Total amount of debentures certified? None.

T. W. HINE, *Cashier.*

E. T. LITTLE, }
JERRY MILLAY, } *Directors.*

STATE OF ARIZONA, }
COUNTY OF MARICOPA, } ss.

I, T. W. Hine, Cashier of the Maricopa Loan and Trust Company, and E. T. Little and Jerry Millay, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 8th day of January, A. D. 1894.

L. E. HEWINS, *Notary Public.*

MIDDLESEX BANKING COMPANY—MIDDLE-
TOWN, CONN.

DECEMBER 31, 1893.

Names of Officers—R. N. Jackson, President; M. E. Vinton, 1st Vice-President; C. E. Jackson, 2nd Vice-President; D. T. Haines, Secretary; E. A. Gladwin, Assistant Secretary.

Names of Directors—B. Douglas, T. G. Carson, R. Frisbie, J. M. Douglas, R. N. Jackson, M. E. Vinton, C. E. Jackson, E. H. Nash, N. R. Mitchell.

LIABILITIES.

Capital stock paid in.....	\$600,000 00
Surplus fund.....	150,000 00
Profits undivided.....	35,116 72
Certificates of deposit.....	1,400 00
Deposits for investment.....	48,570 00
Debenture bonds outstanding.....	7,669,033 25
Due to National banks.....	130,000 00
Due to branch offices and agents.....	19,182 74
Accrued interest on debentures.....	140,370 39
Total.....	\$8,793,673 10

RESOURCES.

Loans secured by first liens on real estate.....	\$8,270,804 20
Loans secured by second liens on real estate.....	1,350 17
Loans on collateral in possession of company.....	600 00
Discounts.....	2,500 00
Other stocks and bonds.....	40,600 00
Real estate acquired by foreclosure.....	16,216 18
Real estate by investment, and office building.....	20,000 00
Past due interest remitted for but not paid to us.....	4,284 82
Due from branch offices and agents.....	1,905 90
Due from sundry persons.....	157 50
Due from banks and bankers, cash deposited in National banks. . .	152,933 75
Cash on hand.....	672 16
Accrued interest on loans and other resources.....	267,648 42
Other resources, viz.: topographical records. . .	14,000 00
Total.....	\$8,793,673 10

When organized? Nov. 5, 1875.

Under what State laws? Connecticut, special charter.

Principal place of business? Middletown, Conn.

Authorized capital? \$1,000,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? \$600,000.

How much of its capital is owned by officers of the company? \$121,900.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties? Arkansas, Louisiana, Texas, Mississippi, Utah, Colorado, Wisconsin, Minnesota, North Dakota, South Dakota, Idaho.

How much of the liability of the company, if any, is outstanding in Maine? Amount of bonds or other choses in action sold in Maine and guaranteed by your company? About \$252,000.

Total amount of loans unpaid and outstanding? Total amount of loans guaranteed? \$88,845.

Number and amount of loans on which foreclosure is incomplete? None.

Is the company subject to examination by State officers? Yes.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.*	Book value.
163 shares Farm Land Co. stock.....	\$8,150 00	\$8,150 00	\$8,150 00
159 shares Farm Investment Co. stock.....	7,950 00	7,950 00	7,950 00
155 shares Conn. Investment Co. stock.....	7,750 00	7,750 00	7,750 00
164 shares Central Investment Co. stock.....	8,200 00	8,200 00	8,200 00
171 shares Union Investment Co. stock.....	8,550 00	8,550 00	8,550 00
	\$40,600 00	\$40,600 00	\$40,600 00

*\$50 per share.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	Year when due.	Amount of security.	Amount of debentures.
1 to 23.....	6	1894-6	\$1,284,914 22	\$1,260,000 00
25.....	6	1896	26,336 74	25,000 00
27.....	6	1896	27,543 88	25,000 00
A 1 to A 28.....	6	1899-1900	1,396,118 49	1,391,650 00
24.....	6	1899	35,413 21	25,000 00
26.....	6	1899	113,735 09	99,000 00
28 to 85.....	6	1896-9	4,525,134 59	4,389,250 00
AA.....	5	1895	} 486,696 23	} 447,006 41
BB.....	5	1896		
CC.....	5	1894-8		
DD.....	5	1895-7		
01.....	5	1894-7		
02.....	5	1898		
B1.....	4 3/4	1897		
T to Z.....	4 3/4	1897-8		
C1 to C4.....	4 1/2	1896-7		
Unsecured				31,876 89
				\$7,693,783 30
				24,750 05
				\$7,669,033 25

Total amount of debentures certified? \$7,661,906.41.

Less amount on hand and with agents? \$24,750.05.

Total liabilities for debentures as per statement? \$7,669,033.25.

Trustees for debentures: Security Company, Hartford, Conn., series 1 to 23, 25, 27, A1 to A28; Union Trust Company, New York, series 24, 26, 28, 29, to 85; Union Trust Company, New York, sterling series AA, BB, CC, DD, 01, 02, 11, C1 to C4, T to Z.

[Corporate seal]

D. T. HAINES, *Secretary.*

ROBERT N. JACKSON, } *Directors.*
C. E. JACKSON, }

STATE OF CONNECTICUT, } *ss.:*
COUNTY OF MIDDLESEX. }

I, D. T. Haines, secretary of the Middlesex Banking Company, and Robert N. Jackson and C. E. Jackson, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 25th day of January, A. D. 1894.

E. A. GLADWIN, *Notary Public.*

NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.

JANUARY 1, 1894.

Names of Officers—James N. Clarke, President; D. M. McElHinne, Vice President; Edwin C. Webster, Treasurer; Charles P. Webster, Cashier.

Names of Directors—D. M. McElHinne, Hastings, Neb.; Oswald Oliver, Hastings, Neb.; George H. Pratt, Hastings, Neb.; Horace F. Boardman, Middletown, Conn.; Samuel Alexander, Hastings, Neb.; F. J. Benedict, Hastings, Neb.; Edwin C. Webster, Hastings, Neb.; Charles P. Webster, Hastings, Neb.; James N. Clarke, Hastings, Neb.

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Guaranty fund.....	136,468 00
Profits undivided.....	23,286 10
Deposits for investment.....	21,091 75
Other deposits, awaiting instructions.....	2,528 49
Debenture bonds outstanding.....	1,936,800 00
Bills payable.....	20,000 00
Interest paid, awaiting presentation of coupons.....	8,919 84
Accrued interest on outstanding debentures not due.....	20,800 00
Due trustees for securities paid, pending exchange of papers.....	5,475 00
Debenture coupons, outstanding.....	3,607 25
Total.....	\$2,678,976 43

RESOURCES.

Loans secured by first liens on real estate.....	\$2,025,657 99
Loans secured by second liens on real estate, discounted to the cash value.....	148,773 55
Loans on collateral in possession of company.....	3,256 58
Loans on personal property.....	2,133 98
Office building.....	35,000 00
Brick business blocks in Hastings.....	30,226 11
Real estate acquired by foreclosure, unsold.....	162,612 00
Tax sale certificates.....	13,247 35
Past due loans remitted for but not paid to us.....	18,150 00
Past due interest remitted for but not paid to us.....	88,925 68
Furniture and fixtures.....	5,158 15
Cash on hand and sight exchange.....	14,957 21
Accrued interest on debenture bonds, not due.....	39,766 87
Debenture bonds with brokers for sale.....	21,600 00
Foreclosure account; this includes bonds and coupons in hands of attorney.....	69,510 96
Total.....	\$2,678,976 43

When organized? May, 1882.

Under what state laws? Nebraska.

Principal place of business? Hastings, Nebraska.

Authorized capital? \$1,000,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? \$500,000.

How much of its capital is owned by officers of the company? \$38,000.

How much, if any, of the stock owned by officers is pledged to the company as collateral? \$1,000.

Total amount of its capital stock held by the company as collateral? \$4,000.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties—Central and southern Nebraska.

How much of the liability of the company, if any, is outstanding in Maine? Debenture bonds, \$116,100.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? \$3,600,757.99.

Total amount of loans guaranteed? \$1,575,100.

Number and amount of loans on which foreclosure is incomplete? See statement.

Is the company subject to examination by state officers? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of debentures.
		Dated.	Due.	Redeemable.		
1	6	1886	1898	1896	\$ 96,310 00	\$ 96,000 00
2	6	1886	1896	1896	100,153 00	100,000 00
3	6	1886	1898	1896	98,515 00	98,000 00
4	6	1886	1898	1896	100,495 50	99,500 00
5	6	1886	1898	1896	100,986 00	100,000 00
6	6	1886	1898	1896	100,000 00	100,000 00
7	6	1886	1893	1891	5,150 00	5,000 00
8	6	1886	1898	1896	100,326 80	100,000 00
9	6	1886	1898	1896	100,035 00	100,000 00
10	6	1886	1898	1896	100,060 00	100,000 00
11	6	1887	1899	1897	101,090 00	100,000 00
12	6	1887	1899	1897	98,239 75	98,000 00
13	6	1887	1899	1897	100,190 00	100,000 00
14	6	1887	1899	1897	100,439 44	100,000 00
15	6	1887	1899	1897	101,013 00	100,000 00
16	6	1887	1899	1897	100,663 00	100,000 00
17	6	1887	1901	1899	14,700 00	13,400 00
18	6	1888	1900	1898	62,900 00	62,800 00
19	6	1888	1896	1894	100,500 00	100,000 00
20	6	1890	1897	1895	98,800 00	98,500 00
21	6	{ 1891 1893	{ 1898 1900	{ 1896 1898	96,210 00	96,000 00
22	5½	{ 1892 1893	{ 1899 1900	{ 1897 1898	35,300 00	35,300 00
23	6	1893	1894	1894	28,550 00	28,300 00
24	6	1894	1901	1899	6,000 00	6,000 00
					\$1,946,620 49	\$1,936,800 00

BANK EXAMINER'S REPORT.

Total amount of debentures certified? \$1,936,800.

Less amount on hand and with agents? \$21,600.

Total liabilities for debentures as per statement? \$1,915,200.

Trustees for debentures? W. F. Ringland, C. B. Hutton, W. M. Lowman.

E. C. WEBSTER,

Treasurer.

JAMES N. CLARKE, } *Directors.*
C. P. WEBSTER, }

STATE OF NEBRASKA, } *ss.*
COUNTY OF ADAMS. }

I, E. C. Webster, treasurer of the Nebraska Loan and Trust Company, and James N. Clarke and C. P. Webster, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this ninth day of January, A. D. 1894.

E. B. LOCKWOOD,

Notary Public.

SECURITY LOAN AND TRUST COMPANY,
DES MOINES, IOWA.

NOVEMBER 29, 1893.

Names of Officers—George G. Wright, President; R. T. Wellslager, Vice-President; D. G. Edmundson, Secretary; H. W. Weber, Assistant Secretary; S. A. Merrill, Treasurer; E. G. Zellhoefer, Assistant Treasurer.

Names of Directors—R. T. Wellslager, George G. Wright, Fayette Meek, Samuel A. Merrill, J. H. Windsor, J. C. Cummins, S. B. Tuttle, D. G. Edmundson.

LIABILITIES.

Capital stock paid in.....	\$187,571 65
Surplus fund.....	42,035 01
Profits undivided	11,997 69
Demand deposits subject to check.....	3,047 31
Certificates of deposit.....	44,351 40
Other deposits.....	9,278 00
Cashier or Treasurer's checks outstanding..	2,653 47
Debenture bonds outstanding.....	1,024,871 44
Loans paid but not remitted for, due December 1, 1893.....	3,200 00
Interest paid in advance, by borrowers.....	830 45
Interest on debentures, due but uncalled for.....	22,192 62
Discount or guaranty fund.....	6,735 51
Registered notes.....	44,220 17
Total	\$1,403,014 72

RESOURCES.

Loans secured by first liens on real estate.....	\$1,142,966 70
Loans secured by second liens on real estate.....	36,049 03
Loans on collateral in possession of company.....	53,235 74
Loans on personal property.....	
Other stocks and bonds.....	77,569 92
Real estate acquired by foreclosure	5,875 00
Tax sale certificates.....	1,277 08
Past due loans remitted for but not paid to us.....	1,100 00
Past due interest remitted for but not paid to us.....	899 18
Furniture and fixtures	1,000 00
Current expenses.....	1,223 95
Due from sundry persons	449 33
Due from banks and bankers.....	80,075 17
Cash on hand.	204 39
Foreclosure account (expenses).....	325 64
Land contracts.....	438 59
Securities sold and in transit.....	325 00
Total.....	\$1,403,014 72

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market Value.	Par Value.	Book Value.
Des Moines city warrants.....	Par and interest.	\$417 55	\$417 55
Audubon Co., Iowa, warrants.....	"	307 76	307 76
Center Tp., Polk Co., Ind., school district warrant.....	"	100 00	100 00
Tyndall, S. D., Ind. school district warrant.....	"	580 00	580 00
Pac Tp., Ringgold Co., Ind. school bonds.....	"	800 00	800 00
Assessment certificates, city of Des Moines.	"	75,364 61	75,364 61
Total.....		\$77,569 92	\$77,569 92

When organized? June, 1882.

Under what State laws? Iowa.

Principal place of business? Des Moines, Iowa.

Authorized capital? \$200,000.

Personal liability of stockholders? \$200,000.

What part of the capital is paid in cash? \$187,571.65.

How much of its capital is owned by officers of the company? \$35,200.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? 75 shares as security for \$3,755.57.

Names of officers: Geo. G. Wright, President; R. T. Wellslager, Vice-President; D. G. Edmundson, Secretary; S. A. Merrill, Treasurer; H. W. Weber, Assistant Secretary; and E. G. Zellhoefer, Assistant Treasurer.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Examination is made in each case either by salaried employes of the company or some one appointed by us.

Please state the sections of country in which loans are made, giving counties? Most of the counties in central and western Iowa; Fillmore, Johnson, Pawnee, Butler, Cedar, Wayne, Dixon, Madison and Douglas counties in eastern Nebraska; the southeast corner of South Dakota, and southern Minnesota.

How much of the liability of the company, if any, is outstanding in Maine? \$43,650; debentures.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? \$3,600; loans.

Total amount of loans unpaid and outstanding? \$2,351,697.50.

Total amount of loans guaranteed? \$1,208,730.80.

Number and amount of loans on which foreclosure is incomplete? Four loans; amount, \$4,350.

Is the company subject to examination by State officers? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of security.	Amount of debentures.
		Dated.	Due.	Redeemable.			
I	6	1885	1895	1888	\$12,220 00	\$12,220 00	\$11,530 00
O	6	1886	1896	1891	51,755 00	51,755 00	49,205 00
P	6	-	-	-	1,200 00	1,200 00	1,000 00
T	6	1887	1892	-	550 00	550 00	500 00
20	6	1887	1894-1897	-	64,060 00	64,060 00	60,872 47
21	6	1887	1897	1892	26,475 00	26,475 00	25,000 00
24	6	1888	1893	1891	6,025 00	6,025 00	5,000 00
25	6	1888	1898	1893	26,425 00	26,425 00	24,800 00
26	6	1888	1894	1892	16,790 00	16,790 00	15,700 00
27	6	1888	1894	1892	9,500 00	9,500 00	9,000 00
28	6	1888	1898	1893	52,805 00	52,805 00	49,800 00
29	6	1889	1894	1892	26,100 00	26,100 00	24,346 00
30	6	1889	1899	1894	24,175 00	24,175 00	22,550 00
31	6	1889	1894	-	106,533 11	106,533 11	100,000 00
32	6	1889	1895	1894	105,620 00	105,620 00	100,000 00
33	6	1889	1895	1894	106,020 00	106,020 00	100,000 00
34	6	1890	1900	1895	105,220 21	105,220 21	100,000 00
36	6	1890	1895	-	34,175 00	34,175 00	32,500 00
37	6	1891	1901	1896	10,100 00	10,100 00	9,500 00
38	6	1891	1898	1894	52,666 00	52,666 00	50,000 00
39	6	1891	1897	1894	51,376 00	51,376 00	48,138 97
40	6	1891	1901	1896	14,185 00	14,185 00	13,500 00
43	6	1892	1902	1897	13,975 00	13,975 00	13,250 00
44	6	1892	1902	1897	52,865 00	52,865 00	50,000 00
45	5 1/2-6	1892	1902	1897	6,630 00	6,630 00	6,300 00
46	6	1892	1897	1895	21,520 00	21,520 00	20,250 00
47	6	1892	1898	1896	51,687 50	51,687 50	49,100 00
48	6	1893	1899	1896	9,925 00	9,925 00	9,450 00
49	6	1893	1903	1898	5,500 00	5,500 00	5,100 00
50	6	1893	1898	1896	30,380 00	30,380 00	28,400 00
51	6	1893	1903	1898	800 00	800 00	679 00

Total amount of debentures certified? \$1,035,471.44.

Less amount on hand and with agents? \$10,600.

Total liabilities for debentures as per statement? \$1,024,871.44.

Trustees for debentures? Thos. S. Wright, E. H. Conger and Martin Tuttle, for series up to and including 47. For balance series, Polk County Savings Bank.

S. A. MERRILL,

Treasurer.

R. T. WELLSLAGER, }
GEO. G. WRIGHT, } Directors.

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, S. A. Merrill, treasurer of Security Loan and Trust Company, and R. T. Wells-lager and Geo. G. Wright, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 5th day of January, A. D. 1894.

W. A. CRESWELL,

Notary Public

SECURITY MORTGAGE AND TRUST COMPANY—
DALLAS, TEXAS.

SEPTEMBER 30, 1893.

Name of officers—J. T. Trezevant, President; J. T. Dargan, First Vice President; J. C. O'Connor, Second Vice President; H. A. Kahler, Third Vice President; Wm. G. Breg, Secretary; De. Edward Greer, Trust Officer.

Names of Directors—J. T. Trezevant, J. T. Dargan, J. C. O'Connor, H. A. Kahler De. Edward Greer, Sam. P. Cochran, Alex. Sanger, T. S. Miller, J. W. Roach.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	67,803 25
Profits undivided	15,237 15
Debenture bonds outstanding.....	1,529,284 35
Bills payable.....	35,000 00
Due to correspondents, agents and others.....	52,503 59
Interest paid in advance.....	256 93
Other liabilities, viz.: Coupons due but not presented for payment ...	5,122 20
	\$2,205,207 47

RESOURCES.

Loans secured by first liens on real estate.....	\$1,783,460 74
Loans secured by second liens on real estate.....	90,438 46
Loans on collateral in possession of company.....	8,596 02
Loans on personal property	149,100 00
Stocks and bonds	7,606 99
Real estate acquired by foreclosure	14,963 18
Real estate by investment.....	57,399 38
Premiums paid	1,048 21
Past due interest remitted for but not paid to us	30,963 47
Furniture and fixtures	43,521 38
Due from branch offices and agents.....	141 36
Due from sundry persons	17,968 28
Due from banks and bankers.....	141 36
Cash on hand	17,968 28
Accrued interest on loans and other resources, less accrued interest on debentures.....	17,968 28
	\$2,205,207 47

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Market Value.	Charged on Books.
Texas State Fair and Dallas Exp. stock	\$ 200 00	None.	\$ 200 00
Southern National Bank, N. Y., stock	5,000 00	\$5,250 00	5,910 00
State National Bank, Dallas, stock.....	3,300 00	3,300 00	3,630 00
Trinity River Navigation Co., Dallas, stock...	1,000 00	1,000 00	1,000 00
Summit Town Lot Co., Dallas, stock.....	22,600 00	*	22,600 00
Trust Co. Building Corporation, Dallas, stock	85,000 00	*	85,000 00
Security Investment Co., Dallas, stock	500 00	*	500 00
Cotton Mills Building Associa'n, Dallas, stock	28,000 00	*	28,000 00
Texas Farm Land Co., Dallas, stock	500 00	*	500 00
American & European Banking and Finance Co., Philadelphia, sub	3,000 00	Unknown.	None.

* None offered for sale.

American and European Banking and Finance Company stock cost \$5,000, and \$2,000 has been charged off. The real value cannot be determined. Barker Bros of Philadelphia failed with subscriptions in deposit, but had laid aside some securities to protect the same, and the matter is now in litigation in Pennsylvania courts. The ultimate value of the item depends on the result of the litigation.

When organized? July 27, 1887.

Under what state laws? Texas.

Principal place of business? Dallas, Texas.

Authorized capital? \$2,000,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? \$500,000.

How much of its capital is owned by officers of the company? \$51,300.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties. Between 96th and 98th meridian and north of 30th parallel in Texas. Cooke, Collin, Dallas, Denton, Ellis, Falls, Grayson, Hill, Kaufman, Lamar, McLennan.

How much of the liability of the company, if any, is outstanding in Maine? None.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? \$2,850,000.

Total amount of loans guaranteed? \$1,050,000.

Number and amount of loans on which foreclosure is incomplete? \$3,225.

Is the company subject to examination by state officers? Yes.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of debentures.
		Dated.	Due.	Redem- able.		
A.....	6	1888	1899	1894	\$52,719 70	£10,000
B.....	6	1889	1899	1894	37,039 61	\$35,000
C.....	6	1889	1899	1894	51,578 65	£10,000
D.....	6	1889	1899	1894	32,797 70	\$31,000
E.....	6	1889	1899	1894	52,097 72	£10,000
F.....	6	1889	1899	1894	45,420 00	\$50,000
G.....	6	1889	1899	1894	52,817 20	£10,000
I.....	6	1889	1899	1894	51,764 91	£10,000
K.....	6	1889	1899	1894	53,213 33	£10,000
L.....	6	1889	1899	1894	38,992 35	£7,600
M.....	6	1889	1899	1894	17,358 11	£3,400
N.....	6	1890	1900	1895	42,290 00	£8,200
O.....	5	1890	1895	1895	52,055 00	£10,000
P.....	5	1890	1895	1895	51,542 50	£10,000
Q.....	5	1890	1895	1895	103,370 00	£20,000
R.....	5	1890	1895	1895	51,700 00	£10,000
S.....	5	1890	1895	1895	51,505 00	£10,000
T.....	5	1890	1895	1895	51,390 54	£10,000
U.....	5	1890	1895	1895	55,923 70	£10,000
V.....	5	1890	1895	1895	53,517 83	£10,000
W.....	5	1890	1900	1895	55,100 00	\$50,000
X.....	5	1890	1895	1895	51,950 00	£10,000
Y.....	5	1890	1895	1895	51,662 00	£10,000
Z.....	6	1890	1900	1895	10,500 00	\$10,000
26.....	5	1890	1895	1895	51,692 00	£10,000
27.....	5	1890	1895	1895	55,355 22	£10,000
28.....	5	1890	1895	1895	51,593 75	£10,000
29.....	5	1890	1895	1895	55,870 13	£10,000
30.....	5	1890	1895	1895	54,790 00	£10,000
31.....	5	1891	1896	1896	51,620 00	£10,000
32.....	5	1891	1896	1896	52,000 00	£10,000
33.....	5	1891	1896	1896	51,426 72	£10,000
34.....	5	1891	1896	1896	52,370 40	£10,000
Total.....					\$1,644,994 07	

Total amount of debentures certified? \$1,531,008.99.

Less amount on hand and with agents? \$1,724.64.

Total liabilities for debentures as per statement? \$1,529,284.35.

Trustees for debentures: Holland Trust Company, New York, series A, B, C, E, G, I, K, L, M, N, O, P, Q, R, S, T, U, V, X, Y, 26, 27, 28, 29, 30, and 31; Mercantile Trust and Deposit Co., Baltimore, series D; Fidelity Insurance, Trust and Safe Deposit Company, series F; Trust Company of North America, Philadelphia, series W; Illinois Trust and Savings Bank, series 34; New York Security and Trust Company, series Z, 32 and 33.

WM. G. BREG,

Secretary.

J. T. FREZEVANT, {
H. A. KAHLER, } *Directors.*

STATE OF TEXAS, }
COUNTY OF DALLAS, } *ss.:*

I, Wm. G. Breg, secretary of the Security Mortgage and Trust Company of Dallas, Texas, and J. T. Trezevant and H. A. Kahler, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 20th day of December, A. D. 1893.

D. E. GREER,

Notary Public.

APPENDIX.

ABSTRACT OF THE
Public Laws of Maine

RELATING TO

SAVINGS BANKS,

Loan and Building Associations, Foreign
Corporations and Foreign Loan and
Building Associations.

1893.

SAVINGS BANKS.

REVISED STATUTES—CHAPTER 6—SECTIONS 66 AND 67.

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.

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

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 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.

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

CHAPTER 258—PUBLIC LAWS OF 1893.

SECTION 1. Every savings bank, institution for savings and trust and loan association 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, reserve fund and undivided profits for the six months preceding each of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state in separate columns with aggregates so arranged as to

Savings banks, trust and loan associations, shall make semi-annual statement of assets, loans, investments and deposits, within and without the state.

—returns shall be made to bank examiner, who shall fix market values and return to state assessors.

State assessors shall determine values of the several franchises.

—rule for determining values.

clearly show whether the purchase or acquisition of each item in such detailed statement was prior or subsequent to January first, eighteen hundred and ninety-three. All assets, loans or investments made, purchased or acquired from the proceeds of assets, loans or investments held on said January first and thereafter renewed, sold or paid shall be entered in said statement as acquired subsequent to said January first. Said return shall be made to the bank examiner on or before the second Mondays of May and November and within thirty days thereafter, he shall fix and determine the market values of the investments aforesaid and transmit the same with such values so determined, to the state assessors for the assessment required by section two.

SECT. 2. The state assessors shall thereupon determine the values of the several franchises of the said banks, institutions and associations according to the following rule: from the average amount of deposits, reserve fund and undivided profits so returned by each bank, institution or association there shall in each case be deducted an amount equal to the amount of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders, and the assessed value of real estate owned by the bank, institution or association, and also an amount equal to one-seventh of such other assets, loans and investments as by said detailed statement appear to have been acquired prior to January first eighteen hundred and ninety-three, and also an amount equal to two-sevenths of such other assets, loans and investments as by such statement appear to be loans to persons, resident or corporations located and doing business in this state, investments in mortgages on real estate in Maine and New Hampshire, securities of this state, public or private, bonds issued or guaranteed by corporations located and doing business in this state, severally made, purchased or acquired since said January first, and also an amount equal to two-sevenths of the cash on hand and cash deposited within this state. Upon the value of each of said franchises so

ascertained the state assessors shall assess an annual tax of seven-eighths of one per cent, one-half of said tax to be assessed on or before the fourth Monday in May, and one-half on or before the fourth Monday in November. The state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks, institutions and associations interested.

SECT. 3. All taxes so assessed shall be paid semi-annually within ten days after the first Mondays in June and December. One-half of the sum so paid shall be appropriated for schools, in the manner provided for tax on banks of circulation in section one hundred and seventeen of chapter eleven of the revised statutes, and one-half to the state.

SECT. 4. Sections sixty-four and sixty-five of chapter six of the revised statutes are hereby repealed.

SECT. 5. This act shall take effect when approved.

CHAPTER 47.

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.

SECT. 92. The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, a vice president and an assistant treasurer, and not less than five trustees, not more than two of whom shall be directors in any one national bank, who shall elect from their number, or otherwise, such other officers as they see fit.

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

SECT. 94. The members of the corporation shall annually at such times as may be provided in their laws, elect from their number not less than five trustees,

—office, how vacated.	who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws. Any trustee who becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee.
Officers, election of.	SECT. 95. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice president and an assistant treasurer, to hold their offices during the pleasure of the trustees.
—term.	The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and
—treasurer, ex-officio, clerk.	assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by
—bonds of treasurer and assistant treasurer.	him specified. And all such bonds executed after July one, eighteen hundred and eighty-seven, shall, at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guarantee company, which shall be 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
—shall be annually examined by bank examiner.	
—when bond shall be deemed insufficient. 1887, c. 142.	
—in lieu of bond, trustees may insure with some guarantee company.	
—pay fixed by trustees.	
—compensation of trustees fixed by corporation.	

by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.

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. vacancies, how filled.

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. special meetings, how called. —annual meetings, how notified.

SECT. 98. Every such corporation shall consist not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of those present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation. Corporation to consist of not less than thirty members. —how elected. —how disqualified.

SECT. 99. Such corporation may receive on deposit for the use and benefit of depositors, sums of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars; and no interest shall be paid to any one depositor for any amount of deposit, all dividends included, 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. 1891, c. 50. —may receive deposits not exceeding \$2,000 from one depositor.

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 1891, c. 56. 1893, c. 195.

—investment
of deposits.

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 the city of Saint Louis, Missouri, where the municipal indebtedness of such city or county exceeds five per cent of its assessed 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; and in the stock and mortgage bonds of any other railroad leased to such dividend paying railroad upon terms guaranteeing the payment of a regular stated dividend upon the stock of such leased road and the interest on its bonds; in the stocks of any railroad company in this state unincumbered by mortgage; in the mortgage bonds of any water company in this state and New Hampshire, actually engaged in supplying to any city or cities, town or towns, village or villages, or other municipal corporations, water for domestic use and for the extinguishment of fires, whenever such company is earning more than its fixed charges, interest on its debts, and its running expenses; in the stock and bonds of any other corporations incorporated under authority of this state, which earn and are paying regular dividends of not less than five per cent a year; and may invest by loan on first mortgages of real estate in this state and New Hampshire, not exceeding sixty per cent of its value; and may loan to any county, city or town thereof; and on notes with a pledge as collateral of any of the aforesaid securities, including savings bank deposit books of any savings bank in the state, and the stock of any said railroad companies, not over

seventy-five per cent of the market value of such stock; and may loan to corporations having real estate and doing business in this state; and may also loan on a pledge or mortgage of such other personal property as, in the judgment of the trustees, it is safe and for the interest of the bank to accept. The term municipal indebtedness of any city as used in this section, shall be construed to be its debt evidenced by bonds, contracts or obligations liable to be met by tax levies, exclusive of any such debt created for a water supply, and of the amount of any sinking fund available in reduction of any of its debt; but including all bonds, contracts, and obligations of street improvement boards, school district boards, or boards of education, or other corporate bodies authorized to contract debts and issue bonds to be met by taxation within such cities; and the bonds or obligations of such street improvement boards, school boards or boards of education and other corporate bodies within such cities creating a lien upon the taxable property within their limits shall be treated as the bonds and obligations of the municipality. The number of inhabitants of cities and counties shall be determined by the last previous official census thereof. 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 in the city or town in which such bank or institution is located, to an amount not exceeding five per cent of its deposits. shall have authority to hold real estate, as amended by c. 170, Public Laws of 1893.

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. Investments in capital stock of corporations restricted. —application of §§ 100, 101 and 102.

May deposit
on call in
banks.

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.

Trustees to
invest.
1889, c. 165.

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.

—no loan shall
be made to
any officer.

No officer to
receive gift,
fee, &c.

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 offense, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the state, provided, that nothing herein contained 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.

—proviso.

—borrower to
pay expenses.

Dividends,
not to exceed
two and a half
per cent semi-
annually.

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. 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. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon

—exceptions.

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

—excess,
when to be
divided.

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

shall be recorded the yeas and nays upon such vote.—not to exceed earnings of bank.
 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. Interest on deposits, prohibited.

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. Notice for payment to depositor.

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. Treasurers and trustees, regulations relating to. —assets of bank, connected with national or stock bank, how to be kept.

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 Treasurer shall make trial balance weekly. —annually to record net sum of each deposit.

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.

1891, c. 4.

—duplicate book of deposit, how obtained in case of loss of original.

SECT. 112. When the person, to whom a book of deposit was issued, or his executor, or administrator, or guardian 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.

Treasurer shall make annual return to bank examiner.

SECT. 113. The treasurer of every savings bank and institution for savings, shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

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.

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 woman or minor, belonging to a third person. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a valid release and discharge to the corporation.

Deposits of married women or minors are property of depositors. 1889, c. 188.

—exception in case of fraud.

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.

Treasurer's account to be settled annually.

—examiner to furnish blanks.

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, once in every year, and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to 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 corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the place nearest thereto.

He shall examine savings banks, etc.

—shall visit every institution annually, 1893, c. 202.

—shall make thorough examination.

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

SECT. 120. The examiner may summon all trustees, officers or agents of any such corporation, and such

He may summon officers

and witnesses.

—penalty for refusal to testify.

Examiner may apply to justice of supreme court for injunction to restrain corporation from doing further business until a hearing can be had.

66 Me., 244.
68 Me., 400.

—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.

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

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. 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.

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.

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

SECT. 123. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

Attachments dissolved, and suits discontinued.

—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

Supreme court or justice thereof may, on petition and examination, reduce deposit account of each depositor. 68 Me., 369.

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

—proceedings, if petition is denied.

Examiner to make annual report to 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.

SECT. 127. If, in the opinion of the examiner, any ^{Examiner to report violations of law.} savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise pre—penalty. scribed, is not less than one hundred, nor more than five hundred dollars.

SECT. 128. Savings banks and institutions for sav—Institutions legally organized. ings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized.

SECT. 129. The clerks thereof shall make return of ^{Clerks annually to return election of officers.} the annual election of officers to the bank examiner, within ten days after their election and qualification.

SECT. 130. Whoever, not authorized by law, adver—Punishment for unauthorized persons advertising business as a savings bank tises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but noth— ing 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 con— ditions as the depositor may prescribe.

SECT. 131. The powers, privileges, duties and restric—Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter. tions, 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—legality of former investments and transactions, not affected. 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

—such securities valid. 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 prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. The investments 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 offense.

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

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

CHAPTER 136, PUBLIC LAWS, 1887.

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.

—proviso.

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.

Examiner shall communicate statement to the governor and council.

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.

Penalty if treasurer neglects to make such statement.

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.

CHAPTER 189, PUBLIC LAWS, 1893.

SECTION 1. The treasurer of every savings bank or institution for savings, shall be required within sixty days after declaring a dividend, to credit the same to the deposit account. Any treasurer neglecting or refusing to conform to the provisions of this act, shall be fined not less than one hundred nor more than two hundred dollars.

Dividends in savings banks shall be credited to deposit account within sixty days.

—penalty for neglect.

SECT. 2. This act shall take effect when approved.

CHAPTER 131, PUBLIC LAWS, 1891.

Sections one, two and three, of chapter two hundred and eighty-six of the public laws of eighteen hundred and eighty-nine, are hereby amended, so as to read as follows :

SECT. 1. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in actions, issued, endorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner 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. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its management unsafe, whereupon the right of such corporation to do business in this state shall terminate. For such license and each renewal, the corporation shall pay the examiner for his use twenty dollars.

Foreign corporations engaged in selling bonds, etc., shall first obtain license of bank examiner.

—shall furnish examiner a detailed statement of its condition.

—license may be revoked.

—fees.

Corporations shall publish statements in some newspaper.

—shall appoint bank examiner to be its true and lawful attorney upon whom processes may be served.

SECT. 2. It shall be the duty of such corporation or its agents to publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed to the address of said corporation, or to any person designated by said corporation in writing. The plaintiff in each process so served shall pay to the bank examiner at the time of such service, a fee of two dollars which shall be recovered by him as a part of his taxable costs if he prevails in the suit.

Corporation and agents are under the supervision of the bank examiner and shall furnish statements of standing when required.

SECT. 3. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or representative of such cor-

poration before the license herein provided is granted or after the same has been revoked. Any person violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and on conviction thereof be liable to a fine not exceeding five hundred dollars or imprisonment not exceeding sixty days, or both. All provisions in sections one, two and three of the aforesaid chapter two hundred and eighty-six, inconsistent with this act are hereby repealed.

CHAPTER 286, PUBLIC LAWS, 1889.

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.

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.

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

LOAN AND BUILDING ASSOCIATIONS.

Revised Statutes—Chapter 47.

Loan and building associations, how organized.

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.

Constitute a body corporate and politic.

Powers.

Seal.

May hold and convey property.

Perpetual succession.

First meeting, how called.

—examiners fees.

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.

Capital stock. 1887, c. 61.

—ultimate value of shares.

—shares may be issued in series.

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.

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

—tenure of officers.

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

SECT. 136. The officers shall hold stated monthly Meetings shall be held 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. —monthly payment on shares. Payment of dues on each series shall commence from its issue.

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. —Shares may be withdrawn. —shareholders' accounts, how settled. Unpledged shares of any series may be retired. —proviso.

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 —When shares reach maturity, holders shall be paid value thereof. —shares subject to lien for unpaid dues.

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

Loans to members, how effected.

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.

Money remaining unsold, how invested.

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

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.

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

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

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.

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, 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.

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

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

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

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

Borrower may repay loan at any time.

—settlement of accounts, how made.

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.

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

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

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

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

—account of borrowing members, how adjusted.

—balance of account shall, after six months, be enforced against security.

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. The account of such borrowing member shall then be debited, with the arrears of interest, premiums and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may and after six months shall be enforced against the security by any legal method, or by proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme and superior courts, to

be exercised upon bill or petition in a 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.

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. 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. All moneys received by the association from each member, shall be receipted for by persons designated by the directors in a pass-book provided by the association for the use of, and to be held by the member, and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, to be provided by the association for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall

be classified and entered in a column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft upon the treasurer, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure 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 for the faithful performance of their respective duties as the by-laws may direct.

Duties of treasurer.

—treasurer and secretary shall give bond.

Profits 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.

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

SECT. 151. The bank examiner shall perform, in reference to all loan and building associations, the same duties, and shall have the same powers as are required of, or given to him in reference to savings banks; and shall annually make report to the legislature, of such facts and statements respecting such associations, and in such form as he deems that the public interest requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner. Shall be subject to examination by bank examiner.

CHAPTER 274, PUBLIC LAWS, 1893.

SECT. 1. Every loan and building association doing business in this state shall semi-annually on the last Saturdays of April and October, make a return signed and sworn to by its secretary of its monthly capital dues paid in by its shareholders during the six months preceding each of said days, exclusive of withdrawals, fines, interest and premiums. Said return shall be made to the treasurer of state on or before the second Mondays of May and November, and for willfully making a false return, the secretary forfeits not less than five hundred nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned. Association required to make semi-annual returns. —penalty for making false returns. —taxation of.

SECT. 2. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last Saturday in April and the other half on the amount so returned for the six months ending on the last Saturday in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December. Taxes, how assessed.

Capital dues exempt from taxation.

SECT. 3. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

SECT. 4. This act shall take effect when approved.

CHAPTER 79, PUBLIC LAWS, 1891.

Foreign loan and building associations, in the state restricted.

SECT. 1. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

Bank examiner may authorize associations to do business in this state upon making deposit with state treasurer.

SECT. 2. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the state treasurer, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest, as regulated in section one hundred of chapter forty-seven, revised statutes, and acts amendatory thereof, at their par value, and the said deposits shall be held in trust by said treasurer for the protection and idemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

association or corporation doing or desiring to do such business, said bank examiner may make examinations of such associations or corporations, at such times and at such places as said bank examiner may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

SECT. 3. Every such person, association or corporation transacting business in the state at the time of the passage of this act, shall, within sixty days after such passage, conform to the requirements of this act.

All associations doing business at passage of act, shall conform to its requirements.

SECT. 4. Whoever violates any provision of the preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

Penalty for violation.

CHAPTER 123, PUBLIC LAWS, 1891.

The office of secretary and treasurer of loan and building associations may be held by one and the same person, provided any association so provides by its by-laws.

Office of secretary and treasurer of loan and building associations may be held by same person.

CHAPTER 293, PUBLIC LAWS, 1893.

SECT. 1. Chapter six of the revised statutes is hereby amended by adding the following: Every corporation organized under the laws of this state for the purpose of doing a loan, trust or banking business and having a capital divided into shares shall be subject to municipal taxation, the same as shares in national

Ch. 6, R. S., amended.

—loan, trust and banking corporations subject to municipal taxation.

banks. The provisions of this act shall not apply to building and loan associations.

SECT. 2. This act shall take effect when approved.

CHAPTER 281, PUBLIC LAWS, 1893.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.

—shall not increase liabilities, when fund is below required amount.

—proviso.
—conflicting charters, void.

Trust and banking companies having authority to receive money on deposit shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per cent of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per cent of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored; provided, that in lieu of lawful money two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank, and one-third of said fifteen per cent may consist of lawful money and bonds of the United States or of this state, the absolute property of such corporation. All provisions of charters in conflict with this act are void.

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