

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers and Institutions

FOR THE YEAR

1896.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1897

THIRTY-NINTH ANNUAL REPORT

of the

Bank Examiner

of the

STATE OF MAINE

on the condition of the

Savings Banks, Trust Companies, Loan
and Building Associations

and

FOREIGN BANKING COMPANIES

Having License to do Business in the State

1895

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1896.

BANK DEPARTMENT

FREMONT E. TIMBERLAKE,	-	Bank Examiner
WILLIAM G. ELLIS,	- - - -	Clerk
Miss SYBIL A. HOWE,	- - - -	Stenographer

STATE OF MAINE.

BANK EXAMINER'S DEPARTMENT, }
AUGUSTA, January 1, 1896. }

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

Pursuant to law, I have the honor to submit herewith the thirty-ninth annual report of this department, containing a statement of the condition and standing of the following institutions under its supervision, viz:

52 savings banks,
17 trust and banking companies,
33 loan and building associations,

numbering in all 102, a net gain of five since 1894.

These institutions hold in the aggregate assets to the amount of \$68,477,226.52; they have in resources above all liabilities, as shown by the annual examinations, \$6,581,679.44; and they pay in taxes to the State and municipalities, including taxes on the capital stock of trust companies, about \$438,275.70 annually.

When I assumed the duties of the office of bank examiner on September 19th last, I took up the work of the department where it was left by my predecessor, the Hon. Charles R. Whitten, and have continued the examination of the institutions under its supervision and carried out the details of the year's work, the same as though originally begun by me. I desire to say, however, that the examinations of forty-four of the above institutions were made by him, and the results

of that work are shown by the statements published in this report and the original papers now on file in this office.

It is a matter of congratulation that our State banking institutions have met the emergencies of the great financial depression of the past three years so successfully. While we have seen similar institutions in all parts of the country fail and pass into the hands of receivers, all but two within our State have withstood the crisis. Not only have they met every liability promptly,—in most instances paying depositors without even requiring the notice provided by statute for the withdrawal of deposits,—but have increased their aggregate assets \$5,312,444.57.

Our banks have been unfortunate in some investments and have met with some losses, but the percentage of loss is far below that made by private investors. Were it possible to gather the statistics of an equal amount of investments made by the people of our State for themselves, the comparison would be highly commendatory of the officers of our banks, and a strong endorsement of the policy of the State in its regulation and control of these institutions.

SAVINGS BANKS.

The number of savings banks has increased during the year to fifty-two by the organization of the Kingfield Savings Bank at Kingfield, in Franklin county, March 29th, 1895. This bank commenced business July 23rd. The statement of my examination and the annual return of its treasurer are contained in this report.

The following comparative table will show the condition of these institutions on the 23rd day of November last as compared with that of 1894.

BANK EXAMINER'S REPORT.

V

COMPARATIVE STATEMENT.

1894.	LIABILITIES.	1895.
\$54,531,223 30	Deposits	\$56,376,143 90
2,189,256 76	Reserve fund	1,979,925 21
59,942 44	Special reserve fund	47,465 52
946,634 34	Undivided profits	921,684 31
34,861 62	Other liabilities	40,536 48
<u>\$57,761,918 46</u>	<u>Total liabilities</u>	<u>\$59,365,755 42</u>
RESOURCES.		
\$1,106,800 00	United States and District of Columbia bonds	\$4,128,800 00
963,809 35	Public funds of Maine	845,538 86
17,219,969 31	Other public funds	15,426,223 44
4,047,481 42	Railroad bonds of Maine	4,434,008 92
11,417,967 41	Other railroad bonds	11,120,043 58
555,247 89	Railroad stock of Maine	582,359 97
403,580 87	Other railroad stock	385,853 37
3,163,755 50	Corporation bonds of Maine	3,312,292 50
420,018 00	Other corporation bonds	434,582 00
353,236 50	Corporation stock of Maine	377,942 50
63,181 00	Other corporation stock	118,770 37
2,396,719 00	National bank stock of Maine	2,399,819 00
256,425 00	Other national bank stock	226,483 00
111,567 80	Trust company stock of Maine	87,720 00
949,154 53	Real Estate	979,926 77
4,580,932 38	Loans on collaterals	4,240,745 17
1,253,180 45	Loans to corporations and municipalities	1,425,451 78
7,120,688 94	Loans on mortgages of real estate	7,267,979 21
377,562 50	Premium account	465,778 43
43,158 24	Furniture and expense account	51,655 99
18,250 30	Other resources	43,980 26
939,232 07	Cash	1,009,800 30
<u>\$57,761,918 46</u>	<u>Total resources</u>	<u>\$59,365,755 42</u>
155,704	Number of depositors	160,216
152,048	Number of depositors whose balance is less than \$2,000.	156,120
\$45,143,681 20	Amount of same	\$45,986,603 52
3,656	Number of depositors whose balance is \$2,000 or more.	4,096
\$9,325,783 18	Amount of same	\$10,389,540 38
.0386	Average rate of dividend (approximate)	.0379
\$2,021,475 12	Amount of dividends paid	\$2,064,443 17
397,734 92	State tax	387,595 29

During the year the number of depositors has increased 4,512 and the amount of deposits \$1,844,920.60.

The aggregate of the reserve fund and undivided profits has decreased during the year \$234,281.58.

The amount invested in United States bonds has increased \$3,022,000.00, while the state tax has decreased but \$10,139.63 during that time.

The average balance now standing to the credit of depositors is \$351.87 each, being an increase of \$8.07 over 1894.

An equal division of these funds among the inhabitants of the State would give to each individual \$89.80.

About one-fourth of the people of Maine are depositors in our savings banks.

Savings banks are public institutions created by the State for the public good. They were not intended as places where capitalists could have their wealth cared for by trustees who to a great extent serve without compensation. Their important purpose is to encourage the saving of the small earnings of our people when business is good, to tide them over times of depression when necessarily out of employment. Those sections of our country where the average deposits in savings banks are the largest, have suffered the least during the depression of the past three years, and their people have required the least assistance from public or private charity. The absolute safety of the principal is of far more importance to depositors of this class than the rate of dividends paid.

TRUSTEES AND INVESTMENTS.

The law gives to the board of trustees of a savings bank full control of its affairs, and they alone are responsible to the depositors and the public for its good management, and are entitled to the credit for any success it may attain. The fact that they serve for small, and, in many instances, for no compensation, does not excuse them for lack of attention to the duties required of those accepting this important trust. Each trustee has the same moral responsibility for the safety of the funds deposited that he would have if he individually received them in trust for a neighbor who could ill afford to suffer any loss therefrom.

The future prosperity of every bank depends largely upon the good judgment and discretion of its trustees, and they should always manifest a constant and active interest in directing its affairs. Each board should make an examination of their institution as often as once in three months, and a statement of that examination, duly authenticated by their certificate, should be preserved in a book kept for that purpose. Trustees are not only familiar with the investments but also with the loans of their bank. Such examinations, therefore, if made with due care, are of much more value in determining the condition and standing of the bank, and are also a better test of the honesty and integrity of the treasurer, than any examination that can be made by the bank examiner. These examinations will also have a further and greater value in causing the trustees to familiarize themselves with the affairs of their institution, increase their interest in it, and better qualify them to determine what loans and investments they would be warranted in making in the future.

The attention of the legislature has frequently been called to the importance of a law providing for a verification of the depositors' accounts by this department. Until such provision is made, the trustees should have this done under their personal supervision once in every two or three years by some one other than the regular employees of the bank. It might be convenient for several banks to join in employing some skilled accountant to do this work.

The several boards of trustees hold in trust for the people of this State \$59,365,755.42 that in many cases represents their only savings from their weekly or monthly earnings.

These funds are not placed in our banks for purposes of speculation, nor that the officers may gain any private or personal advantage or profit directly or indirectly therefrom. The depositors for whose benefit these institutions were designed, and in whose interest they should be managed, are most likely to need their savings at times when speculative stocks and bonds command a low price in the market.

The reports of this department from year to year clearly show that those banks investing in only the best securities,—those securities therefore paying to the holder the lowest rate of interest,—are the ones that have enjoyed the highest degree of prosperity and are to-day in the best condition. The losses sustained have almost invariably been from investments in securities purchased on account of the high rate of interest they bore, and not because they were considered safe and reliable. In investing these, as all other trust funds, the first and most important question should be the safety of the money invested, and that should always be determined before the matter of income is considered.

With the return of high prices of securities and the consequent low rate of interest received therefrom, again comes the temptation to purchase a lower grade of stocks and bonds to obtain the better rates they always pay. I trust, however, the unfortunate experiences of the past have taught our trustees that no security is too good for a State of Maine savings bank to hold and that in the end it will prove the most profitable, even though it may necessitate for the present lower rates of dividends to depositors. Trustees should not expect to earn nor attempt to pay the same dividend to depositors when securities are selling on a 4 per cent basis that they earned and paid when the same securities sold on a 5 per cent basis.

In many instances the poor securities held by our banks were purchased by trustees because they felt compelled to earn and pay the same dividends their bank had paid in the past. It is my opinion that a reduction in the rate of dividends would have more influence in securing to the banks safe and judicious investments for the future than all the laws "Relating to investments in savings banks" that are on our statute books, wise and salutary though they be.

Every board of trustees should, in all cases and under all circumstances, strictly observe the law relating to the investment of savings bank funds. I regret to say that, in some instances in the past, trustees have invested the funds of their

bank in securities this statute did not authorize them to purchase. In case of loss on such an investment, the law places upon the trustees who purchased the security a responsibility they would not care to take if they fully appreciated the liability incurred.

TAXES AND DIVIDENDS.

The total tax paid by our savings banks to the State during the past year amounts to \$387,595.29, being a reduction of \$10,139.63 from that of 1894. This decrease is principally due to the increase in their holdings of government bonds, but to some extent also to the effect of our present law, which provides for a reduction in the rate of taxation upon investments made within our State subsequent to January 1, 1893. As investments and loans mature and are renewed, or new ones made within the State, it necessarily results in a gradual though slight reduction in the amount of this tax.

It has been urged that, under the present law relating to the taxation of savings banks, the effect of the fluctuation in the value of securities upon the amount of the tax is "just the reverse of what it should be," that the higher the market value the greater should be the tax, while the result of that law is to make it less. Savings banks are public institutions, having no fixed capital stock or stockholders; their entire assets consist of deposits which are changing from day to day and year to year. These funds should contribute a certain portion of their *earnings* to the state revenues in the way of taxes. The greater their earnings the greater the amount they should and can afford to pay; the less they earn the less they should and can afford to pay. When the market value of securities is high and banks purchase them on a four per cent basis, they are earning less, and can therefore afford to pay less in taxes, than when the same securities can be bought on a five per cent basis. It is therefore evident that the effect of the present method of assessing taxes is to make the banks pay high taxes when their profits are large and low taxes when their profits are small.

During the past year, the banks have paid in dividends to depositors \$2,064,443.17. A comparison of this with the amount of taxes paid, taking into consideration the reduction in the surplus and undivided profits, shows that about twelve and one-half per cent of the net earnings of our savings banks has been taken by the State as taxes, and about eighty-seven and one-half per cent has been returned to the depositors in the way of dividends. A like comparison of the taxes and dividends paid in the past shows that there has been a gradual increase in the percentage of the earnings taken for taxes from year to year; and that, at the present time, the State is receiving a greater proportion of the net earnings of savings banks than ever before during their existence. This is not due to any increase in the rate of taxation, but to the decrease in the earning capacity of money.

During the past ten years, there has been a gradual reduction in the rates of dividends paid to depositors, the average rate at the present time being one-half per cent less than that paid ten years ago. While the average rate for the present year is but little less than that of 1894, the aggregate of the reserve and undivided profits is \$234,281.58 less. This shows that the banks have paid in dividends during the year nearly one-half per cent more than their *net* earnings. If the present low rates of interest continue, the banks must very soon make a further reduction in their dividends of at least one-half per cent, making in all one per cent in ten years. This would be a difference of \$563,761.43 annually in the dividends paid to depositors on the present amount of deposits.

It has always been the policy of this State to encourage the accumulation of the small savings of its inhabitants in savings banks. Results have demonstrated the wisdom of this policy, not only because it has accumulated a large amount of capital, which has been used to develop the resources and industries of our State, but also because it has yielded a large revenue to the State. Every dollar of the money thus accumulated has paid a direct tax to the State, while if it had been left in the hands of the depositors, little

of it would have been found by municipal officers to have been taxed in any form or to any extent. A large portion of the \$387,595.29 now received from it annually would therefore be lost to the State and other taxable property compelled to contribute this sum in addition to the taxes it is now paying.

Should the rates of interest continue to decrease and the rate of taxation remain the same, the reduction that must necessarily follow in dividends is likely to result in a withdrawal of deposits. But if the State continues its past policy toward these institutions, it will reduce the present rate of taxation to compare with the present low rates of interest and thus not only retain, but further increase these funds.

OFFICIAL BONDS.

The bank examiner is required by law to annually examine and certify to the sufficiency of the bonds of treasurers of savings banks. Many of these bonds are of long standing. In almost every instance they are signed by the immediate family or nearest friends of the treasurer, and by members of the board of trustees who elected him, whose duty it is to approve his bond, and under whose direction he conducts the affairs of the bank. A minute and satisfactory inquiry into the sufficiency of these bonds is in most cases impossible. Experience has also demonstrated that, whenever there is any occasion to look to the sureties for protection, the bond is found to be insufficient, or for reasons of friendship or out of sympathy for those who will suffer, it is not enforced to the extent of fully protecting the depositor.

There are now many corporations which, for a reasonable compensation, will furnish surety for persons holding these positions of trust, and if any defalcation occurs the loss will be adjusted on business principles and the depositor will be fully protected. I believe it is for the interest of the depositors that there be purchased at their expense if need be, this protection, and that they will generally approve of such action on the part of any board of trustees.

REPORTS OF RECEIVERS.

The receivers of the Orono and Richmond Savings Banks have made reports of their doings, as required by law.

The receiver of the Orono Savings Bank has paid during the year two dividends of 50 and 25 per cent respectively, amounting to \$61,658.76; he estimates that he can pay at least 15 per cent more, making in all about 90 per cent that will be received by the depositors.

The receiver of the Richmond Savings Bank has paid previous to this year a dividend of 25 per cent and a like dividend on September 2, 1895, amounting in all to \$42,829.64; he estimates that he will be able to pay 35 to 40 per cent more, making about 90 per cent that will be received by the depositors in this institution.

TRUST COMPANIES.

Trust Companies are a comparatively new institution in this State. The first one was chartered by the legislature of 1883 and commenced business in March of that year. They have gradually increased in number by the organization of new companies under special acts of the legislature, until there are now seventeen.

The Rumford Falls Trust Company, of Rumford Falls, chartered by the legislature of 1893, was organized and commenced business February 1st, 1895, with a capital stock of fifty thousand dollars, fully paid in. October 29th, I made my annual examination of that institution and found it located in commodious and convenient banking rooms and doing a good business, as will appear by my statement of its condition published in this report.

The Union Safe Deposit and Trust Company, of Portland, chartered by the legislature of 1893, was organized and commenced business January 3rd, 1894. Its business consists principally of "maintaining and renting boxes, safes and other facilities for the safe keeping of valuables of other parties; the receiving and handling of trust funds," and, by act of the legislature of 1895, of "becoming surety upon any bond required to be given by any party in any matter or proceedings in any court sitting in this State, or by any person holding any position of trust in which a bond is required."

It differs somewhat in the nature of its business from the other trust and banking companies in this State and has not heretofore been examined by this department; but its charter provides that "it shall be the duty of the commissioner of savings banks to inspect, examine and inquire into its affairs the same as if the corporation was a savings bank," and I have accordingly done so and published the statement of my examination and its return with those of the other trust companies.

At the date of my examination, it had outstanding surety bonds to the amount of \$511,900, largely to persons residing in the State of Maine, and though issuing these bonds at a very low rate, it is expected that, on account of the character of the risks taken, it will do a profitable business in this line.

On January 2, 1895, The Northern Banking Company of Portland reduced its capital stock from one hundred thousand to fifty thousand dollars, making the par value of each share fifty instead of one hundred dollars, as originally issued. As shown by the statement of my examination of that institution on November 14th, it now appears to have sufficient assets to meet all liabilities.

The volume of business transacted by our trust companies has largely increased during the past year, as indicated by the comparative table below.

COMPARATIVE STATEMENT.

1894.	LIABILITIES.	1895.
\$1,205,400 00	Capital stock	\$1,460,900 00
96,500 00	Surplus	197,700 00
181,391 58	Undivided profits	134,075 04
1,872,516 72	Time deposits	2,196,060 36
1,417,883 51	Demand deposits	1,640,706 49
239,502 82	Certificates of deposit	204,704 38
133,100 00	Debentures outstanding	106,300 00
161,634 46	Trust department	155,120 44
1,573 12	Unpaid dividends	1,315 50
4,558 40	Deposits for coupons	5,140 38
929 54	Treasurer's checks outstanding	4,765 55
46,774 00	Due to other banks	63,476 17
143,437 00	Bills payable	131,650 00
11,300 00	Re-discounts	2,937 68
319,306 47	Other liabilities	336,735 00
\$5,835,807 62	Total liabilities	\$6,641,586 99
RESOURCES.		
\$2,576,256 01	Demand and time loans	\$2,934,141 98
821,056 24	Mortgages of real estate	1,021,213 39
1,389,817 00	Stocks and bonds owned	1,524,713 76
160,088 43	Trust investments	154,954 21
145,580 07	Real estate owned	182,653 62
11,899 98	Due from other banks	180,477 11
9,838 28	Expense account	10,390 70
90,546 62	Furniture and fixtures	86,559 14
436,530 73	Cash on hand and on deposit	317,109 47
194,194 26	Other resources	229,373 61
\$5,835,807 62	Total resources	\$6,641,586 99

This is a gain of \$805,779.37 in assets, \$255,500 in capital stock, \$511,568.18 in deposits, \$692,939.88 in loans and investments and \$53,883.46 in the surplus and undivided profits, over 1894.

In the one item of earnings, it shows an increase of nearly four per cent on the capital stock over and above such dividends as have been paid during the year. The increase in deposits is about one-third as much as that in the 52 savings banks.

These figures fully demonstrate the fact that our trust and banking companies are and will continue to be an important factor in the financial affairs of the State. They are likely to increase in number and capital and to some extent take the place of new savings and national banks.

Any legislation that may be deemed advisable to make their powers, duties and methods more uniform, or to regulate deposits therein, should be enacted before their business becomes more extended, as changes in the laws governing such institutions already established create more or less disturbance.

LOAN AND BUILDING ASSOCIATIONS.

There are now thirty-three loan and building associations in the State, three having been added to the number during the year, viz.,

The Kennebec Loan and Building Association of Waterville, organized October 22, 1894, commenced business April 10, 1895.

The Fort Fairfield Loan and Building Association of Fort Fairfield, organized February 25, 1895, commenced business April 8.

The Penobscot Loan and Building Association of Bangor, organized July 1, 1895, commenced business the same day.

The following statement, comparing the present standing of the loan and building associations of Maine with that of 1894, shows that they have prospered during the year :

COMPARATIVE STATEMENT.

1894.	LIABILITIES.	1895.
\$1,948,530 98.....	Accumulated capital.....	\$2,306,361 11
13,788 66.....	Guaranty fund.....	19,145 28
162,648 96.....	Advances.....	72,880 06
513 95.....	Forfeited shares.....	566 18
11,337 25.....	Due on loans.....	15,188 18
56,269 65.....	Profits.....	50,187 80
866 85.....	Other liabilities.....	5,555 50
<u>\$2,193,956 30.....</u>	<u>Total liabilities.....</u>	<u>\$2,469,884 11</u>
RESOURCES.		
\$2,020,344 68.....	Mortgage loans.....	\$2,254,266 57
48,652 50.....	Loans on shares.....	50,535 64
24,463 95.....	Real estate by foreclosure.....	46,417 03
5,164 82.....	Stocks and bonds.....	4,000 00
1,235 01.....	Furniture and fixtures.....	576 34
1,573 76.....	Permanent expense.....	2,312 61
2,680 42.....	Current expense.....	2,414 20
\$1,814 14.....	Cash.....	84,374 97
8,027 02.....	Other resources.....	24,986 75
<u>\$2,193,956 30.....</u>	<u>Total resources.....</u>	<u>\$2,469,884 11</u>
7,894.....	Number of shareholders.....	8,099
41,080.....	Number of shares outstanding.....	42,817
2,332.....	Number of borrowers.....	2,629
\$130,537 29.....	Amount of dividends paid.....	\$149,772 92

Loan and building associations, like savings banks, create habits of thrift and economy, but their principal object differs somewhat from that of the latter institutions.

In savings banks, the principal purpose is to accumulate the savings of the depositors and invest them so as to give the best possible return consistent with the safety of the funds.

In loan and building associations, the chief object is to accumulate a fund to be loaned to its members, thereby enabling them to acquire and own their homes. This makes

of them better citizens, interested in conservative laws that have a due regard for the rights of the individual in acquiring and holding property.

The proper management of a loan and building association comprises the consideration of the interests of the borrower as well as the shareholder or depositor. The interests of the two are mutual.

The borrowing member should have the use of these funds at as low a rate of interest and premium as possible, and at the same time give the association sufficient profits to induce non-borrowing members to continue the payment of dues and others to subscribe for new shares, and thus obtain the necessary capital for making the loans. I cannot therefore approve of the payment of high rates of dividends to shareholders, when they have been earned by collecting excessively high rates of interest and premiums of the borrowers.

The success of our loan and building associations is due in a large degree to this close relation existing between the lender and the borrower, who are in theory the same. If the control of these associations falls into the hands of those who are not likely to become borrowers and are interested only in the earnings on their shares, and in charging the borrower the highest possible rate at which he will take the loan, the object for which the association was created has been perverted.

There are in the State to-day about three hundred more borrowers from these institutions than last year, which shows that through their aid about three hundred more of our people have undertaken during that time to acquire and own their homes. They have accumulated \$357,830.13 from their members for this purpose. This is certainly encouraging when the fact is considered that, during the past year in all parts of the State, our associations have been compelled to enter into competition with foreign associations. Such associations have promised better returns than our local institutions are giving, and have also commanded the services of energetic agents to solicit subscriptions for shares and the

payment of dues by giving them quite a percentage of the money collected.

In conducting the business affairs of our loan and building associations, there are certain features which are rapidly changing and which will continue to change as their business increases. The idea of mutual resource and assistance upon which they were founded can never become obsolete, but, as they gradually increase their accumulations, and assume the management of the consequent larger volume of business, their methods of conducting that business should keep pace therewith.

Personal examination has convinced me that it is impracticable for two officials to keep the accounts of one association in two different places, and at the same time conduct its business with that degree of accuracy which is not only desirable but customary in financial affairs. I do not say that it is impossible to do so; in fact, many of the associations are favorably progressing under this method, but, in some instances, the system has led to errors that would have been avoided if the books and assets had been in charge of one person or kept in the same office.

This system of accounting necessarily leads to a division of the amount the association can afford to pay these officials for their services. The treasurer, who has the minor part of the work to perform, receives little or no compensation, and the result is that his duties are frequently neglected.

In the report for 1890, this department made the recommendation that the law be so changed as to require that the duties of treasurer and secretary should be performed by one person. This led to the enactment of chapter 123 of the Public Laws of 1891, which provides that this may be the case if the association so desires. If this provision was once generally adopted, or the secretary and treasurer required to transact all business and keep all books, accounts and papers in one place, it would be found such an improvement that none would think of returning to the old method.

Those associations that have already adopted this plan show a marked improvement in the management of their business affairs and in the volume of business done.

I would also recommend that these associations make and preserve a trial balance the same as savings banks are required to do by law. The custom of some of these institutions have of making a trial balance upon loose paper and then destroying it is hardly in keeping with modern business methods.

FOREIGN CORPORATIONS.

During the past year, six foreign corporations have been licensed, under the provisions of chapter 131 of the Public Laws of 1891, to sell or negotiate their obligations in this State, 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.

THE GRANITE STATE PROVIDENT ASSOCIATION.

The Granite State Provident Association was licensed to do business in the State of Maine, February 10, 1892, under the provisions of chapter 79 of the Public Laws of 1891.

At the time it ceased doing new business here it had outstanding in the State 15,921 shares owned by 3,464 shareholders, who have paid to the association an estimated amount of \$400,000.00. It also had loans within the State to the amount of \$314,200.00, of which it held \$140,070.00, the balance having been sold principally to Maine investors. It has in our State treasury \$67,787.90, which has been deposited there for the protection of its shareholders in Maine. Effort has been made by me to obtain from the association the exact amount paid to it by Maine shareholders, as well as

the amount standing to their credit on its books, but it has failed to furnish these figures.

In the report of this department for 1894, attention was called to the business methods of this association; and the legislature of 1895 passed a joint order, directing the bank examiner "to make a thorough examination of the condition of said corporation and its methods of doing business, and report to the Governor and Council." In compliance with this order, an examination was made by my predecessor as of June 1, 1895; and the report of that examination, in accordance with the order of the legislature, was made to the Governor and Council September 13, 1895.

Immediately after my qualification as bank examiner, I received a communication from Honorable Henry B. Cleaves, Governor, transmitting such report, calling my attention to the same, and directing me to take such action in the matter as was necessary to protect the interests of the citizens of this State. The statute authorizes the bank examiner to revoke or suspend the authority given by license to this class of foreign corporations to carry on business in this State.

After a careful examination and consideration of such statements and papers as were on file in this office, I prepared an order suspending the authority of the association to carry on new business in this State for a term of thirty days. The association, however, volunteered to thus suspend business for sixty days, therefore the order I had prepared was not issued. At that time I expected at an early date to make a personal examination of the affairs of the association at its home office in Manchester, N. H., but found that the duties of the department in making the examinations of local institutions left me no time for this work. I did, however, obtain from the association by correspondence and other investigation much information regarding its affairs and methods of doing business. I also took counsel from eminent legal authority and ascertained that nothing further could be done to protect the interests of the citizens of the State than already

had been accomplished by a suspension of its right to do new business here. The entire revocation of its license would not prevent it from carrying out the contracts already made with its shareholders within the State, nor prevent those shareholders from continuing payments they had agreed to make thereon, if they so desired; but such action would, however, have removed the association entirely from the supervision of this department. With this view of the matter, at the expiration of the sixty days, I issued an order suspending it for a further term of ninety days.

Finally, on the twenty-sixth day of December, 1895, the association withdrew permanently from the State, giving assurances that it would not solicit or take new business here, but would maintain its local agencies for the convenience of its shareholders and give them every opportunity to retire, withdraw or continue their shares, as they might think best, and that "the relations and contract obligations existing between the association and its shareholders should be maintained and carried out."

Although the association is still under the supervision of this department and liable to examination by it at any time, its voluntary withdrawal from the State renders it unnecessary for me at this time to enter into a detailed discussion of its financial affairs or business methods. Should it, in the future, be deemed necessary in the interests of the existing shareholders of our State to make a further examination, the matter will have my immediate attention and the results promptly reported to you and given to the shareholders through the public press.

Under the provisions of section 2, chapter 79, of the Public Laws of 1891, this association, although it has permanently withdrawn from the State, still has authority to make real estate loans here to its present shareholders, and I, therefore, deem it important to call attention to the manner in which these loans are made. As has been explained in a previous report, its practice is to divide each loan into a first

and second mortgage. The first mortgage, for the larger amount, being in the ordinary form of a note secured by mortgage, is sold and guaranteed by the association. The second mortgage, for the smaller amount, being in the usual form of a loan and building association mortgage, provides therein for the payment of the monthly dues upon all the shares pledged for the loan, the same as though the association carried the entire mortgage debt. In case of any failure on the part of either party to carry out the terms of the mortgage contract, the mortgagor would have two parties with whom to settle and two mortgages to cancel before his property would be free from incumbrance.

The only other matter it seems necessary to consider is the rights and liabilities of the present shareholders. The association now has in force in this State five different forms of certificates of shares. There are, however, comparatively few of the first three outstanding at this date. These are specially favorable to the shareholders, as they fix the number of years for which payment of monthly dues must be continued, substantially agree to mature the shares in eight years, and also give a cash surrender value to the holder at any time after one year from the date of issue. As all of these certificates were issued prior to or during the early part of the year 1894, they *now* entitle the holders to receive in cash the surrender value shown in the table on the certificates; that value in each case being more than the amount paid by the shareholder to the association. The other two, substantially alike in terms, make up the larger portion of the certificates now outstanding in this State and were issued during the years 1894 and 1895. They are in many respects like those issued by other loan and building associations and are not so favorable to the holders as the three forms first mentioned, as they do not give a cash surrender value until they have been in force for five years and contain no limitation as to the number of years in which payment of dues is to be continued. The date of their maturity depends wholly upon

the amount of profits the association earns and the amount its directors see fit to credit to the shareholders; there being nothing in the certificates themselves that would prevent the association from continuing its assessments upon them for an indefinite time.

The exact form of the provisions of the contract, so far as it relates to the surrender of shares and receiving withdrawal certificates or cash therefor, is as follows :

The shareholder, "If a non-borrower, after giving sixty days notice in writing, may discontinue his payments at the expiration of any six months period, and receive a withdrawal certificate, according to the table printed on his certificate of shares; or, at the expiration of any six months period after five years, may receive the cash paid in as dues together with such a proportion of the earnings, not less than four per cent, as the Board of Directors may determine, less expenses, fines, and his pro-rata share of losses, if any, but not more than fifty per cent of the available money in the Homestead Fund shall be used to meet the demands of withdrawing shareholders without the consent of the Board of Directors or the Executive Committee."

From this it can be seen that shareholders holding the last two forms of certificates will not be entitled to receive from the association cash, for the surrender of their certificates, until after the expiration of five years from the date of issue. They are, however, entitled, at the end of any term of six months, or, in other words, after six or any multiple of six payments, to receive from the association withdrawal certificates for the amount in the table printed on the original certificates held by them. These withdrawal certificates bear interest at the rate of four per cent per annum, payable semi-annually, the principal itself being payable at the maturity of the shares in the series of which the original stock was a part. If the association should continue business and meet all liabilities, a withdrawal certificate will give to the shareholder the money he has invested and a fair rate of interest thereon till

paid; but, on the other hand, if it should fail to meet its obligations, the shareholder will not have increased the amount he has paid out, but will be entitled to participate, to the extent of his claim, in any division of its property, including that on deposit in our State treasury, the same as though he had continued the payment of his monthly dues.

In case this association should ask to be reinstated and permitted to again do new business in the State, it would then become my duty to make a thorough examination and investigation of its affairs and methods of doing business before acting upon its application. The statement of this association published in this report, with those of other foreign companies doing business in the State, was prepared by the association itself and filed with the department on the sixteenth day of November, 1895.

January 24th—I have unofficially learned that, since the foregoing report was placed in the hands of the printer, the Granite State Provident Association has also been prohibited from doing new business in New Hampshire by the banking department of that state.

It is, at this time, impossible to determine the effect of this action upon the association; nothing further, however, can be done at present by this department to protect the interests of the shareholders in Maine.

The fund deposited by this association in the State treasury is for the benefit of Maine shareholders, and can be withdrawn therefrom only upon order of the supreme court of this State.

Notwithstanding the present condition of the affairs of this association, I still advise Maine shareholders not to forfeit their rights on their shares, or allow them to be eaten up in fines. If shareholders cease paying dues they should take withdrawal certificates in the manner already explained so as to preserve their legal claim against the association. Maine shareholders have already taken advantage of this provision of their contracts to the extent of \$68,529.00; withdrawal

certificates to that amount having been issued to them upon their applications, as shown by the return of the association on file in this department.

CONCLUSION.

Detailed statements of the returns and examinations of all the institutions under the supervision of this department; statistical tables compiled therefrom; a list of depositors in savings banks who have not made a deposit or withdrawn any part thereof, for a period of more than twenty years; the statements furnished by all foreign corporations having a license from this department to do business in this State; and (in the appendix) an abstract of the laws relating to all of the above institutions, will be found in the following pages.

Respectfully submitted,

FREMONT E. TIMBERLAKE,

Bank Examiner.

RETURNS OF TRUSTEES

OF

SAVINGS BANKS

MAY 4, 1895.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

May 4, 1895.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

 LIABILITIES.

Deposits.....	\$1,521,116 18
Reserve fund.....	48,584 00
Profits.....	714 67
	<hr/>
	\$1,570,414 85

 RESOURCES.

Public funds of Maine.....	\$ 50,750 00
Public funds out of New England.....	311,700 00
Railroad bonds of Maine.....	146,050 00
Railroad bonds out of Maine.....	199,825 00
Corporation bonds of Maine.....	75,000 00
Corporation stock of Maine.....	30,000 00
Corporation stock out of Maine.....	10,484 00
National bank stock of Maine.....	98,160 00
Other bank stock of Maine.....	2,000 00
Loans on mortgages of real estate.....	477,555 32
Loans on stocks and bonds.....	39,115 00
Loans on other collaterals, (personal).....	9,124 17
Loans to corporations.....	34,300 00
Real estate, foreclosure.....	13,055 21
Premium account.....	50,065 52
Expense account.....	25
Cash on deposit.....	17,216 87
Cash on hand.....	6,013 51
	<hr/>
	\$1,570,414 85

AUBURN SAVINGS BANK—AUBURN.

MAY 4, 1895.

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

 LIABILITIES.

Deposits	\$1,281,490 42
Reserve fund	32,500 00
Profits	25,087 19
	<hr/>
	\$1,339,077 61

 RESOURCES.

Public funds out of New England.....	\$178,740 00
Railroad bonds of Maine	130,550 00
Railroad bonds out of Maine... ..	175,287 50
Corporation bonds of Maine	78,340 00
Corporation bonds out of Maine.....	25,250 00
Railroad stock of Maine.....	22,605 85
Corporation stock of Maine	2,850 00
Corporation stock out of Maine.....	8,422 00
National bank stock of Maine.....	122,500 00
Loans on mortgages of real estate	327,164 40
Loans on stocks and bonds.....	112,180 00
Loans on other collaterals, (personal)	3,990 00
Loans to corporations.....	52,186 35
Real estate, foreclosure.....	19,753 41
Premium account.....	44,340 39
Safes and furniture	2,400 00
Expense account.....	707 83
Cash on deposit	30,214 60
Cash on hand	1,585 28
	<hr/>
	\$1,339,077 61

AUGUSTA SAVINGS BANK—AUGUSTA.

May 4, 1895.

WILLIAM S. BADGER, PRESIDENT.

EDWIN C. DUDLEY, TREASURER.

 LIABILITIES.

Deposits.....	\$5,899,462 04
Reserve fund.....	285,000 00
Profits.....	80,819 43
	<hr/>
	\$6,265,281 47

 RESOURCES.

United States bonds.....	\$250,000 00
District of Columbia bonds	31,000 00
Public funds of Maine	15,000 00
Public funds out of New England.....	4,109,694 49
Railroad bonds of Maine.....	360,300 00
Railroad bonds out of Maine.....	785,000 00
Corporation bonds of Maine	10,000 00
National bank stock of Maine.....	69,800 00
Loans to national banks.	17,000 00
Loans on mortgages of real estate.....	137,289 54
Loans on stocks and bonds....	242,081 41
Loans on other collaterals, (personal)	30,028 59
Loans to municipalities	17,950 00
Loans to corporations	18,950 00
Real estate, investment.. ..	30,000 00
Real estate, foreclosure.....	4,325 00
Premium account	46,353 61
Safes and furniture.....	5,000 00
Cash on deposit....	77,173 11
Cash on hand	8,335 72
	<hr/>
	\$6,265,281 47

BANGOR SAVINGS BANK—BANGOR.

MAY 4, 1895.

J. S. WHEELWRIGHT, PRESIDENT.

JOHN L. CROSBY, TREASURER.

 LIABILITIES.

Deposits	\$3,030,871 02
Reserve fund	116,482 33
Special reserve fund.....	695 94
Profits	89,429 96
	<hr/>
	\$3,237,479 25

 RESOURCES.

United States bonds.....	\$155,050 00
Public funds of Maine	90,500 00
Other public funds of New England...	50,000 00
Public funds out of New England	1,452,934 42
Railroad bonds of Maine	150,747 50
Railroad bonds out of Maine.....	580,235 00
Corporation bonds of Maine.....	71,000 00
Railroad stock of Maine	52,800 00
Corporation stock of Maine	3,000 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.....	213,559 69
Loans on stocks and bonds.....	208,159 13
Loans to municipalities	26,700 00
Loans to corporations	3,500 00
Real estate.....	89,123 41
Premium account	237 50
Expense account.....	682 88
Cash on deposit.....	52,285 25
Cash on hand	1,358 47
	<hr/>
	\$3,237,479 25

BATH SAVINGS INSTITUTION—BATH.

MAY 4, 1895.

CHARLES DAVENPORT, PRESIDENT.

W. J. SHAW, TREASURER.

 LIABILITIES.

Deposits.....	\$3,451,426 39
Reserve fund.....	180,801 92
Profits	82,292 18
	<hr/>
	\$3,714,520 49

 RESOURCES.

United States bonds	\$ 50,000 00
Public funds out of New England....	487,422 33
Railroad bonds of Maine	282,550 00
Railroad bonds out of Maine	1,479,637 50
Corporation bonds of Maine.....	97,400 00
Corporation bonds out of Maine	70,164 00
Railroad stock of Maine	38,500 00
Railroad stock out of Maine.....	137,000 00
Corporation stock out of Maine	686 00
National bank stock of Maine.....	81,225 00
National bank stock out of Maine	11,500 00
Loans on mortgages of real estate.....	217,373 12
Loans on stocks and bonds....	618,159 76
Loans on other collaterals (personal).....	26,391 18
Loans to corporations	35,000 00
Real estate, investment.....	15,000 00
Premium account	4,724 87
Expense account	1,223 02
Cash on deposit.....	55,992 27
Cash on hand	4,571 44
	<hr/>
	\$3,714,520 49

BELFAST SAVINGS BANK—BELFAST.

MAY 4, 1895.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

 LIABILITIES.

Deposits.....	\$1,052,688 74
Reserve fund....	55,000 00
Profits.....	17,446 56
	<hr/>
	\$1,125,135 30

 RESOURCES.

United States bonds.....	\$150,000 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	124,454 50
Railroad bonds of Maine.....	70,000 00
Railroad bonds out of Maine	235,500 00
Corporation bonds of Maine.....	26,000 00
Corporation bonds out of Maine	26,000 00
National bank stock of Maine.....	40,650 00
Loans on mortgages of real estate.....	90,595 00
Loans on stocks and bonds	111,819 06
Loans on other collaterals (personal)	882 81
Loans to municipalities	4,596 00
Loans to corporations.....	22,500 00
Real estate, investment....	17,500 00
Real estate, foreclosure.....	7,077 49
Premium account ..	6,000 00
Expense account.....	388 14
Cash on deposit.....	78,389 69
Cash on hand.....	20,282 61
	<hr/>
	\$1,125,135 30

BETHEL SAVINGS BANK—BETHEL.

May 4, 1895.

SAMUEL B. TWITCHELL, PRESIDENT.

A. E. HERRICK, TREASURER.

 LIABILITIES.

Deposits.....	\$259,012 87
Reserve fund	6,426 67
Special reserve fund.....	1,296 27
Profits.....	338 77
	<hr/>
	\$267,074 58

 RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine	11,000 00
Public funds out of New England.....	20,000 00
Railroad bonds of Maine..	13,000 00
Railroad bonds out of Maine.....	11,400 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....	1,000 00
Other bank stock of Maine	4,000 00
Other bank stock out of Maine.....	1,000 00
Loans on mortgages of real estate.....	112,240 01
Loans on stocks and bonds.....	4,825 00
Loans on other collaterals (personal) .	716 83
Loans to municipalities	12,745 98
Loans to corporations.....	6,160 00
Real estate, investment.....	6,150 00
Premium account	1,008 37
Safes and furniture.....	885 30
Cash on deposit ...	9,757 95
Cash on hand	1,285 14
	<hr/>
	\$267,074 58

BIDDEFORD SAVINGS BANK—BIDDEFORD.

MAY 4, 1895.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

 LIABILITIES.

Deposits.....	\$1,103,020 16
Reserve fund.....	12,344 67
Profits.....	22,295 31
	<hr/>
	\$1,137,660 14

 RESOURCES.

Public funds of Maine.....	\$ 17,100 00
Public funds out of New England.....	133,500 00
Railroad bonds of Maine.....	75,000 00
Railroad bonds out of Maine.....	195,130 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.....	28,200 00
Other bank stock of Maine.....	10,000 00
Loans on mortgages of real estate.....	204,998 79
Loans on stocks and bonds... ..	108,259 12
Loans on other collaterals (personal).....	8,498 49
Loans to municipalities.....	20,000 00
Loans to corporations.....	5,239 02
Real estate, investment.....	55,000 00
Real estate, foreclosure....	37,228 96
Cash on deposit.....	15,931 01
Cash on hand.....	5,024 75
	<hr/>
	\$1,137,660 14

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

MAY 4, 1895.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

 LIABILITIES.

Deposits.....	\$203,782 16
Reserve fund.....	2,727 00
Profits.....	2,132 49
	<hr/>
	\$208,641 65

 RESOURCES.

Public funds of Maine	\$7,300 00
Public funds out of New England.....	10,000 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds out of Maine	48,852 44
Corporation bonds of Maine.....	48,000 00
Corporation bonds out of Maine	1,000 00
National bank stock of Maine.....	6,000 00
National bank stock out of Maine.	2,200 00
Loans on mortgages of real estate	57,403 94
Loans on stocks and bonds	750 00
Loans on names alone	73 00
Loans to municipalities.....	500 00
Loans to corporations.....	900 00
Real estate, investment.....	150 00
Premium account	3,278 81
Safes and furniture.....	650 00
Cash on deposit.....	2,970 69
Cash on hand.....	2,612 77
	<hr/>
	\$208,641 65

BREWER SAVINGS BANK—BREWER.

MAY 4, 1895.

C. O. FARRINGTON, PRESIDENT. BENJAMIN E. FARRINGTON, TREASURER.

 LIABILITIES.

Deposits	\$174, 864 30
Reserve fund	5,643 06
Profits	683 39
	<hr/>
	\$181,190 75

 RESOURCES.

Public funds of Maine	\$10,500 00
Public funds out of New England.....	42,000 00
Railroad bonds of Maine	4,500 00
Railroad bonds out of Maine.....	24,000 00
Corporation bonds of Maine	2,000 00
Railroad stock out of Maine.....	1,800 00
Loans on mortgages of real estate.....	67,024 00
Loans on stocks and bonds.....	8,400 00
Loans to municipalities.....	4,900 00
Real estate, foreclosure.....	2,238 81
Premium account	2,634 31
Safes and furniture.....	100 00
Cash on deposit	10,714 44
Cash on hand ..	379 19
	<hr/>
	\$181,190 75

BRIDGTON SAVINGS BANK—BRIDGTON.

MAY 4, 1895.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

 LIABILITIES.

Deposits.....	\$466,511 24
Reserve fund.....	11,200 00
Profits.....	9,721 70
	<hr/>
	\$487,432 94

 RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine.....	31,665 76
Public funds out of New England.....	48,500 00
Railroad bonds of Maine.....	41,875 00
Railroad bonds out of Maine.....	109,785 00
Corporation bonds of Maine.....	31,100 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock of Maine.....	3,342 50
National bank stock of Maine.....	19,460 00
National bank stock out of Maine.....	2,000 00
Other bank stock of Maine.....	2,500 00
Loans on mortgages of real estate.....	104,876 73
Loans on stocks and bonds.....	45,040 82
Loans on names alone.....	6,656 00
Loans to corporations.....	8,000 00
Real estate, investment.....	585 00
Real estate, foreclosure.....	6,597 48
Premium account.....	12,575 00
Safes and furniture.....	400 00
Expense account.....	632 39
Cash on deposit.....	917 44
Cash on hand.....	923 82
	<hr/>
	\$487,432 94

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

May 4, 1895.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

 LIABILITIES.

Deposits	\$529,939 04
Reserve fund.....	22,178 80
Special reserve fund	941 69
Profits	14,932 41
	<hr/>
	\$567,991 94

 RESOURCES.

Public funds of Maine	\$ 12,950 00
Other public funds of New England.....	26,000 00
Public funds out of New England.....	175,990 17
Railroad bonds of Maine	35,000 00
Railroad bonds out of Maine.....	121,085 00
Corporation bonds of Maine.....	36,412 50
Railroad stock of Maine	9,945 00
National bank stock of Maine.....	61,745 00
Loans on mortgages of real estate.....	54,433 26
Loans on stocks and bonds.....	5,773 61
Loans on other collaterals (personal).....	16,900 00
Loans on names alone	100 00
Loans to corporations	1,500 00
Real estate, investment	6,946 46
Cash on deposit	2,465 06
Cash on hand	745 28
	<hr/>
	\$567,991 94

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

MAY 4, 1895.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

 LIABILITIES.

Deposits	\$304,993 38
Reserve fund.....	15,869 15
Profits	4,232 00
	<hr/>
	\$325,094 53

 RESOURCES.

Public funds of Maine.....	\$ 2,000 00
Public funds out of New England.....	79,000 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds out of Maine	50,740 00
Corporation bonds of Maine.....	26,000 00
Corporation bonds out of Maine.....	500 00
Corporation stock of Maine	850 00
National bank stock of Maine.....	15,250 00
Loans on mortgages of real estate...	104,791 52
Loans on stocks and bonds.....	1,755 55
Loans on other collaterals (personal)	2,657 00
Loans to municipalities	6,675 00
Real estate, foreclosure	6,222 10
Safes and furniture.....	800 00
Expense account	51 38
Cash on deposit.	9,364 11
Cash on hand.....	2,437 87
	<hr/>
	\$325,094 53

CALAIS SAVINGS BANK—CALAIS.

MAY 4, 1895.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

 LIABILITIES.

Deposits.....	\$316,272 71
Reserve fund	6,284 01
Profits	6,254 27
	<hr/>
	\$328,810 99

 RESOURCES.

Public funds of Maine	\$28,000 00
Public funds out of New England	103,000 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	5,500 00
Other securities	4,990 00
Loans on mortgages of real estate.	45,619 41
Loans on stocks and bonds.....	15,746 69
Loans on other collaterals (personal)	1,000 00
Loans to corporations	10,148 75
Real estate, foreclosure.....	1,000 00
Cash on deposit	903 44
Cash on hand	6,552 71
	<hr/>
	\$328,810 99

CAMDEN SAVINGS BANK—ROCKPORT.

MAY 4, 1895.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

 LIABILITIES.

Deposits.....	\$137,577 22
Reserve fund.....	7,331 32
Profits.....	3,361 59
	<hr/>
	\$148,270 13

 RESOURCES.

Public funds of Maine.....	\$ 589 14
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.....	73,550 92
Loans on stocks and bonds.....	28,196 11
Loans on other collaterals (personal).....	5,872 00
Loans on names alone.....	7,985 08
Real estate, foreclosure.....	5,608 37
Safes and furniture.....	1,440 00
Expense account.....	149 20
Cash on deposit.....	3,881 00
Cash on hand....	1,820 95
	<hr/>
	\$148,270 13

CASCADE SAVINGS BANK—OAKLAND.

May 4, 1895.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

 LIABILITIES.

Deposits.....	\$185,989 80
Reserve fund.....	9,000 00
Profits.....	2,331 22
	<hr/>
	\$197,321 02

 RESOURCES.

Railroad bonds of Maine	\$ 3,000 00
Railroad bonds out of Maine.....	30,000 00
Railroad stock of Maine	1,800 00
National bank stock of Maine.....	38,400 00
Loans on mortgages of real estate.....	58,632 00
Loans on stocks and bonds.....	33,300 00
Loans on other collaterals (personal).....	5,025 00
Real estate, foreclosure.....	15,000 00
Premium account	5,000 00
Safes and furniture.....	800 00
Expense account	25 25
Cash on deposit.....	5,812 21
Cash on hand.....	426 56
	<hr/>
	\$197,321 02

DEXTER SAVINGS BANK—DEXTER.

MAY 4, 1895.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

 LIABILITIES.

Deposits.....	\$480,597 65
Reserve fund.....	10,300 00
Profits	9,051 64
	<hr/>
	\$499,949 29

 RESOURCES.

Public funds of Maine.....	\$ 1,600 00
Public funds out of New England.....	10,000 00
Railroad bonds of Maine.....	62,000 00
Railroad bonds out of Maine	69,450 00
Corporation bonds of Maine.....	94,375 00
Corporation bonds out of Maine	10,000 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	20,000 00
Other securities.....	5,000 00
Loans on mortgages of real estate.....	52,871 70
Loans on stocks and bonds.....	17,741 84
Loans on other collaterals (personal)	4,490 60
Loans to municipalities.....	6,000 00
Loans to corporations.....	60 00
Real estate, investment.....	24,000 00
Real estate, foreclosure.....	17,340 39
Cash on deposit.....	22,929 65
Cash on hand.....	635 11
	<hr/>
	\$499,949 29

EASTPORT SAVINGS BANK—EASTPORT.

May 4, 1895.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

 LIABILITIES.

Deposits.....	\$534,488 85
Reserve fund..	9,714 22
Profits..	12,602 70
	<hr/>
	\$556,805 77

 RESOURCES.

Public funds out of New England.....	\$177,000 00
Railroad bonds of Maine.....	11,000 00
Railroad bonds out of Maine.....	112,600 00
Corporation bonds of Maine	23,000 00
Corporation bonds out of Maine	14,000 00
Railroad stock out of Maine.....	2,000 00
Corporation stock out of Maine.....	1,000 00
National bank stock of Maine.....	13,425 00
National bank stock out of Maine	6,575 00
Loans on mortgages of real estate	112,650 98
Loans on stocks and bonds.....	6,850 48
Loans on other collaterals (personal)	20,625 48
Loans to municipalities	5,310 18
Loans to corporations	6,411 55
Real estate, investment.....	21,847 80
Cash on deposit.....	19,316 21
Cash on hand.....	3,193 09
	<hr/>
	\$556,805 77

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 4, 1895.

C. G. TOTMAN, PRESIDENT.

SIMEON MERRILL, TREASURER.

 LIABILITIES.

Deposits.....	\$293,766 00
Reserve fund....	16,084 00
Special reserve fund	2,000 00
Profits	219 58
	<hr/>
	\$312,069 58

 RESOURCES.

Public funds of Maine.....	\$ 5,900 00
Public funds out of New England.....	12,000 00
Railroad bonds of Maine	12,000 00
Railroad bonds out of Maine ..	22,250 00
Corporation bonds of Maine.....	31,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock out of Maine.	5,000 00
National bank stock of Maine.....	21,425 00
Other bank stock of Maine ...	1,000 00
Loans on mortgages of real estate.....	114,848 00
Loans on stocks and bonds.....	35,350 00
Loans on other collaterals (personal).....	1,060 00
Loans to municipalities	16,000 00
Loans to corporations.....	6,000 00
Real estate, foreclosure.....	3,000 00
Premium account	1,560 00
Safes and furniture.....	300 00
Cash on deposit.....	17,516 13
Cash on hand.....	860 45
	<hr/>
	\$312,069 58

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

MAY 4, 1895.

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

 LIABILITIES.

Deposits.....	\$560,020 17
Reserve fund	1,500 00
Profits	3,208 09
	<hr/>
	\$564,728 26

 RESOURCES.

United States bonds.....	\$20,000 00
Public funds of Maine ..	6,000 00
Public funds out of New England.....	95,000 00
Railroad bonds of Maine	40,000 00
Railroad bonds out of Maine.....	112,400 00
Corporation bonds of Maine	53,300 00
Railroad stock of Maine	32,771 50
Corporation stock of Maine	850 00
National bank stock of Maine.....	74,995 00
Loans on mortgages of real estate.....	59,357 89
Loans on stocks and bonds.....	23,462 96
Loans on other collaterals (personal).....	2,476 31
Loans to corporations	2,506 00
Real estate, investment	21,507 09
Real estate, foreclosure.....	11,760 52
Cash on deposit	4,650 98
Cash on hand	3,696 01
	<hr/>
	\$564,728 26

GARDINER SAVINGS INSTITUTION—GARDINER.

May 4, 1895.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

 LIABILITIES.

Deposits.....	\$2,221,455 92
Reserve fund.....	93,200 00
Profits.....	30,280 54
	<hr/>
	\$2,344,936 46

 RESOURCES.

United States bonds.....	\$60,000 00
Public funds of Maine	34,900 00
Other public funds of New England	29,000 00
Public funds out of New England.....	1,419,245 82
Railroad bonds of Maine	72,000 00
Railroad bonds out of Maine.....	90,000 00
Corporation bonds of Maine.....	191,000 00
National bank stock of Maine.....	57,240 00
National bank stock out of Maine	12,200 00
Loans on mortgages of real estate.....	166,274 13
Loans on stocks and bonds.....	113,902 31
Loans on other collaterals (personal).....	6,242 00
Loans to municipalities	20,900 00
Real estate, investment	30,000 00
Real estate, foreclosure.....	1,600 00
Cash on deposit	37,946 58
Cash on hand	2,485 62
	<hr/>
	\$2,344,936 46

GORHAM SAVINGS BANK—GORHAM.

MAY 4, 1895.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

 LIABILITIES.

Deposits.....	\$377,131 31
Reserve fund. ...	19,157 33
Profits. . .	7,256 18
	<hr/>
	\$403,544 82

 RESOURCES.

Public funds of Maine...	\$ 4,600 00
Public funds out of New England.....	103,860 00
Railroad bonds of Maine	22,263 75
Railroad bonds out of Maine.....	52,500 00
Corporation bonds of Maine	30,500 00
Corporation bonds out of Maine.....	500 00
Railroad stock of Maine	700 00
National bank stock of Maine.....	8,350 00
Other securities	2,078 22
Loans on mortgages of real estate.....	156,551 62
Loans on stocks and bonds.....	3,625 00
Loans on other collaterals (personal)	250 00
Loans to corporations..	103 35
Real estate, foreclosure.....	14,200 00
Cash on deposit	1,790 59
Cash on hand.....	1,672 29
	<hr/>
	\$403,544 82

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MAY 4, 1895.

ELIPHALET ROWELL, PRESIDENT.

HENRY K. BAKER, TREASURER.

 LIABILITIES.

Deposits.....	\$638,925 43
Reserve fund	33,000 00
Profits.....	21,905 98
	<hr/>
	\$693,831 41

 RESOURCES.

Public funds of Maine	\$ 11,895 00
Public funds out of New England	277,111 25
Railroad bonds of Maine... ..	54,281 42
Railroad bonds out of Maine	139,500 00
Corporation bonds of Maine.....	93,893 00
Corporation bonds out of Maine	36,500 00
National bank stock of Maine.....	14,460 00
Loans on mortgages of real estate.....	47,071 62
Loans on other collaterals (personal)	420 00
Real estate, investment.....	1,000 00
Real estate, foreclosure.....	8,792 07
Expense account	475 85
Cash on deposit.....	8,490 62
Cash on hand	30 58
	<hr/>
	\$693,831 41

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

MAY 4, 1895.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

 LIABILITIES.

Deposits.....	\$350,393 47
Reserve fund	9,506 74
Profits	5,283 21
	<hr/>
	\$365,183 42

 RESOURCES.

United States bonds.....	\$22,700 00
Public funds of Maine.....	34,433 73
Public funds out of New England.....	19,000 00
Railroad bonds of Maine	12,000 00
Railroad bonds out of Maine.....	13,900 00
Corporation bonds of Maine	22,400 00
Railroad stock of Maine.....	400 00
National bank stock of Maine.....	16,600 00
Other bank stock of Maine	1,000 00
Loans on mortgages of real estate.....	148,829 81
Loans on stocks and bonds.....	31,710 00
Loans on other collaterals (personal) .	50 00
Loans to municipalities	4,190 67
Loans to corporations	9,000 00
Real estate, foreclosure	6,932 00
Premium account.....	4,837 50
Cash on deposit	14,130 18
Cash on hand	3,069 53
	<hr/>
	\$365,183 42

HOULTON SAVINGS BANK—HOULTON.

May 4, 1895.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

 LIABILITES.

Deposits.....	\$373,571 35
Reserve fund	5,451 23
Profits.....	241 70
	<hr/>
	\$384,264 28

 RESOURCES.

Public funds of Maine	\$600 00
Public funds out of New England.....	27,550 00
Railroad bonds of Maine	13,000 00
Railroad bonds out of Maine.....	42,582 50
Corporation bonds of Maine	17,925 00
National bank stock of Maine	58,600 00
National bank stock out of Maine	1,100 00
Loans on mortgages of real estate.....	188,320 56
Loans to municipalities	7,325 00
Real estate, investment	4,600 00
Premium account.....	14,661 71
Safes and furniture	800 00
Expense account.....	125 80
Cash on deposit.....	1,154 63
Cash on hand	5,919 08
	<hr/>
	\$384,264 28

KENNEBEC SAVINGS BANK—AUGUSTA.

May 4, 1895.

M. B. V. CHASE, PRESIDENT.

WILLIAM G. BOOTHBY, TREASURER.

 LIABILITIES.

Deposits.....	\$913,560 94
Reserve fund....	20,300 00
Profits.....	4,891 77
	<hr/>
	\$938,752 71

 RESOURCES.

Public funds of Maine.	\$10,000 00
Public funds out of New England.....	306,800 00
Railroad bonds of Maine.....	124,650 00
Railroad bonds out of Maine.....	22,000 00
Corporation bonds of Maine.....	21,500 00
National bank stock of Maine....	162,970 00
National bank stock out of Maine.....	13,000 00
Loans on mortgages of real estate.....	140,900 11
Loans on stocks and bonds....	94,483 95
Loans on other collaterals (personal).....	2,805 00
Premium account.....	6,801 88
Safes and furniture.....	1,500 00
Cash on deposit.....	28,978 81
Cash on hand.....	2,362 96
	<hr/>
	\$938,752 71

KENNEBUNK SAVINGS BANK—KENNEBUNK.

MAY 4, 1895.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

 LIABILITIES.

Deposits	\$545,380 87
Reserve fund	15,572 45
Profits	15,538 63
	<hr/>
	\$576,491 95

 RESOURCES.

Public funds of Maine	\$1,000 00
Public funds out of New England.....	136,360 00
Railroad bonds of Maine.....	35,000 00
Railroad bonds out of Maine... ..	168,165 00
Corporation bonds of Maine.....	40,000 00
Railroad stock of Maine.	11,343 00
National bank stock of Maine.....	26,350 00
Loans on mortgages of real estate	124,810 31
Loans on stocks and bonds.....	5,762 92
Loans on other collaterals (personal).....	200 00
Real estate, investment.. ..	3,490 00
Premium account.....	2,731 01
Cash on deposit.....	18,846 36
Cash on hand.....	2,433 35
	<hr/>
	\$576,491 95

LUBEC SAVINGS BANK—LUBEC.

MAY 4, 1895.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

 LIABILITIES.

Deposits.....	\$11,209 46
Reserve fund.....	600 00
Profits	210 94
	<hr/>
	\$12,020 40

 RESOURCES.

United States bonds.....	1,500 00
Railroad bonds out of Maine.....	1,000 00
Corporation bonds of Maine	500 00
Corporation stock of Maine	800 00
National bank stock of Maine.....	525 00
Loans on mortgages of real estate.....	6,163 28
Loans on other collaterals (personal).....	150 00
Loans on names alone.....	533 12
Premium account	310 00
Expense account	114 00
Cash on deposit	230 00
Cash on hand	195 00
	<hr/>
	\$12,020 40

MACHIAS SAVINGS BANK—MACHIAS.

MAY 4, 1895.

GEORGE W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

 LIABILITIES.

Deposits.....	\$628,414 61
Profits	5,722 60
	<hr/>
	\$634,137 21

 RESOURCES.

Public funds of Maine	\$111,500 00
Public funds out of New England.....	277,500 00
Railroad bonds of Maine	22,000 00
Railroad bonds out of Maine	93,000 00
Corporation bonds of Maine.....	52,500 00
National bank stock of Maine.....	30,750 00
Other bank stock of Maine	4,000 00
Loans on mortgages of real estate	20,294 00
Loans to corporations	8,000 00
Real estate, investment.....	2,000 00
Cash on deposit.....	5,296 35
Cash on hand	7,296 86
	<hr/>
	\$634,137 21

MAINE SAVINGS BANK—PORTLAND.

May 4, 1895.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

 LIABILITIES.

Deposits.....	\$6,446,401 66
Reserve fund.....	325,000 00
Profits	144,477 11
	<hr/>
	\$6,915,878 77

 RESOURCES.

United States bonds	\$650,000 00
Public funds of Maine	100,000 00
Public funds out of New England	1,881,725 00
Railroad bonds of Maine	531,000 00
Railroad bonds out of Maine.....	2,137,067 75
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.....	64,073 00
Other bank stock of Maine....	22,675 00
Loans on mortgages of real estate.....	304,529 05
Loans on stocks and bonds.....	172,158 98
Loans to corporations	105,780 63
Real estate, investment	25,000 00
Real estate, foreclosure.....	7,651 02
Expense account	5,659 81
Cash on deposit.....	23,999 03
Cash on hand	4,939 50
	<hr/>
	\$6,915,878 77

MECHANICS' SAVINGS BANK—AUBURN.

MAY 4, 1895.

DR. B. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

 LIABILITIES.

Deposits	\$540,029 06
Reserve fund	6,625 00
Special reserve fund	42,077 34
Profits	8,282 18
	<hr/>
	\$597,013 58

 RESOURCES.

Public funds out of New England	\$32,350 00
Railroad bonds of Maine	10,000 00
Railroad bonds out of Maine	13,500 00
Corporation bonds of Maine	18,950 00
Corporation bonds out of Maine	20,400 00
National bank stock of Maine	154,990 00
National bank stock out of Maine ...	1,500 00
Other bank stock of Maine	8,500 00
Loans on mortgages of real estate...	171,516 00
Loans on stocks and bonds	68,637 39
Loans on other collaterals (personal)	14,225 00
Loans on names alone ..	2,000 00
Loans to corporations	14,500 00
Real estate, investment	40,000 00
Real estate, foreclosure	14,700 00
Cash on deposit.	10,084 32
Cash on hand	1,160 87
	<hr/>
	\$597,013 58

NORWAY SAVINGS BANK—NORWAY.

MAY 4, 1895.

C. S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

 LIABILITIES.

Deposits	\$344,361 06
Reserve fund.....	1,000 00
Profits	8,204 67
	<hr/>
	\$353,565 73

 RESOURCES.

Public funds of Maine	\$ 1,774 90
Public funds out of New England.....	12,566 45
Railroad bonds out of Maine.....	30,000 00
Corporation bonds of Maine.....	21,900 00
Corporation bonds out of Maine	11,000 00
Railroad stock of Maine	5,027 50
Railroad stock out of Maine.....	2,000 00
Corporation stock of Maine	1,000 00
National bank stock of Maine.....	51,400 00
Other bank stock of Maine.....	6,200 00
Loans on mortgages of real estate.....	145,594 65
Loans on stocks and bonds.....	35,242 66
Loans on other collaterals (personal).....	3,692 00
Loans on names alone	392 03
Loans to corporations	2,700 00
Real estate, investment	7,500 00
Real estate, foreclosure.....	4,100 00
Premium account.....	7,650 00
Safes and furniture	1,500 00
Expense account.....	713 08
Cash on deposit	1,089 00
Cash on hand	523 46
	<hr/>
	\$353,565 73

PENOBSCOT SAVINGS BANK—BANGOR.

May 4, 1895.

F. A. WILSON, PRESIDENT.

GEORGE H. HOPKINS, TREASURER.

 LIABILITIES.

Deposits.....	\$1,702,380 79
Reserve fund	42,828 77
Profits	14,012 32
	<hr/>
	\$1,759,221 88

 RESOURCES.

United States bonds.....	\$125,000 00
Public funds of Maine	207,850 00
Public funds out of New England	399,500 00
Railroad bonds of Maine..	205,500 00
Railroad bonds out of Maine.....	130,000 00
Corporation bonds of Maine.....	75,000 00
Railroad stock of Maine	48,950 00
Corporation stock of Maine	11,000 00
National bank stock of Maine.....	13,800 00
Loans on mortgages of real estate.....	301,010 02
Loans on stocks and bonds.....	180,065 00
Loans on other collaterals (personal)	2,500 00
Loans to municipalities	8,500 00
Loans to corporations.....	3,200 00
Real estate, investment.....	1,190 00
Premium account	10,000 00
Safes and furniture.....	5,000 00
Expense account	221 80
Cash on deposit	29,877 80
Cash on hand	1,057 26
	<hr/>
	\$1,759,221 88

PEOPLE'S SAVINGS BANK—LEWISTON.

MAY 4, 1895.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

 LIABILITIES.

Deposits.....	\$856,881 54
Reserve fund.....	51,100 00
Profits.....	7,099 89
	<hr/>
	\$915,081 43

 RESOURCES.

Public funds of Maine.....	\$22,600 00
Public funds out of New England.....	80,000 00
Railroad bonds of Maine.....	126,000 00
Railroad bonds out of Maine.....	44,860 00
Corporation bonds of Maine.....	76,775 00
Railroad stock of Maine.....	500 00
Corporation stock of Maine.....	500 00
Corporation stock out of Maine.....	2,969 00
National bank stock of Maine.....	88,800 00
Other bank stock of Maine.....	2,800 00
Other securities.....	3,000 00
Loans on mortgages of real estate.....	267,326 84
Loans on stocks and bonds.....	27,507 66
Loans on other collaterals (personal).....	290 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	85,500 00
Real estate, foreclosure.....	3,012 48
Premium account ..	35,742 50
Safes and furniture.....	6,300 0
Expense account.....	86 20
Cash on deposit.....	26,815 01
Cash on hand.....	9,696 7
	<hr/>
	\$915,081 43

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

MAY 4, 1895.

JOHN R. KELLEY, PRESIDENT.

OSCAR C. ROGERS, TREASURER.

 LIABILITIES.

Deposits.....	\$470,360 92
Reserve fund	20,625 26
Profits	10,348 46
	<hr/>
	\$501,334 64

 RESOURCES.

United States bonds.....	\$18,000 00
Public funds out of New England.....	80,968 55
Railroad bonds of Maine.....	9,000 00
Railroad bonds out of Maine	105,237 50
Corporation bonds out of Maine	18,000 00
Corporation stock of Maine	1,500 00
National bank stock of Maine	33,490 00
Other bank stock of Maine	7,000 00
Other securities	2,000 00
Loans on mortgages of real estate.....	83,723 24
Loans on stocks and bonds.....	46,501 10
Loans on other collaterals (personal)	8,272 05
Loans on names alone	500 00
Loans to municipalities	1,000 00
Loans to corporations.....	47,945 00
Real estate, investment.....	15,000 00
Premium account	1,056 00
Furniture and fixtures.....	2,945 92
Safe deposit department	10,000 00
Cash on deposit.....	7,228 00
Cash on hand.....	1,967 28
	<hr/>
	\$501,334 64

PHILLIPS SAVINGS BANK—PHILLIPS.

MAY 4, 1895.

FREMONT SCAMMON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

 LIABILITIES.

Deposits	\$151,700 70
Reserve fund	3,200 00
Profits	3,490 63
	<hr/>
	\$158,391 33

 RESOURCES.

Public funds of Maine	\$22,100 00
Public funds out of New England.....	7,000 00
Railroad bonds of Maine	33,375 00
Railroad bonds out of Maine.....	5,000 00
Corporation bonds of Maine	9,000 00
Corporation bonds out of Maine	5,000 00
National bank stock of Maine.....	16,800 00
Other bank stock of Maine	2,100 00
Loans on mortgages of real estate.....	25,391 47
Loans on stocks and bonds.....	7,140 70
Loans on other collaterals (personal).....	1,372 85
Loans to municipalities.....	5,934 90
Loans to corporations	2,533 65
Premium account	1,850 00
Safes and furniture.....	400 00
Cash on deposit	13,092 82
Cash on hand ..	299 94
	<hr/>
	\$158,391 33

PISCATAQUIS SAVINGS BANK—DOVER.

May 4, 1895.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

 LIABILITIES.

Deposits.....	\$483,503 37
Reserve fund.....	1,316 86
Profits.....	12,747 16
	<hr/>
	\$497,567 39

 RESOURCES.

Public funds of Maine	\$19,000 00
Public funds out of New England.....	66,500 00
Railroad bonds of Maine.....	27,000 00
Railroad bonds out of Maine.....	80,045 00
Corporation bonds of Maine	45,650 00
Corporation bonds out of Maine	5,000 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.....	102,135 33
Loans on stocks and bonds....	41,851 84
Loans on other collaterals (personal)	514 47
Loans to municipalities	7,107 15
Loans to corporations	1,316 60
Real estate, investment..	11,397 68
Real estate, foreclosure.....	5,690 03
Premium account	5,683 50
Expense account.	321 95
Cash on deposit....	24,446 94
Cash on hand	1,206 90
	<hr/>
	\$497,567 39

PORTLAND SAVINGS BANK—PORTLAND.

MAY 4, 1895.

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

 LIABILITIES.

Deposits.....	\$8,170,251 27
Reserve fund	395,000 00
Profits	186,539 31
	<hr/>
	\$8,751,790 58

 RESOURCES.

United States bonds.....	\$500,000 00
Public funds of Maine	52,700 00
Public funds out of New England	2,769,500 00
Railroad bonds of Maine	695,000 00
Railroad bonds out of Maine.....	1,326,650 00
Corporation bonds of Maine.	540,500 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.	562,451 47
Loans on stocks and bonds.....	1,240,434 11
Loans to corporations	554,393 20
Real estate, investment....	39,727 74
Real estate, foreclosure.....	131,616 35
Cash on deposit	80,619 02
Cash on hand	55,170 19
	<hr/>
	\$8,751,790 58

ROCKLAND SAVINGS BANK—ROCKLAND.

MAY 4, 1895.

EDWARD H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

 LIABILITIES.

Deposits.....	\$1,005,431 49
Reserve fund.....	14,564 81
Profits.....	24,859 26
	<hr/>
	\$1,044,855 56

 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.....	103,750 00
Railroad bonds out of Maine.....	239,869 80
Corporation bonds of Maine.....	54,950 00
Corporation bonds out of Maine.....	5,890 00
Corporation stock of Maine.....	1,200 00
Corporation stock out of Maine.....	1,470 00
National bank stock of Maine.....	71,495 00
Loans on mortgages of real estate.....	121,404 45
Loans on stocks and bonds.....	232,346 98
Loans on other collaterals (personal).....	11,400 00
Loans on names alone.....	6,370 62
Loans to municipalities.....	12,000 00
Loans to corporations.....	57,199 99
Real estate, investment.....	13,000 00
Premium account.....	14,276 00
Cash on deposit.....	59,287 30
Cash on hand.....	6,770 42
	<hr/>
	\$1,044,855 56

SACO SAVINGS BANK—SACO.

MAY 4, 1895.

RISHWORTH JORDAN, PRESIDENT.

FRANK W. NUTTER, TREASURER.

 LIABILITIES.

Deposits.....	\$634,602 64
Reserve fund.....	28,688 29
Profits	10,791 41
	<hr/>
	\$674,082 34

 RESOURCES.

Public funds of Maine	\$ 1,000 00
Public funds out of New England	86,500 00
Railroad bonds of Maine.....	55,050 00
Railroad bonds out of Maine	176,872 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... ..	46,130 00
National bank stock out of Maine	8,400 00
Loans on mortgages of real estate.....	156,938 32
Loans on stocks and bonds... ..	17,035 00
Loans to municipalities	5,000 00
Real estate, foreclosure.....	7,504 47
Premium account	19,468 45
Cash on deposit.....	1,801 94
Cash on hand	1,131 39
	<hr/>
	\$674,082 34

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

MAY 4, 1895.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

 LIABILITIES.

Deposits	\$2,445,174 00
Reserve fund	31,756 22
Profits	77,921 77
	<hr/>
	\$2,554,851 99

 RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine	10,000 00
Other public funds of New England...	52,000 00
Public funds out of New England	135,815 00
Railroad bonds of Maine	80,455 00
Railroad bonds out of Maine.....	1,187,260 13
Corporation bonds of Maine.....	100,675 00
Corporation bonds out of Maine.....	16,678 00
Railroad stock of Maine	203,844 62
Railroad stock out of Maine.....	201,480 87
Corporation stock of Maine	97,680 00
Corporation stock out of Maine.....	11,900 00
National bank stock of Maine.	46,680 00
National bank stock out of Maine	10,300 00
Loans on mortgages of real estate.....	81,154 22
Loans on stocks and bonds.....	66,438 34
Loans on other collaterals (personal).....	1,295 50
Loans to corporations	22,800 00
Real estate, investment.....	15,722 29
Cash on deposit.....	11,753 01
Cash on hand	15,920 01
	<hr/>
	\$2,554,851 99

SEARSPORT SAVINGS BANK—SEARSPORT.

MAY 4, 1895.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

 LIABILITIES.

Deposits.....	\$149,212 79
Reserve fund.....	3,250 00
Profits	497 52
	<hr/>
	\$152,960 31

 RESOURCES.

District of Columbia bonds.....	\$18,000 00
Public funds of Maine	1,000 00
Public funds out of New England.....	53,000 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.....	10,134 51
Corporation stock of Maine	6,284 00
National bank stock of Maine.....	19,880 00
Loans on mortgages of real estate	2,780 00
Loans on stocks and bonds	7,700 00
Real estate, foreclosure.....	4,300 00
Premium account	584 14
Cash on deposit.....	1,669 03
Cash on hand	628 63
	<hr/>
	\$152,960 31

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

May 4, 1895.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

 LIABILITIES.

Deposits.....	\$1,026,103 12
Reserve fund.....	22,000 00
Profits.....	16,155 13
	<hr/>
	\$1,064,258 25

 RESOURCES.

Public funds of Maine.....	\$ 10,000 00
Public funds out of New England.....	276,000 00
Railroad bonds of Maine.....	198,000 00
Railroad bonds out of Maine.....	196,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock of Maine.....	24,750 00
National bank stock of Maine.....	78,550 00
Other bank stock of Maine.....	1,000 00
Other bank stock out of Maine...	5,000 00
Loans on mortgages of real estate.....	190,131 50
Loans on stocks and bonds.....	10,360 00
Loans on other collaterals (personal).....	6,700 00
Loans to municipalities.....	4,150 44
Loans to corporations.....	16,867 00
Real estate, foreclosure.....	11,914 62
Premium account.....	22,000 00
Cash on deposit.....	2,834 69
	<hr/>
	\$1,064,258 25

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

MAY 4, 1895.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

 LIABILITIES.

Deposits	\$320,896 07
Reserve fund	8,235 96
Profits	5,346 64
	<hr/>
	\$334,478 67

 RESOURCES.

Public funds of Maine.....	\$10,000 00
Other public funds of New England	10,000 00
Public funds out of New England.....	68,000 00
Railroad bonds of Maine	56,970 00
Railroad bonds out of Maine... ..	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 mortgages of real estate	31,017 95
Loans on stocks and bonds.....	3,700 00
Loans on other collaterals, (personal)	10,000 00
Cash on deposit	6,870 72
	<hr/>
	\$334,478 67

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 4, 1895.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits.....	\$457,307 78
Reserve fund.....	8,000 00
Bills payable.....	7,000 00
Profits.....	1,350 30
	\$473,658 08

RESOURCES.

United States bonds	\$2,200 00
Public funds of Maine.....	1,150 00
Public funds out of New England.....	21,000 00
Railroad bonds of Maine	5,500 00
Railroad bonds out of Maine ..	80,000 00
Corporation bonds of Maine.....	52,000 00
Railroad stock out of Maine.	5,000 00
Corporation stock of Maine	1,550 00
National bank stock of Maine.....	36,330 00
National bank stock out of Maine	2,130 00
Other bank stock of Maine ...	8,320 00
Loans on mortgages of real estate.....	187,820 07
Loans on stocks and bonds.....	24,757 74
Loans on other collaterals (personal).....	974 00
Loans to municipalities	2,750 00
Loans to corporations.....	11,256 91
Real estate, investment....	2,500 00
Real estate, foreclosure.....	22,392 41
Premium account	2,727 00
Insurance account.....	377 15
Expense account	6 37
Cash on deposit.....	859 65
Cash on hand.....	2,056 78
	\$473,658 08

THOMASTON SAVINGS BANK—THOMASTON.

MAY 4, 1895.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

 LIABILITIES.

Deposits.....	\$275,175 43
Reserve fund.	7,595 00
Special reserve fund	657 65
Profits	4,370 32
	\$287,798 40

 RESOURCES.

Public funds of Maine...	\$ 7,000 00
Public funds out of New England.....	56,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	89,500 00
Corporation bonds of Maine	35,800 00
Corporation stock of Maine....	1,100 00
National bank stock of Maine.....	17,410 00
Loans on mortgages of real estate.....	18,805 00
Loans on stocks and bonds.....	30,392 19
Loans on other collaterals (personal)	600 00
Real estate, investment	3,600 00
Real estate, foreclosure.....	2,875 00
Premium account	5,000 00
Expense account	1,350 00
Cash on deposit	5,014 73
Cash on hand.....	3,351 48
	\$287,798 40

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

May 4, 1895.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

LIABILITIES.

Deposits.....	\$215,506 80
Reserve fund.....	1,960 00
Profits.....	228 62
	<hr/>
	\$217,695 42

RESOURCES.

United States bonds.....	\$9,000 00
Railroad bonds of Maine	6,400 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds of Maine.....	13,000 00
National bank stock of Maine.....	31,260 00
Other securities.....	48,000 00
Loans on mortgages of real estate.....	63,207 81
Loans on stocks and bonds.....	10,347 58
Loans on other collaterals (personal).....	2,175 00
Loans on names alone	390 00
Premium account	7,880 83
Expense account	1,540 15
Cash on deposit	3,453 95
	<hr/>
	\$217,695 42

TREMONT SAVINGS BANK—TREMONT.

MAY 4, 1895.

WM. N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

 LIABILITIES.

Deposits.....	\$28,632 44
Reserve fund	452 44
Special reserve fund.....	50 00
Profits	1,173 31
	<hr/>
	\$30,308 19

 RESOURCES.

Railroad bonds of Maine	\$2,800 00
Corporation bonds of Maine	2,700 00
Other securities	668 25
Loans on mortgages of real estate.....	14,060 02
Loans on other collaterals (personal) .	1,485 00
Loans to municipalities	2,756 33
Expense account.....	69 73
Cash on deposit	5,602 13
Cash on hand	166 73
	<hr/>
	\$30,308 19

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 1, 1895.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

 LIABILITIES.

Deposits.....	\$789,578 37
Reserve fund.....	33,000 00
Profits	26,347 52
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	\$848,925 89

 RESOURCES.

District of Columbia bonds.....	\$14,000 00
Public funds of Maine	5,100 00
Public funds out of New England.....	122,695 94
Railroad bonds of Maine	39,600 00
Railroad bonds out of Maine	60,250 00
Corporation bonds of Maine.....	5,000 00
Railroad stock of Maine	10,000 00
National bank stock of Maine.....	87,800 00
Loans on mortgages of real estate	353,442 00
Loans on stocks and bonds.....	26,526 00
Loans on other collaterals (personal)	8,066 00
Loans to municipalities	12,600 00
Loans to corporations	24,050 00
Real estate, investment.....	12,800 00
Real estate, foreclosure.....	21,907 87
Premium account	28,150 00
Cash on deposit.....	16,382 66
Cash on hand	545 42
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	\$848,925 89

WISCASSET SAVINGS BANK—WISCASSET.

MAY 4, 1895.

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

 LIABILITIES.

Deposits.....	\$182,931 56
Reserve fund	9,153 58
Profits	7,494 39
	<hr/>
	\$209,579 53

 RESOURCES.

District of Columbia bonds.....	\$1,000 00
Public funds of Maine ..	800 00
Public funds out of New England.....	9,500 00
Railroad bonds of Maine	34,767 50
Railroad bonds out of Maine.....	101,823 00
Corporation bonds of Maine	7,000 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.....	23,086 83
Loans on stocks and bonds.....	6,285 92
Loans on other collaterals (personal).....	263 22
Real estate, foreclosure	3,960 00
Cash on deposit	534 90
Cash on hand	198 16
	<hr/>
	\$209,579 53

YORK COUNTY SAVINGS BANK—BIDDEFORD.

May 4, 1895.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

 LIABILITIES.

Deposits.....	\$1,176,372 15
Reserve fund	13,700 00
Profits	11,689 77
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	\$1,201,761 92

 RESOURCES.

United States bonds.....	\$23,350 00
Public funds of Maine	5,000 00
Public funds out of New England.....	253,634 46
Railroad bonds of Maine	46,550 00
Railroad bonds out of Maine.....	136,397 16
Corporation bonds of Maine	51,000 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	15,000 00
National bank stock of Maine	97,775 00
National bank stock out of Maine	86,300 00
Other bank stock of Maine	18,000 00
Loans on mortgages of real estate.....	242,383 64
Loans on stocks and bonds.....	31,578 00
Real estate, investment	13,462 39
Real estate, foreclosure	45,462 50
Premium account.....	69,000 00
Cash on deposit.....	28,042 61
Cash on hand	6,826 16
	<hr/>
	\$1,201,761 92

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
SAVINGS BANKS

1895.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MAY 22, 1895.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

LIABILITIES.

Deposits.....	\$1,502,559 00
Reserve fund.....	48,584 00
Special reserve fund.....	2,898 04
Undivided profits.....	2,635 24
	\$1,556,676 28

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, 1924.....	1,000 00	1,040 00	1,000 00	
	Lewiston, 4s, 1913.....	9,000 00	9,270 00	9,000 00	
	Lewiston, 5s, 1907.....	8,000 00	8,960 00	8,000 00	
	Lewiston, 5s, 1897.....	2,000 00	2,040 00	2,000 00	
	Portland, 6s, 1907.....	1,000 00	1,220 00	1,000 00	
Town of	Caribou, 4½s, 1901, Opt.....	13,000 00	13,390 00	13,000 00	
	Lyndon, 8s, 1895-6.....	4,750 00	4,845 00	4,750 00	
	Lyndon, 6s, 1896.....	1,000 00	1,020 00	1,000 00	
Total public funds of Maine.....		50,750 00			\$50,750 00
County of	Belmont, O., 5s, 1903-14.....	8,000 00	8,640 00	8,000 00	
	Franklin, O., 6s, 1897.....	6,000 00	6,180 00	6,000 00	
	Henry, O., 5s, 1901, Opt.....	6,000 00	6,240 00	6,000 00	
	Jay, Ind., 6s, 1895-7.....	3,000 00	3,060 00	3,000 00	
	Jefferson, O., 5s, 1899, Opt.....	5,000 00	5,150 00	5,000 00	
	Jefferson, O., 5s, 1902.....	20,800 00	20,800 00	20,000 00	
	Kane, Ill., 5s, 1901.....	10,500 00	10,920 00	10,500 00	
	Lawrence, O., 5s, 1906.....	5,000 00	5,350 00	5,000 00	
	Mercer, O., 6s, 1897-1900.....	6,000 00	6,360 00	6,000 00	
	Muskingum, O., 5s, 1904-6.....	10,000 00	10,600 00	10,000 00	
	Pottawattamie, Ia., 4½s, 1897.....	11,000 00	11,000 00	11,000 00	
	Akron, O., 6s, 1899.....	10,000 00	10,700 00	10,000 00	
	Ashland, Wis., 5s, 1911.....	8,000 00	8,860 00	8,000 00	
	Canton, O., 5s, 1896-1902.....	32,960 00	32,960 00	32,000 00	
	Cedar Rapids, Ia., 5s, 1896, Opt.....	4,000 00	4,040 00	4,000 00	
	Clinton, Ia., 5s, 1912.....	7,700 00	8,547 00	7,700 00	
	Columbus, O., 5s, 1901.....	5,000 00	5,256 00	5,000 00	
	Danville, Ill., 4½s, 1902-1907.....	7,000 00	7,210 00	7,000 00	
	Duluth, Minn., 5s, 1907.....	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921.....	5,000 00	5,300 00	5,000 00		
Evansville, Ind., 5s, 1912.....	2,000 00	2,000 00	2,000 00		
Evansville, Ind., 4½s, 1912.....	5,000 00	4,700 00	5,000 00		
Ironton, O., 6s, 1898.....	3,000 00	3,210 00	3,000 00		
Jacksonville, Ill., 5s, 1905.....	5,000 00	5,350 00	5,000 00		
Joliet, Ill., 5s, 1895.....	5,000 00	5,000 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	14,700 00	14,000 00		
Moline, Ill., 4½s, 1904, Opt.....	4,500 00	4,635 00	4,500 00		
Newark, O., 5s, 1895-1902.....	9,000 00	9,270 00	9,000 00		
Newport, Ky., 5s, 1913-19.....	15,000 00	16,800 00	15,000 00		
Springfield, O., 6s, 1895-1900.....	9,000 00	9,360 00	9,000 00		
Springfield, Mo., 4½s, 1911.....	5,000 00	5,200 00	5,000 00		

ANDROSCOGGIN COUNTY SAVINGS BANK—CONTINUED.
RESOURCES.

	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Public Funds Owned.</i>				
City of St. Louis, Mo., 5s, 1900.....	\$5,000 00	\$5,350 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	5,000 00	5,000 00	
South Chicago, Ill., 5s, 1908.....	9,000 00	9,900 00	9,000 00	
Superior, Wis., 5s, 1912.....	5,000 00	5,300 00	5,000 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	5,350 00	5,000 00	
Township of Youngstown, O., 5s, 1914.....	10,000 00	11,100 00	10,000 00	
Total public funds out of New England.....	312,700 00			\$312,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	9,600 00	9,550 00	
Boston & Maine, 4s, 1942.....	25,000 00	25,750 00	25,000 00	
Leeds & Farmington, 6s, 1896.....	500 00	510 00	500 00	
Lime Rock, 5s, 1908.....	10,000 00	10,300 00	10,000 00	
Maine Central, 7s, 1912.....	20,000 00	27,200 00	20,000 00	
Maine Central, 4½s, 1905.....	16,000 00	16,640 00	16,000 00	
Maine Central, 5s, 1923.....	10,000 00	11,700 00	10,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1903.....	25,000 00	26,250 00	25,000 00	
Portland & Rumford Falls, 5s, 1912.....	20,000 00	21,000 00	20,000 00	
Total railroad bonds of Maine.....	146,500 00			146,050 00
Bridgeport Traction Company, 5s, 1923.....	10,000 00	10,000 00	10,000 00	
Housatonic, 5s, 1937.....	15,000 00	13,450 00	15,000 00	
Lynn & Boston, 5s, 1924.....	5,000 00	5,000 00	5,000 00	
Naunkeag Street, 5s, 1906-10.....	15,000 00	14,250 00	15,000 00	
New Haven & Derby, 5s, 1918.....	10,000 00	11,400 00	10,000 00	
New Haven Street, 5s, 1913.....	5,000 00	5,050 00	5,000 00	
New Haven & West Haven, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of New England.....	70,000 00			70,000 00
Buffalo Street, 5s, 1931.....	16,000 00	16,480 00	16,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Cleveland Electric, 5s, 1913.....	10,000 00	10,000 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	10,700 00	10,000 00	
Des Moines Street, 6s, 1914.....	5,000 00	5,300 00	5,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	5,000 00	2,250 00	2,500 00	
Grand Avenue, Kansas City, Mo., 5s, 1908.....	5,000 00	4,750 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	6,600 00	6,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	10,000 00	9,500 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	
Toledo Consolidated Street, 5s, 1909.....	10,000 00	9,600 00	10,000 00	
Trenton Passenger, 6s, 1931.....	12,000 00	12,960 00	12,000 00	
Waynesburg & Canton, O., 5s, 1928.....	4,000 00	3,000 00	2,400 00	
Youngstown Street, 6s, 1901-11.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.....	145,000 00			136,925 00
<i>Corporation Bonds Owned.</i>				
Berlin Aqueduct Company, 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Continental Mills, 6s, 1898.....	25,000 00	25,000 00	25,000 00	
Lewiston Mill Company, 6s, 1899, Opt.....	10,000 00	6,000 00	10,000 00	
Maine & New Hampshire Granite Com., 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1914.....	2,000 00	2,000 00	2,000 00	
Union Water Power Company, 5s, 1904.....	23,000 00	23,920 00	23,000 00	
Total corporation bonds owned.....	75,000 00			75,000 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	30,000 00	33,000 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	\$8,060 00	\$6,200 00	
Casco National Bank, Portland.....	3,600 00	3,600 00	3,600 00	
Cumberland National Bank, Portland.....	4,760 00	4,760 00	4,760 00	
First National Bank, Lewiston	60,000 00	96,000 00	60,000 00	
First National Bank, Portland.....	5,400 00	5,724 00	5,400 00	
Manufacturers' National Bank, Lewiston..	2,000 00	2,400 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	2,530 00	2,200 00	
Portland National Bank, Portland.....	5,000 00	5,500 00	5,000 00	
Total national bank stock owned.....	98,160 00			\$98,160 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Loans on Public Funds.</i>				
City of Belfast, Maine.....		100 00	100 00	
Lewiston, Maine.....		500 00	500 00	600 00
<i>Loans on Railroad Bonds.</i>				
Iowa Central.....		600 00	606 00	
Maine Central.....		1,000 00	1,000 00	
Omaha Street.....		740 00	740 00	
Terre Haute Street.....		4,000 00	4,600 00	6,340 00
<i>Loans on Corporation Bonds.</i>				
Lewiston Mill Company.....		5,000 00	7,500 00	
Middlesex Banking Company.....		800 00	800 00	8,300 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company, Lewiston.....		1,000 00	1,000 00	
Continental Mills, Lewiston.....		350 00	350 00	
Cowan Woolen Company, Lewiston.....		4,500 00	4,500 00	
Gay-Woodman Company, Lewiston.....		2,200 00	4,400 00	
Jordan-Frost Lumber Company, Lewiston.....		5,150 00	5,150 00	
Lewiston and Auburn Electric Light Company.....		500 00	500 00	
Little Androscoggin Water Power Company, Lewiston.....		500 00	500 00	
Pray-Small Company, Auburn.....		4,000 00	4,000 00	
Worumbo Manufacturing Company.....		25 00	25 00	20,425 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Lewiston.....		300 00	300 00	
Mechanics' National Bank, Newburyport, Mass.....		550 00	550 00	
National Shoe and Leather Bank, Auburn.....		2,000 00	2,000 00	2,850 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....		2,500 00	2,500 00	
Continental Mills, Lewiston.....		5,000 00	5,000 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	
Washburn Chair Company (endorsed).....		3,000 00	3,000 00	24,300 00
Loan on Portland and Rochester Railroad stock....		400 00	400 00	
Loan on Androscoggin County Savings Bank books,		650 00	650 00	
Loans on personal property.....		8,624 17	8,624 17	
Loans on mortgages of real estate.....		482,180 32	482,180 32	491,854 49
Real estate, foreclosure.....		13,055 21	13,055 21	
Expense account.....		-	72 35	
Premium account.....		-	50,386 87	63,514 43
Cash on deposit.....		5,743 23	5,743 23	
Cash on hand		780 13	780 13	6,523 36
Unpaid accrued interest.....		25,390 24		1,556,676 28
		1,602,553 20		
Due depositors, earned dividend and accrued State tax		1,511,654 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$90,899 16		
Annual expenses, \$2,900.				

AUBURN SAVINGS BANK—AUBURN.

MAY 31, 1895.

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

LIABILITIES.

Deposits	\$1,281,913 64
Reserve fund	31,350 00
Undivided profits	27,477 29
	\$1,340,740 93

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 Defiance, O., 6s, 1895-99	\$7,440 00	\$7,663 20	\$7,440 00	
Greene, Ind., 6s, 1895-8	6,000 00	6,180 00	6,000 00	
Hancock, O., 6s, 1895-6	2,000 00	2,020 00	2,000 00	
Iowa, Wis., 5s, 1906	5,000 00	5,350 00	5,000 00	
O'Brien, Iowa, 4s, 1898, Opt	4,500 00	4,455 00	4,500 00	
Paulding, O., 5s, 1896	3,500 00	3,535 00	3,500 00	
Shelby, O., 6s, 1895-7	2,500 00	2,550 00	2,500 00	
Stark, O., 5s, 1898	5,900 00	5,100 00	5,000 00	
Sumner, Kan., 5½s, 1920	10,000 00	11,900 00	10,000 00	
City of Arkansas City, Kan., 6s, 1910	5,000 00	6,050 00	5,000 00	
Bellaire, O., 5s, 1901-10	8,000 00	8,560 00	8,000 00	
Canton, O., 5s, 1896-8	6,800 00	6,935 00	6,800 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	5,450 00	5,000 00	
Kansas City, Kan., 6s, 1896	5,000 00	5,100 00	5,000 00	
Logansport, Ind., 5s, 1896, Opt	10,000 00	10,100 00	10,000 00	
Madison, Wis., 6s, 1896-1901	5,500 00	5,830 00	5,500 00	
Manistee, Mich., 5s, 1896-7	10,000 00	10,100 00	10,000 00	
Marion, O., 6s, 1908	6,000 00	7,140 00	6,000 00	
Muncie, Ind., 6s, 1897-1901	5,000 00	5,350 00	5,000 00	
Muskegon, Mich., 5s, 1907	6,000 00	6,480 00	6,000 00	
Richmond, Ind., 6s, 1897-1908	6,000 00	6,720 00	6,000 00	
Springfield, Mo., 4½s, 1901, Opt	13,000 00	10,200 00	10,000 00	
Superior, Wis., 6s, 1898-1910	10,000 00	11,100 00	9,900 00	
Total public funds owned	179,240 00			\$178,740 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	9,600 00	9,550 00	
Boston & Maine, 4s, 1942	30,000 00	30,900 00	30,000 00	
Calais Street, 6s, 1914	10,000 00	10,000 00	10,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,500 00	10,000 00	
Lewiston & Auburn Street, 5s, 1911	5,000 00	5,000 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1930	10,000 00	10,000 00	9,900 00	
Phillips & Rangeley, 5s, 1910	11,000 00	11,000 00	11,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,750 00	15,600 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,500 00	10,000 00	
Rockland, Thomaston & Camden, 5s, 1922	10,000 00	10,000 00	10,000 00	
Sandy River, 5s, 1915	10,000 00	10,500 00	10,000 00	
Somerset, 5s, 1917	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	141,000 00			140,450 00
Black Rocks & Salisbury Beach, 5s, 1911	3,000 00	2,880 00	2,925 00	
Brooklyn Street, Cleveland, O., 6s, 1903	10,000 00	10,500 00	10,000 00	
Buffalo Railway Company, 5s, 1931	5,000 00	5,150 00	4,950 00	
Cleveland City Cable, 5s, 1909	5,000 00	5,150 00	4,850 00	
Des Moines Street, 6s, 1919	5,000 00	5,350 00	5,000 00	
Globe Street, 5s, 1912	10,000 00	10,000 00	9,950 00	
Haverhill & Amesbury Street, 5s, 1912	10,000 00	9,800 00	10,000 00	
Jamaica & Brooklyn Road, 5s, 1930	15,000 00	15,000 00	14,850 00	
Kansas City Cable, 1st Mort., 5s, 1897	10,000 00	9,800 00	10,000 00	
Kansas City Cable, Consol. Mort., 6s, 1897	5,000 00	4,500 00	5,000 00	
Kansas City Belt, 6s, 1916	10,000 00	10,300 00	10,000 00	

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>
Leavenworth, Topeka & Southwestern, 4s, 1912	\$2,500 00	\$ 375 00	\$2,112 50	
Lexington, Ky., Passenger & Belt, 6s, 1909	5,000 00	5,000 00	5,000 00	
Muskegon, Mich., Street, 6s, 1911	5,000 00	4,000 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	10,000 00	10,000 00	
Omaha Street, 5s, 1914	10,000 00	9,800 00	9,825 00	
Portsmouth, O., Street, 6s, 1913	6,000 00	6,060 00	6,000 00	
St. Paul City Railway, 5s, 1937	10,000 00	9,500 00	10,000 00	
Syracuse Consolidated Street, 5s, 1920	10,000 00	3,500 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	166,500 00			\$165,387 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	10,000 00	10,000 00	10,000 00	
Bethel Water Company, 5s, 1910	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904 ..	10,000 00	10,300 00	10,000 00	
Calais Water Company, 5s, 1906	5,000 00	5,000 00	5,000 00	
Denver Union Water Company, 5s, 1914	5,250 00	4,725 00	5,250 00	
Eau Claire, Wis., Water Company, 6s, 1915 ..	10,000 00	10,000 00	10,000 00	
Lewiston Mill Company, 6s, 1899, Opt	5,000 00	2,500 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, 1895	2,500 00	2,500 00	2,500 00	
Portsmouth Company, South Berwick, 6s, 1923	5,000 00	1,250 00	5,000 00	
Richmond Water Company, 5s, 1906	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	103,750 00			103,590 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>				
Denver Union Water Company, Preferred ..	5,460 00	3,276 00	2,850 00	
Little Androscoggin Water Power Company	1,700 00	1,785 00	1,700 00	
Windsor Company, North Adams, Mass., Preferred	5,572 00	5,572 00	5,572 00	
Total corporation stock owned	12,732 00			10,122 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	3,000 00	2,500 00	
Canal National Bank, Portland	4,300 00	5,590 00	4,300 00	
First National Bank, Auburn	53,400 00	66,750 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	13,780 00	13,000 00	
Manufacturers' National Bank, Lewiston ..	11,500 00	13,800 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	8,510 00	7,400 00	
Newcastle National Bank, Newcastle	1,000 00	1,300 00	1,000 00	
Northern National Bank, Hallowell	3,000 00	3,450 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,500 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 on Railroad Bonds.</i>				
Bath Street Railway Company		6,500 00	6,500 00	
Maine Central		750 00	750 00	7,250 00
<i>Loans on Railroad Stock.</i>				
Boston and Maine		2,500 00	2,500 00	
Hereford Railway Company		13,500 00	13,500 00	
Worcester, Nashua and Rochester		20,800 00	20,800 00	36,800 00

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>
Ara Cushman Company	\$8,000 00	\$8,000 00	
Auburn Foundry Company	300 00	300 00	
Auburn Stove Foundry Company	750 00	750 00	
Camden and Rockland Water Company	5,000 00	5,000 00	
Cowan Woolen Company, Lewiston	4,000 00	4,000 00	
Franklin Company, Lewiston	2,000 00	2,000 00	
Jordan-Frost Lumber Company, Lewiston	10,300 00	10,300 00	
Lewiston and Auburn Electric Light Company	250 00	250 00	
Lewiston Machine Company	1,000 00	1,000 00	
Little Androsoggin Water Power Company, Auburn	13,364 80	13,364 80	
Lockwood Company, Waterville	1,500 00	1,500 00	
Pray-Small Company, Auburn	5,500 00	5,500 00	
Whitman Agricultural Works, Auburn	2,400 00	2,400 00	\$54,364 80
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn	1,900 00	1,900 00	
First National Bank, Columbus, Neb	6,500 00	6,500 00	
First National Bank, Lewiston	2,350 00	2,350 00	
National Shoe & Leather Bank, Auburn	6,200 00	6,200 00	16,950 00
<i>Loans on Other Bank Stock.</i>			
American Trust and Banking Company, Auburn	4,500 00	5,930 00	
Auburn Trust Company, Auburn	1,700 00	1,700 00	7,630 00
<i>Loans to Corporations.</i>			
Ara Cushman Company ..	7,500 00	7,500 00	
American Light and Power Company, Auburn	3,000 00	3,000 00	
American Shoe Manufacturing Company, Auburn ..	5,000 00	5,000 00	
Auburn Foundry Company	1,000 00	1,000 00	
Auburn Stove Foundry Company	1,000 00	1,000 00	
Court Street Free Baptist Society, Auburn	2,600 00	2,600 00	
First Universalist Parish, Auburn	1,700 00	1,700 00	
Jordan-Frost Lumber Company, Auburn	10,500 00	10,500 00	
Little Androsoggin Water Power Company, Auburn ..	15,000 00	15,000 00	
Oak Hill Cemetery, Auburn	600 00	600 00	
Spring Street Baptist Society, Auburn	4,286 35	4,286 35	
Whitman Agricultural Works, Auburn	5,000 00	5,000 00	57,186 35
Loan on City of Auburn, Me. bond	60 00	60 00	
Loan on American Water Works Co., Omaha, Neb ..	4,825 50	4,825 50	
Loan on Auburn Savings Bank books	300 00	300 00	
Loans on personal property	4,789 70	4,789 70	
Loans on mortgages of real estate	325,492 91	325,492 91	335,468 11
Real estate, foreclosure	19,753 41	19,753 41	
Furniture and fixtures	2,400 00	2,400 00	
Premium account	-	44,340 39	
Expense account	-	773 01	67,266 81
Cash on deposit	9,163 46	9,163 46	
Cash on hand	5,266 05	5,266 05	14,429 51
Unpaid accrued interest	22,535 67		1,340,740 93
Due depositors, earned dividend and accrued State tax	1,347,139 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,307,438 38		
Annual expenses, \$2,000.	\$39,701 07		

AUGUSTA SAVINGS BANK—AUGUSTA.

JUNE 13, 1895.

WILLIAM S. BADGER, PRESIDENT.

EDWIN C. DUDLEY, TREASURER.

LIABILITIES.

Deposits	\$5,881,617 27
Reserve fund	285,000 00
Undivided profits	99,983 28
Suspense account	190 48
	\$6,266,791 03

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., 1925.....	\$250,000 00	\$300,000 00	\$250,000 00	\$250,000 00
District of Columbia, 3-65s, 1924.....	1,000 00	1,120 00	1,000 00	
District of Columbia, 5s, 1899.....	30,000 00	32,100 00	30,000 00	
Total District of Columbia bonds owned ..	31,000 00			31,000 00
State of Iowa warrants, 1895.....	22,194 49	22,194 49	22,194 49	22,194 49
City of Belfast, 6s, R. R., 1898.....	10,000 00	10,600 00	10,000 00	
Biddeford, 4s, 1915.....	10,000 00	10,300 00	10,000 00	
Town of Dexter, 6s, R. R. 1897.....	5,000 00	5,200 00	5,000 00	
Total public funds of Maine	25,000 00			25,000 00
County of Adams, Ind., 5s, Defic., 1896-1903.	38,000 00	39,140 00	38,000 00	
Adams, Neb., 5s, C. H. & Jail, 1909	14,000 00	15,120 00	14,000 00	
Adams, O., 6s, Turnpike, 1897....	10,000 00	10,300 00	10,000 00	
Allen, O., 6s, Children's Home, 1896	10,000 00	10,200 00	10,000 00	
Auglaize, O., 6s, C. H., 1897-1901..	44,000 00	46,640 00	44,000 00	
Auglaize, O., 6s, Ditch, 1900-7....	15,000 00	16,800 00	15,000 00	
Bay, Mich., 5s, 1903-6, Bridge	35,000 00	37,100 00	35,000 00	
Bay, Mich., 4½s, Road Imp., 1897.	84,500 00	84,500 00	84,500 00	
Belmont, O., 5s, Bridge, 1903-5....	50,000 00	53,000 00	50,000 00	
Belmont, O., 5s, Fund, 1901	12,000 00	12,480 00	12,000 00	
Berrien, Mich., 5s, County Build-ings, 1899-1904	50,000 00	52,000 00	50,000 00	
Boone, Ia., 5s, Fund., 1906, Opt ..	15,000 00	16,050 00	15,000 00	
Butler, O., 5½s, Bridge, 1897	10,000 00	10,200 00	10,000 00	
Carroll, Ind., 6s., Fund., 1895-99..	25,000 00	25,750 00	25,000 00	
Carroll, Ind., 6s, Fund., 1908-13 ..	40,000 00	48,000 00	40,000 00	
Carroll, O., 6s, C. H. & Jail, 1895-6	8,000 00	8,080 00	8,000 00	
Cass, Ind., 6s, Fund, 1896	10,000 00	10,266 00	10,000 00	
Cass, Mo., 5s, Fund., 1909.....	20,000 00	21,600 00	20,000 00	
Chippewa, Wis., 5s, Fund., 1896-1900	55,000 00	56,100 00	55,000 00	
Clermont, O., 6s, Jail, 1898-1900 ..	14,000 00	14,840 00	14,000 00	
Clermont, O., 5s, Defic., 1907-13..	17,500 00	18,900 00	17,500 00	
Dallas, Ia., 6s, Fund., 1896.....	10,000 00	10,200 00	10,000 00	
Darke, O., 6s, Road Imp., 1895....	1,500 00	1,500 00	1,500 00	
Darke, O., 6s, Ditch, 1896-99	28,000 00	29,120 00	28,000 00	
Delaware, Ind., 5s, C. H., 1896-1903	17,000 00	17,510 00	17,000 00	
Erie, O. 5s, Refund., 1895-1900....	38,000 00	38,760 00	38,000 00	
Fayette, O., 6s, 1898-1908	20,000 00	22,400 00	20,000 00	
Franklin, O., 6s, Bridge & Jail, 1896-8	18,000 00	18,540 00	18,000 00	
Franklin, O., 6s, Jail, 1895-1901....	25,000 00	26,250 00	25,000 00	
Fulton, O., 6s, Ditch, 1895-8	6,500 00	6,695 00	6,500 00	
Gage, Neb., 5s, C. H., 1909	30,000 00	32,400 00	30,000 00	
Greene, Ind., 6s, C. H., 1895	25,000 00	25,000 00	25,000 00	
Greene, O., 6s, Road Imp., 1896-8,	13,000 00	13,390 00	13,000 00	
Hamilton, Ind., 7s, C. H., 1898....	10,000 00	10,800 00	10,000 00	
Hancock, O., 6s, Bridge, 1895-7....	11,000 00	11,220 00	11,000 00	
Hancock, O., 6s, Ditch, 1895-1900,	19,000 00	19,760 00	19,000 00	

AUGUSTA SAVINGS BANK—CONTINUED.

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 Hancock, O., 5s, Refund., 1907-1909	\$30,000 00	\$32,100 00	\$30,000 00	
Hennepin, Minn., 4 1-2s, C. H. & City Hall, 1904-24	75,000 00	77,250 00	75,000 00	
Henry, O., 5s, Road Imp., Opt., 1900-1905	45,000 00	47,250 00	45,000 00	
Henry, O., 6s, Road Imp., Opt., 1895	2,000 00	2,000 00	2,000 00	
Henry, O., 5s, Road Imp., 1895	6,500 00	6,500 00	6,500 00	
Highland, O., 6s, Fund., 1895-1900	16,000 00	16,640 00	16,000 00	
Highland, O., 5s, Jail, 1897-1901	14,000 00	14,420 00	14,000 00	
Holmes, O., 6s, Bridge, 1895	2,500 00	2,500 00	2,500 00	
Jefferson, O., 5s, Road Imp., 1902-10	56,000 00	59,920 00	56,000 00	
Jefferson, O., 5s, 1902	30,000 00	31,200 00	30,000 00	
Jefferson, O., 3s, Pike, Opt., 1913	36,000 00	39,240 00	36,000 00	
Lawrence, O., 5s, Pike, 1896-1919	120,000 00	128,400 00	120,000 00	
Licking, O., 6s, Bridge, 1895-6	10,000 00	10,100 00	10,000 00	
Licking, O., 6s, Defic., 1896-7	14,000 00	14,420 00	14,000 00	
Logan, O., 6s, Road Imp., 1896-8	1,500 00	1,545 00	1,500 00	
Logan, O., 6s, Ditch., 1895-8	13,000 00	13,390 00	13,000 00	
Lorain, O., 6s, Jail, 1895	10,000 00	10,000 00	10,000 00	
Lucas, O., 5s, Infirmary, 1895	3,000 00	3,000 00	3,000 00	
Lucas, O., 5s, Road Imp., 1896-1900	10,000 00	10,200 00	10,000 00	
Macoupin, Ill., 6s, Funding, Opt., 1895-1906	3,000 00	3,000 00	3,000 00	
Madison, O., 6s, C. H. & Jail, 1895-1906	47,000 00	50,760 00	47,000 00	
Madison, O., 6s, C. H. Imp., 1896-1902	8,000 00	8,480 00	8,000 00	
Mahoning, O., 5s, Bridge, 1895-99	23,000 00	23,230 00	23,000 00	
Mahoning, O., 5s, Poor & Bridge, 1897-1900	29,000 00	29,580 00	29,000 00	
Marathon, Wis., 5s, Asylum, 1899-1913	40,000 00	42,800 00	40,000 00	
Marion, Ind., 6s, C. H., 1898	10,000 00	10,500 00	10,000 00	
Marion, O., 6s, C. H., 1895-6	12,000 00	12,120 00	12,000 00	
Marshall, Ia., 5s, Fund., 1896, Opt.	4,000 00	4,040 00	4,000 00	
Menominee, Mich., 5s, Road, 1900-1904	25,000 00	26,000 00	25,000 00	
Mercer, O., 6s, Road Imp., 1895-1902	60,000 00	63,600 00	60,000 00	
Mercer, O., 6s, Ditch., 1897-98	9,000 00	9,360 00	9,000 00	
Mercer, O., 5s, Ditch., 1896-1900	12,000 00	12,240 00	12,000 00	
Miami, O., 6s, C. H., 1896-1902	18,000 00	19,080 00	18,000 00	
Montgomery, O., 5s, Bridge, 1896-98	15,000 00	15,150 00	15,000 00	
Montgomery, O., 5s, Defic., 1896-1900	50,000 00	51,000 00	50,000 00	
Morgan, Ind., 5s, Fund., 1895-98	25,000 00	25,250 00	25,000 00	
Muskingum, O., 5s, Bridge, 1897-98	40,000 00	40,800 00	40,000 00	
Noble, O., 6s, Poor, 1897-1901	15,000 00	15,900 00	15,000 00	
Otter Tail, Minn., 6s, Jail, 1905	20,000 00	22,800 00	20,000 00	
Outagamie, Wis., 5s, Asylum, 1907-8	10,000 00	10,700 00	10,000 00	
Paulding, O., 5s, C. H., 1896-1902	22,000 00	22,660 00	22,000 00	
Pickaway, O., 6s, Defic., 1895-99	10,000 00	10,300 00	10,000 00	
Pickaway, O., 6s, C. H., 1902-7	50,000 00	57,000 00	50,000 00	
Polk, Minn., 5s, Fund., 1919	20,000 00	22,200 00	20,000 00	
Polk, Minn., 5s, Ditch., 1904	15,000 00	15,900 00	15,000 00	
Polk, Ia., 5s, Fund, 1904	50,000 00	53,000 00	50,000 00	
Pottawattamie, Ia., 4 1-2s, C. H., 1895	15,000 00	15,000 00	15,000 00	
Putnam, O., 6s, Bridge, 1896-8	4,000 00	4,120 00	4,000 00	
Putnam, O., 5s, Ditch., 1906-11	9,500 00	10,260 00	9,500 00	
Putnam, O., 6s, Ditch., 1898-1901	4,000 00	4,280 00	4,000 00	
Putnam, O., 6s, Road Imp., 1899-1901	2,500 00	2,700 00	2,500 00	
Racine, Wis., 5s, 1896-1901	20,000 00	20,400 00	20,000 00	
Reno, Kan., 5 1-2s, Fund., 1914	50,000 00	58,000 00	50,000 00	
Sedgwick, Kan., 5 1-2s, Refund., 1910	25,000 00	29,250 00	25,000 00	
Shawnee, Kan., 5 1-2s, Fund, 1907,	50,000 00	56,000 00	50,000 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>
County of	Sheboygan, Wis., 5s, County Buildings, 1896-8.....	\$27,000 00	\$27,270 00	\$27,000 00	
	Summit, O., 6s, Ditch, 1895-7....	22,500 00	22,950 00	22,500 00	
	Sumner, Kan., 5½s, Refund, 1920...	36,000 00	42,840 00	36,000 00	
	Stark, O., 5s, C. H., 1906-1913....	80,000 00	85,400 00	80,000 00	
	Tipton, Ind., 5s, C. H., 1919-24....	30,000 00	33,600 00	30,000 00	
	Tuscarawas, O., 6s, 1897-8.....	15,000 00	15,600 00	15,000 00	
	Van Wert, O., 5s, Ditch., 1896....	1,000 00	1,010 00	1,000 00	
	Van Wert, O., 6s, Bridge, 1897-9...	13,000 00	13,650 00	13,000 00	
	Vernon, Wis., 5s, Asylum, 1899-1900.....	9,000 00	9,270 00	9,000 00	
	Vigo, Ind., 5s, C. H., 1897-1906....	40,000 00	41,600 00	40,000 00	
	Wapello, Ia., 5s, C. H., 1898-1900...	42,000 00	43,260 00	42,000 00	
	Warren, O., 5s, Defic., 1895-6.....	13,000 00	13,000 00	13,000 00	
	Washington, Wis., 5s, C. H., 1896...	6,000 00	6,060 00	6,000 00	
	Webster, Ia., 5s, Fund., 1906, Opt.	25,000 00	26,750 00	25,000 00	
	Williams, O., 6s, C. H., 1896-1906...	44,000 00	47,960 00	44,000 00	
	Woodbury, Ia., 5s, Fund., 1896....	20,000 00	20,200 00	20,000 00	
	Wood, O., 6s, C. H., 1896-9.....	47,000 00	48,800 00	47,000 00	
	Wood, O., 5s, C. H., 1897-9.....	30,000 00	30,600 00	30,000 00	
City of	Akron, O., 6s, School, 1895.....	10,000 00	10,000 00	10,000 00	
	Akron, O., 6s, Street Imp., 1895-6...	1,000 00	1,010 00	1,000 00	
	Akron, O., 5s, Street Imp., 1896...	3,000 00	3,030 00	3,000 00	
	Ashland, Wis., 5s, Fund., 1909...	30,000 00	32,700 00	30,000 00	
	Ashtabula, O., 6s, Street Imp., 1897-1902.....	14,500 00	15,660 00	14,500 00	
	Bay City, Mich., 8s, Water, 1900-3...	5,000 00	6,100 00	5,000 00	
	Canton, O., 5½s, Water Works, 1895.....	6,000 00	6,000 00	6,000 00	
	Canton, O., 5s, School, 1895.....	10,000 00	10,000 00	10,000 00	
	Chicago, Ill., 7s, River Imp., 1895...	78,000 00	78,000 00	78,000 00	
	Chicago, Ill., 7s, River Imp., 1898...	1,000 00	1,090 00	1,000 00	
	Cincinnati, O., 7s, Float, Debt, 1904...	25,000 00	30,500 00	25,000 00	
	Cincinnati, O., 6s, Sewer, 1899-1904...	13,000 00	14,430 00	13,000 00	
	Cleveland, O., 5s, Viaduct & Bridge, 1907.....	25,000 00	23,750 00	25,000 00	
	Cleveland, O., 6s, Viaduct & Bridge, 1896.....	28,000 00	28,560 00	28,000 00	
	Clinton, Ia., 5s, City Imp., 1910....	5,500 00	6,050 00	5,500 00	
	Clinton, Ia., 5s, Street Imp., 1913....	3,000 00	3,330 00	3,000 00	
	Detroit, Mich., 7s, Water, 1904....	1,000 00	1,270 00	1,000 00	
	Duluth, Minn., 5s, 1907.....	15,000 00	16,200 00	15,000 00	
	Duluth, Minn., 5s, School, 1905....	15,000 00	16,050 00	15,000 00	
	Duluth, Minn., 4½s, Ind., School District, 1921.....	20,000 00	21,200 00	20,000 00	
	Eau Claire, Wis., 6s, Bridge, 1905...	25,000 00	28,750 00	25,000 00	
	Eau Claire, Wis., 4½s, Fund., 1909...	25,000 00	26,000 00	25,000 00	
	Elkhart, Ind., 5s, Fund., 1896-1903...	24,000 00	24,960 00	24,000 00	
	Evansville, Ind., 5s, Fund., 1912...	50,000 00	50,000 00	50,000 00	
	Evansville, Ind., 4½s, Fund., 1912...	10,000 00	9,400 00	10,000 00	
	Fremont, O., 5s, Water, 1900-3....	20,000 00	21,000 00	20,000 00	
	Fort Wayne, Ind., 6s, Fund., 1899...	10,000 00	10,700 00	10,000 00	
	Hannibal, Mo., 5s, Fund., 1898, Opt.....	15,000 00	15,300 00	15,000 00	
	Indianapolis, Ind., 7 3-10s, 1895-6...	55,000 00	56,100 00	55,000 00	
	Ishpeming, Mich., 5s, Sewer, 1911-14.....	40,000 00	44,400 00	40,000 00	
	Ishpeming, Mich., 6s, Sewer, 1895-7.....	24,000 00	24,480 00	24,000 00	
	Jackson, Mich., 5s, Water, 1908-11...	70,000 00	76,300 00	70,000 00	
	Kansas City, Kan., 7s, Internal Imp., 1897-1898.....	17,500 00	18,725 00	17,500 00	
	La Crosse, Wis., 5s, Bridge, 1909...	25,000 00	27,250 00	25,000 00	
	Lexington, Ky., 5s, Fund., 1918....	50,000 00	56,500 00	50,000 00	
	Lexington, Ky., 4 1-2s, Fund., 1932-3.....	70,000 00	74,900 00	70,000 00	
	Logansport, Ind., 5s, Water, 1836, Opt.....	50,000 00	59,500 00	50,000 00	
	Louisville, Ky., 6s, 1896-8.....	2,000 00	2,080 00	2,000 00	
	Louisville, Ky., 7s, City Hall, 1903...	16,000 00	19,200 00	16,000 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	Louisville, Ky., 7s, Sewer Imp., 1901	\$10,000 00	\$11,600 00	\$10,000 00	
	Louisville, Ky., 6s, Jail, 1898.....	4,000 00	4,240 00	4,000 00	
	Louisville, Ky., 7s, Recst., 1903..	3,000 00	3,600 00	3,000 00	
	Marion, Ind., 5s, Fund., 1909	16,000 00	17,440 00	16,000 00	
	Marion, O., 6s, Sewer, 1905-14	10,000 00	12,000 00	10,000 00	
	Marinette, Wis., 5s, Sew., 1896-1913	25,000 00	26,750 00	25,000 00	
	Marshalltown, Ia., 5s, Refund., 1912	13,500 00	14,985 00	13,500 00	
	Massillon, O., 6s, Refund., 1901-11	45,000 00	52,200 00	45,000 00	
	Massillon, O., 6s, Eng. House, 1895-1903	8,000 00	8,560 00	8,000 00	
	Massillon, O., 6s, Paving, 1897-99	9,000 00	9,450 00	9,000 00	
	Menominee, Mich., 6s, Paving, 1895-1908.....	8,000 00	8,880 00	8,000 00	
	Menominee, Mich., 6s, Sewer, 1895-1911	31,000 00	35,030 00	31,000 00	
	Minneapolis, Minn., 8s, Water, 1899	8,000 00	9,200 00	8,000 00	
	Minneapolis, Minn., 7s, Water, 1902	4,000 00	4,720 00	4,000 00	
	Moline, Ill., 4 1-2s, Refund., Water Works, 1899-1903	50,000 00	51,000 00	50,000 00	
	Moline, Ill., 4 1-2s, St. Imp., 1914.	15,000 00	15,750 00	15,000 00	
	Newark, O., 5s, 1895-1904	37,000 00	38,480 00	37,000 00	
	Racine, Wis., 5s, Refund., 1912....	98,000 00	108,780 00	98,000 00	
	Saginaw, Mich., 5 1-2s, Water, 1896-7	12,000 00	12,240 00	12,000 00	
	St. Cloud, Minn., 5s, Refund., 1913-24	10,000 00	11,300 00	10,000 00	
	St. Paul, Minn., 7s, Fund., 1895 ..	20,000 00	20,000 00	20,000 00	
	South Omaha, Neb., 6s, Fund., 1898	8,000 00	8,400 00	8,000 00	
	Springfield, Mo., 4 1-2s, Sewer, 1911	48,000 00	49,920 00	48,000 00	
	Stillwater, Minn., 5s, Imp., 1915....	40,000 00	44,800 00	40,000 00	
	Tiffin, O., 6s, Imp. &c., 1895-8.....	10,000 00	10,300 00	10,000 00	
	West Bay City, Mich., 4s, 1918....	10,000 00	9,800 00	10,000 00	
Total public funds out of New England....		4,126,000 00			4,126,000 00
<i>Railroad Bonds Owned.</i>					
	Maine Central, 7s, Consol., 1912	325,600 00	442,816 00	325,600 00	
	Maine Central, 7s, 1898.....	700 00	791 00	700 00	
	Maine Central, 4 1-2s, Fund., 1912.....	34,000 00	36,040 00	34,000 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	107,000 00	100,000 00	
	Chicago, Milwaukee & St. Paul, (Dubuque Div.) 6s, 1st Mort., 1920.....	105,000 00	120,750 00	105,000 00	
	Chicago, Milwaukee & St. Paul, (Chicago & Lake Superior Div.) 5s, 1st Mort., 1921....	25,000 00	26,750 00	25,000 00	
	Chicago, Milwaukee & St. Paul, (South Minn. Div.) 6s, 1st Mort., 1910.....	50,000 00	58,500 00	50,000 00	
	Chicago & West Michigan, 5s, 1st Mort., 1921	100,000 00	81,000 00	100,000 00	
	Cincinnati & Springfield, 7s, 1st Mort., 1901.	31,000 00	35,340 00	31,000 00	
	Fremont, Elkhorn & Missouri Valley, 6s, Consolidated 1st Mort., 1933, stamped ...	91,000 00	115,570 00	91,000 00	
	Michigan Central, 6s, 1st Mort., (Grand River Valley,) 1909	50,000 00	59,000 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., 1899, Opt	50,000 00	50,000 00	50,000 00	
	Toledo Belt, 5s, 1st Mort., 1896-1903.	33,000 00	32,340 00	33,000 00	
	Wheeling & Lake Erie, 5s, 1st Mort., 1926...	100,000 00	103,000 00	100,000 00	
Total railroad bonds out of New England .		785,000 00			785,000 00
<i>Corporation Bonds Owned.</i>					
	Maine & New Hampshire Granite Company, 5s, 1st Mort., 1912	10,000 00	10,000 00	10,000 00	10,000 00

AUGUSTA 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>
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	4,435 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 Lucas, O		5,000 00	5,000 00	
City of Bangor, Maine.....		1,140 36	1,140 36	
Cleveland O.....		11,000 00	11,000 00	
Newport, Ky.....		13,126 38	13,126 38	
Waterville, Maine.....		1,140 36	1,140 36	31,407 10
<i>Loans on Railroad Bonds.</i>				
Canada Southern.....		4,000 00	4,000 00	
Eastern Railroad.....		1,000 00	1,000 00	
Columbus, Cincinnati & Midland.....		5,000 00	5,000 00	
Iowa Falls & Sioux City.....		7,000 00	7,000 00	
Maine Central		26,450 00	26,450 00	
West Virginia Central & Pittsburg.....		10,000 00	10,000 00	53,450 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....		4,000 00	4,000 00	
Augusta Masonic Building Company		90 00	90 00	
Camden & Rockland Water Company.....		8,000 00	8,000 00	
Edwards Manufacturing Company.....		13,800 00	13,800 00	
Haynes & DeWitt Ice Company.....		3,500 00	3,500 00	
Kennebec Steamboat Company.....		5,000 00	5,000 00	
Lockwood Company.....		29,000 00	29,000 00	
Penobscot & Kennebec Land Company.....		2,000 00	2,000 00	
Waverly Woolen Company.....		5,000 00	5,000 00	
Worumbo Manufacturing Company.....		10,000 00	10,000 00	50,390 00
<i>Loans on Railroad Stock.</i>				
Bangor & Katahdin		5,500 00	5,500 00	
Boston & Lowell		2,000 00	2,000 00	
Concord & Montreal		1,500 00	1,500 00	
Maine Central		2,000 00	2,000 00	
Manchester & Lawrence		1,000 00	1,000 00	12,000 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath		29,500 00	29,500 00	
People's National Bank, Belfast.....		2,700 00	2,700 00	
Ticonic National Bank, Waterville.....		2,000 00	2,000 00	34,200 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.....		1,300 00	1,300 00	
Winthrop Street Universalist Church, Augusta		1,650 00	1,650 00	18,950 00
<i>Loans to Municipalities.</i>				
City of Augusta, Maine		15,000 00	15,000 00	
Village School District, Augusta.....		3,950 00	3,950 00	
Williams School District, Augusta.....		8,000 00	8,000 00	26,950 00
<i>Loans on Cushnoc Fibre Company bonds.....</i>				
Loan on Portland Safe Deposit Company stock.....		1,000 00	1,000 00	
Loans on Augusta Savings Bank books.....		16,997 36	16,997 36	
Loans on mortgages of real estate.....		145,514 08	145,514 08	190,011 44
<i>Real estate, bank building</i>				
Real estate, foreclosure		4,325 00	4,325 00	
Safes and furniture		5,000 00	5,000 00	
Premiums on United States bonds.....		-	46,353 61	85,678 61

AUGUSTA SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Certificates of deposit	\$17,000 00	\$17,000 00	
Cash on deposit.....	26,336 80	26,336 80	
Cash on hand	11,122 59	11,122 59	\$54,459 39
Unpaid accrued interest.....	102,688 00		6,266,791 03
Due depositors, earned dividend and accrued State tax.....	6,824,797 42		
Estimated market value of resources above liabili- ty for deposits, earned dividend and State tax.....	5,993,056 99		
	\$831,740 43		

Annual expenses, \$7,500.

BANK EXAMINER'S REPORT.

69

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 22, 1895.

SAMUEL F. HUMPHREY, PRESIDENT.

JOHN L. CROSBY, TREASURER.

LIABILITIES.

Deposits	\$3,098,914 87
Reserve fund	124,101 33
Special reserve fund	695 94
Undivided profits	90,454 58
Other liabilities	311 50
	\$3,314,478 22

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, Coupon, 4s, 1907.....	\$ 50 00	\$ 56 00	\$ 50 00	
United States, Reg., 4s, 1925	5,000 00	6,118 00	5,600 00	
United States, Reg., 5s, 1904	150,000 00	173,825 00	150,000 00	
Total United States bonds owned	155,050 00			\$155,050 00
City of Bangor, B. & P. R. R., 6s, 1899 ...	2,000 00	2,160 00	2,000 00	
Bangor, B. & P. R. R., 7s, 1899 ...	72,000 00	79,920 00	72,000 00	
Bangor, Water, 6s, 1905	3,000 00	3,480 00	3,000 00	
Belfast, B. & M. L. R. R., 6s, 1898,	13,000 00	13,650 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, Water, 4s, 1922.	50,000 00	56,500 00	50,000 00	50,000 00
County of Dodge, Neb., 6s, 1898, Opt	23,000 00	24,150 00	23,000 00	
Ford, Ill., 6s, 1895-1904.....	25,000 00	26,500 00	25,000 00	
Grant, Ind., 5s, 1887, Opt	10,000 00	10,000 00	10,000 00	
Grant, Ind., 6s, 1895-1899	7,500 00	7,687 00	7,500 00	
Greene, Ind., 6s, 1897-1904	25,000 00	26,750 00	25,000 00	
Harrison, Ind., 5s, 1895-9	6,000 00	6,120 00	6,000 00	
Howard, Ind., 6s, 1896, Opt	1,500 00	1,515 00	1,500 00	
Huntington, Ind., 6s, 1890-1897	15,000 00	15,300 00	15,000 00	
Lawrence, O., 5s, 1911-15	25,000 00	26,250 00	25,000 00	
Lawrence, Ind., 5s, 1897-1905	13,089 00	13,612 00	13,089 00	
Marathon, Wis., 5s, 1906-11	16,000 00	17,280 00	16,000 00	
Marion, Ind., 6s, 1898	5,000 00	5,150 00	5,000 00	
Montgomery, O., 6s, 1898	8,000 00	8,280 00	8,000 00	
Mason, Ill., 6s, 1895-6	10,000 00	10,000 00	10,000 00	
Menominee, Mich., 5s, 1905-9	23,000 00	24,150 00	23,000 00	
Mercer, O., 6s, 1895-7	12,500 00	12,875 00	12,500 00	
Miami, O., 5s, 1896-9	24,000 00	24,480 00	24,000 00	
Paulding, O., 5s, 1896	2,000 00	2,000 00	2,000 00	
Platte, Neb., 6s, 1907, Opt	10,000 00	11,200 00	10,000 00	
Pottawattamie, Ia., 4s, 1897	10,000 00	10,050 00	10,000 00	
Vanderburg, Ind., 5s, 1918	20,000 00	22,400 00	20,000 00	
Vigo, Ind., 5s, 1896-1908	14,000 00	14,540 00	13,650 00	
Wells, Ind., 6s, 1901-3	25,000 00	27,250 00	25,000 00	
White, Ill., 6s, 1915	18,000 00	21,960 00	18,000 00	
Wood, O., 5s, 1896-1900	35,000 00	36,050 00	35,000 00	
City of Aurora, Ill., 6s, 1896-1902	30,000 00	31,500 00	30,000 00	
Bay City, Mich., 5s, 1897	10,000 00	10,150 00	10,000 00	
Beatrice, Neb., 6s, 1904, Opt.....	10,000 00	10,000 00	10,000 00	
Brainerd, Minn., 6s, 1908	10,000 00	10,650 00	10,000 00	
Bucyrus, O., 6s, 1891-7	3,000 00	3,060 00	3,000 00	
Canton, O., 6s, 1896	10,000 00	10,000 00	10,000 00	
Clinton, Ia., 6s, 1895-7	6,000 00	6,180 00	6,000 00	
Chicago Sanitary Dist., 4s, 1899	15,000 00	15,262 00	15,000 00	
Council Bluffs, Ia., 6s, 1895-1909	22,500 00	24,525 00	22,500 00	
Danville, Ill., 6s, 1901	7,500 00	8,100 00	7,500 00	
Dayton, O., 5s, 1915-17	15,000 00	16,800 00	15,000 00	
Delaware, O., 6s, 1894-7	9,000 00	9,225 00	9,000 00	
Des Moines, Ia., 6s, 1895-6.....	2,167 79	2,167 79	2,167 79	

BANGOR SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Public Funds Owned.</i>				
City of Dubuque, Ia., 7s, 1895-6.....	\$ 400 00	\$ 400 00	\$ 400 00	
Dubuque, Ia., 6s, 1895-9.....	25,000 00	26,000 00	25,000 00	
Duluth, Minn., 5s, 1923.....	9,000 00	10,530 00	8,865 00	
East Liverpool, O., 5s, 1920-1933.....	30,000 00	32,400 00	30,000 00	
East Liverpool, O., 5s, 1920.....	20,000 00	21,450 00	19,900 00	
East Saginaw, Mich., 5s, 1895-8.....	13,000 00	13,130 00	12,900 00	
Eau Claire, Wis., 6s, 1903.....	20,000 00	22,000 00	20,000 00	
Eau Claire, Wis., 4½s, 1909.....	18,000 00	18,450 00	18,000 00	
Elgin, Ill., 5s, 1906.....	10,000 00	10,600 00	10,000 00	
Emporia, Kan., 7s, 1894-7.....	1,362 20	1,362 20	1,362 20	
Evansville, Ind., 5s, 1912.....	1,000 00	1,000 00	1,000 00	
Evansville, Ind., 4s, 1912.....	22,000 00	22,000 00	22,000 00	
Greenville, O., 6s, 1896-1901.....	26,000 00	27,040 00	26,000 00	
Huntington, Ind., 6s, 1904, Opt.....	6,000 00	6,480 00	6,000 00	
Hutchinson, Kas., 6s, 1909.....	10,000 00	10,600 00	10,000 00	
Janesville, Wis., 5s, 1895-1913.....	31,000 00	32,860 00	31,000 00	
Kansas City, Kan., 7s, 1895-8.....	6,000 00	6,240 00	6,000 00	
Kansas City, Kan., 6s, 1896-1900.....	31,500 00	33,075 00	31,500 00	
Kokomo, Ind., 6s, 1894-1900.....	5,526 60	5,747 00	5,526 60	
Lake View, Ill., 5s, 1906, Opt.....	16,000 00	17,120 00	16,000 00	
Lima, O., 5s, 1910.....	25,000 00	27,250 00	25,000 00	
Logansport, Ind., 5s, 1896, Opt.....	10,000 00	10,000 00	10,000 00	
Mansfield, O., 5s, 1900-2.....	25,000 00	26,000 00	25,000 00	
Manistee, Mich., 5s, 1901.....	15,000 00	15,450 00	15,000 00	
Marquette, Wis., 5s, 1895-1901.....	8,500 00	8,670 00	8,500 00	
Marion, Ind., 6s, 1895-1900.....	19,475 00	20,156 00	19,475 00	
Menominee, Mich., 6s, 1895-7.....	4,000 00	4,080 00	4,000 00	
Minneapolis, Minn., 4s, 1917.....	100,000 00	103,000 00	100,000 00	
New Albany, Ind., 5s, 1915.....	20,000 00	22,400 00	20,000 00	
Newark, O., 5s, 1895-1901.....	19,000 00	19,190 00	19,000 00	
Omaha, Neb., 6s, 1895-6.....	4,000 00	4,040 00	4,000 00	
Portsmouth, O., 6s, 1896-8.....	20,000 00	20,600 00	20,000 00	
Port Huron, Mich., 5s, 1896-1916.....	36,000 00	37,800 00	34,988 20	
Richmond, Ind., 6s, 1894-1900.....	600 00	608 00	600 00	
Sandusky, O., 5s, 1897-1900.....	6,000 00	6,240 00	6,000 00	
Sault Ste. Marie, Mich., 6s, 1895-7.....	6,500 00	6,500 00	6,500 00	
St. Paul, Minn., 4s, 1912.....	32,000 00	33,280 00	32,000 00	
St. Paul, Minn., 4½s, 1917.....	30,000 00	33,600 00	30,000 00	
Sioux City, Ia., 6s, 1894-1906.....	37,500 00	39,750 00	37,500 00	
Sioux City, Ia., 4½s, 1902.....	25,000 00	25,625 00	24,750 00	
South Bend, Ind., 6s, 1895-1901.....	16,500 00	17,655 00	16,500 00	
South Omaha, Neb., 7s, 1895-8.....	8,500 00	8,712 00	8,500 00	
Stillwater, Minn., 5s, 1906-11.....	14,000 00	14,840 00	14,000 00	
Tiffin, O., 6s, 1902-8.....	30,000 00	32,700 00	30,000 00	
Toledo, O., 5s, 1894-9.....	5,950 00	6,069 00	5,950 00	
Topeka, Kan., 6s, 1895-9.....	14,000 00	14,560 00	14,000 00	
Wausau, Wis., 5s, 1905.....	20,000 00	20,800 00	20,000 00	
West Bay City, Mich., 5s, 1920.....	45,000 00	51,300 00	45,000 00	
Wichita, Kan., 7s, 1895-1900.....	2,116 10	2,116 10	2,116 10	
Winona, Minn., 5s, 1897.....	2,600 00	2,020 00	2,000 00	
Zanesville, O., 4½s, 1892, Opt.....	26,000 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	16,000 00	15,200 00	
Total public funds out of New England....	1,494,186 69			1,491,439 89
<i>Railroad Bonds Owned.</i>				
Bangor & Piscataquis, 1st Mort., 5s, 1913....	100,000 00	100,000 00	100,000 00	
Bangor & Aroostook, 5s, 1943.....	25,000 00	25,000 00	23,812 50	
Black Rocks & Salisbury Beach, 5s, 1911....	10,000 00	9,600 00	9,750 00	
Maine Central Central Consolidated, 7s, 1912	2,000 00	2,720 00	2,000 00	
Maine Central & European & North American, 4s, 1933.....	53,000 00	54,060 00	50,747 50	
Naumkeag Street, 1st Mort., 5s, 1910.....	30,600 00	28,500 00	29,250 00	
Newburyport & Amesbury Street, 5s, 1912....	20,000 00	19,000 00	18,900 00	
New Haven & West Haven, 5s, 1912.....	25,000 00	25,000 00	25,000 00	
New York & New England, 1st Mort., 6s, 1905,	25,000 00	27,000 00	25,000 00	
Total railroad bonds of New England.....	290,000 00			284,460 00

BANGOR SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe, 1st Mort., 4s, 1989	\$5,000 00	\$4,000 00	\$5,000 00	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1989.....	4,000 00	1,320 00	3,250 00	
Buffalo Street, 5s, 1931.....	29,000 00	31,320 00	28,385 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	16,000 00	19,800 00	
Des Moines Street, 6s, 1919	20,000 00	21,200 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937.....	25,000 00	25,000 00	24,200 00	
Evansville & Indianapolis, 6s, 1926	25,000 00	25,000 00	25,000 00	
Grand Avenue, Kansas City, 1st Mort., 5s, 1908	25,000 00	25,000 00	23,750 00	
Grand Rapids Street, 6s, 1912	20,000 00	21,000 00	20,000 00	
Iowa Central, 5s, 1938.....	5,000 00	4,750 00	5,000 00	
Kansas City Cable, 5s, 1897.....	25,000 00	24,500 00	24,450 00	
Muskegon Street, 1st Mort., 6s, 1911.....	16,000 00	7,500 00	10,000 00	
New York & Rockaway Beach, 5s, 1927	29,000 00	29,580 00	29,000 00	
New York Central & Hudson River, 7s, 1903,	35,000 00	43,225 00	35,000 00	
North Chicago Street, 5s, 1906.....	42,000 00	42,000 00	42,000 00	
Scranton Passenger, 6s, 1920.....	30,000 00	33,000 00	30,000 00	
Superior Rapid Transit, 1st Mort., 6s, 1912..	25,000 00	25,000 00	24,500 00	
St. Louis Railroad Co., 1st Mort., 5s, 1910....	25,000 00	25,250 00	25,000 00	
Toledo Consolidated Street, 5s, 1909	28,000 00	26,880 00	28,000 00	
Trenton Passenger, 1st Mort., 6s, 1931.....	20,000 00	21,600 00	20,000 00	
Youngstown Street, 1st Mort., 6s, 1911	20,000 00	20,000 00	20,000 00	
Zanesville Street, 1st Mort., 6s, 1911	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England ..	477,000 00			\$472,335 00
<i>Corporation Bonds Owned.</i>				
Bath Iron Works, 5s, 1899.....	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Co., 6s, 1896-7.	13,000 00	13,065 00	13,000 00	
N. E. Mortgage & Security Co., 5s, 1902	10,000 00	10,000 00	10,000 00	
Union Water Power Company, 5s, 1904.....	20,000 00	20,000 00	20,000 00	
Webster Paper Company, 6s, 1899.....	18,000 00	18,360 00	18,000 00	
Total corporation bonds owned	71,000 00			71,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	52,800 00	76,000 00	52,800 00	52,800 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company.....	3,000 00	5,550 00	3,000 00	
Windsor Company.....	5,706 00	5,706 00	5,706 00	
Total corporation stock owned.....	8,706 00			8,706 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	4,200 00	3,000 00	
First National Bank, Portland.....	11,300 00	11,978 00	11,300 00	
Kenduskeag National Bank, Bangor.....	10,000 00	13,000 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	5,490 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
City of Bangor, Maine		4,775 00	4,775 00	
City of Cincinnati, Ohio		1,000 00	1,000 00	
City of Omaha, Neb		1,200 00	1,200 00	
City of Sioux City, Ia		175 00	175 00	
Town of Lyndon (now Caribou)		500 00	500 00	7,650 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook, 1st Mortgage.....		36,200 00	36,200 00	
Bangor & Aroostook, 2nd Mortgage.....		25,000 00	25,000 00	
Bangor & Katahdin Iron Works		500 00	500 00	
Bangor & Piscataquis.....		300 00	300 00	
Burlington & Missouri River		2,000 00	2,000 00	
Lincoln Street Railway, Nebraska.....		984 13	984 13	64,984 13
<i>Loans on Corporation Bonds.</i>				
Con. Home Supply, Ditch & Reservoir Company, Col.		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>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Shot & Lead Company, Chicago	\$30,000 00	\$30,000 00	
Bodwell Granite Company	8,000 00	8,000 00	
Bodwell Water Power Company	500 00	500 00	
Central Market House, Bangor	2,000 00	2,000 00	
C. H. Nelson Lumber Company, St. Paul	10,000 00	10,000 00	
Cobb Lime Company, Rockland	17,000 00	17,000 00	
Eastern Manufacturing Company, Bangor	15,000 00	15,000 00	
European & North American Railroad	600 00	600 00	
Kineo Company	20,000 00	20,000 00	
Lockwood Manufacturing Company	4,000 00	4,000 00	
Orono Pulp & Paper Company	2,000 00	2,000 00	
Union Insurance Company, Bangor	300 00	300 00	
West Cove Grain Company, Greenville	5,000 00	5,000 00	
Webster Paper Company	10,000 00	10,000 00	\$124,400 00
<i>Loans on National Bank Stock.</i>			
Central National Bank, Worcester, Mass	200 00	200 00	
First National Bank, Bangor	1,400 00	1,400 00	
First National Bank, Ellsworth	2,800 00	2,800 00	
First National Bank, Leavenworth, Kas	6,000 00	6,000 00	
Second National Bank, Bangor	1,400 00	1,400 00	
Veazie National Bank, Bangor	10,000 00	10,000 00	21,800 00
<i>Loans on Other Bank Stock.</i>			
Bar Harbor Banking & Trust Company	1,200 00	1,200 00	
Citizens State Bank, Council Bluffs, Ia	5,000 00	5,000 00	6,200 00
<i>Loans to Municipalities.</i>			
City of Chicago warrants (endorsed)	12,683 63	12,683 63	
City of Bangor	15,000 00	15,000 00	
Town of Kingman, Maine	3,700 00	3,700 00	31,383 63
Loan to Bodwell Water Power Company	3,500 00	3,500 00	
Loans on mortgages of real estate	229,107 69	229,107 69	232,607 69
Real estate by investment	50,000 00	56,864 54	
Real estate by foreclosure	35,123 41	32,258 87	
Premium account	-	1,275 95	
Expense account	-	323 89	90,723 25
Cash on deposit	15,185 23	15,185 23	
Cash on hand	2,153 40	2,153 40	17,338 63
Unpaid accrued interest	53,277 53		3,314,478 22
Due depositors, earned dividend, accrued State tax and other liabilities	3,534,722 11		
Estimated market value of resources above liability for deposits, earned dividend, State tax and other liabilities	3,112,915 30		
	\$421,806 81		

Annual expenses, \$6,500.

BATH SAVINGS INSTITUTION—BATH.

SEPTEMBER 5, 1895.

CHARLES DAVENPORT, PRESIDENT.

W. J. SHAW, TREASURER.

LIABILITIES.

Deposits	\$3,463,069 67
Reserve fund	165,797 34
Undivided profits	55,912 42
	\$3,683,779 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>
United States, Registered, 5s, 1904	\$50,000 00	\$57,500 00	\$50,000 00	\$50,000 00
County of Cass, Ind., 6s, 1896-9	\$8,968 89	\$9,327 65	\$8,968 89	
Daviess, Ind., 6s, 1896	2,000 00	2,040 00	2,000 00	
Grant, Ind., 6s, 1896-1902	9,000 00	9,540 00	9,000 00	
Greene, Ind., 6s, 1896-1903	15,000 00	16,050 00	15,000 00	
Huntington, Ind., 6s, 1895-8	8,000 00	8,240 00	8,000 00	
Jackson, Ind., 6s, 1897-9	3,400 00	3,570 00	3,400 00	
Mercer, O., 6s, 1896-8	3,000 00	3,090 00	3,000 00	
Wells, Ind., 6s, 1896-9	19,000 00	19,760 00	19,000 00	
Wyandotte, Kan., 6s, 1903	5,000 00	5,600 00	5,000 00	
City of Anderson, Ind., 6s, 1896-1902	16,000 00	17,120 00	16,000 00	
Arkansas City, Kan., 6s, 1910	5,000 00	6,050 00	5,000 00	
Ashland, Wis., 6s, 1899, Opt	10,670 94	11,417 90	10,670 94	
Beatrice, Neb., 6s, 1910	20,500 00	20,500 00	20,500 00	
Beardstown, Ill., 5s, 1897	500 00	510 00	500 00	
Cincinnati, O., 7 3-10s, 1902	37,000 00	44,400 00	37,000 00	
Cincinnati, O., 7s, 1904	10,000 00	12,200 00	10,000 00	
Clinton, Ia., 6s, 1895-7	5,000 00	5,100 00	5,000 00	
Council Bluffs, Ia., 6s, 1895-9	13,700 00	14,248 00	13,700 00	
Delaware, O., 6s, 1895-7	6,000 00	6,120 00	6,000 00	
East Liverpool, O., 5s, 1900, Opt	10,000 00	10,400 00	10,000 00	
Hastings, Neb., 6s, 1898-1900	10,000 00	10,700 00	10,000 00	
Hutchinson, Kan., 6s, 1909	10,000 00	12,000 00	10,000 00	
Ishpeming, Mich., 6s, 1897	2,000 00	2,000 00	2,000 00	
Joplin, Mo., 6s., 1902, Opt	8,000 00	8,880 00	8,000 00	
Kansas City, Kan., 7s, 1898	3,000 00	3,240 00	3,000 00	
Kansas City, Kan., 7s, 1896-9	9,000 00	9,630 00	9,000 00	
Kokomo, Ind., 6s, 1895-1903	9,000 00	9,630 00	9,000 00	
Lincoln, Neb., 6s, 1902-4	25,000 00	28,250 00	25,000 00	
Marion, Ind., 6s, 1897-1901	10,000 00	10,700 00	10,000 00	
Muncie, Ind., 6s, 1896-1902	12,000 00	12,840 00	12,000 00	
Nebraska City, Neb., 6s, 1908-9	25,000 00	29,750 00	25,000 00	
Nebraska City, Neb., 7s, 1898	5,000 00	5,400 00	5,000 00	
Piqua, O., 6s, 1909	25,000 00	30,000 00	25,000 00	
Port Huron, Mich., 5s, 1902	5,000 00	5,250 00	5,000 00	
Richmond, Ind., 6s, 1902-3	3,000 00	3,360 00	3,000 00	
Sioux City, Ia., 6s, 1896-1909	23,000 00	25,760 00	22,925 00	
South Bend, Ind., 6s, 1897-1909	8,000 00	9,040 00	8,000 00	
Superior, Wis., 6s, 1896-8	17,382 50	17,556 32	17,257 50	
Toledo, O., 7 3-10s, 1900	17,000 00	19,550 00	17,000 00	
Topeka, Kan., 6s, 1896-9	13,000 00	13,520 00	13,000 00	
Wichita, Kan., 5s, 1910	22,000 00	24,200 00	22,000 00	
Total public funds out of New England	469,122 33			\$468,922 33
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	15,000 00	14,400 00	14,325 00	
Consolidated Railroad of Vermont, 6s, 1913	100,000 00	90,000 00	100,000 00	
Eastern, 6s, 1906	25,000 00	30,250 00	25,000 00	
Haverhill & Amesbury, 5s, 1912	36,000 00	35,280 00	36,000 00	
Knox & Lincoln, 5s, 1921	20,000 00	21,000 00	20,000 00	
Lime Rock, 5s, 1908	25,000 00	25,750 00	25,000 00	
Maine Central, 6s, 1923	15,000 00	17,550 00	15,000 00	
Maine Central, 4 1/2s, 1905	5,000 00	5,200 00	5,000 00	
Maine Central, 7s, 1912	49,000 00	66,640 00	49,000 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>
Newburyport & Amesbury, 5s, 1912.....	\$15,000 00	\$14,250 00	\$14,250 00	
New Haven, West Haven & Winchester Ave., 5s, 1912	10,000 00	10,000 00	10,000 00	
Penobscot Shore Line, 4s, 1920	4,000 00	4,000 00	4,000 00	
Portland & Ogdensburg, 5s, 1908	50,000 00	52,500 00	50,000 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,500 00	10,000 00	
Sandy River, 5s, 1915.....	35,000 00	36,750 00	35,000 00	
Somerset, 5s, 1917	30,000 00	30,000 00	30,000 00	
Union St., Dover, N. H., 6s, 1910, Opt.....	25,000 00	25,000 00	25,000 00	
Waterville & Fairfield Railway Light and Power Company, 6s, 1911	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England.....	474,000 00			\$472,575 00
Akron Street, 6s, 1908.....	35,000 00	33,250 00	35,000 00	
Anderson Electric Street, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Atobison, Topeka & Santa Fe, 4s, 1889	13,000 00	10,400 00	10,400 00	
Atobison, Topeka & Santa Fe, 2nd Mortg., 4s, 1889	9,000 00	2,970 00	4,500 00	
Allentown & Bethlehem Rapid Tran., 6s, 1911	10,000 00	10,700 00	10,000 00	
Bellaire, Bridgeport & Martin's Ferry, 6s, 1913	10,000 00	10,000 00	10,000 00	
Belleville & Carondelet, 6s, 1923	10,000 00	10,200 00	10,000 00	
Bay Cities Consolidated, 6s, 1918	5,000 00	4,750 00	5,000 00	
Brooklyn Street, Cleveland, 6s, 1903	33,000 00	34,650 00	33,000 00	
Buffalo Street, 5s, 1931.....	40,000 00	41,200 00	40,000 00	
Binghampton Street, 6s, 1910	5,000 00	5,150 00	5,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	56,000 00	59,920 00	56,000 00	
Canton Street, 6s, 1910.....	35,000 00	36,050 00	35,000 00	
Cass Avenue and Fair Grounds, 5s, 1912	5,000 00	4,850 00	4,850 00	
Chicago & West Michigan, 5s, 1921	50,000 00	40,500 00	50,000 00	
Chicago & West Michigan, Coupon Scrip, 1904-5, Opt	1,250 00	1,062 50	1,250 00	
Cincinnati, Dayton & Ironton, 5s, 1941	5,000 00	5,600 00	4,875 00	
Cleveland City Cable, 5s, 1909	10,000 00	10,300 00	9,750 00	
Columbus Street, 5s, 1932.....	5,000 00	5,050 00	4,862 50	
Davenport, Ia., Street, 6s, 1910	5,000 00	5,150 00	4,900 00	
Davenport & Rock Island, 6s, 1910-11	25,000 00	25,750 00	25,000 00	
Des Moines Street, 6s, 1904-15.....	35,000 00	36,750 00	35,000 00	
Des Moines Suburban, 6s, 1921	10,000 00	10,700 00	10,000 00	
East Liverpool & Wellsville St., 6s, 1912.....	10,000 00	10,000 00	9,850 00	
Eau Claire St. Ry. Light & Power Co., 6s, 1916	25,000 00	12,500 00	24,850 00	
Electric Railway Light and Power Company of Sedalia, Mo., 6s, 1912	5,000 00	4,900 00	4,950 00	
Grand Avenue Cable, 5s, 1908.....	40,000 00	35,000 00	40,000 00	
Grand Rapids Street, 6s, 1912	50,000 00	54,000 00	50,000 00	
Jackson Street, 6s, 1911.....	10,000 00	9,700 00	10,000 00	
Jamestown Street, 6s, 1923.....	15,000 00	15,450 00	15,000 00	
Johnstown Passenger, 6s, 1910.....	10,000 00	10,000 00	10,000 00	
Kansas City Cable, 5s, 1897	47,000 00	46,060 00	47,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928.....	50,000 00	49,500 00	50,000 00	
Kansas City Belt Line, 6s, 1916	40,000 00	41,200 00	40,000 00	
Lafayette Street, 6s, 1900.....	10,000 00	10,000 00	10,000 00	
Lake Shore & Michigan Southern, 7s, 1900.....	30,000 00	34,500 00	30,000 00	
Lexington Street, 6s, 1906-14.....	15,000 00	15,000 00	14,800 00	
Madison City Railway, 6s, 1922	10,000 00	5,000 00	9,850 00	
Michigan Central, 7s, 1902.....	20,000 00	23,800 00	20,000 00	
Minneapolis Street, 5s, 1919.....	25,000 00	24,000 00	24,200 00	
Muskegon Railway, 6s, 1911.....	10,000 00	8,000 00	9,900 00	
Newark Passenger, 5s, 1930	5,000 00	5,000 00	4,700 00	
Northern Pacific, 6s, 1921.....	24,000 00	28,320 00	24,000 00	
Ogdensburg & Lake Champlain, 6s, 1920.....	12,000 00	12,720 00	12,000 00	
Omaha Street, 5s, 1914.....	50,000 00	49,000 00	48,500 00	
Ottumwa Electric, 6s, 1912.....	10,000 00	10,000 00	9,900 00	
Patterson, N. J., Railway Company, 6s, 1931	20,000 00	19,800 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918	13,000 00	14,300 00	13,000 00	
Portsmouth, O., Street, 6s, 1913.....	15,000 00	15,150 00	14,700 00	
Rochester Railway Company, 5s, 1930	10,000 00	10,000 00	9,475 00	
Saginaw Union Street, 6s, 1911.....	15,000 00	15,000 00	15,000 00	
Scranton Passenger, 6s, 1920.....	37,000 00	40,700 00	37,000 00	
South Side Railway, Cleveland, 6s, 1903	10,000 00	10,500 00	10,000 00	
Southern Railway Co., of St. Louis, 6s, 1904.....	10,000 00	10,400 00	10,000 00	
Springfield Railway Company, 6s, 1953	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. Paul Street, 5s, 1937	\$15,000 00	\$14,250 00	\$15,000 00	
St. Paul & White Bear, 6s, 1922	5,000 00	3,000 00	5,000 00	
Superior Rapid Transit, 6s, 1912	25,000 00	25,000 00	24,900 00	
Syracuse Street, 5s, 1920	24,000 00	8,400 00	22,900 00	
Terre Haute Street, 6s, 1912	10,000 00	10,000 00	10,000 00	
Terre Haute Electric Railway, 6s, 1914	10,000 00	10,200 00	9,675 00	
Toledo, O., Consolidated, 5s, 1909	20,000 00	19,200 00	19,500 00	
Trenton Passenger, 6s, 1920	10,000 00	10,700 00	10,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918	25,000 00	11,250 00	25,000 00	
Utica Belt Line, 5s, 1939	20,000 00	18,000 00	19,500 00	
West End Street of Rockford, Ill., 6s, 1912	12,000 00	12,000 00	12,000 00	
Wilkesbarre & Wyoming Valley, 5s, 1921	15,000 00	13,500 00	13,500 00	
Youngstown Street, 6s, 1911	34,000 00	34,000 00	34,000 00	
Zanesville Street, 6s, 1911	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England	1,316,250 00			1,299,912 50
<i>Corporation Bonds Owned.</i>				
American Water Works Company, Omaha, Neb., 5s, 1907	40,000 00	40,000 00	40,000 00	
Berlin Aqueduct Company, 5s, 1912	5,000 00	5,000 00	5,000 00	
Brunswick Electric Light and 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	
Continental Mills, 6s, 1903	10,000 00	10,000 00	10,000 00	
Denver Union Water Company, 5s, 1914	61,200 00	55,080 00	53,864 00	
Denver Union Water Company, Scrip	50 00	25 00	50 00	
Eau Claire Water Company, 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 & Heat Company, 6s, 1911	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Electric Light Company, 6s, 1909	5,000 00	5,000 00	4,950 00	
Maine Water Company, 5s, 1931	8,000 00	8,000 00	8,000 00	
Maine & New Hampshire Granite Company, 5s, 1912	5,000 00	5,000 00	4,950 00	
Municipal Security Company, 5½s, 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	239,250 00			231,264 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	29,500 00	51,625 00	29,500 00	
Burlington, Cedar Rapids & Northern	10,000 00	5,200 00	10,000 00	
Chicago & Alton	71,900 00	118,635 00	71,900 00	
Dexter & Newport	6,000 00	6,300 00	6,000 00	
Dexter & Piscataquis	3,000 00	3,000 00	3,000 00	
Illinois Central	26,700 00	28,035 00	26,700 00	
Illinois Central (leased line)	3,400 00	3,060 00	3,400 00	
Total railroad stock owned	150,500 00			150,500 00
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, Preferred	72,100 00	43,260 00	44,916 37	
Denver Union Water Company, Common	22,400 00	2,240 00	224 00	
United Water Works, Preferred	35,000 00	17,500 00	12,250 00	
Total corporation stock owned	129,500 00			57,390 37
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath	5,500 00	7,562 50	5,500 00	
Biddeford National Bank, Biddeford	6,200 00	7,440 00	6,200 00	
First National Bank, Bath	9,200 00	12,880 60	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	26,500 00	25,000 00	
Lincoln National Bank, Bath	6,000 00	6,180 00	6,000 00	
Marine National Bank, Bath	4,000 00	5,000 00	4,000 00	
National Shoe and Leather Bank, Auburn	5,300 00	5,035 00	5,300 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>
Portland National Bank, Portland.....	\$5,000 00	\$5,500 00	\$5,000 00	
Sagadahoc National Bank, Bath.....	665 00	665 00	665 00	
South Berwick Nat'l Bank, South Berwick	2,000 00	2,500 00	2,000 00	
Veazie National Bank, Bangor.....	5,000 00	5,750 00	5,000 00	
Total national bank stock of Maine.....	80,465 00			\$80,465 00
Globe National Bank, Boston.....	1,500 00	1,290 00	1,500 00	
National Hide and Leather Bank, Boston.	10,000 00	10,400 00	10,000 00	
Total national bank stock out of Maine...	11,500 00			11,500 00
<i>Loans on Railroad Bonds.</i>				
Bath Street Railway.....		6,500 00	6,500 00	
Kansas City, Fort Scott and Gulf.....		1,000 00	1,000 00	
Maine Central.....		1,000 00	1,000 00	
Mexican Central.....		6,000 00	6,000 00	
Northern Pacific.....		2,500 00	2,500 00	
St. Joseph Traction and Lighting Company.....		23,315 91	23,315 91	40,315 91
<i>Loans on Corporation Bonds.</i>				
Bath Gas and Electric Company.....		9,000 00	9,000 00	
Hoosick Falls Water Power and Light Co., New York		500 00	500 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.....		6,000 00	6,000 00	53,500 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company.....		17,500 00	17,500 00	
Bath Iron Works.....		1,000 00	1,000 00	
Bemis Park Company, Omaha, Neb.....		52,400 00	52,400 00	
Camden and Rockland Water Company.....		3,300 00	3,300 00	
Chicago, New York and Boston Refrigerator Co.....		10,000 00	10,000 00	
Eastern Steamboat Company.....		2,500 00	2,500 00	
Gardner Gas Light Company, Mass.....		-	7,193 85	
Knickerbocker Steam Towing Company, Bath, Me..		500 00	500 00	
Langdon Manufacturing Company, N. H.....		5,000 00	5,000 00	
Lincoln Land Company, Neb.....		5,000 00	5,000 00	
Lisbon Falls Fibre Company.....		1,000 00	1,000 00	
National Ice Company, N. Y.....		25,000 00	25,000 00	
New York Real Estate Association.....		5,000 00	5,000 00	
South Omaha Land Company, Neb.....		33,000 00	33,000 00	
Union Stock Yards Company, Omaha, Neb.....		99,000 00	99,000 00	
Westinghouse Air Brake Company.....		45,000 00	45,000 00	
Worumbo Manufacturing Company, Lisbon Falls...		11,000 00	11,000 00	323,393 85
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe.....		1,000 00	1,000 00	
Boston & Maine.....		20,000 00	20,000 00	
Hereford.....		8,000 00	8,000 00	
Maine Central.....		15,000 00	15,000 00	44,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath.....		10,000 00	10,000 00	
First National Bank, Omaha, Neb.....		20,000 00	20,000 00	
Richmond National Bank, Richmond.....		2,640 00	3,089 18	
Sagadahoc National Bank, Bath.....		300 00	1,000 00	
South Omaha National Bank, Nebraska.....		12,000 00	12,000 00	46,089 18
<i>Loans to Corporations.</i>				
Sagadahoc Real Estate Association.....		15,000 00	15,000 00	15,000 00
Loan on town of Waldoboro bond.....		500 00	500 00	
Loan on Bath Savings Institution book.....		250 00	250 00	
Loans on vessel property.....		16,891 18	16,891 18	
Loans on mortgages of real estate.....		226,700 12	226,700 12	244,341 30

BATH SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment, bank building.....	\$15,000 00	\$15,000 00	
Premium account.	-	4,724 87	
Expense account.....	-	587 23	\$20,312 10
Cash on deposit	69,410 36	69,410 36	
Cash on hand	4,987 53	4,987 53	74,397 89
Unpaid accrued interest.....	36,364 49		3,683,879 43
	3,842,859 46		
Due depositors, earned dividend and accrued State tax.....	3,497,200 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax, 1913	\$345,659 05		

Annual expenses, \$3,800.

BELFAST SAVINGS BANK—BELFAST.

NOVEMBER 7, 1895.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

LIABILITIES.

Deposits	\$1,044,437 09
Reserve fund	55,000 00
Undivided profits	18,803 39
	\$1,118,240 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 Reg., 4s, 1907	\$50,000 00	\$55,750 00	\$50,000 00	
United States Coupon, 4s, 1925	30,000 00	32,450 00	30,000 00	
United States Reg., 4s, 1925	20,000 00	24,250 00	20,000 00	
United States Reg., 5s, 1904	20,000 00	22,925 00	20,000 00	
United States Coupon, 5s, 1904	30,000 00	34,425 00	30,000 00	
Total United States bonds owned	150,000 00			\$150,000 00
District of Columbia, 7s, 1901	50,000 00	58,000 00	50,000 00	50,000 00
City of Belfast, 4s, Opt.	18,000 00	18,000 00	18,000 00	
City of Belfast, 6s, 1898	4,000 00	4,220 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, Reg., 4s, 1899	20,000 00	20,300 00	20,000 00	
City of West Haven, Conn., 4½s, 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, 1896-8	8,000 00	8,240 00	8,000 00	
Hardin, O., 6s, 1897-8	10,000 00	10,300 00	10,000 00	
Jackson, Ind., 5s, 1896-7	10,000 00	10,100 00	10,000 00	
Mercer, O., 5s, 1898-9	6,000 00	6,150 00	6,000 00	
Montgomery, O., 5s, 1897	5,000 00	5,050 00	5,000 00	
Summit, O., 5s, 1896-8	6,000 00	6,000 00	6,000 00	
City of Ashland, Wis., 6s, 1899, Opt	15,000 00	16,050 00	15,000 00	
Canton, O., 5s, 1896-7	7,000 00	7,105 00	7,000 00	
Cincinnati, O., 6s, 1909	5,000 00	6,100 00	5,000 00	
Columbus, O., 6s, 1905	5,000 00	5,750 00	5,000 00	
Defiance, O., 5s, 1896-8	4,000 00	4,000 00	4,000 00	
East Liverpool, O., 5s, 1914, Opt	5,000 00	5,500 00	5,000 00	
Fremont, Neb., 5s, 1909	5,000 00	5,250 00	5,000 00	
Springfield, O., 6s, 1896-1900	5,128 75	5,295 00	5,128 75	
Sioux City, Ia., 4½s, 1899	5,000 00	5,075 00	5,000 00	
Toledo, O., 5s, 1896-9	10,000 00	10,200 00	10,000 00	
West Bay City, Mich., 5s, 1925	10,000 00	11,500 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	126,128 75			126,128 75
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, 4s, 1921	44,000 00	44,000 00	44,000 00	
Maine Central, 5s, 1923	9,000 00	9,900 00	9,000 00	
Maine Central, 7s, 1912	12,000 00	16,320 00	12,000 00	
Portland & Ogdensburg, 5s, 1905	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine	70,000 00			70,000 00
Atchison, Topeka & Santa Fe, 1st Mort., 4s, 1889	16,000 00	12,800 00	16,000 00	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1889	8,000 00	2,640 00	4,000 00	
Burlington & Missouri River, 6s, 1918	4,000 00	4,640 00	4,000 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>
Cedar Rapids & Missouri River, 7s, 1916	\$9,500 00	\$12,543 00	\$9,500 00	
Central Pacific, 6s, 1898	4,000 00	4,280 00	4,000 00	
Chicago, Burlington & Quincy, 4s, 1919	10,000 00	9,987 00	10,000 00	
Chicago, Burlington & Quincy, 4s, 1921	10,000 00	8,800 00	10,000 00	
Chicago, Burlington & Quincy, 5s, 1901	11,000 00	11,440 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	8,000 00	10,000 00	
Columbus Street Railway, 5s, 1909	15,000 00	15,750 00	15,000 00	
Eastern Railroad, 6s, 1906	12,000 00	14,280 00	12,000 00	
Fitchburg, 4½s, 1897	20,000 00	20,000 00	20,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	15,000 00	19,350 00	15,000 00	
Illinois Central, 6s, 1898	14,000 00	14,980 00	14,000 00	
Iowa Falls & Sioux City, 7s, 1917	5,000 00	6,300 00	5,000 00	
Jackson, Lansing & Saginaw, 5s, 1901	5,000 00	5,200 00	5,000 00	
Kansas City Cable, 5s, 1897	15,000 00	14,700 00	15,000 00	
Lexington, Ky., Street Railway, 6s, 1908	10,000 00	10,000 00	10,000 00	
New York & Rockaway Beach, 5s, 1927	10,000 00	10,200 00	10,000 00	
Omaha St., 5s, 1914	5,000 00	4,900 00	5,000 00	
Sioux City & Pacific, 6s, 1898	10,000 00	10,400 00	10,000 00	
Total railroad bonds out of Maine	238,500 00			\$234,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Co., 4s 1895	1,200 00	1,200 00	1,200 00	
Freeman Hotel Co., 4s, 1899	4,800 00	4,800 00	4,800 00	
Freeman M'fg Co., No. Adams, Mass., 6s, 1898	25,000 00	25,000 00	25,000 00	
Union Water Power Co., Lewiston, 5s, 1904	20,000 00	20,000 00	20,000 00	
Total corporation bonds owned	51,000 00			51,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	12,600 00	17,325 00	12,600 00	
Casco National Bank, Portland	13,100 00	13,100 00	13,100 00	
First National Bank, Portland	10,200 00	10,812 00	10,200 00	
National Shoe & Leather Bank, Auburn	2,000 00	2,000 00	2,000 00	
South Berwick Nat'l Bank, South Berwick	2,750 00	3,575 00	2,750 00	
Total national bank stock owned	40,650 00			40,650 00
<i>Railroad Stock Owned.</i>				
Belfast and Moosehead Lake	3,000 00	3,750 00	3,000 00	3,000 00
<i>Loans on Public Funds.</i>				
United States Bonds		500 00	500 00	
County of Androscoggin		2,000 00	2,000 00	
County of Waldo		4,000 00	4,000 00	
City of Belfast, Maine		400 00	400 00	
City of Cairo, Ill.		750 00	750 00	
City of Findlay, O.		750 00	750 00	
City of Perrysburg, O.		300 00	300 00	
City of Rockland, Maine		1,300 00	1,300 00	
Village of Barrisville, O.		100 00	100 00	10,100 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka and Santa Fe		6,299 88	6,299 88	
Belfast & Moosehead Lake		5,300 00	5,300 00	
Cambridge Street		3,000 00	3,000 00	
Cedar Rapids & Missouri River		4,500 00	4,500 00	
Chicago, Burlington & Northern		2,000 00	2,000 00	
Chicago, Burlington & Quincy		2,000 00	2,000 00	
Consolidated Vermont		900 00	900 00	
Evansville Street		4,500 00	4,500 00	
Little Rock & Fort Smith		2,000 00	2,000 00	
Maine Central		26,459 50	26,459 50	
Sioux City & Pacific		4,000 00	4,000 00	
Wisconsin Central		1,100 00	1,100 00	62,059 38

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.....	\$ 500 00	\$ 500 00	
Belfast Hotel Company.....	10,500 00	10,500 00	
Belfast Water Company.....	3,000 00	3,000 00	
Belfast Illuminating Company.....	15,000 00	15,000 00	
Butte City Water Company.....	900 00	900 00	
Crystal Water Company.....	900 00	900 00	
Eau Claire Water Company.....	750 00	750 00	
Fort Smith Water Company.....	900 00	900 00	
Knox Gas & Electric Company.....	950 00	950 00	
Middlesex Fells Spring Company, Mass.....	3,000 00	3,000 00	
Pairs Water Co., Ky.....	1,000 00	1,000 00	
Richmond Water & Light Company.....	450 00	450 00	
Waverly Woolen Mill.....	10,000 00	10,000 00	\$47,850 00
<i>Loans on Railroad Stocks.</i>			
Belfast & Moosehead Lake.....	5,950 00	5,950 00	
Chicago & Northwestern.....	3,950 00	3,950 00	9,900 00
<i>Loans on Corporation Stock.</i>			
Belfast Coliseum Company.....	900 00	900 00	
Belfast National Bank.....	1,000 00	1,000 00	
Equitable Mortgage Company.....	970 00	970 00	
Little Androscoggin Water Power Company.....	800 00	800 00	
Masonic Temple Association, Belfast.....	1,500 00	1,500 00	5,170 00
Loan on Belfast Savings Bank book.....	375 00	375 00	
Loan on Belfast Loan and B'ld'g Association Stock.....	200 00	200 00	
Loans on personal property.....	682 81	682 81	
Loans on warehouse keeper's receipts, leather, &c.....	5,000 00	5,000 00	
Loans on mortgages of real estate.....	87,058 00	87,058 00	93,315 81
Real estate, investment.....	10,000 00	10,000 00	
Real estate, foreclosure.....	6,000 00	6,000 00	
Suspense account (secured by real estate attachm't)	8,327 49	8,327 49	
Premium account.....	-	4,000 00	28,327 49
Cash on deposit.....	50,882 58	50,882 58	
Cash on hand.....	27,856 47	37,856 47	88,739 05
Unpaid accrued interest.....	12,176 59		1,118,240 48
Due depositors, earned dividend and accrued State tax.....	1,184,195 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,060,337 09		
Annual expenses, \$3,300.			

BETHEL SAVINGS BANK—BETHEL.

JULY 29, 1895.

SAMUEL B. TWITCHELL, PRESIDENT.

A. E. HERRICK, TREASURER.

LIABILITIES.

Deposits	\$258,033 48
Reserve fund	6,426 67
Undivided profits.....	3,153 65
	<hr/>
	\$267,613 80

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, Coupon, 1925.	\$5,000 00	\$6,050 00	\$5,000 00	\$5,000 00
City of Portland, 6s, 1907.....	10,000 00	12,200 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
City of Findlay, O., 6s, 1907....	5,000 00	5,900 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	6,000 00	6,000 00	
City of Port Huron, Mich., 5s, 1899....	4,000 00	4,120 00	4,000 00	
Total public funds out of New England...	20,000 00			20,000 00
<i>Railroad Bonds Owned.</i>				
Ann Arbor Street, 5s, 1914.. ..	3,000 00	2,280 00	3,000 00	
Des Moines Street, 5s, 1914.....	3,000 00	3,000 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1813....	6,000 00	6,000 00	5,400 00	
Maine Central, 5s, 1912.....	3,000 00	3,000 00	3,360 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,250 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922 .	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned.....	25,000 00			24,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	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.....	2,000 00	2,000 00	2,000 00	
Northern Banking Company, 5s, 1895.....	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.....	9,200 00	9,200 00	9,200 00	
First National Bank, Portland.....	3,400 00	3,604 00	3,400 00	
Merchants National Bank, Portland.....	450 00	732 00	450 00	
National Shoe and Leather Bank, Auburn.	4,500 00	4,275 00	4,500 00	
Norway National Bank, Norway.....	3,400 00	3,910 00	3,400 00	
Portland National Bank, Portland.....	10,000 00	11,000 00	10,000 00	
Total national bank stock of Maine.....	30,950 00			30,950 00
Berlin National Bank, Berlin, N. H.....	1,000 00	1,150 00	1,000 00	1,000 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	4,000 00	
Berlin Savings Bank and Trust Company, Berlin, N. H.....	1,000 00	1,500 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.....		625 00	625 00	725 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.....	2,250 00	2,250 00	\$2,950 00
<i>Loans to Corporations.</i>			
Bethel Chair Company.....	3,000 00	3,000 00	
Bethel Dairying Association.....	600 00	600 00	3,600 00
Loan to town of Bethel.....	12,745 98	12,745 98	
Loan on Ann Arbor Street Railway bonds.....	2,560 00	2,560 00	
Loan on First National Bank stock, Lewiston.....	100 00	100 00	
Loan on personal property.....	716 83	716 83	
Loans on mortgages of real estate.....	112,465 01	112,465 01	128,587 82
Real estate, investment.....	6,125 00	6,125 00	
Safes and furniture.....	835 30	835 30	6,960 30
Premium account.....	-	1,008 37	
Expense account.....	-	1,293 54	2,301 91
Cash on deposit.....	9,941 19	9,941 19	
Cash on hand.....	1,197 58	1,197 58	11,138 77
Unpaid accrued interest.....	2,300 00		\$267,613 80
	275,392 89		
Due depositors, earned dividend and accrued State tax.....	260,819 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$14,573 47		

Annual expenses, \$800.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

AUGUST 5, 1895.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits	\$1,087,234 57
Reserve fund	12,270 67
Undivided profits.....	31,227 62
	<hr/>
	\$1,130,732 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 Bangor, 7s, 1899.....	\$8,000 00	\$8,960 00	\$8,000 00	
Biddeford, 4½s, 1900	1,100 00	1,133 00	1,100 00	
Biddeford, 4s, 1907	8,500 00	8,670 00	8,000 00	
Total public funds of Maine.....	17,600 00			\$17,100 00
County of Buffalo, Neb., 5s, 1910.....	2,000 00	2,160 00	2,000 00	
Cass, Mo., 5s, 1909.....	10,000 00	10,800 00	10,000 00	
Chippewa, Mich., 6s, 1904	5,000 00	5,650 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, 906.....	2,000 00	2,080 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	6,000 00	6,000 00	
Findlay, O., 5s, 1896.....	3,000 00	3,030 00	3,000 00	
Findlay, O., 6s, 1901.....	3,000 00	3,300 00	3,000 00	
Ishpeming, Mich., 5s, 1910	5,000 00	5,500 00	5,000 00	
Kansas City, Kan., 7s, 1897-8 ..	10,000 00	10,700 00	10,000 00	
Kansas City, Mo., 5s, 1905.....	2,000 00	2,140 00	2,000 00	
Newark, O., 5s, 1901.....	10,000 00	10,500 00	10,000 00	
Port Huron, Mich., 5s, 1896-1911 ..	2,000 00	2,120 00	2,000 00	
Sandusky, O., 4½s, 1898-1902	10,000 00	10,200 00	10,000 00	
Sioux City, Ia., 6s, 1893-7	12,500 00	12,500 00	12,500 00	
Superior, Wis., 6s, 1895, Opt.....	5,000 00	5,000 00	5,000 00	
Superior, Wis., 5s, 1912	5,000 00	5,300 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....	133,500 00			133,500 00
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco Street, 6s, 1908.....	17,000 00	17,000 00	16,500 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 & Ramford Falls, 5s, 1912.....	10,000 00	10,500 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	75,000 00			74,500 00
Consolidated Vermont, 5s, 1913.....	5,500 00	4,950 00	4,880 00	
Housatonic, 5s, 1937	15,000 00	18,450 00	15,000 00	
Merrimack Valley Street, 5s, 1911.....	5,000 00	5,000 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	5,800 00	5,000 00	
Total railroad bonds of New England	35,500 00			34,630 00
Ann Arbor Street, 5s, 1914	2,000 00	1,520 00	2,000 00	
Bellaire, Bridgeport & Martin's Ferry St., 6s, 1906.....	5,000 00	5,000 00	5,000 00	
Belleville & Carondelet, 6s, 1923	5,000 00	5,100 00	5,000 00	
Burlington & Missouri River, 6s, 1918	6,600 00	7,656 00	6,400 00	
Chicago, Burlington & Northern, 5s, 1926...	500 00	525 00	500 00	

BIDDEFORD SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago Junction Railway & Union Stock Yards, 5s, 1915	\$5,000 00	\$5,300 00	\$5,000 00	
Chicago, Milwaukee & St. Paul, 5s, 1921, C. & P. Division.....	9,000 00	10,170 00	8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	740 00	900 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	4,050 00	4,650 00	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1936	7,000 00	6,720 00	6,000 00	
Des Moines Street, 6s, 1921	12,000 00	12,840 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	2,500 00	5,000 00	
Lafayette Street, 6s, 1900.....	4,000 00	4,000 00	4,000 00	
Lima, Ohio, Street, 6s, 1913	10,000 00	10,000 00	10,000 00	
Minneapolis Street, 5s, 1919.....	15,000 00	14,400 00	14,250 00	
Northern Pacific, 6s, 1921	4,000 00	4,720 00	4,000 00	
Oregon Short Line & Utah Northern, 5s, 1919	10,000 00	5,100 00	9,400 00	
Spokane & Palouse, 6s, 1936.....	8,000 00	6,080 00	8,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,200 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	4,900 00	
Youngstown, Ohio, Street, 6s, 1901.....	10,000 00	10,000 00	10,000 00	
Zanesville Street, Ohio, 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.....	165,100 00			\$161,000 00
<i>Corporation Bonds Owned.</i>				
Eau Claire Water Company, Wis., 6s, 1915..	5,000 00	5,000 00	5,000 00	
Elkhart Water Works, Ind., 6s, 1905	5,000 00	5,000 00	5,000 00	
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1895.....	10,000 00	10,000 00	10,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	26,000 00			26,000 00
<i>Railroad Stock Owned.</i>				
Boston & Chelsea Horse Railroad	100 00	126 00	100 00	
Chicago and West Michigan.....	6,000 00	1,260 00	3,000 00	
Oregon Railway and Navigation Company	5,900 00	1,350 00	5,000 00	
West End Street Railway, Preferred.....	1,850 00	3,293 00	1,850 00	
Total railroad stock owned	12,950 00			9,950 00
<i>Corporation Stock Owned.</i>				
Am. Bank Building Co., Kansas City, Mo..	7,600 00	1,800 00	7,600 00	
Androscoggin Mills, Lewiston	1,000 00	1,170 00	1,000 00	
Edwards Manufacturing Co., Augusta.	15,000 00	21,000 00	15,000 00	
Hardy Machine Company, Biddeford	3,900 00	2,340 00	3,900 00	
Laconia Manufacturing Company	6,400 00	9,808 00	6,400 00	
Nashua Manufacturing Company	2,500 00	2,525 00	2,500 00	
Pepperell Manufacturing Company	14,500 00	38,222 00	19,000 00	
Saco Water Power Company	55,000 00	55,000 00	55,000 00	
York Manufacturing Company.....	3,000 00	3,132 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	20,640 00	17,200 00	
Bucksport National Bank, Bucksport	850 00	1,147 50	850 00	
Canal National Bank, Portland	2,900 00	3,770 00	2,900 00	
Casco National Bank, Portland.....	400 00	400 00	400 00	
Cumberland National Bank, Portland	1,200 00	1,200 00	1,200 00	
First National Bank, Biddeford	100 00	145 00	100 00	
First National Bank, Dexter.....	5,000 00	6,500 00	5,000 00	
First National Bank, Wiscasset.....	800 00	896 00	800 00	
Manufacturers' National Bank, Lewiston ..	5,400 00	6,480 00	5,400 00	
National Shoe and Leather Bank, Auburn ..	2,600 00	2,470 00	2,600 00	
National Trade's Bank, Portland	1,000 00	1,150 00	1,000 00	
Newcastle National Bank, Newcastle	3,000 00	3,900 00	3,000 00	
Northern National Bank, Hallowell	2,000 00	2,300 00	2,000 00	
Portland National Bank, Portland	21,000 00	23,100 00	21,000 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>
South Berwick National Bank, South Berwick	\$ 250 00	\$ 325 00	\$ 250 00	
Veazie National Bank, Bangor.....	2,000 00	2,300 00	2,000 00	
York National Bank, Saco.	1,500 00	2,250 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	2,600 00	4,000 00	
Birmingham Nat'l Bank, Birmingham, Ala.	800 00	800 00	800 00	
First National Bank, Denison, Texas	1,400 00	1,400 00	1,000 00	
First National Bank, Florence, Ala.	1,000 00	1,060 00	1,000 00	
First National Bank, Leavenworth, Kan.	5,000 00	5,000 00	5,000 00	
Manufacturers' National Bank, Leavenworth, Kan.	10,000 00	10,000 00	10,000 00	
Merchants' Nat'l Bank, Portland, Oregon	5,000 00	2,500 00	5,000 00	
Minneapolis National Bank, Minneapolis, Kan.....	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine....	28,200 00			27,800 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	4,000 00	
Northern Banking Company, Portland	5,000 00	5,000 00	5,000 00	
Westbrook Trust Company, Westbrook ...	1,000 00	1,050 00	1,000 00	
Total other bank stock owned.....	10,000 00			10,000 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		2,400 00	2,400 00	12,400 00
<i>Loans on Corporation Stock.</i>				
American Bank Building Co., Kansas City, Mo.		2,500 00	5,000 00	
American Electric Heating Corporation, Boston, Mass		850 00	850 00	
Boulevard Improvement Company, East Independence, Wis.....		5,000 00	7,000 00	
Camden and Rockland Water Company		6,000 00	6,000 00	
Chicago Deposit Vault Company, Chicago		2,500 00	2,500 00	
East Duluth Company, Minn.....		8,500 00	8,500 00	
Hardy Machine Company, Biddeford		1,231 80	1,231 80	
Oakdale Improvement Company, Minn		8,500 00	8,500 00	
Page Obesity and Blood Remedy Company, Boston.		500 00	500 00	
Portland Company.....		8,500 00	8,500 00	
Saratoga Victory Mills, N. Y.		358 71	358 71	
South Park Improvement and Investment Co., Kan.		5,000 00	8,000 00	
York Light and Heat Company, Biddeford.....		250 00	250 00	57,190 51
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		3,600 00	3,600 00	
First National Bank, Biddeford, Maine		100 00	100 00	
First National Bank, Clyde, Kan.		2,500 00	5,000 00	
Kansas National Bank, Wichita, Kan		2,500 00	5,000 00	13,700 00
<i>Loans on Other Bank Stock.</i>				
Bank of Glen Elder, Kan. (endorsed).....		9,000 00	9,000 00	
Northern Banking Company, Portland, Maine.		168 79	168 79	
Republican Valley Bank, Clyde, Kan.....		2,500 00	5,000 00	14,168 79
<i>Loans to Corporations.</i>				
Ames State Bank, Ames, Kan.....		4,239 02	4,239 02	
American Bank Build'g Company, Kansas City, Mo.		1,250 00	1,250 00	
Bank of Glen Elder, Kan.....		2,500 00	2,500 00	
Record Publishing Company, Biddeford.....		4,250 00	4,250 00	12,239 02
Loan to city of Biddeford.....		20,000 00	20,000 00	
Loan on Biddeford Savings Bank book.....		400 00	400 00	
Loans on personal property.....		14,998 49	15,298 49	
Loans on mortgages of real estate.....		203,447 90	203,447 90	239,146 39

BIDDEFORD SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$55,000 00	\$55,000 00	
Real estate, foreclosure.....	37,028 96	37,028 96	\$92,028 96
Cash on deposit.....	4,342 98	4,342 98	
Cash on hand.....	8,436 21	8,436 21	12,779 19
Unpaid accrued interest.....	25,500 00		1,130,732 86
Due depositors, earned dividend and accrued State tax	1,184,066 36		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,101,372 85		
Annual expenses, \$3,000.	\$82,693 51		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

SEPTEMBER 4, 1895.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

LIABILITIES.

Deposits	\$208,911 84
Reserve fund.	2,727 00
Undivided profits.....	4,864 13
	\$216,502 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>
City of Portland, 6s, 1907.....	\$1,000 00	\$1,220 00	\$1,000 00	
Town of Boothbay, School Dist. No.1, 5s, 1897	500 00	510 00	500 00	
Boothbay Harbor, 4s, 1914.....	5,800 00	5,800 00	5,800 00	
Total public funds of Maine	7,300 00			\$7,300 00
City of Defiance, O., 6s, 1911	2,000 00	2,440 00	2,000 00	
Duluth, Minn., 6s, 1908.....	5,000 00	5,950 00	5,000 00	
Port Huron, Mich., 5s, 1906.....	3,000 00	3,240 00	3,000 00	
Total public funds out of New England....	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921.....	2,000 00	2,100 00	2,000 00	
Lime Rock, 5s, 1908.....	3,000 00	3,090 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	2,100 00	2,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	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	3,090 00	2,970 00	
Chatham Railroad, 6s, 1907	1,000 00	1,150 00	1,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923	6,000 00	6,000 00	5,595 00	
Naumkeag Street, 5s, 1910.....	3,000 00	2,850 00	2,925 00	
Total railroad bonds of New England.....	13,000 00			12,490 00
Atchison, Topeka & Santa Fe, 4s, 1989	2,000 00	1,600 00	} 3,447 44	
Atchison, Topeka & Santa Fe, 2d mortgage 4s, 1989.	2,000 00	660 00		
Brooklyn Street, 6s, 1903.....	5,000 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	3,090 00	2,955 00	
St. Louis Street, 5s, 1910.	2,000 00	2,020 00	2,000 00	
Syracuse Street, 5s, 1920	5,000 00	1,750 00	5,000 00	
Trenton Passenger, 6s, 1931.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of New England. .	37,000 00			36,402 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	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Frontier Water Company, 5s, 1907.....	4,000 00	4,000 00	4,000 00	
Kennebec Light & Heat Company, 6s, 1911.	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Light Com- pany, 6s, 1909.....	2,500 00	2,500 00	2,500 00	
Maine and New Hampshire Granite Com- pany, 5s, 1912.	2,500 00	2,500 00	2,500 00	
Northern Banking Company, 5s, 1900.....	9,000 00	9,000 00	9,000 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>
Standish Water and Construction Company, 5s, 1928.....	\$3,000 00	\$3,300 00	\$3,000 00	
Richmond Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	3,000 00	3,000 00	3,000 00	
York Light and Heat Company, 6s., 1901....	3,000 00	3,600 00	3,000 00	
Total corporation bonds owned.....	48,000 00			\$48,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bath.....	2,000 00	2,800 00	2,000 00	
Belfast National Bank, Belfast.....	2,000 00	2,700 00	2,000 00	
Portland National Bank, Portland.....	2,000 00	2,200 00	2,200 00	
Total national bank stock of Maine.....	6,000 00			6,000 00
American National Bank, Kansas City, Mo.	200 00	130 00	200 00	
South End National Bank, Boston, Mass. .	2,000 00	1,540 00	2,000 00	
Total national bank stock out of Maine....	2,200 00			2,200 00
Loan to town of Boothbay Harbor, Maine.....		3,500 00	3,500 00	
Loan to Boothbay Marine Railway Company		900 00	900 00	
Loan on First National Bank stock, Wiscasset.....		750 00	750 00	
Loans on names.....		73 00	73 00	
Loans on mortgages of real estate.. .. .		57,106 65	57,106 65	62,329 65
Vault and furniture.....		800 00	800 00	
Premium account.....		-	3,278 81	4,078 81
Cash on deposit.....		9,251 49	9,251 49	
Cash on hand....		2,450 58	2,450 58	11,702 07
				\$216,502 97
Unpaid accrued interest.....		1,689 76		
		216,501 48		
Due depositors, earned dividend and accrued State tax.....		212,147 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$4,353 68		

Annual expenses, \$700.

BREWER SAVINGS BANK—BREWER.

OCTOBER 23, 1895.

C. O. FARRINGTON, PRESIDENT. BENJAMIN E. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$173,608 16
Reserve fund.....	5,643 06
Undivided profits.....	4,957 74
	<hr/>
	\$184,208 96

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	\$8,340 00	\$7,500 00	
Belfast, 6s, 1898	1,000 00	1,055 00	1,000 00	
Brewer, 4s, 1911.....	2,000 00	2,040 00	2,000 00	
Total public funds of Maine	10,500 00			\$10,500 00
County of Clinton, Ia., 6s, 1899.....	2,000 00	2,120 00	2,000 00	
Otter Tail, Minn., 5s, 1904	2,000 00	2,120 00	2,000 00	
Paudling, O., 5s, 1905.....	4,000 00	4,260 00	4,000 00	
Putnam, O., 6s, 1903-6.	2,000 00	2,300 00	2,000 00	
Ramsey, Minn., 4½s, 1918	2,000 00	2,140 00	2,000 00	
City of Arkansas City, Kan., 6s, 1918	2,000 00	2,000 00	2,000 00	
Canton, O., 5s, 1909.....	4,000 00	4,400 00	4,000 00	
East Liverpool, O., 5s, 1914, Opt.	4,000 00	4,400 00	4,000 00	
Marinette, Wis., 5s, 1906-12.....	5,000 00	5,250 00	5,000 00	
Nebraska City, Neb., 6s, 1908.....	3,000 00	3,000 00	3,000 00	
Port Huron, Mich., 5s, 1897-9.....	5,000 00	5,050 00	5,000 00	
South Omaha, Neb., 6s, 1908.....	3,000 00	3,420 00	3,000 00	
Superior, Wis., 6s, 1896, Opt.....	6,000 00	6,000 00	6,000 00	
Total public funds out of New England....	44,000 00			44,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898	1,000 00	1,080 00	1,000 00	
Maine Central, 6s, 1900	1,500 00	1,650 00	1,500 00	
Maine Central, 4½s, 1912.....	2,000 00	2,160 00	2,000 00	
N. Y. & N. E., 6s, 1905	3,000 00	3,240 00	3,000 00	
Total railroad bonds of New England.....	7,500 00			7,500 00
Grand Rapids Street, 6s, 1912.....	2,000 00	2,100 00	2,000 00	
Minneapolis Street, 5s, 1919.....	3,000 00	2,850 00	3,000 00	
Omaha Horse, 6s, 1916.....	2,600 00	2,600 00	2,600 00	
Superior Rapid Transit, 6s, 1912.....	3,000 00	3,000 00	3,000 00	
Syracuse Street, 5s, 1920.....	5,000 00	3,000 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	1,260 00	1,800 00	1,800 00
<i>Corporation Stock Owned.</i>				
Lockwood Company.....	3,000 00	3,120 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	
Loan on Smith Planing Mill stock, Brewer.....		600 00	600 00	
Loan on Piscataquis Savings Bank book		775 00	775 00	
Loans on mortgages of real estate.....		70,539 00	70,539 00	80,914 00

BREWER SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Expense account.....	-	\$353 17	
Furniture account.....	208 98	208 98	
Premium account.....	-	3,025 91	
Real estate, foreclosure ...	2,224 18	2,224 18	\$5,812 24
Cash on deposit	7,010 90	7,010 90	
Cash on hand	671 82	671 82	7,682 72
Unpaid accrued interest.....	3,055 14		\$184,208 96
Due depositors, earned dividend and accrued State tax.....	185,920 02		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	176,562 96		
Annual expenses, \$800.	\$9,357 06		

BRIDGTON SAVINGS BANK—BRIDGTON.

NOVEMBER 19, 1895.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

LIABILITIES.

Deposits	\$487,392 72
Reserve fund.....	11,400 00
Undivided profits.....	10,608 25
	\$509,400 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>
United States, 4s, 1925	\$5,000 00	\$6,100 00	\$5,000 00	\$5,000 00
City of Belfast, 6s, 1907.....	500 00	600 00	500 00	
City of Portland, 6s, 1907.....	7,000 00	8,680 00	7,000 00	
Town of Bridgton, 5s, 1899	23,000 00	23,690 00	23,000 00	
Bridgton, orders	1,000 00	1,000 00	1,000 00	
Sebago, orders	210 00	210 00	210 00	
Total public funds of Maine	31,710 00			31,710 00
County of Belmont, O., 5s, 1912.....	5,000 00	5,500 00	5,000 00	
Franklin, O., 6s, 1903.....	6,000 00	6,840 00	6,000 00	
Hennepin, Minn., 4½s, 1924	2,000 00	2,120 00	2,000 00	
Lawrence, Ind., 5s, 1904-5	5,000 00	5,250 00	5,000 00	
Lucas, O., 4½s, 1904-5	9,600 00	9,925 00	9,600 00	
Paulding, O., 6s, 1898	1,500 00	1,545 00	1,500 00	
Potter, Pa., 5s., 1898.....	2,600 00	2,040 00	2,000 00	
City of Columbus, O., 5s, 1901	5,000 00	5,250 00	5,000 00	
Findlay, O., 6s, 1901.....	5,000 00	5,300 00	5,000 00	
Moline, Ill., 5s, 1910.....	3,000 00	3,240 00	3,000 00	
South Omaha, Neb., 6s, 1908, Opt.	2,000 00	2,240 00	2,000 00	
South Omaha, Neb., 6s, 1901.....	3,000 00	3,210 00	3,000 00	
Youngstown Township, O., 5s, 1914	5,000 00	5,500 00	5,000 00	
Total public funds out of Maine.....	53,500 00			53,500 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 6s, 1902 ..	17,200 00	18,232 00	17,200 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	
Penobscot Shore Line, 1st Mort., 4s, 1920	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	7,000 00	7,420 00	7,000 00	
Portland & Rumford Falls, 1st Mort., 5s, 1912	10,000 00	10,500 00	9,875 00	
Rockland, Thomaston & Camden, 1st Mort., 5s, 1922.....	3,100 00	3,100 00	3,100 00	
Total railroad bonds of Maine.....	42,300 00			42,175 00
Akron Street, 1st Mort., 6s, 1908	5,000 00	5,000 00	5,000 00	
Allentown & Bethlehem, 1st Mort., 6s, 1911	5,000 00	5,400 00	5,000 00	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1989.....	1,000 00	330 00	350 00	
Brockton Street, 1st Mort., 5s, 1924.....	1,000 00	1,000 00	1,000 00	
Burlington Electric, 1st Mort., 6s, 1910.....	5,000 00	4,750 00	4,900 00	
Canton & Lakeside Street, 1st Mort., 6s, 1910	5,000 00	5,150 00	5,000 00	
Cleveland City Cable, 1st Mort., 5s, 1909	9,000 00	9,270 00	8,700 00	
Chicago & West Michigan, 5s, 1921	5,000 00	4,000 00	4,500 00	
Detroit, Bay City & Alpena, 1st Mort., 6s, 1913	3,000 00	1,800 00	2,500 00	
Eau Claire Street, 1st Mort., 6s, 1916.....	5,000 00	2,500 00	4,000 00	
Grand Avenue Cable, 1st Mort., 5s, 1908.....	5,000 00	5,000 00	4,800 00	
Grand Rapids Street, 1st Mort., 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Kanawha & Michigan 4s, 1990	5,000 00	4,125 00	4,150 00	
Lowell, Lawrence & Haverhill, 5s, 1913.....	8,000 00	8,000 00	7,200 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>
Lynn & Boston, 1st Mort., 5s, 1924.....	\$5,000 00	\$5,000 00	\$5,000 00	
New Haven & Derby, 5s, 1918.....	5,000 00	5,750 00	5,000 00	
New Haven & West Haven, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
New York & Rockaway Beach, 5s, 1927.....	3,000 00	3,120 00	3,000 00	
Northern Pacific, 1st Mort., 6s, 1921.....	4,000 00	4,640 00	4,000 00	
Omaha Horse, 1st Mort., 6s, 1906, Opt.....	3,000 00	3,000 00	3,000 00	
Oregon Short Line, 1st Mort., 6s, 1922.....	5,000 00	5,200 00	5,000 00	
Passenger Street, Scranton, 1st Mort., 6s, 1920.....	6,000 00	6,480 00	6,000 00	
St. Louis R. R., 1st Mort., 5s, 1900-10.....	5,000 00	5,050 00	5,000 00	
St. Paul & White Bear, 1st Mort., 6s, 1922.....	5,000 00	3,000 00	-	
Union Pacific, Lincoln & Colorado, 1st Mort., 5s, 1918.....	5,000 00	2,250 00	2,850 00	
Union Street Ry., Dover, N. H., 1st Mort., 6s, 1910.....	6,000 00	6,000 00	6,000 00	
United Traction Company, Providence & Pawtucket, 1st Mort., 5s, 1933.....	3,000 00	3,000 00	2,985 00	
Total railroad bonds out of Maine.....	127,000 00			\$114,985 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co., 1st Mort., 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, 1st Mort., 5s, 1907..	3,000 00	3,075 00	3,000 00	
Eau Claire Water Co., 1st Mort., 6s, 1915....	5,000 00	5,000 00	5,000 00	
Ellsworth Water Co., 1st Mort., 5s, 1909.....	3,600 00	3,075 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917..	6,000 00	6,000 00	6,000 00	
Frontier Water Co., 1st Mort., 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Knox Gas & Electric Co., 1st Mort., 6s, 1903	3,100 00	3,100 00	3,100 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security, 5½s, 1895.....	600 00	600 00	600 00	
Northern Banking Company, 5s, 1895.....	2,500 00	2,500 00	2,500 00	
Portland Water Company, 4s, 1927.....	1,000 00	1,000 00	1,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917..	2,000 00	2,000 00	2,000 00	
Standish Water Co., 5s, 1928. (Guaranteed prin. and int. by Portland Water Co.)....	5,000 00	5,400 00	5,000 00	
Total corporation bonds owned.....	47,200 00			47,200 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	7,300 00	3,504 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	3,250 00	2,600 00	
First National Bank, Portland.....	7,800 00	8,268 00	7,800 00	
First National Bank, Bath.....	2,500 00	3,500 00	2,500 00	
Lime Rock National Bank, Rockland.....	1,260 00	1,260 00	1,260 00	
Merchants' National Bank, Portland.....	2,100 00	3,416 00	2,100 00	
North National Bank, Rockland.....	500 00	750 00	500 00	
Total national bank stock of Maine.....	20,660 00			20,660 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....	500 00	500 00	500 00	
Portland Trust Company.....	2,000 00	2,200 00	2,000 00	
Total other bank stock owned.....	2,500 00			2,500 00
<i>Loans on Railroad Bonds.</i>				
Cleveland City Cable.....		1,000 00	1,000 00	
St. Joseph Traction & Lighting Company.....		2,925 92	2,925 92	3,925 92
<i>Loans on Corporation Bonds.</i>				
City Water Company, Chattanooga, Tenn.....		500 00	500 00	
Des Moines Water Company.....		200 00	200 00	
Dominion Coal Company.....		500 00	500 00	
Homer Water Supply Company.....		1,000 00	1,000 00	

BRIDGTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Corporation Bonds.</i>			
Municipal Security Company.....	\$100 00	\$100 00	
St. Joseph Water Company, Mo	222 00	222 00	
Wichita Water Company, Ka	250 00	250 00	\$2,772 00
<i>Loans on Corporation Stocks.</i>			
Athol Water Company.....	3,000 00	3,000 00	
Bridgton Creamery	200 00	200 00	
Camden & Rockland Water Company.....	15,000 00	15,000 00	
Continental Mills, Lewiston	200 00	200 00	
Forest Mills Company, Bridgton.....	7,000 00	7,000 00	
Frontier Steamboat Company, Calais.....	100 00	100 00	
Wales & Hamblin Company, Bridgton ...	550 00	550 00	26,050 00
Loan on Chapman National Bank stock	\$1,000 00	\$1,000 00	
Loans on Bridgton Savings Bank books.....	1,985 00	1,985 00	
Loan on City of Portland bond.	300 00	300 00	
Loan to Fryeburg Manufacturing Co., guaranteed..	8,000 00	8,000 00	
Loan on Life Insurance policies	2,362 90	2,362 90	
Personal loans	4,727 45	4,727 45	
Loans on mortgages of real estate.....	104,433 73	104,433 73	\$122,809 08
Real estate, investment	585 00	585 00	
Real estate, foreclosure.....	7,726 48	7,726 48	
Safe and furniture	400 00	400 00	
Insurance account.....	152 00	152 00	
Expense account	-	694 00	
Premium account	-	12,895 00	22,452 48
Cash on deposit.....	7,845 14	7,845 14	
Cash on hand	523 85	523 85	8,368 99
Unpaid accrued interest.....	6,432 00		509,400 97
Due depositors, earned dividend and accrued State tax	522,071 47		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	496,944 72		
Annual expenses, \$1,700.	25,126 75		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

JUNE 18, 1895.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

LIABILITIES.

Deposits	\$529,410 30
Reserve fund.....	22,178 80
Special reserve fund.....	941 69
Undivided profits.....	16,399 50
	\$568,930 29

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, 1900-1912	\$4,000 00	\$4,000 00	\$4,000 00	
Brunswick, School House, 4s, 1895-1903	9,000 00	9,000 00	8,950 00	
Total public funds of Maine.....	13,000 00			\$12,950 00
City of Boston, 3½s, 1899	26,000 00	26,260 00	26,000 00	26,000 00
County of Cass, Mo., 6s, Ditch, 1896	5,500 00	5,610 00	5,500 00	
Daviess, Ind., Ditch, 6s, 1897-1899	3,500 00	3,675 00	3,500 00	
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	5,400 00	5,000 00	
Meigs, O., Jail, 5s, 1898	2,000 00	2,040 00	2,000 00	
Otter Tail, Minn., Refund., 5s, 1904	3,000 00	3,180 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	5,350 00	4,875 00	
Wells, Ind., Gravel Road, 6s, 1897	6,000 00	6,180 00	6,000 00	
Yankton, S. D., Refund., 4½s, 1913	5,000 00	5,000 00	3,750 00	
City of Cairo, Ill., Fund., 6s, 1898.....	1,408 04	1,478 44	1,408 04	
East Liverpool, O., Refund., 6s, 1899-1902	4,000 00	4,360 00	4,000 00	
Evansville, Ind., Funded Debt Loan, 5s, 1912	5,000 00	5,000 00	5,000 00	
Fremont, O., Water, 5s, 1898	2,000 00	2,040 00	2,000 00	
Hutchinson, Kan., Board of Education, 6s, 1909	5,000 00	6,000 00	5,000 00	
Iron Mountain, Mich., Gold, 6s, 1901	6,000 00	6,480 00	6,000 00	
Kansas City, Kan., Imp., 7s, 1898.	1,750 00	1,890 00	1,750 00	
Kansas City, Kan., Imp., 6s, 1895-1899	3,000 00	3,120 00	3,000 00	
Kokomo, Ind., Imp., 6s, 1895-1902	3,668 11	3,888 20	3,668 11	
Lakeside, Minn., Imp., 7s, 1895-1897	4,523 73	4,659 44	4,523 73	
Lima, O., Imp., 6s, 1900.....	3,000 00	3,240 00	3,000 00	
Marion, Ind., School, 6s, 1903-4 ..	4,000 00	4,520 00	4,000 00	
Moline, Ill., School Dist., 5s, 1912	5,000 00	5,550 00	5,000 00	
Newark, O., Refund., St., Imp., 6s, 1896.....	4,000 00	4,080 00	4,000 00	
Ottumwa, Ia., School District, 5s, 1892, Opt	9,000 00	9,000 00	9,000 00	
Port Huron, Mich., Refund., 5s, 1899-1904	10,000 00	10,500 00	9,955 00	
Sioux City, Ia., City, Imp., 6s, 1894, Opt	2,000 00	2,000 00	2,000 00	
Sioux City, Ia., Water, 6s, 1894, Opt	1,000 00	1,000 00	1,000 00	
South Bend, Ind., St. Imp., 6s, 1895-1903	9,200 00	9,844 00	9,200 00	
Stillwater, Minn., Perm. Imp., 5s, 1906.....	1,000 00	1,080 00	1,000 00	
Superior, Wis., 6s, 1895, Opt.....	10,000 00	10,000 00	10,000 00	
Topeka, Kan., Refund., 5s, 1912..	5,000 00	5,550 00	5,000 00	
Borough of Braddock, Pa., Sch. Dist., 4½s, 1912-13	5,000 00	5,250 00	5,000 00	
Township of Folk, O., Road Imp., 6s, 1902..	5,000 00	5,550 00	5,000 00	

BRUNSWICK SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Village of West Duluth, Minn., Pub. Imp., 7s, 1895-7.....	\$8,210 29	\$8,456 60	\$8,210 29	
Township of Youngstown, O., Park, 5s, 1914	8,000 00	8,880 00	8,000 00	
Total public funds out of New England....	170,760 17			\$169,340 17
<i>Railroad Bonds Owned.</i>				
Black Rocks & Salisbury Beach, 1st Mort., Gold, 5s, 1911	5,000 00	4,800 00	4,875 00	
Haverhill & Amesbury Street, 1st Mort., Gold, 5s, 1912	12,000 00	11,760 00	12,000 00	
Lime Rock, 5s, 1908.....	10,000 00	10,300 00	10,000 00	
Maine Central, 7s, Consol. Mort., 1912	15,000 00	20,400 00	15,000 00	
Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,500 00	10,000 00	
Total railroad bonds of New England.....	52,000 00			51,875 00
Burlington Electric, 1st Mort., 6s, 1910.....	3,000 00	2,850 00	2,940 00	
Cass Avenue & Fair Grounds, 1st Mort., Gold, 5s, 1912.....	5,000 00	4,850 00	4,850 00	
Chicago & Eastern Illinois, 1st Mort., 5s, 1937	3,000 00	3,000 00	3,000 00	
Davenport & Rock Island, 1st Mort., Gold, 6s, 1910	2,000 00	2,060 00	2,000 00	
Des Moines Street, 1st Mort., 6s, 1919	5,000 00	5,350 00	5,000 00	
Des Moines Union, 1st Mort., 5s, 1917	11,000 00	10,780 00	10,670 00	
East Liverpool & Wellsville Street, 1st Mort., 6s, 1912	7,000 00	7,000 00	7,000 00	
Grand Rapids Street, 6s, 1912.....	10,000 00	10,800 00	10,000 00	
Lexington, Ky., Passenger & Belt, 1st Mort., 6s, 1909.....	5,000 00	5,000 00	5,000 00	
Muskegon Railway Company, 1st Mort., Gold, 6s, 1911.....	5,000 00	4,000 00	5,000 00	
Ottumwa Electric, 1st Mort., Gold, 6s, 1912	5,000 00	5,000 00	5,000 00	
Rochester Railway Company, Gold, 5s, 1930	7,000 00	7,000 00	6,650 00	
Saranac & Lake Placid, 1st Mort., Gold, 6s, 1913	5,000 00	5,250 00	5,000 00	
Springfield Railway, Gold, 6s, 1933.....	10,000 00	10,000 00	10,000 00	
Superior Rapid Transit, 1st Mort., Gold, 6s, 1912	5,000 00	5,000 00	5,000 00	
Syracuse Consolidated Street, Gold, 5s, 1920	2,000 00	700 00	1,900 00	
Tr-nton Passenger, Gold, 6s, 1931.....	11,000 00	11,880 00	11,000 00	
Union Electric Railway, Saratoga, 1st Mort., Gold, 6s, 1922	5,000 00	5,400 00	5,000 00	
Watertown Street Railway, Gold, 6s, 1915..	6,000 00	6,000 00	5,850 00	
Total railroad bonds out of New England.	112,000 00			110,860 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	2,333 33	3,412 50	
Northern Banking Company, 5s, 1895	5,000 00	5,000 00	5,000 00	
Penobscot Water and Power Co., 5s, 1909 ..	5,000 00	3,000 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	
Total corporation bonds owned	36,500 00			36,412 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	10,400 00	8,000 00	
Casco National Bank, Portland	8,700 00	8,700 00	8,700 00	
Cumberland National Bank, Portland	6,720 00	6,720 00	6,720 00	
First National Bank, Brunswick	2,300 00	5,750 00	2,300 00	
First National Bank, Portland.....	6,300 00	6,678 00	6,300 00	
First National Bank, Wiscasset	3,000 00	3,360 00	3,000 00	

BRUNSWICK SAVINGS INSTITUTION—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>
Merchants' National Bank, Portland.	\$2,625 00	\$4,270 00	\$2,625 00	
National Shoe & Leather Bank, Auburn ...	6,600 00	6,270 00	6,600 00	
Northern National Bank, Hallowell.....	6,800 00	7,820 00	6,800 00	
Newcastle National Bank, Newcastle	1,000 00	1,300 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	4,050 00	2,700 00	
South Berwick National Bank, So. Berwick	2,500 00	3,250 00	2,500 00	
Union National Bank, Brunswick	3,800 00	4,940 00	3,800 00	
Total national bank stock of Maine.....	61,745 00			\$61,745 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Company, New York		227 50	227 50	
St. Joseph Water Company, Missouri.....		2,000 00	2,000 00	
Watertown Water Works, Dakota.....		900 00	900 00	
Wichita Water Company, Kansas		796 11	796 11	3,923 61
Loan to Roman Catholic Bishop of Portland		1,500 00	1,500 00	
Loan on York Manufacturing Company stock		800 00	800 00	
Loan on life insurance policy.....		600 00	600 00	
Loans on personal property		490 00	490 00	
Loans on mortgages of real estate		70,033 26	70,033 26	73,423 26
Real estate, investment		6,898 50	6,898 50	
Cash on deposit		4,547 38	4,547 38	
Cash on hand		1,009 87	1,009 87	12,455 75
Unpaid accrued interest.....		9,538 11		\$568,930 29
Due depositors, earned dividend and accrued State tax.....		607,805 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		536,113 81		
				\$71,691 93
Annual expenses, \$1,500.				

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

OCTOBER 3, 1895.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

LIABILITIES.

Deposits	\$313,902 51
Reserve fund	16,422 92
Undivided profits	2,497 42
	<hr/>
	\$332,822 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>
City of Portland, 6s, 1897	\$500 00	\$515 00	\$500 00	
Town of Corinna, 6s, 1897	500 00	500 00	500 00	
Norridgewock, 6s, 1899, Annual	1,000 00	1,000 00	1,000 00	
South Portland, 4s, 1905	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	3,000 00			\$3,000 00
County of Delaware, O., 5s, 1896-7	2,000 00	2,040 00	2,000 00	
Franklin, Ky., 6s, 1903, Opt	2,000 00	2,240 00	2,000 00	
Franklin, O., 6s, 1898-1906	5,000 00	5,450 00	5,000 00	
Lawrence, O., 5s, 1920	2,000 00	2,280 00	2,000 00	
Putnam, O., 5s, 1901	4,000 00	4,180 00	4,000 00	
Washington, Kan., 5s, 1920	5,000 00	5,600 00	5,000 00	
Webster, Ia., 5s, 1891, Opt	1,000 00	1,000 00	1,000 00	
City of Anderson, 6s, 1912	5,090 00	6,075 00	5,000 00	
Brainerd, Minn., 6s, 1897	2,000 00	2,080 00	2,000 00	
Canton, O., 5s, 1896-7	2,000 00	2,020 00	2,000 00	
Canton, O., 5½s, 1896	1,000 00	1,010 00	1,000 00	
Chicago, Ill., 7s, 1899	2,000 00	2,240 00	2,000 00	
Clinton, Ia., 5s, 1912	2,000 00	2,220 00	2,000 00	
East Liverpool, O., 6s, 1903-5	2,000 00	2,280 00	2,000 00	
Evansville, Ind., 5s, 1912	3,000 00	3,000 00	3,000 00	
Fort Wayne, Ind., 6s, 1899	6,000 00	6,420 00	6,000 00	
Jacksonville, Ill., 5s, 1905	3,000 00	3,210 00	3,000 00	
Kansas City, Kan., 6s, 1897	3,000 00	3,150 00	3,000 00	
Logansport, Ind., 5s, 1905	2,000 00	2,140 00	2,000 00	
Moline, Ill., 5s, 1908	2,000 00	2,160 00	2,000 00	
Muncie, Ind., 5s, 1912	1,000 00	1,100 00	1,000 00	
Newport, Ky., 5s, 1911-12	1,000 00	1,120 00	1,000 00	
Ottumwa, Ia., 5s, 1897	5,000 00	5,050 00	5,000 00	
Piqua, O., 6s, 1913	1,000 00	1,240 00	1,000 00	
Richmond, Ind., 6s, 1896	5,000 00	5,075 00	5,000 00	
Urbana, O., 5s, 1896-1901	2,000 00	2,060 00	2,000 00	
Youngstown, O., 6s, 1896	5,000 00	5,150 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	77,000 00			77,000 00
<i>Railroad Bonds of Maine.</i>				
Bridgton & Saco River, 6s, 1912	2,000 00	2,120 00	2,000 00	
Lime Rock, 5s, 1898	5,000 00	5,200 00	5,000 00	
Mousam River, 6s, 1912	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908	3,000 00	3,180 00	3,000 00	
Portland & Rumford Falls, 5s, 1912	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine	16,000 00			16,000 00
Akron Street, 6s, 1908	3,000 00	3,000 00	3,000 00	
Allegheny & 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 & Mackinac Ry., 4s, 1905	2,000 00	2,000 00	2,000 00	
Eau Claire Street, 6s, 1916	5,000 00	2,500 00	5,000 00	
East Liverpool & Wellsville Street, 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	
Lynn & Boston, 5s, 1924	4,000 00	4,000 00	4,000 00	
Minneapolis Street, 5s, 1919	2,000 00	1,900 00	1,980 00	

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>
Naumkeag Street, 5s, 1910.....	\$3,000 00	\$2,850 00	\$2,970 00	
Omaha Street, 5s, 1914.....	5,000 00	4,900 00	4,925 00	
Passenger Street, Scranton, 6s, 1920.....	1,000 00	1,086 00	1,000 00	
People's Street, Scranton, Pa., 6s, 1918 .. .	2,000 00	2,220 00	2,000 00	
Toledo Belt, 6s, 1901.....	2,000 00	1,960 00	1,910 00	
Toledo Consolidated Street, 5s, 1909.....	5,000 00	2,880 00	2,955 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Watervliet Turnpike & Ry., 6s, 1919.....	1,000 00	1,140 00	1,000 00	
Zanesville Street, 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	51,000 00			\$50,740 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	
Iowa Loan and Trust Company, 6s, 1895....	500 00	500 00	500 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1896....	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	2,120 00	2,000 00	
Richmond Water Company, 5s, 1907.....	2,000 00	2,000 00	2,000 00	
Standish Water Company, 5s, 1903, Opt....	1,000 00	1,000 00	1,000 00	
York Light & Heat Company, 6s, 1901.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	26,500 00			26,500 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	4,000 00	4,000 00	
Cumberland National Bank, Portland.....	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston.....	1,000 00	1,600 00	1,000 00	
First National Bank, Portland.....	4,000 00	4,240 00	4,000 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	2,200 00	2,000 00	
Total national bank stock owned.....	15,250 00			15,250 00
Loan to town of Buxton, Maine.....		5,178 00	5,178 00	
Loan to town of Hollis, Maine.....		1,497 00	1,497 00	
Loan on St. Joseph Traction and Lighting Co. bonds		1,755 55	1,755 55	
Loan on Buxton & Hollis Savings bank books.....		265 00	265 00	
Loans on personal property.....		1,965 00	1,965 00	
Loans on mortgages of real estate.....		112,225 47	112,225 47	122,886 02
Real estate, foreclosure.....		5,567 98	5,567 98	
Safe.....		800 00	800 00	6,367 98
Cash on deposit.....		12,913 84	12,913 84	
Cash on hand.....		1,315 01	1,315 01	14,228 85
Unpaid accrued interest.....		6,280 00		332,822 85
Due depositors, earned dividend and accrued State tax.....		344,682 85		
		315,869 51		
Estimated market value of resources above liability for deposits, earned dividends and State tax,		\$28,813 34		

Annual expenses, \$1,000.

CALAIS SAVINGS BANK—CALAIS.

JULY 12, 1895.

FRANK NELSON, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

LIABILITIES.

Deposits	\$317,324 08
Reserve fund	6,284 01
Undivided profits	9,716 19
	\$333,324 28

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, 4½s, 1912.....	\$12,000 00	\$12,720 00	\$12,000 00	
City of Calais, 4s, 1915	10,000 00	10,300 00	10,000 00	
Portland, 6s, 1907.	6,000 00	7,320 00	6,000 00	
Total public funds of Maine	28,000 00			\$28,000 00
County of Buffalo, Neb., 5s, 1900, Opt	3,000 00	3,090 00	3,000 00	
Clermont, O., 5s, 1920.....	2,500 00	2,775 00	2,500 00	
Franklin, O., 6s, 1895-1935	10,000 00	12,300 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	
City of Washington, Ill., 6s, 1902.....	3,000 00	3,300 00	3,000 00	
Ashland, Wis., 5s, 1909-12.....	9,000 00	9,900 00	9,000 00	
Battle Creek, Mich., 5s, 1909	2,000 00	2,180 00	2,000 00	
Bradford, Penn., 6s, 1903	1,000 00	1,130 00	1,000 00	
Cincinnati, O., 7s, 1904.....	3,000 00	3,660 00	3,000 00	
Clinton, Ia., 5s, 1901, Opt.....	2,000 00	2,100 00	2,000 00	
Evansville, Ind., 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Findlay, O., 5s, 1908.....	5,000 00	5,450 00	5,000 00	
La Crosse, Wis., 5s, 1897, Opt....	7,000 00	7,140 00	7,000 00	
Piqua, O., 6s, 1913.....	3,000 00	3,720 00	3,000 00	
Port Huron, Mich., 5s, 1911.....	2,000 00	2,200 00	2,000 00	
St. Paul, Minn., 5s, 1915	7,000 00	7,980 00	7,000 00	
Sandusky, O., 5s, 1909-10.....	3,000 00	3,270 00	3,000 00	
Superior, Wis., 6s, 1610	5,000 00	5,800 00	5,000 00	
Wausau, Wis., 5s, 1909	4,000 00	4,360 00	4,000 00	
Youngstown, O., 5s, 1914	8,000 00	8,880 00	8,000 00	
Zanesville, O., 5s, 1894, Opt.	5,000 00	5,000 00	5,000 00	
Total public funds out of New England....	103,000 00			103,000 00
<i>Railroad Bonds Owned.</i>				
Housatonic, 5s, 1937	5,000 00	6,150 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923.....	2,000 00	2,000 00	1,800 00	
Naunkeag Street, 6s, 1910.....	3,000 00	2,850 00	2,925 00	
New Haven & West Haven, 5s, 1912	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 New England.....	20,000 00			19,725 00
Buffalo Street, 5s, 1931.....	7,000 00	7,210 00	6,895 00	
Corrigan Street, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Des Moines Street, 6s, 1911-12.....	2,000 00	2,100 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	4,887 50	
Minneapolis Street, 5s, 1919.....	9,000 00	8,640 00	8,662 50	
Northern Pacific, 6s, 1921	6,000 00	7,080 00	6,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	3,000 00	3,300 00	3,000 00	
Toledo Street, 5s, 1909	5,000 00	4,800 00	4,800 00	
Trenton Passenger, 6s, 1912-1931.....	10,000 00	10,700 00	10,000 00	
Total railroad bonds out of New England .	58,000 00			56,995 00

CALAIS 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 Co., Portland, 5½s, 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	10,800 00	10,125 00	
Iowa Central, Preferred.....	3,000 00	990 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	2,600 00	2,000 00	
Casco National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
Frontier National Bank, Eastport.....	2,775 00	3,922 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	4,400 00	4,000 00	
Total national bank stock of Maine.....	17,325 00			17,325 00
Flour City Nat'l Bank, Minneapolis, Minn.,	2,500 00	2,500 00	2,500 00	
Kansas City National Bank, Topeka, Kan.,	3,000 00	750 00	3,000 00	
Total national bank stock out of Maine...	5,500 00			5,500 00
<i>Loans on Public Funds.</i>				
City of Portland, Maine		1,000 00	1,000 00	
City of St. John, N. B.....		450 00	450 00	1,450 00
<i>Loans on Railroad Bonds.</i>				
Maine Central		976 33	976 33	
St. Joseph Traction and Lighting Company.....		1,170 36	1,170 36	2,146 69
<i>Loans on Bank Stock.</i>				
Calais National Bank, Calais, Maine		250 00	250 00	
St. Stephen Bank, St. Stephen, N. B		3,300 00	3,300 00	3,550 00
<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
<i>Loans on Savings Bank Books.</i>				
Bangor Savings Bank, Bangor.....		300 00	300 00	
Calais Savings Bank, Calais.....		300 00	300 00	600 00
Loan on European & North American Railway stock		8,000 00	8,000 00	
Loan on Home Insurance Company stock, New York		600 00	600 00	
Loan on life insurance policy.....		1,000 00	1,000 00	
Loans on mortgages of real estate		47,194 41	47,194 41	56,794 41
Real estate, foreclosure.	1,000 00		1,000 00	
Expense account....	-		345 90	1,345 90
Cash on deposit.....		7,340 29	7,340 29	
Cash on hand		2,108 25	2,108 25	9,448 54
Unpaid accrued interest.....		3,664 70		\$333,324 28
		356,305 09		
Due depositors, earned dividend and accrued State tax.....		324,515 38		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$31,789 71		

Annual expenses, \$1,100.

CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 9, 1895.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$136,481 59
Reserve fund.	7,671 32
Special reserve fund	1,657 08
Undivided profits	2,837 83
	\$148,647 82

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>				
Chicago & Southwestern, 7s, 1899	3,000 00	3,270 00	2,640 00	
Iowa Central, 7s, 1899, Convertible.....	5,000 00	3,500 00	1,350 00	
Lowell, Lawrence & Haverill Street Rail- way, 5s, 1923	1,000 00	1,000 00	1,000 00	
Portland & Rumford Falls Ry., 5s, 1904.....	2,000 00	2,120 00	2,000 00	
Union Electric Railway, Saratoga, 6s, 1922.	2,000 00	2,150 00	2,000 00	
Wisconsin Central, 7s, 1909, 2nd series.....	2,000 00	200 00		
Wisconsin Central, 5s, 1909, 1st series . . .	1,000 00	920 00	364 36	
Total railroad bonds owned	16,000 00			9,354 36
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Company, 6s, 1911	3,000 00	3,000 00	3,000 00	
York Light & 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 & Western.....	2,700 00	486 00	120 00	
Northern Pacific, preferred	8,400 00	1,575 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		174 37	174 37	
Eagle County, Colorado		500 00	500 00	674 37
<i>Loans on Corporation Stock.</i>				
Somerset Railroad Co., D. Knowlton & Co., Camden.	-		2,585 40	
Mt. Batty Manufacturing Company, Camden	400 00		400 00	
Camden Masonic Temple Association	300 00		300 00	
Camden & Rockland Water Company.	7,900 00		7,900 00	
Knox Cooperaage Company, West Rockport	1,700 00		1,700 00	
Rockport Ice Company.....	3,000 00		3,000 00	
Rockland Loan & Building Association.....	35 00		35 00	
Rockland, Thomaston & Camden Railway.....	8,304 71		8,304 71	24,225 11
Loan on Belfast & Moosehead Lake Railroad Bond.	1,000 00		1,000 00	
Loan on life insurance policies.....	1,880 00		1,880 00	
Loan on Camden Savings Bank book	25 00		25 00	
Loans on deeds with agreement to re-convey.....	34,667 46		34,667 46	
Loans on personal property.....	2,700 00		2,700 00	
Loans on names.....	7,500 00		7,967 80	
Loans on mortgages real estate	36,662 45		36,662 45	84,902 71
Real estate, foreclosure.....		4,626 52	4,626 52	
Safe and furniture		1,440 00	1,440 00	
Expense account		-	222 31	6,288 83

CAMDEN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$9,443 37	\$9,443 37	\$10,970 30
Cash on hand	1,526 93	1,526 93	
Unpaid accrued interest...	3,500 00		\$148,647 82
Due depositors, earned dividend, and accrued State tax	154,149 95		
Estimated market value of resources, above liability for deposits, earned dividend and State tax.....	139,631 59		
	\$14,518 36		

Annual expenses, \$1,500.

CASCADE SAVINGS BANK—OAKLAND.

NOVEMBER 8, 1895.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

LIABILITIES.

Deposits	\$171,182 95
Reserve fund	9,500 00
Undivided profits.....	936 86
Bills payable	936 10
	\$181,955 91

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 St., Ohio, 6s, 1913	\$3,000 00	\$3,000 00	\$3,000 00	
Iowa Central, 5s, 1938	3,000 00	2,850 00	3,000 00	
Minneapolis Street, Minn., 5s, 1919.....	4,000 00	3,800 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	6,650 00	7,000 00	
Oswego Street, N. Y., 6s, 1911	3,000 00	2,850 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	7,420 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	1,690 00	1,300 00	
Casco National Bank, Portland.....	4,600 00	4,600 00	4,600 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
First National Bank, Portland ..	12,500 00	13,250 00	12,500 00	
Messalonskee National Bank, Oakland	10,000 00	11,200 00	10,000 00	
National Shoe & Leather Bank, Auburn ..	3,000 00	3,000 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,500 00	5,000 00	
Total national bank stock owned	38,400 00			38,400 00
<i>Loans on National Bank Stock.</i>				
Augusta National Bank, Augusta ..		250 00	250 00	
Messalonskee National Bank, Oakland ..		2,075 00	2,075 00	
Peoples' National Bank, Waterville		625 00	625 00	2,950 00
<i>Loans on Corporation Stock.</i>				
Indian Spring Woolen Company.....		200 00	200 00	
Lockwood Company.....		7,500 00	7,500 00	
Somerset Railroad Company		11,000 00	11,000 00	18,700 00
Loan to Dunn Edge Tool Company.....		10,000 00	10,000 00	
Loans on personal property		2,975 00	2,975 00	
Loans on mortgages of real estate.....		52,531 85	52,531 85	65,506 85
Real estate, foreclosure		15,000 00	15,000 00	
Safe and furniture		800 00	800 00	
Expense account.....		-	76 50	
Premium account.....		-	4,000 00	19,876 50
Cash on hand ..		622 56	622 56	622 56
Unpaid accrued interest.....		800 00		\$181,955 91
Due depositors, earned dividends, accrued State tax and other liabilities.....		179,654 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax and other liabilities.....		172,369 05		
		\$7,285 36		

Annual expenses, \$600.

DEXTER SAVINGS BANK—DEXTER.

OCTOBER 30, 1895.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

LIABILITIES.

Deposits	\$477,014 30
Reserve fund.....	10,365 63
Undivided profits.....	5,674 75
	\$493,054 68

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 Corinna, 6s, 1897 ..	\$1,000 00	\$1,000 00	\$1,000 00	
Town of Dexter, 6s, 1897	600 00	600 00	600 00	
Total public funds of Maine	1,600 00			\$1,600 00
City of Kansas City, Kan., 6s, 1896-1900	10,000 00	10,400 00	10,000 00	10,000 00
<i>Railroad Bonds Owned.</i>				
Bangor Street, 6s, 1909	3,000 00	2,250 00	3,000 00	
Knox & Lincoln, 5s, 1921	14,000 00	15,120 00	14,000 00	
Mousam 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	10,600 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	5,000 00	5,000 00	
Ann Arbor Street, 5s, 1914	7,000 00	5,320 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	8,000 00	9,050 00	
Jackson Street, 6s, 1911	10,000 00	10,000 00	10,000 00	
Naumkeag Street, 5s, 1910	8,000 00	7,600 00	8,000 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	65,000 00			64,050 00
<i>Corporation Bonds Owned.</i>				
Dexter Woolen Mills, 6s, 1898	21,000 00	21,210 00	21,000 00	
Ellsworth Water Company, 5s, 1909	10,000 00	10,250 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	
New England Equipment Co., 6s, 1896	10,000 00	10,000 00	10,000 00	
Public Works Company, 5s, 1921	20,000 00	15,000 00	19,475 00	
Rumford Falls Power Company, 5s, 1907 ..	5,000 00	5,000 00	5,000 00	
Webster Paper Company, 6s, 1898-1900 ..	5,000 00	5,100 00	5,000 00	
York Light & Heat Company, 6s, 1901	13,900 00	13,900 00	13,900 00	
Total corporation bonds owned	104,900 00			104,375 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
<i>Corporation Stock Owned.</i>				
Dexter Elec. L. & P. Co., Preferred	2,000 00	2,000 00	2,000 00	
Lockwood Company	5,000 00	5,250 00	5,000 00	
Total corporation stock owned	7,000 00			7,000 00

DEXTER 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, Bangor.	\$ 2,200 00	\$ 3,080 00	\$ 2,200 00	
First National Bank, Dexter	20,000 00	26,000 00	20,000 00	
Kineo National Bank, Dover.	5,000 00	6,000 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	13,000 00	10,000 00	
National Shoe & Leather Bank, Auburn.	14,300 00	14,300 00	14,300 00	
Portland National Bank, Portland	2,200 00	2,420 00	2,200 00	
Richmond National Bank, Richmond	4,000 00	4,000 00	4,000 00	
Saco National Bank, Saco	1,000 00	800 00	1,000 00	
Veazie National Bank, Bangor	2,000 00	2,400 00	2,060 00	
Total national bank stock owned.	64,900 00			\$64,900 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.	4,000 00	4,000 00	4,000 00	
Portland Trust Company, Portland.	4,000 00	4,400 00	4,000 00	
Rockland Trust Company, Rockland.	7,000 00	7,700 00	7,000 00	
Waterville Trust Company, Waterville.	5,000 00	5,250 00	5,000 00	
Total other bank stock owned.	20,000 00			20,000 00
<i>Loans on Corporation Bonds.</i>				
Ann Arbor Street Railway		6,260 00	6,260 00	
Bangor Electric Light & Power Company		3,060 00	3,060 00	
St. Joseph Traction & Lighting Company		5,851 84	5,851 84	15,111 84
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter, Maine.		2,938 01	2,938 01	
Kineo National Bank, Dover, Maine		400 00	400 00	3,338 01
<i>Loans to Municipalities.</i>				
Town of Dexter, Maine.		2,600 00	2,600 00	
Town of Hudson, Maine		300 00	300 00	
Town of St. Albans, Maine.		800 00	800 00	3,700 00
<i>Loans on Corporation Stock.</i>				
Dexter & Newport Railroad.		400 00	400 00	
Dexter Co-operative store.		120 00	120 00	
Dexter Loan & Building Association		1,500 00	1,500 00	2,020 00
Loans on Dexter Savings Bank books		2,233 00	2,233 00	
Loan to Church of the Messiah, Dexter, Maine.		32 00	32 00	
Loans on personal property		2,336 20	2,336 20	
Loans on mortgages of real estate		58,470 70	58,470 70	63,071 90
Real estate, investment.		24,000 00	24,000 00	
Real estate, foreclosure		15,626 02	15,626 02	39,626 02
Cash on deposit.		16,466 44	16,466 44	
Cash on hand.		240 47	240 47	16,706 91
Unpaid accrued interest.		8,830 05		\$493,054 68
		510,735 73		
Due depositors, earned dividend and accrued State tax.		484,399 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$26,335 77		

Annual expenses, \$1,600.

EASTPORT SAVINGS BANK—EASTPORT.

JULY 12, 1895.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

LIABILITIES.

Deposits	\$526,830 46
Reserve fund	10,991 43
Undivided profits	14,562 82
Bills payable	5,000 00
	\$557,384 71

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	
Pembroke, 5s.	1,000 00	1,000 00	1,000 00	
Perry, orders, 6s	1,371 88	1,371 86	1,371 86	
Total public funds of Maine	3,871 86			\$3,871 86
County of Buffalo, Neb., 5s, 1910.....	8,500 00	9,180 00	8,500 00	
Clay, Minn., 6s, 1903	3,000 00	3,360 00	3,000 00	
Jackson, Ill., 5s, 1894, Opt.....	5,000 00	5,000 00	5,000 00	
Jefferson, O., 5s, 1902-13	6,000 00	6,420 00	6,000 00	
Salina, Ill., 6s, 1890, Opt	5,000 00	5,000 00	5,000 00	
Washington, Ind., 6s, 1904.....	1,000 00	1,130 00	1,000 00	
Webster, Ia., 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., 5½s, 1918.....	5,000 00	5,900 00	5,000 00	
City of Ashland, Wis., 5s, 1912	5,000 00	5,550 00	5,000 00	
Ashtabula, O., 6s, 1902	1,000 00	1,110 00	1,000 00	
Burlington, Ia., 5s, 1897-9	2,000 00	2,040 00	2,000 00	
Celina, O., 6s, 1896	4,000 00	4,000 00	4,000 00	
Delphos, O., 6s, 1897-9	4,000 00	4,200 00	4,000 00	
Dubuque, Ia., 6s, 1897.....	7,000 00	7,280 00	7,000 00	
East Liverpool, O., 5s, 1905, Opt.	6,000 00	6,420 00	6,000 00	
Findlay, O., 5s, 1919.....	5,000 00	5,650 00	5,000 00	
Findlay, O., 5s, 1901.....	3,000 00	3,150 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	7,350 00	7,000 00	
Kansas City, Kan., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
Lincoln, Neb., 6s, 1895-8	4,000 00	4,120 00	4,000 00	
Muscatine, Ia., 6s, 1898	4,000 00	4,200 00	4,000 00	
Nebraska City, Neb., 6s, 1908.....	6,000 00	7,140 00	6,000 00	
Newport, Ky., 5s, 1907-10.....	5,000 00	5,450 00	5,000 00	
South Chicago, Ill., 5s, 1908	10,000 00	11,000 00	10,000 00	
Steubenville, O., 4s, 1924	10,000 00	9,800 00	10,000 00	
Superior, Wis., 6s, 1900-11	15,000 00	16,800 00	15,000 00	
Wausau, Wis., 5s, 1899.....	9,500 00	9,785 00	9,500 00	
Winona, Minn., 5s, 1901	2,000 00	2,100 00	2,000 00	
Youngstown, O., 5s, 1914	5,000 00	5,550 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11.....	8,000 00	8,320 00	8,000 00	
Total public funds out of New England....	177,000 00			177,000 00
<i>Railroad Bonds Owned.</i>				
Haverhill & Amesbury Street, 5s, 1912.	5,000 00	4,900 00	5,000 00	
Naumkeag Street, 5s, 1910.....	10,000 00	9,590 00	10,000 00	
Newburyport & Amesbury Street, 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	
Portland & Rumford Falls, 5s, 1912	5,000 00	5,250 00	5,000 00	
Somerset, 5s, 1917.....	6,000 00	6,000 00	6,000 00	
Total railroad bonds of New England.....	37,000 00			37,000 00
Albany Street, 5s, 1930	4,000 00	4,240 00	4,000 00	
Brooklyn Street, 6s, 1903.....	5,000 00	5,250 00	5,000 00	
Cincinnati, Lebanon & Northern, 4s, 1914 ..	600 00	600 00	600 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,150 00	5,000 00	

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>
Des Moines Street, 6s, 1901.....	\$5,000 00	\$5,150 00	\$5,000 00	
Eau Claire Street Railway Light & Power Company, 6s, 1916	7,000 00	3,500 00	7,000 00	
Grand Avenue Street, 5s, 1908	2,000 00	1,900 00	2,000 00	
Metropolitan Street, Kansas City, 5s, 1909 .	5,000 00	4,750 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	11,400 00	12,000 00	
Portsmouth, Ohio, Street, 6s, 1912.....	8,000 00	8,080 00	8,600 00	
St. Paul & White Bear, 6s, 1902, Opt.....	5,000 00	3,000 00	5,000 00	
Syracuse Consolidated, 5s, 1920	6,000 00	2,100 00	6,000 00	
Toledo Consolidated Street, 5s, 1909	7,000 00	6,720 00	7,000 00	
Trenton Passenger, 6s, 1906.	10,000 00	10,400 00	10,000 00	
Youngstown Street, 6s, 1901, Opt.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England .	86,600 00			\$86,600 00
<i>Corporation Bonds Owned.</i>				
Atlantic Water Works, 1a., 6s, 1893.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.	10,000 00	10,000 00	10,600 00	
Municipal Security Company, 5½s, 1896.....	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 Water Works, 1a., 6s, 1899, Opt..	4,000 00	4,000 00	4,000 00	
Tiffin Water Works, Ohio, 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Wakefield Water Company, Mass., 6s, 1903.	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned.....	37,000 00			37,000 00
<i>Railroad Stock Owned.</i>				
Cincinnati Lebanon & Northern.....	4,000 00	2,000 00	2,000 00	2,000 00
<i>Corporation Stock Owned.</i>				
Tiffin Water Works, Ohio	1,000 00	750 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	687 50	500 00	
Canal National Bank, Portland.	100 00	130 00	100 00	
Casco National Bank, Portland.....	1,500 00	1,500 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,800 00	2,000 00	
First National Bank, Portland.....	1,100 00	1,160 00	1,100 00	
Frontier National Bank, Eastport.....	5,025 00	7,102 00	5,025 00	
Kineo National Bank, Dover.....	3,000 00	3,390 00	3,000 00	
National Traders' Bank, Portland.....	200 00	230 00	200 00	
Total national bank stock of Maine	13,425 00			13,425 00
American National Bank, Kansas City, Mo.	1,075 00	698 75	1,075 00	
First National Bank, Clyde, Kan.....	3,000 00	1,500 00	3,000 00	
South End National Bank, Boston, Mass ..	2,500 00	1,925 00	2,500 00	
Total national bank stock out of Maine ...	6,575 00			6,575 00
<i>Loans on Corporation Stock.</i>				
Eastport Gas and Electric Company.....		1,771 00	1,771 00	
Finance Company of Iowa.....		250 00	250 00	
Lyman Mills, Holyoke, Mass.....		56 98	56 98	2,077 98
<i>Loans on National Bank Stock.</i>				
First National Bank, Bar Harbor.....		175 00	175 00	
First National Bank, Clyde, Kan.....		750 00	1,500 00	
First National Bank, Dickinson, N. D		825 00	825 00	
United States National Bank, Atchison, Kan		250 00	500 00	3,000 00
<i>Loans to Corporations.</i>				
St. Croix Shoe Company, Calais.....	5,000 00		5,000 00	
School District No. 1, Campobello.....		875 00	875 00	
School District No. 2, Deer Isle.....		80 00	80 00	
School District No. 5, Deer Isle.....		714 30	714 30	
School District No. 6½, Deer Isle.....		37 00	37 00	6,706 30

EASTPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Portland Water Company bond.....	\$350 00	\$350 00	
Loan on Republican Valley Bank stock, Clyde, Kan.	500 00	1,000 00	
Loans on Eastport Savings Bank books	3,075 00	3,075 00	
Loans on life insurance policies.....	3,800 00	3,800 00	
Loans on mortgages of personal property.....	8,972 98	8,972 98	
Loans on mortgages of real estate	115,494 39	115,494 39	\$132,692 37
Real estate, investment	21,847 80	21,847 80	
Certificates of deposit.....	16,000 00	16,000 00	
Cash on deposit.....	5,963 17	5,963 17	
Cash on hand	4,625 23	4,625 23	48,436 20
			\$557,384 71
Unpaid accrued interest	12,587 77		
	571,110 73		
Due depositors, earned dividend, accrued State tax and bills payable.....	542,221 51		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable	\$28,889 22		
Annual expenses, \$1,650.			

FAIRFIELD SAVINGS BANK—FAIRFIELD.

OCTOBER 31, 1895.

C. G. TOTMAN, PRESIDENT.

SIMEON MERRILL, TREASURER.

LIABILITIES.

Deposits	\$299,603 61
Reserve fund	16,084 00
Special reserve fund	2,000 00
Undivided profits	8,786 93
	\$326,474 54

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, Maine, 4s, 1913	\$ 5,000 00	\$ 5,350 00	\$ 5,000 00	
Town of Fairfield, Maine, 4s, 1905-12	15,000 00	15,000 00	15,000 00	
Town of Norridgewock, 4s, 1903.	900 00	900 00	900 00	
Total public funds of Maine.	20,900 00			\$20,900 00
County of Pike, O., 6s, 1899	1,000 00	1,060 00	1,000 00	
City of Springfield, Mo., 5s, 1911.	4,000 00	4,080 00	4,000 00	
City of Superior, Wis., 6s, 1898	5,000 00	5,150 00	5,000 00	
Township of Youngstown, O., 5s, 1914.	2,000 00	2,180 00	2,000 00	
Total public funds out of New England.	12,000 00			12,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	8,000 00	8,000 00	8,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Portland & Rumford Falls, 5s, 1912	4,000 00	4,240 00	4,000 00	
Rockland, Thomaston & Camden, 5s, 1922.	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine	20,000 00			20,000 00
Grand Rapids Street, 6s, 1912	2,000 00	2,100 00	2,000 00	
Iowa Central, 5s, 1938	7,000 00	6,650 00	7,000 00	
N. Y., Chicago & St. Louis, 4s, 1937	2,000 00	2,045 00	2,000 00	
Omaha Street, 5s, 1914	4,000 00	3,920 00	4,000 00	
Scranton Suburban, 6s, 1909	2,500 00	2,650 00	2,500 00	
Utica Belt Line, 5s, 1933	5,000 00	4,875 00	4,750 00	
Total railroad bonds out of New England.	22,500 00			22,250 00
<i>Corporation Bonds Owned.</i>				
Brewer Water Company, 5s, 1908	2,000 00	1,333 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	8,000 00	8,000 00	8,000 00	
Penobscot Water Company, 5s, 1909	4,000 00	2,400 00	4,000 00	
Richmond Water Company, 5s, 1906	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	28,000 00			28,000 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	2,200 00	2,200 00	
First National Bank, Portland	3,400 00	3,604 00	3,400 00	
Merchants' National Bank, Portland	825 00	1,342 00	825 00	
Messalonskee National Bank, Oakland	2,500 00	2,800 00	2,500 00	

FAIRFIELD 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 Bank of Fairfield, Fairfield.....	\$6,000 00	\$6,300 00	\$6,000 00	
People's National Bank, Waterville.....	3,000 00	3,450 00	3,000 00	
Portland National Bank, Portland.....	1,000 00	1,100 00	1,000 00	
South Berwick National Bank, So. Berwick	2,500 00	3,250 00	2,500 00	
Total national bank stock owned ..	21,425 00			\$21,425 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Bonds.</i>				
Cent. N. Y. & W. R. R. 1st Mort., 5s.....		1,400 00	1,400 00	
Crystal Water Company, 6s		800 00	800 00	
Fulton, N. Y., Water Works, 5s.....		400 00	400 00	
Fort Smith, Ark., Water Works, 6s		2,400 00	2,400 00	
Maine Central R. R.....		400 00	400 00	5,400 00
<i>Loans to Municipalities.</i>				
Fairfield Village Corporation.....		4,625 00	4,625 00	
Town of Fairfield.....		1,000 00	1,000 00	5,625 00
<i>Loans on Corporation Stock.</i>				
Cascade Woolen Company, Oakland		1,300 00	1,300 00	
Kennebec Fiber Company, Benton, Maine.....		33,500 00	33,500 00	34,800 00
Loan on Messalonskee National Bank stock.....		400 00	400 00	
Loans on Fairfield Savings Bank books.....		260 00	260 00	
Loan on names		1,000 00	1,000 00	
Loan on note endorsed by the Nat'l Bank of Fairfield		4,000 00	4,000 00	
Loan on personal property		500 00	500 00	
Loans on mortgages of real estate.....		102,651 50	102,651 50	108,811 50
Real estate, foreclosure		6,000 00	6,000 00	
Safe and furniture.....		300 00	300 00	
Premium account.....		-	1,267 50	
Expense account.....		-	1,550 15	9,117 65
Cash on deposit		23,910 01	23,910 01	
Cash on hand		3,235 38	3,235 38	27,145 39
Unpaid accrued interest		1,700 00		\$326,474 54
		\$323,910 89		
Due depositors, earned dividend and accrued State tax.....		306,461 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$17,449 56		
Annual expenses, \$1,000.				

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

JULY 2, 1895.

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

LIABILITIES.

Deposits.....	\$537,890 06
Reserve fund.....	1,500 00
Special reserve fund.....	108 73
Undivided profits.....	8,943 77
	\$548,442 56

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, Coupon, 5s, 1904.....	\$10,000 00	\$11,600 00	\$10,000 00	
United States, Coupon, 4s, 1925	10,000 00	12,100 00	10,000 00	
Total United States bonds owned.....	20,000 00			\$20,000 00
City of Portland, 6s, 1907.....	6,000 00	7,320 00	6,000 00	6,000 00
County of Belmont, O., 5s, 1898.....	1,000 00	1,020 00	1,000 00	
Delaware, Ind., 5s, 1904.....	7,000 00	7,420 00	7,000 00	
Mercer, O., 6s, 1896.....	2,000 00	2,040 00	2,000 00	
Miami, O., 6s, 1903-6.....	11,000 00	12,540 00	11,000 00	
Paulding, O., 5s, 1897-8.....	8,500 00	8,670 00	8,500 00	
Shelby, O., 6s, 1901-3.....	2,500 00	2,750 00	2,500 00	
City of Arkansas City, Kas., 6s, 1918.....	5,000 00	5,000 00	5,000 00	
Bradford, Pa., 6s, 1898-1903.....	7,000 00	7,630 00	7,000 00	
Canton, O., 5s, 1896.....	5,000 00	5,050 00	5,000 00	
Chicago, Ill, 7s, 1898-9.....	6,000 00	6,660 00	6,000 00	
Cincinnati, O, 7s, 1904.....	8,000 00	9,760 00	8,000 00	
Danville, Ill., 6s, 1898.....	4,000 00	4,200 00	4,000 00	
Saginaw, Mich., 5½s, 1897.....	3,000 00	3,060 00	3,000 00	
Sioux City, Ia., 6s, 1893, Opt.....	8,000 00	8,000 00	8,000 00	
Superior, Wis., 6s, 1895, Opt.....	5,000 00	5,000 00	5,000 00	
Urbana, O., 5s, 1901.....	7,000 00	7,350 00	7,000 00	
Youngstown, O., 5s, 1897.....	5,000 00	5,100 00	5,000 00	
Total public funds out of New England....	95,000 00			95,000 00
<i>Railroad Bonds Owned.</i>				
Knox and Lincoln, 5s, 1921.....	10,000 00	10,500 00	10,000 00	
Portland and Ogdensburg, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Portland and Rumford Falls, 5s, 1897, Opt.....	20,000 00	21,000 00	20,000 00	
Total railroad bonds of Maine.....	40,000 00			40,000 00
Akron Street, 6s, 1908.....	5,000 00	4,750 00	5,000 00	
Allegheny and Kinzua, 5s, 1895.....	5,000 00	2,500 00	4,900 00	
Canton Street, 6s, 1910.....	5,000 00	5,150 00	5,000 00	
Des Moines Suburban, 6s, 1906, Opt.....	10,000 00	10,400 00	10,000 00	
Eau Claire Street, 6s, 1916.....	5,000 00	2,500 00	5,000 00	
Grand Avenue, 5s, 1908.....	10,000 00	9,500 00	9,625 00	
Haverhill & Amesbury Street, 5s, 1912.....	5,000 00	4,900 00	5,000 00	
Lowell, Lawrence and Haverhill, 5s, 1923.....	5,000 00	5,000 00	4,500 00	
Minneapolis Street, 5s, 1919.....	5,000 00	4,800 00	4,750 00	
Muskegon Street, 6s, 1910.....	10,000 00	8,000 00	10,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	4,750 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	
Sedalia Electric, 6s, 1907, Opt.....	5,000 00	4,900 00	5,000 00	
Trenton Passenger, 6s, 1916-17.....	5,000 00	5,300 00	5,000 00	
Union Street Railway, Dover, N. H., 6s, 1910.....	1,600 00	1,000 00	1,000 00	
Total railroad bonds out of Maine.....	91,000 00			89,700 00
<i>Corporation Bonds Owned.</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	

FRANKLIN COUNTY 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>
Gardiner Water Company, 5s, 1905.....	\$ 5,000 00	\$ 5,000 00	\$5,000 00	
Kennebec Light & Heat Company, 6s, 1911.....	14,300 00	14,300 00	14,300 00	
Municipal Security Company, 5s, 1900-1.....	5,000 00	5,000 00	5,000 00	
Portland Water Company, 5s, 1899.....	1,000 00	1,030 00	1,000 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.....	53,300 00			\$53,300 00
<i>Railroad Stock Owned.</i>				
Maine Central.....	5,000 00	6,900 00	5,000 00	
Portland & 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	850 00	850 00	\$50 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	7,020 00	5,400 00	
Casco National Bank, Portland.....	11,500 00	11,500 00	11,500 00	
Cumberland National Bank, Portland.....	2,920 00	2,920 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	18,868 00	17,800 00	
Manufacturers' National Bank, Lewiston.....	8,300 00	9,960 00	8,300 00	
Merchants' National Bank, Portland.....	4,875 00	7,930 00	4,875 00	
National Shoe & Leather Bank, Auburn.....	5,000 00	4,750 00	5,000 00	
National Traders' Bank, Portland.....	1,400 00	1,610 00	1,400 00	
Portland National Bank, Portland.....	7,500 00	8,250 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 and Quincy.....		562 62	562 62	
Maine Central.....		900 00	900 00	
Portland & Ogdensburg.....		500 00	500 00	
St. Joseph Traction and Lighting Company.....		5,851 84	5,851 84	7,814 46
<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.....		3,440 00	3,440 00	3,965 00
<i>Loans on Bank Stock.</i>				
Belfast National Bank, Belfast.....		400 00	400 00	
People's Trust Company, Farmington.....		860 00	860 00	
Westbrook Trust Company, Westbrook.....		948 50	948 50	2,208 50
Loan to Lewiston Mill Company.....		-	2,500 00	
Loan on Lewiston Mill Company bonds.....		2,500 00	5,000 00	
Loans on Franklin County Savings Bank books.....		955 00	955 00	
Loans on life insurance policies.....		1,126 31	1,126 31	
Loans on personal property.....		300 00	300 00	
Loans on mortgages of real estate.....		56,188 95	56,188 95	66,070 26
Real estate, investment.....		21,507 09	21,507 09	
Real estate, foreclosure.....		7,279 46	12,279 46	33,786 55
Cash on deposit.....		19,874 52	19,874 52	
Cash on hand.....		2,106 77	2,106 77	21,981 29
Unpaid accrued interest.....		5,641 23		\$548,442 56
Due depositors, earned dividend and accrued State tax.....		574,925 29		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		546,496 72		
		\$28,428 57		

Annual expenses, \$1,600.

BANK EXAMINER'S REPORT.

113

GARDINER SAVINGS INSTITUTION—GARDINER.

JUNE 11, 1895.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

LIABILITIES.

Deposits	\$2,232,839 89
Reserve fund	93,200 00
Undivided profits.....	36,644 76
	<u>\$2,362,684 65</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>
United States, Coupon, 4s, 1907	\$50,000 00	\$56,500 00	\$50,000 00	
United States, Coupon, 5s, 1904	10,000 00	11,600 00	10,000 00	
Total United States bonds owned	60,000 00			\$60,000 00
City of Biddeford, Maine, 4s, 1915	10,000 00	10,360 00	10,000 00	
Gardiner, Maine, 4s, 1896-9	4,900 00	4,949 00	4,900 00	
Portland, Maine, 4s, 1914	20,000 00	20,600 00	20,000 00	
Town of Brunswick, Maine, 4s, 1913-22	10,000 00	10,000 00	10,000 00	
City of Fall River, Mass., 6s, 1899-1904	17,000 00	19,210 00	17,000 00	
Haverhill, Mass., 4s, 1922	10,000 00	10,400 00	10,000 00	
Salem, Mass., 6s, 1898	2,000 00	2,120 00	2,000 00	
Total public funds of New England	73,900 00			73,900 00
County of Atchison, Kan., 6s, 1899, Opt	15,000 00	15,900 00	15,000 00	
Bay, Mich., 5s, 1893	5,000 00	5,000 00	5,000 00	
Belmont, O., 5s, 1895	7,500 00	7,500 00	7,500 00	
Buffalo, Neb., 5s, 1900, Opt	5,000 00	5,150 00	5,000 00	
Butler, Ind., 4½s, 1916-18	5,000 00	5,200 00	5,000 00	
Carroll, O., 6s, 1896-7	3,000 00	3,090 00	3,000 00	
Chippewa, Mich., 6s, 1899	3,500 00	3,710 00	3,500 00	
Clay, Ind., 5s, 1899-1901	10,000 00	10,300 00	10,000 00	
Clermont, O., 5s, 1916-22	10,000 00	11,100 00	10,000 00	
Cowley, Kan., 5s., 1900, Opt	20,000 00	20,600 00	20,000 00	
Crawford, Ill., 6s, 1902	5,000 00	5,500 00	5,000 00	
Decatur, Ind., 5s, 1896-9	17,000 00	17,340 00	17,000 00	
Delaware, Ind., 5s, 1896-1903	14,000 00	14,520 00	14,000 00	
Douglass, Neb., 5s, 1911	5,000 00	5,450 00	5,000 00	
Franklin, Kan., 6s, 1910	10,000 00	11,900 00	10,000 00	
Franklin, O., 6s, 1897-1913	17,000 00	19,380 00	17,000 00	
Gage, Neb., 5s, 1899, Opt	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	11,400 00	10,000 00	
Hancock, O., 6s, 1895-6	5,000 00	5,050 00	5,000 00	
Harding, O., 5s, 1897	2,000 00	2,020 00	2,000 00	
Highland, O., 6s, 1895-6	2,000 00	2,000 00	2,000 00	
Huntington, Ind., 6s, 1896-1900	17,000 00	17,850 00	17,000 00	
Iowa, Wis., 5s, 1906	5,000 00	5,350 00	5,000 00	
Jewell, Kan., 6s, 1895-7	7,000 00	7,140 00	7,000 00	
Kane, Ill., 5s, 1896-8	6,000 00	6,060 00	6,000 00	
Lacrosse, Wis., 5s, 1896-7	8,000 00	8,080 00	8,000 00	
Lawrence, O., 6s, 1896-8	4,000 00	4,120 00	4,000 00	
Lawson, O., 5s, 1897	2,000 00	2,020 00	2,000 00	
Macon, Ill., 6s, 1895-9	18,000 00	18,540 00	18,000 00	
Marion, O., 6s, 1905	10,000 00	11,400 00	10,000 00	
Marion, Ind., 6s, 1898	10,000 00	10,500 00	10,000 00	
Meigs, O., 6s, 1895-7	3,000 00	3,060 00	3,000 00	
Meigs, O., 5s, 1898	1,000 00	1,020 00	1,000 00	
Mercer, O., 6s, 1895-1900	19,000 00	19,760 00	19,000 00	
Miami, O., 6s, 1896-1901	15,000 00	15,900 00	15,000 00	
Oter Tail, Minn., 6s, 1905	10,000 00	11,400 00	10,000 00	
Paulding, O., 5s, 1895-1904	22,000 00	22,660 00	22,000 00	
Perry, O., 6s., 1896	5,000 00	5,100 00	5,000 00	
Polk, Minn., 6s, 1915	10,500 00	12,915 00	10,500 00	
Porter, Ind., 5s, Opt	9,000 00	9,000 00	9,000 00	

GARDINER SAVINGS INSTITUTIONS—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	Putnam, O., 5s, 1899-1901.....	\$ 5,000 00	\$ 5,150 00	\$ 5,000 00		
	Reno, Kan., 5½s, 1914, Opt.....	15,000 00	17,400 00	15,000 00		
	Rice, Kan., 6s, 1920.....	10,000 00	12,700 00	10,000 00		
	Sedgwick, Kan., 5½s, 1910.....	10,000 00	11,700 00	10,000 00		
	Shawnee, Kan., 5½s, 1907.....	25,000 00	28,000 00	25,000 00		
	St. Louis, Minn., 6s, 1907.....	7,000 00	8,120 00	7,000 00		
	Stark, O., 5s, 1898.....	5,000 00	5,100 00	5,000 00		
	Sumner, Kan., 5½s, 1920.....	10,000 00	11,900 00	10,000 00		
	Vigo, Ind., 5s, 1898.....	7,000 00	7,140 00	7,000 00		
	Winton, O., 6s, 1898-1900.....	5,000 00	5,300 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		
	Wyandotte, Kan., 5½s, 1908, Opt..	17,000 00	19,040 00	17,000 00		
	Wood, O., 5s, 1897.....	10,000 00	10,100 00	10,000 00		
	City of	Akron, O., 5s, 1896.....	2,000 00	2,020 00	2,000 00	
		Alpena, Mich., 5s, 1895.....	2,000 00	2,000 00	2,000 00	
		Anderson, Ind., 6s, 1899-1902, Opt.	15,000 00	16,350 00	15,000 00	
		Anderson, Ind., 5s., 1900, Opt.....	5,000 00	5,200 00	5,000 00	
		Ashland, Wis., 5s, 1912.....	10,000 00	11,100 00	10,000 00	
		Ashtabula, O., 6s, 1895-1903.....	3,000 00	3,210 00	3,000 00	
		Bay City, Mich., 8s, 1912.....	4,000 00	5,880 00	4,000 00	
		Bellaire, O., 5s, 1910.....	10,000 00	11,000 00	10,000 00	
		Big Rapids, Mich., 5½s, 1905-7.....	15,000 00	16,800 00	15,000 00	
		Brainerd, Minn., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
		Canton, O., 6s, 1896-1901.....	27,000 00	28,620 00	27,000 00	
Cedar Rapids, Ia., 6s, Opt.....		9,000 00	9,000 00	9,000 00		
Chicago, Ill., 7s, 1899.....		3,000 00	3,360 00	3,000 00		
Cincinnati, O., 7 3-10s, 1899.....		20,000 00	22,400 00	20,000 00		
Cincinnati, O., 6s, 1898-1904.....		18,000 00	19,980 00	18,000 00		
Cleveland, O., 5s, 1906.....		10,000 00	11,400 00	10,000 00		
Clinton, Ia., 5s, 1911.....		3,000 00	3,300 00	3,000 00		
Danville, Ill., 6s, 1898.....		2,000 00	2,100 00	2,000 00		
Danville, Ill., 5s, 1896-7.....		15,000 00	15,150 00	15,000 00		
Dubuque, Ia., 6s, 1896.....		3,245 82	3,310 74	3,245 82		
Duluth, Minn., 6s, 1909.....		10,000 00	12,000 00	10,000 00		
Duluth, Minn., 4½s, 1921.....		5,000 00	5,300 00	5,000 00		
East Liverpool, O., 5s, 1895-1906..		11,000 00	11,440 00	11,000 00		
East Liverpool, O., 5s, 1924.....		10,000 00	11,500 00	10,000 00		
Eau Claire, Wis., 6s, 1903.....		20,000 00	22,600 00	20,000 00		
Elizabeth, N. J., 4s., 1922.....		2,500 00	2,450 00	2,500 00		
Elkhart, Ind., 5s, 1899-1905.....		20,000 00	21,000 00	20,000 00		
Fergus Falls, Minn., 6s, 1908.....		10,000 00	11,900 00	10,000 00		
Findlay, O., 6s, 1898-1903.....		18,000 00	19,620 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	4,200 00	4,000 00		
Fort Wayne, Ind., 6s, 1900.....		30,000 00	32,400 00	30,000 00		
Fremont, O., 5s, 1897-1903.....		15,000 00	15,600 00	15,000 00		
Fremont, Neb., 5s, 1909.....		10,000 00	10,900 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	21,400 00	20,000 00		
Grand Rapids, Mich., 5s, 1895-6..		10,000 00	10,000 00	10,000 00		
Hutchinson, Kan., 6s, 1909.....		16,000 00	19,200 00	16,000 00		
Ironton, O., 5s, 1912.....		20,000 00	22,200 00	20,000 00		
Kansas City, Kan., 7s, 1896-7.....		3,000 00	3,120 00	3,000 00		
Kansas City, Kan., 6s, 1895-9.....		15,500 00	16,120 00	15,500 00		
Kansas City, Kan., 5s, 1909.....		10,000 00	10,900 00	10,000 00		
Kansas City, Mo., 7s, 1898.....		5,000 00	5,400 00	5,000 00		
Kokomo, Ind., 4s, 1905.....		14,000 00	13,860 00	14,000 00		
Lacrosse, Wis., 5s, 1897, Opt.....		5,000 00	5,100 00	5,000 00		
Lexington, Ky., 4½s, 1932.....		10,000 00	10,700 00	10,000 00		
Louisville, Ky., 4s, 1930.....		21,000 00	21,000 00	21,000 00		
Mankato, Minn., 5s, 1907.....		10,000 00	10,800 00	10,000 00		
Marquette, Wis., 5s, 1895-1910.....		13,000 00	13,780 00	13,000 00		
Mcminnee, Mich., 6s, 1913.....		10,000 00	12,400 00	10,000 00		
Moline, Ill., 5s, 1907.....		3,000 00	3,240 00	3,000 00		
Moline, Ill., 4½s, 1914.....		5,000 00	5,250 00	5,000 00		
Muncie, Ind., 5s, 1909-12.....		22,000 00	24,200 00	22,000 00		
Muskegon, Mich., 5s, 1901-24.....		25,000 00	27,750 00	25,000 00		
Muskegon, Mich., 8s, 1901.....		1,000 00	1,200 00	1,000 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	New Albany, Ind., 6s, 1900	\$10,000 00	\$10,800 00	\$10,000 00	
	Newark, O., 6s, 1895-6	2,000 00	2,020 00	2,000 00	
	Newark, O., 5s, 1895-1902	17,000 00	17,510 00	17,000 00	
	Newport, Ky., 5s, 1906-14	10,000 00	11,000 00	10,000 00	
	Ottumwa, Ia., 5s, 1897	10,000 00	10,200 00	10,000 00	
	Pomeroy, O., 5s, 1907	2,000 00	2,160 00	2,000 00	
	Port Huron, Mich, 5s, 1914	12,000 00	13,320 00	12,000 00	
	Portsmouth, O., 5s, 1896-1907	25,000 00	26,250 00	25,000 00	
	Sandusky, O., 4½s, 1897-1905	15,000 00	15,300 00	15,000 00	
	Sioux City, Ia., 4½s, 1902	10,000 00	10,200 00	10,000 00	
	Springfield, Mo., 4½s, 1901, Opt ..	30,000 00	30,600 00	30,000 00	
	Steubenville, O., 5s, 1896-7	10,000 00	10,100 00	10,000 00	
	Steubenville, O., 4s, 1914, Opt.....	12,500 00	12,250 00	12,500 00	
	Superior, Wis., 5s, 1912	35,000 00	37,100 00	35,000 00	
	Tiffin, O., 6s, 1899-1907	10,000 00	11,300 00	10,000 00	
	West Bay City, Mich., 5s, 1908	10,000 00	10,900 00	10,000 00	
	Winfield, Kan., 6s, 1898-1907	16,500 00	18,480 00	16,500 00	
	Wyandotte, Kan., 6s, 1903	7,500 00	8,475 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	4,590 00	4,500 00	
Borough of	Braddock, Pa., 5s, 1904	4,500 00	4,815 00	4,500 00	
Township of	Madison, O., 6s, 1903-7	10,000 00	11,500 00	10,000 00	
	Youngstown, O., 5s, 1914	10,000 00	11,100 00	10,000 00	
Total public funds out New England		1,406,245 82			1,406,245 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	10,500 00	10,000 00	
	Maine Central, 4s, 1912	2,000 00	2,000 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	10,500 00	10,000 00	
	Sandy River, 5s, 1915	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine		72,000 00			72,000 00
	Cleveland, Lorain & Wheeling, 5s, 1933	45,000 00	48,150 00	45,000 00	
	Long Branch & Sea Shore, 7s, 1899	5,000 00	5,600 00	5,000 00	
	St. Paul City Street, 5s, 1937	10,000 00	9,500 00	10,000 00	
	Syracuse Consolidated Street, 5s, 1920	15,000 00	5,250 00	15,000 00	
	Utica Belt Line, 5s, 1933	15,000 00	13,500 00	15,000 00	
Total railroad bonds of New England		90,000 00			90,000 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, 1931	50,000 00	50,000 00	50,000 00	
	Municipal Security Company, 5½s, 1896-8	20,000 00	20,000 00	20,000 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		191,000 00			191,000 00
<i>National Bank Stock Owned.</i>					
	First National Bank, Richmond	4,800 00	5,184 00	4,800 00	
	First National Bank, Wiscasset	1,200 00	1,344 00	1,200 00	
	Gardiner National Bank, Gardiner	10,000 00	15,000 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	12,190 00	10,600 00	
	Oakland National Bank, Gardiner	7,600 00	11,400 00	7,600 00	
	Richmond National Bank, Richmond	3,200 00	3,200 00	3,200 00	
	Sagadahoc National Bank, Bath	840 00	840 00	840 00	
Total national bank stock of Maine		57,240 00			57,240 00
	Boston National Bank, Boston	6,700 00	6,700 00	6,700 00	
	Hide & Leather Nat'l Bank, Boston, Mass ..	4,500 00	4,680 00	4,500 00	
	Washington National Bank, Boston, Mass ..	1,000 00	1,080 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 Mar- ket 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 Arkansas City, Kan.	1,000 00	1,000 00	
Chicago, Ill.....	1,000 00	1,000 00	
East Liverpool, O.....	1,500 00	1,500 00	
Gardiner, Me.....	200 00	200 00	
Hiawatha, Kan.....	8,000 00	8,000 00	
Huntington, W. Va.....	500 00	500 00	
Jeffersonville, Ind.....	1,000 00	1,000 00	
McPherson, Kan.....	3,000 00	3,000 00	
Superior, Wis.....	2,000 00	2,000 00	
Winfield, Kan.....	2,000 00	2,000 00	
Town of Somerville, Me.....	500 00	500 00	\$21,700 00
<i>Loans on Railroad Bonds.</i>			
Fort Worth & Denver City.....	1,500 00	1,500 00	
Kansas City, Fort Scott & Gulf.....	172 72	172 72	
Kennebec Central.....	5,000 00	5,000 00	
Maine Central.....	1,500 00	1,500 00	
St. Joseph Traction and Lighting Company.....	14,629 59	14,629 59	
Sandy River.....	15,000 00	15,000 00	37,802 31
<i>Loans on Corporation Bonds.</i>			
Appleton Water Company, Wis.....	3,000 00	3,000 00	
Crystal Water Company, Edgewater, Staten Island.....	5,000 00	5,000 00	
Denver Union Water Company, Denver, Colo.....	4,000 00	4,000 00	
Maine Water Company.....	25,580 00	25,580 00	
Monroe Water Company, Monroe, Mich.....	1,000 00	1,000 00	
Pekin Water Works.....	500 00	500 00	
Trinidad Water Company, Colo.....	3,000 00	3,000 00	42,080 00
<i>Loans on National Bank Stock.</i>			
Merchants' National Bank, Gardiner.....	4,000 00	4,000 00	
Minnehaha National Bank, Sioux Falls, S. D.....	250 00	250 00	4,250 00
<i>Loans on Other Bank Stock.</i>			
Investment Trust Company of America, Topeka, Kan.....	800 00	800 00	
Maine Trust and Banking Company, Gardiner.....	15,500 00	15,500 00	16,300 00
<i>Loans to Municipalities.</i>			
City of Gardiner, Maine.....	25,000 00	25,000 00	
Town of West Gardiner, Maine.....	900 00	900 00	25,900 00
Loan on Augusta, Hallowell and Gardiner R. R. stock.....	150 00	150 00	
Loan on Richards' Paper Company stock.....	550 00	550 00	
Loan to Oak Grove Cemetery Association, Gardiner.....	1,000 00	1,000 00	
Loan on Bath Savings Institution book.....	50 00	50 00	
Loans on Gardiner Savings Institution books.....	3,317 00	3,317 00	
Loans on mortgages of real estate.....	165,384 13	165,384 13	170,451 13
Real estate, investment.....	30,000 00	30,000 00	
Real estate, foreclosure.....	1,600 00	1,600 00	31,600 00
Certificates of deposit.....	35,000 00	35,000 00	
Cash on deposit.....	7,933 10	7,933 10	
Cash on hand.....	7,022 29	7,022 29	50,015 39
Unpaid accrued interest.....	39,519 40		2,362,684 65
Due depositors, earned dividend and accrued State tax.....	2,527,190 97		
	2,281,599 21		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$245,591 76		

Annual expenses, \$3,300.

GORHAM SAVINGS BANK—GORHAM.

AUGUST 23, 1895.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$378,105 40
Reserve fund	19,157 33
Undivided profits.....	11,751 87
	\$409,014 60

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, Knox & Lincoln R. R.	\$1,500 00	\$1,710 00	\$1,500 00	
Belfast, 6s, 1898, Belfast & Moosehead Lake R. R.....	3,000 00	3,180 00	3,000 00	
Town of Corinna, 6s, 1897, aid of R. R.....	100 00	104 00	100 00	
Norridgewock, 6s, 1900, Somerset, R. R	1,000 00	1,090 00	1,000 00	
Norway, 4½s, 1899-1902	1,500 00	1,530 00	1,500 00	
Total public funds of Maine	7,100 00			\$7,100 00
County of Auglaize, O., 6s, 1899-1900, Drain.	2,000 00	2,140 00	2,000 00	
Clermont, O., 5s, 1921, Deficiency bonds	2,000 00	2,240 00	2,000 00	
Delaware, Ind., 5s, 1903, C. H....	1,000 00	1,050 00	1,000 00	
Delaware, Ind., 6s, 1913, Funding Loan	2,000 00	2,440 00	2,000 00	
Franklin, Ky., 6s, Bridge, 1903, Opt.....	2,000 00	2,240 00	2,000 00	
Hancock, O., 6s, 1900, Ditch.....	3,000 00	3,240 00	3,000 00	
Highland, O., 6s, 1900, Funding..	1,000 00	1,080 00	1,000 00	
Lawrence, O., 5s, 1920, Turnpike.	2,000 00	2,220 00	2,000 00	
Lawrence, O., 6s, 1897, Bridge...	2,000 00	2,060 00	2,000 00	
Marion, Ind., 6s, 1898, C. H.....	1,000 00	1,050 00	1,000 00	
Mercer, O., 6s, 1898, Bridge.....	1,000 00	1,050 00	1,000 00	
Miami, O., 6s, 1903, C. H.....	3,000 00	3,360 00	3,000 00	
Paulding, O., 5s, 1897, Funding..	2,000 00	2,060 00	2,000 00	
Potter, Penn., 5s, 1899, Funding..	3,000 00	3,090 00	3,000 00	
Tuscarawas, O., 6s, 1897, C. H....	1,000 00	1,030 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, Refund- ing, 1904-5, Opt.....	6,000 00	6,360 00	6,000 00	
City of Akron, O., 6s, 1898, School.....	1,000 00	1,050 00	1,000 00	
Anderson, Ind., 6s, 1896, Imp....	1,860 00	1,897 20	1,860 00	
Council Bluffs, Ia., 8s, 1895-6, Refund	2,000 00	2,040 00	2,000 00	
Cleveland, O., 5s, 1907, St. Imp..	5,000 00	5,750 00	5,000 00	
Columbus, O., 5s, 1901, Bd. Edu- cation	1,000 00	1,050 00	1,000 00	
Duluth, Minn., 5s, 1907, to define boundaries	1,000 00	1,080 00	1,000 00	
East Liverpool, O., 5s, 1923, Re- funding Water.....	6,000 00	6,840 00	6,000 00	
Evansville, Ind., 6s, 1908, Re- demption	1,000 00	1,000 00	1,000 00	
Kansas City, Kan., 7s, 1898, Int. Imp	2,000 00	2,160 00	2,000 00	
Kokomo, Ind., 6s, 1903, School...	3,000 00	3,600 00	3,000 00	
Lima, O., 6s, 1900, Imp	5,000 00	5,400 00	5,000 00	
Lima, O., 5s, 1916, Water Works.	1,000 00	1,120 00	1,000 00	
Logansport, Ind., 5s, Water, 1896, Opt	2,000 00	2,020 00	2,000 00	
Marion, Ind., 6s, 1902-4, School ..	3,000 00	3,390 00	3,000 00	
Marion, O., 6s, 1899, Center St. Imp	2,000 00	2,140 00	2,000 00	
Muncie, Ind., 5s., 1912, Funding..	4,000 00	4,440 00	4,000 00	

GORHAM SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Public Funds Owned.</i>				
City of Moline, Ill., 5s, 1909, Union Sch. Dist.....	\$5,000 00	\$5,450 00	\$5,000 00	
Newport, Ky., 5s, Sewerage, 1914, Opt.....	1,000 00	1,110 00	1,000 00	
Piqua, O., 6s, 1903, Refunding....	1,500 00	1,695 00	1,500 00	
Piqua, O., 6s, 1913, School.....	2,500 00	3,100 00	2,500 00	
St. Cloud, Minn., 5s, Refund, 1914, Opt.....	5,000 00	5,550 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. Education.....	1,000 00	1,250 00	1,000 00	
Wausau, Wis., 5s, 1905-6 Water Works.....	3,000 00	3,210 00	3,000 00	
Wichita, Kan., 5s, 1900, Gen. Imp.	2,000 00	2,080 00	2,000 00	
Wichita, Kan., 6s, 1896, Gen. Imp.	500 00	510 00	500 00	
Zanesville, O., 4½s, 1913, Refunding.....	2,000 00	2,100 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park,	5,000 00	5,550 00	5,000 00	
Total public funds out of New England...	106,360 00			\$106,360 00
<i>Investments in Savings Banks.</i>				
Maine Savings Bank, Portland.....	1,078 22	1,078 22	1,078 22	
Portland Savings Bank, Portland.....	1,000 00	1,000 00	1,000 00	2,078 22
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st mort., 5s, 1943....	8,000 00	7,680 00	7,703 75	
Calais Street, 1st mort., 6s, 1904, Opt....	3,000 00	3,000 00	3,000 00	
Lime Rock, 1st mort., 5s, 1908.....	5,000 00	5,150 00	5,000 00	
Maine Central, 7s, Consols, 1912.....	3,500 00	4,760 00	3,500 00	
Maine Central, 4½s, Consols, 1912.....	4,000 00	4,240 00	4,000 00	
Maine Central, 7s, 1898.....	1,000 00	1,130 00	1,000 00	
Portland & Rumford Falls, 5s, 1912.....	1,000 00	1,050 00	1,000 00	
Total railroad bonds of Maine.....	25,500 00			25,203 75
Chicago and West Michigan, 5s, 1921.....	5,000 00	4,050 00	5,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	2,000 00	900 00	2,000 00	
Duluth Street, 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Eau Claire Street Railway Light and Power Company, 6s, 1916.....	2,500 00	1,250 00	2,500 00	
East Cleveland Street, 5s, 1910.....	2,000 00	2,100 00	2,000 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 Street, 5s, 1913.....	3,000 00	3,000 00	3,000 00	
Lynn & Boston, 1st mort., 5s, 1924.....	3,000 00	3,000 00	3,000 00	
Naumkeag Street, 5s, 1910.....	2,000 00	1,900 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	1,980 00	2,000 00	
Toledo Belt, 5s, 1903.....	2,000 00	1,960 00	2,000 00	
Toledo Consolidated, 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 Railway, 6s, 1919.	1,000 00	1,140 00	1,000 00	
Wheeling & Lake Erie, 5s, 1926.....	1,000 00	1,030 00	1,000 00	
Total railroad bonds out of Maine.....	52,500 00			52,500 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, 1899-1901	1,500 00	1,500 00	1,500 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	3,960 00	4,000 00	
Portland Water Company, 6s, 1899.....	1,000 00	1,070 00	1,000 00	

GORHAM SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	31,500 00			\$31,500 00
<i>Railroad Stock Owned.</i>				
Portland and Rochester	700 00	875 00	700 00	700 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	1,600 00	2,080 00	1,600 00	
Casco National Bank, Portland.....	1,500 00	1,500 00	1,500 00	
Cumberland National Bank, Portland	800 00	800 00	800 00	
First National Bank, Portland.....	4,300 00	4,558 00	4,300 00	
Merchants' National Bank, Portland.....	150 00	244 00	150 00	
Total national bank stock owned	8,350 00			8,350 00
<i>Loans on Corporation Bonds.</i>				
American Water Works and Guarantee Company...		475 00	475 00	
City Water Works, Merrill, Wis		475 00	475 00	950 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 book		250 00	250 00	
Loan on personal property.....		250 00	250 00	
Loans on mortgages of real estate.....		151,693 33	151,693 33	154,221 68
Real estate, foreclosure.....	14,200 00		14,200 00	14,200 00
Cash on deposit.....		4,454 76	4,454 76	
Cash on hand.....		1,396 19	1,396 19	5,850 95
Unpaid accrued interest.....	5,665 95			\$409,014 60
Due depositors, earned dividend and accrued State tax	424,080 00			
Estimated market value of resources above liability for deposits, earned dividend and State tax	386,378 39			
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$37,701 61			
Annual expenses, \$1,400.				

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

JUNE 12, 1895.

ELIPHALET ROWELL, PRESIDENT.

HENRY K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$640,939 50
Reserve fund.....	33,000 00
Undivided profits.....	23,347 55
	\$697,287 05

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, 6s, 1895-1900.....	\$5,000 00	\$5,250 00	\$5,000 00	
Bangor, 6s, 1899.....	2,000 00	2,160 00	2,000 00	
Bath, 6s, 1902.....	2,000 00	2,280 00	1,805 00	
Lewiston, 6s, 1901.....	1,000 00	1,120 00	1,000 00	
Portland, 6s, 1897.....	2,000 00	2,080 00	2,000 00	
Total public funds of Maine	12,000 00			\$11,805 00-
County of Bay, Mich., 5s, Bridge, 1906.....	5,000 00	5,350 00	5,000 00	
Buffalo, Neb., 7s, 1900.....	3,000 00	3,360 00	3,000 00	
Grant, Ind., 6s, Gravel Road, 1899.....	5,000 00	5,300 00	5,000 00	
Greene, Ind., 6s, Road, 1898.....	6,000 00	6,300 00	6,000 00	
Hancock, O., 4s, 1900.....	4,000 00	4,040 00	4,000 00	
Hardin, O., 6s, 1898-9.....	9,000 00	9,540 00	9,000 00	
Kane, Ill., 5s, 1900.....	5,000 00	5,150 00	5,000 00	
Macon, Ill., 5s, Court House, 1901-1906.....	5,000 00	5,250 00	5,000 00	
Marion, Ind., 6s, 1898.....	2,000 00	2,100 00	2,000 00	
Mercer, O., 6s, Ditch, 1900.....	3,000 00	3,240 00	3,000 00	
Muskingum, O., 5s, 1901-1902.....	8,000 00	8,320 00	8,000 00	
Ottawa, O., 6s, Ditch Imp., 1901.....	3,000 00	3,270 00	3,000 00	
Summit, O., 5s, Support of Poor, 1898.....	2,000 00	2,040 00	2,000 00	
Tuscarawas, O., 6s, 1898, Bridge.....	2,000 00	2,100 00	2,000 00	
City of Anderson, Ind., 6s, Funding, 1902-3.....	8,000 00	8,960 00	8,000 00	
Ashland, Wis., 5s, 1912.....	4,000 00	4,440 00	4,000 00	
Ashland, Wis., 6s, 1898-1901.....	11,000 00	11,770 00	11,000 00	
Aurora, Ill., 5s, 1900.....	5,000 00	5,200 00	5,000 00	
Aurora, Ill., 6s, 1900.....	5,000 00	5,400 00	5,000 00	
Bay City, Mich., 8s, 1902-1903.....	5,000 00	6,200 00	5,000 00	
Chicago, Ill., 7s, 1895-1899.....	15,000 00	15,900 00	14,811 25	
Chicago, Ill., Sanitary District, 5s, 1904.....	1,000 00	1,070 00	1,000 00	
Cincinnati, O., 7 3/10s, 1899.....	1,000 00	1,120 00	1,000 00	
Clinton, Ia., 5s, 1911-12.....	10,000 00	11,000 00	10,000 00	
Columbus, O., 5s, Imp., 1900.....	5,000 00	5,200 00	5,000 00	
Council Bluffs, Ia., 6s, 1898-1910.....	10,000 00	11,400 00	10,000 00	
Duluth, Minn., 6s, 1908.....	10,000 00	11,900 00	10,000 00	
Eau Claire, Wis., 6s, Water, 1897.....	8,000 00	8,320 00	8,000 00	
Fort Wayne, Ind., 6s, 1899-1901.....	5,000 00	5,400 00	5,000 00	
Greenville, O., 6s, 1896.....	5,000 00	5,100 00	5,000 00	
Ironwood, Mich., 6s, 1903.....	3,000 00	3,000 00	3,000 00	
Jacksonville, Ill., 5s, Fund., 1905.....	10,000 00	10,700 00	10,000 00	
Kansas City, Mo., 8s, 1897.....	5,000 00	5,350 00	5,000 00	
Kansas City, Kan., 6s, 1896-7.....	2,000 00	2,060 00	2,000 00	
Lima, O., 6s, Imp., 1900.....	5,000 00	5,400 00	5,000 00	
Marion, O., 6s, Imp., 1899-1900.....	5,000 00	5,400 00	5,000 00	
Menominee, Mich., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
Nebraska City, Neb., 7s, Paving, 1898.....	5,000 00	5,400 00	5,000 00	
Nebraska City, Neb., 6s, 1912.....	5,000 00	6,150 00	5,000 00	
Newport, Ky., 5s, Sewerage, 1900-1915.....	2,000 00	2,160 00	2,000 00	
Piqua, O., 6s, 1897.....	1,000 00	1,040 00	1,000 00	
Port Huron, Mich., 5s, Fund., 1897-9.....	4,500 00	4,590 00	4,500 00	

HALLOWELL SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portsmouth, O., 5s, 1897.....	\$5,000 00	\$5,100 00	\$5,000 00	
Sioux City, Ia., 6s, Imp., 1895-1899	4,000 00	4,160 00	4,000 00	
Springfield, Ill., 5s, 1900	3,800 00	3,952 00	3,800 00	
Stillwater, Minn., 5s, Imp., 1912 ..	4,000 00	4,440 00	4,000 00	
South Bend, Ind., 6s, 1901-4	7,500 00	8,400 00	7,500 00	
Toledo, O., 7-3-10s, Special, 1900 ..	6,500 00	7,475 00	6,500 00	
Urbana, O., 5s, 1896	4,000 00	4,040 00	4,000 00	
Wausau, Wis., 5s, Water, 1905....	7,000 00	7,490 00	7,000 00	
West Bay City, Mich., 6s, Imp., 1900	4,000 00	4,320 00	4,000 00	
Youngstown, O., 5s, Park, 1914 ..	5,000 00	5,550 00	5,000 00	
Zanesville, O., 4½s, 1905	5,000 00	5,150 00	5,000 00	
Zanesville, O., 6s, Paving, 1898..	5,000 00	5,250 00	5,000 00	
Total public funds out of New England....	\$283,300 00			\$283,111 25
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works, 6s, 1901 ...	10,000 00	10,000 00	10,000 00	
Eastern, 6s, 1906	10,000 00	12,100 00	9,481 42	
Knox & Lincoln, 5s, 1921	3,000 00	3,150 00	3,000 00	
Leeds & Farmington, 6s, 1896	3,800 00	3,876 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 & Ogdensburg, 6s, 1900	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine	54,800 00			54,281 42
Akron Street, 6s, 1896... ..	10,000 00	9,500 00	10,000 00	
Bellaire, Bridgeport & Martin's Ferry Street, 6s, 1908	11,000 00	11,000 00	11,000 00	
Brooklyn Street, Ohio, 6s, 1903	17,000 00	17,850 00	17,000 00	
Canton Street, Ohio, 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	
Grand Rapids Mich., Street, 6s, 1912	5,000 00	5,400 00	5,000 00	
Jamestown Street, N. Y., 6s, 1923	20,000 00	20,600 00	20,000 00	
Johnstown Passenger, Pa., 6s, 1910	10,000 00	10,000 00	10,000 00	
Muskegon Street, Mich., 6s, 1911	10,000 00	8,000 00	10,000 00	
Naumkeag Street, Mass., 5s, 1910	16,000 00	15,200 00	16,000 00	
Southern Street Ry. of St. Louis, 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	139,500 00			139,500 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	17,510 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, 1908	3,000 00	3,270 00	3,000 00	
Portland Water Company, 5s, 1899.....	10,000 00	10,300 00	10,000 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	5,666 67	9,000 00	
Standish Water Company, 5s, 1913	5,000 00	5,500 00	5,000 00	
Total corporation bonds of Maine.....	94,000 00			93,875 00
Eau Claire Water Works, Wis., 6s, 1897.....	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.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds out of New Eng.	36,500 00			36,500 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,160 00	1,160 00	1,160 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,000 00	
Hallowell National Bank, Hallowell.....	1,200 00	1,560 00	1,200 00	
Northern National Bank, Hallowell	10,200 00	11,730 00	10,200 00	
Richmond National Bank, Richmond.....	1,000 00	1,000 00	1,000 00	
Total national bank stock owned.....	14,560 00			14,560 00

HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Hallowell Savings Institution books.....	\$ 520 00	\$ 520 00	
Loans on mortgages of real estate.....	47,224 21	47,224 21	\$47,744 21
Real estate, investment.....	1,000 00	1,000 00	
Real estate, foreclosure.....	8,282 07	8,282 07	
Expense account.....	-	509 00	9,791 07
Cash on deposit.....	6,098 07	6,098 07	
Cash on hand.....	21 03	21 03	6,119 10
Unpaid accrued interest.....	11,734 75		\$697,287 05
Due depositors, earned dividend and accrued State tax.....	739,909 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	655,293 77		
	\$84,616 03		

Annual expenses, \$1,800.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

OCTOBER 24, 1895.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$349,582 39
Reserve fund.....	7,647 14
Undivided profits.....	4,450 93
	\$361,680 46

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, Coupon, 1907.....	\$16,700 00	\$18,662 00	16,700 00	
United States, 4s, Coupon, 1925	6,000 00	7,342 00	6,000 00	
Total United States bonds owned	22,700 00			\$22,700 00
County of Aroostook, 4½s, 1915.....	2,000 00	2,160 00	2,000 00	
Hancock, 4s, 1890, Opt.....	20,000 00	20,000 00	20,000 00	
City of Bangor, 6s, 1899-1905.....	2,000 00	2,240 00	2,000 00	
Ellsworth, 6s, 1897	3,200 00	3,296 00	3,200 00	
Ellsworth, 4s, 1907	2,200 00	2,244 00	2,200 00	
Portland, 6s, 1907	1,000 00	1,200 00	1,000 00	
Town of Corinna, 6s, 1897	100 00	101 00	100 00	
Dexter, 6s, 1897	600 00	606 00	600 00	
Eden, Orders, 6s	2,633 56	2,633 56	2,633 56	
Otis, Orders, 6s	70 00	70 00	70 00	
Surry, Orders, 6s	730 17	730 17	730 17	
Trenton, Orders, 6s	29 52	29 52	29 52	
Total public funds of Maine....	34,563 25			34,563 25
County of Hennepin, Minn., 4½s, 1924.....	1,000 00	1,070 00	1,000 00	
Highland, O., 5s, 1901.....	1,000 00	1,040 00	1,000 00	
Lucas, O., 4½s, 1898	3,000 00	3,030 00	3,000 00	
Lucas, O., 5s, 1898.....	1,000 00	1,020 00	1,000 00	
City of Duluth, Minn., 5s, 1918	2,000 00	2,320 00	2,000 00	
Marion, O., 6s, 1901.....	1,000 00	1,080 00	1,000 00	
Muskegon, Mich., 5s, 1903-24.....	3,000 00	3,210 00	3,000 00	
Sandusky, O., 4½s, 1899-1901.....	3,000 00	3,060 00	3,000 00	
St. Paul, Minn., 6s., 1898.....	1,000 00	1,050 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>				
Bangor & Aroostook, 5s, 1943.....	2,000 00	2,000 00	2,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 00	5,000 00	
Maine Central, 4½s, 1916.....	1,000 00	1,060 00	1,000 00	
Portland & Rumford Falls, 5s, 1912.....	3,000 00	3,180 00	3,000 00	
Portland & Ogdensburg, 5s, 1908.....	1,000 00	1,060 00	1,000 00	
Rockland, Thomasston & Camden, 5s, 1922..	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	14,000 00			14,000 00
Davenport & Rock Island, 6s, 1910.....	3,000 00	3,000 00	3,000 00	
Eau Claire, 6s, 1916.....	2,000 00	1,000 00	980 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	2,000 00	1,960 00	1,920 00	
Trenton Passenger, 6s, 1931	3,000 00	3,240 00	3,000 00	
Union Electric, 6s, 1922.....	2,000 00	2,150 00	2,000 00	
Zanesville Street, 6s, 1911.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	14,000 00			12,900 00

HANCOCK COUNTY 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>
Continental Mills, 6s, 1903.....	\$2,000 00	\$2,000 00	\$2,000 00	
Ellsworth Water Co., 5s, 1909	10,000 00	10,250 00	10,000 00	
Kennebec Light & Heat Co., 6s, 1911... ..	400 00	400 00	400 00	
Knox Gas & Electric Co., 6s, 1903.....	2,000 00	2,000 00	2,000 00	
Maine Water Co., 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Municipal Security Co., 5½s, 1896-1900.. ..	3,000 00	3,000 00	3,000 00	
Rumford Falls Power Co., 5s, 1907.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	22,400 00			\$22,400 00
<i>Railroad Stock Owned.</i>				
European & North American.. ..	400 00	500 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth.....	10,000 00	12,500 00	10,000 00	
First National Bank, Ellsworth.....	800 00	1,040 00	800 00	
First National Bank, Bar Harbor.....	5,000 00	5,000 00	5,000 00	
Portland National Bank, Portland.....	800 00	880 00	800 00	
Total national bank stock owned.....	16,600 00			16,600 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Co.....	500 00	250 00	500 00	
Rumford Falls Trust Co.....	500 00	500 00	500 00	
Total other bank stock owned.....	1,000 00			1,000 00
<i>Loans on Public Funds.</i>				
City of Bangor		2,000 00	2,000 00	
City of Ellsworth		860 00	860 00	2,860 00
<i>Loans on Corporation Bonds.</i>				
Lewiston Mill Company.....		1,250 00	1,250 00	
Littleton Water & Electric Light Company, N. H.....		2,500 00	2,500 00	
Penobscot Water & Power Company.....		1,700 00	1,700 00	
Rockland, Thomaston & Camden Street Railway		500 00	500 00	
Standish Water Company		500 00	500 00	6,450 00
<i>Loans on Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		6,000 00	6,000 00	
First National Bank, Bar Harbor		7,330 00	7,330 00	
First National Bank, Ellsworth.		3,500 00	3,500 00	
Rockland Trust Company, Rockland		2,000 00	2,000 00	18,830 00
<i>Loans to Corporations.</i>				
Granite National Bank, Augusta.....		9,000 00	9,000 00	
Union Shoe Manufacturing Co., Ellsworth (endorsed)		2,571 33	2,571 33	11,571 33
<i>Loans to Municipalities.</i>				
Town of Cherryfield, Me.....		1,540 67	1,540 67	
Town of Otis, Me		2,000 00	2,000 00	
School District No. 17, Ellsworth		150 00	150 00	3,690 67
Loan on Eastern Dredging Company stock.....	1,000 00		1,000 00	
Loan on Augusta Savings Bank book	150 00		150 00	
Loans on mortgages of real estate.....	146,323 20		146,323 20	147,473 20
Real estate, foreclosure.....		8,297 20	8,297 20	
Premium account		-	5,017 50	13,314 70
Cash on deposit	14,661 36		14,661 36	
Cash on hand	1,265 95		1,265 95	15,927 31
Unpaid accrued interest.....		8,887 48		\$361,680 46
Due depositors, earned dividend and accrued State tax.....		374,701 44		
		354,794 87		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$19,906 57		

Annual expenses, \$2,000.

HOULTON SAVINGS BANK—HOULTON.

JULY 9, 1895.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

LIABILITIES.

Deposits	\$360,497 05
Reserve fund.....	5,451 23
Undivided profits.....	2,760 77
Bills payable.....	5,233 91
	\$373,942 96

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 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	600 00			\$800 00
County of Lawrence, O., 5s, 1910	2,500 00	2,700 00	2,500 00	
Marshall, Ind., 5s, 1898	3,000 00	3,060 00	3,000 00	
City of Duluth, Minn., 6s, 1908.....	4,350 00	5,414 50	4,550 00	
Greenville, O., 6s, 1896	2,000 00	2,040 00	2,000 00	
Nebraska City, Neb., 6s, 1908.....	1,000 00	1,190 00	1,000 00	
Steubenville, O., 4s, 1924	3,000 00	2,940 00	3,000 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....	27,550 00			27,550 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	3,000 00	3,150 00	3,000 00	
Portland & Ogdensburg, 2nd Mort., 5s, 1908	7,600 00	7,350 00	7,000 00	
Portland & Rumford Falls, 5s, 1912	3,000 00	3,150 00	3,000 00	
Total railroad bonds of Maine.....	13,000 00			13,000 00
Canton Street, 6s, 1910.....	3,000 00	3,090 00	3,000 00	
Des Moines Suburban, 6s, 1921	2,000 00	2,140 00	2,000 00	
East Liverpool & Wellsville Street, 6s, 1912	3,000 00	3,000 00	3,000 00	
Madison City Street, 6s, 1922	5,000 00	2,500 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	10,000 00	9,600 00	9,672 50	
Muskegon Street, 6s, 1911	5,000 00	4,000 00	5,000 00	
Naumkeag Street, 5s, 1910.....	12,000 00	11,400 00	11,910 00	
Trenton Passenger, 6s, 1912.....	3,000 00	3,150 00	3,000 00	
Total railroad bonds out of Maine	43,000 00			42,582 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	1,030 00	1,000 00	
Knox Gas and Electric Company, 6s, 1903...	3,000 00	3,000 00	3,000 00	
Public Works Company, 5s, 1921	4,000 00	2,666 66	3,925 00	
Total corporation bonds owned.....	18,000 00			17,925 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	3,500 00	4,725 00	3,500 00	
Biddeford National Bank, Biddeford.....	2,500 00	3,000 00	2,500 00	
Casco National Bank, Portland.....	1,000 00	1,000 00	1,000 00	
Farmers' National Bank, Houlton.	1,000 00	1,300 00	1,000 00	
First National Bank, Bangor.....	700 00	1,015 00	700 00	
First National Bank, Bath	3,000 00	4,200 00	3,000 00	
First National Bank, Portland.....	7,000 00	7,420 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	2,500 00	2,000 00	
Lime Rock National Bank, Rockland	3,500 00	3,500 00	3,500 00	
Merchants' National Bank, Gardiner	6,300 00	6,615 00	6,300 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>
National Shoe & Leather Bank, Auburn ...	\$8,700 00	\$8,265 00	\$8,700 00	
Newcastle National Bank, Newcastle	1,000 00	1,300 00	1,000 00	
Norway National Bank, Norway ..	1,400 00	1,610 00	1,400 00	
Portland National Bank, Portland	2,500 00	2,750 00	2,500 00	
Presque Isle National Bank, Presque Isle .	900 00	1,215 00	900 00	
Richmond National Bank, Richmond.....	2,000 00	2,000 00	2,000 00	
Veazie National Bank, Bangor	7,000 00	8,050 00	7,000 00	
Total national bank stock of Maine.....	58,600 00			\$58,600 00
American National Bank, Kansas City, Mo.	100 00	65 00	100 00	
Union National Bank, Minneapolis, Minn .	1,000 00	550 00	1,000 00	
Total national bank stock out of Maine....	1,100 00			1,100 00
<i>Loans to Municipalities.</i>				
Town of Hersey, Maine.....		275 00	275 00	
Town of Mt. Chase, Maine.....		1,600 00	1,600 00	1,875 00
Loan to County of Aroostook, Maine.....		5,000 00	5,000 00	
Loan to Crystal Plantation, Maine		450 00	450 00	
Loan on St. Joseph Traction and Lighting Co. bonds.		1,170 36	1,170 36	
Loans on Houlton Saving Bank books		550 00	550 00	
Loans on mortgages of real estate.		176,581 36	176,581 36	183,751 72
Real estate, investment.....	4,600 00		4,600 00	
Furniture and fixtures	800 00		800 00	
Premium account.....	-		14,661 71	20,061 71
Cash on deposit.....		829 09	829 09	
Cash on hand.....		6,067 94	6,067 94	6,897 03
Unpaid accrued interest.....		9,013 20		\$373,942 96
Due depositors, earned dividend and accrued State tax and bills payable		372,265 11		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		368,418 97		
		\$3,846 14		
Annual expenses, \$1,350.				

KENNEBEC SAVINGS BANK—AUGUSTA.

JUNE 17, 1895.

M. B. V. CHASE, PRESIDENT.

WILLIAM G. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$901,997 75
Reserve fund.....	20,300 00
Undivided profits.....	6,537 51
	\$928,835 26

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	\$9,720 00	\$9,000 00	
Bath, 6s, 1902.....	1,600 00	1,140 00	1,000 00	
Total public funds of Maine.....	10,000 00			\$10,000 00
County of Bourbou, Kan., 6s, 1909.....	7,000 00	8,260 00	7,000 00	
Chippewa, Mich., 6s, 1904.....	10,000 00	11,300 00	10,000 00	
Clay, Kan., 6s, 1901, Opt.....	2,000 00	2,180 00	2,000 00	
Clermont, O., 5s, 1923.....	5,500 00	6,160 00	5,500 00	
Hennepin, Minn., 4½s, 1924.....	5,000 00	5,200 00	5,000 00	
Iowa, Wis., 5s, 1906.....	5,000 00	5,350 00	5,000 00	
Jefferson, O., 5s, 1902.....	5,000 00	5,200 00	5,000 00	
Macoupin, Ill., 6s, 1892, Opt.....	3,000 00	3,000 00	3,000 00	
Mercer, O., 6s, 1898.....	2,000 00	2,100 00	2,000 00	
Miami, O., 6s, 1904-5.....	6,000 00	6,840 00	6,000 00	
Putnam, O., 6s, 1909-11.....	3,000 00	3,570 00	3,000 00	
Reno, Kan., 5½s, 1919.....	5,000 00	5,950 00	5,000 00	
Reno, Kan., 6s, 1919.....	5,000 00	6,300 00	5,000 00	
Washington, Kan., 5s, 1920.....	10,000 00	11,100 00	10,000 00	
Wyandotte, Kan., 5½s, 1918.....	6,000 00	7,080 00	6,000 00	
City of Akron, O., 5s, 1899.....	5,000 00	5,150 00	5,000 00	
Bay City, Mich., 8s, 1901.....	2,500 00	3,000 00	2,500 00	
Brainerd, Minn., 6s, 1909.....	5,000 00	6,000 00	5,000 00	
Chicago, Ill., 6s, 1896.....	3,000 00	3,060 00	3,600 00	
Chicago Sanitary Dist., 5s, 1912.....	10,000 00	11,100 00	10,000 00	
Duluth, Minn., 6s, 1908.....	10,000 00	11,900 00	10,000 00	
Duluth, Minn., Ind. Sch. Dist. 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	2,260 00	2,000 00	
Evansville, Ind., 5s, 1912.....	13,000 00	13,000 00	13,000 00	
Findlay, O., 6s, 1903-8.....	5,000 00	5,800 00	5,000 00	
Greenville, O., 6s, 1902.....	5,000 00	5,550 00	5,000 00	
Hamilton, O., 6s, 1900.....	2,000 00	2,160 00	2,000 00	
Hutchinson, Kan., 6s, 1903.....	5,000 00	5,650 00	5,000 00	
Jeffersonville, Ind., 7 3-10s, 1896..	8,000 00	8,240 00	8,000 00	
Kansas City, Mo., 8s, 1895-7.....	11,000 00	11,440 00	11,000 00	
Logansport, Ind., 5s, 1906.....	10,000 00	10,800 00	10,000 00	
Mankato, Minn., 5s, 1909.....	6,000 00	6,540 00	6,000 00	
Muskegon, Mich., 5s, 1925.....	11,000 00	12,650 00	11,000 00	
Newport, Ky., 7 3-10s, 1901.....	1,000 00	1,170 00	1,000 00	
Newport, Ky., 5s, 1914.....	10,000 00	11,100 00	10,000 00	
Port Huron, Mich., 5s, 1908-13.....	6,500 00	7,150 00	6,500 00	
St. Paul, Minn., 8s, 1897.....	10,000 00	10,800 00	10,000 00	
Salina, Kan., 6s, 1907-8.....	13,000 00	15,340 00	13,000 00	
Sault Ste. Marie, Mich., 6s, 1908..	5,000 00	5,950 00	5,000 00	
Sioux City, Ia., 6s, 1906.....	6,000 00	6,960 00	6,000 00	
South Bend, Ind., 5s, 1897-1901...	2,000 00	2,060 00	2,000 00	
Springfield, Mo., 4½s, 1911.....	5,000 00	5,200 00	5,000 00	
Tiffin, O., 6s, 1901.....	5,000 00	5,500 00	5,000 00	
Toledo, O., 7 3-10s, 1900.....	7,000 00	8,050 00	7,000 00	
Topeka, Kan., 6s, 1915.....	5,000 00	6,250 00	5,000 00	
Wausau, Wis., 5s, 1910.....	3,500 00	3,850 00	3,500 00	
Winona, Minn., 5s, 1922-25.....	10,000 00	11,500 00	10,000 00	
Total public funds out of New England...	307,000 00			306,800 00

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, 6s, 1910, 1st Mort.....	\$30,500 00	\$30,500 00	\$29,500 00	
Augusta, Hallowell & Gardiner, 6s, 1911, 2nd Mort	5,000 00	5,000 00	4,650 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, 1912	28,500 00	38,760 00	28,500 00	
Maine Central, 6s, 1900	2,000 00	2,180 00	2,000 00	
Phillips & Rangeley, 5s, 1910	25,000 00	25,000 00	25,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	25,000 00	25,000 00	25,000 00	
Total railroad bonds of Maine.....	126,000 00			\$124,650 00
Kansas City Belt, 6s, 1916	5,000 00	5,150 00	5,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912	5,000 00	750 00	3,000 00	
Marietta Mineral, 6s, 1915	2,000 00	700 00	1,000 00	
Newburyport & Amesbury Street, 5s, 1912 ..	5,000 00	4,750 00	5,000 00	
Ottumwa Electric, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Topeka, Kan., Street, 4½s, 1922.....	3,000 00	2,400 00	3,000 00	
Total railroad bonds out of Maine.....	25,000 00			22,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	1,500 00	1,500 00	1,500 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Old Town Woolen Company, 6s, 1894, Opt..	15,000 00	15,000 00	15,000 00	
Total corporation bonds owned	21,500 00			21,500 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta	23,000 00	25,300 00	23,000 00	
Biddeford National Bank, Biddeford	2,000 00	2,400 00	2,000 00	
Canal National Bank, Portland	3,200 00	4,160 00	3,200 00	
Casco National Bank, Portland	14,400 00	14,400 00	14,400 00	
Cumberland National Bank, Portland	1,440 00	1,440 00	1,440 00	
First National Bank, Augusta	33,000 00	42,900 00	33,000 00	
First National Bank, Bangor	7,200 00	10,440 00	7,200 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
First National Bank, Dexter	1,800 00	2,340 00	1,800 00	
First National Bank, Portland	22,000 00	23,320 00	22,000 00	
First National Bank, Wiscasset.....	5,700 00	6,384 00	5,700 00	
Frontier National Bank, Eastport.....	375 00	530 00	375 00	
Gardiner National Bank, Gardiner.....	650 00	975 00	650 00	
Granite National Bank, Augusta	10,000 00	13,500 00	10,000 00	
Lime Rock National Bank, Rockland	7,280 00	7,280 00	7,280 00	
Manufacturers' National Bank, Lewiston..	2,500 00	3,000 00	2,500 00	
Manufacturers' National Bank, Gardiner ..	4,500 00	4,725 00	4,500 00	
Merchants' National Bank, Portland.....	225 00	366 00	225 00	
National Shoe & Leather Bank, Auburn ..	9,000 00	8,550 00	9,000 00	
North National Bank, Rockland	1,060 00	1,300 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	8,510 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	1,200 00	800 00	
Veazie National Bank, Bangor	3,500 00	4,025 00	3,500 00	
Total national bank stock of Maine	162,970 00			162,970 00
First National Bank, Leavenworth, Kan. :	10,000 00	10,000 00	10,000 00	
Manufacturers' National Bank, Leavenworth, Kan.....	3,000 00	3,000 00	3,000 00	
Total National bank stock out of Maine...	13,000 00			13,000 00
<i>Loans on Railroad Bonds.</i>				
Augusta, Hallowell & Gardiner.....		5,300 00	5,300 00	
Maine Central.....		400 00	400 00	
St. Joseph Traction and Lighting Company ..		594 32	594 32	6,294 32
<i>Loans on Corporation Stock.</i>				
Boston Marine Insurance Company.....		1,275 00	1,275 00	
Edwards Manufacturing Company, Augusta...		10,000 00	10,000 00	
Lisbon Falls Fibre Company, Lisbon Falls..		5,000 00	5,000 00	
Lockwood Company, Waterville.....		16,214 63	16,214 63	

KENNEBEC 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>
Old Town Woolen Company.....	\$10,000 00	\$10,000 00	
Squirrel Island Association.....	400 00	400 00	\$42,889 63
<i>Loans on National Bank Stock.</i>			
American National Bank, Kansas City, Mo.....	100 00	100 00	
Augusta National Bank, Augusta, Maine.....	10,300 00	10,300 00	
First National Bank, Augusta, Maine.....	7,000 00	7,000 00	
First National Bank, Leavenworth, Kan.....	10,400 00	10,400 00	
First National Bank, Salina, Kan.....	3,000 00	6,000 00	
Manufacturers' National Bank, Leavenworth, Kan.....	500 00	500 00	34,300 00
<i>Loans on Other Bank Stock.</i>			
Equitable Trust Company, Boston.....	50 00	50 00	
Maine Trust and Banking Company, Gardiner.....	1,000 00	1,000 00	1,050 00
Loan on City of Belfast, Maine, bond.....	800 00	800 00	
Loan on Bennington Water Power and Light Com- pany, Vermont, bonds.....	2,500 00	2,500 00	
Loan on Maine Central Railroad stock.....	6,100 00	6,100 00	
Loan on Augusta Loan and Building Association book.....	650 00	650 00	
Loan on Kennebec Savings Bank book.....	655 00	655 00	
Loan on life insurance policy.....	300 00	300 00	
Loan on personal property.....	1,200 00	1,200 00	
Loans on mortgages of real estate.....	144,850 11	144,850 11	157,055 11
Premium account.....	-	6,801 88	
Expense account.....	-	142 87	
Furniture and fixtures.....	1,500 00	1,500 00	8,444 75
Cash on deposit.....	17,551 86	17,551 86	
Cash on hand.....	329 59	329 59	17,881 45
Unpaid accrued interest.....	18,866 83		\$928,835 26
	1,010,602 34		
Due depositors, earned dividend and accrued State tax.....	910,481 98		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$100,120 36		
Annual expenses, \$2,500.			

KENNEBUNK SAVINGS BANK—KENNEBUNK.

AUGUST 21, 1895.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

LIABILITIES.

Deposits	\$549,301 78
Reserve fund	16,964 95
Undivided profits	216 11
	\$566,482 84

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 Saco, Maine, 4s, 1917	\$1,000 00	\$1,040 00	\$1,000 00	\$1,000 00
County of Cass, Ind., 6s, 1898	2,000 00	2,100 00	2,000 00	
Delaware, Ind., 5s, 1905	5,000 00	5,300 00	5,000 00	
Franklin, O., 6s, 1896-1905	5,000 00	5,400 00	5,000 00	
Hancock, O., 6s, 1899	3,000 00	3,180 00	3,000 00	
Jackson, Ind., 6s, 1898	3,000 00	3,150 00	3,000 00	
Lucas, O., 5s, 1895-6	4,500 00	4,500 00	4,500 00	
Mercer, O., 6s, 1896	7,000 00	7,140 00	7,000 00	
Paulding, O., 5s, 1900	6,000 00	6,180 00	6,000 00	
Pike, Ia., 6s, 1902	2,000 00	2,200 00	2,000 00	
Potter, Pa., 5s, 1898	3,000 00	3,050 00	3,000 00	
Tascarasaw, O., 6s, 1898	1,000 00	1,050 00	1,000 00	
Vigo, Ind., 5s, 1908	1,000 00	1,070 00	1,000 00	
Webster, Ia., 5s, 1891, Opt	2,000 00	2,000 00	2,000 00	
Wells, Ind., 6s, 1899-1900	3,000 00	3,210 00	3,000 00	
White, Ill., 5s, 1905	2,000 00	2,280 00	2,000 00	
Wyandotte, Kan., 6s, 1906	3,000 00	3,450 00	3,000 00	
City of Anderson, Ind., 6s, 1898-9	1,860 00	1,971 60	1,860 00	
Arkansas City, Kan., 6s, 1918	5,000 00	5,060 00	5,000 00	
Brainerd, Wis., 6s, 1897	6,000 00	6,240 00	6,000 00	
Chicago Sanitary Dist., 4½s, 1908	4,000 00	4,160 00	4,000 00	
Clinton, Ia., 5s, 1912	3,000 00	3,330 00	3,000 00	
Delaware, O., 6s, 1899	1,000 00	1,070 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	6,480 00	6,000 00	
Fostoria, O., 6s, 1897	4,000 00	4,160 00	4,000 00	
Greenville, O., 6s, 1897-8	8,000 00	8,320 00	8,000 00	
Ironton, O., 6s, 1897-8	5,000 00	5,200 00	5,000 00	
Logansport, Ind., 5s, 1896, Opt	1,000 00	1,010 00	1,000 00	
Marion, O., 6s, 1902	2,000 00	2,220 00	2,000 00	
Menominee, Mich., 6s, 1896	5,000 00	5,100 00	5,000 00	
Piqua, O., 6s, 1895-9	7,500 00	7,800 00	7,500 00	
Sioux City, Ia., 6s, 1895-1909	3,000 00	3,330 00	3,000 00	
South Omaha, Neb., 6s, 1901	3,000 00	3,300 00	3,000 00	
Superior, Wis., 6s, 1895, Opt	2,000 00	2,000 00	2,000 00	
Topeka, Kan., 6s, 1897	2,000 00	2,080 00	2,000 00	
Wausau, Wis., 5s, 1904	2,000 00	2,140 00	2,000 00	
Wichita, Kan., 6s, 1894-1900	3,500 00	3,640 00	3,500 00	
Zanesville, O., 4½s, 1905	5,000 00	5,150 00	5,000 00	
Total public funds out of New England....	134,360 00			134,360 00
<i>Railroad Bonds Owned.</i>				
Bridgton and Saco River, 6s, 1st mort. 1902	2,000 00	2,100 00	2,000 00	
Lime Rock, 5s, 1910	6,000 00	6,180 00	6,000 00	
Maine Central, Consolidated, 5s, 1912	15,000 00	16,800 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	7,350 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	
Lynn & Boston, 5s, 1924	3,000 00	3,000 00	3,000 00	
Naumkeag Street, 5s, 1910	4,000 00	3,800 00	4,000 00	
Newburyport & Amesbury Street, 5s, 1912	5,000 00	4,750 00	4,775 00	
New York & New Eng., 2d mort., 6s, 1902	2,000 00	2,220 00	2,000 00	
Total railroad bonds of New England.....	18,000 00			17,775 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	\$2,850 00	\$3,000 00	
Allegheny & Kinzua, 5s, 1895.....	2,000 00	1,000 00	2,000 00	
Buffalo Street, 5s, 1931.....	5,000 00	5,150 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	6,120 00	6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	4,000 00	4,280 00	4,000 00	
Chicago, Burlington & Quincy, 4s, 1922, Denver Division.....	6,000 00	5,820 00	6,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	4,050 00	5,000 00	
Chicago & West Michigan, Scrip	125 00	106 25	125 00	
Cleveland City Cable, 5s, 1909.....	6,000 00	6,180 00	6,000 00	
Detroit, Bay City & Alpena, 6s, 1913.....	5,000 00	2,250 00	5,000 00	
Dubuque Light and Traction Company, 6s, 1898, Opt.....	2,000 00	1,200 00	2,000 00	
Duluth Street, 5s, 1920.....	3,000 00	3,000 00	2,775 00	
East Liverpool & Wellsville Street, 6s, 1912, Eau Claire Street Railway Light and Power Company, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Flint & Pere Marquette, 6s, 1920.....	2,000 00	1,000 00	2,000 00	
Grand Avenue Street, Kansas City, 5s, 1908, Jamestown Street, 6s, 1923.....	5,000 00	5,750 00	5,000 00	
Metropolitan Street, Kansas City, 5s, 1909..	3,000 00	4,750 00	4,800 00	
North Chicago Street, 5s, 1906.....	3,000 00	3,090 00	3,000 00	
Northern Pacific, 6s, Gen. Mort., 1921	5,000 00	4,750 00	4,850 00	
Omaha Horse, 6s, 1896.....	4,000 00	4,000 00	4,000 00	
Omaha Street, 6s, 1914.....	2,000 00	2,360 00	2,000 00	
People's Street, Scranton, 6s, 1918.....	5,000 00	5,000 00	5,000 00	
Spokane & Palouse, 6s, 1936.....	5,000 00	4,900 00	4,900 00	
St. Louis Southern Street, 6s, 1904.....	3,000 00	3,300 00	3,000 00	
St. Louis & Cass Avenue Street, 5s, 1912.....	5,000 00	3,800 00	5,000 00	
Syracuse Street, 5s, 1908	5,000 00	5,200 00	5,000 00	
Superior Rapid Transit, 6s, 1902.....	5,000 00	5,820 00	5,850 00	
St. Paul & White Bear, 6s, 1922.....	5,000 00	1,750 00	4,900 00	
Toledo Consolidated Street, 5s, 1909.....	6,000 00	5,600 00	5,000 00	
Toledo Belt Line, 5s, 1896.....	2,000 00	4,800 00	4,925 00	
Trenton Passenger, 6s, 1907.....	2,000 00	1,960 00	1,940 00	
Wheeling & Lake Erie, 5s, 1926.....	6,000 00	6,240 00	6,000 00	
Wisconsin Central, 1st series, 5s, 1909.....	6,000 00	6,180 00	5,700 00	
Youngstown, O., Street, 6s, 1901.....	5,000 00	4,500 00	4,687 50	
	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England.	152,125 00			\$150,452 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	4,800 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, 5½s, 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 and Construction Company, 5s, 1928.....	2,000 00	2,100 00	2,000 00	
Total corporation bonds owned	40,000 00			40,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk and Kennebunkport	5,000 00	5,625 00	5,000 00	
Portland and Ogdensburg.....	13,800 00	6,486 00	6,343 00	
Total railroad stock owned	18,800 00			11,343 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,000 00	3,900 00	3,000 00	
Casco National Bank, Portland.....	4,900 00	4,900 00	4,900 00	
Cumberland National Bank, Portland	400 00	400 00	400 00	
First National Bank, Portland.....	5,000 00	5,300 00	5,000 00	
Merchants' National Bank, Portland.....	1,350 00	2,196 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>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on St. Joseph Traction and Lighting Co. bonds	\$2,925 92	\$2,925 92	
Loan on Nyack Water Company, N. Y., bonds.....	200 00	200 00	
Loan on Erie Telegraph and Telephone Company stock, Lowell, Mass.....	224 00	224 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	129,561 31	129,561 31	\$134,186 23
Real estate, investment.....	3,490 00	3,490 00	
Premium account.....	-	2,731 01	
Expense account	-	8 00	6,229 01
Cash on deposit.....	7,882 38	7,882 38	
Cash on hand.....	1,904 72	1,904 72	9,787 10
Unpaid accrued interest.....	11,310 74		\$566,482 84
Due depositors, earned dividend and accrued State tax	576,638 92		
	553,302 38		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$23,336 54		
Annual expenses, \$1,600.			

KINGFIELD SAVINGS BANK—KINGFIELD.

NOVEMBER 23, 1895.

A. G. WINTER, PRESIDENT.

H. S. WING, TREASURER.

LIABILITIES.

Deposits.....	\$1,639 67
Undivided profits.....	75 80
Bills payable.....	500 00
	\$2,215 47

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on mortgages of real estate.....	\$1,432 00	\$1,432 00	
Safe and furniture.....	585 00	585 00	\$2,017 00
Cash on deposit.....	14 87	14 87	
Cash on hand.....	183 60	183 60	198 47
	2,215 47		\$2,215 47
Due depositors, accrued State tax and other liabilities	2,143 23		
Estimated market value of resources above liability for deposits, State tax and other liabilities.....	\$72 24		

LUBEC SAVINGS BANK—LUBEC.

JULY 13, 1895.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

LIABILITIES.

Deposits	\$10,770 26
Reserve fund.....	600 00
Undivided profits.....	214 16
Bills payable.....	500 00
	\$12,084 42

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, Coupon, 1907	\$1,500 00	\$1,695 00	\$1,500 00	\$1,500 00
<i>Railroad Bonds Owned.</i>				
Naumkeag Street, Salem, 5s, 1910	1,000 00	950 00	1,000 00	1,000 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Company, 6s, 1911.	500 00	500 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	500 00	500 00	525 00	525 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.	800 00	800 00	800 00	800 00
Loan on Lubec Wharf Company Stock.....		150 00	150 00	
Loans on names.....		706 82	700 82	
Loans on mortgages of real estate.....		6,100 31	6,100 31	6,951 13
Premium account		-	310 00	
Expense account		-	151 22	461 22
Cash on deposit		8 18	8 18	
Cash on hand		338 89	338 89	347 07
Unpaid accrued interest.....		129 75		\$12,084 42
Due depositors, earned dividend, accrued State tax and bills payable.....		11,872 95		
		11,305 04		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		\$567 91		

BANK EXAMINER'S REPORT.

135

MACHIAS SAVINGS BANK—MACHIAS.

JULY 13, 1895.

GEORGE W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits	\$623,039 72
Undivided profits	7,390 83
	<hr/> \$630,430 55

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, 1913.....	\$5,000 00	\$5,150 00	\$5,000 00	
	Bath, 6s, 1898.....	3,000 00	3,180 00	3,000 00	
	Belfast, 6s, 1898.....	500 00	530 00	500 00	
	Eastport, 4½s, 1907.....	10,000 00	10,700 00	10,000 00	
	Portland, 4s, 1902, Opt.....	80,000 00	81,600 00	80,000 00	
Town of	Brunswick, 4s, 1899-1927.....	10,000 00	10,000 00	10,000 00	
	Dexter, 6s, 1897.....	3,000 00	3,120 00	3,000 00	
	<hr/> Total public funds of Maine	<hr/> 111,500 00			<hr/> \$111,500 00
County of	Adams, Neb., 5s, 1899, Opt.....	5,000 00	5,150 00	5,000 00	
	Adams, Ind., 5s, 1905.....	5,000 00	5,300 00	5,000 00	
	Highland, O., 5s, 1902-6.....	7,000 00	7,420 00	7,000 00	
	Huron, O., 6s, 1897-8.....	3,000 00	3,120 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	5,200 00	5,000 00	
	Marion, O., 5s, 1902.....	1,000 00	1,050 00	1,000 00	
	Marion, Ind., 6s, 1898.....	5,000 00	5,000 00	5,000 00	
	Marion, Ia., 5s, Opt.....	5,000 00	5,250 00	5,000 00	
	Marion, O., 6s, 1897-9.....	5,000 00	5,700 00	5,000 00	
	Meeker, Minn., 6s, 1906.....	10,000 00	10,400 00	10,000 00	
	Stark, O., 5s, 1900-1.....	10,000 00	10,300 00	10,000 00	
	Tuscarawas, O., 6s, 1896-8.....	10,000 00	10,300 00	10,000 00	
	Washington, Kan., 5s, 1906, Opt.....	5,000 00	5,350 00	5,000 00	
	Webster, Ia., 5s, Opt.....	5,000 00	5,000 00	5,000 00	
	White, Ill., 6s, Opt.....	5,000 00	5,000 00	5,000 00	
City of	Anderson, Ind., 6s, 1902, Opt.....	5,000 00	5,550 00	5,000 00	
	Ashland, Wis., 6s, 1896, Opt.....	5,000 00	5,100 00	5,000 00	
	Ashland, Wis., 6s, 1898, Opt.....	10,000 00	10,500 00	10,000 00	
	Brainerd, Minn., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
	Chicago Sanitary Dist., 5s, 1902.....	10,000 00	10,500 00	10,000 00	
	Cincinnati, O., 7s, 1904.....	5,000 00	6,100 00	5,000 00	
	Council Bluffs, Ia., 6s, 1912.....	2,500 00	3,075 00	2,500 00	
	Duluth, Minn., 5s, 1907.....	5,000 00	5,400 00	5,000 00	
	Duluth, Minn., Ind. Sch. Dist., 4½s, 1921.....	3,000 00	3,180 00	3,000 00	
	East Liverpool, O., 5s, 1923.....	5,000 00	5,700 00	5,000 00	
	East Liverpool, O., 5s, 1905, Opt.....	5,000 00	5,350 00	5,000 00	
	Findlay, O., 6s, 1899-1905.....	10,000 00	11,100 00	10,000 00	
	Grand Island, Neb., 6s, Opt.....	5,000 00	5,000 00	5,000 00	
	Green Island, Neb., 6s, 1897-9.....	5,000 00	5,250 00	5,000 00	
	Greenville, O., 6s, 1897-9.....	5,000 00	5,400 00	5,000 00	
	Jeffersonville, Ind., 6s, 1900.....	10,000 00	10,500 00	10,000 00	
	Kansas City, Kan., 7s, 1896-8.....	8,000 00	8,160 00	8,000 00	
	La Crosse, Wis., 5s, 1897, Opt.....	5,000 00	5,400 00	5,000 00	
	Moline, Ill., 5s, 1907.....	5,000 00	5,000 00	5,000 00	
	Nebraska City, Neb., 6s, Opt.....	5,000 00	5,000 00	5,000 00	
	Newport, Ky., 5s, 1903, Opt.....	5,000 00	5,300 00	5,000 00	
	Piqua, O., 6s, 1899.....	7,000 00	7,430 00	7,000 00	
	Plattsmouth, Neb., 6s, 1893, Opt.....	5,000 00	5,000 00	5,000 00	
	Stillwater, Minn., 5s, 1921.....	15,000 00	17,100 00	15,000 00	
	St. Paul, Minn., 4½s, 1917.....	20,000 00	21,400 00	20,000 00	
	Superior, Wis., 6s, 1895, Opt.....	5,000 00	5,600 00	5,000 00	
	Toledo, O., 4½s, 1919.....	3,000 00	3,240 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	7,210 00	7,000 00	
	Zanesville, O., 4½s, 1913.....	3,000 00	3,150 00	3,000 00	
Village of	Duluth, Minn., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
	<hr/> Total public funds out of New England.....	<hr/> 277,500 00			<hr/> 277,500 00

MACHIAS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lime Rock, 5s, 1908	\$10,000 00	\$10,300 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.....	2,000 00	1,800 00	2,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	4,750 00	5,000 00	
New York & New Eng., 2nd mort., 6s, 1902 .	5,000 00	5,550 00	5,000 00	
Total railroad bonds of New England.....	12,000 00			12,000 00
Alleghany & Kinzua, 5s, 1898.....	10,000 00	5,000 00	10,000 00	
Chicago, Burlington & Quincy, 4s, 1927.....	10,000 00	9,000 00	10,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,080 00	1,000 00	
Duluth Street, 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Iowa Central, 5s, 1938.....	6,000 00	5,400 00	6,000 00	
Omaha Street, 5s, 1914.....	10,000 00	9,800 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	10,000 00	11,000 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	5,000 00	6,000 00	5,000 00	
Toledo Belt, 5s, 1902.....	2,000 00	1,960 00	2,000 00	
Trenton Passenger, 6s, 1910 .	5,000 00	5,250 00	5,000 00	
Utica Belt Line, 5s, 1939.	7,000 00	6,300 00	7,000 00	
Total railroad bonds out of New England .	81,000 00			81,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,030 00	1,000 00	
Camden & Rockland Water Co., 6s, 1905...	5,000 00	5,500 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917...	5,000 00	5,000 00	5,000 00	
Caribou Water Company, 5s, 1905.....	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, 5½s, 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	4,950 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	6,000 00	5,000 00	
Casco National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
Cumberland National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
First National Bank, Portland.....	12,000 00	12,720 00	12,000 00	
Frontier National Bank, Eastport.....	1,875 00	2,650 00	1,875 00	
Merchants' National Bank, Portland.....	1,875 00	3,050 00	1,875 00	
Total national bank stock owned ..	30,750 00			30,750 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	4,000 00	4,000 00
Loan to St. Croix Shoe Company, Calais, Maine		8,000 00	8,000 00	
Loans on mortgages of real estate.....		19,859 00	19,859 00	27,859 00
Real estate, investment		2,000 00	2,000 00	
Cash on deposit		2,304 23	2,304 23	
Cash on hand		7,017 32	7,017 32	11,321 55
Unpaid accrued interest		10,997 20		\$630,430 55
Due depositors, earned dividend and accrued State tax.....		660,392 75		
		633,650 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$26,742 34		

Annual expenses, \$1,600.

MAINE SAVINGS BANK—PORTLAND.

JULY 20, 1895.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

LIABILITIES.

Deposits	\$6,474,027 31
Reserve fund	325,000 00
Undivided profits	179,244 28
	\$6,978,271 59

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, 1925, Registered	\$650,000 00	\$780,000 00	\$650,000 00	\$650,000 00
City of Portland, 6s, Railroad, 1907, Reg....	100,000 00	122,000 00	100,000 00	100,000 00
County of Vigo, Ind., 5s, C. H., 1899-1906	56,000 00	58,800 00	56,000 00	
City of Ashland, Wis., 5s, Funding, 1909.	50,000 00	54,500 00	50,000 00	
Aurora, Ill., 5s, Water, 1914	30,000 00	33,300 00	30,000 00	
Bay City, Mich., 5s, Water, 1906-1918	64,000 00	71,040 00	64,000 00	
Burlington, Ia., 8s, Funding, 1896	25,000 00	26,750 00	25,000 00	
Canton, O., 4½s, Fire Dept., 1896..	25,000 00	25,250 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	60,000 00	66,600 00	60,000 00	
Columbus, O., 5s, Education, 1899	50,000 00	52,000 00	50,000 00	
Columbus, O., 6s, Sewer, 1904....	20,000 00	23,000 00	20,000 00	
Dubuque, Ia., 7s, Funding, 1896 ..	1,400 00	1,442 00	1,400 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, Funding, 1908	20,000 00	23,800 00	20,000 00	
Indianapolis, Ind., 5s, School, 1907-10	40,000 00	44,000 00	40,000 00	
Kansas City, Mo., 4s, School, 1910	105,000 00	103,950 00	99,525 00	
La Crosse, Wis., 5s, Bridge, 1899, Opt	43,000 00	44,290 00	43,000 00	
Lake & Hyde Park, Ill., 5s, 1904-8	74,600 00	79,920 00	74,000 00	
Lexington, Ky., 4½s, Fund., 1932 .	45,000 00	48,150 00	45,000 00	
Louisville, Ky., 5s, Floating Debt, 1911	100,000 00	112,000 00	100,000 00	
Milwaukee, Wis., 5s, Water, &c., 1913	25,000 00	28,250 00	25,000 00	
Minneapolis, Minn., 4s, Municipal, 1918	135,000 00	135,000 00	135,000 00	
Minneapolis, Minn., 4½s, Municipal Improvement, 1915-7	115,000 00	123,050 00	115,000 00	
Muskegon, Mich., 5s, Water, 1904-1923	65,000 00	72,150 00	65,000 00	
Ottumwa, Ia., 5s, Gen. Fund., 1909	30,000 00	32,700 00	30,000 00	
Rockford, Ill., 5s., School, 1903-4.	19,600 00	20,776 00	19,600 00	
St. Paul, Minn., 5s, Water, 1909-1915	156,000 00	174,720 00	156,000 00	
St. Paul, Minn., 5s, Refund., 1904-1906 ..	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, 1904-1909	10,000 00	10,800 00	10,000 00	
Winona, Minn., 5s, Bridge, 1919-1927	37,000 00	42,180 00	37,000 00	
Total public funds out of New England....	1,734,000 00			1,718,725 00
<i>Railroad Bonds Owned.</i>				
Brockton Street, 1st Mort., 5s, 1924	25,000 00	25,750 00	24,250 00	
Calais Street, 1st Mort., 6s, Gold, 1904, Opt.	10,000 00	10,000 00	10,000 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>
Concord & Claremont, 4½s, 1st Mort., Gold, 1914	\$75,000 00	\$81,750 00	\$75,000 00	
Globe Street, 5s, 1st Mort., Reg., 1902, (Opt.	75,000 00	75,000 00	73,500 00	
Maine Central, 4½s, Consols., 1912	251,000 00	266,060 00	251,000 00	
Maine Central, 7s, Consols., 1912	150,000 00	204,000 00	150,000 00	
Merrimack Valley Electric Street, 5s, 1st Mort., Reg., 1911	100,000 00	100,000 00	97,650 00	
Portland and Ogdensburg, 5s, 1908	100,000 00	105,000 00	100,000 00	
Portland and Rumford Falls, 5s, 1912	20,000 00	21,000 00	20,000 00	
Somerset Railway, 5s, 1917	13,000 00	13,000 00	13,000 00	
Total railroad bonds of New England	819,000 00			\$814,400 00
Albany & Susquehanna, 6s, 1st Mort., Reg., 1906	100,000 00	120,000 00	100,000 00	
Broadway, N. Y., Surface Railroad, 1st Mort., 5s, 1924	100,000 00	116,000 00	100,000 00	
Buffalo Ry., 5s, 1st Consol. Mort., 1931	100,000 00	103,000 00	100,000 00	
Chicago & Northwestern, 7s, 1st Mort., Reg., 1915	100,000 00	140,000 00	100,000 00	
Chicago, Milwaukee & St. Paul, 7s, Consol. Reg., 1905	18,000 00	23,400 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	75,000 00	80,250 00	72,965 25	
Corrigan Street, Kansas City, 1st Mort., Reg., 1916	100,000 00	100,000 00	100,000 00	
Detroit & Bay City, 8s, 1st Mort., 1903	6,000 00	7,320 00	6,000 00	
East Cleveland Railroad Company, 5s, 1st Mort., Reg., 1910	85,000 00	89,250 00	85,000 00	
Grand Avenue Cable, Kansas City, 5s, 1st Mort., Reg., 1908	100,000 00	95,000 00	95,000 00	
Grand Rapids, Mich., Street, 6s, 1st Mort., 1912	100,000 00	108,000 00	100,000 00	
Indiana, Illinois & Iowa, 4s, 1st Mort., 1939	25,000 00	20,750 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	60,500 00	50,000 00	
Lincoln & Northwestern, 7s, 1st Mort., Reg., 1910	5,000 00	6,250 00	5,000 00	
Milwaukee City Railroad, 5s, 1st Mort., Reg., 1908	50,000 00	51,000 00	50,000 00	
Milwaukee & St. Paul, 7s, 1st Mort., Mil. Div., Reg., 1903	43,000 00	53,750 00	43,000 00	
Minneapolis Street, 7s, 1st Mort., 1910	57,000 00	65,550 00	57,000 00	
Omaha, Neb., Street, 5s, 1st Mort., Reg., 1914	75,000 00	73,500 00	72,812 50	
Orange & Newark, 6s, 1st Mort., Reg., 1905	50,000 00	55,000 00	50,000 00	
Staten Island Rapid Transit, 6s, 1st Mort., 1913	50,000 00	56,500 00	50,000 00	
St. Paul City Railway, 6s, 1st Mort., Reg., 1932	63,000 00	72,450 00	63,000 00	
Toledo Street, Consol., Mort., 5s, 1909	50,000 00	48,000 00	47,500 00	
Trenton Passenger Street, 6s, 1st Mort., Reg., 1931	75,000 00	81,000 00	75,000 00	
Utica Belt Line, 5s, 1st Mort., 1939	64,000 00	57,600 00	60,000 00	
Total railroad bonds out of New England	1,892,000 00			1,866,667 75
<i>Corporation Bonds Owned.</i>				
Auburn Aqueduct Company, 5s, 1st Mort., Reg., 1914	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, 6s, 1st Mort., Reg., 1916	51,000 00	51,000 00	51,000 00	
Biddeford & Saco Water Company, 5s, 1st Mort., 1904	75,000 00	77,250 00	75,000 00	
Calais Water Company, 5s, 1st Mort., 1906	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Co., 4½s, 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	
Frammingham, Mass., Water Company, 6s, 1st Mort., 1895, Opt.	51,000 00	51,000 00	51,000 00	

MAINE 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>
Gardiner Water Works, 5s, 1st Mort., 1905.	\$51,000 00	\$51,000 00	\$51,000 00	
Pejepscot Water Co., 5s, 1st Mort., 1906.....	16,000 00	16,000 00	16,000 00	
Portland Water Company, 4s, 1927.....	175,000 00	173,250 00	157,500 00	
Portland Water Company, 5s, 1908.....	33,000 00	35,970 00	33,000 00	
Portland Water Company, 6s, 1899.....	12,000 00	12,840 00	12,000 00	
Skowhegan Water Co., 5s, 1st Mort., 1917. .	25,000 00	25,000 00	25,000 00	
Waterville Water Co., 7s, 1st. Mort., 1917...	80,000 00	80,000 00	80,000 00	
Total corporation bonds owned	887,000 00			\$887,120 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	12,500 00	14,062 50	12,500 00	12,500 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	13,910 00	10,700 00	
Casco National Bank, Portland.....	17,500 00	17,500 00	17,468 00	
Cumberland National Bank, Portland.....	10,080 00	10,080 00	10,080 00	
First National Bank, Dexter.....	5,000 00	6,500 00	5,000 00	
First National Bank, Portland.....	8,500 00	9,010 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	2,318 00	1,425 00	
National Traders' Bank, Portland.....	8,600 00	9,890 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	21,675 00	21,675 00	
Portland Trust Company, Portland.....	1,000 00	1,150 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, Maine.....		1,000 00	1,000 00	
City of Portland, Maine.....		5,250 00	5,250 00	
Town of Gray, Maine (order)...		250 00	250 00	
County of Bourbon, Kan.....		1,500 00	1,500 00	
County of Daviess, Ind.....		500 00	500 00	
County of Delaware, Ind.....		1,000 00	1,000 00	
County of Ramsey, Minn.....		500 00	500 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
City of Evansville, Ind.....		4,000 00	4,000 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	20,000 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka and Santa Fe.....		7,860 33	7,860 33	
Cheshire Railroad, N. H.....		1,000 00	1,000 00	
Chicago, Milwaukee & St. Paul.....		300 00	300 00	
Chicago & St. Louis.....		1,000 00	1,000 00	
Denver City Cable.....		900 00	900 00	
Duluth Street.....		3,000 00	3,000 00	
Kansas City Cable.....		2,300 00	2,300 00	
Leeds and Farmington.....		300 00	300 00	
Maine Central.....		5,385 00	5,385 00	
Portland & Ogdensburg.....		500 00	500 00	
Watervliet Turnpike and Railway.....		1,000 00	1,000 00	
Wisconsin Central.....		2,500 00	2,500 00	26,045 33
<i>Loans on Corporation Bonds.</i>				
American Water Works and Guarantee Company, McKeesport, Pa.....	1,100 00		1,100 00	
Augusta Water Company, Augusta, Maine.....	1,000 00		1,000 00	
Baraboo Water Company, Wisconsin.....	1,000 00		1,000 00	
City Water Company, Chattanooga, Tenn.....	1,000 00		1,000 00	
City Water Company, Kearney, Neb.....	325 00		325 00	
City Water Company, Marinette, Wis.....	500 00		500 00	
City Water Company, Merrill, Wis.....	2,800 00		2,800 00	
City Water Company, Sheboygan, Wis.....	1,500 00		1,500 00	

MAINE SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Charleston Water Company, West Virginia	\$6,000 00	\$6,000 00	
Clinton Water Company, Clinton, Iowa	1,000 00	1,000 00	
Crystal Water Company, Edgewater, Staten Island ..	1,400 00	1,400 00	
Duluth Gas and Water Company, Duluth, Minn.	1,000 00	1,000 00	
Faribault Water Company, Minn.	1,000 00	1,000 00	
Fishkill and Matteawan Water Company, N. Y.	3,900 00	3,900 00	
Goldsboro Water Company, North Carolina.	900 00	900 00	
Hornellsville Water Company, N. Y.	2,400 00	2,400 00	
Huntington Water Company West Virginia	900 00	900 00	
Jamestown Water Supply Company, N. Y.	800 00	800 00	
Kankakee Water Company, Ill.	414 35	414 35	
Kansas City Water Company, Kan.	2,000 00	2,000 00	
Kingston Water Company, N. Y.	1,500 00	1,500 00	
Kokomo Water Company, Ind.	250 00	250 00	
Maine Water Company	500 00	500 00	
Muncie Gas Company, Ind.	450 00	450 00	
Muncie Water Company, Ind.	1,400 00	1,400 00	
Municipal Gas Light Company, Rochester, N. Y.	500 00	500 00	
Municipal Security Company, Portland, Maine	2,800 00	2,800 00	
Newark Water Company, Ohio	200 00	200 00	
Oshkosh Water Company, Wis.	3,780 63	3,780 63	
Portland Water Company, Maine	4,550 00	4,550 00	
St. Joseph Water Company, Missouri	2,800 00	2,800 00	
Staten Island Water Company, N. Y.	1,800 00	1,800 00	
Wichita Water Company, Kan.	1,000 00	1,000 00	\$52,469 98
<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	16,100 00	16,100 00	
Worumbo Manufacturing Company, Lisbon Falls.	1,300 00	1,300 00	68,900 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Portland	1,200 00	1,200 00	
Merchants' National Bank, Portland	4,000 00	4,000 00	
National Traders' Bank, Portland	500 00	500 00	5,700 00
<i>Loans to Corporations.</i>			
Maine Wesleyan Seminary and Female College, Kent's Hill	5,000 00	5,000 00	
Otis Falls Pulp Company	50,000 00	50,000 00	
Runford Falls Paper Company	50,000 00	50,000 00	105,000 00
Loans on Portland Railroad stock	2,560 00	2,560 00	
Loans on Maine Savings Bank books	2,000 00	2,000 00	
Loans on mortgages of real estate	288,507 97	288,507 97	293,067 97
Real estate, investment	55,000 00	25,000 00	
Real estate, foreclosure	7,651 02	7,651 02	
Expense account	-	178 77	32,829 79
Cash on deposit	253,156 69	253,156 69	
Cash on hand	4,941 08	4,941 08	258,097 77
Unpaid accrued interest	83,563 54		6,978,271 59
Due depositors, earned dividend, and accrued State tax	7,709,519 11		
Estimated market value of resources, above liability for deposits, earned dividend and State tax	6,617,468 19		
	1,092,050 92		
Annual expenses, \$13,000.			

MECHANICS' SAVINGS BANK—AUBURN.

MAY 29, 1895.

B. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

LIABILITIES.

Deposits.....	\$538,132 30
Reserve fund.....	6,625 00
Special reserve fund.....	42,077 34
Undivided profits.....	9,155 57
	<hr/> \$595,990 21

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 Jay, Ind., 6s, 1891.....	\$2,500 00	\$2,500 00	\$2,250 00	
City of Brainerd, Minn., 6s, 1897.....	5,000 00	5,200 00	5,000 00	
Canton, O., 5s, 1896.....	1,000 00	1,010 00	1,000 00	
Evansville, Ind., 4½s, 1912.....	5,000 00	4,700 00	4,500 00	
Evansville, Ind., 5s, 1912.....	10,000 00	10,000 00	9,600 00	
Logansport, Ind., 5s, 1906.....	10,000 00	10,800 00	10,000 00	
Total public funds owned.....	33,500 00			\$32,350 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
Detroit, Bay City & Alpena, 6s, 1913.....	5,000 00	2,250 00	3,500 00	
Naunkeag Street, 5s, 1910.....	10,000 00	9,500 00	10,000 00	
Total railroad bonds out of Maine.....	15,000 00			13,500 00
<i>Corporation Bonds Owned.</i>				
Adrian Water Works Company, 6s, 1908 ...	10,000 00	8,000 00	9,700 00	
Adrian Water Works Company, prior lien Debentures, 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	
Municipal Security Company, 5½s, 1896.....	1,500 00	1,500 00	1,500 00	
Municipal Security Company, 5½s, 1898.....	6,500 00	6,500 00	6,500 00	
Municipal Security Company, 5½s, 1899.....	1,000 00	1,000 00	1,000 00	
Presque Isle Water Company, 5s, 1907.....	5,500 00	5,500 00	4,950 00	
Total corporation bonds owned.....	40,500 00			39,350 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	7,700 00	10,010 00	7,700 00	
Casco National Bank, Portland.....	27,600 00	27,600 00	27,600 00	
Cumberland National Bank, Portland.....	5,440 00	5,440 00	5,440 00	
First National Bank, Auburn.....	4,400 00	5,500 00	4,400 00	
First National Bank, Lewiston.....	7,000 00	11,200 00	7,000 00	
First National Bank, Portland.....	13,000 00	13,780 00	13,000 00	
Manufacturers' National Bank, Lewiston.	9,500 00	11,400 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	13,694 00	8,400 00	
National Shoe and Leather Bank, Auburn.	63,000 00	59,850 00	53,350 00	
National Traders' Bank, Portland.....	7,000 00	8,050 00	7,000 00	
Norway National Bank, Norway.....	3,600 00	4,140 00	3,600 00	
People's National Bank, Waterville.....	3,000 00	3,450 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,500 00	5,000 00	
Total national bank stock of Maine.....	164,640 00			154,990 00
American National Bank, Kansas City, Mo.	2,000 00	1,300 00	1,500 00	1,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,000 00	8,000 00	8,000 00	
Northern Banking Company, Portland....	500 00	500 00	500 00	
Total other bank stock owned.....	8,500 00			8,500 00

MECHANICS' SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stocks.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</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	
Hillside Cemetery Association, Minneapolis, Minn..	3,000 00	12,000 00	
Lewiston and Auburn Electric Light Company	900 00	900 00	
Lewiston Mill Company	-	500 00	
Lewiston Mill Company, (endorsed)	8,000 00	8,000 00	
Little Androscoggin Water Power Company, Auburn	8,800 00	8,800 00	
Pray-Small Company, Auburn	2,000 00	2,000 00	
Whitman Agricultural Works, Auburn	1,150 00	1,150 00	
Wood-Robinson Company, Auburn	2,000 00	2,000 00	\$36,990 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn	600 00	600 00	
National Shoe & Leather Bank, Auburn	1,600 00	1,600 00	2,200 00
<i>Loans to Corporations.</i>			
Ara Cushman Company, Auburn	10,000 00	10,000 00	
Auburn Stove Foundry Company, (endorsed)	2,000 00	2,000 00	
H. Wesley Hutchins Company, Auburn	6,750 00	6,750 00	
Lewiston Mill Company	5,000 00	10,000 00	
Whitman Agricultural Works, Auburn	4,500 00	4,500 00	33,250 00
Loan on St. Joseph Traction and Lighting Co., bonds	7,607 39	7,607 39	
Loan on Maine Central Railroad stock	100 00	100 00	
Loan on Auburn Trust Company stock	2,990 00	2,990 00	
Loan on Auburn Loan and Building Assoc'n books	600 00	600 00	
Loans on Mechanics' Savings Bank books	1,775 00	1,775 00	
Loan on life insurance policy	500 00	500 00	
Loans on personal property	14,950 00	14,950 00	
Loans on mortgages of real estate	168,386 00	168,386 00	196,908 39
Real estate, investment	40,000 00	40,000 00	
Real estate, foreclosure	14,700 00	14,700 00	54,700 00
Cash on deposit	11,430 00	11,430 00	
Cash on hand	321 82	321 82	11,751 82
Unpaid accrued interest	10,686 44		\$595,990 21
Due depositors, earned dividend and accrued State tax	616,080 60		
	549,510 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$66,570 15		
Annual expenses, \$2,100.			

NORWAY SAVINGS BANK—NORWAY.

JULY 31, 1895.

C. S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

LIABILITIES.

Deposits	\$325,725 44
Reserve fund.....	1,000 00
Undivided profits.....	3,631 91
Bills payable.....	2,000 00
	\$332,357 35

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, order	\$2,989 12	\$2,989 12	\$2,989 12	
Norway Village Corporation, orders.....	969 90	969 90	969 90	
Total public funds of Maine	3,959 02			\$3,959 02
City of Ashtabula, O., 6s, 1895-1902	2,500 00	2,650 00	2,500 00	
Council Bluffs, Ia., warrants.....	7,763 83	7,763 83	7,763 83	
Fort Madison, Ia., 5s, 1902	5,000 00	5,250 00	5,000 00	
Total public funds out of New England....	15,263 83			15,263 83
<i>Railroad Bonds Owned.</i>				
Black Rocks and Salisbury Beach, 5s, 1911.	5,000 00	4,800 00	5,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	5,000 00	5,000 00	5,000 00	
Naumkeag Street, 5s, 1910.....	5,000 00	4,750 00	5,000 00	
Spokane & Palouse, 6s, 1936	5,000 00	5,000 00	5,000 00	
Trenton Passenger, 6s, 1931	5,000 00	3,800 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	
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	5,000 00	5,000 00	
Oxford County Loan Association, 5s, 1893, Opt	400 00	400 00	400 00	
Rochester Loan and Banking Company, 6s, 1898-1900	9,000 00	9,000 00	9,000 00	
Waterville Water Company, 5s, 1917.....	500 00	500 00	500 00	
Total corporation bonds owned.....	32,900 00			32,900 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	-	1,000 00	
Total railroad stock owned.....	16,000 00			6,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	250 00	500 00	
Norway Shoe Shop Company.....	500 00	250 00	500 00	
Oxford County Loan Association.....	1,000 00	1,000 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	650 00	500 00	
Casco National Bank, Portland	4,200 00	4,200 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	4,000 00	2,500 00	
First National Bank, Portland	12,300 00	13,638 00	12,300 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>
Manufacturers' National Bank, Lewiston..	\$10,000 00	\$12,000 00	\$10,000 00	
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	2,300 00	2,000 00	
Total other bank stock owned.....	5,200 00			5,200 00
<i>Loans on Corporation Bonds.</i>				
Oxford County Loan Association, Norway.....		500 00	500 00	
Rochester Loan and Banking Company, N. H.....		1,500 00	1,500 00	2,000 00
<i>Loans on Corporation Stock.</i>				
Bethel Chair Company.....		1,000 00	1,000 00	
Maricopa Loan and Trust Company.....		500 00	500 00	
Norway Building Association.....		300 00	300 00	
Norway Water Company.....		5,700 00	5,700 00	
Oxford County Loan Association.....		1,000 00	1,000 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		5,133 00	5,133 00	
People's National Bank, Waterville.....		1,000 00	1,000 00	10,133 00
<i>Loans on Other Bank Stock.</i>				
Bank of Callaway, Neb.....		3,250 00	3,250 00	
Bank of Gering, Neb.....		4,400 00	4,400 00	7,650 00
<i>Loans to Corporations.</i>				
First Baptist Parish, Norway		1,000 00	1,000 00	
Norway Granite Company (guaranteed)		1,000 00	1,000 00	
Odell Manufacturing Co., Lewiston, Me., (endorsed) ..		15,000 00	15,000 00	
Oxford County Loan Association		100 00	100 00	17,100 00
Loan on Jacksonville, Tampa and Key West Railroad bonds.		145 00	145 00	
Loan on Union Street Railroad stock, Dover, N. H... ..		-	5,000 00	
Loans on Norway Savings Bank books		810 00	810 00	
Loans on life insurance policies.....		1,075 00	1,075 00	
Loans on personal property.....		1,006 09	1,006 09	
Loans on mortgages of real estate.....		109,904 26	109,904 26	117,940 35
Real estate, investment.....		7,500 00	7,500 00	
Real estate, foreclosure.....		4,100 00	4,100 00	11,600 00
Taxes and insurance paid on mortgage loans....		79 90	79 90	
Furniture and fixtures.....		1,500 00	1,500 00	1,579 90
Premium account		-	7,650 00	
Expense account.....		-	200 00	7,850 00
Cash on deposit.....		287 12	287 12	
Cash on hand		966 63	966 63	1,253 75
Unpaid accrued interest.....		8,217 58		\$332,357 35
Due depositors, earned dividend, accrued State tax and bills payable.....		332,170 43		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		330,562 26		
		\$1,608 17		

Annual expenses, \$750.

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 22, 1895.

F. A. WILSON, PRESIDENT.

GEORGE H. HOPKINS, TREASURER.

LIABILITIES.

Deposits	\$1,754,790 12
Reserve fund	45,414 00
Undivided profits	7,972 92
	\$1,808,177 04

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, Registered, 4s, 1907	\$100,000 00	\$111,750 00	\$100,000 00	
United States, Registered, 4s, 1925	30,000 00	36,450 00	30,000 00	
United States, Registered, 5s, 1904	20,000 00	22,925 00	20,000 00	
Total United States bonds owned	150,000 00			\$150,000 00
County of Aroostook, B. & A. R. R., 4½s, 1912.	5,000 00	5,350 00	5,000 00	
City of Bangor, B. & P. R. R., 6s, 1899....	40,500 00	43,740 00	40,500 00	
Bangor, B. & P. R. R., 7s, 1899	20,000 00	22,200 00	20,000 00	
Bangor, Water, 6s, 1905.	21,000 00	24,360 00	21,000 00	
Bath, 6s, 1898	2,000 00	2,120 00	2,000 00	
Bath, 4s, 1921	40,000 00	40,800 00	40,000 00	
Belfast, B. & M. L. R. R., 6s, 1898.	3,500 00	3,675 00	3,500 00	
Ellsworth, 6s, 1897	5,200 00	5,382 00	5,200 00	
Portland, 6s, 1897.....	7,500 00	7,725 00	7,500 00	
Town of Brunswick, Sewer, 4s, 1915-19....	5,000 00	5,100 00	5,000 00	
Caribou, 7s, 1897.	2,250 00	2,340 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	7,979 00	7,900 00	
Houlton, 4s, 1900, Opt.....	37,000 00	37,000 00	37,000 00	
Presque Isle, Bridge, 4½s, 1896-1902	7,000 00	7,140 00	7,000 00	
Total public funds of Maine	209,350 00			209,350 00
County of Bay, Mich., Bridge, 5s, 1903	5,000 00	5,225 00	5,000 00	
Bay, Mich., Int. Imp., 4s, 1902....	15,000 00	14,775 00	15,000 00	
Chippewa, Mich., Funding, 6s, 1904	10,000 00	11,200 00	10,000 00	
Crawford, Ill., Funding, 6s, 1902.	20,000 00	21,800 00	20,000 00	
Hardin, O., Ditch, 6s, 1896.....	500 00	500 00	500 00	
Hennepin & Minneapolis, Minn., C. H. & City Hall, 4½s, 1924	25,000 00	26,750 00	25,000 00	
Jay, Ind., Funding, 6s, 1895-7	6,000 00	6,150 00	6,000 00	
Lawrence, O., Turnpike, 5s, 1909-12	6,000 00	6,600 00	6,000 00	
Mercer, O., Road Imp., 6s, 1896-7	5,000 00	5,075 00	5,000 00	
Milwaukee, Wis., County Bldg., 5s, 1907	5,000 00	5,450 00	5,000 00	
Montgomery, O., Infirmary, 5s, 1898	5,000 00	5,050 00	5,000 00	
Ogle, Ill., C. H., 5s, 1898.....	5,000 00	5,075 00	5,000 00	
Putnam, O., Road Imp., 5s, 1896-98	11,000 00	11,165 00	11,000 00	
Ramsey, Minn., C. H., 4½s, 1918 ..	8,000 00	8,560 00	8,000 00	
St. Louis, Minn., Road & Bridge, 4½s, 1909-10	15,000 00	15,600 00	15,000 00	
City of Woodbury, Ia., 5s, Opt	11,000 00	11,000 00	11,000 00	
Akron, O., School, 6s, 1897-8.....	15,000 00	15,600 00	15,000 00	
Brainerd, Minn., 6s, 1909	5,000 00	5,325 00	5,000 00	
Canton, O., Water, 5s, 1897-8	10,000 00	10,300 00	10,000 00	
Duluth, Minn., 5s, 1902-5.....	20,000 00	21,500 00	20,000 00	
Duluth, Minn., 4s, 1921.....	10,000 00	10,350 00	10,000 00	
Findlay, O., School, 6s, 1903.	10,000 00	10,750 00	10,000 00	
Galesburg, Ill., Water, 5s, 1910....	2,000 00	2,220 00	2,000 00	

PENOBSCOT SAVINGS BANK—CONTINUED.

RESOURCES.

Public Funds Owned.		Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
City of	Logansport, Ind., Funding, 1896, Opt.	\$20,000 00	\$20,000 00	\$20,000 00	
	Minneapolis, Minn., 4½s, 1914 ...	10,000 00	11,200 00	10,000 00	
	Muskegon, Mich., Water, 5s, 1908-20	19,000 00	20,900 00	19,000 00	
	Newark, O., Refunding, 5s, 1901..	5,000 00	5,150 00	5,000 00	
	Newport, Ky., Refunding, 5s, 1914	10,000 00	11,150 00	10,000 00	
	St. Paul, Minn., Water, 5s, 1913..	10,000 00	11,750 00	10,000 00	
	St. Paul, Minn., Funding, 8s, 1897	2,000 00	2,120 00	2,000 00	
	St. Paul, Minn., Refunding, 6s, 1904	1,000 00	1,170 00	1,000 00	
	St. Paul, Minn., R. R. 6s, 1900 ...	2,000 00	2,200 00	2,000 00	
	St. Paul, Minn., Toll Bridge, 7s, 1888	1,000 00	1,080 00	1,000 00	
	South Bend, Ind., Refunding, 5s, 1896-1900	5,500 00	5,637 00	5,500 00	
	Sandusky, O., Water Refunding, 4½s, 1896-1900	12,000 00	12,240 00	12,000 00	
	Springfield, O., Water, Reg., 5s, 1896-1903	5,000 00	5,225 00	5,000 00	
	Springfield, Mo., Sewer 4½s, 1911.	5,000 00	5,150 00	5,000 00	
	Steubenville, O., Water, 4s, 1914, Opt.	10,000 00	10,000 00	10,000 00	
	Stillwater, Minn., Perm. Imp., 5s, 1911	1,000 00	1,080 00	1,000 00	
	Superior, Wis., Street Imp., 6s, 1895, Opt.	5,000 00	5,000 00	5,000 00	
	West Chicago, Ill., Park, 5s, Opt. Zanesville, O., Hose House, 4½s, 1900	4,000 00	4,000 00	4,000 00	
		5,000 00	5,050 00	5,000 00	
Total public funds out of New England....		357,000 00			\$357,000 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Katahdin Iron Works, 6s, 1901....	500 00	500 00	500 00	
	Bangor & Piscataquis, 5s, 1913	15,000 00	15,000 00	15,000 00	
	Boston & Maine, 4s, 1942	50,000 00	52,750 00	50,000 00	
	Boston & Maine, 4½s, 1944	25,000 00	29,187 00	25,000 00	
	Knox & Lincoln, 5s, 1921	10,000 00	10,800 00	10,000 00	
	Maine Central & E. & N. A., 4s, 1933	50,000 00	51,000 00	50,000 00	
	Maine Central, Coll. Trust., 5s, 1923	10,000 00	11,000 00	10,000 00	
	Maine Central, Consol. Mort., 4s, 1912	25,000 00	25,500 00	25,000 00	
	Portland & Ogdensburg, 5s, 1908	10,000 00	10,600 00	10,000 00	
	Portland Railroad Co., 4½s, 1913	10,000 00	10,400 00	10,000 00	
	Somerset, 5s, 1917	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine		215,500 00			215,500 00
	Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1939	30,000 00	24,000 00	25,200 00	
	Black Rocks & Salisbury Beach, 5s, 1911....	5,000 00	4,800 00	5,000 00	
	Buffalo Street, 6s, 1931	10,000 00	10,800 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, Mich., Street, 6s, 1912	10,000 00	10,500 00	10,000 00	
	Muskegon, Mich., Street, 6s, 1911	5,000 00	3,750 00	5,000 00	
	Naukeag Street, 5s, 1910	20,000 00	19,000 00	20,000 00	
	New Haven & W. Haven St., Reg., 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 Street, 5s, 1920	9,000 00	9,000 00	9,000 00	
	Zanesville, O., Street, 6s, 1911	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine		134,000 00			129,200 00
<i>Corporation Bonds Owned.</i>					
	Augusta Water Co., 5s, 1917	9,000 00	9,180 00	9,000 00	
	Bath Iron Works, 5s, 1900-1	10,000 00	10,000 00	10,000 00	
	Eastern Mfg. Co., Bangor, 6s, 1896	10,000 00	10,000 00	10,000 00	
	Pejepscot Water Co., Brunswick, 5s, 1906..	16,000 00	16,000 00	16,000 00	
	Webster Paper Co., Orono, 6s, 1896-7	20,000 00	20,000 00	20,000 00	
	Webster & Ring Mfg. Co., 6s, 1897-1900	20,000 00	20,400 00	20,000 00	
Total corporation bonds owned		85,000 00			85,000 00

PENOBSCOT SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
European & North American.....	\$35,000 00	\$43,750 00	\$35,000 00	
Portland & Ogdensburg.....	30,000 00	13,950 00	13,950 00	
Total railroad stock owned.....	65,000 00			\$48,950 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	10,000 00	10,400 00	10,000 00	
Union Insurance Company, Bangor.....	1,000 00	1,850 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	2,940 00	2,100 00	
First National Bank, Houlton..	2,500 00	4,750 00	2,500 00	
Merchants' National Bank, Bangor.....	800 00	1,920 00	800 00	
Second National Bank, Bangor.....	3,400 00	8,500 00	3,400 00	
Veazie National Bank, Bangor.....	5,000 00	5,500 00	5,000 00	
Total national bank stock owned.....	13,800 00			13,800 00
<i>Loans on Public Funds.</i>				
United States 4s.....		500 00	500 00	
City of Bangor, Maine.....		1,000 00	1,000 00	
City of Lewiston, Maine.....		350 00	350 00	
City of Piqua, O.....		250 00	250 00	
				2,100 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		19,750 00	19,750 00	
Maine Central.....		500 00	500 00	
Multnomah Street Railway, Portland, Oregon.....		10,000 00	10,000 00	
New Haven & West Haven Street Railway.....		400 00	400 00	
				30,650 00
<i>Loans on Corporation Stock.</i>				
Bangor Foundry & Machine Company.....		10,000 00	10,000 00	
Bodwell Water Power Company.....		20,000 00	20,000 00	
C. H. Nelson Lumber Company, St. Paul, Minn.....		20,000 00	20,000 00	
Chicago, St. Paul, Minneapolis & Omaha R. R., Pfd.,		100 00	100 00	
E. & T. Fairbanks & Company, St. Johnsbury, Vt.....		5,000 00	5,000 00	
Eastern Manufacturing Company.....		25,000 00	25,000 00	
Houlton Water Company.....		18,000 00	18,000 00	
Lockwood Company.....		16,600 00	16,600 00	
Northern Telegraph Company.....		4,900 00	4,900 00	
Penobscot Boom Company.....		4,000 00	4,000 00	
Portland Rolling Mills, Portland, Oregon.....		5,000 00	5,000 00	
Stillwater Water Company.....		1,000 00	1,000 00	
Union Insurance Company.....		500 00	500 00	
Webster Paper Company.....		25,000 00	25,000 00	
				155,100 00
<i>Loans on Bank Stock.</i>				
First National Bank, Ellsworth.....		1,000 00	1,000 00	
Veazie National Bank, Bangor.....		14,500 00	14,500 00	
				15,500 00
<i>Loans to Municipalities.</i>				
Town of Houlton.....		16,000 00	16,000 00	
Town of Lowell.....		500 00	500 00	
				16,500 00
Loans to Bodwell Water Power Company.....		3,200 00	3,200 00	
Loan on Penobscot Savings Bank book.....		100 00	100 00	
Loan on St. Joseph Water Company bond.....		2,000 00	2,000 00	
Loans on mortgages of real estate.....		299,765 25	299,765 25	
				305,065 25
Real estate by investment.....		1,190 00	1,190 00	
Furniture account.....		5,000 00	5,000 00	
Premium account.....		-	10,000 00	
Expense account.....		-	15 86	
				16,205 86

PENOBSCOT SAVINGS BANK—CONCLUDED.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$45,928 69	\$45,928 69	
Cash on hand	1,327 24	1,327 24	\$47,255 93
Unpaid accrued interest	21,882 68		1,808,177 04
	1,900,378 86		
Due depositors, earned dividends and accrued State tax.....	1,763,552 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$136,826 74		
Annual expenses, \$4,000.			

PEOPLE'S SAVINGS BANK—LEWISTON.

MAY 23, 1895.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

LIABILITIES.

Deposits	\$856,252 19
Reserve fund	51,100 00
Undivided profits	8,987 49
	\$916,339 68

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, Refunding	\$5,000 00	\$5,100 00	\$5,000 00	
Gardiner, 4s, 1903	1,000 00	1,020 00	1,000 00	
Lewiston, 4s, 1913-1923	15,000 00	15,600 00	15,000 00	
Rockland, 4s, 1911	1,000 00	1,030 00	1,000 00	
Town of Anson, 4s, 1922	600 00	600 00	600 00	
Total public funds of Maine	22,600 00			\$22,600 00
County of Clay, Ind., 5s, 1900, Jail	5,000 00	5,150 00	5,000 00	
Hancock, O., 4½s, 1897, C. H.	5,000 00	5,000 00	5,000 00	
Lawrence, O., 5s, 1913, Turnpike ..	3,000 00	3,270 00	3,000 00	
Pike, O., 6s, 1899-1903, Bridge	8,500 00	9,265 00	8,500 00	
Portage, Wis., 5s, 1912, Refunding ..	3,000 00	3,270 00	3,000 00	
City of Bradford, Pa., 6s, 1903, Water ..	5,000 00	5,650 00	5,000 00	
East Liverpool, O., 5s, 1914, Edu- cation	3,000 00	3,330 00	3,000 00	
Emporia, Kan., 5s, 1906	5,000 00	5,400 00	5,000 00	
Findlay, O., 5s, 1908, Water	2,000 00	2,180 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sewer	4,500 00	5,580 00	4,500 00	
Marion, O., 5s, 1904-5, St. Imp	5,000 00	5,350 00	5,000 00	
St. Louis, Mo., 4s, 1895	13,000 00	13,000 00	13,000 00	
St. Paul, Minn., 5s, 1915	8,000 00	9,120 00	8,000 00	
Sandusky, O., 5s, 1900, Wharf	5,000 00	5,200 00	5,000 00	
Superior, Wis., 6s, 1902, Harbor Imp	5,000 00	5,450 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,550 00	5,000 00	
Total public funds out of New England ...	85,000 00			85,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	4,800 00	4,762 50	
Lewiston & Auburn Horse, 5s, 1911	3,000 00	3,000 00	3,000 00	
Lime Rock, 5s, 1908	5,000 00	5,150 00	5,000 00	
Maine Central, 4½s, 1905	27,000 00	28,080 00	27,000 00	
Maine Central, 4½s, 1912, Consols	5,000 00	5,300 00	5,000 00	
Maine Central, 4½s, 1912, Consols	9,000 00	9,630 00	9,000 00	
Maine Central, 4½s, 1916	8,000 00	8,960 00	8,000 00	
Maine Central, 5s, 1912	5,000 00	4,680 00	4,000 00	
Maine Central, 5s, 1923	17,000 00	23,120 00	17,000 00	
Maine Central, 7s, 1912	4,000 00	4,680 00	4,000 00	
Portland & Ogdensburg, 5s, 1908	28,000 00	29,400 00	28,000 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,500 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	126,000 00			125,762 50
East Middlesex Street, 6s, 1898	3,000 00	3,120 00	3,000 00	
Housatonic, 5s, 1937	10,000 00	12,300 00	10,000 00	
New Haven & Derby, 5s, 1918	5,000 00	5,700 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	5,300 00	5,000 00	
Total railroad bonds of New England	25,000 00			25,000 00

PEOPLE'S SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Minneapolis, Lyndale & Minnetonka, 5s, 1919	\$3,000 00	\$2,850 00	\$2,910 00	
Omaha Street, 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, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
West End Street R'y, Rockford, Ill., 6s, 1912	2,000 00	2,000 00	2,000 00	
Zanesville Street, 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	
Brunswick Elec. Light & Power Co., 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 Mill Company, 6s, 1904.....	15,000 00	7,500 00	15,000 00	
Maine & New Hampshire Granite Co., 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	4,950 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	77,000 00			76,775 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	312 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	9,400 00	9,400 00	
First National Bank, Auburn	1,000 00	1,250 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,480 00	2,400 00	
First National Bank, Bath	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston	19,600 00	31,360 00	19,600 00	
First National Bank, Portland.....	9,500 00	10,070 00	9,500 00	
Manufacturers' National Bank, Lewiston...	27,000 00	32,400 00	27,000 00	
Merchants' National Bank, Portland.....	3,300 00	5,368 00	3,300 00	
National Shoe & Leather Bank, Auburn...	3,300 00	3,135 00	3,300 00	
National Traders' Bank, Portland.....	4,500 00	5,175 00	4,500 00	
Norway National Bank, Norway	300 00	345 00	300 00	
Portland National Bank, Portland	5,000 00	5,500 00	5,000 00	
Richmond National Bank, Richmond	2,500 00	2,500 00	2,500 00	
Total national bank stock owned.....	88,800 00			88,800 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	800 00	800 00	800 00	
Waterville Loan and Trust Company.....	2,000 00	2,000 00	2,000 00	
Total other bank stock owned.....	2,800 00			2,800 00
<i>Loans on Railroad Bonds.</i>				
Leeds and Farmington		1,100 00	1,100 00	
Somerset		500 00	500 00	1,600 00
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass		993 75	993 75	
Bates Manufacturing Company, Lewiston		1,000 00	1,000 00	
Cowan Woolen Company, Lewiston.....		2,000 00	2,000 00	
Gay-Woodman Company, Lewiston.....		-	5,000 00	
Hill Manufacturing Company, Lewiston		300 00	300 00	
Lewiston and Auburn Electric Light Company.....		1,473 91	1,473 91	
Lewiston Mill Company.		2,000 00	3,300 00	

PEOPLE'S 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>
Lewiston Mill Company (endorsed).....	\$2,000 00	\$2,000 00	
Norridgewock Falls Bridge	2,000 00	2,000 00	
Whitman Agricultural Works.....	1,880 00	1,880 00	\$19,947 66
<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	
Cowan Woolen Company, Lewiston	20,000 00	20,000 00	
First Universalist Society, Lewiston ..	1,200 00	1,200 00	
Lewiston Mill Company.....	7,500 00	12,500 00	
Manufacturers' National Bank, Lewiston	15,000 00	15,000 00	
Maine Central Railroad.....	13,000 00	13,000 00	
Trinity Church, Lewiston	800 00	800 00	
Washburn Chair Company, North Turner (endorsed)	1,000 00	1,000 00	80,500 00
Loan to town of Old Orchard, Maine.....	4,000 00	4,000 00	
Loan on First National Bank stock, Auburn....	7,000 00	7,000 00	
Loan on People's Savings Bank books.....	200 00	200 00	
Loans on personal property.....	1,090 00	1,090 00	
Loans on mortgages of real estate	269,029 84	269,029 84	281,319 84
Real estate, foreclosure	3,012 48	3,012 48	
Premium account	-	35,742 50	
Expense account	-	901 64	
Vault, furniture and fixtures.....	6,300 00	6,300 00	45,956 62
Cash on deposit.....	23,642 90	23,642 90	
Cash on hand.....	12,806 16	12,806 16	36,449 06
Unpaid accrued interest.....	16,468 12		\$916,339 68
Due depositors, earned dividend and accrued State tax.....	923,346 16		
Estimated market value of resources above liability for deposits, earned dividend and State tax	864,520 36		
	\$58,825 80		

Annual expenses, \$2,500.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

SEPTEMBER 4, 1895.

JOHN R. KELLEY, PRESIDENT.

OSCAR C. ROGERS, TREASURER.

LIABILITIES.

Deposits	\$477,842 65-
Reserve fund	21,765 26
Undivided profits.....	7,709 72
	\$507,317 63-

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>
	\$18,000 00	\$20,880 00	\$18,000 00	\$18,000 00-
United States, 5s, Coupon, 1904.....	\$18,000 00			\$18,000 00-
City of Anderson, Ind., 6s, Imp., 1895-1903..	10,048 55	10,751 95	10,048 55	
Arkansas City, Kan., 6s, Water, 1901	7,000 00	7,700 00	7,000 00	
Arkansas City, Kan., 7s, Sewerage, 1895-1901	3,500 00	3,780 00	3,500 00	
Ashland, Wis., 6s, 1899, Opt.....	5,000 00	5,350 00	5,000 00	
Atchison, Kan., 7s, Int. Imp., 1897..	4,000 00	4,200 00	4,000 00	
Chicago Sanitary District, 4½s, 1914	5,000 00	5,250 00	5,000 00	
Clinton, Ia., 6s, Sewer, 1898-1902	6,000 00	6,480 00	6,000 00	
Evanston, Ill., 6s, Special Ass't, 1895	2,520 00	2,520 00	2,520 00	
Huston, Kan., 8s, Market Home, 1897	5,000 00	5,350 00	5,000 00	
Kansas City, Kan., 6s, 1899-1901.....	3,000 00	3,240 00	3,000 00	
Key West, Fla., 8s, City Market, 1902	5,000 00	5,000 00	5,000 00	
Milwaukee, Wis., 5s, 1903	500 00	530 00	500 00	
Pierre, S. D., 6s, Funding, 1901, Opt.	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 6s, Int. Imp., 1895-1900	6,500 00	6,760 00	6,500 00	
South Omaha, Neb., 7s, Paving, 1898	5,000 00	5,400 00	5,000 00	
Superior, Wis., 6s, Imp., 1896-8.....	11,500 00	11,615 00	11,500 00	
Wyandotte, Kan., 6s, Municipal, 1903	1,400 00	1,562 00	1,400 00	
Total public funds out of New England....	85,968 55			85,968 55-
<i>Railroad Bonds Owned.</i>				
Ann Arbor Street, Mich., 5s, 1914.....	3,000 00	2,280 00	3,000 00	
Atchison, Topeka & Santa Fe, 4s, 1989	17,000 00	13,600 00	14,000 00	
Atchison, Topeka & Santa Fe, 2nd Mort., 4s, 1989.....	12,000 00	3,960 00	6,500 00	
Bangor & Aroostook, 5s, 1943	5,000 00	4,800 00	4,775 00	
Bath Street, 5s, 1913	5,000 00	4,750 00	4,450 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,100 00	5,000 00	
Burlington Electric, O., 6s, 1910	3,000 00	2,850 00	3,000 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	12,150 00	15,000 00	
Chicago & West Michigan Scrip., 5s, 1904..	375 00	318 75	375 00	
Consolidated Terminal Railway, Kansas City, 5s, 1922.....	3,000 00	2,910 00	2,550 00	
Jackson Street, Mich., 6s, 1911.....	4,000 00	3,850 00	4,000 00	
Kansas City & Southwestern, 6s, 1916.....	3,000 00	2,250 00	3,000 00	
Lima Street, Ohio, 6s, 1911	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1905	7,000 00	7,280 00	7,000 00	
Muskegon Street, Mich., 6s, 1911	3,000 00	2,400 00	3,000 00	
Oregon Short Line, 6s, 1922	4,000 00	3,960 00	4,000 00	
Ottumwa Electric Railway, Ia., 6s, 1912	3,000 00	3,000 00	3,000 00	
Salt Lake City Railway, 6s, 1903, Opt.....	3,000 00	3,000 00	3,000 00	
Sedalia Electric Railway Light and Power Company, Mo., 6s, 1912, Opt.....	3,000 00	2,940 00	3,000 00	
St. Louis, Kansas City & Southwestern, 6s, 1916.....	3,000 00	2,400 00	3,000 00	
St. Paul & White Bear, 6s, 1912.....	5,000 00	3,000 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, Ohio, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Zanesville Street, Ohio, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned.....	131,375 00			121,650 00-

PEOPLE'S SAFE DEPOSIT AND 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>
City Water Company of East St. Louis, 5s, 1914.....	\$ 5,000 00	\$ 5,000 00	\$ 5,000 00	
Eau Claire Water Works, 6s, 1915.....	13,000 00	13,000 00	13,000 00	
Rockland Water Company, 5s, 1919.....	3,000 00	3,075 00	3,000 00	
Total corporation bonds owned.....	21,000 00			\$21,000 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.....	7,500 00	10,500 00	7,500 00	
First National Bank, Portland.....	5,000 00	5,300 00	5,000 00	
First National Bank, Wiscasset.....	1,000 00	1,120 00	1,000 00	
Lincoln National Bank, Bath.....	4,800 00	4,944 00	4,800 00	
Marine National Bank, Bath.....	5,000 00	6,250 00	5,000 00	
Merchants' National Bank, Portland.....	900 00	1,464 00	900 00	
National Traders' Bank, Portland.....	1,200 00	1,380 00	1,200 00	
Portland National Bank, Portland.....	5,000 00	5,500 00	5,000 00	
Sagadahoc National Bank, Bath.....	770 00	770 00	770 00	
Total national bank stock owned.....	35,170 00			35,170 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland.....	750 00	750 00	1,500 00	
Rumford Falls Loan and Trust Company, Rumford Falls.....	2,000 00	2,000 00	2,000 00	
Waterville Trust 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.....	6,250 00			7,000 00
<i>Loans on Corporation Bonds.</i>				
Bennington Water Power and Light Co., Vermont ...		13,500 00	13,500 00	
Hoosick Falls Water Power and Light Co., N. Y.		5,500 00	5,500 00	19,000 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company		5,056 67	5,056 67	
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	
Mountain Farm & Sea Shore Company, Portland.....		500 00	500 00	
Worumbo Manufacturing Company.....		12,000 00	12,000 00	19,806 67
<i>Loans to Corporations.</i>				
Ann Arbor Street Railway Company, Mich.....		1,920 00	1,920 00	
Bath Gas and Electric Company.....		3,000 00	3,000 00	
Bath Real Estate Association		2,460 00	2,460 00	
Grace Church, Bath, Maine.....		300 00	300 00	
Sagadahoc Real Estate Association, Bath, Maine		6,500 00	6,500 00	
Sentinel and Times Publishing Company, Bath.....		200 00	200 00	
Winter Street Congregational Society, Bath		785 00	785 00	
Worumbo Manufacturing Co., Lisbon Falls, Me		7,500 00	7,500 00	22,665 00
<i>Loans to Municipalities.</i>				
Town of Georgetown, Maine.....		400 00	400 00	
Town of Woolwich, Maine.....		100 00	100 00	500 00
Loan on St. Joseph Traction and Lighting Co. bonds		3,511 10	3,511 10	
Loan on International Loan and Trust Company				
debenture, Kansas City, Mo.....		220 00	220 00	
Loan on West End Street Railroad stock		3,000 00	3,000 00	
Loan on First National Bank stock, Bath.....		1,500 00	1,500 00	
Loan on name		125 00	125 00	
Loans on vessel property		16,999 65	16,999 65	
Loan on personal property.....		400 00	400 00	
Loans on mortgages of real estate.....		89,375 59	89,375 59	115,130 74
Real estate, investment.....		20,506 55	20,506 55	
Real estate, foreclosure		722 21	722 21	21,228 76

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—CONCLUDED.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Safe deposit department	\$5,000 00	\$5,000 00	
Safes, furniture and fixtures	4,500 00	4,500 00	
Premium account.....	-	3,193 50	\$12,693 50
Cash on deposit	4,668 18	4,668 18	
Cash on hand	1,336 23	1,336 23	6,004 41
Unpaid accrued interest.....	4,901 05		\$507,317 63
Due depositors, earned dividend and accrued State tax.....	513,857 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	481,528 25		
	\$32,329 08		

Annual expenses, \$1,500.

PHILLIPS SAVINGS BANK—PHILLIPS.

MAY 25, 1895.

FREMONT SCAMMON, PRESIDENT.

F. E. TIMBERLAKE, TREASURER.

LIABILITIES.

Deposits	\$149,427 83
Reserve fund.....	3,580 00
Profits	496 06
	\$153,503 89

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, 1896-9	\$8,000 00	\$8,000 00	\$8,000 00	
City of Belfast, 6s, 1898	2,200 00	2,332 00	2,200 00	
Rockland, 6s, 1902	2,000 00	2,280 00	2,000 00	
Town of Avon, 5s, Opt	2,000 00	2,000 00	2,000 00	
Madrid, 5s, orders	750 00	750 00	750 00	
Phillips, 5s, orders	5,052 06	5,052 06	5,052 06	
Phillips, 5s, Opt	500 00	500 00	500 00	
Phillips, 4s, Opt	500 00	500 00	500 00	
Phillips, 4s, Opt., Sept. 1, 1895....	2,900 00	2,900 00	2,900 00	
Rangeley, 5s, 1895-1901.....	4,000 00	4,120 00	4,000 00	
Total public funds of Maine.	27,902 06			\$27,902 06
County of Daviess, Ind., 6s, 1899.....	1,000 00	1,060 00	1,000 00	
Greene, Ind., 6s, 1899-1900	1,000 00	1,070 00	1,000 00	
City of Marion, O., 6s, 1901-1902	2,000 00	2,220 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6.....	3,000 00	3,210 00	3,000 00	
Total public funds out of Maine.....	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	4,800 00	4,775 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,100 00	2,000 00	
Maine Central, 7s, 1898.....	1,500 00	1,635 00	1,500 00	
Maine Central, 7s, 1912	100 00	136 00	100 00	
Maine Central, 6s, 1900	2,000 00	2,186 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	8,400 00	8,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.	33,600 00			33,375 00
Black Rocks & Salisbury Beach, 5s, 1911....	3,000 00	2,880 00	3,000 00	
Muskegon Street, 6s, 1911	2,000 00	1,600 00	2,000 00	
Total railroad bonds out of Maine	5,000 00			5,000 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	1,000 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	1,000 00	1,000 00	
Cumberland National Bank, Portland.....	2,200 00	2,200 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	
Lime Rock National Bank, Rockland.....	2,100 00	2,100 00	2,100 00	
National Shoe & 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	2,200 00	2,000 00	
Total national bank stock owned.....	16,800 00			16,800 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.....	\$1,600 00	\$1,600 00	\$1,600 00	
Westbrook Trust Company.....	500 00	525 00	500 00	
Total other bank stock owned.....	2,100 00			\$2,100 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Company.....		400 00	400 00	
Huntington Water Company, West Virginia.....		400 00	400 00	
Lewiston Mill Company.....		500 00	1,000 00	1,800 00
Loan on St. Joseph Traction and Lighting Co. bonds,		2,340 73	2,340 73	
Loan to Rumford Falls Light and Water Company..		3,000 00	3,000 00	
Loans on personal property.....		1,332 82	1,332 82	
Loans on mortgages of real estate.....		25,881 47	25,881 47	32,555 02
Certificates of deposit.....		2,026 92	2,026 92	
Furniture and fixtures.....		400 00	400 00	
Premium account.....		-	1,850 00	4,276 92
Cash on deposit.....		8,535 63	8,535 63	
Cash on hand.....		159 26	159 26	8,694 89
Unpaid accrued interest.....		2,167 50		\$13,503 89
Due depositors, earned dividend and accrued State tax.....		155,139 39		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		150,443 26		
		\$4,696 13		

Annual expenses, \$600.

PISCATAQUIS SAVINGS BANK—DOVER.

OCTOBER 30, 1895.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

LIABILITIES.

Deposits	\$478,287 12
Reserve fund	2,529 40
Undivided profits	12,815 49
	\$493,632 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 Belfast, 6s, 1898.....	\$13,500 00	\$14,175 00	\$13,500 00	
City of Portland, 6s, 1897.....	2,500 00	2,575 00	2,500 00	
Town of Anson, Maine, 4s, Opt.....	400 00	400 00	400 00	
Town of Charlestown, 5s, 1897-9.....	3,000 00	3,000 00	3,000 00	
Total public funds of Maine	19,400 00			\$19,400 00
County of Jefferson, O., 5s, 1902... ..	5,000 00	5,200 00	5,000 00	
Otter Tail, Minn., 5s, 1904.....	5,000 00	5,300 00	5,000 00	
Reno, Kan., 6s, 1919.....	3,000 00	3,630 00	3,000 00	
City of Ashland, Wis., 5s, 1912.....	2,000 00	2,210 00	2,000 00	
Brainerd, Minn., 6s, 1908.....	4,000 00	4,240 00	4,000 00	
Duluth, Minn., 6s, 1908.....	6,000 00	7,170 00	6,000 00	
Greenville, O., 6s, 1902.....	5,000 00	5,450 00	5,000 00	
Menominee, Mich., 6s, 1907.....	5,000 00	5,850 00	5,000 00	
Nebraska City, Neb., 6s, 1908... ..	4,000 00	4,640 00	4,000 00	
Steubenville, O., 4s, 1914, Opt... ..	5,000 00	5,000 00	5,000 00	
Stillwater, Minn., 5s, 1906-12.....	9,000 00	9,540 00	9,000 00	
Superior, Wis., 6s, 1897.....	5,000 00	5,150 00	5,000 00	
Wichita, Kan., 6s, 1895-9.....	2,000 00	2,060 00	2,000 00	
Total public funds out of New England...	60,000 00			60,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,000 00	2,985 00	
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	5,300 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922,	7,000 00	7,000 00	7,000 00	
Total railroad bonds of Maine.....	30,000 00			29,985 00
Buffalo Street, 5s, 1931.....	5,000 00	5,400 00	4,950 00	
Des Moines Street, 6s, 1916.....	5,000 00	5,325 00	5,000 00	
Grand Avenue, 5s, 1908.....	15,000 00	15,000 00	14,370 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Jackson Street, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury Street, 5s, 1912.....	13,000 00	13,000 00	13,000 00	
Lexington Passenger & Belt, 6s, 1913.....	5,000 00	5,000 00	5,000 00	
Metropolitan Street, 5s, 1909.....	5,000 00	5,000 00	4,825 00	
Naumkeag Street, 5s, 1910.....	10,000 00	9,500 00	9,900 00	
New Haven & West Haven, 5s, 1912.....	3,000 00	3,000 00	3,080 00	
Trenton Passenger, 6s, 1930-1.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine.....	81,000 00			80,045 00
<i>Corporation Bonds Owned.</i>				
Bath Water Co., 5s, 1916.....	9,000 00	9,000 00	9,000 00	
Bath Gas & Electric Co., 5s, 1920.....	4,000 00	4,000 00	3,900 00	
Belfast Water Co., 5s, 1907.....	5,000 00	5,125 00	5,000 00	
Dexter Woolen Mills, 6s, 1898.....	5,000 00	5,050 00	5,000 00	
Indianapolis Water Co., 6s, 1911.....	5,000 00	5,250 00	5,000 00	
Maine Water Co., 5s, 1931.....	5,000 00	5,000 00	4,975 00	
Maine & New Hampshire Granite Co., 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 Co., 5 1-2s, 1898.....	\$5,000 00	\$5,000 00	\$5,000 00	
Northern Banking Co., 5s, 1894-5.....	1,000 00	1,000 00	1,000 00	
Public Works Co., 5s, 1921.....	8,000 00	6,000 00	7,775 00	
Rockland Water Co., 5s, 1919.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	51,000 00			\$50,650 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,500 00	4,550 00	3,500 00	
First National Bank, Bangor.....	1,300 00	1,820 00	1,300 00	
First National Bank, Dexter.....	6,000 00	7,800 00	6,000 00	
First National Bank, Portland.....	6,200 00	6,572 00	6,200 00	
Kineo National Bank, Dover.....	5,000 00	6,000 00	5,000 00	
National Shoe & Leather Bank, Auburn.....	9,200 00	9,200 00	9,200 00	
Portland National Bank, Portland.....	3,000 00	3,300 00	3,000 00	
Richmond National Bank, Richmond.....	800 00	640 00	800 00	
Veazie National Bank, Bangor.....	4,500 00	5,400 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.....	4,000 00	4,000 00	4,000 00	
Rumford Falls Trust Co., Rumford Falls..	1,000 00	1,000 00	1,000 00	
Waterville Loan & Trust Co., Waterville..	3,000 00	3,150 00	3,000 00	
Total other bank stock owned.....	8,000 00			8,000 00
<i>Loans on Corporation Stock.</i>				
Guilford Lumber Company, Guilford, Maine.....		3,500 00	3,500 00	
Kineo Company.....		25,000 00	25,000 00	
Piscataquis Woolen Company.....		13,000 00	13,000 00	41,500 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Guilford, Maine.....		3,000 00	3,000 00	
Kineo National Bank, Dover, Maine.....		1,000 00	1,000 00	
Pittsfield National Bank, Pittsfield, Maine.....		500 00	500 00	4,500 00
<i>Loans to Municipalities.</i>				
School District No. 2, Guilford, Maine.....		3,500 00	3,500 00	
School District No. 5, Milo, Maine.....		2,000 00	2,000 00	
School District No. 6, Orneville, Maine.....		180 15	180 15	
Town of Willimantic, Maine.....		82 28	82 28	5,762 43
Loan to Piscataquis Mutual Fire Insurance Co.....		658 30	1,316 60	
Loan on Piscataquis Savings Bank book.....		240 00	240 00	
Loan on St. Joseph Traction & Lighting Co. bonds..		5,851 84	5,851 84	
Loans on personal property.....		1,544 47	1,544 47	
Loans on mortgages of real estate.....		96,287 99	96,287 99	105,240 90
Real estate, investment.....		11,397 68	11,397 68	
Real estate, foreclosure.....		5,846 03	5,846 03	
Premium account.....		-	5,708 50	
Expense account.....		-	442 31	23,394 52
Cash on deposit.....		19,959 33	19,959 33	
Cash on hand.....		694 83	694 83	20,654 16
Unpaid accrued interest.....		8,236 32		\$493,632 01
Due depositors, earned dividend and accrued State tax.....		508,751 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		487,894 35		
		\$20,856 87		
Annual expenses, \$1,600.				

PORTLAND SAVINGS BANK—PORTLAND.

JULY 25, 1895.

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

LIABILITIES.

Deposits	\$8,203,249 00
Reserve fund	372,380 69
Undivided profits.....	97,545 05
	<hr/> \$8,673,174 83

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.....	\$ 75,000 00	\$ 84,000 00	\$ 75,000 00	
United States, 4s, Coupon, 1907.....	150,000 00	169,500 00	150,000 00	
United States, 4s, Coupon, 1925.....	250,000 00	281,500 00	250,000 00	
United States, 5s, Coupon, 1904.....	325,000 00	377,000 00	325,000 00	
Total United States bonds owned	800,000 00			\$800,000 00
City of Lewiston, 6s, Municipal, 1901.....	43,000 00	48,160 00	43,000 00	
Town of Freeport, 5s, Municipal, 1895-7 ..	8,500 00	8,565 00	8,500 00	
Town of Gorham, 5s, School Dist., 1896-8 ..	900 00	918 00	900 00	
Total public funds of Maine	52,400 00			52,400 00
County of Allen, Ind., 5s, Funding, 1896-7..	35,000 00	35,350 00	35,000 00	
Bay, Mich., 5s, Bridge, 1911	30,000 00	32,700 00	30,000 00	
Belmont, O., 5s, C.H.&c., 1897-1909.	68,000 00	71,400 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	31,500 00	30,000 00	
Bourbon, Kan., 6s, Refunding, 1913	37,000 00	45,140 00	37,000 00	
Carroll, O., 6s, C. H., &c, 1896-7...	5,000 00	5,150 00	5,000 00	
Davess, Ind., 6s, Ditch, 1898-1901,	32,000 00	34,240 00	32,000 00	
Defiance, O., 6s, Ditch & Bridge,				
1895-1900.....	29,000 00	30,160 00	29,000 00	
Delaware, Ind., 5s, 1896-1906.....	44,000 00	45,760 00	44,000 00	
Douglas, Neb., 5s, Refunding, 1911	45,000 00	49,050 00	45,000 00	
Elkhart, Ind., 5s, Funding, 1900-				
1903.	40,000 00	41,600 00	40,000 00	
Franklin, O., 6s, C. H., 1895-7.....	40,000 00	40,800 00	40,000 00	
Franklin, O., 6s, 1896-1901.....	30,000 00	31,800 00	30,000 00	
Greene, Ind., 6s, Funding, 1895,				
Opt	10,000 00	10,000 00	10,000 00	
Hancock, O., 5s, C. H., 1913-18 ..	50,000 00	55,000 00	50,000 00	
Hennepin, Minn., 4 1-2s, C. H.,				
1924	25,000 00	26,000 00	25,000 00	
Highland, O., 6s, Funding, 1895-				
1900	12,000 00	12,480 00	12,000 00	
Houghton, Mich., 6s, 1896.....	20,000 00	20,400 00	20,000 00	
Jay, Ind., 6s, Funding, 1895-7...	15,000 00	15,300 00	15,000 00	
Jefferson, O., 5s, Turnpike, 1899,				
Opt	25,000 00	25,750 00	25,000 00	
Lawrence, O., 5s, Turnpike, 1920-22	20,000 00	22,400 00	20,000 00	
Licking, O., 6s, 1896-1903.....	40,000 00	42,800 00	40,000 00	
Madison, O., 6s, 1900-1903, C. H. &c.,	25,000 00	27,500 00	25,000 00	
Marion, Ind., 6s, 1898.....	40,000 00	42,000 00	40,000 00	
Mercer, O., 6s, Ditch &c., 1896-9,	18,000 00	18,720 00	18,000 00	
Miami, O., 6s, C. H., 1896-1901....	37,000 00	39,220 00	37,000 00	
Muskogum, O., 5s, Monumental				
Hall, 1903-13.....	60,000 00	64,200 00	60,000 00	
Ramsey, Minn., 4 1-2s, C. H. &c,				
1918	50,000 00	52,000 00	50,000 00	
Reno, Kan., 5½s, Refunding, 1919	35,000 00	41,650 00	35,000 00	
Reno, Kan., 6s, Refunding, 1919 .	24,000 00	30,240 00	24,000 00	
Saginaw, Mich., 5s, Refunding,				
1902-04	25,000 00	26,250 00	25,000 00	
Sedgwick, Kan., 5½s, Refunding,				
1910	62,000 00	72,540 00	62,000 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	Shawnee, Kan., 5½s, Refunding, 1907	\$50,000 00	\$56,000 00	\$50,000 00	
	Stark, O., C. H., 6s, 1895-9	25,000 00	25,750 00	25,000 00	
	St. Louis, Mo., 6s, Park, 1905	40,000 00	45,600 00	40,000 00	
	Sumner, Kan., 5½s, Refunding, 1920	85,000 00	101,150 00	85,000 00	
	Vigo, Ind., 5s, 1896-1908	40,000 00	41,600 00	40,000 00	
	Williams, O., 5s, C. H., 1896-1902	49,300 00	50,470 00	49,000 00	
	Wyandotte, Kan., 5½s, 1903	50,000 00	54,000 00	50,000 00	
	Wyandotte, Kan., 5½s, 1908, Opt	5,000 00	5,600 00	5,000 00	
City of	Akron, O., 5s, School, 1898-1901	25,000 00	26,000 00	25,000 00	
	Anderson, Ind., 6s, Water, 1902, Opt	40,000 00	44,400 00	40,000 00	
	Aurora, Ill., 5s, Water, 1905	40,000 00	42,800 00	40,000 00	
	Canton, O., 5½s, 1895-6	6,000 00	6,060 00	6,000 00	
	Canton, O., 5s, Refunding, 1904-06	30,000 00	32,100 00	30,000 00	
	Canton, O., 5s, Sewer, 1902-03	25,000 00	26,500 00	25,000 00	
	Canton, O., 5s, School, 1905-09	36,000 00	38,880 00	36,000 00	
	Cincinnati, O., 7s, Water, 1897	18,000 00	19,080 00	18,000 00	
	Cincinnati, O., 7 3-10s, 1898-9	47,000 00	52,170 00	47,000 00	
	Cincinnati, O., 7s, Water, 1904	12,000 00	14,640 00	12,000 00	
	Cleveland, O., 5s, Bd. Education, 1906	70,000 00	79,800 00	70,000 00	
	Columbus, O., 6s, Street, 1894, Opt	8,500 00	8,500 00	8,500 00	
	Columbus, O., 5s, Bd. Education, 1901	40,000 00	42,000 00	40,000 00	
	Dayton, O., 5s, School, 1896-1900	60,000 00	61,200 00	60,000 00	
	Duluth, Minn., 5s, Imp. & Funding, 1907	50,000 00	54,000 00	50,000 00	
	Evansville, Ind., 5s, Funding, 1912	15,000 00	15,000 00	15,000 00	
	Evansville, Ind., 4½s, Funding, 1912	25,000 00	23,500 00	25,000 00	
	Fremont, O., 5s, Water, 1895-7	9,000 00	9,090 00	9,000 00	
	Indianapolis, Ind., 5s, Library Bldg., 1902-06	50,000 00	53,500 00	50,000 00	
	Iron Mountain, Mich., 6s, Sewer & Street, 1906	20,000 00	22,600 00	20,000 00	
	Kansas City, Kan., 5s, Municipal, 1907	21,000 00	22,680 00	21,000 00	
	Kansas City, Kan., 7s, Street, 1897-8	18,500 00	19,795 00	18,500 00	
	Lake & Hyde Park, Ill., 5s, School, 1899-1903	40,000 00	42,000 00	40,000 00	
	Lansing, Mich., 4½s, Water, 1910-15	25,000 00	26,250 00	25,000 00	
	Lansing, Mich., 5s, Elec. Light, 1913-23	50,000 00	56,500 00	50,000 00	
	Logansport, Ind., 5s, 1896, Opt	10,000 00	10,100 00	10,000 00	
	Louisville, Ky., 4s, Municipal, 1923	25,000 00	25,000 00	25,000 00	
	Louisville, Ky., 7s, Sewer, 1901	50,000 00	58,000 00	50,000 00	
	Louisville, Ky., 5s, 1911	50,000 00	56,000 00	50,000 00	
	Massillon, O., 6s, 1895-1902	35,000 00	37,100 00	35,000 00	
	Minneapolis, Minn., 4½s, 1902, Opt	45,000 00	46,350 00	45,000 00	
	Muskegon, Mich., 5s, Water, 1901-1924	50,000 00	55,500 00	50,000 00	
	Newark, O., 5s, 1895-1900	11,060 00	11,220 00	11,000 00	
	Newport, Ky., 5s, Street, 1918	30,000 00	33,900 00	30,000 00	
	South Bend, Ind., 5s, 1897-1901	7,500 00	7,725 00	7,500 00	
	Superior, Wis., 6s, Bridge, 1910	50,000 00	58,000 00	50,000 00	
	Tiffin, O., 6s, Imp., 1895-8	10,000 00	10,300 00	10,000 00	
	Toledo, O., 5s, Funding, 1905	25,000 00	27,000 00	25,000 00	
	Wichita, Kan., 6s, Imp., 1896-99	50,000 00	52,000 00	50,000 00	
	Zanesville, O., 5s, School, 1895, Opt	25,000 00	25,000 00	25,000 00	
	Zanesville, O., 4s, Water, 1892, Opt	12,000 00	12,000 00	12,000 00	
Total public funds out of New England		2,703,500 00			2,703,500 00

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Central, 7s, 1898	\$ 70,000 00	\$ 79,100 00	\$ 70,000 00	
Maine Central, 7s, Consols., 1912	132,500 00	180,200 00	132,500 00	
Maine Central, 4½s, Consols., 1912	167,500 00	177,550 00	167,500 00	
Portland Street, 4½s, 1st Mort., 1913	175,000 00	185,500 00	175,000 00	
Portland & Ogdensburg, 1st Consol. Mort., 5s, 1903	150,000 00	157,500 00	150,000 00	
Total railroad bonds of Maine	695,000 00			\$695,000 00
Brockton Street, 5s, 1st Mort., 1924	25,000 00	25,750 00	24,500 00	
Housatonic, 5s, Consols, 1937	50,000 00	61,500 00	50,000 00	
Lowell, Lawrence & Haverhill, 5s, 1st Mort., 1893, Opt	30,000 00	30,000 00	27,000 00	
New Haven & Derby, 5s, Consol. Mort., 1918	50,000 00	57,000 00	50,000 00	
New York & New England, 6s, 1st Mort., 1905	50,000 00	58,000 00	50,000 00	
Norfolk Suburban St., 5s, 1st Mort., 1899, Opt	25,000 00	25,000 00	24,500 00	
Total railroad bonds of New England	230,000 00			226,000 00
Akron Street, 6s, 1908	25,000 00	23,750 00	25,000 00	
Albany & Susquehanna, 6s, Consol. 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 & Northwestern, 5s, 1921	25,000 00	23,750 00	25,000 00	
Cedar Rapids & Missouri River, 7s, 1916	25,000 00	34,000 00	25,000 00	
Chicago, Burlington & Quincy, 7s, Consol. Mort., 1903	25,000 00	30,750 00	25,000 00	
Chicago, Milwaukee & St. Paul, 6s, 1st Mort., Dubuque, Div., 1920	25,000 00	28,750 00	25,000 00	
Chicago & Northwestern, 7s, Consol. Mort., 1915	50,000 00	70,000 00	50,000 00	
Chicago & St. Louis, 6s, 1st Mort., 1915	74,000 00	85,100 00	74,000 00	
Chicago & West Michigan, 5s, Consol. Mort., 1921	25,000 00	20,250 00	25,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis, 7s, Consol. Mort., 1914	25,000 00	32,500 00	25,000 00	
Cleveland, Lorain & Wheeling, 5s, 1st Consol. Mort., 1933	50,000 00	53,500 00	47,500 00	
Dayton & Michigan, 5s, Consol. Mort., 1911	25,000 00	27,000 00	25,000 00	
Eau Claire St. Ry. L. & P. Co., 6s, 1916	25,000 00	12,500 00	25,000 00	
Flint & Pere Marquette, 6s, 1920	25,000 00	28,750 00	25,000 00	
Grand Avenue, Kansas City, 5s, 1905	25,000 00	23,750 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	30,250 00	25,000 00	
Maple River, 7s, 1897	25,000 00	26,250 00	25,000 00	
Milwaukee & St. Paul, 7s, 1903	25,000 00	31,250 00	25,000 00	
New York Central & Hudson River, 7s, 1st Mort., 1903	50,000 00	63,000 00	50,000 00	
New York & Harlem, 7s, 1909	25,000 00	29,250 00	25,000 00	
Northwestern Union, 7s, 1917	25,000 00	33,750 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	31,250 00	25,000 00	
Omaha Street, 5s, 1914	25,000 00	24,500 00	24,375 00	
People's Street, Scranton, 6s, 1918	50,000 00	55,000 00	50,000 00	
Spokane & Palouse, 6s, 1936	25,000 00	19,000 00	25,000 00	
Staten Island Rapid Transit, 6s, 1913	50,000 00	56,500 00	50,000 00	
St. Louis Cable & Western, 6s, 1914	25,000 00	26,750 00	25,000 00	
St. Louis Street, 5s, 1900, Opt	25,000 00	25,250 00	23,750 00	
St. Paul & Duluth, 5s, 1931	25,000 00	28,750 00	25,000 00	
Union Electric, Saratoga Springs, 6s, 1st Mort., 1922	25,000 00	27,000 00	25,000 00	
Utica Belt Line, 5s, 1st Mort., 1939	25,000 00	22,500 00	24,275 00	
Total railroad bonds out of New England	982,000 00			975,650 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., 4½s, 1917...	\$50,000 00	\$50,000 00	\$50,000 00	
Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,000 00	30,000 00	
Municipal Security Co., Portland, 5½s, 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	49,500 00	45,000 00	
Preble Hotel Company, Portland, 5s, 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	22,525 00	21,932 50	21,932 50
<i>Railroad Stock Owned.</i>				
Eastern Maine.....	20,000 00	20,000 00	20,000 00	
European and North American.....	21,300 00	25,560 00	21,300 00	
Portland, Saco and Portsmouth.....	20,000 00	28,000 00	20,000 00	
Total railroad stock owned.....	61,300 00			61,300 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,000 00	3,600 00	3,000 00	
Canal National Bank, Portland.....	20,000 00	26,000 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	20,000 00	20,000 00	
Cumberland National Bank, Portland.....	21,280 00	21,280 00	21,280 00	
First National Bank, Portland.....	20,000 00	21,200 00	19,841 00	
Merchants' National Bank, Portland.....	15,675 00	25,498 00	15,675 00	
National Traders' Bank, Portland.....	20,000 00	23,000 00	20,000 00	
Total national bank stock owned.....	119,955 00			119,796 00
<i>Loans on Public Funds.</i>				
City of Bath.....		6,646 22	6,646 22	
Lewiston.....		300 00	300 00	
Portland.....		11,350 00	11,350 00	
Town of Anson.....		250 00	250 00	
Dexter.....		4,000 00	4,000 00	
County of Norridgewock.....		300 00	300 00	
Bourbon, Kan.....		500 00	500 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	
Vigo, Ind.....		8,000 00	8,000 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
Council Grove, Kan.....		500 00	500 00	
Duluth, Minn.....		1,000 00	1,000 00	
Evansville, Ind.....		6,750 00	6,750 00	
Helena, Mont.....		500 00	500 00	
Huntington, W. Va.....		500 00	500 00	
Lincoln, Neb.....		2,000 00	2,000 00	
New Whatcom, Wash.....		10,000 00	10,000 00	
Piqua, Ind.....		447 00	447 00	
Provo, Utah.....		1,000 00	1,000 00	
Sioux City, Ia.....		10,500 00	10,500 00	
St. Paul, Minn.....		2,000 00	2,000 00	
Urbana, O.....		1,000 00	1,000 00	
West Duluth, Minn.....		5,000 00	5,000 00	
Wheeling, W. Va.....		5,000 00	5,000 00	
Wooster, O.....		5,000 00	5,000 00	
Zanesville, O.....		2,000 00	2,000 00	
School District No. 2 Arapahoe County, Ohio.....		5,000 00	5,000 00	
Village of Nelsonville, O.....		1,000 00	1,000 00	95,543 22
<i>Loans on Railroad Bonds.</i>				
Eastern.....		2,000 00	2,000 00	
Leeds & Farmington.....		1,950 00	1,950 00	
Maine Central.....		29,325 87	29,325 87	
Portland & Ogdensburg.....		6,500 00	6,500 00	
Portland & Rumford Falls.....		6,000 00	6,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Railroad Bonds.</i>			
Allegheny & Kinzua.....	\$24,600 00	\$24,000 00	
Atchison, Topeka & Santa Fe.....	12,025 00	12,025 00	
Atlantic & Pacific.....	500 00	500 00	
Bay Cities, Mich.....	3,100 00	3,100 00	
Burlington & Missouri River.....	6,000 00	6,000 00	
Canada Southern.....	600 00	600 00	
Central New York & Western.....	2,850 00	2,850 00	
Chicago, Milwaukee & St. Paul.....	2,000 00	2,000 00	
Chicago & St. Louis.....	2,240 00	2,240 00	
Chicago & West Michigan.....	2,600 00	2,600 00	
Citizens' Street Railway, Indianapolis, Ind.....	5,000 00	5,000 00	
Cleveland City Cable.....	1,000 00	1,000 00	
Denver City Cable.....	31,000 00	31,000 00	
Des Moines Suburban.....	2,000 00	2,000 00	
Duluth Street Railway Company, Minn.....	13,550 00	13,550 00	
Galveston, Harrisburg & San Antonio.....	1,000 00	1,000 00	
Houston City Street Railway Company, Texas.....	5,000 00	5,000 00	
Iowa Central.....	5,100 00	5,100 00	
Kansas City Cable.....	10,000 00	10,000 00	
Minneapolis Street.....	1,000 00	1,000 00	
Missouri, Kansas & Texas.....	500 00	500 00	
New York & New England.....	9,000 00	9,000 00	
Northern Pacific.....	1,000 00	1,000 00	
Norwalk Tramway Company, Conn.....	9,000 00	9,000 00	
Omaha & South Western.....	2,000 00	2,000 00	
Omaha Street.....	2,000 00	2,000 00	
Oregon Short Line.....	7,150 00	7,150 00	
People's Street, Scranton, Penn.....	1,000 00	1,000 00	
St. Joseph Traction and Lighting Company.....	47,500 00	47,500 00	
St. Louis Suburban.....	4,000 00	4,000 00	
Union Electric, Saratoga Springs, New York.....	16,500 00	16,500 00	
Watervliet Turnpike and Railroad.....	800 00	800 00	
Wisconsin Central.....	1,500 00	1,500 00	\$278,290 87
<i>Loans on Corporation Bonds.</i>			
Aliance Water Company, Ohio.....	1,000 00	1,000 00	
American Water Works Company, Omaha, Neb.....	2,000 00	2,000 00	
American Water Works and Guarantee Company, McKeesport, Pa.....	2,900 00	2,900 00	
Argentine Water and Electric Light Company, Kan.....	600 00	600 00	
Arkansas Water Company, Little Rock, Ark.....	2,969 00	2,969 00	
Baraboo Water Company, Wis.....	3,000 00	3,000 00	
Belleville Water, Light and Power Company, Kan.....	9,000 00	9,000 00	
Beloit Water Works Company, Kan.....	8,500 00	8,500 00	
Berlin Electric Light Company, N. H.....	15,000 00	15,000 00	
Biddeford and Saco Water Company.....	3,000 00	3,000 00	
Brainerd Light and Power Company, Minn.....	500 00	500 00	
Brockport Water Works Company, N. Y.....	800 00	800 00	
Butchers' Slaughtering and Melting Association, Brighton, Mass.....	500 00	500 00	
Butte City Water Company, Mont.....	2,850 00	2,850 00	
Chillicothe Water Company, Maine.....	500 00	500 00	
City Water Company, Chattanooga, Tenn.....	14,500 00	14,500 00	
City Water Company, East St. Louis, Ill.....	3,300 00	3,300 00	
City Water Company, Kearney, Neb.....	552 50	552 50	
City Water Company, Marinette, Wis.....	3,650 00	3,650 00	
City Water Company, Merrill, Wis.....	3,000 00	3,000 00	
City Water Company, Sheboygan, Wis.....	6,650 00	6,650 00	
Clinton Water Company, Ind.....	5,350 00	5,350 00	
Cortland Water Works Company, N. Y.....	600 00	600 00	
Crystal Water Company, Staten Island, N. Y.....	21,873 15	21,873 15	
Cumberland Club, Portland, Me.....	500 00	500 00	
Cumberland Land Company, Portland.....	3,900 00	3,900 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Denver Union Water Company, Colo.....	2,250 00	2,250 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.....	54,000 00	54,000 00	
Diamond Island Water Company, Portland, Me.....	500 00	500 00	
Duluth Gas and Water Company, Minn.....	7,000 00	7,000 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>
E. B. Mallett Real Estate, Freeport, Me.....	\$10,000 00	\$10,000 00	
East Greenwich Water Supply Company, N. Y.....	5,000 00	5,000 00	
Eau Claire Water Company, Wis.....	500 00	500 00	
Fishkill & Matteawan Water Company, N. Y.....	1,000 00	1,000 00	
Fort Smith Water Company, Ark.....	37,150 00	37,150 00	
Goldsboro Water Company, N. C.....	4,500 00	4,500 00	
Green Island Water Company, N. Y.....	1,000 00	1,000 00	
Hornellsville Water Company, N. Y.....	1,470 00	1,470 00	
Huntington Water Company, Ind.....	1,500 00	1,500 00	
Indianapolis Water Company, Ind.....	10,350 00	10,350 00	
Jamestown Water Supply Company, N. Y.....	10,000 00	10,000 00	
Jeffersonville Water Supply Company, Ind.....	1,950 00	1,950 00	
Kansas City Water Company, Kan.....	13,250 00	13,250 00	
Kennebec Light and Heat Company, Augusta, Me ..	700 00	700 00	
Kingston Water Company, N. Y.....	4,500 00	4,500 00	
Kokomo Water Company, Ind.....	1,400 00	1,400 00	
Maine Water Company, Gardiner, Me.....	1,000 00	1,000 00	
Manitowoc Water Company, Wis.....	750 00	750 00	
Meridian Water Company, Miss.....	2,000 00	2,000 00	
Monroe Water Company, Mich.....	2,800 00	2,800 00	
Mt. Vernon Water Company, Ind.....	2,400 00	2,400 00	
Muncie Gas Company, Ind.....	1,450 00	1,450 00	
Muncie Water Company, Ind.....	11,500 00	11,500 00	
Municipal Gas Light Company, Rochester, N. Y.....	1,000 00	1,000 00	
Municipal Security Company, Portland, Maine.....	7,900 00	7,900 00	
National Water Works Company, Kansas City, Mo..	4,000 00	4,000 00	
Newark Water Company, Ohio.....	2,900 00	2,900 00	
New Philadelphia Water Company, Ind.....	2,050 00	2,050 00	
Nyack Water Company, N. Y.....	100 00	100 00	
Oregon Improvement Company.....	2,700 00	2,700 00	
Oshkosh Water Company, Wis.....	2,250 00	2,250 00	
Owensboro Water Company, Ky.....	1,500 00	1,500 00	
Palmer Water Company, Mass.....	941 37	941 37	
Plainfield Gas and Electric Light Company, N. J....	450 00	450 00	
Port Jervis Gas Company, N. Y.....	600 00	600 00	
Portage City Water Company, Wis.....	1,250 00	1,250 00	
Portland Water Company, Me.....	2,000 00	2,000 00	
Salisbury Water Works Company, N. C.....	385 00	385 00	
South Dakota Water Company, Sioux Falls.....	593 00	593 00	
Staten Island Water Company, N. Y.....	1,000 00	1,000 00	
St. Joseph Water Company, Missouri.....	5,500 00	5,500 00	
Swift and Company, Chicago, Ill.....	900 00	900 00	
Washington Water Company, Ind.....	3,500 00	3,500 00	
Watertown Water Supply Company, Mass.....	2,000 00	2,000 00	
Waterville Water Company, Me.....	500 00	500 00	
Westerly Water Works Company, Rhode Island.....	500 00	500 00	
Wichita Water Company, Kan.....	6,650 00	6,650 00	\$361,454 02
<i>Loans on Railroad Stocks.</i>			
Boston & Maine.....	30,000 00	30,000 00	
Chicago, Burlington & Quincy.....	4,900 00	4,900 00	
Fitchburg, Preferred.....	1,700 00	1,700 00	
Flint & Pere Marquette.....	1,400 00	1,400 00	
Maine Central.....	41,519 16	41,519 16	
North Pennsylvania Railroad Company.....	2,500 00	2,500 00	
Portland Street.....	26,641 59	26,641 59	
Portland & Ogdensburg.....	500 00	500 00	
Quincy Railroad Bridge Company.....	800 00	800 00	
Stony Brook.....	2,000 00	2,000 00	
Wheeling & Lake Erie.....	3,000 00	3,000 00	114,960 75
<i>Loans on Corporation Stock.</i>			
Ætna 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, Maine.....	9,000 00	9,000 00	
Camden and Rockland Water Company, Maine.....	4,000 00	4,000 00	
Canal Land and Wharf Company, Portland, Me.....	4,000 00	4,000 00	
Central Wharf Company, Portland.....	200 00	200 00	
International Loan and Trust Co., Kansas City, Mo..	750 00	750 00	
International Steamship Company, Portland, Me....	2,420 00	2,420 00	
Lockwood Company, Waterville.....	1,400 00	1,400 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Corporation Stock.</i>			
Maine Steamship Company, Portland, Me.....	\$1,100 00	\$1,100 00	
Maine Telegraph Company, Bangor, Me.....	500 00	500 00	
Otis Falls Pulp Company, Portland, Me.....	6,000 00	6,000 00	
P. H. & J. M. Brown Company, Portland, Me.....	5,000 00	5,000 00	
Poland Paper Company, Portland, Me.....	16,000 00	16,000 00	
Portland Company, Portland.....	2,500 00	2,500 00	
Portland Gas Light Company, Portland.....	11,350 00	11,350 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.....	10,747 10	10,747 10	
Portland Transcript Company, Portland.....	4,625 00	4,625 00	
Portland Trust Company, Portland.....	1,000 00	1,000 00	
Portland Water Company, Portland.....	45,500 00	45,500 00	
Preble Hotel Company, Portland.....	29,000 00	29,000 00	
Robinson Manufacturing Company, Oxford, Me.....	9,750 11	9,750 11	
Rumford Falls Paper Company, Rumford Falls, Me.....	5,000 00	5,000 00	
Sanford Mills Company, Me.....	25,000 00	25,000 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.....	2,350 00	2,350 00	\$261,692 21
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland.....	14,700 00	14,700 00	
Casco National Bank, Portland.....	9,275 00	9,275 00	
Cumberland National Bank, Portland.....	400 00	400 00	
First National Bank, Bath.....	4,000 00	4,000 00	
First National Bank, Portland.....	2,096 52	2,096 52	
Merchants' National Bank, Portland.....	150 00	150 00	
National Traders' Bank, Portland.....	3,600 00	3,600 00	
North National Bank, Rockland.....	375 00	375 00	
Portland National Bank, Portland.....	11,500 00	11,500 00	
Sagadahoc National Bank, Bath.....	1,015 00	1,015 00	47,111 52
<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.....	1,000 00	1,000 00	
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	
Maine Eye and Ear Infirmary, 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 Company.....	7,000 00	7,000 00	
Proprietors Union Wharf, Portland.....	6,000 00	6,000 00	
Roman Catholic Bishop of Portland.....	88,358 20	88,358 20	
Royal River Manufacturing Company, Yarmouth.....	10,000 00	10,000 00	
Rumford Falls Power Company, Portland.....	4,166 68	4,166 68	
Rumford Falls Paper Company.....	25,000 00	25,000 00	
Sebago Wood Board Company, Portland.....	34,000 00	34,000 00	
Somerset Fibre Company, Fairfield.....	10,000 00	10,000 00	
State Street Orthodox Congregational Parish, Port- land.....	7,635 00	7,635 00	
Umbagog Pulp Company, Portland.....	35,000 00	35,000 00	562,059 88
Loans on Portland Savings Bank books.....	4,415 00	4,415 00	
Loan on other collaterals.....	100 00	100 00	
Loans on mortgages of real estate.....	566,780 10	566,780 10	571,295 10
Real estate, bank building.....	75,000 00	39,727 74	
Real estate, foreclosure.....	131,355 01	131,355 01	
Expense account.....	-	1,227 77	172,310 52

PORTLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$2,523 26	\$2,523 26	
Cash on hand.....	9,854 98	9,854 98	\$12,378 24
Unpaid accrued interest.....	102,076 26		
Due depositors, earned dividend and accrued State tax	9,413,503 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax	8,297,239 59		
	1,116,263 49		\$8,673,174 83
Annual expenses, \$17,000.			

BANK EXAMINER'S REPORT.

167

ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 9, 1895.

EDWARD H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

LIABILITIES.

Deposits	\$1,046,164 26
Reserve fund	28,576 01
Undivided profits	23,641 92
	<u>\$1,098,382 19</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>
County of Knox, 6s, C. H., 1905	\$1,500 00	\$1,740 00	\$1,500 00	
Town of Somerville, 5s, 1907	700 00	749 00	700 00	
Total public funds of Maine	2,200 00			\$2,200 00
County of Berrien, Mich., 5s, 1899	14,000 00	14,420 00	14,000 00	
Floyd, Ind., 5s, 1900-12	18,500 00	19,655 00	18,500 00	
White, Ill., 6s, 1890, Opt	15,000 00	15,000 00	15,000 00	
City of West Bay, Mich., 5s, 1925	10,000 00	11,500 00	10,000 00	
Quincy Water Supply Loan, Mass., 4s, 1907	5,000 00	5,000 00	4,975 00	
Total public funds out of Maine	62,500 00			62,475 00
<i>Railroad Bonds Owned.</i>				
Georges Valley, 6s, 1913	10,000 00	10,000 00	9,750 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Lime Rock, 5s, 1908	30,000 00	31,500 00	30,000 00	
Lime Rock, 6s, 1901	25,000 00	26,250 00	25,000 00	
Maine Central, 5s, 1923	7,000 00	7,700 00	7,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,900 00	15,000 00	
Sandy River, 5s, 1915	10,000 00	10,600 00	10,000 00	
Waterville & Fairfield, 6s, 1st Mort., 1909	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine	104,000 00			103,750 00
Akron Street, 6s, 1908	15,000 00	15,000 00	15,000 00	
Atchison, Topeka & Santa Fe, 4s, 1889	16,500 00	13,200 00	15,837 30	
Atchison, Topeka & Santa Fe, 4s, 2nd Mort., 1889	11,000 00	3,630 00	7,590 00	
Black Rocks & Salisbury Beach, 5s, 1911	10,000 00	9,600 00	9,750 00	
Burlington Electric Ry., 6s, 1910	10,000 00	9,500 00	9,750 00	
Canton Street, 6s, 1910	25,000 00	25,750 00	25,000 00	
Central Washington, 6s, 1933	10,000 00	1,000 00	10,000 00	
Des Moines Suburban, 6s, 1906, Opt	10,000 00	10,600 00	10,000 00	
Grand Avenue, 5s, 1903	5,000 00	5,000 00	4,300 00	
Kansas City Cable, 5s, 1897	10,000 00	9,300 00	10,000 00	
Kansas City Belt, 6s, 1916	15,000 00	15,600 00	15,000 00	
Merrimack Valley Street, 5s, 1905, Opt	5,000 00	5,150 00	4,937 50	
Naumkeag Street, 5s, 1910	20,000 00	19,000 00	20,000 00	
Oregon Short Line, 6s, 1922	16,000 00	16,480 00	16,000 00	
Oregon Ry. & Nav. Co., 5s, 1919	20,000 00	14,000 00	19,300 00	
Rutland R. R. Co., 6s, 1902	3,000 00	3,330 00	3,000 00	
St. Louis Street, 5s, 1900, Opt	15,000 00	15,150 00	15,000 00	
Trenton Passenger, 6s, 1931	15,000 00	16,200 00	15,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1913	15,000 00	6,750 00	14,125 00	
Total railroad bonds out of Maine	246,500 00			240,039 80
<i>Corporation Bonds Owned.</i>				
Camden and Rockland Water Co., 4 1-2s 1917	1,000 00	1,000 00	1,000 00	
Camden and Rockland Water Co., 6s, 1905	45,000 00	49,500 00	45,000 00	
Ellsworth Water Co., 5s, 1909	5,000 00	5,125 00	5,000 00	
Norway Water Co., 5s, 1906	5,000 00	5,100 00	4,950 00	
Total corporation bonds of Maine	56,000 00			55,950 00

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>
International Loan & Trust Co., 6s, 1897 ..	\$1,000 00	\$1,000 00	\$ 890 00	
Jeffersonville Water Supply Co., 6s, 1918...	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine	6,000 00			\$5,890 00
<i>Railroad Stock Owned.</i>				
Cleveland & Canton, Preferred.....	6,200 00	186 00	} 1,470 00	
Cleveland & Canton, Common.....	1,000 00	50 00		
Total railroad stock owned	7,200 00			1,470 00
<i>Corporation Stock Owned.</i>				
International Telegraph Co	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	13,130 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	7,670 00	5,900 00	
Canal National Bank, Portland.....	3,600 00	4,680 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	7,500 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	
Nat'l Shoe & Leather Bank, Auburn.....	4,000 00	4,000 00	4,000 00	
Northern National Bank, Hallowell	800 00	1,024 00	800 00	
North National Bank, Rockland.....	200 00	300 00	200 00	
Norway National Bank, Norway	1,000 00	1,250 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	11,000 00	10,000 00	
Rockland National Bank, Rockland	15,400 00	25,410 00	15,400 00	
South Berwick National Bank, So. Berwick	2,750 00	3,575 00	2,750 00	
Thomaston National Bank, Thomaston....	700 00	875 00	700 00	
Total national bank stock of Maine	71,500 00			71,495 00
<i>Loans on Bonds.</i>				
Atchison, Topeka & Santa Fe Railroad		6,000 00	6,000 00	
City of Rockland, Me.....		1,100 00	1,100 00	
City of Jacksonville, Ia		1,000 00	1,000 00	
County of Floyd, Ind		1,000 00	1,000 00	
Ellsworth Water Company		2,500 00	2,500 00	
Lime Rock Railroad		9,000 00	9,000 00	
Mt. Waldo Granite Works Company.....		15,000 00	15,000 00	
St. Louis, Wichita & Western R. R. Bonds...		10,000 00	10,000 00	
St. Joseph Traction & Lighting Company		18,286 98	18,286 98	63,886 98
<i>Loans on Railroad Stock.</i>				
Lime Rock Railroad		27,500 00	27,500 00	
Northern Pacific Railroad.....		1,500 00	1,500 00	
Rockland, Thomaston & Camden Street Railway ...		1,100 00	1,100 00	30,100 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company		42,000 00	42,000 00	
Booth Brothers & Hurricane Island Granite Co.....		3,000 00	3,000 00	
Camden & Rockland Water Co.....		7,200 00	7,200 00	
Cobb Lime Company		47,900 00	47,900 00	
Glencoe Lime Company		14,500 00	14,500 00	
Hallowell Granite Works.....		7,500 00	7,500 00	
Hallowell Granite Company		6,000 00	6,000 00	
Little Androscoggin Water Power Company.....		500 00	500 00	
New York & Maine Granite Paving Block Company		7,500 00	7,500 00	
National Loan & Trust Company		800 00	800 00	
Stony Creek Red Granite Company		500 00	500 00	
Rockland Trust Company		1,900 00	1,900 00	139,300 00
<i>Loans on National Bank Stock.</i>				
Lime Rock National Bank.....		450 00	450 00	
Portland National Bank		2,000 00	2,000 00	2,450 00
<i>Loans to Corporations.</i>				
Bodwell Granite Company.....		10,000 00	10,000 00	
Bodwell Granite Co., John Pierce acceptance.....		20,000 00	20,000 00	
Cobb Lime Company		15,500 00	15,500 00	
Lime Rock Railroad Company.....		7,000 00	7,000 00	

ROCKLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Mt. Waldo Granite Co., John Pierce acceptance	\$25,000 00	\$25,000 00	
New York & Maine Granite Paving Company, Mt. Waldo Granite Company acceptance.....	2,500 00	2,500 00	
Vinalhaven & Rockland Steamboat Company.....	5,000 00	5,000 00	\$85,000 00
Real estate by investment.....	13,000 00	13,000 00	
Loan to Camden Village Corporation	683 32	683 32	
Loan on Rockland Savings Bank book.....	300 00	300 00	
Loans on names.....	8,800 00	8,800 00	
Loans on personal property.....	3,600 00	3,600 00	
Loans on mortgages of real estate.....	126,889 25	126,889 25	
Loans on mortgages of real estate	300 60	300 60	163,573 17
Suspense account	-	14,011 20	
Expense account.....	-	807 24	
Premium account.....	-	16,988 10	31,806 54
Cash on deposit.....	41,937 70	41,937 70	
Cash on hand.....	5,808 00	5,808 00	47,745 70
Unpaid accrued interest.....	18,255 73		1,098,382 19
Due depositors, earned dividend and accrued State tax	1,091,470 58		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,067,014 26		
	\$24,456 32		

Annual expenses, \$2,500.

SACO SAVINGS BANK—SACO.

AUGUST 6, 1895.

RISHWORTH JORDAN, PRESIDENT.

FRANK W. NUTTER, TREASURER.

LIABILITIES.

Deposits	\$654,841 63
Reserve fund.....	28,544 74
Undivided profits.....	4,716 90
	\$688,103 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, 1897.	\$1,000 00	\$1,040 00	\$1,000 00	\$1,000 00
County of Franklin, O., 6s, 1900-1.....	5,000 00	5,400 00	5,000 00	
Putnam, O., 5s, 1899-1904.....	3,200 00	3,328 00	3,200 00	
Wyandotte, Kan., 6s, 1903.....	3,000 00	3,960 00	3,000 00	
City of Chippewa Falls, Wis., 5s, 1896. .	5,000 00	5,050 00	5,000 00	
Cincinnati, O., 5s, 1910, Opt.....	5,000 00	5,550 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	9,990 00	9,000 00	
Grand Island, Neb., 6s, 1909.....	5,000 00	6,000 00	5,000 00	
Greenville, O., 6s, 1899.....	3,000 00	3,210 00	3,000 00	
Hutchinson, Kan., 6s, 1909.....	4,000 00	4,800 00	4,000 00	
Kansas City, Kan., 6s, 1895-9.....	5,000 00	5,200 00	5,000 00	
Menominee, Mich., 6s, 1897.....	2,000 00	2,080 00	2,000 00	
Piqua, O., 6s, 1899.....	2,500 00	2,675 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	3,120 00	3,000 00	
Steuvenville, O., 4s, 1924.....	5,000 00	4,900 00	5,000 00	
Topeka, Kan., 6s, 1915.....	6,000 00	7,500 00	6,000 00	
Urbana, O., 5s, 1896.....	2,000 00	2,020 00	2,000 00	
Wichita, Kan., 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Total public funds out of New England....	56,700 00			56,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	9,600 00	9,550 00	
Knox & Lincoln, 6s, 1921.....	15,000 00	15,750 00	15,000 00	
Lynn & Boston, 5s, 1924.....	10,000 00	10,000 00	10,000 00	
Maine Central, 7s, 1912.....	4,000 00	5,440 00	4,000 00	
Maine Central, 5s, 1923.....	19,000 00	22,230 00	19,000 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.....	75,500 00			74,450 00
Atkinson, Topeka & Santa Fe, 4s, 1889.	12,000 00	9,600 00	9,152 19	
Atkinson, Topeka & Santa Fe, 2nd Mort., 4s, 1889.....	1,500 00	495 00	465 50	
Burlington Electric, 6s, 1910.....	6,000 00	5,700 00	6,000 00	
Chicago, Burlington & Quincy, 5s, 1919, Iowa Division.....	3,000 00	3,240 00	3,000 00	
Chicago, Burlington & Quincy, 4s, 1919, Iowa Division.....	5,000 00	4,950 00	5,000 00	
Chicago, Burlington & Quincy, 4s, 1922, Denver Extension.....	5,000 00	4,850 00	4,625 00	
Chicago, Milwaukee & St. Paul, 7s, 1903. .	2,000 00	2,600 00	2,000 00	
Chicago, Milwaukee & St. Paul, 5s, 1910....	2,000 00	2,120 00	2,000 00	
Detroit & Bay City, 8s, 1905.....	2,000 00	2,440 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, 1923	5,000 00	4,950 00	5,000 00	
Madison City Street, Wis., 6s, 1897, Opt....	5,000 00	2,500 00	5,000 00	
Michigan Central, 7s, 1902.....	8,000 00	9,520 00	8,000 00	
Minneapolis Street, 5s, 1919.....	12,000 00	11,520 00	11,605 00	
New York & New England, 6s, 1905.....	8,000 00	9,280 00	8,000 00	
New York & New England, 7s, 1905.....	2,000 00	2,520 00	2,000 00	
Northern Pacific, 6s, 1921.....	5,000 00	5,900 00	5,000 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>
Oregon Short Line, 6s, 1922	\$ 3,000 00	\$ 2,970 00	\$ 3,000 00	
Oswego Street, 6s, 1911	15,000 00	13,500 00	15,000 00	
St. Joseph & Grand Island, 6s, 1925.	3,000 00	1,830 00	3,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	4,800 00	4,000 00	
Superior Rapid Transit, 6s, 1912.....	20,000 00	20,000 00	20,000 00	
Trenton Passenger, 6s, 1931.....	16,000 00	17,280 00	16,000 00	
Zanesville Street, 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England .	160,500 00			\$155,847 69
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	5,000 00	5,150 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	12,120 00	6,000 00	
Boston & Maine	9,100 00	15,925 00	9,100 00	
Chicago, Burlington & Quincy.....	2,000 00	1,680 00	2,000 00	
Maine Central	12,600 00	17,388 00	12,600 00	
Portland & Ogdensburg	10,000 00	4,700 00	4,550 00	
Portland, Saco & Portsmouth.....	6,000 00	8,400 00	6,000 00	
Total railroad stock owned.....	45,700 00			40,250 00
<i>Corporation Stock Owned.</i>				
Cocheco Manufacturing Company	3,500 00	1,659 00	3,500 00	
Laconia Company, Biddeford	10,000 00	15,325 00	10,000 00	
Lockwood Company, Waterville	5,000 00	5,150 00	5,000 00	
Pepperell Manufacturing Co., Biddeford,	7,500 00	19,770 00	7,500 00	
York Manufacturing Company, Saco.....	12,000 00	12,528 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	600 00	500 00	
Canal National Bank, Portland.	1,000 00	1,300 00	1,000 00	
Casco National Bank, Portland.....	900 00	900 00	900 00	
Cumberland National Bank, Portland	1,000 00	1,000 00	1,000 00	
First National Bank, Portland.	10,900 00	11,554 00	10,830 00	
First National Bank, Biddeford	11,000 00	15,950 00	11,000 00	
Merchants' National Bank, Portland.	900 00	1,464 00	900 00	
North Berwick Nat'l Bank, North Berwick,	2,500 00	2,625 00	2,500 00	
Ocean National Bank, Kennebunk	1,400 00	1,400 00	1,400 00	
Saco National Bank, Saco	14,800 00	14,800 00	14,800 00	
York National Bank, Saco.....	1,300 00	1,950 00	1,300 00	
Total national bank stock of Maine.....	46,200 00			46,130 00
Blackstone National Bank, Boston	700 00	700 00	700 00	
Globe National Bank, Boston.....	2,000 00	1,720 00	2,000 00	
National Hide & Leather Bank, Boston..	700 00	728 00	700 00	
National Bank of North America, Boston..	1,000 00	1,080 00	1,000 00	
Shawmut National Bank, Boston.	1,000 00	1,150 00	1,000 00	
Shoe and Leather National Bank, Boston..	1,000 00	900 00	1,000 00	
Suffolk National Bank, Boston.....	1,000 00	1,000 00	1,000 00	
Tremont National Bank, Boston.....	1,000 00	810 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		700 00	700 00	1,135 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company.....		9,000 00	9,000 00	
Saratoga Victory Mills.....		400 00	400 00	
York Manufacturing Company		700 00	700 00	10,100 00

SACO SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to city of Saco.....	\$15,000 00	\$15,000 00	
Loan on Old Orchard Water Company bonds.....	5,000 00	5,000 00	
Loans on Saco Savings Bank books	1,133 33	1,133 33	
Loans on mortgages of real estate.....	159,853 60	159,853 60	\$180,986 93
Real estate, foreclosure.....	6,360 89	6,360 89	
Premium account.....	-	19,468 45	25,829 34
Cash on deposit	4,284 08	4,284 08	
Cash on hand	2,190 28	2,190 28	6,474 36
Unpaid accrued interest	13,437 05		\$688,103 32
Due depositors, earned dividend and accrued State tax	742,128 23		
	658,368 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$83,759 55		
Annual expenses, \$1,400.			

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

AUGUST 7, 1895.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

LIABILITIES.

Deposits	\$2,503,508 04
Reserve fund.....	37,746 22
Undivided profits.....	52,636 98
	\$2,593,891 24

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	\$209,050 00	\$185,000 00	\$185,000 00
City of Bath, Maine, 4½s, 1907	10,000 00	10,700 00	10,000 00	
Boston, 4s, 1913	25,000 00	27,500 00	25,000 00	
Fall River, Mass., 6s, 1905	11,000 00	13,090 00	11,000 00	
Pawtucket, R. I., 4s, 1923	1,000 00	1,040 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	62,000 00			62,000 00
County of Ramsey, Minn., 4½s, 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, 1899	1,000 00	1,120 00	1,000 00	
Cleveland, O., 6s, 1895	6,000 00	6,000 00	6,000 00	
Kansas City, Kan., 7s, 1896-8.....	3,000 00	3,150 00	3,000 00	
Kansas City, Mo., 8s, 1895	6,000 00	6,000 00	6,000 00	
Minneapolis, Minn., 4s, 1918	91,000 00	91,000 00	87,815 00	
Minneapolis, Minn., 4½s, 1917	10,000 00	10,700 00	10,000 00	
St. Louis, Mo., 6s, 1899	11,000 00	11,990 00	11,000 00	
Total public funds out of New England....	138,000 00			134,815 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	20,000 00	19,200 00	19,075 00	
Biddeford & Saco Street, 6s, 1908	30,000 00	30,000 00	29,250 00	
Black Rocks & Salisbury Beach, 5s, 1911...	10,000 00	9,600 00	9,400 00	
Boston & Maine, 4½s, 1944	10,000 00	11,400 00	10,000 00	
Cambridge Horse, 5s, 1903	7,000 00	7,350 00	7,000 00	
Consolidated Vermont, 5s, 1913	30,000 00	27,000 00	20,000 00	
Eastern, 6s, 1906	19,000 00	22,990 00	16,735 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, 1912	5,000 00	6,800 00	4,725 00	
Middlesex Horse, 5s, 1904	17,000 00	17,850 00	17,000 00	
Mousam River, 6s, 1912	10,000 00	10,000 00	10,000 00	
Newton Street, 5s, 1912	10,000 00	10,300 00	10,000 00	
Newburyport & Amesbury Street, 5s, 1912..	10,000 00	9,500 00	9,500 00	
Old Colony, 4½s, 1904	10,000 00	10,600 00	9,925 00	
Waterville & Fairfield Light and Power Company, 6s, 1911.....	7,000 00	7,000 00	6,930 00	
West End Street, 5s, 1902.....	15,000 00	15,900 00	15,000 00	
Total railroad bonds of New England.....	220,000 00			203,640 00
Bellaire, Bridgeport & Martin's Ferry, 6s, 1915	10,000 00	10,000 00	10,000 00	
Brooklyn Street, Cleveland, 6s, 1903	15,000 00	15,750 00	15,000 00	
Brunswick & Chillicothe, 6s, 1903	43,000 00	43,000 00	42,906 67	
Burlington Electric, 6s, 1910	20,000 00	19,000 00	19,800 00	
Burlington & Missouri River, 6s, 1918.....	90,000 00	104,400 00	90,000 00	
Calumet Electric, Chicago, 6s, 1912	10,000 00	10,000 00	10,000 00	
Central Pacific, 6s, 1895-8	19,000 00	19,760 00	19,000 00	
Chicago, Burlington & Northern, 5s, 1926...	13,500 00	14,175 00	13,500 00	
Chicago, Burlington & Quincy, 4s, 1921	29,000 00	25,810 00	24,856 67	
Chicago, Burlington & Quincy, 7s, 1903	18,000 00	22,140 00	18,000 00	
Chicago, Burlington & Quincy, 4s, Neb. Ext., 1927	32,000 00	28,800 00	25,200 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—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, Burlington & Quincy, 4s, Den. Ext., 1922	\$ 24,000 00	\$ 23,280 00	\$ 21,975 00	
Chicago, Burlington & Quincy, 4s, Ia. Div., 1919	100,000 00	108,000 00	94,337 50	
Chicago, Burlington & Quincy, 5s, Convert. 1903	6,000 00	6,240 00	6,000 00	
Chicago & North Michigan, 5s, 1931	5,900 00	3,700 00	4,750 00	
Chicago, Milwaukee & St. Paul, 6s, 1920, Dub. Div.	50,000 00	57,500 00	50,000 00	
Chicago & West Michigan, 5s, 1921	12,000 00	9,720 00	11,462 50	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1930, Reg.	47,000 00	44,650 00	35,518 40	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1940	5,000 00	4,400 00	4,500 00	
Consolidated Terminal Railway, Kansas City, 5s, 1922	16,000 00	9,700 00	7,662 50	
Current River, 8s, 1927	2,000 00	1,500 00	1,924 25	
Davenport & Rock Island Street, 6s, 1901-6. Des Moines Suburban Street, 6s, 1920	15,000 00	15,450 00	15,000 00	
East Liverpool & Wellsville Street, 6s, 1912 Evansville Street, 6s, 1912	25,000 00	26,750 00	24,910 00	
10,000 00	10,000 00	9,800 00		
3,000 00	5,000 00	4,900 00		
Fremont, Elkhorn & Missouri Valley, 6s, 1933	25,000 00	31,750 00	25,000 00	
Grand Avenue, 5s, 1908	30,000 00	28,500 00	29,043 06	
Grand Rapids, Lansing & Detroit, 5s, 1927 ..	4,000 00	2,400 00	3,830 45	
Jackson Street, 6s, 1911	15,000 00	14,550 00	14,700 00	
Jamaica & Brooklyn Road, 5s, 1930	15,000 00	15,000 00	14,850 00	
Kansas City Belt, 6s, 1916	7,000 00	7,210 00	7,000 00	
Kansas City Cable, 5s, 1897	10,000 00	9,800 00	10,000 00	
Kansas City, Clinton & Springfield, 5s, 1925 Kansas City, Fort Scott & Gulf, 7s, 1908 ..	12,000 00	9,000 00	10,865 00	
16,000 00	18,240 00	16,000 00		
Kansas City, Fort Scott & Memphis, 6s, 1928 Kansas City, Memphis & Birmingham, 5s, 1934, Income	25,000 00	24,750 00	25,000 00	
8,000 00	1,840 00	8,658 13		
Kansas City, Memphis & Birmingham, 4s, 1934	4,000 00	3,000 00		
Memphis, Kansas & Colorado, 7s, 1910	1,000 00	1,050 00	1,000 00	
Muskegon Street, 6s, 1911	20,000 00	16,000 00	20,000 00	
New York, New Haven & Hartford, 4s, 1908, Convertible Debentures	6,000 00	8,580 00	6,000 00	
Oswego Street, 6s, 1911	5,000 00	4,500 00	5,000 00	
Ottawa, Oswego & Fox River Valley, 8s, 1900	45,000 00	54,000 00	45,000 00	
Ottumwa Electric, 6s, 1912	10,000 00	10,000 00	10,000 00	
Passenger & Belt Electric, Lexington, Ky., 6s, 1910-14	20,000 00	20,000 00	20,000 00	
Portsmouth Street, 6s, 1913	10,000 00	10,100 00	10,000 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	850 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, O., 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, 1908-1931	25,000 00	26,700 00	25,000 00	
Union Pacific, 6s, 1896-9	39,000 00	41,535 00	39,000 00	
West Shore, 4s, 2361	85,000 00	89,250 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.	1,124,500 00			1,068,900 13
<i>Corporation Bonds Owned.</i>				
American Dock and Improvement Com- pany, 5s, 1921	1,000 00	1,000 00	1,000 00	
Bar Harbor Water Company, 5s, 1909	21,000 00	21,000 00	21,000 00	
Bath Water Supply Company, 6s, 1916	20,000 00	20,000 00	20,000 00	
Berwick & Salmon Falls Electric Light Company, 2d mtge., 5s, 1902	5,000 00	2,500 00	9,875 00	
Berwick & Salmon Falls Electric Light Company, 1st mtge. 6s, 1895	5,000 00	5,000 00		

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONTINUED.

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>
Biddeford and Saco Water Company, 5s, 1904	\$15,000 00	\$15,450 00	\$15,000 00	
Birmingham Equipment Company, 6s, 1903.	1,000 00	1,000 00	900 00	
Denver Union Water Company, 5s, 1914....	15,700 00	14,130 00	6,300 00	
Frontier Water Company, 5s, 1909.....	10,000 00	10,000 00	9,800 00	
Municipal Security Company, 5 1-2s, 1899 ..	25,000 00	25,000 00	25,000 00	
Philadelphia & Reading Coal and Iron Company, 6s, 1897.....	10,000 00	10,000 00	8,478 00	
Total corporation bonds owned	128,700 00			\$117,353 00
<i>Railroad Stock Owned.</i>				
Boston & Albany.....	3,700 00	7,770 00	3,613 10	
Boston & Lowell	32,500 00	65,650 00	32,444 37	
Boston & Maine.....	77,400 00	135,450 00	77,400 00	
Boston & Providence	8,500 00	22,100 00	8,500 00	
Connecticut River.....	5,000 00	12,500 00	5,000 00	
Fitchburg, Preferred....	14,000 00	12,880 00	10,500 00	
Kennebunk & Kennebunkport.....	8,400 00	9,450 00	8,400 00	
Maine Central	27,700 00	38,226 00	27,706 00	
New York, New Haven & Hartford.....	33,000 00	70,290 00	35,900 00	
Portland & Ogdensburg.	67,000 00	31,490 00	30,344 62	
Portland, Saco & Portsmouth.....	60,000 00	84,000 00	60,000 00	
West End Street, Preferred	32,150 00	57,227 00	31,729 40	
Total railroad stock of New England	369,350 00			330,631 49
Chicago, Burlington & Quincy....	29,400 00	24,696 00	27,400 00	
Chicago & West Michigan....	24,000 00	5,040 00		
Detroit, Hillsdale & Southwestern	6,500 00	6,175 00	4,000 00	
Eel River	2,150 00	1,290 00	2,150 00	
Kansas City, Fort Scott & Gulf, Preferred,	16,500 00	9,075 00	16,500 00	
Michigan Central.	29,100 00	29,682 00	16,587 00	
Sandusky & Cincinnati, Preferred.....	100 00	102 00	57 00	
Total railroad stock out of New England..	107,750 00			74,694 00
<i>Corporation Stock Owned.</i>				
Bates Company	2,500 00	2,950 00	2,500 00	
Edwards Company.....	20,000 00	28,000 00	20,000 00	
Franklin Company.....	5,000 00	5,500 00	5,000 00	
Hill Company	12,100 00	7,139 00	9,680 00	
Laconia Company	20,400 00	31,263 00	20,400 00	
Lockwood Company.....	10,500 00	10,815 00	10,500 00	
Pepperell Company	3,000 00	7,308 00	3,000 00	
Quincy Bridge Company	11,900 00	20,706 00	11,900 00	
Saco Water Power Machine Shop	20,000 00	20,000 00	20,000 00	
York Manufacturing Company	7,500 00	7,830 00	7,500 00	
Total corporation stock owned	112,900 00			110,480 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,700 00	6,840 00	5,700 00	
Canal National Bank, Portland	9,600 00	12,480 00	9,600 00	
Casco National Bank, Portland	10,900 00	10,900 00	10,900 00	
Cumberland National Bank, Portland.....	1,680 00	1,680 00	1,680 00	
First National Bank, Biddeford.....	2,700 00	3,915 00	2,700 00	
Manufacturers' National Bank, Lewiston,	3,000 00	3,000 00	3,000 00	
Saco National Bank, Saco.....	9,600 00	9,600 00	9,600 00	
York National Bank, Saco.....	3,600 00	5,400 00	3,600 00	
Total national bank stock of Maine.....	46,780 00			46,780 00
Blackstone National Bank, Boston.....	500 00	500 00	500 00	
Merchants' National Bank, Boston.....	3,700 00	5,883 00	3,700 00	
National Bank of Commerce, Boston	3,700 00	4,070 00	3,700 00	
National Bank of Commerce, New York...	1,000 00	1,820 00	1,000 00	
National Exchange Bank, Salem, Mass...	600 00	584 00	600 00	
Shawmut National Bank, Boston.....	800 00	920 00	800 00	
Total national bank stock out of Maine....	10,300 00			10,300 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONCLUDED.
RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Ann Arbor Street Railway	\$12,800 00	\$12,800 00	
Achison, Topeka and Santa Fe	542 34	542 34	
Burlington and Missouri River	600 00	600 00	
Chicago, Burlington and Northern	300 00	300 00	
Chicago, Burlington and Quincy	500 00	500 00	
Maine Central	2,000 00	2,000 00	\$16,742 34
<i>Loans on Corporation Bonds.</i>			
Fort Smith Water Company, Ark	10,000 00	10,000 00	
Lewiston Mill Company	4,000 00	5,000 00	15,000 00
<i>Loans on Corporation Stock.</i>			
Chicago, New York and Boston Refrigerator Co	3,500 00	3,500 00	
Des Moines Electric Company	7,500 00	15,000 00	
Franklin Company, Lewiston	1,000 00	1,000 00	
Laconia Manufacturing Company, Biddeford	4,000 00	4,000 00	
Pepperell Manufacturing Company, Biddeford	1,275 00	1,275 00	
Saco Water Power Machine Shop	5,000 00	5,000 00	
Shetucket Company, Norwich, Conn	3,500 00	3,500 00	
Union Stock Yards Company, Omaha, Neb	16,500 00	16,500 00	
York Manufacturing Company, Saco	800 00	800 00	50,575 00
Loan to city of Saco	10,000 00	10,000 00	
Loan to Portland and Rumford Falls Railroad Co	5,000 00	5,000 00	
Loan on county of Vigo, Ind., bond	4,000 00	4,000 00	
Loan on Biddeford National Bank stock	1,400 00	1,400 00	
Loans on Saco & Biddeford Savings Institution books	1,100 50	1,100 50	
Loans on mortgages of real estate	90,979 46	90,979 46	112,479 96
Real estate, investment	15,722 29	15,722 29	
Cash on deposit	29,961 52	29,961 52	
Cash on hand	8,816 51	8,816 51	54,500 32
Unpaid accrued interest	18,824 17		2,593,891 24
Due depositors, earned dividends and accrued State tax	3,017,867 79		
	2,515,444 51		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$502,423 28		
Annual expenses, \$3,300.			

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 7, 1895.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

LIABILITIES.

Deposits	\$148,975 27
Reserve fund.....	3,500 00
Undivided profits.....	514 77
	<hr/>
	\$152,990 04

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	\$1,000 00	\$1,110 00	\$1,000 00	\$1,000 00
District of Columbia, 5s, 1899.....	18,000 00	19,260 00	18,000 00	18,000 00
City of Belfast, Me., 6s, 1898.....	1,000 00	1,055 00	1,000 00	
City of Pawtucket, R. I., 4s, 1923.....	1,000 00	1,000 00	1,000 00	
Total public funds of New England	2,000 00			2,000 00
County of Grant, Ind., 5s, 1899.....	6,000 00	6,180 00	6,000 00	
Harding, O., 6s, 1897-8.....	5,000 00	5,150 00	5,000 00	
Milwaukee, Wis., 5s, 1903.....	2,000 00	2,120 00	2,000 00	
City of Cincinnati, O., 7 3-10s, 1906.....	5,000 00	6,450 00	5,000 00	
Findlay, O., 6s, 1908.....	5,000 00	5,600 00	5,000 00	
Fort Wayne, Ind., 6s, 1899.....	2,000 00	2,140 00	2,000 00	
Minneapolis, Minn., 4 1-2s, 1913,	5,000 00	5,052 00	5,000 00	
Omaha, Neb., 5s, 1907.....	3,000 00	3,031 00	3,000 00	
Stillwater, Minn., 5s, 1919.....	5,000 00	5,600 00	5,000 00	
St. Paul, Minn., 7s, 1898.....	8,000 00	8,640 00	8,000 00	
Toledo, O., 5s, 1903.....	2,000 00	2,120 00	2,000 00	
Village of Duluth, Minn., 5s, 1906	4,000 00	4,320 00	4,000 00	
Total public funds out of New England....	52,900 00			52,900 00
<i>Railroad Bonds Owned.</i>				
Dayton & Michigan, 5s, 1911	5,000 00	5,350 00	5,000 00	
Iowa Central, 5s, 1938.....	3,000 00	2,850 00	3,000 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,200 00	5,000 00	
Portland & Ogdensburg, 6s, 1900	5,000 00	5,450 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,300 00	5,000 00	
Total railroad bonds owned	23,000 00			23,000 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1900	3,000 00	3,000 00	3,000 00	
York Light & 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 & Canton, Preferred ..	6,100 00	183 00	4,375 00	
Cleveland & Canton, Common	1,000 00	50 00		
Iowa Central, Preferred.....	6,000 00	2,100 00	5,559 51	
Total railroad stock owned	13,100 00			9,934 51
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	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	1,480 00	1,480 00	
First National Bank, Portland.....	3,500 00	3,710 00	3,500 00	
First National Bank, Bangor.....	1,400 00	1,960 00	1,400 00	
Portland National Bank, Portland	4,000 00	4,400 00	4,000 00	
Searsport National Bank, Searsport.....	9,500 00	14,725 00	9,500 00	
Total national bank stock owned	19,880 00			19,880 00

SEARSPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on City of Stillwater, Minn., bond.....	\$ 700 00	\$ 700 00	
Loan on International Loan & Trust Company bonds	5,000 00	5,000 00	
Loan on York Light & Heat Company bond.....	500 00	500 00	
Loans on mortgages of real estate.....	2,905 00	2,905 00	\$9,105 00
Real estate, foreclosure.....	4,000 00	4,000 00	0 11
Premium account	-	404 14	4,404 14
Cash on deposit.....	1,847 33	1,847 33	
Cash on hand.....	1,535 06	1,535 06	3,382 39
Unpaid accrued interest.....	2,294 06		\$152,990 04
Due depositors, earned dividend and accrued State tax.....	161,122 45		
	149,614 47		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$11,507 98		

Annual expenses, \$500.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

OCTOBER 31, 1895.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

LIABILITIES.

Deposits	\$1,022,058 27
Reserve fund	23,500 00
Undivided profits	14,783 25
	<hr/> \$1,060,341 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, 4s, 1925	\$10,000 00	\$12,150 00	\$10,000 00	\$10,000 00
Town of Skowhegan, Maine, 4s, 1895-1905. . .	9,000 00	9,000 00	9,000 00	9,000 00
County of Belmont, O., 5s, 1903	13,000 00	13,617 00	13,000 00	
Buffalo, Neb., 5s, 1909-10	5,000 00	5,300 00	5,000 00	
Grant, Ind., 5s, 1905	10,000 00	10,600 00	10,000 00	
Greene, Ind., 6s, 1903-4	10,000 00	10,600 00	10,000 00	
Huntington, Ind., 6s, 1898-9	8,000 00	8,220 00	8,000 00	
Jefferson, O., 5s, 1902	10,000 00	10,400 00	10,000 00	
Kane, Ill., 5s, 1901	5,000 00	5,175 00	5,000 00	
Lawrence, O., 5s, 1907-8	10,600 00	10,900 00	10,000 00	
Marion, O., 4½s, 1900	7,000 00	7,070 00	7,000 00	
Montgomery, O., 5s, 1896-7	8,000 00	8,040 00	8,000 00	
Muskegon, Mich., 5s, 1904	10,000 00	10,600 00	10,000 00	
Otter Tail, Minn., 5s, 1904	10,000 00	10,600 00	10,000 00	
Outagamie, Wis., 5s, 1909-10	10,000 00	10,900 00	10,000 00	
Paulding, O., 5s, 1902-7	10,000 00	10,600 00	10,000 00	
Portage, Wis., 5s, 1912	10,000 00	10,800 00	10,000 00	
Reno, Kan., 5½s, 1919	11,000 00	12,760 00	11,000 00	
City of Ashland, Wis., 5s, 1911-12	10,000 00	11,000 00	10,000 00	
Cincinnati, O., 5s, 1910, Opt	4,000 00	4,440 00	4,000 00	
West Bay, 5s, 1925	9,000 00	10,350 00	9,000 00	
Joplin, Mo., 6s, 1898	15,000 00	15,675 00	15,000 00	
Lake & Hyde Park, Ill., 5s, 1902	15,000 00	15,900 00	15,000 00	
Little Falls, Minn., 5½s, 1907	10,000 00	10,900 00	10,000 00	
Marinette, Wis., 5s, 1905	4,000 00	4,200 00	4,000 00	
Marion, O., 5s, 1905	5,000 00	5,237 00	5,000 00	
Muncie, Ind., 5s, 1913	10,000 00	10,600 00	10,000 00	
Sandusky, O., 5s, 1901-2	5,000 00	5,250 00	5,000 00	
Sioux City, Ia., 4½s, 1902	10,000 00	10,250 00	10,000 00	
Superior, Wis., 6s, 1897	10,000 00	10,200 00	10,000 00	
Vincennes, Ind., 5s, 1898	9,000 00	9,180 00	9,000 00	
Wausau, Wis., 5s, 1900-1	12,000 00	12,360 00	12,000 00	
Champaign Township, Ill., 5s, 1904	16,000 00	16,800 00	16,000 00	
Total public funds out of New England...	291,000 00			291,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898	15,000 00	16,200 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	38,500 00	35,000 00	
Phillips & Rangeley, 5s, 1910	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908	53,000 00	56,180 00	53,000 00	
Total railroad bonds of Maine....	198,000 00			198,000 00
Buffalo Street, 5s, 1931	12,000 00	12,960 00	12,000 00	
Cass Ave. & Fair Grounds, 5s, 1912	10,000 00	9,900 00	10,000 00	
Cleveland Electric, 5s, 1913	5,000 00	5,150 00	5,000 00	
Columbus Street, 5s, 1909	10,000 00	10,000 00	10,000 00	
Consolidated Vermont, 5s, 1913	20,000 00	18,200 00	20,000 00	
Des Moines Street, 6s, 1919	10,000 00	10,600 00	10,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912	8,000 00	2,000 00	3,000 00	

SKOWHEGAN 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>
Metropolitan Street, 5s, 1919.....	\$10,000 00	\$ 9,800 00	\$10,000 00	
Mexican Central, 4s, 1911.....	10,000 00	7,000 00	6,500 00	
Northern Pacific, 6s, 1921.....	17,000 00	19,720 00	17,000 00	
Northern Pacific, 5s, 1929.....	10,000 00	3,800 00	5,000 00	
Ogdensburg & Lake Champlain, 6s, 1920.....	10,000 00	10,600 00	10,000 00	
Spokane & Palouse, 6s, 1936.....	25,000 00	19,000 00	25,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,100 00	10,000 00	
Syracuse Street, 5s, 1920.....	10,000 00	6,000 00	4,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909.....	20,000 00	18,400 00	20,000 00	
Total railroad bonds out of New England.....	202,000 00			\$182,500 00
<i>Corporation Bonds Owned.</i>				
Eau Claire, Wis., Water Works, 6s, 1915.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	30,000 00	14,100 00	13,650 00	13,650 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	300 00	300 00	
First National Bank, Augusta.....	11,000 00	14,300 00	11,000 00	
First National Bank, Portland.....	14,700 00	15,582 00	14,700 00	
First National Bank, Skowhegan.....	20,000 00	29,000 00	20,000 00	
Gardiner National Bank, Gardiner.....	850 00	1,275 00	850 00	
Merchants' National Bank, Gardiner.....	5,000 00	5,250 00	5,000 00	
Merchants' National Bank, Portland.....	3,750 00	4,575 00	3,750 00	
National Shoe and Leather Bank, Auburn.....	14,000 00	14,000 00	14,000 00	
National Bank of Winthrop, Winthrop.....	250 00	300 00	250 00	
People's National Bank, Waterville.....	600 00	690 00	600 00	
Portland National Bank, Portland.....	2,500 00	2,750 00	2,500 00	
Presque Isle National Bank, Presque Isle.....	500 00	650 00	500 00	
Sagadahoc National Bank, Bath.....	300 00	100 00	300 00	
Second National Bank, Skowhegan.....	1,400 00	1,680 00	1,400 00	
Ticonic National Bank, Waterville.....	3,400 00	3,570 00	3,400 00	
Total national bank stock owned.....	78,550 00			78,550 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust and Banking Company ..	1,000 00	1,350 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>				
Coburn Aqueduct Company.....		200 00	200 00	
Skowhegan Electric Light Company.....		2,400 00	2,400 00	
Somerset Loan and Building Association.....		1,220 00	1,220 00	3,820 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter.....		100 00	100 00	
First National Bank, Skowhegan.....		1,000 00	1,000 00	
Presque Isle National Bank, Presque Isle.....		1,400 00	1,400 00	
Second National Bank, Skowhegan.....		700 00	700 00	3,200 00
<i>Loans to Municipalities.</i>				
School District No. 13, Anson.....		3,325 44	3,325 44	
Town of Madison.....		1,200 00	1,200 00	
Town of Skowhegan.....		825 00	825 00	5,350 44
<i>Loans to Corporations.</i>				
Glenwood Manufacturing Company, Glenwood, Wis.		15,667 00	15,667 00	
Kennebec Log Driving Company.....		4,000 00	4,000 00	19,667 00
Loans on Skowhegan Savings Bank books.....		250 00	250 00	
Loans on mortgages of real estate.....		177,548 70	177,548 70	177,798 70

SKOWHEGAN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$11,895 62	\$11,895 62	
Premium account	-	21,886 10	\$33,781 72
Cash on hand and on deposit.....	18,023 66	18,023 66	18,023 66
Unpaid accrued interest.....	17,826 00		1,060,341 52
Due depositors, earned dividend and accrued State tax.....	1,122,437 42		
	1,037,758 27		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$84,679 15		

Annual expenses, \$1,500.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

AUGUST 22, 1895.

GEORGE C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

LIABILITIES.

Deposits	\$317,456 25
Reserve fund	8,235 96
Undivided profits.....	8,609 61
	\$334,301 82

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, Maine, 4½s, 1912	\$10,000 00	\$10,600 00	\$10,000 00	\$10,000 00
City of Boston, Mass., 4s, 1913	10,000 00	11,000 00	10,000 00	10,000 00
County of Jay, Ind., 6s, 1896-7	3,000 00	3,000 00	3,000 00	
Ramsey, Minn., 5s, 1903	6,000 00	6,300 00	6,000 00	
City of Cincinnati, O., 7 3-10s, 1898-1902 ..	20,000 00	23,000 00	20,000 00	
Chicago, Ill., 7s, 1899.....	5,000 00	5,600 00	5,000 00	
Detroit, Mich., 4s, 1922-24	10,000 00	10,900 00	10,000 00	
Logansport, Ind., 5s, 1896, Opt ..	5,000 00	5,050 00	5,000 00	
Newark, O., 6s, 1895.....	4,000 00	4,000 00	4,000 00	
Port Huron, Mich., 5s, 1896-1911.....	5,000 00	5,300 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			68,060 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	10,000 00	10,500 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	10,500 00	10,000 00	
Somerset, 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	3,090 00	3,000 00	
Newburyport & Amesbury, 5s, 1912.....	10,000 00	9,500 00	9,500 00	
New York & New England, 7s, 1905	5,000 00	6,300 00	5,000 00	
Total railroad bonds of New England.....	18,000 00			17,500 00
Belleville & Carondelet, 6s, 1923	3,000 00	3,060 00	3,000 00	
Chicago, Burlington & Northern, 5s, 1926...	4,000 00	4,200 00	4,000 00	
Chicago, Milwaukee & St. Paul, 6s, 1920, Dubuque Division	15,000 00	17,250 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	4,050 00	4,487 50	
Cleveland City Cable, 5s, 1909	5,000 00	5,150 00	4,912 50	
Des Moines Street, 6s, 1914	6,000 00	6,360 00	6,000 00	
Grand Avenue, 5s, 1908.....	5,000 00	4,750 00	4,800 00	
Grand Rapids Street, 6s, 1912.....	5,000 00	5,400 00	5,060 00	
Kansas City Cable, 5s, 1897.....	2,000 00	1,960 00	1,970 00	
Lake Shore & Michigan Southern, 7s, 1900..	10,000 00	11,500 00	9,750 00	
Minneapolis Street, 5s, 1919.....	10,000 00	9,600 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	5,450 00	5,000 00	
Omaha Horse, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,500 00	5,000 00	
Southern Pacific, 6s, 1905.....	3,000 00	3,360 00	3,000 00	
Total railroad bonds out of New England..	93,000 00			91,420 00
<i>Corporation Bonds Owned.</i>				
Richmond, Me., Water Company, 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	17,500 00	22,750 00	17,500 00	
Total national bank stock owned....	20,500 00			\$20,500 00
<i>Loans on Public Funds.</i>				
City of Everett, Mass		1,000 00	1,000 00	
City of Rockport, Mass		1,000 00	1,000 00	
Village of Bennington, Vermont.....		500 00	500 00	2,500 00
Loan on Great Falls National Bank stock		1,200 00	1,200 00	
Loans on personal property.....		10,750 00	10,750 00	
Loans on mortgages of real estate		28,502 95	28,502 95	40,452 95
Real estate, foreclosure		700 00	700 00	700 00
Cash on deposit.....		7,758 87	7,758 87	7,758 87
Unpaid accrued interest.....		3,770 02		\$334,301 82
Due depositors, earned dividend and accrued State tax.....		370,463 84		
		321,759 82		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$48,704 02		

Annual expenses, \$1,100.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

JULY 30, 1895.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits	\$439,154 60
Reserve fund.....	8,000 00
Undivided profits.....	3,511 85
Bills payable.....	24,500 00
	\$475,165 95

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	\$2,486 00	\$2,200 00	\$2,200 00
City of Bath, 6s, 1899	150 00	162 00	150 00	
Portland, 6s, 1897	1,000 00	1,040 00	1,000 00	
Total public funds of Maine.....	1,150 00			1,150 00
County of Bourbon, Kan., 6s, 1909.....	1,000 00	1,180 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	5,250 00	5,000 00	
Logansport, Ind., 5s., 1896	3,000 00	3,030 00	3,000 00	
Sioux City, Ia., 6s, 1902	4,500 00	4,995 00	4,500 00	
Sioux City, Ia., 6s, 1901	500 00	550 00	500 00	
Total public funds out of New England...	21,000 00			21,000 00
<i>Railroad Bonds Owned.</i>				
Lime Rock, 5s, 1908.....	2,000 00	2,060 00	2,000 00	
Maine Central, 6s, 1900	1,500 00	1,635 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	4,750 00	5,000 00	
Albany Street, 5s, 1930.....	3,000 00	3,180 00	3,000 00	
Buffalo Street, 5s, 1931	10,000 00	10,300 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	4,860 00	6,000 00	
Des Moines Suburban Street, 6s, 1921	10,000 00	10,700 00	10,000 00	
Des Moines Street, 6s, 1900.....	3,000 00	3,060 00	3,000 00	
Detroit, Bay City & Alpena, 6s, 1913	3,000 00	1,350 00	3,000 00	
Grand Rapids Street, 6s, 1912	10,000 00	10,800 00	10,000 00	
Haverhill & Amesbury, 5s, 1912	5,000 00	4,900 00	5,000 00	
New York & New England, 2nd Mort., 6s, 1902	3,000 00	3,330 00	3,000 00	
Spokane & Palouse, 6s, 1936.....	7,000 00	5,320 00	7,000 00	
Total railroad bonds out of Maine	80,000 00			80,000 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light and Heat Co., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Knox Gas and Electric Company, 6s, 1903..	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931	2,000 00	2,000 00	2,000 00	
Municipal Security Company, 5½s, 1898.....	10,000 00	10,000 00	10,000 00	
Oxford County Loan Association, 6s, 1897..	10,000 00	10,000 00	10,000 00	
Paris Manufacturing Company, 6s, 1897....	1,000 00	1,000 00	1,000 00	
Richmond Water Company, 5s, 1906	4,000 00	4,000 00	4,000 00	
York Light and Heat Company, 6s, 1901....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	52,000 00			52,000 00
<i>Railroad Stock Owned.</i>				
Sioux City Traction Company	6,000 00	2,100 00	5,000 00	5,000 00

SOUTH PARIS SAVINGS BANK—CONTINUED.

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Corporation Stock Owned.</i>				
Masonic Building Association.....	\$800 00	\$800 00	\$800 00	
Mt. Mica Building Association	750 00	750 00	750 00	
Oxford County Loan Association	1,000 00	1,000 00	1,000 00	
Total corporation stock owned.....	2,550 00			\$2,550 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	910 00	700 00	
Casco National Bank, Portland.....	500 00	500 00	500 00	
Cumberland National Bank, Portland	80 00	80 00	80 00	
First National Bank, Bath	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston	1,000 00	1,600 00	1,000 00	
First National Bank, Portland.....	4,300 00	4,558 00	4,300 00	
Manufacturers' National Bank, Lewiston	1,000 00	1,200 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,220 00	750 00	
National Shoe & Leather Bank, Auburn...	15,200 00	14,440 00	15,200 00	
National Traders' Bank, Portland.....	600 00	690 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
Etna National Bank, Kansas City, Mo	1,500 00	375 00	1,500 00	
Nat'l Bank of North Dakota, Fargo, N. D ..	630 00	255 00	630 00	
Total National bank stock out of Maine...	2,130 00			2,130 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 and Lighting Company.....		2,925 92	2,925 92	4,825 92
<i>Loans on Corporation Stock.</i>				
Marsh Manufacturing Company, Portland		100 00	100 00	
Masonic Building Company, South Paris.....		299 00	299 00	
Paris Manufacturing Company		1,065 00	1,065 00	
Union Wharf, Portland		2,238 15	2,238 15	3,702 15
<i>Loans on Bank Stock.</i>				
American Exchange National Bank, Lincoln, Neb...		1,000 00	1,000 00	
Bank of Callaway, Neb		9,000 00	9,000 00	
First National Bank, Portland, Me		1,000 00	1,000 00	
State Bank of Arcadia, Neb		1,000 00	1,000 00	12,000 00
<i>Loans to Corporations.</i>				
Mt. Mica Building Association, South Paris.....		500 00	500 00	
Paris Manufacturing Company, (endorsed)		5,000 00	5,000 00	
South Paris Building Association		1,840 65	1,840 65	
South Paris Library Association.....		115 24	115 24	
West Paris Manufacturing Company (endorsed).....		3,553 96	3,553 96	11,009 85
<i>Loans to Municipalities.</i>				
South Paris Village Corporation.....		250 00	250 00	
Town of Paris		2,500 00	2,500 00	2,750 00
Loan on Greenbush Water Company bonds, R. I. . .		1,000 00	1,000 00	
Loan to First Congregational Parish, South Paris..		362 30	362 30	
Loans on life insurance policies.....		830 86	830 86	
Loans on South Paris Savings Bank books		350 00	350 00	
Loans on personal property.....		1,531 16	1,531 16	
Loans on mortgages of real estate.. ..		186,297 93	186,297 93	190,372 25
Real estate, investment.....		2,500 00	2,500 00	
Real estate, foreclosure.....		22,392 41	22,392 41	24,892 41
Insurance account		382 00	382 10	
Premium account		-	2,727 00	
Expense account		-	1,179 03	4,288 13

SOUTH PARIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$3,512 62	\$3,512 62	
Cash on hand.....	1,632 62	1,632 62	\$5,145 24
Unpaid accrued interest.....	9,497 00		\$475,165 95
Due depositors, earned dividend, accrued State tax and bills payable.....	479,352 92		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable	468,654 60		
	\$10,698 32		
Annual expenses, \$900.			

THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 10, 1895.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits	\$283,780 00
Reserve fund	8,292 00
Special reserve fund	657 65
Undivided profits	3,114 06
	\$295,843 74

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, 1910	\$3,000 00	\$3,675 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	3,120 00	3,000 00	
Total public funds of Maine	7,000 00			\$7,000 00
County of Clarke, Ind., 5s, 1905	5,000 00	5,350 00	5,000 00	
Macon, Ill., 5s, 1907	4,000 00	4,320 00	4,000 00	
Paulding, O., 5s, 1898	5,000 00	5,100 00	5,000 00	
City of Ashland, Wis., 5s, 1909	5,000 00	5,475 00	5,000 00	
Canton, O., 5s, 1899-1901	10,000 00	10,450 00	10,000 00	
Decatur, Ill., 7s, 1896	3,000 00	3,075 00	3,000 00	
Galesburg, Ill., 5s, 1910	8,000 00	8,880 00	8,000 00	
Ishpeming, Mich., 5s, 1910	5,000 00	5,525 00	5,000 00	
Newport, Ky., 5s, 1919	2,000 00	2,280 00	2,000 00	
Superior, Wis., 6s, 1892, Opt.	5,000 00	5,000 00	5,000 00	
Town of Bement, Ill., 6s, 1902	4,000 00	4,440 00	4,000 00	
Total public funds out of Maine ..	56,000 00			56,000 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington, 6s, 1896	5,000 00	5,050 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,300 00	5,000 00	
Penobscot Shore Line, 4s, 1920	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	15,000 00			15,000 00
Akron Street, 6s, 1908	5,000 00	5,000 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	3,270 00	3,000 00	
Des Moines Street, 6s, 1913	5,000 00	5,300 00	5,000 00	
Grand Rapids Street, 6s, 1912	5,000 00	5,250 00	5,000 00	
Iowa Central, 5s, 1938	5,000 00	4,750 00	5,000 00	
Lowell, Lawrence & Haverhill St., 5s, 1920 ..	5,000 00	5,000 00	4,500 00	
New Haven & Derby, 5s, 1918	5,000 00	5,750 00	5,000 00	
New Haven & West Haven, 5s, 1912	5,000 00	5,000 00	5,000 00	
Newton Street, 5s, 1912	5,000 00	5,000 00	5,000 00	
New York & New England, 7s, 1905	2,000 00	2,400 00	2,000 00	
New York & New England, 6s, 1905	6,000 00	6,480 00	6,000 00	
Northern Pacific, 6s, 1st Mort., 1921	9,000 00	16,440 00	9,000 00	
North Chicago Street, 5s, 1906	5,000 00	5,000 00	5,000 00	
People's Street, Scranton, 6s, 1918	5,000 00	5,550 00	5,000 00	
Scranton Suburban, 6s, 1909	5,000 00	5,300 00	5,000 00	
Trenton Passenger, 6s, 1931	5,000 00	5,400 00	5,000 00	
Union Pacific, 6s, 1898	5,000 00	5,400 00	5,000 00	
Total railroad bonds out of Maine	90,000 00			89,500 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 6s, 1909	4,000 00	4,000 00	4,000 00	
Augusta Water Company, 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	2,000 00	2,000 00	2,000 00	
Biddeford & Saco Water Co., 5s, 1904	3,500 00	3,605 00	3,500 00	

THOMASTON 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>
Camden & 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	5,000 00	4,800 00	
Rockland Water Co., 1st Mort., 5s, 1919	5,000 00	5,000 00	5,000 00	
York Light & Heat Company, 6s, 1901	8,000 00	8,000 00	8,000 00	
Texas Land & Immigration Co., 6s, 1901....	4,000 00	3,000 00	4,000 00	
Total corporation bonds owned	45,000 00			\$44,800 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company...	1,100 00	1,100 00	1,100 00	
Texas Land & Improvement Co., Scrip....	250 00	} 1,500 00	} 2,000 00	
Velasco Company.....	4,100 00			
Velasco Company, Scrip	20 00			
Total corporation stock owned.....	5,470 00			3,100 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland	1,520 00	1,520 00	1,520 00	
First National Bank, Portland.....	5,000 00	5,300 00	5,000 00	
Georges National Bank, Thomaston	5,300 00	5,830 00	5,300 00	
Lime Rock National Bank, Rockland	1,190 00	1,190 00	1,190 00	
Merchants' National Bank, Portland	1,500 00	1,830 00	1,500 00	
National Traders' Bank, Portland	700 00	805 00	700 00	
Thomaston Nat'l Bank, Thomaston.....	3,000 00	3,750 00	3,000 00	
Total national bank stock owned.....	18,210 00			18,210 00
<i>Loans on Public Funds.</i>				
County of Knox, Me ...		1,000 00	1,000 00	
Town of Anson, Maine.....		75 00	75 00	
City of Fargo, Dakota.....		500 00	500 00	
City of Thomaston, Me		800 00	800 00	
Town of Waldoboro, Maine		250 00	250 00	
				2,625 00
<i>Loans on Railroad Bonds.</i>				
Leeds & Farmington.....		1,000 00	1,000 00	
People's Street, Scranton, Pa		2,000 00	2,000 00	
St. Joseph Traction and Lighting Company		2,925 92	2,925 92	
				5,925 92
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass		400 00	400 00	
Chattanooga Water Company, Tenn		400 00	400 00	
Kingston Water Company, N. Y		200 00	200 00	
St. Joseph Water Company, Mo.		1,000 00	1,000 00	
Rockland Water Company, Me		2,053 68	2,053 68	
				4,053 68
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland		275 00	275 00	
Georges National Bank, Thomaston.....		2,150 00	2,150 00	
				2,425 00
Loans on personal property.....		4,023 27	4,023 27	
Loans on mortgages of real estate		24,900 00	24,900 00	
				28,923 27
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		-	5,000 00	
				12,825 00
Cash on deposit.....		1,364 52	1,364 52	
Cash on hand		4,091 35	4,091 35	
				5,455 87
Unpaid accrued interest.....		2,426 34		
				\$295,843 74
Due depositors, earned dividend, and accrued State tax		305,525 08		
		286,000 03		
Estimated market value of resources above liability for deposits, earned dividends and State tax.....		19,525 05		
Annual expenses, \$1,200.				

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

JUNE 20, 1895.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

LIABILITIES.

Deposits	\$215,340 39
Reserve fund	1,960 00
Undivided profits	1,698 70
	\$218,999 09

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, Coupon, 4s, 1925	\$9,000 00	\$10,890 00	\$9,000 00	\$9,000 00
County of Cook, Ill., Refund., 4s, 1912.....	2,000 00	1,940 00	2,000 00	
Daviess, Ind., Poor Asylum, 6s, 1896	3,000 00	3,060 00	3,000 00	
Lucas, O., Gen. Fund., 5s, 1896	5,000 00	5,050 00	5,000 00	
Madison, Ind., Funding, 6s, 1895	1,000 00	1,000 00	1,000 00	
Montgomery, O., 5s, Bridge, 1898	4,000 00	4,080 00	4,000 00	
City of Chicago, Ill., 4s, Sewerage, 1911	2,000 00	2,060 00	2,000 00	
Evansville, Ind., 5s, Funded Debt, 1912	6,000 00	6,000 00	6,000 00	
Kansas City, Kan., 6s, Int. Imp., 1899	3,000 00	3,210 00	3,000 00	
Sioux City, Ia., 4½s, Ind. Sch. Dist., 1899	5,000 00	5,050 00	5,000 00	
Sioux City, Ia., City Imp., 6s, 1894, Opt.	4,000 00	4,000 00	4,000 00	
South Omaha, Neb., 6s, Paving, 1898	3,000 00	3,150 00	3,000 00	
St. Paul, Minn., 4½s, High School, 1902	1,000 00	1,030 00	1,000 00	
Town of Danville, Ill., 5s, Funding, 1898....	1,000 00	1,020 00	1,000 00	
Total public funds out of New England...	40,000 00			40,000 00
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington, 6s, 1st Mort., 1896	100 00	102 00	100 00	
Maine Central, 7s, Consol. Mort., 1912	6,300 00	8,568 00	6,300 00	
Total railroad bonds of Maine.....	6,400 00			6,400 00
Burlington Electric, Ia., 6s, 1910	3,000 00	2,850 00	3,000 00	
Detroit, Bay City & Alpena, 5s, 1st Mort., Gold, 1913	5,000 00	2,250 00	3,000 00	
Haverhill & Amesbury Street, 5s, 1912	5,000 00	4,900 00	5,000 00	
Newark, N. J., Passenger, 5s, 1st Consol. Mort., Gold, 1930.....	5,000 00	5,000 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			21,000 00
<i>Corporation Bonds Owned.</i>				
Brunswick Electric Light and Power Company, 6s, 1912.....	2,000 00	2,000 00	2,000 00	
Public Works Company, Bangor, 5s, 1912 ..	15,000 00	9,333 33	9,000 00	
Westbrook Manufacturing Co., Portland, 5s, 1899.	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	19,000 00			13,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,100 00	2,520 00	2,100 00	
Cumberland National Bank, Portland	5,200 00	5,200 00	5,200 00	
First National Bank, Brunswick.....	650 00	1,625 00	650 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>
First National Bank, Portland.....	\$5,000 00	\$5,300 00	\$5,000 00	
First National Bank, Bath.....	3,000 00	4,200 00	3,000 00	
Merchants' National Bank, Portland.....	1,050 00	1,708 00	1,050 00	
National Shoe and 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.....	660 00	660 00	660 00	
Total national bank stock owned.....	31,260 00			\$31,260 00
<i>Loans on Corporation Stock.</i>				
Brunswick Electric Light and Power Company.....		1,000 00	1,000 00	
Fairfield Lawn Swing Company, Brunswick ...		3,433 33	3,433 33	
Jay Paper Company.....		2,500 00	2,500 00	
Quincy Milling Company.....		5,000 00	5,000 00	11,933 33
Loan on City of Lewiston, Maine bond.....		250 00	250 00	
Loan on Brunswick Loan and Building Asso. stock,		847 58	847 58	
Loan on Brunswick Saving Bank book.....		1,500 00	1,500 00	
Loan on life insurance policy.....		175 00	175 00	
Loan on personal property.....		1,300 00	1,300 00	
Loans on names.....		860 00	860 00	
Loans on mortgages of real estate.....		65,335 04	65,335 04	70,267 62
Premium account.....		-	7,880 93	
Expense account.....		-	1,544 95	9,425 88
Cash on deposit.....		6,712 26	6,712 26	6,712 26
Unpaid accrued interest.....		3,458 26		\$218,999 09
Due depositors, earned dividend and accrued State tax.....		221,377 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		218,211 16		
		\$3,166 64		
Annual expenses, \$750.				

TREMONT SAVINGS BANK—TREMONT.

JULY 15, 1895.

WM. M. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

LIABILITIES.

Deposits	\$29,158 04
Reserve fund.....	452 44
Undivided profits.....	460 39
Bills payable.....	165 00
	\$30,235 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>
Town of Tremont, orders	\$339 34	\$339 34	\$339 34	\$339 34
<i>Railroad Bonds Owned.</i>				
Mousam River, 6s, 1912.....	500 00	500 00	500 00	
Portland and Rufford Falls, 5s, 1912	1,000 00	1,050 00	1,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	1,300 00	1,300 00	1,300 00	
Total railroad bonds owned	2,800 00			2,800 00
<i>Corporation Bonds Owned.</i>				
Ellsworth Water Company, 5s, 1909.....	500 00	500 00	500 00	
Kennebec Light & Heat Company, 6s, 1911.	1,000 00	1,000 00	1,000 00	
Knox Gas and Electric Company, 6s, 1903..	500 00	500 00	500 00	
Standish Water & Construction Co., 5s, 1928	500 00	550 00	500 00	
Total corporation bonds owned	2,500 00			2,500 00
Loan to town of Tremont		3,016 99	3,016 99	
Loans on personal property		1,185 00	1,185 00	
Loans on mortgages of real estate.....		14,050 39	14,050 39	18,252 38
Cash on deposit		4,814 73	4,814 73	
Cash on hand		1,529 42	1,529 42	6,344 15
Unpaid accrued interest.....		893 70		\$30,235 87
		31,229 57		
Due depositors, earned dividend, accrued State tax and bills payable.....		29,783 36		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		\$1,446 21		

Annual expenses, \$125.

WATERVILLE SAVINGS BANK—WATERVILLE.

JUNE 21, 1895.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

LIABILITIES.

Deposits	\$789,622 87
Reserve fund	35,000 00
Undivided profits	10,499 63
	\$835,122 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>
District of Columbia, 5s, 1899	\$14,000 00	\$14,980 00	\$14,000 00	\$14,000 00
City of Belfast, Maine, 6s, 1898	5,100 00	5,406 00	5,100 00	5,100 00
County of Buffalo, Neb., 7s, 1900	5,000 00	5,600 00	5,000 00	
Jefferson, O., 5s, 1905, Opt	5,000 00	5,300 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	2,080 00	2,000 00	
Muskingum, O., 5s, 1913	6,000 00	6,540 00	6,000 00	
Reno, Kan., 6s, 1919	4,000 00	5,040 00	4,000 00	
City of Anderson, Ind., 10-20s, 6s, 1903-13,	5,000 00	5,650 00	5,000 00	
Ashland, Wis., 6s, 1899	5,000 00	5,350 00	5,000 00	
Bellaire, O., 5s, 1906	5,000 00	5,200 00	5,000 00	
Clinton, Ia., 5s, 1912	5,000 00	5,550 00	5,000 00	
Danville, Ill., 5s, 1899	5,000 00	5,150 00	5,000 00	
Duluth, Minn., 6s, 1905	5,000 00	5,950 00	5,000 00	
East Liverpool, Wis., 5s, 1908	1,000 00	1,090 00	1,000 00	
Eau Claire, Wis., 7s, 1897	1,000 00	1,050 00	1,000 00	
Evansville, Ind., 4 1-2s, 1912	6,000 00	5,640 00	5,000 00	
Fremont, Neb., 5s, 1908	7,000 00	7,630 00	7,000 00	
Indianapolis, Ind., 6s, Install-				
ment, 1895-1902	2,695 94	2,857 70	2,695 94	
Marinette, Wis., 5s, 1897	3,000 00	3,060 00	3,000 00	
Muskegon, Mich., 5s, 1901-24	5,000 00	5,550 00	5,000 00	
Newark, O., 5s, 1899-1901	5,000 00	5,200 00	5,000 00	
Sandusky, O., 10-20s, 4 1-2s, 1896-				
1906	4,000 00	4,000 00	4,000 00	
Sioux City, Ia., 10-20s, 41-2s, 1894-9	5,000 00	5,000 00	5,000 00	
South Bend, Ind., 6s, 1896-1902 ..	5,000 00	5,350 00	5,000 00	
Springfield, Mo., 4 1-2s, 1904, Opt.,	6,000 00	6,180 00	6,000 00	
Superior, Wis., 6s, 1895, Opt	6,000 00	6,000 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...	123,695 94			122,695 94
<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	5,250 00	5,000 00	
Maine Central, 7s, 1912	5,000 00	6,800 00	5,000 00	
Maine Central, 6s, 1900	1,000 00	1,090 00	1,000 00	
Maine Central, 7s, 1892	2,600 00	2,938 00	2,600 00	
Phillips & Rangeley, 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	5,250 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, Mich., 5s, 1914	5,000 00	3,800 00	3,750 00	
Buffalo Street, 5s, 1931	5,000 00	5,150 00	5,000 00	
Cass Avenue and Fair Grounds, 5s, 1912...	5,000 00	4,850 00	5,000 00	
Lynn & Boston, 5s, 1924	5,000 00	5,000 00	5,000 00	
Minneapolis Street, 5s, 1919	5,000 00	4,800 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>
Naumkeag Street, 5s, 1910.....	\$5,000 00	\$4,750 00	\$5,000 00	
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, Rockford, Ill., 6s, 1912....	5,000 00	5,000 00	5,000 00	
Wisconsin Central, 1st series, 5s, 1909.....	10,000 00	9,000 00	5,000 00	
Wisconsin Central, Incomes, 5s, 1937.....	15,000 00	1,500 00	1,500 00	
Total railroad bonds out of Maine.....	80,000 00			\$60,250 00
<i>Corporation Bonds Owned.</i>				
Municipal Security Company, Portland, 5½s, 1898-9.....	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1914.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	6,000 00			6,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	12,000 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	6,000 00	5,000 00	
Canal National Bank, Portland.....	4,000 00	5,200 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,000 00	4,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
First National Bank, Bangor.....	1,800 00	2,610 00	1,800 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,800 00	3,000 00	
First National Bank, Portland.....	2,000 00	2,120 00	2,000 00	
Merchants' National Bank, Waterville.....	5,500 00	7,425 00	5,500 00	
Messalonskee National Bank, Oakland.....	4,400 00	4,928 00	4,400 00	
National Shoe & Leather Bank, Auburn.....	5,000 00	4,750 00	5,000 00	
Newcastle National Bank, Newcastle.....	3,900 00	5,070 00	3,900 00	
North National Bank, Rockland.....	5,000 00	6,500 00	5,000 00	
Northern National Bank, Hallowell.....	4,900 00	4,600 00	4,000 00	
People's National Bank, Waterville.....	9,200 00	10,580 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,875 00	2,500 00	
Ticonic National Bank, Waterville.....	14,500 00	15,225 00	14,500 00	
Veazie National Bank, Bangor.....	5,000 00	5,750 00	5,000 00	
Total national bank stock owned.....	87,800 00			87,800 00
<i>Loans on Railroad Bonds.</i>				
Bath Street Railway.....		2,000 00	2,000 00	
Maine Central.....		500 00	500 00	
Portland & Rumford Falls.....		800 00	800 00	
Skowhegan and Norridgewock Railway and Power Company.....		5,000 00	5,000 00	8,300 00
<i>Loans on Corporation Stock.</i>				
American Sugar Refining Company.....		1,000 00	1,000 00	
Golden Valley Hydraulic Mining Co., North Carolina		1,000 00	1,000 00	
Lockwood Company, Waterville.....		1,725 00	1,725 00	3,725 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		1,000 00	1,000 00	
Peoples' National Bank, Waterville.....		1,250 00	1,250 00	
Ticonic National Bank, Waterville.....		800 00	800 00	3,050 00
<i>Loans on Other Bank Stock.</i>				
Merchants' Trust and Banking Co., Presque Isle.....		940 00	940 00	
Waterville Trust and Safe Deposit Company.....		13,700 00	13,700 00	14,460 00
<i>Loans to Corporations.</i>				
First Congregational Society, Waterville.....		560 00	560 00	
First Universalist Society, Waterville.....		134 00	134 00	
Masonic Building Company, Waterville.....		10,000 00	10,000 00	
North Kennebec Agricultural society.....		1,500 00	1,500 00	12,194 00

WATERVILLE SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to city of Waterville	\$17,600 00	\$17,600 00	
Loan on Dodlin Granite Co. bonds, Norridgewock...	2,000 00	2,000 00	
Loan on Portland Savings Bank book.	500 00	500 00	
Loans on Waterville Savings Bank books ...	519 00	519 00	
Loans on personal property	1,465 00	1,465 00	
Loans on mortgages of real estate.....	360,287 00	360,287 00	\$382,371 00
Real estate, investment	12,800 00	12,800 00	
Real estate, foreclosure	21,707 87	21,707 87	
Premium account	-	27,500 00	62,007 87
Cash on deposit	2,262 17	2,262 17	
Cash on hand	1,126 52	1,126 52	3,388 69
Unpaid accrued interest.....	20,677 00		\$835,122 50
Due depositors, earned dividend and accrued State tax.....	865,018 26		
	795,092 87		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$69,925 39		

Annual expenses, \$2,500.

WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 8, 1895.

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

LIABILITIES.

Deposits.....	\$187,385 77
Reserve fund.....	9,620 07
Undivided profits.....	6,871 69
Bills payable	10,000 00
	<hr/>
	\$213,877 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	\$1,040 00	\$1,000 00	\$1,000 00
County of Pike, O., 6s, 1899, Opt.....	500 00	500 00	500 00	
City of Duluth, Minn., 6s, 1908	1,000 00	1,195 00	1,000 00	
Findley, O., 6s, 1901.....	3,000 00	3,180 00	3,000 00	
Jeffersonville, Ind., 6s, 1900.....	1,000 00	1,080 00	1,000 00	
Nebraska City, Neb., 6s, 1895, Opt,	2,000 00	2,000 00	2,000 00	
Ottumwa, Ia., 5s, 1897	1,600 00	1,610 00	1,000 00	
Total public funds out of New England.....	8,500 00			8,500 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	10,600 00	10,000 00	
Portland and Rumford Falls, 5s, 1912	2,000 00	2,120 00	2,000 00	
Sandy River, 5s, 1915	13,000 00	13,780 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 R. R. Co. of Vermont, 5s, 1913,	3,000 00	2,730 00	2,758 00	
Housatonic Railroad Co., 5s, 1937	5,000 00	6,200 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923....	2,000 00	2,000 00	1,800 00	
Naumkeag Street, 5s, 1910.....	3,000 00	2,850 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	5,750 00	5,000 00	
Total railroad bonds of New England	23,000 00			22,298 00
Akron Street, 6s, 1908.....	2,000 00	2,000 00	2,000 00	
Allentown & Bethlehem Rapid Transit, 6s,				
1911	5,000 00	5,400 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	3,200 00	4,000 00	
Chicago & West Michigan, 5% Coupon Scrip	100 00	80 00	100 00	
Cleveland City Cable, 5s, 1909	4,000 00	4,120 00	3,940 00	
Cleveland & Canton, 5s, 1917.....	3,000 00	2,550 00	2,820 00	
Davenport & Rock Island, 6s, 1911.....	1,000 00	1,000 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	2,250 00	1,500 00	
Flint & Pere Marquette, 6s, 1920	1,000 00	1,157 50	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.	4,000 00	3,520 00	4,000 00	
Grand Avenue, 5s, 1908.....	3,000 00	3,000 00	2,880 00	
Iowa Central, 5s, 1938.....	1,000 00	950 00	750 00	
James River Valley, 6s, 1936.....	1,000 00	200 00	1,600 00	
Milwaukee City R. R., 5s, 1908	3,000 00	3,150 00	3,000 00	
Minneapolis Street, 5s, 1919	2,000 00	1,900 00	1,900 00	
Northern Pacific, P. D'O Div., 6s, Opt.....	2,000 00	2,040 00	1,992 50	
Oregon Short Line, 6s, 1922	5,000 00	5,150 00	5,000 00	
Peoria & Eastern, 4s, 1940.....	2,000 00	1,610 00	1,400 00	
Peoria & Eastern, 4s, 1990, 2nd Mort.....	1,000 00	220 00	-	
Portsmouth Street & Light Co., 6s, 1913	5,000 00	5,000 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,210 00	962 50	
Scranton Suburban, 6s, 1909	5,000 00	5,300 00	5,000 00	
Seattle, Lake Shore & Eastern, 6s, 1931.	3,000 00	1,500 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>
Spokane & Palouse, 6s, 1936	\$5,000 00	\$3,800 00	\$3,500 00	
Syracuse Consolidated Street, 5s, 1920.	5,000 00	3,000 00	3,400 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	1,840 00	1,880 00	
Total railroad bonds out of New England .	83,100 00			\$74,525 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	3,000 00	3,000 00	3,000 00	
Kennebec Light & Heat Company, 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 & 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.....	1,300 00	455 00	260 00	
New York & New England, Preferred.....	2,000 00	2,040 00	2,000 00	
Northern Railroad, N. H.....	400 00	628 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	10,584 00	9,800 00	
Portland National Bank, Portland	5,000 00	5,500 00	5,000 00	
Total national bank stock owned	17,200 00			17,200 00
Loan on St. Joseph Traction & Lighting Co. bonds..		2,925 92	2,925 92	
Loan on Town of China, Me., bonds.....		3,000 00	3,000 00	
Loan on Wiscasset Savings Bank book.....		2,000 00	2,000 00	
Loan on Augusta Savings Bank book		1,400 00	1,400 00	
Loan on Arizona Improvement Co. bonds		1,600 00	1,600 00	
Loan on Little Androscoggin Water Power Co. stock,		200 00	200 00	
Loan on Thomaston National Bank stock		160 00	160 00	
Loan on life insurance policy		263 22	263 22	
Loan on mortgages of real estate.....		28,575 33	28,575 33	40,124 47
Loan to town of Wiscasset.		1,000 00	1,000 00	1,000 00
Real estate by foreclosure		3,960 00	3,960 00	3,960 00
Cash on hand and on deposit.....		342 56	342 56	342 56
Unpaid accrued interest... .. .		2,671 81		\$213,877 53
Due depositors, earned dividend, and accrued State tax and bills payable		227,688 34		
Estimated market value of resources, above liability for deposits, earned dividend, State tax, and bills payable		198,674 37		
		\$29,013 97		
Annual expenses, \$1,300.				

YORK COUNTY SAVINGS BANK—BIDDEFORD.

OCTOBER 2, 1895.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits	\$1,147,406 74
Reserve fund	13,700 00
Undivided profits.....	32,510 17
	<hr/>
	\$1,193,616 91

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.....	\$23,350 00	\$26,035 00	\$23,350 00	\$23,350 00
City of Bath, 6s, 1898	5,000 00	5,300 00	5,000 00	5,000 00
County of Atchison, Kan., 6s, 1914	8,000 00	9,992 00	8,000 00	
Jefferson, Ind., 6s, 1899, Opt	5,000 00	5,300 00	5,000 00	
Madison, Ind., 6s, 1896.....	10,000 00	10,200 00	10,000 00	
Stark, O., 5s, 1898	3,000 00	3,075 00	3,000 00	
Wyandotte, Kan., 7s, 1893.....	6,384 46	6,384 46	6,384 46	
City of Ashland, Wis., 6s, 1899	9,500 00	10,165 00	9,500 00	
Atchison, Kan., 7s, 1895-7	4,100 00	4,123 00	4,100 00	
Bellaire, O., 5s, 1910	20,000 00	22,000 00	20,000 00	
Bradford, Pa., 6s, 1895-8	4,000 00	4,120 00	4,000 00	
Cincinnati, O., 6s, 1900-9.....	14,000 00	16,380 00	14,000 00	
Council Bluffs, Ia., 6s, 1908.....	18,000 00	21,600 00	18,000 00	
Defiance, O., 6s, 1895-1903.....	6,300 00	6,741 00	6,300 00	
Fort Madison, Ind., 5s, 1902.....	5,000 00	5,250 00	5,000 00	
Fort Wayne, Ind., 6s, 1899.....	5,000 00	5,350 00	5,000 00	
Jacksonville, Ill., 5s, 1905	10,000 00	10,700 00	10,000 00	
Jeffersonville, Ind., 6s, 1900.....	5,000 00	5,400 00	5,000 00	
Joplin, Mo., 6s, 1912.....	2,500 00	3,100 00	2,500 00	
Kansas City, Kan., 7s, 1898.....	8,250 00	8,910 00	8,250 00	
Menominee, Mich., 6s, 1898-1900.....	20,000 00	21,400 00	20,000 00	
Portsmouth, O., 5s, 1897	5,000 00	5,125 00	5,000 00	
Sandusky, O., 5s, 1897-1901.....	6,000 00	6,240 00	6,000 00	
Sioux City, Ia., 4½s, 1902.....	5,000 00	5,125 00	5,000 00	
South Bend, Ind., 5s, 1900	3,000 00	3,120 00	3,000 00	
South Bend, Ind., 6s, 1896-1903	8,000 00	8,640 00	8,000 00	
Springfield, Mo., 4½s, 1901, Opt	5,000 00	5,100 00	5,000 00	
Superior, Wis., 6s, 1898-1912.....	15,000 00	17,100 00	15,000 00	
Topeka, Kan., 6s, 1896-1912.....	12,600 00	13,800 00	12,000 00	
Wichita, Kan., 5s, 1910.....	5,000 00	5,500 00	5,000 00	
Village of Uhrichville, O., 6s, 1897-1900.....	5,000 00	5,000 00	5,000 00	
Total public funds out of New England....	233,034 46			233,034 46
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco Street, 6s, 1908.....	18,500 00	18,500 00	18,250 00	
Haverhill & Amesbury Street, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Newburyport & Amesbury, 5s, 1912.....	5,000 00	4,750 00	4,800 00	
New Haven & West Haven, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 5s, 1912.....	5,000 00	5,350 00	5,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of New England	48,500 00			48,050 00
Ann Arbor Street, 5s, 1914	1,000 00	760 00	1,000 00	
Atchison, Topeka & Santa Fe, 4s, 1899.....	1,000 00	800 00		
Atchison, Topeka & Santa Fe, 2nd, Mort., 4s, 1899.....	3,000 00	990 00	3,150 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,100 00	5,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	5,150 00	4,925 00	
Dubuque Light & Traction Co., 6s, 1910.....	5,000 00	3,000 00	5,000 00	
Eau Claire Street, 6s, 1916	5,500 00	2,750 00	5,500 00	
Grand Rapids Street, 5s, 1916.....	5,000 00	4,850 00	4,899 66	
Iowa Central, 5s, 1938.....	9,000 00	8,550 00	9,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	10,000 00	10,000 00	10,000 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>
Little Rock & Fort Smith, 7s, 1905.....	\$5,000 00	\$4,750 00	\$5,000 00	
Northern Pacific, P.D'O. Div., 6s, 1919.....	1,000 00	1,020 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	10,300 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	19,000 00	25,000 00	
Southern Street of St. Louis, 6s, 1904.....	10,000 00	10,400 00	10,000 00	
St. Paul & Northern Pacific 6s, 1923.....	4,000 00	4,840 00	4,000 00	
Trenton Passenger, 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Valley Railway Company, O., 6s, 1921.....	5,000 00	2,750 00	5,000 00	
Youngstown Street, 6s, 1921.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England	134,500 00			\$133,397 16
<i>Corporation Bonds Owned.</i>				
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	
Continental Mills Company, 5s, 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	10,500 00	10,000 00	
Municipal Security Co., 5 1-2s, 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	78,000 00			79,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	2,000 00	700 00	1,000 00	
Kennebunk & Kennebunkport.....	3,000 00	3,375 00	3,000 00	
Total railroad stock owned	5,000 00			4,000 00
<i>Corporation Stock Owned.</i>				
Hardy Machine Company.....	800 00	480 00	800 00	
Laconia Manufacturing Company.....	11,200 00	17,640 00	11,200 00	
Pepperell Manufacturing Company.....	3,000 00	8,025 00	3,000 00	
Total corporation stock owned	15,000 00			15,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	14,500 00	18,850 00	14,500 00	
Casco National Bank, Portland.....	12,900 00	12,900 00	12,900 00	
Cumberland National Bank, Portland.....	1,000 00	1,000 00	1,000 00	
First National Bank, Biddeford.....	20,700 00	31,050 00	20,700 00	
First National Bank, Lewiston.....	2,600 00	4,160 00	2,600 00	
First National Bank, Portland.....	19,000 00	20,140 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	6,466 00	3,975 00	
National Traders' Bank, Portland.....	4,500 00	5,175 00	4,500 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,300 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	11,000 00	10,000 00	
York National Bank, Saco.....	600 00	900 00	600 00	
Total national bank stock of Maine	97,775 00			97,775 00
Alabama Nat'l Bank, Birmingham, Ala....	2,800 00	1,820 00	2,800 00	
American National Bank, Kansas City, Mo.	2,400 00	1,800 00	2,400 00	
Continental Nat'l Bank, Memphis, Tenn....	7,500 00	6,750 00	7,500 00	
First National Bank, Fort Payne, Ala.....	1,000 00	-	1,000 00	
First National Bank, Leavenworth, Kan....	10,000 00	10,000 00	10,000 00	
First National Bank, Humboldt, Kan.....	2,000 00	2,000 00	2,000 00	
Fourth National Bank, Wichita, Kan.....	2,500 00	1,875 00	2,500 00	
Kansas National Bank, Topeka, Kan.....	1,800 00	900 00	1,800 00	
Merchants' National Bank, Portland, Ore.	5,000 00	2,500 00	5,000 00	
Minnehaha Nat'l Bank, Sioux Falls, S. D..	10,000 00	8,500 00	10,000 00	
Nat'l Bank of Commerce, Kansas City, Mo.	10,000 00	11,000 00	9,300 00	
Nat'l Bank of Kansas City, Kansas City, Mo.	7,000 00	1,750 00	7,000 00	
Nat'l Bank of Sioux City, Sioux City, Ia....	7,000 00	4,900 00	7,000 00	
St. Paul National Bank, St. Paul, Minn....	5,000 00	5,000 00	5,000 00	
Union National Bank, Minneapolis, Minn....	13,000 00	7,800 00	13,000 00	
Total national bank stock out of Maine	87,000 00			86,300 00

YORK COUNTY 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>
Northern Banking Company, Portland . . .	\$9,000 00	\$9,000 00	\$18,000 00	\$18,000 00
<i>Loans on Public Funds.</i>				
State of Florida		75 00	75 00	
County of Macoupin, Ill		1,000 00	1,000 00	
City of Greencastle, Ind		1,000 00	1,000 00	2,075 00
<i>Loans on Corporation Stock.</i>				
Laconia Manufacturing Company, Biddeford		1,172 00	1,172 00	
Pepperell Manufacturing Company		2,581 58	2,581 58	
Saco Water Power Machine Shop		929 38	929 38	
Sanford Mills		15,000 00	15,000 00	19,682 96
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford		400 00	400 00	
First National Bank, Biddeford		50 00	50 00	
National Bank of Commerce, Kansas City, Mo.		225 00	225 00	
York National Bank, Biddeford		1,000 00	1,000 00	1,675 00
Loan on Iowa Central Railroad bonds		3,000 00	3,000 00	
Loan on Portland, Saco & Portsmouth R. R. stock		1,000 00	1,000 00	
Loan on Bank of Fort Payne, Alabama, stock		1,500 00	1,500 00	
Loans on mortgages of real estate		262,021 82	262,021 82	267,521 82
Real estate, investment		2,750 00	2,750 00	
Real estate, foreclosure		52,974 89	50,974 89	
Premium account		-	69,000 00	122,724 89
Cash on deposit		35,039 18	35,039 18	
Cash on hand		1,991 44	1,991 44	37,030 62
Unpaid accrued interest		28,623 56		1,193,616 91
Due depositors, earned dividend and accrued State tax		1,172,875 31		
Estimated market value of resources above liability for deposits and State tax		1,166,654 24		
		\$6,221 07		

Annual expenses, \$3,300.

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
TRUST AND BANKING COMPANIES.

1895.

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

OCTOBER 17, 1895.

W. W. BOLSTER, PRESIDENT. F. W. HUNTON, SECRETARY AND TREASURER.

Directors—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.....	348 35
Time deposits.....	21,788 56
Demand deposits.....	15,693 25
Certificates of deposit.....	10,600 00
Due other banks	270 35
Bills payable.....	9,000 00
	\$135,298 51

RESOURCES.

Demand and time loans.....	\$17,823 22
Loans on mortgages of Western real estate	53,281 60
Real estate owned in South Dakota.....	55,264 63
Expense account	670 75
Furniture and fixtures	1,000 00
Coupon notes due and unpaid.....	3,252 05
Cash on deposit.....	2,552 49
Cash on hand	1,453 77
	\$135,298 51

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

JULY 10, 1895.

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.....	22,000 00
Demand deposits.....	55,770 49
Profits.....	7,247 56
Bills payable.....	15,000 00
	<hr/>
	\$150,018 05

 RESOURCES.

Time loans.....	\$133,121 02
Real estate, furniture and fixtures.....	3,500 00
Cash on deposit.....	5,408 02
Cash on hand.....	7,989 01
	<hr/>
	\$150,018 05

AUBURN TRUST COMPANY—AUBURN.

OCTOBER 15, 1895.

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, S. S. Hersey, Charles E. Libby.

Organized June 5, 1890.

LIABILITIES.

Capital stock.....	\$104,800 00
Surplus	10,000 00
Undivided profits	2,024 29
Time deposits	42,318 39
Demand deposits.....	11,453 06
Certificates of deposit.....	6,761 61
Unpaid dividends	154 00
Treasurer's checks outstanding	67 50
Discount account.....	2,979 00
	<hr/>
	\$180,557 85

RESOURCES.

Demand and time loans	\$106,070 87
Stocks and bonds.....	46,500 00
Real estate owned.....	18,000 00
Safe and furniture account.....	5,000 00
Expense account.....	579 32
Premium account	195 00
Cash on deposit.....	1,084 62
Cash on hand.....	3,128 04
	<hr/>
	\$180,557 85

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA.

JULY 18, 1895.

J. MANCHESTER HAYNES, PRESIDENT.

F. E. SMITH, TREASURER.

Trustees—J. Manchester Haynes, Edwin C. Burleigh, Payson Tucker, Ira H. Randall, George S. Ballard, F. S. Lyman, H. M. Heath, M. W. Farr, F. W. Kinsman, Charles H. White, L. J. Crooker, Nath. W. Cole, George N. Lawrence, W. H. Gannett, W. Scott Hill, O. Williamson, Byron Boyd.

Organized January 29, 1894.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	3,000 00
Profits	3,725 64
Demand deposits.....	79,816 79
Time deposits	122,585 87
Certificates of deposit.....	5,900 00
Bills payable.....	15,000 00
Due to other banks.....	16,247 72
Treasurer's checks outstanding.....	2,202 39
	<hr/>
	\$298,478 41

 RESOURCES.

Loans and discounts.....	\$222,543 02
Bonds.....	29,117 50
Safe deposit boxes	2,000 00
Vault and furniture	5,239 79
Cash on deposit.....	31,197 74
Cash on hand	8,380 36
	<hr/>
	\$298,478 41

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

JULY 15, 1895.

L. B. DEASEY, PRESIDENT.

FRED C. LYNAM, SEC'Y AND TREAS.

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	11,000 00
Profits	822 61
Demand deposits.....	178,270 23
Certificates of deposit	51,714 24
Trust funds	6,000 00
Due to other banks.....	3,369 20
	<hr/>
	\$301,176 28

RESOURCES.

Loans on mortgages of real estate .	\$ 40,460 89
Other loans and discounts.....	162,333 95
Corporation stocks and bonds	15,485 00
Trust investments.....	6,000 00
Real estate, banking house.....	2,000 00
Furniture and fixtures	1,750 00
Expense account ..	161 80
Cash on deposit.....	48,983 31
Cash on hand	24,001 33
	<hr/>
	\$301,176 28

EASTERN TRUST AND BANKING COMPANY—BANGOR.

OCTOBER 24, 1895.

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, William Engle, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$171,000 00
Surplus	50,000 00
Undivided profits.....	22,025 16
Demand deposits.....	453,287 14
Time deposits.....	562,116 65
Due other banks.....	7,051 20
Deposits for coupons.....	1,336 90
Mortgage loans prepaid.....	2,125 00
Dividend unpaid	826 00
Guaranteed mortgages.....	106,400 00
	\$1,376,168 05

RESOURCES.

Loans and discounts.....	\$725,493 29
Loans on mortgages of real estate.....	164,978 50
Stocks and bonds.....	359,320 59
Expense	483 01
Banking rooms, furniture and fixtures.....	19,913 98
Expense of foreclosure as trustee	1,027 18
Premiums	59 04
Cash on hand	50,905 33
Cash in banks	53,987 13
	\$1,376,168 05

MAINE TRUST AND BANKING COMPANY—GARDINER.

AUGUST 26, 1895.

WESTON LEWIS, PRESIDENT.

JOHN W. DANA, SECRETARY.

JOSIAH S. MAXCY, P. H. WINSLOW, VICE-PRESIDENTS.

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

Organized August 15, 1889.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	30,000 00
Time deposits.....	295,619 55
Demand deposits.....	73,241 89
Certificates of deposit	8,950 00
Trust department.....	93,247 14
Treasurer's checks outstanding.....	432 55
Re-discounts	10,000 00
Discount account....	14,065 00
Profits	10,437 17
	<hr/>
	\$635,993 30

 RESOURCES.

Loans and discounts	\$256,422 00
Stocks and bonds.....	239,647 40
Trust investments.....	93,247 14
Furniture and fixtures	2,500 00
Expense account	625 34
Coupons for collection	55 00
Cash on deposit.....	38,172 58
Cash on hand ..	5,323 84
	<hr/>
	\$635,993 30

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

FRED BARKER, PRESIDENT.

JULY 9, 1895.

W. R. PIPES, SECRETARY.

GEORGE BARKER, TREASURER.

Trustees—Fred Barker, Charles P. Allen, A. R. Gould, B. B. Lancaster, Levi B. Patten, Arthur P. Libby, W. B. Gould, George Murton, John H. Judd, Charles D. DeWitt, A. M. Smith, Charles P. Ferguson, William C. Spaulding, H. W. Safford, R. J. Smith, Fred H. Blake, W. P. Brigham.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Time deposits	16,241 76
Demand deposits.....	18,375 05
Re-discounts	5,080 33
Profits	3,563 70
	<hr/>
	\$95,260 84

RESOURCES.

Time loans.....	\$81,602 25
Real estate.....	3,978 67
Furniture and fixtures.....	1,476 09
Expense account.....	1,168 08
Cash on deposit.	3,552 70
Cash on hand	3,483 05
	<hr/>
	\$95,260 84

NORTHING BANKING COMPANY—PORTLAND.

NOVEMBER 14, 1895.

CHAS. S. FOBES, PRESIDENT. WESTON F. MILLIKEN, VICE-PRESIDENT.
CHARLES L. MARSTON, SECRETARY.

Trustees—Charles S. Fobes, W. F. Milliken, Francis Fessenden, James E. McDowell, E. B. Mallett, Jr., James E. Hewey, Henry B. Cox, Thomas Fillebrown, H. S. Melcher, Selden Connor, J. L. H. Cobb, S. A. Holbrook, C. G. Totman.

Organized May 1, 1887.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	10,400 00
Debentures outstanding.....	48,000 00
Trust department	8,700 00
Demand deposits.....	20,608 41
Certificates of deposit ...	11,660 00
Deposit for coupons ...	669 73
Undivided profits.....	1,534 26
Bills payable.....	100,500 00
	<hr/>
	\$252,072 40

 RESOURCES.

Demand and time loans .	\$43,494 27
Loans on mortgages of real estate.....	80,448 00
Stocks and bonds.....	92,850 00
Trust investments.....	8,700 00
Real estate owned	21,480 33
Furniture and fixtures.....	228 20
Due from other banks.....	1,662 55
Cash on hand	2,945 17
Expense account	263 88
	<hr/>
	\$252,072 40

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

JULY 31, 1895.

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.....	1,000 00
Profits.....	684 25
Bills payable... ..	1,150 00
Debentures outstanding.....	58,300 00
	<hr/>
	\$71,134 25

 RESOURCES.

Loans.....	\$65,499 50
Real estate.....	4,375 00
Due from bank of Callaway, Nebraska.....	210 00
Due from bank of Gering, Nebraska... ..	67 40
Expense account.....	16 25
Cash on deposit.....	966 10
	<hr/>
	\$71,134 25

PEOPLE'S TRUST COMPANY—FARMINGTON.

JULY 2, 1895.

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	10,000 00
Demand deposits....	32,946 95
Demand certificates of deposit	5,000 00
Time deposits	749,363 18
Time certificates of deposit	2,300 00
Dividends unpaid	2,127 00
Due to other banks	7 07
Profits	3,776 89
	<hr/>
	\$905,521 09

 RESOURCES.

Loans on real estate.....	\$258,741 47
Loans on collaterals.....	153,022 78
Other loans and discounts	62,970 85
United States bonds.....	37,215 22
Municipal bonds.....	51,187 12
Railroad bonds.....	118,133 92
Railroad stock.....	17,377 42
Bank stock.....	32,924 60
Other stocks and bonds	60,549 75
Real estate	47,297 05
Furniture and fixtures	1,623 25
Due from sundry parties	10,829 52
Cash on deposit.....	19,233 69
Cash on hand.....	34,414 45
	<hr/>
	\$905,521 09

PORTLAND TRUST COMPANY—PORTLAND.

NOVEMBER 13, 1895.

WILLIAM G. DAVIS, PRESIDENT. JAMES P. BAXTER, VICE-PRESIDENT.

HARRY BUTLER, SECRETARY.

Trustees—William G. Davis, James P. Baxter, Geo. S. Hunt, Mark P. Emery, Chas. F. Libby, Wm. W. Brown, David W. Snow, Augustus R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Philip G. Brown, Wm. N. Davis, Frederick Robie, Samuel A. Holbrook, William Sweat.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	40,000 00
Undivided profits	7,078 42
Demand deposits	366,399 95
Time deposits	55,167 34
Deposits for coupons	2,525 00
Trust funds	47,373 30
Sinking funds for corporations.....	214,711 46
	<hr/>
	\$833,255 47

 RESOURCES.

Loans secured by names	\$84,776 29
Loans on collaterals	270,752 73
Stocks and bonds.....	169,926 25
Trust investments	47,207 07
Expense account.....	437 73
Cash on deposit	34,611 40
Cash on hand	13,360 19
Sinking fund investments.....	212,183 81
	<hr/>
	\$833,255 47

ROCKLAND TRUST COMPANY—ROCKLAND.

OCTOBER 10, 1895.

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, C. E. Littlefield, 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.....	17,462 57
Time deposits.....	45,295 03
Demand deposits.....	85,276 52
Certificates of deposit.....	9,160 17
Unpaid dividends ...	30 00
Suspense account.....	500 00
	\$257,724 29

RESOURCES.

Time loans.....	\$165,831 00
Demand loans.....	23,956 24
Stocks and bonds.....	33,025 00
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	1,400 00
Cash on deposit.....	20,956 17
Cash on hand.....	8,555 88
	\$257,724 29

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

NOVEMBER 29, 1895.

GEORGE D. BISBEE, PRESIDENT. WALDO PETTENGILL, VICE-PRESIDENT.
ELISHA PRATT, TREASURER.

Trustees—George D. Bisbee, Waldo Pettengill, Francis A. Danforth, Milton G. Shaw, Hugh J. Chisholm, Charles D. Brown, Ceylon Rowe, John S. Harlow, William W. Mason.

Organized February 1, 1895.

 LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits.....	4,440 59
Deposits..	60,393 64
Deposits, savings department	27,760 51
	<hr/>
	\$142,594 74

 RESOURCES.

Loans on mortgages of real estate.....	\$19,238 31
Loans on collaterals	24,507 50
Loans secured by names.	60,858 09
Bonds.	15,145 00
Real estate.....	2,816 21
Safe and furniture.....	377 31
Expense account	2,083 21
Cash on deposit.....	9,817 52
Cash on hand.....	7,751 59
	<hr/>
	\$142,594 74

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

NOVEMBER 26, 1895.

FRED E. RICHARDS, PRESIDENT.

FRANK E. ALLEN, TREASURER.

Directors—Fred E. Richards, Josiah H. Drummond, Percival Bonney, Frederick Robie, Fred N. Dow, Lyman M. Cousens, Henry P. Cox, Payson Tucker, Edward B. Winslow, Wm. W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Henry Ingalls, Charles C. Burrill, Galen C. Moses, Edward H. Lawry, Russell D. Woodman, Edward C. Reynolds, H. L. Shepherd.

Organized January 3, 1894.

 LIABILITIES.

Capital stock.....	\$250,000 00
Special deposits.....	2,450 04
Undivided profits.....	2,952 04
	<hr/>
	\$255,402 08

 RESOURCES.

Railroad bonds.....	\$35,500 00
Corporation bonds.....	98,350 00
Loans on mortgages of real estate.....	114,395 00
Interest account.....	6,603 73
Cash on deposit.....	229 85
Cash on hand.....	23 50
	<hr/>
	\$255,402 08

Amount of surety bonds outstanding issued since April 1, 1895, \$511,900.00.

Premiums collected on same, \$1,822.60.

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

NOVEMBER 1, 1895.

I. C. LIBBY, PRESIDENT.

F. C. THAYER, VICE-PRESIDENT.

R. E. ATTWOOD, TREASURER.

Trustees—I. C. Libby, F. C. Thayer, W. T. Haines, Horace Purington, W. A. R. Boothby, Frank Redington, P. S. Heald, Martin Blaisdell, Daniel Libby, C. W. Folsom, A. F. Gerald, H. W. Dodge, A. M. Card, J. G. Barton, C. H. Merrill, O. H. Judkins, N. R. Wellington.

Organized February 20, 1893.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits.....	10,676 74
Time deposits.....	98,900 81
Demand deposits.....	75,457 66
Unpaid dividends.....	84 00
Bills payable.....	20,000 00
Re-discounts	3,337 68
Discount account.....	525 00
	\$308,981 89

RESOURCES.

Demand and time loans	\$98,854 75
Loans on mortgages of real estate and collateral.....	73,342 75
Stocks and bonds.....	54,000 00
Expense account	46 00
Furniture, fixtures and vault.....	40,812 52
Cash on hand.....	17,029 09
Cash on deposit.....	24,896 78
	\$308,981 89

WESTBROOK TRUST COMPANY—WESTBROOK.

OCTOBER 15, 1895.

JAMES PENNELL, PRESIDENT. JOHN C. SCATES, VICE-PRESIDENT.
 RUSSELL D. WOODMAN, TREASURER.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,800 00
Time deposits	196,616 51
Demand deposits.....	59,242 80
Certificates of deposit.....	6,499 00
Due other banks.. ..	1,251 39
Undivided profits	3,480 89
	<hr/>
	\$322,890 59

 RESOURCES.

Time loans.....	\$115,716 46
Demand loans	40,521 33
Loans on mortgages of real estate.....	45,619 32
Loans to city of Westbrook	12,760 41
Railroad bonds	14,530 00
Other bonds.....	41,60
Stocks	21,250 00
Real estate owned.....	8,050 00
Expense account.....	1,605 71
Furniture and fixtures.....	2,000 00
Interest account.....	1,565 10
Cash on deposit	14,848 41
Cash on hand	2,823 85
	<hr/>
	\$322,890 59

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1895.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

NOVEMBER 23, 1895.

A. R. SAVAGE, PRESIDENT.

GEORGE G. GIFFORD, SECRETARY.

W. M. GREENLEAF, TREASURER.

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

Organized May 25, 1887.

 LIABILITIES.

Capital dues.....	\$141,686 65
Guaranty fund.....	1,628 89
Advances	15,621 18
Forfeited shares	15 19
Profits	1,754 73
	<hr/>
	\$160,706 64

 RESOURCES.

Loans on mortgages of real estate.....	\$153,728 10
Loans on shares	5,185 00
Suspense account.....	845 61
Expense account	43 50
Cash	1,404 43
	<hr/>
	\$160,706 64

Number of shareholders.....	349
Number of borrowers.....	136
Number of shares outstanding.....	1,788½
Number of shares pledged for loans.....	778½
Number of loans.....	139

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

APRIL 17, 1895.

THOMAS J. LYNCH, PRESIDENT.

WILLIAM H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

Directors—M. S. Holway, Howard Owen, Thomas J. Lynch, A. G. Andrews, C. B. Chick, William H. Libby, George W. Vickery, C. R. Hall, A. W. Whitney.

Organized June 27, 1887.

 LIABILITIES.

Accumulated capital.....	\$235,453 55
Guaranty fund.....	577 89
Due on loans.....	400 00
Profits.....	2,958 37
	<hr/>
	\$239,389 81

 RESOURCES.

Loans on mortgages of real estate.....	\$221,700 00
Loans on collaterals.....	10,000 60
Real estate by foreclosure.....	1,500 00
Permanent expense.....	28 83
Current expense.....	30 18
Taxes paid.....	27 07
Cash.....	6,103 73
	<hr/>
	\$239,389 81

Number of shareholders.....	576
Number of borrowers.....	208
Number of shares outstanding.....	3,896
Number of shares pledged for loans.....	1,194
Number of loans.....	221

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

OCTOBER 22, 1895.

JAMES A. BOARDMAN, PRESIDENT. HERBERT C. QUIMBY, SECRETARY.
ARTHUR F. STETSON TREASURER.

Directors—Michael C. O'Brien, Henry G. Thompson, Edwin F. Dillingham, Joseph F. Snow, Arthur Chapin, James A. Boardman, Herbert C. Quimby.

Organized February 15, 1886.

 LIABILITIES.

Capital dues	\$239,735 49
Forfeited shares.....	3 05
Guaranty fund.....	3,298 50
Profits	9,305 77
Other liabilities	1,650 00
	<hr/>
	\$253,992 81

 RESOURCES.

Loans on mortgages of real estate.....	\$238,128 00
Loans on shares	3,830 00
Taxes paid on real estate loans.....	261 64
Expense account	822 42
Furniture account.....	67 44
Suspense account.....	829 40
Cash	10,053 91
	<hr/>
	\$253,992 81

Number of shareholders.....	782
Number of borrowers.....	273
Number of shares outstanding.....	5,257
Number of shares pledged for loans....	1,422
Number of loans	394

BATH LOAN AND BUILDING ASSOCIATION—BATH.

OCTOBER 1, 1895.

H. W. SWANTON, PRESIDENT. C. A. CORLISS, SECRETARY AND TREASURER.

Directors—H. W. Swanton, C. H. McLellan, A. B. Haggett, G. C. Moses, C. E. Patten, C. L. Farnham, C. C. Low, E. F. Kelley, C. A. Corliss.*Organized July 18, 1890.*

 LIABILITIES.

Capital dues.....	\$26,339 26
Guaranty fund.....	126 63
Profits.....	849 63
	<hr/>
	\$27,315 52

 RESOURCES.

Loans on mortgages of real estate.....	\$23,400 00
Loans on shares.....	2,675 00
Permanent expense.....	75 00
Temporary expense..	60 18
Accrued earnings.....	187 95
Cash.....	917 39
	<hr/>
	\$27,315 52

Number of shareholders.....	106
Number of borrowers.....	23
Number of shares outstanding.....	503
Number of shares pledged for loans.....	160
Number of loans.....	47

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

NOVEMBER 7, 1895.

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

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

Organized January 21, 1891.

 LIABILITIES.

Capital dues	\$22,281 67
Guaranty fund.....	79 77
Profits	453 55
Premiums.....	22 45
	<hr/>
	\$22,837 44

 RESOURCES.

Loans on mortgages of real estate.....	\$20,260 00
Bonds owned	1,000 00
Cash	1,577 44
	<hr/>
	\$22,837 44

Number of shareholders.....	90
Number of borrowers.....	35
Number of shares outstanding.....	483
Number of shares pledged for loans	111
Number of loans	36

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

OCTOBER 10, 1895.

JOHN FURBISH, PRESIDENT. WILLIAM M. PENNELL, SECRETARY.

J. W. FISHER, TREASURER.

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

Organized June 5, 1888.

LIABILITIES.

Capital dues	\$67,502 93
Guaranty fund.....	887 81
Interest on advances.....	31 86
Profits	839 40
	\$69,262 00

RESOURCES.

Loans on mortgages of real estate.....	\$62,010 35
Loans on shares	4,750 00
Cash	2,501 65
	\$69,262 00

Number of shareholders.....	233
Number of borrowers.. ..	93
Number of shares outstanding.....	1,123
Number of shares pledged for loans.....	411
Number of loans.....	120

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

OCTOBER 24, 1895.

PARKER SPOFFORD, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

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

Organized April 11, 1889.

LIABILITIES.

Capital dues	\$15,109 06
Guaranty fund.	33 00
Profits	429 73
	<hr/>
	\$15,571 79

RESOURCES.

Loans on mortgages of real estate.....	\$15,456 00
Cash	115 79
	<hr/>
	\$15,571 79

Number of shareholders.....	122
Number of borrowers.....	37
Number of shares outstanding.....	400
Number of shares pledged for loans.....	91
Number of loans.....	28

CASCO LOAN AND BUILDING ASSOCIATION.—PORTLAND.

NOVEMBER 23, 1895.

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, 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, C. W. T. Goding.

Organized February 11, 1888.

 LIABILITIES.

Capital dues	\$352,831 38
Guaranty fund.....	3,231 81
Forfeited shares.	6 00
Due on loans.....	600 00
Profits	6,787 21
	<hr/>
	\$363,456 40

 RESOURCES.

Loans on mortgages of real estate.....	\$301,750 00
Loans on shares.....	12,000 00
Loans on collateral	9,300 00
Suspense account.....	33,103 58
Permanent expense.....	168 10
Temporary expense.....	452 73
Cash	6,681 19
	<hr/>
	\$363,456 40

Number of shareholders.....	825
Number of borrowers.....	321
Number of shares outstanding	4,821
Number of shares pledged for loans	1,665
Number of loans	321

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

OCTOBER 29, 1890.

JAMES F. HAWKES, PRESIDENT. JAMES L. RACKLEFF, SECRETARY.
WILLIAM J. KNOWLTON, TREASURER.

Directors—Henry B. Cleaves, Arthur K. Hunt, Robert A. McClutchy, Enoch W. Hunt, Edward C. Reynolds, George S. Hunt, Alex. T. Laughlin, Zenas Thompson, William J. Knowlton, Philip F. Turner, Samuel Rolfe, Thomas P. Shaw, James F. Hawkes, Kimball Eastman, Frank W. Robinson.

Organized April 5, 1890.

LIABILITIES.

Capital dues.....	\$92,403 00
Guaranty fund.....	1,400 00
Advances.....	7,316 00
Dividends.....	20,259 84
Profits.....	281 66
	<hr/>
	\$121,660 50

RESOURCES.

Loans on mortgages of real estate.....	\$119,950 00
Loans on shares.....	1,680 00
Foreclosure.....	17 50
Cash.....	13 00
	<hr/>
	\$121,660 50

Number of shareholders.....	416
Number of borrowers.....	89
Number of shares outstanding.....	2,326
Number of shares pledged for loans.....	653
Number of loans.....	89

DEERING LOAN AND BUILDING ASSOCIATION—DEERING.

OCTOBER 16, 1895.

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, E. G. Johnson, J. C. Colesworthy, Elbridge Matthews, A. L. Chapman, J. J. Frye, I. F. Tibbetts.

Organized June 17, 1893.

 LIABILITIES.

Capital dues	\$22,809 11
Guaranty fund	113 86
Advances	15,043 00
Due on loans	3,738 50
Unpaid orders	10 00
Profits	581 21
	<hr/>
	\$42,295 68

 RESOURCES.

Loans on mortgages of real estate	\$40,400 00
Permanent expense	169 40
Temporary expense	4 80
Cash	1,721 48
	<hr/>
	\$42,295 68

Number of shareholders	264
Number of borrowers	37
Number of shares outstanding	1,178
Number of shares pledged for loans	215
Number of loans	37

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

OCTOBER 30, 1895.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

S. M. LEIGHTON, 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.

Capital dues.....	\$45,296 43
Guaranty fund.....	137 45
Undivided earnings.....	913 42
Profits.....	54 74
	<hr/>
	\$46,402 04

 RESOURCES.

Loans on mortgages of real estate.....	\$39,285 00
Loans on shares.....	1,285 60
Railroad bonds owned.....	2,000 00
Suspense account.....	172 88
Permanent expense.....	41 15
Temporary expense.....	28 12
Foreclosure expense.....	75 17
Cash.....	2,514 72
	<hr/>
	\$46,402 04

Number of shareholders.....	185
Number of borrowers.....	69
Number of shares outstanding.....	663
Number of shares pledged for loans.....	244
Number of loans.....	104

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

OCTOBER 24, 1895.

A. W. KING, PRESIDENT.

HENRY W. CUSHMAN, SECRETARY.

CHARLES H. DRUMMEY, TREASURER.

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

Organized April 21, 1891.

LIABILITIES.

Capital dues.....	\$12,263 65
Guaranty fund.....	49 77
Advance payments.....	1,960 00
Profits.....	372 75
	<hr/>
	\$14,646 17

RESOURCES.

Loans on mortgages of real estate.....	\$13,300 00
Loans on shares.....	75 00
Permanent expense.....	128 85
Cash.....	1,142 32
	<hr/>
	\$14,646 17

Number of shareholders.....	135
Number of borrowers.....	23
Number of shares outstanding.....	437
Number of shares pledged for loans.....	77
Number of loans.....	23

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

OCTOBER 4, 1895.

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, George B. Bagley, Edward H. Argent, Jesse M. Boardman, Jordan Snow, George Smith, Henry Trefethen, Franklin M. Lawrence.

Organized August 10, 1891.

 LIABILITIES.

Accumulated capital	\$75,005 15
Guaranty fund	625 15
Advance payments.....	6,106 37
Profits	1,852 56
Interest.....	1,870 28
	<hr/>
	\$85,459 51

 RESOURCES.

Loans on mortgages of real estate.....	\$76,138 57
Loans on shares	300 00
Interest on advance payments....	8 25
Expense account	394 10
Cash on hand and on deposit	5,618 59
	<hr/>
	\$85,459 51
Number of shareholders....	348
Number of borrowers.....	76
Number of shares outstanding.....	1,753
Number of shares pledged for loans.....	426
Number of loans.....	76

FORT FAIRFIELD LOAN AND BUILDING ASSOCIATION
—FORT FAIRFIELD.

NOVEMBER 23, 1895.

J. F. HACKER, PRESIDENT.

H. N. GOODHUE, TREASURER.

Directors—H. W. Trafton, A. D. Sawyer, W. S. Davidson, H. T. Powers, H. O. Perry, H. N. Goodhue, J. F. Hacker, E. L. Houghton, H. G. Richards, A. F. Goodhue, C. H. Stevens, E. E. Scates, C. C. Harvey.

Organized February 25, 1895.

LIABILITIES.

Capital dues	\$1,543 00
Interest	35 00
Fines	7 86
Premiums	7 00
	\$1,592 86

RESOURCES.

Loans on mortgages of real estate	\$1,000 00
Permanent expense	76 83
Cash	516 03
	\$1,592 86

Number of shareholders	60
Number of borrowers	1
Number of shares outstanding	312
Number of shares pledged for loans	5
Number of loans	1

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

APRIL 24, 1895.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY.

HENRY FARRINGTON, TREASURER.

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$38,231 13
Guaranty fund.....	354 63
Due on loans.....	300 00
Forfeited shares.....	29 98
Profits	2,426 00
	<hr/>
	\$41,341 74

RESOURCES.

Loans on mortgages of real estate.....	\$38,541 00
Loans on shares	780 00
Permanent expense.....	137 25
Current expense.	19 75
Cash	1,863 74
	<hr/>
	\$41,341 74

Number of shareholders.....	131
Number of borrowers.	51
Number of shares outstanding.....	654
Number of shares pledged for loans....	210
Number of loans.....	65

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

APRIL 29, 1895.

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 Kittridge, W. H. Perry, Horace Getchell, H. N. Steeves, N. L. Niles.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$28,534 02
Guaranty fund	151 75
Profits	964 40
	\$29,650 17

RESOURCES.

Loans on mortgages of real estate.....	\$28,250 00
Loans on shares	75 00
Permanent expense.....	111 30
Temporary expense.....	1 50
Cash	1,212 37
	\$29,650 17

Number of shareholders.....	145
Number of borrowers.....	37
Number of shares outstanding.....	685
Number of shares pledged for loans	171
Number of loans	37

KENNEBEC LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 1, 1895.

EDWARD WARE, PRESIDENT. FORREST R. DREW, SECRETARY.
GEORGE K. BOUTELLE, TREASURER.

Directors—George K. Boutelle, Edward Ware, Harvey D. Eaton, Frank L. Thayer, Frank Redington, J. F. Hill, Forrest R. Drew, Fred Burgess, John N. Webber, F. C. Thayer, Clarence A. Leighton, Everett C. Wardwell, Horatio N. Dunham, Josiah W. Bassett, Amos E. Purinton.

Organized October 22, 1894.

LIABILITIES.

Capital dues.....	\$1,114 00
Advance payments.....	25 00
Profits.....	18 99
	\$1,157 99

RESOURCES.

Loans on mortgages of real estate.....	\$546 85
Expense account.....	110 45
Cash.....	500 69
	\$1,157 99

Number of shareholders.....	37
Number of borrowers....	1
Number of shares outstanding.....	217
Number of shares pledged for loans.....	3
Number of loans.....	1

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

OCTOBER 12, 1895.

FRANK M. ROSS, PRESIDENT.

S. T. FULLER, SECRETARY.

A. S. BIGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Charles 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. Biggar, Ivory Littlefield, L. W. Nash, William P. Adams.

Organized November 9, 1889.

LIABILITIES.

Capital dues	\$42,559 09
Guaranty fund	154 75
Advance payments.....	6,651 05
Profits	1,415 63
	\$50,780 52

RESOURCES.

Loans on mortgages of real estate.....	\$48,550 00
Loans on shares	535 64
Expense account	30 85
Cash	1,664 03
	\$50,780 52

Number of shareholders.....	218
Number of borrowers.....	75
Number of shares outstanding.....	774
Number of shares pledged for loans.	283
Number of loans.....	79

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

OCTOBER 31, 1895.

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

Directors—E. C. Town, James Emery, W. W. Johnson, Robert Ballentine, G. D. Perkins.*Organized April 27, 1887.*

 LIABILITIES.

Capital dues	\$7,170 89
Guaranty fund.....	22 00
Profits.....	153 81
Other liabilities	107 96
	<hr/>
	\$7,454 16

 RESOURCES.

Loans on mortgages of real estate.....	\$7,050 00
Loans on shares.....	100 00
Cash	304 16
	<hr/>
	\$7,454 16

Number of shareholders.....	43
Number of borrowers	16
Number of shares outstanding	186
Number of shares pledged for loans ..	52
Number of loans	18

MECHANICS LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 9, 1895.

HOLMAN S. MELCHER, PRES. GEORGE H. ALLAN, SEC. AND TREAS.

Directors—Horace H. Shaw, Holman S. Melcher, Fred E. Richards, William H. Green, George M. Seiders, John W. Deering, Charles W. Allen, William A. Davis, George H. Libby, Arthur W. Merrill, William H. Green, 2d, Grant M. McDonald, George H. Allan, William H. Looney, Stephen Berry, Loring D. Austin, John F. A. Merrill, Frederick A. Thompson, Charles G. Allen.

Organized June 10, 1888.

LIABILITIES.

Capital dues	\$47,150 83
Guaranty fund.....	185 35
Advances.....	586 19
Loans payable.....	2,800 00
Bills payable.....	2,500 00
Profits	2,221 24
	\$55,443 61

RESOURCES.

Loans on mortgages of real estate	\$49,160 51
Loans on shares.....	800 00
Permanent expense.....	286 58
Temporary expense.....	179 84
Cash	5,016 68
	\$55,443 61

Number of shareholders.....	172
Number of borrowers.....	40
Number of shares outstanding.....	1,062
Number of shares pledged for loans.....	304
Number of loans.....	37

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

NOVEMBER 25, 1895.

J. E. SAUNDERS, PRESIDENT.

A. A. WOODSUM, SECRETARY.

J. H. DECOSTER, TREASURER.

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

Organized September 30, 1890.

LIABILITIES.

Capital dues	\$17,752 32
Guaranty fund.....	136 97
Advances.....	1,030 99
Profits.....	241 54
	<hr/>
	\$19,161 82

RESOURCES.

Loans on mortgages of real estate.....	\$17,975 00
Loans on shares.....	1,000 00
Expense account.....	61 45
Cash	125 37
	<hr/>
	\$19,161 82

Number of shareholders.....	72
Number of borrowers.....	26
Number of shares outstanding.....	346
Number of shares pledged for loans.....	127
Number of loans	36

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

OCTOBER 25, 1895.

EDWARD W. CONANT, PRESIDENT.

C. L. COOPER, SECRETARY.

E. R. ALFORD, TREASURER.

Directors—B. F. Small, J. B. Mullen, E. B. Weeks, W. A. Cooper, C. W. Robbins.*Organized June 10, 1888.*

 LIABILITIES.

Capital dues	\$42,960 70
Guaranty fund.....	482 86
Profits.....	2,816 32
	<hr/>
	\$46,259 88

 RESOURCES.

Loans on mortgages of real estate	\$39,845 00
Loans on shares.....	300 00
Permanent expense.....	54 09
Temporary expense	75 00
Cash	5,985 79
	<hr/>
	\$46,259 88

Number of shareholders	165
Number of borrowers	60
Number of shares outstanding.....	886
Number of shares pledged for loans	233
Number of loans	94

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

OCTOBER 25, 1895.

CHARLES HAMLIN, PRESIDENT. MILTON S. CLIFFORD, SECRETARY.
HENRY O. PIERCE, TREASURER.

Directors—Harlan P. Sargent, Julius Waterman, A. M. Robinson, Jr., Clarence S. Lunt, Frank D. Pullen, Thomas White.

Organized July 1, 1895.

LIABILITIES.

Capital dues	\$1,950 00
Due on loans.....	1,420 00
Profits	63 39
Temporary loan	1,070 00
Other liabilities	56 30
	\$4,559 69

RESOURCES.

Loans on mortgages of real estate	\$4,000 00
Expense account	67 30
Cash	492 39
	\$4,559 69

Number of shareholders.....	64
Number of borrowers.....	4
Number of shares outstanding.....	431
Number of shares pledged for loans	20
Number of loans	6

PISCATAQUIS LOAN AND BUILDING ASSOCIATION

--FOXcroft.

OCTOBER 29, 1895.

J. F. HUGHES, PRESIDENT.

G. L. ARNOLD, SECRETARY.

WILLIAM BUCK, TREASURER.

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

Organized June 16, 1887.

 LIABILITIES.

Capital dues	\$37,549 91
Guaranty fund.....	435 31
Profits	1,382 54
	<hr/>
	\$39,367 76

 RESOURCES.

Loans on mortgages of real estate.....	\$37,535 00
Suspense account.....	168 09
Expense account	5 62
Cash	1,659 05
	<hr/>
	\$39,367 76

Number of shareholders.....	144
Number of borrowers.....	54
Number of shares outstanding.	777
Number of shares pledged for loans.....	200
Number of loans.....	74

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 23, 1895.

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, Alonzo W. Smith, George W. Norton, Charles W. T. Goding.

Organized March 19, 1890.

 LIABILITIES.

Capital dues.....	\$204,573 26
Guaranty fund.....	1,888 53
Forfeited shares.....	59 64
Due on loans.....	1,800 00
Interest on advances.....	157 78
Profits.....	590 72
	<hr/>
	\$209,069 93

 RESOURCES.

Loans on mortgages of real estate.....	\$185,550 00
Loans on shares.....	3,550 00
Loans on collateral.....	3,900 00
Real estate by foreclosure.....	8,276 35
Permanent expense.....	202 80
Cash.....	7,590 78
	<hr/>
	\$209,069 93

Number of shareholders.....	730
Number of borrowers.....	175
Number of shares outstanding.....	3,953
Number of shares pledged for loans.....	1,020
Number of loans.....	175

ROCKLAND LOAN AND BUILDING ASSOCIATION—ROCKLAND.

OCTOBER 9, 1895.

SAMUEL BRYANT, PRESIDENT.

EDWARD K. GOULD, SECRETARY.

EVERETT A. JONES, TREASURER.

Directors—Samuel Bryant, A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand, E. K. Glover, F. C. Knight, E. Mont Perry, E. M. Stubbs, Fred R. Spear, W. S. White.

Organized May 18, 1888.

 LIABILITIES.

Capital dues.....	\$123,967 82
Advances	7,135 52
Interest on advances.....	856 53
Forfeited shares.....	132 79
Guaranty fund.....	1,131 52
Profits.....	3,553 83
	<hr/>
	\$137,078 01

 RESOURCES.

Loans on mortgages of real estate.....	\$120,604 18
Loans on shares	4,640 00
Real estate by foreclosure.....	2,142 95
Permanent expense.....	177 77
Temporary expense.....	238 64
Cash	9,274 47
	<hr/>
	\$137,078 01
Number of shareholders.....	523
Number of borrowers.....	251
Number of shares outstanding	2,139½
Number of shares pledged for loans.....	995½
Number of loans	259

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

OCTOBER 17, 1895.

WILLIAM KERNON, PRESIDENT.

FRANK WILSON, SECRETARY.

GEORGE H. NOWELL, TREASURER.

Directors—William Kernon, George H. Nowell, Samuel Littlefield, Frank Wilson, F. L. Senior, Charles A. Bodwell, Samuel O. Nicholls, Charles D. Clark, Orrin Roberts, Charles O. Emery, 2nd, Arthur C. Watson, Cemliffe Cunliffe.

Organized March 17, 1890.

 LIABILITIES.

Capital dues.....	\$61,588 23
Guaranty fund.....	259 45
Profits.....	3,934 76
	<hr/>
	\$65,782 44

 RESOURCES.

Loans on mortgages of real estate.....	\$62,800 00
Expense account.....	741 59
Cash.....	2,240 85
	<hr/>
	\$65,782 44

Number of shareholders.....	193
Number of borrowers.....	65
Number of shares outstanding.....	1,092
Number of shares pledged for loans.....	314
Number of loans.....	75

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

OCTOBER 31, 1895.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

Directors—J. M. Arnold, S. W. Gould, Thomas Tantish, J. P. Oak, H. C. Gage, E. G. Varney, C. M. Barnard, H. Wentworth, F. S. Morrill, J. R. McClellan, George King, C. E. Young.

Organized September, 1883.

LIABILITES.

Capital dues	\$69,578 61
Advances	2,125 00
Guaranty fund	561 98
Profits	543 82
	\$72,809 41

RESOURCES.

Loans on mortgages of real estate ..	\$66,413 50
Loans on shares	2,185 00
Cash.....	4,210 91
	\$72,809 41

Number of shareholders.....	258
Number of borrowers.....	101
Number of shares outstanding.....	1,287
Number of shares pledged for loans.....	415
Number of loans.....	208

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

NOVEMBER 14, 1895.

WILLIAM T. STUDLEY, PRESIDENT.

E. E. SPEAR, SECRETARY.

C. 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, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Capital dues	\$28,346 88
Advances.....	2,857 00
Guaranty fund.....	72 94
Profits	589 96
	\$31,866 78

RESOURCES.

Loans on mortgages of real estate.....	\$31,614 40
Permanent expense.....	157 62
Current expense.. .	30 00
Cash	64 76
	\$31,866 78

Number of shareholders.....	156
Number of borrowers.....	41
Number of shares outstanding.....	515
Number of shares pledged for loans.....	165
Number of loans.....	41

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

SEPTEMBER 30, 1895.

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, C. H. Curtis, Frank Achorn.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$2,993 84
Guaranty fund.....	30 47
Forfeited shares.....	2 00
Bills payable.....	200 00
	\$3,226 31

RESOURCES.

Loans on mortgages of real estate.....	\$3,025 00
Loans on shares.....	80 00
Safe account.....	40 00
Expense account.....	77
Cash.....	80 54
	\$3,226 31

Number of shareholders.....	51
Number of borrowers.....	15
Number of shares outstanding.....	92
Number of shares pledged for loans.....	26
Number of loans.....	16

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 1, 1895.

P. S. HEALD, 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	\$69,276 54
Guaranty fund	191 53
Bills payable	5,556 53
Profits	2,179 64
	\$77,204 24

RESOURCES.

Loans on mortgages of real estate.....	\$75,049 70
Loans on shares.....	580 00
Temporary expense.....	27 79
Cash	1,546 75
	\$77,204 24

Number of shareholders.....	227
Number of borrowers.....	63
Number of shares outstanding.....	1,563
Number of shares pledged for loans.....	424
Number of loans.....	81

WISCASSET LOAN AND BUILDING ASSOCIATION—WISCASSET.

OCTOBER 8, 1895.

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 C. Budd.

Organized June 16, 1888.

 LIABILITIES.

Accumulated capital.....	\$8,545 03
Guaranty fund.....	10 87
Forfeited shares.....	81 58
Profits.....	260 69
	<hr/>
	\$8,898 17

 RESOURCES.

Loans on mortgages of real estate.....	\$8,305 00
Permanent expense.....	31 77
Current expense.....	2 15
Cash on hand and on deposit.....	559 25
	<hr/>
	\$8,898 17
<hr/>	
Number of shareholders.....	34
Number of borrowers.....	14
Number of shares outstanding.....	108
Number of shares pledged for loans.....	43
Number of loans.....	16

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

AUGUST 5, 1895.

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.

Accumulated capital.....	\$62,425 26
Guaranty fund.....	256 37
Profits.....	985 61
	<hr/>
	\$63,617 24

 RESOURCES.

Loans on mortgages of real estate.....	\$58,744 74
Loans on shares.....	3,875 00
Permanent expense.....	60 00
Current expense ..	60 00
Cash.....	877 50
	<hr/>
	\$63,617 24

Number of shareholders.....	204
Number of borrowers..	72
Number of shares outstanding.....	1,308
Number of shares pledged for loans.....	430
Number of loans.....	72

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1895.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

NOVEMBER 23, 1895.

CYRUS GREELY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

Trustees—Cyrus Greely, E. S. Paul, J. Y. Scruton, J. H. Stetson, S. M. Carter, H. B. Estes, Chas. Walker, O. S. Ham, Rendal Dresser.

Organized March 5, 1870.

LIABILITIES.

Deposits.....	\$1,563,378 36
Reserve fund	35,111 47
Profits	2,526 01
	\$1,601,015 84

RESOURCES.

United States bonds.....	\$25,000 00
Public funds of Maine	60,750 00
State, county, city and town bonds out of New England.....	256,700 00
Railroad bonds of Maine	171,050 00
Railroad bonds of other states.....	211,325 00
Corporation bonds of Maine	67,500 00
Corporation stock of Maine	30,000 00
Other corporation stock.....	10,484 00
National bank stock of Maine.....	101,460 00
Trust company stock of Maine....	2,000 00
Real estate, foreclosure....	706 14
Loans on stocks and bonds...	44,415 00
Loans on other collaterals (personal).....	450 00
Loans to corporations	33,650 00
Loans on mortgages of real estate...	524,312 55
Premium account.....	53,905 02
Expense account..	46 81
Cash on hand and on deposit....	7,261 32
	\$1,601,015 84

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 23, 1895.

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	\$1,300,027 30
Reserve fund.....	33,550 00
Profits	25,639 48
	<hr/> \$1,359,216 78

 RESOURCES.

Public funds of Maine	\$ 5,000 00
State, county, city and town bonds out of New England	177,080 00
Railroad bonds of Maine.....	150,000 00
Railroad bonds of other states	165,387 50
Railroad stock of Maine	22,605 85
Corporation bonds of Maine.....	88,340 00
Other corporation bonds.....	15,250 00
Corporation stock of Maine.....	1,700 00
Other corporation stock.....	8,422 00
National bank stock of Maine	121,720 00
Real estate, foreclosure.....	19,753 41
Loans on stocks and bonds.	94,930 30
Loans on other collaterals (personal)...	10,905 00
Loans to corporations.....	64,406 35
Loans on mortgages of real estate.....	353,907 40
Premium account	44,498 91
Furniture account (safes, etc)	2,400 00
Expense account	855 17
Cash on hand and on deposit.....	12,059 89
	<hr/> \$1,359,216 78

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed, 1895; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

AUGUSTA SAVINGS BANK—AUGUSTA.

NOVEMBER 23, 1895.

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	\$5,864,528 93
Reserve fund.....	295,000 00
Profits	90,784 18
	<u>\$6,250,313 11</u>

RESOURCES.

United States bonds.....	\$350,000 00
District of Columbia bonds	31,000 00
Public funds of Maine.....	25,000 00
State, county, city and town bonds out of New England.....	3,947,500 00
Railroad bonds of Maine.....	360,300 00
Railroad bonds of other states.....	785,000 00
Corporation bonds of Maine.....	10,000 00
National bank stock of Maine.....	71,800 00
Real estate, investment.....	25,000 00
Real estate, foreclosure.. ..	3,825 00
Loans on stocks and bonds.....	201,926 03
Loans on other collaterals (personal).....	9,880 05
Loans to municipalities	10,050 00
Loans to corporations.....	23,950 00
Loans on mortgages of real estate.	157,549 08
Premium account	68,103 61
Furniture account.....	5,000 00
Loans to national banks.....	10,000 00
Cash on hand and on deposit.....	154,429 34
	<u>\$6,250,313 11</u>

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 23, 1895.

SAMUEL F. HUMPHREY, PRESIDENT. JOHN L. CROSBY, TREASURER.

Trustees—S. F. Humphrey, Charles V. Lord, James Adams, Moses Giddings, Fred H. Appleton.*Organized, 1852.*

 LIABILITIES.

Deposits	\$3,112,426 09
Reserve fund.....	124,101 33
Special reserve fund.	695 94
Profits	74,230 20
	<hr/> \$3,311,453 56

 RESOURCES.

United States bonds.....	\$155,050 00
Public funds of Maine... ..	90,500 00
State, county, city and town bonds of New England.....	50,000 00
State, county, city and town bonds out of New England.	1,484,689 89
Railroad bonds of Maine.....	176,560 00
Railroad bonds of other states	580,235 00
Railroad stock of Maine.....	52,800 00
Corporation bonds of Maine.....	71,000 00
Corporation stock of Maine	8,706 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.....	236,309 13
Loans to municipalities	31,383 63
Loans to corporations	3,500 00
Loans on mortgages of real estate.....	227,127 69
Premium account	1,335 95
Expense account	1,271 75
Other resources.....	1,388 92
Cash on hand and on deposit.....	21,800 37
	<hr/> \$3,311,453 56

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, 1895; amount, \$25,000.

Has sufficient available assets to pay its liabilities.

BATH SAVINGS INSTITUTION—BATH.

NOVEMBER 23, 1895.

MILTON S. BRIRY, PRESIDENT.

W. J. SHAW, TREASURER.

Trustees—Milton S. Briry, Henry W. Swanton, James C. Ledyard, Henry E. Palmer, Samuel Anderson.

Organized April, 1852.

 LIABILITIES.

Deposits	\$3,446,492 02
Reserve fund	158,603 49
Profits	90,914 36
	<hr/>
	\$3,696,009 87

 RESOURCES.

United States bonds..	\$ 50,000 00
State, county, city and town bonds out of New England.....	459,422 33
Railroad bonds of Maine	301,778 75
Railroad bonds of other states.....	1,494,962 50
Railroad stock of Maine.	38,500 00
Other railroad stock	112,000 00
Corporation bonds of Maine	109,280 00
Other corporation bonds	128,914 00
Other corporation stock.....	57,390 37
National bank stock of Maine.....	80,465 00
Other national bank stock.....	11,500 00
Real estate, investment.....	15,000 00
Loans on stocks and bonds.....	501,825 09
Loans on other collaterals (personal).....	18,294 11
Loans to corporations	20,000 00
Loans on mortgages of real estate	230,923 62
Premium account.....	4,724 87
Expense account	1,474 79
Cash on hand and on deposit.....	59,554 44
	<hr/>
	\$3,696,009 87

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, 1895; amount, \$20,000; assistant treasurer, \$8,000; clerk, \$2,000.

Has sufficient available assets to pay its liabilities.

BELFAST SAVINGS BANK—BELFAST.

NOVEMBER 23, 1895.

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	\$1,046,053 33
Reserve fund.....	55,000 00
Profits	20,684 85
	\$1,121,738 18

RESOURCES.

United States bonds	\$150,000 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	126,128 75
Railroad bonds of Maine	70,000 00
Railroad bonds of other states	234,500 00
Railroad stock of Maine.....	3,000 00
Corporation bonds of Maine.....	26,000 00
Other corporation bonds.....	25,000 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.....	130,579 38
Loans on other collaterals (personal).....	7,757 81
Loans to municipalities	4,000 00
Loans on mortgages of real estate.....	87,058 00
Premium account	4,000 00
Expense account	417 07
Suspense—real estate at Bar Harbor attached... ..	8,327 49
Cash on hand and on deposit.	90,819 68
	\$1,121,738 18

Dividends paid in June and December.

Examinations made by trustees in May.

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

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

Has sufficient available assets to pay its liabilities.

BETHEL SAVINGS BANK—BETHEL.

NOVEMBER 23, 1895.

SAMUEL B. TWITCHELL, PRESIDENT.

A. E. HERRICK, TREASURER.

Trustees—S. B. Twitchell, John M. Philbrook, J. U. Purington, C. Bisbee, S. D. Philbrook, G. P. Bean, E. S. Kilborn.

Organized February 28, 1872.

LIABILITIES.

Deposits.....	\$258,468 82
Reserve fund.....	7,071 86
Profits	2,863 57
	\$268,404 25

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine....	11,000 00
State, county, city and town bonds out of New England.....	20,000 00
Railroad bonds of Maine	13,000 00
Railroad bonds of other states	11,400 00
Corporation bonds of Maine.....	11,500 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.....	6,125 00
Loans on stocks and bonds....	1,650 00
Loans on other collaterals (personal).....	716 83
Loans to municipalities	12,745 98
Loans to corporations	6,660 00
Loans on mortgages of real estate....	118,500 01
Premium account	1,008 37
Furniture account (safes, etc).....	836 95
Expense account	14 82
Cash on hand and on deposit.....	6,296 29
	\$268,404 25

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 23, 1895.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

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

Organized, 1867.

 LIABILITIES.

Deposits	\$1,081,509 83
Reserve fund.....	12,489 18
Profits	21,313 88
	<hr/>
	\$1,115,312 89

 RESOURCES.

Public funds of Maine	\$ 17,100 00
State, county, city and town bonds out of New England	127,200 00
Railroad bonds of Maine	74,500 00
Railroad bonds of other states	195,630 00
Railroad stock out of Maine.....	9,950 00
Corporation bonds of Maine	9,500 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.....	25,020 00
Trust company stock of Maine.....	10,000 00
Real estate, investment.....	55,000 00
Real estate, foreclosure.....	36,578 96
Loans on stocks and bonds.....	95,880 59
Loans on other collaterals (personal).....	12,748 49
Loans to municipalities	20,000 00
Loans to corporations	4,989 02
Loans on mortgages of real estate..	216,695 27
Cash on hand and on deposit.....	6,920 56
	<hr/>
	\$1,115,312 89

Dividends paid in April and October.

Examinations made by trustees about once in six months.

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.

NOVEMBER 23, 1895.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

Trustees—R. G. Hodgdon, A. R. Nickerson, Samuel Boyd, W. T. Marr, G. B. Kenniston.

Organized, 1872.

 LIABILITIES.

Deposits.....	\$210,055 71
Reserve fund.....	3,832 00
Profits.....	3,207 91
	<hr/>
	\$217,095 62

 RESOURCES.

State of Maine bonds.....	\$ 7,300 00
State, county, city and town bonds out of New England...	10,000 00
Railroad bonds of Maine	18,745 00
Railroad bonds of other states	48,892 44
Corporation bonds of Maine.....	49,500 00
Other corporation bonds.....	3,500 00
National bank stock of Maine.....	6,000 00
Other national bank stock.....	2,200 00
Loans on stocks and bonds.....	750 00
Loans to municipalities	3,500 00
Loans to corporations.....	900 00
Loans on mortgages of real estate.....	56,484 80
Premium account	3,103 81
Furniture account (safes, etc).....	800 00
Cash on hand and on deposit.....	5,419 57
	<hr/>
	\$217,095 62

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 23, 1895.

C. O. FARRINGTON, PRESIDENT. BENJAMIN E. FARRINGTON, TREASURER.

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

LIABILITIES.

Deposits.....	\$173,498 05
Reserve fund.....	6,500 00
Other liabilities.....	300 00
Profits.....	1,079 63
	\$181,377 68

RESOURCES.

Public funds of Maine	\$10,500 00
State, county, city and town bonds out of New England.....	44,000 00
Railroad bonds of Maine.....	4,500 00
Railroad bonds of other states	24,000 00
Railroad stock out of Maine.....	1,800 0
Corporation bonds of Maine.....	2,000 00
Corporation stock of Maine....	3,000 00
Real estate, foreclosure.....	2,249 35
Loans on stocks and bonds	8,600 00
Loans to municipalities.....	1,000 00
Loans on mortgages of real estate.....	72,389 00
Premium account	2,500 00
Furniture account (safes, etc).....	300 00
Expense account	335 67
Cash on hand and on deposit....	4,203 66
	\$181,377 68

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed, January 2, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

BRIDGTON SAVINGS BANK—BRIDGTON.

NOVEMBER 23, 1895.

A. H. WALKER, PRESIDENT.

MELLEN PLUMMER, TREASURER.

Trustees—Augustus H. Walker, William F. Perry, William A. Stevens, Perley P. Burnham, Abel H. Harriman.

Organized July 1, 1869.

LIABILITIES.

Deposits	\$488,216 63
Reserve fund.....	11,400 00
Profits	10,759 51
	\$510,376 14

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine.....	30,500 00
State, county, city and town bonds out of New England.....	53,500 00
Railroad bonds of Maine	41,175 00
Railroad bonds of other states	115,935 00
Railroad stock of Maine	3,342 50
Corporation bonds of Maine.....	42,200 00
Other corporation bonds.....	5,000 00
National bank stock of Maine	20,660 00
Other national bank stock.....	2,000 00
Trust company stock of Maine.....	2,500 00
Real estate, investment.....	585 00
Real estate, foreclosure.....	7,726 48
Loans on stocks and bonds.....	38,830 82
Loans on other collaterals (personal).....	4,265 50
Loans to municipalities	1,222 30
Loans to corporations	8,000 00
Loans on mortgages of real estate.....	106,285 73
Premium account	12,895 00
Furniture account (safes, etc.).....	400 00
Expense account	754 00
Cash on hand and on deposit.....	7,598 81
	\$510,376 14

Dividends paid in January and July.

Examinations made by trustees in January and May.

Deposits draw interest from first of each month following deposit.

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

Has sufficient available assets to pay its liabilities.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

NOVEMBER 23, 1895.

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

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

LIABILITIES.

Deposits.....	\$533,552 27
Reserve fund	22,508 16
Special reserve fund....	941 69
Due First National Bank, Brunswick.....	283 72
Profits	10,969 62
	\$568,255 46

RESOURCES.

United States bonds	\$26,000 00
State, county, city and town bonds of New England.....	11,950 00
State, county, city and town bonds out of New England	146,961 05
Railroad bonds of Maine	35,000 00
Railroad bonds of other states.....	126,835 00
Railroad stock of Maine.....	9,945 00
Corporation bonds of Maine	35,412 50
Other corporation bonds	17,000 00
National bank stock of Maine.....	61,395 00
Real estate, investment	7,151 17
Loans on stocks and bonds.....	5,723 61
Loans on other collaterals (personal).....	16,490 00
Loans to municipalities	10,000 00
Loans to corporations	1,500 00
Loans on mortgages of real estate.....	56,633 26
Cash on hand and on deposit.....	258 87
	\$568,255 46

Dividends paid in April and October.

Examinations made by trustees in May and November.

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

Treasurer's bond accepted July 12, 1886; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

NOVEMBER 23, 1895.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

Trustees—Thomas Tarbox, Theodore Elwell, John O. Anderson, Aaron Clark, William S. Moulton, Edwin A. Hobson, John G. Locke, Hall J. Staples, John A. Fellows, Charles E. Weld.

Organized April 10, 1868.

LIABILITIES.

Deposits	\$313,639 55
Reserve fund.....	16,422 92
Profits	4,763 84
	\$334,826 31

RESOURCES.

Public funds of Maine	\$ 3,000 00
State, county, city and town bonds out of New England.....	77,000 00
Railroad bonds of Maine....	16,000 00
Railroad bonds of other states	50,740 00
Corporation bonds of Maine	28,000 00
Corporation stock out of Maine	850 00
National bank stock of Maine	16,050 00
Real estate, foreclosure.....	5,564 98
Loans on stocks and bonds.....	1,755 55
Loans on other collaterals (personal).....	1,530 00
Loans to municipalities.....	6,675 00
Loans on mortgages of real estate.....	110,307 97
Furniture account (safes, etc).....	800 00
Expense account	125 47
Cash on hand and on deposit....	16,427 34
	\$334,826 31

Dividends paid in March and September.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month after deposit.

Treasurer's bond renewed, April 6, 1895; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

CALAIS SAVINGS BANK—CALAIS.

NOVEMBER 23, 1895.

WILLIAM WOODS, PRESIDENT. GEORGE A. LOWELL, TREASURER.

Trustees—William Woods, J. Murray Hill, George W. Lord, George R. Gardner,
E. T. Lee, Henry B. Ross, George A. Lowell.*Organized March, 1861.*

LIABILITIES.

Deposits	325 918 11
Reserve fund.....	5,826 80
Other liabilities	150 00
Profits.....	7,241 98
	\$339,136 89

RESOURCES.

Public funds of Maine.....	\$ 40,000 00
State, county, city and town bonds out of New England.....	100,500 00
Railroad bonds of Maine.....	5,000 00
Railroad bonds of other states	71,720 00
Railroad stock of Maine	11,375 00
Other railroad stock ..	629 99
Corporation bonds of Maine.....	6,990 00
National bank stock of Maine.....	17,325 00
Other national bank stock	4,250 00
Real estate, foreclosure.....	1,000 00
Loans on stocks and bonds ..	14,470 36
Loans on other collaterals (personal).....	1,630 00
Loans to municipalities	3,300 00
Loans to corporations	10,448 75
Loans on mortgages of real estate.....	48,589 96
Expense account	25
Cash on hand and on deposit.....	1,907 58
	\$339,136 89

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

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

Has sufficient available assets to pay its liabilities.

CAMDEN SAVINGS BANK—ROCKPORT.

NOVEMBER 23, 1895.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

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

Organized November 1, 1870.

 LIABILITIES.

Deposits	\$138,310 06
Reserve fund.....	8,011 32
Special reserve fund.	1,657 08
Profits	2,044 16
	<hr/>
	\$150,022 62

 RESOURCES.

Railroad bonds of Maine	\$2,000 00
Railroad bonds of other states	7,354 36
Railroad stock	1,128 00
Corporation bonds out of Maine....	10,000 00
Corporation stock of Maine	515 00
Real estate, foreclosure.....	4,653 88
Loans on stocks and bonds.....	27,707 91
Loans on other collaterals (personal).....	21,383 74
Loans on mortgages of real estate.....	57,492 45
Furniture account (safes, etc).....	1,440 00
Town orders	589 14
Cash on hand and on deposit.....	15,754 14
	<hr/>
	\$150,022 62

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month if deposit is \$100 or over.

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

Has sufficient available assets to pay its liabilities.

CASCADE SAVINGS BANK—OAKLAND.

NOVEMBER 23, 1895.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

Trustees—John Ayer, Alfred Winslow, Charles W. Folsom, Benj. F. Fogler,
Morrison Libby.

Organized May 7, 1869.

 LIABILITIES.

Deposits.....	\$171,312 56
Reserve fund.....	9,500 00
Profits.....	1,364 05
	<hr/>
	\$182,176 61

 RESOURCES.

Railroad bonds of Maine.....	\$ 3,000 00
Railroad bonds of other states	30,000 00
Railroad stock out of Maine	1,900 00
National bank stock of Maine.....	38,400 00
Real estate, investment.....	800 00
Real estate, foreclosure	14,200 00
Loans on stocks and bonds.....	11,650 00
Loans on other collaterals (personal).....	2,975 00
Loans to corporations	21,000 00
Loans on mortgages of real estate.....	51,760 00
Premium account	4,000 00
Furniture account (safes, etc.).....	800 00
Expense account	82 38
Cash on hand and on deposit.....	1,609 23
	<hr/>
	\$182,176 61

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of every month.

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

Has sufficient available assets to pay its liabilities.

DEXTER SAVINGS BANK—DEXTER.

NOVEMBER 23, 1895.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

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

Organized December 16, 1867.

LIABILITIES.

Deposits.....	\$479,404 91
Reserve fund	10,365 63
Profits	7,551 78
	<u>\$497,322 32</u>

RESOURCES.

Public funds of Maine	1,600 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.....	64,050 00
Railroad stock of Maine.	15,555 00
Corporation bonds of Maine.....	94,375 00
Other corporation bonds.....	10,000 00
Corporation stock of Maine	7,000 00
National bank stock of Maine.....	64,900 00
Trust company stock of Maine... ..	20,000 00
Real estate, investment.....	24,000 00
Real estate, foreclosure....	15,626 02
Loans on stocks and bonds... ..	17,869 85
Loans on other collaterals (personal).....	6,634 20
Loans to municipalities	4,700 00
Loans to corporations	32 00
Loans on mortgages of real estate... ..	58,270 70
Cash on hand and on deposit....	20,709 55
	<u>\$497,322 32</u>

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from 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 23, 1895.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

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

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$550,128 74
Reserve fund.....	10,991 43
Profits	12,931 40
	<hr/>
	\$574,051 57

 RESOURCES.

Public funds of Maine.....	\$ 5,524 10
State, county, city and town bonds out of New England	183,000 00
Railroad bonds of Maine	11,000 00
Railroad bonds of other states	112,600 00
Railroad stock out of Maine	2,000 00
Corporation bonds of Maine.....	20,000 00
Other corporation bonds.....	18,000 00
National bank stock of Maine.....	13,425 00
Other national bank stock.	6,575 00
Real estate, investment... ..	22,646 00
Loans on stocks and bonds.....	5,304 48
Loans on other collaterals (personal).....	15,500 48
Loans to municipalities	1,146 45
Loans to corporations	5,000 00
Loans on mortgages of real estate.....	114,466 39
Cash on hand and on deposit.	37,863 67
	<hr/>
	\$574,051 57

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 23, 1895.

C. G. TOTMAN, PRESIDENT.

SIMEON MERRILL, TREASURER.

Trustees—C. G. Totman, H. F. Burgess, Charles Rowell, I. S. McFarland, I. B. Wiggin.

Organized March 4, 1871.

 LIABILITIES.

Deposits.....	\$301,844 51
Reserve fund.....	16,814 00
Special reserve fund.....	2,000 00
Profits.....	1,614 20
	<hr/>
	\$322,272 71

 RESOURCES.

Public funds of Maine....	\$20,900 00
State, county, city and town bonds out of New England.....	12,000 00
Railroad bonds of Maine.....	20,000 00
Railroad bonds of other states.....	22,250 00
Railroad stock out of Maine.....	5,000 00
Corporation bonds of Maine.....	28,000 00
Other corporation bonds.....	5,000 00
National bank stock of Maine.....	21,425 00
Trust company stock of Maine.....	1,000 00
Real estate, foreclosure.....	6,000 00
Loans on stocks and bonds....	40,600 00
Loans on other collaterals (personal).....	6,060 00
Loans to municipalities.....	1,000 00
Loans to corporations.....	4,625 00
Loans on mortgages of real estate....	116,283 03
Premium account.....	1,267 50
Furniture account (safes, etc).....	300 00
Expense account.....	26 84
Cash on hand and on deposit.....	10,535 34
	<hr/>
	\$322,272 71

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first of every month.

Treasurer's bond renewed, June 5, 1895; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

NOVEMBER 23, 1895.

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

Trustees—Joseph W. Fairbanks, S. Clifford Belcher, Hiram Ramsdall, George B. Cragin, J. Currier Tarbox, J. H. Thompson, Arthur F. Belcher.

Organized November 16, 1868.

 LIABILITIES.

Deposits	\$513,125 26
Reserve fund.....	700 00
Special reserve fund	108 41
Profits	7,711 66
	<hr/>
	\$521,645 33

 RESOURCES.

United States bonds	\$20,000 00
Public funds of Maine	6,000 00
State, county, city and town bonds out of New England	88,000 00
Railroad bonds of Maine	42,000 00
Railroad bonds of other states	86,970 00
Railroad stock of Maine.....	31,571 50
Corporation bonds of Maine	50,300 00
Corporation stock of Maine.....	850 00
National bank stock of Maine.....	74,595 00
Real estate, investment.....	21,507 09
Real estate, foreclosure.....	11,998 88
Loans on stocks and bonds.....	21,717 76
Loans on other collaterals (personal).....	300 00
Loans on mortgages of real estate.....	57,323 71
Cash on hand and on deposit.....	8,511 39
	<hr/>
	\$521,645 33

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 and January.

Treasurer's bond renewed April 4, 1895; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

GARDINER SAVINGS INSTITUTION—GARDINER.

NOVEMBER 23, 1895.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

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

Organized June 26, 1834.

 LIABILITIES.

Deposits.	\$2,262,635 29
Reserve fund	93,200 00
Discount account	5,609 60
Profits	32,531 89
	<hr/>
	\$2,393,976 78

 RESOURCES.

United States bonds.	\$100,000 00
Public funds of Maine.....	34,900 00
Other State, county, city and town bonds of New England.	2,000 00
State, county, city and town bonds out of New England.....	1,429,245 82
Railroad bonds of Maine	72,000 00
Railroad bonds of other states.....	110,000 00
Corporation bonds of Maine	191,000 00
National bank stock of Maine.....	56,600 00
Other national bank stock.....	12,200 00
Real estate, investment.....	30,000 00
Real estate, foreclosure.....	1,650 00
Loans on stocks and bonds.....	125,111 49
Loans on other collaterals (personal).....	4,915 00
Loans to municipalities	25,900 00
Loans on mortgages of real estate	167,001 16
Cash on hand and on deposit.....	31,453 31
	<hr/>
	\$2,393,976 78

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, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

GORHAM SAVINGS BANK—GORHAM.

NOVEMBER 23, 1895.

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 and Samuel E. Stone.

Organized February 21, 1868.

 LIABILITIES.

Deposits.	\$384,522 41
Reserve fund.....	19,157 33
Profits.....	8,620 81
	<hr/> \$412,300 55

 RESOURCES.

United States bonds.....	\$ 3,000 00
Public funds of Maine	7,100 00
State, county, city and town bonds out of New England.....	106,360 00
Railroad bonds of Maine.....	25,203 75
Railroad bonds of other states	50,500 00
Corporation bonds of Maine.....	30,000 00
Other corporation bonds	500 00
National bank stock of Maine.....	10,350 00
Real estate, foreclosure.....	14,200 00
Loans on stocks and bonds ..	2,875 00
Loans on other collaterals (personal).....	100 00
Loans to corporations.....	103 35
Loans on mortgages of real estate....	153,970 63
Loan on personal estate mortgage	250 00
Investments in savings banks (Portland)	2,078 22
Cash on hand and on deposit.....	5,709 60
	<hr/> \$412,300 55

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 23, 1895.

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	\$654,141 62
Reserve fund.....	33,000 00
Profits	19,427 08
	<hr/>
	\$706,568 70

 RESOURCES.

Public funds of Maine.....	\$10,805 00
State, county, city and town bonds out of New England.....	273,611 25
Railroad bonds of Maine	59,281 42
Railroad bonds of other states	144,500 00
Corporation bonds of Maine.....	96,875 00
Other corporation bonds.....	45,500 00
National bank stock of Maine.....	14,360 00
Real estate, investment.....	1,000 00
Real estate, foreclosure.....	7,918 36
Loans on other collaterals (personal).....	220 00
Loans on mortgages of real estate....	45,162 96
Expense account	513 49
Cash on hand and on deposit.....	6,821 22
	<hr/>
	\$706,568 70

Dividends paid in February and August.

Examinations made by trustees in May.

Deposits draw interest from commencement of each quarter.

Treasurer's bond renewed December 1, 1897; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

NOVEMBER 23, 1895.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—James F. Davis, N. B. Coolidge, John F. Whitecomb, Charles C. Burrill.*Organized March 27, 1873.*

LIABILITIES.

Deposits	\$349,458 32
Reserve fund.....	7,647 14
Profits	5,694 52
	\$362,799 98

RESOURCES.

United States bonds.....	\$22,700 00
Public funds of Maine.....	14,563 25
State, county, city and town bonds out of New England.....	17,000 00
Railroad bonds of Maine.....	14,000 00
Railroad bonds of other states.....	12,900 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.....	1,000 00
Real estate, investment.....	8,490 76
Loans on stocks and bonds.....	27,290 00
Loans on other collaterals (personal).....	150 00
Loans to municipalities.....	12,690 67
Loans to corporations.....	11,571 33
Loans on mortgages of real estate.....	144,271 98
Premium account.....	5,017 50
Cash on hand and on deposit.....	31,754 49
	\$362,799 98

Dividends paid in June and December.

Examinations made by trustees 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 23, 1895.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

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

Organized February 13, 1872.

LIABILITIES.

Deposits.....	\$355,968 40
Reserve fund.....	6,081 90
Other liabilities (Nat. Bk. Rep)	5,928 80
Profits	590 40
	\$368,569 50

RESOURCES.

Public funds of Maine	\$ 150 00
State, county, city and town bonds out of New England.....	25,550 00
Railroad bonds of Maine.....	22,955 00
Railroad bonds of other states	32,910 00
Corporation bonds of Maine.....	17,925 00
National bank stock of Maine.....	57,200 00
Other national bank stock.....	1,100 00
Real estate, investment.....	4,525 00
Loans to municipalities.....	8,725 00
Loans on mortgages of real estate.....	177,509 22
Premium account	13,973 39
Furniture account (safes, etc).....	800 00
Cash on hand and on deposit... ..	5,246 89
	\$368,569 50

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from first day of each month.

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

Has sufficient available assets to pay its liabilities.

KENNEBEC SAVINGS BANK—AUGUSTA.

NOVEMBER 23, 1895.

M. B. V. CHASE, PRESIDENT.

WILLIAM G. BOOTHBY, TREASURER.

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

Organized March 19, 1870.

LIABILITIES.

Deposits.....	\$933,169 58
Reserve fund.....	21,100 00
Profits	5,899 69
	\$960,169 27

RESOURCES.

State, county, city and town bonds of New England.....	\$ 10,000 00
State, county, city and town bonds out of New England	312,800 00
Railroad bonds of Maine.....	124,650 00
Railroad bonds of other states	22,000 00
Corporation bonds of Maine.....	21,500 00
National bank stock of Maine	162,970 00
Other national bank stock.....	13,000 00
Real estate, investment.....	8,500 00
Loans on stocks and bonds.	93,219 32
Loans on other collaterals (personal)...	2,155 00
Loans on mortgages of real estate.....	170,278 11
Premium account	7,579 38
Furniture account (safes, etc).	1,500 00
Expense account	4 20
Cash on hand and on deposit.....	10,013 26
	\$960,169 27

Dividends paid in May and November.

Examinations made by trustees in February, May and November.

Deposits draw interest from first of each quarter.

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

Has sufficient available assets to pay its liabilities.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

NOVEMBER 23, 1895.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

Trustees—Robert W. Lord, William Downing, J. H. Furguson, Charles W. Goodnow, W. L. Dane.

Organized May 1, 1871.

 LIABILITIES.

Deposits.....	\$547,970 07
Reserve fund.....	16,964 95
Profits.....	7,368 18
	<hr/>
	\$572,303 20

 RESOURCES.

State of Maine bonds.....	\$ 1,000 00
State, county, city and town bonds out of New England.....	132,860 00
Railroad bonds of Maine....	36,785 00
Railroad bonds of other states.....	163,227 50
Railroad stock of Maine.....	11,343 00
Corporation bonds of Maine.....	42,000 00
Corporation stock of Maine.....	2,675 00
National bank stock of Maine.....	26,350 00
Real estate, investment.....	3,425 00
Loans on stocks and bonds.....	4,149 92
Loans on other collaterals (personal).....	200 00
Loans on mortgages of real estate.....	130,647 31
Premium account.....	2,731 01
Expense account.....	462 70
Cash on hand and on deposit.....	14,446 76
	<hr/>
	\$572,303 20

Dividends paid in January and July.

Examinations made by trustees in May annually, partially monthly.

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

Treasurer's bond renewed, January 1, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

KINGFIELD SAVINGS BANK—KINGFIELD.

NOVEMBER 23, 1895.

A. G. WINTER, PRESIDENT.

H. S. WING, TREASURER.

*Trustees—E. E. Jenkins, O. W. Simmons, A. G. Winter, J. E. Voter, H. S. Wing.**Organized May 28, 1895.*

 LIABILITIES.

Deposits	\$1,639 67
Other liabilities	500 00
Profits]	75 80
	\$2,215 47

 RESOURCES.

Loans on mortgages of real estate.....	\$1,432 00
Furniture]account (safes, etc).....	585 00
Cash on hand and on deposit.....	198 47
	\$2,215 47

Dividends to be paid in April and October.

: Examinations made by trustees in October.

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

Treasurer's bond dated, June 14, 1895; amount, \$5,000.

Has sufficient available assets to pay its liabilities.

LUBEC SAVINGS BANK—LUBEC.

NOVEMBER 23, 1895.

O. M. REYNOLDS, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, A. W. Kelley, J. M. Pike, J. H. Gray, George M. Foster, Alfred Small, E. H. Bennet, M. M. Foster, William Merriam, L. W. Pike, E. H. Trecestin.

Organized April, 1872.

LIABILITIES.

Deposits.....	\$10,256 58
Reserve fund.....	600 00
Other liabilities.....	575 00
Profits	210 16
	\$11,641 74

RESOURCES.

United States bonds	\$1,500 00
Railroad bonds of other states	1,000 00
Corporation bonds of Maine.....	500 00
National bank stock of Maine.....	500 00
Trust company stock of Maine.....	800 00
Loans on other collaterals (personal).....	490 00
Loan on mortgages of real estate.....	6,163 28
Premium account	260 00
Expense account	142 26
Other resources.....	124 00
Cash on hand and on deposit.....	162 20
	\$11,641 74

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, October 31, 1891; amount, \$3,000.

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

NOVEMBER 23, 1895.

GEORGE W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—Geo. W. Drisko, P. H. Longfellow, Geo. Leavitt, John K. Ames, L. L. Keith, C. B. Donworth, Wm. Longfellow, F. L. Shaw and Austin Harris.

Organized April, 1869.

 LIABILITIES.

Deposits.	\$616,137 19
Profits	9,814 28
	<hr/> \$625,951 47

 RESOURCES.

United States bonds.....	\$78,000 00
Public funds of Maine...	31,500 00
State, county, city and town bonds out of New England	280,500 00
Railroad bonds of Maine	22,000 00
Railroad bonds of other states.....	88,000 00
Corporation bonds of Maine	51,000 00
Corporation stock out of Maine.....	850 00
National bank stock of Maine.....	35,750 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	19,074 00
Cash on hand and on deposit	5,277 47
	<hr/> \$625,951 47

Dividends paid in January and July.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

MAINE SAVINGS BANK—PORTLAND.

NOVEMBER 23, 1895.

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	\$6,598,887 53
Reserve fund.....	250,000 00
Other liabilities	6,730 64
Profits	148,740 10
	<hr/>
	\$6,999,358 27

 RESOURCES.

United States bonds.....	\$1,500,000 00
State, county, city and town bonds out of New England.....	1,051,225 00
Railroad bonds of Maine	643,250 00
Railroad bonds of other states	2,078,067 75
Railroad stock of Maine	12,500 00
Corporation bonds of Maine.....	876,120 00
National bank stock of Maine.....	64,073 00
Portland Safe Deposit Company stock.....	21,675 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	206,169 68
Loans to corporations	115,680 63
Loans on mortgages of real estate.....	285,012 08
Expense account	5,011 88
Cash on hand and on deposit.....	126,922 23
	<hr/>
	\$6,999,358 27

Dividends paid in January and July.

Examinations made by trustees in books first Wednesday of 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 1; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

MECHANICS' SAVINGS BANK—AUBURN.

NOVEMBER 23, 1895.

B. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

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

Organized February, 1875.

LIABILITIES.

Deposits	\$529,037 44
Reserve fund.....	8,000 00
Special reserve fund	41,404 75
Profits	9,015 67
	\$587,457 86

RESOURCES.

State, county, city and town bonds out of New England	\$32,350 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds of other states	11,300 00
Railroad stock out of Maine	1,200 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.....	14,700 00
Loans on stocks and bonds.	61,497 39
Loans on other collaterals (personal).....	18,215 00
Loans to corporations	21,250 00
Loans on mortgages of real estate.....	162,531 00
Expense account	463 50
Cash on hand and on deposit.....	9,610 97
	\$587,457 86

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first day of each month.

Treasurer's bond renewed March 1, 1895; amount, \$10,000.

☐ Has sufficient available assets to pay its liabilities.

NORWAY SAVINGS BANK—NORWAY.

NOVEMBER 23, 1895.

C. S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

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

Organized March 19, 1866.

LIABILITIES.

Deposits.....	\$310,172 07
Reserve fund.....	1,000 00
Other liabilities	458 72
Profits	7,374 40
	\$319,005 19

RESOURCES.

Public funds of Maine....	\$3,635 18
State, county, city and town bonds out of New England.....	6,875 00
Other public bonds out of New England (Council Bluff, Ia., warrants)..	5,225 40
Railroad bonds of other states	30,000 00
Railroad stock of Maine	5,027 50
Other railroad stock ..	1,000 00
Corporation bonds of Maine.....	17,625 00
Other corporation bonds.....	11,800 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.....	7,500 00
Real estate, foreclosure.....	4,100 00
Loans on stocks and bonds....	32,928 00
Loans on other collaterals (personal).....	2,996 09
Loans to corporations	16,100 00
Loans on mortgages of real estate....	104,955 19
Premium account	7,650 00
Furniture account (safes, etc).....	1,500 00
Expense account	968 13
Cash on hand and on deposit.....	1,119 70
	\$319,005 19

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 23, 1895.

F. A. WILSON, PRESIDENT.

GEORGE H. HOPKINS, TREASURER.

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

Organized February 3, 1869.

 LIABILITIES.

Deposits.....	\$1,743,584 16
Reserve fund.....	45,909 50
Profits	14,450 71
	<hr/>
	\$1,803,944 37

 RESOURCES.

United States bonds.....	\$150,000 00
Public funds of Maine.....	209,350 00
State, county, city and town bonds out of New England...	345,000 00
Railroad bonds of Maine.....	235,500 00
Railroad bonds of other states	129,200 00
Railroad stock of Maine	48,950 00
Corporation bonds of Maine.....	85,000 00
Corporation stock of Maine.....	11,000 00
National bank stock of Maine.....	13,800 00
Real estate, investment.....	1,190 00
Loans on stocks and bonds.....	218,050 00
Loans on other collaterals (personal).....	100 00
Loans to municipalities	6,500 00
Loans to corporations	3,200 00
Loans on mortgages of real estate.....	299,549 89
Premium account	10,000 00
Furniture account (safes, etc.).....	5,000 00
Expense account	326 73
Cash on hand and on deposit.....	32,227 75
	<hr/>
	\$1,803,944 37

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 January 14, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAVINGS BANK—LEWISTON.

NOVEMBER 23, 1895.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

Trustees—C. I. Barker, A. B. Nealey, S. A. Cummings, John Garner, H. W. Maxwell, W. M. Chamberlin, A. D. Barker, Jas. A. Walsh, W. H. Judkins.

Organized March 9, 1875.

 LIABILITIES.

Deposits.....	\$881,913 93
Reserve fund	53,270 00
Profits	7,067 74
	<hr/>
	\$942,251 67

 RESOURCES.

Public funds of Maine	\$ 27,600 00
State, county, city and town bonds out of New England.....	89,000 00
Railroad bonds of Maine	130,762 50
Railroad bonds of other states.....	44,860 00
Railroad stock of Maine.	500 00
Corporation bonds of Maine.....	79,275 00
Corporation stock of Maine	500 00
Other corporation stock.....	2,969 00
National bank stock of Maine.....	89,300 00
Trust company stock of Maine... ..	2,800 00
Real estate, investment.....	12,395 20
Real estate, foreclosure.....	3,055 69
Loans on stocks and bonds... ..	29,227 66
Loans on other collaterals (personal).....	600 00
Loans to municipalities	4,000 00
Loans to corporations	75,500 00
Loans on mortgages of real estate.....	292,175 59
Premium account	36,340 00
Furniture account (safes, etc)	6,900 00
Expense account	464 22
Cash on hand and on deposit....	14,026 81
	<hr/>
	\$942,251 67

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 SAFE DEPOSIT AND SAVINGS BANK—BATH.

NOVEMBER 23, 1895.

JOHN R. KELLEY, PRESIDENT.

OSCAR C. ROGERS, TREASURER.

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

Organized February 21, 1868.

 LIABILITIES.

Deposits.	\$487,632 37
Reserve fund.....	16,015 26
Profits.....	11,741 63
	<hr/>
	\$515,389 26

 RESOURCES.

United States bonds.....	\$18,000 00
State, county, city and town bonds out of New England.....	80,468 55
Railroad bonds of Maine.....	22,000 00
Railroad bonds of other states.....	95,643 75
Corporation bonds of Maine.....	13,000 00
Other corporation bonds.....	18,000 00
Corporation stock of Maine.....	2,250 00
National bank stock of Maine.....	35,170 00
Trust company stock of Maine.....	5,500 00
Real estate, investment.....	20,074 01
Real estate, foreclosure.....	1,222 21
Loans on stocks and bonds ..	45,737 77
Loans on other collaterals (personal).....	14,322 05
Loans to municipalities ..	400 00
Loans to corporations ..	37,103 00
Loans on mortgages of real estate..	81,620 85
Premium account.....	3,031 00
Furniture account (safes, etc.) ..	4,500 00
Safe deposit department ..	5,000 00
Cash on hand and on deposit.....	12,346 07
	<hr/>
	\$515,389 26

Dividends paid in January and July.

Examinations made by trustees in May.

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

Treasurer's bond renewed January 15, 1895; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

PHILLIPS SAVINGS BANK—PHILLIPS.

NOVEMBER 23, 1895.

FREMONT SCAMMON, PRESIDENT. J. W. BUTTERFIELD, TREASURER.

Trustees—Freemont Scammon, J. W. Butterfield, E. M. Robinson, William Bangs, H. M. Butterfield.*Organized March 29, 1871.*

LIABILITIES.

Deposits.....	\$152,849 84
Reserve fund.....	3,960 00
Profits	229 33
	\$157,039 17

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine	21,800 00
State, county, city and town bonds out of New England.....	7,000 00
Railroad bonds of Maine.....	33,375 00
Railroad bonds of other states	5,000 00
Corporation bonds of Maine.....	9,000 00
Other corporation bonds.....	5,000 00
National bank stock of Maine.....	16,800 00
Trust company stock of Maine.....	2,100 00
Loans on stocks and bonds.....	9,140 73
Loans on other collaterals (personal).....	2,577 82
Loans to municipalities.....	7,386 97
Loans on mortgages of real estate.....	25,166 47
Premium account	2,450 00
Furniture account (safes, etc).....	400 00
Certificates of deposit	1,013 46
Cash on hand and on deposit.....	3,828 72
	\$157,039 17

Dividends paid in May and November.

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

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

Treasurer's bond renewed September 30, 1895; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

PISCATAQUIS SAVINGS BANK—DOVER.

NOVEMBER 23, 1895.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

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

Organized March 28, 1874.

LIABILITIES.

Deposits	\$474,903 18
Reserve fund.....	2,369 40
Profits	13,725 27
	\$490,997 85

RESOURCES.

Public funds of Maine.....	\$19,400 00
State, county, city and town bonds out of New England.....	60,000 00
Railroad bonds of Maine.....	29,985 00
Railroad bonds of other states.....	80,045 00
Corporation bonds of Maine.....	45,650 00
Other corporation bonds	5,000 00
National bank stock of Maine.....	39,340 00
Other national bank stock.....	5,000 00
Trust company stock of Maine.....	8,000 00
Real estate, investment.....	11,397 68
Real estate, foreclosure.....	5,846 03
Loans on stocks and bonds.....	51,851 84
Loans on other collaterals (personal).....	1,683 92
Loans to municipalities	5,762 43
Loans to corporations.....	1,316 60
Loans on mortgages of real estate.....	97,432 02
Premium account	5,682 39
Expense account	559 81
Cash on hand and on deposit.....	17,045 13
	\$490,997 85

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of each month.

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

Has sufficient available assets to pay its liabilities.

PORTLAND SAVINGS BANK—PORTLAND.

NOVEMBER 23, 1895.

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

ALFRED A. MONTGOMERY, ASSISTANT TREASURER.

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

Organized July, 1852.

 LIABILITIES.

Deposits.	\$8,381,326 07
Reserve fund	341,000 00
Profits	34,864 09
	<hr/>
	\$8,757,190 16

 RESOURCES.

United States bonds.. ..	\$1,100,000 00
Public funds of Maine.....	52,400 00
State, county, city and town bonds out of New England.....	2,493,500 00
Railroad bonds of Maine	695,000 00
Railroad bonds of other states.....	1,177,900 00
Railroad stock of Maine	61,300 00
Corporation bonds of Maine	565,500 00
Corporation stock of Maine	21,932 50
National bank stock of Maine.....	119,796 00
Real estate, investment.....	39,727 74
Real estate, foreclosure.....	135,496 78
Loans on stocks and bonds.....	1,130,984 72
Loans to corporations	568,059 88
Loans on mortgages of real estate.....	570,906 02
Expense account	193 59
Cash on hand and on deposit.....	24,492 93
	<hr/>
	\$8,757,190 16

Dividends paid in May and November.

Examinations made by trustees in February and May.

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

Treasurer's bond renewed October 1, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

ROCKLAND SAVINGS BANK—ROCKLAND.

NOVEMBER 23, 1895.

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

Trustees—E. H. Lawry, J. S. Case, Samuel Bryant, G. L. Brainerd, W. H. Fogler, John Lovejoy, E. R. Spear.*Organized May, 1868.*

LIABILITIES.

Deposits	\$1,057,099 65
Reserve fund.....	31,146 38
Profits	23,622 93
	\$1,111,868 96

RESOURCES.

Public funds of Maine	\$2,200 00
Other state, county, city and town bonds of New England.....	4,975 00
State, county, city and town bonds out of New England	77,500 00
Railroad bonds of Maine	113,750 00
Railroad bonds of other states	225,089 80
Railroad stock out of Maine.....	1,470 00
Corporation bonds of Maine	55,950 00
Other corporation bonds	5,800 00
Corporation stock of Maine.....	1,200 00
National bank stock of Maine.....	71,495 00
Real estate, investment.....	13,000 00
Loans on stocks and bonds.....	233,736 98
Loans on other collaterals (personal).....	12,700 00
Loans to municipalities	578 56
Loans to corporations	78,000 00
Loans on mortgages of real estate..	127,906 17
Premium account.....	15,094 60
Expense account.....	9 00
Other resources	14,011 20
Cash on hand and on deposit.....	57,312 65
	\$1,111,868 96

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed September 2, 1892; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

SACO SAVINGS BANK—SACO.

NOVEMBER 23, 1895.

RISHWORTH JORDAN, PRESIDENT. FRANK W. NUTTER, TREASURER

*Trustees—R. Jordan, Geo. F. Owen, D. F. Littlefield, G. A. Carter, B. Leavitt.**Organized November 27, 1869.*

LIABILITIES.

Deposits	\$668,279 05
Reserve fund.....	28,544 74
Profits	13,612 59
	\$710,436 38

RESOURCES.

United States bonds	\$10,000 00
Public funds of Maine	11,000 00
State, county, city and town bonds out of New England.....	85,500 00
Railroad bonds of Maine.....	56,050 00
Railroad bonds of other states	190,247 69
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.....	6,510 62
Loans on stocks and bonds.....	18,443 05
Loans on other collaterals (personal).....	1,158 33
Loans to municipalities.....	5,000 00
Loans on mortgages of real estate.....	152,997 67
Premium account	22,768 45
Cash on hand and on deposit.....	4,980 57
	\$710,436 38

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 March 30, 1895; amount, \$15,000.

Has sufficient available assets to pay its liabilities.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

NOVEMBER 23, 1895.

E. P. BURNHAM, PRESIDENT.

M. H. KELLY, TREASURER.

Trustees—Edward P. Burnham, Lucius L. Milliken, Sumner C. Parcher, Chas. H. Sawyer, Harry P. Garland.

Organized, 1827.

 LIABILITIES.

Deposits.	\$2,529,206 72
Reserve fund	37,746 22
Profits	74,216 04
	<hr/>
	\$2,641,168 98

 RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine....	10,000 00
Other state, county, city and town bonds of New England.....	52,000 00
State, county, city and town bonds out of New England	122,815 00
Railroad bonds of Maine	96,615 00
Railroad bonds of other states.....	1,203,925 13
Railroad stock of Maine.....	203,844 62
Other railroad stock	212,080 87
Corporation bonds of Maine	120,675 00
Other corporation bonds	16,678 00
Corporation stock of Maine.....	102,980 00
Other corporation stock	11,900 00
National bank stock of Maine.....	46,780 00
Other national bank stock....	10,300 00
Real estate, investment	15,722 29
Loans on stocks and bonds.....	95,292 84
Loans on other collaterals (personal).....	1,050 00
Loans to municipalities	10,000 00
Loans to corporations	5,000 00
Loans on mortgages of real estate	92,636 13
Cash on hand and on deposit	25,874 10
	<hr/>
	\$2,641,168 98

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from third Wednesday of each month.

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

Has sufficient available assets to pay its liabilities.

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 23, 1895.

JAS. G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

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

Organized April 1, 1874.

 LIABILITIES.

Deposits	\$148,972 58
Reserve fund.....	3,500 00
Profits	514 77
	<hr/>
	\$152,987 35

 RESOURCES.

United States bonds	\$ 1,000 00
District of Columbia bonds.....	18,000 00
State, county, city and town bonds of New England.....	2,000 00
State, county, city and town bonds of New England.....	52,000 00
Railroad bonds of Maine	10,000 00
Railroad bonds of other states	13,000 00
Railroad stock out of Maine	9,934 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.....	4,000 00
Loans on stocks and bonds.....	6,200 00
Loans on mortgages of real estate.....	2,905 00
Premium account	404 14
Cash on hand and on deposit.....	3,379 70
	<hr/>
	\$152,987 35

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 23, 1895.

JAS. B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

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

Organized, 1869.

 LIABILITIES.

Deposits	\$1,015,464 73
Reserve fund	23,500 00
Profits	17,570 37
	<hr/>
	\$1,056,535 10

 RESOURCES.

United States bonds	\$10,000 00
State, county, city and town bonds of New England	9,000 00
State, county, city and town bonds out of New England	291,000 00
Railroad bonds of Maine	198,000 00
Railroad bonds of other states	182,500 00
Railroad stock of Maine	13,650 00
Corporation bonds out of Maine	10,000 00
Corporation stock out of Maine	5,000 00
National bank stock of Maine	78,550 00
Trust company stock of Maine	1,000 00
Real estate, foreclosure	11,895 62
Loans on stocks and bonds	9,520 00
Loans on other collaterals (personal)	1,250 00
Loans to municipalities	7,655 73
Loans to corporations	17,667 00
Loans on mortgages of real estate	177,863 70
Premium account	21,886 10
Cash on hand and on deposit	10,096 95
	<hr/>
	\$1,056,535 10

Dividends paid in January and July.

Examinations made by trustees in January and July.

Deposits draw interest from first of January, April, July and 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 23, 1895.

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.....	\$319,541 92
Reserve fund.....	9,031 97
Profits.....	5,429 67
	<hr/>
	\$334,003 56

 RESOURCES.

United States bonds	\$10,000 00
Public funds of Maine.....	10,000 00
Other State, county, city and town bonds of New England..	10,000 00
State, county, city and town bonds out of New England	64,000 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
Real estate, foreclosure.	700 00
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	10,000 00
Loan on mortgages of real estate.....	30,807 95
Cash on hand and on deposit.....	2,405 61
	<hr/>
	\$334,003 56

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from fifteenth of each month.

Treasurer's bond renewed July 1, 1895; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

NOVEMBER 23, 1895.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

Trustees—Wm. A. Frothingham, H. E. Hammond, Wm. N. Thomas, Wm. J. Wheeler, N. D. Bolster, Geo. M. Atwood, John F. Plummer, J. A. Kenney.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$426,914 43
Reserve fund	9,000 00
Other liabilities	10,000 00
Profits	691 04
	\$446,605 47

RESOURCES.

United States bonds.....	\$ 2,200 00
State, county, city and town bonds of New England.	1,150 00
State, county, city and town bonds out of New England	24,000 00
Railroad bonds of Maine	5,500 00
Railroad bonds of other states	64,000 00
Railroad stock out of Maine.....	5,000 00
Corporation bonds of Maine.....	52,250 00
Corporation stock of Maine	2,450 00
Other corporation stock	630 00
National bank stock of Maine.....	36,330 00
Other national bank stock.	1,500 00
Trust company stock of Maine	8,320 00
Real estate, investment.....	2,500 00
Real estate, foreclosure.....	22,392 41
Loans on stocks and bonds.....	24,022 74
Loans on other collaterals (personal).....	784 00
Loans to municipalities.....	2,750 00
Loans to corporations	6,372 15
Loans on mortgages of real estate.....	176,022 54
Premium account	2,027 00
Furniture account (safes, etc.) and insurance account	362 83
Expense account	26
Cash on hand and on deposit.....	6,041 54
	\$446,605 47

Dividends to be 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 June 1895; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

THOMASTON SAVINGS BANK—THOMASTON.

NOVEMBER 23, 1895.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

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

Organized February 1, 1870.

 LIABILITIES.

Deposits	\$287,930 96
Reserve fund.....	8,295 00
Special reserve fund	657 65
Profits	4,322 77
	<hr/>
	\$301,206 40

 RESOURCES.

Public funds of Maine...	\$ 7,000 00
State, county, city and town bonds out of New England	56,000 00
Railroad bonds of Maine	15,000 00
Railroad bonds of other states	89,500 00
Corporation bonds of Maine	46,800 00
Corporation stock of Maine.....	1,100 00
National bank stock of Maine.....	18,210 00
Real estate, investment.....	3,600 00
Real estate, foreclosure	2,875 60
Loans on stocks and bonds.....	18,954 60
Loans on other collaterals (personal).....	10,223 27
Loans on mortgages of real estate.....	18,600 00
Premium account.....	5,000 00
Furniture account (safes, etc).....	1,350 00
Cash on hand and on deposit.	11,993 53
	<hr/>
	\$301,206 40

Dividends paid in March and September.

Examinations made by trustees in March and September.

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

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 23, 1895.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

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

Organized March 27, 1875.

LIABILITIES.

Deposits.....	\$217,103 24
Reserve fund.....	2,250 00
Profits.....	1,426 64
	<hr/>
	\$220,779 88

RESOURCES.

United States bonds.....	\$ 9,000 00
State, county, city and town bonds out of New England.....	39,000 00
Railroad bonds of Maine.....	11,400 00
Railroad bonds of other states.....	21,000 00
Corporation bonds of Maine.....	13,500 00
Other corporation bonds.....	5,150 00
National bank stock of Maine.....	30,138 00
Loans on stocks and bonds....	11,968 33
Loans on other collaterals (personal).....	3,175 00
Loans to municipalities.....	4,000 00
Loans on mortgages of real estate....	60,890 04
Premium account.....	6,485 43
Expense account.....	1,519 25
Other resources.....	835 00
Cash on hand and on deposit.....	2,728 83
	<hr/>
	\$220,779 88

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 and January.

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

Has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

NOVEMBER 23, 1895.

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.....	\$29,708 86
Reserve fund	515 76
Profits	434 96
	<hr/>
	\$30,659 58

 RESOURCES.

Public funds of Maine	\$ 344 34
Railroad bonds of Maine.....	4,800 00
Corporation bonds of Maine.....	2,500 00
Loans on other collaterals (personal).....	1,644 88
Loans to municipalities	3,016 99
Loans on mortgages of real estate....	13,145 24
Cash on hand and on deposit....	5,208 13
	<hr/>
	\$30,659 58

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 23, 1895.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—Reuben Foster, Charles K. Mathews, George W. Reynolds, Hiram E. Tuck, Josiah W. Bassett, C. Knauff, Carroll W. Abbott.

Organized May 4, 1869.

LIABILITIES.

Deposits.....	\$805,560 24
Reserve fund.....	37,000 00
Profits.....	11,662 54
	\$854,222 78

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.....	122,545 94
Railroad bonds of Maine.....	43,300 00
Railroad bonds of other states.....	60,250 00
Railroad stock of Maine.....	10,000 00
Corporation bonds of Maine.....	12,000 00
National bank stock of Maine.....	87,800 00
Real estate, investment.....	12,800 00
Real estate, foreclosure.....	23,587 87
Loans on stocks and bonds.....	24,805 00
Loans on other collaterals (personal).....	1,969 00
Loans to corporations.....	28,794 00
Loans on mortgages of real estate.....	368,358 00
Premium account.....	27,060 00
Cash on hand and on deposit.....	11,852 97
	\$854,222 78

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; amount, \$10,000.

Has sufficient available assets to pay its liabilities.

WISCASSET SAVINGS BANK—WISCASSET.

NOVEMBER 23, 1885.

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	\$186,481 92
Reserve fund.....	9,620 07
Other liabilities	10,000 00
Profits	7,579 24
	\$213,681 23

RESOURCES.

District of Columbia bonds	\$1,000 00
State, county, city and town bonds out of New England.....	8,500 00
Railroad bonds of Maine....	34,767 50
Railroad bonds of other states	96,823 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.....	7,885 92
Loans on other collaterals (personal).....	13,658 80
Loans to municipalities.....	1,000 00
Loans on mortgages of real estate.....	28,359 00
Cash on hand and on deposit.....	367 01
	\$213,681 23

Dividends paid in April and October.

Examinations made by trustees in May.

Deposits draw interest from first day 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 23, 1895.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

Trustees—John M. Goodwin, Ezreff H. Banks, Horace Ford, Frederick A. Day,
Joseph Smith, 4th, Charles H. Prescott.

Organized March 27, 1860.

LIABILITIES.

Deposits	\$1,140,782 82
Reserve fund	16,700 00
Profits	22,962 73
	\$1,180,445 55

RESOURCES.

United States bonds.....	\$23,350 00
Public funds of Maine.....	5,500 00
State, county, city and town bonds out of New England	233,034 46
Railroad bonds of Maine	33,500 00
Railroad bonds of other states	147,947 16
Railroad stock of Maine.....	3,000 00
Other railroad stock	1,000 00
Corporation bonds of Maine.....	46,000 00
Other corporation bonds.....	33,000 00
Corporation stock of Maine	15,000 00
National bank stock of Maine.....	115,775 00
Other national bank stock	86,300 00
Real estate, foreclosure... ..	53,724 89
Loans on stocks and bonds.....	26,132 96
Loans on mortgages of real estate.....	260,267 39
Premium account	69,000 00
Cash on hand and on deposit.....	24,913 69
	\$1,180,445 55

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 1, 1895; amount, \$20,000.

Has sufficient available assets to pay its liabilities.

RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

NOVEMBER 23, 1895

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

NOVEMBER 23, 1895.

W. W. BOLSTER, PRESIDENT.

B. R. REDMAN, VICE PRESIDENT.

F. W. HUNTON, SECRETARY AND TREASURER.

Directors—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.....	751 58
Time deposits.....	22,372 14
Demand deposits.....	9,075 07
Certificates of deposit.....	10,600 00
Due to other banks.....	1,948 48
Bills payable.....	10,000 00
	<hr/>
	\$132,347 27

RESOURCES.

Demand and time loans.....	\$13,786 95
Loans on mortgages of real estate.....	53,495 91
Real estate owned.....	55,357 73
Expense account.....	773 07
Furniture and fixtures.....	1,000 00
Cash on deposit.....	3,793 95
Cash on hand.....	1,361 24
Coupon notes.....	2,778 42
	<hr/>
	\$132,347 27

AROSTOOK TRUST AND BANKING COMPANY—CARIBOU.

NOVEMBER 23, 1895.

GEO. I. TRICKEY, PRES. AND TREAS.

J. CARY, VICE PRESIDENT.

CHAS. D. MARGESSON, SECRETARY.

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

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	22,000 00
Undivided profits	10,926 91
Demand deposits.....	65,331 34
Due to other banks.....	20,000 00
Certified checks	400 00
	<hr/>
	\$168,658 25

 RESOURCES.

Demand and time loans ...	\$145,558 92
Furniture and fixtures.....	3,500 00
Cash on deposit.....	8,714 14
Cash on hand	10,750 12
Over drafts... ..	135 07
	<hr/>
	\$168,658 25

AUBURN TRUST COMPANY—AUBURN.

NOVEMBER 23, 1895.

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, S. S. Hersey, Charles E. Libby.

 LIABILITIES.

Capital stock.....	\$104,800 00
Surplus.....	10,000 00
Undivided profits ...	2,426 11
Time deposits	44,180 03
Demand deposits.....	10,900 67
Certificates of deposit.....	5,600 00
Unpaid dividends	112 00
Treasurer's checks outstanding.....	142 50
Discount on bonds owned	2,970 00
	<hr/>
	\$181,131 31

 RESOURCES.

Demand and time loans	\$107,241 21
Stocks and bonds.....	46,400 00
Real estate owned.....	18,000 00
Expense account	818 42
Furniture and fixtures.....	5,000 00
Cash on deposit.....	1,026 56
Cash on hand	2,450 12
Premium on bonds owned	195 00
	<hr/>
	\$181,131 31

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA.

NOVEMBER 23, 1895.

J. MANCHESTER HAYNES, PRESIDENT.

F. E. SMITH, TREASURER.

Trustees—J. Manchester Haynes, Edwin C. Burleigh, Payson Tucker, Ira H. Randall, F. S. Lyman, H. M. Heath, M. W. Farr, F. W. Kinsman, Charles H. White, L. J. Crooker, Nath'l W. Cole, George N. Lawrence, W. H. Gannett, W. Scott Hill, Orin Williamson, Byron Boyd.

Organized January 29, 1894.

LIABILITIES.

Capital stock.....	\$ 50,000 00
Surplus	3,000 00
Undivided profits ...	6,227 74
Time deposits	169,706 88
Demand deposits.....	95,492 46
Certificates of deposit.....	5,000 00
Treasurer's checks outstanding.....	253 09
Due to other banks.....	6,756 77
Bills payable.....	5,000 00
	\$341,436 94

RESOURCES.

Demand and time loans	\$227,109 10
Loans on mortgages of real estate.....	36,110 59
Stocks and bonds.....	43,142 50
Due from other banks.....	170 15
Expense account	329 75
Furniture and fixtures.....	5,239 79
Cash on deposit	16,891 28
Cash on hand	10,443 78
Safe deposit boxes	2,000 00
	\$341,436 94

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

NOVEMBER 23, 1895.

L. B. DEASEY, PRESIDENT. FRED C. LYNAM, SEC'Y AND TREAS.
VERNON G. WASGATT, ASSISTANT 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	11,000 00
Undivided profits	4,125 70
Demand deposits.....	208,010 59
Certificates of deposit	81,275 37
Trust department	6,000 00
Treasurer's checks outstanding ..	1,967 73
Due to other banks.....	1,601 63
	<hr/>
	\$363,981 02

RESOURCES.

Demand and time loans	\$192,685 51
Loans on mortgages of real estate	35,129 39
Stocks and bonds	19,255 00
Trust investments	6,000 00
Real estate owned.....	5,600 00
Due from other banks..	79,964 94
Expense account	28 02
Furniture and fixtures.....	1,500 00
Cash on hand....	23,818 16
	<hr/>
	\$363,981 02

EASTERN TRUST AND BANKING COMPANY—BANGOR.

NOVEMBER 23, 1895.

JOHN CASSIDY, PRESIDENT.

GEORGE B. CANNEY, SECRETARY.

JAMES ADAMS, VICE PRESIDENT.

CHARLES D. CROSBY, TREASURER.

Trustees—John Cassidy, James Adams, Frederick W. Hill, Daniel F. Davis, Edward L. Stewart, John B. Foster, 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. T. Sanders, D. J. Sawyer, H. H. Smith, James H. Bailey, Hubbard Creighton, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, William Engle, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$171,000 00
Surplus	50,000 00
Undivided profits	27,681 43
Time deposits	561,734 27
Demand deposits.....	502,072 76
Unpaid dividends	297 50
Deposits for coupons.....	1,878 90
Due to other banks.....	5,748 15
Mortgage loans prepaid	725 00
Guaranteed mortgages	104,500 00
	\$1,425,638 01

RESOURCES.

Demand and time loans	\$788,628 10
Loans on mortgages of real estate	164,978 50
Stocks and bonds.....	351,312 16
Expense account	988 67
Furniture, fixtures and banking rooms	19,913 98
Cash on deposit.....	66,541 22
Cash on hand.....	32,107 20
Expense foreclosure as trustee	1,158 18
	\$1,425,638 01

MAINE TRUST AND BANKING COMPANY—GARDINER.

NOVEMBER 23, 1895.

WESTON LEWIS, PRESIDENT. JOHN W. DANA, SECRETARY.

JOSIAH S. MAXCY, P. H. WINSLOW, VICE-PRESIDENTS.

FRANK E. DILL, ASSISTANT SECRETARY.

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

Organized August 15, 1889.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	30,000 00
Undivided profits	12,945 49
Time deposits	261,812 21
Demand deposits.....	72,802 12
Certificates of deposit....	13,350 00
Trust department	93,247 14
Treasurer's checks outstanding.....	512 90
Due to other banks.....	91 18
Discount account.....	11,836 00
	<hr/>
	\$596,597 04

 RESOURCES.

Demand and time loans	\$212,104 86
Loans on mortgages of real estate.....	79,364 5
Stocks and bonds.....	156,724 08
Trust investments	93,247 14
Due from other banks	42,943 13
Expense account	2,143 07
Furniture and fixtures.....	2,500 00
Cash on hand	7,570 26
	<hr/>
	\$596,597 04

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

NOVEMBER 23, 1895.

FRED BARKER, PRESIDENT.

W. R. PIPES, SECRETARY.

GEORGE BARKER, TREASURER.

JOHN H. JUDD, VICE PRESIDENT.

Trustees—Fred Barker, Charles P. Allen, A. R. Gould, B. B. Lancaster, Levi B. Patten, Arthur P. Libby, W. B. Gould, George Murton, John H. Judd, Charles D. DeWitt, A. M. Smith, Charles P. Ferguson, William C. Spaulding, H. W. Safford, R. J. Smith, Fred H. Blake, W. P. Brigham.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	2,500 00
Undivided profits.....	2,323 18
Time deposits.....	13,393 81
Demand deposits.....	14,237 45
Re-discounts.....	600 00
	<hr/>
	\$83,054 44

RESOURCES.

Demand and time loans.....	72,222 10
Real estate owned.....	3,978 67
Expense account.....	674 47
Furniture and fixtures.....	1,476 09
Cash on deposit.....	2,452 24
Cash on hand.....	2,250 87
	<hr/>
	\$83,054 44

NORTHING BANKING COMPANY—PORTLAND.

NOVEMBER 23, 1895.

CHAS. S. FOBES, PRESIDENT. WESTON F. MILLIKEN, VICE-PRESIDENT.
CHARLES L. MARSTON, SECRETARY.

Trustees—Charles S. Fobes, W. F. Milliken, Francis Fessenden, James E. McDowell, E. B. Mallett, Jr., James E. Hewey, Henry P. Cox, Thomas Fillebrown, H. S. Melcher, Selden Connor, J. L. H. Cobb, S. A. Holbrook, C. G. Totman.

Organized May 1, 1887.

LIA BILITIES.

Capital stock.....	\$ 50,000 00
Surplus.....	10,400 00
Undivided profits.....	1,785 88
Demand deposits.....	21,266 59
Certificates of deposit.....	11,160 00
Debentures outstanding.....	48,000 00
Trust department.....	8,500 00
Deposits for coupons.....	669 73
Bills payable.....	100,500 00
	<u>\$252,282 20</u>

RESOURCES.

Demand and time loans.....	\$43,324 27
Loans on mortgages of real estate.....	80,448 00
Stocks and bonds.....	92,850 00
Trust investments.....	8,500 00
Real estate owned.....	21,480 33
Expense account.....	263 88
Furniture and fixtures.....	228 20
Cash on deposit.....	1,512 21
Cash on hand.....	3,675 31
	<u>\$252,282 20</u>

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

NOVEMBER 23, 1895.

S. B. LOCKE, PRESIDENT.

H. D. SMITH, SECRETARY AND TREASURER.

Directors—S. B. Locke, W. H. Whitcomb, S. D. Andrews, F. H. Noyes, S. W. Sanborn.

Organized April 2, 1887.

 LIABILITIES.

Capital stock	\$10,000 00
Surplus	500 00
Undivided profits.....	6 35
Debentures outstanding	58,300 00
Bills payable	1,150 00
	<hr/>
	\$69,956 35

 RESOURCES.

Loans on mortgages of real estate.....	\$64,499 50
Real estate owned.....	4,750 00
Due from other banks.....	357 45
Expense account	17 00
Cash on deposit.....	297 81
Tax certificates.....	34 59
	<hr/>
	\$69,956 35

PEOPLE'S TRUST COMPANY—FARMINGTON.

NOVEMBER 23, 1895.

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

JAMES H. BONNEY, ASSISTANT TREASURER.

Trustees—George W. Wheeler, George M. Carrier, Chas. H. Pierce, Elbridge T. Smith, Daniel M. Bonney.*Organized September 5, 1885.*

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	10,000 00
Undivided profits.....	18,628 97
Time deposits.....	746,706 36
Demand deposits.....	27,357 65
Certificates of deposit.....	6,670 00
Unpaid dividends	789 00
Treasurer's checks outstanding.....	800 00
Due to other banks.....	7 07
Due W. A. Barnes & Company.....	3 54
Due A. B. Robbins.....	64 00
	\$911,026 59

RESOURCES.

Demand and time loans	\$231,002 36
Loans on mortgages of real estate.....	245,636 62
Stocks and bonds.....	309,611 27
Real estate owned.....	62,620 68
Due from other banks.....	13,576 38
Expense account	1,501 65
Furniture and fixtures.....	1,611 25
Cash on hand	45,181 57
Taxes	284 81
	\$911,026 59

PORTLAND TRUST COMPANY—PORTLAND.

NOVEMBER 23, 1895.

WILLIAM G. DAVIS, PRESIDENT. JAMES P. BAXTER, VICE-PRESIDENT.

HARRY BUTLER, SECRETARY.

Trustees—William G. Davis, James P. Baxter, Geo. S. Hunt, Mark P. Emery, Chas. F. Libby, Wm. W. Brown, David W. Snow, Augustus R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Philip G. Brown, Wm. N. Davis, Frederick Robie, Samuel A. Holbrook, William Sweat.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	40,000 00
Undivided profits	7,708 90
Demand deposits.....	322,328 31
Certificates of deposit.....	55,167 34
Trust department	47,373 30
Deposits for coupons.....	2,462 50
Due to other banks	14,960 67
Sinking funds for corporations...	214,711 46
	<hr/>
	\$804,712 48

 RESOURCES.

Demand and time loans	\$356,771 90
Stocks and bonds.....	174,121 25
Trust investments.....	47,207 07
Expense account ..	496 48
Cash on deposit.....	10,580 65
Cash on hand	3,351 32
Sinking funds investment.....	212,183 81
	<hr/>
	\$804,712 48

ROCKLAND TRUST COMPANY—ROCKLAND.

NOVEMBER 23, 1895.

A. F. CROCKETT, PRESIDENT.

E. A. BUTLER, VICE PRESIDENT.

C. M. KALLOCH, SECRETARY.

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, C. E. Littlefield, 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	17,942 46
Time deposits	46,653 28
Demand deposits.....	118,193 73
Certificates of deposit	9,896 67
Unpaid dividends	30 00
Suspense account	1,000 00
	\$293,716 14

RESOURCES.

Demand and time loans	\$203,557 30
Stocks and bonds..	50,622 50
Furniture and fixtures.....	1,400 00
Cash on deposit	27,236 03
Cash on hand	6,900 31
Vault and safe deposit boxes.....	4,000 00
	\$293,716 14

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

NOVEMBER 23, 1895.

GEORGE D. BISBEE, PRESIDENT. WALDO PETTENGILL, VICE-PRESIDENT.

ELISHA PRATT, TREASURER.

Trustees—George D. Bisbee, Waldo Pettengill, Francis A. Danforth, Milton G. Shaw, Hugh J. Chisholm, Charles D. Brown, Ceylon Rowe, John S. Harlow, William W. Mason.

Organized February 1, 1895.

 LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits	4,396 43
Time deposits.....	27,695 51
Demand deposits.....	57,996 96
Treasurer's checks outstanding.....	519 75
	<hr/>
	\$140,608 65

 RESOURCES.

Demand and time loans....	\$86,590 02
Loans on mortgages of real estate.....	19,238 31
Stocks and bonds.....	15,145 00
Real estate owned.....	2,816 21
Due from other banks	7,523 44
Expense account	2,081 88
Furniture and fixtures	377 31
Cash on hand.....	6,836 48
	<hr/>
	\$140,608 65

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

NOVEMBER 23, 1895.

FRED E. RICHARDS, PRESIDENT.

FRANK E. ALLEN, TREASURER.

Trustees—Fred E. Richards, Josiah H. Drummond, Percival Bonney, Frederick Robie, Fred N. Dow, Lyman M. Cousens, Henry P. Cox, Payson Tucker, Edward B. Winslow, Wm. W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Henry Ingalls, Charles C. Burrill, Galen C. Moses, Edward H. Lawry, Russell D. Woodman, Edward C. Reynolds, H. L. Shepherd.

Organized January 3, 1894.

 LIABILITIES.

Capital stock.....	\$250,000 00
Undivided profits	2,952 04
Time deposits	2,450 04
	<hr/>
	\$255,402 08

 RESOURCES.

Loans on mortgages of real estate	\$114,395 00
Stocks and bonds.....	134,150 00
Unpaid interest.....	6,608 73
Cash on deposit.....	229 85
Cash on hand	23 50
	<hr/>
	\$255,402 08

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

NOVEMBER 23, 1895.

I. C. LIBBY, PRESIDENT.

F. C. THAYER, VICE-PRESIDENT.

R. E. ATTWOOD, TREASURER.

W. T. HAINES, SECRETARY.

Trustees—I. C. Libby, F. C. Thayer, W. T. Haines, Horace Purington, W. A. R. Boothby, Frank Redington, P. S. Heald, Martin Blaisdell, Daniel Libby, C. W. Folsom, A. F. Gerald, H. W. Dodge, A. M. Card, J. G. Barton, C. H. Merrill, O. H. Judkins, N. R. Wellington.

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits	11,513 31
Time deposits	101,543 56
Demand deposits.....	71,763 92
Unpaid dividends	54 00
Deposits for coupons	129 25
Treasurer's checks outstanding.....	569 58
Bills payable... ..	15,000 00
Re-discounts	2,337 68
Discount account.....	525 00
	\$303,436 30

RESOURCES.

Demand and time loans.....	\$95,040 61
Loans on mortgages of real estate and other security	82,247 75
Stocks and bonds	54,000 00
Due from other banks... ..	17,134 57
Expense account	264 34
Furniture, fixtures and vault.....	40,812 52
Cash on hand	13,936 51
	\$303,436 30

WESTBROOK TRUST COMPANY—WESTBROOK.

NOVEMBER 23, 1895.

JAMES PENNELL, PRESIDENT.

JOHN C. SCATES, VICE-PRESIDENT.

RUSSELL D. WOODMAN, TREASURER.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	5,800 00
Undivided profits.....	1,732 56
Time deposits.....	197,812 27
Demand deposits.....	43,876 87
Certificates of deposit.....	5,985 00
Unpaid dividends.....	33 00
Due to other banks.....	12,362 22
	<hr/>
	\$317,601 92

 RESOURCES.

Demand and time loans.....	\$158,518 77
Loans on mortgages of real estate.....	45,669 32
Stocks and bonds.....	77,380 00
Real estate owned.....	8,050 00
Due from other banks.....	18,807 05
Furniture and fixtures.....	2,000 00
Cash on hand.....	7,176 78
	<hr/>
	\$317,601 92

RETURNS OF SECRETARIES
OF
LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

NOVEMBER 23, 1895

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

NOVEMBER 23, 1895.

A. R. SAVAGE, PRESIDENT.

GEORGE G. GIFFORD, SECRETARY.

W. M. GREENLEAF, TREASURER.

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

Organized June, 1887.

LIABILITIES.

Accumulated capital	\$141,686 65
Guaranty fund	1,628 89
Advances	15,621 18
Interest.....	1,044 17
Fines	98
Premiums	417 94
Membership fees	291 64
Forfeited shares.....	15 19
Due on loans.....	246 90
	\$160,953 54

RESOURCES.

Loans on mortgages of real estate.....	\$153,975 00
Loans on shares ..	5,185 00
Permanent expense.....	345 61
Current expense.....	43 50
Cash on hand and on deposit..	1,404 43
	\$160,953 54

Number of shareholders.....	349
Number of borrowers.....	136
Number of shares outstanding.....	1778½
Number of shares pledged for loans	778½
Number of loans.....	139
Amount of advance payments, if any, included in capital dues.....	\$3,429 25
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year	7½%
Amount of dividend	\$10,772 53
Rate of interest charged on loans	6%
Average premium charged on loans	2.6%

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.....	403	102	\$41 51	\$145 51	.....	\$55,226 57
2	October, 1887.....	34	98	39 19	137 19	.....	4,401 24
3	January, 1888	87½	95	36 09	131 09	.....	12,001 36
4	April, 1888.....	48	92	35 43	125 43	.....	5,720 09
5	July, 1888.....	39	89	31 11	120 11	.....	4,449 89
6	October, 1888.....	79	86	28 31	114 31	\$109 02	8,378 97
7	January, 1889.....	57	83	26 02	109 92	.....	5,703 44
8	April, 1889.....	47	80	23 85	103 85	.....	4,405 86
9	July, 1889.....	22	77	21 84	98 84	.....	1,115 76
10	October, 1889.....	35	74	19 90	93 90	.....	3,122 18
11	January, 1890.....	43	71	18 09	89 09	.....	3,617 86
12	April, 1890.....	37	68	16 21	84 21	.....	2,969 89
13	July, 1890.....	36	65	14 83	79 83	.....	2,740 09
14	October, 1890.....	45	62	13 39	75 39	.....	3,222 93
15	January, 1891.....	25	59	11 86	70 86	.....	1,682 93
16	April, 1891.....	30	56	10 55	66 55	.....	1,896 68
17	July, 1891.....	28	53	9 26	62 26	.....	1,656 12
18	October, 1891.....	34	50	8 65	58 65	.....	1,894 40
19	January, 1892.....	38	47	7 26	54 26	.....	1,958 79
20	April, 1892.....	47	44	6 30	50 30	.....	2,245 90
21	July, 1892.....	31	41	5 38	46 38	.....	1,365 90
22	October, 1892.....	53	38	4 58	42 58	.....	2,143 91
23	January, 1893.....	62	35	3 83	38 83	.....	2,287 09
24	April, 1893.....	48	32	3 17	35 17	.....	1,603 76
25	July, 1893.....	25	29	2 57	31 57	.....	749 79
26	October, 1893.....	20	26	2 04	28 04	.....	722 76
27	January, 1894.....	53	23	1 59	24 59	.....	1,238 11
28	April, 1894.....	31	20	1 17	21 17	.....	623 46
29	July, 1894.....	52	17	81	17 81	.....	879 82
30	October, 1894.....	57	14	54	14 54	.....	787 35
31	January, 1895.....	41	11	21	11 21	.....	436 63
32	April, 1895.....	26	8	15	8 15	.....	201 31
33	July, 1895.....	38	5	04	5 04	.....	181 76
34	October, 1895.....	27	2	.....	2 00	.....	52 00
		1,778½					\$141,684 60

* Instalments paid and 4% computed semi-annually.

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

NOVEMBER 23, 1895.

THOMAS J. LYNCH, PRESIDENT.

WILLIAM H. LIBBY, SECRETARY.

TREBY JOHNSON, TREASURER.

Directors—M. S. Holway, Howard Owen, Thomas J. Lynch, A. G. Andrews, C. B. Chick, William H. Libby, George W. Vickery, C. R. Hall, A. W. Whitney.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital.....	\$237,222 46
Guaranty fund.....	661 93
Interest.....	3,084 79
Fines.....	25 70
Premiums.....	1,077 35
	\$242,072 23

RESOURCES.

Loans on mortgages of real estate.....	\$224,750 00
Loans on shares.....	1,210 00
Real estate by foreclosure.....	1,369 80
Current expense.....	33 85
Cash on hand and on deposit.....	4,681 51
Temporary loans.....	10,000 00
Taxes paid on real estate.....	27 07
	\$242,072 23

Number of shareholders.....	543
Number of borrowers.....	221
Number of shares outstanding.....	3,606
Number of shares pledged for loans.....	1,198
Number of loans.....	229
Rate of dividend the past year.....	6%
Amount of dividend.....	\$15,142 63
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

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 17, 1887.....	225	100	32 79	132 79	132 79	\$29,877 75
2	December 1, 1887.....	98	96	28 28	124 28	124 28	12,179 44
3	March 1, 1888.....	59	93	27 83	120 83	120 83	7,128 97
4	June 1, 1888.....	42	90	26 43	116 43	116 43	4,890 06
5	September 1, 1888.....	114	87	24 50	111 50	111 50	12,711 00
6	December 1, 1888.....	122	84	22 40	106 40	106 40	12,980 80
7	March 1, 1889.....	65	81	20 85	101 85	101 85	6,620 25
8	June 1, 1889.....	48	78	18 50	96 50	96 50	4,632 00
9	September 1, 1889.....	64	75	17 41	92 41	92 41	5,914 24
10	December 1, 1889.....	301	72	16 08	88 08	88 08	26,512 08
11	March 1, 1890.....	106	69	14 61	83 61	83 61	8,862 66
12	June 1, 1890.....	178	66	13 16	79 16	79 16	14,090 48
13	September 1, 1890.....	153	63	11 78	74 78	74 78	11,441 34
14	December 1, 1890.....	325	60	10 68	70 68	70 68	22,971 00
15	March 1, 1891.....	123	57	9 18	66 18	66 18	8,140 14
16	June 1, 1891.....	156	54	8 33	62 33	62 33	9,723 48
17	September 1, 1891.....	123	51	7 34	58 34	58 34	7,175 82
18	December 1, 1891.....	78	48	6 43	54 43	54 43	4,244 54
19	March 1, 1892.....	112	45	5 58	50 58	50 58	5,664 96
20	June 1, 1892.....	99	42	4 67	46 67	46 67	4,620 33
21	September 1, 1892.....	70	39	4 04	43 04	43 04	3,012 80
22	December 1, 1892.....	78	36	3 11	39 11	39 11	3,050 58
23	March 1, 1893.....	93	33	2 75	35 75	35 75	3,324 75
24	June 1, 1893.....	70	30	2 27	32 27	32 27	2,258 90
25	September 1, 1893.....	37	27	1 79	28 79	28 79	1,065 23
26	December 1, 1893.....	136	24	1 37	25 37	25 37	3,450 32
27	March 1, 1894.....	109	21	99	21 99	21 99	2,396 91
28	June 1, 1894.....	78	18	71	18 71	18 71	1,459 38
29	September 1, 1894.....	73	15	46	15 46	15 46	1,128 58
30	December 1, 1894.....	61	12	27	12 27	12 27	748 47
31	March 1, 1895.....	55	9	13	9 13	9 13	502 15
32	June 1, 1895.....	66	6	04	6 04	6 04	398 64
33	September 1, 1895.....	89	3	.....	3 00	3 00	267 00
		3,606					\$243,445 05

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

NOVEMBER 23, 1895.

JAMES A. BOARDMAN, PRESIDENT. HERBERT C. QUIMBY, SECRETARY.

ARTHUR F. STETSON TREASURER.

Directors—Michael C. O'Brien, Henry G. Thompson, Edwin F. Dillingham, Joseph F. Snow, Arthur Chapin, James A. Boardman, Herbert C. Quimby.

Organized February 15, 1886.

LIA BILITIES.

Accumulated capital	\$244,082 68
Guaranty fund	3,298 50
Interest	5,617 41
Fines	106 53
Premiums	1,090 28
Forfeited shares	3 05
Transfer fees	1 75
Withdrawal fees	267 01
Due on loans	1,400 00
Profits	2,773 73
	\$258,640 94

RESOURCES.

Loans on mortgages of real estate	\$241,608 00
Loans on shares	4,330 00
Furniture and fixtures	165 44
Current expense	965 34
Cash on hand and on deposit	11,332 75
Taxes unpaid on mortgages	239 41
	\$258,640 94

Number of shareholders	781
Number of borrowers	275
Number of shares outstanding	5,313
Number of shares pledged for loans	1,435
Number of loans	399
Amount of advance payments, if any, included in capital dues	\$671 00
Rate of dividend the past year	6%
Amount of dividend	\$13,495 35
Rate of interest charged on loans	6%
Average premium charged on loans .....	.9%

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.....	31	117	\$42 06	\$159 36	\$148 85	\$4,940 91
2	July 1, 1886.....	22	113	37 50	150 50	141 13	3,567 91
3	January 1, 1887.....	25	107	32 87	139 87	131 65	3,588 83
4	July 1, 1887.....	17	101	35 39	136 39	127 54	2,356 68
5	January 1, 1888.....	45	95	24 31	119 31	113 23	5,207 97
6	July 1, 1888.....	314	89	22 03	111 03	105 52	34,436 68
7	January 1, 1889.....	305	83	19 00	102 00	97 25	31,377 21
8	July 1, 1889.....	225	77	15 87	92 87	88 90	20,835 28
9	January 1, 1890.....	184	71	13 59	84 59	81 19	15,875 88
10	July 1, 1890.....	165	65	10 89	75 89	73 17	13,333 06
11	January 1, 1891.....	334	59	8 75	67 75	65 56	21,315 81
12	July 1, 1891.....	251	53	6 93	59 93	58 20	15,197 79
13	January 1, 1892.....	189	47	5 20	52 20	50 90	10,091 69
14	July 1, 1892.....	172	41	3 74	44 74	43 80	7,945 55
15	January 1, 1893.....	472	35	2 59	37 59	36 94	17,855 57
16	July 1, 1893.....	249	29	1 58	30 58	30 19	7,564 11
17	January 1, 1894.....	481	23	89	23 89	23 67	11,441 68
18	July 1, 1894.....	296	17	39	17 39	17 29	5,140 34
19	January 1, 1895.....	690	11	10	11 10	11 08	7,647 76
20	July 1, 1895.....	846	5	.....	5 00	5 00	4,362 00
		5,313					\$244,082 68

BATH LOAN AND BUILDING ASSOCIATION—BATH.

NOVEMBER 23, 1895.

H. W. SWANTON, PRESIDENT. C. A. CORLISS, SECRETARY AND TREASURER.

Directors—H. W. Swanton, C. H. McLellan, A. B. Haggett, G. C. Moses, C. E. Patten, C. L. Farnham, C. C. Low, E. F. Kelley, C. A. Corliss.*Organized July 18, 1890.*

LIABILITIES.

Accumulated capital.....	\$28,036 98
Guaranty fund.....	146 63
Interest.....	337 98
Fines	1 24
Premiums	53 24
Forfeited shares.....	137 46
Profits.....	49 55
Suspense account.....	300 22
	\$29,063 30

RESOURCES.

Loans on mortgages of real estate	\$28,478 00
Permanent expense.....	75 00
Current expense.....	8 75
Cash on hand and on deposit.....	140 71
Accrued earnings	360 84
	\$29,063 30

Number of shareholders	110
Number of borrowers.....	27
Number of shares outstanding	600
Number of shares pledged for loans.....	182
Number of loans	52
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,422 30
Rate of interest charged on loans.....	6%
Average premium charged on loans	46%

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.....	187	63	10 63	\$73 63	\$70 97	\$13,768 81
2	March, 1891.....	25	57	8 56	65 56	63 42	1,639 00
3	October 1, 1891.....	52	50	6 52	56 52	54 89	2,939 04
4	April 1, 1892.....	39	44	4 91	48 91	47 68	1,907 49
5	October 1, 1892.....	109	38	3 52	41 52	40 64	4,525 68
6	April 1, 1893.....	35	32	2 38	34 38	33 78	1,203 30
7	October 1, 1893.....	55	26	1 46	27 46	26 91	1,510 30
8	April 1, 1894.....	33	20	83	20 83	20 62	687 39
9	October 1, 1894.....	14	14	39	14 39	14 29	201 46
10	April 1, 1895.....	21	8	10	8 10	8 08	170 10
11	October 1, 1895.....	30	2	.....	2 00	2 00	60 00
		600					\$28,612 57

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

NOVEMBER 23, 1895.

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

Directors—John G. Brooks, R. F. Dunton, J. M. Fletcher, Albert Gammans, S. H. Matthews, A. Cutter Sibley, William B. Swan, L. A. Knowlton, A. I. Brown.*Organized January 21, 1891.*

LIABILITIES.

Accumulated capital.....	\$22,642 67
Guaranty fund.....	79 77
Interest.....	208 68
Fines	2 61
Premiums	30 05
Profits	292 19
Due C. G. Ferguson.....	3 00
	\$23,258 97

RESOURCES.

Loans on mortgages of real estate.....	\$20,660 00
Loans on shares	100 00
Stocks and bonds.....	1,000 00
Cash on hand and on deposit.....	1,498 97
	\$23,258 97
Number of shareholders.....	90
Number of borrowers	34
Number of shares outstanding	486
Number of shares pledged for loans..	114
Number of loans	37
Amount of advance payments, if any, included in capital dues	\$46 00
Rate of dividend the past year.....	5%
Amount of dividend.....	\$1,121 86
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

STOCKS AND BONDS.

Village of Cambridge, Ohio (charged on books)..... \$1,000 00

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	241	57	.....	\$64 37	.....	\$15,387 52
2	September, 1891.....	46	51	.....	56 71	.....	2,615 67
3	March, 1892.....	22	45	.....	49 22	.....	1,091 43
4	September, 1892.....	17	39	.....	42 04	.....	694 96
5	March, 1893.....	42	33	.....	35 06	.....	1,457 40
6	September, 1893.....	17	27	.....	28 28	.....	480 76
7	March, 1894.....	4	21	.....	21 76	.....	42 80
8	September, 1894.....	30	15	.....	15 30	.....	455 17
9	March, 1895.....	37	9	.....	9 08	.....	324 86
10	September, 1895.....	30	3	.....	3 00	.....	92 00
		486					\$22,642 67

* Two and one-half per cent, semi-annually.

† Four per cent basis from beginning of share to withdrawal.

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

NOVEMBER 23, 1895.

JOHN FURBISH, PRESIDENT.

WILLIAM M. PENNELL, SECRETARY.

J. W. FISHER, TREASURER.

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

Organized September, 1888.

LIABILITIES.

Accumulated capital.....	\$68,288 92
Guaranty fund.....	887 81
Interest.....	707 05
Fines ..	17 41
Premiums	118 05
Membership fees.....	11 00
Withdrawal fees.....	24 60
Profits	401 19
Interest on advances.....	31 86
	\$70,487 89

RESOURCES.

Loans on mortgages of real estate.....	\$66,260 35
Loans on shares	3,900 00
Cash on hand and on deposit.....	327 54
	\$70,487 89

Number of shareholders	237
Number of borrowers	97
Number of shares outstanding	1,127
Number of shares pledged for loans.....	426
Number of loans.....	126
Amount of advance payments, if any, included in capital dues	\$1,893
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	7½%
Amount of dividend.....	\$4,307 36
Rate of interest charged on loans.....	6%
Average premium charged on loans .....	.6%

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	87	\$23 62	\$110 62	\$104 72	\$16,563 00
2	January, 1889.....	81	83	21 43	104 43	99 07	8,458 83
3	April, 1889.....	36	80	19 84	99 84	94 88	3,594 24
4	July, 1889	18	79	18 28	95 28	90 71	1,715 04
5	January, 1890.....	44	71	15 45	86 45	82 59	3,803 80
6	April, 1890.....	16	68	14 11	82 11	78 58	1,313 76
7	October, 1890.....	29	62	11 72	73 72	71 04	2,137 88
8	January, 1891.....	46	59	10 53	69 53	66 90	3,198 38
9	April, 1891.....	49	56	9 47	65 47	63 10	3,208 03
10	July, 1891.....	40	53	8 43	61 43	59 32	2,457 20
11	October, 1891.....	24	50	7 46	57 46	55 60	1,379 04
12	January, 1892.....	82	47	6 59	53 59	51 94	4,394 38
13	April, 1892.....	47	44	5 74	49 74	48 31	2,337 78
14	July, 1892.	35	41	4 97	45 97	44 73	1,608 95
15	October, 1892.....	54	38	4 26	42 26	41 20	2,282 04
16	January, 1893.....	36	35	3 58	38 58	37 69	1,388 88
17	April, 1893.....	36	32	2 96	34 96	34 22	1,258 56
18	July, 1893.....	68	29	2 40	31 40	30 80	2,135 20
19	October, 1893.....	34	26	1 88	27 88	27 41	1,147 92
20	January, 1894.....	28	23	1 43	24 43	24 07	684 04
21	April, 1894.....	16	20	1 06	21 06	20 80	336 96
22	July, 1894.....	18	17	74	17 74	17 56	319 32
23	October, 1894.....	28	14	48	14 48	14 36	405 44
24	January, 1895.....	32	11	26	11 26	11 20	360 32
25	April, 1895.....	27	8	11	8 11	8 09	219 08
26	July, 1895.....	31	5	03	5 03	5 02	155 93
27	October, 1895.....	22	2	.....	2 00	2 00	44 00
		1,127					\$66,938 00

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

NOVEMBER 23, 1895.

PARKER SPOFFORD, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

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

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$15,526 41
Guaranty fund	33 00
Interest.....	372 67
Fines	11 73
Premiums	76 28
Transfer fees.....	25
Withdrawal fees.....	19 37
Profits	44 45
	\$16,084 16

RESOURCES.

Loans on mortgages of real estate.....	\$15,856 00
Loans on shares.....	200 00
Current expense	16 12
Cash on hand and on deposit.....	12 04
	\$16,084 16
Number of shareholders	119
Number of borrowers.....	37
Number of shares outstanding	394
Number of shares pledged for loans.....	92
Number of loans ..	43
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$901 65
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.102%

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 1, 1889.....	29	79	\$15 85	\$94 85	\$90 89	\$2,750 65
2	March 1, 1890.....	41	69	12 36	81 36	78 27	3,335 76
3	July 1, 1890.....	25	65	10 95	75 95	73 21	1,898 75
4	January 1, 1891.....	11	59	8 91	67 91	65 68	747 01
5	July 1, 1891.....	23	53	7 09	60 09	58 32	1,382 07
6	January 1, 1892.....	20	47	5 49	52 49	51 12	1,049 80
7	July 1, 1892.....	15	41	4 11	45 11	44 08	676 65
8	January 1, 1893.....	15	35	2 95	37 95	37 21	569 25
9	July 1, 1893.....	21	29	1 97	30 97	30 48	650 37
10	January 1, 1894.....	28	23	1 19	24 19	23 89	677 32
11	July 1, 1894.....	42	17	60	17 60	17 35	739 20
12	January 1, 1895.....	80	11	21	11 21	10 96	896 80
13	July 1, 1895.....	44	5	.....	5 00	4 75	220 00
		394					\$15,593 63

CASCO LOAN AND BUILDING ASSOCIATION.—PORTLAND.

NOVEMBER 23, 1895.

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, 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, C. W. T. Goding.

Organized February 11, 1888.

LIA BILITIES.

Accumulated capital.....	\$352,831 38
Guaranty fund.....	3,231 81
Forfeited shares.....	6 00
Due on loans....	600 00
Profits	6,760 23
Other liabilities	26 98
	\$363,456 40

RESOURCES.

Loans on mortgages of real estate	\$301,750 00
Loans on shares	12,000 00
Real estate by foreclosure.....	33,103 58
Furniture and fixtures.....	168 10
Current expense.....	452 73
Cash on hand and on deposit.....	6,681 99
Loans on collaterals	9,300 00
	\$363,456 40

Number of shareholders	825
Number of borrowers	321
Number of shares outstanding.....	4,821
Number of shares pledged for loans.....	1,665
Number of loans.....	321
Amount of advance payments, if any, included in capital dues	\$33,000 00
Rate of interest allowed on advance payments	5%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$26,912 49
Rate of interest charged on loans.....	6%
Average premium charged on loans	3%

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	94	\$43 16	\$137 16	\$126 39	\$5,212 08
2	May 14, 1888.....	33	91	39 84	130 84	116 88	4,317 72
3	November 10, 1888.....	326	85	33 96	118 96	110 47	38,780 96
4	May 1, 1889.....	492	79	28 46	107 45	100 33	52,865 40
5	November 1, 1889.....	749	73	23 70	96 70	90 77	72,428 30
6	February 1, 1890.....	554	70	21 46	91 46	86 09	50,668 84
7	August 1, 1890.....	157	64	17 38	81 38	77 03	12,776 66
8	February 1, 1891.....	250	58	13 79	71 79	68 34	17,947 50
9	August 1, 1891.....	238	52	10 68	62 68	60 01	14,917 84
10	February 1, 1892.....	116	46	8 02	54 02	52 01	6,266 32
11	August 1, 1892.....	97	40	5 78	45 78	44 33	4,440 66
12	February 1, 1893.....	522	34	3 91	37 91	36 93	19,789 02
13	August 1, 1893.....	134	28	2 45	30 45	29 84	4,562 70
14	February 1, 1894.....	384	22	1 35	23 35	23 01	8,966 40
15	August 1, 1894.....	159	16	58	16 58	16 43	2,136 22
16	February 1, 1895.....	382	10	14	10 14	10 10	3,873 52
17	August 1, 1895.....	190	4	.....	4 00	.....	760 00
		4,821					\$320,710 14

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 23, 1895.

JAMES F. HAWKES, PRESIDENT. JAMES L. RACKLEFF, SECRETARY.
WILLIAM J. KNOWLTON, TREASURER.

Directors—Henry B. Cleaves, Arthur K. Hunt, Robert A. McClutchy, Enoch W. Hunt, Edward C. Reynolds, George S. Hunt, Alex. T. Laughlin, Zenas Thompson, William J. Knowlton, Philip F. Turner, Samuel Rolfe, James F. Hawkes, Kimball Eastman, Frank W. Robinson.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.	\$112,662 84
Guaranty fund.	1,400 00
Advances	7,316 00
Forfeited shares.....	51 73
Profits	229 93
	<hr/>
	\$121,660 50

RESOURCES.

Loans on mortgages of real estate.....	\$119,950 00
Loans on shares	1,680 00
Cash on hand and on deposit.. ..	13 00
Other resources.....	17 50
	<hr/>
	\$121,660 50
<hr/>	
Number of shareholders.....	416
Number of borrowers.....	89
Number of shares outstanding	2,326
Number of shares pledged for loans.....	653
Number of loans.....	89
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year	9%
Amount of dividend.....	\$8,751 82
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.....	579	66	\$18 51	\$84 51	\$79 89	\$48,931 29
2	November, 1890.....	173	60	14 97	74 97	71 23	12,969 81
3	May, 1891.....	192	54	11 88	65 88	62 91	12,648 96
4	November, 1891.....	108	48	9 29	57 29	54 97	6,187 32
5	May, 1892.....	270	42	7 05	49 05	47 29	13,243 50
6	November, 1892.....	161	36	5 13	41 13	39 85	6,621 93
7	May, 1893.....	116	30	3 53	33 53	32 65	3,889 48
8	November, 1893.....	80	24	2 26	26 26	25 70	2,100 80
9	May, 1894.....	206	18	1 29	19 29	18 97	3,973 74
10	November, 1894.....	221	12	59	12 59	12 45	2,782 39
11	May, 1895.....	220	6	16	6 16	6 12	1,355 20
		2,326					\$114,704 42

DEERING LOAN AND BUILDING ASSOCIATION—DEERING.

NOVEMBER 23, 1895.

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, E. G. Johnson, J. C. Colesworthy, Elbridge Matthews, A. L. Chapman, J. J. Frye, I. F. Tibbetts.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital.....	\$23,523 07
Guaranty fund.....	113 86
Advances.....	15,929 00
Interest.....	509 25
Fines.....	4 06
Premiums.....	324 15
Forfeited shares.....	46 76
Transfer fees.....	25
Due on loans.....	2,365 60
Profits.....	33 69
Unpaid orders.....	18 40
	\$42,868 09

RESOURCES.

Loans on mortgages of real estate.....	\$41,500 00
Permanent expense.....	169 40
Current expense.....	13 20
Cash on hand and on deposit.....	1,185 49
	\$42,868 09
Number of shareholders.....	281
Number of borrowers.....	38
Number of shares outstanding.....	1,187
Number of shares pledged for loans.....	220
Number of loans.....	38
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	12%
Amount of dividend.....	\$1,639 41
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.....	419	28	\$3 31	\$31 30	\$30 84	\$12,880 34
2	March 3, 1894.....	269	21	1 70	22 70	22 27	6,079 30
3	September 1, 1894.....	157	15	73	15 73	15 54	2,435 61
4	March 2, 1895.....	199	9	18	9 18	9 13	1,718 82
5	September 7, 1895.....	143	3	.....	3 00	3 00	409 00
		1,187					\$23,523 07

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

NOVEMBER 23, 1895.

M. L. ABBOTT, PRESIDENT.

A. A. SPRINGALL, SECRETARY.

S. M. LEIGHTON, 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.....	\$46,041 43
Guaranty fund.....	137 45
Advances.....	32 00
Interest.....	894 55
Fines.....	29 81
Premiums.....	137 35
Transfer fees.....	75
Withdrawal fees.....	14 43
Due on loans.....	100 00
Profits.....	54 74
Rents.....	54 00
	\$47,496 51

RESOURCES.

Loans on mortgages of real estate.....	\$39,435 00
Loans on shares.....	1,335 00
Stocks and bonds.....	3,000 00
Permanent expense.....	41 15
Current expense.....	30 87
Cash on hand and on deposit.....	3,365 79
Suspense account.....	172 88
Foreclosure expense.....	115 82
	\$47,496 51
Number of shareholders.....	186
Number of borrowers.....	77
Number of shares outstanding.....	762
Number of shares pledged for loans.....	244
Number of loans.....	105
Amount of advance payments, if any, included in capital dues.....	\$32 00
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,288 84
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

STOCKS AND BONDS OWNED.

Mousam River Railroad bonds..... \$3,000 00

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 26, 1886.....	71	113	\$36 05	\$149 05	\$141 84	\$10,582 02
2	January 1, 1887.....	33	107	31 80	138 80	132 44	4,580 34
3	July 1, 1887.....	31	101	27 84	128 84	123 27	3,977 80
4	January 1, 1888.....	30	95	24 17	119 17	114 34	3,569 14
5	July 1, 1888.....	14	89	20 79	109 79	105 63	1,536 86
6	January 1, 1889.....	56	83	17 67	100 67	97 14	5,621 53
7	July 1, 1889.....	26	77	14 87	91 87	88 90	2,326 35
8	January 1, 1890.....	16	71	12 35	83 35	80 88	1,327 97
9	July 1, 1890.....	22	65	10 08	75 08	73 08	1,634 76
10	January 1, 1891.....	21	59	8 04	67 04	65 43	1,387 84
11	July 1, 1891.....	19	53	6 26	59 26	58 01	1,101 94
12	January 1, 1892.....	19	47	4 73	51 73	50 58	982 87
13	July 1, 1892.....	16	41	3 45	44 45	43 76	659 20
14	January 1, 1893.....	54	35	2 41	37 41	36 92	2,014 58
15	July 1, 1893.....	29	29	1 53	30 53	30 23	873 37
16	January 1, 1894.....	54	23	88	23 88	23 70	1,283 74
17	July 1, 1894.....	60	17	40	17 40	17 32	1,020 00
18	January 1, 1895.....	92	11	11	11 11	11 09	1,013 12
19	July 1, 1895.....	99	5	.....	5 00	5 00	520 00
		762					\$46,073 43

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

NOVEMBER 23, 1895.

A. W. KING, PRESIDENT.

HENRY W. CUSHMAN, SECRETARY.

CHARLES H. DRUMMEY, TREASURER.

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

Organized April 21, 1891.

LIABILITIES.

Accumulated capital.....	\$12,903 61
Guaranty fund.....	49 77
Advances.....	2,390 00
Interest.....	389 90
Fines.....	9 54
Premiums.....	92 47
Forfeited shares.....	40 28
Withdrawal fees.....	3 39
Profits.....	20 81
	\$15,899 77

RESOURCES.

Loans on mortgages of real estate.....	\$15,300 00
Loans on shares.....	75 00
Permanent expense.....	128 85
Current expense.....	25
Cash on hand and on deposit.....	395 67
	\$15,899 77
Number of shareholders.....	136
Number of borrowers.....	25
Number of shares outstanding.....	442
Number of shares pledged for loans.....	64
Number of loans.....	25
Amount of advance payments, if any, included in capital dues.....	\$476 56
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$498 89
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

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,	1891.....	128	55	\$6 77	\$61 77	\$60 06	\$7,906 56
2	January,	1892.....	16	47	4 72	51 73	50 55	827 68
3	July,	1892.....	2	41	3 27	44 27	43 45	88 54
4	January,	1893.....	19	35	2 41	37 41	36 81	710 79
5	July,	1893.....	5	29	1 45	30 45	30 09	152 25
6	January,	1894.....	31	23	86	23 86	23 64	739 66
7	July,	1894.....	29	17	38	17 38	17 29	504 02
8	January,	1895.....	152	11	11	11 11	11 09	1,688 72
9	July,	1895.....	60	5	.....	5 00	5 00	300 00
			442					\$12,918 22

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 23, 1895.

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, 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, Bryce M. Edwards, George B. Bagley, Edward H. Sargent, Jesse M. Boardman, Jordan Snow, George Smith, Franklin M. Lawrence, A. L. Hanscome.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$81,511 20
Guaranty fund	937 87
Advances.....	6,155 03
Interest.....	324 50
Fines	8 40
Premiums	245 75
Withdrawal fees.....	50
Due on loans.....	3,761 43
Profits	30 85
Valuation committee fees.....	10 76
Interest on deposit.....	19 73
	\$93,006 02

RESOURCES.

Loans on mortgages of real estate.....	\$82,400 00
Loans on shares.....	1,400 00
Current expense	12 00
Cash on hand and on deposit.....	9,194 02
	\$93,006 02
Number of shareholders	351
Number of borrowers.....	81
Number of shares outstanding	1,754
Number of shares pledged for loans.....	488
Number of loans.. ..	81
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$6,558 15
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3.8%

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	August 19, 1891.....	567	52	12 17	\$64 17	\$61 13	\$36,003 82
2	November 18, 1891.....	143	49	10 69	59 69	57 02	8,546 30
3	May 18, 1892.....	393	43	8 07	51 07	49 05	19,824 51
4	November 16, 1892.....	148	37	5 89	42 89	41 42	6,331 72
5	May 17, 1893.	146	31	4 14	35 14	34 10	5,139 44
6	November 15, 1893.....	111	25	2 80	27 80	27 10	2,950 80
7	May 16, 1894	64	19	1 63	20 63	20 22	1,263 32
8	November 21, 1894.....	40	13	75	13 75	13 56	495 00
9	May 15, 1895.....	139	7	11	7 11	7 08	956 29
10	November 1, 1895.....	3	1	.....	1 00	1 00	
		1,754					\$81,511 20

FORT FAIRFIELD LOAN AND BUILDING ASSOCIATION
—FORT FAIRFIELD.

NOVEMBER 23, 1895.

J. F. HACKER, PRESIDENT. HERBERT T. POWERS, SECRETARY.
H. N. GOODHUE, TREASURER.

Directors—H. W. Trafton, A. D. Sawyer, W. S. Davidson, H. T. Powers, H. O. Perry, H. N. Goodhue, J. F. Hacker, E. L. Houghton, H. G. Richards, A. F. Goodhue, C. H. Stevens, E. E. Scates, C. C. Harvey.

Organized February 25, 1895.

LIABILITIES.

Accumulated capital.....	\$1,543 00
Interest.....	35 00
Fines	7 86
Premiums	7 00
	\$1,592 86

RESOURCES.

Loans on mortgages of real estate.....	\$1,000 00
Permanent expense.....	76 83
Cash on hand and on deposit.....	516 03
	1,592 86
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Number of shareholders.....	60
Number of borrowers.....	1
Number of shares outstanding	312
Number of shares pledged for loans... ..	5
Number of loans	1
Amount of advance payments, if any, included in capital dues	\$15 00
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

NOVEMBER 23, 1895.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY.

HENRY FARRINGTON, TREASURER.

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$41,786 45
Guaranty fund..	428 80
Interest	916 23
Fines	6 89
Premiums.....	176 60
Forfeited shares.....	29 98
Withdrawal fees.....	17 77
Profits	1,700 52
	\$45,063 24

RESOURCES.

Loans on mortgages of real estate.....	\$40,060 65
Loans on shares	1,380 00
Permanent expense	117 25
Current expense.....	50 00
Cash on hand and on deposit..	3,455 34
	\$45,063 24
Number of shareholders.....	144
Number of borrowers.....	48
Number of shares outstanding	626
Number of shares pledged for loans.....	239
Number of loans...	64
Amount of advance payments, if any, included in capital dues	\$758 00
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year	6%
Amount of dividend.....	\$2,181 24
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.14%

BANK EXAMINER'S REPORT.

361

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	January, 1887.....	80	107	\$30 29	\$134 98	\$127 41	\$10,794 47
2	July, 1887.....	31	101	26 42	114 19	107 59	3,539 02
3	January, 1888.....	21	95	23 60	116 37	110 47	2,443 70
4	July, 1888.....	35	89	20 78	109 73	104 57	3,840 47
5	January, 1889.....	10	83	19 02	111 21	106 46	1,112 17
6	July, 1889.....	6	77	14 41	91 41	87 81	548 49
7	January, 1890.....	27	71	12 45	83 90	80 79	2,265 26
8	July, 1890.....	22	65	8 97	67 89	65 65	1,491 27
9	January, 1891.....	70	59	7 91	66 11	64 13	4,627 77
10	July, 1891.....	39	53	6 42	60 04	58 44	2,341 38
11	January, 1892.....	35	47	7 44	53 10	51 24	1,858 43
12	July, 1892.....	42	41	3 45	42 33	41 47	1,778 92
13	January, 1893.....	15	35	1 69	25 02	24 60	375 32
14	July, 1893.....	72	29	2 20	34 80	34 23	2,505 65
15	January, 1894.....	38	23	1 10	29 92	29 65	1,136 85
16	July, 1894.....	40	17	36	17 04	16 93	681 55
17	January, 1895.....	29	11	16	12 09	12 05	379 73
18	July, 1895.....	14	5	.....	4 71	4 71	66 00
		626					\$41,786 45

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

NOVEMBER 23, 1895.

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 Kittridge, W. H. Perry, Horace Getchell, N. L. Niles, Geo. A. Safford.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$33,776 24
Guaranty fund.....	201 93
Advances.....	16 00
Interest.....	580 09
Fines.....	4 00
Premiums.....	115 70
Due on loans.....	1,000 00
Profits.....	455 95
	\$36,149 96

RESOURCES.

Loans on mortgages of real estate.....	\$35,000 00
Loans on shares.....	490 00
Permanent expense.....	124 86
Current expense.....	21 75
Cash on hand and on deposit.....	513 35
	\$36,149 96

Number of shareholders.....	150
Number of borrowers.....	47
Number of shares outstanding.....	695
Number of shares pledged for loans.....	210
Number of loans.....	49
Amount of advanced payments, if any, included in capital dues.....	\$16 00
Rate of dividend the past year.....	7%
Amount of dividend.....	\$1,928 37
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

BANK EXAMINER'S REPORT.

363

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	179	76	\$14 14	\$90 14	\$90 14	\$16,135 06
2	February, 1890.....	32	70	11 92	81 92	81 92	2,621 44
3	August, 1890.....	21	64	9 82	73 82	73 82	1,550 22
4	February, 1891.....	25	58	7 92	65 92	65 92	1,648 00
5	August, 1891.....	13	52	6 25	58 25	58 25	757 25
6	February, 1892.....	61	46	4 80	50 80	50 80	3,098 80
7	August, 1892.....	43	40	3 51	43 51	43 51	1,870 93
8	February, 1893.....	45	34	2 47	36 47	36 47	1,641 15
9	August, 1893	32	28	1 66	29 66	29 66	949 12
10	February, 1894.....	77	22	98	22 98	22 98	1,769 46
11	August, 1894.....	41	16	48	16 48	16 48	675 68
12	February, 1895.....	96	10	14	10 14	10 14	973 44
13	August, 1895.....	30	4		4 00	4 00	120 00
		695					\$33,810 55

BANK EXAMINER'S REPORT.

365

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, 1895.....	207	5	.....	\$8 00	.....	.....
2	September, 1895.....	10	5	.....	8 00	.....	.....
		217					

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

NOVEMBER 23, 1895.

FRANK M. ROSS, PRESIDENT.

S. T. FULLER, SECRETARY.

A. S. BIGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Charles 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. Biggar, Ivory Littlefield, L. W. Nash, William P. Adams.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$44,231 95
Guaranty fund.....	176 06
Advances.....	6,890 48
	\$51,298 49

RESOURCES.

Loans on mortgages of real estate	\$48,650 00
Loans on shares	1,035 64
Cash on hand and on deposit.....	1,612 85
	\$51,298 49
<hr/>	
Number of shareholders	219
Number of borrowers	74
Number of shares outstanding.....	774
Number of shares pledged for loans.....	291
Number of loans.....	82
Rate of interest allowed on advance payments .	5%
Rate of dividend the past year.....	6.7%
Amount of dividend.....	\$2,786 57
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

BANK EXAMINER'S REPORT.

367

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.....	260	72	\$20 44	\$92 44	\$87 33	\$23,761 40
2	May 21, 1890.....	96	66	16 82	82 82	78 62	7,515 72
3	November 9, 1890.....	55	60	13 74	73 74	70 30	3,967 70
4	May 20, 1891.....	16	54	10 97	64 97	62 23	1,031 52
5	November 18, 1891.....	10	48	8 42	56 42	54 31	533 20
6	May 18, 1892.....	77	42	6 36	48 36	46 77	3,446 72
7	November 16, 1892.....	24	36	4 56	40 56	39 42	973 44
8	May 17, 1893.....	12	30	3 07	33 07	32 30	371 44
9	November 15, 1893.....	11	24	1 82	25 88	25 41	239 68
10	May 16, 1894.....	26	18	95	18 95	18 71	416 70
11	November 21, 1894.....	143	12	41	12 41	12 31	1,717 63
12	May 15, 1895.....	44	6	10	6 10	6 07	256 40
		774					\$44,231 95

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

NOVEMBER 23, 1895.

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

Directors—E. C. Town, James Emery, W. W. Johnson, Robert Ballentine, G. D. Perkins.*Organized April 27, 1887.*

 LIABILITIES.

Accumulated capital.....	\$7,186 24
Guaranty fund.....	22 00
Interest.....	59 50
Profits.....	123 81
Other liabilities.....	107 96
	<hr/>
	\$7,499 51

 RESOURCES.

Loans on mortgages of real estate.....	\$7,150 00
Loans on shares.....	100 00
Cash on hand and on deposit.....	249 51
	<hr/>
	\$7,499 51
Number of shareholders.....	43
Number of borrowers.....	16
Number of shares outstanding.....	184
Number of shares pledged for loans.....	52
Number of loans.....	18
Rate of dividend the past year.....	5%
Amount of dividend.....	\$300 78
Rate of interest charged on loans.....	6%

BANK EXAMINER'S REPORT.

369

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.....	14	.....	\$23 07	\$124 07	\$124 07	\$1,736 98
2	October, 1887... ..	2	.....	21 64	119 64	119 64	239 28
5	April, 1889.....	1	.....	13 97	93 97	93 97	93 97
6	October, 1889.	11	.....	11 82	85 82	85 82	944 02
7	April, 1890.....	5	.....	9 84	77 84	77 84	389 20
10	October, 1891.....	18	.....	5 06	55 06	55 06	991 08
11	April, 1892.....	16	.....	3 84	47 84	47 84	765 44
12	October, 1892.....	8	.....	2 80	40 80	40 80	326 40
13	April, 1893.....	32	.....	1 93	33 93	33 93	1,085 76
14	October, 1893	2	.....	1 23	27 23	27 23	54 46
16	October, 1894.....	27	.....	31	14 31	14 31	386 37
17	April, 1895.....	16	.....	08	8 08	8 08	129 28
18	October, 1895.....	32	.....	.....	2 00	2 00	64 60
		184					\$7,206 24
					In arrears,		20 00
							\$7,186 24

MECHANICS LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 23, 1895.

HOLMAN S. MELCHER, PRES. GEORGE H. ALLAN, SEC. AND TREAS.

Directors—Horace H. Shaw, Holman S. Melcher, Fred E. Richards, William H. Green, George M. Seiders, John W. Deering, Charles W. Allen, William A. Davis, George H. Libby, Arthur W. Merrill, William H. Green, 2d, Grant M. McDonald, George H. Allan, William H. Looney, Stephen Berry, Loring D. Austin, John W. A. Merrill, Frederick A. Thompson, Charles G. Allen.

Organized May, 1890.

LIABILITIES.

Accumulated capital.....	\$48,658 47
Guaranty fund.....	206 35
Advances.....	598 02
Interest.....	250 60
Premiums.....	52 91
Due on loans.....	2,800 00
Profits.....	389 63
	<hr/>
	\$52,955 98

RESOURCES.

Loans on mortgages of real estate.....	\$45,675 01
Loans on shares.....	800 00
Permanent expense.....	271 58
Current expense.....	43 58
Cash on hand and on deposit.....	6,132 81
Sundry loans.....	33 00
	<hr/>
	\$52,955 98

Number of shareholders.....	173
Number of borrowers.....	40
Number of shares outstanding.....	1,041
Number of shares pledged for loans.....	284
Number of loans.....	37
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$3,078 86
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	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	May, 1890	222	67	\$14 25	\$81 25	\$78 61	\$18,037 50
2	November, 1890.....	249	61	11 72	72 72	69 37	18,107 28
3	May, 1891.....	29	55	9 46	64 46	62 39	1,869 34
4	November, 1891.....	40	49	7 44	56 44	54 65	2,257 60
5	May, 1892.....	43	43	5 66	48 66	47 13	2,092 38
6	November, 1892.....	23	37	4 13	41 13	39 85	945 99
7	May, 1893.....	52	31	2 85	33 85	32 82	1,760 20
8	November, 1893.....	46	25	1 95	26 95	26 16	1,239 70
9	May, 1894.....	70	19	1 06	20 06	19 60	1,404 20
10	November, 1894.....	68	13	47	13 47	13 13	915 96
11	May, 1895.....	164	7	13	7 13	7 00	1,169 32
12	November, 1895.....	35	1	-	1 00	1 00	35 00
		<u>1,041</u>					<u>\$49,834 47</u>

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

NOVEMBER 23, 1895.

J. E. SAUNDERS, PRESIDENT.

A. A. WOODSUM, SECRETARY.

J. H. DECOSTER, TREASURER.

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

Organized September 25, 1890.

LIABILITIES.

Accumulated capital.....	\$17,752 32
Guaranty fund	136 97
Advances.....	1,030 99
Interest.....	120 25
Fines	6 35
Premiums	53 45
Membership fees	3 75
Profits and loss	22 97
Profits undivided	34 77
	\$19,161 82

RESOURCES.

Loans on mortgages of real estate.....	\$17,975 00
Loans on shares.....	1,000 00
Current expense	61 45
Cash on hand and on deposit.....	125 37
	\$19,161 82

Number of shareholders	72
Number of borrowers.....	26
Number of shares outstanding ..	346
Number of shares pledged for loans..	127
Number of loans ..	36
Rate of interest allowed on advance payments..	4%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$1,197 93
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.25%

BANK EXAMINER'S REPORT.

373

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	121	61	\$13 14	\$74 14	\$67 11	\$8,970 94
2	January, 1891	08	58	12 07	70 07	63 52	560 56
3	April, 1891	44	55	10 98	65 98	59 95	2,903 12
4	July, 1891	8	52	9 89	61 89	56 43	495 12
5	October, 1891	15	49	8 82	57 82	52 92	867 30
6	January, 1892	16	46	7 85	53 85	49 45	861 60
7	April, 1892	24	43	6 88	49 88	46 01	1,197 12
8	July, 1892	12	40	6 01	46 01	42 58	552 12
9	October, 1892	5	37	5 12	42 12	39 22	210 60
10	January, 1893	2	34	4 37	38 37	35 84	76 74
11	April, 1893	5	31	3 63	34 63	32 55	173 15
12	July, 1893	1	28	2 96	30 96	29 26	30 96
13	October, 1893	5	25	2 36	27 36	26 00	138 60
14	January, 1894	6	22	1 82	23 82	22 77	142 92
15	April, 1894	21	19	1 31	20 31	19 57	426 51
16	July, 1894	5	16	93	16 93	16 40	84 65
17	October, 1894	5	13	61	13 61	13 26	68 05
18	January, 1895	10	10	36	10 36	10 15	103 60
19	April, 1895	14	7	17	7 17	7 07	100 38
20	October, 1895	19	4	5	4 05	4 02	76 95
		346					\$18,040 99

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

NOVEMBER 23, 1895.

EDWARD W. CONANT, PRESIDENT.

C. L. COOPER, SECRETARY.

E. R. ALFORD, TREASURER.

Directors—H. M. Dickey, B. F. Small, J. B. Mullen, E. B. Weeks, W. A. Cooper, C. W. Robbins.

Organized June 10, 1888.

 LIABILITIES.

Accumulated capital.....	\$43,510 64
Guaranty fund.....	482 86
Interest.....	983 05
Fines	23 37
Premiums	269 95
Withdrawal fees.....	97 55
Undivided profits—balance surplus.....	1,716 99
	\$47,084 41

 RESOURCES.

Loans on mortgages of real estate.....	\$40,646 00
Loans on shares	400 00
Permanent expense.....	54 09
Current expense.....	75 00
Cash on hand and on deposit.....	5,909 32
	\$47,084 41

Number of shareholders	164
Number of borrowers	63
Number of shares outstanding	876
Number of shares pledged for loans.....	239
Number of loans.....	98
Amount of advance payments, if any, included in capital dues	\$50 00
Rate of dividend the past year	6%
Amount of dividend.....	\$1,053 18
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.5%

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 10, 1888	84	89	\$17 75	\$106 75	\$102 32	\$8,967 00
2	January 8, 1889	31	33	15 35	98 35	94 52	3,048 85
3	July 9, 1889	26	77	13 13	90 13	86 85	2,343 38
4	January 14, 1890	66	71	11 00	82 00	79 25	5,412 00
5	July 8, 1890	22	65	9 10	74 10	71 83	1,630 20
6	January 13, 1891	92	59	7 38	66 38	64 54	6,106 96
7	July 10, 1891	72	53	5 84	58 84	57 38	4,236 48
8	January 12, 1892	49	47	4 48	51 48	50 36	2,522 52
9	July 12, 1892	56	41	3 40	44 40	43 55	2,486 40
10	January 10, 1893	73	35	2 30	37 30	36 73	2,722 90
11	July 11, 1893	56	29	1 48	30 48	30 11	1,706 88
12	January 9, 1894	34	23	84	23 84	23 63	810 56
13	July 10, 1894	33	17	38	17 38	17 29	573 54
14	January 8, 1895	90	11	10	11 10	11 08	999 00
15	July 9, 1895	92	5	-	5 00	5 00	460 00
		876					\$44,026 67

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

NOVEMBER 23, 1895.

CHARLES HAMLIN, PRESIDENT. MILTON S. CLIFFORD, SECRETARY.
HENRY O. PIERCE, TREASURER.

Directors—Harlan P. Sargent, Julius Waterman, A. M. Robinson, Jr., Clarence S. Lunt, Frank D. Pullen, Thomas White.

Organized July , 1895.

 LIABILITIES.

Accumulated capital.....	\$2,592 00
Interest.....	78 25
Fines	1 54
Premiums	12 00
Due on loans.....	954 00
Temporary loan	1,920 00
	<hr/>
	\$5,557 79

 RESOURCES.

Loans on mortgages of real estate.....	\$4,850 00
Current expense.....	11 00
Cash on hand and on deposit.....	696 79
	<hr/>
	\$5,557 79
Number of shareholders.....	73
Number of borrowers	5
Number of shares outstanding	516
Number of shares pledged for loans... ..	25
Number of loans	7
Amount of advance payments, if any, included in capital dues	\$233 00
Rate of interest allowed on advance payments.....	6%
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
--FOXCROFT.

NOVEMBER 23, 1895.

J. F. HUGHES, PRESIDENT.

G. L. ARNOLD, SECRETARY.

WILLIAM BUCK, TREASURER.

Directors—J. F. Hughes, J. F. Arnold, C. S. Ham, O. P. Martin, B. H. Davis, Geo. E. Howard.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital.	\$37,939 30
Guaranty fund.	435 31
Interest	918 64
Fines	14 02
Premiums	181 41
Withdrawal fees.....	75
Profits	470 25
	\$39,959 68

RESOURCES.

Loans on mortgages of real estate.....	\$38,335 00
Current expense.....	5 62
Cash on hand and on deposit.. ..	1,450 97
Suspense account.....	168 09
	\$39,959 68
Number of shareholders.....	144
Number of borrowers.....	55
Number of shares outstanding	777
Number of shares pledged for loans.....	204
Number of loans... ..	75
Rate of dividend the past year	6%
Amount of dividend.....	\$1,897 12
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	63	101	\$27 02	\$128 02	\$128 02	\$8,665 26
2	January, 1888.....	10	95	23 54	118 54	118 54	1,185 40
3	July, 1888.....	16	89	20 23	109 28	109 28	1,748 48
4	January, 1889.....	42	33	17 34	100 34	100 34	4,816 32
5	July, 1889.....	17	77	14 62	91 62	91 62	1,557 54
6	January, 1890.....	62	71	12 18	83 18	83 18	5,157 16
7	July, 1890.....	14	65	9 97	74 97	74 97	1,049 58
8	January, 1891.....	63	59	8 02	67 02	67 02	4,222 26
9	July, 1891.....	5	53	6 27	59 27	59 27	296 35
10	January, 1892.....	27	47	4 75	51 75	51 75	1,397 25
11	July, 1892.....	54	41	3 55	44 55	44 55	2,405 70
12	January, 1893.....	42	35	2 41	37 41	37 41	1,571 22
13	July, 1893.....	16	29	1 54	30 54	30 54	488 64
14	January, 1894.....	62	23	87	23 87	23 87	1,479 94
15	July, 1894.....	90	17	39	17 39	17 39	1,565 10
16	January, 1895.....	127	11	11	11 11	11 11	1,410 97
17	July, 1895.....	61	5	-	5 00	5 00	305 00
			777				\$38,722 17

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 23, 1895.

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, Alonzo W. Smith, George W. Norton, Charles W. T. Goding.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$204,573 26
Guaranty fund.....	1,888 53
Forfeited shares.....	59 64
Due on loans.....	1,800 00
Profits	590 72
Other liabilities	157 78
	\$209,069 93

RESOURCES.

Loans on mortgages of real estate.....	\$185,550 00
Loans on shares ..	3,550 00
Real estate by foreclosure.....	8,276 35
Furniture and fixtures.....	202 80
Cash on hand and on deposit.....	7,590 78
Loans on collaterals	3,900 00
	\$209,069 93

Number of shareholders ..	730
Number of borrowers	175
Number of shares outstanding	3,953
Number of shares pledged for loans	1,020
Number of loans.....	175
Amount of advance payments, if any, included in capital dues.....	\$21,000 00
Rate of interest allowed on advance payments ..	5%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$15,090 32
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3%

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 7, 1890	323	68	\$21 30	\$89 30	\$63 97	\$28,843 90
2	September 1, 1890	560	62	17 28	79 28	74 96	44,396 80
3	April 1, 1891	404	55	13 33	68 33	64 00	27,605 32
4	October 1, 1891	321	49	10 32	59 32	56 74	19,041 72
5	April 1, 1892	402	43	7 72	50 72	48 79	20,389 44
6	October 1, 1892	372	37	5 53	42 53	41 15	15,831 16
7	April 1, 1893	312	31	3 72	34 72	33 79	10,832 64
8	October 1, 1893	227	25	2 31	27 31	26 74	6,199 37
9	April 1, 1894	296	19	1 26	20 26	19 94	5,996 96
10	October 15, 1894	188	13	55	13 55	13 42	2,547 40
11	April 15, 1895	422	7	14	7 14	7 09	3,013 08
12	October 15, 1895	126	1	-	1 00	-	126 00
		3,953					\$184,823 79

ROCKLAND LOAN AND BUILDING ASSOCIATION—ROCKLAND.

NOVEMBER 23, 1895.

ALBERT W. BUTLER, PRESIDENT. EDWARD K. GOULD, SECRETARY.
EVERETT A. JONES, TREASURER.

Directors—A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand, E. K. Glover,
F. C. Knight, E. Mont Perry, E. M. Stubbs, Fred R. Spear, W. S. White, T. H.
Nichain.

Organized May 18, 1888.

 LIABILITIES.

Accumulated capital.....	\$126,180 88
Guaranty fund.....	1,175 52
Advances.....	6,573 83
Interest.....	634 63
Fines.....	16 36
Premiums.....	180 88
Membership fees.....	14 00
Forfeited shares.....	132 79
Interest on advances.....	789 19
	<hr/>
	\$135,698 08

 RESOURCES.

Loans on mortgages of real estate.....	\$124,320 00
Loans on shares.....	3,790 00
Real estate by foreclosure.....	2,267 30
Permanent expense.....	160 00
Current expense.....	9 90
Cash on hand and on deposit.....	5,092 97
Profit and loss.....	57 91
	<hr/>
	\$135,698 08

Number of shareholders.....	537
Number of borrowers.....	242
Number of shares outstanding.....	2,103½
Number of shares pledged for loans.....	1,017½
Number of loans.....	261
Amount of advanced payments, if any, included in capital dues.....	\$216 00
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$8,131 28
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	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	June, 1888.....	185	90	\$27 25	\$117 25	\$117 25	\$21,691 25
2	September, 1888.....	32	37	25 25	112 25	112 25	3,592 00
3	December, 1888.....	98	84	23 43	107 43	107 43	10,528 14
4	April 8, 1889.....	104 $\frac{1}{2}$	80	20 99	100 99	100 99	10,553 45
5	October 14, 1889.....	164	74	17 67	91 67	91 67	6,783 58
6	April 14, 1890.....	124	68	14 67	82 67	82 67	10,251 08
7	October 13, 1890.....	246	62	11 98	73 98	73 98	18,199 08
8	April 13, 1891.....	180	56	9 62	65 62	65 62	11,811 60
9	October 12, 1891.....	186	50	7 54	57 54	57 54	10,702 44
10	April 11, 1892.....	61	44	5 74	49 74	49 74	3,034 14
11	October 10, 1892.....	49	38	4 19	42 19	42 19	2,067 31
12	April 10, 1893.....	144	32	2 91	34 91	34 91	5,027 04
13	October 9, 1893.....	69	26	1 84	27 84	27 84	1,920 96
14	April 9, 1894.....	155	20	1 04	21 04	21 04	3,261 20
15	October 8, 1894.....	122	14	47	14 47	14 47	1,765 34
16	April 8, 1895.....	172	8	12	8 12	8 12	1,396 64
17	October 14, 1895.....	12	2	-	2 00	2 00	24 00
		2,103 $\frac{1}{2}$					\$122,609 25

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

NOVEMBER 23, 1895.

WILLIAM KERNON, PRESIDENT.

FRANK WILSON, SECRETARY.

GEORGE H. NOWELL, TREASURER.

Directors—William Kernon, George H. Nowell, Samuel Littlefield, Frank Wilson, F. L. Senior, Charles A. Bodwell, Samuel O. Nicholls, Charles D. Clark, Orrin Roberts, Charles O. Emery, 2nd, Arthur C. Watson.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$62,630 55
Guaranty fund.....	259 45
Interest.....	2,662 88
Fines.....	82 75
Premiums.....	944 05
Transfer fees.....	50
Withdrawal fees.....	427 86
Profits.....	206 38
Rent.....	57 56
Overpaid treasurer.....	6 30
	\$67,278 28

RESOURCES.

Loans on mortgages of real estate.....	\$62,700 00
Permanent expense.....	364 63
Current expense.....	245 75
Cash on hand and on deposit.....	3,762 26
Insurance premiums.....	108 00
Water rent.....	11 66
Taxes.....	34 13
Foreclosure expenses.....	51 85
	\$67,278 28
Number of shareholders.....	188
Number of borrowers.....	65
Number of shares outstanding.....	1,086
Number of shares pledged for loans.....	313½
Number of loans.....	76
Amount of advance payments, if any, included in capital dues.....	\$9,726 60
Rate of interest allowed on advance payments.....	4½%
Rate of dividend the past year.....	10%
Amount of dividend.....	\$4,336 09
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.75%

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	April, 1890.....	230	63	\$15 44	\$78 44	\$74 58	\$18,041 20
2	March, 1891.....	242	52	9 80	61 80	59 35	14,955 60
3	March, 1892.....	272	40	5 08	45 08	43 81	12,261 76
4	March, 1893.....	183	28	1 88	29 88	29 41	5,468 04
5	March, 1894.....	59	21	65	21 65	21 48	1,277 35
6	March, 1895.....	100	9	-	9 00	9 00	900 00
		1,086					\$52,903 95

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

NOVEMBER 23, 1895.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

Directors—J. M. Arnold, S. W. Gould, Thomas Tantish, J. P. Oak, H. C. Gage, E. G. Varney, Geo. N. Groder, H. Wentworth, F. S. Morrill, J. R. McClellan, George King, E. C. Young.

Organized September, 1883.

LIABILITIES.

Accumulated capital.....	\$68,392 76
Guaranty fund.....	561 98
Advances.....	2,125 00
Interest.....	866 53
Fines.....	3 08
Premiums.....	56 07
Profits.....	36 87
	<hr/>
	\$72,042 29

RESOURCES.

Loans on mortgages of real estate.....	\$68,003 50
Loans on shares.....	2,145 00
Cash on hand and on deposit.....	1,893 79
	<hr/>
	\$72,042 29

Number of shareholders.....	255
Number of borrowers.....	101
Number of shares outstanding.....	1,273
Number of shares pledged for loans.....	414
Number of loans.....	211
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$3,339 67
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.25%

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.
2	September, 1884.....	6	135	\$60 42	\$195 42	\$195 42	\$344 52
3	September, 1885.....	5	123	48 37	171 37	171 37	856 85
4	September, 1886.....	24	111	37 97	148 97	148 97	3,588 41
5	September, 1887.....	41	99	29 04	128 04	128 04	5,470 89
6	September, 1888.....	82	87	21 32	108 32	108 32	8,858 47
7	September, 1889.....	52	75	14 86	89 86	89 86	5,499 08
8	March, 1890.....	80	69	12 15	81 15	81 15	6,404 98
9	September, 1890.....	91	63	9 74	72 74	72 74	7,244 05
10	March, 1891.....	38	57	7 69	64 69	64 69	2,753 67
11	September, 1891.....	159	51	5 85	56 85	56 85	8,896 35
12	March, 1892.....	88	45	4 41	49 41	49 41	4,083 68
13	September, 1892.....	123	30	3 17	42 17	42 17	5,010 73
14	March, 1893.....	91	33	2 17	35 17	35 17	3,471 53
15	September, 1893.....	66	27	1 37	28 37	28 37	1,891 12
16	March, 1894.....	37	21	76	21 76	21 76	827 58
17	September, 1894.....	86	15	33	15 33	15 33	1,142 53
18	March, 1895.....	154	9	8	9 08	9 08	1,827 32
19	September, 1895.....	50	3	-	3 00	3 00	211 00
		1,273					\$68,392 76

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

NOVEMBER 23, 1895.

WILLIAM T. STUDLEY, PRESIDENT.

E. E. SPEAR, SECRETARY.

C. N. TREFETHEN, TREASURER.

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

Organized January 24, 1891.

LIABILITIES.

Accumulated capital.....	\$28,706 88
Guaranty fund.....	72 94
Advances.....	2,507 00
Interest.....	445 64
Fines	16 75
Premiums	268 20
Due on loans	6 60
	\$32,024 01

RESOURCES.

Loans on mortgages of real estate	\$31,625 00
Permanent expense.....	157 62
Current expense.....	30 00
Cash on hand and on deposit.....	71 56
Profit and loss account.	139 83
	\$32,024 01

Number of shareholders	18
Number of borrowers.....	41
Number of shares outstanding	684
Number of shares pledged for loans.....	165
Number of loans	41
Rate of interest allowed on advance payments.....	5½%
Rate of dividend the past year.....	9¾%
Amount of dividend.....	\$2,293 49
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.....	256	57	\$13 56	\$70 56	\$67 17	\$17,843 52
2	August 1, 1891.....	24	51	10 67	61 67	59 00	1,403 74
3	February 1, 1892....	36	45	8 13	53 13	51 10	1,689 93
4	August 1, 1892.....	27	39	5 92	44 92	43 44	1,149 84
5	February 1, 1893.....	71	33	4 00	37 00	36 00	2,545 30
6	August 1, 1893.....	41	27	2 46	29 46	28 84	1,203 86
7	February 1, 1894....	74	21	1 43	22 43	22 07	1,638 83
8	August 1, 1894.....	35	15	65	15 65	15 49	543 26
9	February 1, 1895.....	66	9	17	9 17	9 13	555 22
10	August 1, 1895.....	54	3	-	3 00	3 00	174 00
		684					\$28,747 50

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

NOVEMBER 23, 1895.

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, C. H. Curtis, Frank Achorn.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$3,247 84
Guaranty fund	30 47
Advances.....	5 00
Interest.....	24 25
Fines	32
Membership fees	11 50
Forfeited shares.....	2 00
Due on loans.....	150 00
Bills payable.....	300 00
	<hr/>
	\$3,771 38

RESOURCES.

Loans on mortgages of real estate.....	\$3,525 00
Loans on shares	80 00
Furniture and fixtures.....	40 00
Permanent expense.....	23 52
Cash on hand and on deposit.....	102 86
	<hr/>
	\$3,771 38
Number of shareholders	68
Number of borrowers.....	17
Number of shares outstanding	138
Number of shares pledged for loans... ..	29
Number of loans	17
Amount of advanced payments, if any, included in capital dues.....	\$2 00
Rate of dividend the past year.....	5%
Amount of dividend.....	\$115 11
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.....	32	56	\$ 5 98	\$61 98	\$60 49	\$1,971 36
2	April 4, 1892.....	3	44	3 83	47 83	46 87	380 64
3	April 3, 1893.....	3	32	2 02	34 02	33 52	272 16
4	April 2, 1894.....	16	20	84	20 84	20 63	333 44
5	April 1, 1895.....	23	5	8 08	8 08	8 06	201 24
6	October 7, 1895.....	46	2	-	2 00	2 00	91 00
		138					\$3,249 84

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 23, 1895.

P. S. HEALD, 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 11, 1887.

LIABILITIES.

Accumulated capital.....	\$70,657 94
Guaranty fund	191 53
Advances.....	5,506 53
Interest.....	49 30
Profits	2,904 79
	\$79,310 09

RESOURCES.

Loans on mortgages of real estate.....	\$76,199 70
Loans on shares	550 00
Current expense.....	27 79
Cash on hand and on deposit.....	2,283 84
Uncollected interest.....	248 76
	\$79,310 09

Number of shareholders	226
Number of borrowers	63
Number of shares outstanding	1,562
Number of shares pledged for loans.....	428
Number of loans.....	82
Rate of interest allowed on advance payments	5%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$4,208 04
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

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.....	55	102	\$33 62	\$135 62	.....	\$7,459 10
2	December, 1887.....	11	96	29 57	125 57	.....	1,381 27
3	June, 1888.....	12	90	25 68	115 68	.....	1,388 16
4	December, 1888.....	33	84	21 96	105 96	.....	3,496 68
5	June, 1889.....	53	78	18 59	96 59	.....	5,119 27
6	December, 1889.....	52	72	15 61	87 61	.....	4,555 72
7	June, 1890.....	95	66	13 14	79 14	.....	7,518 30
8	December, 1890.....	108	60	10 39	70 39	.....	7,602 12
9	June, 1891.....	131	54	8 17	62 17	.....	8,144 27
10	December, 1891.....	63	48	6 31	54 31	.....	3,421 53
11	June, 1892.....	81	42	4 67	46 67	.....	3,780 27
12	December, 1892.....	46	36	3 30	39 30	.....	1,807 80
13	June, 1893.....	83	30	2 17	32 17	.....	2,830 96
14	December, 1893.....	134	24	1 29	25 29	.....	3,388 86
15	June, 1894.....	93	18	64	18 64	.....	1,733 52
16	December, 1894.....	297	12	21	12 21	.....	3,626 37
17	June, 1895.....	210	6	-	6	.....	1,260 00
		1,562					\$68,614 20

* Withdrawal value on this date would be same as present value. See note in report last year.

WISCASSET LOAN AND BUILDING ASSOCIATION—WISCASSET.

NOVEMBER 23, 1895.

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 C. Budd.*Organized, 1888.*

LIABILITIES.

Accumulated capital.....	\$8,503 10
Guaranty fund.....	10 87
Forfeited shares.....	81 58
Profits	339 00
	\$8,934 55

RESOURCES.

Loans on mortgages of real estate.....	\$8,205 00
Loans on shares, with collateral.....	500 00
Permanent expense.....	31 77
Cash on hand and on deposit.....	197 78
	\$8,934 55

Number of shareholders.....	31
Number of borrowers.....	14
Number of shares outstanding.....	105
Number of shares pledged for loans.....	44
Number of loans.....	15
Rate of dividend the past year	3 11-20%
Amount of dividend.....	\$307 96
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.12%

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.....	42	90	\$16 71	\$106 71	\$102 53	\$4,440 82
2	March, 1890.....	22	69	9 62	78 62	76 22	1,728 73
3	September, 1890.....	28	63	7 89	70 89	68 92	1,939 92
4	June, 1893	13	30	1 51	31 51	31 13	393 63
		105					\$8,503 10

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

NOVEMBER 23, 1895.

JAMES A. STROUT, PRESIDENT. H. G. HUTCHINSON, SEC. AND TREAS.

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, J. W. Bradford, G. P. Littlefield, Seth A. Goodwin.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital	\$66,304 99
Guaranty fund.....	256 37
Advances.....	184 00
Interest.....	1,780 02
Fines	2 77
Premiums	638 01
Profits from withdrawals.....	64 89
	\$69,231 05

RESOURCES.

Loans on mortgages of real estate.....	\$62,274 36
Loans on shares	3,300 00
Real estate by foreclosure.....	1,400 00
Permanent expense.....	60 00
Current expense.....	255 75
Cash on hand and on deposit.....	1,940 94
	\$69,231 05

Number of shareholders	203
Number of borrowers	77
Number of shares outstanding	1,285
Number of shares pledged for loans	445
Number of loans.....	77
Amount of advance payments, if any, included in capital dues.....	\$184 00
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$3,713 63
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.....	281	79	\$18 72	\$97 72	\$93 04	\$27,459 32
2	May 1, 1890.....	182	67	12 46	79 46	76 34	14,461 72
3	May 1, 1891.....	142	55	7 66	62 66	60 74	8,897 72
4	May 1, 1892.....	134	43	4 14	47 14	46 10	6,316 76
5	May 1, 1893.....	151	31	1 79	32 79	32 34	4,951 29
6	May 1, 1894.....	226	19	- 45	19 45	19 34	4,395 70
7	May 1, 1895.....	169	7	-	7 00	7 00	1,183 00
		1,285					\$67,665 51

The 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 and Trust Companies and
Secretaries of Loan and Building
Associations, November 23, 1895.**

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources November 23, 1895.

Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County	\$1,563,378 36	\$35,111 47	-	\$ 2,526 01	-	\$1,601,015 84
Auburn	1,300,027 30	33,550 00	-	25,639 48	-	1,359,216 78
Augusta	5,864,528 93	295,000 00	-	90,784 18	-	6,250,313 11
Bangor	3,112,426 09	124,101 33	\$693 94	74,330 20	-	3,311,453 56
Bath Savings Institution	3,446,492 02	158,603 49	-	90,914 36	-	3,696,009 87
Belfast	1,046,053 33	55,000 00	-	20,684 85	-	1,121,738 18
Bethel	258,468 82	7,071 86	-	2,863 57	-	268,404 25
Bidddeford	1,081,509 83	13,489 18	-	21,313 88	-	1,115,312 89
Boothbay	210,055 71	3,832 00	-	3,207 91	-	217,095 62
Brewer	173,498 05	6,500 00	-	1,079 63	\$300 00	181,377 68
Bridgton	488,216 63	11,400 00	-	10,759 51	-	510,376 14
Brunswick Savings Institution	533,552 27	22,508 16	941 69	10,969 62	282 72	568,255 46
Buxton and Hollis	313,639 55	16,422 92	-	4,763 84	-	334,826 31
Calais	325,918 11	5,826 80	-	7,241 98	150 00	339,136 89
Camden	138,310 06	8,011 32	-	3,044 16	-	150,022 62
Cascade	171,312 56	9,500 00	1,657 08	1,364 05	-	182,176 61
Dexter	479,404 91	10,365 63	-	7,551 78	-	497,322 32
Eastport	550,128 74	10,991 43	-	12,931 40	-	574,051 57
Fairfield	301,844 51	16,814 00	2,000 00	1,614 20	-	322,272 71
Franklin County	513,125 26	700 00	108 41	7,711 66	-	521,645 33
Gardiner Savings Institution	2,262,635 29	93,200 00	-	32,531 89	5,609 60	2,393,976 78
Gorham	384,522 41	19,157 33	-	8,620 81	-	412,300 55
Hallowell Savings Institution	654,141 62	33,000 00	-	19,427 08	-	706,568 70
Hancock County	349,458 32	7,647 14	-	5,694 52	-	362,799 98
Houlton	355,968 40	6,081 90	-	590 40	5,928 80	368,569 50
Kennebec	933,169 58	21,100 00	-	5,899 69	-	960,169 27

Kennebunk.....	547,970 07	16,964 95	-	7,368 18	-	572,303 20
Kingfield	1,639 67	-	-	75 80	500 00	2,215 47
Lubec	10,256 58	600 00	-	210 16	575 00	11,641 74
Machias... ..	616,137 19	-	-	9,814 28	-	625,951 47
Maine.....	6,593,887 53	250,000 00	-	148,740 10	6,730 64	6,999,358 27
Mechanics'	529,037 44	8,000 00	41,404 75	9,015 67	-	587,457 86
Norway	310,172 07	1,000 00	-	7,374 40	458 72	319,005 19
Penobscot	1,743,584 16	45,909 50	-	14,450 71	-	1,803,944 37
People's, Lewiston	881,913 93	53,270 00	-	7,067 74	-	942,251 67
People's Safe Deposit and Savings Bank, Bath.....	487,632 37	16,015 26	-	11,741 63	-	515,389 26
Phillips	152,849 84	3,960 00	-	229 33	-	157,039 17
Piscataquis.....	474,903 18	2,369 40	-	13,725 27	-	490,937 85
Portland	8,381,326 07	341,000 00	-	34,864 09	-	8,757,190 16
Rockland	1,057,099 65	31,146 38	-	23,622 93	-	1,111,868 96
Saco.....	668,279 05	28,544 74	-	13,612 59	-	710,436 38
Saco and Biddeford Savings Institution	2,529,206 72	37,746 22	-	74,216 04	-	2,641,168 98
Searsport	148,972 58	3,500 00	-	514 77	-	152,987 35
Skowhegan	1,015,464 73	23,500 00	-	17,570 37	-	1,056,535 10
South Berwick.....	319,541 92	9,031 97	-	5,429 67	-	334,003 56
South Paris.....	426,914 43	9,000 00	-	691 04	10,000 00	446,605 47
Thomaston	287,930 98	8,295 00	657 65	4,322 77	-	301,206 40
Topsham and Brunswick Twenty-Five Cent Savings Bank.....	217,103 24	2,250 00	-	1,426 64	-	220,779 88
Tremont	29,708 86	515 76	-	434 96	-	31,335 89
Waterville... ..	805,560 24	37,000 00	-	11,662 54	-	854,222 78
Wiscasset	186,481 92	9,620 07	-	7,579 24	10,000 00	213,681 23
York County	1,140,782 82	16,700 00	-	22,962 73	-	1,180,445 55
Total	\$56,376,143 90	\$1,979,925 21	\$47,465 52	\$921,684 31	\$40,536 48	\$59,365,755 42

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.....	\$25,000 00	\$60,750 00	\$256,700 00	\$171,050 00	\$211,325 00	-	-
Auburn.....	-	5,000 00	177,080 00	150,000 00	165,387 50	\$22,605 85	-
Augusta.....	381,000 00	25,000 00	3,947,500 00	360,300 00	785,000 00	-	-
Bangor.....	155,050 00	90,500 00	1,534,689 89	176,563 00	580,235 00	52,800 00	-
Bath Savings Institution.....	50,500 00	-	459,422 33	301,778 75	1,494,962 50	33,500 00	\$112,000 00
Belfast.....	200,000 00	22,500 00	151,128 75	70,000 00	234,500 00	3,000 00	-
Bethel.....	5,000 00	11,000 00	20,000 00	13,000 00	11,400 00	-	-
Biddeford.....	17,100 00	17,100 00	127,200 00	74,500 00	195,630 00	-	9,950 00
Boothbay.....	-	7,500 00	10,000 00	18,745 00	48,892 44	-	-
Brewer.....	10,500 00	10,500 00	44,000 00	4,500 00	24,000 00	-	1,800 00
Bridgton.....	5,000 00	30,500 00	53,500 00	41,175 00	115,935 00	3,342 50	-
Brunswick Savings Institution.....	26,000 00	-	158,911 05	35,000 00	126,835 00	9,945 00	-
Buxton and Hollis.....	-	3,000 00	77,000 00	16,000 00	50,749 00	-	-
Calais.....	-	40,000 00	100,500 00	5,000 00	71,720 00	11,375 00	629 99
Camden.....	-	-	-	3,000 00	7,354 36	-	1,128 00
Cascade.....	-	-	-	3,000 00	30,000 00	-	1,900 00
Dexter.....	-	1,600 00	10,060 00	62,000 00	64,050 00	15,555 00	-
Eastport.....	-	5,524 10	183,000 00	11,000 00	112,600 00	-	2,000 00
Fairfield.....	-	20,900 00	12,000 00	20,000 00	22,250 00	-	5,000 00
Franklin County.....	20,000 00	6,000 00	88,000 00	42,000 00	86,970 00	31,571 50	-
Gardiner Savings Institution.....	100,000 00	34,900 00	1,431,245 82	72,000 00	110,000 00	-	-
Gorham.....	3,000 00	7,100 00	106,360 00	25,203 75	50,500 00	-	-
Hallowell Savings Institution.....	-	10,805 00	273,611 25	59,281 42	144,500 00	-	-
Hancock County.....	22,700 00	14,563 25	17,000 00	14,000 00	12,900 00	400 00	-
Houlton.....	-	150 00	25,550 00	22,955 00	32,910 00	-	-
Kennebec.....	-	-	322,800 00	124,650 00	22,000 00	-	-

Kennebunk	-	1,000 00	132,860 00	36,785 00	163,227 50	11,343 00	-
Kingfield	-	-	-	-	-	-	-
Lubec	1,500 00	-	-	-	1,000 00	-	-
Machias	78,000 00	31,500 00	280,500 00	22,000 00	88,000 00	-	-
Maine	1,500,000 00	-	1,051,225 00	643,250 00	2,078,067 75	12,500 00	-
Mechanics'	-	-	32,350 00	10,000 00	11,300 00	-	1,200 00
Norway	-	3,635 18	12,100 40	-	30,000 00	5,027 50	1,000 00
Penobscot	150,000 00	209,350 00	345,000 00	235,500 00	129,200 00	48,950 00	-
People's, Lewiston	-	27,600 00	89,000 00	130,762 50	44,860 00	500 00	-
People's Safe Deposit and Savings Bank, Bath	18,000 00	-	80,468 55	22,000 00	95,643 75	-	-
Phillips	5,000 00	21,800 00	7,000 00	33,375 00	5,000 00	-	-
Piscataquis	-	19,400 00	60,000 00	29,985 00	80,045 00	-	-
Portland	1,100,000 00	52,400 00	2,493,500 00	695,000 00	1,177,900 00	61,300 00	-
Rockland	-	2,200 00	82,475 00	113,750 00	225,089 80	-	1,470 00
Saco	10,000 00	11,000 00	85,500 00	56,050 00	190,247 69	23,150 00	17,100 00
Saco and Biddeford Savings Institution	185,000 00	10,000 00	174,815 00	96,615 00	1,203,925 13	203,844 62	212,080 87
Searsport	19,000 00	-	54,000 00	10,000 00	13,000 00	-	9,934 51
Skowhegan	10,000 00	-	300,000 00	198,060 00	182,500 00	13,650 00	-
South Berwick	10,000 00	10,000 00	74,000 00	56,970 00	108,920 00	-	-
South Paris	2,200 00	-	25,150 00	5,500 00	64,000 00	-	5,000 00
Thomaston	-	7,000 00	56,000 00	15,000 00	89,500 00	-	-
Topsham and Brunswick Twenty-five Cent Savings Bank,	9,000 00	-	39,000 00	11,400 00	21,000 00	-	-
Tremont	-	3,361 33	-	4,800 00	-	-	-
Waterville	14,000 00	5,100 00	122,545 94	43,300 00	60,250 00	10,000 00	-
Wiscasset	1,000 00	-	8,500 00	34,767 50	96,823 00	-	2,660 00
York County	23,350 00	5,500 00	233,034 46	33,500 00	147,947 16	3,000 00	1,000 00
Total.....	\$4,128,800 00	\$845,538 86	\$15 426,223 44	\$4,434,008 92	\$11,120,043 58	\$582,359 97	\$385,853 37

BANK EXAMINER'S REPORT.

TABLE I 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.....	\$67,500 00	-	\$30,000 00	\$10,484 00	\$101,460 00	-	\$2,000 00	\$ 706 14
Auburn.....	88,340 00	\$15,250 00	1,700 00	8,422 00	121,720 00	-	-	19,753 41
Augusta.....	10,000 00	-	-	-	71,700 00	-	-	28,825 00
Bangor.....	71,000 00	-	8,706 00	-	25,400 00	\$ 4,500 00	-	87,895 23
Bath Savings Institution.....	109,280 00	128,914 00	-	57,390 37	80,465 00	11,500 00	-	15,000 00
Belfast.....	26,000 00	25,000 00	-	-	40,650 00	-	-	16,000 00
Bethel.....	11,500 00	5,000 00	-	1,000 00	30,950 00	1,000 00	4,000 00	6,125 00
Biddeford.....	9,500 00	15,000 00	103,300 00	10,100 00	69,200 00	25,020 00	10,000 00	91,578 96
Boothbay.....	49,500 00	3,500 00	-	-	6,000 00	2,200 00	-	-
Brewer.....	2,000 00	-	3,000 00	-	-	-	-	2,249 35
Bridgton.....	42,200 00	5,000 00	-	-	20,660 00	2,000 00	2,500 00	8,311 48
Brunswick Savings Institution.....	35,412 50	17,000 00	-	-	61,395 00	-	-	7,151 17
Buxton and Hollis.....	28,000 00	-	-	850 00	16,050 00	-	-	5,564 98
Calais.....	6,990 00	-	-	-	17,325 00	4,250 00	-	1,000 00
Camden.....	-	10,000 00	515 00	-	-	-	-	4,653 88
Cascade.....	-	-	-	-	38,400 00	-	-	15,000 00
Dexter.....	94,375 00	10,000 00	7,000 00	-	64,900 00	-	20,000 00	39,626 02
Eastport.....	20,000 00	18,000 00	-	-	13,425 00	6,575 00	-	22,646 00
Fairfield.....	28,000 00	5,000 00	-	-	21,425 00	-	1,000 00	6,000 00
Franklin County.....	50,300 00	-	850 00	-	74,595 00	-	-	33,505 97
Gardiner Savings Institution.....	191,000 00	-	-	-	56,600 00	12,200 00	-	31,650 00
Gorham.....	30,000 00	500 00	-	-	10,350 00	-	-	14,200 00
Hallowell Savings Institution.....	96,875 00	45,500 00	-	-	14,360 00	-	-	8,918 36
Hancock County.....	22,400 00	-	-	-	16,600 00	-	1,000 00	8,490 76
Houlton.....	17,925 00	-	-	-	57,200 00	1,100 00	-	4,525 00
Kennebec.....	21,500 00	-	-	-	162,970 00	13,000 00	-	8,500 00

Kennebunk	42,000 00	-	-	2,675 00	26,350 00	-	-	3,425 00
Kingfield	-	-	-	-	-	-	-	-
Lubec	500 00	-	-	-	500 00	-	800 00	-
Machias	51,000 00	-	-	850 00	35,750 00	-	4,000 00	2,000 00
Maine	876,120 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	54,700 00
Norway	17,025 00	11,800 00	2,000 00	-	51,400 00	-	5,200 00	11,600 00
Penobscot	85,000 00	-	11,000 00	-	13,800 00	-	-	1,190 00
People's, Lewiston	79,275 00	-	500 00	2,969 00	89,300 00	-	2,800 00	15,450 89
People's Safe Deposit and Savings Bank, Bath	13,000 00	18,000 00	2,250 00	-	35,170 00	-	5,500 00	21,296 22
Phillips	9,000 00	5,000 00	-	-	16,800 00	-	2,100 00	-
Piscataquis	45,650 00	5,000 00	-	-	39,340 00	5,000 00	8,000 00	17,243 71
Portland	565,500 00	-	21,932 50	-	119,796 00	-	-	175,224 52
Rockland	55,950 00	5,890 00	1,200 00	-	71,495 00	-	-	13,000 00
Saco	13,000 00	-	34,500 00	3,500 00	46,130 00	8,400 00	-	6,510 62
Saco and Biddeford Savings Institution	120,675 00	16,678 00	102,980 00	11,900 00	46,780 00	10,300 00	-	15,722 29
Searsport	4,000 00	-	6,284 00	-	19,880 00	-	-	4,000 00
Skowhegan	-	10,000 00	-	5,000 00	78,550 00	-	1,000 00	11,895 62
South Berwick	6,000 00	-	-	2,500 00	20,500 00	-	-	700 00
South Paris	52,250 00	-	2,450 00	630 00	36,330 00	1,500 00	8,320 00	24,892 41
Thomaston	46,800 00	-	1,100 00	-	18,210 00	-	-	6,475 00
Topsham and Brunswick Twenty-five Cent Savings Bank	13,500 00	5,150 00	-	-	-	30,138 00	-	-
Tremont	2,500 00	-	-	-	-	-	-	-
Waterville	12,000 00	-	-	-	87,800 00	-	-	36,387 87
Wiscasset	7,000 00	-	-	500 00	17,200 00	-	-	3,960 00
York County	46,000 00	33,000 00	15,000 00	-	115,775 00	86,300 00	-	53,724 89
Total	\$3,312,292 50	\$434,582 00	\$377,942 50	\$118,770 37	\$2,399,819 00	\$226,483 00	\$87,720 00	\$979,926 77

BANK EXAMINER'S REPORT.

TABLE A—Concluded.
Resources—Concluded.

Name of Bank.	Loans on collaterals.	Loans to corporations and municipal-ities.	Loans on mortgages real estate.	Premium account.	Furniture and expense account.	Other resources.	Cash.	Total resources.
Androscoggin County.....	\$ 44,865 00	\$33,650 00	\$524,312 55	\$53,905 02	\$ 46 81	-	\$ 7,261 32	\$1,601,015 84
Auburn.....	105,835 30	64,406 35	353,907 40	44,493 91	3,255 17	-	12,059 89	1,359,216 78
Augusta.....	211,806 08	34,000 00	157,549 08	68,103 61	5,000 00	\$10,000 00	154,429 34	6,250,313 11
Bangor.....	236,309 13	34,883 63	227,127 69	1,335 95	1,271 75	1,388 92	21,800 37	3,311,453 56
Bath Savings Institution.....	520,119 20	20,000 00	230,923 62	4,724 87	1,474 79	-	59,554 44	3,696,009 87
Belfast.....	138,337 19	4,000 00	87,058 00	4,000 00	417 07	8,327 49	90,819 68	1,121,738 18
Bethel.....	2,366 83	19,405 98	118,500 01	1,008 37	851 77	-	6,296 29	268,404 25
Biddeford.....	108,629 08	24,989 02	216,695 27	-	-	-	6,920 56	1,115,312 89
Boothbay.....	750 00	4,400 00	56,484 80	3,103 81	800 00	-	5,419 57	217,035 62
Brewer.....	8,600 09	1,000 00	72,389 00	2,500 00	635 67	-	4,203 66	181,377 68
Bridgton.....	43,096 32	9,222 30	106,285 73	12,895 00	1,154 00	-	7,598 81	510,376 14
Brunswick Savings Institution.....	22,213 61	11,500 00	56,633 26	-	-	-	258 87	568,255 46
Buxton and Hollis.....	3,285 55	6,675 00	110,307 97	-	925 47	-	16,427 34	334,826 31
Calais.....	16,100 36	13,748 75	48,589 96	-	25	-	1,907 58	339,136 89
Camden.....	49,095 65	-	57,492 45	-	1,440 00	589 14	15,754 14	150,022 62
Cascade.....	14,625 00	21,000 00	51,760 00	4,000 00	882 38	-	1,609 23	182,176 61
Dexter.....	24,504 05	4,732 00	58,270 70	-	-	-	20,709 55	497,322 32
Eastport.....	20,804 96	6,146 45	114,466 39	-	-	-	37,863 67	574,051 57
Fairfield.....	46,600 00	5,625 00	116,283 03	1,267 50	326 84	-	10,535 34	322,272 71
Franklin County.....	22,017 76	-	57,323 71	-	-	-	8,511 39	521,645 33
Gardiner Savings Institution.....	130,026 49	25,900 00	167,001 16	-	-	-	31,453 31	2,393,976 78
Gorham.....	2,975 00	103 35	153,970 63	-	-	2,328 22	5,709 60	412,300 55
Hallowell Savings Institution.....	220 00	-	45,162 96	-	513 49	-	6,821 22	706,568 70
Hancock County.....	27,440 00	24,262 00	144,271 98	5,017 50	-	-	31,754 49	362,799 98
Houlton.....	-	8,725 00	177,509 22	13,973 39	800 00	-	5,246 89	368,569 50
Kennebec.....	95,374 32	-	170,278 11	7,579 38	1,504 20	-	10,013 26	960,169 27

Kennebunk.....	4,349 92	-	130,647 31	2,731 01	462 70	-	14,446 76	572,303 20
Kingfield.....	-	-	1,432 00	-	585 00	-	198 47	2,215 47
Lubec.....	490 00	-	6,163 28	260 00	142 26	124 00	162 20	11,641 74
Machias.....	-	8,000 00	19,074 00	-	-	-	5,277 47	625,951 47
Maine.....	206,169 68	115,680 63	285,012 08	-	5,011 88	-	126,922 23	6,999,358 27
Mechanics.....	79,712 39	21,250 00	162,531 00	-	463 50	-	9,610 97	587,457 86
Norway.....	35,924 09	16,100 00	104,955 19	7,650 00	2,468 13	-	1,119 70	319,005 19
Penobscot.....	218,150 00	9,700 00	299,549 89	10,000 00	5,326 73	-	32,227 75	1,803,944 37
People's, Lewiston.....	29,827 66	79,500 00	292,175 59	36,340 00	7,364 22	-	14,026 81	942,251 67
People's Safe Deposit and Savings Bank, Bath.....	60,059 82	37,503 00	81,620 85	3,031 00	4,500 00	5,000 00	12,346 07	515,389 26
Phillips.....	11,718 55	7,386 97	25,166 47	2,450 00	400 00	1,013 46	3,828 72	157,039 17
Piscataquis.....	53,535 76	7,079 03	97,432 02	5,682 39	559 81	-	17,045 13	490,997 85
Portland.....	1,130,984 72	568,059 88	570,906 02	-	193 59	-	24,492 93	8,757,190 16
Rockland.....	246,436 98	78,578 56	127,906 17	15,094 60	9 00	14,011 20	57,312 65	1,111,868 96
Saco.....	19,601 38	5,000 00	152,997 67	22,768 45	-	-	4,980 57	710,436 38
Saco and Biddeford Savings Institution.....	96,342 84	15,000 00	92,636 13	-	-	-	25,874 10	2,641,168 98
Searsport.....	6,200 00	-	2,905 00	404 14	-	-	3,379 70	152,987 35
Skowhegan.....	10,770 00	25,322 73	177,863 70	21,886 10	-	-	10,096 95	1,056,535 10
South Berwick.....	1,200 00	10,000 00	30,807 95	-	-	-	2,405 61	334,003 56
South Paris.....	24,806 74	9,122 15	176,022 54	2,027 00	-	26	6,041 54	446,605 47
Thomaston.....	24,177 87	-	18,600 00	5,000 00	1,350 00	-	11,993 53	301,206 40
Topsham & Brunswick Twenty-five Cent Savings Bank.....	15,133 33	4,000 00	60,890 04	6,485 43	1,519 25	835 00	7,228 83	220,779 88
Tremont.....	1,644 88	-	13,145 24	-	-	-	5,208 13	30,659 58
Waterville.....	26,774 00	28,794 00	368,358 00	27,060 00	-	-	11,852 97	854,222 78
Wiscasset.....	11,544 72	1,600 00	28,359 00	-	-	-	367 01	213,681 23
York County.....	29,132 96	-	260,267 39	69,000 00	-	-	24,913 69	1,180,445 55
Total.....	\$4,240,745 17	\$1,425,451 78	\$7,267,979 21	\$465,778 43	\$51,655 99	43,980 26	1,009,800 30	\$59,365,755 42

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.....	5,112	435	-	\$138,734 93	-	4,077	\$525,568 18	939	\$822,866 65
Auburn.....	4,105	-	34	76,664 28	-	3,262	431,800 41	778	726,565 66
Augusta.....	11,088	172	-	84,367 01	-	7,598	922,147 84	2,819	2,929,193 11
Bangor.....	8,348	449	-	98,442 92	-	6,427	777,930 48	1,614	1,703,561 83
Bath Savings Institution.....	5,840	16	-	8,410 92	-	3,814	801,646 97	1,664	1,374,609 67
Belfast.....	3,680	-	35	-	\$8,159 57	3,056	475,163 05	564	442,681 11
Bethel.....	1,314	53	-	10,597 43	-	1,153	108,598 10	153	133,697 28
Biddeford.....	2,660	45	-	-	308 39	1,952	273,218 58	657	676,964 25
Boothbay.....	1,215	33	-	7,193 87	-	1,085	87,854 91	123	107,321 03
Brewer.....	782	34	-	2,469 63	-	684	61,307 61	98	87,853 80
Bridgton.....	1,927	81	-	37,252 24	-	1,604	179,166 29	312	286,379 40
Brunswick Savings Institution.....	1,694	69	-	26,544 85	-	1,353	157,294 64	308	292,526 37
Buxton and Hollis, West Buxton.....	1,013	21	-	13,078 50	-	825	93,654 00	165	172,623 69
Calais.....	1,331	37	-	17,113 64	-	1,124	129,838 27	201	183,577 13
Camden, Rockport.....	1,361	13	-	5,072 43	-	1,280	76,314 52	76	46,044 54
Cascade, Oakland.....	1,060	60	-	-	8,186 40	880	69,560 00	176	93,400 89
Dexter.....	1,949	40	-	-	7,688 00	1,631	151,154 29	299	286,771 32
Eastport.....	1,723	118	-	30,119 80	-	1,383	163,257 28	295	282,700 23
Fairfield.....	1,163	60	-	27,092 89	-	957	104,004 16	192	169,589 90
Franklin County, Farmington.....	2,340	-	51	-	65,787 15	2,014	198,172 81	305	270,188 32
Gardiner Savings Institution.....	5,604	54	-	106,377 53	-	4,006	544,086 32	1,414	1,284,898 25
Gorham.....	1,291	16	-	13,326 96	-	1,047	111,179 59	218	220,269 77
Hallowell Savings Institution.....	1,634	31	-	40,021 00	-	1,204	144,340 69	358	354,698 74
Hancock County, Ellsworth.....	1,812	79	-	9,569 57	-	1,611	164,543 91	194	169,518 68
Houlton.....	1,501	-	41	-	30,018 21	1,267	111,680 99	207	188,210 74
Kennebec, Augusta.....	1,822	115	-	66,677 91	-	1,243	183,731 56	476	453,494 24

Kennebunk	1,739	-	32	-	7,742 75	1,429	169,594 12	268	283,173 49
Kingfield	21	-	-	-	-	20	854 67	1	785 00
Lubec	87	-	10	-	1,105 29	83	7,885 38	4	2,371 20
Machias	1,565	-	34	-	20,250 12	1,170	144,157 00	329	328,080 54
Maine, Portland	18,959	606	-	347,453 36	-	14,618	1,776,095 53	3,901	3,789,700 00
Mechanics', Auburn	2,585	-	62	-	30,571 29	2,263	216,839 30	317	302,010 11
Norway	1,720	-	112	-	50,839 72	1,525	141,850 77	187	150,014 77
Penobscot, Bangor	3,638	318	-	135,815 10	-	2,577	371,545 35	889	889,363 57
People's, Lewiston	3,447	244	-	67,863 73	-	2,947	368,255 93	464	433,032 00
People's Safe Deposit and Savings, Bath	1,900	58	-	61,615 53	-	1,604	147,228 81	269	259,849 22
Phillips	1,050	105	-	-	970 45	940	70,339 55	110	82,510 29
Piscataquis, Dover	2,231	-	17	-	7,912 51	1,928	182,633 37	286	256,751 00
Portland	19,991	355	-	330,788 33	-	14,281	1,876,802 32	5,105	5,202,656 09
Rockland	4,084	358	-	82,573 00	-	3,448	414,751 16	600	545,472 09
Saco	1,682	71	-	69,194 05	-	1,259	165,364 35	371	373,645 10
Saco and Biddeford Savings Institution	5,365	214	-	144,096 62	-	3,684	445,137 76	1,526	1,653,490 92
Searsport	562	28	-	1,262 31	-	469	58,322 33	88	80,470 25
Skowhegan	3,204	38	-	-	974 46	2,611	346,237 35	536	503,936 34
South Berwick	935	-	1	-	2,000 42	717	99,739 82	206	193,822 09
South Paris	1,688	104	-	-	45,750 81	1,420	160,489 60	254	237,274 59
Thomaston	1,255	32	-	23,649 02	-	1,073	121,807 40	180	161,648 58
Topsham and Brunswick Twenty-five Cent, Brunswick	920	28	-	10,456 99	-	779	71,784 77	133	127,336 32
Tremont	197	16	-	1,382 22	-	182	19,933 49	15	9,775 37
Waterville	3,161	151	-	51,063 89	-	2,649	291,398 61	475	439,231 33
Wisasset	988	3	-	-	3,571 47	887	86,670 11	97	91,676 08
York County, Biddeford	3,867	160	-	-	32,192 54	3,102	384,705 05	703	618,751 23
Total	160,216	4,920	429	\$2,146,341 46	\$324,029 55	124,202	\$15,187,629 35	31,918	\$30,798,974 17

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 1895.	State tax 1895.
Androscoggin County, Lewiston.....	94	\$201,371 23	2	\$13,572 30	4%	\$57,068 84	\$223 40	\$10,875 25
Auburn.....	65	141,661 23	-	-	4	47,977 14	317 10	9,339 96
Augusta.....	608	1,480,604 10	64	532,583 88	4	229,055 96	367 50	44,544 67
Bangor.....	296	548,462 48	11	82,471 30	3 $\frac{1}{2}$	101,400 14	1,561 28	21,674 64
Bath Savings Institution.....	319	810,862 64	43	459,372 74	3 $\frac{1}{2}$	151,383 88	284 05	27,066 30
Belfast.....	59	119,435 17	1	8,774 00	3 $\frac{1}{2}$	30,309 68	295 76	6,826 80
Bethel.....	8	16,183 44	-	-	3 $\frac{1}{2}$	9,058 92	107 50	1,771 45
Biddeford.....	49	120,117 86	2	11,209 14	3 $\frac{1}{2}$	36,708 87	1,139 93	7,106 25
Boothbay.....	7	14,879 77	-	-	3	5,749 06	2 57	1,558 51
Brewer.....	6	14,336 64	-	-	3 $\frac{1}{2}$	5,655 53	46 32	1,291 28
Bridgton.....	11	22,670 94	-	-	4	16,546 59	137 26	3,331 28
Brunswick Savings Institution.....	32	77,146 14	1	6,585 12	4	20,063 40	115 56	3,997 35
Buxton and Hollis, West Buxton.....	23	47,361 86	-	-	4	11,802 06	111 30	2,312 42
Calais.....	6	12,502 71	-	-	3 $\frac{1}{2}$	10,522 17	-	2,347 26
Camden, Rockport.....	4	8,726 00	1	7,225 00	4	5,630 42	85 00	986 51
Cascade, Oakland.....	4	8,351 67	-	-	4	6,812 43	135 93	1,389 97
Dexter.....	19	41,479 30	-	-	3 $\frac{1}{2}$ ₀	17,998 84	357 00	3,471 77
Eastport.....	45	104,171 23	-	-	4	26,053 53	232 75	3,987 29
Fairfield.....	14	28,250 45	-	-	4	10,892 54	21 84	2,133 53
Franklin County, Farmington.....	21	44,764 13	-	-	2 $\frac{1}{2}$	13,241 04	213 25	3,790 35
Gardiner Savings Institution.....	180	411,640 77	4	22,009 95	4	85,153 01	386 42	16,764 53
Gorham.....	26	53,073 05	-	-	4	14,368 21	222 00	2,912 54
Hallowell Savings Institution.....	72	155,162 19	-	-	4 $\frac{1}{2}$	27,553 90	18 13	5,168 51
Hancock County, Ellsworth.....	7	15,393 73	-	-	3 $\frac{1}{2}$	10,340 51	6 65	2,319 60
Houlton.....	27	56,076 67	-	-	3 $\frac{1}{2}$	12,111 34	44 40	2,757 95
Kennebec, Augusta.....	97	238,358 90	6	57,584 88	4	34,474 55	-	6,754 66

Kennebunk.....	42	95,202 46	-	-	3 $\frac{3}{4}$	19,404 10	51 20	4,182 84
Kingfield.....	-	-	-	-	-	-	-	-
Lubec.....	-	-	-	-	5	490 08	14 06	72 80
Machias.....	66	143,899 65	-	-	3	18,019 86	31 02	4,419 27
Maine, Portland.....	429	927,890 00	11	100,202 00	4	241,444 33	920 70	39,914 26
Mechanics', Auburn.....	5	10,188 03	-	-	4	21,582 79	738 20	4,120 34
Norway.....	8	18,306 53	-	-	4	12,712 65	158 80	2,444 09
Penobscot, Bangor.....	156	369,578 32	16	113,096 92	3 $\frac{1}{2}$	56,460 34	28 60	10,712 37
People's, Lewiston.....	35	75,433 00	1	5,193 00	4	32,190 79	61 11	6,609 83
People's Safe Deposit and Savings Bank, Bath.....	26	72,930 09	1	7,624 25	4	16,547 77	305 90	3,225 12
Phillips.....	-	-	-	-	4	5,662 21	-	1,093 86
Piscataquis, Dover.....	17	35,518 81	-	-	3 $\frac{1}{2}$	16,123 63	96 50	3,649 23
Portland.....	601	1,269,858 79	4	32,008 87	4	313,094 61	4,282 74	52,629 63
Rockland.....	35	89,999 58	1	6,576 82	4	36,546 79	136 40	7,490 18
Saco.....	49	109,295 80	3	19,973 80	4	23,888 71	64 35	4,026 59
Saco and Biddeford Savings Institution.....	148	384,191 21	7	40,386 83	4	94,619 54	466 73	13,422 57
Searsport.....	5	10,180 00	-	-	3	4,289 79	44 23	1,065 14
Skowhegan.....	55	147,242 15	2	12,048 89	3 $\frac{1}{2}$	34,705 01	174 12	7,404 04
South Berwick.....	12	25,980 01	-	-	3	9,221 56	-	2,389 52
South Paris.....	14	29,150 24	-	-	4	17,189 79	413 32	3,236 44
Thomaston.....	2	4,475 00	-	-	4	10,337 05	94 00	2,047 50
Topsham and Brunswick Twenty-five Cent, Brunswick.....	8	17,982 15	-	-	4	7,970 57	-	1,511 57
Tremont.....	-	-	-	-	4	1,038 34	-	201 71
Waterville.....	37	74,930 30	-	-	4	29,884 94	721 42	5,622 19
Wiscasset.....	4	8,135 73	-	-	4	7,285 49	84 00	1,492 45
York County, Biddeford.....	62	137,326 54	-	-	3 $\frac{3}{4}$	35,859 60	1,072 50	8,130 68
Total.....	3,915	\$8,850,740 69	181	\$1,538,799 69	193 $\frac{3}{4}$	\$2,064,443 17	\$16,332 80	\$387,595 29

BANK EXAMINER'S REPORT.

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	\$ 751 58	\$22,372 14	\$ 9,075 07	\$10,600 00	-	-
Aroostook Trust and Banking Company	50,000 00	22,000 00	10,926 91	-	65,331 34	-	-	-
Auburn Trust Company.....	104,800 00	10,000 00	2,426 11	44,180 03	10,900 67	5,600 00	-	-
Augusta Safe Deposit and Trust Company.....	50,000 00	3,000 00	6,227 74	169,706 88	95,492 46	5,000 00	-	-
Bar Harbor Banking and Trust Company.....	50,000 00	11,000 00	4,125 70	-	208,010 59	81,275 37	-	\$6,000 00
Eastern Trust and Banking Company	171,000 00	50,000 00	27,681 43	561,734 27	502,072 76	-	-	-
Maine Trust and Banking Company	100,000 00	30,000 00	12,945 49	261,812 21	72,802 12	13,350 00	-	93,247 14
Merchants' Trust and Banking Company.....	50,000 00	2,500 00	2,323 18	13,393 81	14,237 45	-	-	-
Northern Banking Company.....	50,000 00	10,400 00	1,785 88	-	21,266 59	11,160 00	\$48,000 00	8,500 00
Oxford County Loan Association	10,000 00	500 00	6 35	-	-	-	58,300 00	-
People's Trust Company.....	100,000 00	10,000 00	18,628 97	746,706 36	27,357 65	6,670 00	-	-
Portland Trust Company.....	100,000 00	40,000 00	7,708 90	-	322,328 31	55,167 34	-	47,373 30
Rockland Trust Company.....	100,000 00	-	17,942 46	46,653 28	118,193 73	9,896 67	-	-
Rumford Falls Trust Company	50,000 00	-	4,396 43	27,695 51	57,996 96	-	-	-
Union Safe Deposit and Trust Company.....	250,000 00	-	2,952 04	-	2,450 04	-	-	-
Waterville Trust and Safe Deposit Company	100,000 00	-	11,513 31	101,543 56	71,763 92	-	-	-
Westbrook Trust Company.	50,000 00	5,800 00	1,732 56	197,812 27	43,876 87	5,985 00	-	-
Total	\$1,460,900 00	\$197,700 00	\$134,075 04	\$2,196,060 36	\$1,640,706 49	\$204,704 38	\$106,300 00	\$155,120 44

TABLE C—Continued.
Liabilities—Concluded.

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	-	-	-	\$1,948 48	\$10,000 00	-	-	\$132,347 27
Aroostook Trust and Banking Company.....	-	-	-	20,000 00	-	-	\$ 400 00	168,658 25
Auburn Trust Company	\$112 00	-	\$142 50	-	-	-	2,970 00	181,131 31
Augusta Safe Deposit and Trust Company.....	-	-	253 09	6,756 77	5,000 00	-	-	341,436 94
Bar Harbor Banking and Trust Company.....	-	-	1,967 73	1,601 63	-	-	-	363,981 02
Eastern Trust and Banking Company	297 50	\$1,878 90	-	5,748 15	-	-	*105,225 00	1,425,638 01
Maine Trust and Banking Company	-	-	512 90	91 18	-	-	11,836 00	596,597 04
Merchants' Trust and Banking Company.....	-	-	-	-	-	600 00	-	83,054 44
Northern Banking Company	-	669 73	-	-	100,500 00	-	-	252,282 20
Oxford County Loan Association.....	-	-	-	-	1,150 00	-	-	69,956 35
People's Trust Company	789 00	-	800 00	7 07	-	-	67 54	911,026 59
Portland Trust Company	-	2,462 50	-	14,960 67	-	-	†214,711 46	804,712 48
Rockland Trust Company	30 00	-	-	-	-	-	1,000 00	293,716 14
Rumford Falls Trust Company	-	-	519 75	-	-	-	-	140,606 65
Union Safe Deposit and Trust Company.....	-	-	-	-	-	-	-	255,402 08
Waterville Trust and Safe Deposit Company.....	54 00	129 25	569 58	-	15,000 00	2,337 68	525 00	303,436 30
Westbrook Trust Company	33 00	-	-	\$12,362 22	-	-	-	317,601 92
Total	\$1,315 50	\$5,140 38	\$4,765 55	\$63,476 17	\$131,650 00	\$2,937 68	\$336,735 00	\$6,641,586 99

* Mortgages sold and guaranteed and deposits for same.

† Sinking funds for corporations.

BANK EXAMINER'S REPORT.

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	\$ 13,786 95	\$53,495 91	-	-	\$55,357 73	-	\$773 07	\$1,000 00	\$ 5,155 19	\$2,778 42	\$132,347 27
Aroostook Trust and Banking Co	145,558 92	-	-	-	-	-	-	3,500 00	19,464 26	135 07	168,658 25
Auburn Trust Co.....	107,241 21	-	\$46,400 00	-	18,000 00	-	818 42	5,000 00	3,476 68	195 00	181,131 31
Augusta Safe Deposit & Trust Co	227,109 10	36,110 59	43,142 50	-	-	\$170 15	329 75	5,239 79	27,335 06	2,000 00	341,436 94
Bar Harbor Banking & Trust Co	192,685 51	35,129 39	19,255 30	\$6,000 00	5,600 00	79,964 94	28 02	1,500 00	23,818 16	-	363,981 02
Eastern Trust & Banking Co	788,628 10	164,978 50	351,312 16	-	-	-	998 67	19,913 98	98,648 42	1,158 18	1,425,538 01
Maine Trust & Banking Co	212,104 86	79,364 50	156,724 08	93,247 14	-	42,943 13	2,143 07	2,500 00	7,570 26	-	596,597 04
Merchants' Trust & Banking Co	72,222 10	-	-	-	3,978 67	-	674 47	1,476 09	4,703 11	-	83,054 44
Northern Banking Co	43,324 27	80,448 00	92,850 00	8,500 00	21,480 33	-	263 88	228 20	5,187 52	-	252,282 20
Oxford County Loan Association	-	64,499 50	-	-	4,750 00	357 45	17 00	-	297 81	34 59	69,956 35
People's Trust Co.....	231,002 36	245,636 62	309,611 27	-	62,620 68	13,576 38	1,501 65	1,611 25	45,181 57	284 81	911,026 59
Portland Trust Co	356,771 90	-	174,121 25	47,207 07	-	-	496 48	-	13,931 97	*212,183 81	804,712 48
Rockland Trust Co	203,557 30	-	50,622 50	-	-	-	-	1,400 00	34,136 34	4,000 00	293,716 14
Rumford Falls Trust Co	86,590 02	19,238 31	15,145 06	-	2,816 21	7,523 44	2,081 88	377 31	6,836 48	-	140,608 65
Union Safe Deposit & Trust Co..	-	114,395 00	134,150 00	-	-	-	-	-	253 35	6,603 73	255,402 08
Waterville Trust & Safe Deposit Company	95,040 61	82,247 75	54,000 00	-	-	17,134 57	264 34	40,812 52	13,936 51	-	303,436 30
Westbrook Trust Co.....	158,518 77	45,669 32	77,380 00	-	8,050 00	18,807 05	-	2,000 00	7,176 78	-	317,601 92
Total	2,934,141 98	1,021,213 39	1,524,713 76	\$154,954 21	\$182,653 62	\$180,477 11	10,390 70	\$86,559 14	\$317,109 47	\$229,373 61	6,641,586 99

* Sinking fund investments.

TABLE D—Summary of Loan and Building Associations.
Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn	\$141,686 65	\$1,628 89	\$15,621 18	\$15 19	\$246 90	\$1,754 73	-	\$160,953 54
Augusta	237,222 46	661 93	-	-	-	4,187 84	-	242,072 23
Bangor	244,082 68	3,298 50	-	3 05	1,400 00	9,856 71	-	258,640 94
Bath	28,036 98	146 63	-	137 46	-	442 01	\$300 22	29,062 30
Belfast	22,642 67	79 77	-	-	-	533 53	3 00	23,258 97
Brunswick	68,288 92	887 81	-	-	-	1,279 30	31 86	70,487 89
Bucksport	15,526 41	33 00	-	-	-	524 75	-	16,084 16
Casco, Portland	352,831 38	3,231 81	-	6 00	600 00	6,760 23	26 98	363,456 40
Cumberland, Portland	112,662 84	1,400 00	7,316 00	51 73	-	229 93	-	121,660 50
Deering	23,523 07	113 86	15,929 00	46 76	2,365 60	871 40	18 40	42,868 09
Dexter	46,041 43	137 45	32 00	-	100 00	1,131 63	54 00	47,496 51
Ellsworth	12,903 61	49 77	2,390 00	-	-	556 39	-	15,899 77
Falmouth, Portland	81,511 20	937 87	6,155 03	-	3,761 43	610 00	30 49	93,006 02
Fort Fairfield	1,543 00	-	-	-	-	49 86	-	1,592 86
Gardiner	41,786 45	428 80	-	29 98	-	2,818 01	-	45,063 24
Hallowell	33,776 24	201 98	16 00	-	1,000 00	1,155 74	-	36,149 96
Kennebec, Waterville	1,226 00	-	-	-	3 65	22 74	-	1,252 39
Kennebunk	44,231 95	176 06	6,890 48	-	-	-	-	51,298 49
Madison	7,186 24	22 00	-	-	-	183 31	107 96	7,499 51
Mechanics', Portland	48,658 47	206 35	598 02	-	2,800 00	693 14	-	52,955 98
Mechanic Falls	17,752 32	136 97	1,030 99	-	-	206 77	34 77	19,161 82
Old Town	43,510 64	482 86	-	-	-	1,373 92	1,716 99	47,084 41
Penobscot, Bangor	2,592 00	-	-	-	954 00	91 79	1,920 00	5,557 79
Piscataquis, Foxcroft	37,939 30	435 31	-	-	-	1,585 07	-	39,959 68
Portland	204,573 26	1,888 53	-	59 64	1,800 00	590 72	157 78	209,069 93

TABLE D—Continued.
Liabilities—Concluded.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Rockland	\$126,180 88	\$1,175 52	\$6,573 83	\$132 79	-	\$ 845 87	\$789 19	\$135,698 08
Sanford	62,630 55	259 45	-	-	-	4,324 42	63 86	67,278 28
Somerset, Skowhegan.....	68,392 76	561 98	2,125 00	-	-	962 55	-	72,042 29
South Portland.....	28,706 88	72 94	2,507 00	-	\$ 6 60	730 59	-	32,024 01
Waldoboro.....	3,247 84	30 47	5 00	2 00	150 00	36 07	300 00	3,771 38
Waterville.....	70,657 94	191 53	5,506 53	-	-	2,954 09	-	79,310 09
Wiscasset	5,503 10	10 87	-	81 58	-	339 00	-	5,934 55
York, Biddeford.	66,304 99	256 37	184 00	-	-	2,485 69	-	69,231 05
Total	\$2,306,361 11	\$19,145 28	\$72,880 06	\$566 18	\$15,188 18	\$50,187 80	\$5,555 50	\$2,469,884 11

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 fixtures.	Permanent expense.	Current expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn	\$153,975 00	\$5,185 00	-	-	-	\$345 61	\$43 50	\$1,404 43	-	\$160,953 54
Augusta	224,750 00	1,210 00	\$1,369 80	-	-	-	33 85	4,681 51	*\$10,027 07	242,072 23
Bangor	241,608 00	4,330 00	-	-	165 44	-	965 34	11,332 75	239 41	258,640 94
Bath	28,478 00	-	-	-	-	75 00	8 75	140 71	360 84	29,063 30
Belfast	20,660 00	100 00	-	1,000 00	-	-	-	1,498 97	-	23,258 97
Brunswick	66,260 35	3,900 00	-	-	-	-	-	327 54	-	70,487 89
Bucksport	15,856 00	200 00	-	-	-	-	16 12	12 04	-	16,084 16
Casco, Portland	301,750 00	12,000 00	33,103 58	-	168 10	-	452 73	6,681 99	†9,300 00	363,456 40
Cumberland, Portland	119,950 00	1,680 00	-	-	-	-	-	13 00	17 50	121,660 50
Deering	41,500 00	-	-	-	-	169 40	13 20	1,185 49	-	42,868 09
Dexter	39,435 00	1,335 00	-	3,000 00	-	41 15	30 87	3,365 79	288 70	47,496 51
Ellsworth	15,300 00	75 00	-	-	-	128 85	25	395 67	-	15,899 77
Falmouth, Portland	82,400 00	1,400 00	-	-	-	-	12 00	9,194 02	-	93,006 02
Fort Fairfield	1,000 00	-	-	-	-	-	76 83	516 03	-	1,592 86
Gardiner	40,060 65	1,380 00	-	-	-	117 25	50 00	3,455 34	-	45,063 24
Hallowell	35,000 00	490 00	-	-	-	124 86	21 75	513 35	-	36,149 96
Kennebec, Waterville	600 00	-	-	-	-	110 45	-	541 94	-	1,252 39
Kennebunk	48,650 00	1,035 64	-	-	-	-	-	1,612 85	-	51,298 49
Madison	7,150 00	100 00	-	-	-	-	-	249 51	-	7,499 51
Mechanics, Portland	45,675 01	800 00	-	-	-	271 58	43 58	6,132 81	33 00	52,955 98
Mechanic Falls	17,975 00	1,000 00	-	-	-	-	61 45	125 37	-	19,161 82
Old Town	40,646 00	400 00	-	-	-	-	54 09	5,909 32	-	47,084 41
Penobscot, Bangor	4,850 00	-	-	-	-	-	11 00	696 79	-	5,557 79
Piscataquis, Foxcroft	38,335 00	-	-	-	-	-	-	1,450 97	168 09	39,959 68
Portland	185,550 00	3,550 00	8,276 35	-	202 80	-	-	7,590 78	†3,900 00	209,069 93

BANK EXAMINER'S REPORT.

TABLE D—Continued.
Resources—Continued.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate by fore-closure.	Stocks and bonds owned.	Furniture and fixtures.	Permanent expense.	Current expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Rockland	\$124,320 00	\$3,790 00	\$2,267 30	-	-	\$160 00	\$9 90	\$5,092 97	\$57 91	\$135,698 08
Sanford	62,700 00	-	-	-	-	364 63	245 75	3,762 26	205 64	67,378 28
Somerset, Skowhegan	68,003 50	2,145 00	-	-	-	-	-	1,893 79	-	72,042 29
South Portland	31,625 00	-	-	-	-	157 62	30 00	71 56	139 83	32,024 01
Waldoboro	3,525 00	80 00	-	-	\$40 00	23 52	-	102 86	-	3,771 38
Waterville	76,199 70	550 00	-	-	-	-	27 79	2,283 84	248 76	79,310 05
Wiscasset	8,205 00	500 00	-	-	-	31 77	-	197 78	-	8,934 55
York, Biddeford	62,274 36	3,300 00	1,400 00	-	-	60 00	255 75	1,940 94	-	69,231 05
Total	\$2,254,266 57	\$50,535 64	\$46,417 03	\$4,000 00	\$576 34	\$2,312 61	\$2,414 20	\$84,374 97	\$24,986 75	\$2,469,884 11

* Temporary loan, \$10,000.

† Loans on collaterals.

TABLE D—Continued.
Resources—Continued.

Name of Association.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividend the past year.	Amount of dividend the past year.	Rate of interest charged on loans.	Average premiums charged on loans.
Auburn	349	136	1,788 ¹	778 ¹	139	4%	7 ¹ / ₂ %	\$10,772 53	6%	2.6%
Augusta	543	221	3,506	1,198	229	-	6	15,142 63	6	1.5
Bangor	781	275	5,313	1,435	399	-	6	13,495 35	6	.9
Bath	110	27	533	182	52	-	6	1,422 30	6	.46
Belfast	90	34	486	114	37	-	5	1,121 86	6	.9
Brunswick	237	97	1,127	426	126	4	7 ¹ / ₂	4,307 36	6	.6
Bucksport	119	37	394	92	43	-	6 ¹ / ₂	901 65	6	1.102
Casco, Portland	825	321	4,821	1,665	321	5	9	26,912 49	6	3.
Cumberland, Portland	416	89	2,326	653	89	5	9	8,751 82	6	3.9
Deering	281	38	1,187	220	38	6	12	1,639 41	6	3.6
Dexter	186	77	762	244	105	-	6	2,288 84	6	.9
Ellsworth	136	25	442	94	25	5	6	498 89	6	1.5
Falmouth, Portland	351	81	1,754	488	81	4	9	6,558 15	6	3.6
Fort Fairfield	60	1	312	5	1	-	-	-	6	1.2
Gardiner	144	48	626	239	64	6	6	2,181 24	6	1.14
Hallowell	150	47	695	210	49	-	7	1,928 37	6	1.2
Kennebec, Waterville	37	1	217	3	1	-	-	-	6	1.5
Kennebunk	219	74	774	291	82	5	6 ⁷ / ₁₀	2,786 57	6	2.
Madison	43	16	184	52	18	-	5	300 78	6	-
Mechanics', Portland	173	40	1,041	284	37	4	7	3,078 86	6	2.
Mechanic Falls	72	26	346	127	36	4	9	1,197 93	6	2.25
Old Town	164	63	876	239	98	-	6	1,053 18	6	1.5
Penobscot, Bangor	73	5	516	25	7	6	-	-	6	.9
Piscataquis, Foxcroft	144	55	777	204	75	-	6	1,897 12	6	1.2
Portland	730	175	3,953	1,020	175	5	9	15,090 32	6	3.

27

TABLE D—Concluded.
Resources—Concluded.

Name of Association.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividend the past year.	Amount of dividend the past year.	Rate of interest charged on loans.	Average premium charged on loans.
Rockland.....	537	242	2,103½	1,017½	261	5	7	6,131 28	6	2.
Sanford.....	188	65	1,075	313½	76	4½	10	4,336 09	6	1.75
Somerset, Skowhegan.....	255	101	1,273	414	211	-	5½	3,339 67	6	2.25
South Portland.....	158	41	519	165	41	5½	9½	2,293 49	6	3.6
Waldoboro.....	68	17	132	29	17	-	5	115 11	6	-
Waterville.....	226	63	1,562	422	82	5	7	4,208 04	6	1.5
Wiscasset.....	31	14	105	44	15	-	3½	307 96	6	1.12
York, Biddeford.....	203	77	1,285	445	77	-	7½	3,713 63	6	2.1
Total.....	8,099	2,629	42,817	13,144½	3,107	83%	212½%	\$149,772 92	198%	56.772

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

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 depositor withdrawal.	Amount standing to credit.
Daniel E. Pierce.....	Greene .....	.....	April 21, 1870..	\$ 2 33
John S. Loring.....	Lewiston .....	.....	Jan. 9, 1871..	11 58
Maria Libby	Lewiston .....	.....	Nov. 15, 1871..	9 26
Belle Barker	Lewiston .....	.....	Nov. 24, 1871..	6 28
Richard H. Norris.....	Lewiston .....	.....	Nov. 9, 1872..	3 81
Ernest L. Norris.....	Lewiston .....	.....	Nov. 9, 1872..	10 08
Ella A. Simonds.....	Lewiston .....	.....	Dec. 27, 1872..	10 36
Edward M. Hayward.....	Lisbon Falls .....	.....	June 19, 1873..	1 71
Morrell E. Temple.....	Durham .....	.....	June 25, 1873..	1 79
Lizzie E. Drew.....	Farmington .....	.....	July 26, 1873..	1 79
Edwin L. Taylor.....	Mexico .....	.....	Feb. 23, 1874..	1 73
Nellie F. Hammond.....	Lewiston .....	.....	Mar. 4, 1874..	1 73
Mary M. Freeman.....	Lynn, Mass .....	.....	June 16, 1874..	19 65
Hattie Freeman.....	Lynn, Mass .....	.....	June 16, 1874..	19 65
Willie H. Church.....	Lewiston .....	.....	July 10, 1874..	1 72
Sarah A. J. Dyer.....	Leeds .....	.....	Sept. 24, 1874..	4 58
Geo. O. Goodwin	Poland .....	.....	June 1, 1875..	2 80
Willis Oaks Dill.....	Lewiston.....	.....	Jan. 2, 1875..	9 21
Amos T. Barrell.....	Hartford .....	.....	April 5, 1875..	1 59
Gertrude M. Jennings.....	Leeds .....	.....	April 1, 1875..	5 24
G. H. Piper	Lewiston .....	.....	May 8, 1875..	1 66
Alma L. Pike	Livermore Falls.....	.....	Oct. 26, 1875..	15 80
Patrick Darcy.....	Gloucester, Mass .....	.....	July 8, 1875..	1 65

AUBURN SAVINGS BANK—AUBURN.

James H. Jones.....	Buckfield.....	.....	July 7, 1873..	\$28 74
Chas. N. Morse.....	Auburn .....	.....	Mar. 31, 1873..	1 85
Clara A. Bean.....	North Auburn.....	.....	Apr. 29, 1873..	4 29
Z. A. Putnam.....	Auburn .....	.....	Jan. 1, 1874..	1 82
Idella M. Norris.....	Wayne .....	.....	Jan. 6, 1873..	1 86
Charles V. Allen.....	Buckfield.....	.....	Oct. 23, 1872..	1 89
Geo. D. Bowie.....	Durham .....	.....	Dec. 24, 1872..	11 83
Layfayette Nutting	Casco .....	.....	May 27, 1872..	12 13
Frederick Nutting	Casco .....	.....	Apr. 10, 1872..	12 13
Abbie L. Hibbs.....	Hebron .....	.....	Apr. 10, 1874..	10 44
Ella V. Whitman.....	Turner .....	.....	Feb. 16, 1874..	6 99
*Stephen O. Packard	Lewiston .....	.....	Jan. 1, 1874..	1,580 93
Evalina Bowie.....	Durham .....	.....	Aug. 15, 1874..	20 83
Harriet Haskell.....	Auburn .....	.....	Apr. 6, 1874..	13 09
Hattie M. Spaulding	Livermore .....	.....	June 16, 1874..	15 09
James P. Field.....	Auburn .....	.....	Dec. 31, 1870..	2 13
Geo. A. Field.....	Auburn .....	.....	Dec. 31, 1870..	2 13
Addie F. Woodman	Leeds .....	.....	Feb. 19, 1872..	21 90
Mary L. Woodman	Leeds .....	.....	Feb. 19, 1872..	21 90
Eliab C. Whitman	Turner .....	.....	Feb. 16, 1874..	7 10
Eva E. Blake	New Gloucester.....	.....	Nov. 17, 1870..	5 85
John McKenney.....	Auburn .....	.....	Sep. 28, 1870..	711 98
Josephine Gleason	Poland .....	.....	Apr. 28, 1868..	3 01
Mary E. Ayer.....	Lewiston .....	.....	May 2, 1870..	2 40
Rosetta Cushman.....	Hebron .....	.....	May 7, 1875..	7 59
Willie Sawyer.....	No. Pownal .....	.....	Oct. 25, 1875..	3 55
A. E. Verrill.....	Auburn .....	.....	July 8, 1875..	1 73
Willie H. Butler.....	New Gloucester.....	.....	Feb. 10, 1875..	10 22
Lizzie E. Gross.....	Auburn .....	.....	Jan. 6, 1875..	228 95

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.
Jos. E. Collier.....	Bangor.....		Oct. 23, 1865..	\$57 96
John Mason.....	Bangor.....		April 14, 1871..	15 86
Edith I. Doane.....	Brewer.....	Living.....	May 27, 1868..	24 03
Harry A. Shorey Jr.....	Oldtown.....		May 4, 1868..	2 43
Annie M. Westgate.....	Bangor.....		Aug. 3, 1868..	2 48
Bertrand Jackson.....	Bangor.....		April 27, 1870..	7 38
W. S. Young.....	Greenfield.....		Feb. 17, 1869..	4 21
Chas. C. McNally.....	Glenburn.....		Mar. 3, 1869..	2 37
Fred K. McNally.....	Glenburn.....		Mar. 3, 1869..	2 37
True H. Files.....	Bangor.....		Jan. 2, 1871..	5 19
Mary L. Mills.....	Bangor.....	Deceased.....	Mar. 26, 1869..	46 84
Gussie E. Chipman.....	Hampden.....		Aug. 21, 1869..	2 44
Warren Skillings.....	Garland.....	Living, 1889.....	April 1, 1870..	13 47
Gustavus W. Miller.....	Oldtown.....		April 8, 1871..	2 68
W. H. Sargent.....	Brewer.....	Living.....	Dec. 30, 1872..	13 28
Ruth A. Leonards.....	Hampden.....		May 5, 1868..	5 99
Abby Booth.....	Wayne, Mich.....		Sept. 26, 1871..	12 67
Amelia Booth.....	Wayne, Mich.....		Sept. 26, 1871..	12 67
Sarah F. Craig.....	Lincoln.....		Sept. 13, 1873..	15 15
Albert F. Foster.....	Argyle.....	Living.....	Oct. 6, 1871..	14 06
T. C. Woodman.....	Ellsworth.....		Nov. 10, 1871..	65 48
Andrew Farris.....	Bangor.....		Dec. 4, 1871..	12 43
Mary C. Stewart.....	Bangor.....		May 18, 1868..	94 91
Chas. R. Dickey.....	Bangor.....		Jan. 27, 1872..	12 27
Eva A. Dickey.....	Bangor.....		Jan. 27, 1872..	12 27
Hiram H. Burr.....	Springfield.....		April 1, 1874..	49 01
Fred E. Hodgkins.....	Bangor.....		Mar. 26, 1872..	7 03
Chas. Davis, Trustee for Nathan W. Blethen.....	Bangor.....	Living.....	April 30, 1868..	8 82
Edw. F. Woodhull.....	Bangor.....		Aug. 25, 1868..	12 05
Maud A. Bacon.....	Bangor.....		May 15, 1872..	1 85
Geo. Hay.....	Bangor.....		Oct. 12, 1872..	5 71
Harry Humphrey.....	Bangor.....		July 10, 1872..	12 05
Margaret Harbach.....	Bangor.....		May 15, 1868..	77 83
Mrs. B. F. Oakes.....	East Tawas, Mich.....	Living.....	April 26, 1873..	1 94
Mrs. I. H. Higgins.....	Bangor.....		May 27, 1873..	50 80
Albert L. Young.....	Orrington.....		Nov. 20, 1872..	11 73
Chas. A. Swett.....	Orrington.....		Oct. 20, 1874..	8 60
John E. Godfrey for John Dwyer.....	Bangor.....		Dec. 16, 1872..	34 36
Robert Patten Sargent.....	Brewer.....		Dec. 30, 1872..	24 24
Elizabeth D. Snow.....	Bangor.....		Jan. 7, 1873..	61 65
Chas. Glidden.....	Veazie.....	Deceased.....	June 2, 1863..	415 51
Emily I. Dickey.....	Stillwater.....		May 11, 1868..	15 88
Mary Smith.....	East Exeter.....	Living.....	May 6, 1873..	6 12
Harry R. McGenty.....	Winn.....		Nov. 6, 1873..	59 57
Edmund Flagg.....	Paxton, Ill.....		Dec. 30, 1873..	119 55
James H. Blake.....	Corinth.....		Sept. 18, 1873..	6 56
Chas. J. Holt.....	New York.....		Sept. 30, 1873..	1 76
John Doyle.....	Bangor.....		Mar. 18, 1874..	11 03
Mrs. Anna Verplast.....	Bangor.....		May 26, 1868..	16 85
Johnnie Crosby.....	Bangor.....		July 25, 1874..	22 05
Nason & Abbott.....	Winterport.....		June 19, 1875..	2 61
Mrs. Mary Hay.....	Bangor.....		April 10, 1868..	4 94
Sarah M. Baker.....	Lancaster, Mass.....	Living.....	Nov. 27, 1874..	15 96
Carrie M. Knowles.....	Exeter.....		Dec. 18, 1874..	1 68
Marion Plummer Thomas.....	Bangor.....		May 10, 1875..	1 65
Wm. A. Burgess.....	Bangor.....		Jan. 26, 1863..	183 18

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.
Roscoe E. Carleton.....	East Pittston .....	.....	July 8, 1875..	\$11 93
Abby Brown	Bath .....	.....	Dec. 4, 1874..	76 65
Matilda Kent.....	Boothbay .....	.....	Oct. 29, 1874..	261 30
Joseph Bailey.....	Newcastle .....	.....	Aug. 29, 1873..	841 58
Neil McNeoins	Prince Edward Isl. ....	.....	May 12, 1875..	1,565 87
Summer McKay	Boothbay .....	.....	Nov. 1, 1872..	13 72
Annie Manson	Bath .....	.....	Dec. 16, 1872..	72 53
John Dixon, Jr.	Boothbay .....	.....	Feb. 10, 1874..	4 00
Sewall Watson Agent	Bath	Deceased..	Feb. 5, 1873..	68 04
Eliza A. Lincoln.....	Bath .....	.....	June 24, 1874..	1 46
Harriet P. Lundy	Southport .....	.....	Oct. 24, 1873..	279 14
Deborah S. Skolfield.....	Bath	Deceased..	Aug. 20, 1872..	1 03
Timothy Byrnes	Bath .....	.....	Feb. 12, 1870..	146 93
Alvin P. Sylvester.....	Phippsburg .....	.....	Sept. 10, 1869..	16 55
Joseph H. Webber.....	Bath .....	.....	Feb. 16, 1870..	16 36
Thomas W. Morse.....	Bath .....	.....	Sept. 10, 1874..	19 20
May Morse	Bath .....	.....	Sept. 10, 1874..	21 97
Thomas E. Cressy	Westport .....	.....	Sept. 22, 1868..	17 69
Hattie L. Cushing.....	Bowdoinham .....	.....	July 13, 1868..	22 08
Euphemia Forbes.....	Bath .....	.....	July 3, 1873..	659 07
Mary A. Hubbard.....	Wiscasset .....	.....	Feb. 15, 1871..	1 54
H. Hildreth & S. Purington, Trustees Est. Isaiah Snow, Wm. Swain, Treas.	Bath	Deceased..	Aug. 1, 1872..	399 69
Frederick Reed	Bristol .....	.....	Aug. 3, 1867..	1 50
Edward H. Farnsworth	Southport .....	.....	Aug. 25, 1868..	1 00
Samuel Francis	Woolwich .....	.....	June 16, 1866..	1 00
Caroline Fisher	Boston .....	.....	July 15, 1857..	1,209 73
Wm. Gilmore	Bath .....	.....	Feb. 1, 1867..	1 56
Herbert M. Anderson	Woolwich .....	.....	Feb. 1, 1875..	154 96
Randolph Whittan	Bath .....	.....	Dec. 27, 1872..	72 45
			April 1, 1870..	1 75

BETHEL SAVINGS BANK--BETHEL.

Thomas N. Kilgore.....	.....	.....	May 11, 1872..	\$ 50
Albert Cole.....	Bryant's Pond	Deceased..	Sept. 26, 1872..	12 75
Geo. B. Flint	Colebrooke, N. H. ....	.....	Sept. 26, 1872..	15 46
Alice M. Cole.....	.....	.....	May 21, 1873..	1 94
Ashton O. Wilson .....	.....	.....	May 21, 1873..	9 56
Ida E. Estes	Greenwood, Me. ....	.....	July 31, 1873..	11 98
Lillian A. Estes	Greenwood, Me. ....	.....	July 31, 1873..	11 99
John True Davis.....	Portsmouth, N. H. ....	.....	Sept. 30, 1873..	4 44
Edward S. Mason	Bethel .....	.....	Oct. 30, 1873..	1 92
Orlando P. Wescott.....	Bar Harbor, Me. ....	.....	Jan. 1, 1874..	1 91
Rinaldo L. Cummings.....	Greenwood, Me. ....	.....	Feb. 24, 1874..	1 89
Arthur A. Cummings.....	Portland, Me. ....	.....	Feb. 24, 1874..	1 89
Wallace M. Morrill .....	.....	.....	Sept. 9, 1874..	3 19
Geo. H. Robinson	Bethel, Me. ....	.....	Sept. 28, 1874..	2 12
Edward J. Coolidge .....	.....	.....	Oct. 19, 1874..	24 03
Sarah A. Bragg .....	.....	.....	Nov. 10, 1874..	12 96
Evan S. Kilgore.....	.....	.....	Jan. 20, 1875..	4 18
Henrietta P. Greene.....	.....	.....	July 31, 1875..	116 04
Robert W. Gray .....	.....	.....	Jan. 1, 1875..	75 11
Melville C. Kimball, trustee, Charles C. Eames .....	.....	.....	July 3, 1875..	312 39
Henry Clinton Frost.....	.....	.....	Aug. 30, 1875..	113 87
			Oct. 25, 1875..	1 82

BREWER SAVINGS BANK--BREWER.

Wm. A. Clewley.....	Clifton.....	Unknown ..	Sept. 3, 1870..	\$2 89
Melvin L. Pierce.....	Brewer	Deceased..	Oct. 4, 1870..	2 29
S. P. Farrington.....	Portland	Deceased..	Mar. 27, 1871..	15 72
Robt. T. Maholland.....	Brewer	Deceased..	Nov. 19, 1873..	1 94

BRIDGTON SAVINGS BANK—BRIDGTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
E. W. Stuart.....	Bridgton.....	Deceased...	Aug. 14, 1869..	\$ 50
Thomas McMullen.....	Bridgton.....	.....	Sept. 29, 1869..	1 87
George Lumsden.....	Bridgton.....	.....	Dec. 1, 1869..	1 85
Mary M. Danforth.....	Bridgton.....	.....	Feb. 24, 1870..	1 94
Ellen S. Bachelder.....	Fryeburg.....	.....	June 3, 1872..	73 17
Nellie M. Chaplin.....	.....	.....	Nov. 4, 1872..	1 81
Benj. F. Ham.....	.....	.....	July 2, 1873..	10 92
Ester E. Trumbull.....	Denmark.....	.....	Mar. 13, 1873..	11 30
Linnie A. Frink.....	Denmark.....	.....	Feb. 9, 1870..	1 92
Myra J. Patterson.....	.....	.....	Jan. 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
Willie A. Coffin.....	Lovell, Me.....	.....	May 24, 1875..	1 72
Elsie V. Lakin.....	Harrison.....	.....	Mar. 17, 1875..	108 07
Mary L. Wentworth.....	Denmark.....	.....	Mar. 3, 1875..	8 22

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Francis L. Furbish.....	Grand Rapids, Mich	Living.....	Apr. 1, 1865..	\$42 64
Robert W. Wilson.....	Bowdoinham.....	Unknown..	Dec. 29, 1868..	40 74
Frankie W. Harmon.....	Brunswick.....	Unknown..	Jan. 2, 1871..	1 89
Carrie R. Woodside.....	Brunswick.....	Unknown..	Mar. 30, 1872..	4 11
Mamie C. Rideout.....	Brunswick.....	Unknown..	Dec. 11, 1871..	1 86
Fannie M. Woodside.....	Brunswick.....	Unknown..	Mar. 30, 1872..	12 10
Elizabeth P. Mallett.....	Topsham.....	Unknown..	Mar. 28, 1872..	23 01
Emily Atkinson.....	Brunswick.....	Deceased..	Dec. 28, 1870..	25 57
Philma Thomas, Trustee...	Topsham.....	Unknown..	Nov. 17, 1868..	14 20

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

George P. Hill.....	Santa Ana, Cal.....	Unknown...	June 9, 1870..	\$25 55
Edward B. Bates.....	Limington, Me.	Unknown...	Aug. 17, 1872..	2 19

CASCADE SAVINGS BANK—OAKLAND.

Addison C. Bickford.....	Waterville.....	Not known..	Feb. 29, 1872..	\$11 25
Sibyl Manson.....	Oakland.....	Not known..	May 17, 1870..	15 30
Cora F. Young.....	Oakland.....	Dead.....	July 26, 1870..	2 45
Charles H. Hallett.....	Sidney.....	Not known..	Jan. 27, 1873..	26 44
Geo. T. Penney.....	Oakland.....	Not known..	Mar. 12, 1871..	2 33
Sherman Horn.....	Canaan.....	Not known..	April 17, 1871..	5 17
Stephen R. Penney.....	Not known.....	Not known..	Aug. 21, 1871..	8 01
John Lambert.....	Oakland.....	Not known..	Nov. 23, 1875..	5 17
Fred L. Dearborn.....	Oakland.....	Dead.....	Mar. 19, 1875..	1 92
Gracie L. Davenport.....	Not known.....	Not known..	May 10, 1875..	4 16
Anna F. Bartlett.....	Not known.....	Not known..	July 15, 1875..	11 10
Martin F. Bartlett.....	Not known.....	Not known..	July 15, 1875..	11 10

DEXTER SAVINGS BANK—DEXTER.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Lemont Downing.....	Ripley.....	.....	Jan. 8, 1869..	\$ 2 81
Harry W. Cotton.....	Monson.....	.....	Aug. 23, 1869..	2 23
Bert B. Varney.....	Monson.....	Deceased..	Aug. 23, 1869..	5 54
Charles W. Long.....	Monson.....	.....	Aug. 11, 1870..	11 54
Louisa M. Manter.....	Dexter.....	.....	Oct. 24, 1870..	8 10
Laura E. Parkman.....	Kingsbury.....	.....	Apr. 15, 1871..	2 01
Benjamin Libby.....	Dexter.....	Deceased..	Apr. 29, 1871..	5 72
Leonard T. Brawn.....	Dexter.....	.....	Nov. 4, 1871..	10 48
John H. Curtis.....	Wellington.....	.....	Mar. 13, 1872..	4 89
George M. Parkman.....	Corinna.....	.....	Mar. 13, 1872..	1 95
Coris L. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	7 54
Millie J. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	7 54
Jotham M. Mower.....	Dexter.....	.....	Mar. 29, 1872..	1 95
Hester A. Thompson.....	Dexter.....	.....	Jan. 2, 1873..	1 87
Elmer W. Brockway.....	Sangerville.....	.....	Mar. 18, 1873..	7 18
Mary E. Parkman.....	Kingsbury.....	.....	Mar. 31, 1873..	1 85
Mary L. Osborne.....	Corinna.....	.....	Apr. 2, 1873..	1 85
Charles B. Osborne.....	Corinna.....	.....	Apr. 2, 1873..	4 60
Valmer Maines.....	Dexter.....	.....	July 28, 1873..	7 10
Henry H. Harding.....	Albion.....	.....	Sept. 30, 1873..	9 52
Bell Goff.....	Sangerville.....	.....	Nov. 13, 1873..	1 81
Phannie Gammon.....	.....	.....	Apr. 4, 1874..	9 25
Susie A. Gilmore.....	Dexter.....	.....	Apr. 8, 1874..	1 79
Daniel P. Lowell.....	Corinna.....	.....	July 6, 1874..	4 15
Angie Turner.....	Dexter.....	.....	Oct. 1, 1874..	6 50
Frank Carlton.....	Winterport.....	.....	Nov. 4, 1874..	4 00
John W. Carlton.....	Winterport.....	.....	Nov. 4, 1874..	4 00
James A. Carlton.....	Winterport.....	.....	Nov. 4, 1874..	4 00
Oscar L. Carlton.....	Winterport.....	.....	Nov. 4, 1874..	1 75
Rosa E. Carlton.....	Winterport.....	.....	Nov. 4, 1874..	4 00
Nettie Gammon.....	.....	.....	Dec. 2, 1874..	4 00
Lontine L. Hopkins.....	.....	.....	Jan. 9, 1875..	1 75
Charles A. Emerson.....	Dexter.....	.....	Mar. 20, 1875..	3 51
Alton Carr.....	.....	.....	July 1, 1875..	16 58
James B. Tyler.....	Greenville.....	.....	July 27, 1875..	1 71
Ella M. Sturtevant.....	Dexter.....	.....	Sept. 7, 1875..	1 86
Jeny K. Champeon.....	Exeter.....	.....	Oct. 6, 1875..	3 84

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Fred Davis.....	California.....	Unknown..	Jan. 28, 1869..	\$ 8 40
Arthur Mitchell.....	Phillips.....	Unknown..	July 9, 1872..	43 08
Luther H. Flagg.....	Dallas Plantation..	Unknown..	Mar. 2, 1870..	8 01
Joseph C. Walton.....	.....	Unknown..	Apr. 1, 1870..	2 21
Chas. & Elmer Merrill.....	Temple.....	Unknown..	Sept. 29, 1870..	4 99
Chas. F. Weather.....	Farmington.....	Unknown..	May 25, 1871..	2 57
Mattie B. Phillips.....	.....	Unknown..	July 12, 1871..	12 63
Julia A. Russell.....	.....	Unknown..	Jan. 13, 1872..	2 00
Benj. H. Russell.....	.....	Unknown..	Jan. 13, 1872..	2 00
Mrs. Betsey Church.....	Farmington.....	Deceased..	Jan. 23, 1872..	65 33
James S. Bailey.....	.....	Unknown..	April 1, 1872..	4 67
Edwin & Wilbur Howard.....	Weld.....	Unknown..	June 20, 1872..	4 58
Dorothy Phelps.....	.....	Unknown..	June 22, 1872..	10 32
Carrie L. Parcher.....	Farmington.....	Unknown..	Sept. 28, 1872..	2 44
Daniel S. Hitchcock.....	.....	Unknown..	Mar. 8, 1873..	11 76
Warren C. Dyer.....	.....	Unknown..	Mar. 29, 1873..	29 17
Rozillah T. Gilbert.....	New Portland.....	Unknown..	July 1, 1873..	1 87
Chas. A. Searles.....	.....	Unknown..	July 1, 1873..	2 32
C. Herbert Russell.....	.....	Unknown..	July 5, 1873..	1 87

GARDINER SAVINGS INSTITUTION—GARDINER.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Mary J. Whitmore.....	Pittston.....		July 25, 1853..	\$ 721 38
Lydia S. Libby.....				1,840 65
Georgiana Williams.....	Gardiner.....		July 17, 1855..	37 31
Lucy E. Loring.....				1,593 25
Elizabeth I. Ellis.....	Bristol.....		Jan. 19, 1856..	26 41
Julia H. Shaw.....	Winthrop.....		April 15, 1857..	33 57
Horace T. Barrett.....	Pittston.....		Jan. 2, 1858..	11 74
Mary E. Gilman.....	Hallowell.....		June 14, 1859..	31 28
Vesta M. Gatchell.....	Bowdoinham.....		Aug. 1, 1860..	10 36
Carrie L. Parcher.....	Pittston.....		Jan. 21, 1863..	3 86
Abby Perry.....	Richmond.....		Oct. 16, 1865..	23 16
Edward F. Danforth.....	Norridgewock.....		Sept. 22, 1873..	138 63
Eleanor Allard.....	San Francisco.....		Aug. 19, 1867..	428 87
Adah E. Libby.....	Phillips.....		Aug. 18, 1871..	891 59
Fred E. Goodwin.....	Litchfield.....		Sept. 15, 1868..	37 60
Julia S. King.....	Whitefield.....		Nov. 16, 1869..	372 37
Lucy D. Cowan.....	Gardiner.....		Jan. 17, 1870..	84 73
Wilbert Quian.....	Pittston.....		June 30, 1870..	2 33
Mary E. Greene.....	Wilton.....		June 21, 1871..	5 45
John E. Whitmore.....				516 75
Ella S. Hanscom.....	Gardiner.....		Sept. 28, 1870..	15 67
Henry S. Beeble.....	Richmond.....		April 4, 1871..	21 68
Frank Dow.....	Gardiner.....		Oct. 16, 1872..	2 32
Elbridge G. Blodgett.....				5 17
Hattie Blair.....	Richmond.....			13 91
Lillian Searls.....	Leeds.....		Jan. 17, 1872..	5 17
Geo. H. Corbin.....			Sept. 4, 1872..	2 01
Mertie E. Barker.....				7 37
Chas. P. E. Heath.....			Jan. 20, 1873..	4 90
Harry W. Johnson.....			Jan. 29, 1873..	13 49
Ellen A. Dearborn.....			Jan. 31, 1873..	288 14
Nancy Bonner.....			May 19, 1873..	27 84
Ada A. Briery.....			May 18, 1873..	1 98
Alice H. Longfellow.....			June 2, 1873..	282 67
Ann Elizabeth Storrs.....			June 24, 1873..	281 26
Rachel Rairden.....			Aug. 6, 1873..	83 25
Philip Lee Harriman.....			Sept. 17, 1873..	4 77
Geo. B. James, Jr.....			Oct. 8, 1873..	4 72
Frank Temple.....				68 38
Hattie Douglass.....				29 37
Edith R. Barber.....				23 74
Fred A. Hunt.....				8 73
Lizzie May Crawford.....				12 63
Mary E. Smith.....				52 86
Harry A. Higgings.....				25 75
Ellen A. Dearborn.....				340 87
Ambrose H. Wyman, Jr.....				130 26
Samuel Stain.....				201 96
Ana M. Hillton.....				24 61
Alfred W. Call.....				130 76
Albert N. Boynton.....				1 83
Sadie A. Stilphen.....				11 74
Frank D. Bradstreet.....				166 83
Sally Fox Ackers.....				16 26

GORHAM SAVINGS BANK—GORHAM.

Sarah O. Smith.....	Gorham.....		Jan. 29, 1870..	\$ 10
Georgia Quint.....	Gorham.....		Dec. 8, 1871..	1 90
Mrs. Jane Jones.....	Westbrook.....		Dec. 19, 1871..	6 48
Joseph Edson Waterhouse.....	South Gorham.....		Dec. 2, 1872..	1 88
John H. Waterhouse.....	South Gorham.....		Dec. 2, 1872..	2 59
Frank W. Thompson.....	West Gorham.....		May 3, 1873..	6 67
Fannie B. Drown.....	Gorham.....	Deceased..	April 24, 1875..	23 93
Manson Brooks.....	Standish.....		Sept. 1, 1875..	10 88
Mrs. Mary E. Files.....	North Gorham.....		Sept. 2, 1875..	6 40

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Albert Thorn.....	Wayne.....	.....	May 14, 1866..	\$2 92
Franklin & Leander Call...	Richmond.....	Deceased ..	Aug. 18, 1862..	8 28
Lillie E. H. Stearns.....	Hallowell.....	Deceased ..	May 18, 1867..	2 97
Andrew M. Patterson.....	Alna.....	.....	April 26, 1856..	21 56
Barbara A. Mears.....	Manchester.....	.....	Sept. 27, 1856..	5 08
Samuel W. Taylor for minors	Mt. Vernon.....	.....	June 16, 1860..	14 87
Thomas A. Robbins.....	Chelsea.....	.....	Jan. 12, 1861..	6 46
Chas. A. & Harry E. Dunham	Hallowell.....	.....	Jan. 31, 1868..	6 76
Chas. M. Shorey.....	Albion.....	.....	Jan. 3, 1870..	16 79
Ellen M. Town.....	Hallowell.....	.....	Mar. 24, 1868..	2 60
John H. Fellows.....	.....	.....	Aug. 16, 1868..	40 71
Ella F., Martha H., Geo. A. & Alice Palmer.....	Hallowell.....	.....	Dec. 19, 1874..	50 62
James M. Cressy.....	Mt. Vernon.....	.....	June 9, 1871..	15 26
Chas. H. Whittier.....	Chelsea.....	.....	Feb. 7, 1873..	2 63
Clarence Dunn.....	Mt. Vernon.....	.....	Aug. 3, 1874..	26 41
Lucy A. Getchell.....	Litchfield.....	.....	Jan. 27, 1872..	157 56
Heirs of Henry C. Whittier	Monmouth.....	.....	Sept. 10, 1874..	189 08
Andrew B. Hubbard.....	Hallowell.....	.....	June 5, 1856..	50
Daniel R. Wing.....	Manchester.....	.....	Nov. 7, 1873..	1 92

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Ann A. Wilkinson	Sullivan.....	.....	June 21, 1873..	\$2 87
E. C. Marcey.....	So. West Harbor.....	.....	Dec. 23, 1873..	6 81
Geo. S. Dority.....	Ellsworth.....	.....	June 15, 1874..	1 90
Elma P. Ash.....	Sullivan.....	.....	April 28, 1874..	1 89
Frank W. Ross.....	Long Island.....	.....	June 1, 1874..	11 69
John B. Cole.....	Prospect Harbor.....	.....	June 23, 1874..	11 59
Hiram P. Bartlett.....	Ellsworth.....	.....	Aug. 8, 1874..	2 23
E. F. Bartlett.....	Ellsworth.....	.....	Aug. 8, 1874..	2 23
Irene D. Douglass.....	Ellsworth.....	.....	Sept. 7, 1874..	1 86
Wm. W. Morrison.....	Ellsworth.....	Living.....	Mar. 1, 1875..	34 04
Alma M. Danico—A. F. Burnham, Gdn	Ellsworth.....	.....	Mar. 27, 1875..	36 87
Frank L. Hodgkins.....	.....	.....	Sept. 24, 1875..	1 80

HOULTON SAVINGS BANK—HOULTON.

Willis F. Boardman	Calais, Me.....	.....	Mar. 4, 1872..	\$ 2 45
Idel Pratt.....	Haynesville, Me.....	.....	May 8, 1872..	15 95
Fannie G. Elder	E. Lexington, Mass.....	.....	Sept. 10, 1873..	5 37
Nellie Edith Donley	Smyrna, Me.....	.....	June 26, 1874..	2 11
Eliza J. Collins.....	Linneus, Me.....	.....	Nov. 20, 1874..	5 02
James A. Bubar.....	Hodgdon, Me.....	.....	July 23, 1875..	10 50
Mary A. Bubar.....	Hodgdon, Me .....	.....	July 23, 1875..	6 64

MACHIAS SAVINGS BANK—MACHIAS.

Eugene F. Wass.....	Harrington, Me.....	Unknown ..	Aug. 26, 1873..	12 48
Frederick H. Nash	Columbia.....	Unknown ..	June 23, 1875..	11 23

MAINE SAVINGS BANK—PORTLAND.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Harriet M. Carsley			June 11, 1859..	\$2 27
Jane Grey Clark			June 11, 1859..	5 51
David Adams	Saccarappa.....		Dec. 8, 1863..	6 74
Mrs. Eliza Nutting.....			May 21, 1862..	5 26
Adela J. Stone.....	Baldwin.....		Oct. 1, 1859..	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
Martha E. Morton.....			Feb. 1, 1868..	13 33
Thomas Chrisam.....			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
Harry Uptum True.....	Yarmouth.....		Jan. 28, 1875..	20 74
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.....	Summer.....		June 6, 1872..	23 00
Charles W. Tinkham.....	Gray.....		Dec. 24, 1872..	5 37
Annie M. McCarrison.....			Dec. 28, 1872..	15 92
Mrs. Catherine 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.....	Portland.....		April 1, 1873..	1 84
Edward S. Howe.....	Portland.....		May 5, 1874..	2 37
Bertha E. Eveleth.....	Cape Elizabeth.....		Dec. 15, 1874..	4 19
Charles F. Hindle.....			Aug. 22, 1874..	12 62
Sands F. Tibbetts.....	Bristol, Maine.....		Oct. 31, 1874..	226 69
Michael E. Hayes.....	Portland.....		Oct. 19, 1874..	1 80
James C. Stover.....			June 29, 1864..	2 04
Fannie E. Elliott.....			June 10, 1867..	1 94
Fannie Josette Mounfort.....			Dec. 31, 1867..	1 95
Geo. Adam Fuller.....			April 30, 1868..	1 94
Sarah J. Rogers.....			Oct. 14, 1868..	2 05
Ella P. Feleh.....			July 13, 1869..	18 49
Albion Berry.....			Aug. 18, 1869..	7 38
Mrs. Amella 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
Stephen H. Hamilton.....			July 9, 1868..	1 93
Frank R. Dyer.....	Addison, Maine.....		Aug. 21, 1868..	7 14
Royal H. Keen.....	West Poland.....		Oct. 8, 1868..	7 72
Melville H. Gore.....	North 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. Francis A. Douglass.....			April 13, 1865..	7 17
Mrs. W. T. Noble.....			May 19, 1866..	167 63
Jennie C. Mounfort.....			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 Sumner P. Rugg.....			Jan. 18, 1864..	13 86

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.
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
Charles G. Thrasher.....	Co. F, 13th Regt.		Mar. 8, 1869..	27 31
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
Charles 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, Me.....		June 3, 1865..	2 05
Charles J. Jones.....	.....		April 4, 1866..	2 45
Albert M. McKinney.....	.....		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
Hebert 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, 1870..	4 50
Mary E. Cleaves.....	North Yarmouth.....		Aug. 16, 1870..	2 29
Andrew Edward Oleson.....	.....		Sept. 27, 1870..	1 89
Neal Gossom.....	.....		Nov. 10, 1870..	4 28
Mary Ellen McGrath.....	Portland.....		Jan. 31, 1871..	4 19
Warren H. Sprull.....	.....		Oct. 3, 1873..	4 26
Charles C. Dennison.....	.....		April 1, 1874..	9 49
Francis P. Adams.....	West Newfield.....		Jan. 27, 1874..	13 43
Willie Dyer.....	.....		Oct. 20, 1874..	8 32
Frank Dodge.....	Saccarappa.....		Mar. 10, 1875..	2 69
Edwin Curtis Richardson.....	.....		Feb. 9, 1869..	5 87
Cassius P. Baker.....	.....		Dec. 8, 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

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.
Jane Sanborn..	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
Walter W. Wallace.....	Portland		Dec. 28, 1872..	1 83
Alice B. Staples.....	Island Falls, Aroostook County.....		Dec. 28, 1872..	6 37
Chas. Henry McKusick.....			Feb. 26, 1874..	42 39
Abbie R. Edwards.....			June 24, 1875..	175 84
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.....	East Limington.....		Dec. 9, 1872..	1 91
Bestey Brown.....	Sebago.....		Jan. 3, 1873..	436 35
Elizabeth LeBreton.. . .	Portland		April 16, 1873..	1 83
Chas. H. Chadsey.....	Pownal.....		April 1, 1874..	1 82
J. Whitcomb Cotton.....	Boston.....		Aug. 18, 1874..	10 77
Mary Wight, E. Wight, Trustee.....	Otisfield		Feb. 25, 1875..	235 89
George E. Ward.....			Oct. 5, 1870..	115 19
Irving C. Libby.....	Scarborough.....		Dec. 27, 1872..	4 10
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
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
Geo. P. Sherwood.....	Portland.....		Oct. 5, 1875..	5 61
Leander B. Pike.....			June 22, 1875..	87
Frederick Irwin.....	Portland.....		April 5, 1875..	1 80
Dorrance Arch'd Stevens..	New Gloucester..		May 1, 1875..	1 79
Geo. F. Higgins.....	Sedgwick,		May 5, 1875..	8 40
Eben Day.....	Cornish.....		Aug. 31, 1875..	1 79
Nelson H. Campbell.....	Portland.....		April 20, 1875..	23

MECHANICS' SAVINGS BANK—AUBURN.

Laura A. Taylor.....	Auburn		May 3, 1875..	\$ 3 56
E. N. Thorne.....	Auburn		June 4, 1875..	3 55
Asa A. Moore.....	Livermore		Aug. 26, 1875..	10 89

NORWAY SAVINGS BANK—NORWAY.

Weston Russell..	Norway.	Unknown ..	Aug. 4, 1866..	\$ 2 69
Elmer A. Lothrop.....	Norway.....	Unknown ..	Feb. 15, 1867..	2 94
Cyrus W. Irish.....	Buckfield.....	Unknown ..	Mar. 23, 1867..	2 64
Emerson Blackwell.....	Norway.....	Unknown ..	Mar. 23, 1867..	2 64
Lucy A. Brown.....	Norway.....	Unknown ..	Apr. 1, 1867..	6 12
Freeland D. Abbott.....	Rumford.....	Unknown ..	Aug. 8, 1873..	29 98
Freddie E. Frost.....	Norway.....	Unknown ..	Nov. 3, 1868..	2 97

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.....	Not known.	Apr. 5, 1871..	\$ 2 16
Peter Plunkett, Jr.....	Gardiner.....	Not known.	June 13, 1871..	27 77
Ernest L. Osgood.....	Lagrange.....	Not known.	May 27, 1874..	1 97
Eugene L. Osgood.....	Lagrange.....	Not known.	May 27, 1874..	1 97
Anton Westin.....	Bangor.....	Not known.	Aug. 5, 1874..	172 47

PEOPLES SAVINGS BANK—LEWISTON.

Sydney S. Wheelwright..	East Dixfield.....	Sept. 2, 1875	\$2 56
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PHILLIPS SAVINGS BANK—PHILLIPS.

Eddie M. Griffin.....	Phillips.....	May 2, 1871..	\$2 25
Herbert L. Hutchinson.....	Dixfield Centre.....	Dead.....	Aug. 26, 1871..	2 20
Miss Myra P. Shepard.....	Phillips.....	Dead.....	Apr. 23, 1872..	28 42
Hulda E. Tibbetts.....	Rangleley.....	.....	July 9, 1872..	2 09
Daniel W. Dill.....	Phillips.....	.....	Jan. 1, 1873..	7 60
H. Wilson Phillips.....	Avon.....	.....	July 3, 1873..	7 49
Minnie B. Taft.....	Weld.....	.....	July 13, 1873..	25 86
B. A. Brown.....	Avon.....	.....	July 13, 1874..	1 93

PORTLAND SAVINGS BANK—PORTLAND.

Francis M. Akerman.....	.....	.....	April 23, 1867..	\$19 02
Mrs. Cornelius Bedlow.....	.....	.....	May 15, 1868..	16 77
Chas. T. Blake.....	.....	.....	Feb. 3, 1869..	4 75
Marietta Brazier.....	.....	.....	Nov. 1, 1870..	272 10
Ann Browne.....	Roxbury, Mass.....	Dead.....	April 20, 1859..	588 92
Arthur P. Burnell.....	.....	.....	Feb. 3, 1874..	24 77
Herbert L. Burbank.....	Cape Elizabeth.....	.....	Nov. 4, 1873..	16 36
Bridget A. Butler.....	.....	.....	Oct. 20, 1865..	29 01
Fred Clark.....	Dover.....	.....	Aug. 1, 1863..	21 60
Geo. A. Card, Guardian.....	.....	.....	July 8, 1869..	2 89
Harriet Cassity.....	Hampton, N. B.....	.....	Mar. 25, 1864..	919 20
Edward S. Churchill.....	.....	.....	July 23, 1870..	88 57
Martha Clark.....	611 Congress St.....	.....	Jan. 8, 1870..	17 87
Nathan M. Cobb.....	.....	.....	April 14, 1873..	1 87
James Cossar.....	.....	.....	Oct. 17, 1871..	86 57
John Connor.....	.....	.....	Nov. 3, 1870..	19 00
Joseph Coveny.....	.....	.....	Dec. 15, 1869..	44
Lewis F. Cummings.....	.....	.....	Nov. 7, 1863..	74
John L. Daniels.....	Norwich, Conn.....	.....	Dec. 21, 1866..	287 85
Harriet E. Deering.....	.....	.....	July 3, 1867..	50
James N. Dorr.....	Co. G, 5th Me. Reg't.....	.....	Sept. 24, 1862..	96 54
James E. Dyer.....	St. John boat.....	.....	Nov. 6, 1873..	40
Andrew Edmonstone.....	Steamer Franconia.....	.....	Dec. 7, 1867..	765 02
Chas. H. Edson.....	Co. G, 12th Me. Reg't.....	.....	Oct. 9, 1862..	154 93
Edward C. Farnum.....	.....	.....	Mar. 19, 1874..	4 21
Elizabeth 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. Reg't.....	.....	April 20, 1864..	88 43
Thos. Griffin, alias Fitzgerald.....	.....	.....	Mar. 30, 1874..	4 21
James A. Hall.....	Windham.....	.....	Jan. 27, 1873..	98
Chas. 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 Cornelia Jenkins.....	.....	.....	Dec. 6, 1873..	63 68
Benedictus Johnson.....	.....	.....	Nov. 14, 1866..	210 48
Henry B. Johnson, Jr.....	.....	.....	July 31, 1873..	1 85

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.
Peter Joyce.....			July 14, 1855.	\$2,247 18
Cornelius Keleher.....			May 16, 1864.	220 29
Joseph Kelly.....			July 13, 1874.	50
Mary Kelly.....			May 3, 1869.	14 83
Mary Kelly.....			Nov. 4, 1873.	7 32
John W. Lane.....			Aug. 1, 1866.	103 35
Anne Bell Legrow.....	So. Malden, Mass.		Sept. 3, 1864.	20 11
Daniel O. Leavitt.....			May 3, 1869.	12
Sophronia Libby.....	Cumberland Mills,		Nov. 5, 1868.	8 20
Bridget Madden.....			Sept. 28, 1870.	57 75
John McGowen, 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, 1873.	21 60
Cora L. Moody.....			April 25, 1873.	16 32
Margaret Mullen.....			Aug. 7, 1869.	52 41
John Murphy.....			Dec. 22, 1860.	91 68
William P. Osgood.....			June 2, 1874.	250 08
Caroline Peirce.....	Chelsea,		Aug. 26, 1873.	1 85
Susan W. Pendleton.....	Gorham		Nov. 3, 1870.	7 93
Wesley G. Pierce.....	Southport		Oct. 31, 1873.	6 84
Albert C. Plummer.....			Sept. 24, 1869.	6 78
Martin G. Peterson.....			Nov. 28, 1873.	15
Albert W. Poole.....		Dead.	July 31, 1858.	140 23
Joseph Poor.....			Oct. 5, 1870.	2 44
Lousia H. Pillsbury.....			May 15, 1872.	13 98
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 Me. Reg't,		Jan. 24, 1862.	49 44
Ann Rowe.....			Dec. 5, 1867.	188 98
Francis E. Russworm.....	California	Dead.	May 14, 1863.	326 60
Edwin Walter Sadler.....	Kezar Falls.		Sept. 23, 1874.	11 40
Richard Scully.....	Co. K, 7th Me. Reg't,	Dead.	June 11, 1863.	276 55
Andrew Seelman.....			May 21, 1873.	84 52
George F. Smith.....			Nov. 17, 1873.	1 90
Mary D. Snow.....			May 4, 1871.	81
Edward H. Sise.....			May 4, 1874.	99
Charles H. Stover.....	Freeport.		May 6, 1869.	2 21
Maria A. Swain.....	Gorham		Oct. 7, 1863.	22 54
Anna Talpey.....	Freeport.		Nov. 4, 1871.	6 04
George O. Talbot.....	Yarmouth		March 6, 1865.	1 87
Mary A. Thayer.....			June 15, 1870.	47 14
Emily A. Thurston.....			Dec. 24, 1862.	125 03
Patrick T. Thornton.....	Franklin Pl.		Dec. 9, 1863.	5 10
Henry N. Townsend.....			Jan. 24, 1862.	152 43
Levi Venson.....	Co. A, 5th Me. Reg't,		Oct. 7, 1862.	263 30
Peter Wade.....			Aug. 1, 1871.	23 05
Francis E. Winslow.....	Freeport.		May 21, 1872.	65 14

ROCKLAND SAVINGS BANK—ROCKLAND.

David Cross.....	Rockland.....	Unknown..	May 18, 1875..	\$541 37
Ellen L. Wilson.....	Camden.....	Unknown..	Feb. 25, 1870..	55 77
Michael Murphy.....	Rockland.....	Unknown..	April 11, 1870..	494 74
Mary A. Ingraham.....	Rockland.....	Unknown..	Nov. 3, 1874..	22 65
Dennis Fitzgerald.....	Rockland.....	Unknown..	Oct. 3, 1870..	108 25
John C. Pillsbury.....	Union.....	Unknown..	April 30, 1875..	69 16
Nancy A. Wasgatt.....	Rockland.....	Unknown..	Nov. 3, 1871..	11 83
Byron B. Leach.....	Penobscot.....	Unknown..	Dec. 13, 1872..	23 75
Adelia E. Butler.....	Union.....	Unknown..	April 26, 1872..	11 74
W. E. Corrie.....	Rockland.....	Unknown..	April 19, 1873..	18 41
J. M. Sherman.....	Rockland.....	Unknown..	April 4, 1873..	20 07
Georgia A. Sprague.....	Swans Island.....	Unknown..	Dec. 8, 1874..	32 35
Mary A. Doherty.....	Rockland.....	Unknown..	Jan. 19, 1875..	9 79
J. M. Clark.....	Rockland.....	Dead.....	Sept. 1, 1875..	13 65

SACO & 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.
Mary M. Young.....	.....	.....	Feb. 13, 1875..	\$ 82 40
Hannah Haines.....	.....	.....	May 31, 1871..	145 94
Loanna Taylor.....	.....	.....	Apr. 22, 1874..	4 10
Albert Emmons.....	Biddeford.....	.....	Oct. 10, 1860..	26 75
Mary F. Fenderson.....	Scarboro.....	.....	June 4, 1870..	21 45
Wm. Herbert Cook.....	.....	.....	Feb. 3, 1875..	4 03
Franklin Durgin.....	Limington.....	.....	Oct. 5, 1874..	2 69
Fannie M. Fogg.....	.....	.....	July 9, 1875..	15 41
Alfred Smith.....	Durham, N. H.....	Dead.....	July 14, 1871..	1,220 28
John R. Ricker.....	Saco.....	Dead.....	Sept. 27, 1865..	222 00
Ida C. Downing.....	Kennebunk.....	.....	Feb. 17, 1875..	354 46
Rosa Belle Roberts.....	Biddeford.....	.....	Sept. 10, 1874..	22 27
David P. Coffin.....	.....	.....	May 21, 1872..	2 00
Julia M. & Alice Moulton.....	Parsonsfield.....	.....	July 7, 1869..	65 95
Elizabeth S. Coolidge.....	Medfield, Mass.....	.....	Dec. 12, 1874..	164 93
Jonathan I. Foss.....	.....	.....	Jan. 20, 1871..	2 16
Clara E. Brooks.....	.....	.....	Oct. 10, 1860..	2 25
James F. Wiley.....	Fryeburg.....	.....	Jan. 1, 1869..	51 04
Henry A. Norton.....	.....	.....	Mar. 16, 1870..	2 25
Lizzie M. Fogg.....	.....	.....	July 9, 1875..	15 24
Geo. A. Weymouth.....	.....	.....	Aug. 23, 1873..	1 92
Jos. Downs, Tr., Eva Downs	.....	.....	Jan. 19, 1870..	3 49
Geo. E. Morrison.....	.....	.....	Feb. 6, 1862..	2 25
Fred Wilson.....	.....	.....	Mar. 30, 1868..	2 25
Geo. F. Peabody.....	.....	.....	Sept. 1, 1871..	888 38
Minnie O. Leavitt.....	.....	.....	Feb. 9, 1872..	2 52
Chas. H. Underwood.....	.....	.....	Oct. 21, 1874..	1 84
Arthur M. & Blanche B. Smith.....	Lyman.....	.....	Oct. 29, 1872..	52 92
Edwin W. Libby.....	.....	.....	Feb. 5, 1874..	11 75
Emma Hanson.....	.....	.....	Jan. 10, 1873..	12 51
Elizabeth Cutts.....	.....	Dead.....	June 9, 1872..	13 97
James H. Bacon.....	.....	.....	Sept. 11, 1873..	1 92
Alberta Finney.....	.....	.....	Feb. 15, 1875..	1 83
Frank M. Tibbetts.....	Springfield.....	.....	July 13, 1869..	35 38

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Ferdinand C. Came.....	Haverhill, Mass....	.....	April 15, 1866..	\$13 10
Lucy H. Davis.....	West Newfield.....	.....	July 2, 1875..	443 32
G. A. Hanscom.....	Rollinsford, N. H..	.....	Jan. 11, 1867..	2 74
Jennie E. Sherburne.....	Somersworth, N. H.	.....	Mar. 26, 1874..	237 23
F. H. Stanley.....	Mt. Desert.....	.....	July 11, 1872..	526 41
Arvilla A. Tibbetts.....	Somersworth, N. H.	.....	Oct. 17, 1872..	121 23

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson.....	Wiscasset.....	Unknown..	July 21, 1866..	\$2 96
Alice M. Partridge.....	Jefferson.....	Unknown..	Dec. 21, 1866..	3 01
Job. S. Cushman.....	.....	Unknown..	Oct. 29, 1869..	3 01
Charles H. Southard.....	Wiscasset.....	Dead.....	Nov. 10, 1869..	15 56
Hattie Dunton.....	Newcastle.....	Unknown..	July 12, 1870..	11 88
Frances J. Call.....	Dresden.....	Unknown..	Mar. 3, 1871..	3 18
Hannah C. Dickinson.....	Wiscasset.....	Unknown..	April 1, 1871..	3 49
Mary A. Sproul.....	Wiscasset.....	Unknown..	Sept. 30, 1871..	80 18
Emma J. Rumrell.....	Wiscasset.....	Unknown..	Dec. 20, 1871..	2 32
Elba P. Wilson.....	Edgecomb.....	Unknown..	April 23, 1873..	192 93

**Abstract of the Statements of Foreign Corporations
Licensed to do Business in this State, for the
Year Ending December 1, 1895, under
the provisions of Chapters 79 and
131, Public Laws of 1891.**

GRANITE STATE PROVIDENT ASSOCIATION
—MANCHESTER, N. H.

NOVEMBER 1, 1895.

G. PERCIVAL STEWART, PRESIDENT. FRED A. PALMER, TREASURER.

Directors—G. Percival Stewart, H. F. Morse, E. V. Brewster, S. M. Bernard, G. L. Peirce, T. L. Hoitt, Philip Carpenter, F. S. Streeter, F. A. Palmer W. C. Scarborough.

Organized December 5, 1887.

LIABILITIES.

Accumulated capital	\$1,228,105 70
Guaranty fund, (created from earnings)	28,765 53
Advance payments of dues	32,396 08
Due on loans	6,435 47
Profits, apportioned	162,720 72
Permanent shareholders' fund	102,472 61
Mortgages assumed for members	1,301,744 67
Undivided profits	31,421 19
	\$2,894,061 92

RESOURCES.

Loans to members on mortgages of real estate	\$2,393,815 65
Loans on shares	15,727 02
Real estate by foreclosure	29,822 45
Real estate by purchase	59,553 82
Stocks and bonds (see schedule A)	8,583 37
Furniture and fixtures	6,145 56
Cash on hand and on deposit	42,821 25
On deposit with Vermont State Treasurer	2,100 00
On deposit with Maine State Treasurer	67,987 99
On deposit New York Bank Department	100,000 00
On deposit New Jersey Banking and Insurance Department	30,000 00
Accrued interest and premiums	60,149 20
Due from banks on account of collections, and advances on loans	68,355 70
Loans on collaterals	9,000 00
	\$2,894,061 92

Number of shareholders, 17,038.
 Number of borrowers, 1,638.
 Number of shares outstanding, 92,105.
 Number of shares pledged for loans, 11,970.
 Number of loans, 1,638.
 Amount of advance payments, if any, included in capital dues. See above statement.
 Rate of interest allowed on advance payments, 6% on present worth basis.
 Rate and amount of dividend credited to capital dues, \$162,720.62.
 Rate of interest charged on loans, 6%.
 Average premium charged on loans, about 4%.
 Number shareholders in Maine, 3,464.
 Number borrowers in Maine, 361.
 Number shares outstanding in Maine, 15,921.
 Number shares pledged for loans in Maine, 1,571.
 Number loans in Maine, 361.
 Total amount of loans in Maine in force, \$314,200.
 Amount of loans in Maine paid off, \$21,800.
 Amount of Maine first mortgages assumed or sold, \$174,130.

STOCKS AND BONDS OWNED.

	Charged on Books.
Notes of the Moosehead Pulp and Paper Company, of Embden, Me., secured by first mortgage bonds of said company, to an amount equal three times the face value of the notes, said bonds being held by the New Hampshire Trust Company as trustee... ..	\$4,000 00
Certificate of deposit of the New Hampshire Trust Company with fifty thousand dollars as collateral	2,083 37
Ten thousand dollars par value stock of the National Bank of the Commonwealth, Manchester, N. H.	2,500 00
	<u>\$8,583 37</u>

ESTIMATED MATURITY EIGHT YEARS.

SYNOPSIS OF ONE SHARE.

Gross Age in Years.	Net Age in Years.	Dividend.	Gross Maturity Table.	Net Maturity Table.
37	26	\$ 62	\$26 62	\$23 47
38	26	1 27	27 27	24 12
39	27	1 95	28 95	25 72
40	28	2 67	30 67	27 35
41	28	3 45	32 45	29 05
42	30	4 25	34 25	30 77
43	31	5 11	36 11	32 55
44	32	5 99	37 99	34 35
45	33	6 95	39 95	36 22
46	34	7 94	41 94	38 13
47	35	8 96	43 96	40 07
48	36	10 06	46 06	42 08
49	36	10 89	46 89	42 81
50	36	11 75	47 75	43 77
51	37	12 93	49 93	45 67
52	38	14 15	52 15	48 01
53	39	15 45	54 45	50 23
54	40	16 78	56 78	52 47
55	41	18 18	59 18	54 79
56	42	19 63	61 63	57 16
57	43	21 15	64 15	59 59
58	44	22 72	66 72	62 08
59	45	24 36	69 36	64 64
60	46	26 04	72 04	67 24
61	46	27 16	73 16	68 36
62	46	28 30	74 30	69 50
63	47	30 12	77 12	72 23
64	48	32 01	80 01	75 04
65	49	33 97	82 97	77 92
66	50	36 01	86 01	80 88
67	51	38 10	89 10	83 88
68	52	40 29	92 29	86 99
69	53	42 55	95 55	90 17
70	54	44 88	98 88	93 41
71	55	47 28	102 28	96 73
72	56	49 78	105 78	100 15
73	56	51 26	107 26	101 63
74	56	52 77	108 77	103 14
75	57	55 43	112 43	106 72
78	60	63 94	123 94	117 98
79	61	66 94	127 94	121 90
80	62	70 07	132 07	125 94
82	64	76 61	140 61	134 32
*83	65	80 02	145 02	138 65
84	66	-	149 54	
90	70	-	173 19	
96	76	-	206 39	

*Oldest shares July 1st, 1895.

ESTIMATED MATURITY TEN YEARS.

SYNOPSIS OF ONE SHARE.

Gross Age in Years.	Net Age in Years.	Dividend.	Gross Maturity Table.	Net Maturity Table.
37	26	\$ 36	\$26 36	\$23 21
38	26	75	26 75	23 60
39	27	1 13	28 13	24 90
40	28	1 55	29 55	26 23
41	29	1 98	30 98	27 58
42	30	2 43	32 43	28 95
43	31	2 89	33 89	30 33
44	32	3 40	35 40	31 76
45	33	3 92	36 92	33 19
50	36	6 48	42 48	38 50
51	37	7 09	44 09	40 03
52	38	7 72	45 72	41 58
53	39	8 38	47 38	43 16
54	40	9 07	49 07	44 76
55	41	9 77	50 77	46 38
56	42	10 52	52 52	48 05
58	44	12 07	56 07	51 43
59	45	12 87	57 87	53 15
62	46	14 73	60 73	55 93
63	47	15 61	62 61	57 72
64	48	16 52	64 52	59 55
*65	49	17 45	66 45	61 40
66	50	-	68 40	
72	56	-	80 72	
78	60	-	90 83	
84	66	-	105 14	
90	70	-	116 91	
96	76	-	133 51	
102	80	-	147 21	
108	86	-	166 49	
114	90	-	182 41	
120	96	-	204 78	

*Oldest shares July 1st, 1895.

H. F. MORSE, *Secretary.*STATE OF NEW HAMPSHIRE, } ss.:
HILLSBOROUGH.

November 15, 1895.

Personally appeared the above named H. F. Morse, Secretary of the Granite State Provident Association, and made oath that the foregoing return by him subscribed is true.

Before me,

FRANK W. FRENCH, *Notary Public.*

IOWA LOAN AND TRUST COMPANY—DES MOINES.

NOVEMBER 30, 1894.

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; Hiram Dewing, New York City.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund..	100,000 00
Profits undivided	222,823 91
Certificates of deposit	142,056 75
Other deposits	16,899 19
Debenture bonds outstanding.....	3,735,700 00
Debenture coupons due but not presented for payment.....	6,023 25
	\$4,723,503 10

RESOURCES.

Loans secured by first liens on real estate	\$4,155,905 41
Loans on collateral in possession of company.....	18,816 77
Loans on personal security.....	3,011 50
Other stocks and bonds	4,400 40
Real estate acquired by foreclosure	154,074 39
Real estate by investment—company's office building.....	135,000 00
Tax sale certificates.	14,721 67
Due from sundry persons.....	10,196 57
Cash deposited in national banks.....	78,418 09
Cash on hand	7,133 60
Sheriff's sale certificates	28,128 19
Land contracts.....	70,394 48
Mortgage interest due.....	43,302 03
	\$4,723,503 10

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market Value.	Par Value.	Book Value.
Forty-eight shares Western White Bronze Company of Des Moines, Iowa.....	\$2,400 00	\$4,800 00	\$2,400 00
City of Des Moines, paving assessment certificates.....	679 18	679 18	679 18
Iowa school warrants.....	1,176 87	1,176 87	1,176 87
City of of Des Moines warrants.....	144 35	144 35	144 35

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? \$4,000.

Total amount of its capital stock held by the company as collateral? \$9,800.

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 except when we have sufficient personal knowledge of security.

Please state the sections of country in which loans are made. Iowa, Eastern Nebraska and southeastern part of South Dakota.

How much of the liability of the company, if any, is outstanding in Maine. Cannot say.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company. None, we sell no guaranteed paper.

Total amount of loans unpaid and outstanding. \$4,177,733.68.

Total amount of loans guaranteed. None.

Number of loans on which foreclosure is incomplete. 16.

Amount of loans on which foreclosure is incomplete. \$31,050.

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.			
W	6	1884	1894	1889	\$ 600 00	-	\$ 500 00
25	6	1884	1895	1890	7,126 00	-	5,100 00
26	6	1885	1895	1890	3,000 00	-	2,800 00
27	6	1885	1895	1890	106,915 00	-	100,000 00
28	6	1885	1895	1890	6,600 00	-	6,100 00
29	6	1885	1895	1890	6,076 00	-	3,300 00
30	6	1885	1895	1888	102,794 00	-	97,000 00
31	6	1885	1896	1890	107,433 00	-	99,500 00
32	6	1885	1895	1888	106,650 00	-	100,000 00
33	6	1885	1896	1891	66,804 25	-	60,000 00
34	6	1885	1896	1891	105,662 00	-	100,000 00
35	6	1886	1896	1891	26,656 00	-	24,000 00
36	6	1887	1897	1894	105,925 00	-	100,000 00
37	6	1887	1898	1893	106,430 00	-	100,000 00
38	6	1888	1898	1893	105,700 00	-	100,000 00
39	6	1888	1898	1893	103,479 00	-	96,500 00
40	6	1888	1898	1893	107,061 00	-	100,000 00
41	6	1888	1899	1894	110,367 00	-	100,000 00
42	6	1889	1899	1894	106,398 00	-	100,000 00
43	6	1889	1899	1894	105,774 00	-	100,000 00
44	6	1889	1899	1894	105,590 00	-	100,000 00
45	5½	1889	1899	1896	101,561 00	-	94,500 00
46	5½	1890	1900	1895	100,890 00	-	95,000 00
47	5½	1890	1900	1895	108,942 00	-	100,000 00
48	5½	1890	1900	1895	109,857 50	-	99,400 00
49	5½	1891	1901	1896	75,636 80	-	70,900 00
50	5½	1891	1901	1896	55,400 00	-	52,000 00
51	5½	1892	1902	1897	108,468 00	-	100,000 00
52	5½	1892	1902	1897	106,850 00	-	100,000 00
53	5½	1892	1902	1897	112,610 00	-	100,000 00
54	5½	1892	1902	1897	106,846 00	-	100,000 00
55	5½	1892	1902	1897	105,060 00	-	100,000 00
56	5½	1893	1903	1898	108,360 00	-	100,000 00
57	5½	1893	1903	1898	106,775 00	-	100,000 00
58	5½	1894	1904	1899	105,750 00	-	100,000 00
59	5½	1894	1904	1899	110,125 00	-	100,000 00
60	5½	1894	1904	1899	105,700 00	-	100,000 00
61	5½	1894	1905	1900	56,900 00	-	41,500 00
1	5	1886	1901	1896	108,536 63	-	100,000 00
2	5	1886	1901	1896	107,437 00	-	100,000 00
3	5	1886	1901	1896	106,285 00	-	100,000 00
4	5	1886	1901	1896	106,812 00	-	100,000 00
5	5	1886	1901	1896	106,772 00	-	100,000 00
6	5	1886	1901	1896	108,299 85	-	99,000 00
7	5	1886	1901	1896	74,835 00	-	70,000 00
8	5	1887	1902	1897	43,725 00	-	41,000 00
9	5	1892	1907	1902	5,250 00	-	5,000 00
10	5	1893	1908	1903	7,300 00	-	6,000 00
A	5	1887	1902	1897	20,025 00	-	19,000 00
B	5	1892	1907	1902	550 00	-	500 00
C	5	1893	1908	1903	1,100 00	-	1,000 00
CC	5	1893	1903	1898	225 00	-	200 00
					\$4,085,964 03		\$3,789,800 00

BANK EXAMINER'S REPORT.

Total amount of debentures certified, \$3,789,800.

Less amount on hand and with agents, \$54,100.

Total liabilities for debentures as per statement, \$3,735,700.

Trustees for debentures: Ira Cook, C. A. Dudley and G. M. Hippee.

JOHN M. OWENS,
President.

D. F. WITTER, }
C. A. DUDLEY, } *Directors.*

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, John M. Owens, president of Iowa Loan and Trust Company, and D. F. Witter and C. A. Dudley, 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 sixth day of December, A. D. 1894.

B. F. GRAYSON,
Notary Public in and for Polk County, Ia.

MARICOPA LOAN AND TRUST COMPANY—PHENIX,
ARIZONA.

FEBRUARY 13, 1895.

Names of Officers—Charles S. Fobes, President; T. W. Hine, Manager and Cashier.

Names of Directors—Henry E. Kemp, L. E. Hewins.

LIABILITIES.

Capital stock paid in	\$100,000 00
Surplus fund.....	20,000 00
Profits undivided	4,085 91
Loans and discounts sold and guaranteed.....	236,692 56
	\$360,748 47

RESOURCES.

Loans secured by first liens on real estate.	\$171,782 78
Discounts.....	106,318 67
Other bank stock	2,169 00
Real estate acquired by foreclosure	64,609 62
Furniture and fixtures.....	3,528 88
Current expenses.....	3,860 39
Due from sundry persons.....	2,644 24
Due from banks and bankers	3,686 90
Cash on hand	166 39
Abstract books.....	1,990 60
	\$360,748 47

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Forty-eight shares Maricopa Loan Trust Company stock turned over to us subject to a loan of \$3,500	\$4,800	\$2,160

When organized? 1888.

Under what state laws? Arizona.

Principal place of business? Phoenix.

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? \$24,650.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Do you cause a personal examination of offered security to be made by salaried employees 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.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? \$215,912.56.

Total amount of loans unpaid and outstanding? \$278,101.45.

Total amount of loans guaranteed? \$236,662.56.

Number and amount of loans on which foreclosure is incomplete? None.

Is the company subject to examination by state officers? Yes, three times annually.

T. W. HINE, *Cashier.*

HENRY E. KEMP, } *Directors.*
L. E. HEWINS, }

TERRITORY OF ARIZONA, } *ss.*
COUNTY OF MARICOPA, }

I, T. W. Hine, cashier of the Maricopa Loan and Trust Company, and Henry E. Kemp and L. E. Hewins, 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 27th day of February, A. D. 1895.

H. E. HEIGHTON, *Notary Public.*

When organized? November 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? \$76,200.
 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? 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, Idaho, South Dakota.
 How much of the liability of the company, if any, is outstanding in Maine? No record kept.
 Amount of bonds or other choses in action sold in Maine and guaranteed by your company? No record kept.
 Total amount of loans unpaid and outstanding? \$60,995.
 Total amount of loans guaranteed? \$60,995.
 Number and amount of loans on which foreclosure is incomplete? None.
 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 first mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
6 to 23	6	1887-9	1894-6	1892-4	\$1,035,499 10	\$1,035,499 10	\$992,000
25.....	6	1889	1896	1894	25,297 12	25,297 12	25,000
27.....	6	1889	1896	1894	26,870 00	26,870 00	25,000
A 1 to A 37.....	6	1892-4	1900-1	1897-9	1,820,664 15	1,820,664 15	1,783,350
24.....	6	1889	1899	1897	25,514 60	25,514 60	25,000
26.....	6	1889	1899	1897	101,259 99	101,259 99	99,000
28 to 85.....	6	1889-99	1899-1900	1897-9	4,502,730 62	4,502,730 62	4,385,550
A A	5	1890	1895	1893	} 479,164 49	479,164 49	450,899
B B.....	5	1891	1896	1894			
C C.....	5	1891-3	1894-7	1892-5			
D D.....	5	1892-4	1895-7	1893-5			
T.....	4 1/2	1891	1896	1894			
U.....	4	1891	1896	1894			
V.....	4	1891-2	1896-7	1894-5			
W.....	4	1892	1897	1895			
X.....	4	1892	1897	1895			
Y.....	4	1892	1897	1895			
Z.....	4	1892	1897	1895			
01.....	5	1891-2	1895-7	1893-5	} 479,164 49	479,164 49	450,899
02.....	5	1893-4	1898	1896			
B 1.....	4	1892	1897	1895			
C 1 to C 5.....	4 1/2	1892-4	1897-9	1895-7			
					\$8,017,000 07	\$8,017,000 07	\$7,785,799

Unsecured debentures, \$31,876.89.

Total amount of debentures certified, \$7,785,799.76.

Less amount on hand and with agents, \$9,093.33.

Total liabilities for debentures as per statements, \$7,808,563.32.

Trustees for debentures: Security Company, Hartford, Ct., Series 6 [to 23, 25, 27, A 1 to A 37; Union Trust Company, N. Y., Series 24, 26, 28, 29 to 85, and Sterling Series A A, B B, C C, D D, 01, 02, T, U, V, W, X, Y, Z, B 1, C 1, C 2, C 3, C 4, C 5.

D. T. HAINES, *Secretary.*

C. E. JACKSON,
ROBERT N. JACKSON, } *Trustees.*

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX. } ss.

I, D. T. Haines, Secretary of the Middlesex Banking Company, and C. E. Jackson and Robert N. Jackson, two of the trustees 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 fifth day of December, A. D. 1894.

E. A. GLADWIN, *Notary Public.*

NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.

DECEMBER 1, 1894.

Names of Officers—James N. Clarke, President; D. M. McElHinney, Vice President; Edwin C. Webster, Treasurer; Charles P. Webster, Cashier.

Names of Directors—D. M. McElHinney, 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
Guarantee fund	136,468 00
Profits undivided	14,652 84
Deposits for investment	42,673 40
Debenture bonds outstanding	1,921,600 00
Bills payable	52,500 00
Interest paid in advance by borrowers, awaiting presentation of coupons	5,779 64
Accrued interest on debentures	20,800 00
Other liabilities	154 50
Outstanding debenture coupons	11,986 50
Loans paid, awaiting exchange of paper with trustees	2,750 00
	\$2,709,364 88

RESOURCES.

Loans secured by first liens on real estate	\$1,942,282 24
Loans secured by second liens on real estate, discounted to their present worth	156,131 97
Loans on collateral in possession of company	3,256 58
Loans on personal property	2,033 98
Office building	35,000 00
Foreclosure account, including bonds and coupons in hands of attorney	90,780 50
Real estate acquired by foreclosure	180,885 64
Real estate by investment: Brick business block in Hastings	28,101 64
Tax sale certificates	24,522 95
Past due interest remitted for but not paid to us	106,023 74
Furniture and fixtures	5,158 15
Cash deposited in national banks	6,046 77
Cash on hand	342 50
Accrued interest on loans and other resources	39,766 87
Completed first mortgage loans in hands of brokers for sale	74,931 35
Debenture bonds in hands of brokers for sale	14,100 00
	\$2,709,364 88

When organized? May 1, 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? \$37,000.
 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, \$115,300.
 Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.
 Total amount of loans unpaid and outstanding? \$3,456,282.24.
 Total amount of loans guaranteed? \$1,514,000.
 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	\$ 96,060 00	\$ 96,000 00
2	6	1886	1898	1896	100,073 00	100,000 00
3	6	1886	1898	1896	98,036 00	98,000 00
4	6	1886	1898	1896	99,513 50	99,500 00
5	6	1886	1898	1896	160,280 00	100,000 00
6	6	1886	1898	1896	100,150 00	100,000 00
8	6	1886	1898	1896	100,346 80	100,000 00
9	6	1886	1898	1896	100,085 00	100,000 00
10	6	1886	1898	1896	100,040 00	100,000 00
11	6	1887	1899	1897	100,190 00	100,000 00
12	6	1887	1899	1897	98,050 00	98,000 00
13	6	1887	1899	1897	100,090 00	100,000 00
14	6	1887	1899	1897	100,039 44	100,000 00
15	6	1887	1899	1897	100,413 00	100,000 00
16	6	1887	1899	1897	100,353 00	100,000 00
17	6	1887	1901	1901	10,400 00	10,000 00
18	6	1888	1900	1898	62,950 00	62,800 00
19	6	1888	1896	1894	100,132 50	100,000 00
20	6	1890	1897	1895	98,625 00	98,500 00
21	6	{ 1891 { 1893	{ 1898 { 1900 }	1896	96,560 00	96,400 00
22	5½	{ 1892 { 1893	{ 1899 { 1900 }	1897	18,700 00	18,700 00
24	6	1894	1901	1899	44,040 00	43,700 00
					\$1,925,127 24	\$1,921,600 00

Total amount of debentures certified? \$1,921,600.

Less amount on hand and with agents? \$14,100.

Total liabilities for debentures as per statement? \$1,907,500.

Trustees for debentures? W. F. Ringland, W. M. Lowman and C. B. Hutton.

E. C. WEBSTER, *Treasurer.*

JAMES N. CLARKE, } *Directors.*
C. P. WEBSTER, }

STATE OF NEBRASKA, } *ss.*
COUNTY OF ADAMS, }

I, Edwin 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 sixth day of December, A. D. 1894.

E. B. LOCKWOOD, *Notary Public.*

SECURITY LOAN AND TRUST COMPANY—DES MOINES, IA.

NOVEMBER 30, 1894.

Names of Officers—George G. Wright, President; R. T. Wellslager, Vice President; E. G. Edmundson, Secretary; Samuel A. Merrill, Treasurer; E. G. Zellhoefer, Assistant Treasurer.

Names of Directors—George G. Wright, R. T. Wellslager, J. H. Windsor, Fayette Meek, J. C. Cummins, S. B. Tuttle, S. A. Merrill, D. G. Edmundson.

LIABILITIES.

Capital stock paid in	\$194,375 00
Surplus fund	48,171 65
Profits undivided	36,216 15
Demand deposits subject to check	18,606 37
Certificates of deposit	32,689 14
Deposits for investment	700 00
Other deposits	234 28
Cashier or treasurer's checks outstanding	12,707 62
Debenture bonds outstanding	973,607 44
Loans paid but not remitted for	2,000 00
Dividends unpaid	12 00
Interest paid in advance	2,386 07
Accrued interest on debentures	12,374 01
Registered notes	33,974 25
	\$1,368,053 98

RESOURCES.

Loans secured by first liens on real estate	\$1,131,812 51
Loans secured by second liens on real estate	47,394 44
Loans on collateral in possession of company	40,042 38
Stocks and bonds	47,933 48
Real estate acquired by foreclosure	9,225 00
Tax sale certificates	899 03
Past due loans remitted for but not paid to us	1,800 00
Interest due December 1st, remitted for	669 50
Past due interest remitted for but not paid to us	1,864 28
Furniture and fixtures	1,800 00
Current expenses	1,519 75
Due from banks and bankers	54,897 61
Cash deposited in national banks	15,517 26
Cash on hand	840 70
Accrued interest on loans and other resources*	-
Loans in foreclosure	4,116 47
Expense of foreclosure	148 08
Land contracts	413 59
Securities in transit	20 82
Sheriff's certificates	7,139 08
	\$1,368,053 98

* No interest is entered on our books as an asset until actually collected by us.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market Value.	Par Value.	Book Value.
Independent school district of Yale.	\$1,200 00	\$1,200 00	\$1,200 00
Independent school district of Center.....	409 00	409 00	409 00
Warrants, Audubon county, Iowa	307 76	307 76	307 76
Bond, Ind. school district, Greeley, Neb.....	500 00	500 00	500 00
Bond, Ind. school district, Athens, Iowa	200 00	200 00	200 00
City warrants, Des Moines, Iowa.....	353 50	353 50	353 50
Assessment certificates, Des Moines, Ia. (City of)	35,563 22	35,563 22	35,563 22
94 shares Security Loan & Trust Co. stock at par	12,533 00	9,400 00	9,400 00
	<u>\$51,066 48</u>		<u>\$47,933 48</u>

When organized? June, 1882.

Under what State laws? Iowa.

Principal place of business? Des Moines, Iowa.

Authorized capital? \$200,000.

Personal liability of stockholders? None beyond capital.

What part of the capital is paid in cash? \$194,375.

How much of its capital is owned by officers of the company? \$35,700.

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? \$8,000, to secure loans of \$4,155.57.

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? In every case our own examiner, a salaried employe, or one appointed by us, personally inspects the real estate and reports to us before loan is made.

Please state the sections of country in which loans are made, giving counties? This company has confined its business to Iowa exclusively for nearly two years and loans in most all the counties of Central and Western Iowa.

How much of the liability of the company, if any, is outstanding in Maine? \$51,050.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? \$3,600.

Total amount of loans unpaid and outstanding? \$2,693,008.31.

Total amount of loans guaranteed? \$1,561,195.80.

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 security.	Amount of debentures
		Dated.	Due.	Redeemable.			
I	6	1885	1895	1888	\$12,229 00	-	\$11,530 00
O	6	1886	1896	1891	51,874 00	-	48,881 00
P	6	1886	1896	-	1,200 00	-	1,600 00
T	6	1887	1897	-	550 00	-	500 00
20	6	1887	1896	-	64,610 00	-	61,378 47
21	6	1887	1897	1892	26,475 00	-	25,000 00
25	6	1888	1898	1893	25,858 33	-	24,300 00
28	6	1888	1898	1893	52,780 00	-	49,800 00
30	6	1889	1899	1894	26,300 00	-	24,550 00
32	6	1889	1895	1894	105,620 00	-	100,000 00
33	6	1889	1895	1894	106,010 00	-	100,000 00
34	6	1890	1900	1895	105,222 82	-	100,000 00
36	6	1890	1895	-	38,600 00	-	36,650 00
37	6	1891	1901	1896	10,100 00	-	9,500 00
38	6	1891	1898	1894	52,554 00	-	50,000 00
39	6	1891	1897	1894	52,376 00	-	49,738 97
40	6	1891	1901	1896	14,185 00	-	13,500 00
43	6	1892	1902	1897	13,375 00	-	13,250 00
44	6	1892	1902	1897	52,974 11	-	50,000 00
45	5½-6	1892	1902	1897	6,630 00	-	6,300 00
46	6	1892	1897	1895	31,787 50	-	29,875 00
47	6	1892	1898	1896	51,707 50	-	49,100 00
48	6	1893	1899	1896	57,005 00	-	53,475 00
49	6	1893	1903	1898	5,450 00	-	5,100 00
50	6	1893	1898	1896	37,550 00	-	35,400 00
51	5	1893	1903	1898	800 00	-	679 00
52	6	1894	1899	1898	33,650 00	-	31,700 00
53	6	1894	1904	1899	3,150 00	-	3,000 00
					\$1,041,423 26		\$984,207 44

Total amount of debentures certified, \$984,207.44.

Less amount on hand and with agents, \$10,600.

Total liabilities for debentures as per statement, \$973,607.44.

Trustees for debentures: E. H. Conger and Martin Tuttle for all series down to and including series 47. For the balance of series the Polk County Savings Bank is trustee.

SAMUEL A. MERRILL,
Treasurer.

GEO. G. WRIGHT, }
D. G. EDMUNDSON, } *Directors.*

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, Samuel A. Merrill, treasurer of the Security Loan and Trust Company, and Geo. G. Wright and D. G. Edmundson, 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 thirteenth day of December, A. D. 1894.

WALTER H. BARNARD,
Notary Public in and for Polk County, Iowa.

SECURITY MORTGAGE AND TRUST COMPANY
DALLAS, TEXAS.

NOVEMBER 30, 1894.

Names of Officers—J. T. Trezevant, President; J. C. O'Connor, First Vice President; A. R. Andrews, Second Vice President; H. A. Kahler, Third Vice President and General Manager; W. G. Breg, Secretary; D. E. Greer, Trust Officer.

Names of Directors—J. T. Trezevant, Dallas, Texas; J. T. Dangan, Atlanta, Ga.; J. C. O'Connor, S. P. Cochran, A. R. Andrews, J. W. Roach, H. A. Kahler, D. C. Greer, Alex. Sanger, Dallas, Texas.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	67,500 00
Profits undivided	12,209 88
Certificates of deposit	939 82
Deposits for investment	10,200 00
Debenture bonds outstanding	1,484,217 50
Loans paid but not remitted for	12,829 11
Due to branch offices and agents and others	6,230 59
Interest paid in advance	6,788 50
Accrued interest on debentures	19,318 70
Coupons due but not presented for payment	21,629 24
Due borrowers on uncompleted loans	5,040 19
	\$2,146,903 53

RESOURCES.

Loans secured by first liens on real estate	\$1,670,872 21
Loans secured by second liens on real estate	73,462 18
Loans on collateral in possession of company	6,204 85
Loans on personal property	3,325 00
National bank stock	164,966 29
Other stocks and bonds	42,882 77
Real estate acquired by foreclosure	5,920 43
Premiums paid	35,409 64
Past due interest remitted for but not paid to us	858 40
Furniture and fixtures	26,033 80
Due from branch offices and agents	53,232 96
Due from sundry persons	1,537 00
Due from banks and bankers	55,666 90
Cash on hand	6,531 10
Accrued interest on loans	
Claims secured by judgment	
	\$2,146,903 53

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market Value.	Par Value.	Charged on Books.
25 shares Southern National Bank, New York.....	\$4,187 50	\$2,500 00	\$5,000 00
50 shares Security Investment Company, Dallas....	500 00	5,000 00	500 00
226 shares Summit Town Lot Company, Dallas	16,950 00	22,600 00	22,600 00
33 shares State National Bank, Dallas.....	825 00	825 00	825 00
300 shares Cotton Mills Building Association, Dallas,	15,000 00	30,000 00	28,000 00
56 shares Texas Farm Land Company, Dallas	500 00	5,600 00	500 00
850 shares Trust Co. Building Corporation, Dallas ...	85,000 00	85,000 00	85,000 00
55 shares Dallas and Oak Cliff Company, Dallas ..	27,500 00	55,000 00	27,500 00
1 bond Oak Cliff Water and Supply Co., Oak Cliff...	500 00	1,000 00	500 00
			\$170,425 00
Oak Cliff scrip, Oak Cliff.....	407 00	407 00	366 29
			*170,791 29

*This amount includes \$2,500 as premiums.

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, 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. Dallas, Hill, Ellis, Kaufman, Johnson, Tarrant, Navarro, Cooke, Bosque, McLennan, Grayson, Hamilton, Clay, Collin, Lamar, Lewiston, etc.

How much of the liability of the company, if any, is outstanding in Maine? \$3,500.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? \$2,500,000, about.

Total amount of loans guaranteed? \$2,500,000, about, including debentures.

Number and amount of loans on which foreclosure is incomplete? None.

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		Amount of security.	Amount of debentures.
		Dated.	Due.	Redeemable.	First mortgage loans.	Second mortgage loans.		
A	6	1888	1899	1894	\$52,314	53	-	£ 10,000 00
B	6	1889	1899	1894	39,217	47	-	\$32,000 00
C	6	1889	1899	1894	53,003	75	-	£ 10,000 00
D	6	1889	1899	1894	39,233	54	-	\$31,000 00
E	6	1889	1899	1894	58,400	85	-	£ 10,000 00
F	6	1889	1899	1894	54,710	95	-	\$50,000 00
G	6	1889	1899	1894	52,652	20	-	£ 10,000 00
I	6	1889	1899	1894	51,114	41	-	£ 10,000 00
K	6	1889	1899	1894	55,942	05	-	£ 10,000 00
L	6	1889	1899	1894	41,331	97	-	£ 7,600 00
M	6	1889	1899	1894	16,766	87	-	£ 3,400 00
N	6	1890	1900	1895	42,653	90	-	£ 7,800 00
O	5	1890	1895	1895	48,198	09	-	£ 10,000 00
P	5	1890	1895	1895	54,396	57	-	£ 9,750 00
Q	5	1890	1895	1895	89,660	00	-	£ 17,400 00
R	5	1890	1895	1895	48,000	00	-	£ 9,300 00
S	5	1890	1895	1895	52,944	94	-	£ 10,000 00
T	5	1890	1895	1895	47,979	35	-	£ 8,950 00
U	5	1890	1895	1895	62,113	16	-	£ 10,000 00
V	5	1890	1895	1895	52,556	43	-	£ 10,000 00
W	5	1890	1900	1895	59,740	00	-	£ 50,000 00
X	5	1890	1895	1895	53,614	00	-	£ 10,000 00
Y	5	1890	1895	1895	41,236	00	-	£ 8,000 00
Z	6	1890	1900	1895	10,500	00	-	\$10,000 00
26	5	1890	1895	1895	41,800	00	-	£ 8,100 00
27	5	1890	1895	1895	54,650	00	-	£ 10,000 00
28	5	1890	1895	1895	48,271	75	-	£ 9,750 00
29	5	1890	1895	1895	53,403	82	-	£ 9,500 00
30	5	1890	1895	1895	54,539	69	-	£ 10,000 00
31	5	1891	1896	1896	51,515	00	\$3,012 75	£ 10,000 00
32	5	1891	1896	1896	52,083	40	2,999 66	£ 10,000 00
33	5	1891	1896	1896	53,109	40	1,022 96	£ 10,000 00
34	5	1891	1896	1896	51,870	00	517 25	£ 10,000 00
35	6	1894	1904	1899	4,014	17	-	\$3,900 00
					\$1,644,238	26	\$7,552 62	

Total amount of debentures certified? \$1,484,217.50.

Total liabilities for debentures as per statement? \$1,484,217.50.

Trustees for debentures: Holland Trust Company, New York; Mercantile Trust and Deposit Company, Baltimore; Fidelity Insurance Trust and Safe Deposit Company, Philadelphia; Trust Company of North America, Philadelphia; Illinois Trust and Savings Bank, Chicago; New York Security and Trust Company, New York.

WILLIAM G. BREG, *Secretary.*

J. T. TREZEVANT, {
SAM P. COCHRAN, { *Directors.*

STATE OF TEXAS, { ss.
COUNTY OF DALLAS, {

I, William G. Breg, secretary of the Security Mortgage and Trust Company, and J. T. Trezevant and Sam P. Cochran, 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 twenty-second day of December, A. D. 1894.

D. E. GREER, *Notary Public.*

APPENDIX.

**Abstract of the Public Laws of Maine relating to
Savings Banks, Trust Companies, Loan and
Building Associations, Foreign Corpora-
tions and Foreign Loan and
Building Associations.**

1895.

SAVINGS BANKS.

REVISED STATUTES—CHAPTER 6.

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 130, PUBLIC LAWS OF 1895.

Chapter two hundred and fifty-eight of the Public Laws of eighteen hundred and ninety-three is amended so as to read as follows:

‘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

Savings banks, trust and loan associations, shall make semi-annual statement of assets, loans, investments and deposits, within and without the state.

and its deposits within and without the state, in separate columns, with aggregates so arranged as to 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 first Saturdays 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.'

—return 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.

—rate of taxation.

'Section 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 stock 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 the 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 fifteenth day of June, and one-half on or before the fifteenth day of December. The state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks, institutions and associations interested.’

—when tax shall be assessed.

‘Section 3. All taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of 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.’

When taxes shall be paid.

—how appropriated.

SECT. 4. Sections sixty-four and sixty-five of chapter six of the revised statutes, are hereby repealed.

Sections 64 and 65, c. 6, R. S., repealed.

CHAPTER 47.

Savings Institutions, and Trust and Loan Associations.

SECT. 84. All savings banks or institutions for savings, and trust and loan associations, lawfully organized, are corporations possessed of the powers and functions of corporations generally, and as such have power :

Powers of.

- I. To have perpetual succession, each by its corporate name. —perpetual succession.
- II. To sue and be sued, complain and defend, in any court of law or equity. —may sue and be sued.
- III. To make and use a common seal. —seal.
- IV. To make by-laws not inconsistent with the laws of the state or of the United States, for the management of its property and the regulation of its affairs. —by-laws.
- V. To receive money on deposit, to invest the same, and further to transact the business of a savings bank or trust and loan association, as hereinafter provided. —may receive deposits.

SECT. 85. Any number of persons not less than thirteen, may associate themselves for the purpose of organizing a savings bank or trust and loan association, in accordance with this chapter; three-fourths of such number shall reside in the county where the proposed bank or trust and loan association is to be located, and

Savings banks, etc., how organized.

—three-quarters of corporators to reside in county where bank is located.

may fill vacancies and add to their number from time to time as they desire, all of whom shall be residents of the state.

Certificates of organization to be sent to the secretary of state and bank examiner.

SECT. 86. Such persons shall execute a certificate, sworn to before a justice of the peace, in duplicate, one of which shall be deposited with the secretary of state for record, and the other sent to the bank examiner, in which shall be set forth: the name of the bank or trust and loan association; the names of all the corporators and the places where they reside; their business occupation; and the place where its business is to be transacted; together with the reasons why a bank or trust and loan association is needed in such place.

Notice of intention to organize to be given.

SECT. 87. A notice of intention to organize such bank or trust and loan association, signed by all the corporators, shall be published once a week for three weeks in some newspaper published in said county where said bank or trust and loan association is to be located, if any, otherwise in some newspaper published in an adjoining county.

Bank examiner, duty of.

SECT. 88. When the examiner receives the certificate, with the published order of notice, if he finds that the foregoing provisions have been complied with, it shall be his duty, from the best information at his command, to ascertain:

-bank examiner to ascertain the convenience of depositors.

I. Whether greater convenience of access to a savings bank or trust and loan association, will be afforded to any considerable number of depositors by opening a savings bank or trust and loan association, at the place designated in such certificate.

-responsibility of corporators.

II. Whether the responsibility, character and general fitness of the persons named in such certificate, for the discharge of the duties appertaining to such a trust, are such as to command the confidence of the community in which it is proposed to locate such bank or trust and loan association.

Examiner shall issue certificate of authorization to corporators.

SECT. 89. If the examiner is satisfied, concerning the several points named in the preceding section, and that the organization of a savings bank or trust and loan association as proposed in such certificate, will be a public benefit, he shall, within sixty days after the same

has been received by him for examination, issue, under his hand, a certificate of authorization to the persons named therein, or to a portion of them, together with such other persons as a majority of those named in such certificate of association, in writing, approve; also a duplicate to the secretary of State; which certificate, so issued by him, shall authorize the persons named therein to open an office for the deposit of savings, as designated in the certificate of association, subject to the five preceding sections.

SECT. 90. Upon the filing of such certificate with the secretary of state, the persons named therein, and their successors, are, thereupon and thereby, constituted a body corporate and politic, vested with all the powers conferred, and charged with all the liabilities imposed by the six preceding sections.

SAVINGS BANKS.

SECT. 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, who shall have the entire supervision and management of the affairs of the institution, except so far as may be

- office, how vacated. 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 assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. And all such bonds executed after July one, eighteen hundred and eighty-seven, shall, at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guarantee company, which shall be satisfactory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer, and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. They shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.
- treasurer, ex-officio, clerk.
- bonds of treasurer and assistant treasurer.
- 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.

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 of not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of those present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation. Corporation, to consist of not less than thirty members. —how elected. —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.

Section 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; in the stock of any bank or banking association incorporated under the authority of the United States, if located within the New England states; in the public 1891, c. 56. 1893, c. 195. 1895, c. 161.

funds of the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; in the bonds issued for municipal purposes, which are a direct obligation on all the taxable property, of any city of ten thousand inhabitants or more, or of any county of twenty thousand inhabitants or more, except when issued in aid of railroads, in the above named states, and in the refunding bonds of counties and cities otherwise complying with the foregoing conditions, issued to take up at maturity bonds which were legal and constitutional when issued, on which the interest has been fully paid, and for at least five years last past prior to such refunding; in the bonds and obligations of school district boards, boards of education, and other corporate bodies authorized to issue bonds within such cities, payable primarily from taxes levied on all the taxable property in such district, provided, that the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and assessed valuation of the city: provided, that no investment shall be made in the bonds of any counties, cities or districts of the states above named except cities and districts having a population of seventy-five thousand or more, where the net municipal indebtedness of such county, city or district exceeds five per cent of the last preceding valuation of the property therein for the assessment of taxes. The term net municipal indebtedness of counties as used in this section, shall be construed to include all bonds which are a direct obligation of the county less the amount of any sinking fund available in the reduction of such debt. The term net municipal indebtedness of cities and districts as used in this section, shall be construed to include in the case of either not only all bonds which are a direct obligation of the cities, but also all bonds of the districts or boards within the same as above enumerated, exclusive of any such debt created for a water supply and of the amount of any sinking fund available in the reduction of such debt; in the first mortgage bonds of any completed

—investment
of deposits.

railroads of the states above named, together with New Jersey, 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 of this state, unincumbered by mortgage; but no bonds of street railroads excepting those already constructed in this state, shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of the railroad commissioners, filed in the office of the secretary of state, that said percentage has been so paid in and expended, in addition to the amount of the bonded debt; 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 in this state; and may loan on notes with a pledge as collateral of any of the aforesaid securities, including savings bank deposit books of any savings bank in the state, and the stock of any of said railroad companies, not over seventy-five per cent of the market value of such stock; and may loan to corporations having real estate and doing business in this state; and may also loan on a pledge or mortgage of such other personal property as, in the judgment of the

trustees, it is safe and for the interest of the bank to accept. The number of inhabitants of cities and counties shall be determined by the last previous official census thereof, as established by the last United States or state census, or city or county census taken in the same manner as United States or state census and duly certified to by the clerk or treasurer of such city or the auditor or treasurer of such county. All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.'

Shall have authority to hold real estate, as amended by c. 170, Public Laws of 1893.

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.

Investments in capital stock of corporations restricted.

SECT. 102. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

—application of §§ 100, 101 and 102.

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

—proviso.

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. -borrower to pay expenses.

SECT. 106. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as hereinafter provided, at such times as are required by their by-laws, among depositors of three months standing at least before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. 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 shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected. Dividends, not to exceed two and a half per cent semi-annually. -exceptions. -reserve fund shall be kept until it amounts to five per cent. -excess, when to be divided. -dividends, to be declared, credited and paid, by vote of trustees. -not to exceed earnings of bank.

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.

Section 108. No savings bank shall be required to pay any depositor more than fifty dollars at any one time or in any one month until after ninety days' notice. Notice for payment to depositor. 1895, c. 142.

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; Treasurers and trustees, regulations relating to.

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.

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

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

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.

Treasurer shall make trial balance weekly.

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

—annually to record net sum of each deposit.

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.

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.

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.

SECT. 115. The trustees shall cause all real estate of an insurable character held by them absolutely, 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.

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.

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

—examiner to furnish blanks.

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.

He shall examine savings banks, etc.

SECT. 119. Such institutions and associations are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank, institution for savings, and trust and loan association, incorporated by authority of the state, 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.

—shall visit every institution annually. 1893, c. 202.

—shall make thorough examination.

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

He may summon officers and witnesses.

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

—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.

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.

—powers and duties of justice in such cases.

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

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 of 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.

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

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

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

Attachments dissolved, and suits discontinued.

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

—actions at law, shall not be maintained, unless authorized by court or justice.
 —judgment recovered, to be added to claims.
 Claims, when barred.

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

Supreme court, or justice thereof, may, on petition and examination, reduce deposit account of each depositor.
 68 Me., 369.

SECT. 125. Whenever a savings bank, institution for savings, or trust and loan association, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence, he is satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any of the rules, restrictions and conditions provided by law, he may, if he deems it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation, a larger sum than is thus fixed by the court, except as hereinafter authorized; provided, 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

—proviso.

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.

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

SECT. 127. If, in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

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

SECT. 129. The clerks thereof shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

—proceedings, if petition is denied.

Examiner to make annual report to governor and council.

—to be laid before legislature.

Examiner, to report violations of law.

—penalty.

Institutions legally organized.

Clerks annually to return election of officers.

Punishment for unauthorized persons advertising business as a savings bank.

SECT. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but nothing in this chapter prohibits any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

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

SECT. 131. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporation, by whatever name known, in its charter or act of incorporation, are so far abridged, enlarged or modified, that every such charter or act shall conform to this chapter; and every such corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But

—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

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

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.

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

CHAPTER 136, PUBLIC LAWS, 1887.

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

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

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

Examiner shall communicate statement to the governor and council.

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

Penalty if treasurer neglects to make such statement.

CHAPTER 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.

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.

Officers of savings banks shall not act as agents for such corporation.

CHAPTER 312, PUBLIC LAWS, 1889.

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

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

Inconsistent acts repealed.

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

LOAN AND BUILDING ASSOCIATIONS.

Revised Statutes—Chapter 47.

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.

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.

—examiner's fees.

Capital stock. 1887, c. 61.

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

—ultimate value of shares.

—shares may be issued in series.

association. No shares of a prior series shall be issued after the issue of a new series.

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

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

—tenure of officers.

SECT. 136. The officers shall hold stated monthly meetings. At or before each of these meetings, every member shall pay to the association, as a contribution to its capital, one dollar, as dues upon each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue.

Meetings shall be held monthly.

—monthly payment on shares.

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.

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

—shares subject to lien for unpaid dues.

Loans to members, how effected.

—money remaining unsold, how invested.

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

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

SECT. 138. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, two hundred dollars therefor, with interest at the rate of six per cent a year, from the time of such maturity to the time of payment; provided, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all arrears and fines shall be deducted. Every share shall be subject to a lien for the payment of any unpaid dues, fines, interest, premiums and other charges received thereon, which may be enforced in the manner hereafter provided.

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

SECT. 140. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall,

APPENDIX.

together with interest and fines, be received by the association as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

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

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

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 cancelled 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, Borrower may repay loan at any time.

—settlement
of accounts,
how made.

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

Members fail-
ing 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

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

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.

—shares shall revert to company.

Unpledged shares of deceased shareholder shall revert to his legal representative.

—Shares of, and money received for shares of deceased shareholders, how distributed.

Accounts, how kept, and business, how transacted.

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

—guaranty fund.

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.

SECT. 149. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

May purchase real estate upon which it has lien.

—sell or mortgage the same.

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

Minors may hold shares.

SECT. 151. The bank examiner shall perform, in reference to all loan and building associations, the same duties, and shall have the same powers as are required of, or given to him in reference to savings banks; and shall annually make report to the legislature, of such facts and statements respecting such associations, and in such form as he deems that the public interest requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the 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

Association required to make semi-annual returns.

—when made.

—penalty for making false returns.

—taxation of.

of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Taxes, how assessed.

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.

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.

CHAPTER 123, PUBLIC LAWS, 1891.

Office of secretary and treasurer of loan and building associations may be held by same person.

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.

TRUST AND BANKING COMPANIES.

Chapter 293, Public Laws, 1893.

Ch. 6, R. S., amended.

—loan, trust and banking corporations subject to municipal taxation.

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 banks. The provisions of this act shall not apply to building and loan associations.

CHAPTER 281, PUBLIC LAWS, 1893.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.

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.

—shall not increase liabilities, when fund is below required amount.

—proviso.

—conflicting charters, void.

FOREIGN CORPORATIONS.

Chapter 79, Public Laws, 1891.

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.

Foreign loan and building associations, in the state, restricted.

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 indemnity 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 compe-

Bank examiner may authorize associations to do business in this state upon making deposit with state treasurer.

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

—bank examiner, may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

All associations doing business at passage of act, shall conform to its requirements.

Penalty for violation.

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner.
—shall furnish examiner a

tent 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 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.

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.

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.

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 :

Section 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, indorsed 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.

'Section 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

detailed
statement of
its condition.

—license may
be revoked.

—fees.

Corporations,
shall publish
statements in
some news-
paper.

—shall
appoint bank
examiner to
be its true
and lawful
attorney,
upon whom
process may
be served.

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.'

Corporations and agents, are under the supervision of the bank examiner and shall furnish statements of standing when required.

—penalty for violation of this act.

—inconsistent acts repealed.

'Section 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 corporation 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.'

INDEX.

SAVINGS BANKS:	PAGES.
Androscoggin County, Lewiston.....	3, 57, 259
Auburn	4, 60, 260
Augusta	5, 63, 261
Bangor.....	6, 69, 262
Bath Savings Institution.....	7, 73, 263
Belfast	8, 78, 264
Bethel	9, 81, 265
Biddeford	10, 83, 266
Boothbay.....	11, 87, 267
Brewer.....	12, 89, 268
Bridgton.....	13, 91, 269
Brunswick Savings Institution.....	14, 94, 270
Buxton and Hollis, West Buxton.	15, 97, 271
Calais	16, 99, 272
Camden, Rockport.....	17, 101, 273
Cascade, Oakland.....	18, 103, 274
Dexter.....	19, 104, 275
Eastport	20, 106, 276
Fairfield	21, 109, 277
Franklin County, Farmington.....	22, 111, 278
Gardiner Savings Institution.....	23, 113, 279
Gorham.....	24, 117, 280
Hallowell Savings Institution.....	25, 120, 281
Hancock County, Ellsworth.	26, 123, 282
Houlton	27, 125, 283
Kennebec, Augusta	28, 127, 284
Kennebunk	29, 130, 285
Kingfield	133, 286
Lubec	30, 134, 287
Machias..	31, 135, 288
Maine, Portland	32, 137, 289
Mechanics', Auburn.....	33, 141, 290
Norway	34, 143, 291
Penobscot, Bangor	35, 145, 292
People's, Lewiston	36, 149, 293
People's Safe Deposit and Savings, Bath	37, 152, 294
Phillips	38, 155, 295
Piscataquis, Dover	39, 157, 296
Portland	40, 159, 297
Rockland	41, 167, 298
Saco.....	42, 170, 299
Saco and Biddeford Savings Institution.....	43, 173, 300
Searsport.	44, 177, 301
Skowhegan	45, 179, 302

SAVINGS BANKS— <i>Concluded.</i>	PAGES.
South Berwick.....	46, 182, 308
South Paris.....	47, 184, 304
Thomaston.....	48, 187, 305
Topsham and Brunswick Twenty-five Cent, Brunswick.....	49, 189, 306
Tremont.....	50, 191, 307
Waterville.....	51, 192, 308
Wiscasset.....	52, 195, 309
York County, Biddeford.....	53, 197, 310
TRUST AND BANKING COMPANIES:	
American Banking and Trust Company, Auburn.....	203, 313
Aroostook Trust and Banking Company, Caribou.....	204, 314
Auburn Trust Company, Auburn.....	205, 315
Augusta Safe Deposit and Trust Company, Augusta.....	206, 316
Bar Harbor Banking and Trust Company, Bar Harbor.....	207, 317
Eastern Trust and Banking Company, Bangor.....	208, 318
Maine Trust and Banking Company, Gardiner.....	209, 319
Merchants' Trust and Banking Company, Presque Isle.....	210, 320
Northern Banking Company, Portland.....	211, 321
Oxford County Loan Association, Norway.....	212, 322
People's Trust Company, Farmington.....	213, 323
Portland Trust Company, Portland.....	214, 324
Rockland Trust Company, Rockland.....	215, 325
Rumford Falls Trust Company, Rumford Falls.....	216, 326
Union Safe Deposit and Trust Company, Portland.....	217, 327
Waterville Trust and Safe Deposit Company, Waterville.....	218, 328
Westbrook Trust Company, Westbrook.....	219, 329
LOAN AND BUILDING ASSOCIATIONS:	
Auburn.....	223, 333
Augusta.....	224, 335
Bangor.....	225, 337
Bath.....	226, 339
Belfast.....	227, 341
Brunswick.....	228, 343
Bucksport.....	229, 345
Casco, Portland.....	230, 347
Cumberland, Portland.....	231, 349
Deering.....	232, 351
Dexter.....	233, 353
Ellsworth.....	234, 355
Falmouth, Portland.....	235, 357
Fort Fairfield.....	236, 359
Gardiner.....	237, 360
Hallowell.....	238, 362
Kennebec, Waterville.....	239, 364
Kennebunk.....	240, 366
Madison.....	241, 368
Mechanics', Portland.....	242, 370
Mechanic Falls.....	243, 372
Old Town.....	244, 374
Penobscot, Bangor.....	245, 376
Piscataquis, Foxcroft.....	246, 377
Portland.....	247, 379
Rockland.....	248, 381
Sanford.....	249, 383
Somerset, Skowhegan.....	250, 385
South Portland.....	251, 387

LOAN AND BUILDING ASSOCIATIONS— <i>Concluded.</i>	PAGES.
Waldoboro	252, 389
Waterville.....	253, 391
Wiscasset	254, 393
York, Biddeford	255, 395
STATISTICAL TABLES:	
Table A—Savings Banks.....	398
Table B—Savings Banks.....	406
Table C—Trust and Banking Companies.....	410
Table D—Loan and Building Associations.....	413
DEPOSITORS OF MORE THAN TWENTY YEARS STANDING.....	421
FOREIGN CORPORATIONS:	
Granite State Provident Association, Manchester, N. H.....	437
Iowa Loan and Trust Company, Des Moines, Ia.....	441
Maricopa Loan and Trust Company, Phoenix, Arizona.....	445
Middlesex Banking Company, Middletown, Conn.....	447
Nebraska Loan and Trust Company, Hastings, Neb	450
Security Loan and Trust Company, Des Moines, Iowa.....	453
Security Mortgage and Trust Company, Dallas, Texas.....	456
ABSTRACTS OF THE PUBLIC LAWS:	
Savings Banks.....	461
Loan and Building Associations.....	480
Trust and Banking Companies.....	488
Foreign Corporations.....	489