

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

1897.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1897

FORTIETH ANNUAL REPORT

OF THE

BANK EXAMINER

OF THE

STATE OF MAINE

ON THE CONDITION OF THE

Savings Banks, Trust and Banking Companies,
Loan and Building Associations

AND

FOREIGN BANKING COMPANIES

Having License to do Business in the State

1896.

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, December 1, 1896. }

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

In compliance with the provisions of law, I have the honor to present the fortieth annual report of this department, relating to the condition of the institutions under my supervision.

The total number of these institutions in the State at the present time is 104, divided as follows:

52 savings banks,
18 trust companies,
34 loan and building associations.

The aggregate amount of assets held by these institutions on the seventh day of November, 1896, was \$70,459,586.26, while that reported for the twenty-third day of November, 1895, was \$68,477,226.52, an increase of \$1,982,359.74 during the official year.

The total assets of the national banks now doing business in Maine, including their deposits and circulation, as shown by the report of the Comptroller of Currency for 1895, are \$36,941,561.12. This makes the entire banking capital of the State \$107,401,147.38. It will be seen from these figures that the capital invested in our State banking institutions is nearly twice that of the national banks located in Maine. The importance of these State institutions becomes at once apparent from the fact that the amount of their assets is more than one-fifth as much as the entire State valuation.

The continued prosperity and growth of our banking institutions, under the trying conditions of the past year, more than ever demonstrate the confidence the public has in them, and the firm basis on which they are established.

The banks to a great extent represent the capital of a community. Capital is the potent influence that controls all business affairs; it cannot be created by any provision of law, but it may be dissipated by unwise legislation. It is invested only where there are assurances of its safe return, and those who control it are quick to see dangers that threaten, and to protect themselves by withdrawing it from business.

As money is the medium through which capital operates, any proposed change in the monetary system of a country must necessarily frighten and disturb capital. The agitation of the financial question during the past year disturbed public confidence and created a feeling of distrust and uneasiness in all business circles, and was a constant strain upon our banking institutions. During this time the banks, with their usual conservatism, refrained to a large extent from making new loans and investments, or entering into new contracts. This, in many ways, detracted from their earnings and lessened their growth and prosperity.

But the clouds of uncertainty that were hanging over our financial institutions and business industries have been dispelled. The happy termination of this controversy shows that our people are overwhelmingly in favor of the present monetary system; and that they believe a sound currency cannot bring hard times, produce a panic or disturb public confidence. Our banks now feel assured that there will be no change from the present system, and that they will be able to return to their depositors money equal in value to that received from them. This restoration of confidence has brought a renewed activity in all kinds of business, and will, I believe, indirectly as well as directly result in increasing the prosperity of our banks.

I commend the management of all the institutions under the supervision of this Department, for the skill with which they

have conducted affairs during these trying times, and congratulate them and all interested, on the bright outlook for the future.

SAVINGS BANKS.

The history of these institutions is one of much interest, being closely interwoven with that of the commercial growth and business prosperity of our State. With the exception of the years 1876 to 1879, they have constantly increased in the number of depositors and amount of deposits.

The following table shows the number of banks, the number of depositors, the average amount for each depositor, and the average for each inhabitant in the State for every year from 1860 to the present time.

Year.	Number of Banks.	Number of Depositors.	Amount of Deposits.	Average for each Depositor.	Average for each Inhabitant.
1860	14	-	\$1,466,457 56	\$158 11	\$2 33
1861	14	-	1,620,270 26	-	2 57
1862	15	11,833	1,876,165 18	158 55	2 98
1863	15	14,442	2,641,476 41	182 90	4 20
1864	15	18,506	3,672,975 85	198 47	5 84
1865	15	18,308	3,336,828 02	182 26	5 31
1866	18	19,786	3,946,433 82	199 45	6 28
1867	20	24,593	5,598,600 26	227 65	8 91
1868	28	30,528	8,032,246 71	263 11	12 78
1869	37	39,527	10,839,955 26	274 24	17 25
1870	43	54,155	15,829,791 52	292 30	25 25
1871	49	69,411	22,787,802 45	328 30	36 34
1872	54	81,320	26,154,353 03	321 62	41 71
1873	56	91,398	29,556,523 84	323 38	47 14
1874	58	96,799	31,051,963 73	320 78	49 53
1875	63	101,326	32,083,314 28	316 63	51 17
1876	60	90,621	27,818,764 70	306 97	44 37
1877	60	88,661	26,898,432 76	303 38	42 90
1878	59	77,978	23,173,112 22	297 17	36 96
1879	59	75,443	20,978,139 92	278 06	33 46
1880	55	80,947	23,277,675 32	287 56	35 88
1881	55	87,977	26,474,554 97	300 92	40 81
1882	55	95,489	29,503,889 71	308 97	45 48
1883	54	101,822	31,371,808 87	308 10	48 36
1884	54	105,680	32,913,835 16	311 44	50 74
1885	54	109,398	35,111,600 04	320 95	54 13
1886	54	114,691	37,215,071 40	324 48	57 37
1887	55	119,229	38,819,643 22	325 58	59 84
1888	55	124,562	40,969,663 35	328 90	63 16
1889	55	132,192	43,977,085 09	332 67	67 79
1890	54	140,521	47,781,166 90	340 02	72 27
1891	53	146,668	50,278,452 44	342 80	76 05
1892	53	155,333	53,397,949 15	343 76	80 77
1893	52	153,922	53,261,308 92	346 02	80 56
1894	51	155,704	54,531,223 30	350 22	82 48
1895	52	160,216	56,376,143 90	351 87	85 22
1896	52	163,115	57,476,895 88	352 37	86 94

This remarkable and almost uninterrupted increase in the number of depositors and amount of deposits during this period, is an evidence of the industry and thrift of our people.

DUTIES.

The most important duty of a savings bank is to encourage economy amongst our people, and thereby not only add to the wealth of the State, but to the comfort and future welfare of depositors. It is for this purpose that our State has established a system of savings banks, just as it has, schools to educate the young, hospitals to care for the sick, and asylums to protect the unfortunate. As well might the school cease to educate, the hospital to care for the sick, or the asylum to receive the unfortunate, as for a savings bank to cease encouraging the saving of the small sums that those of moderate circumstances are able to set aside for future use.

No savings bank should refuse deposits of this kind, however much difficulty it may have in profitably investing them, or however much additional expense and labor may thereby be incurred. Should it fail in this respect, it has failed to accomplish the chief end for which created. It is the duty of the banks, not only to receive all deposits of this class that are offered, but they should, by every method that may suggest itself, encourage them, and thus fulfil the purpose for which established.

A few thousand dollars thus saved each year, that would otherwise have been wasted, will in time add materially to the wealth of our State and to the comfort of our people. On the other hand, accumulating the capital of the wealthy in our savings banks would be of no special advantage to the public, and might be a positive injury by thus withholding it from legitimate business enterprises.

BANK EXAMINER'S REPORT.

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COMPARATIVE STATEMENT.

The following table shows the condition of our savings banks on the seventh day of November, 1896, as compared with that of the twenty-third day of November, 1895.

1895.	LIABILITIES.	1896.
\$56,376,143 90.....	Deposits	\$57,476,895 88
1,979,925 21.....	Reserve fund.....	2,031,042 97
47,465 52	Special reserve fund	55,597 25
921,684 31.....	Undivided profits.....	1,103,350 05
40,536 48.....	Other liabilities.....	52,493 55
\$59,365,755 42.....	Total liabilities	\$60,719,379 70
RESOURCES.		
\$4,128,800 00.....	United States and District of Columbia bonds.....	\$5,262,950 00
845,538 86.....	Public funds of Maine	895,029 00
15,426,223 44.....	Public funds out of Maine	14,303,960 73
4,434,008 92.....	Railroad bonds of Maine	4,449,707 67
11,120,043 58.....	Railroad bonds out of Maine.....	11,230,488 14
3,312,292 50	Corporation bonds of Maine.....	3,233,799 82
434,582 00.....	Corporation bonds out of Maine.....	537,454 00
582,359 97.....	Railroad stock of Maine	600,534 97
385,853 37.....	Railroad stock out of Maine	421,073 95
377,942 50.....	Corporation stock of Maine	411,976 50
118,770 37.....	Corporation stock out of Maine	116,971 37
2,399,819 00.....	National bank stock of Maine	2,439,549 00
226,483 00.....	National bank stock out of Maine.....	185,875 00
87,720 00.....	Other bank stock of Maine.....	112,850 00
4,240,745 17.....	Loans on collateral	4,655,095 60
1,212,379 06.....	Loans to corporations	1,389,585 09
213,072 72.....	Loans to municipalities	283,261 04
7,267,979 21.....	Loans on mortgages of real estate.....	7,363,660 32
979,926 77.....	Real estate.....	1,037,036 83
35,611 95.....	Furniture and fixtures	38,368 07
465,778 43.....	Premium account.....	469,456 34
16,044 04.....	Expense account	14,153 67
43,980 26	Other resources	42,495 15
1,009,800 30.....	Cash	1,244,047 44
\$59,365,755 42.....	Total resources	\$60,719,379 70
160,216.....	Number of depositors.....	163,115
156,120..	Number of depositors whose balance is less than \$2,000..	158,855
\$45,986,603 52.....	Amount of same.....	\$46,627,233 66
4,096..	Number of depositors whose balance is \$2,000 or more...	4,260
\$10,389,540 38.....	Amount of same	\$10,849,662 22
.0379.....	Average rate of dividend (approximate).....	.0372
\$2,064,443 17	Amount of dividends paid	\$2,096,927 82
\$16,332 80.....	Municipal taxes paid.	\$17,510 84
\$387,595 29.....	State tax.....	\$381,208 07

It will be seen from the above that the number of depositors has increased 2,899, and the amount of deposits, \$1,100,751.98, during the period covered by this report.

The aggregate of reserve and undivided profits now amounts to \$3,134,393.02, being an increase of \$232,783.50 over that of 1895. This is an amount about equal to five and one-half per cent of the deposits.

The average balance now standing to the credit of depositors is \$352.37, an increase of \$0.50 over that of last year.

There are about forty thousand more depositors in our savings banks than the total number of votes cast at our last gubernatorial election.

It also appears from the annual examinations of these institutions, that the estimated market value of their resources above all liability for deposits, earned dividends and State tax, is \$6,029,946.43.

INVESTMENTS.

The increase in investments during the year has been largely confined to government bonds, although there has been an encouraging increase in the amount of loans and investments in Maine.

The favorable price at which government bonds could be purchased, and the fact that they are exempt from taxation, have led the banks to invest freely therein during the past two years. The net income from these investments is small, but their absolute safety and the fact that they give quick assets, make them especially desirable for the banks to hold.

The present amount of loans and investments within the State of Maine held by the savings banks is, approximately, \$26,164,585.84, while that of 1895 was \$25,365,284.18. It thus appears that the banks now have a larger percentage of their funds invested in Maine than ever before. This is due in some degree to the difference in the rate of taxation upon investments made at home and those made out of the State, but also to the fact that trustees are now, more than ever before, disposed to invest near home, so that they can make a personal examination, or get

some reliable information regarding the value of the security taken.

During the past six months the banks have been carrying a large amount of cash on hand and on deposit, not only to guard against any panic that might result from the agitation of the currency question, but also because of the feeling of uncertainty as to the future value of securities. That condition of affairs has passed, and the necessity again comes for the banks to invest their funds.

In making investments the trustees of the different institutions should not only strictly comply with the provisions of law, but should also carefully investigate as to the value of every security before it is purchased. No loan or investment should be made unless the trustees have the fullest confidence in the security, and as a rule, only when they are unanimously in favor of it. Trustees cannot afford to make themselves personally responsible for losses that may occur on loans and investments not authorized by statute. They should seek conscientiously to do their duty within the limits prescribed by the law, invest the funds of the banks where they feel confident they will be absolutely safe, and then pay such dividends as the earnings will warrant. The safety of the principal is of far more importance to the depositors than the amount of dividends received.

The statute "relating to investments in savings banks" has been added to and amended from year to year, until now Section 100 of Chapter 47, Revised Statutes, by reason of its length, and the manner in which it has been constructed, is most difficult to understand. I have prepared as a part of this report, a synopsis of all the statutes regulating loans and investments by savings banks, arranged in such form that any one may readily ascertain what investments are authorized by law.

EARNINGS AND DIVIDENDS.

The total earnings of the savings banks for the past year have been, approximately, \$2,461,361.67, being but four and one-tenth per cent. on the average amount of deposits. From these earnings all dividends, taxes and expenses, are paid. The amount of dividends paid depositors has been \$2,096,927.82, an increase of \$32,464.65 over 1895. The average rate of dividends paid for the present year has been .0372, while that of 1895 was .0379.

The following table shows the rates of dividends paid each year from 1885 to 1896 inclusive.

COMPARATIVE TABLE OF DIVIDENDS.

Rate of Dividends Paid.	Number of Banks.											
	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.
6 % paid by.....	1											
5½ % paid by..		1										
5 % paid by.....	6	5	4	5	6	3	4	4	2	1	1	
4¾ % paid by.....			1	1								
4½ % paid by.....	6	4	4	5	6	7	5	4	3	2	2	1
4⅜ % paid by.....									1			
4¼ % paid by.....		1		1			2	1	3			
4⅓ % paid by.....										1		
4⅒ % paid by.....										1		
4 % paid by.....	41	39	38	42	42	42	38	39	37	33	29	27
⅜ % paid by.....								1			1	
3¾ % paid by.....							1	1		4	2	2
3½ % paid by.....		2	4	1	1		2		4	5	8	14
3¼ % paid by.....								1			2	3
3 % paid by.....		2	3			2	1	1	1	2	5	5
2½ % paid by....											1	
2 % paid by.....								1	1	2		
Average rate paid.....	4.20	4.09	4.02	4.15	4.15	4.07	4.08	4.04	3.98	3.84	3.79	3.72

The income derived from securities within the range of investments permitted by law, is steadily decreasing. Many of the bonds purchased by the banks upon a much more favorable basis than can now be obtained, will soon mature. There is, therefore, a general feeling amongst those interested, that there must be a further reduction in the rate of dividends paid, to meet this reduction in the earnings of our banks.

The present premium account carried by the banks is \$469,-456.34, an amount greater than one-fifth of the reserve. In many instances the banks have not charged off from their earnings, from year to year, a proper proportion of this liability. Before paying dividends, care should be taken to reduce this account so that it will disappear at the same time the securities mature for the purchase of which it was created.

Trustees should not discount future earnings to pay dividends. Securities that are worth more than par are the ones the banks are most likely to hold until they mature, and the estimated value gradually disappears as they approach maturity. While a statement based upon this "estimated market value" of securities shows a fund that would be available if it was necessary for the bank to close up its affairs, such a fund, however, is not a resource that should be taken into consideration in determining the amount of earnings or the rate of dividends to be paid.

In declaring dividends, trustees should take such profits as are actually earned and collected, carry therefrom the necessary amount to reserve, charge off the proper proportion of the premium account, deduct all losses and expenses, and then divide the balance among the depositors. This is the only safe rule to follow and one from which no board of trustees should ever deviate.

EXPENSES.

In statistical table "B" will be found a tabulation of the expenses of the several savings banks. The amounts are usually given in round numbers, but will, I think, in every instance cover the full expense. The aggregate, including salaries of officers, rents, and all other expenses excepting taxes,

is \$130,650.35; this makes the average annual cost of management about one-fifth of one per cent., or about two mills on each dollar of assets. In no instance have I seen anything but the most economical management on the part of the trustees. They have usually been more prudent than officers of other banking institutions in which the amount thus saved would go to themselves and other stockholders, in dividends. The fact that in conducting the affairs of their several institutions they are acting as trustees in handling trust funds, leads them to avoid every unnecessary expense.

TAXES.

The total cost of the management of our savings banks is only about one-third of the amount annually paid by them to the State in taxes.

The amount of the savings bank tax for the present year is \$381,208.07, being a decrease of \$6,387.22 from that paid in 1895. The decrease in the amount of this tax for the past two years is \$16,526.85. During the same time, the deposits have increased \$2,945,672.58, and the State tax would therefore have increased also, had it not been that the banks in the meantime had bought \$4,156,150 of government bonds. As there is no prospect that government bonds can be purchased on such favorable terms in the future as they have been in the past, it is safe to predict that, unless there is a change in the rate, the tax will from this date gradually increase.

In 1872, the first law levying a State tax upon deposits in savings banks was enacted. It provided for the payment of one-half of one per cent. upon the average amount of deposits, not including the reserve and undivided profits. At that time banks were able to obtain government bonds and first-class municipal securities at prices that would yield a net income of from seven to nine per cent.; and were paying seven per cent. annually in dividends to depositors. Under those conditions, this rate of taxation was not considered burdensome. In his report for that year, the bank examiner, however, rightly said that the sum realized from this tax was more than could be

obtained from property of the same amount and character, by municipal taxation.

In 1875, this rate was increased to one per cent. on the average amount of deposits. At this time the rate of income on loans and investments averaged over seven per cent. to the banks, which in turn were paying, with one exception, six per cent annually to depositors, in dividends.

In 1883, the income derived from loans and investments had materially diminished, and, on recommendation of the bank examiner, the rate of taxation was reduced to three-fourths of one per cent., to meet partially this decrease in the earnings of the banks.

In 1893, this law was again changed, slightly increasing the rate of taxation, and including with deposits the average amount of the reserve and undivided profits. At this time the rate of income on loans and investments was only about five per cent., and the average rate of dividends paid to depositors four per cent. The principal object of this last change, however, was to make a discrimination in favor of investments within our State, for the purpose of encouraging our banks to invest their funds here and develop home industries.

No one questions the propriety of collecting from this class of property its just portion of the necessary revenues of the State. Care should be taken, however, that the amount is not excessive, and that this fund, made up as it is, contributes no more than the same class of property otherwise invested.

Your attention has already been called to the fact that the total number of depositors in these banks is 163,115, and the average amount standing to the credit of each is only \$352.37. Of this number there are 126,614 having five hundred dollars or less standing to their credit, the average to each being only \$124.10. Thus it is clearly shown that this fund is made up largely from the small savings of those in moderate circumstances.

Our State bank examiners have without exception taken the ground that a low rate of taxation would in the end be more advantageous to the State, and, considering the source from

which these small sums were obtained, would only be just to depositors. When the State tax was reduced, in 1883, from one per cent. to three-quarters of one per cent., the increase in deposits very soon made up for the reduction in the rate, and the revenue of the State was not decreased. In his report immediately following this reduction, the bank examiner said, "The figures seem to justify the opinion expressed in the last annual report, that a reasonable reduction in the rate of taxation would increase rather than diminish the revenue to the State. The amount of tax the savings banks will pay into the treasury next year is likely to greatly exceed that of any previous year." If this was true in the past, when banks were able to earn five to nine per cent. on investments and pay five to seven per cent. dividends, how much more forcible is the conclusion now when safe investments cannot be found within the limitations prescribed by statute that will pay on the average more than four and one-tenth per cent., and while banks are paying an average dividend of but .0372.

In 1872, when a tax was first imposed upon savings bank deposits, the rate of the State tax levied upon all taxable property was five mills, while the rate for 1896 was but two and one-quarter mills. The annual saving to the tax-payers by this reduction, based upon the present valuation of the State, is nearly one million dollars. In 1893, when the last change was made in laws regulating the tax on savings bank deposits, the rate of the State tax on other property was two and three-quarters mills, one-half a mill more than the present rate. This difference in rate is a saving of over \$160,000, annually, to the tax-payers. Thus it appears that, while the tax levied by the State upon other property has gradually decreased since 1872, the tax upon deposits in savings banks has been increased from one-half of one per cent. on the average amount of deposits alone, to a tax of substantially seven-eighths of one per cent. upon the deposits, reserve, and undivided profits.

The total revenues of the State for the year 1896 will be, approximately, \$1,500,000. The principal items which make up this amount are as follows:

Direct tax of two and one-fourth mills.....	\$731,941.70
Tax on savings banks.....	381,208.07
Tax on railroad companies.....	152,869.72
Tax on insurance companies and fees (estimated)	45,000.00
	\$1,311,019.49

Thus it appears that the savings banks are paying more than one-half as much as the amount of the direct tax assessed by the State upon the taxable property therein, and over one-fourth of the entire revenue of the State from all sources.

I have carefully examined the laws of other states in relation to the taxation of savings bank deposits, and have communicated with the bank commissioners in many of them for the purpose of ascertaining their views on this subject. With two exceptions, none of these states have so high a rate of taxation as that in force here, and the bank commissioners in those are urging the necessity of a reduction in rates. They claim that the payment of the present high tax is crippling their banks, and diminishing their deposits, thus seriously affecting the financial prosperity of their states. In quite a number of the states, deposits in savings banks are wholly exempt from taxation, and their bank commissioners claim that the results clearly show the wisdom of this policy. The commissioner of one of the largest states writes me, "Deposits are not, never have been, and in my judgment never will be, taxable in this state, unless some urgent necessity for raising the revenues should exist, hitherto unknown in our history."

There is no prospect that the rate of interest upon loans and investments will increase in the near future, but rather that they will still continue to decrease. Securities purchased by the banks when rates of interest were higher than now are fast maturing. Dividends have gradually decreased until now the average rate is as low as depositors are likely to accept without withdrawing their funds. The rate of taxation upon other taxable property in the State has been materially decreased, while the rate upon savings bank deposits has been increased. The amount of the tax collected from savings banks seems to be out

of proportion with that derived from other sources. In other states, having more liberal laws regulating the affairs of savings banks, deposits have increased more rapidly than in ours.

Taking into consideration all these facts, I most earnestly recommend a reduction in the rate of taxation upon savings bank deposits. The result of every investigation I have made only confirms my opinion that the present rate is too high. I believe that such a reduction would not only be just to depositors, but would ultimately be for the best interest of the State. Feeling, therefore, that this is a matter of utmost importance, I have treated it at length, giving the reasons that have led me to this conclusion.

TRUST AND BANKING COMPANIES.

There are now eighteen trust and banking companies doing business in the State, one having been added to the number during the year.

The Livermore Falls Trust and Banking Company was organized July 27, 1895, but its capital stock was not subscribed and it did not commence business until January 1, 1896. The amount of its capital stock is \$50,000, fully paid in, and it has accumulated during the year over \$50,000 in deposits. It is located in a section of the State that is rapidly increasing in population, wealth, and business industries. With proper management, I predict for it a successful future.

At the time I examined the Oxford County Loan Association, I found it had a large amount of accrued interest uncollected; that it had, during the year, paid the interest on its debentures outstanding and charged the same to the loss account. The officers of the institution assured me that they had no doubt of being able to collect a large portion of this interest outstanding at an early date. I therefore instructed them to open an accrued interest account and also to credit the same to profit and loss.

COMPARATIVE STATEMENT.

The following table shows the standing and condition of the trust and banking companies November 7, 1896, as compared with that of November 23, 1895.

1895.	LIABILITIES.	1896.
\$1,460,900 00.....	Capital stock	\$1,511,400 00
197,700 00.....	Surplus	221,700 00
134,075 04.....	Undivided profits.....	165,740 94
2,196,060 36	Time deposits.....	2,490,940 35
1,640,706 49.....	Demand deposits.....	1,644,827 56
204,704 38.....	Certificates of deposit.....	215,955 22
106,300 00.....	Debentures outstanding.....	106,300 00
155,120 44	Trust department.....	143,978 37
1,315 50.....	Unpaid dividends.....	1,683 07
5,140 38.....	Deposits for coupons.....	7,307 42
4,765 55.....	Treasurer's checks outstanding.....	5,369 43
63,476 17.....	Due other banks and bankers.....	48,947 00
131,650 00.....	Bills payable	129,450 00
2,937 68.....	Re-discounts	6,000 00
336,735 00.....	Other liabilities.....	349,157 73
<u>\$6,641,586 99</u>	<u>Total liabilities.....</u>	<u>\$7,048,760 09</u>
RESOURCES.		
<u>\$2,934,141 98.....</u>	<u>Demand and time loans.....</u>	<u>\$3,148,203 24</u>
1,021,213 39	Mortgages of real estate... ..	912,485 53
1,524,713 76.....	Stocks and bonds.....	1,670,917 99
154,954 21.....	Trust investments	143,823 14
182,653 62.....	Real estate owned.....	212,225 33
180,477 11.....	Due from other banks and bankers... ..	193,580 34
10,390 70	Expense account	16,998 39
86,559 14.....	Furniture and fixtures.	84,532 84
317,109 47.....	Cash on hand and on deposit	391,754 09
229,373 61	Other resources.....	274,239 20
<u>\$6,641,586 99</u>	<u>Total resources.....</u>	<u>\$7,048,760 09</u>

This is an increase of \$50,500 in the capital stock, \$55,665.90 in the surplus and undivided profits, \$310,254.90 in the deposits, \$251,537.63 in loans and investments, and \$407,173.10 in the total assets, of these institutions during the year. The aggregate of time deposits and certificates of deposit is \$2,706,898.57.

In most instances the banks pay interest upon this last amount at rates varying from two to five per cent. per annum. Their returns to this department show that they have thus paid during the year to depositors, the sum of \$97,718.96, making the average rate paid about the same as the dividends paid on deposits in savings banks.

The total amount of dividends paid to stockholders during the year is \$77,227.50. This would be an average rate of about five per cent. on the entire capital stock of these institutions, and is an average of about six per cent. on the stock of those that actually paid dividends. Taking into consideration the fact that this stock is all subject to taxation in the municipalities where the stockholders reside, it can be seen that the net income to the holder, even taking into account the increase in surplus, is but little more than that received by depositors. This additional amount is not more than sufficient to compensate stockholders for the additional risk and liability incurred over and above that of depositors either in these institutions or in savings banks.

The table on page xxviii shows the increase from year to year in the number of Trust Companies, and in the amount of assets held by them from 1885 to the present time. The first one of those Companies was organized in 1883, but no returns appear in the files of this Department for the years 1883 and 1884. In these few years this new banking system has been established, and has become an important factor in the financial affairs of the State. The ability and fidelity with which the business of these institutions has been conducted, and the steady growth and improvement in their general condition, reflect great credit upon the officials who have had their affairs in charge.

While these companies are under the same supervision as savings banks, the nature of their business is more like that of national banks. The capital they have accumulated is used largely in local enterprises and in the development of the busi-

ness interests of our State. Their loans and investments are not restricted like those in savings banks, and they are able to furnish capital for many enterprises in which savings banks are not authorized by law to invest.

Each class of these institutions is in a greater or less degree beneficial to the public, and their success and growth show that there is room for both. While savings banks, by encouraging industry, thrift and economy, are doing a most valuable work, trust companies, by a more extended use of their funds, are furnishing capital for many new and important industries within our State.

LOAN AND BUILDING ASSOCIATIONS.

The number of loan and building associations now doing business in this State is thirty-four, one having been added to the number during the year.

The Rumford Falls Loan and Building Association, of Rumford, was organized March 7, 1893, but did not commence the transaction of business until May 2, 1896.

A certificate of organization was issued to the Home Loan and Building Association, of Orono, May 19, 1896. This association has not yet completed its organization or commenced to transact business, and is not included in the number given above.

Notice was received November 6, 1896, that the Fort Fairfield Loan and Building Association, of Fort Fairfield, had retired all its shares, equitably distributed its funds among its members, and ceased doing business.

COMPARATIVE STATEMENT.

In the following table is presented the condition of all the loan and building associations in Maine at the present time, as compared with that of last year.

1895.	LIABILITIES.	1896.
\$2,306,361 11.....	Accumulated capital.....	\$2,532,735 43
19,145 28.....	Guaranty fund.....	24,993 41
72,880 06.....	Advances.....	49,984 33
566 18.....	Forfeited shares.....	942 15
15,188 18.....	Due on loans.....	15,014 93
50,187 80.....	Profits.....	53,117 78
5,555 50.....	Other liabilities.....	14,658 44
<u>\$2,469,884 11.....</u>	<u>Total liabilities.....</u>	<u>\$2,691,446 47</u>
RESOURCES.		
\$2,254,266 57.....	Mortgage loans.....	\$2,447,499 64
50,535 64.....	Loans on shares.....	58,470 64
46,417 03.....	Real estate by foreclosure.....	58,736 25
4,000 00.....	Stocks and bonds.....	10,500 00
576 34.....	Furniture and fixtures.....	300 44
2,312 61.....	Permanent expense.....	2,445 62
2,414 20.....	Temporary expense.....	2,344 98
84,374 97.....	Cash.....	86,734 31
24,986 75.....	Other resources.....	24,414 59
<u>\$2,469,884 11.....</u>	<u>Total resources.....</u>	<u>\$2,691,446 47</u>
8,099.....	Number of shareholders.....	8,226
42,817.....	Number of shares outstanding.....	44,438
2,629.....	Number of borrowers.....	2,815
3,107.....	Number of loans.....	3,490
<u>\$149,772 92.....</u>	<u>Amount of dividends paid.....</u>	<u>\$163,866 35</u>

This is an increase of \$226,374.32 in accumulated capital, \$5,848.13 in the guaranty fund, and \$221,562.36 in total assets.

The general depression in business, together with the recent suspension of the Granite State Provident Association, of New Hampshire, have to some extent affected these institutions during the past year. While our local institutions were conducting their business on a much different plan from that of the above association, this fact was not generally understood by the public.

The loss suffered by its shareholders, and the discussion of its affairs, naturally created more or less distrust among those who would otherwise have invested in our local institutions of the

same kind. When these facts are considered, I think we have reason to feel satisfied with the results of the year's work.

BORROWERS.

Loan and Building Associations are furnishing to borrowers, on easy terms of payment, small loans impossible for them to obtain elsewhere. The present number of these loans is 3,490 and the amount of the same \$2,505,970.28. From this it appears that the average size of these loans is about \$700. During the year the number of loans have increased 383, and the amount \$201,168.07. The maturity of the loans depends upon the maturity of the shares pledged for the same, as they are ultimately paid from the small monthly payments made to the association on these shares. No other banking institution would undertake to loan money in such small amounts and upon such easy terms of payment.

I wish, however, again to call attention to the importance of making the cost to the borrowers as small as possible. If every member of an association was a borrower, this would be a matter of little consequence, as any high rates of interest and premiums paid would be returned pro rata in dividends to the same persons, as shareholders. It appears, however, that only one in every three of the members is a borrower, and any unnecessarily high rates paid by him are therefore divided between himself and the two non-borrowing members. These associations were created for the special benefit of the borrowers, and should be controlled in their interest rather than in the interest of those who are merely investors. While high rates of dividends paid on the shares may show that the association declaring them is prosperous, they may also indicate that the management of such association has in some degree lost sight of the purpose for which it was established.

The rate of interest upon loans is now fixed by law at six per cent per annum. The statute establishing this rate was enacted at a time when the ordinary rates upon loans were much higher than at present. It might be well to amend this provision, and **allow associations to make their loans at a lower rate of interest.**

ADVANCE PAYMENTS.

The law provides that no person shall hold more than twenty-five shares in the capital stock of any one such association. These institutions are not authorized to act as savings banks, or to receive deposits and pay interest thereon; neither are they authorized to borrow money for the purpose of making loans to members. In some instances they have received considerable sums which they have termed "advance payments," and on which they have paid interest or dividends. The officers of these institutions should not receive such advances unless actually to be used in payment of dues upon shares subscribed. Some provision of law should be enacted fixing the amount that might be received upon each share, or the length of time for which it might be paid in advance.

GUARANTY FUND.

The present law provides that the directors shall, "At each periodical distribution of profits reserve, as a guaranty fund, a sum not less than one nor more than five per cent of the net profits accrued since the next preceding adjustment, until such fund amounts to five per cent of the dues capital." This fund is to be held available to meet all losses of the association. The same section of the statute also provides that the profits may be distributed annually, semi-annually or quarterly. It can be seen that, by declaring their dividends annually, the associations will not be required to reserve but one per cent. of the *annual profits*, and that they could not, under these circumstances, reserve more than five per cent. as a protection against losses. Before declaring dividends, savings banks are required by law to carry from profits to the reserve, one-fourth of one per cent. of the *average amount of deposits* for the six months preceding. As the dividends in savings banks are declared semi-annually, this makes one-half of one per cent. of the average amount of deposits that savings banks are required by law to accumulate for the protection of the depositors. Under these provisions, our sav-

ings banks, with careful management, have never been able to accumulate a reserve that was more than sufficient to take care of their losses. Under favorable conditions and extremely conservative management the maximum amount of five per cent. might be sufficient to cover the losses which must sometimes occur in all loan and building associations; but it is at once apparent that one per cent. is much too small a sum to set aside for that purpose, and that it is not sufficient protection to the shareholders.

It would seem advisable to increase the amount to be carried to the guaranty fund annually, making the minimum rate at least five per cent. and the maximum rate ten per cent. Such a provision of law would strengthen these institutions by increasing the guaranty fund. With a sufficient guaranty fund the shareholders would be protected against all losses and assessments, and the dividends on their stock would be more regular and certain.

PREMIUMS.

The statute also provides that the funds of these associations, available for making loans, shall be offered to the members according to the premium bid by them. Doubtless the intention was to require an impartial offering of the funds to the members, giving priority to those who are willing to pay the highest premium thereon. Should the associations strictly comply with this law, their funds would frequently be loaned to members offering the least security, as the shareholders with the poorest credit are naturally willing to pay a higher rate of interest on money borrowed. By inciting competition, this law also encourages high premiums, and thereby increases the cost of loans to borrowers.

This law should be so amended as to fix a minimum and maximum rate of premium the different associations may charge on loans. Within the limits thus authorized by law, the Directors should annually establish the rate their several institutions will charge upon all loans made. This would enable the Directors to transact their business upon business principles,

and give them the right to exercise their judgment and make their loans upon the best security offered, as in other banking institutions.

It is not now the practice of our associations to make loans upon the gross premium plan, although it is permitted by statute. This method has proved disastrous to those who have used it in the past and is universally condemned. I would respectfully suggest a provision of law forbidding its use in this State.

BONDS.

There is no provision of law requiring secretaries and treasurers of loan and building associations to furnish bonds for the faithful discharge of their duties. While no one questions the integrity of the officers who now have the affairs of these associations in charge, common prudence and ordinary good business management seem to demand that they be hereafter required to give bonds, as in other institutions of a like nature. In many instances the by-laws of the several associations regulate this, but I would recommend the enactment of a law making it obligatory in every instance.

BOOK-KEEPING.

Many of the loan and building associations have systems of book-keeping that are unnecessarily complicated, and that entail upon their secretaries much unnecessary work. The methods now in use are almost as varied as the number of associations. If some simple and uniform system could be adopted, it would not only lessen the labors of the officers, but it would be much easier for this department to make its examinations. The examiner would not only be able to arrive at more certain and definite estimates of their standing and condition, but it would also be more convenient for this department in making up the combined statements of the different associations for the annual report.

The idea generally prevails that the system under which loan and building associations are conducted is necessarily compli-

cated, and that only experts can inform themselves of the condition of their affairs. I have no doubt this in many cases deters those from investing therein who might otherwise do so. No one is disposed to invest his funds in an institution conducted on principles he cannot understand. In my opinion, nothing would contribute so much to the improvement and future success of these institutions as the adoption of simple and uniform methods of doing their business and keeping their books. These institutions are rapidly increasing in number and importance, and any necessary changes in the law regulating their affairs are worthy of early consideration. There should at least be a provision of law requiring them to make and declare a trial balance every month, and record the same in a book kept for that purpose.

RECEIVERS.

The receivers of the Orono and Richmond savings banks have made report of their doings, as required by law.

The receiver of the Orono Savings Bank has paid no dividend since November, 1895, which was mentioned in the annual report of this department for that year. He has in his hands assets amounting to about \$20,000, and it is expected that he will be able to pay another dividend to depositors during the coming year.

The receiver of the Richmond Savings Bank paid, October 26, 1896, a dividend of twenty per cent., amounting to \$17,131.19, making in all seventy per cent. paid to depositors to this date. He still has a small amount of assets in his hands, and it is expected he will be able to pay a final dividend and close up the affairs of the institution during the year.

During the year 1895 the license of the Granite State Provident Association, of Manchester, New Hampshire, was suspended by this department, and the right of the association to

do new business in the State withdrawn. This, however, did not prevent it from making collections upon contracts already made with residents of this State.

It soon became evident that it would be impossible for the association to re-organize and carry on its business upon any plan that would be satisfactory to this department or safe for its shareholders. I, therefore, in my official capacity, on the 25th day of March, 1896, filed a bill in the Supreme Court in Equity for the county of Cumberland, asking for the appointment of a receiver for the association to close up its affairs in this State, and that it be enjoined from transacting business here or interfering with the assets of the corporation in the State of Maine.

At a hearing had upon this bill April 24, 1896, the Honorable Henry B. Cleaves was appointed temporary receiver, and gave bond in the sum of \$100,000 for the faithful discharge of the duties of that position.

The bill was taken *pro confesso* August 14, 1896, and the temporary receiver was made permanent receiver for the association, and it was perpetually enjoined from doing business in Maine.

The fund that was deposited with the State treasurer for the protection of the shareholders of this association still remains in the hands of that official and is subject to the order of our court.

The mortgage loans on property located in this State, owned by the association at the time it was enjoined from doing business, have been turned over to the receiver and he is using every effort to adjust and collect the same. These mortgages are made up very largely of the second mortgages described in my report for 1895. The fact that these are nearly all second mortgages, subject to underlying first mortgages covering nearly the full value of the property pledged, and the many perplexing legal questions involved in their adjustment, leads me to think that the amount it will be possible to realize therefrom must be small.

The full legal authority for settling the affairs of this association is now in the Supreme Court, acting through the receiver appointed. This receiver has only such authority as is given him by the court, and in all matters relating to the affairs of the association acts under its orders and decrees.

FOREIGN CORPORATIONS.

A license has been granted, under the provisions of Chapter 131, Public Laws of 1891, to each of the five following foreign corporations to sell or negotiate their obligations in this State during the year ending December 1, 1896, 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 Mortgage and Trust Company of Dallas, Texas.

It is impossible for me to make a personal examination of the foreign corporations that apply for a license under this law. My action in issuing or refusing such licenses is based largely upon the sworn statements furnished by the companies, and not upon any personal knowledge of the institutions. I have, however, intended to exclude all not of wellknown standing and financial integrity. Investors are requested to examine carefully these statements and act on their own judgment in making their investments, and not upon the strength of any license granted. The statement furnished this department by each company licensed was published in some newspaper located in the State, and may also be found in this report.

DUTIES OF THIS DEPARTMENT.

In the following table is given the total number of institutions under the supervision of this department and amount of their assets for every year for the past twelve years.

Year.	SAVINGS BANKS.		TRUST COMPANIES.		LOAN AND BUILDING ASSOCIATIONS.		Total.	
	No.	Assets.	No.	Assets.	No.	Assets.	No.	Assets.
1885	54	\$37,364,394 81	2	-	2	-	58	\$37,364,394 81
1886	54	39,475,138 43	2	\$ 763,945 75	4	-	60	40,239,084 18
1887	55	41,283,614 07	5	1,300,771 23	10	\$ 93,613 80	70	42,677,999 10
1888	55	43,786,168 44	6	1,870,192 19	15	187,967 77	76	45,844,328 40
1889	55	47,030,526 75	9	2,765,862 24	19	319,042 27	83	50,115,431 26
1890	54	50,901,527 60	10	3,629,895 77	24	633,059 31	88	55,164,482 68
1891	53	53,550,871 49	12	4,279,477 44	30	1,032,301 53	95	58,862,650 46
1892	53	56,838,263 68	13	4,866,324 87	29	1,460,193 40	95	63,164,781 95
1893	52	56,701,437 06	14	5,175,032 30	29	1,830,159 35	95	63,706,628 71
1894	51	57,761,918 46	15	5,835,807 62	31	2,193,956 30	97	65,791,682 38
1895	52	59,365,755 42	17	6,641,586 99	33	2,469,884 11	102	68,477,226 52
1896	52	60,719,379 70	18	7,048,760 09	34	2,691,446 47	104	70,459,586 26

This table shows to some extent the increasing duties of this department. This increase comes not only from the additional number of institutions to be examined, but also from the larger amount of assets found therein. It would require all of the time of one person to perform properly the duties incident to the examinations alone, and this is at present but a small portion of the work required of the bank examiner. Under the present method of assessing the taxes upon savings banks, the collection of the returns and the appraisal of every security held by them twice each year has largely increased my duties. I considered the work of this department of sufficient importance to the State to warrant establishing permanent quarters in the State Capitol, and have done this, although the appropriations have not been sufficient to meet the necessary expenses. During the year, an assistant and stenographer have been employed, while the appropriation only provides funds to pay for one.

Other changes are contemplated that will require the continuance of at least the same amount of clerical help employed during the past year. If provisions can be made for this additional assistance I am of the opinion that the work of the department will be much facilitated, and that the duties of the office will be performed in a manner much more satisfactory to the public, the banks, and the bank examiner.

RECOMMENDATIONS.

In presenting this report relating to the different banking institutions under my charge, I have had occasion to call attention to several amendments and additions that are, in my opinion, needed in the present laws regulating their affairs. I now wish again to call attention to the same, and respectfully recommend the following:

1. An amendment reducing the rate of taxation upon savings banks.
2. An amendment permitting loan and building associations to make loans at a rate of interest less than six per cent. per annum.
3. The enactment of a provision regulating advance payments on shares.
4. An amendment increasing the amount loan and building associations are required to carry to the guaranty fund.
5. The enactment of a provision fixing the minimum and maximum rate of premiums loan and building associations may charge on loans.
6. The enactment of a provision forbidding loan and building associations making loans on the gross premium plan.
7. The enactment of a provision requiring persons holding positions of trust in loan and building associations to give bonds for the faithful discharge of their duties.
8. The enactment of a provision requiring loan and building associations to keep and declare a monthly trial balance.
9. An amendment authorizing the bank examiner annually to make report to the Governor and Council of the general condition of the loan and building associations.

CONCLUSION.

In the following pages of this report will be found, 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, and a synopsis of the laws relating to investments by savings banks.

Respectfully submitted,

FREMONT E. TIMBERLAKE,

Bank Examiner.



RETURNS OF TRUSTEES

OF

SAVINGS BANKS

May 2, 1896.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MAY 2, 1896.

CYRUS GREELY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

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

 LIABILITIES.

Deposits.	\$1,685,704 34
Reserve fund.....	41,962 75
Profits.....	2,508 18
	<hr/>
	\$1,730,175 27

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds of Maine.....	65,142 00
Public funds out of Maine.....	226,700 00
Railroad bonds of Maine.....	171,050 00
Railroad bonds out of Maine.....	211,325 00
Corporation bonds of Maine.....	68,200 00
Corporation stock of Maine.....	30,000 00
Corporation stock out of Maine.....	10,484 00
National bank stock of Maine.....	103,960 00
Other bank stock of Maine.....	4,000 00
Loans on mortgages of real estate.....	553,472 35
Loans on stocks and bonds.....	54,540 00
Loans on other collateral (personal).....	6,687 70
Loans to corporations.....	30,650 00
Real estate foreclosure.....	1,512 20
Premium account.....	64,146 06
Furniture account (safes, etc.).....	1,650 00
Expense account.....	15
Cash on deposit.....	21,248 83
Cash on hand.....	5,407 48
	<hr/>
	\$1,730,175 27

AUBURN SAVINGS BANK—AUBURN.

MAY 2, 1896.

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

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

 LIABILITIES.

Deposits.....	\$1,347,239 74
Reserve fund.....	31,850 00
Profits.....	26,665 08
	\$1,405,754 82

 RESOURCES.

Public funds of Maine	\$ 5,000 00
Public funds out of Maine.....	152,780 00
Railroad bonds of Maine.....	150,000 00
Railroad bonds out of Maine.....	173,587 50
Corporation bonds of Maine.....	73,840 00
Corporation bonds out of Maine.....	25,250 00
Railroad stock of Maine	22,605 85
Corporation stock of Maine	1,700 00
Corporation stock out of Maine.....	8,422 00
National bank stock of Maine.	121,720 00
Loans on mortgages of real estate.....	367,834 62
Loans on stocks and bonds.....	79,770 30
Loans on other collateral (personal)	20,280 00
Loans to municipalities	30,000 00
Loans to corporations.....	76,666 35
Real estate foreclosure	19,353 41
Premium account	44,493 91
Furniture account (safes, etc.)	2,400 00
Expense account	655 32
Cash on deposit.....	26,019 35
Cash on hand	3,376 21
	\$1,405,754 82

AUGUSTA SAVINGS BANK—AUGUSTA.

MAY 2, 1896.

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

Trustees—William S. Badger, Joseph H. Manley, Leslie C. Cornish, Lendall Titcomb, Benjamin F. Parrott.

LIABILITIES.

Deposits	\$5,920,190 27
Reserve fund.....	295,000 00
Profits	76,288 27
	\$6,291,478 54

RESOURCES.

United States bonds.....	\$350,000 00
District of Columbia bonds.....	31,000 00
Public funds of Maine	25,000 00
Public funds out of Maine.....	3,929,506 00
Railroad bonds of Maine	370,300 00
Railroad bonds out of Maine...	783,600 00
Corporation bonds of Maine...	10,000 00
Corporation stock of Maine...	10,000 00
National bank stock of Maine.....	71,800 00
Loans on mortgages of real estate.....	157,367 18
Loans on stocks and bonds.....	231,678 53
Loans to municipalities.....	28,550 00
Loans to corporations	18,450 00
Real estate investment ...	25,000 00
Real estate foreclosure ...	3,825 00
Premium account....	61,103 61
Furniture account.....	5,000 00
Loans to national banks.....	45,000 00
Cash on deposit ...	126,403 65
Cash on hand	8,500 57
	\$6,291,478 54

BANGOR SAVINGS BANK—BANGOR.

MAY 2, 1896.

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

Trustees—S. F. Humphrey, Charles V. Lord, James Adams, Moses Giddings
Frederick H. Appleton.

 LIABILITIES.

Deposits.	\$3,121,126 75
Reserve fund.....	131,843 10
Special reserve fund	708 65
Profits	97,985 01
	<hr/>
	\$3,351,663 51

 RESOURCES.

United States bonds.....	\$200,000 00
Public funds of Maine	90,500 00
Public funds out of Maine.....	1,462,029 49
Railroad bonds of Maine	201,560 00
Railroad bonds out of Maine	598,635 00
Corporation bonds of Maine....	92,000 00
Corporation bonds out of Maine	10,000 00
Railroad stock of Maine.....	63,100 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...	231,531 41
Loans on stocks and bonds.....	211,261 95
Loans to municipalities....	31,383 63
Loans to corporations	3,400 00
Real estate investment	55,644 36
Real estate foreclosure	32,136 18
Premium account	2,176 97
Expense account	695 47
Cash on deposit....	25,166 96
Cash on hand	1,836 09
	<hr/>
	\$3,351,663 51

BATH SAVINGS INSTITUTION—BATH.

MAY 2, 1896.

MILTON S. BRIRY, PRESIDENT.

WILLIAM J. SHAW, TREASURER.

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

 LIABILITIES.

Deposits.....	\$3,474,906 91
Reserve fund.....	160,119 70
Profits.....	92,014 49
	<hr/>
	\$3,727,041 10

 RESOURCES.

United States bonds.....	\$ 50,000 00
Public funds out of Maine.....	439,422 33
Railroad bonds of Maine.....	301,778 75
Railroad bonds out of Maine..	1,485,876 25
Corporation bonds of Maine.....	110,280 00
Corporation bonds out of Maine.....	128,914 00
Railroad stock of Maine.....	38,500 00
Railroad stock out of Maine.....	114,643 50
Corporation stock out of Maine.....	57,390 37
National bank stock of Maine.....	79,800 00
National bank stock out of Maine.....	11,500 00
Loans on mortgages of real estate.....	209,984 62
Loans on stocks and bonds.....	500,675 09
Loans on other collateral (personal).....	24,916 18
Loans to corporations.....	65,000 00
Real estate investment.....	15,000 00
Premium account.....	3,965 17
Expense account.....	1,251 65
Cash on deposit.....	84,576 69
Cash on hand.....	3,566 50
	<hr/>
	\$3,727,041 10

BELFAST SAVINGS BANK—BELFAST.

MAY 2, 1896.

NATHAN F. HOUSTON, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

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

 LIABILITIES.

Deposits.....	..\$1,047,602 99
Reserve fund.....	55,000 00
Profits.....	19,198 52
	<hr/>
	\$1,121,801 51

 RESOURCES.

United States bonds..	\$150,000 00
District of Columbia bonds.....	50,000 00
Public funds of Maine	4,500 00
Public funds out of Maine.	137,128 75
Railroad bonds of Maine.....	73,000 00
Railroad bonds out of Maine	235,500 00
Corporation bonds of Maine.	26,300 00
Corporation bonds out of Maine	25,000 00
Railroad stock of Maine	3,000 00
Corporation stock of Maine	22,500 00
National bank stock of Maine....	40,650 00
Loans on mortgages of real estate.....	96,654 00
Loans on stocks and bonds.....	116,529 38
Loans on other collateral (personal).....	15,500 00
Loans on names alone	682 81
Loans to municipalities.....	2,900 00
Real estate investment	10,000 00
Real estate foreclosure	13,942 76
Expense account	307 36
Cash on deposit.....	75,440 44
Cash on hand	23,166 01
	<hr/>
	\$1,121,801 51

BETHEL SAVINGS BANK—BETHEL.

MAY 2, 1896.

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.

 LIABILITIES.

Deposits	\$263,786 81
Reserve fund	7,717 07
Special reserve fund	3,028 38
Profits	158 25
	<hr/>
	\$274,690 51

 RESOURCES.

United States bonds	\$15,000 00
Public funds of Maine	1,000 00
Public funds out of Maine	20,000 00
Railroad bonds of Maine	13,000 00
Railroad bonds out of Maine	13,960 00
Corporation bonds of Maine	11,500 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	116,319 25
Loans on stocks and bonds and bank books	2,200 00
Loans on other collateral (personal)	613 00
Loans to municipalities	12,745 98
Loans to corporations	4,100 00
Real estate investment	6,050 00
Premium account	470 87
Furniture account (safes, etc.)	836 95
Expense account (repairs)	223 38
Cash on deposit	12,934 67
Cash on hand	1,786 41
	<hr/>
	\$274,690 51

BIDDEFORD SAVINGS BANK—BIDDEFORD.

MAY 2, 1896.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

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

 LIABILITIES.

Deposits.....	\$1,077,921 18
Reserve fund.....	11,889 18
Profits	43,770 19
	<hr/>
	\$1,133,580 55

 RESOURCES.

Public funds of Maine	\$ 17,100 00
Public funds out of Maine.....	126,900 00
Railroad bonds of Maine....	74,500 00
Railroad bonds out of Maine	195,630 00
Corporation bonds of Maine.....	15,000 00
Corporation bonds out of Maine	14,500 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	25,020 00
Other bank stock of Maine	10,000 00
Loans on mortgages of real estate.....	224,779 97
Loans on stocks and bonds.....	98,781 59
Loans on other collateral (personal)	13,748 49
Loans to municipalities.....	20,000 00
Loans to corporations	4,739 02
Real estate investment	55,000 00
Real estate foreclosure	36,578 96
Cash on deposit....	3,218 97
Cash on hand	5,533 55
	<hr/>
	\$1,133,580 55

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

MAY 2, 1896.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

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

 LIABILITIES.

Deposits.....	\$213,686 31
Reserve fund.....	4,254 45
Profits.....	2,891 77
	<hr/>
	\$220,832 53

 RESOURCES.

Public funds of Maine	\$ 7,050 00
Public funds out of Maine . . .	10,000 00
Railroad bonds of Maine.....	18,745 00
Railroad bonds out of Maine . . .	48,982 44
Corporation bonds of Maine.	52,000 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.	55,707 13
Loans on stocks and bonds.....	750 00
Loans to municipalities	5,000 00
Loans to corporations.....	900 00
Real estate investment	150 00
Premium account	2,903 81
Furniture account (safes, etc.).....	650 00
Cash on deposit.....	7,054 98
Cash on hand... ..	1,789 17
	<hr/>
	\$220,832 53

BREWER SAVINGS BANK—BREWER.

MAY 2, 1896.

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

Trustees—C. O. Farrington, J. H. Smith, C. J. Burr, A. Robinson, F. A. Floyd.

LIABILITIES.

Deposits.....	\$174,543 89
Reserve fund	8,000 00
Profits	3,535 85
	\$186,079 74

RESOURCES.

United States bonds.....	\$ 4,000 00
Public funds of Maine.....	10,500 00
Public funds out of Maine.....	41,000 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
Corporation stock of Maine.....	3,000 00
Loans on mortgages of real estate.....	73,656 00
Loans on stocks and bonds.....	7,010 00
Loans to municipalities	5,500 00
Real estate foreclosure	3,341 81
Premium account	2,780 00
Expense account	306 29
Cash on deposit.....	1,895 13
Cash on hand.....	790 51
	\$186,079 74

BRIDGTON SAVINGS BANK—BRIDGTON.

MAY 2, 1896.

AUGUSTUS H. WALKER, PRESIDENT. MELLEN PLUMMER, TREASURER.

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

LIABILITIES.

Deposits	\$486,671 25
Reserve fund.....	9,750 00
Interest	7,751 28
Profits	1,733 53
	\$505,906 06

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine.....	31,604 95
Public funds out of Maine	51,500 00
Railroad bonds of Maine.....	42,175 00
Railroad bonds out of Maine.....	111,585 00
Corporation bonds of Maine ..	42,400 00
Corporation bonds out of Maine	5,000 00
Railroad stock of Maine	3,342 50
National bank stock of Maine.....	20,660 00
National bank stock out of Maine	2,000 00
Other bank stock of Maine	2,500 00
Loans on mortgages of real estate	118,934 21
Loans on stocks and bonds.....	41,548 17
Loans on other collateral (personal)..	4,265 50
Real estate investment	585 00
Real estate foreclosure	7,574 85
Premium account	12,895 00
Furniture account (safes, etc.)	400 00
Expense account	651 68
Cash on deposit.....	684 75
Cash on hand.....	599 45
	\$505,906 06

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

MAY 2, 1896.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

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

 LIABILITIES.

Deposits.....	\$564,365 43
Reserve fund.....	23,855 50
Profits.....	7,882 25
	<hr/>
	\$595,603 18

 RESOURCES.

United States bonds.....	\$40,000 00
Public funds of Maine.....	11,950 00
Public funds out of Maine.....	159,486 78
Railroad bonds of Maine.....	45,000 00
Railroad bonds out of Maine.....	121,835 00
Corporation bonds of Maine.....	35,412 50
Corporation bonds out of Maine.....	3,000 00
Railroad stock of Maine.....	9,945 00
National bank stock of Maine.....	61,695 00
Loans on mortgages of real estate.....	75,783 26
Loans on stocks and bonds.....	10,796 11
Loans on other collateral (personal).....	625 40
Loans on names alone.....	400 00
Loans to municipalities.....	6,500 00
Loans to corporations.....	1,500 00
Real estate investment.....	6,630 60
Cash on deposit.....	4,274 08
Cash on hand.....	769 45
	<hr/>
	\$595,603 18

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

MAY 2, 1896.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

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

 LIABILITIES.

Deposits... ..	\$310,007 69
Reserve fund	15,261 09
Profits	4,147 36
	<hr/>
	\$329,416 14

 RESOURCES.

United States bonds... ..	\$5,000 00
Public funds of Maine.....	9,000 00
Public funds out of Maine.....	74,500 00
Railroad bonds of Maine.	16,000 00
Railroad bonds out of Maine	50,740 00
Corporation bonds of Maine	32,000 00
Corporation stock of Maine	850 00
National bank stock of Maine.....	16,050 00
Loans on mortgages of real estate.....	102,539 49
Loans on stocks and bonds.....	1,755 55
Loans on other collateral (personal).....	2,540 00
Loans to municipalities.....	6,175 00
Real estate foreclosure	8,963 42
Furniture account (safes, etc.)	800 00
Expense account	91 22
Cash on deposit.....	2,229 07
Cash on hand	182 39
	<hr/>
	\$329,416 14

CALAIS SAVINGS BANK—CALAIS.

MAY 2, 1896.

WILLIAM WOODS, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

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

 LIABILITIES.

Deposits.....	\$331,050 60
Reserve fund.....	6,641 04
Other liabilities.....	15 00
Profits.....	6,324 03
	<hr/>
	\$344,030 67

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine.....	40,000 00
Public funds out of Maine.....	95,500 00
Railroad bonds of Maine.....	5,000 00
Railroad bonds out of Maine.....	71,720 00
Corporation bonds of Maine... ..	5,000 00
Railroad stock of Maine.....	5,750 00
Railroad stock out of Maine.....	629 99
National bank stock of Maine.....	17,325 00
National bank stock out of Maine.....	4,250 00
Loans on mortgages of real estate.....	52,296 96
Loans on stocks and bonds.....	6,070 36
Loans on other collateral (personal).....	2,677 00
Loans to municipalities.....	10,100 00
Loans to corporations... ..	10,448 75
Real estate foreclosure.....	1,000 00
Cash on deposit.....	5,294 97
Cash on hand	967 64
	<hr/>
	\$344,030 67

CAMDEN SAVINGS BANK—ROCKPORT.

MAY 2, 1896.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

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

 LIABILITIES.

Deposits.....	\$148,342 68
Reserve fund....	7,991 78
Special reserve fund	1,657 08
Profits	3,853 68
	<hr/>
	\$161,845 22

 RESOURCES.

Public funds of Maine.....	\$ 289 14
Railroad bonds of Maine....	2,000 00
Railroad bonds out of Maine.....	7,354 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.....	47,515 91
Loans on stocks and bonds.....	44,807 23
Loans on other collateral (personal).....	25,240 27
Loans on names alone.....	2,824 80
Real estate foreclosure.....	4,705 33
Furniture account (safes, etc.).....	1,440 00
Expense account.....	32 50
Cash on deposit.....	9,367 47
Cash on hand.....	4,625 21
	<hr/>
	\$161,845 22

CASCADE SAVINGS BANK—OAKLAND.

MAY 2, 1896.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

Trustees—John Ayer, Alfred Winslow, Benj. F. Folger, Morrison Libby.

 LIABILITIES.

Deposits.....	\$185,192 12
Reserve fund.....	9,000 00
Profits.....	4,103 83
	<hr/>
	\$198,295 95

 RESOURCES.

Railroad bonds of Maine.....	\$ 3,000 00
Railroad bonds out of Maine.....	30,000 00
Railroad stock out of Maine.....	900 00
National bank stock of Maine... .	38,400 00
Loans on mortgages of real estate.....	55,568 50
Loans on stocks and bonds.....	32,650 00
Loans on other collateral (personal).....	2,975 00
Real estate investment.....	800 00
Real estate foreclosure.	14,200 00
Premium account	4,000 00
Furniture account, (safes, etc.).....	800 00
Cash on deposit.	14,282 31
Cash on hand.....	720 14
	<hr/>
	\$198,295 95

DEXTER SAVINGS BANK—DEXTER.

MAY 2, 1896.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

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

 LIABILITIES.

Deposits	\$463,434 74
Reserve fund.....	12,000 00
Special reserve fund	3,188 71
Profits	8,434 14
	<hr/>
	\$487,057 59

 RESOURCES.

Public funds of Maine..	\$ 5,225 00
Public funds out of Maine	10,000 00
Railroad bonds of Maine	62,000 00
Railroad bonds out of Maine	64,050 00
Corporation bonds of Maine.....	94,375 00
Railroad stock of Maine	15,555 00
Corporation stock of Maine	7,000 00
National bank stock of Maine.. ..	64,900 00
Other bank stock of Maine	20,000 00
Loans on mortgages of real estate.....	57,967 70
Loans on stocks and bonds	16,994 85
Loans on other collateral (personal).....	3,018 82
Loans to municipalities	800 00
Real estate investment	24,600 00
Real estate foreclosure	15,166 02
Cash on deposit.....	25,249 57
Cash on hand	755 63
	<hr/>
	\$487,057 59

EASTPORT SAVINGS BANK—EASTPORT.

MAY 2, 1896.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

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

 LIABILITIES.

Deposits.....	\$573,194 20
Reserve fund	10,286 58
Profits	13,908 00
	<hr/>
	\$597,388 78

 RESOURCES.

Public funds of Maine	\$ 5,000 00
Public funds out of Maine.....	186,000 00
Railroad bonds of Maine.....	21,000 00
Railroad bonds out of Maine	112,600 00
Corporation bonds of Maine.....	28,500 00
Corporation bonds out of Maine	14,000 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.....	119,062 07
Loans on stocks and bonds.....	5,868 71
Loans on other collateral (personal).....	19,185 48
Loans to municipalities	6,154 31
Loans to corporations.....	5,000 00
Real estate investment	23,707 04
Cash on deposit.....	27,291 07
Cash on hand	3,020 10
	<hr/>
	\$597,388 78

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 2, 1896.

C. G. TOTMAN, PRESIDENT,

SIMEON MERRILL, TREASURER.

Trustees—C. G. Totman, H. F. Burgess, John F. Kenrick, I. S. McFarland, Simeon Merrill.

 LIABILITIES.

Deposits.....	\$320,420 43
Reserve fund.....	17,588 00
Special reserve fund	2,000 00
Profits	772 40
	\$340,780 83

RESOURCES.

United States bonds	\$ 8,000 00
Public funds of Maine	20,900 00
Public funds out of Maine.	12,000 00
Railroad bonds of Maine	20,000 00
Railroad bonds out of Maine	22,250 00
Corporation bonds of Maine.....	28,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock out of Maine.	5,000 00
National bank stock of Maine.....	22,425 00
Loans on mortgages of real estate.....	114,352 00
Loans on stocks and bonds ...	34,800 00
Loans on other collateral (personal)	16,335 00
Loans to municipalities	5,625 00
Real estate foreclosure	6,000 00
Premium account	2,233 97
Furniture account (safes, etc.).....	300 00
Cash on deposit....	14,612 60
Cash on hand.....	2,947 26
	\$340,780 83

FRANKLIN COUNTY SAVINGS BANK--FARMINGTON.

MAY 2, 1896.

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

Trustees—J. W. Fairbanks, S. C. Belcher, H. Ramsdell, G. B. Cragin, J. C. Tarbox,
J. H. Thompson, A. F. Belcher.

 LIABILITIES.

Deposits.....	\$488,509 10
Reserve fund.....	2,000 00
Special reserve fund.....	102 46
Profits.	5,662 79
	<hr/>
	\$496,274 35

 RESOURCES.

United States bonds.....	\$26,000 00
Public funds out of Maine.	81,000 00
Railroad bonds of Maine.....	40,970 00
Railroad bonds out of Maine.....	87,000 00
Corporation bonds of Maine.....	48,500 00
Railroad stock of Maine.....	27,971 50
Corporation stock of Maine.....	850 00
National bank stock of Maine.....	74,595 00
Loans on mortgages of real estate.....	54,745 54
Loans on stocks and bonds.....	14,660 06
Loans on other collateral (personal).....	2,516 10
Real estate investment.....	21,507 09
Real estate foreclosure.....	11,998 88
Cash on deposit.....	3,108 58
Cash on hand ..	851 60
	<hr/>
	\$496,274 35

GARDINER SAVINGS INSTITUTION—GARDINER.

MAY 2, 1896.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

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

 LIABILITIES.

Deposits.	\$2,273,561 08
Reserve fund.....	74,366 00
Discount account.	5,509 60
Profits	34,064 00
	<hr/>
	\$2,387,500 68

RESOURCES.

United States bonds.....	\$200,000 00
Public funds of Maine	24,900 00
Public funds out of Maine.....	1,365,245 82
Railroad bonds of Maine	72,000 00
Railroad bonds out of Maine	65,000 00
Corporation bonds of Maine	191,000 00
National bank stock of Maine.....	56,600 00
National bank stock out of Maine	12,200 00
Loans on mortgages of real estate....	159,762 74
Loans on stocks and bonds.....	121,239 18
Loans on other collateral (personal).....	4,340 00
Loans to municipalities	35,000 00
Real estate investment	33,339 00
Real estate foreclosure	4,150 00
Cash on deposit.....	44,189 54
Cash on hand.....	1,873 40
	<hr/>
	\$2,387,500 68

GORHAM SAVINGS BANK—GORHAM.

MAY 2, 1896.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

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

 LIABILITIES.

Deposits.....	\$394,778 68
Reserve fund	20,119 77
Profits	7,421 53
	<hr/>
	\$422,319 98

 RESOURCES.

United States bonds...	\$ 8,000 00
Public funds of Maine.....	10,690 82
Public funds out of Maine	106,860 00
Railroad bonds of Maine	25,203 75
Railroad bonds out of Maine ...	50,500 00
Corporation bonds of Maine.....	33,000 00
Corporation bonds out of Maine.....	2,500 00
National bank stock of Maine.....	11,925 00
Loans on mortgages of personal estate	250 00
Loans on mortgages of real estate ...	153,143 33
Loans on stocks and bonds...	2,875 00
Loans on other collateral (personal).....	175 00
Real estate foreclosure.....	14,200 00
Cash on deposit.....	1,057 49
Cash on hand	1,939 59
	<hr/>
	\$422,319 98

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MAY 2, 1896.

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

Trustees—E. Rowell, H. K. Baker, Jas. H. Leigh, J. W. Church, Ben Tenney.

 LIABILITIES.

Deposits.....	\$659,332 34
Reserve fund.....	33,000 00
Profits.....	24,375 04
	<hr/>
	\$716,707 38

 RESOURCES.

Public funds of Maine.....	\$ 10,805 00
Public funds out of Maine.....	271,611 25
Railroad bonds of Maine	59,281 42
Railroad bonds out of Maine	144,500 00
Corporation bonds of Maine.....	101,875 00
Corporation bonds out of Maine	48,500 00
National bank stock of Maine.....	16,360 00
Loans on mortgages of real estate.....	46,958 51
Loans on other collateral (personal).....	795 00
Real estate investment	1,000 00
Real estate foreclosure	6,094 99
Expense account	639 90
Cash on deposit.....	8,180 25
Cash on hand	106 06
	<hr/>
	\$716,707 38

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

MAY 2, 1896.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—A. F. Burnham, N. B. Coolidge, James F. Davis, C. C. Burrill, J. F. Whitcomb.

 LIABILITIES.

Deposits.....	\$354,128 77
Reserve fund.....	8,532 30
Profits.....	4,878 02
	<hr/>
	\$367,539 09

 RESOURCES.

United States bonds.....	\$23,700 00
Public funds of Maine.....	14,002 08
Public funds out of Maine.....	17,000 00
Railroad bonds of Maine.....	14,000 00
Railroad bonds out of Maine.....	12,900 00
Corporation bonds of Maine.....	22,200 00
Corporation bonds out of Maine.....	5,500 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.....	146,593 10
Loans on stocks and bonds.....	22,690 00
Loans to municipalities.....	24,990 67
Loans to corporations.....	11,921 33
Real estate investment.....	8,381 66
Premium account..	5,087 50
Cash on deposit.....	18,231 02
Cash on hand.....	2,331 73
	<hr/>
	\$367,539 09

HOULTON SAVINGS BANK—HOULTON.

MAY 2, 1896.

A. H. FOGG, PRESIDENT.

L. O. LUDWIG, TREASURER.

Trustees—A. H. Fogg, S. T. Plummer, Don A. H. Powers, O. F. French, T. H. Bradbury, S. Lane, S. Friedman, G. H. Freeman, B. H. Putnam, E. L. Cleveland, C. D. Merritt.

LIABILITIES.

Deposits.....	\$347,303 57
Reserve fund.....	6,081 90
Profits.....	10,520 47
	\$363,905 94

RESOURCES.

Public funds of Maine.....	\$ 150 00
Public funds out of Maine.....	20,550 00
Railroad bonds of Maine.....	22,955 00
Railroad bonds out of Maine.....	32,910 00
Corporation bonds of Maine.	17,925 00
National bank stock of Maine.....	57,200 00
National bank stock out of Maine.....	1,100 00
Loans on mortgages of real estate.....	165,990 72
Loans to municipalities	12,725 00
Real estate investment	4,375 00
Premium account	13,973 39
Furniture account (safes, etc).....	800 00
Expense account	3,011 65
Cash on deposit.....	4,452 07
Cash on hand	5,788 11
	\$363,905 94

KENNEBEC SAVINGS BANK—AUGUSTA.

MAY 2, 1896.

M. V. B. CHASE, PRESIDENT.

W. 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.

 LIABILITIES.

Deposits.....	\$981,271 18
Reserve fund.....	20,000 00
Profits.....	4,764 81
	<hr/>
	\$1,006,035 99

 RESOURCES.

United States bonds...	\$25,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine.....	302,800 00
Railroad bonds of Maine.....	134,650 00
Railroad bonds out of Maine.....	19,750 00
Corporation bonds of Maine.....	21,500 00
Corporation stock of Maine.....	1,100 00
National bank stock of Maine.....	170,470 00
National bank stock out of Maine.....	13,000 00
Loans on mortgages of real estate..	171,175 11
Loans on stocks and bonds.....	89,310 42
Loans on other collateral (personal).....	2,505 00
Real estate investment.....	8,500 00
Premium account.....	13,563 63
Furniture account (safes, etc.).....	1,500 00
Cash on deposit.....	19,992 12
Cash on hand.....	1,219 71
	<hr/>
	\$1,006,035 99

KENNEBUNK SAVINGS BANK—KENNEBUNK.

MAY 2, 1896.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

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

 LIABILITIES.

Deposits.....	\$547,025 70
Reserve fund.....	17,565 35
Profits.....	7,245 54
	<hr/>
	\$571,836 59

 RESOURCES.

Public funds of Maine.....	\$ 1,000 00
Public funds out of Maine.....	127,960 00
Railroad bonds of Maine.....	39,785 00
Railroad bonds out of Maine.....	167,290 00
Corporation bonds of Maine.....	43,000 00
Railroad stock of Maine.....	11,343 00
Railroad stock out of Maine.....	2,675 00
National bank stock of Maine.....	26,350 00
Loans on mortgages of real estate.....	126,725 57
Loans on stocks and bonds.....	9,149 92
Loans on other collateral (personal).....	200 00
Real estate investment.....	3,425 00
Premium account.....	2,731 01
Expense account.....	431 75
Cash on deposit.....	9,496 05
Cash on hand.....	274 29
	<hr/>
	\$571,836 59

KINGFIELD SAVINGS BANK—KINGFIELD.

MAY 2, 1896.

A. G. WINTER, PRESIDENT.

H. S. WING, TREASURER.

Trustees—E. E. Jenkins, O. W. Simmons, A. G. Winter, J. E. Voter, H. S. Wing.

 LIABILITIES.

Deposits.....	\$2,788 73
Reserve fund	5 00
Profits.....	6 19
	<hr/>
	\$2,794 92

 RESOURCES.

Public funds of Maine	\$ 15 00
Loans on mortgages of real estate.....	1,700 00
Loans on other collateral (personal).....	122 00
Furniture account (safes, etc.)	585 00
Cash on deposit.....	18 09
Cash on hand.....	354 83
	<hr/>
	\$2,794 92

LUBEC SAVINGS BANK—LUBEC.

MAY 2, 1896.

THOMAS G. MITCHELL, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, A. W. Kelley, M. M. Foster, J. M. Pike, J. H. Gray, George M. Foster, A. Small, E. H. Bennett, L. W. Pike, William Merriam, E. E. Trecartin, J. H. Trecartin, T. F. Lamson, T. G. Mitchell.

 LIABILITIES.

Deposits.....	\$8,917 35
Reserve fund.....	600 00
Bills payable.....	645 00
Profits.....	210 16
	<hr/>
	\$10,372 51

 RESOURCES.

United States bonds.....	\$1,500 00
National bank stock of Maine.....	500 00
Other bank stock of Maine.....	800 00
Loans on mortgages of real estate.....	6,040 90
Loans on other collateral (personal).....	218 46
Loans on names alone.....	299 83
Premium account.....	150 00
Expense account.....	115 00
Cash on deposit.....	625 63
Cash on hand.....	122 69
	<hr/>
	\$10,372 51

MACHIAS SAVINGS BANK—MACHIAS.

MAY 2, 1896.

GEO. 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, Austin Harris, Wm. Longfellow, F. L. Shaw.

 LIABILITIES.

Deposits.....	\$618,526 90
Reserve fund.....	4,000 00
Profits	6,286 48
	<hr/>
	\$628,813 38

 RESOURCES.

United States bonds.....	\$85,000 00
Public funds of Maine	31,500 00
Public funds out of Maine	274,500 00
Railroad bonds of Maine	22,000 00
Railroad bonds out of Maine	88,000 00
Corporation bonds of Maine.....	49,000 00
Corporation stock of Maine	850 00
National bank stock of Maine.....	35,750 00
Other bank stock of Maine	4,000 00
Loans on mortgages of real estate.....	19,009 00
Loans to corporations	8,000 00
Real estate investment	2,000 00
Cash on deposit.	4,083 90
Cash on hand	5,120 48
	<hr/>
	\$628,813 38

MAINE SAVINGS BANK—PORTLAND.

MAY 2, 1896.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

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

 LIABILITIES.

Deposits.....	\$6,764,685 55
Reserve fund....	250,000 00
Profits.....	135,669 80
	<hr/>
	\$7,150,355 35

 RESOURCES.

United States bonds.....	\$1,775,000 00
Public funds out of Maine.	1,017,725 00
Railroad bonds of Maine.....	718,250 00
Railroad bonds out of Maine.....	2,076,247 75
Corporation bonds of Maine.....	808,620 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.....	279,101 05
Loans on stocks and bonds.....	210,641 17
Loans to corporations	115,680 63
Real estate investment	5,000 00
Real estate foreclosure	7,651 02
Expense account.....	4,917 52
Cash on deposit.....	6,517 71
Cash on hand.....	25,755 50
	<hr/>
	\$7,150,355 35

MECHANICS' SAVINGS BANK—AUBURN.

MAY 2, 1896.

BENJ. F. STURGIS, PRESIDENT.

J. W. STETSON, TREASURER.

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

 LIABILITIES.

Deposits.....	\$521,116 92
Reserve fund.....	9,350 00
Special reserve fund.....	31,792 43
Profits.....	10,684 66
	<hr/>
	\$572,944 01

 RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds out of Maine.....	22,350 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	11,300 00
Corporation bonds of Maine.....	17,450 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
Detroit & Mackinac R. R. Co. beneficial interest in common stock and mortgage bonds.....	1,200 00
Loans on mortgages of real estate.....	157,791 00
Loans on stocks and bonds.....	51,187 39
Loans on other collateral (personal).....	16,400 00
Loans on names alone.....	2,000 00
Loans to corporations.....	19,500 00
Real estate investment.....	40,804 97
Real estate foreclosure.....	16,450 00
Premium account.....	843 75
Cash on deposit.....	12,924 00
Cash on hand.....	2,352 90
	<hr/>
	\$572,944 01

NORWAY SAVINGS BANK—NORWAY.

MAY 2, 1896.

CYRUS S. TUCKER, PRESIDENT.

S. S. STEARNS, TREASURER.

Trustees—C. S. Tucker, F. H. Noyes, C. L. Hathaway, Horace Cole, C. F. Ridlon,
A. S. Kimball, Geo. E. Tubbs.

 LIABILITIES.

Deposits	\$314,569 16
Reserve fund.....	1,000 00
Profits	5,386 28
	<hr/>
	\$320,955 44

 RESOURCES.

Public funds of Maine.. .	\$2,228 23
Public funds out of Maine	9,572 38
Railroad bonds out of Maine	30,000 00
Corporation bonds of Maine.....	17,900 00
Corporation bonds out of Maine	11,800 00
Railroad stock of Maine	5,027 50
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.....	105,902 03
Loans on stocks and bonds ..	33,879 00
Loans on other collateral (personal).....	2,024 66
Loans on names alone.....	139 52
Loans to corporations.....	17,400 00
Real estate investment	7,500 00
Real estate foreclosure.....	3,100 00
Premium account	7,650 00
Furniture account (safes, etc.).....	1,500 00
Expense account	1,042 53
Cash on deposit.....	3,429 39
Cash on hand.....	2,260 20
	<hr/>
	\$320,955 44

PENOBSCOT SAVINGS BANK—BANGOR.

MAY 2, 1896.

FRANKLIN A. WILSON, PRESIDENT.

GEO. H. HOPKINS, TREASURER.

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

 LIABILITIES.

Deposits.....	\$1,797,065 87
Reserve fund ..	40,781 34
Profits	12,585 57
	\$1,850,432 78

 RESOURCES.

United States bonds.....	\$177,000 00
Public funds of Maine	207,850 00
Public funds out of Maine .	360,000 00
Railroad bonds of Maine. . . .	271,000 00
Railroad bonds out of Maine.....	126,700 00
Corporation bonds of Maine.	103,000 00
Railroad stock of Maine ...	49,750 00
Corporation stock of Maine	11,000 00
National bank stock of Maine.....	18,600 00
Loans on mortgages of real estate.....	317,986 90
Loans on stocks and bonds	208,800 00
Loans on other collateral (personal).....	100 00
Loans to municipalities	6,500 00
Loans to corporations	17,700 00
Premium account	6,000 00
Furniture account (safes, etc.).....	4,000 00
Expense account	216 35
Cash on deposit	22,117 44
Cash on hand	2,112 09
	\$1,850,432 78

PEOPLE'S SAVINGS BANK—LEWISTON.

MAY 2, 1896,

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, H. W. Judkins.

LIABILITIES.

Deposits.....	\$925,896 05
Reserve fund.....	28,020 00
Profits	4,958 78
	<hr/>
	\$958,874 83

RESOURCES.

Public funds of Maine.....	\$26,600 00
Public funds out of Maine.....	89,000 00
Railroad bonds of Maine.....	130,762 50
Railroad bonds out of Maine	44,860 00
Corporation bonds of Maine.....	64,275 00
Railroad stock of Maine....	500 00
Corporation stock of Maine ...	875 00
Corporation stock out of Maine....	2,594 00
National bank stock of Maine.....	89,300 00
Other bank stock of Maine	2,800 00
Loans on mortgages of real estate.....	307,208 14
Loans on stocks and bonds.....	55,857 80
Loans on other collateral (personal).....	775 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	61,600 00
Real estate investment	12,395 20
Real estate foreclosure	3,077 26
Premium account	36,340 00
Furniture account (safes, etc.)	6,900 00
Expense account	37 87
Cash on deposit... ..	8,407 23
Cash on hand	10,709 83
	<hr/>
	\$958,874 83

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

MAY 2, 1896.

JOHN R. KELLEY, PRESIDENT.

O. C. ROGERS, TREASURER.

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

 LIABILITIES.

Deposits.....	\$515,902 21
Reserve fund.....	9,019 56
Profits	9,875 63
	<hr/>
	\$534,797 40

 RESOURCES.

United States bonds.....	\$21,500 00
Public funds of Maine	5,000 00
Public funds out of Maine.....	78,105 68
Railroad bonds of Maine	24,218 75
Railroad bonds out of Maine	90,112 50
Corporation bonds of Maine	13,000 00
Corporation bonds out of Maine	16,000 00
Corporation stock of Maine	1,500 00
National bank stock of Maine	39,700 00
Other bank stock of Maine	6,250 00
Loans on mortgages of real estate.....	75,807 62
Loans on stocks and bonds.....	51,376 58
Loans on other collateral (personal)	18,106 98
Loans on names alone	5,150 00
Loans to municipalities	10,000 00
Loans to corporations.....	35,973 00
Real estate investment	20,099 24
Real estate foreclosure	1,178 02
Safe deposit department.....	5,000 00
Furniture account (safes, etc.,)	4,500 00
Cash on deposit.....	8,036 00
Cash on hand.....	4,183 03
	<hr/>
	\$534,797 40

PHILLIPS SAVINGS BANK—PHILLIPS.

MAY 2, 1896.

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

Trustees—Fremont Scamman, J. W. Butterfield, E. M. Robinson, William T. Bangs, H. M. Butterfield.

 LIABILITIES.

Deposits.....	\$154,156 13
Reserve fund	2,460 00
Profits	2,944 13
	<hr/>
	\$159,560 26

 RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine	21,800 00
Public funds out of Maine.....	7,000 00
Railroad bonds of Maine....	33,375 00
Railroad bonds out of Maine	5,000 00
Corporation bonds of Maine.....	8,000 00
Corporation bonds out of Maine	5,000 00
National bank stock of Maine..	16,800 00
Other bank stock of Maine	2,600 00
C. D., First National Bank, Arkansas City, Kan.....	506 73
Loans on mortgages of real estate.....	22,191 47
Loans on stocks and bonds.....	6,640 73
Loans on other collateral (personal).....	2,739 82
Loans to municipalities	8,825 94
Loans to corporations	5,500 00
Premium account	2,450 00
Furniture account (safes, etc.).....	400 00
Cash on deposit.....	1,970 84
Cash on hand.....	3,759 73
	<hr/>
	\$159,560 26

PISCATAQUIS SAVINGS BANK—DOVER.

MAY 2, 1896.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

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

 LIABILITIES.

Deposits.....	\$493,832 46
Reserve fund	3,368 06
Profits	13,857 96
	<hr/>
	\$511,058 48

 RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine	19,400 00
Public funds out of Maine	60,000 00
Railroad bonds of Maine.....	31,985 00
Railroad bonds out of Maine.....	80,045 00
Corporation bonds of Maine... ..	48,620 00
Corporation bonds out of Maine	5,000 00
National bank stock of Maine.....	39,340 00
National bank stock out of Maine ..	5,000 00
Other bank stock of Maine	8,000 00
Loans on mortgages of real estate.....	118,622 99
Loans on stocks and bonds.....	49,851 84
Loans on other collateral (personal).....	1,241 32
Loans to municipalities	5,262 43
Loans to corporations	1,316 60
Real estate investment	11,397 68
Real estate foreclosure.....	4,290 03
Premium account	5,862 50
Furniture account (safes, etc.).....	483 62
Cash on deposit.....	9,675 47
Cash on hand.....	664 00
	<hr/>
	\$511,058 48

PORTLAND SAVINGS BANK—PORTLAND.

MAY 2, 1896.

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

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

 LIABILITIES.

Deposits.....	\$8,461,723 53
Reserve fund.....	366,000 00
Profits.....	196,834 15
	<hr/>
	\$9,024,557 68

 RESOURCES.

United States bonds.....	\$1,125,000 00
Public funds of Maine.....	52,400 00
Public funds out of Maine.....	2,349,500 00
Railroad bonds of Maine.....	695,000 00
Railroad bonds out of Maine.....	1,243,400 00
Corporation bonds of Maine.....	590,500 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...	551,540 23
Loans on stocks and bonds.....	1,145,818 04
Loans to corporations.....	760,239 88
Real estate investment... ..	38,000 00
Real estate foreclosure.....	134,221 78
Cash on deposit.....	82,576 37
Cash on hand.....	53,332 88
	<hr/>
	\$9,024,557 68

ROCKLAND SAVINGS BANK—ROCKLAND.

MAY 2, 1896.

E. H. LAWRY, PRESIDENT.

E. D. SPEAR, TREASURER.

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

 LIABILITIES.

Deposits.....	\$1,121,732 27
Reserve fund.....	31,146 38
Profits.....	29,816 13
	<hr/>
	\$1,182,694 78

 RESOURCES.

United States bonds.....	\$85,000 00
Public funds of Maine	2,200 00
Public funds out of Maine	102,475 00
Railroad bonds of Maine	104,750 00
Railroad bonds out of Maine	217,499 80
Corporation bonds of Maine	55,950 00
Corporation bonds out of Maine.....	5,890 00
Railroad stock of Maine	2,350 00
Railroad stock out of Maine... ..	9,280 00
Corporation stock of Maine.....	1,200 00
National bank stock of Maine.....	71,495 00
Suspense account.....	14,011 20
Loans on mortgages of real estate.....	122,538 87
Loans on stocks and bonds.....	230,556 98
Loans on other collateral (personal)	34,750 00
Loans to corporations.....	37,500 00
Real estate investment	13,000 00
Premium account	30,353 60
Cash on deposit.....	33,449 52
Cash on hand	8,444 81
	<hr/>
	\$1,182,694 78

SACO SAVINGS BANK—SACO.

MAY 2, 1896.

R. JORDAN, PRESIDENT.

F. W. NUTTER, TREASURER.

Trustees—R. Jordan, Geo. F. Owen, D. F. Littlefield, Geo. A. Carter, Benjamin Leavitt.

 LIABILITIES.

Deposits.....	\$695,465 37
Reserve fund	30,195 49
Profits.....	12,602 98
	<hr/>
	\$738,263 84

 RESOURCES.

United States bonds.....	\$20,000 00
Public funds of Maine	11,000 00
Public funds out of Maine	86,500 00
Railroad bonds of Maine	65,550 00
Railroad bonds out of Maine.....	190,747 69
Corporation bonds of Maine.....	13,000 00
Railroad stock of Maine	28,150 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 ..	7,500 00
Loans on mortgages of real estate.....	160,782 55
Loans on stocks and bonds.....	11,285 00
Loans to municipalities	5,000 00
Real estate foreclosure	6,661 89
Premium account	26,552 37
Cash on deposit.....	2,957 73
Cash on hand	1,346 61
	<hr/>
	\$738,263 84

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

MAY 2, 1896.

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

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

 LIABILITIES.

Deposits.....	\$2,587,756 07
Reserve fund.....	38,731 08
Profits.....	75,295 30
	<hr/>
	\$2,701,782 45

 RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine.....	26,000 00
Public funds out of Maine.....	201,000 00
Railroad bonds of Maine.....	112,755 00
Railroad bonds out of Maine..	1,174,260 13
Corporation bonds of Maine.....	31,108 87
Corporation bonds out of Maine.....	140,550 00
Railroad stock of Maine.....	206,144 62
Railroad stock out of Maine.....	218,800 00
Corporation stock of Maine.....	104,180 00
Corporation stock out of Maine.....	11,900 00
National bank stock of Maine.....	46,780 00
National bank stock out of Maine.....	10,300 00
Loans on mortgages of real estate.....	100,219 92
Loans on stocks and bonds.....	66,417 34
Loans on other collateral (personal).....	2,310 50
Loans to municipalities.....	10,000 00
Loans to corporations.....	5,000 00
Real estate investment.....	15,722 29
Cash on deposit.....	22,272 48
Cash on hand.....	11,061 30
	<hr/>
	\$2,701,782 45

SEARSPORT SAVINGS BANK—SEARSPORT.

MAY 2, 1896.

JAMES G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

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

 LIABILITIES.

Deposits.....	\$149,206 53
Reserve fund	3,750 00
Profits ..	459 90
	<hr/>
	153,416 43

 RESOURCES.

United States bonds.....	\$12,000 00
District of Columbia bonds.....	18,000 00
Public funds of Maine.....	1,000 00
Public funds out of Maine.....	42,000 00
Railroad bonds of Maine	10,000 00
Railroad out of Maine.....	13,000 00
Corporation bonds of Maine.....	4,000 00
Railroad stock out of Maine.....	9,634 51
Corporation stock of Maine.....	6,284 00
National bank stock of Maine.....	19,880 00
Loans on mortgages of real estate.....	2,730 00
Loans on stocks and bonds.....	8,400 00
Real estate foreclosure	3,500 00
Premium account	790 69
Cash on deposit.....	1,670 47
Cash on hand	526 76
	<hr/>
	\$153,416 43

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MAY 2, 1896.

JAMES B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

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

 LIABILITIES.

Deposits.	\$1,028,329 22
Reserve fund.....	25,000 00
Profits	15,628 69
	\$1,068,957 91

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine	9,000 00
Public funds out of Maine.....	286,000 00
Railroad bonds of Maine	198,000 00
Railroad bonds out of Maine	181,500 00
Corporation bonds out of Maine	10,000 00
Railroad stock of Maine.....	13,650 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....	186,658 58
Loans on stocks and bonds.....	9,170 00
Loans on other collateral (personal).....	13,000 00
Loans to municipalities....	6,940 00
Loans to corporations	18,667 00
Real estate foreclosure	11,588 86
Premium account	18,500 00
Cash on deposit....	11,733 47
	\$1,068,957 91

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

MAY 2, 1896.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

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

 LIABILITIES.

Deposits.....	\$315,032 88
Reserve fund.....	9,825 27
Profits.....	8,070 93
	<hr/>
	\$332,929 08

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine.....	69,000 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.....	20,750 00
Loans on mortgages of real estate.....	30,026 45
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	700 00
Cash on deposit.....	6,862 63
	<hr/>
	\$332,929 08

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 2, 1896.

ALVA SHURTLEFF, PRESIDENT.

GEO. A. WILSON, TREASURER.

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

 LIABILITIES.

Deposits	\$417,018 93
Reserve fund	9,000 00
Special reserve fund	8,000 00
Profits	8,666 48
	<hr/> \$442,685 41

 RESOURCES.

United States bonds	\$2,200 00
Public funds of Maine	1,150 00
Public funds out of Maine	18,000 00
Railroad bonds of Maine	5,500 00
Railroad bonds out of Maine	65,000 00
Corporation bonds of Maine	53,300 00
Railroad stock out of Maine	6,700 00
Corporation stock of Maine	3,000 00
National bank stock of Maine	36,330 00
National bank stock out of Maine	1,730 00
Other bank stock of Maine	8,400 00
Loans on mortgages of real estate	166,460 46
Loans on stocks and bonds	27,593 20
Loans on other collateral (personal)	744 00
Loans to municipalities	2,750 00
Loans to corporations	6,272 15
Real estate investment	2,600 00
Real estate foreclosure	22,292 41
Premium account	2,027 00
Furniture account (safes, etc.)	619 17
Expense account (repairs)	608 33
Cash on deposit	6,262 20
Cash on hand	3,146 49
	<hr/> \$442,685 41

THOMASTON SAVINGS BANK—THOMASTON.

MAY 2, 1896.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

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

 LIABILITIES.

Deposits.	\$314,837 86
Reserve fund.....	8,995 00
Special reserve fund	1,257 65
Profits	4,663 87
	<hr/>
	\$329,754 38

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine.....	7,000 00
Public funds out of Maine.....	69,000 00
Railroad bonds of Maine.....	15,000 00
Railroad bonds out of Maine.....	89,500 00
Corporation bonds of Maine.....	40,800 00
Corporation bonds out of Maine	4,000 00
Corporation stock of Maine	1,350 00
Corporation stock out of Maine.....	2,000 00
National bank stock of Maine.....	18,710 00
Loans on mortgages of real estate.....	25,155 00
Loans on stocks and bonds.....	23,100 70
Loans on other collateral (personal)	500 00
Real estate investment	3,600 00
Real estate foreclosure	2,875 00
Premium account	7,463 70
Furniture account (safes, etc.).....	1,350 00
Cash on deposit.....	4,958 88
Cash on hand	3,391 10
	<hr/>
	\$329,754 38

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

MAY 2, 1896.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

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

LIABILITIES.

Deposits.....	\$217,779 89
Reserve fund.....	2,790 00
Profits.....	424 92
	<hr/>
	\$220,994 81

RESOURCES.

United States bonds..	\$14,000 00
Public funds out of Maine.	36,000 00
Railroad bonds of Maine.....	11,400 00
Railroad bonds out of Maine	21,000 00
Corporation bonds of Maine.	13,500 00
Corporation bonds out of Maine	5,150 00
National bank stock of Maine....	30,138 00
Loans on mortgages of real estate.....	56,616 64
Loans on stocks and bonds.....	11,408 33
Loans on other collateral (personal).....	3,000 00
Loans on names alone	673 00
Loans to municipalities.....	4,900 00
Premium account .	7,310 93
Expense account	1,514 59
Cash on hand	5,283 32
	<hr/>
	\$220,994 81

TREMONT SAVINGS BANK—TREMONT.

MAY 2, 1896.

WILLIAM N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

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

 LIABILITIES.

Deposits	\$30,895 27
Reserve fund.....	584 47
Special reserve fund.....	125 00
Profits	701 26
	<hr/>
	\$32,306 00

 RESOURCES.

Railroad bonds of Maine	\$4,800 00
Corporation bonds out of Maine	3,000 00
Loans on mortgages of real estate.....	13,633 84
Loans on other collateral (personal).....	1,174 88
Loans to municipalities.....	4,556 33
Cash on deposit	4,765 14
Cash on hand	375 81
	<hr/>
	\$32,306 00

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 2, 1896.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—Reuben Foster, Chas. K. Mathews, Geo. W. Reynolds, Hiram E. Tuck,
Josiah W. Bassett, Christian Knauff, Carroll W. Abbott.

 LIABILITIES.

Deposits.....	\$836,694 93
Reserve fund.....	36,800 00
Profits.....	28,650 64
	<hr/>
	\$902,145 57

 RESOURCES.

United States bonds.....	\$17,000 00
Public funds of Maine.....	5,100 00
Public funds out of Maine.....	113,545 94
Railroad bonds of Maine.....	43,800 00
Railroad bonds out of Maine ..	60,250 00
Corporation bonds of Maine.....	14,000 00
Railroad stock of Maine	10,000 00
National bank stock of Maine.....	87,800 00
Other bank stock of Maine	3,600 00
Loans on mortgages of real estate.....	370,633 00
Loans on stocks and bonds... ..	30,025 00
Loans on other collateral (personal) .	2,370 00
Loans to municipalities	17,500 00
Loans to corporations	43,660 00
Real estate investment	12,800 00
Real estate foreclosure	19,857 87
Premium account	29,020 00
Cash on deposit.....	18,936 28
Cash on hand	2,247 48
	<hr/>
	\$902,145 57

WISCASSET SAVINGS BANK—WISCASSET.

MAY 2, 1896.

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

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

LIABILITIES.

Deposits.....	\$183,818 45
Reserve fund.....	8,881 67
Bills payable.....	10,000 00
Profits	8,212 92
	\$210,913 04

RESOURCES.

District of Columbia bonds.....	\$1,000 00
Public funds out of Maine.....	8,500 00
Railroad bonds of Maine.....	34,767 50
Railroad bonds out of Maine.....	95,673 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.....	27,679 00
Loans on stocks and bonds.....	7,885 92
Loans on other collateral (personal).....	3,658 80
Real estate foreclosure	3,960 00
Cash on deposit.....	391 56
Cash on hand	37 26
	\$210,913 04

YORK COUNTY SAVINGS BANK—BIDDEFORD.

MAY 2, 1896.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

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

 LIABILITIES.

Deposits.....	\$1,101,568 99
Reserve fund.....	12,700 00
Profits	16,088 96
	<hr/>
	\$1,130,357 95

 RESOURCES.

United States bonds	\$23,350 00
Public funds of Maine	5,500 00
Public funds out of Maine.	215,334 46
Railroad bonds of Maine	33,250 00
Railroad bonds out of Maine	147,197 16
Corporation bonds of Maine.....	50,000 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	76,500 00
Other bank stock of Maine	18,000 00
Loans on mortgages of real estate.....	255,948 27
Loans on stocks and bonds	29,505 26
Real estate foreclosure	53,724 89
Premium account	69,000 00
Cash on deposit....	5,544 75
Cash on hand.....	2,728 16
	<hr/>
	\$1,130,357 95

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
SAVINGS BANKS

1896.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MARCH 12, 1896.

CYRUS GREELEY, PRESIDENT.

J. F. BOOTHBY, TREASURER.

CHARLES A. LITCHFIELD, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$1,632,703 99
Reserve fund.....	35,071 99
Special reserve fund	2,875 35
Undivided profits.....	24,235 55
	<hr/> \$1,694,886 88

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	\$60,000 00	\$69,975 00	\$60,000 00	\$60,000 00
County of Aroostook, 4 1-2s, 1915, R. R. . . .	10,000 00	10,650 00	10,000 00	
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	8,880 00	8,000 00	
Lewiston, 5s, 1897	2,000 00	2,030 00	2,000 00	
Portland, 6s, 1907	1,000 00	1,230 00	1,000 00	
Caribou, 4 1-2s, 1901, Opt.....	13,000 00	13,195 00	13,000 00	
Caribou, 4s, 1915, Opt	8,750 00	8,750 00	8,750 00	
Total public funds of Maine	63,750 00			63,750 00
County of Belmont, O., 5s, 1903-14	8,000 00	8,640 00	8,000 00	
Franklin, O., 6s, 1897	6,000 00	6,120 00	6,000 00	
Henry, O., 5s, 1901, Opt., Road Imp.,	6,000 00	6,210 00	6,000 00	
Jay, Ind., 6s, 1895-7, Fund	2,000 00	2,020 00	2,000 00	
Jefferson, O., 5s, 1899, Opt.....	5,000 00	5,100 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike.	20,000 00	20,900 00	20,000 00	
Kane, Ill., 5s, 1901, C. H.	10,500 00	10,867 50	10,506 00	
Lawrence, O., 5s, 1906	5,000 00	5,325 00	5,000 00	
Mercer, O., 6s, 1897-1900, Road Imp.	6,000 00	6,300 00	6,000 00	
Muskingum, O., 5s, 1904-6, Bridge,	10,000 00	10,650 00	10,000 00	
Pottawattamie, Ia., 4½s, 1897, C.H.,	11,000 00	11,055 00	11,000 00	
City of Akron, O., 6s, 1899, School	10,000 00	10,500 00	10,000 00	
Ashland, Wis., 5s, 1911, Imp	8,000 00	8,720 00	8,000 00	
Canton, O., 5s, 1896-1902, Sewer ..	9,000 00	9,270 00	9,000 00	
Cedar Rapids, Ia., 5s, 1896, Opt.,				
Special	4,000 00	4,000 00	4,000 00	
Chicago, Ill., Sanitary Dist., 4½s,				
1906	10,000 00	10,400 00	10,000 00	
Clinton, Ia., 5s, 1912, Street	7,700 00	8,383 00	7,700 00	
Columbus, O., 5s, 1901, Board of Ed.	5,000 00	5,200 00	5,000 00	
Danville, Ill., 4 1-2s, 1902-7, Sew..	7,000 00	7,140 00	7,000 00	
Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,450 00	5,000 00	
Duluth, Minn., 4 1-2s, 1921, School.	5,000 00	5,325 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund..	2,000 00	2,100 00	2,000 00	
Evansville, Ind., 4 1-2s, 1912, Fund.	5,000 00	5,000 00	5,000 00	
Ironton, O., 6s, 1899, Street Imp..	3,000 00	3,180 00	3,000 00	
Jacksonville, Ill., 5s, 1905, School	5,000 00	5,300 00	5,000 00	
Lansing, Mich., 4½s, 1905-10, Water,	10,000 00	10,250 00	10,000 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 Moline, Ill., 4½s, 1904, Opt., Water.	\$4,500 00	\$4,567 50	\$4,500 00	
Newark, O., 5s, 1895-1902, Refund.	3,000 00	3,075 00	3,000 00	
Newport, Ky., 5s, 1913-19, Street.	15,000 00	16,890 00	15,000 00	
Springfield, O., 6s, 1896-1900, Spec.,	8,000 00	8,400 00	8,000 00	
Springfield, Mo., 4½s, 1911, Sewer,	5,000 00	5,000 00	5,000 00	
So. Chicago, Ill., 5s, 1908, School..	9,000 00	9,810 00	9,000 00	
Superior, Wis., 5s, 1912, School..	5,000 00	5,250 00	5,000 00	
Toledo, O., 5s, 1893, Opt., Bridge.	2,000 00	2,000 00	2,000 00	
Toledo, O., 4½s, 1900, Refund.....	5,000 00	5,075 00	5,000 00	
Wausau, Wis., 5s, 1905, Water....	5,000 00	5,175 00	5,000 00	
Township of Youngstown, O., 5s, 1914.....	10,000 00	10,900 00	10,000 00	
Total public funds out of New England....	256,700 00			\$256,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,600 00	10,000 00	9,550 00	
Boston & Maine, 4s, 1942.....	25,000 00	26,000 00	25,000 00	
Leeds & Farmington, 6s, 1896.....	500 00	500 00	500 00	
Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, 1912.....	20,000 00	27,000 00	20,000 00	
Maine Central, 4½s, 1905.....	16,000 00	16,160 00	16,000 00	
Maine Central, 5s, 1923.....	10,000 00	10,900 00	10,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	25,000 00	25,750 00	25,000 00	
Portland & Rumford Falls, 5s, 1912.....	20,000 00	21,090 00	20,000 00	
Total railroad bonds of Maine.....	146,500 00			146,050 00
Bridgeport Traction Company, 5s, 1923.....	15,000 00	15,000 00	15,000 00	
Hereford, 4s, 1900.....	25,000 00	25,000 00	25,000 00	
Housatonic, 5s, 1937.....	15,000 00	18,450 00	15,000 00	
Lynn & Boston, 5s, 1924.....	5,000 00	5,000 00	5,000 00	
Nannkeag Street, 5s, 1906-10.....	15,000 00	15,000 00	15,000 00	
New Haven & Derby, 5s, 1918.....	10,000 00	11,500 00	10,000 00	
New Haven Street, 5s, 1913.....	5,000 00	5,056 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. . .	100,000 00			100,000 00
Buffalo Street, 5s, 1931.....	16,000 00	16,800 00	16,000 00	
Cleveland City Cable, 5s, 1909.....	5,000 00	5,100 00	5,000 00	
Cleveland Electric, 5s, 1913.....	10,000 00	10,200 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	10,400 00	10,000 00	
Des Moines Street, 6s, 1914.....	5,000 00	10,250 00	5,000 00	
Detroit & Mackinac, 4s, 1905.....	2,000 00	1,300 00	2,000 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	8,400 00	8,000 00	
Grand Rapids, Lansing & Detroit, 5s, 1927..	10,000 00	6,000 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	9,800 00	10,000 00	
Omaha Street, 5s, 1914.....	5,000 00	4,875 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	7,500 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	3,060 00	2,400 00	
Youngstown Street, 6s, 1901, Opt.....	10,000 00	10,060 00	10,000 00	
Total railroad bonds out of New England..	142,000 00			136,325 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....	10,060 00	2,500 00	3,200 00	
Maine & N. Hampshire Granite Co., 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	23,000 00	23,000 00	
Total corporation bonds owned.....	75,600 00			68,200 00

ANDROSCOGGIN COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac Railroad Co., Beneficial interest in the common stock and mortgage bonds	\$ 4,000 00	\$ 1,000 00	-	
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.....	44,484 00			\$40,484 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	6,200 00	7,750 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	95,000 00	60,000 00	
First National Bank, Portland	5,400 00	5,724 00	5,400 00	
Manufacturers' National Bank, Lewiston..	2,000 00	2,600 00	2,000 00	
National Shoe and Leather Bank, Auburn..	14,800 00	14,800 00	14,800 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	103,960 00			103,960 00
<i>Other Bank Stock Owned.</i>				
Livermore Falls Trust Company	2,000 00	2,000 00	2,000 00	
Rumford Falls Trust Company	2,000 00	2,000 00	2,000 00	
Total other bank stock owned.....	4,000 00			4,000 00
<i>Loans on Railroad Bonds.</i>				
Iowa Central		1,000 00	1,000 00	
Lewiston and Auburn Street		6,125 00	6,125 00	
Maine Central		1,200 00	1,200 00	
Omaha Street.....		640 00	640 00	
Portland & Ogdensburg.....		800 00	800 00	
Rumford Falls and Rangeley Lakes.....		5,000 00	5,000 00	
Southern		200 00	200 00	
Terre Haute Street		4,000 00	4,000 00	
				18,965 00
<i>Loans on Corporation Bonds.</i>				
Lewiston Mills Company		1,875 00	1,875 00	
Middlesex Banking Company		500 00	500 00	
				2,375 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company, Lewiston.....		1,000 00	1,000 00	
Continental Mills, Lewiston		550 00	550 00	
Cowan Woolen Company, Lewiston		9,500 00	9,500 00	
Hill Manufacturing Company.....		200 00	200 00	
Jordan-Frost Lumber Company, Lewiston.....		4,150 00	4,150 00	
Lewiston and Auburn Electric Light Company.....		1,500 00	1,500 00	
Little Androscoggin Water Power Co., Lewiston...		900 00	900 00	
Pray-Small Company, Auburn.....		4,000 00	4,000 00	
				21,800 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Lewiston		900 00	900 00	
Manufacturers' National Bank, Lewiston		1,300 00	1,300 00	
Mechanics' National Bank, Newburyport, Mass		150 00	150 00	
National Shoe and Leather Bank, Auburn.....		3,500 00	3,500 00	
				5,850 00
<i>Loans to Corporations.</i>				
Androscoggin Water Power Company, Lewiston....	10,000 00	10,000 00	10,000 00	
Continental Mills, Lewiston	5,000 00	5,000 00	5,000 00	
Isle of Springs Association	2,500 00	2,500 00	2,500 00	
Ladies' Improvement Society, Squirrel Island.....	150 00	150 00	150 00	
Washburn Chair Company (endorsed).....	3,000 00	3,000 00	3,000 00	
				20,650 00
Loan on City of Belfast bond		100 00	100 00	
Loan on Portland & Rochester Railroad stock		400 00	400 00	
Loans on Androscoggin County Savings Bank books,		710 00	710 00	
Loans on mortgages of real estate		558,696 55	558,696 55	
				559,906 55

ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$1,512 20	\$1,512 20	
Vault, furniture and fixtures.....	1,650 00	1,650 00	
Expense account.....	-	1,000 58	
Premium account.....	-	58,666 33	\$62,829 11
Cash on deposit	17,061 12	17,061 12	
Cash on hand	5,981 10	5,981 10	23,042 22
Unpaid accrued interest.....	23,623 88		1,694,886 88
Due depositors, earned dividend and accrued State tax.....	1,745,295 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,657,803 99		
	\$87,491 86		

BANK EXAMINER'S REPORT.

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AUBURN SAVINGS BANK—AUBURN.

MARCH 18, 1896.

GEORGE S. WOODMAN, PRESIDENT.

GEORGE H. BROWN, TREASURER.

LIABILITIES.

Deposits	\$1,338,950 84
Reserve fund.....	31,850 00
Undivided profits	19,339 02
	<u>\$1,390,139 86</u>

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Public Funds Owned.</i>				
City of Auburn, 5s, 1905	\$5,000 00	\$5,475 00	\$5,000 00	\$5,000 00
County of Defiance, O., 6s, 1896-99, Ditch ...	5,780 00	5,924 50	5,780 00	
Greene, Ind., 6s, 1896-8, Ditch....	2,000 00	2,080 00	2,000 00	
Hancock, O., 6s, 1896, Ditch.....	1,000 00	1,000 00	1,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,250 00	5,000 00	
Paulding, O., 5s, 1903-4, Poor Fund	7,000 00	7,385 00	7,000 00	
Shelby, O., 6s, 1896-7, Ditch	1,500 00	1,500 00	1,500 00	
Stark, O., 5s, 1898, Fund	5,000 00	5,075 00	5,000 00	
Sumner, Kan., 5 1-2s, 1920, Refund	10,000 00	11,900 00	10,000 00	
City of Arkansas City, Kan., 6s, 1910, Refund	5,000 00	5,000 00	5,000 00	
Bellaire, O., 5s, 1901-10, Water ...	8,000 00	8,280 00	8,000 00	
Canton, O., 5s, 1897-9, St. Imp.....	5,900 00	5,929 50	5,900 00	
Clinton, Ia., 5s, 1902, Opt., City Imp	9,000 00	9,405 00	9,000 00	
Columbus, O., 6s, 1891, Opt., Imp	2,000 00	2,000 00	2,000 00	
Danville, Ill., 4 1-2s, 1899-1910, Sewer	11,000 00	11,110 00	11,000 00	
Duluth, Minn., 4 1-2s, 1921, Ind. Sch. Dist.....	10,000 00	10,750 00	9,600 00	
Fremont, Neb., 5s, 1909, Sch. Dist	5,000 00	5,250 00	5,000 00	
Kansas City, Kan., 6s, 1896, Int. Imp	2,500 00	2,500 00	2,500 00	
Madison, Wis., 6s, 1896-1901, St. Imp	5,500 00	5,720 00	5,500 00	
Manistee, Mich., 5s, 1896-7, Pub. Imp	10,000 00	10,025 00	10,000 00	
Marion, O., 6s, 1908, St. Imp.....	6,000 00	6,960 00	6,000 00	
Muncie, Ind., 6s, 1897-1901, Sewer	5,000 00	5,225 00	5,000 00	
Muskegon, Mich., 5s, 1906-7, Water	6,000 00	6,510 00	6,000 00	
Richmond, Ind., 6s, 1897-1908, Park Imp.....	6,000 00	6,570 00	6,000 00	
Springfield, Mo., 4 1-2s, 1901, Opt., Sewer	10,000 00	10,000 00	10,000 00	
Superior, Wis., 6s, 1898-1910, St. Imp. and Sewer	10,000 00	11,000 00	9,900 00	
Total public funds owned	154,180 00			153,680 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	20,000 00	19,100 00	
Boston & Maine, 4s, 1942.	30,000 00	31,200 00	30,000 00	
Calais Street, 6s, 1914.....	10,000 00	10,000 00	10,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,700 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	15,450 00	15,000 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	10,600 00	10,000 00	
Somerset, 5s, 1917.	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	151,000 00			150,000 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>
Black Rocks & Salisbury Beach, 5s, 1911 ...	\$ 3,000 00	\$ 3,000 00	\$ 2,925 00	
Brooklyn Street, Cleveland, O., 6s, 1903	16,000 00	10,700 00	10,000 00	
Buffalo Railway Company, 5s, 1931	5,000 00	5,250 00	4,950 00	
Cleveland City Cable, 5s, 1909	5,000 00	5,100 00	4,850 00	
Des Moines Street, 6s, 1919	5,000 00	5,250 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	10,000 00	10,000 00	
Jamaica & Brooklyn Road, 5s, 1930	15,000 00	15,000 00	14,850 00	
Kanawha & Michigan, 4s, 1990	10,000 00	8,250 00	8,200 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	4,875 00	5,000 00	
Kansas City Belt, 6s, 1916	10,000 00	10,400 00	10,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912 ..	2,500 00	625 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	3,750 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	10,200 00	10,000 00	
Omaha Street, 5s, 1914	10,000 00	9,750 00	9,825 00	
Portsmouth, O., Street, 6s, 1913	6,000 00	6,000 00	6,000 00	
St. Paul City Railway, 5s, 1937	10,000 00	9,900 00	10,000 00	
Syracuse Consolidated Street, 5s, 1920	10,000 00	5,000 00	10,000 00	
Toledo Consolidated Street, 5s, 1909	5,000 00	4,800 00	4,925 00	
Trenton Passenger, 6s, 1931	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine	176,500 00			\$173,587 50
<i>Corporation Bonds Owned.</i>				
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	4,850 00	5,250 00	
Eau Claire, Wis., Water Company, 6s, 1915 ..	10,000 00	16,000 00	10,000 00	
Madison Water Company, 5s, 1916	16,000 00	16,000 00	15,840 00	
Maine & New Hampshire Granite Co., 5s, 1902, Opt.	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5 1/2s, 1898 ..	500 00	500 00	500 00	
Municipal Security Company, 5s, 1901	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1897-1900 ..	2,000 00	2,000 00	2,000 00	
Oxford County Loan Association, 6s, 1897 ..	500 00	500 00	500 00	
Portsmouth Company, So. Berwick, 6s, 1923 ..	5,000 00	1,666 00	5,000 00	
Richmond Water Company, 5s, 1906	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	99,250 00			99,090 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	50,020 00	24,009 00	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 Co	1,700 00	1,785 00	1,700 00	
Windsor Company, No. Adams, Mass., pref ..	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	3,125 00	2,500 00	
Canal National Bank, Portland	4,300 00	5,375 00	4,300 00	
First National Bank, Auburn	53,400 00	74,760 00	53,400 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
First National Bank, Lewiston	11,500 00	17,825 00	11,500 00	
First National Bank, Portland	13,000 00	13,780 00	13,000 00	
Manufacturers' National Bank, Lewiston ..	11,500 00	14,950 00	11,500 00	
National Shoe & Leather Bank, Auburn ..	4,000 00	4,000 00	4,000 00	
National Traders' Bank, Portland	7,400 00	8,510 00	7,400 00	
Newcastle National Bank, Newcastle	1,000 00	1,250 00	1,000 00	
Northern National Bank, Hallowell	3,000 00	3,840 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,500 00	5,000 00	
Richmond National Bank, Richmond	3,120 00	3,120 00	3,120 00	
Total national bank stock owned	121,720 00			121,720 00

AUBURN SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Railroad Stock.</i>			
Atchison, Topeka & Santa Fe.....	\$2,650 00	\$2,650 00	
Hereford.....	6,500 00	6,500 00	\$9,150 00
<i>Loans on Corporation Stock.</i>			
Ara Cushman Company, Auburn.....	5,000 00	5,000 00	
Auburn Foundry Company.....	300 00	300 00	
Auburn Stove Foundry Company.....	700 00	700 00	
Camden and Rockland Water Company.....	5,000 00	5,000 00	
Cowan Woolen Company, Lewiston.....	9,700 00	9,700 00	
Franklin Company, Lewiston.....	1,500 00	1,500 00	
Lewiston and Auburn Electric Light Company.....	550 00	550 00	
Lewiston Machine Company.....	1,000 00	1,000 00	
Little Androscoggin Water Power Company, Auburn.....	10,264 80	10,264 80	
Lockwood Company, Waterville.....	2,000 00	2,000 00	
N. M. Neal Foundry Company.....	300 00	300 00	
Pray-Small Company, Auburn.....	5,500 00	5,500 00	
The B. A. Mead Publishing Company, Augusta.....	3,000 00	3,000 00	
Whitman Agricultural Works, Auburn.....	1,900 00	1,900 00	46,714 80
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn.....	1,900 00	1,900 00	
First National Bank, Columbus, Neb.....	2,500 00	2,500 00	
First National Bank, Lewiston.....	2,050 00	2,050 00	
National Shoe and Leather Bank, Auburn.....	5,900 00	5,900 00	12,350 00
<i>Loans on Other Bank Stock.</i>			
American Trust and Banking Company, Auburn.....	5,930 00	5,930 00	
Auburn Trust Company.....	800 00	800 00	6,730 00
<i>Loans to Corporations.</i>			
American Light and Power Company, Auburn.....	7,000 00	7,000 00	
American Shoe Manufacturing Company, Auburn.....	3,000 00	3,000 00	
Ara Cushman Company, Auburn.....	8,000 00	8,000 00	
Auburn Foundry Company (endorsed).....	720 00	720 00	
Auburn Stove Foundry Company.....	1,000 00	1,000 00	
Belt Line Elevator Co., Minneapolis (endorsed).....	5,000 00	5,000 00	
Court Street Free Baptist Society, Auburn.....	2,600 00	2,600 00	
First Universalist Parish, Auburn.....	3,500 00	3,500 00	
Jordan-Frost Lumber Company, Auburn.....	9,300 00	9,300 00	
Little Androscoggin Water Power Company, Auburn.....	20,000 00	20,000 00	
Oak Hill Cemetery, Auburn.....	600 00	600 00	
Osborne-McMillan Elevator Company (endorsees).....	5,000 00	5,000 00	
Otis Falls Pulp Company.....	6,930 00	6,930 00	
Rumford Falls Power Company.....	1,540 00	1,540 00	
Rumford Falls Sulphite Company.....	4,620 00	4,620 00	
Spring Street Baptist Society, Auburn.....	4,286 35	4,286 35	
The Northwestern Elevator Company (endorsed).....	5,000 00	5,000 00	
Umbagog Pulp Company, Livermore Falls.....	770 00	770 00	
Whitman Agricultural Works, Auburn.....	4,000 00	4,000 00	92,866 35
Loan to City of Auburn.....	30,000 00	30,000 00	
Loan on City of Auburn bond.....	60 00	60 00	
Loan on Maine Central Railroad bond.....	500 00	500 00	
Loan on American Water Works Company bonds, Omaha, Neb.....	4,825 50	4,825 50	
Loans on Auburn Savings Bank books.....	850 00	850 00	
Loans on mortgages of real estate.....	370,069 51	370,069 51	406,305 01
Real estate, foreclosure.....	19,353 41	19,353 41	
Furniture and fixtures.....	2,400 00	2,400 00	
Premium account.....	-	44,493 91	
Expense account.....	-	369 77	66,617 09

AUBURN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$10,584 27	\$10,584 27	
Cash on hand	3,016 99	3,016 99	\$13,601 26
Unpaid accrued interest.....	23,376 12		1,390,139 86
Due depositors, earned dividend and accrued State tax.....	1,411,893 95		
	1,353,400 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$58,493 11		

BANK EXAMINER'S REPORT.

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AUGUSTA SAVINGS BANK—AUGUSTA.

MAY 20, 1896.

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

LIABILITIES.

Deposits	\$5,915,235 91
Reserve fund	295,000 00
Undivided profits	78,550 88
Suspense account	439 88
	<hr/> \$6,289,226 67

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	\$350,000 00	\$413,000 00	\$350,000 00	\$350,000 00
District of Columbia, 3-65s, 1924	1,000 00	1,092 50	1,000 00	
District of Columbia, 5s, 1899.....	30,000 00	30,900 00	30,000 00	
Total District of Columbia bonds owned..	31,000 00			31,000 00
City of Belfast, 6s, 1898, R. R.....	10,000 00	10,400 00	10,000 00	
Biddeford, 4s, 1915	10,000 00	10,000 00	10,000 00	
Town of Dexter, 6s, 1897, R. R.....	5,000 00	5,100 00	5,000 00	
Total public funds of Maine	25,000 00			25,000 00
County of Adams, Ind., 5s, 1896-1903, Defic..	38,000 00	39,140 00	38,000 00	
Adams, Neb., 5s, 1909, C. H. & Jail	14,000 00	15,050 00	14,000 00	
Adams, O., 6s, 1897, Turnpike....	10,000 00	10,150 00	10,000 00	
Allen, O., 6s, 1896, Children's Home	10,000 00	10,000 00	10,000 00	
Auglaize, O., 6s, 1897-1901, C. H..	44,000 00	46,200 00	44,000 00	
Auglaize, O., 6s, 1900-7, Ditch....	15,000 00	16,500 00	15,000 00	
Bay, Mich., 5s, 1903-6, Bridge ...	35,000 00	36,925 00	35,000 00	
Bay, Mich., 4 1-2s, 1897, Road Imp	84,500 00	84,711 25	84,500 00	
Belmont, O., 5s, 1903-5, Bridge... Belmont, O., 5s, 1901, Fund	50,000 00 12,000 00	53,000 00 12,480 00	50,000 00 12,000 00	
Berrien, Mich., 5s, 1899-1904, County Building	50,000 00	52,000 00	50,000 00	
Boone, Ia., 5s, 1906, Opt., Fund ..	15,000 00	15,900 00	15,000 00	
Butler, O., 5 1-2s, 1897, Bridge....	10,000 00	10,100 00	10,000 00	
Carroll, Ind., 6s, 1896-9, Fund	20,000 00	20,500 00	20,000 00	
Carroll, Ind., 6s, 1908-13, Fund....	40,000 00	46,800 00	40,000 00	
Carroll, O., 6s, 1896, C. H. and Jail	4,000 00	4,000 00	4,000 00	
Cass, Ia., 4 1-2s, 1901, Opt., Refund	7,000 00	7,070 00	7,000 00	
Cass, Ia., 4 1-2s, 1906, Fund.	15,000 00	15,300 00	15,000 00	
Cass, Ind., 6s, 1896, Fund.....	10,000 00	10,000 00	10,000 00	
Cass, Ind., 6s, 1900-1, Fund	40,000 00	42,800 00	40,000 00	
Cass, Mo., 5s, 1909, Fund.	20,000 00	21,500 00	20,000 00	
Chippewa, Wis., 5s, 1896-1900, Fund	55,000 00	55,825 00	55,000 00	
Clermont, O., 6s, 1898-1900, Jail ..	14,000 00	14,700 00	14,000 00	
Clermont, O., 5s, 1907-13, Defic... Dallas, Ia., 6s, 1896, Fund	17,500 00 5,000 00	19,075 00 5,000 00	17,500 00 5,000 00	
Darke, O., 6s, 1896-9, Ditch	28,000 00	28,700 00	28,000 00	
Delaware, Ind., 5s, 1896-1903, C. H	17,000 00	17,510 00	17,000 00	
Erie, O., 5s, 1896-1900, Refund	33,000 00	33,495 00	33,000 00	
Fayette, O., 6s, 1898-1908	20,000 00	22,100 00	20,000 00	
Franklin, O., 6s, 1897-8, Bridge... Franklin, O., 6s, 1896-1901, Bridge	12,000 00 24,000 00	12,300 00 25,080 00	12,000 00 24,000 00	
Fulton, O., 6s, 1896-8, Ditch..... Gage, Neb., 5s, 1909, C. H.....	4,000 00 30,000 00	4,060 00 32,250 00	4,000 00 30,000 00	
Greene, Ind., 5s, 1896-1904, Gravel Road	57,000 00	58,425 00	57,000 00	
Greene, O., 6s, 1896-8, Road Imp.	11,000 00	11,192 50	11,000 00	
Hamilton, Ind., 7s, 1898, C. H.	10,000 00	10,500 00	10,000 00	
Hancock, O., 6s, 1896-7, Bridge....	8,000 00	8,080 00	8,000 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 Hancock, O., 6s, 1896-1900, Ditch.	\$13,500 00	\$13,972 50	\$13,500 00	
Hancock, O., 5s, 1907-9, Refund ..	30,000 00	32,400 00	30,000 00	
Hennepin, Minn., 4½s, 1904-24, C. H. & City Hall.....	75,000 00	78,375 00	75,000 00	
Henry, O., 5s, 1900-5, Opt., Road..	45,000 00	46,800 00	45,000 00	
Highland, O., 6s, 1896-1900, Fund.	12,000 00	12,420 00	12,000 00	
Highland, O., 5s, 1897-1901, Jail ..	14,000 00	14,350 00	14,000 00	
Jefferson, O., 5s, 1902, Road Imp.,	20,000 00	20,800 00	20,000 00	
Jefferson, O., 5s, 1905, Opt., Road	36,000 00	37,980 00	36,000 00	
Jefferson, O., 5s, 1902, Road Imp.	30,000 00	31,200 00	30,000 00	
Jefferson, O., 5s, 1903, Opt., Pike,	36,000 00	37,620 00	36,000 00	
Lawrence, O., 5s, 1896-1905, Pike,	90,000 00	93,150 00	90,000 00	
Lawrence, O., 5s, 1917-19, Pike...	25,000 00	28,125 00	25,000 00	
Licking, O., 6s, 1896, Bridge.....	5,000 00	5,000 00	5,000 00	
Licking, O., 6s, 1897, Defic	6,000 00	6,090 00	6,000 00	
Logan, O., 6s, 1896-8, Road Imp..	11,000 00	11,165 00	11,000 00	
Lucas, O., 5s, 1897-1900, Road Imp.	8,000 00	8,160 00	8,000 00	
Macoupin, Ill., 6s, 1899, Opt., Fund,	3,000 00	3,150 00	3,000 00	
Madison, O., 6s, 1897-1906, C. H. & Jail	43,000 00	46,870 00	43,000 00	
Madison, O., 6s, 1897-1902, C. H. Imp.	7,000 00	7,420 00	7,000 00	
Mahaska, Ia., 4½s, 1898-1905, Fund	53,000 00	53,795 00	53,000 00	
Mahoning, O., 5s, 1896-9, Bridge,	22,000 00	22,220 00	22,000 00	
Mahoning, O., 5s, 1897-1900, Poor and Bridge	29,000 00	29,580 00	29,000 00	
Marathon, Wis., 5s, 1899-1913, Asylum	40,000 00	42,400 00	40,000 00	
Marion, Ia., 5s, 1905, C. H.	77,000 00	81,235 00	77,000 00	
Marion, Ind., 6s, 1898, C. H.	20,000 00	20,650 00	20,000 00	
Marion, O., 6s, 1896, C. H.	4,000 00	4,000 00	4,000 00	
Menominee, Mich., 5s, 1900-5, Road and Bridge.....	35,000 00	36,487 50	35,000 00	
Mercer, O., 6s, 1897-1902, Road Imp.	58,000 00	61,480 00	58,000 00	
Mercer, O., 6s, 1897-8, Ditch	9,000 00	9,270 00	9,000 00	
Mercer, O., 5s, 1897-1900, Ditch....	11,000 00	11,220 00	11,000 00	
Miami, O., 6s, 1897-1902, C. H.	15,000 00	15,900 00	15,000 00	
Montgomery, O., 5s, 1896-8, Bridge,	15,000 00	15,150 00	15,000 00	
Montgomery, O., 5s, 1896-1900, Defic	50,000 00	50,750 00	50,000 00	
Morgan, Ind., 5s, 1896-8, Fund....	20,000 00	20,100 00	20,000 00	
Muskingum, O., 5s, 1897-8, Bridge,	40,000 00	40,500 00	40,000 00	
Noble, O., 6s, 1897-1901, Poor	15,000 00	16,200 00	15,000 00	
Otter Tail, Minn., 6s, 1905, Jail ..	20,000 00	22,800 00	20,000 00	
Outagamie, Wis., 5s, 1907-8, Asyl'm	10,000 00	10,800 00	10,000 00	
Paulding, O., 5s, 1897-1902, C. H. .	19,000 00	19,570 00	19,000 00	
Pickaway, O., 6s, 1896-9, Defic ...	8,000 00	8,200 00	8,000 00	
Pickaway, O., 6s, 1902-7, C. H.	50,000 00	56,500 00	50,000 00	
Polk, Minn., 5s, 1919, Fund	20,000 00	22,600 00	20,000 00	
Polk, Minn., 5s, 1904, Ditch	15,000 00	15,900 00	15,000 00	
Polk, Ia., 5s, 1904, Fund	50,000 00	53,000 00	50,000 00	
Putnam, O., 6s, 1896-8, Bridge....	4,000 00	4,080 00	4,000 00	
Putnam, O., 5s, 1906-11, Ditch ...	9,500 00	10,307 50	9,500 00	
Putnam, O., 6s, 1898-1901, Ditch..	4,000 00	4,240 00	4,000 00	
Putnam, O., 6s, 1899-1901, Road Imp	2,500 00	2,675 00	2,500 00	
Racine, Wis., 5s, 1897-1901	15,000 00	15,375 00	15,000 00	
Reno, Kan., 5½s, 1914, Fund	50,000 00	57,000 00	50,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	25,000 00	27,500 00	25,000 00	
Shawnee, Kan., 5½s, 1907, Fund...	50,000 00	55,500 00	50,000 00	
Sheboygan, Wis., 5s, 1897-8, County Building	18,000 00	18,180 00	18,000 00	
Summit, O., 6s, 1896-7, Ditch.....	15,000 00	15,150 00	15,000 00	
Sumner, Kan., 5½s, 1920, Refund....	36,000 00	42,480 00	36,000 00	
Stark, O., 5s, 1906-13, C. H. . . .	80,000 00	86,800 00	80,000 00	
Stark, O., 5s, 1907-12, Refund.....	60,000 00	65,400 00	60,000 00	
Tipton, Ind., 5s, 1919-24, C. H. ...	30,000 00	33,300 00	30,000 00	
Tuscarawas, O., 6s, 1897-8, Bridge..	15,000 00	15,375 00	15,000 00	
Van Wert, O., 6s, 1897-9, Bridge... 13,000 00	13,000 00	13,455 00	13,000 00	
Vernon, Wis., 5s, 1899-1900, Asylum	9,000 00	9,225 00	9,000 00	
Vigo, Ind., 5s, 1897-1906, C. H.	46,000 00	47,610 00	46,000 00	
Wapello, Ia., 5s, 1898-1900, C. H. ...	42,000 00	43,050 00	42,000 00	
Warren, O., 5s, 1896, Defic	4,000 00	4,000 00	4,000 00	
Webster, Ia., 5s, 1906, Opt., Fund..	25,000 00	26,500 00	25,000 00	

AUGUSTA SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of	Williams, O., 6s, 1897-1906, C. H. . .	\$41,000 00	\$44,630 00	\$41,000 00	
	Woodbury, Ia., 5s, 1896, Fund. . .	20,000 00	20,000 00	20,000 00	
	Wood, O., 6s, 1896-9, C. H.	41,000 00	42,025 00	41,000 00	
	Wood, O., 5s, 1897-9, C. H.	30,000 00	30,600 00	30,000 00	
City of	Ashland, Wis., 5s, 1909, Fund. . .	30,000 00	32,250 00	30,000 00	
	Ashtabula, O., 6s, 1897-1902, St. Imp.	14,500 00	15,225 00	14,500 00	
	Bay City, Mich., 8s, 1900-3, Water	5,000 00	5,900 00	5,000 00	
	Chicago, Ill., 7s, 1898, River Imp. .	1,000 00	1,060 00	1,000 00	
	Cincinnati, O., 7s, 1904, Float Debt.	25,000 00	30,562 50	25,000 00	
	Cincinnati, O., 6s, 1899-1904, Sewer.	13,000 00	14,430 00	13,000 00	
	Cleveland, O., 5s, 1907, Viad. & Brid.	25,000 00	27,750 00	25,000 00	
	Cleveland, O., 6s, 1896, Viad. & Brid.	28,000 00	28,000 00	28,000 00	
	Clinton, Ia., 5s, 1910, City Imp. . .	5,500 00	5,995 00	5,500 00	
	Clinton, Ia., 5s, 1913, St. Imp. . . .	3,000 00	3,315 00	3,000 00	
	Detroit, Mich., 7s, 1904, Water. . .	1,000 00	1,222 50	1,000 00	
	Duluth, Minn., 5s, 1907, School . .	15,000 00	16,312 50	15,000 00	
	Duluth, Minn., 5s, 1905, School . .	15,000 00	16,125 00	15,000 00	
	Duluth, Minn., 4 1-2s, 1921, Ind. S. D	20,000 00	21,500 00	20,000 00	
	Eau Claire, Wis., 6s, 1905, Bridge	25,000 00	28,500 00	25,000 00	
	Eau Claire, Wis., 4 1-2s, 1909, Fund	25,000 00	25,937 50	25,000 00	
	Elkhart, Ind., 5s, 1897-1903, Fund.	21,000 00	21,525 00	21,000 00	
	Evansville, Ind., 5s, 1912, Fund. . .	56,000 00	52,560 00	50,000 00	
	Evansville, Ind., 4 1-2s, 1912, Fund	10,000 00	10,000 00	10,000 00	
	Fremont, O., 5s, 1900-3, Water . .	20,000 00	20,200 00	20,000 00	
	Fort Wayne, Ind., 6s, 1899, Fund.	10,000 00	10,650 00	10,000 00	
	Hannibal, Mo., 5s, 1898, Opt. Fund	15,000 00	15,150 00	15,000 00	
	Ishpeming, Mich., 5s, 1911-14, Sewer	40,000 00	44,200 00	40,000 00	
	Ishpeming, Mich., 6s, 1896-7, Sewer	13,000 00	13,130 00	13,000 00	
	Jackson, Mich., 5s, 1908-11, Water	70,000 00	76,300 00	70,000 00	
	Kansas City, Kan., 7s, 1897-8, Int. Imp	12,000 00	12,360 00	12,000 00	
	La Crosse, Wis., 5s, 1809, Bridge.	25,000 00	27,500 00	25,000 00	
	Lexington, Ky., 5s, 1918, Fund. . .	50,000 00	55,250 00	50,000 00	
	Lexington, Ky., 4 1-2s, 1932-3, Fund	70,000 00	73,325 00	70,000 00	
	Louisville, Ky., 6s, 1896-8, Munc.	2,600 00	2,040 00	2,600 00	
	Louisville, Ky., 7s, 1903, City Hall	16,000 00	18,880 00	16,000 00	
	Louisville, Ky., 7s, 1901, Sewer Imp	10,000 00	11,350 00	10,600 00	
	Louisville, Ky., 6s, 1898, Jail. . . .	4,000 00	4,160 00	4,000 00	
	Louisville, Ky., 7s, 1903, Rcest. . .	3,000 00	3,540 00	3,000 00	
	Marion, Ind., 5s, 1909, Fund.	16,000 00	16,760 00	16,000 00	
	Marion, O., 6s, 1905-14, Sewer . . .	10,000 00	11,800 00	10,000 00	
	Marquette, Wis., 5s, 1896-1913, Sewer	25,000 00	26,375 00	25,000 00	
	Marshalltown, Ia., 5s, 1912, Refund	13,500 00	14,242 50	13,500 00	
	Massillon, O., 6s, 1901-11, Refund	45,000 00	51,300 00	45,000 00	
	Massillon, O., 6s, 1896-1903, Engine House	7,000 00	7,385 00	7,000 00	
	Massillon, O., 6s, 1897-9, Paving .	9,000 00	9,315 00	9,000 00	
	Menominee, Mich., 6s, 1899-1908, Paving	6,000 00	6,570 00	6,000 00	
	Menominee, Mich., 6s, 1899-1911, Sewer	33,000 00	36,630 00	33,000 00	
	Minneapolis, Minn., 8s, 1899, Water	8,000 00	8,960 00	8,000 00	
	Minneapolis, Minn., 7s, 1902, Water	4,000 00	4,680 00	4,000 00	
	Moline, Ill., 4 1-2s, 1899-1903, Water, Refund	50,000 00	50,500 00	50,000 00	
	Moline, Ill., 4 1-2s, 1909, Opt., St. Imp	15,000 00	15,375 00	15,000 00	
	Newark, O., 5s, 1897-1904.	33,000 00	33,660 00	33,000 00	
	Racine, Wis., 5s, 1912, Refund. . . .	98,000 00	107,800 00	98,000 00	
	Saginaw, Mich., 5 1-2s, 1897, Water	4,000 00	4,040 00	4,000 00	
	St. Cloud, Minn., 5s, 1913-24, Refund	10,000 00	10,700 00	10,000 00	
	South Omaha, Neb., 6s, 1898, Fund	8,000 00	8,160 00	8,000 00	
	Springfield, Mo., 4 1-2s, 1911, Sewer	48,000 00	48,720 00	48,000 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 Stillwater, Minn., 5s, 1915, Imp..	\$40,000 00	\$44,000 00	\$40,000 00	
Tiffin, O., 6s, 1896-8, Imp., etc....	7,500 00	7,575 00	7,500 00	
West Bay City, Mich., 4s, 1918...	10,000 00	10,000 00	10,000 00	
Total public funds out of New England....	3,980,500 00			3,980,500 60
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912, Consol	335,800 00	453,330 00	335,800 00	
Maine Central, 7s, 1898	700 00	742 00	700 00	
Maine Central, 4 1-2s, 1912, Fund	34,000 00	36,210 00	34,000 00	
Total railroad bonds of Maine	370,500 00			370,500 00
Chicago, Milwaukee & St. Paul (Chicago & Mo. River Div.) 5s, 1926, 1st Mort	100,000 00	109,000 00	100,000 00	
Chicago, Milwaukee & St. Paul (Dubuque Div.) 6s, 1920, 1st Mort	105,000 00	123,900 00	105,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 5s, 1921, 1st Mort	25,000 90	27,125 00	25,000 00	
Chicago, Milwaukee & St. Paul (So. Minn. Div.) 6s, 1910, 1st Mort	50,000 00	57,750 00	50,000 00	
Chicago & West Michigan, 5s, 1921, 1st Mort	100,000 00	69,000 00	100,000 00	
Cincinnati & Springfield, 7s, 1901, 1st Mort.	31,900 00	34,100 00	31,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933, Consol., 1st Mort., Stamped.....	91,000 00	117,330 00	91,000 00	
Michigan Central, 6s, 1909, 1st Mort. (Grand River Valley Div.).....	50,000 00	58,500 00	50,000 00	
North Hudson County, 5s, 1928, 1st Mort....	50,000 00	50,750 00	50,000 00	
State Line & Sullivan, 6s, 1899, Opt., 1st Mort.....	50,000 00	51,000 00	50,000 00	
Toledo Belt, 5s, 1897-1903, 1st Mort.....	31,000 00	30,380 00	31,000 00	
Wheeling & Lake Erie, 5s, 1926, 1st Mort....	100,000 00	100,000 00	100,000 00	
Total railroad bonds out of New England..	783,000 00			783,000 00
<i>Corporation Bonds of Maine.</i>				
Maine & New Hampshire Granite Co., 5s, 1912, 1st Mort.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Corporation Stock of Maine.</i>				
Augusta City Building Company.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta	500 00	550 00	500 00	
First National Bank, Augusta	63,000 00	78,750 00	63,000 00	
Granite National Bank, Augusta	3,300 00	4,290 00	3,300 00	
National Shoe & Leather Bank, Auburn...	3,000 00	3,000 00	3,000 00	
Ticonic National Bank, Waterville	2,000 00	2,000 00	2,000 00	
Total national bank stock owned	71,800 00			71,800 00
<i>Loans on Public Funds.</i>				
County of Lucas, Ohio.....		5,000 00	5,000 00	
City of Newport, Ky		8,000 00	8,000 00	
City of Waterville, Me.		1,170 00	1,170 00	14,170 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook.....		800 00	800 00	
Bridgton and Saco River		3,000 00	3,000 00	
Canada Southern.		2,316 03	2,316 03	
Columbus, Cincinnati and Midland.....		12,000 00	12,000 00	
Eastern.....		1,200 00	1,200 00	
Iowa Falls and Sioux City		4,000 00	4,000 00	
Maine Central		30,700 00	30,700 00	
West Virginia Central and Pittsburg		20,000 00	20,000 00	74,016 03
<i>Loans on Corporation Bonds.</i>				
Cushnoc Fibre Company, Augusta ...		1,400 00	1,400 00	
Old Town Woolen Company		4,500 00	4,500 00	5,900 00

AUGUSTA 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>
Augusta Lumber Company	\$4,000 00	\$4,000 00	
Augusta Masonic Building Company.....	90 00	90 00	
Camden and Rockland Water Company	8,000 00	8,000 00	
Edwards Manufacturing Company.....	27,800 00	27,800 00	
Lockwood Company	29,000 00	29,000 00	
Penobscot and Kennebec Land Company	2,000 00	2,000 00	
Worumbo Manufacturing Company	10,000 00	10,000 00	\$80,890 00
<i>Loans on Railroad Stock.</i>			
Bangor and Katahdin Iron Works.....	5,500 00	5,500 00	
Boston and Lowell.....	2,000 00	2,000 00	
Concord and Montreal	1,500 00	1,500 00	
Manchester and Lawrence.....	1,000 00	1,000 00	10,000 00
<i>Loans on National Bank Stock.</i>			
Bath National Bank, Bath.....	29,300 00	29,300 00	
People's National Bank, Belfast.....	2,700 00	2,700 00	32,000 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company	10,000 00	10,000 00	
Cony Female Academy.....	1,000 00	1,000 00	
Kennebec Log Driving Company.....	5,000 00	5,000 00	
South Parish Congregational Church, Augusta	800 00	800 00	
Winthrop Street Universalist Church, Augusta	1,650 00	1,650 00	18,450 00
<i>Loans to Municipalities.</i>			
City of Augusta	18,500 00	18,500 00	
Village School District, Augusta	2,050 00	2,050 00	
Williams School District, Augusta	8,000 00	8,000 00	28,550 00
Loans on Augusta Savings Bank books.....	12,942 50	12,942 50	
Loans on mortgages of real estate	157,567 18	157,567 18	170,509 68
Real estate, bank building	25,000 00	25,000 00	
Real estate, foreclosure.....	3,825 00	3,825 00	
Safes and furniture	5,000 00	5,000 00	
Premium account (United States bonds)	-	61,103 61	94,928 61
Certificates of deposit	40,500 00	40,500 00	
Cash on deposit	77,702 84	77,702 84	
Cash on hand	9,809 51	9,809 51	128,012 35
Unpaid accrued interest	99,269 11		6,289,226 67
Due depositors, earned dividend and accrued State tax	6,812,835 42		
	6,003,980 62		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$808,854 80		

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 22, 1896.

SAMUEL F. HUMPHREY, PRESIDENT. JOHN L. CROSBY, TREASURER.
EVERETT F. RICH, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$3,154,664 63
Reserve fund.....	139,648 32
Special reserve fund	704 35
Undivided profits.....	104,108 23
	<hr/> \$3,399,125 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>
United States Reg., 4s, 1925	\$40,000 00	\$46,400 00	\$40,000 00	
United States Coupon, 4s, 1925	10,000 00	11,700 00	10,000 00	
United States Reg., 5s, 1904	150,000 00	165,000 00	150,000 00	
Total United States bonds owned	200,000 00			\$200,000 00
City of Bangor, 6s, 1899, R. R. Aid	2,000 00	2,130 00	2,000 00	
Bangor, 7s, 1899, R. R. Aid	72,000 00	78,840 00	72,000 00	
Bangor, 6s, 1905, Water	3,000 00	3,540 00	3,000 00	
Belfast, 6s, 1898, R. R. Aid	13,000 00	13,520 00	13,000 00	
Total public funds of Maine	90,000 00			90,000 00
City of Boston, 4s, 1922, Water.....	50,000 00	54,250 00	50,000 00	50,000 00
County of Appanoose, Ia., 5s, Opt., Fund..	5,000 00	5,000 00	5,000 00	
Ford, Ill., 6s, 1897-1904, Drainage,	23,000 00	24,610 00	23,000 00	
Grant, Ind., 6s, 1897-9, Gravel Rd.	6,000 00	6,180 00	6,000 00	
Greene, Ind., 6s, 1897-1904, Ditch,	25,000 00	26,750 00	25,000 00	
Harrison, Ind., 5s, 1899, Fund....	6,000 00	6,120 00	6,000 00	
Huntington, Ind., 6s, 1897, Fund.	10,000 00	10,100 00	10,000 00	
Lawrence, Ind., 5s, 1897-1905,				
Gravel Rd	13,089 00	13,436 25	13,089 00	
Lawrence, O., 5s, 1911-15, Turnpike	25,000 00	27,625 00	25,000 00	
Marathon, Wis., 5s, 1899-1911, A sy.	16,000 00	16,880 00	16,000 00	
Marion, Ind., 6s, 1898, C. H.	5,000 00	5,150 00	5,000 00	
Marshall, Ind., 5s, 1898, Asylum.	3,000 00	3,030 00	3,000 00	
Montgomery, O., 6s, 1897-8, Bdg.	8,000 00	8,200 00	8,000 00	
Menominee, Mich., 5s, 1905-9, Rd.	23,000 00	24,495 00	23,000 00	
Mercer, O., 6s, 1897-9, Bridge.....	10,000 00	10,300 00	10,000 00	
Miami, O., 5s, 1897-1900, Ditch and				
Bridge	16,000 00	16,320 00	16,000 00	
Pottawattamie, Ia., 4½s, 1897, C. H.	10,000 00	10,000 00	10,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	22,500 00	20,000 00	
Vigo, Ind., 5s, 1899-1908, C. H.	10,000 00	10,550 00	9,650 00	
Wells, Ind., 6s, 1901-3, Ditch	25,000 00	27,125 00	25,000 00	
White, Ill., 6s, 1905, Fund	18,000 00	20,160 00	18,000 00	
Wood, O., 5s, 1898-1900, C. H.	25,000 00	25,625 00	25,000 00	
Township of Columbus, Neb., 6s, 1907, Opt.,				
Bridge	10,000 00	11,300 00	10,000 00	
City of Aurora, Ill., 6s, 1897-1902, Imp ...	28,000 00	29,540 00	28,000 00	
Bay City, Mich., 5s, 1897, Un. S. D.,	10,000 00	10,050 00	10,000 00	
Beatrice, Neb., 6s, 1894, Opt., Pav.	10,000 00	10,000 00	10,000 00	
Brainerd, Minn., 6s, 1908, Light,	11,000 00	12,210 00	11,000 00	
Bucyrus, O., 6s, 1896-7, Refund.	2,000 00	2,010 00	2,000 00	
Clinton, Ia., 6s, 1895-7, Imp.	5,000 00	5,015 00	5,000 00	
Chicago Sanitary Dist., 4½s, 1899,	15,000 00	15,225 00	15,000 00	
Council Bluffs, Ia., 6s, 1897-1909,				
Imp	13,200 00	14,074 50	13,200 00	
Danville, Ill., 6s, 1901, Bd. of Ed.	7,500 00	7,987 50	7,500 00	
Dayton, O., 5s, 1917, Paving.....	15,000 00	17,175 00	15,000 00	
Delaware, O., 6s, 1896-7, Pub. Hall,	6,000 00	6,030 00	6,000 00	
Des Moines, Ia., 6s, 1896, Imp.....	671 60	671 60	671 60	
Dubuque, Ia., 6s, 1897-1902, Fund.	17,000 00	17,955 00	17,000 00	

BANGOR SAVINGS BANK—CONTINUED.

RESOURCES.

City of	Public Funds Owned.	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
	Duluth, Minn., 5s, 1923, Ind. Sch. D.	\$ 9,000 00	\$10,485 00	\$ 8,865 00	
	East Liverpool, O., 5s, 1920-33, Bd. Ed	30,000 00	32,400 00	30,000 00	
	East Liverpool, O., 5s, 1920, Water	20,000 00	21,500 00	19,900 00	
	East Saginaw, Mich., 5s, 1897, Sew.	5,000 00	5,025 00	4,900 00	
	Eau Claire, Wis., 6s, 1903, Bridge.	20,000 00	22,200 00	20,000 00	
	Eau Claire, Wis., 4½s, 1909, Fund.	18,000 00	18,630 00	18,000 00	
	Elgin, Ill., 5s, 1906, School Dist ..	10,000 00	10,600 00	10,000 00	
	Emporia, Kan., 7s, 1897, Int. Imp.	681 10	681 10	681 10	
	Evansville, Ind., 5s, 1912, Fund ..	1,000 00	1,085 00	1,000 00	
	Evansville, Ind., 4s, 1912, Fund ..	22,000 00	21,340 00	22,000 00	
	Greenville, O., 6s, 1896-1901, Refund	23,000 00	23,690 00	23,000 00	
	Huntington, Ind., 6s, 1904, Opt., Sch	6,000 00	6,540 00	6,000 00	
	Hutchinson, Kan., 6s, 1909, Bd. Ed.	10,000 00	10,950 00	10,000 00	
	Jackson, Mich., 5s, 1901-3, Paving	15,000 00	15,750 00	15,000 00	
	Janesville, Wis., 5s, 1904-11, School	31,000 00	32,860 00	31,000 00	
	Kankakee, Ill., 6s, 1900-1, Sewer ..	5,000 00	5,300 00	5,000 00	
	Kankakee, Ill., 5s, 1900-3, School.	8,000 00	8,200 00	8,000 00	
	Kansas City, Kan., 7s, 1897-8, Imp.	9,000 00	9,355 00	9,000 00	
	Kansas City, Kan., 6s, 1897-1900, Imp	17,500 00	18,052 50	17,500 00	
	Kokomo, Ind., 6s, 1896-1900, Imp.	4,776 60	4,892 27	4,776 60	
	Lake View, Ill., 5s, 1896, Opt., Sch.	16,000 00	16,000 00	16,000 00	
	Lima, O., 5s, 1910, Water	25,000 00	26,625 00	25,000 00	
	Mansfield, O., 5s, 1900-4, Water ...	25,000 00	25,875 00	25,000 00	
	Manistee, Mich., 5s, 1901-5, Pub. Imp	15,000 00	15,450 00	15,000 00	
	Marinette, Wis., 5s, 1897-1901, Sch.	7,000 00	7,140 00	7,000 00	
	Marion, Ind., 6s, 1898-1902, School	7,000 00	7,175 00	7,000 00	
	Marion, Ind., 6s, 1896-1900, Imp ..	10,530 00	10,653 40	10,530 00	
	Menominee, Mich., 6s, 1s, 1897, Bdg.	1,000 00	1,010 00	1,000 00	
	Minneapolis, Minn., 4s, 1917, Munc	100,000 00	103,500 00	100,000 00	
	New Albany, Ind., 5s, 1915, Refund	20,000 00	22,500 00	20,000 00	
	Newark, O., 5s, 1897-8, St. Imp. ...	5,000 00	5,025 00	5,000 00	
	Newark, O., 5s, 1901, Refund	10,000 00	10,200 00	10,000 00	
	Omaha, Neb., 6s, 1896, Paving	2,000 00	2,000 00	2,000 00	
	Portsmouth, O., 6s, 1897-8, St. Imp.	13,000 00	13,130 00	13,000 00	
	Port Huron, Mich., 5s, 1911, Sew.	4,000 00	4,280 00	4,000 00	
	Port Huron, Mich., 5s, 1896, Paving,	7,000 00	7,000 00	7,000 00	
	Port Huron, Mich., 5s, 1899-1916, Fund	25,000 00	26,025 00	23,988 20	
	Richmond, Ind., 6s, 1897-1900, Imp.	400 00	414 00	400 00	
	St. Paul, Minn., 4s, 1912, Water ...	32,000 00	32,960 00	32,000 00	
	St. Paul, Minn., 4½s, 1917, C.H. & C.H.	30,000 00	33,300 00	30,000 00	
	Sandusky, Ohio, 5s, 1897-1900, Wharves, etc	6,000 00	6,120 00	6,000 00	
	Sault Ste. Marie, Mich., 6s, 1897, Munc	3,000 00	3,015 00	3,000 00	
	Sioux City, Ia., 6s, 1894-9, Imp ...	15,000 00	15,345 00	15,000 00	
	Sioux City, Ia., 6s, 1900-1, Refund. Imp	2,000 00	2,150 00	2,000 00	
	Sioux City, Ia., 6s, 1899, Opt., Water	9,000 00	9,450 00	9,000 00	
	Sioux City, Ia., 6s, 1906, Opt., Fund.	7,000 00	8,050 00	7,000 00	
	Sioux City, Ia., 4½s, 1902, Ind. S.D.	25,000 00	25,625 00	24,750 00	
	South Bend, Ind., 6s, 1896-1901, Imp.	14,000 00	14,585 00	14,000 00	
	South Omaha, Neb., 7s, 1896-8, Pav.	6,000 00	6,037 50	6,000 00	
	Stillwater, Minn., 5s, 1906-11, Perm. Imp	14,000 00	14,770 00	14,000 00	
	Tiffin, O., 6s, 1902-8, Park	30,000 00	32,700 00	30,000 00	
	Toledo, O., 5s, 1896-9, St. Imp	4,550 00	4,595 50	4,550 00	
	Topeka, Kan., 6s, 1897-9, Int. Imp.	10,000 00	10,200 00	10,000 00	
	Wausau, Wis., 5s, 1905, Water ...	20,000 00	20,700 00	20,000 00	
	West Bay City, Mich., 5s, 1920, Sch.	45,000 00	48,150 00	45,000 00	
	Wichita, Kan., 7s, 1897-1900, Int. Imp	1,692 88	1,777 52	1,692 88	
	Winona, Minn., 5s, 1897, Fund ...	2,000 00	2,010 00	2,000 00	
Township of	Capital, Ill., 4s, 1911, Fund	16,000 00	16,000 00	15,200 00	
Total public funds out of New England		1,302,591 18		1,299,844 38	

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>
Bangor & Aroostook, 5s, 1943	\$ 50,000 00	\$ 50,000 00	\$ 48,812 50	
Bangor & Piscataquis, 1st Mort., 5s, 1913...	100,000 00	100,000 00	100,000 00	
Black Rocks & Salisbury Beach, 5s, 1911...	10,000 00	10,000 00	9,750 00	
Maine Central Consolidated, 7s, 1912	2,000 00	2,700 00	2,000 00	
Maine Central & European & North American, 4s, 1933.....	53,000 00	53,520 00	50,747 50	
Naumkeag Street, 1st Mort., 5s, 1910.....	30,000 00	30,000 00	29,250 00	
Newburyport & Amesbury Street, 5s, 1912,	20,000 00	20,000 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	27,500 00	25,000 00	
Total railroad bonds of New England. . .	315,000 00			\$509,460 00
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1995.....	3,500 00	2,800 00	5,000 00	
Atchison, Topeka & Santa Fe, Gen. Mort., Scrip	250 00	200 00	-	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995,	2,000 00	800 00	3,250 00	
Buffalo Street, N. Y., 5s, 1931.....	29,000 00	30,450 00	28,385 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	10,000 00	19,800 00	
Des Moines Street, Ia., 6s, 1919	20,000 00	21,200 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937....	25,000 00	24,000 00	24,200 00	
Evansville & Indianapolis, 6s, 1926	25,000 00	21,250 00	25,000 00	
Flint & Pere Marquette, 5s, 1939	45,000 00	40,500 00	41,400 00	
Grand Avenue, Kansas City, 1st Mort., 5s, 1908	25,000 00	24,375 00	23,750 00	
Grand Rapids Street, Mich., 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	25,000 00	24,450 00	
Muskegon Street, Mich., 1st Mort., 6s, 1911	10,000 00	7,500 00	10,000 00	
New York & Rockaway Beach, 5, 1927	29,000 00	29,000 00	29,000 00	
New York Central & Hudson River, 7s, 1903,	35,000 00	42,000 00	35,000 00	
North Chicago Street, 5s, 1906.....	42,000 00	42,840 00	42,000 00	
Scranton Passenger, Pa., 6s, 1920	30,000 00	33,000 00	30,000 00	
Superior Rapid Trans., Wis., 1st Mort., 6s, 1912	25,000 00	21,250 00	25,000 00	
St. Louis Railroad Co., Mo., 1st Mort., 5s, 1910	25,000 00	25,000 00	24,500 00	
Toledo Consolidated Street, O., 5s, 1909....	28,000 00	26,880 00	28,000 00	
Trenton Passenger, N. J., 1st Mort., 6s, 1931	20,000 00	21,600 00	20,000 00	
Youngstown Street, O., 1st Mort., 6s, 1911..	20,000 00	20,000 00	20,000 00	
Zanesville Street, O., 1st Mort., 6s, 1911....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England..	518,750 00			518,735 00
<i>Corporation Bonds Owned.</i>				
Bath Iron Works, 5s, 1899	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Company, 5s, 1898..	39,000 00	39,000 00	39,000 00	
New England Mort. Security Co., 5s, 1902 ..	10,000 00	10,000 00	10,000 00	
Presque Isle Lodge No. 89, I. O. O. F., 6s, 1966	5,000 00	5,000 00	5,000 00	
Union Water Power Company, 5s, 1904.....	20,000 00	20,000 00	20,000 00	
Webster Paper Company, 6s, 1899	18,000 00	18,000 00	18,000 00	
Total corporation bonds owned	102,000 00			102,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe	4,520 00	678 00	-	
European & North American	68,200 00	85,250 00	68,200 00	
Total railroad stock owned.....	72,720 00			68,200 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor	3,000 00	5,250 00	3,000 00	
Windsor Company, North Adams, Mass....	5,706 00	5,706 00	5,706 00	
Total corporation stock owned.	8,706 00			8,706 00

BANGOR 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>
First National Bank, Bangor	\$ 3,000 00	\$ 4,200 00	\$ 3,000 00	
First National Bank, Portland	11,300 00	11,865 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	1,485 00	1,100 00	
Total national bank stock of Maine	25,400 00			\$25,400 00
National Bank of Redemption, Boston	4,500 00	5,400 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
Territory of Utah		1,000 00	1,000 00	
City of Ashland, Wis.		10,000 00	10,000 00	
City of Bangor		4,600 00	4,600 00	
City of Cincinnati, O.		1,000 00	1,000 00	
City of Eureka, Kan		1,000 00	1,000 00	
City of Omaha, Neb		3,700 00	3,700 00	21,300 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook, 1st Mort		20,500 00	20,500 00	
Bangor & Aroostook, 2d Mort.		25,000 00	25,000 00	
Bangor and Katahdin Iron Works		500 00	500 00	
Burlington and Missouri River		2,000 00	2,000 00	
Flint and Pere Marquette		25,000 00	25,000 00	
Lincoln Street, Neb		984 13	984 13	
Maine Central		500 00	500 00	
Omaha Street, Neb.		1,000 00	1,000 00	75,484 13
<i>Loans on Corporation Bonds.</i>				
Con. Home Supply Ditch and Reservoir Co., Col.		1,200 00	1,200 00	
Stillwater Water Company, Minn		1,000 00	1,000 00	
Washington Water Company, Spokane Falls		10,000 00	10,000 00	12,200 00
<i>Loans on Corporation Stock.</i>				
American Shot and Lead Company, Chicago		30,000 00	30,000 00	
Bodwell Granite Company, Rockland		13,000 00	13,000 00	
Bodwell Water Power Company, Bangor		500 00	500 00	
Central Market House, Bangor		2,000 00	2,000 00	
C. H. Nelson Lumber Company, St. Paul, Minn		7,300 00	7,300 00	
Cobb Line Company, Rockland		12,000 00	12,000 00	
Eastern Manufacturing Company, Bangor		15,000 00	15,000 00	
Lockwood Manufacturing Company		1,000 00	1,000 00	
Morse and Company, Bangor		3,000 00	3,000 00	
Orono Pulp and Paper Company		2,000 00	2,000 00	
Sawyer Boot and Shoe Company, Bangor		20,000 00	20,000 00	
West Cove Grain Company, Greenville		5,000 00	5,000 00	
Webster Paper Company, Orono		10,000 00	10,000 00	120,800 00
<i>Loans on National Bank Stock.</i>				
Faneuil Hall National Bank, Boston		850 00	850 00	
First National Bank, Bangor		1,600 00	1,600 00	
First National Bank, Ellsworth		2,800 00	2,800 00	
First National Bank, Leavenworth, Kan.		6,000 00	6,000 00	
Kenduskeag National Bank, Bangor		5,000 00	5,000 00	
Second National Bank, Bangor		1,177 82	1,177 82	17,427 82
<i>Loans on Other Bank Stock.</i>				
Bar Harbor Banking and 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 Bangor		15,000 00	15,000 00	
City of Boston, Mass		25,000 00	25,000 00	
Town of Kingman		3,079 69	3,079 69	43,079 69
Loans on European and North American R. R. stock,		900 00	900 00	
Loan to First Congregational Parish, Bangor		200 00	200 00	
Loan on Bangor Savings Bank book		225 00	225 00	
Loans on mortgages of real estate		237,151 78	237,151 78	238,476 78

BANGOR SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment	\$55,644 36	\$55,644 36	
Real estate, foreclosure	30,655 51	30,655 51	\$86,299 87
Expense account	-	339 88	339 88
Cash on deposit.....	103,052 53	103,052 53	
Cash on hand	2,619 45	2,619 45	105,671 98
Unpaid accrued interest.....	48,283 19		3,399,125 53
Due depositors, earned dividend and accrued State tax	3,580,041 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$409,531 09		

BATH SAVINGS INSTITUTION—BATH.

JULY 23, 1896.

MILTON S. BRIRY, PRESIDENT.

WILLIAM J. SHAW, TREASURER.

HENRY F. PALMER, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$3,533,210 26
Reserve fund.....	162,777 99
Undivided profits	44,243 85
	\$3,740,232 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Reg., 5s, 1904	\$50,000 00	\$55,250 00	\$50,000 00	\$50,000 00
County of Cass, Ind., 6s, 1896-9, Ditch.....	5,968 89	6,118 11	5,968 89	
Grant, Ind., 6s, 1896-1902, Road...	6,000 00	6,300 00	6,000 00	
Greene, Ind., 6s, 1896-9, Road	4,500 00	4,612 50	4,500 00	
Greene, Ind., 6s, 1898-1903, Ditch.	10,500 00	11,235 00	10,500 00	
Huntington, Ind., 6s, 1896-8, Road,	6,000 00	6,090 00	6,000 00	
Jackson, Ind., 6s, 1897-9, Road ...	3,400 00	3,519 00	3,400 00	
Mercer, O., 6s, 1897-8, Road Imp.,	2,000 00	2,050 00	2,000 00	
Stark, O., 5s, 1905-6, Refund. . . .	12,000 00	12,840 00	12,000 00	
Wells, Ind., 6s, 1897-9, Gravel Rd.	17,000 00	17,510 00	17,000 00	
Wyandotte, Kan., 6s, 1903, Bridge	5,000 00	5,525 00	5,000 00	
City of Anderson, Ind., 6s, 1901-2, Sewer,	4,000 00	4,340 00	4,000 00	
Anderson, Ind., 6s, 1897-1901, St.				
Imp.	9,000 00	9,450 00	9,000 00	
Arkansas City, Kan., 6s, 1910, Sch.	5,000 00	5,250 00	5,000 00	
Ashland, Wis., 6s, 1899, Opt., City				
Imp.	10,670 94	11,204 49	10,670 94	
Beatrice, Neb., 6s, 1910, Paving				
and Sewer	20,500 00	22,550 00	20,500 00	
Beardstown, Ill., 5s, 1897, Fund..	500 00	502 50	500 00	
Cincinnati, O., 7-3-10s, 1902, R.R. Aid	37,000 00	44,050 00	37,000 00	
Cincinnati, O., 7s, 1904, Float Debt	10,000 00	12,250 00	10,000 00	
Clinton, Ia., 6s, 1897, Imp.	2,500 00	2,550 00	2,500 00	
Council Bluffs, Ia., 6s, 1896-9, Imp.	13,200 00	13,530 00	13,200 00	
Delaware, O., 6s, 1896-7, Pub. Hall,	4,000 00	4,010 00	4,000 00	
East Liverpool, O., 5s, 1900, Opt..				
Water	10,000 00	10,200 00	10,000 00	
Hastings, Neb., 6s, 1898-1900, Pav.	10,000 00	10,350 00	10,000 00	
Hutchinson, Kan., 6s, 1909, Ed. . .	10,000 00	10,900 00	10,000 00	
Ishpeming, Mich., 6s, 1897, Sewer	2,000 00	2,030 00	2,000 00	
Joplin, Mo., 6s, 1902, Opt., Sch. D.	8,000 00	8,720 00	8,000 00	
Kansas City, Kan., 7s, 1898, Int. In.	2,500 00	2,612 50	2,500 00	
Kansas City, Kan., 7s, 1896-9, Int.				
Imp.	7,000 00	7,245 00	7,000 00	
Kokomo, Ind., 6s, 1896-1903, St. In.	8,457 00	8,879 85	8,457 00	
Lincoln, Neb., 6s, 1902-4, Water..	25,000 00	27,250 00	25,000 00	
Marion, Ind., 6s, 1897-1901, Water,	10,000 00	10,400 00	10,000 00	
Muncie, Ind., 6s, 1896-7, City Imp.,	1,000 00	1,005 00	1,000 00	
Muncie, Ind., 6s, 1897-1902, St. Imp.	6,000 00	6,330 00	6,000 00	
Muncie, Ind., 6s, 1896, Sewer	1,000 00	1,000 00	1,000 00	
Nebraska City, Neb., 6s, 1908, Pav.	5,000 00	5,825 00	5,000 00	
Nebraska City, Neb., 6s, 1909,				
School District	20,000 00	23,500 00	20,000 00	
Nebraska City, Neb., 7s, 1898, Pav.	5,000 00	5,250 00	5,000 00	
Piqua, O., 6s, 1909, Refund	25,000 00	29,000 00	25,000 00	
Port Huron, Mich., 5s, 1902,				
Refund	5,000 00	5,225 00	5,000 00	
Richmond, Ind., 6s, 1901-2, St. Imp.	1,000 00	1,080 00	1,000 00	
Richmond, Ind., 6s, 1902-3, Sewer	2,000 00	2,180 00	2,000 00	
Sioux City, Ia., 6s, 1896, Dist. Imp.	7,500 00	7,500 00	7,500 00	
Sioux City, Ia., 6s, 1909, City Imp.	2,000 00	2,400 00	2,000 00	
Sioux City, Ia., 6s, 1899-1900,				
Refund	7,500 00	7,987 50	7,425 00	

BATH SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of South Bend, Ind., 6s, 1897-1909, Sew.	\$8,000 00	\$8,920 00	\$8,000 00	
Superior, Wis., 6s, 1897-8, St. Imp.	11,741 69	11,976 52	11,616 69	
Superior, Wis., 6s, 1896, Opt., Sew.	640 81	640 81	640 81	
Toledo, O., 7 3-10s, 1900, Sp. Munc.	17,000 00	19,640 00	17,000 00	
Topeka, Kan., 6s, 1897 9, Int. Imp.	9,500 00	9,785 00	9,500 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	23,100 00	22,000 00	
Total public funds out of New England.....	438,579 33			\$438,379 33
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	20,000 00	19,318 75	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,460 00	
Consolidated Railroad of Vermont, 5s, 1913,	100,000 00	60,000 00	100,000 00	
Eastern, 6s, 1906.....	25,000 00	29,750 00	25,000 00	
Haverhill & Amesbury, 5s, 1912.....	36,000 00	36,000 00	36,000 00	
Kennebec Central, 6s, 1910.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	20,000 00	21,400 00	20,000 00	
Lime Rock, 5s, 1908.....	25,000 00	26,250 00	25,000 00	
Maine Central, 5s, 1923.....	15,000 00	16,350 00	15,000 00	
Maine Central, 4 1/2s, 1905.....	5,000 00	5,050 00	5,000 00	
Maine Central, 7s, 1912.....	49,000 00	66,150 00	49,000 00	
Newburyport & Amesbury, 5s, 1912.....	15,000 00	15,000 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	37,100 00	35,000 00	
Somerset, 5s, 1917.....	30,000 00	30,000 00	30,000 00	
South Middlesex, 5s, 1915.....	10,000 00	10,000 00	9,800 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.....	499,000 00			496,828 75
Akron Street, O., 6s, 1908.....	35,000 00	35,000 00	35,000 00	
Anderson Electric Street, Ind., 6s, 1912....	5,000 00	5,000 00	5,000 00	
Atchison, Topeka & Santa Fe, Gen. Mort.,				
4s, 1995.....	9,500 00	7,600 00	7,600 00	
Atchison, Topeka & Santa Fe, Gen. Mort.				
Scrip.....	250 00	200 00	198 75	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	5,000 00	2,250 00	2,300 00	
Atchison, Topeka & Santa Fe, Adj. Scrip.....	200 00	90 00	90 00	
Allentown & Bethlehem, Rapid Tran., 6s, 1911	10,000 00	10,800 00	10,000 00	
Bellaire, Bridgeport & Martin's Ferry, 6s, 1913	10,000 00	10,300 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	10,500 00	10,000 00	
Bay Cities Consolidated, Mich., 6s, 1918....	5,000 00	5,000 00	5,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903....	33,000 00	35,310 00	33,000 00	
Buffalo Street, N. Y., 5s, 1931.....	40,000 00	42,800 00	40,000 00	
Binghamton Street, N. Y., 6s, 1910.....	5,000 00	5,250 00	5,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	56,000 00	59,360 00	56,000 00	
Canton Street, O., 6s, 1910.....	35,000 00	36,050 00	35,000 00	
Cass Av. and Fair Grounds, Chicago, 5s, 1912	5,000 00	4,950 00	4,850 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	30,000 00	50,000 00	
Chicago & West Michigan, Coupon Scrip,				
1904-5.....	2,500 00	1,500 00	2,500 00	
Cincinnati, Dayton & Ironton, 5s, 1941....	5,000 00	5,500 00	4,875 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,200 00	9,750 00	
Columbus Street, O., 5s, 1932.....	5,000 00	5,000 00	4,862 50	
Davenport, Ia., Street, 6s, 1910.....	5,000 00	5,000 00	4,900 00	
Davenport & Rock Island, 6s, 1910-11.....	25,000 00	23,750 00	25,000 00	
Des Moines Street, Ia., 6s, 1904-15.....	35,000 00	36,750 00	35,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	10,000 00	10,000 00	
East Liverpool & Wellsville St. O., 6s, 1912..	10,000 00	7,500 00	9,850 00	
Eau Claire St. Ry. Lt. & Pow. Co., Wis., 6s, 1916	25,000 00	12,500 00	24,850 00	
Electric Ry. Lt. & Power Co., of Sedalia,				
Mo., 6s, 1912.....	5,000 00	5,000 00	4,950 00	
Grand Avenue Cable, Kansas City, 5s, 1908..	40,000 00	39,000 00	40,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	50,000 00	52,500 00	50,000 00	
Jackson Street, Mich., 6s, 1911.....	10,000 00	10,000 00	10,000 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>
Jamestown Street, N. Y., 6s, 1923.....	\$15,000 00	\$15,450 00	\$15,000 00	
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,000 00	10,000 00	
Kanawha & Michigan, 4s, 1990.....	10,000 00	8,250 00	8,250 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	46,000 00	50,000 00	
Kansas City Belt Line, 6s, 1916.....	40,000 00	41,600 00	40,000 00	
Lafayette Street, Ind., 6s, 1900.....	10,000 00	10,200 00	10,000 00	
Lake Shore & Michigan Southern, 7s, 1900,	30,000 00	34,200 00	30,000 00	
Lexington Street, Ky., 6s, 1906-14.....	15,000 00	15,000 00	14,800 00	
Madison City Railway, Wis., 6s, 1922.....	10,000 00	7,500 00	9,850 00	
Michigan Central, 7s, 1902.....	20,000 00	23,600 00	20,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	25,000 00	24,500 00	24,200 00	
Muskegon Railway, Mich., 6s, 1911.....	10,000 00	7,500 00	9,900 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,200 00	4,700 00	
Northern Pacific, 6s, 1921.....	24,000 00	27,720 00	24,000 00	
Ogdensburg & Lake Champlain, 6s, 1920....	12,000 00	12,000 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	49,000 00	48,500 00	
Ottumwa Electric, Ia., 6s, 1912.....	10,000 00	10,000 00	9,900 00	
Patterson, New Jersey, Ry. Co., 6s, 1931....	20,000 00	20,000 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918....	13,000 00	13,650 00	13,000 00	
Portsmouth, O., Street, 6s, 1913.....	15,000 00	15,000 00	14,700 00	
Rochester Railway Company, N. Y., 5s, 1930	10,000 00	10,200 00	9,475 00	
Saginaw Union Street, Mich., 6s, 1911.....	15,000 00	15,000 00	15,000 00	
Scranton Passenger, Pa., 6s, 1920.....	37,000 00	40,700 00	37,000 00	
South Side Railway, Cleveland, 6s, 1903....	10,000 00	10,300 00	10,000 00	
Southern Railway Co., St. Louis, 6s, 1904....	10,000 00	10,700 00	10,000 00	
Springfield Railway Company, Mo., 6s, 1933	11,000 00	11,600 00	11,000 00	
St. Paul Street, Minn., 5s, 1937.....	15,000 00	13,875 00	15,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	25,000 00	21,250 00	24,900 00	
Syracuse Street, N. Y., 5s, 1920.....	24,000 00	14,400 00	22,900 00	
Terre Haute Electric Railway, Ind., 6s, 1914	20,000 00	21,000 00	19,675 00	
Toledo, O., Consolidated, 5s, 1909.....	20,000 00	19,200 00	19,500 00	
Trenton Passenger, N. J., 6s, 1920.....	10,000 00	10,800 00	10,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918	25,000 00	11,250 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	19,600 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	13,950 00	13,500 00	
Youngstown Street, O., 6s, 1911.....	34,000 00	34,000 00	34,000 00	
Zanesville Street, O., 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.	1,315,450 00			1,299,701 25
<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, N. H., 5s, 1912,	5,000 00	5,000 00	5,000 00	
Brunswick Electric Light and Power Com- pany, 6s, 1912.....	7,000 00	7,000 00	7,000 00	
Bar Harbor Water Company, 5s, 1909.....	10,000 00	11,000 00	10,000 00	
Con. Electric Light Co., Portland, 5s, 1906,	20,000 00	20,000 00	19,500 00	
Continental Mills, Lewiston, 6s, 1903.....	10,000 00	10,000 00	10,000 00	
Denver Union Water Company, 5s, 1914....	61,200 00	56,304 00	53,844 00	
Denver Union Water Company, Scrip.....	50 00	46 00	50 00	
Eau Claire Water Company, 6s, 1915.....	12,000 00	12,000 00	12,000 00	
Frontier Water Co., Fort Fairfield, 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 Elec. Light Co., 6s, 1909	5,000 00	5,000 00	4,950 00	
Maine Water Company, 5s, 1931.....	15,000 00	15,000 00	14,830 00	
Maine & New Hampshire Granite Com- pany, 5s, 1912.....	5,000 00	5,000 00	4,950 00	
Municipal Security Company, 5s, 1901-2....	15,000 00	15,000 00	15,000 00	
Oshkosh Water Works, Wis., 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.....	247,250 00			239,194 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe Preferred..	10,100 00	2,525 00	2,626 00	
Atchison, Topeka & Santa Fe Stock, Scrip	70 00	17 50	17 50	
Boston & Maine.....	29,500 00	48,675 00	29,500 00	
Burlington, Cedar Rapids & Northern.....	10,000 00	7,200 00	10,000 00	

BATH SAVINGS INSTITUTION—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>
Chicago & Alton, Common	\$71,900 00	\$114,321 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	26,166 00	26,700 00	
Illinois Central (leased line)	3,400 00	3,400 00	3,400 00	
Total railroad stock owned.....	160,670 00			\$153,143 50
<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	1,120 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	7,287 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 00	9,200 00	
First National Bank, Bangor	5,100 00	7,140 00	5,100 00	
First National Bank, Damariscotta	1,500 00	1,500 00	1,500 00	
First National Bank, Portland.....	25,000 00	26,250 00	25,000 00	
Lincoln National Bank, Bath	6,000 00	6,000 00	6,000 00	
Marine National Bank, Bath.....	4,000 00	5,100 00	4,000 00	
National Shoe and Leather Bank, Auburn,	5,300 00	5,300 00	5,300 00	
Portland National Bank, Portland	5,000 00	5,375 00	5,000 00	
South Berwick National Bank, S. Berwick,	2,000 00	2,600 00	2,000 00	
Veazie National Bank, Bangor.....	5,000 00	6,000 00	5,000 00	
Total national bank stock of Maine....	79,800 00			79,800 00
Globe National Bank, Boston.....	1,500 00	1,350 00	1,500 00	
National Hide and Leather Bank, Boston..	10,000 00	10,600 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		1,500 00	1,500 00	
Chicago, Burlington and Quincy.....		2,000 00	2,000 00	
Current River.....		1,000 00	1,000 00	
Kansas City, Fort Scott and Gulf		1,000 00	1,000 00	
Maine Central.....		6,000 00	6,000 00	
Mexican Central		5,000 00	5,000 00	
Rumford Falls and Rangeley Lakes.....		10,000 00	10,000 00	
St. Joseph Traction and Lighting Company		23,315 91	23,315 91	
				49,815 91
<i>Loans on Corporation Bonds.</i>				
Bath Gas and Electric Company		9,000 00	9,000 00	
Bennington Water Company, Vt		10,000 00	10,000 00	
Crystal Water Company, Staten Island		7,000 00	7,000 00	
Hoosick Falls Water Power and Light Co., N. Y		2,100 00	2,100 00	
Maine Water Company, Gardiner		18,000 00	18,000 00	
Fejepsco Water Company, Brunswick.....		6,000 00	6,000 00	
				52,100 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company.....	13,700 00		13,700 00	
Bath Iron Works	4,000 00		4,000 00	
Bemis Park, Omaha, Neb	49,900 00		49,900 00	
Camden and Rockland Water Company	3,300 00		3,300 00	
Chicago, New York and Boston Refrigerator Co	11,000 00		11,000 00	
Consolidated Ice Company, N. Y	25,000 00		25,000 00	
Eastern Steamboat Company.....	3,000 00		3,000 00	
Kennebec Steamboat Company	500 00		500 00	
Knickerbocker Steam Towage Company, Bath	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	1,700 00		1,700 00	
Maine Telegraph Company	1,525 00		1,525 00	
New York Real Estate Association.....	5,000 00		5,000 00	
Providence Building Company, R. I	3,000 00		3,000 00	

BATH SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
South Omaha Land Company, Neb.....	\$ 34,500 00	\$ 34,500 00	
Union Stock Yards Company, Omaha, Neb	109,000 00	109,000 00	
Westinghouse Air Brake Company.....	45,000 00	45,000 00	
Worumbo Manufacturing Company, Lisbon Falls...	12,600 00	12,600 00	\$333,225 00
<i>Loans on Railroad Stock.</i>			
Atchison, Topeka and Santa Fe....	1,000 00	1,000 00	
Boston and Maine.	25,000 00	25,000 00	
Hereford	8,000 00	8,000 00	
Maine Central	14,000 00	14,000 00	48,000 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Bath.....	7,500 00	7,500 00	
First National Bank, Omaha, Neb	19,350 00	19,350 00	
Richmond National Bank, Richmond	3,089 18	3,089 18	
South Omaha National Bank, Neb.....	3,500 00	3,500 00	33,439 18
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank, Augusta.	1,675 00	1,675 00	
Bath Savings Institution	2,500 00	2,500 00	4,175 00
<i>Loans to Corporations.</i>			
Knickerbocker Steam Towing Co., Bath (endorsed)	25,000 00	25,000 00	
Morse Transportation Co., New York (endorsed)...	20,000 00	20,000 00	
Sagadahoc Real Estate Association, Bath	15,000 00	15,000 00	60,000 00
Loan on Maricopa Loan and Trust Co., stock, Arizona	520 00	520 00	
Loan to town of Phippsburg.	600 00	600 00	
Loans on vessel property	34,691 18	34,691 18	
Loans on personal property	550 00	550 00	
Loans on mortgages of real estate	211,650 62	211,650 62	248,011 80
Real estate, investment	15,000 00	15,000 00	15,000 00
Premium account.....	-	4,769 54	
Expense account.....	-	2,062 11	6,831 65
Cash on deposit	59,714 00	59,714 00	
Cash on hand	3,982 36	3,982 36	63,696 36
Unpaid accrued interest.....	52,939 30		3,740,232 10
Due depositors, earned dividend and accrued State tax	3,867,473 33		
	3,548,180 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$319,292 84		

BELFAST SAVINGS BANK—BELFAST.

OCTOBER 8, 1896.

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

LIABILITIES.

Deposits	\$1,064,597 94
Reserve fund	55,000 00
Undivided profits	19,446 40
	\$1,139,044 34

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	\$53,750 00	\$50,000 00	
United States, Coupon, 4s, 1925.....	30,000 00	34,950 00	30,000 00	
United States, Reg., 4s, 1923.....	20,000 00	23,300 00	20,000 00	
United States, Reg., 5s, 1904.....	20,000 00	22,200 00	20,000 00	
United States, Coupon, 5s, 1904.....	30,000 00	33,300 00	30,000 00	
Total United States bonds owned.....	150,000 00			\$150,000 00
District of Columbia, 7s, 1901, Water.....	50,000 00	57,000 00	50,000 00	50,000 00
City of Belfast, 6s, 1898.....	4,000 00	4,160 00	4,000 00	
Clinton Gore, 6s, 1900	500 00	500 00	500 00	
Total public funds of Maine.....	4,500 00			4,500 00
City of Boston, Reg., 4s, 1899.....	20,000 00	20,200 00	20,000 00	
City of West Haven, Conn., 4 1-2s, 1909, Sch.	5,000 00	5,250 00	5,000 00	
Total public funds of New England.....	25,000 00			25,000 00
County of Franklin, O., 6s, 1897-8, Gen. Fund	5,000 00	5,125 00	5,000 00	
Hardin, O., 6s, 1897-8, Pike.....	10,000 00	10,250 00	10,000 00	
Jackson, Ind., 5s, 1897, Refund..	5,000 00	5,025 00	5,000 00	
Mercer, O., 5s, 1898-9, Ditch.....	6,000 00	6,120 00	6,000 00	
Montgomery, O., 5s, 1897, Infir'y.	5,000 00	5,025 00	5,000 00	
Summit, O., 5s, 1897-8, Bridge...	4,000 00	4,040 00	4,000 00	
City of Ashland, Wis., 6s, 1899, Opt., St. Im.	15,000 00	15,675 00	15,000 00	
Canton, O., 5s, 1896-7, St. Imp. ...	3,000 00	3,015 00	3,000 00	
Cincinnati, O., 6s, 1909, Munc. ...	5,000 00	6,150 00	5,000 00	
Columbus, O., 6s, 1905, Imp.....	5,000 00	5,500 00	5,000 00	
Defiance, O., 5s, 1897-8, St. Imp..	3,000 00	3,015 00	3,000 00	
East Liverpool, O., 5s, 1914, Opt				
Funding	5,000 00	5,300 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Springfield, O., 6s, 1897-1900, St. Im.	4,178 00	4,386 90	4,178 00	
Sioux City, Ia., 4 1-2s, 1899, Ind. S. D.	5,000 00	5,050 00	5,000 00	
Toledo, O., 5s, 1897-9 St. Imp.....	8,500 00	8,670 00	8,500 00	
West Bay City, Mich., 5s, 1925, Fund	10,000 00	11,000 00	10,000 00	
Total public funds out of New England...	103,678 00			103,678 00
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, 4s, 1921.....	45,000 00	45,000 00	45,000 00	
Maine Central, 5s, 1923.....	9,000 00	9,810 00	9,000 00	
Maine Central, 7s, 1912.....	12,000 00	16,200 00	12,000 00	
Portland & Ogdensburg, 5s, 1905.....	5,000 00	5,225 00	5,000 00	
Total railroad bonds of Maine.....	71,000 00			71,000 00
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1995.....	12,000 00	9,600 00	12,000 00	
Atchison, Topeka & Santa Fe, A. G. J., 4s, 1995	6,500 00	2,600 00	4,000 00	
Burlington & Missouri River, 6s, 1918.....	4,000 00	4,640 00	4,000 00	
Cedar Rapids & Missouri River, 7s, 1916 ...	9,500 00	12,825 00	9,500 00	
Central Pacific, 6s, 1898	4,000 00	4,120 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>
Chicago, Burlington & Quincy, 4s, 1919.....	\$10,000 00	\$ 9,600 00	\$10,000 00	
Chicago, Burlington & Quincy, 4s, 1921.....	10,000 00	8,900 00	10,000 00	
Chicago, Burlington & Quincy, 5s, 1901.....	12,000 00	12,480 00	12,000 00	
Chicago, Burlington & Northern, 5s, 1926....	10,000 00	10,500 00	10,000 00	
Chicago, Milwaukee & St. Paul, 7s, 1905....	10,000 00	12,900 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	6,000 00	10,000 00	
Columbus Street Railway, O., 5s, 1909.....	15,000 00	15,000 00	15,000 00	
Eastern Railroad, 6s, 1906.....	12,000 00	14,280 00	12,000 00	
Fitchburg, 4 1-2s, 1897.....	20,000 00	20,200 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	14,700 00	14,000 00	
Iowa Falls & Sioux City, 7s, 1917.....	5,000 00	6,450 00	5,000 00	
Jackson, Lansing & Saginaw, 5s, 1901.....	5,000 00	5,175 00	5,000 00	
Kansas City Cable, 5s, 1897.....	15,000 00	15,000 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	10,000 00	10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	4,900 00	5,000 00	
Sioux City & Pacific, 6s, 1898.....	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of Maine.....	234,000 00			\$231,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Co., 4s, 1900.....	1,300 00	1,300 00	1,300 00	
Belfast Hotel Co., 4s, 1899.....	1,768 45	1,768 45	1,768 45	
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.....	48,068 45			48,068 45
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe, Preferred..	9,000 00	1,350 00	4,000 00	
Belfast and Moosehead Lake.....	3,000 00	3,750 00	3,000 00	
Total railroad stock owned.....	12,000 00			7,000 00
<i>Corporation Stock Owned.</i>				
Belfast Light & Power Company.....	22,500 00	22,500 00	22,500 00	22,500 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	10,710 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>Loans on Public Funds.</i>				
United States bonds.....		500 00	500 00	
County of Androscoggin.....		2,000 00	2,000 00	
City of Cairo, Ill.....		750 00	750 00	
City of Perryburg, O.....		300 00	300 00	
Village of Barrisville, O.....		100 00	100 00	3,650 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka and Santa Fe.....		2,998 55	2,998 55	
Belfast and Moosehead Lake.....		4,300 00	4,300 00	
Cambridge Street, Mass.....		3,000 00	3,000 00	
Cedar Rapids & Missouri River.....		4,500 00	4,500 00	
Chicago, Burlington & Northern.....		1,500 00	1,500 00	
Chicago, Burlington & Quincy.....		2,000 00	2,000 00	
Consolidated Terminal, Kansas City.....		400 00	400 00	
Consolidated of Vermont.....		775 00	775 00	
Evansville Street, Ind.....		3,200 00	3,200 00	
Jamestown Street, N Y.....		500 00	500 00	
Little Rock and Fort Smith.....		3,000 00	3,000 00	
Maine Central.....		26,000 00	26,000 00	
Sioux City and Pacific.....		4,000 00	4,000 00	
Wisconsin Central.....		1,000 00	1,100 00	57,273 55

BELFAST SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Althol Water Company, Mass.....	\$1,500 00	\$1,500 00	
Belfast Hotel Company.....	3,731 59	3,731 59	
Belfast Water Company.....	2,000 00	2,000 00	
Butte City Water Company, Mont.....	1,000 00	1,000 00	
Crystal Water Company, Staten Island.....	1,000 00	1,000 00	
Equitable Mortgage Company, New York.....	950 00	950 00	
Fort Smith Water Company, Ark.....	750 00	750 00	
Knox Gas and Electric Company.....	950 00	950 00	
Middlesex Fells Spring Co., Mass.....	10,000 00	10,000 00	
Paris Water Company, Ky.....	1,800 00	1,800 00	
Richmond Water and Light Company, Ky.....	400 00	400 00	
Waverly Woolen Company, Pittsfield.....	10,000 00	10,000 00	\$34,081 59
<i>Loans on Railroad Stock.</i>			
Atchison, Topeka and Santa Fe, Preferred.....	2,901 33	2,901 33	
Belfast and Moosehead Lake.....	12,450 00	12,450 00	
Chicago and Northwestern.....	2,825 00	2,825 00	18,176 33
<i>Loans on Corporation Stock.</i>			
Belfast Coliseum Company.....	900 00	900 00	
Belfast Loan and Building Association.....	700 00	700 00	
Little Androscoggin Water Power Company.....	800 00	800 00	
Masonic Temple Association, Belfast.....	1,300 00	1,300 00	
Real Estate Company, Belfast.....	1,350 00	1,350 00	5,050 00
Loans on Belfast National Bank stock.....	700 00	700 00	
Loan to County of Waldo.....	2,000 00	2,000 00	
Loans on warehouse keeper's receipts, leather, &c.....	21,000 00	21,000 00	
Loans on life insurance policies.....	2,500 00	2,500 00	
Loan on Belfast Savings Bank book.....	2,000 00	2,000 00	
Loans on personal property.....	2,682 81	2,682 81	
Loans on mortgages of real estate.....	97,820 00	97,820 00	128,702 81
Real estate, investment.....	10,000 00	7,500 00	
Real estate, foreclosure.....	6,000 00	6,000 00	13,500 00
Suspense account (secured by real estate attachm't)	8,119 56	8,119 56	8,119 56
Cash on deposit.....	97,726 71	97,726 71	
Cash on hand.....	18,867 34	18,867 34	116,594 05
Unpaid accrued interest.....	9,388 50		1,139,044 34
Due depositors, earned dividend and accrued State tax.....	1,198,426 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,077,335 20		
	\$121,091 54		

BETHEL SAVINGS BANK—BETHEL.

MAY 14, 1896.

SAMUEL B. TWITCHELL, PRESIDENT. ADDISON E. HERRICK, TREASURER.

LIABILITIES.

Deposits	\$262,394 14
Reserve fund.....	7,717 07
Undivided profits	3,515 89
	\$273,627 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Coupon, 1925.....	\$15,000 00	\$17,812 50	\$15,000 00	\$15,000 00
Town of Bethel, 4s, 1898, Bridge	1,000 00	1,000 00	1,000 00	1,000 00
City of Findlay, O., 6s, 1907.....	5,000 00	5,525 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,650 00	5,000 00	
Nebraska City, Neb., 6s, 1895, Opt.	6,000 00	6,000 00	6,000 00	
Port Huron, Mich., 5s, 1899, Refunding	4,000 00	4,100 00	4,600 00	
Total public funds out of New England....	20,000 00			20,000 00
<i>Railroad Bonds Owned.</i>				
Ann Arbor Street, Mich., 5s, 1914.....	7,000 00	3,500 00	5,560 00	
Des Moines Street, Ia., 5s, 1914	3,000 00	3,150 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913....	6,000 00	6,000 00	5,400 00	
Maine Central, 5s, 1912	3,000 00	3,300 00	3,000 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	29,000 00			26,960 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916... ..	5,000 00	5,000 00	5,000 00	
Berlin Aqueduct Company, N. H., 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	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Northern Banking Company, 5s, 1900.....	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned.....	16,500 00			16,500 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	3,576 00	3,400 00	
Merchants' National Bank, Portland	450 00	690 00	450 00	
National Shoe & Leather Bank, Auburn....	4,500 00	4,500 00	4,500 00	
Norway National Bank, Norway	3,400 00	3,910 00	3,400 00	
Portland National Bank, Portland	10,000 00	10,750 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	1,100 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 & Trust Co., N. H ...	1,000 00	1,700 00	1,000 00	
Total other bank stock owned.....	5,000 00			5,000 00
<i>Loans on Public Funds.</i>				
United States bonds....		100 00	100 00	
Town of Bethel bonds		500 00	500 00	600 00
<i>Loans on Railroad Bonds.</i>				
Maine Central		100 00	100 00	
Ann Arbor Street, Mich		500 00	500 00	600 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	
Worumbo Manufacturing Company, Lisbon Falls...	800 00	800 00	\$1,300 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 Berlin Savings Bank book	200 00	200 00	
Loans on personal property.....	688 00	688 00	
Loans on mortgages of real estate....	116,844 25	116,844 25	130,478 23
Real estate investment.	6,050 00	6,050 00	
Safes and furniture	836 95	836 95	6,886 95
Premium account.....	-	470 87	
Expense account.....	-	349 13	820 00
Cash on deposit.	12,366 85	12,366 85	
Cash on hand	565 07	565 07	12,931 92
Unpaid accrued interest.....	1,000 00		\$273,627 10
Due depositors, earned dividend and accrued State tax	279,604 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax	263,669 82		
	\$15,934 78		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

JULY 16, 1896.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

LIABILITIES.

Deposits	\$1,083,536 27
Reserve fund	16,859 33
Undivided profits	28,029 65
	<u>\$1,128,425 25</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4½s, 1900	\$1,100 00	\$1,122 00	\$1,100 00	
City of Biddeford, 4s, 1907	8,500 00	8,500 00	8,000 00	
Total public funds of Maine	9,600 00			\$9,100 00
County of Buffalo, Neb., 5s, 1900, Opt., C. H. Cass, Mo., 5s, 1909, Refund.....	2,000 00	2,050 00	2,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,550 00	10,000 00	
Henry, O., 5s, 1901, Road Imp....	5,000 00	5,550 00	5,000 00	
Jefferson, O., 5s, 1899, Opt., Pike, Wyandotte, Kan., 7s, 1890-3, Rd. Im.	2,000 00	2,070 00	2,000 00	
City of Bellaire, O., 5s, 1900, Water.	5,000 00	5,150 00	5,000 00	
Danville, Ill., 4½s, 1907, Sewer	17,000 00	17,000 00	17,000 00	
Duluth, Minn., 4½s, 1921, Independent, School Dist	2,000 00	2,060 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund. Debt	2,000 00	2,040 00	2,000 00	
Findlay, O., 5s, 1896, Gas Works, Findlay, O., 6s, 1901, Gen. Fund..	10,000 00	10,800 00	10,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	6,000 00	6,300 00	6,000 00	
Kansas City, Kan., 7s, 1897-8, Internal Improvement	3,000 00	3,000 00	3,000 00	
Kansas City, Mo., 5s, 1905, School, Newark, O., 5s, 1901, Refunding, Port Huron, Mich., 5s, 1896-1911, Street	3,000 00	3,165 00	3,000 00	
Sandusky, O., 4½s, 1898-1902, Fund.	5,000 00	5,450 00	5,000 00	
Sioux City, Ia., 6s, 1896-1909, Imp.	10,000 00	10,300 00	10,000 00	
Sioux City, Ia., 6s, 1901, Fund., Imp.	2,000 00	2,170 00	2,000 00	
Superior, Wis., 6s, 1895, Opt., Street Improvement	10,000 00	10,200 00	10,600 00	
Superior, Wis., 5s, 1912, Munc ...	2,000 00	2,110 00	2,000 00	
Springfield, Mo., 4½s, 1901, Opt., Sewer	10,000 00	10,150 00	10,000 00	
Total public funds out of New England....	126,900 00			126,900 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	24,300 00	18,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	20,000 00	21,000 00	20,000 00	
Portland & Rumford Falls, 5s, 1912	10,000 00	10,500 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	3,300 00	4,880 00	
Housatonic, 5s, 1937	15,000 00	18,450 00	15,000 00	
Merrimack Valley Street, Mass., 5s, 1911...	5,000 00	5,000 00	5,000 00	
Newburyport & Amesbury Street, 5s, 1911,	5,000 00	5,000 00	4,750 00	
New York & New England, 6s, 1905	5,000 00	5,450 00	5,000 00	
Total railroad bonds of New England.....	35,500 00			34,630 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>
Ann Arbor Street, Mich., 5s, 1914.....	\$2,000 00	\$1,000 00	\$2,000 00	
Bellaire, Bridgeport & Martin's Ferry St., 6s, 1906.....	5,000 00	5,150 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,250 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	
Chicago Junc. Ry. & Un. Stock Yds., 5s, 1915,	5,000 00	5,450 00	5,000 00	
Chicago, Milwaukee & St. Paul, 5s, 1921,				
C. & P., Western Division.....	9,000 00	10,260 00	8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	620 00	900 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	3,000 00	4,650 00	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1936.....	7,000 00	6,860 00	6,000 00	
Des Moines Street, Ia., 6s, 1921.....	12,000 00	12,720 00	12,000 00	
East Liverpool & Wellsville St., O., 6s, 1912,	5,000 00	3,750 00	5,000 00	
Eau Claire Street, Wis., 6s, 1916.....	5,000 00	2,500 00	5,000 00	
Lafayette Street, Ind., 6s, 1900.....	4,000 00	4,080 00	4,000 00	
Lima, Ohio, Street, 6s, 1913.....	10,000 00	9,500 00	10,000 00	
Minneapolis, Lyndale & Minnetonka St., 5s, 1919.....	15,000 00	14,700 00	14,250 00	
Northern Pacific, 6s, 1921.....	4,000 00	4,610 00	4,000 00	
Oregon Short Line & Utah Northern, 5s, 1919,	10,000 00	6,650 00	9,400 00	
Spokane & Palouse, 6s, 1923.....	8,000 00	6,800 00	8,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,230 00	1,000 00	
Superior Rapid Transit, Wis., 6s, 1902.....	20,000 00	17,000 00	20,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	4,800 00	4,900 00	
Youngstown, O., 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	5,500 00	5,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Northern Banking Company, 5s, 1900.....	8,000 00	8,000 00	8,000 00	
York Light & Heat Co., Biddeford, 6s, 1901,	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned.....	34,500 00			34,500 00
<i>Railroad Stock Owned.</i>				
Chicago and West Michigan.....	6,000 00	600 00	3,000 00	
Oregon Railway & Navigation Company..	5,000 00	1,150 00	5,000 00	
Total railroad stock owned.....	11,000 00			8,000 00
<i>Corporation Stock Owned.</i>				
Amer. Bank Building Co., Kansas City, Mo.	7,600 00	1,520 00	7,600 00	
Androscoggin Mills, Lewiston.....	1,000 00	1,180 00	1,000 00	
Edwards Manufacturing Co., Augusta.....	15,000 00	21,750 00	15,000 00	
Hardy Machine Company, Biddeford.....	3,900 00	2,340 00	3,900 00	
Laconia Manufacturing Company.....	6,400 00	10,240 00	6,400 00	
Nashua Manufacturing Company.....	2,500 00	2,525 00	2,500 00	
Pepperell Manufacturing Company.....	14,500 00	37,700 00	19,000 00	
Saco Water Power Machine Shop.....	55,000 00	55,000 00	55,000 00	
York Manufacturing Company.....	3,000 00	3,280 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	2,750 00	2,000 00	
Biddeford National Bank, Biddeford.....	17,200 00	20,640 00	17,200 00	
Bucksport National Bank, Bucksport..	850 00	1,105 00	850 00	
Canal National Bank, Portland.....	2,900 00	3,480 00	2,900 00	
Casco National Bank, Portland.....	400 00	400 00	400 00	
Cumberland National Bank, Portland.....	1,200 00	1,275 00	1,200 00	
First National Bank, Biddeford.....	100 00	150 00	100 00	
First National Bank, Dexter.....	5,000 00	6,250 00	5,000 00	
First National Bank, Wiscasset.....	800 00	880 00	800 00	
Manufacturers' National Bank, Lewiston..	5,400 00	6,480 00	5,400 00	

BIDDEFORD SAVINGS BANK—CONTINUED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Bools.</i>	<i>Total.</i>
National Shoe and Leather Bank, Auburn	\$2,600 00	\$2,600 00	\$2,600 00	
National Traders' Bank, Portland	1,000 00	1,100 00	1,000 00	
Newcastle National Bank, Newcastle	3,000 00	3,750 00	3,000 00	
Northern National Bank, Hallowell	2,000 00	2,400 00	2,000 00	
Portland National Bank, Portland	21,000 00	22,575 00	21,000 00	
South Berwick National Bank, So. Berwick	250 00	325 00	250 00	
Veazie National Bank, Bangor	2,000 00	2,400 00	2,000 00	
York National Bank, Saco	1,500 00	2,175 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	3,000 00	4,000 00	
Birmingham Nat'l Bank, Birmingham, Ala.	800 00	800 00	800 00	
First National Bank, Denison, Texas	720 00	720 00	720 00	
First National Bank, Florence, Ala.	1,000 00	1,000 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	9,000 00	10,000 00	
Merchants' National Bank, Portland, Ore.	2,500 00	2,500 00	2,500 00	
Minneapolis National Bank, Minneapolis, Kan.	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine	25,020 00			25,020 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 & Trust Co., Kansas City, Mo.	4,000 00	4,000 00	4,000 00	
York Light and Heat Company, Biddeford	1,650 00	1,650 00	1,650 00	
Total				5,650 00
<i>Loans on Corporation Stock.</i>				
American Bank Building Company, Kansas City, Mo.	2,500 00	5,000 00	5,000 00	
American Electric Heating Corporation, Boston	800 00	800 00	800 00	
Boulevard Improvement Company, Kansas City, Mo.	3,500 00	7,000 00	7,000 00	
Camden and Rockland Water Company	6,000 00	6,000 00	6,000 00	
Chicago Deposit Vault Company, Chicago	2,500 00	2,500 00	2,500 00	
East Duluth Company, Minn.	8,500 00	8,500 00	8,500 00	
Hardy Machine Company, Biddeford	881 80	881 80	881 80	
Oakdale Improvement Company, Minn.	8,500 00	8,500 00	8,500 00	
Page Obesity and Blood Remedy Co., Boston	500 00	500 00	500 00	
Portland Company, Portland	8,500 00	8,500 00	8,500 00	
Saratoga Victory Mfg., Company, N. Y.	651 00	651 00	651 00	
South Park Improvement and Investment Co., Kan.	4,000 00	8,000 00	8,000 00	
Total				59,832 80
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.	4,000 00	4,900 00	4,900 00	
First National Bank, Biddeford	100 00	100 00	100 00	
First National Bank, Clyde, Kan.	2,500 00	5,000 00	5,000 00	
Kansas National Bank, Wichita, Kan.	2,500 00	5,000 00	5,000 00	
Total				15,000 00
<i>Loans on Other Bank Stock.</i>				
Bank of Glen Elder, Kan. (endorsed)	9,600 00	9,000 00	9,000 00	
Northern Banking Company, Portland	168 79	168 79	168 79	
Republican Valley Bank, Clyde, Kan.	2,500 00	5,000 00	5,000 00	
Total				14,168 79
<i>Loans to Corporations.</i>				
Ames State Bank, Ames, Kan.	4,239 02	4,239 02	4,239 02	
American Bank Building Co., Kansas City, Mo.	500 00	500 00	500 00	
Bank of Glen Elder, Kan.	2,500 00	2,500 00	2,500 00	
Biddeford and Saco Railroad Company	5,000 00	5,000 00	5,000 00	
Total				12,239 02
Loan to City of Biddeford	20,000 00	20,000 00	20,000 00	
Loan on Biddeford Savings Bank book	150 00	150 00	150 00	
Loans on personal property	13,748 49	13,748 49	13,748 49	
Loans on mortgages of real estate	231,213 47	231,213 47	231,213 47	
Total				265,091 96

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.....	36,578 96	36,578 96	\$91,578 96
Cash on hand	1,613 72	1,613 72	1,613 72
Unpaid accrued interest.. ..	25,500 00		1,128,425 25
Due depositors, earned dividend and accrued State tax	1,171,029 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,095,092 27		
	\$75,936 98		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

SEPTEMBER 16, 1896.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

LIABILITIES.

Deposits	\$223,197 58
Reserve fund.....	4,254 45
Undivided profits	5,980 13
	\$233,432 16

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1907, R. R. Aid.....	\$1,000 00	\$1,225 00	\$1,000 00	
Town of Boothbay, Sch. Dist. No. 1, 5s, 1897.	250 00	250 00	250 00	
Town Boothbay Harbor, 4s, 1914, Water....	5,800 00	5,800 00	5,800 00	
Total public funds of Maine.....	7,050 00			\$7,050 00
City of Defiance, O., 6s, 1911, Refund	2,000 00	2,320 00	2,000 00	
City of Duluth, Minn., 6s, 1908, Munc	5,000 00	5,950 00	5,000 00	
City of Port Huron, Mich., 5s, 1906, Refund.	3,000 00	3,210 00	3,000 00	
Total public funds out of New England...	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Bath Street, 5s, 1913	3,000 00	3,000 00	2,745 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,140 00	2,000 00	
Lime Rock, 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Maine Central, 7s, 1912.....	1,000 00	1,350 00	1,000 00	
Phillips & Rangeley, 5s, 1910	2,000 00	2,000 00	2,000 00	
Portland & Rumford Falls, 5s, 1912.....	4,000 00	4,200 00	4,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	10,000 00	10,000 00	9,960 00	
Total railroad bonds of Maine.....	25,000 00			24,705 00
Boston & Maine, 4s, 1942....	3,000 00	3,135 00	2,970 00	
Chatham Railroad, 6s, 1907.....	1,000 00	1,000 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	3,000 00	2,925 00	
Total railroad bonds of New England. . .	13,000 00			12,490 00
Atchison, Topeka & Santa Fe, Gen'l Mtg., 4s, 1995.....	1,500 00	1,200 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995,	500 00	200 00	500 00	
Atchison, Topeka & Santa Fe, Adj. Scrip..	300 00	120 00	300 00	
Brooklyn Street, Cleveland, O., 6s, 1903	5,000 00	5,350 00	5,000 00	
Canton Street, O., 6s, 1907	8,000 00	8,240 00	8,000 00	
Cleveland City Cable, O., 5s, 1909	3,000 00	3,150 00	2,955 00	
St. Louis Street, Mo., 5s, 1910.....	2,000 00	2,000 00	2,000 00	
Syracuse Street, N. Y., 5s, 1920.....	5,000 00	3,000 00	5,000 00	
Trenton Passenger, O., 6s, 1931.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of New England..	35,300 00			35,255 00
<i>Corporation Bonds Owned.</i>				
Athol Water Company, Mass., 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	2,040 00	2,000 00	
Berlin Aqueduct Company, N. H., 5s, 1912..	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909	2,000 00	2,050 00	2,000 00	
Frontier Water Company, Fort Fairfield, 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 Elec. Light Co., 6s, 1909.	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Co., 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 Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rockland Water Company, 5s, 1919.....	\$5,000 00	\$5,000 00	\$5,000 00	
Richmond Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 5s, 1928	3,000 00	3,120 00	3,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	3,000 00	3,000 00	3,000 00	
York Light & Heat Co., Biddeford, 6s, 1901..	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	53,000 00			\$53,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	2,000 00	2,750 00	2,000 00	
First National Bank, Bath.....	2,000 00	2,800 00	2,000 00	
Portland National Bank, Portland.....	2,000 00	2,150 00	2,000 00	
Total national bank stock of Maine.....	6,000 00			6,000 00
American National Bank, Kansas City, Mo.	200 00	150 00	200 00	
South End National Bank, Boston, Mass...	2,000 00	1,500 00	2,000 00	
Total national bank stock out of Maine....	2,200 00			2,200 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe.....	2,260 00	452 00	1,187 44	1,187 44
Loans to town of Boothbay Harbor.....		4,666 00	4,666 00	
Loans on First National Bank, Wiscasset, stock.....		750 00	750 00	
Loan to Boothbay Marine Railway Company.....		900 00	900 00	
Loans on mortgages of real estate.....		62,522 13	62,522 13	68,838 13
Real estate, owned.....		150 00	150 00	
Safes.....		650 00	650 00	
Premium account.....		-	2,983 81	3,783 81
Cash on deposit.....		5,905 34	5,905 34	
Cash on hand.....		3,017 44	3,017 44	8,922 78
Unpaid accrued interest.....		2,126 90		\$233,432 16
Due depositors, earned dividend and accrued State tax.....		235,489 81		
		227,323 43		
Estimated market Value of resources above liability for deposits, earned dividend and State tax....		\$8,166 38		

BREWER SAVINGS BANK—BREWER.

OCTOBER 5, 1896.

C. O. FARRINGTON, PRESIDENT.

BENJ. E. FARRINGTON, TREASURER.

LIABILITIES.

Deposits.....	\$184,686 39
Reserve fund.....	8,000 00
Undivided profits.....	4,783 92
	\$196,870 31

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, Coupon.....	\$7,000 00	\$8,155 00	\$7,000 00	\$7,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	2,000 00	2,130 00	2,000 00	
City of Bangor, 6s, 1899-1905, Water & R. R. Aid.....	7,500 00	8,437 50	7,500 00	
Belfast, 6s, 1898, R. R. Aid.....	1,000 00	1,040 00	1,000 00	
Brewer, 4s, 1911, Refunding.....	2,000 00	2,030 00	2,000 00	
Total public funds of Maine	12,500 00			12,500 00
County of Clinton, Ia., 6s, 1899, Imp.....	2,000 00	2,100 00	2,000 00	
Otter Tail, Minn., 5s, 1904, Refund	2,000 00	2,120 00	2,000 00	
Paulding, O., 5s, 1905, Poor.....	4,000 00	4,260 00	4,000 00	
Putnam, O., 6s, 1903-6, Ditch.....	2,000 00	2,260 00	2,000 00	
Ramsey, Minn, 4½s, 1918, C. H....	2,000 00	2,150 00	2,000 00	
City of Arkansas City, Kan., 6s, 1918, Refunding.....	2,000 00	2,200 00	2,000 00	
Canton, O., 5s, 1909, Refunding..	4,000 00	4,420 00	4,000 00	
East Liverpool, O., 5s, 1914, Opt., Funding	4,000 00	4,240 00	4,000 00	
Marinette, Wis., 5s, 1906-12, School	5,000 00	5,375 00	5,000 00	
Nebraska City, Neb., 6s, 1908, Paving	3,000 00	3,270 00	3,000 00	
Port Huron, Mich, 5s, 1897-9, Refunding	5,000 00	5,075 00	5,000 00	
Superior Wis., 6s, 1896, Opt., Imp	6,000 00	6,000 00	6,000 00	
Total public funds out of New England....	41,000 00			41,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898.....	1,000 00	1,060 00	1,000 00	
Maine Central, 6s, 1900.....	1,500 00	1,590 00	1,500 00	
Maine Central, 4½, 1912.....	2,000 00	2,130 00	2,000 00	
New York & New England, 6s, 1905.....	3,000 00	3,270 00	3,000 00	
Total railroad bonds of New England .. .	7,500 00			7,500 00
Grand Rapids Street, Mich., 6s, 1912.....	2,000 00	2,100 00	2,000 00	
Minneapolis Street, Minn., 5s, 1919.....	3,000 00	3,000 00	3,000 00	
Omaha Horse, Neb., 6s, 1916.....	2,000 00	2,000 00	2,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	3,000 00	2,550 00	3,000 00	
Syracuse Street, N. Y., 5s, 1920.....	5,000 00	3,000 00	5,000 00	
Trenton Passenger, N. J., 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, Ia.....	3,600 00	2,340 00	1,800 00	1,800 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	3,000 00	3,000 00	3,000 00	3,000 00

BREWER SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on City of Brewer bond	\$ 300 00	\$ 300 00	
Loan on Smith Planing Mill stock, Brewer.....	600 00	600 00	
Loan on Standard Wood Co. stock, New York City ..	6,000 00	6,000 00	
Loan to City of Brewer.....	1,000 00	1,000 00	
Loans on names.....	708 34	708 34	
Loans on mortgages of real estate	74,164 50	74,164 50	\$82,772 84
Real estate, foreclosure.	3,341 81	3,341 81	
Premium account		3,313 75	
Expense account		749 42	7,404 98
Cash on deposit	10,203 80	10,203 80	
Cash on hand	688 69	688 69	10,892 49
Unpaid accrued interest	2,551 23		196,870 31
	199,340 57		
Due depositors, earned dividend and accrued State tax	187,216 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	12,124 68		

BRIDGTON SAVINGS BANK—BRIDGTON.

AUGUST 14, 1896.

AUGUSTUS H. WALKER, PRESIDENT. MELLEN PLUMMER, TREASURER.

LIABILITIES.

Deposits	\$497,721 58
Reserve fund	11,000 00
Undivided profits	5,520 87
	\$514,242 45

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.....	\$5,000 00	\$5,706 00	\$5,000 00	\$5,000 00
City of Belfast, 6s, 1907, R. R. Aid.....	500 00	595 00	500 00	
City of Portland, 6s, 1907, R. R. Aid.....	7,000 00	8,575 00	7,000 00	
Town of Bridgton, 5s, 1899, R. R.....	21,900 00	22,447 50	21,900 00	
Town of Bridgton, orders.....	2,068 45	2,068 45	2,068 45	
Total public funds of Maine	31,468 45			31,468 45
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,500 00	5,000 00	
County of Franklin, O., 6s, 1903, St. Imp ...	6,000 00	6,660 00	6,000 00	
County of Hennepin, Minn., 4½s, 1924, C. H. & C. H.....	2,000 00	2,170 00	2,000 00	
County of Lawrence, Ind., 5s, 1904-5, Road.....	5,000 00	5,250 00	5,000 00	
County of Lucas, O., 4½s, 1904-5, Children's Home	9,000 00	9,225 00	9,000 00	
County of Paulding, O., 6s, 1898-9, Ditch....	1,500 00	1,567 50	1,500 00	
County of Potter, Pa., 5s, 1898, Funding ...	2,000 00	2,030 00	2,000 00	
City of Columbus, O., 5s, 1901, School.....	5,000 00	5,225 00	5,000 00	
City of Findlay, O., 6s, 1900, Gas.....	5,000 00	5,225 00	5,000 00	
City of Moline, Ill., 5s, 1910, School	3,000 00	3,240 00	3,000 00	
City of South Omaha, Neb., 6s, 1901, Paving.....	3,000 00	3,135 00	3,000 00	
Township of Youngstown, O., 5s, 1914, Park.....	5,000 00	5,475 00	5,000 00	
Total public funds out of Maine	51,500 00			51,500 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 6s, 1912...	17,200 00	18,232 00	17,200 00	
Georges Valley, 1st Mort., 6s, 1919	2,000 00	2,000 00	2,000 00	
Maine Central, 7s, 1912	2,000 00	2,700 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	7,350 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, O., 1st Mort., 6s, 1908.....	5,000 00	5,000 00	5,000 00	
Allentown & Bethlehem, Pa., 1st Mort., 6s, 1911	5,000 00	5,400 00	5,000 00	
Brockton Street, Mass., 1st Mort., 5s, 1924..	1,000 00	1,000 00	1,000 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910.....	5,000 00	4,750 00	4,900 00	
Canton & Lakeside St., O., 1st Mort., 6s, 1910.....	5,000 00	5,000 00	5,000 00	
Cleveland City Cable, O., 1st Mort., 5s, 1909.....	9,000 00	9,360 00	8,700 00	
Detroit & Missouri, 4s, 1895.....	1,000 00	750 00	1,000 00	
Eau Claire Street, Wis., 1st Mort., 6s 1916.....	5,000 00	2,500 00	4,000 00	
Grand Avenue Cable, Kansas City, 1st Mort., 5s, 1908,	5,000 00	4,875 00	4,800 00	
Grand Rapids Street, Mich., 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	
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	

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>
New York & Rockaway Beach, 5s, 1927.....	\$3,000 00	\$3,180 00	\$3,000 00	
Northern Pacific, 1st Mort., 6s, 1921.....	4,000 00	4,600 00	4,000 00	
Omaha Horse, Neb., 1st Mort., 6s, 1906, Opt.	3,000 00	3,000 00	3,000 00	
Passenger Street, Scranton, Pa., 1st Mort., 6s, 1920.....	6,000 00	6,600 00	6,000 00	
St. Louis, Mo., 1st Mort., 5s, 1900, Opt.....	5,000 00	5,000 00	5,000 00	
South Middlesex Street, Mass., 1st Mort., 5s, 1915.....	3,000 00	3,000 00	3,000 00	
Union Pacific, Lincoln & Colorado, 1st Mort., 5s, 1918.....	5,000 00	2,250 00	2,850 00	
Union Street, Dover, N. H., 1st Mort., 6s, 1910.	6,000 00	6,000 00	6,000 00	
United Traction, Providence, R. I., 1st Mort. 5s, 1933..	3,000 00	3,000 00	2,985 00	
Total railroad bonds out of Maine	112,000 00			\$106,585 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 Co., 5s, 1916.	5,000 00	5,000 00	5,000 00	
Belfast Water Co., 1st Mort., 5s, 1907.....	3,000 00	3,060 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917...	6,000 00	6,000 00	6,000 00	
Eau Claire Water Co., Wis., 1st Mort., 6s, 1915.	5,000 00	5,000 00	5,000 00	
Ellsworth Water Co., 1st Mort., 5s, 1909.....	3,000 00	3,075 00	3,000 00	
Frontier Water Co., Fort Fairfield, 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 Co., 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Co., 5½s, 1897-1900.....	800 00	800 00	800 00	
Northern Banking Co., 5s, 1900.....	2,500 00	2,500 00	2,500 00	
Portland Water Co., 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.....	5,000 00	5,200 00	5,000 00	
Total corporation bonds owned.....	47,400 00			47,400 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	7,300 00	3,504 00	3,342 50	
Detroit & Mackinac, Ctf. Benefic. Int.....	2,400 00	600 00	-	
Total railroad stock owned.....	9,700 00			3,342 50
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,900 00	4,680 00	3,900 00	
Canal National Bank, Portland.....	2,600 00	3,120 00	2,600 00	
First National Bank, Portland.....	7,800 00	8,190 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	3,220 00	2,100 00	
North National Bank, Rockland.....	500 00	725 00	500 00	
Total national bank stock of Maine... ..	20,660 00			20,660 00
Manufacturers' National Bank, Leavenworth, Kan.	2,070 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Co., Portland.....	500 00	500 00	500 00	
Portland Trust Company.....	2,000 00	2,400 00	2,000 00	
Total other bank stock owned... ..	2,500 00			2,500 00
<i>Loans on Railroad Bonds.</i>				
Canton Street		500 00	500 00	
Cleveland City Cable.....		1,000 00	1,000 00	
Mousam River.....		300 00	300 00	
St. Joseph Traction and Lighting Company.....		2,925 92	2,925 92	4,725 92

BRIDGTON 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>
City Water Company, Chattanooga, Tenn	\$500 00	\$500 00	
Dominion Coal Company	250 00	250 00	
Homer Water Supply Company, New York	1,000 00	1,000 00	
Municipal Security Company	100 00	100 00	
St. Joseph Water Company, Missouri	181 45	181 45	
Wichita Water Company, Kansas	500 00	500 00	\$2,531 45
<i>Loans on Corporation Stock.</i>			
Athol Water Company, Massachusetts	3,000 00	3,000 00	
Bridgton Creamery	650 00	650 00	
Bridgton Morocco Company	100 00	100 00	
Camden & Rockland Water Company	15,000 00	15,000 00	
Forest Mills Company, Bridgton	7,000 00	7,000 00	
Frontier Steamboat Company, Calais	100 00	100 00	
Portland Loan and Building Association	300 00	300 00	
Wales & Hamblin Company, Bridgton	250 00	250 00	26,400 00
<i>Loans on Savings Bank Books.</i>			
Bridgton Savings Bank	2,765 00	2,765 00	
Maine Savings Bank, Portland	800 00	800 00	
Portland Savings Bank	700 00	700 00	4,265 00
Loan on City of Portland bond	1,400 00	1,400 00	
Loan on Bridgton & Saco River Railroad Co., stock	100 00	100 00	
Loan on Chapman National Bank stock, Portland	1,000 00	1,000 00	
Loan on life insurance policies	1,542 90	1,542 90	
Personal loans	7,902 51	7,902 51	
Loans on mortgages of real estate	118,845 73	118,845 73	130,791 14
Realestate investment	585 00	585 00	
Real estate foreclosure	7,088 58	7,088 58	7,673 58
Safe and furniture	400 00	400 00	
Expense account	-	221 12	
Premium account	-	12,550 00	13,171 12
Cash on deposit	11,161 28	11,161 28	
Cash on hand	892 01	892 01	12,053 29
Unpaid accrued interest	8,740 00		\$514,242 45
Due depositors earned dividend and accrued State tax	526,374 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax	500,976 58		
	\$25,398 25		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

APRIL 8, 1896.

WESTON THOMPSON, PRESIDENT.

THOMAS H. RILEY, TREASURER.

J. P. WINCHELL, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$562,848 06
Reserve fund.....	23,855 50
Undivided profits.....	5,634 57
	\$592,338 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Reg., 4s, 1925.....	\$40,000 00	\$46,650 00	\$40,000 00	\$40,000 00
Town of Brunswick, 4s, 1900-1912, Town Hall.	4,000 00	4,040 00	4,000 00	
Town of Brunswick, 4s, 1896-1903, School House	8,000 00	8,040 00	7,950 00	
Total public funds of Maine	12,000 00			11,950 00
County of Cass, Mo., 6s, 1896, Ditch.	5,500 00	5,500 00	5,500 00	
Daviess, Ind., 6s, 1897-1899, Ditch.	3,500 00	3,605 00	3,500 00	
Delaware, Ind., 5s, 1898-1900, C.H.	5,000 00	5,125 00	5,000 00	
Greene, Ind., 6s, 1899-1902, Ditch.	5,000 00	5,325 00	5,000 00	
Meigs, O., 5s, 1898, Jail.	2,000 00	2,030 00	2,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	3,000 00	3,180 00	3,000 00	
Rice, Kan., 6s, 1920, Refunding ..	5,000 00	6,175 00	5,000 00	
Vigo, Ind., 5s, 1907-8, C.H.	5,000 00	5,350 00	4,875 00	
Wells, Ind., 6s, 1897, Gravel Road	6,000 00	6,090 00	6,000 00	
Yankton, S. D., 4½s, 1913, Refund.	5,000 00	5,000 00	3,750 00	
City of Cairo, Ill., 6s, 1898, Funding	965 99	999 20	965 99	
East Liverpool, O., 6s, 1899-1902, Refunding	4,000 00	4,280 00	4,000 00	
Evansville, Ind., 5s, 1912, Funding,	5,000 00	5,275 00	5,000 00	
Fremont, O., 5s, 1898, Water.	2,000 00	2,030 00	2,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education	5,000 00	5,600 00	5,000 00	
Iron Mountain, Mich., 6s, 1901, Gold, Sewer	6,000 00	6,330 00	6,000 00	
Kansas City, Kan., 7s, 1898, Imp.	1,250 00	1,300 00	1,250 00	
Kansas City, Kan., 6s, 1896-1899, Improvement	2,000 00	2,030 00	2,000 00	
Kokomo, Ind., 6s, 1900-1, Imp.	3,668 11	3,888 20	3,668 11	
Lakeside, Minn., 7s, 1896-1897, Imp.	3,015 82	3,015 82	3,015 82	
Lima, O., 6s, 1900, Improvement,	3,000 00	3,210 00	3,000 00	
Marion, Ind., 6s, 1903-4, School.	4,000 00	4,460 00	4,000 00	
Moline, Ill., 5s, 1912, School Dist.	5,000 00	5,450 00	5,000 00	
Newark, O., 6s, 1896, St. Improvement, Refunding	4,000 00	4,000 00	4,000 00	
Ottumwa, Ia., 5s, 1892, Opt., School District	9,000 00	9,000 00	9,000 00	
Port Huron, Mich., 5s, 1899-1904, Refunding	10,000 00	10,450 00	9,955 00	
Sioux City, Ia., 6s, 1894, Opt., City Improvement	2,000 00	2,000 00	2,000 00	
Sioux City, Ia., 6s, 1894, Opt., Water	1,000 00	1,000 00	1,000 00	
South Bend, Ind., 6s, 1896-1903, Street Improvement.	9,200 00	9,752 00	9,200 00	
Stillwater, Minn., 5s, 1906, Permanent Improvement	1,000 00	1,075 00	1,000 00	
Superior, Wis., 6s, 1895, Opt., Street Improvement	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,600 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, School District	5,000 00	5,150 00	5,000 00	

BRUNSWICK SAVINGS INSTITUTION—CONTINUED.

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>
Township of Polk, O., 6s, 1902, Road Imp..	\$3,000 00	\$3,350 00	\$5,000 00	
Village of West Duluth, Minn., 7s, 1896-7, Permanent Improvement	5,806 86	5,806 86	5,806 86	
Township of Youngstown, O., 5s, 1914, Park.	8,000 00	8,760 00	8,000 00	
Total public funds of New England.....	159,906 78			\$158,486 78
<i>Railroad Bonds Owned.</i>				
Black Rocks & Salisbury Beach, 1st Mort., Gold, 5s, 1911.....	5,000 00	5,000 00	4,875 00	
Haverhill & Amesbury Street, 1st Mort., Gold, 5s, 1912.....	12,000 00	12,000 00	12,000 00	
Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, Consol., 1912.....	15,000 00	20,250 00	15,000 00	
Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,500 00	10,000 00	
Sebastiack & Moosehead, 1st Mort., 5s, 1925.	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England	57,000 00			56,875 00
Burlington Electric, Ia., 1st Mort., 6s, 1910.	3,000 00	3,000 00	2,940 00	
Cass Avenue & Fair Grounds, Chicago, 1st Mort., Gold, 5s, 1912.....	5,000 00	4,950 00	4,850 00	
Chicago & Eastern Illinois, 1st Mort., 5s, 1937	3,000 00	3,052 50	3,000 00	
Davenport & Rock Island, 1st Mort., 6s, 1910.	2,000 00	1,900 00	2,000 00	
Des Moines Street, Ia., 1st Mort., 6s, 1919...	5,000 00	5,000 00	5,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917...	11,000 00	11,000 00	10,670 00	
East Liverpool & Wellsville Street, O., 1st Mort., 6s, 1912.....	7,000 00	5,250 00	7,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	10,000 00	10,500 00	10,000 00	
Lexington, Ky., Passenger & Belt, 1st Mort., 6s, 1909.....	5,000 00	5,000 00	5,000 00	
Muskegon, Mich., 1st Mort., Gold, 6s, 1911..	5,000 00	3,750 00	5,000 00	
Ottumwa Electric, Ia., 1st Mort., Gold, 6s, 1912	5,000 00	5,000 00	5,000 00	
Rochester, N. Y., Gold, 5s, 1930.....	7,000 00	7,140 00	6,650 00	
Saranac & Lake Placid, 1st Mort., Gold, 6s, 1913.....	5,000 00	5,000 00	5,000 00	
Springfield, Mo., Gold, 6s, 1933.....	10,000 00	10,000 00	10,000 00	
Superior Rapid Transit, Wis., 1st Mort., 6s, 1912.....	5,000 00	3,750 00	5,000 00	
Terre Haute Electric, Ind., 6s, 1914.....	1,000 00	1,050 00	1,000 00	
Trenton Passenger, N. J., Gold, 6s, 1931.....	11,000 00	11,880 00	11,000 00	
Union Electric, Saratoga, 1st Mort., 6s, 1922.	5,000 00	5,225 00	5,000 00	
Watertown Street, N. Y., Gold, 6s, 1915.....	6,000 00	6,120 00	5,850 00	
Total railroad bonds out of New England.	111,000 00			109,960 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	5,100 00	5,000 00	
Brewer Water Company, 5s, 1908.....	3,500 00	2,333 33	3,412 50	
Northern Banking Company, 5s, 1896-9.....	4,000 00	4,000 00	4,000 00	
Penobscot Water & 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.....	35,500 00			35,412 50
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	22,100 00	10,608 00	9,945 00	9,945 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	700 00	962 50	700 00	
Canal National Bank, Portland.....	8,000 00	10,000 00	8,000 00	
Casco National Bank, Portland.....	8,700 00	8,700 00	8,720 00	
Cumberland National Bank, Portland.....	6,720 00	6,720 00	6,720 00	
First National Bank, Brunswick.....	2,250 00	5,850 00	2,250 00	
First National Bank, Portland.....	6,300 00	6,678 00	6,300 00	
First National Bank, Wiscasset.....	3,000 00	3,300 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	6,600 00	6,600 00	
Northern National Bank, Hallowell.....	6,800 00	8,704 00	6,800 00	
Newcastle National Bank, Newcastle	1,000 00	1,250 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	3,915 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	5,130 00	3,800 00	
Total national bank stock of Maine.....	61,695 00			\$61,695 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Company, N. Y.		1,000 00	1,000 00	
St. Joseph Water Co., Missouri		2,400 00	2,400 00	
Watertown Water Works, Dakota.		250 00	250 00	
Wichita Water Company, Kansas.....		1,396 11	1,396 11	5,046 11
Loan on York Manufacturing Co. stock		750 00	750 00	
Loan on First National Bank stock, Brunswick		1,000 00	1,000 00	
Loan on Life Insurance policy		625 40	625 40	
Loan on names.....		400 00	400 00	
Loan to Roman Catholic Bishop of Portland.		1,500 00	1,500 00	
Loan to town of Topsham.....		1,500 00	1,500 00	
Loans on mortgages of real estate		74,183 26	74,183 26	79,958 66
Real estate, investment		6,591 67	6,591 67	
Cash on deposit		16,295 09	16,295 09	
Cash on hand		122 32	122 32	23,009 08
				592,338 13
Unpaid accrued interest		6,673 00		
		631,797 86		
Due depositors, earned dividend and accrued State tax		564,964 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$66,833 80		

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

AUGUST 6, 1896.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

LIABILITIES.

Deposits	\$309,484 50
Reserve fund.....	15,261 09
Undivided profits.....	7,505 49
	<hr/> \$332,251 08

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, Coupon	\$5,000 00	\$5,700 00	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915, Railroad Aid	2,000 00	2,130 00	2,000 00	
City of Belfast, 4s, 1905, Opt., Refunding,	2,000 00	2,020 00	2,000 00	
Belfast, 6s, 1898, Railroad Aid...	2,000 00	2,080 00	2,000 00	
Portland, 6s, 1897, Railroad Aid.	500 00	512 50	500 00	
Town of Corinna, 6s, 1897, Municipal	500 00	507 50	500 00	
Norridgewock, 6s, 1899, R. R. Aid	1,000 00	1,040 00	1,000 00	
South Portland, 4s, 1905, Munic..	1,000 00	1,000 00	1,000 00	
Total public funds of Maine	9,000 00			9,000 00
County of Alpena, Mich., 5s, 1916, Road ...	1,000 00	1,065 00	1,000 00	
Franklin, Ky., 6s, 1903., Opt.,				
Bridge	2,000 00	2,210 00	2,000 00	
Franklin, O., 6s, 1898, General				
Expense Deficiency	3,000 00	3,105 00	3,000 00	
Franklin, O., 6s, 1905-6, Street Imp	2,000 00	2,290 00	2,000 00	
Hamilton, Ind., 5s, 1906, Opt.,				
Funding	5,000 00	5,300 00	5,000 00	
Hardin, O., 6s, 1899, Bridge	500 00	525 00	500 00	
Hardin, O., 6s, 1900, Bridge	5,000 00	5,350 00	5,000 00	
Lawrence, O., 5s, 1920, Pike	2,000 00	2,260 00	2,000 00	
Putnam, O., 5s, 1900-1, Road Imp.,	4,000 00	4,140 00	4,000 00	
Washington, Kan., 5s, 1920,				
Refunding	5,000 00	5,550 00	5,000 00	
Webster, Ia., 5s, 1891, Opt., Refund.	1,000 00	1,000 00	1,000 00	
City of Anderson, 6s, 1902, Opt. Water ..	5,000 00	5,450 00	5,000 00	
Brainerd, Minn., 6s, 1897, Bridge	2,000 00	2,030 00	2,000 00	
Chicago, Ill., 7s, 1899, City Hall...	2,000 00	2,170 00	2,000 00	
Clinton, Ia., 5s, 1912, Funding...	2,000 00	2,200 00	2,000 00	
East Liverpool, O., 6s, 1903-5,				
Refunding	2,000 00	2,070 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding	3,000 00	3,150 00	3,000 00	
Fort Wayne, Ind., 6s, 1899, Fund.	6,000 00	6,390 00	6,000 00	
Jacksonville, Ill., 5s, 1905, Refund	3,000 00	3,195 00	3,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,140 00	2,000 00	
Muncie, Ind., 5s, 1912, Funding...	1,000 00	1,085 00	1,000 00	
Newark, O., 5s, 1906, Refunding...	2,000 00	2,080 00	2,000 00	
Newport, Ky., 5s, 1911-13, Opt.,				
Sewer	1,000 00	1,085 00	1,000 00	
Ottumwa, Ia., 5s, 1897, Ind. School				
District	5,000 00	5,025 00	5,000 00	
Piqua, O., 6s, 1913, School	1,000 00	1,195 00	1,000 00	
Urbana, O., 5s, 1901, Funding	1,000 00	1,020 00	1,000 00	
Zanesville, O., 5s, 1894, Opt.,				
Refunding	1,000 00	1,000 00	1,000 00	
Total public funds out of New England...	69,500 00			69,500 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	5,100 00	5,000 00	
Mousam River, 6s, 1912	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908	3,000 00	3,150 00	3,000 00	
Portland & Rumford Falls, 5s, 1912	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	16,000 00			16,000 00

BUXTON AND HOLLIS 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, O., 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, O., 6s, 1910.....	3,000 00	3,090 00	3,000 00	
Detroit & Mackinac, 4s, 1905.....	2,000 00	1,500 00	2,000 00	
Eau Claire Street, Wis., 6s, 1916.....	5,000 00	2,530 00	5,000 00	
East Liverpool & Wellesville St., O., 6s, 1912.....	3,000 00	2,250 00	3,000 00	
Kansas City Cable, Mo., 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, Lyndale & Minnetonka, 5s, 1919.....	2,000 00	1,960 00	1,980 00	
Naumkeag Street, Mass., 5s, 1910.....	3,000 00	3,000 00	2,970 00	
Omaha Street, Neb., 6s, 1914.....	5,000 00	4,900 00	4,925 00	
Passenger Street, Scranton, Pa., 6s, 1920.....	1,000 00	1,100 00	1,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	2,000 00	2,100 00	2,000 00	
Teledo Belt, O., 6s, 1901.....	2,000 00	1,960 00	1,910 00	
Toledo Consolidated Street, O., 5s, 1909.....	3,000 00	2,880 00	2,955 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Watervliet Turnpike & Ry., N. Y., 6s, 1919.....	1,000 00	1,160 00	1,000 00	
Zanesville Street, O., 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	
Bath Water Supply Company, 5s, 1916.....	3,500 00	3,500 00	3,500 00	
Biddeford & Saco Water Company, 5s, 1904.....	1,000 00	1,020 00	1,000 00	
Caribou Water Company, 5s, 1909.....	3,000 00	2,250 00	3,000 00	
Consolidated Electric Light and Heat Company, Portland, Me., 5s, 1906.....	1,000 00	1,000 00	1,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1898.....	1,000 00	1,000 00	1,000 00	
Municipal Security Company, 5s, 1901.....	4,000 00	4,030 00	4,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Portland Water Company, 5s, 1899.....	3,500 00	3,605 00	3,500 00	
Portland Water Company, 6s, 1899.....	2,000 00	2,110 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	1,040 00	1,000 00	
York Light & Heat Company, 6s, 1901.....	1,600 00	1,000 00	1,000 00	
Total corporation bonds owned.....	32,000 00			32,000 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac Railway, Ctf. Benefic. Int.	3,200 00	800 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	2,125 00	2,000 00	
First National Bank, Lewiston.....	1,000 00	1,550 00	1,000 00	
First National Bank, Portland.....	4,090 00	4,200 00	4,000 00	
Georges National Bank, Thomaston.....	1,200 00	1,320 00	1,200 00	
Line Rock National Bank, Rockland.....	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland.....	800 00	880 00	800 00	
Portland National Bank, Portland.....	2,000 00	2,150 00	2,000 00	
Total national bank stock owned.....	16,050 00			16,050 00
Loan to town of Buxton.....		4,678 00	4,678 00	
Loan to town of Hollis.....		1,497 00	1,497 00	
Loan on St. Joseph Traction & Lighting Co., Mo., bonds.....		1,755 55	1,755 55	
Loans on Buxton & Hollis Savings Bank books.....		2,210 00	2,210 00	
Loans on personal property.....		2,730 00	2,730 00	
Loans on mortgages of real estate.....		102,329 49	102,329 49	115,200 44

BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$8,970 92	\$8,970 92	
Safe.....	800 00	800 00	\$9,770 92
Expense account.....	-	116 39	116 39
Cash on deposit	6,895 75	6,895 75	
Cash on hand.....	1,127 98	1,127 98	8,023 73
Unpaid accrued interest.. ..	4,718 97		\$332,251 08
	341,263 66		
Due depositors, earned dividend and accrued State tax.....	314,813 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$26,450 16		

CALAIS SAVINGS BANK—CALAIS.

JUNE 22, 1896.

WILLIAM WOODS, PRESIDENT.

GEORGE A. LOWELL, TREASURER.

LIABILITIES.

Deposits	\$329,022 96
Reserve fund	6 641 04
Undivided profits.....	6,602 59
	\$342,266 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar. ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1925, Coupon	\$10,000 00	\$11,800 00	\$10,000 00	\$10,000 00
County of Aroostook, 4s, 1915	8,000 00	8,000 00	8,000 00	
Aroostook, 4½s, 1912	16,000 00	16,960 00	16,000 00	
City of Calais, 4s, 1915	10,000 00	10,000 00	10,000 00	
Portland, 6s, 1907	6,000 00	7,350 00	6,000 00	
Total public funds of Maine	40,000 00			40,000 00
County of Buffalo, Neb., 5s, 1900, Opt., C. H. Clermont, O., 5s, 1920, Defining Boundary	3,000 00	3,060 00	3,000 00	
Franklin, O., 6s, 1896-1935, Avenue Extension	2,500 00	2,837 50	2,500 00	
Putnam, O., 5s, 1901-5, Road Imp.	9,500 00	12,777 50	9,500 00	
Rainsey, Minn., 4½s, 1918, C. H. & C. H.	3,500 00	3,675 00	3,500 00	
St. Louis, Minn., 4½s, 1909, R. & B. Wapello, Ia., 5s, 1901, C. H.	3,000 00	3,225 00	3,000 00	
Washington, Ill., 6s, 1902, Fund.	2,000 00	2,070 00	2,000 00	
City of Ashland, Wis., 5s, 1909-12, Public Improvement	5,000 00	5,200 00	5,000 00	
Battle Creek, Mich., 5s, 1909, Sewer	3,000 00	3,270 00	3,000 00	
Bradford, Penn., 6s, 1903, Water.	9,000 00	9,720 00	9,000 00	
Cincinnati, O., 7s, 1904, Munc.	2,000 00	2,150 00	2,000 00	
Clinton, Ia., 5s, 1901, Opt., City Improvement	1,000 00	1,115 00	1,000 00	
Evansville, Ind., 5s, 1912, Funding	3,000 00	3,660 00	3,000 00	
Findlay, O., 5s, 1908, Water	2,000 00	2,080 00	2,000 00	
La Crosse, Wis., 5s, 1897, Opt., Water	3,000 00	3,150 00	3,000 00	
Piqua, O., 6s, 1913, School	5,000 00	5,125 00	5,000 00	
Port Huron, Mich., 5s, 1911, Road	7,000 00	7,070 00	7,000 00	
St. Paul, Minn., 5s, 1915, Water.	3,000 00	3,585 00	3,000 00	
Sandusky, O., 5s, 1909-10, Wharf.	2,000 00	2,190 00	2,000 00	
Superior, Wis., 6s, 1910, Sewer.	7,000 00	8,190 00	7,000 00	
Wausau, Wis., 5s, 1903, Refunding	3,000 00	3,270 00	3,000 00	
Youngstown, O., 5s, 1914, Park	5,000 00	5,775 00	5,000 00	
Total public funds out of New England.....	95,500 00	8,760 00	8,000 00	95,500 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	
Naumkeag Street, Salem, Mass., 5s, 1910.	3,000 00	3,000 00	2,925 00	
New Haven & West Haven, 5s, 1912.	5,000 00	5,000 00	5,000 00	
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, N. Y., 5s, 1931.	7,000 00	7,350 00	6,895 00	
Corrigan Street, Kansas City, 5s, 1916.	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 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	2,850 00	2,640 00	
Kansas City Cable, 5s, 1897.	5,000 00	4,900 00	4,987 50	

CALAIS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Minneapolis Street, Minn., 5s, 1919.....	\$9,000 00	\$8,550 00	\$8,662 50	
Northern Pacific, 6s, 1921	6,000 00	6,915 00	6,000 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,150 00	3,000 00	
Toledo Street, O., 5s, 1909	5,000 00	4,800 00	4,900 00	
Trenton Passenger, N. J., 6s, 1912-1931	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of New England.....	58,000 00			\$56,995 00
<i>Corporation Bonds Owned.</i>				
Municipal Security Co., Portland, 5½s, 1896-8	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	5,000 00			5,000 00
<i>Railroad Stock Owned.</i>				
European & North American	4,000 00	5,000 00	4,500 00	
Iowa Central, Preferred.....	3,000 00	1,050 00	629 99	
Portland & Rochester ..	1,000 00	1,250 00	1,250 00	
Total railroad stock owned.....	8,000 00			6,379 99
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	5,550 00	8,602 50	5,550 00	
Canal National Bank, Portland.....	2,000 00	2,400 00	2,000 00	
Casco National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
Frontier National Bank, Eastport	2,775 00	3,885 00	2,775 00	
Portland National Bank, Portland	4,000 00	4,300 00	4,000 00	
Total national bank stock of Maine.....	17,325 00			17,325 00
Flour City Nat'l Bank, Minneapolis, Minn.	1,250 00	1,250 00	1,250 00	
Kansas City National Bank, Topeka, Kan.	3,000 00	1,500 00	3,000 00	
Total national bank stock out of Maine ...	4,250 00			4,250 00
<i>Loans on Public Funds.</i>				
City of Portland, Maine		400 00	400 00	
City of St. John, N. B.		450 00	450 00	850 00
<i>Loans on Bank Stock.</i>				
Calais National Bank, Calais.....		250 00	250 00	
St. Stephen Bank, St. Stephen, N. B.		3,600 00	3,600 00	3,850 00
<i>Loans to Corporations.</i>				
Maine Red Granite Company, Calais.....		7,448 75	7,448 75	
St. Croix Shoe Company, Calais (endorsed)		3,000 00	3,000 00	10,448 75
<i>Loans to Municipalities.</i>				
City of Calais, Maine ..		7,000 00	7,000 00	
Town of Princeton, Maine.		3,100 00	3,100 00	10,100 00
Loan on St. Joseph Traction & Lighting Co., bonds ..		1,170 36	1,170 36	
Loan on Home Insurance Company, stock, N. Y.		200 00	200 00	
Loan on life insurance policy.....		1,000 00	1,000 00	
Loans on Calais Savings Bank books.....		1,847 00	1,847 00	
Loans on mortgages of real estate		52,071 96	52,071 96	56,289 32
Real estate, foreclosure		1,000 00	1,000 00	
Expense account.....			67 49	1,067 49
Certificate of deposit		2,000 00	2,000 00	
Cash on deposit.....		1,221 10	1,221 10	
Cash on hand		1,264 94	1,264 94	4,486 04
Unpaid accrued interest.....		4,679 36		342,266 59
		368,820 97		
Due depositors, earned dividend and accrued State tax		330,904 17		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		37,916 80		

CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 3, 1896.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$146,593 68
Reserve fund	7,371 46
Undivided profits	3,257 01
	\$157,222 15

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden Village Orders.....	\$ 289 14	\$ 289 14	\$ 289 14	\$ 289 14
<i>Railroad Bonds Owned.</i>				
Chicago & Southwestern, 7s, 1899.	3,000 00	3,300 00	2,640 00	
Iowa Central 7s, 1899, Convertible.	5,000 00	3,500 00	1,350 00	
Lowell, Lawrence & Haverhill St., 5s, 1923.	1,000 00	1,000 00	1,000 00	
Portland & Rumford Falls, 5s, 1904.....	2,000 00	2,100 00	2,000 00	
Union Electric, Saratoga, 6s, 1922.....	2,000 00	2,000 00	2,000 00	
Wisconsin Central 7s, 1909, 2d series	2,000 00	400 00		
Wisconsin Central 5s, 1909, 1st series	1,000 00	1,000 00	364 36	
Total railroad bonds owned	16,000 00			9,354 36
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Co., Augusta, 6s, 1911	3,000 00	3,000 00	3,000 00	
York Light & Heat Co., Biddeford, 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	432 00	120 00	120 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>				
County of Eagle, Colorado		1,000 00	1,000 00	
Town of Rockport.		174 37	174 37	1,174 37
<i>Loans on Railroad Stock.</i>				
Rockport Lime Rock Railroad.....		7,158 40	7,158 40	
Rockland, Thomaston & Camden.....		13,936 44	13,936 44	21,094 84
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass	3,000 00		3,000 00	
Camden Masonic Temple Association	300 00		300 00	
Camden and Rockland Water Co	3,000 00		3,000 00	
Camden Woolen Company.....	1,600 00		1,600 00	
G. E. Carleton Company, Rockport.....	26,866 63		26,866 63	
Knox Cooperage Company, West Rockport	1,700 00		1,700 00	
Rockland Bay Point Company.....	900 00		900 00	
Rockland Loan and Building Association.....	35 00		35 00	
Rockport Ice Company.....	3,000 00		3,000 00	40,401 63
Loan on Belfast and Moosehead Lake R. R. bond. .	1,000 00		1,000 00	
Loan on Limerick National Bank stock	1,000 00		1,000 00	
Loan on Camden Savings Bank book	550 00		550 00	
Loan on life insurance policies.....	1,580 00		1,580 00	
Loans on deeds with agreement to re-convey.....	11,235 72		11,235 72	
Loans on personal property.....	2,570 00		2,570 00	
Loans on names.....	2,795 20		2,795 20	
Loans on mortgages of real estate.....	36,806 02		36,806 02	57,536 94

CAMDEN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate foreclosure.....	\$3,248 51	\$4,591 53	
Safe.....	1,440 00	1,440 00	6,031 53
Cash on deposit.....	7,988 55	7,988 55	
Cash on hand.....	2,715 79	2,715 79	10,704 34
Unpaid accrued interest.....	3,000 00		\$157,222 15
Due depositors, earned dividend and accrued State tax.....	164,175 77		
	148,935 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$15,240 09		

CASCADE SAVINGS BANK—OAKLAND.

SEPTEMBER 18, 1896.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

LIABILITIES.

Deposits	\$187,609 79
Reserve fund	9,000 00
Undivided profits	4,872 87
	<hr/> \$201,482 66

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bellaire, Bridgeport & Martin's Ferry, Street, Ohio, 5s, 1913.....	\$3,000 00	\$3,090 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	7,000 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	2,550 00	3,000 00	
Trenton Passenger, N. J., 6s, 1915-16.....	7,000 00	7,490 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	570 00	900 00	900 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	1,560 00	1,300 00	
Casco National Bank, Portland.....	4,600 00	4,600 00	4,600 00	
First National Bank, Bath.....	2,000 00	2,000 00	2,000 00	
First National Bank, Portland.....	12,500 00	13,125 00	12,500 00	
Messalonskee National Bank, Oakland.....	10,000 00	11,200 00	10,000 00	
National Shoe and Leather Bank, Auburn	3,000 00	3,000 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,375 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.....		2,175 00	2,175 00	
People's National Bank, Waterville.....		625 00	625 00	3,050 00
<i>Loans on Corporation Stock.</i>				
Lockwood Company, Waterville	1,000 00		1,000 00	
Madison Woolen Company.....	9,000 00		9,000 00	10,000 00
Loans on Somerset Railroad Co., stock.....	21,000 00		21,000 00	
Loans to Messalonskee National Bank.....	3,500 00		3,500 00	
Loan on personal property.....	50 00		50 00	
Loans on mortgages of real estate.....	62,218 50		62,218 50	86,768 50
Real estate, foreclosure.....	17,115 24		17,115 24	
Safes and furniture.....	800 00		800 00	
Expense account.....	-		302 04	
Premium account.....	-		4,000 00	22,217 28
Cash on deposit.....	6,305 82		6,305 82	
Cash on hand.....	841 06		841 06	7,146 88
Unpaid accrued interest.....	950 00			\$201,482 66
		200,690 62		
Due depositors, earned dividend and accrued State tax		190,669 79		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$10,020 83		

DEXTER SAVINGS BANK—DEXTER.

OCTOBER 20, 1896.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

LIABILITIES.

Deposits	\$437,153 82
Reserve fund.....	13,170 00
Undivided profits.....	8,939 96
Bills payable.....	5,000 00
	\$464,263 78

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, Railroad Aid....	\$1,000 00	\$1,010 00	\$1,000 00	
Town of Dexter, 6s, 1897, Railroad Aid.....	600 00	606 00	600 00	
Total public funds of Maine	1,600 00			\$1,609 00
City of Kansas City, Kan., 6s, 1897-1900, Imp.	8,600 00	8,280 00	8,000 00	8,000 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	14,980 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	10,500 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, O., 6s, 1908.....	5,000 00	5,000 00	5,000 00	
Ann Arbor Street, Mich., 5s, 1914.....	7,000 00	3,500 00	7,000 00	
Canton Street, O., 6s, 1910	15,000 00	15,450 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	6,000 00	9,050 00	
Jackson Street, Mich., 6s, 1911.	10,000 00	10,000 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	8,000 00	8,000 00	8,000 00	
Trenton Passenger, N. J. 6s, 1861.....	5,000 00	5,400 00	5,000 00	
Youngstown Street, O., 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	21,000 00	21,000 00	
Ellsworth Water Company, 5s, 1909	10,000 00	10,250 00	10,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911	15,000 00	15,000 00	15,000 00	
Municipal Security Company, 5½s, 1898.	5,000 00	5,000 00	5,000 00	
Public Works Company, Bangor, 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 Co., Orono, 6s, 1898-1900.	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.	13,900 00	13,900 00	13,900 00	
Total corporation bonds owned.....	94,900 00			94,375 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	15,100 00	15,855 00	15,100 00	
Portland & Ogdensburg	1,000 00	480 00	455 00	
Total railroad stock owned	16,100 00			15,555 00
<i>Corporation Stock Owned.</i>				
Dexter Electric Light & Power Company, Preferred	2,000 00	2,000 00	2,000 00	
Lockwood Company, Waterville.....	5,000 00	5,000 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	25,000 00	20,000 00	
Kineo National Bank, Dover.....	5,000 00	5,900 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	10,200 00	10,000 00	
National Shoe and Leather Bank, Auburn	14,300 00	14,300 00	14,300 00	
Portland National Bank, Portland.....	2,200 00	2,365 00	2,200 00	
Richmond National Bank, Richmond.....	4,000 00	4,125 00	4,000 00	
Saco National Bank, Saco.....	1,000 00	950 00	1,000 00	
Veazie National Bank, Bangor.....	2,000 00	2,400 00	2,000 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	4,800 00	4,000 00	
Rockland Trust Company, Rockland.....	7,000 00	7,350 00	7,000 00	
Waterville Trust and Safe Deposit Com- pany, Waterville.....	5,000 00	5,000 00	5,000 00	
Total other bank stock owned	20,000 00			20,000 00
<i>Loans on Railroad Bonds.</i>				
Ann Arbor Street, Mich.....		6,266 00	6,266 00	
St. Joseph Traction and Lighting Company, Mo.....		5,851 84	5,851 84	12,111 84
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter.....		763 01	763 01	
Kineo National Bank, Dover.....		400 00	400 00	1,163 01
<i>Loans to Municipalities.</i>				
Town of Dexter.....		1,500 00	1,500 00	
Town of Hudson.....		300 00	300 00	
Town of St. Albans.....		800 00	800 00	2,600 00
Loan on Bangor Electric Light and Power Co. bond		3,000 00	3,000 00	
Loans on Dexter Savings Bank books.. ..		180 00	180 00	
Loans on personal property.....		158 82	158 82	
Loans on mortgages of real estate.....		56,989 30	56,989 30	60,328 12
Real estate, investment.....		24,724 46	24,724 46	
Real estate, foreclosure.. ..		15,166 02	15,166 02	39,890 48
Cash on deposit.....		10,238 78	10,238 78	
Cash on hand.....		451 55	451 55	10,690 33
Unpaid accrued interest		6,340 66		\$464,263 78
Due depositors, earned dividend, accrued State tax and bills payable.....		471,255 44		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		448,307 07		
		\$22,948 37		

EASTPORT SAVINGS BANK—EASTPORT.

JUNE 19, 1896.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

LIABILITIES.

Deposits	\$580,336 21
Reserve fund.....	7,737 21
Undivided profits.....	13,315 44
	\$601,388 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>
County of Aroostook, 4½s, 1915.....	\$5,000 00	\$5,325 00	\$5,000 00	
Town of Cutler, note, 6s.....	3,000 00	3,000 00	3,000 00	
Pembroke, 5s, 1896.....	500 00	500 00	500 00	
Perry, orders, 6s.....	954 17	954 17	954 17	
Total public funds of Maine.....	9,454 17			\$9,454 17
County of Alpena, Mich., 5s, 1915. Road Imp.	5,000 00	5,325 00	5,000 00	
Buffalo, Neb., 5s, 1910, C. H. . . .	8,500 00	9,052 50	8,500 00	
Clay, Minn., 6s, 1903, Funding...	3,000 00	3,270 00	3,000 00	
Greene, Ind., 5s, 1902-5, Road.....	6,000 00	6,270 00	6,000 00	
Hancock, O., 6s, 1897-1901, Ditch..	12,000 00	12,180 00	12,000 00	
Harrison, Ind., 5s, 1899, Funding	10,000 00	10,200 00	10,000 00	
Jackson, Ill., 5s, 1894, Opt., Fund.	5,000 00	5,000 00	5,000 00	
Jefferson, O., 5s, 1902-13, Pike....	5,000 00	5,350 00	5,000 00	
Salina, Ill., 6s, 1890, Opt., Funding	5,000 00	5,000 00	5,000 00	
Washington, Ind., 6s, 1904, Fund.	1,000 00	1,120 00	1,000 00	
Webster, Ia., 5s, 1906, Refunding	5,000 00	5,300 00	5,000 00	
Wyandotte, Kan., 5½s, 1918, Refund.	5,000 00	5,875 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Imp.....	5,000 00	5,425 00	5,000 00	
Ashtabula, O., 6s, 1892, Refund..	1,000 00	1,080 00	1,000 00	
Burlington, Ia., 5s, 1897-9, Refund.	2,000 00	2,030 00	2,000 00	
Celina, O., 6s, 1896, Imp.....	4,000 00	3,600 00	4,000 00	
Delphos, O., 6s, 1897-9, Machine Shop.....	4,000 00	4,120 00	4,000 00	
East Liverpool, O., 5s, 1905, Opt. Funding.....	6,000 00	6,210 00	6,000 00	
East Liverpool, O., 5s, 1920, Water	1,000 00	1,075 00	1,000 00	
Findlay, O., 5s, 1919, Water.....	5,000 00	5,175 00	5,000 00	
Findlay, O., 5s, 1901, Gen. Fund..	3,000 00	3,030 00	3,000 00	
Fond du Lac, Wis., 5s, 1904, Fund.	1,000 00	1,050 00	1,000 00	
Iron Mountain, Mich., 6s, 1896-1901, Sewer.....	7,000 00	7,385 00	7,000 00	
Lincoln, Neb., 6s, 1896-8, Paving.	2,000 00	2,030 00	2,000 00	
Muscatine, Ia., 6s, 1898, Redemtion.....	4,000 00	4,100 00	4,000 00	
Nebraska City, Neb., 6s, 1908, Sewer.....	6,000 00	6,990 00	6,000 00	
Newport, Ky., 5s, 1907-10, Sewer.	5,000 00	5,375 00	5,000 00	
South Chicago, Ill., 5s, 1908, School	10,000 00	10,950 00	10,000 00	
Steubenville, O., 4s, 1924, Water.	10,000 00	10,000 00	10,000 00	
Superior, Wis., 6s, 1900-11, Har- bor Improvement.....	5,000 00	5,575 00	5,000 00	
Vincennes, O., 5s, 1909-11, Fund.	6,000 00	6,120 00	6,000 00	
Wausau, Wis., 5s, 1899, Bridge...	4,500 00	4,567 50	4,500 00	
Winona, Minn., 5s, 1901, Funding	2,000 00	2,070 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,475 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, Sch.	8,000 00	8,200 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	5,000 00	5,000 00	
Hereford, 4s, 1930.....	12,000 00	12,000 00	12,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,700 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	10,000 00	10,000 00	10,000 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>
Newburyport & Amesbury Street, 5s, 1912..	\$5,000 00	\$5,000 00	\$5,000 00	
New Haven and 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.....	59,000 00			\$59,000 00
Albany Street, N. Y., 5s, 1930.....	4,000 00	4,280 00	4,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903....	5,000 00	5,350 00	5,000 00	
Cincinnati, Lebanon & Northern, 4s, 1914....	600 00	600 00	600 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	4,750 00	5,000 00	
Des Moines Street, Ia., 6s, 1901.....	5,000 00	5,250 00	5,000 00	
Eau Claire Street Railway Light & Power Company, Wis., 6s, 1916.....	7,000 00	3,500 00	7,000 00	
Grand Avenue Street, Kansas City, 5s, 1908.	2,000 00	1,950 00	2,000 00	
Metropolitan Street, Kansas City, 5s, 1909..	5,000 00	4,900 00	5,000 00	
Minneapolis, Lyndale & Minnetoaka, 5s, 1919.....	12,000 00	11,760 00	12,000 00	
Portsmouth, Ohio, Street, 6s, 1912.....	8,000 00	8,000 00	8,000 00	
St. Paul & White Bear, Minn., 6s, 1902, Opt.	5,000 00	3,000 00	5,000 00	
Toledo Consolidated Street, Ohio, 5s, 1909..	7,000 00	6,720 00	7,000 00	
Trenton Passenger, N. J., 6s, 1906.....	10,000 00	10,700 00	10,000 00	
Youngstown Street, O., 6s, 1901, Opt.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England..	80,600 00			80,600 00
<i>Corporation Bonds Owned.</i>				
Atlantic Water Works, Ia, 6s, 1893.....	5,000 00	5,000 00	5,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911	500 00	500 00	500 00	
Maine Water Co., 5s, 1931.....	15,000 00	15,000 00	15,000 00	
Municipal Security Co., 5½s, 1896.....	15,000 00	15,000 00	15,000 00	
Richmond Water Co., 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Sioux City Water Works, Ia., 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 Co., Mass., 6s, 1903.....	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned.....	47,500 00			47,500 00
<i>Corporation Stock Owned.</i>				
Tiffin Water Works, Ohio.....	1,000 00	500 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	662 50	500 00	
Canal National Bank, Portland.....	100 00	120 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	1,155 00	1,100 00	
Frontier National Bank, Eastport.....	5,100 00	7,140 00	5,100 00	
Kineo National Bank, Dover.....	3,000 00	3,540 00	3,000 00	
National Traders' Bank, Portland.....	200 00	220 00	200 00	
Total national bank stock of Maine.....	13,500 00			13,500 00
American National Bank, Kansas City, Mo.	1,075 00	806 25	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	1,875 00	2,500 00	
Total national bank stock out of Maine....	6,575 00			6,575 00
<i>Loans on Corporation Bonds.</i>				
Lombard Investment Company.....		200 00	200 00	
Portland Water Company.....		750 00	750 00	950 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bar Harbor.....		175 00	175 00	
First National Bank, Clyde, Kan.....		1,500 00	3,000 00	
First National Bank, Dickinson, N. D.....		671 21	671 21	
First National Bank, Wadena, Mich.....		600 00	600 00	
Frontier National Bank, Eastport.....		25 00	25 00	4,471 21
<i>Loans on Savings Bank Books.</i>				
Eastport Savings Bank.....		3,070 00	3,070 00	
Lubec Savings Bank.....		100 00	100 00	3,170 00

EASTPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
School District No. 1, Campobello.....	\$575 00	\$575 00	
School District No. 2, Deer Isle.....	100 00	100 00	
School District No. 5, Deer Isle	571 45	571 45	
School District No. 6 $\frac{1}{2}$, Deer Isle	36 00	36 00	\$1,282 45
Loan on Maine Central Railroad bond.....	472 50	472 50	
Loan on Finance Company, of Iowa, stock.....	150 00	150 00	
Loan to St. Croix Shoe Company, Calais (endorsed.)	5,000 00	5,000 00	
Loans on life insurance policies.....	4,185 00	4,185 00	
Loans on names alone.....	1,708 40	1,708 40	
Loans on mortgages of personal property	10,609 84	10,609 84	
Loans on mortgages of real estate	121,686 31	121,686 31	143,812 05
Real estate, investment	22,646 00	22,646 00	22,646 00
Cash on deposit	26,026 58	26,026 58	
Cash on hand	4,401 40	4,401 40	30,427 98
Unpaid accrued interest.....	15,072 00		601,388 86
Due depositors, earned dividend and accrued State tax	620,714 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	29,678 40		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

SEPTEMBER 18, 1896.

C. G. TOTMAN, PRESIDENT.

SIMEON MERRILL, TREASURER.

LIABILITIES.

Deposits	\$324,978 04
Reserve fund	17,588 00
Special reserve fund	2,000 00
Undivided profits	6,149 32
	\$350,715 36

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1925, Coupon	\$8,000 00	\$9,200 00	\$8,000 00	\$8,000 00
City of Portland, Maine, 4s, 1913, Funding..	5,000 00	5,325 00	5,000 00	
Town of Fairfield, Me., 4s, 1905-12, Refunding	15,000 00	15,000 00	15,000 00	
Town of Norridgewock, 4s, 1903, Municipal,	900 00	900 00	900 00	
Total public funds of Maine	20,900 00			20,900 00
County of Pike, O., 6s, 1899, Roads.....	1,000 00	1,050 00	1,000 00	
City of Springfield, Mo., 5s, 1911, Sewer	4,000 00	4,280 00	4,000 00	
City of Superior, Wis., 6s, 1898, Street Imp.	5,000 00	5,150 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park,	2,000 00	2,190 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	5,350 00	5,000 00	
Portland & Rumford Falls, 5s, 1912.....	4,000 00	4,200 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, Mich., 6s, 1912	2,000 00	2,100 00	2,000 00	
Iowa Central, 5s, 1938	7,000 00	6,550 00	7,000 00	
New York, Chicago & St. Louis, 4s, 1937....	2,000 00	2,060 00	2,000 00	
Omaha Street, Neb., 5s, 1914	4,000 00	3,920 00	4,000 00	
Scranton Suburban, Pa., 6s, 1909	2,500 00	2,600 00	2,500 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	4,900 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 33	2,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	3,000 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, 1834-5	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, N. H., 5s, 1912..	4,000 00	4,000 00	4,000 00	
Harley 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	1,500 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	3,570 00	3,400 00	
Merchants' National Bank, Portland.....	825 00	1,265 00	825 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>
Messalonskee National Bank, Oakland ...	\$2,500 00	2,800 00	2,500 00	
National Bank of Fairfield, Fairfield.	6,000 00	6,300 00	6,000 00	
People's National Bank, Waterville	3,000 00	3,300 00	3,000 00	
Portland National Bank, Portland	1,000 00	1,075 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 Railroad Bonds.</i>				
Central New York and Western.....		1,500 00	1,500 00	
Maine Central		5,000 00	5,000 00	6,500 00
<i>Loans on Corporation Bonds.</i>				
Crystal Water Company, Staten Island.....		1,000 00	1,000 00	
Denver Union Water Company, Col.....		500 00	500 00	
Fort Smith Water Company, Ark		2,000 00	2,000 00	3,500 00
<i>Loans on Corporation Stock.</i>				
Cascade Woolen Company, Oakland		1,300 00	1,300 00	
Franklin Company, Lewiston.....		1,500 00	1,500 00	
Kennebec Fibre Company, Benton.....		15,000 00	15,000 00	
Somerset Fibre Company, Fairfield		18,500 00	18,500 00	36,300 00
Loans to Fairfield Village Corporation		4,625 00	4,625 00	
Loan on Messalonskee National Bank stock, Oakland		400 00	400 00	
Loans on Fairfield Savings Bank books.....		335 00	335 00	
Loan on note endorsed by National Bank of Fairfield		4,000 00	4,000 00	
Loans on names.....		8,500 00	8,500 00	
Loans on mortgages of real estate		110,527 00	110,527 00	128,387 00
Real estate, foreclosure.	6,000 00		6,000 00	
Safe and Fixtures	300 00		300 00	
Premium account	-		2,233 97	
Expense account	-		1,804 76	10,338 73
Cash on deposit	20,991 95		20,991 95	
Cash on hand	1,122 68		1,122 68	22,114 63
Unpaid accrued interest	2,125 00			\$350,715 36
		347,094 96		
Due depositors, earned dividend and accrued State tax ..		330,373 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$16,721 92		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

JUNE 4, 1896.

J. W. FAIRBANKS, PRESIDENT.

C. P. MERRILL, TREASURER.

LIABILITIES.

Deposits	\$477,574 49
Reserve fund.....	2,000 00
Special reserve fund.....	102 46
Undivided profits.....	7,231 15
	\$486,908 10

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	\$11,300 00	\$10,000 00	
United States, Coupon, 4s, 1925.....	16,000 00	18,800 00	16,000 00	
Total United States bonds owned.....	26,000 00			\$26,000 00
County of Belmont, O., 5s, 1898, Bridge....	1,000 00	1,015 00	1,000 00	
Delaware, Ind., 5s, 1904, C. H....	7,000 00	7,420 00	7,000 00	
Mercer, O., 6s, 1896, Improvement	2,000 00	2,000 00	2,000 00	
Miami, O., 6s, 1903-6, C. H.....	11,000 00	12,485 00	11,000 00	
Paulding, O., 5s, 1897-8, Ditch....	8,500 00	8,585 00	8,500 00	
Ramsey, Minn., 7s, 1897, Bridge.....	1,000 00	1,030 00	1,000 00	
Shelby, O., 6s, 1901-3, Imp.....	2,500 00	2,750 00	2,500 00	
City of Arkansas City, Kan. 6s, 1918				
Refunding	5,000 00	5,000 00	5,000 00	
Bradford, Pa., 6s, 1898-1903, Water	7,000 00	7,525 00	7,000 00	
Chicago, Ill., 7s, 1898-9, Munic....	6,000 00	6,450 00	6,000 00	
Cincinnati, O., 7s, 1904, Float Debt	8,000 00	9,760 00	8,000 00	
Danville, Ill, 6s, 1898, Education	4,000 00	4,140 00	4,000 00	
Saginaw, Mich., 5½s, Water 1897..	1,000 00	1,010 00	1,000 00	
Superior, Wis., 6s, 1895, Opt. St.				
Improvement	5,000 00	5,000 00	5,000 00	
Urbana, O., 5s, 1901, Refunding..	7,000 00	7,175 00	7,000 00	
Youngstown, O., 5s, 1897, Sewer	5,000 00	5,075 00	5,000 00	
Total public funds out of New England....	81,000 00			81,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,000 00	1,970 00	
Knox & Lincoln, 5s, 1921.	10,000 00	10,800 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 5s, 1897..	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine.....	32,000 00			31,970 00
Akron Street, O., 6s, 1908... ..	5,000 00	5,000 00	5,000 00	
Allegheny & Kinzua, 5s, 1895.....	5,000 00	3,750 00	4,900 00	
Canton Street, O., 6s, 1910.....	5,000 00	5,150 00	5,000 00	
Des Moines Suburban, Ia., 6s, 1906, Opt....	10,000 00	10,500 00	10,000 00	
Ean Claire Street, Wis., 6s, 1916	5,000 00	5,500 00	5,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	10,000 00	9,750 00	9,625 00	
Haverhill & Amesbury Street, 5s, 1912	5,000 00	5,000 00	5,000 00	
Lowell, Lawrence & Haverhill, 5s, 1923	2,000 00	2,000 00	1,800 00	
Minneapolis Street, Minn., 5s, 1919.....	5,000 00	4,750 00	4,750 00	
Muskegon Street, Mich., 6s, 1910.....	10,000 00	7,500 00	10,000 00	
Naunkeag Street, Salem, Mass., 5s, 1910...	5,000 00	5,000 00	5,000 00	
Omaha Horse, Neb., 6s, 1896, Opt.....	5,000 00	5,000 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	4,900 00	4,925 00	
Sedalia Electric, Mo., 6s, 1907, Opt.....	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, 1916-17	5,000 00	5,400 00	5,000 00	
Union Street Railway, Dover, N. H., 6s, 1910	1,000 00	1,000 00	1,000 00	
Total railroad bonds out of Maine	88,000 00			87,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 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 Mar- ket 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 Co., Augusta, 6s, 1911	12,500 00	12,500 00	12,500 00	
Lewiston Mill Company, 6s, Opt.	5,000 00	1,250 00	-	
Municipal Security Company, 5s, 1900-1	3,000 00	3,000 00	3,000 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	
Standish Water & Construction Co., 5s, 1928	4,000 00	4,320 00	4,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.	53,500 00			\$48,500 00
<i>Railroad Stock Owned.</i>				
Maine Central	200 00	272 00	200 00	
Portland & Ogdensburg.	62,000 00	29,760 00	27,771 50	
Total railroad stock owned.	62,200 00			27,971 50
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	1,000 00	1,000 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.	5,400 00	6,480 00	5,400 00	
Casco National Bank, Portland.	11,500 00	11,500 00	11,500 00	
Cumberland National Bank, Portland	2,920 00	3,102 50	2,920 00	
First National Bank, Farmington	5,000 00	5,000 00	5,000 00	
First National Bank, Lewiston	3,300 00	4,950 00	3,300 00	
First National Bank, Portland.	17,800 00	18,690 00	17,800 00	
Manufacturers' National Bank, Lewiston.	8,300 00	9,960 00	8,300 00	
Merchants' National Bank, Portland	4,875 00	7,475 00	4,875 00	
National Shoe & Leather Bank, Auburn.	5,000 00	5,000 00	5,000 00	
National Traders' Bank, Portland.	1,400 00	1,540 00	1,400 00	
Portland National Bank, Portland.	7,500 00	8,062 50	7,500 00	
Richmond National Bank, Richmond.	1,600 00	1,600 00	1,600 00	
Total national bank stock owned.	74,595 00			74,595 00
<i>Loans on Railroad Bonds.</i>				
Chicago, Burlington & Quincy		400 00	400 00	
Maine Central		900 00	900 00	
Portland and Ogdensburg.		500 00	500 00	
St. Joseph Traction and Lighting Co., Mo		5,851 84	5,851 84	7,651 84
<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.		4,137 87	4,137 87	4,662 87
<i>Loans on Bank Stock.</i>				
Belfast National Bank, Belfast		400 00	400 00	
People's Trust Company, Farmington		1,000 00	1,000 00	
Westbrook Trust Company, Westbrook.		945 35	945 35	2,345 35
Loans on life insurance policies.		1,286 10	1,286 10	
Loans on personal property.		160 00	160 00	
Loans on Franklin County Savings Bank books.		220 00	220 00	
Loans on mortgages of real estate.		54,670 54	54,670 54	56,336 64
Real estate investment.		21,507 09	21,507 09	
Real estate, foreclosure.		6,998 88	11,998 88	33,505 97
Cash on deposit		2,864 87	2,864 87	
Cash on hand		1,654 06	1,654 06	4,518 93
Unpaid accrued interest.		7,872 22		\$486,908 10
		509,405 82		
Due depositors, earned dividend and accrued State tax		481,552 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$27,853 33		

GARDINER SAVINGS INSTITUTION—GARDINER.

MARCH 31, 1896.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

LIABILITIES.

Deposits	\$2,282,177 74
Reserve fund.....	74,366 00
Undivided profits.....	30,164 17
	<u>\$2,386,707 91</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	\$55,000 00	\$50,000 00	
United States, Coupon, 5s, 1904	10,000 00	11,300 00	10,000 00	
United States, 4s, Coupon, 1925	80,000 00	93,300 00	90,600 00	
United States, 4s, Reg., 1925	60,000 00	69,975 00	50,000 00	
Total United States bonds owned.....	200,000 00			\$200,000 00
City of Biddeford, Maine, 4s, 1915.....	10,000 00	10,000 00	10,000 00	
City of Gardiner, Maine, 4s, 1896-9.....	4,900 00	4,012 25	4,900 00	
Town of Brunswick, Maine, 4s, 1913-22.....	10,000 00	10,200 00	10,000 00	
City of Salem, Mass., 6s, 1898.....	2,000 00	2,080 00	2,000 00	
Total public funds of New England.....	26,900 00			26,900 00
County of Atchison, Kansas, 6s, 1899, Opt., Refunding	15,000 00	15,750 00	15,000 00	
Bay, Mich., 5s 1903, Bridge.....	5,000 00	5,525 00	5,000 00	
Buffalo, Neb., 5s, 1900, Opt., C. H.....	5,000 00	5,125 00	5,000 00	
Butler, Ind., 4½s, 1916-18, Replen..	5,000 00	5,175 00	5,000 00	
Carroll, O., 6s, 1896-7, C. H. & Jail	2,000 00	2,020 00	2,000 00	
Chippewa, Mich., 6s, 1899, Jail...	3,500 00	3,657 50	3,500 00	
Clay, Ind., 5s, 1899-1901, Jail.....	10,000 00	10,400 00	10,000 00	
Clermont, O., 5s, 1916-22, Defic...	10,000 00	11,300 00	16,000 00	
Cowley, Kansas, 5s, 1900, Opt., Refunding	20,000 00	20,650 00	20,000 00	
Crawford, Ill., 6s, 1902, Funding,	5,000 00	5,450 00	5,000 00	
Decatur, Ind., 5s, 1896-9, C. H.....	16,000 00	16,200 00	16,000 00	
Delaware, Ind., 5s, 1896-1903, C. H.	14,000 00	14,420 00	14,000 00	
Douglass, Neb., 5s, 1911, Refund.	5,000 00	5,500 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund..	10,000 00	11,850 00	10,000 00	
Franklin, O., 6s, 1897-1913, Street Improvement, Opt.....	17,000 00	17,000 00	17,000 00	
Gage, Neb., 5s, 1899, Opt., C. H.....	15,000 00	15,300 00	15,000 00	
Grant, Ind., 5s, 1897, Opt., Fund.	15,000 00	15,225 00	15,000 00	
Greene, Ind., 6s, 1905, Funding..	10,000 00	11,300 00	10,000 00	
Hancock, O., 6s, 1896, Ditch.....	4,000 00	4,000 00	4,000 00	
Hardin, O., 5s, 1897, Bridge.....	2,000 00	2,020 00	2,000 00	
Huntington, Ind., 6s, 1896-1900, Funding.....	12,000 00	12,440 00	12,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,250 00	5,000 00	
Jewell, Kan., 6s, 1896-7, Refunding	4,000 00	4,040 00	4,000 00	
Kane, Ill., 5s, 1896-8, C. H.....	6,000 00	6,030 00	6,000 00	
Lacrosse, Wis., 5s, 1896-7, Insane Asylum	8,000 00	8,040 00	8,000 00	
Lawrence, O., 6s, 1896-8, Bridge.	4,000 00	4,060 00	4,000 00	
Lawrence, O., 5s, 1897, C. H.....	2,000 00	2,020 00	2,000 00	
Macon, Ill., 6s, 1896-9, Funding..	15,000 00	15,300 00	15,000 00	
Madison, O., 6s, 1905, C. H. & Jail	10,000 00	11,400 00	10,000 00	
Marion, Ind., 6s, 1898, C. H.....	10,000 00	10,350 00	10,000 00	
Meigs, O., 6s, 1896 7, C. H. & Jail.	3,000 00	3,015 00	3,000 00	
Mercer, O., 6s, 1896-1900, Road Imp	13,000 00	13,422 50	13,000 00	
Miami, O., 6s, 1896-1901, C. H.....	15,000 00	15,675 00	15,000 00	
Otter Tail, Minn., 6s, 1905, Jail..	10,000 00	11,400 00	10,000 00	
Paulding, O., 5s, 1896-1904, C. H..	19,000 00	19,617 50	19,000 00	
Perry, O., 6s, 1896, C. H. and Jail	5,000 00	5,000 00	5,000 00	

GARDINER SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

Public Funds Owned.		Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.	
County of	Polk, Minn., 6s, 1915, Bridge. . .	\$10,500 00	\$13,072 50	\$10,500 00		
	Porter, Ind., 5s, Opt., Funding..	9,000 00	9,000 00	9,000 00		
	Putnam, O., 5s, 1899-1901, Road Imp	5,000 00	5,125 00	5,000 00		
	Reno, Kan., 5½s, 1914, Opt., Refund	15,000 00	17,250 00	15,000 00		
	Rice, Kan., 6s, 1920, Refunding..	10,000 00	12,400 00	10,000 00		
	Sedgewick, Kan., 5½s, 1910, Refund	10,000 00	11,200 00	10,000 00		
	Shawnee, Kan., 5½s, 1907, Funding	25,000 00	27,750 00	25,000 00		
	St. Louis, Minn., 6s, 1907, Refund	7,000 00	8,137 50	7,000 00		
	Stark, O., 5s, 1898, Funding	5,000 00	5,075 00	5,000 00		
	Sumner, Kan., 5½s, 1920, Refunding	10,000 00	11,850 00	10,000 00		
	Vigo, Ind., 5s, 1898, C. H.	7,000 00	7,105 00	7,000 00		
	Vinton, O., 6s, 1898-1900, Defic. . .	5,000 00	5,250 00	5,000 00		
	Wapello, Ia., 7s, 1901, C. H.	5,000 00	5,225 00	5,000 00		
	Wapello, Ia., 4½s, 1899-1903, Fund.	5,000 00	5,075 00	5,000 00		
	Washington, Ill., 6s, 1897, Fund.	5,000 00	5,162 50	5,000 00		
	Washington, Kan., 5s, 1904, Opt., Refunding	4,000 00	4,200 00	4,000 00		
	Webster, Ia., 5s, 1891, Opt. Refund	10,000 00	10,000 00	10,000 00		
	Wyandotte, Kan., 5½s, 1908, Opt., Refunding	17,000 00	18,870 00	17,000 00		
	City of	Wood, O., 5s, 1897-1900, C. H. & Jail.	10,000 00	10,200 00	10,000 00	
		Wood, Wis., 5s, 1899-1900, Ditch..	6,000 00	6,120 00	6,000 00	
Akron, O., 5s, 1896, Imp		2,000 00	2,000 00	2,000 00		
Anderson, Ind., 6s, 1899-1902, Opt., Water.		15,000 00	16,050 00	15,000 00		
Anderson, Ind., 5s, 1900, Opt., School		5,000 00	5,125 00	5,000 00		
Ashland, Wis., 5s, 1912, Imp.		10,000 00	10,850 00	10,000 00		
Ashtabula, O., 6s, 1896-1903, Refund		2,500 00	2,615 50	2,500 00		
Aurora, Ill., 5s, 1905, Refunding		10,000 00	10,550 00	10,000 00		
Battle Creek, Mich., 5s, 1898-1917, School.		10,000 00	10,700 00	10,000 00		
Bay City, Mich., 8s, 1912, Water		4,000 00	5,740 00	4,000 00		
Bellaire, O., 5s, 1910, Water & Fund		10,000 00	10,900 00	10,000 00		
Big Rapids, Mich., 5½s, 1905-7, Bldg		15,000 00	16,275 00	15,000 00		
Brainerd, Minn., 6s, 1897, Bridge		5,000 00	5,075 00	5,000 00		
Canton, O., 6s, 1896-1901, Water . .		7,000 00	7,315 00	7,000 00		
Cedar Rapids, Ia., 6s, Opt., Sch. . .		9,000 00	9,000 00	9,000 00		
Chicago, Ill., 7s, 1899, Gen. Munic. .		3,000 00	3,270 00	3,000 00		
Cincinnati, O., 7 3-10, 1899, Sewer- age		20,000 00	22,000 00	20,000 00		
Cincinnati, O., 6s, 1899-1904 Sewer		18,000 00	19,980 00	18,000 00		
Cleveland, O., 5s, 1906, School . . .		10,000 00	11,000 00	10,000 00		
Clinton, Ia., 5s, 1901, Opt., City Imp		3,000 00	3,120 00	3,000 00		
Danville, Ill., 6s, 1898, School. . . .		2,000 00	2,060 00	2,000 00		
Danville, Ill., 5s, 1896-7, Funding		15,000 00	15,000 00	15,000 00		
Dubuque, Ia., 6s, 1896, Funding. . .		1,245 82	1,245 82	1,245 82		
Duluth, Minn., 6s, 1909, School. . .		10,000 00	11,850 00	10,000 00		
Duluth, Minn., 4½s, 1921, School. . .		5,000 00	5,275 00	5,000 00		
E. Liverpool, O., 5s, 1896-1906, Sch		10,000 00	10,300 00	10,000 00		
E. Liverpool, O., 5s, 1924, Refund		10,000 00	11,200 00	10,000 00		
Eau Claire, Wis., 6s, 1903, Bridge		20,000 00	22,200 00	20,000 00		
Elizabeth, N. J., 4s, 1922, Adj. . . .		2,500 00	2,500 00	2,500 00		
Elkhart, Ind., 5s, 1896-1905, Sch. . .		20,000 00	20,500 00	20,000 00		
Fergus Falls, Minn., 6s, 1908, C. H. & Sewer		10,000 00	11,250 00	10,000 00		
Findlay, O., 6s, 1898-1903, School Building.		18,000 00	18,900 00	18,000 00		
Findlay, O., 5s, 1908, Water.		2,000 00	2,060 00	2,000 00		
Fort Madison, Ia., 5s, 1902, Refund		4,000 00	4,100 00	4,000 00		
Fort Wayne, Ind., 6s, 1900, Water		30,000 00	32,100 00	30,000 00		
Fremont, O., 5s, 1897-1903, Water		15,000 00	15,375 00	15,000 00		
Fremont, Neb., 5s, 1909, School. . .		10,000 00	10,500 00	10,000 00		
Galesburg, Ill., 5s, 1910, Water . .		5,000 00	5,450 00	5,000 00		
Grand Island, Neb., 6s, 1899, Opt., School.		20,000 00	20,800 00	20,000 00		
Grand Rapids, Mich., 5s, 1896, Sch		3,000 00	3,000 00	3,000 00		
Hutchinson, Kan., 6s, 1909, Sch.	16,000 00	17,920 00	16,000 00			
Ironton, O., 5s, 1912, Sewer.	20,000 00	21,800 00	20,000 00			
Kansas City, Kan., 6s, 1896-9, Int. Imp	14,000 00	14,210 00	14,000 00			
Kansas City, Kan., 5s, 1909, Sch. . .	10,000 00	10,000 00	10,000 00			

GARDINER SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

	<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Kansas City, Mo., 7s, 1898, Renewal	\$ 5,000 00	\$ 5,300 00	\$ 5,000 00	
	Kokomo, Ind., 4s, 1905, Refunding	14,000 00	14,000 00	14,000 00	
	La Crosse, Wis., 5s, 1897, Opt., Water	5,000 00	5,100 00	5,000 00	
	Lexington, Ky., 4½s, 1932, Funding	10,000 00	10,550 00	10,000 00	
	Louisville, Ky., 4s, 1930, Park...	21,000 00	21,000 00	21,000 00	
	Mankato, Minn., 5s, 1907, Sew.	10,000 00	10,400 00	10,000 00	
	Marinette, Wis., 5s, 1896-1910, Sew.	11,500 00	12,017 50	11,500 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	11,750 00	10,000 00	
	Moline, Ill., 5s, 1907, Refunding..	3,000 00	3,185 00	3,000 00	
	Moline, Ill., 4½s, 1904, Water Ex.	5,000 00	5,075 00	5,000 00	
	Muncie, Ind., 5s, 1902-12, Funding	22,000 00	23,430 00	22,000 00	
	Muskegon, Mich., 5s, 1901-24, Water	25,000 00	27,750 00	25,000 00	
	Muskegon, Mich., 8s, 1901, Water	1,000 00	1,180 00	1,000 00	
	New Albany, Ind., 6s, 1900, Fund	10,000 00	10,650 00	10,000 00	
	Newark, O., 5s, 1896-1902, St. Imp.	16,000 00	16,240 00	16,000 00	
	Newport, Ky., 5s, 1906-14, Sewer.	10,000 00	10,750 00	10,000 00	
	Ottumwa, Ia., 5s, 1897, School...	10,000 00	10,050 00	10,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,000 00	2,000 00	
	Port Huron, Mich., 5s, 1914, Sch.	12,000 00	13,320 00	12,000 00	
	Portsmouth, O., 5s, 1896-1907, Refunding	25,000 00	26,000 00	25,000 00	
	Sandusky, O., 4½s, 1897-1905, Water, Refunding	13,000 00	13,195 00	13,000 00	
	Sioux City, Ia., 4½s, 1902, School..	10,000 00	10,200 00	10,000 00	
	Springfield, Mo., 4½s, 1901, Opt...	30,000 00	30,000 00	30,000 00	
	Stebenville, O., 5s, 1896-7, C. H. & M. H.	10,000 00	10,050 00	10,000 00	
	Stebenville, O., 4s, 1914, Opt., Water	12,500 00	12,500 00	12,500 00	
	Superior, Wis., 5s, 1912, School..	35,000 00	36,925 00	35,000 00	
	Tiffin, O., 6s, 1899-1907, Park ...	10,000 00	10,800 00	10,000 00	
	West Bay City, Mich., 5s, 1908-25, School	20,000 00	22,000 00	20,000 00	
	Winfield, Kan., 6s, 1898-1907, Sch.	16,500 00	17,655 00	16,500 00	
	Wyandotte, Kan., 6s, 1903	7,500 00	8,175 00	7,500 00	
	Xenia, O., 41-2s, 1897, Opt., Freshet	8,000 00	8,000 00	8,000 00	
	Youngstown, O., 6s, 1896, School.	4,500 00	4,500 00	4,500 00	
Borough of	Braidock, Pa., 5s, 1904, Water.	4,500 00	4,725 00	4,500 00	
Township of	Madison, O., 6s, 1903-7, Bldg..	10,000 00	11,300 00	10,000 00	
	Youngstown, O., 5s, 1914, Park...	10,000 00	10,950 00	10,000 00	
Total public funds out of New England....		1,370,245 82			1,370,245 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	10,700 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	10,600 00	10,000 00	
Total railroad bonds of Maine		72,000 00			72,000 00
	Kanawha & Michigan, 4s, 1900	20,000 00	16,500 00	20,000 00	
	Long Branch & Seashore, N. J., 7s, 1899	5,000 00	5,350 00	5,000 00	
	St. Paul City Street, Minn., 5s, 1937	10,000 00	9,000 00	10,000 00	
	Syracuse Consolidated Street, N. Y., 5s, 1920	15,000 00	7,500 00	15,000 00	
	Utica Belt Line, N. Y., 5s, 1933	15,000 00	14,700 00	15,000 00	
Total railroad bonds out of New England..		65,000 00			65,000 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 Co., 5½s, 1896-1901	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

GARDINER 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>
First National Bank, Richmond.....	\$4,800 00	\$5,040 00	\$4,800 00	
First National Bank, Wiscasset.....	1,200 00	1,320 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	13,568 00	10,600 00	
Oakland National Bank, Gardiner.....	7,600 00	11,020 00	7,600 00	
Richmond National Bank Richmond.....	2,560 00	2,560 00	2,560 00	
Sagadahoc National Bank Bath.....	840 00	840 00	840 00	
Total national bank stock of Maine... ..	56,600 00			\$56,600 00
Boston National Bank, Boston, Mass.....	6,700 00	6,700 00	6,700 00	
Hide and Leather National Bank, Boston, Mass	4,500 00	4,770 00	4,500 00	
Washington National Bank, Boston, Mass.....	1,000 00	1,060 00	1,060 00	
Total national bank stock out of Maine...	12,200 00			12,200 00
<i>Loans on Public Funds.</i>				
County of Franklin, Kan.....		1,000 00	1,000 00	
City of Arkansas City, Kan.....		500 00	500 00	
Chicago, Ill.....		1,000 00	1,000 00	
East Liverpool, O.....		1,500 00	1,500 00	
Gardiner, Me.....		200 00	200 00	
Iliawatha, Kan.....		2,500 00	2,500 00	
Huntington, W. Va.....		500 00	500 00	
Lindsborg, Kan.....		1,500 00	1,500 00	
McPherson, Kan.....		500 00	500 00	
Superior, Wis.....		2,000 00	2,000 00	
Wichita, Kan.....		500 00	500 00	
Winfield, Kan.....		1,000 00	1,000 00	
Town of Somerville, Me.....		500 00	500 00	
Waldoboro, Me.....		500 00	500 00	
Village of Martin's Ferry, O.....		1,000 00	1,000 00	
Ind. School District of Adair, Ia.....		300 00	300 00	15,000 00
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott & Gulf.....		247 40	247 40	
Maine Central.....		1,400 00	1,400 00	
St. Joseph Traction & Lighting Co., Mo.....		14,629 59	14,629 59	
Sandy River.....		22,500 00	22,500 00	38,776 99
<i>Loans on Corporation Bonds.</i>				
Appleton Water Co., Wis.....		2,500 00	2,500 00	
Belleville Water Co., Kan.....		4,000 00	4,000 00	
City Water Co., Chattanooga, Tenn.....		1,000 00	1,000 00	
Denver Union Water Co., Col.....		3,000 00	3,000 00	
Greenbush Water Works Co., N. Y.....		500 00	500 00	
Maine Water Company.....		5,457 19	5,457 19	
Monroe Water Co., Mich.....		2,000 00	2,000 00	
Owensburg Water Works Co., Ky.....		500 00	500 00	
Pekin Water Works, Ill.....		500 00	500 00	
Trinidad Water Co., Col.....		2,500 00	2,500 00	
Washburn Water Co., Wis.....		500 00	500 00	22,457 19
<i>Loans on Railroad Stock.</i>				
Augusta, Hallowell & Gardiner.....		200 00	200 00	
Delaware & Hudson Canal Co.....		10,000 00	10,000 00	
Maine Central.....		10,000 00	10,000 00	20,200 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Co.....		4,500 00	4,500 00	
Richards Paper Co., Gardiner.....		560 00	560 00	5,060 00
<i>Loans on National Bank Stock.</i>				
Merchants' National Bank, Gardiner.....		2,900 00	2,900 00	
Minnehaha National Bank, Sioux Falls, S. D.....		235 00	235 00	3,135 00

GARDINER SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Other Bank Stock.</i>			
Investment Trust Co. of America, Topeka, Kan	\$ 640 00	\$ 640 00	
Maine Trust & Banking Co., Gardiner.....	14,000 00	14,000 00	\$14,640 00
<i>Loans to Municipalities.</i>			
City of Gardiner.....	35,000 00	35,000 00	
Town of West Gardiner	900 00	900 00	35,900 00
Loan to Oak Grove Cemetery Ass'n, Gardiner.....	1,000 00	1,000 00	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on Gardiner Savings Institution books.....	3,425 00	3,425 00	
Loans on mortgages of real estate	159,837 47	159,837 47	165,262 47
Real estate, investment	30,600 00	30,000 00	
Real estate, foreclosure	4,150 00	4,150 00	34,150 00
Certificates of deposit	25,000 00	25,000 00	
Cash on deposit.....	9,892 26	9,892 26	
Cash on hand.....	3,288 18	3,288 18	38,180 44
Unpaid accrued interest.....	36,560 47		2,386,707 91
	2,540,866 63		
Due depositors, earned dividend and accrued State tax	2,305,073 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$235,733 63		

GORHAM SAVINGS BANK—GORHAM.

JULY 14, 1896.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LEWIS R. JOHNSON, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$394,244 14
Reserve fund.....	20,119 77
Undivided profits	10,592 06
	\$424,955 97

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon, 4s, 1925.....	\$8,000 00	\$9,200 00	\$8,000 00	\$8,000 00
County of Aroostook, 4 1/2s, 1915.....	2,000 00	2,130 00	2,000 00	
City of Bath, 6s, 1902, R. R. Aid.....	1,500 00	1,680 00	1,500 00	
City of Belfast, 6s, 1898, R. R. Aid.....	3,000 00	3,120 00	3,000 00	
Town of Corinna, 6s, 1897, R. R. Aid.....	100 00	101 50	100 00	
Town of Gorham, orders.....	2,090 82	2,090 82	2,090 82	
Town of Norridgewock, 6s, 1899-1900.....	2,000 00	2,110 00	2,000 00	
Total public funds of Maine	10,690 82			10,690 82
County of Auglaize, O., 6s, 1899-1900, Drain.	2,000 00	2,120 00	2,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,270 00	2,000 00	
Delaware, Ind., 5s, 1903, C. H....	1,000 00	1,055 00	1,000 00	
Delaware, Ind., 6s, 1913, Fund- ing.....	2,000 00	2,450 00	2,000 00	
Fayette, O., 6s, 1896-8, Ditch.....	2,500 00	2,537 50	2,500 00	
Franklin, Ky., 6s, Bridge, 1903, Opt	2,600 00	2,210 00	2,600 00	
Hancock, O., 6s, 1900, Ditch.....	3,000 00	3,195 00	3,000 00	
Highland, O., 6s, 1900, Funding..	1,000 00	1,070 00	1,000 00	
Lawrence, O., 5s, 1920, Turnpike,	2,000 00	2,260 00	2,000 00	
Lawrence, O., 6s, 1897, Bridge...	2,000 00	2,030 00	2,000 00	
Marion, Ind., 6s, 1898, C. H....	1,090 00	1,035 00	1,000 00	
Mercer, O., 6s, 1898, Bridge.....	1,000 00	1,035 00	1,000 00	
Miami, O., 6s, 1903, C. H....	3,000 00	3,345 00	3,000 00	
Paulding, O., 5s, 1899, Funding..	2,000 00	2,050 00	2,000 00	
Potter, Penn., 5s, 1899, Funding.	3,000 00	3,075 00	3,000 00	
Vigo, Ind., 5s, 1906, C. H....	1,000 00	1,060 00	1,000 00	
Wapello, Ia., 5s, 1901, C. H....	2,000 00	2,080 00	2,000 00	
Washington, Kan., 5s, Refunding 1904-5, Opt.....	6,000 00	6,330 00	6,000 00	
City of Akron, O., 6s, 1898, School.....	1,000 00	1,035 00	1,000 00	
Anderson, Ind., 6s, 1896, Imp....	1,860 00	1,860 00	1,860 00	
Council Bluffs, Ia., 8s, 1896, Refunding	2,000 00	2,600 00	2,000 00	
Cleveland, O., 5s, 1907, St. Imp..	5,000 00	5,550 00	5,000 00	
Columbus, O., 5s, 1901, Bd. Educa- tion	1,000 00	1,045 00	1,000 00	
Duluth, Minn., 5s, 1907, Defining Boundaries	1,000 00	1,085 00	1,000 00	
East Liverpool, O., 5s, 1923, Refunding	6,000 00	6,480 00	6,000 00	
Evansville, Ind., 6s, 1908, Redemp- tion	1,000 00	1,140 00	1,000 00	
Kansas City, Kan., 7s, 1898, Inter- nal Improvement	2,000 00	2,090 00	2,000 00	
Kokomo, Ind., 6s, 1909, School..	3,000 00	3,435 00	3,000 00	
Lima, O., 6s, 1900, Improvement	5,000 00	5,325 00	5,000 00	
Lima, O., 5s, 1916, Water.....	1,000 00	1,100 00	1,000 00	
Marion, Ind., 6s, 1902-4, School...	3,000 00	3,255 00	3,000 00	
Marion, O., 6s, 1899, Improve- ment	2,000 00	2,100 00	2,000 00	
Muncie, Ind., 5s, 1912, Fundin.g..	4,000 00	4,200 00	4,000 00	
Moline, Ill., 5s, 1909, Sch. Dist...	5,000 00	5,375 00	5,000 00	

GORHAM SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Newport, Ky., 5s, 1914, Opt. Sew.	\$1,000 00	\$1,095 00	\$1,000 00	
	Piqua, O., 6s, 1903, Refunding....	1,500 00	1,642 50	1,500 00	
	Piqua, O., 6s, 1913, School.....	2,500 00	2,987 50	2,500 00	
	St. Cloud, Minn., 5s, 1914, Opt. Refunding	5,000 00	5,300 00	5,000 00	
	Topeka, Kan., 6s, 1915, Bd. Education	1,000 00	1,225 00	1,000 00	
	Wausau, Wis., 5s, 1905.6 Water...	3,000 00	3,120 00	3,000 00	
	Wichita, Kan., 5s, 1900, Opt., Gen. Imp	2,000 00	2,030 00	2,000 00	
	Zanesville, O., 4½s, 1913, Refunding	2,000 00	2,090 00	2,000 00	
Township of	Youngstown, O., 5s, 1914, Park	5,000 00	5,475 00	5,000 00	
Total public funds out of New England....		105,360 00			\$105,360 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 1st Mort., 5s, 1943 ...	8,000 00	8,000 00	7,703 75	
	Calais Street, 1st Mort., 6s, 1904, Opt.....	3,000 00	3,000 00	3,000 00	
	Line Rock, 1st Mort., 5s, 1908	5,000 00	5,250 00	5,000 00	
	Maine Central, 7s, Consols, 1912	3,500 00	4,725 00	3,500 00	
	Maine Central, 4½s, Consols, 1912.....	4,000 00	4,260 00	4,000 00	
	Maine Central, 7s, 1898	1,000 00	1,060 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 & West Michigan, 5s, 1921.....	5,000 00	3,450 00	5,000 00	
	Chicago & West Michigan, Scrip.....	250 00	172 50	-	
	Detroit & Mackinac, 4s, 1915.....	1,000 00	750 00	1,000 00	
	Duluth Street, Minn., 5s, 1920.....	5,000 00	4,850 00	5,000 00	
	Eau Claire St. Ry. Light & Power Co., Wis., 6s, 1916.....	2,500 00	1 250 00	2,500 00	
	East Cleveland Street, O., 5s, 1910.....	2,000 00	2,040 00	2,000 00	
	Kansas Pacific, 5s, 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, Salem, Mass., 5s, 1910 ...	2,000 00	2,000 00	2,000 00	
	Omaha Street, Neb., 5s, 1914	5,000 00	4,300 00	5,000 00	
	Toledo Belt, O., 5s, 1903	2,000 00	1,960 00	2,000 00	
	Toledo Consolidated, O., 5s, 1909	3,000 00	2,880 00	3,000 00	
	Trenton Passenger, N. J., 6s, 1930-1.....	8,000 00	8,640 00	8,000 00	
	Watervliet Turnpike, and Railway, N. Y., 6s, 1919.....	1,000 00	1,100 00	1,000 00	
	Wheeling & Lake Erie, 5s, 1926	1,000 00	1,000 00	1,000 00	
Total railroad bonds out of Maine.....		49,750 00			49,500 00
<i>Corporation Bonds Owned.</i>					
	Augusta Water Company, 5s, 1917	4,000 00	4,000 00	4,000 00	
	Bar Harbor Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
	Belfast Water Company, 5s, 1907	1,000 00	1,020 00	1,000 00	
	Caribou Water Company, 5s, 1909.....	4,000 00	3,000 00	4,000 00	
	Indianapolis Water Company, Ind., 6s, 1911	500 00	550 00	500 00	
	Maine & New Hampshire Granite Company 5s, 1902, Opt	2,000 00	2,000 00	2,000 00	
	Maine Water Company, 5s, 1931.....	4,000 00	4,000 00	4,000 00	
	Municipal Security Co., 5½s, 1899-1901	1,500 00	1,500 00	1,500 00	
	Municipal Security Company, 5s, 1901 2....	3,000 00	3,000 00	3,000 00	
	Northern Banking Company, 5s, 1896, Opt.	1,000 00	1,000 00	1,000 00	
	Norway Water Company, 5s, 1906.....	1,000 00	1,020 00	1,000 00	
	Pejepscot Water Co., Brunswick 5s, 1906...	1,000 00	1,000 00	1,000 00	
	Portland Water Company, 4s, 1927.....	4,000 00	4,000 00	4,000 00	
	Portland Water Company, 6s, 1899.....	1,000 00	1,055 00	1,000 00	
	Presque Isle Water Company, 5s, 1907.....	2,500 00	2,500 00	2,500 00	
	Richmond Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
	Skowhegan Water Company, 5s, 1917.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....		35,500 00			35,500 00
	Detroit & Mackinac Railway, Certificate of Beneficial Interest.....	1,600 00	400 00	1 000 00	1,000 00

GORHAM SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value and Market Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland.....	\$1,600 00	\$1,920 00	\$1,600 00	
Casco National Bank, Portland.....	1,500 00	1,500 00	1,500 00	
Cumberland National Bank, Portland.....	2,600 00	2,762 50	2,375 00	
First National Bank, Portland.....	4,300 00	4,515 00	4,300 00	
Merchants' National Bank, Portland.....	150 00	230 00	150 00	
National Traders' Bank, Portland.....	2,000 00	2,200 00	2,000 00	
Total national bank stock owned	12,150 00			\$11,925 00
<i>Loans on Corporation Bonds.</i>				
American Water Works and Guarantee Company, McKeesport, Pa		475 00	475 00	950 00
City Water Works, Merrill, Wis.....		475 00	475 00	
Loan on town of Norridgewock bond		150 00	150 00	
Loan on Omaha Horse R. R., Neb., bond		500 00	500 00	
Loan on Winnisimmet Railroad stock		200 00	200 00	
Loan on Portland Gas Light Co., stock.....		100 00	100 00	
Loan on Canal National Bank stock, Portland.		75 00	75 00	
Loan on Westbrook Trust Co., stock.....		900 00	900 00	
Loan on Gorham Savings Bank book.....		75 00	75 00	
Loans on personal property		250 00	250 00	
Loans on mortgages of real estate		155,088 33	155,088 33	157,338 33
Real estate, foreclosure.....	14,200 00		14,200 00	14,200 00
Cash on deposit.....		4,067 76	4,067 76	
Cash on hand.....		1,220 31	1,220 31	5,288 07
Unpaid accrued interest.....		5,635 29		\$424,955 97
Due depositors earned dividend and accrued State tax		438,331 51		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.		400,741 17		
		\$37,590 34		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

APRIL 1, 1896.

ELIPHALET ROWELL, PRESIDENT.

HENRY K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$662,078 40
Reserve fund	33,000 00
Undivided profits	14,994 27
	710,072 67

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, 1896-1900.	\$4,000 00	\$4,160 00	\$4,000 00	
Bangor, 6s, 1899.	2,000 00	2,130 00	2,000 00	
Bath, 6s, 1902.	2,000 00	2,220 00	1,805 00	
Lewiston, 6s, 1901.	1,000 00	1,100 00	1,000 00	
Portland, 6s, 1897.	2,000 00	2,090 00	2,000 00	
Total public funds of Maine.	11,000 00			\$10,805 00
County of Bay, Mich., 5s, 1906, Bridge.	5,000 00	5,300 00	5,000 00	
Buffalo, Neb., 7s, 1900, Funding. .	3,000 00	3,285 00	3,000 00	
Grant, Ind., 6s, 1899, Gravel Road. .	5,000 00	5,225 00	5,000 00	
Greene, Ind., 6s, 1898, Road.	6,000 00	6,270 00	6,000 00	
Hancock, O., 4½s, 1900, C. H.	4,000 00	4,060 00	4,000 00	
Hardin, O., 6s, 1898-9, Bdg. & Pike. .	9,000 00	9,405 00	9,000 00	
Kane, Ill., 5s, 1900, C. H.	5,000 00	5,150 00	5,000 00	
Macon, Ill., 5s, 1901-6, C. H.	5,000 00	5,275 00	5,000 00	
Marion, Ind., 6s, 1898, C. H.	2,000 00	2,070 00	2,000 00	
Mercer, O., 6s, 1900, Ditch.	3,000 00	3,195 00	3,000 00	
Muskingum, O., 5s, 19012, Bridge. .	8,000 00	8,320 00	8,000 00	
Ottawa, O., 6s, 1901, Ditch Imp. .	3,000 00	3,240 00	3,000 00	
Sedgwick, Kan., 5s, 1915, Fund- ing, Opt.	2,000 00	2,160 00	2,000 00	
Summit, O., 5s, 1898, Support of Poor.	2,000 00	2,030 00	2,000 00	
Tuscarawas, O., 6s, 1898, Bridge. .	2,000 00	2,070 00	2,000 00	
City of Anderson, Ind., 6s, 1902-3, Funding. .	8,000 00	8,800 00	8,000 00	
Ashland, Wis., 5s, 1912, Imp.	4,000 00	4,340 00	4,000 00	
Ashland, Wis., 6s, 1896, Opt., Sew. .	11,000 00	11,275 00	11,000 00	
Aurora, Ill., 5s, 1900, Water.	5,000 00	5,150 00	5,000 00	
Aurora, Ill., 6s, 1900, Imp.	5,000 00	5,300 00	5,000 00	
Bay City, Mich., 8s, 1902-3, Water. .	5,000 00	6,050 00	5,000 00	
Chicago, Ill., 7s, 1898-9.	5,000 00	5,375 00	4,811 25	
Chicago, Ill., 5s, 1904, San. Dist. .	1,000 00	1,065 00	1,000 00	
Cincinnati, O., 7-3-10s, 1899, Imp. .	1,000 00	1,100 00	1,000 00	
Clinton, Ia., 5s, 1912, Funding.	10,000 00	11,000 00	10,000 00	
Columbus, O., 5s, 1900, Imp.	5,000 00	5,175 00	5,000 00	
Council Bluffs, Ia., 6s, 1898-1910. .	10,000 00	11,050 00	10,000 00	
Duluth, Minn., 6s, 1908, Funding. .	10,000 00	11,800 00	10,000 00	
Eau Claire, Wis., 6s, 1897, Water. .	8,000 00	8,120 00	8,000 00	
Fort Wayne, Ind., 6s, 1899-1901. .	5,000 00	5,375 00	5,000 00	
Greenville, O., 6s, 1896.	5,000 00	5,000 00	5,000 00	
Ironwood, Mich., 6s, 1913, Imp. .	5,000 00	3,540 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Funding. .	10,000 00	10,650 00	10,000 00	
Kansas City, Mo., 8s, 1897, Funding. .	5,000 00	5,200 00	5,000 00	
Kansas City, Kan., 6s, 1896-7.	2,000 00	2,010 00	2,000 00	
Lima, O., 6s, 1900, Improvement. .	5,000 00	5,325 00	5,000 00	
Marion, O., 6s, 1899-1900, Imp.	5,000 00	5,275 00	5,000 00	
Marion, O., 5s, 1909, Paving.	2,000 00	2,150 00	2,000 00	
Menominee, Mich., 6s, 1897, Sewer. .	5,000 00	5,075 00	5,000 00	
Nebraska City, Neb., 7s, 1898, Pav. .	5,000 00	5,250 00	5,000 00	
Nebraska City, Neb., 6s, 1912, Pav. .	5,000 00	6,000 00	5,000 00	
Newport, Ky., 5s, 1900-6, Sewer. .	2,000 00	2,100 00	2,000 00	
Piqua, O., 6s, 1897, Water.	1,000 00	1,015 00	1,000 00	
Port Huron, Mich., 5s, 1897-9, Fund. .	4,500 00	4,567 50	4,500 00	
Portsmouth, O., 5s, 1897, Sewer. .	5,000 00	5,050 00	5,000 00	
Sioux City, Ia., 6s, 1897-9, Imp. ...	2,500 00	2,587 50	2,500 00	
Springfield, Ill., 5s, 1900, Funding. .	3,800 00	3,933 00	3,800 00	
Stillwater, Minn., 5s, 1912, Imp. .	4,000 00	4,400 00	4,000 00	

HALLOWELL SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of South Bend, Ind., 6s, 1901-4, Sewer	\$7,500 00	\$8,287 50	\$7,500 00	
Toledo, O., 7-3-10s, 1900, Special ..	6,500 00	7,280 00	6,500 00	
Wausau, Wis., 5s, 1905, Water ...	7,000 00	7,280 00	7,000 00	
West Bay City, Mich., 6s, 1901, Imp	4,000 00	4,300 00	4,000 00	
Zanesville, O., 4½s, 1905, Imp ..	5,000 00	5,125 00	5,000 00	
Zanesville, O., 6s, 1898, Paving..	5,000 00	5,175 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,475 00	5,000 00	
Total public funds out of New England....	271,800 00			\$271,611 25
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,000 00	5,000 00	
Bangor & Katahdin Iron Works, 6s, 1901...	10,000 00	10,000 00	10,000 00	
Eastern, 6s, 1906	10,000 00	11,900 00	9,481 42	
Knox & Lincoln, 5s, 1921.....	3,000 00	3,210 00	3,000 00	
Leeds & Farmington, 6s, 1896... ..	3,800 00	3,800 00	3,800 00	
Maine Central, 7s, 1898	20,000 00	21,200 00	20,000 00	
Maine Central, 7s, 1912	4,000 00	5,400 00	4,000 00	
Portland & Ogdensburg, 6s, 1900.....	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine.....	59,800 00			59,281 42
Akron Street, O., 6s, 1898.....	10,000 00	10,000 00	10,000 00	
Bellaire, Bridgeport & Martin's Ferry Street, 6s, 1908, Opt.	11,000 00	11,660 00	11,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903 ...	17,000 00	18,190 00	17,000 00	
Canton Street, O., 6s, 1910.....	5,000 00	5,150 00	5,000 00	
East Liverpool & Wellsville St., O., 6s, 1916,	12,000 00	9,000 00	12,000 00	
Grand Rapids, Mich., Street, 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Jaunestown 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	7,500 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	16,000 00	16,000 00	16,000 00	
Northern Street Railway, St. Louis, 6s, 1804	13,500 00	14,040 00	13,500 00	
Toledo Consolidated Street, O., 5s, 1909 ..	5,000 00	4,800 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	10,800 00	10,000 00	
Total railroad bonds out of Maine.....	144,500 00			144,500 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.	7,000 00	7,000 00	7,000 00	
Bath Water Supply Company, 5s, 1916.....	20,000 00	20,000 00	19,875 00	
Biddeford & Saco Water Company, 5s, 1904,	17,000 00	17,000 00	17,000 00	
Calais Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Eastport Water Company, 5s, 1918.....	12,000 00	12,000 00	12,000 00	
Maine Water Company, 5s, 1913.	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,060 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	10,250 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 66	9,000 00	
Rockland Water Company, 5s, 1919	3,000 00	3,000 00	3,000 00	
Standish Water Company, 5s, 1913	5,000 00	5,175 00	5,000 00	
Total corporation bonds of Maine	102,000 00			101,875 00
Eau Claire Water Works, Wis., 6s, 1897.....	11,000 00	11,000 00	11,000 00	
Indianapolis Water Company, Ind., 6s, 1911,	16,500 00	18,150 00	16,500 00	
Northumberland Water Co., N. H., 5s, 1915..	3,000 00	3,000 00	3,000 00	
Oshkosh Water Works, Wis., 6s, 1914	1,000 00	1,000 00	1,000 00	
Ottawa, Ill., Water Company, 6s, 1904-10....	10,000 00	10,000 00	10,000 00	
Sioux City Water Works, Ia., 6s, 1904.....	7,000 00	7,000 00	7,000 00	
Total corporation bonds out of Maine	48,500 00			48,500 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	2,000 00	2,000 00	2,000 00	
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	1,380 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	13,056 00	10,200 00	
Richmond National Bank, Richmond.....	800 00	800 00	800 00	
Total national bank stock owned	16,360 00			16,360 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	\$ 895 00	\$ 895 00	
Loans on mortgages of real estate	45,419 66	45,419 66	\$46,314 66
Real estate, investment	1,000 00	1,000 00	
Real estate, foreclosure	6,091 74	6,091 74	
Expense account.....	-	132 00	7,223 74
Cash on deposit.....	3,579 65	3,579 65	
Cash on hand	21 95	21 95	3,601 60
Unpaid accrued interest.	10,713 25		\$710,072 67
Due depositors, earned dividend and accrued State tax.....	746,689 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	668,455 17		
	\$78,234 24		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

OCTOBER 7, 1896.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$347,969 96
Reserve fund	9,419 80
Undivided profits..	5,144 27
	\$362,534 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, Registered, 1907.....	\$16,000 00	\$17,200 00	\$16,000 00	
United States, 4s, Coupon, 1907	1,700 00	1,827 50	1,700 00	
United States, 4s, Coupon, 1925	6,000 00	6,990 00	6,000 00	
Total United States bonds owned.....	23,700 00			\$23,700 00
County of Aroostook, 4½s, 1915, R. R. Aid...	2,000 00	2,130 00	2,000 00	
City of Bangor, 6s, 1899-1905, R. R. Aid & Water	2,000 00	2,250 00	2,000 00	
Ellsworth, 6s, 1897, Municipal.....	3,700 00	3,755 50	3,700 00	
Ellsworth, 4s, 1907, Municipal.....	2,200 00	2,200 00	2,200 00	
Portland, 6s, 1907, R. R. Aid.....	1,000 00	1,220 00	1,000 00	
Town of Corinna, 6s, 1897, R. R. Aid.. ..	100 00	101 00	100 00	
Dexter, 6s, 1897, R. R. Aid.....	600 00	601 50	600 00	
Eden, orders, 6s.....	2,633 56	2,633 56	2,633 56	
Otis, orders, 6s.....	70 00	70 00	70 00	
Trenton, orders, 6s.....	154 52	154 52	154 52	
Total public funds of Maine	14,458 08			14,458 08
County of Hennepin, Minn., 4½, 1924, C. H. & C. H.	1,000 00	1,085 00	1,000 00	
Highland, O., 5s, 1901, Jail.....	1,000 00	1,040 00	1,000 00	
Lucas, O., 4½s, 1898, Road Imp.....	3,000 00	3,015 00	3,000 00	
Lucas, O., 5s, 1898, Road Imp.....	1,000 00	1,015 00	1,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund.	2,000 00	2,290 00	2,000 00	
Marion, O., 6s, 1901, St. Imp.....	1,000 00	1,075 00	1,000 00	
Muskegon, Mich. 5s, 1903-24, Water	3,000 00	3,375 00	3,000 00	
Sandusky, O., 4½s, 1899-1901, Water	3,000 00	3,045 00	3,000 00	
St. Paul, Minn., 6s, 1898, R. R. Aid	1,000 00	1,040 00	1,000 00	
Village of Duluth, Minn., 6s, 1908, Appor. Debt.....	1,000 00	1,190 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	5,350 00	5,000 00	
Maine Central, 4½s, 1916	1,000 00	1,050 00	1,000 00	
Portland & Rumford Falls, 5s, 1912.....	3,000 00	3,150 00	3,000 00	
Portland & Ogdensburg, 5s, 1908.....	1,000 00	1,050 00	1,000 00	
Rockland, Thomaston & 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	2,850 00	3,000 00	
Eau Claire Street, Wis, 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, N. J., 6s, 1910-11, Opt...	3,000 00	3,195 00	3,000 00	
Union Electric, Saratoga, N. Y., 6s, 1922....	2,000 00	2,000 00	2,000 00	
Zanesville Street, O., 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—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>
Continental Mills, Lewiston 6s, 1903.....	\$ 2,000 00	\$ 2,000 00	\$ 2,000 00	
Ellsworth Water Company, 5s, 1909.....	10,000 00	10,250 00	10,000 00	
Kennebec Light & Heat Company, Augusta, 6s, 1911.	400 00	400 00	400 00	
Knox Gas & Electric Company, Rockland, 6s, 1903.....	2,000 00	2,000 00	2,000 00	
Littleton Water & Light Company, N. H., 1st Mort., 5s, 1916.....	6,000 00	6,000 00	5,500 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Municipal Security Company, 5½s, 1889-1900.	2,800 00	2,800 00	2,800 00	
Rumford Falls Power Company, 5s, 1907....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	28,200 00			\$27,700 00
<i>Railroad Stock Owned.</i>				
European and North American.	400 00	500 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth	10,000 00	12,000 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 Company, Portland	250 00	250 00	500 00	
Rumford Falls Trust Company.....	500 00	500 00	500 00	
Total other bank stock owned.....	750 00			1,000 00
<i>Loans on Public Funds.</i>				
County of Hancock, Maine.....		5,300 00	5,300 00	
City of Bangor.....		2,000 00	2,000 00	
Ellsworth		360 00	360 00	7,660 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass.....		500 00	500 00	
Ellsworth Water Company.....		500 00	500 00	
Lewiston Mills Company		1,250 00	1,250 00	
Maine Water Company.....		900 00	900 00	
Penobscot Water and Power Company.....		1,700 00	1,700 00	4,850 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		6,100 00	6,100 00	
First National Bank, Bar Harbor.....		5,080 00	5,080 00	11,180 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		115 00	115 00	
Bangor Savings Bank.....		50 00	50 00	165 00
<i>Loans to Corporations.</i>				
Blue Hill Mineral Spring Co., (endorsed).....		1,100 00	1,100 00	
Union Shoe Manufacturing Co., Ellsworth (endorsed)		2,571 33	2,571 33	3,671 33
<i>Loans to Municipalities.</i>				
County of Hancock, Maine.		9,000 00	9,000 00	
Town of Cherryfield.....		1,040 67	1,040 67	
Town of Otis.		2,000 00	2,000 00	
School District No. 17, Ellsworth		150 00	150 00	12,190 67
Loan on Eastern Dredging Co. stock.....		2,000 00	2,000 00	
Loan on Rockland Trust Company stock.....		1,000 00	1,000 00	
Loan to Granite National Bank, Augusta....		4,000 00	4,000 00	
Loans on mortgages of real estate.....		143,116 44	143,116 44	150,116 44
Real estate, foreclosure	8,381 66		8,381 66	8,381 66
Premium account.....			5,097 50	
Expense account.....			27 82	5,125 32

HANCOCK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	28,371 81	28,371 81	
Cash on hand.....	3,063 72	3,063 72	31,435 53
Unpaid accrued interest.. ..	7,322 34		\$362,534 03
Due depositors, earned dividend and accrued State tax	372,481 55		
	352,389 11		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$20,092 44		

HOULTON SAVINGS BANK--HOULTON.

JUNE 18, 1896.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

LIABILITIES.

Deposits	\$325,911 05
Reserve fund.....	7,006 90
Undivided profits.....	1,597 80
Bills payable.....	11,154 89
	<hr/> \$345,670 64

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Dyer Brook, order	\$150 00	\$150 00	\$150 00	\$150 00
County of Lawrence, O., 5s, 1910, Turnpike	2,500 00	2,725 00	2,500 00	
City of Duluth, Minn., 6s, 1908, School..	4,550 00	5,391 75	4,550 00	
Nebraska City, Neb., 6s, 1908, Pav.	1,000 00	1,160 00	1,000 00	
Steuenville, O., 4s, 1924, Water.	3,000 00	3,000 00	3,000 00	
Superior, Wis., 6s, 1896-8, St. Imp.	5,500 00	5,582 50	5,500 00	
Xenia, O., 4½s, 1912, Refunding...	4,000 00	4,000 00	4,000 00	
Total public funds out of New England....	20,550 00			20,550 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mort., 5s, 1943	10,000 00	10,000 00	9,955 00	
Knox & Lincoln, 5s, 1921	3,000 00	3,210 00	3,000 00	
Portland & Ogdensburg, 2d Mort., 5s, 1908..	7,000 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.....	23,000 00			22,955 00
Canton Street, O., 6s, 1910.....	3,000 00	3,090 00	3,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	2,000 00	2,000 00	2,000 00	
East Liverpool & Wellesville St., O., 6s, 1912,	3,000 00	2,250 00	3,000 00	
Madison City Street, Wis., 6s, 1922	5,000 00	3,750 00	5,000 00	
Muskegon Street, Mich., 6s, 1911	5,000 00	3,750 00	5,000 00	
Nauskeag Street, Salem, Mass., 5s, 1910 ...	12,000 00	12,000 00	11,910 00	
Trenton Passenger, N. J., 6s, 1912	3,000 00	3,210 00	3,000 00	
Total railroad bonds out of Maine	33,000 00			32,910 00
<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	1,020 00	1,000 00	
Knox Gas & Electric Co., Rockland, 6s, 1903,	3,000 00	3,000 00	3,000 00	
Public Works Company, Bangor, 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	4,812 50	3,500 00	
Biddeford National Bank, Biddeford	2,500 00	3,125 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	980 00	700 00	
First National Bank, Bath	3,000 00	4,200 00	3,000 00	
First National Bank, Portland	7,000 00	7,350 00	7,000 00	
First National Bank, Wiscasset	4,600 00	5,060 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield	2,000 00	2,660 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	
National Shoe and Leather Bank, Auburn,	8,700 00	8,700 00	8,700 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,250 00	1,000 00	
Norway National Bank, Norway.....	1,400 00	1,610 00	1,400 00	
Portland National Bank, Portland.....	2,500 00	2,687 50	2,500 00	
Presque Isle National Bank, Presque Isle,	1,900 00	2,565 00	1,900 00	
Richmond National Bank, Richmond.....	1,600 00	1,650 00	1,600 00	
Veazie National Bank, Bangor	5,000 00	6,000 00	5,000 00	
Total national bank stock of Maine.....	57,200 00			57,200 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>
American National Bank, Kansas City, Mo.....	\$ 100 00	\$ 75 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>				
Crystal Plantation		450 00	450 00	
Town of Hersey.....		275 00	275 00	
Town of Houlton		1,500 00	1,500 00	
Town of Mt. Chase		1,500 00	1,500 00	3,725 00
Loan on St. Joseph Traction and Lighting Co. bonds		1,170 36	1,170 36	
Loan on Farmers' National Bank stock, Houlton		1,300 00	1,300 00	
Loans on mortgages of real estate.....		164,335 06	164,335 06	166,805 42
Real estate, investment		4,375 00	4,375 00	
Furniture and fixtures		800 00	800 00	
Premium account.....		-	13,000 00	18,175 00
Cash on deposit		978 09	978 09	
Cash on hand.....		3,197 13	3,197 13	4,175 22
Unpaid accrued interest		9,711 11		\$345,670 64
		347,737 66		
Due depositors, earned dividend, accrued State tax and bills payable		340,019 20		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		\$7,718 46		

KENNEBEC SAVINGS BANK—AUGUSTA.

MAY 19, 1896.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

LIABILITIES.

Deposits	\$865,777 50
Reserve fund	20,000 00
Undivided profits	6,568 49
	\$992,345 99

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Reg., 4s, 1925.....	\$25,000 00	\$29,250 00	\$25,000 00	\$25,000 00
City of Augusta, 5s, 1902, Funding	9,000 00	9,540 00	9,000 00	
City of Bath, 6s, 1902, Railroad	1,000 00	1,110 00	1,000 00	
Total public funds of Maine	10,000 00			10,000 00
County of Bourbon, Kan., 6s, 1909, Funding	7,000 00	8,225 00	7,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	11,100 00	10,000 00	
Clay, Kan., 6s, 1901, Opt., Funding	2,000 00	2,000 00	2,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,270 00	5,500 00	
Hennepin, Minn., 4½s, 1924, C. H. and C. H.	5,000 00	5,300 00	5,000 00	
Iowa, Wis., 5s, 1906, Asylum.....	5,000 00	5,250 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike.	5,000 00	5,200 00	5,000 00	
Macoupin, Ill., 6s, 1892, Opt., Fund.	3,000 00	3,000 00	3,000 00	
Mercer, O., 6s, 1898, Road Imp...	2,000 00	2,070 00	2,000 00	
Miami, O., 6s, 1904-5, C. H.	6,000 00	6,840 00	6,000 00	
Putnam, O., 6s, 1909-11, Ditch....	3,000 00	3,600 00	3,000 00	
Reno, Kan., 5½s, 1919, Refunding.	5,000 00	5,750 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding..	5,000 00	6,175 00	5,000 00	
Washington, Kan., 5s, 1920, Refund	10,000 00	11,100 00	10,000 00	
Wyandotte, Kan., 5½s, 1918, Refund	6,000 00	7,020 00	6,000 00	
City of Akron, O., 5s, 1899, Education ...	5,000 00	5,125 00	5,000 00	
Bay City, Mich., 8s, 1901, Water..	2,500 00	2,912 50	2,500 00	
Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,725 00	5,000 00	
Chicago, Ill., 6s, 1896, Funding ..	3,000 00	3,000 00	3,000 00	
Chicago Sanitary District, 5s, 1912	10,000 00	11,150 00	10,000 00	
Duluth, Minn., Independent	20,000 00	22,800 00	20,000 00	
School District, 5s, 1922	20,000 00	22,800 00	20,000 00	
Duluth, Minn., Independent	5,000 00	5,300 00	4,800 00	
School District, 4½s, 1921	5,000 00	5,300 00	4,800 00	
Eau Claire, Wis., 6s, 1903, Bridge,	2,000 00	2,230 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding,	13,000 00	13,650 00	13,000 00	
Findlay, O., 6s, 1905 8, School. ...	5,000 00	5,500 00	5,000 00	
Greenville, O., 6s, 1902, Funding,	5,000 00	5,400 00	5,000 00	
Hamilton, O., 6s, 1900, Sink, Fund.	2,000 00	2,130 00	2,000 00	
Hutchinson, Kan., 6s, 1903, Fund.	5,000 00	5,525 00	5,000 00	
Jeffersonville, Ind., 7 3-10s, 1896..	8,000 00	8,000 00	8,000 00	
Kansas City, Mo., 8s, 1897	6,000 00	6,240 00	6,000 00	
Lima, O., 5s, 1916, Water	5,000 00	5,500 00	5,000 00	
Mankato, Minn., 5s, 1909, Water,	6,000 00	6,300 00	6,000 00	
Muskegon, Mich., 8s, 1900, Water,	1,000 00	1,145 00	1,000 00	
Muskegon, Mich., 5s, 1925, Water,	10,000 00	11,700 00	10,000 00	
Newport, Ky., 7 3-10s, 1901, Water,	1,000 00	1,130 00	1,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	10,900 00	10,000 00	
Port Huron, Mich., 5s, 1908-13, Refunding	6,500 00	7,117 50	6,500 00	
St. Paul, Minn., 8s, 1897, Funding	10,000 00	10,400 00	10,000 00	
Salina, Kan., 6s, 1907-8, Refunding,	13,000 00	14,755 00	13,000 00	
Sault Ste. Marie, Mich., 6s, 1908, Refunding	5,000 00	5 650 00	5,000 00	
Sioux City, Ia., 6s, Opt., Funding	6,000 00	6,000 00	6,000 00	
South Bend, Ind., 5s, 1901-17, Funding	2,000 00	2,170 00	2,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,075 00	5,000 00	
Tiffin, O., 6s, 1901, Park.....	5,000 00	5,275 00	5,000 00	

KENNEBEC SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Toledo, O., 7 3-10s, 1900, R. R. . . .	\$7,000 00	\$7,840 00	\$7,000 00	
Topeka, Kan., 6s, 1915, Education	5,000 00	6,125 00	5,000 00	
Wausau, Wis., 5s, 1910, Refunding	3,500 00	3,675 00	3,500 00	
Winona, Minn., 5s, 1922-25, Bridge	10,000 00	11,200 00	10,000 00	
Town of Danville, Ill., 5s, 1905, Refunding	4,000 00	4,220 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	10,000 00	11,900 00	10,000 00	
Total public funds out of New England	301,000 00			\$300,800 00
<i>Railroad Bonds Owned.</i>				
Augusta, Hallowell & Gardiner 6s, 1910, First Mortgage	40,500 00	40,500 00	39,500 00	
Augusta, Hallowell & Gardiner 6s, 1911, Second Mortgage	5,000 00	5,000 00	4,650 00	
Knox & Lincoln 5s, 1921	10,000 00	10,700 00	10,000 00	
Maine Central 7s, 1912	28,500 00	38,475 00	28,500 00	
Maine Central 6s, 1900	2,000 00	2,120 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	136,000 00			134,650 00
Kansas City Belt 6s, 1916	5,000 00	5,200 00	5,000 00	
Leavenworth, Topeka & Southwestern 4s, 1912	5,000 00	1,250 00	2,000 00	
Marietta Mineral 6s, 1915	2,000 00	800 00	1,000 00	
Newburyport & Amesbury Street 5s, 1912	5,000 00	5,000 00	4,750 00	
Ottumwa Electric, Ia., 6s, 1912	5,000 00	5,000 00	5,000 00	
Topeka Street, Kan., 4½s, 1922	3,000 00	2,400 00	2,000 00	
Total railroad bonds out of Maine	25,000 00			19,750 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	3,000 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>Corporation Stock Owned.</i>				
Augusta City Building Company	1,000 00	1,000 00	1,000 00	
Augusta Masonic Building Company, Pref.	100 00	100 00	100 00	
Total corporation stock owned	1,100 00			1,100 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta	30,500 00	33,550 00	30,500 00	
Biddeford National Bank, Biddeford	2,000 00	2,400 00	2,000 00	
Canal National Bank, Portland	3,200 00	3,840 00	3,200 00	
Casco National Bank, Portland	14,400 00	14,400 00	14,400 00	
Cumberland National Bank, Portland	1,440 00	1,530 00	1,440 00	
First National Bank, Augusta	33,000 00	41,250 00	33,000 00	
First National Bank, Bangor	7,200 00	10,080 00	7,200 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
First National Bank, Dexter	1,800 00	2,250 00	1,800 00	
First National Bank, Portland	22,000 00	23,100 00	22,000 00	
First National Bank, Wiscasset	5,700 00	6,270 00	5,700 00	
Frontier National Bank, Eastport	375 00	525 00	375 00	
Gardiner National Bank, Gardiner	650 00	975 00	650 00	
Granite National Bank, Augusta	10,000 00	13,000 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	
Merchants' National Bank, Gardiner	4,500 00	4,725 00	4,500 00	
Merchants' National Bank, Portland	225 00	345 00	225 00	
National Shoe and Leather Bank, Auburn	9,000 00	9,000 00	9,000 00	
North National Bank, Rockland	1,000 00	1,450 00	1,000 00	
Northern National Bank, Hallowell	7,400 00	8,880 00	7,400 00	
Oakland National Bank, Gardiner	800 00	1,120 00	800 00	
Veazie National Bank, Bangor	3,500 00	4,200 00	3,500 00	
Total national bank stock of Maine	170,470 00			170,470 00

KENNEBEC 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, 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 Public Funds.</i>				
City of Belfast, Me.		800 00	800 00	
County of Clay, Kan.		500 00	500 00	
City of Hiawatha, Kan.		1,000 00	1,000 00	
City of Salina, Kan.		2,000 00	2,000 00	4,300 00
<i>Loans on Railroad Bonds.</i>				
Augusta, Hallowell & Gardiner.....		5,700 00	5,700 00	
Maine Central		151 10	151 10	
St. Joseph Traction & Lighting Company		594 32	594 32	6,445 42
<i>Loans on Corporation Stock.</i>				
Augusta Masonic Building Company		1,500 00	1,500 00	
Boston Marine Insurance Company.		1,275 00	1,275 00	
Edwards Manufacturing Company, Augusta.		3,000 00	3,000 00	
Lisbon Falls Fibre Company		2,500 00	2,500 00	
Lockwood Company, Waterville		14,940 00	14,940 00	
Old Town Woolen Company		10,000 00	10,000 00	
Squirrel Island Association		400 00	400 00	33,615 00
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		100 00	100 00	
Augusta National Bank, Augusta.....		15,000 00	15,000 00	
First National Bank, Augusta.....		6,500 00	6,500 00	
First National Bank, Leavenworth, Kan		12,000 00	12,000 00	
First National Bank, Salina, Kan		3,000 00	3,000 00	
Manufacturers' National Bank, Leavenworth, Kan..		500 00	500 00	37,100 00
Loan on Cushnoc Fibre Company, Augusta, bond....		500 00	500 00	
Loans on Maine Central Railroad stock		6,100 00	6,100 00	
Loan on Maine Trust & Banking Co., Gardiner, stock,		1,000 00	1,000 00	
Loan on Augusta Loan & Building Association book,		250 00	250 00	
Loans on Kennebec Savings Bank books.		1,005 00	1,005 00	
Loan on life insurance policy.....		300 00	300 00	
Loans on mortgages of real estate		172,125 11	172,125 11	181,280 11
Real estate, investment		10,500 00	8,500 00	
Furniture and fixtures.....		1,500 00	1,500 00	10,000 00
Premium account.....		-	13,563 63	
Expense account.....		-	3 20	13,566 83
Cash on deposit		9,017 16	9,017 16	
Cash on hand		751 47	751 47	9,768 63
Unpaid accrued interest.....		17,735 54		\$992,345 99
Due depositors, earned dividend and accrued State tax		1,071,824 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		971,610 07		
		\$100,214 63		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

JUNE 29, 1896.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

LIABILITIES.

Deposits	\$544,105 58
Reserve fund	17,565 35
Undivided profits	8,215 88
	\$569,886 81

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	\$1,017 50	\$1,000 00	\$1,000 00
County of	Cass, Ind., 6s, 1898, Ditch.....	2,000 00	2,070 00	2,000 00	
	Chippewa, Mich., 5s, 1910, Road...	2,000 00	2,130 00	2,000 00	
	Delaware, Ind., 5s, 1905, C. H. . .	5,000 00	5,325 00	5,000 00	
	Franklin, O., 6s, 1896-1905, Imp. . .	5,000 00	5,700 00	5,000 00	
	Hancock, O., 6s, 1899, Ditch	3,000 00	3,150 00	3,000 00	
	Jackson, Ind., 6s, 1898, Road. . . .	3,000 00	3,105 00	3,000 00	
	Mercer, O., 6s, 1896.....	5,000 00	5,000 00	5,000 00	
	Faulding, O., 5s, 1900, Funding... .	6,000 00	6,180 00	6,000 00	
	Pike, Ind., 6s, 1902, Co. Buildings, .	2,000 00	2,160 00	2,000 00	
	Potter, Pa., 5s, 1898, Funding....	3,000 00	3,045 00	3,000 00	
	Tuscarawas, O., 6s, 1898, C. H.	1,000 00	1,035 00	1,000 00	
	Vigo, Ind., 5s, 1908, C. H.	1,000 00	1,070 00	1,000 00	
	Webster, Ia., 5s, 1891, Opt., Refund. .	2,000 00	2,000 00	2,000 00	
	Wells, Ind., 6s, 1899-1900, Road... .	3,000 00	3,150 00	3,000 00	
	White, Ill., 6s, 1905, Funding.....	2,000 00	2,240 00	2,000 00	
City of	Wyandotte, Kan., 6s, 1906, Asylum	3,000 00	3,360 00	3,000 00	
	Anderson, Ind., 6s, 1898-9, St. Imp.	1,860 00	1,934 40	1,860 00	
	Arkansas City, Kan., 6s, 1918, Refunding	5,000 00	5,325 00	5,000 00	
	Brainerd, Minn., 6s, 1897, Bridge.	6,000 00	6,090 00	6,000 00	
	Chicago Sanitary Dist., 4 3/8s, 1908.	4,000 00	4,200 00	4,000 00	
	Clinton, Ia., 5s, 1912, Refunding . .	3,000 00	3,300 00	3,000 00	
	Delaware, O., 6s, 1899, Pub. Hall.	1,000 00	1,050 00	1,000 00	
	East Liverpool, O., 5s, 1898-1907 School.....	2,000 00	2,060 00	2,000 00	
	Fort Wayne, Ind., 6s, 1899-1900, Fund	6,000 00	6,420 00	6,000 00	
	Fostoria, O., 6s, 1897, Sewer.....	4,000 00	4,060 00	4,000 00	
	Greenville, O., 6s, 1897-8, Refund. .	8,000 00	8,160 00	8,000 00	
	Ironton, O., 6s, 1897-8, Paving... .	5,000 00	5,125 00	5,000 00	
	Marion, O., 6s, 1902, Street Imp. . .	2,000 00	2,180 00	2,000 00	
	Piqua, O., 6s, 1896-9, Water.	6,000 00	6,270 00	6,000 00	
	Sioux City, Ia., 6s, 1896-1909, Pav'g.	2,000 00	2,400 00	2,000 00	
	Sioux City, Ia., 6s, 1901, Refund. . .	1,000 00	1,090 00	1,000 00	
	South Omaha, Neb., 6s, 1901, Pav'g.	3,000 00	3,135 00	3,000 00	
	Topeka, Kan., 6s, 1897, Imp.	2,000 00	2,060 00	2,000 00	
	Wausau, Wis., 5s, 1904, Water....	2,000 00	2,070 00	2,000 00	
	Wichita, Kan., 6s, 1896-1900, Munc.	3,100 00	3,270 50	3,100 00	
	Zanesville, O., 4 3/8s, 1905, Munc. . .	5,000 00	5,150 00	5,000 00	
Total public funds out of New England....		119,960 00			119,960 00
<i>Railroad Bonds Owned.</i>					
	Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
	Bridgton & Saco River, 6s, 1st mort., 1902...	2,000 00	2,120 00	2,000 00	
	Lime Rock, 5s, 1908.....	6,000 00	6,300 00	6,000 00	
	Maine Central, Consolidated, 5s, 1912.....	15,000 00	20,250 00	15,000 00	
	Portland & Odgensburg, 5s, 1908	5,000 00	5,250 00	5,000 00	
	Portland & Rochester, 4s, 1907	4,000 00	4,000 00	4,000 00	
	Portland & Rumford Falls, 5s, 1912.....	7,000 00	7,350 00	7,000 00	
Total railroad bonds of Maine.....		41,000 00			40,785 00
	Haverhill & Amesbury St. Mass., 5s, 1912..	4,000 00	4,000 00	4,000 00	
	Lynn & Boston, 5s, 1924.....	3,000 00	3,000 00	3,000 00	

KENNEBUNK SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Naumkeag Street, Salem, Mass., 5s, 1910...	\$4,000 00	\$4,000 00	\$4,000 00	
Newburyport & Amesbury St., Mass., 5s, 1912	5,000 00	5,000 00	4,775 00	
Total railroad bonds of New England. . . .	16,000 00			\$15,775 00
Akron Street, O., 6s, 1908.....	3,000 00	3,000 00	3,000 00	
Allegheny & Kinzua, 5s, 1895.....	2,000 00	1,500 00	2,000 00	
Buffalo Street, N. Y., 5s, 1931.....	5,000 00	5,250 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	6,300 00	6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	4,000 00	4,240 00	4,000 00	
Cass Avenue & Fair Grounds, Street, St. Louis, 5s, 1912.....	6,000 00	5,940 00	5,850 00	
Chicago, Burlington & Quincy, 4s, 1922, Denver Division.....	6,000 00	5,780 00	6,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	3,450 00	5,000 00	
Chicago & West Michigan, Scrip.....	250 00	172 50	250 00	
Cleveland City Cable, O., 5s, 1909.....	6,000 00	6,120 00	6,000 00	
Detroit & Mackinac, 4s, 1895.....	2,000 00	1,500 00	2,000 00	
Dubuque Light & Trac. Co., Ia., 6s, 1898, Opt.	2,000 00	1,200 00	2,000 00	
Duluth Street, Minn., 5s, 1920.....	3,000 00	2,913 00	2,775 00	
East Liverpool & Wellsville St., O., 6s, 1912.	5,000 00	3,750 00	5,000 00	
Eau Claire Street Railway Light & Power Company, Wisconsin, 6s, 1916.....	2,000 00	1,000 00	2,000 00	
Flint & Pere Marquette, 6s, 1920.....	5,000 00	5,850 00	5,000 00	
Grand Avenue Street, Kansas City, 5s, 1908.	5,000 00	4,875 00	4,800 00	
Hereford, 4s, 1930.....	3,000 00	3,000 00	3,000 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,090 00	3,000 00	
Lima Street, O., 6s, 1911.....	4,000 00	3,800 00	4,000 00	
Metropolitan Street, Kansas City, 5s, 1909..	5,000 00	4,900 00	4,850 00	
North Chicago Street, Ill., 5s, 1906.....	4,000 00	4,080 00	4,000 00	
Northern Pacific, Gen. Mort., 6s, 1921.....	2,600 00	2,305 00	2,000 00	
Omaha Horse, Neb., 6s, 1896.....	5,000 00	5,600 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	4,900 00	4,900 00	
People's Street, Scranton, Pa., 6s, 1918.....	3,000 00	3,150 00	3,000 00	
Southern Street, St. Louis, 6s, 1904.....	5,000 00	5,350 00	5,000 00	
Spokane & Palouse, 6s, 1936.....	5,000 00	4,250 00	5,000 00	
Syracuse Street, N. Y., 5s, 1920.....	5,000 00	3,000 00	4,300 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	
St. Paul & White Bear, 6s, 1922.....	6,000 00	3,600 00	6,000 00	
Toledo Consolidated Street, O., 5s, 1909. . .	5,000 00	4,800 00	4,925 00	
Toledo Belt Line, O., 5s, 1896.....	2,000 00	1,960 00	1,940 00	
Trenton Passenger, N. J., 6s, 1907.....	6,000 00	6,420 00	6,000 00	
Wheeling & Lake Erie, 5s, 1926.....	6,000 00	6,000 00	5,700 00	
Wisconsin Central, 1st series, 5s, 1909. . . .	5,000 00	4,750 00	4,687 50	
Youngstown, Street, O., 6s, 1901.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England.	156,250 00			154,577 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	3,000 00	4,000 00	
Ellsworth Water Company, 5s, 1909.....	3,000 00	3,075 00	3,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.	2,000 00	2,000 00	2,000 00	
Maine Water Company, 5s, 1931.....	2,000 00	2,000 00	2,000 00	
Municipal Security Company, 5s, 1901.....	5,000 00	5,000 00	5,000 00	
Pejepscoot Water Co., Brunswick, 5s, 1906.	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Richmond Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 5s, 1928.	2,000 00	2,080 00	2,000 00	
Total corporation bonds owned.	43,000 00			43,000 00
<i>Railroad Stock of Maine.</i>				
Kennebunk and Kennebunkport.....	5,000 00	5,500 00	5,000 00	
Portland & Ogdensburg.....	13,800 00	6,624 00	6,343 00	
Total railroad stock of Maine.....	18,800 00			11,343 00
Detroit & Mackinac.....	4,000 00	1,000 00	2,675 00	2,675 00

KENNEBUNK 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.....	\$3,000 00	\$3,600 00	\$3,000 00	
Casco National Bank, Portland.....	4,900 00	4,900 00	4,900 00	
Cumberland National Bank, Portland.....	400 00	425 00	400 00	
First National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Merchants' National Bank, Portland.....	1,350 00	2,070 00	1,350 00	
Ocean National Bank, Kennebunk.	11,700 00	11,700 00	11,700 00	
Total national bank stock owned	26,350 00			\$26,350 00
<i>Loans on Corporation Bonds.</i>				
Crystal Water Co., Staten Island		5,000 00	5,000 00	
Nyack Water Company, N. Y.....		200 00	200 00	
St. Joseph Traction & Lighting Company, Mo		2,925 92	2,925 92	8,125 92
Loan on Erie Telegraph & Telephone Co., stock, Lowell, Mass		249 00	249 00	
Loan on Ocean National Bank stock, Kennebunk....		750 00	750 00	
Loan on Kennebunk Savings Bank book		200 00	200 00	
Loans on mortgages of real estate		128,302 70	128,302 70	129,501 70
Real estate, foreclosure		3,050 00	3,050 00	3,050 00
Premium account		-	2,731 01	-
Expense account		-	432 75	3,163 76
Cash on deposit.....		10,082 85	10,082 85	
Cash on hand.....		497 08	497 08	10,579 93
Unpaid accrued interest.....		13,900 00		\$569,886 81
Due depositors, earned dividend and accrued State tax		585,131 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		555,860 58		
		\$29,270 87		

KINGFIELD SAVINGS BANK—KINGFIELD.

OCTOBER 3, 1896.

A. G. WINTER, PRESIDENT.

H. S. WING, TREASURER.

LIABILITIES.

Deposits	\$4,157 65
Reserve fund.....	5 00
Undivided profits.....	119 64
	\$4,282 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 Madrid, order.....	\$15 00	\$15 00	\$15 00	\$15 00
Loans on mortgages of real estate		2,700 00	2,700 00	
Loans on personal property.....		660 00	660 00	3,360 00
Safe and furniture.		585 00	585 00	585 00
Cash on deposit.....		209 40	209 40	
Cash on hand.....		112 89	112 89	322 29
		4,282 29		\$4,282 29
Due depositors, earned dividend, and accrued State tax.....		4,212 65		
Estimated market value of resources above liability for deposits, earned dividend, and State tax..		\$69 64		

LUBEC SAVINGS BANK—LUBEC.

JUNE 19, 1896.

T. G. MITCHELL, PRESIDENT.

M. M. FOSTER, TREASURER.

LIABILITIES.

Deposits.....	\$8,586 24
Reserve fund.....	600 00
Undivided profits.....	206 36
Bills payable.....	1,160 00
	\$10,552 60

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Coupon, 1907.....	\$1,500 00	\$1,650 00	\$1,500 00	\$1,500 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	500 00	500 00	500 00	500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	800 00	800 00	800 00	800 00
<i>Corporation Stock Owned.</i>				
The Lubec Wharf Company.....	150 00	150 00	150 00	150 00
Loans on names.....		175 08	350 17	
Loans on mortgages of real estate.....		6,040 97	6,040 97	6,391 14
Premium account.....		-	150 00	
Expense account.....		-	115 00	265 00
Cash on deposit.....		248 70	248 70	
Cash on hand.....		697 76	697 76	946 46
				\$10,552 60
Unpaid accrued interest.....		250 15		
		10,512 66		
Due depositors, earned dividend, accrued State tax and bills payable.....		9,933 54		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		579 12		

MACHIAS SAVINGS BANK—MACHIAS.

JUNE 20, 1896.

GEO. W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

LIABILITIES.

Deposits	\$621,912 82
Reserve fund	4,000 00
Undivided profits	8,595 57
	\$634,508 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Reg., 4s, 1925	\$75,000 00	\$88,500 00	\$75,000 00	
United States, Coupon, 4s, 1925	10,000 00	11,800 00	10,000 00	
Total United States bonds owned	85,000 00			\$85,000 00
City of Augusta, 4s, 1913	5,000 00	5,075 00	5,000 00	
City of Bath, 6s, 1898	3,000 00	3,120 00	3,000 00	
City of Belfast, 6s, 1898	500 00	520 00	500 00	
City of Eastport, 4½s, 1907	10,000 00	10,450 00	10,000 00	
Town of Brunswick, 4s, 1899-1927	10,000 00	10,150 00	10,000 00	
Town of Dexter, 6s, 1897	3,000 00	3,045 00	3,000 00	
Total public funds of Maine	31,500 00			31,500 00
County of Adams, Neb., 5s, 1899, Opt. C. H. and Jail	5,000 00	5,100 00	5,000 00	
Adams, Ind., 5s, 1905	5,000 00	5,325 00	5,000 00	
Highland, O., 5s, 1902-6	7,000 00	7,420 00	7,000 00	
Huron, O., 6s, 1897-8, Ditch	3,000 00	3,075 00	3,000 00	
Jefferson, O., 5s, 1899, Opt., Turn- pike	3,000 00	3,150 00	3,000 00	
Jefferson, O., 5s, 1902, Turnpike	5,000 00	5,450 00	5,000 00	
Marion, Ind., 6s, 1898, C. H.	1,000 00	1,030 00	1,000 00	
Marion, Ia., 5s, Opt., Funding	5,000 00	5,000 00	5,000 00	
Marion, O., 6s, 1897-9, Bridge	5,000 00	5,175 00	5,000 00	
Stark, O., 5s, 1900-1, Infirmary and Work House	10,000 00	10,350 00	10,000 00	
Tuscarawas, O., 6s, 1896-8, C. H.	10,000 00	10,150 00	10,000 00	
Washington, Kan., 5s, 1906, Opt., Refunding	5,000 00	5,500 00	5,000 00	
Webster, Ia., 5s, Opt., Funding	5,000 00	5,600 00	5,000 00	
White, Ill., 6s, Opt., Funding	5,000 00	5,600 00	5,600 00	
City of Anderson, Ind., 6s, 1902, Opt., Water Works	5,000 00	5,450 00	5,000 00	
Ashland, Wis. 6s, 1896, Opt., St. Imp.	5,000 00	5,600 00	5,000 00	
Ashland, Wis. 6s, 1898, Opt., St. Imp.	10,000 00	10,300 00	10,000 00	
Brainerd, Minn., 6s, 1897, Bridge	5,000 00	5,075 00	5,000 00	
Chicago Sanitary Dist., 5s, 1902	10,000 00	10,550 00	10,000 00	
Cincinnati, O., 7s, 1904, Refunding	5,000 00	6,100 00	5,000 00	
Council Bluffs, Ia., 6s, 1912, Imp.	2,500 00	3,050 00	2,500 00	
Duluth, Minn., 5s, 1907	5,000 00	5,425 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, Refund.	5,000 00	5,375 00	5,000 00	
East Liverpool, O., 5s, 1905, Opt., Refunding	5,000 00	5,175 00	5,000 00	
Findlay, O., 6s, 1899-1905, Gas and Refunding	10,000 00	10,650 00	10,000 00	
Grand Island, Neb., 6s, Opt., C. H. and Jail	5,000 00	5,000 00	5,000 00	
Greenville, O., 6s, 1897-9, Funding	5,000 00	5,125 00	5,000 00	
Jeffersonville, Ind., 6s, 1900, Fund.	5,000 00	5,275 00	5,000 00	
Kansas City, Kan., 7s, 1896-8, Imp.	9,000 00	9,180 00	9,000 00	
La Crosse, Wis., 5s, 1897, Opt.	8,000 00	8,080 00	8,000 00	

MACHIAS 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	Moline, Ill., 5s, 1907, School	\$5,000 00	\$5,325 00	\$5,000 00	
	Nebraska City, Neb., 6s, Opt., Pav.	5,000 00	5,000 00	5,000 00	
	Newport, Ky., 5s, 1903, Opt., Sew.	5,000 00	5,225 00	5,000 00	
	Piqua, O., 6s, 1899, Water.....	7,000 00	7,315 00	7,000 00	
	Plattsmouth, Neb., 6s, 1893, Opt. Paving	5,000 00	5,000 00	5,000 00	
	Sioux City, Ia., 6s, 1894-5, Imp...	8,000 00	8,000 00	8,000 00	
	Stillwater, Minn., 5s, 1921, Imp.	15,000 00	16,725 00	15,000 00	
	St. Paul, Minn., 4½s, 1917, Munic.	20,000 00	22,200 00	20,000 00	
	Toledo, O., 4½s, 1919.....	3,000 00	3,225 00	3,000 00	
	West Bay City, Mich., 4s, 1917...	10,000 00	10,000 00	10,000 00	
	Youngstown, O., 5s, 1896-1901, Sew.	7,000 00	7,105 00	7,000 00	
	Zanesville, O., 4½s, 1913, Water...	3,000 00	3,135 00	3,000 00	
Village of	Duluth, Minn., 6s, 1897, School...	5,000 00	5,075 00	5,000 00	
Total public funds out of New England....		274,500 00			\$274,500 00
<i>Railroad Bonds Owned.</i>					
	Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
	Maine Central, 7s, 1898.....	2,000 00	2,120 00	2,000 00	
	Sandy River, 5s, 1915.....	5,000 00	5,300 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	1,200 00	2,000 00	
	Naumkeag Street, Salem, Mass., 5s, 1910...	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England.....		7,000 00			7,000 00
	Allegheny & Kinzua, 5s, 1898....	10,000 00	7,500 00	10,000 00	
	Chicago, Burlington & Quincy, 4s, 1927	10,000 00	9,100 00	10,000 00	
	Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,100 00	5,000 00	
	Dayton & Michigan, 5s, 1911.....	1,000 00	1,070 00	1,000 00	
	Duluth Street, Minn., 5s, 1920.....	10,000 00	9,700 00	10,000 00	
	Iowa Central, 5s, 1938.....	6,000 00	5,700 00	6,000 00	
	Omaha Street, Neb., 5s, 1914.....	10,000 00	9,800 00	10,000 00	
	People's Street, Scranton, Pa., 6s, 1918	10,000 00	10,506 00	10,000 00	
	St. Paul & Northern Pacific, 6s, 1923.....	5,006 00	6,150 00	5,000 00	
	Toledo Belt, O., 5s, 1902.....	2,000 00	1,960 00	2,000 00	
	Trenton Passenger, N. J., 6s, 1910	5,000 00	5,350 00	5,000 00	
	Utica Belt Line, N. Y., 5s, 1939.....	7,000 00	6,860 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	1,020 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	3,000 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-S...	8,000 00	8,000 00	8,000 00	
	Northern Banking Company, 5s, 1895.....	1,000 00	1,000 00	1,000 00	
	Portland Water Company, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
	Skowhegan Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned		49,000 00			49,000 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	5,600 00	5,000 00	
	Cumberland National Bank, Portland.....	5,000 00	5,312 50	5,000 00	
	First National Bank, Portland.....	12,000 00	12,600 00	12,000 00	
	Frontier National Bank, Eastport.....	1,875 00	2,625 00	1,875 00	
	Merchants' National Bank, Portland	1,875 00	2,875 00	1,875 00	
	National Shoe and Leather Bank, Auburn.	5,000 00	5,000 00	5,000 00	
Total national bank stock owned		35,750 00			35,750 00

MACHIAS SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$4,000 00	\$4,000 00	\$4,000 00	\$4,000 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Co., Portland.....	1,000 00	1,000 00	850 00	850 00
Loan to St. Croix Shoe Company, Calais, (endorsed)		8,000 00	8,000 00	
Loans on mortgages of real estate.....		19,794 00	19,794 00	27,794 00
Real estate investment.		2,000 00	2,000 00	
Cash on deposit.		9,493 35	9,493 35	
Cash on hand		4,621 04	4,621 04	16,114 39
Unpaid accrued interest.....		10,739 75		\$634,508 39
Due depositors, earned dividend and accrued State tax		675,995 64		
Estimated market value of resources above liability for deposits, earned dividend and State tax		634,271 94		
		\$41,723 70		

MAINE SAVINGS BANK—PORTLAND.

SEPTEMBER 15, 1896.

SAMUEL ROLFE, PRESIDENT.

ALPHEUS G. ROGERS, TREASURER.

FREDERIC C. CUSHING, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$6,887,008 04
Reserve fund.....	257,000 00
Undivided profits.....	71,963 53
	\$7,215,971 57

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, 1925, Reg	1,800,000 00	2,079,000 00	1,800,000 00	
United States, 4s, 1925, Coupon.....	50,000 00	57,750 00	50,000 00	
Total United States bonds owned	1,850,000 00			1,850,000 00
County of Vigo, Ind., 5s, 1899-1906, C. H.	38,000 00	39,520 00	38,000 00	
City of Aurora, Ill., 5s, 1914, Water	30,000 00	33,300 00	30,000 00	
Bay City, Mich., 5s, 1906-18, Water	64,000 00	69,440 00	64,000 00	
Canton, O., 5s, 1904-5, Storm Sewer	39,000 00	41,730 00	39,000 00	
Cincinnati, O., 5s, 1910, Sink Fund.....	60,000 00	68,100 00	60,000 00	
Columbus, O., 6s, 1904, Sewer.....	20,000 00	22,700 00	20,000 00	
Duluth, Minn., 4s, 1921, Park	80,000 00	80,000 00	75,200 00	
Duluth, Minn., 5s, 1912, Munc.....	100,000 00	111,500 00	100,000 00	
Duluth, Minn., 6s, 1908, Fund.....	20,000 00	23,800 00	20,000 00	
Indianapolis, Ind., 5s, 1907-10, Sch.....	40,000 00	44,000 00	40,000 00	
Kansas City, Mo., 4s, 1910, School Lake and Hyde Park, Ill., 5s, 1904-8	74,000 00	79,920 00	74,000 00	
Lexington, Ky., 4½s, 1932, Fund.	45,000 00	47,025 00	45,000 00	
Muskegon, Mich, 5s, 1904-23, Water	65,000 00	73,125 00	65,000 00	
St. Paul, Minn., 5s, 1909, Water.....	100,000 00	113,000 00	100,000 00	
West Bay City, Mich., 4s, 1918, Sewer.....	40,000 00	38,000 00	35,000 00	
West Bay City, Mich., 5s, 1904-9, Bridge	10,000 00	10,550 00	10,000 00	
Winona, Minn., 5s, 1919-27, B'dge	37,000 00	41,440 00	37,000 00	
Total public funds out of New England....	967,000 00			951,725 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 6s, 1st Mort., Gold, 1904, Opt. Concord & Claremont, 4½s, 1st Mort., Gold, 1914	10,000 00	10,000 00	10,000 00	
Globe Street, Fall River, Mass., 5s, 1st Mort., Reg., 1902, Opt.	75,000 00	80,250 00	75,000 00	
Lowell & Suburban Street, Mass., 5s, 1st Mort., 1911.....	75,000 00	75,000 00	73,500 00	
Maine Central, 4½s, Consols, 1912.....	50,000 00	52,500 00	50,000 00	
Maine Central, 7s, Consols, 1912.....	251,000 00	267,315 00	251,000 00	
Merrimaek Valley Electric Street, 5s, 1st Mort., Reg., 1911.....	150,000 00	202,500 00	150,000 00	
Portland & Ogdensburg, 5s, 1908	100,000 00	100,000 00	97,650 00	
Portland & Rumford Falls, 5s, 1912.....	100,000 00	105,000 00	100,000 00	
Portland & Rumford Falls, 5s, 1912.....	20,000 00	21,000 00	20,000 00	
Somerset Railway, 5s, 1917.....	113,000 00	113,000 00	112,250 00	
Total railroad bonds of New England . . .	944,000 00			939,400 00
Albany & Susquehanna, 6s, 1st Mort., Reg., 1906	100,000 00	120,000 00	100,000 00	
Broadway, N. Y., Surface, 5s, 1st Mort., 1924	100,000 00	110,000 00	100,000 00	
Central Railway, Peoria, Ill., 5s, 1915.....	75,000 00	75,000 00	75,000 00	
Chicago & Northwestern, 7s, 1st Mort., Reg., 1915	100,000 00	135,000 00	100,000 00	
Chicago, Milwaukee & St. Paul, 7s, Consol., Reg., 1905.....	18,000 00	22,500 00	18,000 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>
Chicago & St. Louis, 6s, 1st Mort., Reg., 1915	\$258,000 00	\$299,280 00	\$258,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	75,000 00	77,250 00	72,965 25	
Corrigan Street, Kansas City, 5s, 1st Mort., Reg., 1916.....	100,000 00	100,000 00	100,000 00	
Detroit & Bay City, 8s, 1st Mort., 1903.....	6,000 00	7,200 00	6,000 00	
East Cleveland, O, 5s, 1st Mort., Reg., 1910	85,000 00	86,700 00	85,000 00	
Grand Avenue Cable, Kansas City, 5s, 1st Mort., Reg., 1908.....	100,000 00	97,500 00	95,000 00	
Grand Rapids Street, Mich., 6s, 1st Mort., 1912.....	100,000 00	105,000 00	100,000 00	
Indiana, Illinois & Iowa, 4s, 1st Mort., 1939.	25,000 00	21,250 00	20,750 00	
Kanawha & Michigan, 4s, 1st Mort., Gold, 1900.....	100,000 00	82,500 00	81,500 00	
Kansas City Cable, 5s, 1st Mort., Reg., 1897.	100,000 00	98,000 00	94,570 00	
Kansas City, St. Joseph & Council Bluffs, 7s, Reg., 1907.....	50,000 00	60,000 00	50,000 00	
Lincoln & Northwestern, 7s, 1st Mort., Reg., 1910.....	5,000 00	6,050 00	5,000 00	
Milwaukee City, Wis., 5s, 1st Mort., Reg., 1908	50,000 00	52,500 00	50,000 00	
Milwaukee & St. Paul, 7s, 1st Mort., Mil. Div., Reg., 1903.....	43,000 00	52,590 00	43,000 00	
Minneapolis Street, Minn., 7s, 1st Mort., 1910	56,000 00	56,000 00	56,000 00	
Omaha Street, Neb., 5s, 1st Mort., Reg., 1914	75,000 00	73,500 00	72,812 50	
Orange & Newark, 6s, 1st Mort., Reg., 1905..	50,000 00	56,000 00	50,000 00	
Staten Island Rapid Transit, N. Y., 6s, 1st Mort., 1913.....	50,000 00	52,500 00	50,000 00	
St. Paul City, Minn., 6s, 1st Mort., Reg., 1932	63,000 00	66,150 00	63,000 00	
Toledo Street, O., Consol., Mort., 5s, 1909...	50,000 00	48,000 00	47,500 00	
Trenton Passenger Street, N. J., 6s, 1st Mort., Reg., 1931.....	75,000 00	81,000 00	75,000 00	
Utica Belt Line, N. Y., 5s, 1st Mort., 1939 ...	64,000 00	62,720 00	60,000 00	
Total railroad bonds out of New England..	1,973,000 00			1,929,097 75
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 4s, Gold, 1915-19.....	105,000 00	105,000 00	105,000 00	
Augusta Water Company, 5s, 1st Mort., 1917	80,000 00	80,000 00	80,000 00	
Bar Harbor Water Co., 5s, 1st Mort., 1909...	23,000 00	23,000 00	23,000 00	
Bath Water Supply Company, 5s, 1st Mort., Reg., 1916.....	51,000 00	51,000 00	51,000 00	
Bideford & Saco Water Company, 5s, 1st Mort., 1904.....	75,000 00	76,500 00	75,000 00	
Calais Water Company, 5s, 1st Mort., 1906...	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Co., 4s, 1917...	100,000 00	100,000 00	97,620 00	
Caribou Water Company, 5s, 1st Mort., 1909	50,000 00	37,500 00	-	
Gardiner Water Works, 5s, 1st Mort., 1905..	51,000 00	51,000 00	51,000 00	
Pejepscot Water Company, Brunswick, 5s, 1st Mort., 1906.....	16,000 00	16,000 00	16,000 00	
Portland Water Company, 4s, 1927.....	100,000 00	100,000 00	90,000 00	
Portland Water Company, 5s, 1908.....	33,000 00	36,135 00	33,000 00	
Portland Water Company, 6s, 1899.....	12,000 00	12,660 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.....	821,000 00			758,620 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	12,500 00	13,750 00	12,500 00	12,500 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	2,300 00	3,565 00	2,300 00	
Canal National Bank, Portland.....	10,700 00	12,840 00	10,700 00	
Casco National Bank, Portland.....	17,500 00	17,500 00	17,468 00	
Cumberland National Bank, Portland.....	10,080 00	10,710 00	10,080 00	
First National Bank, Dexter.....	5,000 00	6,250 00	5,000 00	
First National Bank, Portland.....	8,500 00	8,925 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	2,185 00	1,425 00	
National Traders' Bank, Portland.....	8,600 00	9,460 00	8,600 00	
Total national bank stock owned.....	64,105 00			64,073 00

MAINE SAVINGS BANK—CONTINUED.

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>
Portland Safe Deposit Company, Portland.	\$25,500 00	\$25,500 00	\$21,675 00	
Portland Trust Company, Portland.....	1,000 00	1,200 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 Portland, Maine.....		4,450 00	4,450 00	
County of Bourbon, Kansas.....		1,500 00	1,500 00	
County of Ramsey, Minn.....		1,000 00	1,000 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
Evansville, Ind.....		3,800 00	3,800 00	
Kansas City, Kan.....		700 00	700 00	
St. Paul, Minn.....		1,000 00	1,000 00	
Youngstown, O.....		6,000 00	6,000 00	
Zanesville, O.....		1,500 00	1,500 00	21,450 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		7,200 00	7,200 00	
Cheshire, N. H.....		1,000 00	1,000 00	
Chicago, Milwaukee & St. Paul		500 00	500 00	
Duluth Street		3,000 00	3,000 00	
Kanawha & Michigan.....		2,000 00	2,000 00	
Kansas City Cable.....		2,100 00	2,100 00	
Maine Central.....		8,685 00	8,685 00	
Portland and Ogdenburg.....		500 00	500 00	
Watervliet Turnpike and Railway		1,000 00	1,000 00	
Wisconsin Central		2,775 00	2,775 00	28,760 00
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O.....	1,000 00		1,000 00	
American Water Works and Guarantee Co., McKeesport, Pa		1,300 00	1,300 00	
Arkansaw Water Company, Little Rock, Ark.....		2,500 00	2,500 00	
Augusta Water Company, Maine		500 00	500 00	
Baraboo Water Company, Wis.....		800 00	800 00	
Biddeford and Saco Water Company, Maine ..		5,500 00	5,500 00	
City Water Company, Chattanooga, Tenn		950 00	950 00	
City Water Company, East St. Louis, Ill.....		300 00	300 00	
City Water Company, Kearney, Neb.....		400 00	400 00	
City Water Company, Marinette, Wis.....		1,500 00	1,500 00	
City Water Company, Merrill, Wis.....		3,300 00	3,300 00	
City Water Company, Sheboygan, Wis.....		2,427 84	2,427 84	
Charlestown Water Company, W. Va.....		500 00	500 00	
Crystal Water Company, Edgewater, S. I.....		3,000 00	3,000 00	
Duluth Gas and Water Company, Minn.....		1,000 00	1,000 00	
Faribault Water Company, Minn.....		500 00	500 00	
Fishkill and Matteawan Water Company, N. Y		3,900 00	3,900 00	
Goldsboro' Water Company, N. C.....		900 00	900 00	
Hornellsville Water Company, N. Y.....		400 00	400 00	
Huntington Water Company, W. Va.....		900 00	900 00	
Jeffersonville Water Supply Company, Ind.....		2,900 00	2,900 00	
Kokomo Water Company, Ind.....		1,500 00	1,500 00	
Maine Water Company.....		180 00	180 00	
Mousam Water Company, Kennebunk.....		10,000 00	10,000 00	
Muncie Gas Company, Ind		450 00	450 00	
Muncie Water Company, Ind		778 00	778 00	
Municipal Gas Light Company, Rochester, N. Y.....		1,750 00	1,750 00	
Municipal Security Company, Portland.....		2,800 00	2,800 00	
Nyack Water Works Company, N. Y.....		500 00	500 00	
Oshkosh Water Company, Wis.....		4,280 63	4,280 63	
Portland Water Company, Maine		4,050 00	4,050 00	
St. Joseph Water Company, Mo.....		3,800 00	3,800 00	
Staten Island Water Company, N. Y.....		1,800 00	1,800 00	
Waterford Water Works Company, N. Y		1,000 00	1,000 00	
Watertown Water Supply Company, Mass		1,000 00	1,000 00	68,366 47

MAINE SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Androscoggin Water Power Company, Lewiston....	\$ 600 00	\$ 600 00	
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	16,450 00	16,450 00	
Transcript Company, Portland.....	11,650 00	11,650 00	
Worumbo Manufacturing Company, Lisbon Falls...	7,870 20	7,870 20	\$88,070 20
<i>Loans on National Bank Stock.</i>			
First National Bank, Portland.....	1,450 00	1,450 00	
Merchants' National Bank, Portland.....	3,750 00	3,750 00	
National Traders' Bank, Portland.....	500 00	500 00	5,700 00
<i>Loans to Corporations.</i>			
Congregational Parish, Cumberland Center....	80 00	80 00	
Maine Wesleyan Seminary and Female College, Kent's Hill.....	7,500 00	7,500 00	
Otis Falls Pulp Company, Maine (endorsed)	50,000 00	50,000 00	
Rumford Falls Paper Company, Maine (endorsed)..	50,000 00	50,000 00	107,580 00
Loans on Portland Railroad stock.	10,960 00	10,960 00	
Loans on Maine Savings Bank books	3,530 00	3,530 00	
Loans on mortgages of real estate	270,781 65	270,781 65	285,271 65
Real estate, investment	55,000 00	55,000 00	
Real estate, foreclosure.	7,651 02	7,651 02	62,651 02
Expense account	-	2,399 41	2,399 41
Cash on deposit	10,805 57	10,805 57	
Cash on hand	6,828 50	6,828 50	17,632 07
Unpaid accrued interest	83,780 35		7,215,971 57
	8,006,471 76		
Due depositors, earned dividend and accrued State tax	6,956,173 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	1,050,298 72		

MECHANICS' SAVINGS BANK—AUBURN.

MARCH 17, 1896.

BENJ. F. STURGIS, PRESIDENT.

J. WARREN STETSON, TREASURER.

LIABILITIES.

Deposits	\$524,983 35
Reserve fund.....	9,350 00
Special reserve fund.....	31,792 43
Undivided profits.....	7,930 61
	\$574,056 39

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, Gravel Road..	\$2,500 00	\$2,500 00	\$2,250 00	
City of Brainerd, Minn., 6s, 1897, Bridge....	5,000 00	5,075 00	5,000 00	
Canton, O., 5s, 1896, School Building, Evansville, Ind., 4½s, 1912, Funded Debt Loan	1,000 00	1,000 00	1,000 00	
Evansville, Ind., 5s, 1912, Funded Debt Loan	5,000 00	5,000 00	4,500 00	
	10,000 00	10,500 00	9,600 00	
Total public funds owned	23,500 00			\$22,350 00
<i>Railroad Bonds Owned.</i>				
Bangor and Katahdin Iron Works, 6s, 1901.	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	10,000 00			10,000 00
Detroit & Mackinac, 4s, 1895.....	2,000 00	1,300 00	1,300 00	
Naumkeag Street, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	12,000 00			11,300 00
<i>Corporation Bonds Owned.</i>				
Adrian Water Works Company, 6s, 1908....	10,000 00	7,500 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 Co., Wis., 6s, 1915.	10,000 00	10,000 00	9,700 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	39,000 00			37,850 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	7,700 00	9,625 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	6,160 00	4,400 00	
First National Bank, Lewiston	7,000 00	10,850 00	7,000 00	
First National Bank, Portland.	13,000 00	13,780 00	13,000 00	
Manufacturers' National Bank, Lewiston..	9,500 00	12,350 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	13,664 00	8,400 00	
National Shoe and Leather Bank, Auburn.	63,000 00	63,000 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	1,400 00	1,500 00	1,500 00

MECHANICS' SAVINGS BANK--CONCLUDED.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$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
Detroit & Mackinac Railroad Company, beneficial interest in the common stock and mortgage bonds.....	4,000 00	1,000 00	1,200 00	1,200 00
<i>Loans on Corporation Stock.</i>				
Auburn Foundry Company.....		700 00	700 00	
Auburn Stove Foundry Company.....		2,200 00	2,200 00	
Continental Mills, Lewiston.....		240 00	240 00	
Hillside Cemetery Association, Minneapolis.....		3,000 00	12,000 00	
Lewiston and Auburn Electric Light Company.....		900 00	900 00	
Lewiston Mill Company.....		250 00	500 00	
Little Androscoggin Water Power Company, Auburn.....		8,800 00	8,800 00	
Pray-Small Company, Auburn.....		1,500 00	1,500 00	
Whitman Agricultural Works, Auburn.....		1,200 00	1,200 00	
Wood-Robinson Company, Auburn.....		2,000 00	2,000 00	30,040 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Auburn.....		600 00	600 00	
National Shoe and Leather Bank, Auburn.....		1,600 00	1,600 00	2,200 00
<i>Loans to Corporations.</i>				
Ara Cushman Company, Auburn (endorsed).....		10,000 00	10,000 00	
Little Androscoggin Water Power Company, Auburn.....		5,000 00	5,000 00	
Whitman Agricultural Works, Auburn.....		4,500 00	4,500 00	19,500 00
Loan on town of Sumner bond.....		150 00	150 00	
Loan on St. Joseph Traction and Lighting Co. bonds.....		7,607 39	7,607 39	
Loan on The H. Wesley Hutchins Company bonds..		6,750 00	6,750 00	
Loan on Maine Central Railroad stock.....		100 00	100 00	
Loan on Auburn Trust Company stock.....		3,290 00	3,290 00	
Loans on Auburn Loan and Building Ass'n books...		1,100 00	1,100 00	
Loans on Mechanics' Savings Bank books.....		1,850 00	1,850 00	
Loan on life insurance policy.....		500 00	500 00	
Note endorsed by Ara Cushman Company.....		2,000 00	2,000 00	
Loans on mortgages of real estate.....		173,981 00	173,981 00	197,328 39
Real estate, investment.....		40,000 00	40,000 00	
Real estate, foreclosure.....		14,700 00	14,700 00	
Expense account.....		-	803 12	55,503 12
Cash on deposit.....		17,362 67	17,362 67	
Cash on hand.....		4,432 21	4,432 21	21,794 88
Unpaid accrued interest.....		6,552 97		\$574,056 39
Due depositors, earned dividend and accrued State tax.....		599,550 24		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		531,044 48		
		\$68,505 76		

NORWAY SAVINGS BANK—NORWAY.

MAY 13, 1896.

CYRUS S. TUCKER, PRESIDENT.

SEWARD S. STEARNS, TREASURER.

LIABILITIES.

Deposits	\$312,534 10
Reserve fund	1,000 00
Undivided profits	6,374 57
	\$319,908 67

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	\$ 800 00	\$ 800 00	\$ 800 00	
Norway Village Corporation, orders.....	1,505 96	1,505 96	1,505 96	
Total public funds of Maine	2,305 96			\$2,305 96
City of Ashtabula, O., 6s, 1895-1902, Sewer	1,875 00	1,950 00	1,875 00	
Council Bluffs, Ia., warrants....	2,697 38	2,697 38	2,697 38	
Fort Madison, Ia., 5s, 1902, Refund.	5,000 00	5,125 00	5,000 00	
Total public funds out of New England....	9,572 38			9,572 38
<i>Railroad Bonds Owned.</i>				
Black Rocks & Salisbury Beach, 5s, 1911...	5,000 00	5,000 00	5,000 00	
Jamaica & Brooklyn Road, 5s, 1930	5,000 00	5,000 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	5,000 00	5,000 00	5,000 00	
Spokane & Palouse, 6s, 1936.....	5,000 00	4,250 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,400 00	5,000 00	
Union Street, 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, O., 6s, 1900	2,000 00	2,000 00	2,000 00	
Bethel Water Company, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909,	1,000 00	1,000 00	1,000 00	
Municipal Security Company, 5s, 1897.....	5,000 00	5,000 00	5,000 00	
Norway Shoe Shop Company, 5s, Opt	500 00	500 00	500 00	
Oxford County Loan Asso., Norway, 5s, 1898	400 00	400 00	400 00	
Oxford County Loan Asso., Norway, 5s, 1905, Opt.....	5,500 00	5,500 00	5,500 00	
Rochester Loan and Banking Company, N. H., 6s, 1898-1900.....	9,800 00	9,800 00	9,800 00	
Waterville Water Company, 5s, 1917	500 00	500 00	500 00	
Total corporation bonds owned	29,700 00			29,700 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	11,000 00	5,280 00	5,027 50	5,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association	500 00	500 00	500 00	
Norway Shoe Shop Company	500 00	500 00	500 00	
Oxford County Loan Association, Norway	1,000 00	1,100 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	600 00	500 00	
Casco National Bank, Portland.....	4,200 00	4,200 00	4,200 00	
First National Bank, Lewiston	2,500 00	3,750 00	2,500 00	
First National Bank, Portland	12,300 00	12,915 00	12,300 00	
Manufacturers' National Bank, Lewiston.	10,000 00	12,000 00	10,000 00	
National Shoe and Leather Bank, Auburn.	6,600 00	6,600 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

NORWAY SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$3,200 00	\$3,200 00	\$3,200 00	
Portland Trust Company, Portland.....	2,000 00	2,400 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, Phoenix, Arizona		500 00	500 00	
Norway Building Association.....		550 00	550 00	
Norway Water Company.....		4,750 00	4,750 00	
Oxford County Loan Association, Norway		1,500 00	1,500 00	8,300 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.....		2,500 00	2,500 00	
National Shoe and Leather Bank, Auburn.....		400 00	400 00	
Norway National Bank, Norway.....		3,756 00	3,756 00	
People's National Bank, Waterville		1,000 00	1,000 00	8,656 00
<i>Loans on Other Bank Stock.</i>				
Bank of Callaway, Nebraska.		3,250 00	3,250 00	
Bank of Gering, Nebraska.....		4,300 00	4,300 00	7,550 00
<i>Loans to Corporations.</i>				
First Baptist Parish, Norway		1,000 00	1,000 00	
Odell Manufacturing Company, Lewiston(endorsed)		15,000 00	15,000 00	
Oxford County Loan Association, Norway		100 00	100 00	
Second Congregational Parish, Norway		1,300 00	1,300 00	17,400 00
Loan on Florida Southern Railway Company bonds		138 00	138 00	
Loan on Union Street Railway stock, Dover, N. H...		-	5,000 00	
Loans on Norway Savings Bank books.....		465 00	465 00	
Loans on life insurance policies.....		1,164 66	1,164 66	
Loans on personal property.		335 00	335 00	
Loan on names alone.....		139 52	139 52	
Loans on mortgages of real estate		105,241 03	105,241 03	112,483 21
Real estate, investment		7,500 00	7,500 00	
Real estate, foreclosure		3,100 00	3,100 00	10,600 00
Taxes and insurance paid on mortgage loans		250 30	250 30	
Furniture and fixtures.....		1,500 00	1,500 00	1,750 30
Premium account..		-	7,650 00	
Expense account.....		-	792 23	8,442 23
Cash on deposit.....		4,977 91	4,977 91	
Cash on hand		2,543 18	2,543 18	7,521 09
Unpaid accrued interest.....		7,928 50		\$319,908 67
		321,257 44		
Due depositors, earned dividend and accrued State tax ..		318,611 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$2,646 37		

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 23, 1896.

FRANKLIN A. WILSON, PRESIDENT.

GEO. H. HOPKINS, TREASURER.

LIABILITIES.

Deposits	\$1,819,044 87
Reserve fund	37,103 07
Undivided profits	10,173 65
	<hr/> \$1,866,321 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, Reg., 4s, 1907.....	\$100,000 00	\$107,250 00	\$100,000 00	
United States, Reg., 5s, 1904.....	20,000 00	22,000 00	20,000 00	
United States, Reg., 4s, 1925.....	80,000 00	92,800 00	80,000 00	
Total United States bonds owned.....	200,000 00			\$200,000 00
County of Aroostook, 4½s, 1912, R. R. Aid...	5,000 00	5,300 00	5,000 00	
City of Bangor, 6s, 1899, R. R. Aid	40,500 00	43,132 50	40,500 00	
Bangor, 7s, 1899, R. R. Aid.	20,000 00	21,900 00	20,000 00	
Bangor, 6s, 1905, Water.....	21,000 00	24,780 00	21,000 00	
Bath, 6s, 1898.....	2,000 00	2,080 00	2,000 00	
Bath, 4s, 1921, Munc. Loan.....	40,000 00	41,600 00	40,000 00	
Belfast, 6s, 1898, R. R. Aid.....	3,500 00	3,640 00	3,500 00	
Ellsworth, 6s, 1897, Munc.....	5,200 00	5,052 00	5,200 00	
Portland, 6s, 1897, R. R. Aid.....	7,500 00	7,650 00	7,500 00	
Town of Brunswick, 4s, 1915-19, Sewer....	5,000 00	5,100 00	5,000 00	
Caribou, 7s, 1897.	2,250 00	2,295 00	2,250 00	
Corinna, 6s, 1897.....	5,000 00	5,050 00	5,000 00	
Dexter, 6s, 1897.....	7,900 00	8,018 50	7,900 00	
Houlton, 4s, 1906, Opt. Refund....	37,000 00	37,000 00	37,000 00	
Presque Isle, 4½s, 1897-1902, Bdg..	6,000 00	6,000 00	6,000 00	
Total public funds of Maine	207,850 00			207,850 00
County of Bay, Mich., 5s, 1903, Bridge.....	5,000 00	5,225 00	5,000 00	
Bay, Mich., 4s, 1902, Int. Imp....	15,000 00	14,775 00	15,000 00	
Chippewa, Mich., 6s, 1904, Fund.....	10,000 00	11,100 00	10,000 00	
Crawford, Ill., 6s, 1902, Fund.....	20,000 00	21,800 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, C. H. and City Hall....	25,000 00	28,250 00	25,000 00	
Jay, Ind., 6s, 1896-7, Funding.....	4,000 00	4,020 00	4,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,370 00	6,000 00	
Mercer, O., 6s, 1897, Road Imp....	1,000 00	1,005 00	1,000 00	
Milwaukee, Wis., 5s, 1907, County Building	5,000 00	5,375 00	5,000 00	
Montgomery, O., 5s, 1898, Infirm.	5,000 00	5,075 00	5,000 00	
Ogle, Ill., 5s, 1898, C. H.....	5,000 00	5,075 00	5,000 00	
Putnam, O., 5s, 1897-8, Road Imp.	7,500 00	7,575 00	7,500 00	
Ramsey, Minn., 4½s, 1918, C. H....	8,000 00	8,560 00	8,000 00	
St. Louis, Minn., 4½s, 1909-10, Road & Bridge.....	15,000 00	15,600 00	15,000 00	
City of Akron, O., 6s, 1897-8, School.....	15,000 00	15,450 00	15,000 00	
Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,675 00	5,000 00	
Duluth, Minn., 5s, 1902-5, Sewer.	20,000 00	21,300 00	20,000 00	
Duluth, Minn., 4s, 1921, Park....	10,000 00	10,000 00	10,000 00	
Findlay, O., 6s, 1903, School.....	10,000 00	10,750 00	10,000 00	
Gatesburg, Ill., 5s, 1910, Water..	2,000 00	2,130 00	2,000 00	
Muskegon, Mich., 5s, 1909-20, Water	19,000 00	21,090 00	19,000 00	
Newark, O., 5s, 1901, Refunding ..	5,000 00	5,125 00	5,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	10,800 00	10,000 00	
St. Paul, Minn., 8s, 1897, Funding	2,000 00	2,060 00	2,000 00	
St. Paul, Minn., 6s, 1904, Refund.	1,000 00	1,155 00	1,000 00	
St. Paul, Minn., 6s, 1900, R. R.	2,000 00	2,170 00	2,000 00	
St. Paul, Minn., 7s, 1898, Toll Bridge.....	1,000 00	1,060 00	1,000 00	
South Bend, Ind., 5s, 1898-1900, Funding	3,000 00	3,060 00	3,000 00	

PENOBSCOT SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Sandusky, O., 4½s, 1897-1908, Water, Refunding.....	\$11,000 00	\$11,275 00	\$11,000 00	
Springfield, O., 5s, Registered, 1899-1903, Water.....	4,000 00	4,220 00	4,000 00	
Springfield, Mo., 4½s, 1911, Sewer.	5,000 00	5,275 00	5,000 00	
Steuenville, O., 4s, 1914, Opt., Water.....	10,000 00	9,600 00	10,000 00	
Stillwater, Minn., 5s, 1911, Permanent Improvement.....	1,000 00	1,060 00	1,000 00	
Superior, Wis., 6s, 1895, Opt., Street Improvement.....	5,000 00	5,000 00	5,000 00	
West Chicago, Ill., 5s, Opt., Park.	4,000 00	4,000 00	4,000 00	
Zanesville, O., 4½s, 1900, Hose House.....	5,000 00	5,100 00	5,000 00	
Total public funds out of New England...	281,500 00			\$281,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works, 6s, 1901 ...	11,000 00	11,000 00	11,000 00	
Bangor & Piscataquis, 5s, 1913.....	15,000 00	15,000 00	15,000 00	
Boston & Maine, 4s, 1942.....	50,000 00	52,250 00	50,000 00	
Boston & Maine, 4½s, 1944.....	25,000 00	28,250 00	25,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,700 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.....	75,000 00	75,750 00	75,000 00	
Maine Central Collateral Trust, 5s, 1923.....	10,000 00	10,900 00	10,000 00	
Maine Central Consol. Mortgage, 4s, 1912.....	25,000 00	25,000 00	25,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Portland Railroad Company, 4½s, 1913.....	10,000 00	10,450 00	10,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	251,600 00			251,000 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	22,500 00	18,000 00	18,000 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995, Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	12,000 00	4,800 00	7,200 00	
Buffalo Street, N. Y., 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Burlington Street, Ia., 6s, 1910.....	10,000 00	10,500 00	10,000 00	
Globe Street, Fall River, Mass., 5s, 1912.....	5,000 00	4,750 00	2,500 00	
Grand Rapids Street, Mich., 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	10,000 00	10,500 00	10,000 00	
Hereford, 4s, 1st Mortgage, 1930.....	20,000 00	20,000 00	20,000 00	
Muskegon Street, Mich., 6s, 1911.....	5,000 00	3,750 00	2,500 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	20,000 00	20,000 00	20,000 00	
New Haven & W. Haven St., Reg., 5s, 1912.....	20,000 00	20,000 00	20,000 00	
Springfield Street, O., 6s, 1933.....	5,000 00	5,000 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	9,000 00	9,000 00	9,000 00	
Zanesville Street, O., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	158,500 00			144,200 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	9,000 00	9,000 00	9,000 00	
Bath Iron Works, 5s, 1900-1.....	10,000 00	10,000 00	10,000 00	
Eastern Mfg. Company, Bangor, 5s, 1897-9,	38,000 00	38,000 00	38,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906 ..	16,000 00	16,000 00	16,000 00	
Webster Paper Company, Orono, 6s, 1897..	10,000 00	10,000 00	10,000 00	
Webster & Ring Mfg. Company, 6s, 1897-1900,	20,000 00	20,000 00	20,000 00	
Total corporation bonds owned.....	103,000 00			103,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	35,800 00	44,750 00	35,800 00	
Portland & Ogdensburg.....	30,000 00	14,400 00	13,950 00	
Total railroad stock owned.....	65,800 00			49,750 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	10,000 00	10,000 00	10,000 00	
Union Insurance Company, Bangor.....	1,000 00	1,750 00	1,000 00	
Total corporation stock owned.....	11,000 00			11,000 00

PENOBSCOT 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.....	\$3,400 00	\$ 4,760 00	\$3,400 00	
First National Bank, Houlton.....	6,000 00	10,800 00	6,000 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.....	10,000 00	12,000 00	10,000 00	
Total national bank stock owned.....	23,600 00			\$23,600 00
<i>Loans on Public Funds.</i>				
United States As.....		550 00	550 00	
Territory of Utah.....		800 00	800 00	
City of Bangor.....		2,000 00	2,000 00	
City of Belfast.....		100 00	100 00	
City of Cincinnati, O.....		1,200 00	1,200 00	4,650 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook, 1st Mort.....		30,050 00	30,050 00	
Bangor & Aroostook, 2d Mort.....		15,000 00	15,000 00	
Bangor and Katahdin Iron Works.....		500 00	500 00	
Maine Central.....		3,300 00	3,300 00	
Multnomah Street, Portland, Oregon.....		10,000 00	10,000 00	
New Haven and West Haven Street.....		400 00	400 00	59,850 00
<i>Loans on Corporation Stock.</i>				
Bangor Foundry and Machine Company.....		10,000 00	10,000 00	
Bodwell Water Power Company, Old Town.....		15,500 00	15,500 00	
C. N. Nelson Lumber Co., St. Paul, Minn.....		13,000 00	13,000 00	
E. & T. Fairbanks & Company, St. Johnsbury, Vt.....		4,000 00	4,000 00	
Eastern Manufacturing Company, Bangor.....		25,000 00	25,000 00	
Houlton Water Company.....		17,000 00	17,000 00	
Lockwood Company, Waterville.....		6,600 00	6,600 00	
Northern Telegraph Company, Maine.....		5,800 00	5,800 00	
Penobscot Boom Company, Bangor.....		4,000 00	4,000 00	
Portland Rolling Mills, Oregon.....		5,000 00	5,000 00	
Stillwater Water Company, Minn.....		1,000 00	1,000 00	
Union Insurance Company, Bangor.....		500 00	500 00	
Webster Paper Company, Orono.....		25,000 00	25,000 00	132,400 00
<i>Loans on National 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
Loan on Chicago, Burlington & Quincy Railroad Stock		100 00	100 00	
Loans on Penobscot Savings Bank books.....		700 00	700 00	
Loans on mortgages of real estate.....		298,666 57	298,666 57	299,466 57
Furniture account.....		4,000 00	4,000 00	
Premium account.....		-	6,000 00	
Expense account.....		-	15 64	10,015 64
Cash on deposit.....		52,542 64	52,542 64	
Cash on hand.....		3,496 74	3,496 74	56,039 38
Unpaid accrued interest.....		22,545 56		1,866,321 59
		1,966,939 51		
Due depositors, earned dividend and accrued State tax.....		1,827,977 47		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$138,962 04		

PEOPLE'S SAVINGS BANK—LEWISTON.

MARCH 17, 1896.

C. I. BARKER, PRESIDENT.

E. C. WELLMAN, TREASURER.

LIABILITIES.

Deposits	\$805,484 63
Reserve fund.....	25,770 00
Undivided profits	19,497 77
Safe deposit boxes.....	45 63
	\$950,798 0

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid....	\$3,000 00	\$3,195 00	\$3,000 00	
City of Auburn, 4s, 1905, Water.....	2,000 00	2,040 00	2,000 00	
Augusta, 4s, 1905, Refunding. ...	5,000 00	5,050 00	5,000 00	
Gardiner, 4s, 1903.....	1,000 00	1,010 00	1,000 00	
Lewiston, 4s, 1913-23.....	15,000 00	15,525 00	15,000 00	
Town of Anson, 4s, 1922	600 00	600 00	600 00	
Total public funds of Maine	26,600 00			\$26,600 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	5,012 50	5,000 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,270 00	3,000 00	
Pike, O., 6s, Bridge, Opt.....	3,500 00	3,500 00	3,500 00	
Pike, O., 6s, 1903, County Bldgs..	5,000 00	5,525 00	5,000 00	
Portage, Wis., 5s, 1912, Refund..	3,000 00	3,500 00	3,000 00	
Washington, Kan., 5½s, 1900-1, Refunding	4,000 00	4,200 00	4,000 00	
City of Bradford, Pa., 6s, 1903, Water....	5,000 00	5,550 00	5,000 00	
East Liverpool, O., 5s, 1914, Edu.	3,000 00	3,277 50	3,000 00	
Emporia, Kan., 5s, 1906, Water..	5,000 00	5,200 00	5,000 00	
Findlay, O., 5s, 1908, Water.....	2,000 00	2,050 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sewer	4,500 00	5,287 50	4,500 00	
Marion, O., 5s, 1904-5, St. Imp....	5,000 00	5,250 00	5,000 00	
St. Louis, Mo., 4s, 1895, Opt	13,000 00	13,000 00	13,000 00	
St. Paul, Minn., 5s, 1915, Water & Sewer.....	8,000 00	9,520 00	8,000 00	
Sandusky, O., 5s, 1900-2, Wharf ..	5,000 00	5,150 00	5,000 00	
Superior, Wis., 6s, 1902, Harbor Improvement	5,000 00	5,400 00	5,000 00	
Township of Youngtown, O., 5s, 1914, Park	5,000 00	5,450 00	5,000 00	
Total public funds out of New England....	89,000 00			89,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,000 00	4,762 50	
Kennebec Central, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn, Horse, 5s, 1911....	3,000 00	3,000 00	3,000 00	
Lime Rock, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Maine Central, 4½s, 1905.....	27,000 00	27,270 00	27,000 00	
Maine Central, 4½s, 1912, Consols	5,000 00	5,325 00	5,000 00	
Maine Central, 4½s, 1916	9,000 00	9,450 00	9,000 00	
Maine Central, 5s, 1912	8,000 00	8,800 00	8,000 00	
Maine Central, 5s, 1923.....	4,000 00	4,360 00	4,000 00	
Maine Central, 7s, 1912.....	17,000 00	22,950 00	17,000 00	
Portland and Ogdensburg, 5s, 1908.....	28,000 00	28,840 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.....	131,000 00			130,762 50
East Middlesex Street, Mass., 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	5,750 00	5,000 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>
New Haven & West Haven Horse, 5s, 1912.	\$2,000 00	\$2,000 00	\$2,000 00	
Ogdensburg & Lake Champlain, 6s, 1920...	5,000 00	5,250 00	5,000 00	
Total railroad bonds of New England	25,000 00			\$25,000 00
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	2,940 00	2,910 00	
Omaha Street, Neb., 5s, 1914.	5,000 00	4,875 00	4,950 00	
Southern Railway, St. Louis, Mo., 6s, 1904.	3,000 00	3,120 00	3,000 00	
Trenton Passenger, N. J., 6s, 1931.	5,000 00	5,400 00	5,000 00	
West End Street, Rockford, Ill., 6s, 1912	2,000 00	2,000 00	2,000 00	
Zanesville Street, O., 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 Electric Light & Power Company, 6s, 1912	1,000 00	1,000 00	1,000 00	
Continental Mills, Lewiston, 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	
Maine & New Hampshire Granite Company, 5s, 1912.	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.	3,000 00	3,060 00	3,000 00	
Portland Water Company, 4s, 1927.	5,000 00	5,000 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.	64,500 00			64,275 00
<i>Railroad Stock Owned.</i>				
Kennebec Central.	500 00	500 00	500 00	500 00
<i>Corporation Stock Owned.</i>				
Atlantic Telegraph Company.	375 00	375 00	375 00	
C. A. Cushing Shoe Company.	300 00	300 00	300 00	
Little Androscoggin Water Power Co.	200 00	210 00	200 00	
Windsor Company, North Adams, Mass.	2,594 00	2,594 00	2,594 00	
Total corporation stock owned.	3,469 00			3,469 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.	9,400 00	9,400 00	9,400 00	
First National Bank, Auburn.	1,000 00	1,400 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	30,380 00	19,600 00	
First National Bank, Portland.	9,500 00	10,070 00	9,500 00	
Manufacturers' National Bank, Lewiston.	28,000 00	36,400 00	28,000 00	
Merchants' National Bank, Portland.	3,300 00	4,026 00	3,300 00	
National Shoe & Leather Bank, Auburn.	3,300 00	3,300 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.	2,000 00	2,000 00	2,000 00	
Total national bank stock owned	89,300 00			89,300 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.	800 00	800 00	800 00	
Waterville Loan and Trust Company.	2,000 00	2,100 00	2,000 00	
Total other bank stock owned.	2,800 00			2,800 00
<i>Loans on Railroad Bonds.</i>				
Ramford Falls and Rangeley Lakes		10,000 00	10,000 00	
Somerset		500 00	500 00	10,500 00

PEOPLE'S SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Athol Water Company, Mass.	\$ 993 75	\$ 993 75	
Cowan Woolen Company, Lewiston.....	4,000 00	4,000 00	
Gay-Woodman Company, Lewiston.....	-	5,000 00	
Hill Manufacturing Company, Lewiston	2,500 00	2,500 00	
Lewiston and Auburn Electric Light Co.....	1,462 25	1,462 25	
Lewiston Mill Company (endorsed).....	2,825 00	5,300 00	
Norridgewock Falls Bridge.....	2,000 00	2,000 00	
Whitman Agricultural Works, Auburn.....	1,880 00	1,880 00	\$23,136 00
<i>Loans to Corporations.</i>			
Ara Cushman Company, Auburn (endorsed)....	5,000 00	5,000 00	
Avon Manufacturing Company, Lewiston.....	12,000 00	12,000 00	
Cowan Woolen Company, Lewiston (endorsed)....	15,000 00	15,000 00	
Farnsworth Company, Lisbon.....	5,000 00	5,000 00	
First Universalist Society, Lewiston.....	800 00	800 00	
Maine Central Railroad Company.....	13,000 00	13,000 00	
Rumford Falls and Rangeley Lakes R. R. Co.....	10,000 00	10,000 00	
Trinity Church, Lewiston.....	800 00	800 00	
Washburn Chair Co., No. Turner (endorsed).....	1,000 00	1,000 00	62,600 00
Loan on Anderson, Ind. Refunding bonds	6,000 00	6,000 00	
Loan to town of Old Orchard.....	4,000 00	4,000 00	
Loan on First National Bank Stock, Auburn....	5,000 00	5,000 00	
Loan on People's Saving Bank books	400 00	400 00	
Loans on mortgages of real estate.....	301,824 14	301,824 14	317,224 14
Real estate, investment.....	12,395 20	12,395 20	
Real estate, foreclosure.....	3,077 26	3,077 26	
Vault, furniture and fixtures.....	6,900 00	6,900 00	
Premium account.....	-	36,340 00	
Expense account.....	-	1,161 46	59,873 92
Cash on hand.....	7,942 02	7,942 02	
Cash on deposit.....	17,955 45	17,955 45	25,897 47
Unpaid accrued interest	13,956 50		\$950,798 03
Due depositors, earned dividend and accrued State tax	964,339 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	923,422 63		
	\$40,916 44		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

JULY 24, 1896.

JOHN R. KELLEY, PRESIDENT.

OSCAR C. ROGERS, TREASURER.

LIABILITIES.

Deposits	\$535,428 68
Reserve fund	8,669 56
Undivided profits	17,372 62
	\$561,470 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>
United States Coupon, 5s, 1904	\$18,000 00	\$18,890 00	\$18,000 00	
United States Coupon, 4s, 1907	500 00	537 50	500 00	
United States Coupon, 4s, 1925	3,000 00	3,420 00	3,000 00	
Total United States bonds owned.....	21,500 00			\$21,500 00
City of Anderson, Ind., 6s, 1896-1903, Imp.,	7,972 12	8,410 59	7,972 12	
Arkansas City, Kan., 6s, 1901, Water,	7,000 00	7,175 00	7,000 00	
Arkansas City, Kan., 7s, 1896-1901,				
Sewer	3,000 00	3,105 00	3,000 00	
Achison, Kan., 7s, 1897, Int. Imp.,	4,000 00	4,080 00	4,000 00	
Chicago Sanitary District, 4½s, 1914,	5,000 00	5,325 00	5,000 00	
Clinton, Ia., 6s, 1898-1902, Sewer....	6,000 00	6,420 00	6,000 00	
Houston, Tex., 8s, 1897, Market				
Home	5,000 00	5,000 00	5,000 00	
Kansas City, Kan., 6s, 1899-1901, Imp.,	3,000 00	3,135 00	3,000 00	
Key West, Florida, 8s, 1902, City				
Market	5,000 00	5,000 00	5,000 00	
Milwaukee, Wis., 5s, 1903, School ..	500 00	530 00	500 00	
Pierre, S. D., 6s, 1901, Opt., Fund. .	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 6s, 1896-1900, Int. Imp.,	6,500 00	6,727 50	6,500 00	
South Omaha, Neb., 7s, 1898, Paving,	5,000 00	5,175 00	5,000 00	
Superior, Wis., 6s, 1897-8, Imp.....	11,000 00	11,220 00	11,000 00	
Wyandotte, Kan., 6s, 1903, Muniel-				
pal	1,400 00	1,526 00	1,400 00	
Total public funds out of New England...	75,372 12			75,372 12
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	10,000 00	9,768 75	
Bath Street, 5s, 1913	5,000 00	5,000 00	4,450 00	
Maine Central, 4½s, 1905	7,000 00	7,070 00	7,000 00	
Maine Central, 5s, 1923	3,000 00	3,270 00	3,000 00	
Total railroad bonds of Maine.....	25,000 00			24,218 75
Ann Arbor Street, Mich., 5s, 1914	3,000 00	1,500 00	3,000 00	
Achison, Topeka & Santa Fe, General				
Mortgage, 4s, 1905	12,750 00	10,200 00	10,200 00	
Achison, Topeka & Santa Fe, Adj., 4s, 1903,	6,800 00	3,060 00	3,800 00	
Belleville & Carondelet, 6s, 1923	5,000 00	5,250 00	5,000 00	
Burlington Electric, Ia., 6s, 1910	3,000 00	2,850 00	3,000 00	
Chicago & West Michigan, 5s, 1921. .	15,000 00	9,000 00	15,000 00	
Chicago & West Michigan Scrip, 5s, 1904 ..	750 00	450 00	750 00	
Consolidated Terminal, Kansas City, 5s, 1922,	3,000 00	2,850 00	2,550 00	
Jackson Street, Mich., 6s, 1911	4,000 00	4,000 00	4,000 00	
Kansas City & Southwestern, 6s, 1916	3,000 00	2,250 00	3,000 00	
Lima Street, O., 6s, 1911	5,000 00	4,750 00	5,000 00	
Muskegon Street, Mich., 6s, 1911. .	3,000 00	2,250 00	3,000 00	
Ottumwa Electric, Ia., 6s, 1912	3,000 00	2,850 00	3,000 00	
Salt Lake City Railway, 6s, 1903, Opt.....	3,000 00	3,000 00	3,000 00	
Sedalia Electric Railway, Light & Power				
Company, Mo., 6s, 1912, Opt.....	3,000 00	3,000 00	3,000 00	
St. Louis, Kansas & Southwestern, 6s, 1916,	3,000 00	2,100 00	3,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Trenton Passenger, N. J., 6s, 1924, Opt	\$5,000 00	\$5,400 00	\$5,000 00	
Youngstown Street, O., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Zanesville Street, O., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds owned	96,300 00			\$90,300 00
<i>Corporation Bonds Owned.</i>				
City Water Company, E. St. Louis, 5s, 1914..	3,000 00	3,000 00	3,000 00	
Eau Claire Water Works, Wis., 6s, 1915.....	13,000 00	13,000 00	13,000 00	
Maine Steamship Company, 6s, 1926.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5s, 1902.....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	39,000 00			39,000 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Ass'n, Bath.....	1,500 00	1,650 00	1,500 00	1,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.. ..	4,000 00	5,500 00	4,000 00	
First National Bank, Bath.....	12,500 00	17,500 00	12,500 00	
First National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
First National Bank, Wiscasset.....	1,000 00	1,100 00	1,000 00	
Lincoln National Bank, Bath.....	5,100 00	5,100 00	5,100 00	
Marine National Bank, Bath	5,000 00	6,375 00	5,000 00	
Merchants' National Bank, Portland.....	900 00	1,380 00	900 00	
National Traders' Bank, Portland.....	1,200 00	1,320 00	1,200 00	
Portland National Bank, Portland	5,000 00	5,375 00	5,000 00	
Total national bank stock owned.....	39,700 00			39,700 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland....	750 00	750 00	750 00	
Rumford Falls Loan and Trust Com- pany	2,000 00	2,000 00	2,000 00	
Waterville Trust and Safe Deposit Com- pany	2,500 00	2,500 00	2,500 00	
Westbrook Trust Company	1,000 00	1,050 00	1,000 00	
Total other bank stock owned.....	6,250 00			6,250 00
<i>Loans on Railroad Bonds.</i>				
Ann Arbor Street, Mich		1,920 00	1,920 00	
Bath Street		1,500 00	1,500 00	
St. Joseph Traction and Lighting Co., Mo.....		3,511 10	3,511 10	6,931 10
<i>Loans on Corporation Bonds.</i>				
Bennington Water Power & Light Co. Vt.....		13,500 00	13,500 00	
Hoosick Falls Water Power & Light Co., N. Y.....		3,000 00	3,000 00	
Richards Paper Company, Gardiner.....		2,500 00	2,500 00	19,000 00
<i>Loans on Railroad Stock.</i>				
Bath Street Railway		500 00	500 00	
Dexter and Piscataquis.....		1,000 00	1,000 00	
Maine Central		5,000 00	5,000 00	
West End Street, Boston.....		3,000 00	3,000 00	9,500 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Water Power Company.....	4,000 00		4,000 00	
Bath Real Estate Company.....	250 00		250 00	
Eastern Electric Construction Co.....	500 00		500 00	
Little Androscoggin Water Power Co.....	1,000 00		1,000 00	
Mountain Farm and Seashore Co., Portland.....	500 00		500 00	
Worumbo Manufacturing Co., Lisbon Falls.....	12,947 15		12,947 15	19,197 15
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath.....	2,000 00		2,000 00	
First National Bank, Bath.....	2,500 00		2,500 00	
People's National Bank, Waterville.	82 40		82 40	
Richmond National Bank, Richmond	40 00		40 00	4,622 40

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Gas and Electric Company.	\$3,000 00	\$3,000 00	
Bath Real Estate Company.....	1,360 00	1,360 00	
Eastern Steamboat Company, Bath.....	2,500 00	2,500 00	
Grace Church, Bath.....	300 00	300 00	
Patten Lodge, K. of P., Bath.....	270 00	270 00	
Sagadahoc Real Estate Association, Bath.....	6,500 00	6,500 00	
Sentinel & Times Publishing Co., Bath.....	158 00	158 00	
Winter Street Congregational Society, Bath.....	785 00	785 00	
Worumbo Manufacturing Co., Lisbon Falls.....	7,500 00	7,500 00	\$22,373 00
<i>Loans to Municipalities.</i>			
City of Bath.....	15,000 00	15,000 00	
Town of Topsham.....	125 00	125 00	
Town of Woolwich.....	474 00	474 00	15,599 00
Loan on city of Salina, Kansas, bond.....	650 00	650 00	
Loans on vessel property.....	16,163 50	16,163 50	
Loans on life insurance policies.....	500 00	500 00	
Loan on name alone.....	5,000 00	5,000 00	
Loans on People's Safe Deposit and Savings Bank books.....	2,300 00	2,300 00	
Loans on mortgages of real estate.....	83,672 62	83,672 62	108,286 12
Real estate, investment.....	20,114 88	20,114 88	
Real estate, foreclosure.....	1,127 63	1,127 63	21,242 51
Safe deposit department.....	5,000 00	5,000 00	
Safes, furniture and fixtures.....	4,500 00	4,500 00	9,500 00
Expense account.....	-	1,743 65	1,743 65
Cash on deposit.....	5,542 05	5,542 05	
Cash on hand.....	20,093 01	20,093 01	25,635 06
Unpaid accrued interest.....	2,043 54		\$561,470 86
Due depositors, earned dividend and accrued State tax.....	563,806 47		
	546,210 68		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.	\$19,595 79		

PHILLIPS SAVINGS BANK—PHILLIPS.

MARCH 30, 1896.

FREMONT SCAMMAN, PRESIDENT. J. W. BUTTERFIELD, TREASURER.
 MASON PARKER, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$153,250 60
Reserve fund.....	2,466 00
Profits.....	1,407 12
	\$157,117 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Reg., 1907.....	\$5,000 00	\$5,831 25	\$5,000 00	\$5,000 00
County of Franklin, 4s, 1896-9.....	8,000 00	8,080 00	8,000 00	
City of Bath, 6s, 1902.....	1,000 00	1,112 50	1,000 00	
Belfast, 6s, 1898.....	2,200 00	2,288 00	2,200 00	
Rockland, 6s, 1902.....	2,000 00	2,325 00	2,000 00	
Town of Avon, 5s, Opt.....	1,500 00	1,500 00	1,500 00	
Kingfield, 6s, order.....	79 15	79 15	79 15	
Madrid, 5s, orders.....	750 00	750 00	750 00	
Phillips, orders.....	7,871 14	7,871 14	7,871 14	
Phillips, 5s, Opt.....	500 00	500 00	500 00	
Phillips, 4s, Opt.....	500 00	500 00	500 00	
Phillips, 4s, Opt., Sept. 1, 1895....	2,100 00	2,100 00	2,100 00	
Rangeley, 5s, 1896-1901.....	4,060 00	4,050 00	4,000 00	
Total public funds of Maine.....	30,500 29			30,500 29
County of Daviess, Ind., 6s, 1899.....	1,000 00	1,045 00	1,000 00	
Greene, Ind., 6s, 1899-1900.....	1,000 00	1,035 00	1,000 00	
City of Marion, O., 6s, 1901-2.....	2,000 00	2,170 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6.....	3,000 00	3,390 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	5,000 00	4,775 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,140 00	2,000 00	
Maine Central, 7s, 1898.....	1,500 00	1,590 00	1,500 00	
Maine Central, 7s, 1912.....	100 00	135 00	100 00	
Maine Central, 6s, 1900.....	2,000 00	2,120 00	2,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,150 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, Mass. 5s, 1911	3,000 00	3,000 00	3,000 00	
Muskegon Street, Mich., 6s., 1911.....	2,000 00	1,500 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, Ind., 6s, 1911	5,000 00	5,500 00	5,000 00	
Lewiston Mill Company, 6s, 1899-1904.....	2,000 00	500 00	1,000 00	
Madison Water Company, 5s, 1916.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	14,000 00			13,000 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	

PHILLIPS SAVINGS BANK--CONCLUDED.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Lewiston.....	\$1,400 00	\$2,170 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	4,600 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
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	1,600 00	1,600 00	1,600 00	
Rumford Falls Trust Company.....	500 00	500 00	500 00	
Westbrook Trust Company.....	500 00	325 00	500 00	
Total other bank stock owned.....	2,600 00			2,600 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.....		250 00	500 00	1,300 00
<i>Loans on Railroad Bonds.</i>				
Calais Street Railway.....		5,000 00	5,000 00	
St. Joseph Traction and Lighting Company, Mo.....		2,340 73	2,340 73	7,340 73
Loan on Minnesota and Dakota Elevator Co., Stock		3,000 00	3,000 00	
Loans on mortgages of real estate.....		24,536 47	24,536 47	
Loans on personal property.....		2,424 82	2,424 82	29,961 29
Certificate of deposit.....		506 73	506 73	
Furniture and fixtures.....		400 00	400 00	
Premium account.....		-	2,450 00	3,356 73
Cash on deposit.....		1,407 84	1,407 84	
Cash on hand.....		475 84	475 84	1,883 68
Unpaid accrued interest.....		1,995 75		\$157,117 72
Due depositors, earned dividend and accrued State tax.....		160,340 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		156,118 54		
		\$4,221 68		

PISCATAQUIS SAVINGS BANK—DOVER.

OCTOBER 21, 1896.

A. M. ROBINSON, PRESIDENT.

W. C. WOODBURY, TREASURER.

LIABILITIES.

Deposits	\$477,404 11
Reserve fund	4,870 00
Undivided profits	12,695 03
	\$494,969 14

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, Coupon.....	\$5,000 00	\$5,850 00	\$5,000 00	\$5,000 00
City of Belfast, 6s, 1898, Railroad Aid	13,500 00	13,972 50	13,500 00	
City of Portland, 6s, 1897, Railroad Aid ...	2,500 00	2,550 00	2,500 00	
Town of Anson, Maine, 4s, Opt., R. R. Aid, ..	400 00	400 00	400 00	
Town of Charleston, 5s, 1897-9, Railroad Aid,	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, Turnpike,	5,000 00	5,200 00	5,000 00	
Otter Tail, Minn., 5s, 1904, Refund., ..	5,000 00	5,300 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding..	3,000 00	3,705 00	3,000 00	
City of Ashland, Wis., 5s, 1912, Imp. ...	2,000 00	2,370 00	2,000 00	
Brainerd, Minn., 6s, 1908, El Light	4,000 00	4,480 00	4,000 00	
Duluth, Minn., 6s, 1908, Appor.				
Debt.	6,000 00	7,140 00	6,000 00	
Greenville, O., 6s, 1902, Refunding,	5,000 00	5,350 00	5,000 00	
Menominee, Mich., 6s, 1907, Sch.,	5,000 00	5,650 00	5,000 00	
Nebraska City, Neb., 6s, 1908,				
Paving and Sewer	4,000 00	4,360 00	4,000 00	
Steuenville, O., 4s, 1914, Opt.,				
Water	5,000 00	4,800 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per-				
manent Improvement	9,000 00	9,540 00	9,000 00	
Superior, Wis., 6s, 1897, Sewer...	5,000 00	5,050 00	5,000 00	
Wichita, Kan., 6s, 1897-9, Imp....	1,500 00	1,537 50	1,500 00	
Total public funds out of New England....	59,500 00			59,500 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	5,000 00	5,000 00	4,985 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	5,250 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	7,000 00	7,000 00	7,000 00	
Total railroad bonds of Maine.....	32,000 00			31,985 00
Buffalo Street, N. Y., 5s, 1931	5,000 00	5,250 00	4,950 00	
Des Moines Street, Ia., 6s, 1916	5,000 00	5,250 00	5,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908 ..	15,000 00	14,625 00	14,370 00	
Grand Rapids Street, Mich., 6s, 1912	5,000 00	5,250 00	5,000 00	
Jackson Street, Mich., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,000 00	13,000 00	
Lexington Passenger & Belt, Ky., 6s, 1913..	5,000 00	5,000 00	5,000 00	
Metropolitan Street, Kansas City, Mo. 5s, 1909	5,000 00	4,900 00	4,825 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	10,000 00	10,000 00	9,900 00	
New Haven & West Haven, 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Trenton Passenger, N. J., 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 Supply Company, 5s, 1916 ...	9,000 00	9,000 00	9,000 00	
Bath Gas & Electric Company, 5s, 1920.....	4,000 00	4,000 00	3,900 00	
Belfast Water Company, 5s, 1907.. ..	5,000 00	5,100 00	5,000 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>
Dexter Woolen Mills, 6s, 1898.....	\$5,000 00	\$5,000 00	\$5,000 00	
Indianapolis Water Company, Ind., 6s, 1911.....	5,000 00	5,500 00	5,000 00	
Maine Water Company, 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	
Municipal Security Company, 5½s, 1898.	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1915.....	3,000 00	3,000 00	2,970 00	
Public Works Company, Bangor, 5s, 1921..	8,000 00	6,000 00	7,775 00	
Rockland Water Company, 5s, 1919.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	54,000 00			\$53,620 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,500 00	4,200 00	3,500 00	
First National Bank, Bangor.	1,300 00	1,820 00	1,300 00	
First National Bank, Dexter.....	6,000 00	7,500 00	6,000 00	
First National Bank, Portland.....	6,200 00	6,510 00	6,200 00	
Kineo National Bank, Dover	5,000 00	5,900 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	3,225 00	3,000 00	
Richmond National Bank, Richmond.....	640 00	660 00	640 00	
Veazie National Bank, Bangor.	4,500 00	5,400 00	4,500 00	
Total national bank stock of Maine	39,340 00			39,340 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	4,000 00	4,000 00	4,000 00	
Rumford Falls Trust Company	1,000 00	1,000 00	1,000 00	
Waterville Trust and Safe Deposit Co	3,000 00	3,000 00	3,000 00	
Total other bank stock owned.....	8,000 00			8,000 00
<i>Loans on Corporation Bonds.</i>				
Guilford Lumber Company, Guilford.....		2,000 00	2,000 00	
Kineo Company, Kineo.....		16,500 00	16,500 00	
Piscataquis Woolen Company, Guilford.....		17,000 00	17,000 00	35,500 00
<i>Loans to Municipalities.</i>				
Town of Orneville.....		639 40	639 40	
Town of Willimantic.....		82 28	82 28	
School District No. 2, Guilford.....		2,000 00	2,000 00	
School District No. 2, Milo.....		1,000 00	1,000 00	
School District No. 6, Orneville.....		180 15	180 15	3,901 83
Loan on St. Joseph Traction and Lighting Co., bonds.		5,851 84	5,851 84	
Loan to Piscataquis Mutual Fire Insurance Co.....		500 00	1,316 60	
Loans on personal property.....		1,141 52	1,141 52	
Loans on mortgages of real estate.....		114,828 10	114,828 10	123,138 06
Real estate investment.....		11,350 00	11,350 00	
Real estate, foreclosure		4,290 03	4,290 03	15,640 03
Premium account		-	5,300 00	
Expense account		-	434 42	5,734 42
Cash on deposit.....		8,148 66	8,148 66	
Cash on hand.....		1,016 14	1,016 14	9,164 80
Unpaid accrued interest.....	9,128 74			\$494,969 14
Due depositors, earned dividend and accrued State tax	510,501 86			
Estimated market value of resources above liability for deposits, earned dividend, and State tax. . .	486,577 18			
		\$23,924 68		

PORTLAND SAVINGS BANK—PORTLAND.

JULY 29, 1896.

FRANKLIN R. BARRETT, PRESIDENT. EDWARD A. NOYES, TREASURER.
ALFRED A. MONTGOMERY, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$8,504,512 06
Reserve fund.....	360,000 00
Undivided profits.....	94,902 43
	<hr/> \$8,959,414 49

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Registered, 1907	\$ 75,000 00	\$ 73,500 00	\$ 75,000 00	
United States, 4s, Coupon, 1907.....	150,000 00	161,250 00	150,000 00	
United States, 4s, Coupon, 1925.....	600,000 00	684,000 00	600,000 00	
United States, 5s, Coupon, 1904.....	325,000 00	360,750 00	325,000 00	
Total United States bonds owned.....	1,150,000 00			1,150,000 00
City of Lewiston, 6s, 1901, Municipal.	43,000 00	47,300 00	43,000 00	
Town of Freeport, 5s, 1895-7, Municipal	8,500 00	8,500 00	8,500 00	
Town of Gorham, 5s, 1896-8, School District	600 00	606 00	600 00	
Total public funds of Maine	52,100 00			52,100 00
County of Allen, Ind., 5s, 1897, Funding....	15,000 00	15,075 00	15,000 00	
Bay, Mich., 5s, 1911, Bridge.....	30,000 00	32,550 00	30,000 00	
Belmont, O., 5s, 1897-1903, C.H., etc	68,000 00	71,740 00	68,000 00	
Blue Earth, Minn., 1919, C. H.	35,000 00	33,550 00	35,000 00	
Boone, Ind., 5s., 1899-1907, Funding	30,000 00	31,500 00	30,000 00	
Bourbon, Kan., 6s, 1913, Refunding	37,000 00	44,770 00	37,000 00	
Carroll, O., 6s, 1897, C. H., etc....	2,500 00	2,537 50	2,500 00	
Davies, Ind., 6s, 1898-1901, Ditch	32,000 00	33,920 00	32,000 00	
Defiance, O., 6s, 1896-1900, Ditch and Bridge	23,000 00	23,805 00	23,000 00	
Delaware, Ind., 5s, 1896-1906, C.H.	41,000 00	42,640 00	41,000 00	
Douglass, Neb., 5s, 1911, Refund.	45,000 00	49,500 00	45,000 00	
Elkhart, Ind., 5s, 1900-1903, Fund.	40,000 00	41,600 00	40,000 00	
Franklin, O., 6s, 1897, Court House	20,000 00	20,100 00	20,000 00	
Franklin, O., 6s, 1897-1901, St. Imp	24,000 00	24,600 00	24,600 00	
Greene, Ind., 6s, 1895, Opt., Fund.	10,000 00	10,000 00	10,000 00	
Hancock, O., 5s, 1913-18, C. H. ...	50,000 00	55,750 00	50,000 00	
Highland, O., 6s, 1896-1900, Fund.	10,000 00	10,350 00	10,000 00	
Jay, Ind., 6s, 1896-7, Funding.....	10,000 00	10,000 00	10,000 00	
Jefferson, O., 5s, 1899, Opt., Pike,	25,000 00	25,500 00	25,000 00	
Lawrence, O., 5s, 1920-22, Pike...	20,000 00	22,700 00	20,000 00	
Licking, O., 6s, 1896-1903.....	35,000 00	37,100 00	35,000 00	
Madison, O., 6s., 1900-3, C.H., etc....	25,000 00	27,250 00	25,000 00	
Marion, Ind., 6s, 1898, C. H.	40,000 00	41,200 00	40,000 00	
Mercer, O., 6s, 1897-9, Ditch, etc.	14,000 00	14,630 00	14,000 00	
Miami, O., 6s, 1897-1901, C. H.	33,000 00	34,650 00	33,000 00	
Muskingum, O., 5s, 1903-13, Hall	60,000 00	64,800 00	60,000 00	
Ramsey, Minn., 4½s, 1918, C.H., etc	50,000 00	53,500 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding...	35,000 00	40,600 00	35,000 00	
Reno, Kan., 6s, 1919, Refunding..	24,000 00	29,640 00	24,000 00	
Saginaw, Mich., 5s, 1902-4, Refund.	25,000 00	26,250 00	25,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	62,000 00	69,130 00	62,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	50,000 00	55,500 00	50,000 00	
Stark, O., 6s, 1897-9, Court House,	15,000 00	15,525 00	15,000 00	
Sumner, Kan., 5½s, 1920, Refund.	85,000 00	100,725 00	85,000 00	
Vigo, Ind., 5s, 1897-1908, C. H.	35,000 00	36,400 00	35,000 00	
Williams, O., 5s, 1897-1902, C. H. ...	43,000 00	44,075 00	43,000 00	
Wyandotte, Kan., 5½s, 1903.....	50,000 00	53,750 00	50,000 00	
Wyandotte, Kan., 5½s, 1908, Opt. ...	5,000 00	5,575 00	5,000 00	
City of Akron, O., 5s, 1898-1901, School...	25,000 00	25,750 00	25,000 00	
Anderson, Ind., 6s, 1902, Opt., Water.....	40,000 00	43,600 00	40,000 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>
City of	Aurora, Ill., 5s, 1905, Water.....	\$40,000 00	\$42,600 00	\$40,000 00	
	Canton, O., 5½s, 1897.	3,000 00	3,045 00	3,000 00	
	Canton, O., 5s, 1904-6, Refund.....	30,000 00	32,250 00	30,000 00	
	Canton, O., 5s, 1902-3, Sewer.....	25,000 00	26,375 00	25,000 00	
	Canton, O., 5s, 1905-9, School.....	36,000 00	39,240 00	36,000 00	
	Cincinnati, O., 7s, 1897, Water....	18,000 00	18,360 00	18,000 00	
	Cincinnati, O., 7½-10s, 1898-9, Sewer & Hospital.....	47,000 00	50,995 00	47,000 00	
	Cincinnati, O., 7s, 1904, Float Debt.	12,000 00	14,640 00	12,000 00	
	Cleveland, O., 5s, 1905, Bd. Edu..	70,000 00	77,350 00	70,000 00	
	Columbus, O., 6s, 1894, Opt., Street	3,500 00	3,500 00	3,500 00	
	Columbus, O., 5s, 1901, Bd. Edu..	40,000 00	41,800 00	40,000 00	
	Dayton, O., 5s, 1897-1900, School..	50,000 00	51,000 00	50,000 00	
	Duluth, Minn., 5s, 1907, Improve- ment & Funding.....	50,000 00	54,250 00	50,000 00	
	Evansville, Ind., 5s, 1912, Fund..	15,000 00	15,825 00	15,000 00	
	Evansville, Ind., 4½s, 1912, Fund.	25,000 00	25,000 00	25,000 00	
	Fremont, O., 5s, 1896-7, Water....	4,000 00	4,000 00	4,000 00	
	Indianapolis, Ind., 5s, 1902-6, Lib'y	50,000 00	53,750 00	50,000 00	
	Iron Mountain, Mich., 6s, 1906, Sewer and Street.	20,000 00	22,000 00	20,000 00	
	Kansas City, Kan., 5s, 1907, Munc.	21,000 00	21,420 00	21,000 00	
	Kansas City, Kan., 7s, 1897-8, Internal Improvement.....	18,500 00	19,055 00	18,500 00	
	Lake & Hyde Park, Ill., 5s, 1899- 1903, School.....	40,000 00	41,800 00	40,000 00	
	Lansing, Mich., 4½s, 1910-15, Water	25,000 00	25,000 00	25,000 00	
	Lansing, Mich., 5s, 1913-23, Elec. Lt.	50,000 00	53,500 00	50,000 00	
	Massillon, O., 6s, 1896-1902, Refund.	30,000 00	31,500 00	30,000 00	
	Minneapolis, Minn., 4½s, 1902, Opt.	45,000 00	46,800 00	45,000 00	
	Muskegon, Mich., 5s, 1901-24, Water	50,000 00	56,000 00	50,000 00	
	Newark, O., 5s, 1896-1900, Sewer..	9,000 00	9,000 00	9,000 00	
	Newport, Ky., s, 1918, Street.....	30,000 00	33,300 00	30,000 00	
	South Bend, Ind., 5s, 1897-1901, Refund.....	7,500 00	7,725 00	7,500 00	
	Tiffin, O., 6s, 1896-8, Imp.	7,500 00	7,575 00	7,500 00	
	Toledo, O., 5s, 1905, Funding.....	25,000 00	26,875 00	25,000 00	
	Wichita, Kan., 6s, 1896-9, Imp....	40,000 00	40,800 00	40,000 00	
	Total public funds out of New England.....	2,255,500 00			2,255,500 00
	<i>Railroad Bonds Owned.</i>				
	Maine Central, 7s, 1898.....	70,000 00	74,200 00	70,000 00	
	Maine Central, 7s, Consols, 1912.....	132,500 00	178,875 00	132,500 00	
	Maine Central, 4½s, Consols, 1912.....	167,500 00	178,387 50	167,500 00	
	Portland Street, 4½s, 1st Mort., 1913	100,000 00	104,500 00	100,000 00	
	Portland & Ogdensburg, 1st Consol. Mort., 5s, 1908.....	150,000 00	157,500 00	150,000 00	
	Total railroad bonds of Maine.....	620,000 00			620,000 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	
	Lowell & Suburban Street, 5s, 1911.....	25,000 00	26,250 00	25,000 00	
	New Haven & Derby, 5s, Consol. Mort., 1918	50,000 00	57,560 00	50,000 00	
	New York & New England, 6s, 1st Mort., 1905	50,000 00	54,500 00	50,000 00	
	Norfolk Suburban Street, 5s, 1st Mort., 1899 Opt.....	25,000 00	24,500 00	24,500 00	
	South Middlesex Street, 5s, 1915.	25,000 00	25,000 00	24,000 00	
	Total railroad bonds of New England. . .	255,000 00			250,500 00
	Akron Street, O., 6s, 1908.	25,000 00	25,000 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	25,000 00	25,000 00	
	Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00	25,000 00	25,000 00	
	Cedar Rapids & Missouri River, 7s, 1916.....	25,000 00	33,750 00	25,000 00	
	Central of Peoria, 5s, 1st Mort., 1915.....	25,000 00	25,000 00	25,000 00	
	Chicago, Burlington & Quincy, 7s, Consol. Mort., 1903.....	25,000 00	29,750 00	25,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Milwaukee & St. Paul, 6s, 1st Mort., Dubuque Div., 1920.....	\$25,000 00	\$29,750 00	\$25,000 00	
Chicago & Northwestern, 7s, Consol. Mort., 1915.....	50,000 00	69,500 00	50,000 00	
Chicago & St. Louis, 6s, 1st Mort., 1915.....	74,000 00	85,840 00	74,000 00	
Chicago & West Michigan, 5s, Consol. Mort., 1921.....	25,000 00	15,000 00	25,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis 7s, Consol. Mort., 1914.....	25,000 00	31,750 00	25,000 00	
Cleveland, Lorain & Wheeling, 5s, 1st Consol. Mort., 1933.....	50,000 00	52,000 00	47,500 00	
Dayton & Michigan, 5s, Consol. Mort., 1911.....	25,000 00	27,000 00	25,000 00	
Eau Claire Street Railway Light & Power Company, Wis., 6s, 1916.....	25,000 00	12,500 00	10,000 00	
Flint & Pere Marquette, 6s, 1920.....	25,000 00	28,750 00	25,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	25,000 00	24,375 00	23,750 00	
Grand Rapids Street, Mich., 6s, 1912.....	25,000 00	26,250 00	25,000 00	
Kanawha & Michigan, 4s, 1st Mort., 1990.....	50,000 00	41,250 00	41,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.....	25,000 00	30,500 00	25,000 00	
Milwaukee & St. Paul, 7s, 1903.....	25,000 00	31,500 00	25,000 00	
New York Central & Hudson River, 7s, 1st Mort., 1903.....	50,000 00	60,000 00	50,000 00	
New York & Harlem, 7s, 1900.....	25,000 00	28,000 00	25,000 00	
North Side Chicago, Elec., 6s, 1st Mort., 1915.....	25,000 00	25,000 00	25,000 00	
Northwestern Union, 7s, 1917.....	25,000 00	34,250 00	25,000 00	
North Wisconsin, 6s, 1930.....	25,000 00	30,000 00	25,000 00	
Omaha Street, Neb., 5s, 1914.....	25,000 00	24,500 00	24,375 00	
People's Street, Scranton, Pa., 6s, 1918.....	50,000 00	52,500 00	50,000 00	
Spokane & Palouse, 6s, 1936.....	25,000 00	21,250 00	25,000 00	
Staten Island Rapid Transit, N. Y., 6s, 1913.....	50,000 00	54,000 00	50,000 00	
St. Louis Cable & Western, 6s, 1914.....	25,000 00	26,750 00	25,000 00	
St. Paul & Duluth, 5s, 1931.....	25,000 00	28,000 00	25,000 00	
Union Electric, Saratoga Springs, 6s, 1st Mort. 1922.....	25,000 00	25,000 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1st Mort., 1939.....	25,000 00	24,500 00	24,275 00	
Total railroad bonds out of New England..	1,032,000 00			1,002,900 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 Company, 6s, 1905.....	25,500 00	28,050 00	25,500 00	
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	
Maine Water Company, 5s, 1931.....	25,000 00	25,000 00	25,000 00	
Mechanic Falls Water Company, 5s, 1915.....	25,000 00	25,000 00	25,000 00	
Municipal Security Co., Portland, 5½s, 1899.....	25,000 00	25,000 00	25,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906.....	25,000 00	25,000 00	25,000 00	
Portland Water Co., 4s, 1927.....	50,000 00	50,000 00	45,000 00	
Pleble Hotel Co., Portland, 5s, 1912.....	100,000 00	130,000 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	
York Shore Water Company, 5s, 1916.....	20,000 00	20,000 00	20,000 00	
Total corporation bonds owned.....	615,500 00			610,500 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	26,500 00	26,500 00	21,932 50	21,932 50
<i>Railroad Stock Owned.</i>				
Eastern Maine.....	20,000 00	20,000 00	20,000 00	
European & North American.....	21,300 00	26,625 00	21,300 00	
Portland, Saco & 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	3,750 00	3,000 00	
Canal National Bank, Portland.....	20,000 00	24,000 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	20,000 00	20,000 00	
Cumberland National Bank, Portland.....	21,280 00	22,610 00	21,280 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>National Bank Stock Owned.</i>		<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Portland.....		\$20,000 00	\$21,000 00	\$19,841 00	
Merchants' National Bank, Portland.....		15,675 00	24,035 00	15,675 00	
National Traders' Bank, Portland.....		20,000 00	22,000 00	20,000 00	
Total national bank stock owned		119,955 00			\$119,796 00
<i>Loans on Public Funds.</i>					
City of	Bath.....		6,842 00	6,842 00	
	Calais.....		10,000 00	10,000 00	
	Portland.....		12,800 00	12,800 00	
Town of	Anson.....		250 00	250 00	
	Dexter.....		4,000 00	4,000 00	
	Freeport.....		500 00	500 00	
	Norridgewock.....		300 00	300 00	
	Yarmouth.....		800 00	800 00	
County of	Bourbon, Kan.....		500 00	500 00	
	Franklin, Kan.....		1,900 00	1,900 00	
	Lucas, O.....		700 00	700 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.....		6,100 00	6,100 00	
	Evansville, Ind.....		7,750 00	7,750 00	
	Lincoln, Neb.....		1,000 00	1,000 00	
	Newport, Ky.....		1,000 00	1,000 00	
	New Whatcom, Wash.....		10,000 00	10,000 00	
	Piqua, Ind.....		500 00	500 00	
	Sioux City, Ia.....		10,000 00	10,000 00	
	St. Paul, Minn.....		2,000 00	2,000 00	
	West Duluth, Minn.....		5,000 00	5,000 00	
	Wheeling, West Virginia.....		5,000 00	5,000 00	
	Wooster, O.....		5,000 00	5,000 00	
Village of	Duluth, Minn.....		1,000 00	1,000 00	
	Nelsonville, O.....		1,000 00	1,000 00	
School District No. 2, Arapahoe County, O.....			5,000 00	5,000 00	108,942 00
<i>Loans on Railroad Bonds.</i>					
Eastern.....			2,200 00	2,200 00	
Maine Central.....			29,450 00	29,450 00	
Portland.....			6,425 00	6,425 00	
Portland & Ogdensburg.....			6,600 00	6,600 00	
Portland & Rumford Falls.....			6,000 00	6,000 00	
Allegheny & Kinzua.....			29,250 00	29,250 00	
Atchison, Topeka & Santa Fe.....			10,175 00	10,175 00	
Atlantic & Pacific.....			500 00	500 00	
Bay Cities, Mich.....			2,500 00	2,500 00	
Bellaire, Bridgeport & Martin's Ferry.....			1,500 00	1,500 00	
Bridgeport Traction Company, Conn.....			3,600 00	3,600 00	
Burlington & Missouri River.....			6,000 00	6,000 00	
Canada Southern.....			1,000 00	1,000 00	
Central of New Jersey.....			800 00	800 00	
Central New York & Western.....			2,350 00	2,350 00	
Chicago, Milwaukee & St. Paul.....			1,900 00	1,900 00	
Chicago & Northwestern.....			900 00	900 00	
Chicago & St. Louis.....			6,648 75	6,648 75	
Chicago, St. Louis & Paducah.....			2,000 00	2,000 00	
Chicago & West Michigan.....			2,452 50	2,452 50	
Citizen's Street, Indianapolis, Ind.....			4,500 00	4,500 00	
Cleveland City Cable, O.....			900 00	900 00	
Denver City Cable, Col.....			31,480 00	31,480 00	
Des Moines Suburban, Ia.....			2,000 00	2,000 00	
Duluth Street, Minn.....			6,200 00	6,200 00	
Fremont, Elkhorn & Missouri Valley.....			1,000 00	1,000 00	
Galveston, Harrisburg & San Antonio.....			1,000 00	1,000 00	
Houston City Street, Texas.....			6,000 00	6,000 00	
Iowa Central.....			3,600 00	3,600 00	
Kansas City Cable, Mo.....			9,000 00	9,000 00	
Minneapolis Street, Minn.....			1,000 00	1,000 00	
Missouri, Kansas & Texas.....			500 00	500 00	
New York, Chicago & St. Louis.....			1,500 00	1,500 00	
New York & New England.....			7,900 00	7,900 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Northern Pacific.....	\$1,000 00	\$1,000 00	
Norwalk Tramway, Conn	5,600 00	5,600 00	
Oregon Short Line	4,250 00	4,250 00	
People's Street, Scranton, Pa.....	900 00	900 00	
St. Joseph Traction & Lighting Company, Mo	44,000 00	44,000 00	
St. Louis & San Francisco	1,000 00	1,000 00	
St. Louis Suburban, Mo.....	4,000 00	4,000 00	
Union Electric, Saratoga Springs, N. Y	15,000 00	15,000 00	
Watervliet Turnpike & Railroad, N. Y	500 00	500 00	
Wisconsin Central	2,500 00	2,500 00	\$277,581 25
<i>Loans on Corporation Bonds.</i>			
Alliance Water Company, Ohio	800 00	800 00	
American Water Works Company, Omaha, Neb	3,650 00	3,650 00	
American Water Works & Guarantee Company, McKeesport, Pa	4,350 00	4,350 00	
Argentine Water & Electric Light Company, Kan.....	1,300 00	1,300 00	
Arkansaw Water Company, Little Rock, Ark	4,369 00	4,369 00	
Baraboo Water Company, Wis.....	1,900 00	1,900 00	
Belleville Water, Light & Power Company, Kan	19,000 00	19,000 00	
Beloit Water Works Company, Kan	10,500 00	10,500 00	
Berlin Electric Light Company, N. H	15,000 00	15,000 00	
Biddeford & Saco Water Company	1,000 00	1,000 00	
Boonton Water Company, N. J.....	900 00	900 00	
Brookport and Holley Water Works Co., N. Y.....	800 00	800 00	
Butchers' Slaughtering & Melting Ass'n., Brighton, Mass.....	1,000 00	1,000 00	
Butte City Water Company, Montana.....	2,300 00	2,300 00	
Chillicothe Water Company, Maine	900 00	900 00	
City Water Company, Chattanooga, Tenn	5,900 00	5,900 00	
City Water Company, East St. Louis, Ill	2,500 00	2,500 00	
City Water Company, Kearney, Neb	1,300 00	1,300 00	
City Water Company, Kenosha, Wis.....	850 00	850 00	
City Water Company, Marinette, Wis	2,450 00	2,450 00	
City Water Company, Merrill, Wis	2,700 00	2,700 00	
City Water Company, Sheboygan, Wis	7,300 00	7,300 00	
Clinton Water Company, Ind.....	2,900 00	2,900 00	
Crystal Water Company, Staten Island, N. Y.....	9,190 00	9,190 00	
Cumberland Land Company, Portland	4,300 00	4,300 00	
Danville Water Company, Ill.....	900 00	900 00	
Decatur Water Company, Ala	1,000 00	1,000 00	
Denver Union Water Company, Col	2,500 00	2,500 00	
Derry Water Works Company, N. Y	900 00	900 00	
Des Moines Water Company, Ia	370 00	370 00	
Detroit Gas Company, Mich	57,500 00	57,500 00	
Diamond Island Water Company, Portland	500 00	500 00	
E. B. Mallett Real Estate, Freeport	15,000 00	15,000 00	
East Greenwich Water Supply Company, N. Y	5,000 00	5,000 00	
Eau Claire Water Company, Wis.....	2,800 00	2,800 00	
Fishkill & Matteawan Water Co., N. Y	1,650 00	1,650 00	
Fort Smith Water Company, Ark	30,400 00	30,400 00	
Goldsboro Water Company, N. C	8,800 00	8,800 00	
Green Island Water Company, N. Y.....	400 00	400 00	
Homer Water Company, N. Y.....	250 00	250 00	
Hoosick Falls Water Power and Light Co., N. Y	1,000 00	1,000 00	
Hornellsville Water Company, N. Y	770 00	770 00	
Huntington Water Company, Ind	1,000 00	1,000 00	
Indianapolis Water Company, Ind	10,500 00	10,500 00	
Jamestown Water Supply Company, N. Y	10,000 00	10,000 00	
Jeffersonville Water Supply Company, Ind	450 00	450 00	
Kennebec Light and Heat Company, Augusta	200 00	200 00	
Keokuk Water Works Company, Ia	1,000 00	1,000 00	
Kokomo Water Company, Ind.....	1,400 00	1,400 00	
Maine Water Company, Gardiner	22,000 00	22,000 00	
Manitowoc Water Company, Wis.....	700 00	700 00	
Meridian Water Company, Miss.....	1,693 00	1,693 00	
Monroe Water Company, Mich.....	2,500 00	2,500 00	
Mt. Vernon Water Company, Ind.....	3,300 00	3,300 00	
Mousam Water Company, Kennebunk.....	25,000 00	25,000 00	
Muncie Gas Company, Ind.....	1,450 00	1,450 00	
Muncie Water Company, Ind.....	9,850 00	9,850 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated (and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Municipal Gas Light Company, Rochester, N. Y.....	\$1,000 00	\$1,000 00	
Municipal Security Company, Portland.....	6,950 00	6,950 00	
Nebraska Loan and Trust Company, Hastings, Neb.	300 00	306 00	
Newark Water Company, Ohio.....	2,000 00	2,000 00	
New Philadelphia Water Company, Ind.....	1,700 00	1,700 00	
Nyaek Water Company, N. Y.....	75 00	75 00	
Old Orchard Water Company, Maine.....	4,500 00	4,500 00	
Oregon Improvement Company.....	2,300 00	2,300 00	
Oshkosh Water Company, Wis.....	1,200 00	1,200 00	
Owensboro' Water Company, Ky.....	200 00	200 00	
Palmer Water Company, Miss.....	991 37	991 37	
Plainfield Gas and Electric Light Co., N. J.....	1,250 00	1,250 00	
Portage City Water Company, Wis.....	250 00	250 00	
Portland Steamship Company.....	12,500 00	12,500 00	
Portland Water Company, Maine.....	6,400 00	6,400 00	
Presque Isle Water Company, Maine.....	1,000 00	1,000 00	
Richmond Water and Light Company, Ky.....	350 00	350 00	
Rochester Water Company, Minn.....	250 00	250 00	
Salisbury Water Works Company, N. C.....	310 00	310 00	
South Dakota Water Company, Sioux Falls.....	3,300 00	3,300 00	
Spring Brook Water Supply Company, Pa.....	3,300 00	3,360 00	
Staten Island Water Supply Co., N. Y.....	1,000 00	1,000 00	
St. Joseph Water Company, Mo.....	3,200 00	3,200 00	
Wakefield Water Company, Mass.....	4,900 00	4,900 00	
Washington Water Company, Ind.....	3,550 00	3,550 00	
Watertown Water Supply Company, Mass.....	8,900 00	8,900 00	
Waterville Water Company, Maine.....	500 00	500 00	
Westerly Water Works Company, R. I.....	250 00	250 00	
Wichita Water Company, Kansas.....	6,700 00	6,700 00	
York Light and Heat Company, Biddeford.....	325 00	325 00	\$407,993 37
<i>Loans on Railroad Stock.</i>			
Chicago, Burlington & Quincy.....	4,000 00	4,000 00	
Fitchburg, preferred.....	1,500 00	1,500 00	
Flint & Pere Marquette.....	500 00	500 00	
Maine Central.....	21,219 16	21,219 16	
Portland.....	12,800 00	12,800 00	
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, preferred.....	3,000 00	3,000 00	46,319 16
<i>Loans on Corporation Stocks.</i>			
Ætna Insurance Company, Hartford, Ct.....	1,000 00	1,060 00	
American Loan and Trust Company, Cresco, Ia.....	830 20	830 20	
Androscoogin Pulp Company, Portland.....	5,000 00	5,000 00	
Biddeford and Saco Water Company, Maine.....	9,000 00	9,060 00	
Camden and Rockland Water Company, Maine.....	4,000 00	4,000 00	
Canal Land and Wharf Company, Portland.....	4,000 00	4,000 00	
Central Wharf Company, Portland.....	200 00	200 00	
Franklin Wharf Company, Portland.....	8,000 00	8,000 00	
International Loan and Trust Co., Kansas City, Mo.	750 00	750 00	
International Steamship Company, Portland.....	2,420 00	2,420 00	
Maine Steamship Company, Portland.....	647 00	647 00	
Maine Telegraph Company, Bangor.....	500 00	500 00	
Otis Falls Pulp Company, Portland.....	15,000 00	15,000 00	
P. H. & J. M. Brown Company, Portland.....	5,000 00	5,000 00	
Poland Paper Company, Portland.....	16,000 00	16,000 00	
Portland Company, Portland.....	2,500 00	2,500 00	
Portland Gas Light Company, Portland.....	11,450 00	11,450 00	
Portland Publishing Company, Portland.....	10,000 00	10,000 00	
Portland Rolling Mill, Portland.....	27,500 00	27,500 00	
Portland Transcript Company, Portland.....	4,140 00	4,140 00	
Portland Trust Company, Portland.....	11,500 00	11,500 00	
Portland Water Company, Portland.....	53,800 00	53,800 00	
Preble Hotel Company, Portland.....	41,000 00	41,000 00	
Proprietors of Union Wharf, Portland.....	1,700 00	1,700 00	
Robinson Manufacturing Company, Oxford.....	9,750 11	9,750 11	
Rumford Falls Paper Company, Rumford Falls....	5,000 00	5,000 00	
Sanford Mills Company, Maine.....	25,000 00	25,000 00	
Sebago Wood Board Company, Portland.....	14,000 00	14,000 00	
Standish Water and Construction Company, Maine.	900 00	900 00	

PORTLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Corporation Stock.</i>			
State Publishing Association, Portland.....	\$4,000 00	\$4,000 00	
Umbagog Pulp Company, Portland.....	6,000 00	6,000 00	
Westbrook Manufacturing Company, Portland	2,450 00	2,450 00	\$303,037 31
<i>Loans on National Bank Stocks.</i>			
American National Bank, Kansas City, Mo	3,000 00	3,000 00	
Canal National Bank, Portland.....	19,000 00	19,000 00	
Casco National Bank, Portland.....	6,725 00	6,725 00	
Cumberland National Bank, Portland.....	400 00	400 00	
First National Bank, Bath.....	4,000 00	4,000 00	
First National Bank, Portland.....	2,296 52	2,296 52	
Merchants' National Bank, Portland.....	200 00	200 00	
National Traders' Bank, Portland.....	4,500 00	4,500 00	
North National Bank, Rockland.....	375 00	375 00	
Portland National Bank, Portland.....	1,500 00	1,500 00	
Sagadahoc National Bank, Bath.....	25 00	25 00	42,021 52
<i>Loans to Corporations.</i>			
Berlin Mills Company, Portland.....	75,000 00	75,000 00	
Bowdoin Paper Company, Topsham.....	75,000 00	75,000 00	
Central Wharf Company, Portland.....	8,000 00	8,000 00	
Dunn Edge Tool Company, Oakland.....	20,000 00	20,000 00	
First Universalist Society, Portland.....	1,000 00	1,000 00	
Franklin and Megantic Railroad Company, Maine..	13,500 00	13,500 00	
Goodall Worsted Company, Sanford.....	10,000 00	10,000 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.....	50,000 00	50,000 00	
Otis Falls Pulp Company, Portland.....	40,000 00	40,000 00	
Pejepscot Paper Company (endorsed).....	100,000 00	100,000 00	
Portland Company (secured by first mortgage).....	132,000 00	132,000 00	
Proprietors Union Wharf, Portland.....	6,000 00	6,000 00	
Roman Catholic Bishop of Portland.....	94,458 20	94,458 20	
Rumford Falls Paper Company, Maine.....	25,000 00	25,000 00	
Sebagus Wood Board Company, Portland	34,000 00	34,000 00	
Somerset Fibre Company, Fairfield.....	10,000 00	10,000 00	
State Street Orthodox Cong'l Parish, Portland.....	5,015 00	5,015 00	
St. Paul Parish in Portland	200 00	200 00	
Umbago Pulp Company, Portland.....	35,000 00	35,000 00	760,173 20
Loans on Portland Savings Bank books.	6,840 00	6,840 00	
Loans on mortgages of real estate	556,980 45	556,980 45	563,820 45
Real estate, investment, bank building	75,400 00	88,000 00	
Real estate, foreclosure.....	133,071 78	133,071 78	171,071 78
Expense account.....	-	1,052 19	1,052 19
Cash on deposit	42,108 58	42,108 58	
Cash on hand.....	90,765 09	90,765 09	132,873 67
Unpaid accrued interest..	100,754 08		8,959,414 49
Due depositors, earned dividend and accrued State tax.....	9,660,248 88		
Estimated market value of resources above liability for deposits, earned dividend, and State tax	8,600,432 66		
	1,059,816 22		

ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 2, 1896.

EDWIN H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

LIABILITIES.

Deposits	\$1,122,034 08
Reserve fund.....	28,837 87
Undivided profits.....	23,526 29
	\$1,174,398 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, Reg., 4s, 1925.....	\$75,000 00	\$87,750 00	\$75,000 00	
United States, Coupon, 4s, 1925	40,000 00	46,800 00	40,000 00	
Total United States bonds owned.....	115,000 00			\$115,000 00
County of Knox, 6s, 1905, C. H.	1,500 00	1,725 00	1,500 00	
Town of Somerville, 5s, 1907.	700 00	745 50	700 00	
Total public funds of Maine	2,200 00			2,200 00
County of Alpena, Mich., 5s, 1917-18, Rd. Imp.	10,600 00	10,700 00	10,000 00	
Berrien, Mich., 5s, 1899, Co. Bldgs.	14,000 00	14,350 00	14,000 00	
Floyd, Ind., 5s, 1900-12, Funding.	18,500 00	19,795 00	18,500 00	
Green, Ind., 5s, 1905, Road.....	5,000 00	5,275 00	5,000 00	
Jackson, Ind., 5s, 1903-4, Funding	10,000 00	10,550 00	10,000 00	
White, Ill., 6s, 1899, Opt. Fund...	15,000 00	15,000 00	15,000 00	
City of Battle Creek, Mich 5s, 1899, School	5,000 00	5,100 00	5,000 00	
Chicago, Ill., Sanitary Dist., 4½s, 1901	10,000 00	10,200 00	10,000 00	
West Bay, Mich., 5s, 1925, Refund.	10,000 00	11,000 00	10,000 00	
Total public funds out of Maine.....	97,500 00			97,500 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	5,350 00	5,000 00	
Lime Rock, 5s, 1908.....	31,000 00	32,550 00	31,000 00	
Lime Rock, 6s, 1901.....	25,000 00	26,250 00	25,000 00	
Maine Central, 5s, 1923.....	7,000 00	7,630 00	7,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,750 00	15,000 00	
Sandy River, 5s, 1915.....	10,000 00	10,600 00	10,000 00	
Waterville & Fairfield, 1st Mort., 6s, 1909...	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	105,000 00			104,750 00
Akron Street, O., 6s, 1908.....	15,000 00	15,000 00	15,000 00	
Achison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	12,375 00	9,900 00	11,877 30	
Achison, Topeka & Santa Fe, Adj. 4s, 1995	6,600 00	2,640 00	3,960 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	10,000 00	10,000 00	9,750 00	
Burlington Electric Ry., Ia., 6s, 1910.....	10,000 00	9,500 00	9,750 00	
Canton Street, O., 6s, 1910.....	25,000 00	25,750 00	25,000 00	
Central Washington, 6s, 1938	10,000 00	3,500 00	10,000 00	
Des Moines Suburban, Ia., 6s, 1906, Opt.....	10,000 00	10,000 00	10,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908...	5,000 00	4,875 00	4,800 00	
Kansas City Cable, Mo., 5s, 1897.....	10,000 00	9,800 00	10,000 00	
Kansas City Belt, Mo., 6s, 1916.....	15,000 00	15,750 00	15,000 00	
Merrimack Valley Street, 5s, 1905, Opt.....	5,000 00	5,000 00	4,937 50	
Naumkeag Street, Salem, Mass., 5s, 1910....	20,000 00	20,000 00	20,000 00	
Oregon Short Line, 6s, 1922	16,000 00	17,600 00	16,000 00	
Oregon Railway & Navigation Co., 5s, 1919,	20,000 00	12,800 00	15,300 00	
Rutland R. R. Co., 6s, 1902.....	3,000 00	3,150 00	3,000 00	

ROCKLAND 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>
Trenton Passenger, N. J., 6s, 1929, Opt.....	\$15,000 00	\$16,200 00	\$15,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918,	15,000 00	4,500 00	14,125 00	
Total railroad bonds out of Maine.....	222,975 00			\$217,499 80
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Company, 4½s, 1917	1,000 00	1,000 00	1,000 00	
Camden & Rockland Water Co., 6s, 1905....	45,000 00	49,500 00	45,000 00	
Ellsworth Water Company, 5s, 1909.....	5,000 00	5,125 00	5,000 00	
Norway Water Company, 5s, 1906.....	5,000 00	5,100 00	4,950 00	
Total corporation bonds of Maine	56,000 00			55,950 00
International Loan & Trust Company, Kansas City, 6s, 1897.....	1,000 00	1,000 00	890 00	
Jeffersonville Water Supply Company, Ind., 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 of Maine.</i>				
Eastern Maine Railway Company.....	2,500 00	2,500 00	2,350 00	2,350 00
<i>Railroad Stock out of Maine.</i>				
Atchison, Topeka & Santa Fe, Preferred ..	12,430 00	3,107 50	7,810 00	
Cleveland & Canton, Preferred.....	6,200 00	186 00	1,470 00	
Cleveland & Canton, Common.....	1,000 00	5 00		
Total railroad stock out of Maine	19,630 00			9,280 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	4,000 00	1,400 00	1,200 00	1,200 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	10,100 00	12,120 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	7,670 00	5,900 00	
Canal National Bank, Portland	3,600 00	4,320 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	7,500 00	7,500 00	
First National Bank, Lewiston	1,700 00	2,550 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,860 00	2,600 00	
Lime Rock National Bank, Rockland	5,250 00	5,250 00	5,245 00	
National Shoe & Leather Bank, Auburn ...	4,000 00	4,000 00	4,000 00	
Northern National Bank, Hallowell.....	800 00	960 00	800 00	
North National Bank, Rockland	200 00	290 00	200 00	
Norway National Bank, Norway	1,000 00	1,150 00	1,000 00	
Portland National Bank, Portland	10,000 00	10,750 00	10,000 00	
Rockland National Bank, Rockland.....	15,400 00	23,100 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	840 00	700 00	
Total national bank stock of Maine.....	71,500 00			71,495 00
<i>Loans on Public Funds.</i>				
County of Floyd, Ind		1,000 00	1,000 00	
City of Jacksonville, Ill.....		1,000 00	1,000 00	2,000 00
<i>Loans on Railroad Bonds.</i>				
Lime Rock.....		8,000 00	8,000 00	
Rockland, Thomaston & Camden.....		500 00	500 00	
St. Joseph Traction & Lighting Company		18,286 98	18,286 98	26,786 98
<i>Loans on Corporation Bonds.</i>				
Antigo Water Company, Wis		500 00	500 00	
Ellsworth Water Company, Me.....		3,000 00	3,000 00	
Kennebec Light & Heat Company, Augusta.....		500 00	500 00	
Leadville Water Company, Col.....		500 00	500 00	
Mt. Waldo Granite Works Company		15,000 00	15,000 00	
York Light & Heat Company, Biddeford		1,000 00	1,000 00	20,500 00

ROCKLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aitchison, Topeka & Santa Fe, Preferred.....	\$ 4,500 00	\$ 4,500 00	
Lime Rock.....	26,500 00	26,500 00	
Rockland, Thomaston & Camden.....	1,100 00	1,100 00	\$32,100 00
<i>Loans on Corporation Stock.</i>			
Bodwell Granite Company, Rockland.....	34,729 00	34,729 00	
Booth Brothers & Hurricane Isle Granite Company, Camden & Rockland Water Company.....	3,000 00	3,000 00	
Cobb Lime Company, Rockland.....	8,800 00	8,800 00	
Glencoe Lime Company, St. Louis.....	43,750 00	43,750 00	
Hallowell Granite Company.....	14,500 00	14,500 00	
Hallowell Granite Works.....	7,000 00	7,000 00	
International Loan & Trust Company, Kansas City, Little Androscoggin Water Power Company.....	7,500 00	7,500 00	
New York and Maine Granite Paving Block Co.....	1,000 00	1,000 00	
Opinion Publishing Company, Rockland.....	500 00	500 00	
Ready Rock Asphalt Roofing Company, St. Louis.....	7,500 00	7,500 00	
The McLoon and Storer Lime Company, Warren.....	2,500 00	2,500 00	
	900 00	900 00	133,679 00
<i>Loans on National Bank Stock.</i>			
Lime Rock National Bank, Rockland.....	450 00	450 00	
Portland National Bank, Portland.....	2,450 00	2,450 00	2,900 00
<i>Loans to Corporations.</i>			
Bodwell Granite Company, John Pierce acceptance.....	10,000 00	10,000 00	
Cobb Lime Company, Rockland.....	15,500 00	15,500 00	
Lime Rock Railroad Company.....	7,000 00	7,000 00	
Mr. Waldo Granite Co., John Pierce acceptance.....	19,000 00	19,000 00	
Vinalhaven and Rockland Steamboat Company.....	5,000 00	5,000 00	56,500 00
Loans on Rockland Trust Company stock.....	3,200 00	3,200 00	
Loan to town of South Thomaston.....	700 00	700 00	
Loan on Rockland Savings Bank book.....	300 00	300 00	
Loan on personal property.....	600 00	600 00	
Loans on names.....	9,850 00	11,350 00	
Loans on mortgages of real estate.....	129,088 87	129,088 87	145,238 87
Real estate, investment.....	13,000 00	13,000 00	13,000 00
Suspense account.....	-	9,011 20	
Premium account.....	-	29,391 10	
Expense account.....	-	890 49	39,892 79
Cash on deposit.....	14,076 15	14,076 15	
Cash on hand.....	4,609 65	4,609 65	18,685 80
Unpaid accrued interest.....	15,286 03		1,174,398 24
Due depositors, earned dividend, and accrued State tax.....	1,171,120 68		
	1,140,055 98		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$31,064 70		

SACO SAVINGS BANK—SACO.

JULY 15, 1896.

RISWORTH JORDAN, PRESIDENT.

FRANK W. NUTTER, TREASURER.

LIABILITIES.

Deposits	\$709,754 77
Reserve fund	31,921 49
Undivided profits	3,322 04
	\$744,998 30

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, 1925	\$20,000 00	\$23,000 00	\$20,000 00	\$20,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	10,650 00	10,000 00	
City of Portland, 6s, 1897, Railroad	1,000 00	1,020 00	1,000 00	
Total public funds of New England	11,000 00			11,000 00
County of Franklin, O., 6s, 1900-1, St. Imp., Hamilton, Ind., 5s, 1906, Opt., Funding	5,000 00	5,375 00	5,000 00	
Putnam, O., 5s, 1899-1904, Rd. Imp.	8,000 00	8,480 00	8,000 00	
Wyandotte, Kan., 6s, 1903, Bridge	3,200 00	3,360 00	3,200 00	
City of Cincinnati, O., 5s, 1910, Opt., Sinking Fund	8,000 00	8,840 00	8,000 00	
Duluth, Minn., 4½s, 1921, Inde- pendent School District	5,000 00	5,675 00	5,000 00	
Findlay, O., 6s, 1896-1907, St. Imp.	5,000 00	5,375 00	4,800 00	
Grand Island, Neb., 6s, 1899, Opt., School	9,000 00	9,540 00	9,000 00	
Greenville, O., 6s, 1899, Refunding	5,000 00	5,200 00	5,000 00	
Hutchinson, Kan., 6s, 1909, Edu.	3,000 00	3,135 00	3,000 00	
Kansas City, Kan., 6s, 1896-9, Internal Improvement	4,000 00	4,480 00	4,000 00	
Menominee, Mich., 6s, 1897, Bridge	2,000 00	2,030 00	2,000 00	
Piqua, O., 6s, 1899, Water	2,500 00	2,612 50	2,500 00	
Sandusky, O., 4½s, 1898-1907, Water	3,000 00	3,060 00	3,000 00	
Springfield, Ill., 5s, 1900, Funding	3,000 00	3,105 00	3,000 00	
Steubenville, O., 4s, 1914, Opt., Water	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 6s, 1915, School...	6,000 00	7,350 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,250 00	5,000 00	
Total public funds out of New England....	85,700 00			85,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	20,000 00	20,000 00	19,550 00	
Bridgeport Traction, Conn., 5s, 1923	10,000 00	10,000 00	10,000 00	
Knox & Lincoln, 5s, 1921	15,000 00	16,050 30	15,000 00	
Lynn & Boston, 5s, 1924	10,000 00	10,000 30	10,000 00	
Maine Central, 7s, 1912	4,000 00	5,400 30	4,000 00	
Maine Central, 5s, 1923	19,000 00	20,710 00	19,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	10,000 00	10,000 00	9,400 00	
Portland & Ogdensburg, 6s, 1900	1,500 00	1,620 00	1,500 00	
Portland & Ogdensburg, 5s, 1908	7,000 00	7,350 00	7,000 00	
Total railroad bonds of New England	96,500 00			95,450 00
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1995	9,000 00	7,200 00	7,200 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1935	4,500 00	2,025 00	1,830 18	
Atchison, Topeka & Santa Fe, Adj. Scrip.	300 00	135 00	122 01	
Burlington Electric, Ia., 6s, 1910	6,000 00	5,700 00	6,000 00	
Chicago, Burlington & Quincy, 5s, 1919, Iowa Division	3,000 00	3,165 00	3,000 00	

SACO SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	4,775 00	4,625 00	
Chicago, Milwaukee & St. Paul, 7s, 1908, Iowa & Dakota Extension	2,000 00	2,660 00	2,000 00	
Chicago, Milwaukee & St. Paul, 5s, 1910, Mineral Point Division	2,000 00	2,120 00	2,000 00	
Detroit & Bay City, Mich., 8s, 1903	2,000 00	2,400 00	2,000 00	
East Liverpool & Wellsville Street, O., 6s, 1912	6,000 00	4,500 00	6,000 00	
Hereford, 1st Mort., 4s, 1930	5,000 00	5,000 00	5,000 00	
Kansas City, Fort Scott and Memphis, 6s, 1928	5,600 00	4,750 00	5,000 00	
Madison City Street, Wis., 6s, 1897, Opt	5,000 00	3,750 00	5,000 00	
Michigan Central, 7s, 1902	8,000 00	9,440 00	8,000 00	
Minneapolis, Lyndale and Minnetonka, 5s, 1919	12,000 00	11,760 00	11,605 00	
New York and New England, 6s, 1905	8,000 00	8,720 00	8,000 00	
New York and New England, 7s, 1905	2,000 00	2,400 00	2,000 00	
Northern Pacific, 6s, 1921	4,000 00	4,610 00	4,000 00	
Oregon Short Line, 6s, 1922	3,000 00	3,300 00	3,000 00	
Oswego Street, N. Y., 6s, 1911	15,000 00	14,250 00	15,000 00	
St. Joseph and Grand Island, 6s, 1925	3,000 00	1,500 00	3,000 00	
St. Paul and Northern Pacific, 6s, 1923	4,000 00	4,920 00	4,000 00	
Superior Rapid Transit, Wis., 6s, 1912	20,000 00	17,000 00	20,000 00	
Trenton Passenger, N. J., 6s, 1926-31	16,000 00	17,280 00	16,000 00	
Zanesville Street, O., 6s, 1911	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England.	164,800 00			\$159,382 19
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	5,000 00	5,100 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	3,060 00	3,000 00	
Total corporation bonds owned	13,000 00			13,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka and Santa Fe	1,695 00	254 25	465 50	
Boston and Lowell	6,000 00	12,420 00	6,000 00	
Boston and Maine	9,100 00	15,015 00	9,100 00	
Chicago, Burlington and Quincy	2,000 00	1,500 00	2,000 00	
Maine Central	17,639 00	23,760 00	17,600 00	
Portland and Ogdensburg	10,000 00	4,830 00	4,550 00	
Portland, Saco and Portsmouth	6,000 00	8,400 00	6,000 00	
Total railroad stock owned.	52,395 00			45,715 50
<i>Corporation Stock Owned.</i>				
Cocheo Manufacturing Company	3,500 00	1,750 00	3,500 00	
Laconia Company, Biddeford	10,000 00	16,000 00	10,000 00	
Lockwood Company, Waterville	5,000 00	5,360 00	5,000 00	
Pepperell Manufacturing Co., Biddeford ..	7,500 00	19,500 00	7,500 00	
York Manufacturing Company, Saco	12,000 00	13,120 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	1,020 00	1,000 00	
Casco National Bank, Portland	900 00	900 00	900 00	
Cumberland National Bank, Portland	1,030 00	1,062 50	1,000 00	
First National Bank, Portland	10,900 00	11,445 00	10,830 00	
First National Bank, Biddeford	11,000 00	16,500 00	11,000 00	
Merchants' National Bank, Portland ..	900 00	1,380 00	900 00	
North Berwick Nat'l Bank, North Berwick ..	2,500 00	2,562 50	2,500 00	
Ocean National Bank, Kennebunk	1,400 00	1,400 00	1,400 00	
Saco National Bank, Saco	14,800 00	14,060 00	14,800 00	
York National Bank, Saco	1,300 00	1,885 00	1,300 00	
Total national bank stock of Maine	46,200 00			46,130 00

SACO 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>
Blackstone National Bank, Boston.....	\$ 700 00	\$ 700 00	\$ 700 00	
Globe National Bank, Boston.....	2,000 00	1,800 00	2,000 00	
National Hide and Leather Bank, Boston..	700 00	742 00	700 00	
National Bank of North America, Boston..	1,000 00	1,000 00	1,000 00	
Shawmut National Bank, Boston.....	1,000 00	1,090 00	1,000 00	
Shoe and Leather National Bank, Boston..	1,000 00	900 00	1,000 00	
Suffolk National Bank, Boston.....	600 00	648 00	600 00	
Tremont National Bank, Boston.....	500 00	475 00	500 00	
Total national bank stock out of Maine....	7,500 00			\$7,500 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		335 00	335 00	
Muskegon Street, Mich.....		700 00	700 00	1,035 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company.....		9,000 00	9,000 00	
Saratoga Victory Mills, Saratoga, N. Y.....		400 00	400 00	
York Manufacturing Company.....		700 00	700 00	10,100 00
Loan on United States bond.....		150 00	150 00	
Loan to City of Saco.....		10,000 00	10,000 00	
Loan on Saco Savings Bank book.....		500 00	500 00	
Loans on mortgages of real estate.....		161,332 55	161,332 55	171,982 55
Real estate, foreclosure.....		6,661 89	6,661 89	
Premium account.....		-	26,552 37	33,214 26
Cash on deposit.....		4,661 06	4,661 06	
Cash on hand.....		2,327 74	2,327 74	6,988 80
Unpaid accrued interest.....		13,505 92		\$744,998 30
		791,460 91		
Due depositors, earned dividend and accrued State tax.....		711,791 77		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$79,669 14		

BANK EXAMINER'S REPORT.

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SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

JULY 15, 1896.

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

LIABILITIES.

Deposits.....	\$2,592,896 54
Reserve fund.....	38,731 08
Undivided profits.....	105,238 06
	\$2,736,865 68

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated (and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, 4s, Reg., 1907.....	\$185,000 00	\$199,800 00	\$185,000 00	\$185,000 00
County of Aroostook, 4½s, 1915, R. R. Aid..	20,000 00	21,300 00	20,000 00	
City of Bath, Me., 4½s, 1907, Refunding.	10,000 00	10,650 00	10,000 00	
Boston, 4s, 1913, Street.....	25,000 00	28,125 00	25,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	12,760 00	11,000 00	
Pawtucket, R. I., 4s, 1923, General and Highway.....	1,000 00	1,040 00	1,000 00	
Town of St. Johnsbury, Vt., 4s, 1906 S, Fund.	15,000 00	15,000 00	15,000 00	
Total public funds of New England.....	82,000 00			82,000 00
County of Ramsey, Minn., 4½s, 1918, C. H. & C. H.....	3,000 00	3,225 00	3,000 00	
City of Burlington, Ia., 5s, 1897, Refund.	40,000 00	40,000 00	40,000 00	
Chicago, Ill., 7s, 1899, Tunnel....	7,000 00	7,105 00	7,000 00	
Kansas City, Kan., 7s, 1896 S, Internal Improvement.....	1,000 00	1,090 00	1,000 00	
Minneapolis, Minn., 4s, 1918, Munc	2,000 00	2,040 00	2,000 00	
Minneapolis, Minn., 4½s, 1917, C. H. & C. H.....	75,000 00	77,625 00	75,000 00	
St. Louis, Mo., 6s, 1899, Municipal,	10,000 00	11,100 00	10,000 00	
	11,000 00	11,715 00	11,000 00	
Total public funds out of New England....	149,000 00			149,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,060 00	20,000 00	19,075 00	
Biddeford & Saco Street, 6s, 1908.....	30,000 00	30,000 00	29,250 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	10,000 00	10,000 00	9,400 00	
Boston & Maine, 4½s, 1944.....	10,000 00	11,200 00	10,000 00	
Cambridge Horse, Mass., 5s, 1903.....	6,000 00	6,300 00	6,000 00	
Consolidated Vermont, 5s, 1913.....	30,000 00	18,000 00	20,000 00	
Eastern, 6s, 1906.....	19,000 00	22,610 00	19,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,700 00	10,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,750 00	5,000 00	
Middlesex Horse, Mass., 5s, 1904.....	17,000 00	17,850 00	17,000 00	
Mousam River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Newton Street, Mass., 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Newburyport & Amesbury St., Mass., 5s, 1912	10,000 00	10,000 00	9,500 00	
Old Colony, 4½s, 1904.....	10,000 00	10,500 00	9,025 00	
South Middlesex Street, Mass., 5s, 1915.....	25,000 00	25,000 00	24,935 00	
Waterville & Fairfield Lt. & Power Co., 6s, 1911.....	7,000 00	7,000 00	6,930 00	
West End Street, Boston, 5s, 1902.....	15,000 00	15,075 00	15,000 00	
Total railroad bonds of New England....	247,500 00			233,615 00
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,300 00	10,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903....	15,000 00	16,050 00	15,000 00	
Brunswick & Chillicothe, 6s, 1903.....	43,000 00	43,000 00	42,906 67	

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONTINUED.
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Burlington Electric, Ia., 6s, 1910.....	\$26,000 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	10,200 00	16,000 00	
Central Pacific, 6s, 1898.....	19,000 00	19,570 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	21,420 00	18,000 00	
Chicago, Burlington & Quincy, 4s, Nebraska Extension, 1927.....	32,000 00	29,280 00	25,200 00	
Chicago, Burlington & Quincy, 4s, Denver Extension, 1922.....	24,000 00	22,920 00	21,975 00	
Chicago, Burlington & Quincy, 4s, Iowa Division, 1919.....	100,000 00	99,000 00	94,337 50	
Chicago, Burlington & Quincy, 5s, Convert., 1903.....	6,000 00	6,000 00	6,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	3,100 00	4,750 00	
Chicago, Milwaukee & St. Paul, 6s, Dubuque Division, 1920.....	50,000 00	60,000 00	50,000 00	
Chicago & West Michigan, 5s, 1921.....	12,000 00	7,200 00	11,462 50	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1936, Registered.....	47,000 00	46,060 00	35,518 40	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1940.....	5,000 00	4,150 00	4,500 00	
Consolidated Terminal, Kansas City, 5s, 1922.....	10,000 00	9,500 00	7,662 50	
Current River, 5s, 1927.....	2,000 00	1,500 00	1,924 25	
Davenport & Rock Island Street, 6s, 1901-6.....	15,000 00	14,250 00	15,000 00	
Des Moines Suburban Street, Ia., 6s, 1920...	25,000 00	25,000 00	24,910 00	
East Liverpool & Wellsville Street, O., 6s 1912.....	10,000 00	7,500 00	9,800 00	
Evansville Street, Ind., 6s, 1912.....	10,000 00	10,000 00	9,900 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933.....	25,000 00	32,250 00	25,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1905...	30,000 00	29,250 00	29,043 06	
Grand Rapids, Lansing & Detroit, 5s, 1927...	4,000 00	2,400 00	3,830 45	
Jackson Street, Mich., 6s, 1911.....	15,000 00	15,000 00	14,700 00	
Jamaica & Brooklyn Road, 5s, 1930.....	15,000 00	15,000 00	14,850 00	
Kansas City Belt, Mo., 6s, 1916.....	7,000 00	7,280 00	7,900 00	
Kansas City Cable, Mo., 5s, 1897.....	10,000 00	9,800 00	10,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	9,000 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.....	16,000 00	18,320 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	23,000 00	25,000 00	
Kansas City, Memphis & Birmingham, 5s, 1934, Incomes.....	8,000 00	1,600 00	} 8,658 13	
Kansas City, Memphis & Birmingham, 4s, 1934.....	4,000 00	2,400 00		
Memphis, Kansas & Colorado, 7s, 1910.....	1,000 00	1,020 00	1,000 00	
Muskegon Street, Mich., 6s, 1911.....	20,000 00	15,000 00	20,000 00	
New York, New Haven & Hartford, 4s, 1908, Convertible Debentures.....	7,500 00	10,275 00	7,500 00	
Oswego Street, N. Y., 6s, 1911.....	5,000 00	4,750 00	5,000 00	
Ottawa, Oswego & Fox River Valley, 8s, 1900	45,000 00	51,750 00	45,000 00	
Ottumwa Electric, Ia., 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, O., 6s, 1913.....	15,000 00	15,000 00	15,000 00	
Saginaw Union Street, Mich., 6s, 1911.....	15,000 00	15,000 00	15,000 00	
Sedalia Electric Railway Light and Power Company, Mo., 6s, 1912.....	10,000 00	10,000 00	9,950 00	
Springfield Railway Company, O., 6s, 1933.....	5,000 00	5,000 00	5,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31.....	25,000 00	26,750 00	25,000 00	
West Shore, 4s, 2361.....	85,000 00		88,825 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921.....	10,000 00	9,300 00	9,000 00	
Youngstown Street, O., 6s, 1911.....	15,000 00	15,000 00	15,000 00	
Zanesville Street, O., 6s, 1911.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of New England..	1,095,000 00			1,053,400 13

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>
American Dock & Improvement Co., 5s, 1921	\$ 1,000 00	\$ 1,100 00	\$ 1,000 00	
Bar Harbor Water Co., 5s, 1909.....	21,000 00	21,000 00	21,000 00	
Bath Water Supply Co., 5s, 1916.....	20,000 00	20,000 00	20,000 00	
Berwick & Salmon Falls Electric Light Co., 1st Mort, 6s, 1895.....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Co., 5s, 1904.....	15,000 00	15,300 00	15,000 00	
Birmingham Equipment Co., 6s, 1903.....	1,000 00	1,000 00	900 00	
Castine Water Co., 5s, 1915.....	15,000 00	15,000 00	14,750 00	
Denver Union Water Co., Col., 5s, 1914.....	15,700 00	14,444 00	9,208 87	
Frontier Water Co., Fort Fairfield, 5s, 1909.	10,000 00	10,000 00	9,800 00	
Maine & New Hampshire Granite Co., 5s, 1912.....	20,000 00	20,000 00	20,000 00	
Municipal Security Co., 5½s, 1899.....	25,000 00	25,000 00	25,000 00	
Municipal Security Co., 5s, 1902.....	10,000 00	10,000 00	10,000 00	
Northumberland Water Co., N. H., 5s, 1915.	10,000 00	10,000 00	10,000 00	
Philadelphia & Reading Coal and Iron Co., 6s, 1897.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	178,700 00			\$171,658 87
<i>Railroad Stock Owned.</i>				
Boston & Albany.....	3,700 00	7,770 00	3,700 00	
Boston & Lowell.....	32,500 00	67,275 00	32,500 00	
Boston & Maine.....	77,400 00	127,710 00	77,400 00	
Boston & Providence.....	8,500 00	22,525 00	8,500 00	
Connecticut River.....	5,000 00	12,400 00	5,000 00	
Fitchburg, Preferred.....	14,000 00	13,020 00	10,500 00	
Kennebunk & Kennebunkport.....	8,400 00	9,240 00	8,400 00	
Maine Central.....	32,300 00	43,605 00	32,300 00	
New York, New Haven & Hartford.....	41,300 00	74,340 00	43,200 00	
Portland & Ogdensburg.....	67,000 00	32,160 00	30,344 62	
Portland, Saco & Portsmouth.....	60,000 00	84,600 00	60,600 00	
West End Street, Preferred.....	32,150 00	37,227 00	32,150 00	
Total railroad stock of New England.....	382,250 00			344,094 62
Chicago, Burlington & Quincy.....	29,400 00	23,520 00	27,400 00	
Chicago & West Michigan.....	24,000 00	2,880 00	8,000 00	
Detroit, Hillsdale & Southwestern.....	6,500 00	6,175 00	4,000 00	
Eel River.....	4,300 00	2,150 00	2,150 00	
Kansas City, Fort Scott & Gulf, Preferred.	16,500 00	6,600 00	16,500 00	
Michigan Central.....	29,100 00	28,227 00	25,000 00	
Sandusky & Cincinnati, Preferred.....	100 00	110 00	100 00	
Total railroad stock out of New England.	109,900 00			83,150 00
<i>Corporation Stock Owned.</i>				
Bates Company.....	2,500 00	2,875 00	2,500 00	
Edwards Company.....	20,000 00	29,000 00	20,000 00	
Franklin Company.....	5,000 00	5,500 00	5,000 00	
Hill Company.....	12,100 00	7,502 00	9,680 00	
Laconia Company.....	24,800 00	39,680 00	24,800 00	
Lockwood Company.....	11,700 00	12,402 00	11,700 00	
Pepperell Company.....	3,000 00	7,800 00	3,000 00	
Quincy Railroad Bridge Company, Mass..	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	8,200 00	7,500 00	
Total corporation stock owned.....	118,500 00			116,080 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,700 00	7,125 00	5,700 00	
Canal National Bank, Portland.....	9,600 00	11,520 00	9,600 00	
Casco National Bank, Portland.....	10,900 00	10,900 00	10,900 00	
Cumberland National Bank, Portland.....	1,680 00	1,785 00	1,680 00	
First National Bank, Biddeford.....	2,700 00	4,050 00	2,700 00	
Manufacturers' National Bank, Lewiston.	3,000 00	3,600 00	3,000 00	
Saco National Bank, Saco.....	9,600 00	9,120 00	9,600 00	
York National Bank, Saco.....	3,600 00	5,226 00	3,600 00	
Total national bank stock of Maine.....	46,780 00			46,780 00

SACO AND BIDDEFORD 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>
Blackstone National Bank, Boston.....	\$ 500 00	\$ 500 00	\$ 500 00	
Merchants' National Bank, Boston.....	3,700 00	5,698 00	3,700 00	
National Bank of Commerce, Boston.....	3,700 00	4,107 00	3,700 00	
National Bank of Commerce, New York...	1,000 00	2,050 00	1,000 00	
National Exchange Bank, Salem, Mass....	600 00	570 00	600 00	
Shawmut National Bank, Boston.....	800 00	872 00	800 00	
Total national bank stock out of Maine ...	10,300 00			\$10,300 00
<i>Loans on Public Funds.</i>				
County of Vigo, Ind.....		4,000 00	4,000 00	
City of Portland, Me.....		1,000 00	1,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		742 34	742 34	
Bath Street.....		7,000 00	7,000 00	
Burlington & Missouri River.....		600 00	600 00	
Chicago, Burlington & Quincy.....		500 00	500 00	
Maine Central.....		1,800 00	1,800 00	10,642 34
<i>Loans on Corporation Bonds.</i>				
Fort Smith Water Company, Arkansas.....		10,000 00	10,000 00	
Municipal Security Company.....		5,000 00	5,000 00	15,000 00
<i>Loans on Corporation Stock.</i>				
Chicago, New York & Boston Refrigerator Company.		3,500 00	3,500 00	
Franklin Company, Lewiston.....		1,000 00	1,000 00	
Laconia Manufacturing Company, Biddeford.....		3,000 00	3,000 00	
Pepperell Manufacturing Company, Biddeford... ..		2,075 00	2,075 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	35,375 00
Loan on Biddeford and Saco Railroad Co., stock		15,000 00	15,000 00	
Loan on Biddeford National Bank stock		1,400 00	1,400 00	
Loan to City of Saco		15,000 00	15,000 00	
Loan to Portland and Rumford Falls Railroad Co....		5,000 00	5,000 00	
Loans on Saco & Biddeford Savings Institution books		2,910 50	2,910 50	
Loans on mortgages of real estate		104,713 83	104,713 83	144,024 33
Real estate, investment.....		15,722 29	15,722 29	15,722 29
Cash on deposit.....		19,330 91	19,330 91	
Cash on hand		16,692 19	16,692 19	36,023 10
Unpaid accrued interest.....		22,773 66		2,736,865 68
Due depositors, earned dividend, and accrued State tax.....		3,098,385 72		
		2,646,756 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax...		\$451,629 66		

SEARSPORT SAVINGS BANK—SEARSPORT.

OCTOBER 8, 1896.

JAMES G. PENDLETON, PRESIDENT.

CHAS. F. GORDON, TREASURER.

LIABILITIES.

Deposits	\$147,643 09
Reserve fund	3,750 00
Undivided profits	3,122 33
	\$154,515 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.....	\$1,000 00	\$1,075 00	\$1,000 00	
United States, 4s, Reg., 1907.....	6,000 00	6,420 00	6,000 00	
United States, 4s, Coupon, 1925	5,000 00	5,825 00	5,000 00	
Total United States bonds owned.....	12,000 00			\$12,000 00
District of Columbia, 5s, 1899.....	18,000 00	18,900 00	18,000 00	18,000 00
City of Belfast, Me., 6s, 1898, Railroad Aid..	1,000 00	1,040 00	1,000 00	
City of Pawtucket, R.I., 4s, 1923, Gen. Fund.	1,000 00	1,065 00	1,000 00	
Total public funds of New England	2,000 00			2,000 00
County of Hardin, O., 6s, 1897-8, Pike	5,060 00	5, 25 00	5,000 00	
Milwaukee, Wis. 5s, 1903, Co. Bldgs	2,000 00	2,110 00	2,000 00	
Stark, O., 5s, 1903, Refunding	2,000 00	2,130 00	2,000 00	
City of Cincinnati, O., 7 3-10s, 1906, Munc.	5,000 00	6,475 00	5,000 00	
Fort Wayne, Ind., 6s, 1893, Funding	2,000 00	2,120 00	2,000 00	
Minneapolis, Minn., 4s, 1913, Mu.,	5,000 00	5,475 00	5,000 00	
Omaha, Neb., 5s, 1907, Paving....	3,000 00	3,240 00	3,000 00	
Stillwater, Minn., 5s, 1913, Per-				
manent Improvement..	5,000 00	5,350 00	5,000 00	
St. Paul, Minn., 7s, 1898, Sewer..	8,000 00	8,480 00	8,000 00	
Toledo, O., 5s, 1903, Water.....	2,000 00	2,140 00	2,000 00	
Village of Duluth, Minn., 5s, 1906, Municipal,	4,000 00	4,320 00	4,000 00	
Total public funds out of New England...	43,000 00			43,000 00
<i>Railroad Bonds Owned.</i>				
Dayton & Michigan, 5s, 1911	5,000 00	5,400 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	2,850 00	3,000 00	
Kansas City Belt, Mo., 6s, 1916.....	5,000 00	5,250 00	5,000 00	
Portland & Ogdensburg, 6s, 1900	5,000 00	5,400 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,250 00	5,000 00	
Total railroad bonds owned.....	23,000 00			23,000 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1900.....	3,000 00	3,000 00	3,000 00	
York Light & Heat Co., Biddeford, 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	} 4,075 00	
Cleveland & Canton, Common.....	1,000 00	5 00		
Iowa Central, Preferred.....	6,000 00	2,100 00		5,559 51
Total railroad stock owned.....	13,100 00			9,634 51
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	19,300 00	6,755 00	6,284 00	6,284 00

SEARSPORT 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>
Cumberland National Bank, Portland	\$1,480 00	\$1,572 50	\$1,480 00	
First National Bank, Portland... ..	3,500 00	3,675 00	3,500 00	
First National Bank, Bangor	1,400 00	1,960 00	1,400 00	
Portland National Bank, Portland	4,000 00	4,300 00	4,000 00	
Searsport National Bank, Searsport	9,500 00	14,250 00	9,500 00	
Total national bank stock owned	19,880 00			\$19,880 00
<i>Loans on Public Funds.</i>				
United States, 4s. 1925		2,200 00	2,200 00	
City of Stillwater, Minn		700 00	700 00	2,900 00
<i>Loans on Corporation Bonds.</i>				
International Loan and Trust Company.....		500 00	500 00	
York Light & Heat Company		5,000 00	5,000 00	5,500 00
Loans on mortgages of real estate		2,630 00	2,630 00	
Real estate, foreclosure		3,500 00	3,500 00	
Premium account.. ..		-	920 69	7,050 69
Cash on deposit.....		173 45	173 45	
Cash on hand		1,092 77	1,092 77	1,266 22
Unpaid accrued interest.....		2,276 50		\$154,515 42
Due depositors, earned dividend and accrued State tax		162,313 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		150,155 43		
		\$12,157 79		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

SEPTEMBER 21, 1896.

JAMES B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

LIABILITIES.

Deposits	\$1,049,075 88
Reserve fund	25,000 00
Undivided profits.....	5,777 81
	<hr/>
	\$1,079,853 69

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, Coupon	\$10,000 00	\$11,550 00	\$10,000 00	\$10,000 00
Town of Skowhegan, Me., 4s, 1896-1905, R. R. ...	9,000 00	9,000 00	9,000 00	9,000 00
County of Belmont, O., 5s, 1903, C. H. & Jail	13,000 00	13,650 00	13,000 00	
Buffalo, Neb., 5s, 1909-10, C. H.	5,000 00	5,325 00	5,000 00	
Grant, Ind., 5s, 1905, Funding....	10,000 00	10,550 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch....	10,000 00	11,100 00	10,000 00	
Huntington, Ind., 6s, 1898-9, Fund.	8,000 00	8,320 00	8,000 00	
Jefferson, O., 5s, 1902, Turnpike..	10,000 00	10,400 00	10,000 00	
Kane, Ill., 5s, 1901, C. H.	5,000 00	5,175 00	5,000 00	
Lawrence, O., 5s, 1907-8, Turnpike.	10,000 00	10,800 00	10,000 00	
Marion, O., 4½s, 1900, Refunding.	7,000 00	7,070 00	7,000 00	
Montgomery, O., 5s, 1896-7, Bridge	4,000 00	4,000 00	4,000 00	
Muskegon, Mich., 5s, 1904, Bridge	10,000 00	10,600 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	10,000 00	10,600 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	10,900 00	10,000 00	
Paulding, O., 5s, 1902-7, Bridge ..	10,000 00	10,600 00	10,000 00	
Portage, Wis., 5s, 1912, Refunding.	10,000 00	11,000 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding.	11,000 00	12,760 00	11,000 00	
City of Ashland, Wis., 5s, 1911-12, Imp. ...	10,000 00	10,800 00	10,000 00	
Cincinnati, O., 5s, 1910, Opt.,				
Sinking Fund.....	4,000 00	4,540 00	4,000 00	
Joplin, Mo., 6s, 1898, Funding....	15,000 00	15,450 00	15,000 00	
Lake & Hyde Park, Ill., 5s, 1902,				
School.....	15,000 00	15,750 00	15,000 00	
Little Falls, Minn., 5½s, 1907, Sch.,	10,000 00	10,800 00	10,000 00	
Marinette, Wis., 5s, 1905, Bridge.	4,000 00	4,200 00	4,000 00	
Marion, O., 5s, 1905, Street	5,000 00	5,250 00	5,000 00	
Muncie, Ind., 5s, 1913, Funding..	10,000 00	10,900 00	10,000 00	
Sandusky, O., 5s, 1901-2, Sewer...	5,000 00	5,225 00	5,000 00	
Sioux City, Ia., 4½s, 1902, School.	10,000 00	10,200 00	10,000 00	
Superior, Wis., 6s, 1897, Sewer...	5,000 00	5,050 00	5,000 00	
Vincennes, Ind., 5s, 1898, Munic.	9,000 00	9,045 00	9,000 00	
Wausau, Wis., 5s, 1900-1, Sch. H.	12,000 00	12,240 00	12,000 00	
West Bay, Mich., 5s, 1925, Refund	9,000 00	9,900 00	9,000 00	
Champaign Township, Ill., 5s, 1904, Funding.	16,000 00	16,320 00	16,000 00	
Total public funds out of New England....	282,000 00			282,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1898.....	15,000 00	15,900 00	15,000 00	
Maine Central, 7s, 1912	60,000 00	81,000 00	60,000 00	
Maine Central, 6s, 1900	25,000 00	26,500 00	25,000 00	
Maine Central, 5s, 1923	35,000 00	38,150 00	35,000 00	
Phillips & Rangeley, 5s, 1910	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908	53,000 00	55,650 00	53,000 00	
Total railroad bonds of Maine.....	198,000 00			198,000 00
Buffalo Street, N. Y., 5s, 1931	12,000 00	12,600 00	12,000 00	
Cass Av. & Fair Grounds, St. Louis, 5s, 1912,	10,000 00	9,900 00	10,000 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,100 00	5,000 00	
Columbus Street, O., 5s, 1909	10,000 00	10,200 00	10,000 00	
Consolidated Vermont, 5s, 1913	20,000 00	12,000 00	20,000 00	
Des Moines Street, Ia., 6s, 1919	10,000 00	10,600 00	10,000 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>
Leavenworth, Topeka & Southwestern, 4s, 1912	\$ 8,000 00	\$ 2,000 00	\$ 1,000 00	
Metropolitan Street, Kansas City, Mo. 5s, 1919	10,000 00	9,800 00	10,000 00	
Mexican Central, 4s, 1911	10,000 00	6,800 00	6,500 00	
Northern Pacific, 6s, 1921	16,000 00	18,400 00	16,000 00	
Northern Pacific, 5s, 1929	10,000 00	4,600 00	5,000 00	
Ogdensburg & Lake Champlain, 6s, 1920	10,000 00	9,000 00	10,000 00	
Spokane & Palouse, 6s, 1936	25,000 00	21,250 00	25,000 00	
St. Paul & Northern Pacific, 6s, 1923	10,000 00	12,300 00	10,000 00	
Syracuse Street, N. Y., 5s, 1920	10,000 00	6,000 00	4,000 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909	20,000 00	20,000 00	20,000 00	
Total railroad bonds out of New England	201,000 00			\$179,500 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	14,400 00	13,650 00	13,650 00
<i>National Bank Stock Owned.</i>				
Caseo National Bank, Portland	300 00	300 00	300 00	
First National Bank, Augusta	11,000 00	13,750 00	11,000 00	
First National Bank, Portland	14,700 00	15,435 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	5,750 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	660 00	600 00	
Portland National Bank, Portland	2,500 00	2,687 50	2,500 00	
Presque Isle National Bank, Presque Isle	500 00	675 00	500 00	
Second National Bank, Skowhegan	1,400 00	1,680 00	1,400 00	
Ticonic National Bank, Waterville	3,400 00	3,400 00	3,400 00	
Total national bank stock owned	78,250 00			78,250 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust and Banking Co., Caribou	1,000 00	1,450 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 Public Funds.</i>				
Town of Dexter		500 00	500 00	
Town of Norridgewock		850 00	850 00	1,350 00
<i>Loans on Corporation Stock.</i>				
Skowhegan Electric Light Company		2,400 00	2,400 00	
Somerset Loan & Building Association, Skowhegan,		1,000 00	1,000 00	
West Skowhegan Aqueduct Company		500 00	500 00	3,900 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter		100 00	100 00	
First National Bank, Skowhegan		1,300 00	1,300 00	
Presque Isle National Bank, Presque Isle		1,400 00	1,400 00	2,800 00
<i>Loans to Municipalities.</i>				
County of Somerset		3,000 00	3,000 00	
Town of Madison		3,600 00	3,600 00	
Town of Skowhegan		4,220 00	4,220 00	
School District No. 13, Anson		2,940 00	2,940 00	13,760 00
<i>Loans to Corporations.</i>				
Glenwood Manufacturing Company, Glenwood, Wis.		13,667 00	13,667 00	
Kennebec Log Driving Company		15,000 00	15,000 00	
Moose River Log Driving Company		1,000 00	1,000 00	29,667 00

SKOWHEGAN SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Metropolitan Street Ry. bonds, Kansas City,	\$ 500 00	\$ 500 00	
Loan on City Water Co., Chattanooga, Tenn., bond..	200 00	200 00	
Loans on Skowhegan Savings Bank books	2,550 00	2,550 00	
Loans on personal property	4,942 12	4,942 12	
Loans on mortgages of real estate	189,441 58	189,441 58	\$197,633 70
Real estate, foreclosure.	10,859 10	7,859 10	7,859 10
Premium account.	-	17,000 00	17,000 00
Cash on deposit	19,483 89	19,483 89	19,483 89
Unpaid accrued interest	21,100 64		1,079,853 69
Due depositors, earned dividend and accrued State tax	1,147,786 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,060,125 88		
	87,660 95		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JUNE 30, 1896.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

LIABILITIES.

Deposits	\$315,853 54
Reserve fund	9,825 27
Undivided profits.....	7,633 62
	\$333,312 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, Reg., 4s, 1925.....	\$10,000 00	\$11,650 00	\$10,000 00	\$10,000 00
County of Aroostook, Me., 4½s, 1912, R.R. aid	10,000 00	10,600 00	10,000 00	10,000 00
City of Boston, Mass., 4s, 1913, Street... ..	10,000 00	10,650 00	10,000 00	10,000 00
County of Jay, Ind., 6s, 1896-7, Funding... ..	3,000 00	3,000 00	3,000 00	
Ramsey, Minn., 5s, 1903, Funding.....	6,000 00	6,360 00	6,000 00	
City of Cincinnati, O., 7 3-10s, 1898-1902, Hospital	20,000 00	22,600 00	20,000 00	
Chicago, Ill., 7s, 1899, City Hall..	5,000 00	5,450 00	5,000 00	
Detroit, Mich., 4s., 1922-4, Sewer and School.....	10,000 00	10,450 00	10,000 00	
Port Huron, Mich., 5s, 1896-1911, Sewer	5,000 00	5,500 00	5,000 00	
Toledo, O., 5s, 1893, Opt., Bridge.	10,000 00	10,000 00	10,000 00	
Total public funds out of New England...	59,000 00			59,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921.	10,000 00	10,790 00	10,000 00	
Maine Central, 7s, 1912.....	25,000 00	33,750 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	3,000 00	3,000 00	
Newburyport & Amesbury, 5s, 1912	10,000 00	10,000 00	9,500 00	
New York & New England, 7s, 1905.....	5,000 00	6,000 00	5,000 00	
Total railroad bonds of New England	18,000 00			17,500 00
Belleville & Carondelet, 6s, 1923.....	3,000 00	3,150 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	17,700 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	3,450 00	4,487 50	
Chicago & West Michigan, Scrip.....	187 50	129 38	-	
Cleveland City Cable, 5s, 1909.....	5,000 00	5,100 00	4,912 50	
Des Moines Street, Ia., 6s, 1914	6,000 00	6,300 00	6,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	5,000 00	4,875 00	4,800 00	
Grand Rapids Street, Mich., 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Kansas City Cable, Mo., 5s, 1897.....	2,000 00	1,960 00	1,970 00	
Lake Shore & Michigan Southern, 7s, 1900, Minneapolis, Lyndale & Minnetonka, Street, 5s, 1919.....	10,000 00	9,800 00	9,500 00	
Morris & Essex, 7s, 1915.....	5,000 00	7,000 00	5,000 00	
New York Central & Hudson River, 5s, 1904	5,000 00	5,300 00	5,000 00	
Omaha Horse, Neb., 6s, 1916.....	5,000 00	5,000 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,250 00	5,000 00	
Southern Pacific, 6s, 1905.....	3,000 00	3,210 00	3,000 00	
Total railroad bonds out of New England.	93,187 50			91,420 00

SOUTH BERWICK 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>
Richmond, Me., Water Company, 5s, 1906..	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
<i>Corporation Stock Owned.</i>				
Windsor Co., North Adams, Mass., Pref...	2,602 00	2,602 00	2,500 00	2,500 00
<i>National Bank Stock Owned.</i>				
Ocean National Bank, Kennebunk.....	3,000 00	3,000 00	3,000 00	
South Berwick National Bank, So. Berwick	17,750 00	23,075 00	17,750 00	
Total national bank stock owned	20,750 00			20,750 00
Loan on Great Falls National Bank stock, N. H.....		1,200 00	1,200 00	
Loan to The Somersworth Machine Company, Dover, N. H., (endorsed).....		10,000 00	10,000 00	
Loans on mortgages of real estate.....		29,901 45	29,901 45	41,101 45
Real estate, foreclosure.....		700 00	700 00	700 00
Cash on deposit.....		7,370 98	7,370 98	7,370 98
Unpaid accrued interest		4,926 06		\$333,312 43
		370,544 87		
Due depositors, earned dividend and accrued State tax		318,143 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$52,401 62		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 13, 1896.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits	\$414,338 55
Reserve fund	9,000 00
Undivided profits	9,463 71
Bills payable	8,000 00
	\$440,802 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>
United States, Coupon, 4s, 1907	\$2,220 00	\$2,409 00	\$2,200 00	\$2,200 00
City of Bath, 6s, 1899.	150 00	159 00	150 00	
City of Portland, 6s, 1897.....	1,000 00	1,025 00	1,000 00	
Total public funds of Maine	1,150 00			1,150 00
County of Bourbon Kansas, 6s, 1909.....	1,000 00	2,185 00	1,000 00	
County of Delaware, Ind., 5s, 1899	5,000 00	5,125 00	5,000 00	
City of Duluth, Minn., 5s, 1906.	2,000 00	2,140 00	2,000 00	
City of Fort Madison, Ia., 5s, 1902.	5,000 00	5,125 00	5,000 00	
City of Sioux City, Ia., 6s, 1902.	4,500 00	4,736 25	4,500 00	
City of Sioux City, Ia., 6s, 1901.....	500 00	522 50	500 00	
Total public funds out of New England...	18,000 00			18,000 00
<i>Railroad Bonds Owned.</i>				
Lime Rock, 5s, 1908.....	2,000 00	2,100 00	2,000 00	
Maine Central 6s, 1900.....	1,500 00	1,590 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, O., 6s, 1908.....	5,000 00	5,000 00	5,000 00	
Albany Street, N. Y., 5s, 1930	3,060 00	3,210 00	3,000 00	
Canton Street, O., 6s, 1910	15,000 00	15,450 00	15,000 00	
Chicago & West Michigan, 5s, 1921.	6,000 00	4,140 00	6,000 00	
Des Moines Suburban Street, Ia., 6s, 1921 ..	10,000 00	10,000 00	10,000 00	
Des Moines Street, Ia., 6s, 1900	3,000 00	3,150 00	3,000 00	
Detroit & Mackinac, 4s, 1995.....	1,000 00	750 00	1,000 00	
Grand Rapids Street, Mich., 6s, 1912	10,000 00	10,500 00	10,000 00	
Haverhill & Amesbury, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Spokane & Palouse, 6s, 1936.....	7,000 00	5,950 00	7,000 00	
Total railroad bonds out of Maine.....	65,000 00			000 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Co., Augusta, 6s, 1911	5,000 00	5,000 00	5,000 00	
Knox Gas and Electric Company, Rockland 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	
Norway Shoe Company, 5s, Opt., N.....	1,000 00	1,000 00	1,000 00	
Oxford County Loan Association, Norway, 6s, 1897.....	10,000 00	10,000 00	10,000 00	
Paris Manufacturing Company, 6s, 1897....	1,300 00	1,300 00	1,300 00	
Richmond Water Company, 5s, 1906	4,000 00	4,000 00	4,000 00	
York Light and Heat Co., Biddeford, 6s, 1901.	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	53,300 00			53,300 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac.....	2,400 00	600 00	1,700 00	
Sioux City Traction Company	6,000 00	3,900 00	5,000 00	
Total railroad stock owned	8,400 00			6,700 00

SOUTH PARIS SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Masonic Building Association	\$1,000 00	\$1,000 00	\$1,000 00	
Mt. Mica Building Association, So. Paris..	1,000 00	1,000 00	1,000 00	
Oxford County Loan Association.....	1,000 00	1,100 00	1,000 00	
Total corporation stock owned.	3,000 00			\$3,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.	700 00	840 00	700 00	
Casco National Bank, Portland.....	500 00	500 00	500 00	
Cumberland National Bank, Portland.....	80 00	85 00	80 00	
First National Bank, Bath.	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	
First National Bank, Portland.....	4,300 00	4,515 00	4,300 00	
Manufacturers' National Bank, Lewiston.	1,000 00	1,200 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,150 00	750 00	
National Shoe & Leather Bank, Auburn..	15,200 00	15,200 00	15,200 00	
National Traders' Bank, Portland.....	600 00	650 00	600 00	
Norway National Bank, Norway.....	11,200 00	12,880 00	11,200 00	
Total national bank stock of Maine.....	36,330 00			36,330 00
Aetna National Bank, Kansas City, Mo. . .	1,100 00	1,100 00	1,100 00	
National Bank of North Dakota, Fargo, N.D.	630 00	409 50	630 00	
Total national bank stock out of Maine...	1,730 00			1,730 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,400 00	8,400 00	8,400 00	8,400 00
<i>Loans on Railroad Bonds.</i>				
Annapolis and Baltimore.....		1,900 00	1,900 00	
St. Joseph Traction and Lighting Co.....		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.....		99 00	99 00	
Paris Manufacturing Company.....		990 00	990 00	
Union Wharf, Portland.		2,238 15	2,238 15	3,427 15
<i>Loans on Bank Stock.</i>				
American Bank, Sidney, Neb.....		2,000 00	2,000 00	
American Exchange National Bank, Lincoln, Neb...		2,000 00	2,000 00	
Auburn Trust Company.....		700 00	700 00	
Bank of Callaway, Neb.....		8,000 00	8,000 00	
First National Bank, Portland.....		1,000 00	1,000 00	
Oxford County Loan Association, Norway		1,200 00	1,200 00	
State Bank of Arcadia, Neb.....		1,900 00	1,900 00	15,900 00
<i>Loans to Corporations.</i>				
Mt. Mica Building Association, South Paris.....		400 00	400 00	
Paris Manufacturing Company.....		175 00	175 00	
Paris Manufacturing Company (endorsed).....		484 27	484 27	
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	6,569 12
<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 South Paris Savings Bank books.....		575 00	575 00	
Loans on life insurance policies		830 86	830 86	
Loans on personal property		794 00	794 00	
Loans on mortgages of real estate		167,721 55	167,721 55	171,288 71

SOUTH PARIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment	\$ 2,500 00	\$ 2,500 00	
Real estate, foreclosure	22,392 41	22,392 41	\$24,892 41
Premium account.....	-	2,027 00	
Expense account.....	-	625 88	2,652 88
Cash on deposit	6,318 40	6,318 40	
Cash on hand	872 67	872 67	7,191 07
Unpaid accrued interest.....	8,953 00		\$440,802 26
	447,798 63		
Due depositors, earned dividend, accrued State tax and bills payable	431,483 41		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable	\$16,315 22		

THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 3, 1896.

M. R. MATHEWS, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits	\$323,522 22
Reserve fund.....	9,800 00
Special reserve fund.....	1,257 65
Undivided profits.....	3,335 30
	\$337,915 17

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States 4s, 1925, Reg.....	\$20,000 00	\$23,400 00	\$20,000 00	\$20,000 00
County of Knox, 6s, 1910, C. H.....	3,000 00	3,645 00	3,600 00	
City of Bangor, 6s, 1899, Railroad Aid.....	1,000 00	1,065 00	1,000 00	
City of Portland, 6s, 1897, Railroad Aid....	3,000 00	3,060 00	3,000 00	
Total public funds of Maine	7,000 00			7,000 00
County of Clarke, Ind., 5s, 1905, Funding...	5,000 00	5,325 00	5,000 00	
Hamilton, Ind., 5s, 1911, Funding.....	5,000 00	5,425 00	5,000 00	
Macon, Ill., 5s, 1907, C. H.....	4,000 00	4,300 00	4,000 00	
Paulding, O., 5s, 1898, Funding..	5,000 00	5,075 00	5,000 00	
City of Ashland, Wis., 5s, 1909, Funding..	10,000 00	10,600 00	10,000 00	
Battle Creek, Mich., 5s, 1898, School District.....	3,000 00	3,045 00	3,000 00	
Canton, O., 5s, 1899-1901, Refunding	10,000 00	10,400 00	10,000 00	
East Liverpool, O., 5s, 1900, Opt. Water.....	5,000 00	5,100 00	5,000 00	
Galesburg, Ill., 5s, 1910, Water..	8,000 00	8,520 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sew.	5,000 00	5,350 00	5,000 00	
Newport, Ky., 5s, 1919, Street....	2,000 00	2,180 00	2,000 00	
Superior, Wis., 6s, 1892, Opt. Sew.	5,000 00	5,000 00	5,000 00	
Town of Bement, Ill., 6s, 1902, Funding....	4,000 00	4,200 00	4,000 00	
Total public funds out of Maine.	71,000 00			71,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Penobscot Shore Line, 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	10,000 00			10,000 00
Akron Street, O., 6s, 1908.....	5,000 00	5,000 00	5,000 00	
Canton & Lakeside Street, 6s, 1910.....	5,000 00	5,000 00	5,000 00	
Chicago & Southwestern, 7s, 1899.....	3,000 00	3,300 00	3,000 00	
Des Moines Street, Ia., 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Grand Rapids Street, Mich., 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	5,500 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	2,380 00	2,000 00	
New York & New England, 6s, 1905.....	6,000 00	6,780 00	6,000 00	
Northern Pacific, 1st Mort., 6s, 1921.....	9,000 00	10,350 00	9,000 00	
North Chicago Street, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918....	5,000 00	5,250 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909.....	5,000 00	5,260 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,400 00	5,000 00	
Union Pacific, 6s, 1898.....	5,000 00	5,200 00	5,000 00	
Total railroad bonds out of Maine.....	90,000 00			89,500 00

THOMASTON SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value and Mar-</i>	<i>Estimated</i>	<i>Charged</i>	<i>Total.</i>
	<i>ket Value.</i>	<i>Market Value.</i>	<i>on</i>	
			<i>Books.</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 Company, 5s, 1904.....	3,500 00	3,570 00	3,500 00	
Camden & Rockland Water Co., 4½s, 1917.....	3,000 00	3,000 00	3,000 00	
Pejepscot Water Co., Brunswick, 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	
Texas Land & Immigration Co., 6s, 1901.....	4,000 00	3,000 00	4,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	45,000 00			\$44,800 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company.....	1,100 00	1,166 00	1,100 00	
Maine Telegraph Company.....	250 00	250 00	250 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.....	5,720 00			3,350 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,520 00	1,615 00	1,520 00	
First National Bank, Portland.....	5,000 00	5,250 00	5,000 00	
Georges National Bank, Thomaston.....	5,800 00	6,380 00	5,800 00	
Lime Rock National Bank, Rockland.....	1,190 00	1,190 00	1,190 00	
Merchants' National Bank, Portland.....	1,500 00	2,300 00	1,500 00	
National Traders' Bank, Portland.....	700 00	770 00	700 00	
Thomaston National Bank, Thomaston.....	3,000 00	3,600 00	3,000 00	
Total national bank stock owned.....	18,710 00			18,710 00
<i>Loans on Railroad Bonds.</i>				
Penobscot Shore Line.....		1,900 00	1,000 00	
People's Street, Scranton, Pa.....		2,300 00	2,000 00	
Rockland, Thomaston and Camden.....		200 00	200 00	3,200 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass.....		200 00	200 00	
Augusta Water Company.....		500 00	500 00	
City Water Company, Chattanooga, Tenn.....		400 00	400 00	
St. Joseph Water Company, Mo.....		3,925 92	3,925 92	5,025 92
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland.....		275 00	275 00	
Georges National Bank, Thomaston.....		2,400 00	2,400 00	2,675 00
<i>Loans on Other Bank Stock.</i>				
Middlesex Banking Co., Middletown, Conn.....		1,000 00	1,000 00	
National Loan and Trust Co., Kansas City.....		200 00	200 00	1,200 00
Loan on City of Fargo, N. D., bond.....		500 00	500 00	
Loan on Knox Gas and Electric Co. stock.....		1,000 00	1,000 00	
Loans secured by Martin & Co. lime notes.....		1,692 02	1,692 02	
Loans on personal property.....		600 00	600 00	
Loans on mortgages of real estate.....		30,995 00	30,995 00	34,787 02
Real estate, investment.....		3,600 00	3,600 00	
Real estate, foreclosure.....		4,000 00	2,875 00	
Furniture and fixtures.....		1,000 00	1,350 00	7,825 00
Premium account.....			9,000 00	9,000 00

THOMASTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$6,448 34	\$6,448 34	
Cash on hand.....	3,393 89	3,393 89	\$9,842 23
Unpaid accrued interest.....	2,777 25		\$937,915 17
Due depositors, earned dividend and accrued State tax	346,748 42		
Estimated market value of resources above liability for deposits, earned dividend, and State tax..	325,347 22		
	\$21,401 20		

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

APRIL 8, 1896.

SAMUEL KNIGHT, PRESIDENT.

WM. M. PENNELL, TREASURER.

L. H. STOVER, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$217,755 89
Reserve fund	2,790 00
Undivided profits	233 36
	\$220,779 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon, 4s, 1925	\$14,000 00	\$16,327 50	\$14,000 00	\$14,000 00
County of Cook, Ill., Refunding, 4s, 1912....	2,000 00	2,000 00	2,000 00	
Daviess, Ind., 6s, 1896, Poor Asylum	3,000 00	3,000 00	3,000 00	
Lucas, O., 5s, 1896, General Fund	5,000 00	5,000 00	5,000 00	
Montgomery, O., 5s, 1898, Bridge	4,000 00	4,060 00	4,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage.	2,000 00	2,030 00	2,000 00	
Evansville, Ind., 5s, 1912, Funded Debt	6,000 00	6,360 00	6,000 00	
Kansas City, Kan., 6s, 1899, Inter- nal Improvement	3,000 00	3,090 00	3,000 00	
Sioux City, Ia., 4½s, Independent School District, 1899	5,000 00	5,075 00	5,000 00	
Sioux City, Ia., 6s, 1894, Opt., City Improvement	1,000 00	1,000 00	1,000 00	
South Omaha, Neb., 6s, 1898, Paving	3,000 00	3,075 00	3,000 00	
St. Paul, Minn., 4½s, 1902, High Sch.	1,000 00	1,040 00	1,000 00	
Town of Danville, Ill., 5s, 1898, Funding..	1,000 00	1,015 00	1,000 00	
Total public funds out of New England....	36,000 00			36,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,000 00	5,000 00	
Leeds & Farmington, 6s, 1896, 1st Mort....	100 00	100 00	100 00	
Maine Central, 7s, 1912, Consol. Mort.....	6,300 00	8,505 00	6,300 00	
Total railroad bonds of Maine.....	11,400 00			11,400 00
Burlington Electric, Ia., 6s, 1910.....	3,000 00	2,850 00	3,000 00	
Detroit, Bay City & Alpena, 5s, 1913, 1st Mort., Gold	5,000 00	3,250 00	3,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Newark, N. J., 5s, 1930, 1st Consol. Mort., Gold	5,000 00	5,150 00	5,000 00	
Toledo Consolidated Street, O., 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 Com- pany, 6s, 1912	2,500 00	2,500 00	2,500 00	
Mississippi Valley Milling Co., 6s, 1905....	5,150 00	5,150 00	5,150 00	
Public Works Company, Bangor, 5s, 1912..	15,000 00	9,333 33	9,000 00	
Westbrook Manufacturing Company, Port- land, 5s, 1899	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	24,650 00			18,650 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>
Biddeford National Bank, Biddeford	\$2,100 00	\$2,625 00	\$2,100 00	
Cumberland National Bank, Portland.....	5,200 00	5,200 00	5,200 00	
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	3,000 00	3,000 00	
Pejepscot National Bank, Brunswick	10,000 00	11,000 00	10,000 00	
Richmond National Bank, Richmond.....	480 00	480 00	480 00	
Sagadahoc National Bank, Bath	308 00	308 00	308 00	
Total national bank stock owned	30,138 00			\$30,138 00
<i>Loans on Corporation Stock.</i>				
Brunswick Box Company.....		500 00	500 00	
Brunswick Electric Light and Power Company		2,000 00	2,000 00	
Brunswick Machine Company..		300 00	300 00	
Brunswick Manufacturing Company		3,000 00	3,000 00	
Fairfield Lawn Swing Co., Brunswick (endorsed)...		3,433 33	3,433 33	
Jay Paper Company		1,500 00	1,500 00	10,733 33
Loan on Union National Bank Stock, Brunswick . . .		500 00	500 00	
Loan on City of Lewiston, Maine, bond.		175 00	175 00	
Loans on names.....		750 00	750 00	
Loan to town of Topsham.....		4,090 00	4,000 00	
Loans on mortgages of real estate		59,710 64	59,710 64	65,135 64
Premium account.....		-	7,310 93	
Expense account.....		-	1,498 59	8,809 52
Cash on deposit.....		4,912 76	4,912 76	4,912 76
Unpaid accrued interest		2,020 33		\$220,779 25
Due depositors, earned dividend, and accrued State tax.....		223,333 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax		218,534 68		
		\$4,799 21		

TREMONT SAVINGS BANK—TREMONT.

OCTOBER 6, 1896.

WILLIAM M. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

LIABILITIES.

Deposits	\$31,276 50
Reserve fund.....	651 80
Undivided profits ..	763 57
	\$32,691 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Tremont, orders	\$339 34	\$339 34	\$339 34	\$339 34
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943.....	1,000 00	1,000 00	1,000 00	
Mousam River, 6s, 1912.....	500 00	500 00	500 00	
Portland & Rumford Falls, 5s, 1912	1,500 00	1,575 00	1,500 00	
Rockland, Thomaston & Camden, 5s, 1922..	1,800 00	1,800 00	1,800 00	
Total railroad bonds owned.....	4,800 00			4,800 00
<i>Corporation Bonds Owned.</i>				
Ellsworth Water Company, 5s, 1909.	500 00	512 50	500 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911.	1,000 00	1,000 00	1,000 00	
Knox Gas & Electric Co., Rockland, 6s, 1903.	500 00	500 00	500 00	
Standish Water & Construction Co., 5s, 1928.	500 00	540 00	500 00	
South West Harbor Water Co., 6s, 1906.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	3,500 00			3,500 00
Loan to town of Tremont		2,400 00	2,400 00	
Loans on names.....		1,160 00	1,160 00	
Loans on personal property.....		984 04	984 04	
Loans on mortgages of real estate		13,171 34	13,171 34	17,055 38
Cash on deposit....		6,160 92	6,160 92	
Cash on hand.....		236 23	236 23	6,397 15
Unpaid accrued interest.....		641 74		\$32,691 87
Due depositors, earned dividend and accrued State tax		33,461 11		
		31,676 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$1,784 61		

WATERVILLE SAVINGS BANK—WATERVILLE.

JUNE 16, 1896.

REUBEN FOSTER, PRESIDENT.

EVERETT R. DRUMMOND, TREASURER.

LIABILITIES.

Deposits	\$844,642 43
Reserve fund.....	39,000 00
Undivided profits.....	13,486 37
	\$897,128 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 Reg., 4s, 1925.....	\$17,000 00	\$20,017 50	\$17,000 00	\$17,000 00
City of Belfast, Me., 6s, 1898.....	5,100 00	5,304 00	5,100 00	5,100 00
County of Buffalo, Neb., 7s, 1900, Funding..	5,000 00	5,475 00	5,000 00	
Jefferson, O., 5s, 1905, Opt., Turnpike	5,000 00	5,275 00	5,000 00	
Lawrence, O., 5s, 1907, Turnpike.....	5,000 00	5,375 00	5,000 00	
Mercer, O., 6s, 1897-8, Road Imp.....	2,000 00	2,060 00	2,000 00	
Muskingum, O., 5s, 1913, Hall ...	6,000 00	6,630 00	6,000 00	
Reno, Kan., 6s, 1919, Refunding.....	4,000 00	4,940 00	4,000 00	
City of Anderson, Ind., 10-20's 6s, 1903, Opt.	5,000 00	5,525 00	5,000 00	
Ashland, Wis., 6s, 1899, St. Imp...	5,000 00	5,250 00	5,000 00	
Bellaire, O., 5s, 1900, Water	5,000 00	5,150 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.....	5,000 00	5,500 00	5,000 00	
Danville, Ill., 5s, 1899, Parks.....	5,000 00	5,100 00	5,000 00	
East Liverpool, Ohio, 5s, 1908, School District.....	1,000 00	1,045 00	1,000 00	
Eau Claire, Wis., 7s, 1897, Water.....	1,000 00	1,025 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.....	6,000 00	6,000 00	6,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist.....	7,000 00	7,140 00	7,000 00	
Indianapolis, Ind., 6s, Installment, 1895-1902, Improvement.....	2,345 94	2,615 72	2,345 94	
Marinette, Wis., 5s, 1897, Bridge.....	1,000 00	1,010 00	1,000 00	
Muskegon, Mich., 5s, 1901-24, Water	5,000 00	5,600 00	5,000 00	
Newark, O., 5s, 1899-1901, St. Imp.....	5,000 00	5,100 00	5,000 00	
Sandusky, O., 10-20s, 4½s, 1896-1906, Water	4,000 00	4,060 00	4,000 00	
Sioux City, Ia., 10-20s, 4½s, 1894, Opt., Ind., School District ...	5,000 00	5,000 00	5,000 00	
So. Bend, Ind., 6s, 1896-1902, St. Imp.....	4,000 00	4,200 00	4,000 00	
Springfield, Mo., 4½s, 1904, Opt. Sew	6,000 00	6,060 00	6,000 00	
Topeka, Kan., 5s, 1912, Refunding.....	5,000 00	5,425 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.....	5,000 00	5,250 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School...	5,000 00	5,950 00	5,000 00	
Total public funds out of New England....	114,345 94			113,345 94
<i>Railroad Bonds Owned.</i>				
Bath Street Railway, 5s, 1913.....	3,000 00	3,000 00	2,700 00	
Calais Street, 6s, 1914.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,350 00	5,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,750 00	5,000 00	
Maine Central, 6s, 1900.....	1,000 00	1,060 00	1,000 00	
Maine Central, 7s, 1898.....	2,600 00	2,756 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 Ry. & Lt. Co., 6s, 1911.....	6,500 00	6,500 00	6,500 00	
Total railroad bonds of Maine.....	44,100 00			43,800 00
Ann Arbor Street, Mich., 5s, 1914.....	5,000 00	2,500 00	3,750 00	
Buffalo Street, N. Y., 5s, 1931.....	5,000 00	5,250 00	5,000 00	
Cass Ave. & Fair Grounds, St. Louis, 5s, 1912.....	5,000 00	4,950 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>
Lynn and Boston, 5s, 1924.....	\$5,000 00	\$5,000 00	\$5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	5,000 00	4,750 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,000 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	4,900 00	5,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	
Terre Haute Street, Ind., 6s, 1912.....	5,000 00	5,250 00	5,000 00	
Trenton Passenger, N. J., 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>				
Maine Water Company, 5s, 1931.....	6,000 00	6,000 00	6,000 00	
Municipal Security Co., Portland, 5½s, 1898-9	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1914.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	14,000 00			14,000 00
<i>Railroad Stock Owned.</i>				
European and North American.....	10,000 00	12,500 00	10,000 00	10,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	5,000 00	6,875 00	5,000 00	
Biddeford National Bank, Biddeford.....	5,000 00	6,000 00	5,000 00	
Canal National Bank, Portland.....	4,000 00	4,800 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,000 00	4,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,187 50	3,000 00	
First National Bank, Bangor.....	1,800 00	2,520 00	1,800 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,500 00	3,000 00	
First National Bank, Portland.....	2,000 00	2,100 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 and Leather Bank, Auburn....	5,000 00	5,600 00	5,000 00	
Newcastle National Bank, Newcastle....	3,900 00	4,875 00	3,900 00	
North National Bank, Rockland.....	5,000 00	7,250 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	4,800 00	4,000 00	
People's National Bank, Waterville.....	9,200 00	10,120 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,750 00	2,500 00	
Ticonic National Bank, Waterville.....	14,500 00	14,500 00	14,500 00	
Veazie National Bank, Bangor.....	5,000 00	6,000 00	5,000 00	
Total national bank stock owned.....	87,800 00			87,800 00
<i>Other Bank Stock Owned.</i>				
Waterville Trust and Safe Deposit Co.....	3,600 00	3,600 00	3,600 00	3,600 00
<i>Loans on Railroad Bonds.</i>				
Calais Street.....		5,000 00	5,000 00	
Maine Central.....		500 00	500 00	
Portland and Rumford Falls.....		700 00	700 00	
Skowhegan and Norridgewock Ry. and Power Co...		5,000 00	5,000 00	11,200 00
<i>Loans on Corporation Bonds.</i>				
Aroostook Condensed Milk Company.....		5,000 00	5,000 00	
Dodlin Granite Company, Norridgewock.....		3,800 00	3,800 00	8,800 00
<i>Loans on Corporation Stock.</i>				
American Sugar Refining Company.....		1,000 00	1,000 00	
Golden Valley Hydraulic Mining Co., No. Carolina..		900 00	900 00	
Lockwood Company, Waterville.....		6,675 00	6,675 00	8,575 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		800 00	800 00	
People's National Bank, Waterville.....		2,050 00	2,050 00	
Ticonic National Bank, Waterville.....		800 00	800 00	3,650 00
<i>Loans on Other Bank Stocks.</i>				
Merchants' Trust and Banking Co., Presque Isle....		1,000 00	1,000 00	
Waterville Trust and Safe Deposit Company.....		11,250 00	11,250 00	12,250 00

WATERVILLE SAVINGS BANK—CONCLUDED.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Fairfield Building Company	\$2,800 00	\$2,800 00	
First Congregational Society, Waterville.....	6,060 00	6,060 00	
Kennebec Valley Camp Meeting Association	1,300 00	1,300 00	
Masonic Building Company, Waterville.....	10,000 00	10,000 00	
North Kennebec Agricultural Society.....	1,500 00	1,500 00	\$21,660 00
Loan on town of Norridgewoock bond.....	160 00	100 00	
Loan to City of Waterville	17,500 00	17,500 00	
Loan on Augusta Savings Bank book	400 00	400 00	
Loans on Waterville Savings Bank books	50 00	50 00	
Loans to National Banks.....	10,000 00	10,000 00	
Loans on personal property.....	2,090 00	2,090 00	
Loans on mortgages of real estate.....	375,733 00	375,733 00	405,873 00
Real estate, investment	12,800 00	12,800 00	
Real estate, foreclosure.....	19,857 87	19,857 87	
Premium account.....	-	27,500 00	60,157 87
Cash on deposit.....	8,207 94	8,207 94	
Cash on hand	1,859 05	1,859 05	10,066 99
Unpaid accrued interest.....	21,387 00		\$897,128 80
Due depositors, earned dividend and accrued State tax.....	927,048 58		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$51,576 76		
	\$75,471 82		

WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 1, 1896.

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

LIABILITIES.

Deposits	\$180,096 22
Reserve fund	9,337 94
Undivided profits	10,320 83
Bills payable	10,000 00
	\$209,754 99

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
District of Columbia, 5s, 1899...	\$1,000 00	\$1,020 00	\$1,000 00	\$1,000 00
County of Pike, Ohio, 6s, 1899, Opt. Road...	500 00	525 00	500 00	
City of Duluth, Minn., 6s, 1908, School.....	1,000 00	1,190 00	1,600 00	
City of Findlay, O., 6s, 1901, Gen. Funding.	3,000 00	3,165 00	3,000 00	
City of Jeffersonville, Ind. 6s, 1900, Fund.	1,000 00	1,055 00	1,000 00	
City of Nebraska City, Neb., 6s, 1895, Opt..	2,000 00	2,000 00	2,000 00	
City of Ottumwa, Ia., 5s, 1897, School.....	1,000 00	1,005 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	13,500 00	9,767 50	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 5s, 1912	2,000 00	2,100 00	2,000 00	
Sandy River, 5s, 1915.....	13,000 00	13,750 00	13,000 00	
Total railroad bonds of Maine.....	35,000 00			34,767 50
Black Rocks & Salisbury Beach, Mass., 5s, 1911	2,000 00	2,000 00	1,950 00	
Consolidated R. R. Co., of Vermont, 5s, 1913.	3,000 00	1,800 00	2,758 00	
Housatonic Railroad Company, 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	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	3,000 00	3,000 00	2,925 00	
Newburyport & Amesbury Street, 5s, 1912.	3,000 00	3,000 00	2,865 00	
South Middlesex Street, Mass., 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of New England. . .	23,000 00			22,298 00
Akron Street, O., 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, Ia., 6s, 1910.....	2,000 00	1,900 00	2,000 00	
Canton Street, O., 6s, 1910.....	2,000 00	2,060 00	2,000 00	
Chicago & West Michigan, 5s, 1921	4,000 00	2,400 00	3,600 00	
Chicago & West Michigan, 5% Coupon Scrip	200 00	120 00	200 00	
Cleveland City Cable, O., 5s, 1909.....	4,000 00	4,160 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	950 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921	1,000 00	1,000 00	1,000 00	
Detroit, Bay City & Alpena, 6s, 1913	3,000 00	1,950 00	1,500 00	
Flint & Pere Marquette, 6s, 1920	1,000 00	1,150 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.	4,000 00	3,600 00	4,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	3,000 00	2,925 00	2,880 00	
Iowa Central, 5s, 1938.....	1,000 00	950 00	750 00	
James River Valley, 6s, 1936.....	1,000 00	350 00	200 00	
Milwaukee City R. R., Wis., 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Minneapolis Street, Minn., 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	5,500 00	5,000 00	
Peoria & Eastern, 4s, 1940.....	2,000 00	1,580 00	1,400 00	
Peoria & Eastern, 4s, 1990, 2d Mort.....	1,000 00	200 00	-	

WISCASSET SAVINGS BANK—CONCLUDED.

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>
Portsmouth Street and Light Co., O., 6s, 1913	\$5,000 00	\$5,000 00	\$5,000 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,230 00	962 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,200 00	5,000 00	
Seattle, Lake Shore & Eastern, 6s, 1931	3,000 00	1,200 00	1,500 00	
Spokane & Palouse, 6s, 1936	5,000 00	4,250 00	3,500 00	
Syracuse Consolidated Street, N. Y., 5s, 1920	5,000 00	3,000 00	3,400 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,400 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	2,000 00	1,880 00	
Total railroad bonds out of New England..	83,200 00			\$73,425 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, Augusta, 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 Co., Biddeford, 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.....	2,500 00	2,000 00	2,000 00	
Northern Railroad, N. H.....	400 00	628 00	400 00	
Total railroad stock owned.	4,200 00			2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	925 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	10,780 00	9,800 00	
Portland National Bank, Portland.....	5,000 00	5,375 00	5,000 00	
Total national bank stock owned	17,200 00			17,200 00
<i>Loans on Corporation Bonds.</i>				
Arizona Improvement Company.....		1,500 00	1,500 00	
St. Joseph Traction & Lighting Company, Mo.		2,925 92	2,925 92	4,425 92
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		1,500 00	1,500 00	
Wiscasset Savings Bank		2,000 00	2,000 00	3,500 00
Loan on Town of China, Me., bonds		3,000 00	3,000 00	
Loan on Little Androscoggin Water Power Co. stock		200 00	200 00	
Loan on Thomaston National Bank stock		140 50	140 50	
Loan on life insurance policy.....		258 80	258 80	
Loans on mortgages of real estate		26,818 66	26,818 66	30,417 96
Real estate, foreclosure.....		3,960 00	3,960 00	3,960 00
Cash on deposit		52 07	52 07	
Cash on hand.....		48 54	48 54	100 61
Unpaid accrued interest.		2,952 52		\$209,754 99
		222,945 01		
Due depositors, earned dividend, accrued State tax and bills payable.....		194,401 04		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		\$28,543 97		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

AUGUST 21, 1896.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits.....	\$1,063,574 86
Reserve fund.....	12,700 00
Undivided profits.....	27,734 155
	\$1,104,009 41

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	\$24,517 50	\$23,350 00	
United States, 4s, Coupon, 1925.....	8,000 00	9,120 00	8,000 00	
Total United States bonds owned.....	31,350 00			\$31,350 00
City of Bath, 6s, 1898.....	5,000 00	5,200 00	5,000 00	
City of Biddeford, 4s, 1904, Municipal.	500 00	500 00	500 00	
Total public funds of Maine	5,500 00			5,500 00
County of Aitchison, Kan., 6s, 1899, Opt., Refunding	8,000 00	8,400 00	8,000 00	
Jefferson, Ind., 9s, 1899, Opt., Pike.	5,000 00	5,250 00	5,000 00	
Stark, O., 5s, 1898, Funding.....	3,000 00	3,045 00	3,000 00	
Wyandotte, Kan., 7s, 1893, Road Improvement	6,384 46	6,384 46	6,384 46	
City of Ashland, Wis., 6s, 1897, Opt., Street Improvement.....	9,500 00	9,547 50	9,500 00	
Aitchison, Kan., 7s, 1897, Int. Imp	1,000 00	1,040 00	1,000 00	
Bellaire, O., 5s, 1900-10, Water and Funding.....	20,000 00	21,300 00	20,000 00	
Bradford, Pa., 6s, 1898, Water....	4,000 00	4,140 00	4,000 00	
Cincinnati, O., 6s, 1900 9. Munc..	14,000 00	16,310 00	14,000 00	
Council Bluffs, Ia., 6s, 1908, Imp.	18,000 00	21,150 00	18,000 00	
Defiance, O., 6s, 1896-1903, St. Imp.	5,600 00	5,880 00	5,600 00	
Fort Madison, Ind., 5s, 1902, Refunding	5,000 00	5,125 00	5,000 00	
Fort Wayne, Ind., 6s, 1899, Water.	5,000 00	5,325 00	5,000 00	
Jacksonville, Ill., 5s, 1905, Fund.	10,000 00	10,650 00	10,000 00	
Jeffersonville, Ind., 6s, 1900, Fund	5,000 00	5,275 00	5,000 00	
Joplin, Mo., 6s, 1902, Opt., School District ..	2,500 00	2,737 50	2,500 00	
Kansas City, Kan., 7s, 189 8, Imp.	3,250 00	3,336 25	3,250 00	
Menominee, Mich., 6s, 1898-1900, School	15,000 00	15,600 00	15,000 00	
Menominee, Mich., 6s, 1898, Sew.	5,000 00	5,150 00	5,000 00	
Portsmouth, O., 5s, 1897, Sewer.	5,000 00	5,025 00	5,000 00	
Sandusky, O., 5s, 1897-1901, Refund.	5,000 00	5,125 00	5,000 00	
Sioux City, Ia., 4½s, 1902, School.	5,000 00	5,125 00	5,000 00	
South Bend, Ind., 6s, 1897-1903, Imp	7,000 00	7,455 00	7,000 00	
Springfield, Mo., 4½s, 1901, Opt., Sewer	5,000 00	5,025 00	5,000 00	
Superior, Wis., 5s, 1912, School..	5,000 00	5,275 00	5,000 00	
Superior, Wis., 6s, 1898, St., Imp.	10,000 00	10,300 00	10,000 00	
Topeka, Kan., 6s, 1897, Imp.....	1,000 00	1,015 00	1,000 00	
Topeka, Kan., 6s, 1912, Refunding	10,000 00	12,000 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,250 00	5,000 00	
Village of Urichville, O., 6s, 1897-1900, St. Imp	5,000 00	5,125 00	5,000 00	
Total public funds out of New England....	208,234 46			208,234 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	5,000 00	4,800 00	
New Haven & West Haven, 5s, 1912.....	5,000 00	5,000 00	5,000 00	

YORK COUNTY SAVINGS BANK—CONTINUED.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Rumford Falls, 5s, 1912.....	\$ 5,000 00	\$ 5,250 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, Mich., 5s, 1914	1,000 00	500 00	1,000 00	
Belleville & Carondelet, 6s, 1923	5,000 00	5,250 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.	5,000 00	5,200 00	4,925 00	
Dubuque Light & Traction Co., Ia., 6s, 1910	5,000 00	3,000 00	5,000 00	
Eau Claire Street, Wis., 6s, 1916.	5,500 00	2,750 00	5,500 00	
Grand Rapids Street, Mich., 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	
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	1,000 00	932 50	
Omaha Horse, Neb., 6s, 1896, Opt.....	10,000 00	10,000 00	10,000 00	
Oregon Short Line, 6s, 1922.....	10,000 00	11,000 00	9,990 00	
Saginaw Union Street, Mich., 6s, 1911.	5,000 00	5,000 00	5,000 00	
Southern Street of St. Louis, 6s, 1904	10,000 00	10,700 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	4,920 00	4,000 00	
Trenton Passenger, N. J., 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, O., 6s, 1921	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of New England..	105,500 00			105,247.16
<i>Corporation Bonds Owned.</i>				
Akron Water Company, O., 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 Co., Lewiston, 6s, 1903...	25,000 00	25,000 00	25,000 00	
Exeter Water Company, N. H., 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Gardiner Water Company, 5s, 1905.....	8,000 00	8,000 00	8,000 00	
Indianapolis Water Company, Ind., 6s, 1911	10,000 00	11,000 00	10,000 00	
Municipal Security Company, 5½s, 1899-1901	5,000 00	5,000 00	5,000 00	
Northern Banking Co., Portland, 5s, 1900...	7,000 00	7,000 00	7,000 00	
Total corporation bonds owned.....	78,000 00			78,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe, Preferred..	3,390 00	576 30	2,150 00	
Iowa Central, Preferred.....	2,000 00	500 00	1,000 00	
Kennebunk & Kennebunkport	3,000 00	3,300 00	3,000 00	
Total railroad stock owned.....	8,390 00			6,150.00
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford.....	900 00	540 00	800 00	
Laconia Manufacturing Company	11,200 00	17,920 00	11,200 00	
Pepperell Manufacturing Company.....	3,900 00	7,800 00	3,000 00	
Total corporation stock owned.....	15,100 00			15,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.	14,500 00	17,400 00	14,500 00	
Casco National Bank, Portland.....	12,900 00	12,900 00	12,900 00	
Cumberland National Bank, Portland.....	1,000 00	1,062 50	1,000 00	
First National Bank, Biddeford	20,700 00	31,050 00	20,700 00	
First National Bank, Lewiston.....	2,600 00	3,900 00	2,600 00	
First National Bank, Portland	19,000 00	19,950 00	19,000 00	
Lime Rock National Bank, Rockland	7,000 00	7,000 00	7,000 00	
Merchants' National Bank, Portland	3,975 00	6,095 00	3,975 00	
National Traders' Bank, Portland	4,500 00	4,950 00	4,500 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,250 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	10,750 00	10,000 00	
York National Bank, Saco	600 00	870 00	600 00	
Total national bank stock of Maine.....	97,775 00			97,775 00
American National Bank, Kansas City, Mo.	2,400 00	1,920 00	2,400 00	
Continental National Bank, Memphis, Tenn	7,500 00	5,625 00	7,500 00	
First National Bank, Fort Payne, Ala.....	1,000 00	-	1,000 00	

YORK 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>
First National Bank, Leavenworth, Kan..	\$10,000 00	\$10,000 00	\$10,000 00	
Fourth National Bank, Wichita, Kan.	2,500 00	1,625 00	2,500 00	
Humboldt National Bank, Kan.	2,000 00	2,000 00	2,000 00	
Kansas National Bank, Topeka, Kan.	1,800 00	900 00	1,800 00	
Merchants' National Bank, Portland, Ore.	5,000 00	5,000 00	5,000 00	
Minnehaha National Bank, Sioux Falls, S.D.	10,000 00	8,500 00	10,000 00	
National Bank of Commerce, Kansas City, Mo.	10,000 00	10,000 00	9,300 00	
National 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	4,000 00	5,000 00	
Union National Bank, Minneapolis, Minn.	13,000 00	7,150 00	13,000 00	
Total national bank stock out of Maine....	77,200 00			\$76,500 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland.....	9,000 00	9,000 00	18,000 00	18,000 00
<i>Loans on Railroad Bonds.</i>				
Iowa Central.....		3,000 00	3,000 00	
Mexican Central.....		1,000 00	1,000 00	4,000 00
<i>Loans on Railroad Stock.</i>				
Boston and Maine.....		500 00	500 00	
Portland, Saco and Portsmouth.....		1,000 00	1,000 00	1,500 00
<i>Loans on Corporation Stock.</i>				
Laconia Manufacturing Company, Biddeford.....		1,172 00	1,172 00	
Pepperell Manufacturing Company, Biddeford.....		2,581 58	2,581 58	
Saco Water Power Machine Shop.....		914 71	914 71	
Sanford Mills.....		15,006 00	15,000 00	19,668 29
<i>Loans on National Bank Stock.</i>				
Abilene National Bank, Kansas.....		1,320 00	1,320 00	
Biddeford National Bank, Biddeford.....		400 00	400 00	
First National Bank, Biddeford.....		470 00	470 00	
National Bank of Commerce, Kansas City.....		225 00	225 00	2,415 00
Loan on County of Macoupin, Ill., bond.....		1,000 00	1,000 00	
Loan on Bank of Fort Payne, Ala., stock.....		1,500 00	1,500 00	
Loans on York County Savings Bank books.....		550 00	550 00	
Loan on personal property.....		300 00	600 00	
Loans on mortgages of real estate.....		252,307 63	252,607 63	256,257 63
Real estate, foreclosure.....		52,524 89	49,524 89	
Furniture and fixtures.....		2,731 05	2,731 05	52,255 94
Premium account.....		-	65,000 00	65,000 00
Cash on deposit.....		10,282 88	10,282 88	
Cash on hand.....		2,823 05	2,823 05	13,105 93
Unpaid accrued interest.....		28,314 78		1,104,009 41
Due depositors, earned dividend and accrued State tax.....		1,089,084 58		
		1,078,132 82		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$10,951 76		

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
TRUST AND BANKING COMPANIES

1896.



AMERICAN BANKING AND TRUST COMPANY—AUBURN.

AUGUST 24, 1896.

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
Time deposits.....	21,570 77
Demand deposits.....	18,226 34
Certificates of deposit.....	13,492 00
Bills payable.....	10,000 00
	\$140,889 11

RESOURCES.

Demand and time loans.....	\$16,837 50
Loans on mortgages of Western real estate.....	40,355 92
Suspense account.....	4,908 66
Real estate owned in South Dakota.....	67,735 96
Profit and loss	965 43
Furniture and fixtures.....	1,000 00
Coupon notes due and unpaid.....	4,131 51
Cash on deposit...	4,260 95
Cash on hand.....	693 18
	\$140,889 11

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

JUNE 17, 1896.

GEORGE I. TRICKEY, PRES. AND TREAS. CHARLES 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.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits.	6,695 34
Demand deposits.	60,141 75
Bills payable.	5 000 00
	\$151,837 09

 RESOURCES.

Time loans	\$117,535 90
Real estate, furniture and fixtures.....	3,000 00
Expense.....	140 96
Cash on deposit	22,695 13
Cash on hand	8,465 10
	\$151,837 09

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA.

SEPTEMBER 22, 1896.

J. MANCHESTER HAYNES, PRESIDENT. FRANK 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, Nathaniel W. Cole, George N. Lawrence, W. H. Gannett, W. Scott Hill, Orin Williamson, Byron Boyd, G. T. Stevens.

Organized January 29, 1894.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	6,000 00
Profits.....	3,716 76
Demand deposits.....	111,491 78
Time deposits.....	230,639 46
Certificates of deposit.....	2,282 35
Dividends unpaid.....	135 00
Due to other banks.....	5,274 00
Treasurer's checks outstanding.....	477 03
	\$410,016 38

RESOURCES.

Loans on collateral.....	\$81,209 05
Loans on mortgages of real estate.....	27,350 00
Other loans.....	191,617 93
Bonds.....	51,338 99
Safe deposit boxes.....	2,000 00
Vault, safes and furniture.....	3,551 85
Interest account.....	174 62
Expense account.....	546 23
Cash on deposit.....	45,636 26
Cash on hand.....	7,191 45
	\$410,016 38

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

OCTOBER 6, 1896.

L. B. DEASEY, PRESIDENT.

FRED C. LYNAM, SEC'Y AND TREAS.

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

Organized September 15, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	15,000 00
Profits.....	5,424 81
Demand deposits.....	286,312 01
Certificates of deposit.....	66,359 28
Trust funds.....	6,000 00
Treasurer's checks outstanding.....	2,615 98
Due to other banks.....	3,074 24
	<hr/>
	\$434,786 32

RESOURCES.

Loans on mortgages of real estate..	\$34,629 39
Other loans ..	228,553 53
Stocks and bonds.....	17,755 00
Trust investments.....	6,060 00
Real estate owned.....	5,600 00
Furniture and fixtures.....	1,250 00
Expense account ...	1,015 19
Cash on deposit.....	95,914 15
Cash on hand.....	44,069 06
	<hr/>
	\$434,786 32

EASTERN TRUST AND BANKING COMPANY—BANGOR.

OCTOBER 5, 1896.

JOHN CASSIDY, PRESIDENT.

GEORGE B. CANNEY, SECRETARY.

CHARLES D. CROSBY, TREASURER.

Trustees—John Cassidy, James Adams, Frederick W. Hill, Daniel F. Davis, 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. 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, D. J. Sanders, Chas. C. Emerson.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$171,500 00
Surplus.....	50,000 00
Undivided profits.....	31,353 53
Demand deposits.....	475,824 46
Time deposits.....	650,587 57
Deposits for coupons.....	1,466 40
Guaranteed mortgages.....	94,400 00
Mortgage loans prepaid.....	300 00
Dividends unpaid.....	2,835 00
Due other banks.....	6,860 58
	\$1,485,127 54

RESOURCES.

Demand and time loans.....	\$837,315 75
Loans on mortgages of real estate.....	148,303 50
Stocks and bonds.....	358,386 06
Real estate, furniture and fixtures..	22,503 85
Expense account.....	318 13
Expense of foreclosure as trustee.....	1,533 77
Cash on deposit... ..	63,424 86
Cash on hand....	53,341 62
	\$1,485,127 54

LIVERMORE FALLS TRUST AND BANKING COMPANY—
LIVERMORE FALLS.

OCTOBER 27, 1896.

ALVIN RECORD, PRESIDENT,

J. G. HAM, SECRETARY,

C. H. STURTEVANT, TREASURER.

Trustees—Alvin Record, S. H. Niles, J. G. Ham, J. F. Lamb, C. R. Loring, W. W. Hall, Edwin Riley, H. C. Whittemore, H. D. Parker.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Undivided profits.....	2,967 05
Time deposits... ..	18,927 63
Demand deposits.	36,540 00
Due other banks.....	1,688 07
	<hr/>
	\$110,122 75

RESOURCES.

Loans on mortgages of real estate.....	\$30,101 72
Other loans	41,600 42
Stocks and bonds.....	20,350 00
Furniture and fixtures.....	1,682 85
Expense account	1,371 00
Overdrafts	129 70
Cash on deposit	10,870 71
Cash on hand	4,016 35
	<hr/>
	\$110,122 75

MAINE TRUST AND BANKING COMPANY—GARDINER.

MAY 26, 1896.

WESTON LEWIS, PRESIDENT.

SECRETARY.

FRANK E. DILL, ASSISTANT SECRETARY.

Trustees—Weston Lewis, J. S. Maxcy, P. H. Winslow, W. W. Bradstreet, Wm. T. Hall, Arthur Sewall, Payson Tucker, W. E. Maxcy, E. A. Thompson.

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Time deposits	287,466 31
Demand deposits	68,356 08
Certificates of deposit	38,770 00
Trust department	90,698 07
Treasurer's checks outstanding	4,255 75
Due other banks	341 88
Profits	12,056 73
	<hr/>
	\$631,944 77

 RESOURCES.

Loans and discounts	\$314,388 88
Stocks and bonds	199,724 08
Trust investments	90,698 07
Furniture and fixtures	2,500 00
Expense account	1,945 17
Premium account	3,347 50
Cash on deposit	17,015 89
Cash on hand	2,325 18
	<hr/>
	\$631,944 77

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

JUNE 16, 1896.

FRED BARKER, PRESIDENT.

W. R. PIPES, SECRETARY.

GEORGE BARKER, TREASURER.

Trustees—Fred Barker, John H. Judd, William R. Pipes, A. R. Gould, B. B. Lancaster, W. B. Gould, L. B. Patten, C. D. DeWitt, A. M. Smith, H. W. Safford, R. J. Smith, F. H. Blake, W. P. Bridgham, George Murton, Fred D. Ellis.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	3,000 00
Undivided profits.....	2,508 79
Time deposits	13,791 56
Demand deposits.....	11,607 13
Re-discounts.....	3,500 00
	<hr/>
	\$84,407 48

RESOURCES.

Time loans.....	\$70,246 20
Real estate owned.....	4,195 27
Expense account	890 54
Furniture and fixtures.....	1,481 09
Cash on deposit.....	3,349 22
Cash on hand	4,245 16
	<hr/>
	\$84,407 48

NORTHERN BANKING COMPANY—PORTLAND.

NOVEMBER 4, 1896.

CHARLES 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, C. G. Totman, Henry B. Cleaves.

Organized May 1, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	8,400 00
Undivided profits.....	50 39
Demand deposits.....	17,652 94
Certificates of deposit.....	7,758 00
Deposit to pay loan.....	172 00
Deposits for coupons.....	775 00
Debentures outstanding.....	48,000 00
Bills payable.....	104,700 00
	\$237,508 33

RESOURCES.

Loans on mortgages of real estate.....	\$77,900 00
Loans on collateral.....	47,000 00
Other loans.....	11,895 06
Bonds.....	72,850 00
Real estate.....	21,480 33
Due from Arizona Improvement Company.....	380 00
Furniture and fixtures.....	231 20
Expense account.....	645 20
Cash on deposit.....	3,951 77
Cash on hand.....	1,174 77
	\$237,508 33

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

NOVEMBER 27, 1896.

S. B. LOCKE, PRESIDENT.

F. H. NOYES, SECRETARY AND TREASURER.

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

Organized April 2, 1887.

 LIABILITIES.

Capital stock.....	\$10,000 00
Surplus.....	500 00
Debentures outstanding.....	58,300 00
Bills payable.....	1,750 00
Profit and loss.....	5,563 63
	<hr/>
	\$76,113 63

 RESOURCES.

Loans on mortgages of real estate.....	\$61,603 25
Real estate.....	5,775 00
Due from Bank of Callaway, Nebraska.....	210 00
Due from Bank of Gering, Nebraska.....	144 31
Tax certificates.....	34 59
Accrued interest uncollected.....	7,877 78
Expense account.....	141 25
Cash on deposit.....	327 45
	<hr/>
	\$76,113 63

PEOPLE'S TRUST COMPANY—FARMINGTON.

JUNE 5, 1896.

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

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

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	10,000 00
Demand deposits	39,268 90
Demand certificates of deposit.....	3,175 00
Time deposits.....	745,563 38
Time certificates of deposit.....	2,251 52
Dividends unpaid.....	1,581 00
Due to other banks.....	31 07
Discounts	1,746 82
Profits	12,655 10
	\$916,272 79

RESOURCES.

Loans on real estate.....	\$233,769 43
Loans on collaterals	86,268 21
Other loans and discounts.....	83,110 29
United States bonds.....	80,496 00
Municipal bonds.....	54,420 72
Railroad bonds.....	81,523 89
Railroad stock.....	27,297 20
Bank stock.....	32,309 00
Other stocks and bonds.....	73,070 00
Real estate.....	63,103 55
Furniture and fixtures.....	1,352 79
Expense account... ..	2,665 23
Cash on deposit.....	63,638 26
Cash on hand.....	33,248 22
	\$916,272 79

PORTLAND TRUST COMPANY—PORTLAND.

SEPTEMBER 30, 1896.

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	50,000 00
Undivided profits	9,808 36
Demand deposits.....	373,427 03
Certificates of deposit....	71,713 04
Deposits for coupons.....	2,935 00
Trust funds.....	47,280 30
Sinking funds for corporations.....	242,271 35
	<hr/>
	\$897,435 08

 RESOURCES.

Loans on collateral	\$143,262 46
Other loans	89,112 03
Overdrafts (secured)	3,323 80
Stocks and bonds....	335,876 14
Trust investments.....	47,125 07
Sinking fund investments.....	241,238 37
Cash on deposit.....	33,117 35
Cash on hand.....	4,379 86
	<hr/>
	\$897,435 08

ROCKLAND TRUST COMPANY—ROCKLAND.

OCTOBER 2, 1896.

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, S. M. Bird, E. A. Butler, E. K. Glover, Fred E. Richards, S. A. Burpee.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Profits.	18,434 01
Time deposits.....	54,926 19
Demand deposits.....	61,245 65
Certificates of deposit ..	11,942 86
Unpaid dividends	75 00
Suspense account	2,000 00
	<hr/>
	\$248,623 71

 RESOURCES.

Time loans.....	\$174,268 80
Demand loans	33,202 33
Overdrafts	1,237 39
Bonds	11,432 50
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	1,400 00
Cash on deposit.....	14,670 68
Cash on hand.....	8,412 01
	<hr/>
	\$248,623 71

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

SEPTEMBER 23, 1896.

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.....	6,951 06
Demand deposits.....	73,885 92
Deposits, savings department	56,432 12
Deposits, time certificates.....	1,000 00
	<hr/>
	\$188,269 10

 RESOURCES.

Loans on mortgages of real estate.....	\$25,870 14
Loans on collateral.....	31,702 50
Other loans.....	77,018 88
Bonds.....	19,070 00
Real estate	3,800 00
Safe and furniture.....	1,100 00
Expense account	1,717 96
Cash on deposit.....	21,337 14
Cash on hand	6,652 48
	<hr/>
	\$188,269 10

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

NOVEMBER 4, 1896.

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, William W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Henry Ingalls, Charles C. Burrill, Galen C. Moses, Russell D. Woodman, Edward C. Reynolds, H. L. Shepherd, J. C. Holman, Bion Wilson.

Organized January 3, 1894.

 LIABILITIES.

Capital stock.....	\$250,000 00
Undivided profits.....	6,711 55
Deposit.....	29,595 63
Income account.....	2,587 38
Deposits for coupons.....	1,212 50
Due other banks.....	2,000 00
	<hr/>
	\$292,107 06

 RESOURCES.

Loans on mortgages of real estate.....	\$113,695 00
Other loans.....	8,264 23
Bonds.....	161,410 42
Accrued interest.....	6,020 00
Expense account.....	1,740 42
Cash on deposit.....	817 24
Cash on hand.....	159 75
	<hr/>
	\$292,107 06

Amount of surety bonds outstanding, \$1,535,900.00.

Premiums collected on same, \$6,621.50.

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

SEPTEMBER 19, 1896.

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, A. F. Gerald, H. W. Dodge, A. M. Card, J. G. Barton, C. H. Merrill, O. H. Judkins, N. R. Wellington, H. K. Morrell.

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits.....	13,135 93
Time deposits.	106,695 24
Demand deposits.....	58,885 22
Discount account.	700 00
Bills payable.....	20,000 00
	\$299,416 39

RESOURCES.

Loans on mortgages of real estate and collateral.....	\$106,147 02
Other loans.....	82,374 24
Bonds.....	49,000 00
Furniture, fixtures and vaults.....	40,830 52
Expense account.....	1,581 79
Cash on deposit.....	13,792 84
Cash on hand.....	5,689 98
	\$299,416 39

WESTBROOK TRUST COMPANY—WESTBROOK.

AUGUST 6, 1896.

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	6,300 00
Time deposits.....	214,349 90
Demand deposits.	43,387 09
Certificates of deposit.....	26,780 49
Due other banks.....	5,910 19
Undivided profits.	3,000 71
Dividends unpaid	3 00
	<hr/>
	\$349,731 38

RESOURCES.

Time loans	\$128,435 27
Demand loans	10,333 54
Loans on collateral	37,571 78
Loans on mortgages of real estate	47,924 56
Loans to municipalities	25,430 55
Bonds.....	51,355 00
Stocks	20,350 00
Interest account.....	393 07
Real estate owned.....	8,050 00
Furniture, vault and fixtures.....	2,000 00
Expense account	1,072 60
Cash on deposit....	9,286 58
Cash on hand.....	7,528 43
	<hr/>
	\$349,731 38

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1896.



AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

NOVEMBER 21, 1896.

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 W. Gifford, S. K. Ballard.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital.....	\$142,071 03
Guaranty fund.....	1,686 21
Advances.....	13,062 46
Forfeited shares.....	15 19
Profits.....	1,950 12
	<hr/>
	\$158,785 01

RESOURCES.

Loans on mortgages of real estate.....	\$150,303 88
Loans on shares.....	2,345 00
Suspense account.....	601 18
Current expense.....	284 27
Cash.....	5,250 68
	<hr/>
	\$158,785 01

Number of shareholders.....	333
Number of borrowers.....	117
Number of shares outstanding.....	1,687½
Number of shares pledged for loans.....	769½
Number of loans.....	121

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

NOVEMBER 2, 1896.

THOMAS J. LYNCH, PRESIDENT. CHARLES B. CHICK, SECRETARY.
 TREBY JOHNSON, TREASURER.

Directors—Thomas J. Lynch, M. S. Holway, A. G. Andrews, George W. Vickery,
 C. R. Hall, A. W. Whitney, P. O. Vickery, George E. Macomber, Amie Casavant.

Organized June 27, 1887.

 LIABILITIES.

Accumulated capital.	\$223,560 15
Guaranty fund.....	1,430 97
Profits.....	5,545 67
	<hr/>
	\$230,536 79

 RESOURCES.

Loans on mortgages of real estate.....	\$222,650 00
Loans on shares	3,295 00
Real estate, foreclosure.....	1,211 83
Taxes paid	31 03
Permanent expense	13 75
Temporary expense	255 82
Cash	3,079 36
	<hr/>
	\$230,536 79

Number of shareholders... ..	500
Number of borrowers.....	237
Number of shares outstanding.....	3,109
Number of shares pledged for loans	1,178
Number of loans	418

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

OCTOBER 9, 1886.

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.

Accumulated capital.....	\$259,125 91
Guaranty fund	4,099 75
Forfeited shares.....	3 05
Due on loans.....	4,960 00
Profits	7,461 63
	<hr/>
	\$275,650 34

RESOURCES.

Loans on mortgages of real estate.....	\$257,398 00
Loans on shares	3,300 00
Taxes paid on real estate loans.....	205 22
Foreclosure expense.....	26 75
Suspense account.....	1,073 03
Permanent expense.....	165 44
Temporary expense.....	454 01
Cash	13,027 89
	<hr/>
	\$275,650 34

Number of shareholders	834
Number of borrowers.....	293
Number of shares outstanding.....	5,957
Number of shares pledged for loans.....	1,486
Number of loans	460

BATH LOAN AND BUILDING ASSOCIATION—BATH.

NOVEMBER 30, 1896.

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.....	\$35,034 59
Guaranty fund.....	175 00
Forfeited shares	137 46
Rent account.....	260 00
Profits	629 50
	\$36,236 55

RESOURCES.

Loans on mortgages of real estate	\$31,750 00
Loans on shares.....	3,475 00
Accrued earnings.....	556 75
Permanent expense.....	75 00
Temporary expense.....	2 25
Cash	377 55
	36,236 55

Number of shareholders.....	116
Number of borrowers.....	43
Number of shares outstanding.....	636
Number of shares pledged for loans.....	241
Number of loans.....	66

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

OCTOBER 9, 1896.

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.	\$21,929 31
Guaranty fund.....	125 00
Profits	530 68
	\$22,584 99

RESOURCES.

Loans on mortgages of real estate.....	\$21,125 00
Loans on shares	100 00
Municipal bonds.....	1,000 00
Cash	359 99
	\$22,584 99

Number of shareholders.....	85
Number of borrowers.....	32
Number of shares outstanding.....	435
Number of shares pledged for loans.....	117
Number of loans.....	37

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

AUGUST 12, 1896.

JOHN FURBISH, PRESIDENT.

WILLIAM M. PENNELL, SECRETARY.

JAMES W. FISHER, TREASURER.

Directors—John Furbish, Larkin D. Snow, William M. Pennell, John H. Peterson, Charles E. Townsend, Lyman E. Smith, Edward S. Bodwell, Joseph Dufresne, Joseph W. Michaud.

Organized June 5, 1888.

LIABILITIES.

Accumulated capital.....	\$75,837 66
Guaranty fund.....	925 00
Interest on advances.....	29 20
Profits	1,827 78
	\$78,619 64

RESOURCES.

Loans on mortgages of real estate.....	\$70,812 53
Loans on shares	4,325 00
Current expense.....	7 14
Cash	3,474 97
	\$78,619 64

Number of shareholders.....	231
Number of borrowers.....	99
Number of shares outstanding.....	1,120
Number of shares pledged for loans.....	484
Number of loans	144

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

OCTOBER 21, 1896.

C. C. HOMER, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

Directors—Parker Spofford, R. H. Emery, J. P. Hooper, Irvin L. Brown, F. F. Smith.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$17,632 38
Guaranty fund.....	46 00
Profits.....	500 61
	<hr/>
	\$18,178 99

RESOURCES.

Loans on mortgages of real estate.....	\$17,911 00
Loans on shares ...	260 00
Temporary expense.....	2 94
Cash.....	5 05
	<hr/>
	\$18,178 99

Number of shareholders.....	130
Number of borrowers.....	44
Number of shares outstanding.....	399
Number of shares pledged for loans.....	105
Number of loans.....	46

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

AUGUST 13, 1896.

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, Alfred A. White, Augustine D. Smith, William H. Scott, Albion Little, Alonzo W. Smith, William M. Marks, James T. Johnston, C. W. T. Goding, George C. Frye.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital.....	\$373,021 91
Guaranty fund.....	3,412 19
Forfeited shares.....	26 00
Due on loans.....	400 00
Profits.....	599 06
	<hr/>
	\$377,459 16

 RESOURCES.

Loans on mortgages of real estate.....	\$297,500 00
Loans on shares.....	11,550 00
Loans on collateral.....	9,850 00
Real estate foreclosure.....	39,864 03
Permanant expense.....	175 25
Interest.....	2,350 75
Cash.....	16,169 13
	<hr/>
	\$377,459 16

Number of shareholders.....	813
Number of borrowers.....	320
Number of shares outstanding.....	4,747
Number of shares pledged for loans.....	1,755
Number of loans.....	320

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

AUGUST 21, 1896.

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, James F. Hawkes, Alex. T. Laughlin, Zenas Thompson, William J. Knowlton, Phillip F. Turner, Samuel Rolfe, Thomas P. Shaw, Kimball Eastman, Adam P. Leighton, Charles J. McDonald.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.....	\$130,594 16
Guaranty fund.....	1,800 00
Advances	3,649 00
Forfeited shares.....	51 73
Profits	5,194 58
	\$141,289 47

RESOURCES.

Loans on mortgages of real estate	\$127,650 00
Loans on shares.....	1,675 00
Real estate, foreclosure.....	5,121 37
Current expense.....	71 99
Cash	6,771 11
	\$141,289 47

Number of shareholders.....	454
Number of borrowers.....	91
Number of shares outstanding.....	2,559
Number of shares pledged for loans.....	704
Number of loans	91

DEERING LOAN AND BUILDING ASSOCIATION—DEERING.

AUGUST 12, 1896.

JOHN E. SAWYER, PRESIDENT. ARTHUR W. PIERCE, SECRETARY,
L. FRANK JONES, TREASURER.

Directors—John E. Sawyer, Joseph H. Hutchins, L. Frank Jones, Mellen T. Doten, J. C. Colesworthy, Clarence W. Small, Elbridge G. Johnson, Adam W. Wilson, Fred E. Briggs, Elbridge Matthews, Myron E. Moore, John M. Adams, J. J. Frye, I. F. Tibbetts, Arthur W. Pierce.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital	\$33,628 46.
Guaranty fund	173 94
Advances	9,073 00
Due on loans	1,317 50
Forfeited shares	101 62
Profits	1,560 60
	\$45,855 12

RESOURCES.

Loans on mortgages of real estate	\$42,951 01
Permanent expense	163 28
Current expense	6 35
Cash	2,734 48
	\$45,855 12

Number of shareholders	278
Number of borrowers	39
Number of shares outstanding	1,238
Number of shares pledged for loans	220
Number of loans	39

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

OCTOBER 20, 1896.

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.....	\$57,209 30
Guaranty fund	166 55
Profits	1,196 76
	<hr/>
	\$58,572 61

 RESOURCES.

Loans on mortgages of real estate.....	\$41,910 00
Loans on shares	3,230 00
Bonds.....	8,000 00
Real estate, foreclosure.....	1,115 30
Suspense account.....	231 77
Permanent expense.....	21 15
Temporary expense... ..	29 87
Cash	4,034 52
	<hr/>
	\$58,572 61

Number of shareholders.....	191
Number of borrowers.	84
Number of shares outstanding.....	792
Number of shares pledged for loans	273
Number of loans	119

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

OCTOBER 7, 1896.

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.....	\$15,678 01
Guaranty fund.....	58 77
Advance payments.....	3,977 78
Forfeited shares.....	118 89
Profits.....	511 02
	<hr/>
	\$20,344 47

RESOURCES.

Loans on mortgages of real estate.....	\$19,400 00
Loans on shares.....	450 00
Permanent expense.....	108 85
Temporary expense.....	10 75
Cash.....	374 87
	<hr/>
	\$20,344 47

Number of shareholders.....	161
Number of borrowers.....	39
Number of shares outstanding.....	488
Number of shares pledged for loans.....	121
Number of loans.....	39

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

AUGUST 22, 1896.

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, 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, Bion B. Small, Alpheus L. Hanscome, Lewis W. Edwards, Fred E. Eastman, James F. Macy.

Organized August 10, 1891.

 LIABILITIES.

Accumulated capital.....	\$97,143 33
Guaranty fund.....	1,201 39
Advance payments.....	4,717 01
Profits	3,153 43
	<hr/>
	\$106,215 07

 RESOURCES.

Loans on mortgages of real estate.....	\$91,820 32
Loans on shares.....	1,500 00
Real estate foreclosure	1,621 38
Current expense.....	251 55
Cash	11,021 82
	<hr/>
	\$106,215 07

Number of shareholders.....	337
Number of borrowers..	88
Number of shares outstanding.....	1,800
Number of shares pledged for loans	525
Number of loans.....	88

FORT FAIRFIELD LOAN AND BUILDING ASSOCIATION
—FORT FAIRFIELD.

JUNE 18, 1896.

J. F. HACKER, PRESIDENT.

H. T. POWERS, SECRETARY.

H. N. GOODHUE, TREASURER.

Directors—J. F. Hacker, H. T. Powers, H. N. Goodhue, H. W. Trafton, A. D. Sawyer, W. S. Davidson, H. O. Perry, 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.....	\$1,578 83
Interest.....	10 00
Fines.....	10
Premiums	2 00
	\$1,590 83

RESOURCES.

Loans on mortgages of real estate.....	\$1,500 00
Permanent expense.....	5 69
Cash.....	85 24
	\$1,590 93

Number of shareholders..	46
Number of borrowers.....	1
Number of shares outstanding.	245
Number of shares pledged for loans	5
Number of loans.	2

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

MAY 15, 1886.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY.

HENRY FARRINGTON, TREASURER.

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

Organized January 12, 1887.

 LIABILITIES.

Accumulated capital.....	\$43,351 39
Guaranty fund.....	498 65
Due on loans...	43 79
Forfeited shares.....	29 98
Profits	3,101 46
	\$47,025 27

 RESOURCES.

Loans on mortgages of real estate.....	\$45,541 00
Loans on shares.....	780 00
Permanent expense.....	97 25
Temporary expense.....	48 58
Cash	558 44
	\$47,025 27

Number of shareholders.....	121
Number of borrowers...	54
Number of shares outstanding.....	628
Number of shares pledged for loans.....	258
Number of loans.....	65

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

MAY 16, 1896.

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, George A. Safford.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.	\$36,735 61
Guaranty fund.	260 51
Profits	1,121 02
	\$38,117 44

RESOURCES.

Loans on mortgages of real estate.....	\$36,000 00
Loans on shares	425 00
Permanent expense.....	118 92
Temporary expense.....	8 50
Cash	1,565 02
	\$38,117 44

Number of shareholders	148
Number of borrowers.....	49
Number of shares outstanding.....	714
Number of shares pledged for loans.....	219
Number of loans	49

KENNEBEC LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

SEPTEMBER 13, 1896.

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, Clarence A. Leighton, Everett C. Wardwell, Josiah W. Bassett, Amos E. Purinton, Silas H. Rhoades, Charles A. Flood, James M. Greaney.

Organized October 22, 1894.

LIABILITIES.

Accumulated capital.....	\$2,945 00
Profits	131 49
	<hr/>
	\$3,076 49

RESOURCES.

Loans on mortgages of real estate.....	\$2,600 00
Permanent expense.	167 50
Temporary expense.....	26 04
Cash	282 95
	<hr/>
	\$3,076 49

Number of shareholders.....	44
Number of borrowers.....	3
Number of shares outstanding.....	228
Number of shares pledged for loans.....	13
Number of loans	3

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

JULY 17, 1896.

FRANK M. ROSS, PRESIDENT.

S. T. FULLER, SECRETARY.

A. S. BIGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Charles R. Littlefield, 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.....	\$44,293 98
Guaranty fund.....	210 14
Advance payments.....	6,062 70
Profits.....	736 68
	\$51,303 50

RESOURCES.

Loans on mortgages of real estate.....	\$49,100 00
Loans on shares.....	1,035 64
Temporary expense.....	2 84
Cash.....	1,165 02
	\$51,303 50
Number of shareholders....	200
Number of borrowers..	80
Number of shares outstanding.....	812
Number of shares pledged for loans	303
Number of loans.....	80

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

SEPTEMBER 21, 1896.

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.....	\$7,561 02
Advance payments.....	100 00
Guaranty fund.....	24 00
Undivided profits.....	350 73
Other liabilities.....	110 66
	\$8,146 41

RESOURCES.

Loans on mortgages of real estate.....	\$7,550 00
Loans on shares.....	180 00
Expense account.....	9 48
Cash on deposit.....	406 93
	\$8,146 41

Number of shareholders.....	39
Number of borrowers.....	20
Number of shares outstanding.....	156
Number of shares pledged for loans.....	50
Number of loans.....	23

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

AUGUST 15, 1896.

HOLMAN S. MELCHER, PRESIDENT. GEORGE H. ALLAN, SEC'Y & TREAS.

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

Organized June 10, 1888.

LIABILITIES.

Accumulated capital.....	\$55,204 98
Guaranty fund.....	250 71
Advances	429 79
Due on loans ..	946 11
Bills payable.....	1,500 00
Profits	1,297 73
	<hr/>
	\$59,629 32

RESOURCES.

Loans on mortgages of real estate.....	\$51,115 40
Loans on shares	2,500 00
Loan on collateral.....	5,000 00
Real estate foreclosure.....	496 96
Permanent expense.....	249 40
Current expense.....	9 39
Cash	258 17
	<hr/>
	\$59,629 32

Number of shareholders.....	190
Number of borrowers.....	48
Number of shares outstanding.....	1,058
Number of shares pledged for loans.....	330
Number of loans.....	48

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

SEPTEMBER 3, 1896.

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 30, 1890.

LIABILITIES.

Accumulated capital	\$19,801 33
Guaranty fund	151 56
Advances	1,380 99
Profits	720 11
	\$22,053 99

RESOURCES.

Loans on mortgages of real estate	\$20,125 00
Loans on shares	500 00
Temporary expense	89 78
Cash	1,339 21
	\$22,053 99

Number of shareholders	74
Number of borrowers	30
Number of shares outstanding	335
Number of shares pledged for loans	121
Number of loans	30

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

OCTOBER 8, 1896.

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.

Accumulated capital.....	\$50,972 76
Guaranty fund.....	639 36
Profits.....	2,585 04
	<hr/>
	\$54,197 16

RESOURCES.

Loans on mortgages of real estate.....	\$48,866 00
Loans on shares.....	645 00
Permanent expense.....	63 19
Temporary expense.....	50 00
Cash.....	4,572 97
	<hr/>
	\$54,197 16

Number of shareholders.....	192
Number of borrowers.....	74
Number of shares outstanding.....	1,027
Number of shares pledged for loans.....	283
Number of loans.....	95

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

OCTOBER 8, 1896.

CHARLES HAMLIN, PRESIDENT. HENRY L. MITCHELL, SECRETARY.

HENRY O. PIERCE, TREASURER.

Directors—Charles Hamlin, Henry L. Mitchell, Harlan P. Sargent, Julius Waterman, A. M. Robinson, Jr., Clarence S. Lunt, Thomas White.

Organized July 1, 1895.

 LIABILITIES.

Accumulated capital.....	\$11,226 91
Advance payments.....	1,350 00
Due on loans.	1,950 00
Bills payable	5,783 80
Profits	262 47
	<hr/>
	\$20,573 18

 RESOURCES.

Loans on mortgages of real estate.....	\$18,500 00
Loans on shares.....	50 00
Loan on savings bank book	100 00
Temporary expense	100 00
Cash	1,823 18
	<hr/>
	\$20,573 18

Number of shareholders.....	125
Number of borrowers	20
Number of shares outstanding.....	902
Number of shares pledged for loans.....	103
Number of loans	20

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

OCTOBER 21, 1896.

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, George E. Howard.

Organized June 16, 1887,

LIABILITIES.

Accumulated capital.....	\$39,570 84
Guaranty fund.....	577 36
Profits.....	1,729 32
	\$41,877 52

RESOURCES.

Loans on mortgages of real estate.....	\$39,460 00
Bonds.....	1,500 00
Premium on bonds.....	202 50
Suspense account.....	251 80
Temporary expense.....	1 00
Cash.....	462 22
	\$41,877 52

Number of shareholders.....	136
Number of borrowers.....	55
Number of shares outstanding.....	752
Number of shares pledged for loans.....	208
Number of loans.....	68

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND.

AUGUST 13, 1896.

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, 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, Charles F. Tobie.

Organized March 19, 1890.

 LIABILITIES.

Accumulated capital.....	\$209,607 17
Guaranty fund	2,124 32
Forfeited shares.....	59 64
Due on loans.....	2,600 00
Profits	4,985 98
	<hr/>
	\$219,377 11

 RESOURCES.

Loans on mortgages of real estate.....	\$191,400 00
Loans on shares ...	2,300 00
Loans on collateral.	3,875 00
Real estate, foreclosure.....	10,681 87
Permanent expense.....	225 95
Temporary expense... ..	431 83
Cash	10,462 46
	<hr/>
	\$219,377 11

Number of shareholders.....	707
Number of borrowers.	180
Number of shares outstanding.....	3,884
Number of shares pledged for loans	1,028
Number of loans	180

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

OCTOBER 2, 1896.

ALBERT W. BUTLER, PRESIDENT.

H. O. GURDY, 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.....	\$124,562 23
Guaranty fund	1,215 12
Advance payments.....	577 92
Forfeited shares.....	89 92
Bills payable.....	2,500 00
Profits	6,897 62
	\$135,842 81

RESOURCES.

Loans on mortgages of real estate....	\$127,832 00
Loans on shares	4,185 00
Loan on national bank stock.....	400 00
Real estate, foreclosure.....	2,178 32
Permanent expense.....	305 26
Temporary expense.....	280 90
Suspense account.....	188 17
Cash	473 16
	\$135,842 81

Number of shareholders	481
Number of borrowers.....	198
Number of shares outstanding.....	2,060½
Number of shares pledged for loans.....	817½
Number of loans	252

RUMFORD FALLS LOAN AND BUILDING ASSOCIATION
—RUMFORD FALLS.

SEPTEMBER 4, 1896.

WALDO PETTINGILL, PRES. RUSSELL H. DEARBORN, SEC. AND TREAS.

Directors—Waldo Pettingill, George D. Bisbee, John A. Decker, A. E. Morrison, John J. Calhoun, Fred A. Porter, Charles P. Hatch, James H. McKeeman, Cleon S. Osgood, W. V. Lander, Charles M. Bisbee, Everett K. Day.

Organized December 16, 1895.

LIABILITIES.

Accumulated capital.. .. .	\$2,724 00
Profits	29 76
	<hr/>
	\$2,753 76

RESOURCES.

Loans on mortgages of real estate.....	\$1,835 00
Furniture and fixtures.....	60 00
Permanent expense....	134 02
Current expense....	150 56
Cash	1,074 18
	<hr/>
	\$2,753 76
<hr/>	
Number of shareholders.....	57
Number of borrowers.....	5
Number of shares outstanding.....	311
Number of shares pledged for loans.....	9
Number of loans	5

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

OCTOBER 17, 1896.

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, Charles D. Clark, Orrin Roberts, Charles O. Emery, 2d, Arthur C. Watson, Fred J. Allen, Herbert J. Hope.

Organized March 17, 1890.

 LIABILITIES.

Accumulated capital.....	\$68,526 62
Guaranty fund.....	351 84
Due on loans.....	1,128 31
Profits.....	3,836 76
	<hr/>
	\$73,843 53

RESOURCES.

Loans on mortgages of real estate.....	\$65,850 00
Loans to corporations.....	3,271 04
Real estate, foreclosure.....	3,205 64
Permanent expense.....	325 51
Temporary expense.....	150 31
Cash.....	1,041 03
	<hr/>
	\$73,843 53

Number of shareholders.....	203
Number of borrowers.....	72
Number of shares outstanding.....	1,290
Number of shares pledged for loans.....	318½
Number of loans.....	80

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

SEPTEMBER 21, 1896.

L. W. WESTON, PRESIDENT.

F. A. NOLIN, SECRETARY.

E. F. DANFORTH, TREASURER.

Directors—J. M. Arnold, S. W. Gould, Thomas Tantish, J. B. Avore, H. C. Gage, E. G. Varney, M. S. Adams, George Groder, F. S. Merrill, J. R. McLellan, George King, C. E. Young.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$74,223 85
Advance payments.....	1,555 00
Guaranty fund	581 22
Profits	2,136 23
	\$78,496 30

RESOURCES.

Loans on mortgages of real estate.....	\$70,235 50
Loans on shares	1,250 00
Real estate, foreclosure.....	1,208 26
Temporary expense	95 70
Cash	5,706 84
	\$78,496 30

Number of shareholders..	259
Number of borrowers.....	110
Number of shares outstanding.	1,224
Number of shares pledged for loans	458
Number of loans.	179

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

AUGUST 31, 1896.

WILLIAM T. STUDLEY, PRESIDENT.

E. E. SPEAR, SECRETARY.

A. E. THURRELL, TREASURER.

Directors—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna, George F. Stevens, N. F. Trefethen, C. A. Tilton, Charles N. Trefethen, Willis F. Strout, A. A. Cole, Niles Nelson, H. F. Starling, Charles A. Studley, William T. Studley, A. E. Thurrell, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital.	\$31,237 15
Guaranty fund.	101 69
Advances.	2,219 21
Forfeited shares.	32 14
Profits	269 08
	\$33,859 27

RESOURCES.

Loans on mortgages of real estate.	\$32,550 00
Loans on shares	375 00
Permanent expense	142 25
Current expense.	35 75
Cash	756 27
	\$33,859 27

Number of shareholders.	148
Number of borrowers.	43
Number of shares outstanding.	743
Number of shares pledged for loans.	178
Number of loans.	43

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

OCTOBER 1, 1896.

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, George H. Coombs.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$4,534 59
Guaranty fund.....	42 58
Forfeited shares.....	8 00
	<hr/>
	\$4,585 17

RESOURCES.

Loans on mortgages of real estate.....	\$4,285 00
Loans on shares.....	130 00
Permanent expense.....	40 00
Temporary expense.....	2 45
Cash	127 72
	<hr/>
	\$4,585 17

Number of shareholders.....	69
Number of borrowers....	22
Number of shares outstanding.....	142
Number of shares pledged for loans.....	32
Number of loans.....	22

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

SEPTEMBER 13, 1896.

PERHAM S. HEALD, PRESIDENT. MARTIN F. BARTLETT, SECRETARY.
H. D. BATES, TREASURER.

Directors—Perham S. Heald, Martin F. Bartlett, H. D. Bates, Russell Jones, R. E. Atwood, George L. Learned, W. T. Haines, George W. Dorr, W. A. R. Boothby.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital.....	\$72,527 37
Guaranty fund.....	245 66
Bills payable.....	5,014 28
Profits	1,270 99
	\$79,058 30

RESOURCES.

Loans on mortgages of real estate.....	\$78,449 70
Loans on shares.....	500 00
Temporary expense	36 69
Cash	71 91
	\$79,058 30

Number of shareholders.....	230
Number of borrowers	59
Number of shares outstanding.....	1,592
Number of shares pledged for loans.....	418
Number of loans	78

WISCASSET LOAN AND BUILDING ASSOCIATION—WISCASSET.

OCTOBER 1, 1896.

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

F. W. SEWALL, TREASURER.

Directors—C. A. Peaslee, Henry Ingalls, Joseph P. Tucker, Francis E. Johnson,
Richard H. T. Taylor.*Organized June 16, 1888.*

LIABILITIES.

Accumulated capital.....	\$7,020 25
Guaranty fund	39 24
Forfeited shares.....	52 84
Profits	218 32
	<hr/>
	\$7,330 65

RESOURCES.

Loans on mortgages of real estate.....	\$5,875 00
Loans on shares ...	100 00
Permanent expense.....	25 17
Cash	1,330 48
	<hr/>
	\$7,330 65
<hr/>	
Number of shareholders.....	22
Number of borrowers.....	10
Number of shares outstanding.....	69
Number of shares pledged for loans	31
Number of loans	13

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

JULY 17, 1896.

JAMES A. STROUT, PRESIDENT. H. G. HUTCHINSON, SEC'Y AND TREAS.

Directors—James A. Strout, Frank H. Cousens, George R. Andrews, Jere G. Shaw, 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, C. H. Leighton.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital.....	\$68,186 42
Guaranty fund	396 37
Forfeited shares.....	204 12
Profits	1,205 10
	<hr/>
	\$69,992 01

 RESOURCES.

Loans on mortgages of real estate.....	\$62,405 36
Loans on shares	4,800 00
Permanent expense.....	44 98
Current expense.....	122 33
Cash	2,619 34
	<hr/>
	\$69,992 01

Number of shareholders	191
Number of borrowers.....	75
Number of shares outstanding.....	1,282
Number of shares pledged for loans.....	441
Number of loans	75

ABSTRACT
OF THE
ANNUAL REPORTS OF THE TREASURERS
OF
SAVINGS BANKS
1896.



ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

NOVEMBER 7, 1896.

CYRUS GREELY, PRESIDENT

J. F. BOOTHBY, TREASURER.

CHARLES A. LITCHFIELD, ASSISTANT TREASURER.

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

Organized March 5, 1870.

LIABILITIES.

Deposits.....	\$1,699,413 20
Reserve fund.....	46,080 50
Profits.....	1,260 11
	<hr/>
	\$1,746,753 81

RESOURCES.

United States bonds.....	\$ 110,000 00
Public funds of Maine.....	66,642 00
Public funds out of Maine.....	226,700 00
Railroad bonds of Maine.....	170,550 00
Railroad bonds out of Maine.....	211,325 00
Corporation bonds of Maine..	68,200 00
Corporation stock of Maine.....	30,000 00
Corporation stock out of Maine.....	10,484 00
National bank stock of Maine.....	103,960 00
Other bank stock of Maine.....	4,000 00
Loans on mortgages of real estate.....	583,115 68
Loans on stocks and bonds. ...	55,555 00
Loans on other collateral (personal).....	1,175 63
Loans to corporations.....	20,500 00
Real estate, foreclosure.....	999 95
Premium account.....	64,596 06
Furniture account (safes, etc.).....	1,650 00
Expense account.....	9 54
Cash on deposit.....	15,482 42
Cash on hand.....	1,808 53
	<hr/>
	\$1,746,753 81

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.

Annual expenses, \$3,270.82.

Has sufficient available assets to pay its liabilities.

AUBURN SAVINGS BANK—AUBURN.

NOVEMBER 7, 1896.

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

Trustees—Geo. 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	\$1,320,671 17
Reserve fund	33,950 00
Profits	27,370 99
	<hr/>
	\$1,381,992 16

 RESOURCES.

United States bonds	\$30,000 00
Public funds of Maine.....	5,000 00
Public funds out of Maine	153,020 00
Railroad bonds of Maine.....	150,000 00
Railroad bonds out of Maine	169,587 50
Corporation bonds of Maine	73,840 00
Corporation bonds out of Maine	30,250 00
Railroad stock of Maine	22,605 85
Railroad stock out of Maine	4,000 00
Corporation stock of Maine	1,700 00
Corporation stock out of Maine	9,422 00
National bank stock of Maine	121,720 00
Loans on mortgages of real estate.....	360,554 68
Loans on stocks and bonds.....	86,244 80
Loans on other collateral (personal)	4,275 00
Loans to municipalities	25,000 00
Loans to corporations	41,406 35
Real estate, foreclosure	19,353 41
Premium account	48,045 91
Furniture account (safes, etc.).....	2,400 00
Expense account	861 58
Cash on deposit.....	19,078 72
Cash on hand	3,626 36
	<hr/>
	\$1,381,992 16

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1896; amount, \$15,000.

Annual expenses, \$2,000.

Has sufficient available assets to pay its liabilities.

AUGUSTA SAVINGS BANK—AUGUSTA.

NOVEMBER 7, 1896.

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	\$5,923,630 77
Reserve fund.....	300,000 00
Profits	82,193 10
	\$6,305,823 87

RESOURCES.

United States bonds	\$350,000 00
District of Columbia bonds	31,000 00
Public funds of Maine	26,000 00
Public funds out of Maine.....	3,932,500 00
Railroad bonds of Maine.....	370,500 00
Railroad bonds out of Maine.....	783,000 00
Corporation bonds of Maine.....	10,000 00
Corporation stock of Maine.....	10,000 00
National Bank stock of Maine	71,800 00
Loans on mortgages of real estate.....	168,681 18
Loans on stocks and bonds.....	220,206 03
Loans on other collateral (personal).....	37,706 54
Loans to municipalities	8,000 00
Loans to corporations.....	51,450 00
Real estate, investment.....	25,000 00
Real estate, foreclosure.....	3,825 00
Premium account	54,103 61
Furniture account, (safes, etc.)	5,000 00
Loans to national banks.....	16,500 00
Cash on deposit	102,916 60
Cash on hand.....	27,634 91
	\$6,305,823 87

Dividends paid in February and August.

Examinations made by trustees in May and November.

Deposits draw interest from first day of each month.

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

Annual expenses, \$7,500.

Has sufficient available assets to pay its liabilities.

BANGOR SAVINGS BANK—BANGOR.

NOVEMBER 7, 1896.

SAMUEL F. HUMPHREY, PRESIDENT. JOHN L. CROSBY, TREASURER.
 EVERETT F. RICH, ASSISTANT TREASURER.

Trustees—Samuel F. Humphrey, Charles V. Lord, James Adams, Moses Giddings
 and Frederic H. Appleton.

Organized, 1852.

 LIABILITIES.

Deposits	\$3,140,581 59
Reserve fund	135,876 32
Special reserve fund	704 35
Profits	112,016 29
	\$3,389,178 55

 RESOURCES.

United States bonds	\$200,000 00
Public funds of Maine	90,000 00
Public funds out of Maine	1,337,960 69
Railroad bonds of Maine	201,560 00
Railroad bonds out of Maine	617,185 00
Corporation bonds of Maine	92,000 00
Corporation bonds out of Maine	10,000 00
Railroad stock of Maine	68,200 00
Railroad stock out of Maine	678 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	234,381 78
Loans on stocks and bonds	254,561 95
Loans on savings bank book	225 00
Loans to municipalities	18,079 69
Loans to corporations	200 00
Real estate, investment	55,644 36
Real estate, foreclosure	30,755 51
Expense account	845 33
Cash on deposit	135,272 85
Cash on hand	3,022 39
	\$3,369,178 55

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 30, 1896; amount, \$25,000.

Annual expenses, \$6,000.

Has sufficient available assets to pay its liabilities.

BATH SAVINGS INSTITUTION—BATH.

NOVEMBER 7, 1896.

MILTON S. BRIRY, PRESIDENT. WILLIAM J. SHAW, TREASURER.

HENRY F. PALMER, ASSISTANT TREASURER.

Trustees—Milton S. Briry, Henry W. Swanton, James C. Ledyard, Henry E. Palmer, Samuel Anderson, William F. Moses, Charles Maxwell.

Organized April, 1852.

 LIABILITIES.

Deposits	\$3,445,625 36
Reserve fund.....	154,450 54
Profits	97,039 57
	<hr/>
	\$3,697,115 47

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds out of Maine	433,779 33
Railroad bonds of Maine.....	301,778 75
Railroad bonds out of Maine.....	1,484,811 25
Corporation bonds of Maine.....	110,280 00
Corporation bonds out of Maine.....	126,914 00
Railroad stock of Maine	38,500 00
Railroad stock out of Maine.....	116,323 50
Corporation stock out of Maine.....	59,390 37
National bank stock of Maine.....	79,800 00
National bank stock out of Maine	11,500 00
Loans on mortgages of real estate.....	209,915 62
Loans on stocks and bonds.....	557,475 09
Loans on other collateral (personal)	38,633 43
Loans to municipalities.....	600 00
Loans to corporations	20,000 00
Real estate, investment.....	15,000 00
Real estate, foreclosure	3,300 00
Premium account.....	5,035 67
Expense account.....	1,223 09
Cash on deposit.. ..	30,376 99
Cash on hand	2,478 38
	<hr/>
	\$3,697,115 47

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, 1896; amount; \$20,000; assistant treasurer, \$8,000; clerk, \$2000.

Annual expenses, \$3,800.

Has sufficient available assets to pay its liabilities.

BELFAST SAVINGS BANK—BELFAST.

NOVEMBER 7, 1896.

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	\$1,057,697 37
Reserve fund.....	55,000 00
Profits	22,528 33
	<hr/>
	\$1,135,225 70

 RESOURCES.

United States bonds.....	\$150,000 00
District of Columbia bonds.....	50,000 00
Public funds of Maine.....	4,500 00
Public funds out of Maine.....	128,303 00
Railroad bonds of Maine	71,000 00
Railroad bonds out of Maine	231,500 00
Corporation bonds of Maine	23,068 45
Corporation bonds out of Maine ..	25,000 00
Railroad stock of Maine	3,000 00
Railroad stock out of Maine.....	4,000 00
Corporation stock of Maine	22,500 00
National bank stock of Maine....	40,650 00
Loans on mortgages of real estate.....	98,620 00
Loans on stocks and bonds.....	130,590 97
Loans on other collateral (personal) ..	28,182 81
Loans to municipalities.....	2,309 04
Real estate, investment.....	7,500 00
Real estate, foreclosure	6,619 56
Suspense account, real estate	7,500 00
Expense account	340 67
Cash on deposit.....	86,784 21
Cash on hand	13,256 99
	<hr/>
	\$1,135,225 70

Dividends paid in June and December.

Examinations made by trustees in May and weekly statements.

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

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

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

BETHEL SAVINGS BANK—BETHEL.

NOVEMBER 7, 1896.

SAMUEL B. TWITCHELL, PRESIDENT. ADDISON E. HERRICK, TREASURER.

Trustees—S. B. Twitchell, J. M. Philbrook, J. U. Purington, Calvin Bisbee, N. F. Brown, E. S. Kilborn, G. P. Bean.

Organized February 28, 1872.

LIABILITIES.

Deposits.....	\$264,027 46
Reserve fund.....	8,377 30
Special reserve fund.....	3,639 45
Profits.....	387 50
	\$276,431 71

RESOURCES.

United States bonds.....	\$15,000 00
Public funds of Maine.....	1,000 00
Public funds out of Maine.....	25,000 00
Railroad bonds of Maine.....	13,000 00
Railroad bonds out of Maine.....	13,960 00
Corporation bonds of Maine.....	14,500 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.....	119,244 52
Loans on stocks and bonds.....	3,680 00
Loans on other collateral (personal).....	688 00
Loans to municipalities.....	12,745 98
Loans to corporations.....	4,100 00
Real estate, investment.....	6,050 00
Premium account.....	608 37
Furniture account (safes, etc.).....	862 02
Repair account.....	73 38
Cash on deposit.....	3,387 51
Cash on hand.....	581 93
	\$276,431 71

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

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

Annual expenses, \$800.

Has sufficient available assets to pay its liabilities.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

NOVEMBER 7, 1896.

JOSHUA MOORE, PRESIDENT.

E. W. STAPLES, TREASURER.

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

Organized, 1867.

LIABILITIES.

Deposits.....	\$1,083,419 49
Reserve fund.....	19,310 12
Profits.....	21,149 28
	\$1,123,878 89

RESOURCES.

Public funds of Maine	\$ 9,100 00
Public funds out of Maine.....	123,900 00
Railroad bonds of Maine.....	74,500 00
Railroad bonds out of Maine.....	194,630 00
Corporation bonds of Maine.....	19,500 00
Corporation bonds out of Maine ..	10,000 00
Railroad stock out of Maine.....	8,000 00
Corporation stock of Maine.....	103,300 00
Corporation stock out of Maine.....	7,600 00
National bank stock of Maine.....	69,200 00
National bank stock out of Maine ..	25,020 00
Other bank stock of Maine.....	10,000 00
Loans on mortgages of real estate....	225,970 47
Loans on stocks and bonds	102,251 12
Loans on other collateral (personal).....	12,728 49
Loans to municipalities	20,000 00
Loans to corporations	4,739 02
Real estate, investment	55,000 00
Real estate, foreclosure.....	36,578 96
Cash on hand.....	11,860 83
	\$1,123,878 89

Dividends paid in April and October.

Examinations made by trustees in 1895.

Deposits draw interest from first of each month.

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

Annual expenses, \$3,500.

Has sufficient available assets to pay its liabilities.

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

NOVEMBER 7, 1896.

R. G. HODGDON, PRESIDENT.

B. C. MATTHEWS, TREASURER.

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

Organized, 1872.

LIABILITIES.

Deposits.....	\$222,582 10
Reserve fund.....	2,804 45
Profits.....	2,923 69
	\$228,310 24

RESOURCES.

Public funds of Maine.....	\$7,050 00
Public funds out of Maine.....	10,000 00
Railroad bonds of Maine.....	24,705 00
Railroad bonds out of Maine.....	45,745 00
Corporation bonds of Maine.....	53,000 00
Railroad stock out of Maine.....	1,187 44
National bank stock of Maine.....	6,000 00
National bank stock out of Maine.....	2,200 00
Loans on mortgages of real estate.....	65,227 13
Loans on stocks and bonds.....	750 00
Loans on other collateral (personal,).....	200 00
Loans to municipalities.....	4,666 00
Loans to corporations.....	900 00
Real estate, investment.....	150 00
Premium account.....	2,783 81
Furniture account (safes, etc.).....	650 00
Cash on deposit.....	1,244 72
Cash on hand.....	1,851 14
	\$228,310 24

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.

Annual expenses, \$750.

Has sufficient available assets to pay its liabilities.

BREWER SAVINGS BANK—BREWER.

NOVEMBER 7, 1896.

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

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

LIABILITIES.

Deposits	\$182,409 91
Reserve fund	6,500 00
Special reserve fund	179 74
Profits	578 03
	\$189,667 68

RESOURCES.

United States bonds.....	\$ 7,000 00
Public funds of Maine	12,500 00
Public funds out of Maine.....	41,000 00
Railroad bonds of Maine	7,500 00
Railroad bonds out of Maine.....	19,000 00
Corporation bonds of Maine	2,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock of Maine	3,000 00
National bank stock of Maine.	700 00
Loans on mortgages of real estate.....	75,550 00
Loans on stocks and bonds.....	6,900 00
Loans on names alone	166 44
Loans to municipalities	1,000 00
Real estate, foreclosure.....	3,341 81
Premium account	3,000 00
Expense account.....	300 81
Cash on deposit.....	4,351 89
Cash on hand.....	556 73
	\$189,667 68

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

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

Annual expenses, \$800.

Has sufficient available assets to pay its liabilities.

BRIDGTON SAVINGS BANK—BRIDGTON.

NOVEMBER 7, 1896.

AUGUSTUS H. WALKER, PRESIDENT. MELLEN PLUMMER, TREASURER.

Trustees—A. H. Walker, Wm. F. Perry, Perley P. Burnham, Abel H. Harriman.*Organized July 1, 1869.*

LIABILITIES.

Deposits	\$498,177 51
Reserve fund.....	10,000 00
Profits and interest account.....	11,870 48
	\$520,047 99

RESOURCES.

United States bonds.....	\$5,000 00
Public funds of Maine	29,400 00
Public funds out of Maine	51,500 00
Railroad bonds of Maine.....	42,175 00
Railroad bonds out of Maine	105,585 00
Corporation bonds of Maine	42,400 00
Corporation bonds out of Maine	5,000 00
Railroad stock of Maine	3,342 50
National bank stock of Maine	20,660 00
National bank stock out of Maine	2,000 00
Other bank stock of Maine	2,500 00
Loans on mortgages of real estate	119,352 73
Loans on stocks and bonds.....	45,963 27
Loans on other collateral (personal)	14,437 40
Loans to municipalities	1,747 40
Loans to corporations	450 00
Real estate, investment.....	585 00
Real estate, foreclosure.....	7,069 73
Premium account	12,550 00
Furniture account (safes, etc.).....	400 00
Expense account	750 61
Cash on deposit.....	5,232 90
Cash on hand	1,946 45
	\$520,047 99

Dividends paid in January and July.

Examinations made by trustees in January and May.

Depositors draw interest from first of each month following deposit.

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

Annual expenses, \$1,800.

Has sufficient available assets to pay its liabilities.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

NOVEMBER 7, 1896.

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

J. P. WINCHELL, ASSISTANT TREASURER.

Trustees—Weston Thompson, N. T. Palmer, Alonzo Day, Lyman E. Smith, J. P. Winchell.

Organized, 1858.

 LIABILITIES.

Deposits	\$576,141 65
Reserve fund	24,517 85
Due First National Bank, Brunswick	1,838 95
Profits	7,528 80
	<hr/>
	\$610,027 25

 RESOURCES.

United States bonds	\$40,000 00
Public funds of Maine	10,950 00
Public funds out of Maine	153,087 94
Railroad bonds of Maine	45,000 00
Railroad bonds out of Maine	121,835 00
Corporation bonds of Maine	40,412 50
Railroad stock of Maine	9,945 00
National bank stock of Maine	61,695 00
Loans on mortgages of real estate	67,983 26
Loans on stocks and bonds	12,796 11
Loans on other collateral (personal)	20,338 10
Loans on names alone ..	700 00
Loans to municipalities	16,000 00
Loans to corporations	1,500 00
Real estate, investment	7,023 71
Cash on hand	760 63
	<hr/>
	\$610,027 25

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, 1896; amount, \$20,000.

Annual expenses, \$1,700.

Has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

NOVEMBER 7, 1896.

THOMAS TARBOX, PRESIDENT.

CYRIL P. HARMON, TREASURER.

Trustees—Thomas Tarbox, Theodore Elwell, J. O. Anderson, Aaron Clark, W. S. Moulton, E. A. Hobson, J. G. Locke, H. J. Staples, J. A. Fellows, C. A. Flood, C. E. Weld.

Organized April 10, 1868.

LIABILITIES.

Deposits.....	\$306,551 87
Reserve fund	16,034 75
Profits	5,537 11
	\$328,123 73

RESOURCES.

United States bonds.....	\$5,000 00
Public funds of Maine.....	9,000 00
Public funds out of Maine.....	69,500 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds out of Maine.....	50,740 00
Corporation bonds of Maine	32,000 00
Railroad stock out of Maine.....	800 00
Corporation stock of Maine	850 00
National bank stock of Maine.....	16,050 00
Loans on mortgages of real estate.....	103,529 49
Loans on stocks and bonds	1,755 55
Loans on other collateral (personal)	1,205 00
Loans to municipalities.....	8,675 00
Real estate, foreclosure.....	8,337 00
Furniture account, (safes, etc.)	600 00
Expense account	64 44
Cash on deposit.	3,235 62
Cash on hand.....	781 63
	\$328,123 73

Dividends paid in March and September.

Examinations made by trustees in May and November.

Deposits draw interest from first of month after deposit.

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

Annual expenses, \$1,000.

Has sufficient available assets to pay its liabilities.

CALAIS SAVINGS BANK—CALAIS.

NOVEMBER 7, 1896.

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

Trustees—William Woods, George A. Lowell, J. Murray Hill, George W. Lord,
George R. Gardner, E. T. Lee, H. B. Ross.*Organized March 15, 1861.*

LIABILITIES.

Deposits.....	\$326,997 10
Reserve fund.....	7,459 62
Profits.....	7,127 58
	\$341,584 30

RESOURCES.

United States bonds...	\$17,000 00
Public funds of Maine.....	40,000 00
Public funds out of Maine.....	95,000 00
Railroad bonds of Maine.....	5,000 00
Railroad bonds out of Maine.....	65,720 00
Corporation bonds of Maine....	5,000 00
Railroad stock of Maine.....	5,000 00
National bank stock of Maine.....	17,325 00
National bank stock out of Maine.....	4,250 00
Loans on mortgages of real estate.....	56,321 96
Loans on stocks and bonds.....	5,420 36
Loans on other collateral (personal).....	1,450 00
Loans to municipalities.....	10,100 00
Loans to corporations.....	10,448 75
Real estate, foreclosure.....	1,000 00
Expense account.....	29 25
Cash on deposit.....	1,523 99
Cash on hand.....	994 99
	\$341,584 30

Dividends paid in May and November.

Examination made by trustees May 2, 1896.

Deposits draw interest from first of each month.

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

Annual expenses, \$1,250.

Has sufficient available assets to pay its liabilities.

CAMDEN SAVINGS BANK—ROCKPORT.

NOVEMBER 7, 1896.

G. E. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

Trustees—John H. Eells, E. A. Morrell, Isaac W. Sherman, Granville E. Carleton,
E. C. Fletcher, J. W. Bowers, H. L. Shepherd.

Organized November 1, 1870.

LIABILITIES.

Deposits	\$148,278 20
Reserve fund.....	7,371 46
Profits	3,910 22
	\$159,559 88

RESOURCES.

Public funds of Maine.....	\$289 14
Railroad bonds of Maine.....	2,000 00
Railroad bonds out of Maine.....	7,354 36
Corporation bonds of Maine.....	10,000 00
Railroad stock out of Maine	120 00
Corporation stock of Maine.....	515 00
Loans on mortgages of real estate.....	44,897 33
Loans on stocks and bonds.....	69,659 67
Loans on other collateral (personal).....	4,500 00
Loans on names alone... ..	2,244 80
Real estate, foreclosure.....	4,611 22
Furniture account (safes, etc.).....	1,440 00
Expense account....	14 87
Cash on deposit	9,864 30
Cash on hand	2,049 19
	\$159,559 88

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed August 1, 1896; amount, \$8000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

CASCADE SAVINGS BANK—OAKLAND.

NOVEMBER 7, 1896.

JOHN AYER, PRESIDENT.

J. E. HARRIS, TREASURER.

Trustees—John Ayer, Alfred Winslow, Benj. F. Folger, Morrison Libby, John W. Greeley.

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$191,159 62
Reserve fund	10,000 00
Profits	29 44
	<hr/>
	\$201,189 06

 RESOURCES.

Railroad bonds of Maine	\$ 3,000 00
Railroad bonds out of Maine...	30,000 00
Railroad stock out of Maine.....	900 00
National bank stock of Maine.....	38,400 00
Loans on mortgages of real estate.....	62,668 50
Loans on stocks and bonds.....	35,325 00
Loans on other collateral (personal)	2,825 00
Real estate, foreclosure.....	16,600 00
Premium account	3,000 00
Furniture account (safes, etc.).....	800 00
Expense account	1 70
Cash on deposit.....	6,352 36
Cash on hand	1,316 50
	<hr/>
	\$201,189 06

Dividends paid in May and November.

Examinations made by trustees in May.

Deposits draw interest from the first of every month.

Treasurer's bond accepted March 26, 1889; amount, \$15,000.

Annual expenses, \$700.

Has sufficient available assets to pay its liabilities.

DEXTER SAVINGS BANK—DEXTER.

NOVEMBER 7, 1896.

E. M. TIBBETTS, PRESIDENT.

A. F. BRADBURY, TREASURER.

Trustees—E. M. Tibbetts, Henry S. Dole, Warren H. Carr, Wesley H. Judkins, W. E. Brewster.

Organized December 16, 1867.

 LIABILITIES.

Deposits.....	\$434,770 52
Reserve fund.....	13,170 00
Portland National Bank loan.....	5,000 00
Profits.....	9,316 42
	<hr/>
	\$462,256 94

 RESOURCES.

Public funds of Maine.....	\$1,600 00
Public funds out of Maine.....	8,000 00
Railroad bonds of Maine.....	62,000 00
Railroad bonds out of Maine.....	64,050 00
Corporation bonds of Maine.....	94,375 00
Railroad stock of Maine.....	15,555 00
Corporation stock of Maine.....	7,000 00
National bank stock of Maine.....	64,900 00
Other bank stock of Maine.....	20,000 00
Loans on mortgages of real estate.....	56,989 30
Loans on stocks and bonds.....	16,174 85
Loans on other collateral (personal).....	618 82
Loans to municipalities.....	2,600 00
Real estate, investment.....	24,724 46
Real estate, foreclosure.....	15,166 02
Cash on deposit.....	8,210 58
Cash on hand.....	292 91
	<hr/>
	\$462,256 94

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from the first day of each month.

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

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

EASTPORT SAVINGS BANK—EASTPORT.

NOVEMBER 7, 1896.

ALDEN BRADFORD, PRESIDENT.

N. B. NUTT, TREASURER.

Trustees—Alden Bradford, Joseph Anderson, N. B. Nutt, Frank T. Wadsworth
George M. Huston, John Doring, Herbert Kilby, James C. Hinkley, Joseph S
Bucknam.

Organized May 13, 1869.

LIABILITIES.

Deposits.....	\$582,017 42
Reserve fund.....	9,088 81
Profits	12,785 36
	\$603,891 59

RESOURCES.

Public funds of Maine	\$ 6,727 67
Public funds out of Maine.....	183,000 00
Railroad bonds of Maine.....	21,000 00
Railroad bonds out of Maine.....	118,600 00
Corporation bonds of Maine	33,500 00
Corporation bonds out of Maine ..	14,000 00
Corporation stock out of Maine.....	1,000 00
National bank stock of Maine.....	14,325 00
National bank stock out of Maine ..	6,575 00
Loans on mortgages of real estate....	123,947 68
Loans on stocks and bonds	7,554 09
Loans on other collateral (personal)....	20,166 40
Loans to municipalities	1,028 60
Loans to corporations	5,000 00
Real estate, investment	22,646 00
Cash on deposit.	21,125 78
Cash on hand.....	3,695 37
	\$603,891 59

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 December 15, 1895; amount, \$20,000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

NOVEMBER 7, 1896.

C. G. TOTMAN, PRESIDENT.

SIMEON MERRILL, TREASURER.

Trustees—C. G. Totman, H. F. Burgess, I. S. McFarland, J. F. Kenrick, S. Merrill

Organized March 4, 1871.

LIABILITIES.

Deposits	\$329,079 38
Reserve fund.....	18,390 00
Special reserve fund	2,000 00
Profits	597 10
	\$350,066 48

RESOURCES.

United States bonds	\$ 8,000 00
Public funds of Maine	20,900 00
Public funds out of Maine.....	12,000 00
Railroad bonds of Maine.....	20,000 00
Railroad bonds out of Maine.....	22,250 00
Corporation bonds of Maine.....	28,000 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.....	109,964 00
Loans on stocks and bonds.....	47,500 00
Loans on other collateral (personal).....	8,035 00
Loans to municipalities	10,495 00
Real estate, foreclosure.....	6,000 00
Premium account	2,233 97
Furniture account, (safes, etc.)	300 00
Cash on deposit	20,568 54
Cash on hand.....	1,394 97
	\$350,066 48

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.

Annual expenses, \$1,200.

Has sufficient available assets to pay its liabilities.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

NOVEMBER 7, 1896.

J. W. FAIRBANKS, PRESIDENT.

C. P. MERRILL, TREASURER.

Trustees—J. W. Fairbanks, S. C. Belcher, H. Ramsdall, G. B. Cragin, J. C. Tarbox,
J. H. Thompson, A. F. Belcher.

Organized November 16, 1868.

LIABILITIES.

Deposits	\$473,115 68
Reserve fund.....	700 00
Special reserve fund ..	95 99
Profits	4,288 25
	<hr/>
	\$478,199 92

RESOURCES.

United States bonds....	\$26,000 00
Public funds out of Maine	74,000 00
Railroad bonds of Maine.....	31,970 00
Railroad bonds out of Maine.....	87,000 00
Corporation bonds of Maine.....	48,500 00
Railroad stock of Maine	27,971 50
Corporation stock of Maine	850 00
National bank stock of Maine.....	74,595 00
Loans on mortgages of real estate.....	54,588 77
Loans on stocks and bonds.....	14,104 71
Loans on other collateral (personal)	2,356 10
Real estate, investment.....	21,507 09
Real estate, foreclosure	11,937 38
Cash on deposit.. ..	1,404 85
Cash on hand	1,414 52
	<hr/>
	\$478,199 92

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 yearly; amount, \$10,000.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

GARDINER SAVINGS INSTITUTION—GARDINER.

NOVEMBER 7, 1896.

ISAAC J. CARR, PRESIDENT.

HENRY S. WEBSTER, TREASURER.

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

Organized June 26, 1834.

 LIABILITIES.

Deposits..	\$2,287,108 23
Reserve fund	78,600 00
Discount account	5,509 60
Profits	40,453 90
	\$2,411,671 73

 RESOURCES.

United States bonds.....	\$212,000 00
Public funds of Maine.....	50,900 00
Public funds out of Maine.	1,299,145 82
Railroad bonds of Maine	72,000 00
Railroad bonds out of Maine.....	59,000 00
Corporation bonds of Maine	191,000 00
Railroad stock out of Maine.....	6,000 00
National bank stock of Maine.....	55,760 00
National bank stock out of Maine.....	12,200 00
Loans on mortgages of real estate.....	160,752 74
Loans on stocks and bonds.....	132,691 78
Loans on other collateral (personal).....	3,660 00
Loans to municipalities	50,000 00
Real estate, investment	30,000 00
Real estate, foreclosure	3,500 00
Cash on deposit.....	70,613 25
Cash on hand	2,448 14
	\$2,411,671 73

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; amount, \$20,000.

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

GORHAM SAVINGS BANK—GORHAM.

NOVEMBER 7, 1896.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LEWIS R. JOHNSON, ASSISTANT TREASURER.

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

Organized February 21, 1868.

LIABILITIES.

Deposits.....	\$396,754 42
Reserve fund	20,119 77
Profits	8,065 02
	\$424,939 21

RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine	8,600 00
Public funds out of Maine.....	101,860 00
Railroad bonds of Maine	25,203 75
Railroad bonds out of Maine.....	50,500 00
Corporation bonds of Maine	35,000 00
Corporation bonds out of Maine	500 00
National bank stock of Maine.	15,275 00
Loan on mortgage of personal estate	250 00
Loans on mortgages of real estate.....	156,644 33
Loans on stocks and bonds.....	3,130 00
Real estate, foreclosure.....	14,150 00
Cash on deposit.....	2,240 88
Cash on hand.....	1,585 25
	\$424,939 21

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.

Annual expenses, \$1,400.

Has sufficient available assets to pay its liabilities.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

NOVEMBER 7, 1896.

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	\$665,743 68
Reserve fund.....	34,000 00
Profits	24,648 83
	\$724,392 51

RESOURCES.

Public funds of Maine.....	\$ 9,805 00
Public funds out of Maine.....	278,111 25
Railroad bonds of Maine.....	55,481 42
Railroad bonds out of Maine.....	144,500 00
Corporation bonds of Maine.....	108,875 00
Corporation bonds out of Maine	48,500 00
National bank stock of Maine.....	16,360 00
Loans on mortgages of real estate.....	49,921 97
Loans on other collateral (personal).....	13 00
Real estate, investment.....	1,000 00
Real estate, foreclosure.....	5,625 47
Expense account.....	544 83
Cash on deposit.....	5,599 57
Cash on hand	55 00
	\$724,392 51

Dividends paid in February and August.

Examinations made by trustees in May, 1896.

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

Treasurer's bond renewed, December 1, 1877; amount, \$20,000.

Annual expenses, \$2,000.

Has sufficient available assets to pay its liabilities.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

NOVEMBER 7, 1896.

JAMES F. DAVIS, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—Jas. F. Davis, N. B. Coolidge, A. F. Burnham, John F. Whitcomb,
Charles C. Burrill.

Organized May 1, 1873.

 LIABILITIES.

Deposits	\$346,553 28
Reserve fund	9,419 80
Profits	6,706 17
	<hr/>
	\$362,679 25

 RESOURCES.

United States bonds	\$23,700 00
Public funds of Maine.....	16,458 08
Public funds out of Maine	17,000 00
Railroad bonds of Maine.....	14,000 00
Railroad bonds out of Maine	12,900 00
Corporation bonds of Maine	22,200 00
Corporation bonds out of Maine	5,500 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.....	137,442 44
Loans on stocks and bonds.....	19,390 00
Loans on other collateral (personal)	165 00
Loans to municipalities	17,490 67
Loans to corporations	7,671 43
Real estate, investment	13,245 92
Premium account	5,097 50
Cash on deposit.....	29,182 35
Cash on hand	3,235 86
	<hr/>
	\$362,679 25

Dividends paid in June and December.

Examinations made by trustees in April each year.

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

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

Annual expenses, \$2,000.

Has sufficient available assets to pay its liabilities.

HOULTON SAVINGS BANK—HOULTON.

NOVEMBER 7, 1886.

ALMON H. FOGG, PRESIDENT.

LELAND O. LUDWIG, TREASURER.

Trustees—Silas T. Plummer, Don A. H. Powers, O. F. French, T. M. Bradbury, Samuel Lane, Simon Friedman, Geo. H. Freeman, B. H. Putnam, E. L. Cleveland, Jr., Chas. D. Merritt, Frederick A. Powers.

Organized February 13, 1872.

LIABILITIES.

Deposits	\$316,991 48
Reserve fund.....	7,810 71
Profits	547 65
Temporary loan	15,000 00
	\$340,349 84

RESOURCES.

Public funds of Maine.	\$ 150 00
Public funds out of Maine.....	20,550 00
Railroad bonds of Maine.....	19,955 00
Railroad bonds out of Maine.....	32,910 00
Corporation bonds of Maine..	14,925 00
National bank stock of Maine.....	51,500 00
National bank stock out of Maine.....	1,100 00
Loans on mortgages of real estate.....	167,894 49
Loans to municipalities.....	3,725 00
Real estate, investment	4,300 00
Premium account.....	11,152 50
Furniture account (safes, etc.).....	800 00
Expense account	50
Cash on deposit.....	4,786 00
Cash on hand.....	6,601 35
	\$340,349 84

Dividends paid in May and November.

Examinations made by trustees in May of each year.

Deposits draw interest from first day of each month.

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

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

KENNEBEC SAVINGS BANK—AUGUSTA.

NOVEMBER 7, 1896.

M. V. B. CHASE, PRESIDENT.

W. G. BOOTHBY, TREASURER.

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

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,001,035 49
Reserve fund.....	22,500 00
Profits.....	6,479 93
	<hr/>
	\$1,030,015 42

 RESOURCES.

United States bonds.....	\$25,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine.....	281,300 00
Railroad bonds of Maine.....	134,650 00
Railroad bonds out of Maine	19,750 00
Corporation bonds of Maine.....	21,500 00
Corporation stock of Maine.....	5,140 00
National bank stock of Maine.....	170,470 00
National bank stock out of Maine.....	13,000 00
Loans on mortgages of real estate.....	174,750 11
Loans on stocks and bonds	116,310 42
Loans on other collateral (personal,)	9,905 00
Real estate, investment.....	8,500 00
Premium account	13,199 03
Furniture account (safes, etc.).....	1,500 00
Cash on deposit.....	23,771 61
Cash on hand.....	1,269 25
	<hr/>
	\$1,030,015 42

Dividends paid in May and November.

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

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

Treasurer's bond renewed, March 18, 1896; amount, \$20,000.

Annual expenses, \$2,400.

Has sufficient available assets to pay its liabilities.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

NOVEMBER 7, 1896.

ROBERT W. LORD, PRESIDENT.

NATHAN DANE, TREASURER.

Trustees—R. W. Lord, William Downing, Charles W. Goodnow, W. L. Dane,
Hartley Lord.

Organized May 1, 1871.

 LIABILITIES.

Deposits.....	\$544,379 63
Reserve fund.....	18,827 61
Profits.....	7,243 44
	<hr/> \$570,450 68

 RESOURCES.

Public funds of Maine.....	\$ 4,000 00
Public funds out of Maine.....	107,960 00
Railroad bonds of Maine.....	43,845 00
Railroad bonds out of Maine.....	164,012 50
Corporation bonds of Maine.....	43,000 00
Railroad stock of Maine.....	11,343 00
Railroad stock out of Maine.....	4,575 00
National bank stock of Maine.....	26,350 00
Loans on mortgages of real estate.....	131,076 96
Loans on stocks and bonds.....	9,824 92
Loans on other collateral (personal).....	200 00
Real estate, investment.....	3,350 00
Premium account.....	2,731 01
Cash on deposit.....	17,362 66
Cash on hand.....	819 63
	<hr/> \$570,450 68

Dividends paid in January and July.

Examinations made by trustees in May annually; partially monthly.

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

Treasurer's bond renewed January 1, 1896; amount, \$20,000.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

KINGFIELD SAVINGS BANK—KINGFIELD.

NOVEMBER 7, 1896.

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, 1896.*

 LIABILITIES.

Deposits	\$4,019 20
Reserve fund.....	15 00
Profits	8 24
	<hr/>
	\$4,042 44

 RESOURCES.

Securities	\$ 15 00
Loans on mortgages of real estate.....	2,700 00
Loans on stocks and bonds... ..	500 00
Loans on other collateral (personal).....	85 00
Furniture account, (safes, etc.)	585 00
Cash on deposit.....	79 16
Cash on hand	78 28
	<hr/>
	\$4,042 44

Dividends paid in April and October.

Examinations made by trustees in January, April, July and October.

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

Treasurer's bond dated June 14, 1895; amount, \$10,000.

Annual expenses, \$137.

Has sufficient available assets to pay its liabilities.

LUBEC SAVINGS BANK—LUBEC.

NOVEMBER 7, 1896.

T. G. MITCHELL, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, A. W. Kelley, M. M. Foster, J. M. Pike, J. H. Gray, A. Small, E. H. Bennet, L. W. Pike, William Merriam, T. G. Mitchell, G. M. Foster, Thomas F. Lamson, E. E. Trecartin, John H. Trecartin.

Organized April, 1872.

LIABILITIES.

Deposits	\$7,878 65
Reserve fund.....	600 00
Bills payable.....	645 00
Profits	162 59
	\$9,286 24

RESOURCES.

United States bonds	\$ 1,500 00
Corporation stock of Maine.....	150 00
National Bank stock of Maine	500 00
Loans on mortgages of real estate.....	6,291 17
Loans on other collateral (personal).....	100 00
Loans on names alone	175 00
Premium account.....	150 00
Expense account.....	95 00
Cash on hand.....	325 07
	\$9,286 24

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, 1891; amount, \$3,000.

Annual expenses, \$95.

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

NOVEMBER 7, 1896.

GEO. W. DRISKO, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—George W. Drisko, P. H. Longfellow, George Leavitt, L. L. Keith, Wm. Longfellow, Austin Harris, C. B. Donworth, F. L. Shaw, George F. Cary.

Organized April, 1869.

 LIABILITIES.

Deposits	\$616,069 44
Reserve fund.....	7,000 00
Profits	7,684 73
	<hr/>
	\$630,754 17

 RESOURCES.

United States bonds.....	\$85,000 00
Public funds of Maine	31,500 00
Public funds out of Maine	264,500 00
Railroad bonds of Maine.	22,000 00
Railroad bonds out of Maine	89,000 00
Corporation bonds of Maine	49,000 00
Corporation stock of Maine.....	850 00
National bank stock of Maine	35,750 00
Other bank stock of Maine	4,000 00
Loans on mortgages of real estate	24,631 21
Loans to corporations	8,000 00
Real estate, investment.....	2,000 00
Cash on deposit.....	6,679 35
Cash on hand	7,843 61
	<hr/>
	\$630,754 17

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 1895; amount, \$20,000.

Annual expenses, \$1,700.

Has sufficient available assets to pay its liabilities.

MAINE SAVINGS BANK—PORTLAND.

NOVEMBER 7, 1896.

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

FREDERIC C. CUSHING, ASSISTANT TREASURER.

Trustees—Samuel Rolfe, William G. Davis, Mark P. Emery, Alpheus G. Rogers.*Organized June 4, 1859.*

LIABILITIES.

Deposits	\$6,862,455 08
Reserve fund.....	257,000 00
Profits	144,816 75
	\$7,264,271 83

RESOURCES.

United States bonds.....	\$1,888,000 00
Public funds out of Maine.....	873,725 00
Railroad bonds of Maine.....	643,250 00
Railroad bonds out of Maine	2,225,247 75
Corporation bonds of Maine.....	758,820 00
Railroad stock of Maine	12,500 00
National bank stock of Maine.....	64,073 00
Other bank stock of Maine	1,000 00
Corporation stock of Maine	21,675 00
Loans on mortgages of real estate.....	272,181 65
Loans on stocks and bonds	183,786 67
Loans to corporations	157,580 00
Real estate, investment.....	55,000 00
Real estate, foreclosure.....	7,651 02
Premium account	1,798 56
Expense account	5,020 17
Cash on deposit.....	85,026 66
Cash on hand.....	8,136 35
	\$7,264,271 83

Dividends paid in January and July.

Examinations made by trustees in books first Wednesday each month; securities in May.

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

Treasurer's bond renewed, August 1, 1896; amount, \$20,000.

Annual expenses, \$13,945.25.

Has sufficient available assets to pay its liabilities.

MECHANICS' SAVINGS BANK—AUBURN.

NOVEMBER 7, 1896.

BENJ. F. STURGIS, PRESIDENT.

J. WALTER STETSON, TREASURER.

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

*Organized February, 1875.***LIABILITIES.**

Deposits	\$504,112 33
Reserve fund	10,700 00
Special reserve fund.....	31,792 43
Profits	11,168 22
	\$557,772 98

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds out of Maine	21,350 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	11,300 00
Corporation bonds of Maine.....	17,450 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
Beneficial interest in common stock and mortgage bonds, Detroit and Mackinac Railroad	1,200 00
Loans on mortgages of real estate... ..	160,068 00
Loans on stocks and bonds.....	44,652 39
Loans on other collateral (personal).....	15,600 00
Loans on names alone ..	500 00
Loans to corporations	23,750 00
Real estate, investment.....	40,800 00
Real estate, foreclosure.....	15,600 00
Premium account ..	843 75
Cash on deposit	3,710 60
Cash on hand.....	558 24
	\$557,772 98

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, 1896; amount, \$10,000.

Annual expenses, \$2,050.

Has sufficient available assets to pay its liabilities.

NORWAY SAVINGS BANK—NORWAY.

NOVEMBER 7, 1896.

CYRUS S. TUCKER, PRESIDENT. SEWARD S. STEARNS, TREASURER.

Trustees—Cyrus S. Tucker, Frank H. Noyes, Charles F. Hathaway, Charles F. Ridlon, Horace Cole, George E. Tubbs.

Organized March 19, 1866.

LIABILITIES.

Deposits.....	\$304,990 48
Reserve fund	1,000 00
Profits	6,382 08
	<hr/>
	\$312,372 56

RESOURCES.

Public funds of Maine	\$2,150 50
Public funds out of Maine.....	9,447 38
Railroad bonds out of Maine.....	30,000 00
Corporation bonds of Maine	17,900 00
Corporation bonds out of Maine ..	11,800 00
Railroad stock of Maine	5,027 50
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....	99,164 63
Loans on stocks and bonds	31,711 00
Loans on other collateral (personal)....	1,594 66
Loans on names alone.....	139 52
Loans to corporations	17,300 00
Real estate, investment	7,500 00
Real estate, foreclosure.....	3,100 00
Premium account.....	7,650 00
Furniture account (safes, etc.).....	1,500 00
Expense account.....	1,126 33
Cash on deposit	3,823 97
Cash on hand	2,837 07
	<hr/>
	\$312,372 56

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.

Annual expenses, \$900.

Has sufficient available assets to pay its liabilities.

PENOBSCOT SAVINGS BANK—BANGOR.

NOVEMBER 7, 1896.

FRANKLIN A. WILSON, PRESIDENT. GEORGE H. HOPKINS, TREASURER.

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

Organized February 3, 1869.

 LIABILITIES.

Deposits.....	\$1,812,776 46
Reserve fund.....	37,103 07
Profits.....	15,927 64
	\$1,865,807 17

 RESOURCES.

United States bonds.....	\$200,000 00
Public funds of Maine.....	207,850 00
Public funds out of Maine.....	279,500 00
Railroad bonds of Maine....	271,000 00
Railroad bonds out of Maine.....	124,200 00
Corporation bonds of Maine.....	103,000 00
Railroad stock of Maine.....	49,750 00
Corporation stock of Maine.....	11,000 00
National bank stock of Maine.....	23,600 00
Loans on mortgages of real estate.....	295,166 57
Loans on stocks and bonds.....	195,700 00
Loans on other collateral (personal).....	700 00
Loans to municipalities.....	6,500 00
Loans to corporations.....	15,000 00
Premium account.....	6,000 00
Furniture account (safes, etc.).....	4,000 00
Expense account.....	292 45
Cash on deposit.....	70,867 87
Cash on hand.....	1,680 28
	\$1,865,807 17

Dividends paid in April and October.

Examinations made by trustees in May 1896.

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

Treasurer's bond renewed January 14, 1896; amount, \$20,000.

Annual expenses, \$4,000.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAVINGS BANK—LEWISTON.

NOVEMBER 7, 1896.

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, James A. Walsh, W. H. Judkins.

Organized March 9, 1875.

LIABILITIES.

Deposits	\$919,629 49
Reserve fund.....	30,320 00
Profits	4,722 38
	\$954,671 87

RESOURCES.

United States bonds.....	\$5,700 00
Public funds of Maine.....	26,600 00
Public funds out of Maine.....	59,060 00
Railroad bonds of Maine.....	130,762 50
Railroad bonds out of Maine.....	44,860 00
Corporation bonds of Maine.....	64,275 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.....	89,300 00
Other bank stock of Maine... ..	2,800 00
Loans on mortgages of real estate.....	306,088 88
Loans on stocks and bonds.....	57,912 80
Loans on other collateral (personal)	310 00
Loans to municipalities	4,000 00
Loans to corporations.....	47,800 00
Real estate, investment.....	12,395 20
Real estate, foreclosure.....	113 21
Premium account.....	37,226 50
Furniture account, (safes, etc.)	6,900 00
Expense account... ..	90 08
Cash on deposit.	14,829 88
Cash on hand.....	9,738 82
	\$954,671 87

Dividends paid in April and October.

Examinations made by trustees previous to each dividend.

Deposits draw interest from the first of each month.

Treasurer's bond renewed August 1, 1896; amount, \$20,000.

Annual expenses, \$1,700.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

NOVEMBER 7, 1896.

JOHN R. KELLEY, PRESIDENT.

OSCAR C. ROGERS, TREASURER.

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

Organized February 21, 1868.

LIABILITIES.

Deposits	\$551,828 47
Reserve fund	10,736 31
Profits	10,647 40
	\$573,212 18

RESOURCES.

United States bonds...	\$21,500 00
Public funds out of Maine.....	75,372 12
Railroad bonds of Maine	24,218 75
Railroad bonds out of Maine...	91,675 00
Corporation bonds of Maine.	23,000 00
Corporation bonds out of Maine	16,000 00
Corporation stock of Maine	1,500 00
National bank stock of Maine.....	39,700 00
Other bank stock of Maine.....	6,250 00
Loans on mortgages of real estate.....	82,222 62
Loans on stocks and bonds.....	60,023 45
Loans on other collateral (personal)	30,053 74
Loans on names alone.....	5,000 00
Loans to municipalities.....	812 00
Loans to corporations.....	34,213 00
Real estate, investment.....	20,114 88
Real estate, foreclosure.....	1,131 63
Safe deposit department	5,000 00
Furniture account (safes, etc.).....	4,500 00
Cash on deposit.....	19,592 22
Cash on hand	11,332 77
	\$573,212 18

Dividends paid in January and July.

Examination made by trustees May 2, 1896.

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

Treasurer's bond renewed January 21, 1896; amount, \$10,000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

PHILLIPS SAVINGS BANK—PHILLIPS.

NOVEMBER 7, 1896.

FREMONT SCAMMAN, PRESIDENT. J. W. BUTTERFIELD, TREASURER.
MASON PARKER, ASSISTANT TREASURER.

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

Organized March 29, 1871.

LIABILITIES.

Deposits..	\$152,770 73
Reserve fund	3,230 00
Profits	156 81
	<hr/>
	\$156,157 54

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds of Maine.....	28,906 61
Public funds out of Maine.....	7,000 00
Railroad bonds of Maine.....	33,375 00
Railroad bonds out of Maine.....	5,000 00
Corporation bonds of Maine.....	8,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock of Maine.....	16,800 00
Other bank stock of Maine.....	2,600 00
Loans on mortgages of real estate.....	20,484 94
Loans on stocks and bonds.....	9,140 73
Loans on other collateral (personal).....	2,394 82
Loans to corporations	500 00
Premium account	2,450 00
Furniture account (safes, etc.).....	400 00
Cash on deposit.....	8,635 28
Cash on hand	470 16
	<hr/>
	\$156,157 54

Dividends paid in May and November.

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

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

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

Annual expenses, \$600.

Has sufficient available assets to pay its liabilities.

PISCATAQUIS SAVINGS BANK—DOVER.

NOVEMBER 7, 1896.

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	\$476,689 52
Reserve fund.....	4,870 00
Profits	13,549 63
	\$495,109 15

 RESOURCES.

United States bonds....	\$ 5,000 00
Public funds of Maine.....	19,400 00
Public funds out of Maine	59,500 00
Railroad bonds of Maine.....	31,985 00
Railroad bonds out of Maine.....	80,045 00
Corporation bonds of Maine.....	48,620 00
Corporation bonds out of Maine	5,000 00
National bank stock of Maine.....	39,340 00
National bank stock out of Maine	5,000 00
Other bank stock of Maine	8,000 00
Loans on mortgages of real estate.....	113,678 10
Loans on stocks and bonds.....	41,351 84
Loans on other collateral (personal)	1,131 52
Loans to municipalities	3,901 83
Loans to corporations.....	1,166 20
Real estate, investment.....	11,350 00
Real estate, foreclosure	4,290 03
Premium account	5,300 00
Expense account	453 82
Cash on deposit.. ..	9,847 97
Cash on hand	747 84
	\$495,109 15

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.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

PORTLAND SAVINGS BANK—PORTLAND.

NOVEMBER 7, 1896.

FRANKLIN R. BARRETT, PRESIDENT. EDWARD A. NOYES, TREASURER.
ALFRED A. MONTGOMERY, ASSISTANT TREASURER.

Trustees—W. F. Milliken, F. R. Barrett, J. P. Baxter, Charles S. Fobes, Sidney W. Thaxter, William H. Moulton, E. A. Noyes.

Organized April, 1852.

 LIABILITIES.

Deposits.....	\$8,492,760 72
Reserve fund	372,000 00
Profits.....	200,313 15
	<hr/>
	\$9,065,073 87

 RESOURCES.

United States bonds.....	\$1,200,000 00
Public funds of Maine.....	52,100 00
Public funds out of Maine.....	2,240,500 00
Railroad bonds of Maine.....	620,000 00
Railroad bonds out of Maine.....	1,253,406 00
Corporation bonds of Maine	610,500 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.....	558,974 74
Loans on stocks and bonds	1,301,736 47
Loans to corporations	757,173 20
Real estate, investment	38,000 00
Real estate, foreclosure.....	133,071 78
Expense account	100 80
Cash on deposit.	77,264 76
Cash on hand.....	19,223 62
	<hr/>
	\$9,065,073 87

Dividends paid in May and November.

Examinations made by trustees in January and May.

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

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

Annual expenses, \$18,976.37.

Has sufficient available assets to pay its liabilities.

ROCKLAND SAVINGS BANK—ROCKLAND.

NOVEMBER 7, 1896.

EDWIN H. LAWRY, PRESIDENT.

EDWARD D. SPEAR, TREASURER.

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

Organized May, 1868.

LIABILITIES.

Deposits	\$1,120,924 88
Reserve fund	29,134 07
Profits	25,063 10
	\$1,175,122 05

RESOURCES.

United States bonds	\$115,000 00
Public funds of Maine.....	2,200 00
Public funds out of Maine	97,500 00
Railroad bonds of Maine.....	104,750 00
Railroad bonds out of Maine	217,499 80
Corporation bonds of Maine	55,950 00
Corporation bonds out of Maine	5,890 00
Railroad stock of Maine	2,350 00
Railroad stock out of Maine	9,280 00
Corporation stock of Maine	1,200 00
National bank stock of Maine	71,495 00
Suspense account	9,011 20
Loans on mortgages of real estate.....	126,576 25
Loans on stocks and bonds.....	217,465 98
Loans on other collateral (personal)	900 00
Loans on names alone	10,500 00
Loans to municipalities	700 00
Loans to corporations	47,000 00
Real estate, investment	13,000 00
Real estate, foreclosure	3,907 95
Premium account	29,991 10
Cash on deposit.....	29,044 13
Cash on hand	3,910 64
	\$1,175,122 05

Dividends paid in May and November.

Examinations made by trustees in May and November.

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

Treasurer's bond renewed October 2, 1896; amount, \$20,000.

Annual expenses, \$2,500.

Has sufficient available assets to pay its liabilities.

SACO SAVINGS BANK—SACO.

NOVEMBER 7, 1896.

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

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

LIABILITIES.

Deposits	\$712,247 53
Reserve fund.....	30,421 49
Profits	12,703 85
	<u>\$755,372 87</u>

RESOURCES.

United States bonds....	\$20,000 00
Public funds of Maine.	11,000 00
Public funds out of Maine.....	82,500 00
Railroad bonds of Maine.....	66,050 00
Railroad bonds out of Maine.....	188,782 19
Corporation bonds of Maine	13,000 00
Railroad stock of Maine	28,150 00
Railroad stock out of Maine.....	17,565 50
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.....	7,500 00
Loans on mortgages of real estate.....	170,010 41
Loans on stocks and bonds....	11,655 00
Loans to municipalities.....	10,000 00
Real estate, foreclosure ..	11,474 75
Premium account	26,452 37
Cash on deposit.....	3,171 36
Cash on hand.....	3,931 29
	<u>\$755,372 87</u>

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, 1896; amount, \$15,000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

NOVEMBER 7, 1896.

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

Trustees—Lucius L. Milliken, Sumner C. Parcher, Charles H. Sawyer, Harry P. Garland.*Organized, 1827.*

LIABILITIES.

Deposits	\$2,621,182 73
Reserve fund.....	45,076 13
Profits	78,897 96
	<hr/>
	\$2,745,156 82

RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine.....	30,000 00
Public funds out of Maine.....	201,000 00
Railroad bonds of Maine	83,755 00
Railroad bonds out of Maine	1,208,260 13
Corporation bonds of Maine	31,108 87
Corporation bonds out of Maine.....	149,550 00
Railroad stock of Maine	208,444 62
Railroad stock out of Maine.....	218,800 00
Corporation stock of Maine	104,180 00
Corporation stock out of Maine. . .	11,900 00
National bank stock of Maine....	46,780 00
National bank stock out of Maine	10,330 00
Loans on mortgages of real estate.....	102,229 02
Loans on stocks and bonds.....	83,177 84
Loans on other collateral (personal) ..	1,250 00
Loans to municipalities.....	10,000 00
Loans to corporations,	20,000 00
Real estate, investment.....	15,722 29
Cash on deposit.....	22,325 46
Cash on hand	10,373 59
	<hr/>
	\$2,745,156 82

Dividends paid in January and July.

Examinations made by trustees in May.

Deposits draw interest from the third Wednesday of each month.

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

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 7, 1896.

JAMES 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.....	\$149,171 76
Reserve fund.....	4,000 00
Profits.....	952 56
	<hr/>
	\$154,124 32

 RESOURCES.

United States bonds.....	\$12,000 00
District of Columbia bonds.....	18,000 00
Public funds of Maine.....	1,000 00
Public funds out of Maine.....	44,000 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.....	9,534 51
Corporation stock of Maine.....	6,284 00
National bank stock of Maine.....	19,880 00
Loans on mortgages of real estate.....	2,580 00
Loans on stocks and bonds.....	8,400 00
Real estate, foreclosure.....	3,500 00
Premium account.....	720 69
Cash on deposit.....	173 45
Cash on hand.....	1,051 67
	<hr/>
	\$154,124 32

Examinations made by trustees in May and November.

Dividends paid in May and November.

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

Treasurer's bond renewed May 16, 1896; amount, \$20,000.

Annual expenses, \$500.

Has sufficient available assets to pay its liabilities.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

NOVEMBER 7, 1896.

JAMES B. DASCOMB, PRESIDENT.

ED. P. PAGE, TREASURER.

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

Organized, 1869.

 LIABILITIES.

Deposits	\$1,040,858 85
Reserve fund.....	25,000 00
Profits	15,459 27
	<hr/>
	\$1,081,318 12

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine	13,000 00
Public funds out of Maine	282,000 00
Railroad bonds of Maine.	198,000 00
Railroad bonds out of Maine	179,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock of Maine	13,650 00
National bank stock of Maine	78,250 00
Other bank stock of Maine	1,000 00
Other bank stock out of Maine	5,000 00
Loans on mortgages of real estate	179,459 58
Loans on stocks and bonds.....	19,500 00
Loans on other collateral (personal)	2,677 98
Loans to municipalities.....	10,960 00
Loans to corporations	29,667 00
Real estate, foreclosure... ..	7,859 10
Premium account	17,000 00
Cash on deposit.....	23,794 46
	<hr/>
	\$1,081,318 12

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.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

NOVEMBER 7, 1896.

G. C. YEATON, PRESIDENT.

R. O. YOUNG, TREASURER.

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

Organized, 1866.

 LIABILITIES.

Deposits.....	\$312,412 43
Reserve fund	10,612 55
Profits	8,673 64
	<hr/>
	\$331,698 62

 RESOURCES.

United States bonds.....	\$20,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine	68,000 00
Railroad bonds of Maine.....	56,970 00
Railroad bonds out of Maine.....	105,920 00
Corporation bonds of Maine.....	6,000 00
Corporation stock out of Maine..	2,500 00
National bank stock of Maine.....	22,250 00
Loans on mortgages of real estate...	26,977 00
Loans on stocks and bonds.....	1,200 00
Loans to corporations	10,000 00
Real estate, foreclosure.....	700 00
Cash on deposit	1,181 62
	<hr/>
	\$331,698 62

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.

Annual expenses, \$1,100.

Has sufficient available assets to pay its liabilities.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

NOVEMBER 7, 1896.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

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

Organized March 6, 1873.

LIABILITIES.

Deposits.....	\$405,600 92
Reserve fund.....	11,000 00
Bills payable.....	9,500 00
Profits.....	765 34
	<hr/>
	\$426,866 26

RESOURCES.

United States bonds.....	\$2,200 00
Public funds of Maine.....	1,150 00
Public funds out of Maine.....	18,000 00
Railroad bonds of Maine.....	5,500 00
Railroad bonds out of Maine.....	65,000 00
Corporation bonds of Maine.....	53,500 00
Railroad stock out of Maine.....	6,700 00
Corporation stock of Maine.....	3,000 00
National bank stock of Maine.....	36,330 00
National bank stock out of Maine.....	1,730 00
Other bank stock of Maine.....	8,400 00
Loans on mortgages of real estate.....	150,901 01
Loans on stocks and bonds.....	24,740 28
Loans on other collateral (personal).....	544 00
Loans to municipalities.....	2,750 00
Loans to corporations.....	6,910 14
Real estate, investment.....	6,929 30
Real estate, foreclosure.....	21,750 00
Premium account.....	1,900 00
Expense account.....	13
Cash on deposit.....	6,487 20
Cash on hand.....	2,444 20
	<hr/>
	\$426,866 26

Dividends paid in May and November.

Examinations made by trustees in May and November.

Deposits draw interest from first of month succeeding deposit.

Treasurer's bond renewed June, 1896; amount, \$10,000.

Annual expenses, \$1,000.

Has sufficient available assets to pay its liabilities.

THOMASTON SAVINGS BANK—THOMASTON.

NOVEMBER 7, 1896.

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, William E. Vinal.

Organized February, 1, 1870.

LIABILITIES.

Deposits	\$319,730 66
Reserve fund.....	9,800 00
Special reserve fund.....	1,257 65
Profits	4,672 85
	\$335,461 16

RESOURCES.

United States bonds.....	\$20,000 00
Public funds of Maine.....	7,000 00
Public funds out of Maine.....	71,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	89,500 00
Corporation bonds of Maine.....	40,800 00
Corporation bonds out of Maine.....	4,000 00
Corporation stock of Maine.....	1,350 00
Corporation stock out of Maine.....	2,000 00
National bank stock of Maine.....	18,710 00
Loans on mortgages of real estate.....	24,795 00
Loans on stocks and bonds.....	20,800 92
Loans on other collateral (personal)	2,292 02
Real estate, investment.....	3,600 00
Real estate, foreclosure.....	2,875 00
Premium account.....	9,000 00
Furniture account, (safes, etc.)	1,350 00
Cash on deposit.	3,463 72
Cash on hand.....	2,924 50
	\$335,461 16

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, December.

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

Annual expenses, \$1,200.

Has sufficient available assets to pay its liabilities.

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

NOVEMBER 7, 1896.

SAMUEL KNIGHT, PRESIDENT. WM. M. PENNELL, TREASURER.
L. H. STOVER, ASSISTANT TREASURER.

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

Organized March 27, 1875.

LIABILITIES.

Deposits.....	\$217,056 53
Reserve fund.....	2,590 00
Profits	793 92
	<hr/>
	\$220,440 45

RESOURCES.

United States bonds....	\$20,000 00
Public funds out of Maine	28,000 00
Railroad bonds of Maine.....	11,300 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds of Maine.....	13,500 00
Corporation bonds out of Maine	5,150 00
National bank stock of Maine.....	29,830 00
Loans on mortgages of real estate.....	59,146 64
Loans on stocks and bonds.....	11,858 33
Loans on other collateral (personal)	3,000 00
Loans on names alone	280 00
Loans to municipalities	3,000 00
Premium account	8,295 93
Expense account	1,914 29
Cash on hand	4,165 26
	<hr/>
	\$220,440 45

Dividends paid in April and October.

Examination made by trustees in May.

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

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

Annual expenses, \$3,975.91. Including taxes.

Has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

NOVEMBER 7, 1896.

WILLIAM N. ABBOTT, PRESIDENT.

JOHN G. WILSON, TREASURER.

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

Organized January 17, 1874.

LIABILITIES.

Deposits	\$31,006 48
Reserve fund	651 80
Profits	788 73
	<hr/>
	\$32,447 01

RESOURCES.

Railroad bonds of Maine.....	\$4,800 00
Corporation bonds of Maine	3,500 00
Loans on mortgages of real estate.....	13,422 84
Loans on other collateral (personal)	984 04
Loans on names alone	1,313 19
Loans to municipalities	3,224 83
Cash on deposit.....	4,932 23
Cash on hand	269 88
	<hr/>
	\$32,447 01

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.

Annual expenses, \$100.

Has sufficient available assets to pay its liabilities.

WATERVILLE SAVINGS BANK—WATERVILLE.

NOVEMBER 7, 1896.

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

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

Organized May 4, 1869.

LIABILITIES.

Deposits	\$853,241 72
Reserve fund.....	35,785 00
Profits	12,229 56
	<hr/>
	\$901,256 28

RESOURCES.

United States bonds....	\$17,000 00
Public funds of Maine.	5,100 00
Public funds out of Maine.....	111,853 74
Railroad bonds of Maine.....	45,600 00
Railroad bonds out of Maine.....	55,000 00
Corporation bonds of Maine	18,000 00
Railroad stock of Maine	10,000 00
National bank stock of Maine.....	87,800 00
Other bank stock of Maine ..	3,600 00
Loans on mortgages of real estate.....	380,565 00
Loans on stocks and bonds... ..	38,710 00
Loans on other collateral (personal).....	2,615 00
Loans to municipalities.....	13,150 00
Loans to corporations	28,660 00
Real estate, investment	12,800 00
Real estate, foreclosure ..	19,818 24
Premium account	26,540 00
Cash on deposit.....	20,559 44
Cash on hand.....	3,884 86
	<hr/>
	\$901,256 28

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, 1896; amount, \$10,000.

Annual expenses, \$2,500.

Has sufficient available assets to pay its liabilities.

WISCASSET SAVINGS BANK—WISCASSET.

NOVEMBER 7, 1896.

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.....	\$179,201 34
Reserve fund	9,337 94
Bills payable.....	15,000 00
Profits.....	7,392 27
	\$210,931 55

RESOURCES.

District of Columbia bonds	1,000 00
Public funds out of Maine.....	8,500 00
Railroad Bonds of Maine	34,767 50
Railroad bonds out of Maine.....	95,723 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....	26,668 66
Loans on stocks and bonds	7,766 42
Loans on other collateral (personal).....	3,754 00
Real estate, foreclosure.....	3,960 00
Cash on deposit	1,431 97
	\$210,931 55

Dividends paid in April and October.

Examination made by trustees in May.

Deposits draw interest from first of each month.

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

Annual expenses, \$1,100.

Has sufficient available assets to pay its liabilities.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

NOVEMBER 7, 1896.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

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

Organized March 27, 1860.

LIABILITIES.

Deposits.....	\$1,043,365 90
Reserve fund.....	12,700 00
Profits.....	10,762 43
	<hr/>
	\$1,066,828 33

RESOURCES.

United States bonds.....	\$41,350 00
Public funds of Maine.....	5,500 00
Public funds out of Maine.....	207,534 46
Railroad bonds of Maine.....	33,250 00
Railroad bonds out of Maine.....	109,124 66
Corporation bonds of Maine....	50,000 00
Corporation bonds out of Maine .	28,000 00
Railroad stock of Maine.....	3,000 00
Railroad stock out of Maine.....	3,150 00
Corporation stock of Maine.....	15,000 00
National bank stock of Maine.....	97,775 00
National bank stock out of Maine.....	76,500 00
Other bank stock of Maine....	18,000 00
Loans on mortgages of real estate	238,689 28
Loans on stocks and bonds.....	23,813 29
Real estate, investment.....	49,524 89
Premium account	60,000 00
Furniture account (safes, etc.).....	2,731 05
Cash on deposit.....	2,182 92
Cash on hand	1,702 78
	<hr/>
	\$1,066,828 33

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, 1896; amount, \$20,000.

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

RETURNS OF TREASURERS

OF

TRUSTIAND BANKING COMPANIES

UNDER DATE OF

NOVEMBER 7, 1896

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

NOVEMBER 7, 1896.

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

Directors—W. W. Bolster, J. E. Briggs, N. W. Harris, H. H. Gurney, F. R. Conant, E. P. Wentworth.*Organized April 7, 1887.*

 LIABILITIES.

Capital stock	\$75,100 00
Surplus	2,500 00
Time deposits	21,842 13
Demand deposits.....	15,513 69
Certificates of deposit.....	12,942 00
Bills payable.....	8,000 00
	<hr/>
	\$135,897 82

 RESOURCES.

Demand and time loans	\$ 8,937 50
Loans on mortgages of real estate.....	38,640 67
Real estate owned.....	69,544 42
Profit and loss	1,619 42
Furniture and fixtures.....	1,000 00
Cash on deposit.....	7,045 55
Cash on hand	408 70
Coupon notes due and unpaid.....	3,678 60
Suspense account.....	5,022 96
	<hr/>
	\$135,897 82

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

NOVEMBER 7, 1896.

GEORGE I. TRICKEY, PRES. AND TREAS. JEFFERSON CARY, VICE PRES.

CHARLES B. MARGESSON, SECRETARY.

Trustees—George I. Trickey, John P. Donworth, Louis C. Stearns, Jefferson Cary, William C. Spaulding, Samuel W. Collins, William H. Gray, Carl C. King.*Organized January 2, 1890.*

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	30,000 00
Undivided profits.....	8,656 04
Demand deposits.....	52,286 15
	<hr/>
	\$140,942 19

RESOURCES.

Demand and time loans.....	\$106,346 19
Furniture and fixtures and real estate.....	3,000 00
Cash on deposit.....	17,879.89
Cash on hand.....	13,716.11
	<hr/>
	\$140,942 19

AUBURN TRUST COMPANY—AUBURN.

NOVEMBER 7, 1896.

L. LINN SMALL, PRESIDENT, GEORGE C. WING, VICE-PRESIDENT,
 JAMES F. ATWOOD, SECRETARY AND TREASURER.

Directors—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.....	3,023 08
Time deposits.....	50,684 02
Demand deposits.....	5,636 74
Certificates of deposit.....	5,224 00
Unpaid dividends.....	152 00
Deposits for coupons.....	190 50
Treasurer's checks outstanding.....	34 12
Due to other banks.....	2,500 00
Discount on bonds.....	2,145 00
	<hr/>
	\$184,389 46

 RESOURCES.

Demand and time loans.....	\$114,353 35
Stocks and bonds.....	44,100 00
Real estate owned.....	18,000 00
Expense account.....	968 40
Furniture and fixtures.....	5,000 00
Cash on deposit.....	660 69
Cash on hand.....	1,127 02
Premiums on bonds.....	180 00
	<hr/>
	\$184,389 46

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY—AUGUSTA.

NOVEMBER 7, 1896.

J. MANCHESTER HAYNES, PRESIDENT. FRANK 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, Nathaniel W. Cole, George N. Lawrence, W. H. Gannett, W. Scott Hill, Orin Williamson, Byron Boyd, G. T. Stevens.

Organized January 29, 1894.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	6,000 00
Undivided profits	4,466 71
Time deposits	226,279 68
Demand deposits.....	117,117 72
Unpaid dividends	30 00
Treasurer's checks outstanding.....	774 03
Due to other banks.....	10,180 77
	<hr/>
	\$414,848 91

RESOURCES.

Demand and time loans	\$271,012 75
Loans on mortgages of real estate.	27,350 00
Stocks and bonds.....	51,338 99
Due from other banks.....	49,806 72
Expense account.....	12 15
Furniture and fixtures	3,781 81
Cash on hand	9,546 49
Safe deposit boxes.....	2,000 00
	<hr/>
	\$414,848 91

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

NOVEMBER 7, 1896.

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. Greely, L. B. Deasey, Fred C. Lynam.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	7,293 42
Demand deposits...	210,502 85
Certificates of deposit.....	76,746 71
Trust department	6,000 00
Unpaid dividends	20 00
Deposits for coupons	1,261 27
Treasurer's checks outstanding	1,345 77
Due to other banks.....	1,692 75
	<hr/>
	\$369,862 77

RESOURCES.

Demand and time loans	\$221,484 56
Loans on mortgages of real estate...	34,529 39
Stocks and bonds	17,755 00
Trust investments	6,000 00
Real estate owned.....	5,600 00
Due from other banks.....	46,002 97
Expense account	1,561 45
Furniture and fixtures	1,250 00
Cash on hand and on deposit.....	35,679 40
	<hr/>
	\$369,862 77

EASTERN TRUST AND BANKING COMPANY—BANGOR.

NOVEMBER 7, 1896.

JOHN CASSIDY, PRESIDENT.

GEORGE B. CANNEY, SECRETARY.

CHARLES D. CROSBY, TREASURER.

Trustees—John Cassidy, James Adams, Frederick W. Hill, Daniel F. Davis, Chas. C. Emerson, 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. 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, D. T. Sanders.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$171,500 00
Surplus	50,000 00
Undivided profits	37,403 64
Time deposits	652,039 09
Demand deposits.....	475,215 21
Unpaid dividends	640 50
Deposits for coupons	2,178 15
Due to other banks.....	5,967 46
Prepaid mortgage loans	300 00
Guaranteed mortgages	95,600 00
	\$1,490,844 05

RESOURCES.

Demand and time oans	\$832,545 23
Loans on mortgages of real estate.....	147,453 50
Stocks and bonds.....	358,086 06
Real estate owned	4,006 33
Expense account	885 29
Furniture and fixtures.....	19,422 58
Cash on deposit.....	69,235 77
Cash on hand	57,468 64
Expense of foreclosure as trustee	1,740 65
	\$1,490,844 05

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

NOVEMBER 7, 1896.

ALVIN RECORD, PRESIDENT.

S. H. NILES, VICE PRESIDENT.

C. H. STURTEVANT, TREASURER. J. G. HAM, SECRETARY,

Trustees—Alvin Record, S. H. Niles, J. G. Ham, J. F. Lamb, C. R. Loring, W. W. Hall, Edwin Riley, H. C. Whittemore, H. D. Parker.

Organized July 27, 1895.

LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits	3,177 70
Time deposits.....	19,828 95
Demand deposits.....	37,229 21
Certificates of deposit.....	200 00
Due to other banks.....	9,120 15
	<hr/>
	\$119,556 01

RESOURCES.

Demand and time loans	\$44,660 34
Loans on mortgages of real estate.....	31,601 72
Stocks and bonds.....	20,350 00
Expense account.....	1,374 04
Furniture and fixtures.	1,682 85
Cash on deposit.....	13,918 85
Cash on hand.....	5,968 21
	<hr/>
	\$119,556 01

MAINE TRUST AND BANKING COMPANY—GARDINER.

NOVEMBER 7, 1896.

WESTON LEWIS, PRESIDENT. J. S. MAXCY AND P. H. WINSLOW, VICE PRES.
FRANK E. DILL, ASSISTANT SECRETARY.

Trustees—Weston Lewis, J. S. Maxcy, P. H. Winslow, W. W. Bradstreet, Wm. T. Hall, Arthur Sewall, Payson Tucker, W. E. Maxcy, E. A. Thompson.

Organized August 16, 1889.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	10,695 15
Time deposits	292,425 87
Demand deposits.....	78,646 29
Certificates of deposit	11,475 00
Trust department	90,698 07
Treasurer's checks outstanding.....	1,992 34
Discount account.....	1,535 00
	\$617,467 72

RESOURCES.

Demand and time loans	\$288,765 76
Loans on mortgages of real estate.....	83,938 38
Stocks and bonds.....	129,224 08
Trust investments	90,698 07
Due from other banks	17,547 62
Expense account	1,873 60
Furniture and fixtures.	2,500 00
Cash on hand	2,939 21
Coupons not collected....	71 00
	\$617,467 72

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

NOVEMBER 7, 1896.

FREDI BARKER, PRESIDENT.

JOHN H. JUDD, VICE PRESIDENT.

GEORGE BARKER, TREASURER. W. R. PIPES, SECRETARY.

Trustees—Fred Barker, John H. Judd, William R. Pipes, A. R. Gould, B. B. Lancaster, W. B. Gould, L. B. Patten, C. D. DeWitt, A. M. Smith, H. W. Safford, R. J. Smith, F. H. Blake, W. P. Bridgham, George Murton, Fred D. Ellis.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	3,000 00
Undivided profits ..	2,837 24
Time deposits	10,083 27
Demand deposits.....	17,084 80
Re-discounts	1,000 00
	<hr/>
	\$84,005 31

RESOURCES.

Demand and time loans .	\$66,120 10
Real estate owned	4,404 97
Expense account.....	1,589 74
Furniture and fixtures.	1,481 09
Cash on deposit.....	6,315 74
Cash on hand	4,093 67
	<hr/>
	\$84,005 31

NORTHERN BANKING COMPANY—PORTLAND.

NOVEMBER 7, 1896.

CHARLES 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, C. G. Totman, Henry B. Cleaves.

Organized May 1, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	8,400 00
Undivided profits.....	114 56
Demand deposits.....	16,412 00
Certificates of deposit.....	7,758 00
Debentures outstanding.....	48,000 00
Deposits for coupons	605 00
Bills payable.....	104,700 00
Deposit to pay loan	172 00
	<hr/> \$236,161 56

RESOURCES.

Demand and time loans	\$58,895 06
Loans on mortgages of real estate.....	77,900 00
Stocks and bonds.....	72,850 00
Real estate owned ...	21,480 33
Expense account ...	645 20
Furniture and fixtures....	231 20
Cash on deposit.....	3,425 14
Cash on hand	337 13
Due from Arizona Improvement Company.....	397 50
	<hr/> \$236,161 56

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

NOVEMBER 7, 1896.

S. B. LOCKE, PRESIDENT.

F. H. NOYES, 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.....	5,563 63
Debentures outstanding.....	58,300 00
Bills payable.....	1,750 00
	<hr/>
	\$76,113 63

 RESOURCES.

Loans on mortgages of real estate.....	\$61,603 25
Real estate owned.....	5,775 00
Due from other banks.....	354 31
Expense account.....	141 25
Cash on deposit.....	327 45
Tax certificates.....	34 59
Accrued interest.....	7,877 78
	<hr/>
	\$76,113 63

PEOPLE'S TRUST COMPANY—FARMINGTON.

NOVEMBER 7, 1896.

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

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

LIABILITIES.

Capital stock	\$100,000 00
Surplus	10,000 00
Undivided profits	15,810 83
Time deposits	760,044 24
Demand deposits.....	40,170 20
Certificates of deposit.....	5,248 48
Unpaid dividends	498 00
Due to other banks and bankers.....	104 28
	\$931,876 03

RESOURCES.

Demand and time loans	\$197,202 27
Loans on mortgages of real estate.....	228,465 75
Stocks and bonds.....	353,615 57
Real estate owned.....	70,064 28
Due from other banks and bankers	33,912 17
Expense account	1,524 94
Furniture and fixtures.....	1,352 79
Cash on hand and on deposit.....	45,664 52
Taxes	73 74
	\$931,876 03

PORTLAND TRUST COMPANY—PORTLAND.

NOVEMBER 7, 1896.

WILLIAM G. DAVIS, PRESIDENT. JAMES P. BAXTER, VICE-PRESIDENT.
HARRY BUTLER, SECRETARY.

Trustees—William G. Davis, James P. Baxter, Mark P. Emery, Charles F. Libby, William W. Brown, David W. Snow, Augustus R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Philip G. Brown, William N. Davis, Frederick Robie, A. H. Walker, Charles M. Bailey, Harry Butler.

Organized March 31, 1883.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	50,000 00
Undivided profits	20,260 00
Demand deposits.	326,174 80
Certificates of deposit.....	74,014 44
Trust department	47,280 30
Unpaid dividends	52 50
Deposits for coupons.....	1,860 00
Due to other banks.....	6,455 10
Sinking funds for corporations.....	243,406 35
	<hr/>
	\$869,503 49

RESOURCES.

Demand and time loans	\$228,340 53
Stocks and bonds	311,494 45
Trust investments.	47,125 07
Expense account	342 90
Cash on deposit	36,637 30
Cash on hand... ..	4,324 87
Sinking funds, investments	241,238 37
	<hr/>
	\$869,503 49

ROCKLAND TRUST COMPANY—ROCKLAND.

NOVEMBER 7, 1896.

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, S. M. Bird, E. A. Butler, E. K. Glover, Fred E. Richards, S. H. Burpee.

Organized March 14, 1889.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits	18,923 70
Time deposits	55,725 56
Demand deposits.....	72,885 31
Certificates of deposit	10,455 77
Unpaid dividends	30 00
Suspense account	2,000 00
	\$260,020 34

RESOURCES.

Demand and time loans	\$216,253 38
Stocks and bonds.. ..	9,955 00
Due from other banks.....	16,548 12
Furniture and fixtures.....	1,400 00
Cash on hand and on deposit	11,579 25
Vault and safe deposit boxes.. ..	4,000 00
Overdrafts	284 59
	\$260,020 34

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

NOVEMBER 7, 1896.

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	7,238 84
Time deposits	73,246 43
Demand deposits.....	56,840 89
Certificates of deposit.....	1,300 00
Treasurer's checks outstanding.....	142 54
	<hr/>
	\$188,768 70

RESOURCES.

Demand and time loans	\$118,197 75
Loans on mortgages of real estate.	20,733 31
Stocks and bonds.....	19,633 42
Real estate owned.....	3,800 00
Due from other banks....	9,138 08
Expense account	2,071 84
Furniture and fixtures	1,100 00
Cash on hand and on deposit.....	14,094 30
	<hr/>
	\$188,768 70

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

NOVEMBER 7, 1896.

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, William W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Henry Ingalls, Charles C. Burrill, Galen C. Moses, Russell D. Woodman, Edward C. Reynolds, H. L. Shepherd, J. C. Holman, Bion Wilson.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	6,711 55
Demand deposits.....	29,608 13
Deposits for coupons.....	1,212 50
Due to other banks.....	2,000 00
Income account	3,299 38
	<hr/>
	\$292,831 56

RESOURCES.

Demand and time loans	\$ 8,564 00
Loans on mortgages of real estate.....	113,695 00
Stocks and bonds.....	161,410 42
Interest accrued.....	6,020 00
Expense account	1,742 38
Cash on deposit.....	1,114 26
Cash on hand	285 50
	<hr/>
	\$292,831 56

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

NOVEMBER 7, 1896.

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, 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	12,205 91
Time deposits	110,884 42
Demand deposits.....	51,842 04
Certificates of deposit	100 00
Unpaid dividends	33 00
Treasurer's checks outstanding.....	1,080 63
Bills payable.....	15,000 00
Re-discounts	5,000 00
Discount account.....	700 00
	\$296,346 00

RESOURCES.

Demand and time loans	\$185,453 44
Stocks and bonds.....	49,000 00
Expense account	2,355 21
Furniture and fixtures	40,830 52
Cash on deposit.....	7,190 95
Cash on hand	11,515 88
	\$296,346 00

WESTBROOK TRUST COMPANY—WESTBROOK.

NOVEMBER 7, 1896.

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.....	6,300 00
Undivided profits.....	1,358 94
Time deposits.....	217,856 69
Demand deposits.....	42,161 53
Certificates of deposit.....	10,493 82
Unpaid dividends.....	227 07
Due to other banks.....	10,926 49
	<hr/>
	\$339,324 54

RESOURCES.

Demand and time loans.....	\$181,071 03
Loans on mortgages of real estate.....	46,574 56
Stocks and bonds.....	72,105 00
Real estate owned.....	8,050 00
Due from other banks.....	20,270 35
Furniture and fixtures.....	2,000 00
Cash on hand and on deposit.....	9,253 60
	<hr/>
	\$339,324 54

RETURNS OF SECRETARIES

OF

LOAN & BUILDING ASSOCIATIONS

UNDER DATE OF

NOVEMBER 7, 1896

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

NOVEMBER 7, 1896.

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.....	\$141,931 03
Guaranty fund.	1,686 21
Advances.....	13,137 46
Interest	782 54
Fines	24
Premiums	308 78
Membership fees.....	262 14
Forfeited shares.....	15 19
Undivided profits	465 08
	<hr/>
	\$158,588 67

RESOURCES.

Loans on mortgages of real estate.....	\$149,933 38
Loans on shares	2,345 00
Current expense.....	191 52
Cash on hand and on deposit	5,517 59
Suspense account	601 18
	<hr/>
	\$158,588 67
Number of shareholders.....	333
Number of borrowers.....	117
Number of shares outstanding.....	1,687½
Number of shares pledged for loans.....	769½
Number of loans.....	121
Rate of interest allowed on advance payments	4%
Rate of dividend the past year.....	6½%
Amount of dividend	\$8,515 22
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, 1887.....	313	114	\$53 75	\$166 75	.....	\$52,192 75
2	October, 1887	24	110	47 92	157 92	.....	3,790 08
3	January, 1888.....	74 ¹ ₃	107	41 32	148 32	.....	11,049 84
4	April, 1888.....	87	104	41 44	145 44	.....	5,381 28
5	July, 1888.....	29	101	35 79	136 79	.....	3,964 41
6	October, 1888.....	79	98	34 64	132 64	.....	10,478 56
7	January, 1889.....	55	95	33 04	128 04	.....	7,042 20
8	April, 1889.....	42	92	29 55	121 55	.....	5,105 10
9	July, 1889.....	25	89	28 22	117 22	.....	2,930 50
10	October, 1889.....	35	86	25 97	111 97	.....	3,918 95
11	January, 1890.....	43	83	22 87	105 87	.....	4,552 41
12	April, 1890.....	37	80	21 69	101 69	.....	3,122 53
13	July, 1890.....	24	77	20 04	97 04	.....	2,328 96
14	October, 1890.....	45	74	18 33	92 33	.....	4,154 85
15	January, 1891.....	23	71	14 40	85 40	.....	1,964 20
16	April, 1891.....	27	68	13 95	82 95	.....	2,239 65
17	July, 1891.....	21	65	13 38	78 38	.....	1,645 98
18	October, 1891.....	33	62	10 45	72 45	.....	2,390 85
19	January, 1892.....	38	59	7 90	66 90	.....	2,542 20
20	April, 1892.....	36	56	6 90	62 90	.....	2,264 40
21	July, 1892.....	40	53	6 55	59 55	.....	2,386 00
22	October, 1892.....	20	50	5 51	55 51	.....	1,110 20
23	January, 1893.....	50	47	4 53	51 53	.....	2,576 50
24	April, 1893.....	29	44	3 64	47 64	.....	1,381 56
25	July, 1893.....	20	41	4 82	45 82	.....	916 40
26	October, 1893.....	20	38	4 07	42 07	.....	841 40
27	January, 1894.....	42	35	3 41	38 41	.....	1,613 22
28	April, 1894.....	26	32	2 79	34 79	.....	904 54
29	July, 1894.....	26	29	2 23	31 23	.....	811 98
30	October, 1894.....	52	26	1 76	27 76	.....	1,343 52
31	January, 1895.....	56	23	1 67	24 67	.....	1,481 52
32	April, 1895.....	35	20	1 34	21 34	.....	746 90
33	July, 1895.....	21	17	65	17 65	.....	582 45
34	October, 1895.....	38	14	42	14 42	.....	547 96
35	January, 1896.....	28	11	26	11 26	.....	315 28
36	April, 1896.....	7 ¹ ₂	8	13	8 13	.....	60 97
37	July, 1896.....	30	5	04	5 04	.....	151 20
38	October, 1896.....	30 ¹ ₂	2	.... 00	2 00	.....	61 00
		1,611 ¹ ₂					\$150,892 30

*Shares of first year paid book value, except dividends of last quarter year, others, instalments paid and 4%.

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

NOVEMBER 7, 1896.

THOMAS J. LYNCH, PRESIDENT. CHARLES B. CHICK, SECRETARY.
TREBY JOHNSON, TREASURER.

Directors—Thomas J. Lynch, M. S. Holway, A. G. Andrews, George W. Vickery
C. R. Hall, A. W. Whitney, P. O. Vickery, George E. Macomber, Amie Casavant.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital.....	\$224,106 15
Guaranty fund.....	1,430 00
Interest.....	2,401 24
Fines	78 87
Premiums	744 30
Profits	2,505 79
	<hr/>
	\$231,267 32

RESOURCES.

Loans on mortgages of real estate.....	\$222,650 00
Loans on shares	3,295 00
Real estate by foreclosure.	1,211 83
Permanent expense.....	13 75
Current expense	255 82
Cash on hand and on deposit.....	3,809 89
Taxes paid on real estate	31 03
	<hr/>
	\$231,267 32
Number of shareholders	500
Number of borrowers	237
Number of shares outstanding	3,136
Number of shares pledged for loans.....	1,178
Number of loans	418
Rate of dividend the past year	6%
Amount of dividend	\$14,517 70
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 1, 1887.....	189	111	\$41 55	\$152 55	\$133 78	\$28,831 95
2	December 1, 1887.....	75	107	38 48	145 48	128 10	10,911 00
3	March 1, 1888.....	50	104	35 95	139 95	123 86	6,997 50
4	June 1, 1888.....	31	101	33 92	134 92	119 66	4,182 52
5	September 1, 1888....	76	98	31 64	129 64	115 50	9,852 64
6	December 1, 1888.....	96	95	29 53	124 53	111 38	11,954 88
7	March 1, 1889.....	26	92	27 48	119 48	107 30	3,106 48
8	June 1, 1889.....	33	89	25 42	114 42	103 23	3,775 86
9	September 1, 1889....	46	86	23 62	109 62	99 23	5,042 52
10	December 1, 1889....	281	83	21 83	104 83	95 30	29,457 23
11	March 1, 1890.....	57	80	20 02	100 02	91 39	5,701 14
12	June 1, 1890.....	126	77	18 39	95 39	87 50	12,019 14
13	September 1, 1890....	110	74	16 83	90 83	83 67	9,991 30
14	December 1, 1890....	275	71	15 34	86 34	79 86	23,743 50
15	March 1, 1891.....	90	68	13 90	81 90	76 10	7,371 00
16	June 1, 1891.....	88	65	12 52	77 52	72 38	6,821 76
17	September 1, 1891....	97	62	11 25	73 25	68 69	7,105 25
18	December 1, 1891....	69	59	10 03	69 03	65 02	4,763 07
19	March 1, 1892.....	68	56	9 00	65 00	61 42	4,420 00
20	June 1, 1892.....	68	53	7 96	60 96	57 82	4,145 28
21	September 1, 1892....	56	50	6 97	56 97	54 29	3,190 32
22	December 1, 1892....	34	47	6 10	53 10	50 77	1,805 40
23	March 1, 1893.....	66	44	5 31	49 31	47 29	3,254 46
24	June 1, 1893.....	41	41	4 58	45 58	43 86	1,868 78
25	September 1, 1893....	19	38	3 89	41 89	40 44	795 91
26	December 1, 1893....	97	35	3 22	38 22	37 06	3,707 34
27	March 1, 1894.....	83	32	2 71	34 71	33 73	2,880 93
28	June 1, 1894.....	79	29	2 21	31 21	30 41	2,465 59
29	September 1, 1894....	63	26	1 77	27 77	27 14	1,749 51
30	December 1, 1894....	43	23	1 37	24 37	23 90	1,047 91
31	March 1, 1895.....	54	20	1 04	21 04	20 69	1,136 16
32	June 1, 1895.....	67	17	76	17 76	17 51	1,189 92
33	September 1, 1895....	182	14	54	14 54	14 36	2,646 28
34	March 1, 1896.....	83	8	38	8 38	5 12	695 54
35	September 1, 1896....	218	2	.....	.....	.....	436 00
		3,136					\$229,064 07

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

NOVEMBER 7, 1896.

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, 1881.

LIABILITIES.

Accumulated capital.....	\$267,474 96
Guaranty fund.....	4,099 75
Interest.....	5,961 02
Fines.....	59 40
Premiums.....	1,120 15
Forfeited shares.....	3 05
Transfer fees.....	25
Withdrawal fees.....	118 65
Due on loans.....	4,354 40
Profits.....	2,789 46
	<hr/>
	\$285,981 09

RESOURCES.

Loans on mortgages of real estate.....	\$261,973 00
Loans on shares.....	3,900 00
Real estate by foreclosure.....	1,202 22
Furniture and fixtures.....	165 44
Current expense.....	645 13
Cash on hand and on deposit.....	16,855 06
Suspense account, overdue interest, premiums and fines.....	1,073 03
Taxes on mortgaged property.....	150 46
Mortgage foreclosures (expense).....	16 75
	<hr/>
	\$285,981 09

Number of shareholders.....	838
Number of borrowers.....	301
Number of shares outstanding.....	5,954
Number of shares pledged for loans.....	1,545
Number of loans.....	474
Amount of advance payments, included in capital dues.....	\$829 00
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$15,208 02
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	129	\$52 74	\$181 93	\$181 93	\$5,639 86
2	July 1, 1886.....	16	125	44 18	179 14	179 14	2,866 21
3	January 1, 1887.....	22	119	42 10	165 71	165 71	3,633 66
4	July 1, 1887.....	11	113	38 02	135 09	135 09	1,485 97
5	January 1, 1888.....	35	107	31 97	132 93	132 93	4,652 68
6	July 1, 1888.....	66	101	28 46	122 62	122 62	8,093 08
7	January 1, 1889.....	257	95	25 86	121 61	121 61	31,252 71
8	July 1, 1889.....	215	89	22 08	110 75	105 23	23,801 35
9	January 1, 1890.....	179	83	19 14	103 35	98 56	18,499 10
10	July 1, 1890.....	143	77	15 95	96 91	92 92	13,857 64
11	January 1, 1891.....	322	71	13 31	80 35	77 02	25,883 89
12	July 1, 1891.....	211	65	10 84	75 57	72 86	15,946 70
13	January 1, 1892.....	176	59	8 67	67 93	65 76	11,956 74
14	July 1, 1892.....	141	53	6 76	61 39	59 70	8,636 38
15	January 1, 1893.....	443	47	5 16	52 36	51 07	23,195 09
16	July 1, 1893.....	204	41	3 67	44 13	43 21	9,002 39
17	January 1, 1894.....	394	35	2 52	36 52	35 89	14,387 00
18	July 1, 1894.....	227	29	1 61	30 17	29 77	6,849 80
19	January 1, 1895.....	491	23	90	23 53	23 30	11,551 67
20	July 1, 1895.....	692	17	26	17 58	17 52	12,163 38
21	January 1, 1896.....	953	11	10	11 01	10 98	10,494 46
22	July 1, 1896.....	725	5	.....	5 00	5 00	3,625 00
		5,954					\$267,474 96

BATH LOAN AND BUILDING ASSOCIATION—BATH.

NOVEMBER 7, 1896.

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.....	\$34,954 59
Guaranty fund.....	175 00
Interest.....	282 25
Fines	1 74
Premiums	27 39
Forfeited shares	137 46
Profits	300 47
Other liabilities (Cressey house and Raymond house).....	293 85
	\$36,172 75

RESOURCES.

Loans on mortgages of real estate	\$31,750 00
Loans on shares	3,475 00
Furniture and fixtures.....	75 00
Current expense	2 25
Cash on hand and on deposit.....	313 75
Accrued earnings.....	556 75
	\$36,172 75

Number of shareholders.....	116
Number of borrowers.....	43
Number of shares outstanding	636
Number of shares pledged for loans.	241
Number of loans.....	66
Rate of dividend the past year.....	6%
Amount of dividend	\$1,828 46
Rate of interest charged on loans....	6%
Average premium charged on loans	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	September, 1890	160	75	\$15 38	\$90 38	\$86 53	\$14,460 80
2	March, 1891.....	25	69	12 82	81 82	78 61	2,045 50
3	October, 1891.....	50	62	10 23	72 23	69 67	3,611 50
4	April, 1892.....	39	56	8 15	64 15	62 11	2,501 85
5	October, 1892.....	100	50	6 31	56 31	54 31	5,631 00
6	April, 1893.....	29	44	4 74	48 74	47 55	1,656 16
7	October, 1893.....	55	38	3 40	41 40	40 55	2,277 00
8	April, 1894.....	32	32	2 37	34 37	33 78	1,099 84
9	October, 1894.....	14	26	1 54	27 54	27 15	357 56
10	April, 1895.....	16	20	86	20 86	20 65	333 76
11	October, 1895.....	47	14	38	14 38	14 28	675 86
12	April, 1896.....	47	8	10	8 10	8 08	380 70
13	October, 1896.....	22	2	.....	2 00	2 00	44 00
		636					\$35,075 53

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

NOVEMBER 7, 1896.

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

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

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital.	\$22,472 31
Guaranty fund	125 00
Interest	172 75
Fines	19 49
Premiums.....	24 35
Profits	513 82
	<hr/>
	\$23,327 72

 RESOURCES.

Loans on mortgages of real estate.....	\$22,225 00
Loans on shares	100 00
Stocks and bonds.....	1,000 00
Cash on hand and on deposit.....	2 72
	<hr/>
	\$23,327 72
Number of shareholders.	85
Number of borrowers.....	33
Number of shares outstanding.....	444
Number of shares pledged for loans.....	121
Number of loans.	38
Amount of advance payments, included in capital dues	\$85 00
Rate of dividend past year	6%
Amount of dividend	\$1,269 34
Rate of interest charged on loans.....	6%
Average premium charged on loans .....	.9%

STOCKS AND BONDS OWNED.

City of Cambridge, Ohio \$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.....	173	68	.....	\$79 47	.....	\$13,758 88
2	September, 1891.....	27	62	.....	71 31	.....	1,940 21
3	March, 1892.....	20	56	.....	63 42	.....	1,278 36
4	September, 1892.....	12	50	.....	56 10	.....	673 38
5	March, 1893	42	44	.....	48 36	.....	2,016 42
6	September, 1893.....	16	38	.....	41 18	.....	658 88
7	March, 1894.....	4	32	.....	34 20	.....	136 80
8	September, 1894.....	24	26	.....	27 42	.....	655 98
9	March, 1895.....	24	20	.....	20 81	.....	505 44
10	September, 1895.....	30	14	.....	14 36	.....	432 80
11	March, 1896.....	46	8	.....	8 09	.....	357 14
12	September, 1896.....	26	2	.....	2 00	.....	58 00

* Three per cent, semi-annually.

† Four per cent basis.

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

NOVEMBER 7, 1896.

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

Directors—John Furbish, Larkin D. Snow, William M. Pennell, John H. Peterson, Charles E. Townsend, Lyman E. Smith, Edward S. Bodwell, Joseph Dufresne, Joseph W. Michaud.

Organized September, 1888.

LIABILITIES.

Accumulated capital.....	\$80,160 89
Guaranty fund	938 00
Interest..	735 70
Fines	21 00
Premiums	133 05
Membership fees	12 50
Withdrawal fees.....	14
Profits.....	1,058 89
Interest on advances.....	39 08
	<hr/>
	\$83,099 25

RESOURCES.

Loans on mortgages of real estate	\$75,288 13
Loans on shares	5,825 00
Current expense	2 50
Cash on hand and on deposit	1,983 62
	<hr/>
	\$83,099 25
<hr/>	
Number of shareholders	230
Number of borrowers	101
Number of shares outstanding	1,139
Number of shares pledged for loans	514
Number of loans	154
Amount of advance payments, included in capital dues.....	\$1,165.00
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend.....	\$4,214.12
Rate of interest charged on loans	6%
Average premium charged on loans.....	1.2%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	September, 1888...	132	99	\$30 68	\$129 68	\$122 01	\$17,117 76
2	January, 1889.....	81	95	28 10	123 10	116 08	9,971 10
3	April, 1889.....	36	92	26 24	118 24	111 68	4,256 64
4	July, 1889.....	18	89	24 40	113 40	107 30	2,041 20
5	January, 1890.....	44	83	21 03	104 03	98 77	4,577 32
6	April, 1890.....	8	80	19 43	99 43	94 77	795 44
7	October, 1890....	29	74	16 51	90 51	86 38	2,624 79
8	January, 1891.....	45	71	15 06	86 06	84 30	3,872 70
9	April, 1891.....	49	68	13 75	81 75	78 31	4,005 75
10	July, 1891.....	40	65	12 47	77 47	74 35	3,098 80
11	October, 1891.....	23	62	11 26	73 26	70 55	1,684 98
12	January, 1892.....	82	59	10 15	69 15	66 61	5,670 30
13	April, 1892.....	45	56	9 07	65 07	62 80	2,928 15
14	July, 1892.....	33	53	8 06	61 06	59 05	2,014 98
15	October, 1892.....	35	50	7 12	57 12	55 34	1,999 20
16	January, 1893....	25	47	6 22	53 22	51 67	1,330 50
17	April, 1893.....	36	44	5 38	49 38	48 04	1,777 68
18	July, 1893.....	62	41	4 60	45 60	44 44	2,827 20
19	October, 1893.....	33	38	3 87	41 87	40 90	1,381 71
20	January, 1894.....	22	35	3 21	38 21	37 41	840 62
21	April, 1894.....	16	32	2 64	34 64	33 98	554 24
22	July, 1894.....	15	29	2 11	31 11	30 58	466 65
23	October, 1894.....	26	26	1 64	27 64	27 23	773 92
24	January, 1895....	23	23	1 22	24 22	23 32	775 04
25	April, 1895.....	22	20	88	20 88	20 66	459 36
26	July, 1895.....	31	17	62	17 62	17 47	546 22
27	October, 1895....	26	14	40	14 40	14 30	374 40
28	January, 1896....	24	11	23	11 23	11 17	269 52
29	April, 1896.....	23	8	11	8 11	8 08	186 53
30	July, 1896.....	19	5	03	5 03	5 02	95 57
31	October, 1896....	25	2	.....	2 00	2 00	50 00
		1,139					* \$79,368 27

The present total value of shares given above is the value when fully paid to date.

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

NOVEMBER 7, 1896.

C. C. HOMER, PRESIDENT.

JOHN J. LEE, SECRETARY.

A. F. PAGE, TREASURER.

Directors—Parker Spofford, R. H. Emery, J. P. Hooper, Irvin L. Brown, F. F. Smith.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$17,632 38
Guaranty fund	46 00
Interest	321 07
Fines	9 46
Premiums.....	68 65
Withdrawal fees.....	45 29
Profits	56 14
	\$18,178 99

RESOURCES.

Loans on mortgages of real estate	\$17,911 00
Loans on shares	260 00
Current expense.....	5 19
Cash on hand and on deposit	2 80
	\$18,178 99
Number of shareholders	130
Number of borrowers	44
Number of shares outstanding	402
Number of shares pledged for loans.....	105
Number of loans.....	46
Rate of dividend the past year.....	6 $\frac{3}{4}$ %
Amount of dividend	\$1,109 49
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.34%

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.....	26	90	\$22 63	\$112 63	\$106 97	\$2,928 38
2	March 1, 1890.....	32	80	18 22	98 22	93 67	3,143 04
3	July 1, 1890.....	19	76	16 44	92 44	88 33	1,756 36
4	January 1, 1891.....	11	70	13 86	83 86	80 40	922 46
5	July 1, 1891.....	17	64	11 50	75 50	72 63	1,283 50
6	January 1, 1892.....	19	58	9 36	67 36	65 02	1,279 84
7	July 1, 1892.....	10	52	7 48	59 48	57 91	594 80
8	January 1, 1893.....	13	46	5 82	51 82	50 37	673 66
9	July 1, 1893.....	9	40	4 37	44 37	43 28	399 33
10	January 1, 1894.....	25	34	3 13	37 13	36 35	928 25
11	July 1, 1894.....	36	28	2 08	30 08	29 56	1,082 88
12	January 1, 1895.....	65	22	1 25	23 25	22 94	1,511 25
13	July 1, 1895.....	33	16	61	16 61	16 36	548 13
14	January 1, 1896.....	51	10	21	10 21	9 96	520 71
15	July 1, 1896.....	36	4	.....	4 00	3 75	144 00
		402					\$17,716 59

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 7, 1896.

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, Alfred A. White, Augustine D. Smith, William H. Scott, Albion Little, Alonzo W. Smith, William M. Marks, James T. Johnston, C. W. T. Goding, George C. Frye.

Organized February 11, 1888.

LIABILITIES.

Accumulated capital..	\$376,396 79
Guaranty fund.....	3,412 19
Forfeited shares.....	26 00
Due on loans.....	4,350 00
Profits.....	4,929 52
	\$389,114 50

RESOURCES.

Loans on mortgages of real estate	\$329,400 00
Loans on shares.....	11,100 00
Real estate by foreclosure.....	36,193 08
Permanent expense	175 25
Current expense.....	255 25
Cash on hand and on deposit.....	1,840 92
Collateral loans.....	10,150 00
	\$389,114 50

Number of shareholders	829
Number of borrowers.....	340
Number of shares outstanding	4,880
Number of shares pledged for loans.....	1,921
Number of loans	340
Amount of advance payments, included in capital dues.....	\$25,000 00
Rate of interest allowed on advance payments	5%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$27,987 35
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	February 11, 1888.....	38	105	\$55 95	\$160 95	\$146 97	\$6,116 10
2	May 14, 1888	33	102	52 05	154 05	141 04	5,083 65
3	November 10, 1888	4	96	45 09	142 09	130 82	568 36
4	May 1, 1889.....	480	90	38 51	128 51	118 89	61,684 80
5	November 1, 1889.....	739	84	32 77	116 77	108 58	109,647 03
6	February 1, 1890.....	536	81	30 05	111 05	103 54	59,522 80
7	August 1, 1890.....	130	75	25 04	100 04	93 78	13,005 20
8	February 1, 1891.....	235	69	20 57	89 57	84 43	21,048 95
9	August 1, 1891.....	208	63	16 62	79 62	75 46	16,560 96
10	February 1, 1892.....	94	57	13 16	70 16	66 87	6,595 04
11	August 1, 1892.....	89	51	10 16	61 16	58 62	6,043 24
12	February 1, 1893.....	458	45	7 57	52 57	50 68	24,077 06
13	August 1, 1893.....	120	39	5 42	44 42	43 06	5,330 40
14	February 1, 1894.....	378	33	3 67	36 67	35 76	13,861 36
15	August 1, 1894.....	118	27	2 28	29 28	28 71	4,466 04
16	February 1, 1895.....	329	21	1 25	22 25	21 94	4,120 25
17	August 1, 1895.....	193	15	55	15 25	15 11	2,943 25
18	February 1, 1896.....	432	9	14	9 14	9 10	3,948 48
19	August 1, 1896.....	266	3	.....	3 00	3 00	798 00
		4,880					\$365,414 97

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 7, 1896.

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, James F. Hawkes, Alex. T. Laughlin, Zenas Thompson, William J. Knowlton, Philip F. Turner, Samuel Rolfe, Thomas P. Shaw, Kimball Eastman, Adam P. Leighton, Charles J. McDonald.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.....	\$139,452 98
Guaranty fund.	2,400 00
Advances.....	2,706 00
Profits	415 20
	\$144,974 18

RESOURCES.

Loans on mortgages of real estate.....	\$134,800 00
Loans on shares	3,725 00
Real estate by foreclosure.....	5,235 88
Cash on hand and on deposit ...	1,213 30
	\$144,974 18

Number of shareholders	452
Number of borrowers.....	96
Number of shares outstanding....	2,542
Number of shares pledged for loans.....	762
Number of loans.....	96
Rate of interest allowed on advance payments ...	4%
Rate of dividend the past year.....	8½%
Amount of dividend	\$10,693 00
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.....	521	78	\$26 41	\$104 41	\$97 81	\$54,397 61
2	November, 1890	173	72	22 04	94 04	88 53	16,268 92
3	May, 1891.....	162	66	18 16	84 16	79 62	13,633 92
4	November, 1891.....	108	60	14 83	74 83	71 13	8,081 64
5	May, 1892.....	245	54	11 87	65 87	62 91	16,138 15
6	November, 1892.....	133	48	9 26	57 26	54 95	7,615 58
7	May, 1893.....	101	42	7 61	49 01	47 26	4,950 01
8	November, 1893.....	80	36	5 11	41 11	39 84	3,288 80
9	May, 1894.....	176	30	3 53	33 53	32 65	5,901 28
10	November, 1894.....	182	24	2 25	26 25	25 69	4,777 50
11	May, 1895.....	193	18	1 26	19 26	18 95	3,717 18
12	November, 1895.....	289	12	57	12 57	12 43	3,632 73
13	May, 1896.....	179	6	16	6 16	6 12	1,102 64
		2,542					\$143,505 96

DEERING LOAN AND BUILDING ASSOCIATION—DEERING.

NOVEMBER 7, 1896.

JOHN E. SAWYER, PRESIDENT.

ARTHUR W. PIERCE, SECRETARY.

L. FRANK JONES, TREASURER.

Directors—John E. Sawyer, Joseph H. Hutchins, L. Frank Jones, Mellen F. Doten, J. C. Colesworthy, Clarence W. Small, Elbridge G. Johnson, Adam W. Wilson, Fred E. Briggs, Elbridge Matthews, Myron E. Moore, John M. Adams, J. J. Frye, I. F. Tibbetts, Arthur W. Pierce.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital.....	\$37,239 56
Guaranty fund.....	238 66
Advances.....	8,075 00
Interest.....	580 52
Fines.....	9 62
Premiums.....	324 30
Forfeited shares.....	101 62
Transfer fees.....	1 25
Due on loans.....	1,380 38
Profits (unsettled loans).....	83 00
Profit and loss account.....	69 32
	\$48,103 23

RESOURCES.

Loans on mortgages of real estate.....	\$44,764 97
Permanent expense.....	148 44
Current expense.....	5 35
Cash on hand and on deposit.....	2,904 32
Dividends.....	190 15
	\$48,103 23
Number of shareholders.....	276
Number of borrowers.....	41
Number of shares outstanding.....	1,238
Number of shares pledged for loans.....	255
Number of loans.....	41
Amount of dividends withdrawn included in capital dues.....	\$190 15
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	8 $\frac{3}{4}$ %
Amount of dividend.....	\$2,328 00
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.....	389	40	\$6 34	\$46 34	\$44 75	\$17,905 26
2	March 3, 1894.....	239	33	3 96	36 96	35 97	8,741 44
3	September 1, 1894.....	142	27	2 36	29 36	28 77	4,052 12
4	March 2, 1895.....	151	21	1 23	22 23	21 92	3,287 73
5	September 7, 1895.....	121	15	50	15 50	15 37	1,666 50
6	March 7, 1896.....	153	9	12	9 12	9 09	1,304 36
7	September 5, 1896.....	43	3	.....	3 00	3 00	92 00
		1,238					\$37,049 41

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

NOVEMBER 7, 1896.

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.....	\$57,466 30
Guaranty fund.....	166 55
Advances	35 00
Interest.....	1,041 46
Fines	26 93
Premiums	137 75
Transfer fees.....	3 25
Withdrawal fees.....	53
Profits	56 17
Rents	32 00
	\$58,965 94

RESOURCES.

Loans on mortgages of real estate.	\$42,810 00
Loans on shares	3,230 00
Real estate by foreclosure.	1,115 30
Stocks and bonds	8,000 00
Permanent expense.....	21 15
Current expense	29 87
Cash on hand and on deposit.....	3,527 85
Suspense account	231 77
	\$58,965 94

Number of shareholders	191
Number of borrowers	84
Number of shares outstanding	798
Number of shares pledged for loans.....	278
Number of loans	121
Amount of advance payments included in capital dues	\$35 00
Rate of dividend the past year	6%
Amount of dividend	\$2,880 19
Rate of interest charged on loans.	6%
Average premium charged on loans.....	.9%

STOCKS AND BONDS OWNED.

Mousam River Railroad bonds..... \$3,000 00
 Kineo bonds 5,000 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	124	\$45 21	\$169 21	\$160 17	\$12,011 38
2	January 1, 1887.....	33	118	40 36	158 36	150 29	5,232 82
3	July 1, 1887.....	31	112	35 80	147 80	140 64	4,588 56
4	January 1, 1888.....	30	106	31 54	137 54	131 23	4,133 24
5	July 1, 1888.....	14	100	27 59	127 59	122 07	1,790 06
6	January 1, 1889.....	56	94	23 91	117 91	113 13	6,592 97
7	July 1, 1889.....	26	88	20 57	108 57	104 46	2,822 55
8	January 1, 1890.....	16	82	17 53	99 53	96 02	1,588 85
9	July 1, 1890.....	20	76	14 75	90 75	87 80	1,957 58
10	January 1, 1891.....	21	70	12 22	82 22	79 78	1,715 62
11	July 1, 1891.....	16	64	9 97	73 97	71 98	1,186 52
12	January 1, 1892.....	19	58	7 98	65 98	64 39	1,255 62
13	July 1, 1892.....	15	52	6 25	58 25	57 00	850 75
14	January 1, 1893.....	53	46	4 78	50 78	49 83	2,724 83
15	July 1, 1893.....	29	40	3 48	43 48	42 79	1,253 92
16	January 1, 1894.....	54	34	2 42	36 42	35 94	1,971 68
17	July 1, 1894.....	60	28	1 55	29 55	29 24	1,759 00
18	January 1, 1895.....	87	22	88	22 88	22 70	2,017 85
19	July 1, 1895.....	98	16	40	16 40	16 32	1,649 20
20	January 1, 1896.....	30	10	11	10 11	10 09	305 30
21	July 1, 1896.....	19	4	.....	4 00	.....	93 00
		798					\$57,501 30

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

NOVEMBER 7, 1896.

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. Drummeey.

Organized May, 1891.

LIABILITIES.

Accumulated capital.....	\$15,472 01
Guaranty fund	58 77
Advances	3,977 78
Interest.....	334 79
Fines	6 14
Premiums	101 28
Forfeited shares.....	118 89
Withdrawal fees.....	10 11
Profits.....	89 32
	\$20,169 09

RESOURCES.

Loans on mortgages of real estate	\$19,400 00
Loans on shares	450 00
Permanent expense ..	108 85
Current expense	10 75
Cash on hand and on deposit	199 49
	\$20,169 09
Number of shareholders ..	156
Number of borrowers	40
Number of shares outstanding	485
Number of shares pledged for loans	121
Number of loans	40
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	6%
Amount of dividend.....	\$767 03
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	May, 1891.....	102	67	\$10 62	\$77 62	\$74 97	\$7,917 24
2	January, 1892.....	14	59	7 96	66 97	64 98	937 58
3	July, 1892.....	2	53	5 95	58 95	57 46	117 90
4	January, 1893.....	19	47	4 68	51 68	50 51	1,041 92
5	July, 1893.....	5	41	3 39	44 39	43 54	221 54
6	January, 1894.....	31	35	2 40	37 40	36 80	1,159 40
7	July, 1894.....	22	29	1 53	30 53	30 15	671 60
8	January, 1895.....	103	23	88	23 88	23 66	2,259 64
9	July, 1895.....	51	17	29	17 29	17 22	881 79
10	January, 1896.....	105	11	11	11 11	11 09	1,166 55
11	July, 1896.....	31	5	-	5 00	5 00	155 00
		485					\$16,530 16

FALMOUTH LOAN AND BUILDING ASSOCIATION—PORTLAND.

NOVEMBER 7, 1896.

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 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, Bion B. Small, Alpheus L. Hanscome, Lewis W. Edwards, Fred E. Eastman, James F. Macy.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$103,257 64
Guaranty fund	1,785 88
Advances.....	4,269 33
Interest.....	56 25
Fines	11 07
Premiums	45 00
Transfer fees	25
Due on loans	331 47
Interest on deposit.....	25 21
	\$109,782 10

RESOURCES.

Loans on mortgages of real estate	\$90,435 68
Loans on shares	1,500 00
Real estate by foreclosure	1,621 38
Cash on hand and on deposit	16,225 04
	\$109,782 10
Number of shareholders	335
Number of borrowers	88
Number of shares outstanding	1,730
Number of shares pledged for loans	514
Number of loans	88
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	8½%
Amount of dividend	\$7,504 34
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 19,	1891.. . . .	555	63	\$18 10	\$81 10	\$76 57	\$44,792 87
2	November 18,	1891.....	138	60	16 23	76 23	72 17	10,574 35
3	May 18,	1892.....	369	54	12 86	66 86	63 64	24,608 34
4	November 16,	1892.....	148	48	9 97	57 97	55 48	8,576 56
5	May 17,	1893.....	106	42	7 55	49 55	47 66	5,398 30
6	November 15,	1893.....	90	36	5 57	41 57	40 18	3,704 30
7	May 16,	1894.....	62	30	3 78	33 78	32 83	1,889 36
8	November 21,	1894.....	32	24	2 30	26 30	25 72	759 60
9	May 15,	1895.....	97	18	1 08	19 08	18 81	1,795 76
10	November 20,	1895.. . . .	54	12	45	12 45	12 34	672 30
11	May 20,	1896.. . . .	79	6	10	6 10	6 07	485 90
			1,730					\$103,257 64

GARDINER LOAN AND BUILDING ASSOCIATION—GARDINER.

NOVEMBER 7, 1896.

DAVID DENNIS, PRESIDENT.

D. F. DANFORTH, SECRETARY

HENRY FARRINGTON, TREASURER.

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital..	\$47,330 84
Guaranty fund.....	585 95
Interest	893 60
Fines	8 79
Premiums	149 60
Forfeited shares.....	29 98
Withdrawal fees	11 92
Due on loans.....	43 79
Profits.....	1,989 90
	<hr/>
	\$51,044 37

RESOURCES.

Loans on mortgages of real estate	\$49,357 76
Loans on shares	780 00
Permanent expense	77 25
Current expense.....	16 66
Cash on hand and on deposit.....	812 70
	<hr/>
	\$51,044 37

Number of shareholders	147
Number of borrowers....	52
Number of shares outstanding	651
Number of shares pledged for loans.....	274
Number of loans	68
Amount of advance payments included in capital dues	\$333 00
Rate of interest allowed on advance payments	6%
Rate of dividend the past year.....	6%
Amount of dividend....	\$2,491 59
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.09%

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

NOVEMBER 7, 1896.

C. W. TILDEN, PRESIDENT. GEO. A. SAFFORD, SECRETARY & TREASURER.

Directors—C. W. Tilden, John W. Church, W. H. Quinn, W. A. Winter, Frank Kittridge, W. H. Perry, Horace Getchell, N. L. Niles, George A. Safford.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$39,378 88
Guaranty fund	325 63
Interest.....	410 00
Premiums	78 58
Surplus account	714 32
Accrued interest, fines and premiums.....	517 84
	41,425 25

RESOURCES.

Loans on mortgages, of real estate	\$39,250 00
Loans on shares	300 00
Permanent expense.....	113 5
Cash on hand and on deposit	1,243 89
Dues, interest, premiums and fines due and unpaid	517 84
	\$41,425 25
Number of shareholders	156
Number of borrowers	56
Number of shares outstanding	731
Number of shares pledged for loans.....	238
Number of loans.....	60
Amount of advance payments included in capital dues	\$32 00
Rate of dividend the past year.....	7%
Amount of dividend	\$2,091 27
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	August, 1889.....	160	87	\$19 74	\$106 74	\$106 74	\$1,789 99
2	February, 1890.....	29	81	17 01	98 01	98 01	2,840 52
3	August, 1890.....	16	75	14 40	89 40	89 40	1,432 77
4	February, 1891.....	21	69	12 02	81 02	81 02	1,707 49
5	August, 1891.....	13	63	9 90	72 90	72 90	918 54
6	February, 1892.....	61	57	8 05	65 05	65 05	3,957 39
7	August, 1892.....	43	51	6 26	57 26	57 26	2,464 51
8	February, 1893.....	45	45	4 80	49 80	49 80	2,199 22
9	August, 1893.....	32	39	3 59	42 59	42 59	1,363 16
10	February, 1894.....	60	33	2 47	35 47	35 47	2,109 96
11	August, 1894.....	20	27	1 63	28 63	28 63	564 26
12	February, 1895.....	72	21	88	21 88	21 88	1,496 05
13	August, 1895.....	29	15	38	15 38	15 38	416 02
14	February, 1896.....	80	9	10	9 10	9 10	677 00
15	August, 1896.....	50	3	-	3 00	5 00	142 00
		731					\$24,078 88

KENNEBEC LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 7, 1896.

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, Clarence A. Leighton, Everett C. Wardwell, Josiah W. Bassett, Amos E. Purinton, Silas H. Rhoades, Charles A. Flood, James M. Greaney.

Organized October 22, 1894.

LIABILITIES.

Accumulated capital.	\$3,106 00
Profits	138 99
	\$3,244 99

RESOURCES.

Loans on mortgages of real estate.....	\$2,600 00
Permanent expense	167 50
Current expense	96 04
Cash on hand and on deposit.....	381 45
	\$3,244 99

Number of shareholders.	41
Number of borrowers.....	3
Number of shares outstanding.....	208
Number of shares pledged for loans.....	13
Number of loans.	3
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	April, 1895	172	19	-	\$19 00	-	\$32 68
2	September, 1895.....	10	14	-	14 00	-	1 40
3	March, 1896.....	26	8	-	8 00	-	2 08
		208					\$36 16
	In arrears.....						5 10
							\$31 06

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

NOVEMBER 7, 1896.

FRANK M. ROSS, PRESIDENT.

S. T. FULLER, SECRETARY.

A. S. BIGGAR, TREASURER.

Directors—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Charles R. Littlefield, O. H. Perkins, S. T. Fuller, W. A. Hall, O. S. Ross, E. A. Fairfield, A. S. Biggar, Ivory Littlefield, L. W. Nash, William P. Adams.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$47,821 20
Guaranty fund.	258 91
Advances.....	6,145 65
	<hr/>
	\$54,225 76

RESOURCES.

Loans on mortgages of real estate....	\$52,225 00
Loans on shares.....	1,435 64
Cash on hand and on deposit ...	565 12
	<hr/>
	\$54,225 76
<hr/>	
Number of shareholders.....	231
Number of borrowers.....	86
Number of shares outstanding....	818
Number of shares pledged for loans.....	333
Number of loans....	86
Rate of interest allowed on advance payments	5%
Rate of dividend the past year.....	9%
Amount of dividend	\$3,927 23
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	November 20, 1889.....	198	84	\$29 44	\$113 44	\$113 44	\$21,977 12
2	May 21, 1890.....	87	78	24 95	102 95	96 71	8,417 65
3	November 19, 1890.....	48	72	21 06	93 06	87 79	4,269 88
4	May 20, 1891.....	9	66	17 49	83 49	79 12	743 41
5	November 18, 1891.....	10	60	14 16	74 16	70 62	670 60
6	May 18, 1892.....	72	54	11 37	65 37	62 53	4,138 64
7	November 16, 1892.....	18	48	8 86	56 86	54 64	1,023 48
8	May 17, 1893.....	11	42	6 69	48 69	47 02	461 59
9	November 15, 1893.....	6	36	4 85	40 85	39 64	245 10
10	May 16, 1894.....	20	30	3 29	33 29	32 47	593 80
11	November 21, 1894.....	122	24	2 16	26 16	25 62	3,011 52
12	May 15, 1895.....	40	18	1 27	19 27	18 95	726 80
13	November 20, 1895.....	83	12	61	12 61	12 46	1,001 63
14	May 20, 1896.....	94	6	17	6 17	6 13	539 98
		818					\$47,821 20

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

NOVEMBER 7, 1896.

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.....	\$8,055 28
Guaranty fund.....	27 00
Interest.....	73 80
Fines	30
Profits	180 28
Suspense account	113 42
	\$8,450 08

RESOURCES.

Loans on mortgages of real estate.....	\$6,950 00
Loans on shares	780 00
Current expense	2 50
Cash on hand and on deposit.....	717 58
	\$8,450 08

Number of shareholders	40
Number of borrowers	18
Number of shares outstanding	166
Number of shares pledged for loans.....	58
Number of loans	22
Rate of dividend the past year	5%
Amount of dividend	\$357 91
Rate of interest 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	July, 1887...	14	113	\$29 55	\$142 55	\$142 55	\$1,995 70
2	October, 1887.....	2	110	27 90	137 90	137 90	275 80
5	April, 1889.....	1	92	18 92	110 92	110 92	110 92
6	October, 1889.....	10	86	16 36	102 36	102 36	1,023 60
7	April, 1890.....	5	80	13 98	93 98	93 98	469 90
10	October, 1891.....	18	62	8 04	70 04	70 04	1,260 72
11	April, 1892.....	16	56	6 46	62 46	62 46	999 36
12	October, 1892.....	7	50	5 06	55 06	55 06	385 42
13	April, 1893.....	2	44	4 84	47 84	47 84	382 72
14	October, 1893.....	2	38	2 80	40 80	40 80	81 60
16	October, 1894.....	17	26	1 23	27 23	27 23	462 91
17	April, 1895.....	11	20	69	20 69	20 69	227 59
18	October, 1895.....	8	14	31	14 31	14 31	114 48
19	April, 1896.....	32	8	8	8 08	8 08	258 56
20	October, 1896.....	15	2	-	2 00	2 00	30 00
		166					\$8,079 28

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

NOVEMBER 7, 1896.

HOLMAN S. MELCHER, PRESIDENT. GEORGE H. ALLAN, SEC'Y & TREAS.

Directors—Horace H. Shaw, Holman S. Melcher, Fred E. Richards, Geo. M. Seiders, William H. Green, John W. Deering, Charles G. Allen, Herbert A. Harmon, William A. Davis, George H. Libby, A. 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.

Organized May, 1890.

LIABILITIES.

Accumulated capital.....	\$59,539 65
Guaranty fund	272 71
Advances	419 96
Due on loans	34 36
Profits	07
Rental account	12 25
	<hr/>
	\$60,279 00

RESOURCES.

Loans on mortgages of real estate	\$51,273 75
Loans on shares	2,500 00
Real estate by foreclosure.	496 96
Permanent expense.....	266 70
Cash on hand and on deposit	741 59
Loans on collateral	5,000 00
	<hr/>
	\$60,279 00
<hr/>	
Number of shareholders	194
Number of borrowers	40
Number of shares outstanding	1,051
Number of shares pledged for loans.....	280
Number of loans.....	39
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend	\$3,784 68
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.....	209	78	\$20 45	\$98 45	\$95 19	\$20,576 05
2	November, 1890.....	229	72	17 30	89 30	86 36	20,449 70
3	May, 1891.....	29	66	14 45	80 45	77 81	2,333 05
4	November, 1891.....	26	60	11 86	71 86	69 51	1,868 36
5	May, 1892.....	41	54	9 52	63 52	61 45	2,604 32
6	November, 1892.....	18	48	7 45	55 45	53 66	998 10
7	May, 1893.....	52	42	5 66	47 66	46 13	2,478 32
8	November, 1893.....	44	36	4 26	40 26	38 98	1,771 44
9	May, 1894.....	70	30	2 88	32 88	31 85	2,301 60
10	November, 1894.....	62	24	1 82	25 82	25 03	1,600 84
11	May, 1895.....	137	18	1 03	19 03	18 47	2,607 11
12	November, 1895.....	101	12	47	12 47	12 13	1,259 47
13	May, 1896.....	33	6	13	6 13	6 00	202 29
		1,051					\$61,050 65

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
--MECHANIC FALLS.

NOVEMBER 7, 1896.

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, E. K. Holbrook, H. E. Thurston, William Whitney, L. W. Mason, J. W. Wayne.

Organized September 25, 1896.

LIABILITIES.

Accumulated capital.....	\$20,962 90
Guaranty fund.....	174 69
Advances.....	1,380 99
Interest.....	84 49
Fines.....	1 20
Premiums.....	30 38
Membership fees.....	1 25
Profits.....	186 29
	\$22,822 19

RESOURCES.

Loans on mortgages of real estate.....	\$21,225 00
Loans on shares.....	600 00
Real estate by foreclosure.....	683 23
Current expense.....	37 36
Cash on hand and on deposit.....	276 60
	\$22,822 19
Number of shareholders.....	76
Number of borrowers.....	34
Number of shares outstanding.....	347
Number of shares pledged for loans.....	139
Number of loans.....	35
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	1/2%
Amount of dividend.....	\$1,471 27
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	October, 1890.....	116	73	\$19 03	\$92 03	\$82 01	\$10,675 48
2	January, 1891.....	8	71	18 08	89 08	79 29	712 64
3	April, 1891.....	36	68	16 70	84 70	75 83	3,049 20
4	July, 1891.....	8	65	15 33	80 33	72 16	642 64
5	October, 1891.....	14	62	13 89	75 89	68 52	1,062 46
6	January, 1891.....	14	59	12 72	71 72	64 91	904 08
7	April, 1892.....	14	56	11 47	67 47	61 33	944 58
8	July, 1892.....	12	53	10 30	63 30	57 78	759 60
9	October, 1892.....	5	50	9 14	59 14	54 26	295 70
12	July, 1893.....	1	41	6 13	47 13	43 87	47 13
13	October, 1893.....	5	38	5 23	43 23	40 47	216 15
14	January, 1894.....	11	35	4 41	39 41	37 10	433 51
15	April, 1894.....	16	32	3 62	34 62	33 76	569 92
16	July, 1894.....	5	29	2 96	31 96	30 45	159 80
17	October, 1894.....	5	26	2 36	28 36	27 17	141 80
18	January, 1895.....	5	23	1 82	24 82	23 92	124 10
19	April, 1895.....	6	20	1 35	21 35	20 70	128 10
20	July, 1895.....	7	17	94	17 94	17 51	125 58
21	October, 1895.....	15	14	60	14 60	14 35	219 00
22	January, 1896.....	5	11	34	11 34	11 22	56 70
23	April, 1896.....	20	8	16	8 16	8 12	163 20
24	July, 1896.....	11	5	03	5 03	5 05	55 33
25	October, 1896.....	8	2	.....	2 00	2 00	16 00
		347					\$21,502 70

OLD TOWN LOAN AND BUILDING ASSOCIATION—OLD TOWN.

NOVEMBER 7, 1896.

EDWARD W. CONANT, PRESIDENT.

C. L. COOPER, SECRETARY.

E. R. ALFORD, TREASURER.

Directors—B. F. Small, J. B. Mullen, E. W. Conant, E. B. Weeks, W. A. Cooper,
E. R. Alford, C. W. Robbins, C. L. Cooper.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital.....	\$51,769 75
Guaranty fund.....	639 36
Interest.....	896 87
Fines	12 39
Premiums	247 55
Withdrawal fees.....	103 94
Balance surplus	1,604 43
	<hr/>
	\$55,274 29

RESOURCES.

Loans on mortgages of real estate	\$49,866 00
Loans on shares	635 00
Permanent expense.....	63 19
Current expense	50 00
Cash on hand and on deposit.....	4,660 10
	<hr/>
	\$55,274 29
Number of shareholders.....	194
Number of borrowers....	75
Number of shares outstanding	1,025
Number of shares pledged for loans.	287
Number of loans.....	97
Amount of advance payments included in capital dues	\$219 00
Rate of dividend the past year.....	7%
Amount of dividend	\$3,086 19
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.....	82	100	\$25 42	\$125 42	\$119 06	\$10,284 44
2	January 8, 1889.....	30	94	22 42	116 42	110 81	3,492 60
3	July 9, 1889.....	21	88	19 61	107 61	102 71	2,259 81
4	January 14, 1890.....	57	82	16 91	98 91	94 68	5,637 87
5	July 8, 1890.....	22	76	14 44	90 44	86 83	1,989 68
6	January 13, 1891.....	82	70	12 17	82 17	79 13	6,737 94
7	July 10, 1891.....	51	64	10 10	74 10	71 57	3,779 10
8	January 12, 1892.....	41	58	8 21	66 21	64 16	2,714 61
9	July 12, 1892.....	45	52	6 63	58 63	56 97	2,638 35
10	January 10, 1893.....	68	46	5 03	51 03	49 77	3,470 04
11	July 11, 1893.....	47	40	3 72	43 72	42 79	2,054 84
12	January 9, 1894.....	34	34	2 61	36 61	35 96	1,244 74
13	July 10, 1894.....	24	28	1 68	29 68	29 26	712 32
14	January 8, 1895.....	80	22	96	22 96	22 72	1,896 80
15	July 9, 1895.....	68	16	43	16 43	16 32	1,117 24
16	January 14, 1896.....	181	10	10	10 10	10 07	1,828 10
17	July 14, 1896.....	32	4	.....	4 00	4 00	368 00
		1,025					\$52,166 48

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

NOVEMBER 7, 1896.

CHARLES HAMLIN, PRESIDENT. HENRY L. MITCHELL, SECRETARY.
HENRY O. PIERCE, TREASURER.

Directors—Charles Hamlin, Henry L. Mitchell, Harlan P. Sargent, Julius Waterman, A. M. Robinson, Jr., Clarence S. Lunt, Thomas White, A. B. Farnham.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital.	\$11,707 83
Advances	1,350 00
Interest	307 35
Fines	2 25
Premiums	60 45
Withdrawal fees	3 13
Due on loans.	450 00
Temporary loans.	5,783 80
	<hr/>
	\$19,664 81

RESOURCES.

Loans on mortgages of real estate	\$18,650 00
Loans on shares	150 00
Permanent expense	100 00
Cash on hand and on deposit.	757 65
Profit and loss	7 16
	<hr/>
	\$19,664 81
Number of shareholders	132
Number of borrowers.	21
Number of shares outstanding	906
Number of shares pledged for loans.	103
Number of loans	28
Rate of interest allowed on advance payments	6%
Rate of dividend the past year.	6%
Amount of dividend.	\$233 19
Rate of interest charged on loans.	6%
Average premium charged on loans. . . . .	.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	July, 1895.....	450	16	6%	\$16 39	\$16 29	\$7,375 50
2	January, 1896.....	322	10	6%	10 10	10 07	3,252 20
3	July, 1896.....	134	4	6%	4 00	4 00	536 00
		906					\$11,163 70

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

NOVEMBER 7, 1896.

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, George E. Howard.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital.....	\$39,443 82
Guaranty fund	577 36
Interest..	808 74
Fines	13 22
Premiums	161 65
Withdrawal fees.....	3 00
Profits.....	742 71
	<hr/>
	\$41,750 50

RESOURCES.

Loans on mortgages of real estate	\$39,460 00
Stocks and bonds	1,500 00
Current expense	1 00
Cash on hand and on deposit	335 20
Suspense account.....	251 80
Premium on bonds.....	202 50
	<hr/>
	\$41,750 50
Number of shareholders	136
Number of borrowers	55
Number of shares outstanding	738
Number of shares pledged for loans	208
Number of loans	68
Amount of advance payment included in capital dues.....	\$600 00
Rate of dividend the past year	6%
Amount of dividend.....	\$2,266 58
Rate of interest charged on loans	6%
Average premium charged on loans.. ..	1.2%

STOCKS AND BONDS OWNED.

Government bonds, 4s, 1925..... \$1,500 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	July, 1887.....	53	112	\$34 91	\$146 91	\$146 91	\$7,786 24
2	January, 1888.....	5	106	30 82	136 82	136 82	684 10
3	July, 1888.....	10	100	27 02	127 02	127 02	1,270 20
4	January, 1889.....	46	94	23 54	117 54	117 54	5,406 84
5	July, 1889.....	11	88	20 28	108 28	108 28	1,191 08
6	January, 1890.....	38	82	17 34	99 34	99 34	3,774 92
7	July, 1890.....	8	76	14 62	90 62	90 62	724 96
8	January, 1891.....	46	70	12 18	82 18	82 18	3,779 28
9	July, 1891.....	5	64	9 97	73 97	73 97	369 85
10	January, 1892.....	20	58	8 02	66 02	66 02	1,320 40
11	July, 1892.....	42	52	6 27	58 27	58 27	2,447 34
12	January, 1893.....	42	46	4 75	50 75	50 75	2,131 50
13	July, 1893.....	16	40	3 55	43 55	43 55	696 80
14	January, 1894.....	41	34	2 41	36 41	36 41	1,492 82
15	July, 1894.....	60	28	1 54	29 54	29 54	1,772 40
16	January, 1895.....	109	22	87	22 87	22 87	2,492 83
17	July, 1895.....	59	16	39	16 39	16 39	967 01
18	January, 1896.....	68	10	11	10 11	10 11	687 48
19	July, 1896.....	59	4	-	4 00	4 00	236 00
		738					\$39,231 85

PORTLAND LOAN AND BUILDING ASSOCIATION—PORTLAND

NOVEMBER 7, 1896.

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, 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, Charles F. Tobie.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital.....	\$226,347 03
Guaranty fund.....	2,319 35
Forfeited shares.....	59 64
Due on loans.....	2,800 00
Profits.....	42 02
Interest on advance payments.....	449 32
	<hr/>
	\$232,017 36

RESOURCES.

Loans on mortgages of real estate.....	\$210,050 00
Loans on shares ...	3,500 00
Real estate by foreclosure	7,713 64
Permanent expense	203 35
Cash on hand and on deposit.....	6,675 37
Collateral loans.....	3,875 00
	<hr/>
	\$232,017 33
Number of shareholders.....	738
Number of borrowers.....	201
Number of shares outstanding.....	4,057
Number of shares pledged for loans.....	1,094
Number of loans.....	201
Amount of advance payments included in capital dues	\$17,500 00
Rate of interest allowed on advance payments	5%
Rate of dividend the past year.....	9%
Amount of dividend	\$16,921 50
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.8%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March 7, 1890.....	25	80	\$29 97	\$109 97	\$102 48	\$ 2,749 25
2	September 1, 1890.....	548	74	25 02	99 02	92 76	54,232 96
3	April 1, 1891.....	378	67	20 06	87 06	82 04	33,908 68
4	October 1, 1891.....	292	61	16 23	77 23	73 18	22,551 16
5	April 1, 1892.....	383	55	12 84	67 84	64 63	27,582 72
6	October 1, 1892.....	334	49	9 89	58 89	56 42	19,669 26
7	April 1, 1893.....	301	43	7 36	50 36	48 52	15,158 36
8	October 1, 1893.....	204	37	5 28	42 28	40 96	8,625 12
9	April 1, 1894.....	274	31	3 58	34 58	33 68	9,474 92
10	October 15, 1894.....	160	25	2 25	27 25	26 69	4,360 00
11	April 15, 1895.....	403	19	1 25	20 25	19 94	8,160 75
12	October 15, 1895.....	197	13	55	13 55	13 41	2,669 35
13	April 15, 1896.....	444	7	14	7 14	7 10	3,170 16
14	October 15, 1896.....	114	1	.....	1 00	1 00	114 00
		4,057					\$212,426 69

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

NOVEMBER 7, 1896.

ALBERT W. BUTLER, PRESIDENT. HARRY O. GURDY, 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.
McLain.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital.....	\$125,916 40
Guaranty fund.	1,469 44
Advances	582 92
Interest	716 89
Fines	37 46
Premiums.....	189 20
Membership fees.	25 00
Forfeited shares	89 92
Due on loans.....	498 75
Profits	651 03
Dues	2,010 00
Personal accounts.....	169 06
Interest on advance payments.....	134 85
Bills payable.....	4,500 00
	\$137,020 92

RESOURCES.

Loans on mortgages of real estate.....	\$128,732 00
Loans on shares	4,575 00
Real estate by foreclosure	954 03
Permanent expense.....	274 74
Current expense	47 03
Cash on hand and on deposit ...	1,775 38
Loan on national bank stock.....	400 00
Personal accounts.. .	262 74
	\$137,020 92

Number of shareholders.....	476
Number of borrowers.....	207
Number of shares outstanding....	2,072½
Number of shares pledged for loans.....	823½
Number of loans.....	239
Amount of advance payments included in capital dues.....	\$859 00
Rate of dividend the past year.....	7%
Amount of dividend	\$8,095 09
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.55%

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 11, 1888.....	149	101	35 41	\$136 41	\$136 41	\$20,325 09
2	September 10, 1888.....	27	98	33 12	131 12	131 12	2,540 24
3	December 10, 1888.....	72	95	30 91	125 91	125 91	9,065 52
4	April 8, 1889.....	49½	91	28 09	119 09	119 09	5,894 95
5	October 14, 1889.....	123	85	24 19	109 19	109 19	9,281 15
6	April 14, 1890.....	94	79	20 63	99 63	99 63	9,365 22
7	October 13, 1890.....	192	73	17 32	90 38	90 38	17,352 96
8	April 13, 1891.....	131	67	14 44	81 44	81 44	10,668 64
9	October 12, 1891.....	150	61	11 80	72 80	72 80	10,920 00
10	April 11, 1892.....	48	55	9 46	64 46	64 46	3,094 02
11	October 10, 1892.....	38	49	7 40	56 40	56 40	2,143 20
12	April 10, 1893.....	124	43	5 61	48 61	48 61	6,027 64
13	October 9, 1893.....	60	37	4 10	41 10	41 10	2,466 00
14	April 9, 1894.....	123	31	2 82	33 81	33 81	4,158 63
15	October 9, 1894.....	117	25	1 80	26 80	26 80	3,135 60
16	April 8, 1895.....	169	19	1 01	20 01	20 01	3,381 69
17	October 14, 1895.....	166	13	45	13 45	13 45	2,232 70
18	April 13, 1896.....	190	7	12	7 12	7 12	1,352 80
19	October 12, 1896.....	50	1	.....	1 00	1 00	50 00
		2,072½					\$123,456 05

RUMFORD FALLS LOAN AND BUILDING ASSOCIATION
—RUMFORD FALLS.

NOVEMBER 7, 1896.

WALDO PETTINGILL, PRES. RUSSELL H. DEARBORN, SEC. AND TREAS.

Directors—Waldo Pettingill, George D. Bisbee, John A. Decker, A. E. Morrison,
John J. Calhoun, Fred A. Porter, Charles P. Hatch, James H. McKeeman, Cleon S.
Osgood, W. V. Lander, Charles M. Bisbee, Everett K. Day.

Organized December 16, 1895.

LIABILITIES.

Accumulated capital.....	\$3,279 00
Interest.. ..	39 93
Fines	4 70
Premiums	12 45
Forfeited shares.....	109 10
	\$3,445 18

RESOURCES.

Loans on mortgages of real estate	\$2,535 00
Furniture and fixtures.	60 00
Permanent expense.....	134 02
Current expense	150 56
Cash*on hand*and on deposit	565 60
	\$3,445 18
<hr/>	
Number of shareholders	60
Number of borrowers	6
Number of shares outstanding	298
Number of shares pledged for loans	15
Number of loans	7
Rate of interest charged on loans	6%
Average premium charged on loans.. ..	1.8%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
A	November 1, 1895	262	12	.....	\$12 00	\$12 00	\$3,144 00
B	May 1, 1896	36	6	.....	6 00	6 00	216 00
							*3,360 00

* Dues unpaid, \$201.

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

NOVEMBER 7, 1896.

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, Charles D. Clark, Orrin Roberts, Charles O. Einery, 2d, Arthur C. Watson, Fred J. Allen, Herbert J. Hope.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$68,192 05
Guaranty fund.....	351 84
Interest.....	2,702 84
Fines.....	47 74
Premiums.....	627 18
Transfer fees.....	1 50
Withdrawal fees.....	231 37
Due on loans.....	771 78
Profits.....	454 37
Rent.....	131 00
	\$73,511 67

RESOURCES.

Loans on mortgages of real estate.....	\$72,322 04
Permanent expense.....	325 51
Current expense.....	150 31
Cash on hand and on deposit.....	508 17
Water rent.....	11 66
Taxes.....	34 13
Foreclosure expenses.....	51 85
Insurance.....	108 00
	\$73,511 67
Number of shareholders.....	202
Number of borrowers.....	73
Number of shares outstanding.....	1,260
Number of shares pledged for loans.....	354 $\frac{1}{2}$
Number of loans.....	83
Amount of advance payments included in capital dues.....	\$9,400 78
Rate of interest allowed on advance payments.....	4 $\frac{1}{2}$ %
Rate of dividend the past year.....	8 $\frac{1}{2}$ %
Amount of dividend.....	\$4,279 10
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.32%

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.....	196	72	\$21 89	\$93 89	\$93 89	\$18,402 44
2	March, 1891.....	234	61	14 83	75 83	72 12	17,444 22
3	March, 1892.....	206	49	8 69	57 69	55 52	11,884 14
4	March, 1893.....	132	37	4 20	41 20	40 15	5,438 40
5	March, 1894.....	51	30	2 27	32 27	31 70	1,645 77
6	March, 1895.....	106	18	55	13 55	18 41	1,966 30
7	March, 1896.....	335	6	.....	6 00	6 00	2,010 00
		1,260					\$58,791 27

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

NOVEMBER 7, 1896.

L. W. WESTON, PRESIDENT.

E. F. DANFORTH, TREASURER.

F. A. NOLIN, SECRETARY.

Directors—L. W. Weston, E. F. Danforth, F. A. Nolin, A. H. Lang, S. W. Gould, Thomas Tantish, J. B. Avore, H. C. Gay, E. G. Varney, George W. Groder, M. S. Adams, F. S. Morrill, J. R. McClellan, George King, C. E. Young.

Organized September, 1873.

LIABILITIES.

Accumulated capital.....	\$78,077 38
Guaranty fund.....	602 65
●Advances.....	1,555 00
Interest.....	757 00
Fines.....	28 32
Premiums.....	26 25
Profits.....	50 91
Rents.....	13 50
	\$81,111 01

RESOURCES.

Loans on mortgages of real estate.....	\$71,339 14
Loans on shares.....	1,245 00
Real estate by foreclosure.....	1,244 94
Cash on hand and on deposit.....	7,281 93
	\$81,111 01
Number of shareholders.....	265
Number of borrowers.....	113
Number of shares outstanding.....	1,268
Number of shares pledged for loans.....	459
Number of loans.....	180
Rate of interest allowed on advance payments, 1% less than is credited to stock.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$3,975 77
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.75%

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.
3	September, 1885.....	5	134	\$58 98	\$192 98	.....	\$ 959 90
4	September, 1886.....	23	122	47 22	169 22	.....	4,191 38
5	September, 1887.....	34	110	37 01	147 01	.....	5,070 29
6	September, 1888.....	63	98	28 01	126 09	.....	8,170 24
7	September, 1889.....	41	86	20 50	106 50	.....	4,375 55
8	March, 1890.....	80	80	17 26	97 26	.....	7,818 05
9	September, 1890.....	94	74	14 34	88 34	.....	8,673 55
10	March, 1891.....	46	68	11 80	79 80	.....	3,824 05
11	September, 1891.....	152	62	9 48	71 48	.....	10,812 39
12	March, 1892.....	68	56	7 59	63 59	.....	4,264 99
13	September, 1892.....	111	50	5 91	55 91	.....	6,120 83
14	March, 1893.....	71	44	4 48	48 48	.....	3,849 91
15	September, 1893.....	63	38	3 27	41 27	.....	2,526 05
16	March, 1894.....	33	32	2 26	34 26	.....	1,113 58
17	September, 1894.....	69	26	1 44	27 44	.....	1,779 96
18	March, 1895.....	94	20	81	20 81	.....	2,186 29
19	September, 1895.....	75	14	36	14 36	.....	1,312 00
20	March, 1896.....	88	8	9	8 09	.....	885 92
21	September, 1886.....	58	2	-	2 00	.....	142 45
		1,268					\$78,077 38

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

NOVEMBER 7, 1896.

WILLIAM T. STUDLEY, PRESIDENT.

E. E. SPEAR, SECRETARY.

A. E. THURRELL, TREASURER.

Directors—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna, George F. Stevens, N. F. Trefethen, C. A. Tilton, Charles N. Trefethen, Willis F. Strout, A. A. Cole, Niles Nelson, H. F. Starling, Charles A. Studley, William T. Studley, A. E. Thurrell, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital.....	\$30,878 6
Guaranty fund	101 69
Advances	2,706 96
Interest.....	496 89
Fines.....	14 38
Premiums.....	297 55
Forfeited shares.....	32 14
Profits	66 05
	\$34,593 92

RESOURCES.

Loans on mortgages of real estate	\$33,450 00
Loans on shares	375 00
Permanent expense.....	142 25
Current expense	50 75
Cash on hand and on deposit	575 92
	\$34,593 92
<hr/>	
Number of shareholders	152
Number of borrowers	45
Number of shares outstanding	745
Number of shares pledged for loans.....	182
Number of loans.....	45
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8½%
Amount of dividend	\$2,438 18
Rate of interest charged on loans.....	6%
Average premiums charged on loans	3.6%

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	January 24, 1891	163	69	\$19 96	\$88 96	\$83 97	\$14,419 58
2	July 25, 1891.....	17	63	16 30	79 30	75 22	1,353 40
3	January 30, 1892.	26	57	13 01	70 01	66 76	1,825 66
4	July 30, 1892	17	51	10 09	61 09	58 57	1,033 53
5	January 28, 1893.....	64	45	7 49	52 49	50 62	3,325 91
6	July 29, 1893	37	39	5 29	44 29	42 97	1,643 73
7	February 1, 1894.....	74	33	3 65	36 65	35 74	2,694 11
8	August 1, 1894.....	31	27	2 28	29 28	28 71	907 19
9	February 1, 1895.....	61	21	1 23	22 23	21 93	1,262 03
10	August 31, 1895.....	60	15	54	15 54	15 40	948 40
11	February 11, 1896.....	144	9	13	9 13	9 10	1,302 72
12	August 1, 1896.....	51	3	.....	.....	3 00	162 00
		745					\$30,878 26

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

NOVEMBER 7, 1896.

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, George H. Coombs.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital..	\$4,730 07
Guaranty fund	42 58
Advances	8 00
Interest	28 72
Fines	22
Membership fees	2 50
Forfeited shares	8 00
Profits	13
Bills payable	75 00
	<hr/>
	\$4,895 22

RESOURCES.

Loans on mortgages of real estate	\$4,635 00
Loans on shares	130 00
Permanent expense	40 00
Current expense	28 25
Cash on hand and on deposit	61 97
	<hr/>
	\$4,895 22
Number of shareholders	69
Number of borrowers	22
Number of shares outstanding	150
Number of shares pledged for loans	38
Number of loans	22
Rate of dividend the past year	4½%
Amount of dividend	\$167 45
Rate of interest charged on loans	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	April 6, 1891.....	30	68	\$8 97	\$76 97	\$74 77	\$2,268 10
2	April 4, 1892.....	8	56	6 18	62 18	60 64	479 44
3	April 3, 1893.....	8	44	3 75	47 75	46 81	382 00
4	April 2, 1894.....	16	32	1 95	33 95	33 46	533 20
5	April 1, 1895.....	19	20	61	20 61	20 46	380 59
6	October 7, 1895.....	46	14	26	14 26	14 21	569 96
7	April 6, 1896.....	13	8	06	8 06	8 04	100 78
8	October 5, 1896.....	10	2	.....	2 00	2 00	16 00
		150					\$4,730 07

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

NOVEMBER 7, 1896.

PERHAM S. HEALD, PRESIDENT. MARTIN F. BARTLETT, SECRETARY.
H. D. BATES, TREASURER.

Directors—Perham S. Heald, Martin F. Bartlett, H. D. Bates, Russell Jones, R. E. Attwood, George L. Learned, W. T. Haines, George W. Dorr, W. A. R. Boothby.

Organized April 11, 1887.

LIABILITIES.

Accumulated capital.....	\$74,997 44
Guaranty fund.....	245 66
Advances	3,634 28
Interest.....	15 35
Profits.....	3,027 90
	\$81,920 63

RESOURCES.

Loans on mortgages of real estate.....	\$79,850 00
Loans on shares	560 00
Current expense	56 69
Cash on hand and on deposit.....	763 15
Uncollected interest	690 79
	\$81,920 63

Number of shareholders	231
Number of borrowers	57
Number of shares outstanding	1,615
Number of shares pledged for loans.....	419
Number of loans	76
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	7%
Amount of dividend	\$4,842 70
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.....	29	114	\$43 49	\$157 49	.....	\$4,567 21
2	December, 1887.....	11	102	38 72	146 72	.....	1,613 92
3	June, 1888.....	7	102	33 62	135 62	.....	949 34
4	December, 1888.....	23	96	29 57	123 57	.....	2,888 11
5	June, 1889.....	49	90	25 68	115 68	.....	5,668 32
6	December, 1889.....	27	84	21 96	105 96	.....	2,860 92
7	June, 1890.....	73	78	18 59	96 59	.....	7,051 07
8	December, 1890.....	92	72	15 61	87 61	.....	7,060 12
9	June, 1891.....	111	66	13 14	79 14	.....	8,784 54
10	December, 1891.....	51	60	10 39	70 39	.....	3,589 89
11	June, 1892.....	64	54	8 17	62 17	.....	3,978 88
12	December, 1892.....	37	48	6 31	54 31	.....	2,009 47
13	June, 1893.....	73	42	4 67	46 67	.....	3,406 91
14	December, 1893.....	87	36	3 30	39 30	.....	3,419 10
15	June, 1894.....	66	30	2 17	32 17	.....	2,123 22
16	December, 1894.....	270	24	1 29	25 29	.....	6,828 30
17	June, 1895.....	209	18	64	18 64	.....	3,895 76
18	December, 1895.....	121	12	21	12 21	.....	1,477 41
19	June, 1896.....	215	6	.....	6 00	.....	1,290 00
		1,615					\$78,462 49

WISCASSET LOAN AND BUILDING ASSOCIATION—WISCASSET.

NOVEMBER 7, 1896.

CLARENCE A. PEASLEE, PRESIDENT. WM. D. PATTERSON, SECRETARY.
F. W. SEWALL, TREASURER.*Directors*—C. A. Peaslee, Henry Ingalls, Joseph P. Tucker, Francis E. Johnson,
Richard H. T. Taylor.*Organized, 1888.*

LIABILITIES.

Accumulated capital.	\$7,048 25
Guaranty fund.....	39 24
Forfeited shares.....	52 84
Profits	231 97
	\$7,372 30

RESOURCES.

Loans on mortgages of real estate.....	\$5,875 00
Loans on shares ...	00 00
Permanent expense	25 17
Cash on hand and on deposit.....	1,37 ² 13
	\$7,372 30
Number of shareholders.	22
Number of borrowers.....	10
Number of shares outstanding.....	71
Number of shares pledged for loans.....	31
Number of loans.	13
Rate of interest allowed on advance payments. As may be agreed with shareholders advancing.	
Rate of dividend the past year.....	.077%
Amount of dividend	\$538 27
Rate of interest charged on loans.....	6%
Average premium charged on loans .....	.99%

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	37	101	\$25 39	\$126 39	\$120 04	\$4,601 43
2	March, 1890.....	10	80	16 13	96 13	92 10	961 30
3	September, 1890.....	12	74	13 81	87 81	84 36	989 72
4	June, 1893.	12	41	4 40	45 40	44 30	495 80
		71					\$7,048 25

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

NOVEMBER 7, 1896.

JAMES A. STROUT, PRESIDENT. H. G. HUTCHINSON, SEC'Y AND TREAS.

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

Organized January 27, 1889.

LIABILITIES.

Accumulated capital.....	\$66,135 81
Guaranty fund.	396 37
Interest	1,747 35
Fines	15 54
Premiums.....	634 90
Forfeited shares	158 32
Profits	563 90
	\$69,652 19

RESOURCES.

Loans on mortgages of real estate.....	\$64,512 79
Loans on shares	1,600 00
Real estate by foreclosure	1,063 76
Permanent expense.....	44 98
Current expense	254 20
Cash on hand and on deposit	2,176 46
	\$69,652 19

Number of shareholders	193
Number of borrowers.....	75
Number of shares outstanding.....	1,189
Number of shares pledged for loans.....	390
Number of loans.....	75
Amount of advance payments included in capital dues.....	\$123 00
Rate of dividend the past year.....	7%
Amount of dividend	\$4,176 12
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.....	191	90	\$25 49	\$115 49	\$109 12	\$22,058 59
2	May 1, 1890.....	167	78	17 95	95 95	91 46	16,023 65
3	May 1, 1891.....	98	66	11 97	77 97	74 98	7,541 06
4	May 1, 1892.....	79	54	7 36	61 63	59 52	4,847 44
5	May 1, 1893.....	139	42	4 01	46 01	45 01	6,395 39
6	May 1, 1894.....	184	30	1 74	31 74	31 30	5,840 16
7	May 1, 1895.....	141	18	- 42	18 42	18 31	2,597 22
8	May 1, 1896.....	190	6	-	6 00	6 00	1,140 00
		1,189					\$66,443 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 7, 1896.**

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources November 7, 1896.

Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$1,699,413 20	\$46,080 50	-	\$ 1,260 11	-	\$1,746,753 81
Auburn	1,320,671 17	33,950 00	-	27,370 99	-	1,381,992 16
Augusta	5,923,630 77	300,000 00	-	82,193 10	-	6,305,823 87
Bangor	3,140,581 59	135,876 32	\$704 35	112,016 29	-	3,389,178 55
Bath Savings Institution.....	3,445,625 36	154,450 54	-	97,039 57	-	3,697,115 47
Belfast.....	1,057,697 37	55,000 00	-	22,528 33	-	1,135,225 70
Bethel.....	264,027 46	8,377 30	3,639 45	387 50	-	276,431 71
Biddeford	1,083,419 49	19,310 12	-	21,149 28	-	1,123,878 89
Boothbay.....	222,582 10	2,804 45	-	2,923 69	-	228,310 24
Brewer.....	182,409 91	6,500 00	179 74	578 03	-	189,667 68
Bridgton.....	498,177 51	10,000 00	-	11,870 48	-	520,047 99
Brunswick Savings Institution.....	576,141 65	24,517 85	-	7,528 80	\$1,838 95	610,027 25
Buxton and Hollis, West Buxton.....	306,551 87	16,034 75	-	5,537 11	-	328,123 73
Calais	326,997 10	7,459 62	-	7,127 58	-	341,584 30
Camden, Rockport.....	148,278 20	7,371 46	-	3,910 22	-	159,559 88
Cascade, Oakland.....	191,159 62	10,000 00	-	29 44	-	201,189 06
Dexter.....	434,770 52	13,170 00	-	9,316 42	5,000 00	462,256 94
Eastport.....	582,017 42	9,088 81	-	12,785 36	-	603,891 59
Fairfield.....	329,079 38	18,390 00	2,000 00	597 10	-	350,066 48
Franklin County, Farmington.....	473,115 68	700 00	95 99	4,288 25	-	478,199 91
Gardiner Savings Institution.....	2,287,108 23	78,600 00	-	40,453 90	5,509 60	2,411,671 73
Gorham.....	396,754 42	20,119 77	-	8,065 02	-	424,939 21
Hallowell Savings Institution.....	665,743 68	34,000 00	-	24,648 83	-	724,392 51
Hancock County, Ellsworth.....	346,553 28	9,419 80	-	6,796 17	-	362,679 25
Houlton.....	316,991 48	7,810 71	-	547 65	15,000 00	340,349 84
Kennebec, Augusta.....	1,001,035 49	22,500 00	-	6,479 93	-	1,030,015 42

Kennebunk.....	544,379 63	18,827 61	-	7,243 44	-	570,450 68
Kingfield.....	4,019 20	15 00	-	8 24	-	4,042 44
Lubec.....	7,878 65	600 00	-	162 59	645 00	9,286 24
Machias.....	616,069 44	7,000 00	-	7,684 73	-	630,754 17
Maine, Portland.....	6,862,455 08	257,000 00	-	144,816 75	-	7,264,271 83
Mechanics', Auburn.....	504,112 33	10,760 00	31,792 43	11,168 22	-	557,772 98
Norway.....	304,990 48	1,000 00	-	6,382 08	-	312,372 56
Penobscot, Bangor.....	1,812,776 46	37,103 07	15,927 64	-	-	1,865,807 17
People's, Lewiston.....	919,629 49	30,320 00	-	4,722 38	-	954,671 87
People's Safe Deposit and Savings, Bath.....	551,828 47	10,736 31	-	10,647 49	-	573,212 18
Phillips.....	152,770 73	3,239 00	-	158 81	-	156,157 54
Piscataquis, Dover.....	476,689 52	4,870 00	-	13,549 63	-	495,109 15
Portland.....	8,492,760 72	372,000 00	-	200,313 15	-	9,065,073 87
Rockland.....	1,120,924 88	29,134 07	-	25,063 10	-	1,175,122 05
Saco.....	712,247 53	30,421 49	-	12,703 85	-	755,372 87
Saco and Biddeford Savings Institution, Saco.....	2,621,182 73	45,076 13	-	78,897 96	-	2,745,156 82
Searsport.....	149,171 76	4,000 00	-	952 56	-	154,124 32
Skowhegan.....	1,040,858 85	25,000 00	-	15,459 27	-	1,081,318 12
South Berwick.....	212,412 43	10,612 55	-	8,673 64	-	231,698 62
South Paris.....	405,600 92	11,000 00	-	765 34	9,500 00	426,866 26
Thomaston.....	319,730 66	9,800 00	1,257 65	4,672 85	-	335,461 16
Topsham and Brunswick Twenty-five cent, Brunswick.....	217,056 53	2,590 00	-	793 92	-	220,440 45
Tremont.....	31,006 48	651 80	-	788 73	-	32,447 01
Waterville.....	853,241 72	35,785 00	-	12,223 56	-	901,250 28
Wiscasset.....	179,201 34	9,337 94	-	7,392 27	15,000 00	210,931 55
York County, Biddeford.....	1,043,365 90	12,700 00	-	10,762 43	-	1,066,828 33
Total.....	\$57,476,895 88	\$2,031,042 97	\$55,597 25	\$1,103,350 05	\$52,493 55	\$60,719,379 70

TABLE A—Continued.
Resources.

Name of Bank.	United States and District of Columbia bonds.	Public funds of Maine.	Public funds out of Maine.	Railroad bonds of Maine.	Railroad bonds out of Maine.	Corporation bonds of Maine.	Corporation bonds out of Maine.	Railroad stock of Maine.
Androscoggin County, Lewiston.....	\$110,000 00	\$66,642 00	\$226,700 00	\$170,550 00	\$211,325 00	\$68,200 00	-	-
Auburn.....	30,000 00	5,000 00	153,020 00	150,000 00	169,587 50	73,840 00	\$30,250 00	\$22,605 85
Augusta.....	3,100 00	26,000 00	5,932,500 00	370,500 00	783,000 00	10,000 00	-	-
Bangor.....	200,000 00	90,000 00	1,337,960 69	201,560 00	617,185 00	92,000 00	10,000 00	68,200 00
Bath Savings Institution.....	50,000 00	-	433,779 33	301,778 75	1,484,811 25	110,280 00	126,914 00	38,500 00
Belfast.....	200,000 00	4,500 00	128,303 00	71,000 00	231,500 00	23,068 45	25,000 00	3,000 00
Bethel.....	15,000 00	1,000 00	25,000 00	13,000 00	13,960 00	14,500 00	5,000 00	-
Biddeford.....	-	9,100 00	123,900 00	74,500 00	194,630 00	19,500 00	10,000 00	-
Boothbay.....	-	7,050 00	10,000 00	24,705 00	45,745 00	53,000 00	-	-
Brewer.....	7,000 00	12,500 00	41,000 00	7,500 00	19,000 00	2,000 00	-	-
Bridgton.....	5,000 00	29,400 00	51,500 00	42,175 00	105,585 00	42,400 00	5,000 00	3,342 50
Brunswick Savings Institution.....	46,000 00	10,950 00	153,087 94	45,000 00	121,835 00	40,412 50	-	9,945 00
Buxton & Hollis, West Buxton.....	5,000 00	9,000 00	69,500 00	16,000 00	50,740 00	32,000 00	-	-
Calais.....	17,000 00	40,000 00	95,000 00	5,000 00	65,720 00	5,000 00	-	5,000 00
Camden, Rockport.....	-	289 14	-	2,000 00	7,354 33	10,000 00	-	-
Cascade, Oakland.....	-	-	-	3,000 00	30,000 00	-	-	-
Dexter.....	-	1,600 00	8,000 00	62,000 00	64,050 00	94,375 00	-	15,555 00
Eastport.....	-	6,727 67	183,000 00	21,000 00	118,600 00	33,500 00	14,000 00	-
Fairfield.....	8,000 00	20,900 00	12,000 00	20,000 00	22,250 00	28,000 00	5,000 00	-
Franklin County, Farmington.....	26,000 00	-	74,000 00	31,970 00	87,000 00	48,500 00	-	27,971 50
Gardiner Savings Institution.....	212,000 00	50,900 00	1,299,145 82	72,000 00	59,000 00	191,000 00	-	-
Gorham.....	10,000 00	8,600 00	101,860 00	25,203 73	50,500 00	35,000 00	500 00	-
Hallowell Savings Institution.....	-	9,805 00	278,111 25	55,481 42	144,500 00	108,875 00	48,500 00	-
Hancock County, Ellsworth.....	23,700 00	16,458 08	17,000 00	14,000 00	12,900 00	22,200 00	5,300 00	400 00
Houlton.....	-	150 00	20,550 00	19,935 00	32,910 00	14,925 00	-	-
Kennebec, Augusta.....	25,000 00	10,000 00	281,300 00	134,650 00	19,750 00	21,500 00	-	-

Kennebunk	-	4,000 00	107,960 00	43,845 00	164,012 50	43,000 00	-	11,343 00
Kingfield	-	-	-	-	-	-	-	-
Lubec	1,500 00	-	-	-	-	-	-	-
Machias	85,000 00	31,500 00	264,500 00	22,000 00	89,000 00	49,000 00	-	-
Maine, Portland	1,888,000 00	-	873,725 00	643,250 00	2,225,247 75	758,620 00	-	12,500 00
Mechanics', Auburn	5,000 00	-	21,350 00	10,000 00	11,300 00	17,450 00	20,400 00	-
Norway	-	2,150 30	-	9,447 38	-	30,000 00	17,900 00	11,800 00
Penobscot, Bangor	200,000 00	207,850 00	279,500 00	271,000 00	124,200 00	103,000 00	-	49,750 00
People's, Lewiston	5,700 00	26,600 00	89,060 00	130,762 50	44,860 00	64,275 00	-	500 00
People's Safe Deposit and Savings, Bath	21,500 00	-	75,372 12	24,218 75	91,675 00	23,000 00	16,000 00	-
Phillips	5,000 00	28,906 61	7,000 00	33,375 06	5,000 00	8,000 00	5,000 00	-
Piscataquis, Dover	5,000 00	19,400 00	59,500 00	31,985 00	80,045 00	48,620 00	5,000 00	-
Portland	1,200,000 00	52,100 00	2,240,500 00	620,000 00	1,253,400 00	610,500 00	-	61,300 00
Rockland	115,000 00	2,200 00	97,500 00	104,750 00	217,439 80	55,950 00	5,890 00	2,350 00
Saco	20,000 00	11,000 00	82,500 00	66,050 00	188,782 19	13,000 00	-	28,150 00
Saco and Biddeford Savings Institution, Saco	185,000 00	30,000 00	201,000 00	83,755 00	1,208,260 13	31,168 87	140,550 00	208,444 62
Searsport	30,000 00	1,000 00	44,000 00	10,000 00	-	13,000 00	-	-
Skowhegan	10,000 00	13,000 00	282,600 00	198,000 00	179,500 00	-	10,000 00	13,650 00
South Berwick	20,000 00	10,000 00	68,000 00	56,970 00	105,920 00	6,000 00	-	-
South Paris	2,200 00	1,150 00	18,000 00	5,500 00	65,000 00	52,500 00	-	-
Thomaston	20,000 00	7,000 00	71,000 00	10,000 00	89,500 00	40,800 00	4,000 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	20,000 00	-	28,000 00	11,200 00	21,000 00	13,500 00	5,150 00	-
Tremont	-	-	-	4,800 00	-	3,500 00	-	-
Waterville	17,000 00	5,100 00	111,853 74	45,600 00	55,000 00	15,000 00	-	10,000 00
Wiscasset	1,000 00	-	8,500 00	34,767 50	95,723 00	7,000 00	-	-
York County, Biddeford	41,350 00	5,500 00	207,534 46	33,250 00	109,124 66	50,000 00	28,000 00	3,000 00
Total	\$5,262,950 00	\$895,029 00	\$14,303,960 73	\$4,449,707 67	\$11,230,488 14	\$3,233,799 82	\$537,454 00	\$600,534 97

BANK EXAMINER'S REPORT.

TABLE A—Continued.
Resources—Continued.

Name of Bank.	Railroad stock out of Maine.	Corporation stock of Maine.	Corporation stock out of Maine.	National bank stock of Maine.	National bank stock out of Maine.	Other bank stock of Maine.	Loans on collateral.	Loans to corporations.	Loans to municipalities.
Androscoggin County, Lewiston	-	\$30,000 00	\$10,484 00	\$103,960 00	-	\$4,000 00	\$56,730 63	\$20,500 00	-
Auburn	\$4,000 00	1,700 00	9,422 00	121,720 00	-	-	90,519 80	41,406 35	\$25,000 00
Angusta	-	10,000 00	-	71,800 00	-	-	257,912 57	67,950 00	8,000 00
Bangor	678 00	3,000 00	5,706 00	25,400 00	\$4,500 00	-	254,786 95	200 00	18,079 69
Bath Savings Institution	116,323 50	-	59,390 37	79,800 00	11,500 00	-	596,108 52	20,000 00	600 00
Belfast	4,000 00	22,500 00	-	40,650 00	-	-	158,773 78	-	2,309 04
Bethel	-	-	-	30,950 00	1,000 00	4,000 00	4,368 00	4,100 00	12,745 98
Biddeford	8,000 00	103,300 00	7,600 00	69,200 00	25,020 00	10,000 00	114,979 61	4,739 02	20,000 00
Boothbay	1,187 44	-	-	6,000 00	2,200 00	-	950 00	900 00	4,668 00
Brewer	1,800 00	3,000 00	-	700 00	-	-	6,900 00	-	1,000 00
Bridgton	-	-	-	20,660 00	2,000 00	2,500 00	60,400 67	450 00	1,747 40
Brunswick Savings Institution	-	-	-	61,695 00	-	-	33,134 21	1,500 00	16,000 00
Buxton and Hollis, West Buxton	800 00	850 00	-	16,050 00	-	-	2,960 55	-	8,675 00
Calais	-	-	-	17,325 00	4,250 00	-	6,870 36	10,448 75	10,100 00
Camden, Rockport	120 00	515 00	-	-	-	-	74,159 67	-	-
Cascade, Oakland	900 00	-	-	38,400 00	-	-	38,150 00	-	-
Dexter	-	7,000 00	-	64,900 00	-	20,000 00	16,793 67	-	2,600 00
Eastport	-	-	1,000 00	14,325 00	6,575 00	-	27,720 49	5,000 00	1,028 60
Fairfield	5,000 00	-	-	21,425 00	-	1,000 00	55,535 00	-	10,495 00
Franklin County, Farmington	-	850 00	-	74,595 00	-	-	16,460 81	-	-
Gardiner Savings Institution	6,000 00	-	-	55,760 00	12,200 00	-	136,351 78	-	50,000 00
Gorham	-	-	-	15,275 00	-	-	3,130 00	-	-
Hallowell Savings Institution	-	-	-	16,360 00	-	-	13 00	-	-
Hancock County, Ellsworth	-	-	-	16,600 00	-	1,000 00	19,555 00	7,671 43	17,490 67
Houlton	-	-	-	51,500 00	1,100 00	-	-	-	3,725 00
Kennebec, Augusta	-	5,140 00	-	170,470 00	13,000 00	-	126,215 42	-	-

Kennebunk	4,575 00	-	-	26,350 00	-	-	10,024 92	-	-
Kingfield	-	-	-	-	-	-	585 00	-	-
Lubec	-	150 00	-	500 00	-	-	100 00	-	-
Machias	-	850 00	-	35,750 00	-	4,000 00	-	8,000 00	-
Maine, Portland	-	21,675 00	-	64,073 00	-	1,000 00	183,786 67	157,580 00	-
Mechanics', Auburn	-	-	-	154,990 00	1,500 00	8,500 00	60,252 39	23,750 00	-
Norway	-	1,000 00	-	51,400 00	-	6,200 00	33,305 66	17,300 00	-
Penobscot, Bangor	-	11,000 00	-	23,600 00	-	-	196,400 00	15,600 00	6,500 00
People's, Lewiston	-	500 00	2,969 00	89,300 00	-	2,800 00	58,222 80	47,800 00	4,000 00
People's Safe Deposit and Savings, Bath	-	1,500 00	-	39,700 00	-	6,250 00	90,077 19	34,213 00	812 00
Phillips	-	-	-	16,800 00	-	2,600 00	11,535 55	500 00	-
Piscataquis, Dover	-	-	-	39,340 00	5,000 00	8,000 00	42,483 36	1,166 20	3,901 83
Portland	-	21,932 50	-	119,796 00	-	-	1,301,736 47	757,174 20	-
Rockland	9,280 00	1,266 00	-	71,495 00	-	-	218,365 98	47,000 00	760 00
Saco	17,565 50	34,500 00	3,500 00	46,130 00	7,500 00	-	11,655 00	-	10,000 00
Saco and Biddeford Savings Institution, Saco	218,800 00	104,180 00	11,900 00	46,780 00	10,300 00	-	84,427 84	20,000 00	10,000 00
Searsport	9,534 51	6,284 00	-	19,880 00	-	-	8,400 00	-	-
Skowhegan	-	-	-	78,250 00	-	1,000 00	22,177 98	29,667 00	10,960 00
South Berwick	-	-	2,500 00	22,250 00	-	-	1,200 00	10,000 00	-
South Paris	6,700 00	3,000 00	-	36,330 00	1,730 00	8,400 00	25,284 28	6,910 14	2,750 00
Thomaston	-	1,350 00	2,000 00	18,710 00	-	-	23,092 94	-	-
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	-	29,830 00	-	-	14,858 33	-	3,000 00
Tremont	-	-	-	-	-	-	984 04	-	3,224 83
Waterville	-	-	-	87,800 00	-	3,698 99	41,325 90	28,660 00	13,150 00
Wiscasset	2,660 00	-	500 00	17,200 00	-	-	11,520 42	-	-
York County, Biddeford	3,150 00	15,000 00	-	97,775 00	76,500 00	18,000 00	23,813 29	-	-
Total.....	\$421,073 95	\$411,976 50	\$116,971 37	\$2,439,549 00	\$185,875 00	\$112,850 00	\$4,635,095 60	\$1,389,585 09	\$283,261 04

BANK EXAMINER'S REPORT.

TABLE A—Concluded.
Resources—Concluded.

Name of Bank.	Loans on mortgages of real estate.	Real estate.	Furniture and fixtures.	Premium account.	Expense account.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County, Lewiston.....	\$589,115 68	\$ 999 95	\$1,650 00	\$64,596 06	\$ 9 54	-	\$17,290 95	\$1,746,753 81
Auburn.....	360,554 68	19,353 41	2,400 00	48,045 91	861 58	-	22,705 08	1,381,992 16
Augusta.....	168,681 18	28,825 00	5,000 00	54,103 61	-	-	130,551 51	6,305,823 87
Bangor.....	234,384 72	86,399 87	-	-	845 33	-	138,295 24	3,389,178 55
Bath Savings Institution.....	209,915 62	18,300 00	-	5,035 67	1,223 09	-	32,555 37	3,697,115 47
Belfast.....	98,620 00	21,619 56	-	-	340 67	-	100,041 20	1,135,225 70
Bethel.....	119,244 52	6,050 00	862 02	608 37	73 38	\$1,000 00	3,969 44	276,431 71
Biddeford.....	225,970 47	91,578 96	-	-	-	-	11,860 83	1,123,578 89
Boothbay.....	65,227 13	150 00	650 00	2,782 81	-	-	3,095 86	228,810 24
Brewer.....	75,550 00	3,341 81	-	3,000 00	300 81	166 44	4,908 62	189,667 68
Bridgton.....	119,352 73	7,654 73	400 00	12,550 00	750 61	-	7,179 35	520,047 99
Brunswick Savings Institution.....	67,983 26	7,923 71	-	-	-	700 00	4,700 63	610,027 25
Buxton and Hollis, West Buxton.....	103,529 49	8,337 00	600 00	-	64 44	-	4,017 25	328,123 73
Calais.....	56,321 96	1,000 00	-	-	29 25	-	4,518 98	341,582 39
Camden, Rockport.....	44,897 33	4,611 22	1,440 00	-	14 87	2,244 80	11,919 49	159,559 88
Cascade, Oakland.....	62,608 50	16,600 00	800 00	3,000 00	1 70	-	7,668 86	201,189 06
Dexter.....	56,989 30	39,890 48	-	-	-	-	8,503 49	462,256 94
Eastport.....	123,947 68	22,646 00	-	-	-	-	24,821 15	603,891 50
Fairfield.....	103,964 00	6,000 00	300 00	2,233 97	-	-	21,963 51	350,066 48
Franklin County, Farmington.....	54,588 77	33,444 47	-	-	-	-	2,819 37	478,199 92
Gardiner Savings Institution.....	160,752 74	33,500 00	-	-	-	-	73,061 39	2,411,671 73
Gorham.....	156,644 33	14,150 00	-	-	-	250 00	3,826 12	424,889 21
Hallowell Savings Institution.....	49,921 97	6,625 47	-	-	544 83	-	5,654 57	724,392 51
Hancock County, Ellsworth.....	137,442 44	13,245 92	-	5,097 50	-	-	32,418 21	362,679 25
Houlton.....	167,894 49	4,300 00	800 00	11,152 50	- 50	-	11,387 35	340,349 84
Kennebec, Augusta.....	174,750 11	8,500 00	1,500 00	13,199 03	-	-	25,040 86	1,030,015 42

Kennebunk	131,076 96	3,350 00	-	2,731 01	-	-	18,182 29	570,450 68
Kingfield	2,700 00	-	585 00	-	-	15 00	157 44	4,042 44
Lubec	6,291 17	-	-	150 00	95 00	175 00	325 07	9,286 24
Machias	24,631 21	2,000 00	-	-	-	-	14,522 96	630,754 17
Maine, Portland	272,181 65	62,651 02	-	1,798 56	5,020 17	-	93,163 01	7,264,271 83
Mechanics', Auburn	160,068 00	56,400 00	-	843 75	-	1,700 00	4,268 84	557,772 98
Norway	99,164 63	10,660 00	1,500 00	7,650 00	1,126 33	139 52	6,661 04	312,372 56
Penobscot, Bangor	295,166 57	-	4,000 00	6,000 00	292 45	-	72,548 15	1,865,807 17
People's, Lewiston	306,088 88	12,508 41	6,900 00	37,226 50	90 08	-	24,568 70	954,671 87
Peoples' Safe Deposit and Savings, Bath	82,222 62	21,246 51	4,500 00	-	-	10,000 00	30,924 99	573,212 18
Phillips	20,484 94	-	400 00	2,450 00	-	-	9,105 44	156,157 54
Piscataquis, Dover	113,678 10	15,640 03	-	5,300 00	453 82	-	10,595 81	495,109 15
Portland	558,974 74	171,071 78	-	-	100 80	-	96,488 38	9,065,073 87
Rockland	126,576 25	16,907 95	-	29,391 10	-	19,511 20	32,954 77	1,175,122 05
Saco	170,010 41	11,474 75	-	26,452 37	-	-	7,102 65	755,372 87
Saco and Biddeford Savings Institution, Saco	102,229 02	15,722 29	-	-	-	-	32,639 05	2,745,156 82
Searsport	2,580 00	3,500 00	-	720 69	-	-	1,225 12	154,124 32
Skowhegan	179,459 58	7,859 10	-	17,000 00	-	5,000 00	23,794 46	1,081,318 12
South Berwick	26,977 00	700 00	-	-	-	-	1,181 62	331,698 62
South Paris	150,901 01	28,679 30	-	1,900 00	13	-	8,931 40	436,866 26
Thomaston	24,795 00	6,475 00	1,350 00	9,000 00	-	-	6,388 22	335,461 16
Topsham and Brunswick Twenty-five Cent, Brunswick	59,146 64	-	-	8,295 93	1,914 29	280 00	4,165 26	220,440 45
Tremont	13,422 84	-	-	-	-	1,313 19	5,202 11	32,447 01
Waterville	380,565 00	32,618 24	-	26,540 00	-	-	24,444 30	901,256 28
Wiscasset	26,668 66	3,960 00	-	-	-	-	1,431 97	210,931 55
York County, Biddeford	238,689 28	49,524 89	2,731 05	60,000 00	-	-	3,885 70	1,066,828 33
Total	\$7,363,660 32	\$1,037,036 83	\$38,368 07	\$469,456 34	\$14,153 67	\$42,495 15	\$1,244,047 44	\$60,719,379 70

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.....	5,357	245	-	\$138,910 19	-	4,247	\$573,200 16	1,601	\$872,040 07
Auburn.....	4,498	393	-	20,613 87	-	3,614	425,236 17	814	746,754 00
Augusta.....	11,126	38	-	59,101 84	-	7,558	952,607 25	2,883	2,931,724 12
Bangor.....	8,369	21	-	57,314 57	-	6,317	798,890 59	1,783	1,666,821 92
Bath Savings Institution.....	6,118	258	-	-	\$866 66	4,042	862,660 37	1,743	1,373,601 28
Belfast.....	3,771	91	-	11,644 04	-	3,155	501,755 18	567	456,780 87
Bethel.....	1,337	23	-	5,558 64	-	1,177	118,025 48	152	129,773 43
Biddeford.....	2,563	-	97	1,909 66	-	1,874	316,334 21	613	588,392 67
Boothbay.....	1,250	35	-	12,526 39	-	1,092	92,924 53	150	108,220 03
Brewer.....	824	36	-	8,911 86	-	712	69,433 25	105	97,795 93
Bridgton.....	1,993	66	-	9,960 88	-	1,667	181,323 47	312	287,168 79
Brunswick Savings Institution.....	1,767	73	-	42,589 38	-	1,410	167,250 11	322	311,401 61
Buxton and Hollis, West Buxton.....	984	-	29	-	7,087 68	789	90,638 03	171	166,310 14
Calais.....	1,358	27	-	1,078 99	-	1,154	138,992 43	198	175,622 17
Camden, Rockport.....	815	-	546	9,968 14	-	753	83,331 88	55	50,586 82
Cascade, Oakland.....	1,125	66	-	19,847 06	-	895	71,480 00	227	111,679 62
Dexter.....	1,926	-	23	-	44,634 39	1,634	147,072 64	277	254,247 48
Eastport.....	1,774	51	-	31,888 68	-	1,405	169,270 25	316	294,426 71
Fairfield.....	1,182	19	-	27,234 87	-	963	112,701 83	201	180,025 44
Franklin County, Farmington.....	2,346	6	-	-	40,009 58	2,067	198,349 87	262	237,729 15
Gardiner Savings Institution.....	5,688	84	-	24,472 94	-	4,375	592,825 55	1,119	1,235,892 57
Gorham.....	1,313	22	-	13,232 01	-	1,059	110,563 84	223	222,616 48
Hallowell Savings Institution.....	1,663	29	-	11,602 06	-	1,234	138,860 89	362	360,882 44
Hancock County, Ellsworth.....	1,826	14	-	-	2,905 04	1,619	158,187 19	196	165,238 17
Houlton.....	1,462	-	39	-	38,976 92	1,242	119,880 13	199	152,319 13
Kennebec, Augusta.....	1,893	71	-	67,865 91	-	1,252	178,486 54	528	508,985 89

Kennebunk	1,696	-	43	-	3,590 44	1,943	164,354 01	320	305,233 47
Kingfield	49	28	-	2,379 53	-	45	1,802 17	4	2,217 03
Lubec	72	-	15	-	2,240 67	69	5,751 32	3	2,127 33
Machias	1,563	-	2	-	67 75	1,170	150,429 22	327	320,046 50
Maine, Portland	19,475	516	-	268,567 55	-	14,912	1,825,813 08	4,106	3,996,065 00
Mechanics', Auburn	2,510	-	75	-	24,925 11	2,212	210,876 89	287	270,120 15
Norway	1,753	33	-	-	5,181 59	1,574	166,311 47	174	127,382 20
Penobscot, Bangor	3,872	234	-	69,192 30	-	2,770	390,028 39	919	910,361 79
People's, Lewiston	3,634	187	-	37,715 56	-	3,116	383,863 49	472	432,387 00
People's Safe Deposit and Savings, Bath	2,281	381	-	64,196 10	-	1,983	199,803 83	270	261,837 46
Phillips	1,050	-	-	-	79 11	944	69,944 23	106	82,826 50
Piscataquis, Dover	2,233	2	-	1,786 34	-	1,935	185,585 24	280	253,705 00
Portland	20,541	550	-	111,434 65	-	14,807	1,926,301 96	5,074	5,164,448 78
Rockland	4,212	128	-	63,825 23	-	3,542	441,348 44	629	575,381 98
Saco	1,708	26	-	43,968 48	-	1,234	137,736 86	398	394,671 78
Saco and Biddeford Savings Institution, Saco	5,436	71	-	91,976 01	-	3,715	465,312 53	1,555	1,702,630 56
Searsport	563	1	-	199 18	-	472	60,032 28	86	78,740 55
Skowhegan	3,263	59	-	25,394 12	-	2,641	334,744 90	554	521,748 90
South Berwick	964	29	-	-	7,129 49	745	109,371 40	208	178,691 28
South Paris	1,750	62	-	-	21,313 51	1,512	162,205 56	224	210,557 15
Thomaston	1,319	64	-	31,799 68	-	1,138	140,833 62	175	166,213 53
Topsham and Brunswick Twenty-five Cent, Brunswick	941	21	-	-	46 71	895	63,641 86	130	138,834 00
Tremont	213	16	-	1,297 62	-	203	23,943 13	10	7,063 35
Waterville	3,258	97	-	47,681 48	-	2,708	294,490 53	501	458,893 77
Wiscasset	961	-	27	-	7,280 58	863	84,950 65	96	90,250 69
York County, Biddeford	3,469	-	398	-	97,416 92	2,860	343,933 59	554	574,369 23
Total	163,115	4,193	1,294	\$1,436,675 81	\$303,752 15	126,614	\$15,713,392 43	32,241	\$30,913,841 23

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 1896.	State tax 1896.	Annual expenses.
Androscoggin County, Lewiston	106	\$234,454 16	3	\$19,718 81	4	\$62,798 41	\$35 15	\$10,919 73	\$3,270 82
Auburn	70	148,681 00	-	-	4	50,729 23	348 00	9,558 75	2,000 00
Augusta	623	1,527,179 66	62	512,119 71	4	232,220 88	371 42	44,719 32	7,500 00
Bangor	252	582,774 34	11	86,004 74	3½	104,014 98	2,103 75	22,202 33	6,000 00
Bath Savings Institution.....	287	720,361 04	46	488,799 67	4	135,495 08	268 32	27,149 71	3,800 00
Belfast	49	99,161 32	-	-	3	30,163 27	307 84	6,657 12	3,300 00
Bethel	2	16,228 55	-	-	3½	8,604 98	60 00	1,737 04	800 00
Biddeford	75	173,692 41	1	5,000 00	3½	36,600 12	1,108 80	6,942 04	3,500 00
Boothbay	2	21,437 54	-	-	3	7,996 57	2 95	1,596 29	750 00
Brewer	1	15,180 73	-	-	3½	5,802 33	42 61	1,282 07	800 00
Bridgton	14	29,685 25	-	-	4	17,841 29	162 00	3,436 89	1,800 00
Brunswick Savings Institution.	32	77,854 31	3	19,633 62	4	21,157 24	113 85	3,949 72	1,700 00
Buxton and Hollis, West Buxton.....	24	49,603 70	-	-	4	12,168 97	72 30	2,266 78	1,000 00
Calais	6	12,382 50	-	-	3½	10,906 82	-	2,327 54	1,250 00
Camden, Rockport	7	14,359 50	-	-	3½	4,898 77	60 00	1,013 29	1,500 00
Cascade, Oakland	4	8,000 00	-	-	4	7,053 93	96 72	1,320 98	700 00
Dexter	15	33,450 40	-	-	3½	14,808 39	396 00	3,299 68	1,600 00
Eastport	52	113,021 29	1	5,209 17	4	21,702 25	399 00	4,258 17	1,500 00
Fairfield	18	36,352 11	-	-	4	12,142 83	47 60	2,234 63	1,200 00
Franklin County, Farmington.....	17	37,036 66	-	-	3	14,074 93	211 60	3,189 35	1,600 00
Gardiner Savings Institution.....	190	434,956 98	4	23,433 13	4	88,712 23	348 80	15,745 47	3,300 00
Gorham	31	63,574 10	-	-	4	15,026 77	195 95	2,936 46	1,400 00
Hallowell Savings Institution.....	77	166,000 35	-	-	4	25,600 75	18 14	5,400 01	2,000 00
Hancock County, Ellsworth	11	23,127 92	-	-	3	9,896 79	56 63	2,278 50	2,000 00
Houlton	21	44,792 22	-	-	3½	10,901 36	34 20	2,459 61	1,500 00

Kennebec, Augusta.....	105	244,483	42	-	8	69,079	64	4	36,859	75	105	33	6,963	39	2,400	00	
Kennebunk	33	74,792	15	-	-	-	-	3 $\frac{1}{2}$	18,313	67	62	40	4,073	40	1,600	00	
Kingfield	-	-	-	-	-	-	-	4	82	46	6	50	16	86	137	00	
Lubec	-	-	-	-	-	-	-	4 $\frac{1}{2}$	382	23	19	69	57	02	95	00	
Machias.....	65	139,593	72	-	1	6,000	00	3 $\frac{1}{2}$	20,701	82	35	72	3,965	47	1,700	00	
Maine, Portland.....	449	971,361	00	-	8	69,216	00	4	253,086	21	1,132	56	34,948	05	13,943	25	
Mechanics', Auburn	11	98,115	27	-	-	-	-	4	20,408	65	901	79	3,811	97	2,050	00	
Norway	5	11,296	81	-	-	-	-	3 $\frac{1}{2}$	11,500	79	124	31	2,152	84	900	00	
Penobscot, Bangor.....	169	396,064	30	-	14	116,321	98	3 $\frac{1}{2}$	60,141	56	-	-	10,862	89	4,000	00	
People's, Lewiston.....	44	92,462	00	-	2	10,917	00	4	34,402	50	334	65	6,803	18	1,700	00	
People's Safe Deposit and Savings, Bath.....	26	74,540	10	-	2	15,647	08	4	19,168	79	340	56	3,579	18	1,500	00	
Phillips	-	-	-	-	-	-	-	3 $\frac{1}{2}$	5,183	05	-	-	1,076	95	600	00	
Piscataquis, Dover	18	37,399	28	-	-	-	-	3 $\frac{1}{2}$	15,841	71	101	00	3,587	48	1,600	00	
Portland	655	1,364,169	79	-	5	37,240	19	4	324,612	85	4,641	12	51,410	93	18,976	37	
Rockland	39	91,449	24	-	2	12,745	22	3 $\frac{1}{2}$	34,938	68	190	30	7,408	05	2,500	00	
Saco	74	165,687	59	-	2	14,151	30	4	26,143	36	181	60	4,297	11	1,500	00	
Saco and Biddeford Savings Institution, Saco.....	162	429,762	24	-	4	23,477	40	4	98,659	41	482	02	14,936	93	3,300	00	
Searsport	5	10,398	93	-	-	-	-	3	4,324	07	39	70	1,037	31	500	00	
Skowhegan	66	171,773	00	-	2	12,532	95	3 $\frac{1}{2}$	34,815	22	180	67	7,396	71	1,600	00	
South Berwick	11	24,349	75	-	-	-	-	3	9,124	15	-	-	2,305	66	1,100	00	
South Paris	14	32,838	27	-	-	-	-	3 $\frac{1}{2}$	13,930	44	256	37	2,915	13	1,000	00	
Thomaston	6	12,683	51	-	-	-	-	3 $\frac{1}{2}$	10,751	48	103	40	2,192	64	1,200	00	
Topsham and Brunswick Twenty-five Cent, Brunswick.....	6	14,580	67	-	-	-	-	4	8,185	70	-	-	1,440	53	3,975	91	
Tremont	-	-	-	-	-	-	-	4	1,120	32	-	-	210	26	100	00	
Waterville	49	99,857	42	-	-	-	-	4	31,219	95	442	60	5,755	58	2,500	00	
Wiscasset	2	4,000	00	-	-	-	-	4	7,061	25	77	00	1,438	20	1,100	00	
York County, Biddeford.....	54	120,873	38	-	1	5,089	70	3 $\frac{1}{2}$	34,648	54	883	92	7,682	87	3,300	00	
Total	4,078	\$9,297,082	91	182	\$1,552,579	31	193$\frac{3}{4}$	\$2,096,927	82	\$17,510	84	\$381,208	07	\$130,650	35		

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources November 7, 1896.

Liabilities.

Name of Bank.	Capital stock.	Surplus. *	Undivided profits.	Time deposits.	Demand deposits.	Certificates of deposit.	Debentures outstanding.	Trust department.
American Trust and Banking Company, Auburn.....	\$75,100 00	\$ 2,500 00	-	\$21,842 13	\$15,513 69	\$12,942 00	-	-
Aroostook Trust and Banking Company, Caribou	50,000 00	30,000 00	\$8,656 04	-	52,286 15	-	-	-
Auburn Trust Company.....	104,800 00	10,000 00	3,023 08	50,684 02	5,636 74	5,224 00	-	-
Anguta Safe Deposit and Trust Company.....	50,000 00	6,000 00	4,466 71	226,279 68	117,117 72	-	-	-
Bar Harbor Banking and Trust Company.....	50,000 00	15,000 00	1,293 42	-	210,502 85	76,746 71	-	\$6,000 00
Eastern Trust and Banking Company, Bangor.....	171,500 00	50,000 00	37,403 64	652,039 09	475,215 21	-	-	-
Livermore Falls Trust and Banking Company.....	50,000 00	-	3,177 70	19,828 95	37,229 21	200 00	-	-
Maine Trust and Banking Company, Gardiner.....	100,000 00	30,000 00	10,693 15	292,425 87	78,646 29	11,475 00	-	90,698 07
Merchants' Trust and Banking Company, Presque Isle...	50,000 00	3,000 00	2,837 24	10,083 27	17,084 80	-	-	-
Northern Banking Company, Portland.....	50,000 00	2,400 00	114 56	-	16,412 00	7,758 00	\$48,000 00	-
Oxford County Loan Association, Norway.....	10,000 00	500 00	5,563 63	-	-	-	58,300 00	-
People's Trust Company, Farmington.....	100,000 00	10,000 00	15,810 85	760,044 24	40,170 20	5,248 48	-	-
Portland Trust Company.....	100,000 00	50,000 00	20,260 00	-	326,174 80	74,014 44	-	47,280 30
Rockland Trust Company.....	100,000 00	-	18,923 70	55,725 56	73,885 31	10,455 77	-	-
Rumford Falls Trust Company.....	50,000 00	-	7,238 84	73,246 43	56,840 89	1,300 00	-	-
Union Safe Deposit and Trust Company, Portland.....	250,000 00	-	6,711 55	-	29,608 13	-	-	-
Waterville Trust and Safe Deposit Company.....	100,000 00	-	12,203 91	110,884 42	51,342 04	100 00	-	-
Westbrook Trust Company.....	50,000 00	6,300 00	1,358 94	217,856 69	42,161 53	10,493 82	-	-
Total.....	\$1,511,400 00	\$221,700 00	\$165,740 94	\$2,490,940 35	\$1,644,827 56	\$215,958 22	\$106,300 00	\$143,978 37

TABLE C—Continued.
Liabilities—Concluded.

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Name of Bank.	Unpaid dividends.	Deposits for coupons.	Treasurer's checks outstanding.	Due to other banks and bankers.	Bills payable.	Re-discounts.	Other liabilities.	Total liabilities.
American Trust and Banking Company, Auburn.....	-	-	-	-	\$8,000 00	-	-	\$135,897 82
Aroostook Trust and Banking Company, Caribou.....	-	-	-	-	-	-	-	110,942 19
Auburn Trust Company.....	\$152 00	\$190 50	\$ 34 12	\$ 2,500 00	-	-	\$2,145 00	184,589 46
Augusta Safe Deposit and Trust Company.....	30 00	-	74 03	10,180 77	-	-	-	414,848 91
Bar Harbor Banking and Trust Company.....	20 00	1,261 27	1,345 75	1,692 75	-	-	-	369,862 77
Eastern Trust and Banking Company, Bangor.....	640 50	2,178 15	-	5,967 46	-	-	\$95,900 00	1,490,844 05
Livermore Falls Trust and Banking Company.....	-	-	-	9,120 15	-	-	-	110,556 01
Maine Trust and Banking Company, Gardiner.....	-	-	1,992 34	-	-	-	1,535 00	617,467 72
Merchants' Trust and Banking Company, Presque Isle.....	-	-	-	-	-	\$1,000 00	-	84,005 31
Northern Banking Company, Portland.....	-	605 00	-	-	104,700 00	-	172 00	236,161 56
Oxford County Loan Association, Norway.....	-	-	-	-	1,750 00	-	-	76,143 63
People's Trust Company, Farmington.....	498 00	-	-	104 28	-	-	-	321,876 03
Portland Trust Company.....	52 50	1,860 00	-	6,455 10	-	-	1243,406 35	769,503 49
Rockland Trust Company.....	30 00	-	-	-	-	-	2,000 00	260,020 34
Rumford Falls Trust Company.....	-	-	142 54	-	-	-	-	188,768 70
Union Safe Deposit and Trust Company, Portland.....	-	1,212 50	-	2,000 00	-	-	3,299 38	392,831 56
Waterville Trust and Safe Deposit Company.....	33 00	-	1,080 63	-	15,000 00	5,000 00	700 00	236,346 00
Westbrook Trust Company.....	227 07	-	-	10,926 49	-	-	-	333,324 54
Total.....	\$1,683 07	\$7,307 42	\$5,369 43	\$48,947 00	\$129,450 00	\$6,000 00	\$349,157 73	\$7,048,760 09

* Mortgages sold and guaranteed and deposits for same.

† Sinking funds for corporations.

BANK EXAMINER'S REPORT.

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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 and bankers.	Expense account.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
American Banking & Trust Co., Auburn	\$ 8,937 50	\$38,640 67	-	-	\$69,544 42	-	-	\$1,000 00	\$7,454 25	\$10,320 98	\$135,897 82
Aroostook Trust & Banking Co., Caribou	106,346 19	-	-	-	1,500 00	-	-	1,500 00	31,596 00	-	140,942 19
Auburn Trust Co.	114,353 35	-	\$44,100 00	-	18,000 00	-	\$968 40	5,000 00	1,787 71	180 00	184,389 46
Augusta Safe Deposit & Trust Co	271,012 75	27,350 00	51,338 99	-	-	\$49,806 72	12 15	3,781 81	9,546 49	2,000 00	414,848 91
Bar Harbor Banking & Trust Co	221,484 56	34,529 39	17,755 00	\$6,000 00	5,600 00	46,002 97	1,561 45	1,250 00	35,679 40	-	369,862 77
Eastern Trust & Banking Co., Bangor	832,545 23	147,453 50	358,086 06	-	4,006 33	-	885 29	19,422 58	126,704 41	1,740 65	1,490,844 05
Livermore Falls Trust & Banking Company	44,660 34	31,601 72	20,350 00	-	-	-	1,374 04	1,682 85	19,887 06	-	119,556 01
Maine Trust & Banking Co., Gardiner	288,765 76	83,938 38	129,224 08	90,698 07	-	17,547 62	1,783 60	2,500 00	2,939 21	71 00	617,467 72
Merchants' Trust & Banking Co., Presque Isle	66,120 10	-	-	-	4,404 97	-	1,589 74	1,481 09	10,409 41	-	84,005 31
Northern Banking Co., Portland	58,895 06	77,900 00	72,850 00	-	21,480 33	-	645 20	231 26	3,762 27	397 50	236,161 56
Oxford County Loan Association, Norway	-	61,693 25	-	-	5,775 00	354 31	141 25	-	327 45	7,912 37	76,113 63
People's Trust Co., Farmington	197,202 27	228,465 75	353,615 57	-	70,064 28	33,912 17	1,524 94	1,352 79	45,664 52	73 74	951,876 03
Portland Trust Company	228,340 53	-	311,494 45	47,125 07	-	-	342 90	-	40,962 17	*241,238 37	\$69,563 49
Rockland Trust Company	216,253 38	-	9,955 00	-	-	16,548 12	-	1,400 00	11,579 25	4,284 59	260,020 34
Rumford Falls Trust Company..	118,197 75	20,733 31	19,633 42	-	3,800 00	9,138 08	2,071 84	1,100 00	14,094 30	-	188,768 70
Union Safe Deposit & Trust Co., Portland	8,564 00	113,695 00	161,410 42	-	-	-	1,742 38	-	1,399 76	6,020 00	292,831 56
Waterville Trust & Safe Deposit Company	185,453 44	-	49,000 00	-	-	-	2,355 21	40,830 52	18,706 83	-	296,346 00
Westbrook Trust Company	181,071 03	46,574 56	72,105 00	-	8,050 00	20,270 35	-	2,000 00	9,253 60	-	339,324 54
	\$3,148,203 24	\$912,485 53	\$1,670,917 99	\$143,823 14	\$212,225 33	\$193,580 34	\$16,998 39	\$84,532 84	\$391,754 09	\$274,239 20	\$7,048,760 09

*Sinking fund investments.

LOAN AND BUILDING ASSOCIATIONS.

TABLE D—Statement of Liabilities and Resources November 7, 1896.

Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn	\$141,951 03	\$1,686 21	\$13,137 46	\$15 19	-	\$1,818 78	-	\$158,588 67
Augusta	224,106 15	1,430 97	-	-	-	5,730 20	-	231,267 32
Bangor	267,474 96	4,099 75	-	3 05	\$4,354 40	10,048 93	-	285,981 09
Bath	34,954 59	175 00	-	137 46	-	311 38	\$594 32	36,172 75
Belfast	22,472 31	125 00	-	-	-	730 41	-	23,327 72
Brunswick	80,160 89	938 00	-	-	-	1,961 28	39 02	83,099 25
Bucksport	17,632 38	46 00	-	-	-	500 61	-	18,178 99
Casco, Portland	376,396 79	3,412 19	-	26 00	4,350 00	4,929 52	-	\$39,114 50
Cumberland, Portland	139,452 98	2,400 00	2,706 00	-	-	415 20	-	144,974 18
Deering	37,239 56	238 66	8,075 66	101 62	1,380 38	985 01	33 00	48,103 23
Dexter	57,466 30	166 55	35 00	-	-	1,266 69	32 00	58,965 94
Ellsworth	15,472 01	58 77	3,977 78	118 89	-	541 64	-	20,169 09
Falmouth, Portland	103,257 64	1,785 88	4,269 33	-	-	137 78	-	109,782 10
Gardiner	47,330 84	585 95	-	29 98	43 79	3,053 81	-	51,044 37
Hallowell	39,378 88	325 63	-	-	-	1,202 90	517 84	41,422 25
Kennebec, Waterville	3,106 00	-	-	-	-	138 99	-	3,244 99
Kennebunk	47,821 20	258 91	6,145 65	-	-	-	-	54,225 76
Madison	8,055 28	27 00	-	-	-	254 38	-	8,450 08
Mechanics', Portland	59,539 65	272 71	419 96	-	34 36	67	12 25	60,279 00
Mechanic Falls	20,962 90	174 69	1,380 99	-	-	303 61	-	22,822 19
Old Town	51,769 75	639 36	-	-	-	2,865 18	-	55,274 29

TABLE D—Continued.
Liabilities—Concluded.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Penobscot, Bangor	\$11,707 83	-	\$1,350 00	-	\$ 450 00	\$ 373 18	*\$5,783 80	\$19,664 81
Piscataquis, Foxcroft	39,443 82	\$ 377 36	-	-	-	1,729 32	-	41,750 50
Portland	226,347 03	2,319 35	-	\$59 64	2,800 00	42 02	449 32	232,017 36
Rockland	125,916 40	1,469 44	582 92	89 92	498 75	1,649 58	†6,813 91	137,020 92
Runford Falls	3,279 00	-	-	109 10	-	57 08	-	3,445 18
Sanford	68,192 05	351 84	-	-	771 78	4,065 00	131 00	73,511 67
Somerset, Skowhegan	78,077 38	602 65	1,555 00	-	-	862 48	13 50	81,111 01
South Portland	30,878 26	101 69	2,706 96	32 14	-	874 87	-	34,593 92
Waldoboro	4,730 07	42 58	8 00	8 00	-	31 57	75 00	4,895 22
Waterville	74,997 44	245 66	3,634 28	-	-	3,043 25	-	81,920 63
Wiscasset	7,048 25	39 24	-	52 84	-	231 97	-	7,372 30
York, Biddeford	66,135 81	396 37	-	152 32	-	2,961 69	-	69,652 19
Total	\$2,532,735 43	\$24,993 41	\$49,984 33	\$942 15	\$15,014 93	\$53,117 78	\$14,658 44	\$2,691,446 47

* Bills payable.

† Bills payable, \$4,500.

TABLE D—Continued.
Resources.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate by foreclosure.	Stocks and bonds owned.	Furniture and fixtures.	Permanent expense.	Current expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn.....	\$149,933 38	\$2,345 00	-	-	-	-	8191 52	\$5,517 59	\$601 15	\$158,588 67
Augusta.....	224,650 00	3,245 00	\$1,211 83	-	-	813 75	255 82	3,809 89	31 63	231,261 32
Bangor.....	261,973 00	3,300 00	1,202 22	-	8155 41	-	645 13	16,855 06	1,210 24	285,681 00
Bath.....	31,759 00	3,475 00	-	-	75 00	-	2 25	313 75	559 75	36,132 75
Belfast.....	22,225 00	100 00	-	\$1,000 00	-	-	-	2 72	-	23,327 72
Brunswick.....	75,288 13	5,825 00	-	-	-	-	2 50	1,988 62	-	83,099 25
Bucksport.....	17,911 00	260 00	-	-	-	-	5 19	2 80	-	18,178 99
Casco, Portland.....	323,490 00	11,100 00	36,193 08	-	-	175 25	255 25	1,840 92	*19,150 00	389,114 59
Cumberland, Portland.....	134,800 00	3,725 00	5,235 88	-	-	-	-	1,213 30	-	144,974 18
Deering.....	44,764 97	-	-	-	-	148 44	5 35	2,964 32	190 15	48,163 23
Dexter.....	42,810 00	3,230 00	1,115 30	\$,000 00	-	-	29 87	3,527 85	231 77	58,965 94
Ellsworth.....	13,400 00	450 00	-	-	-	168 85	10 75	199 49	-	20,169 09
Falmouth, Portland.....	99,435 68	1,500 00	1,621 38	-	-	-	-	16,225 04	-	109,782 10
Gardiner.....	49,337 76	780 00	-	-	-	77 25	16 66	812 70	-	51,044 37
Hallowell.....	39,250 00	300 00	-	-	-	113 52	-	1,243 89	517 84	41,425 25
Kennebec, Waterville.....	2,600 00	-	-	-	-	167 50	96 04	381 45	-	3,244 99
Kennebunk.....	52,225 00	1,435 64	-	-	-	-	-	595 12	-	54,225 76
Madison.....	6,950 00	780 00	-	-	-	-	2 50	717 58	-	8,450 08
Mechanics', Portland.....	51,273 75	2,500 00	496 96	-	-	266 70	-	741 59	\$5,000 00	60,279 00
Mechanic Falls.....	21,225 00	600 00	683 23	-	-	-	37 36	276 60	-	22,822 19
Old Town.....	49,866 00	635 00	-	-	-	63 19	50 00	4,660 10	-	55,274 29

TABLE D—Concluded.
Resources—Concluded.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate by foreclosure.	Stocks and bonds owned.	Furniture and fixtures.	Permanent expense.	Current expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Penobscot, Bangor	\$18,650 00	\$ 150 00	-	-	-	\$ 100 00	-	\$ 757 65	\$ 7 16	\$19,664 81
Piscataquis, Foxcroft.....	39,460 00	-	-	\$1,500 00	-	-	\$ 1 00	335 20	454 30	41,750 50
Portland	210,050 00	3,500 00	\$7,713 64	-	-	203 35	-	6,675 37	*3,875 00	232,017 36
Rockland.....	128,732 00	4,575 00	954 03	-	-	274 74	47 03	1,775 38	662 74	137,020 92
Rumford Falls.....	2,535 00	-	-	-	\$60 00	134 02	150 56	565 60	-	3,445 18
Sanford.....	72,322 04	-	-	-	-	325 51	150 31	508 17	205 64	73,511 67
Somerset, Skowhegan.....	71,339 14	1,245 00	1,244 94	-	-	-	-	7,281 93	-	\$1,111 01
South Portland	33,450 00	375 00	-	-	-	142 25	50 75	575 92	-	34,593 92
Waldoboro	4,635 00	130 00	-	-	-	40 00	28 25	61 97	-	4,895 22
Waterville	79,850 00	560 00	-	-	-	-	56 69	763 15	690 79	81,920 63
Wiscasset	5,875 00	100 00	-	-	-	25 17	-	1,372 13	-	7,372 30
York, Biddeford.....	64,512 79	1,600 00	1,063 76	-	-	44 98	254 20	2,176 46	-	69,662 19
Total	\$2,447,499 64	\$58,470 64	\$58,736 25	\$10,500 00	\$300 44	\$2,445 62	\$2,344 98	\$86,734 31	\$24,414 59	\$2,691,446 47

* Loans on collateral.

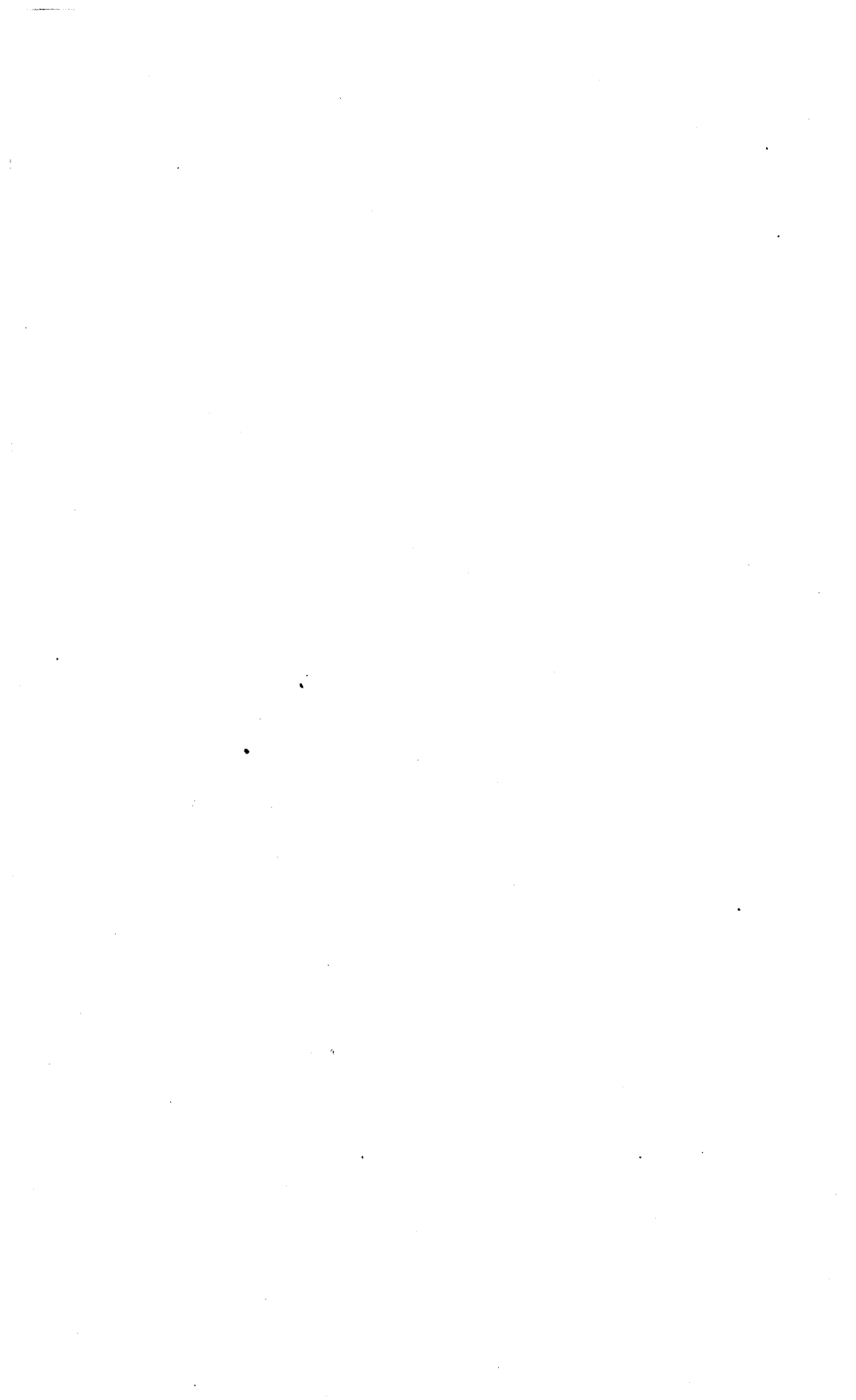
TABLE E—Giving Details of Shares and Shareholders, Loans, Rate and Amount of Dividends and Average Premiums.

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.	Average premium charged on loans.
Auburn.....	333	117	1,687½	769½	121	4 %	6½ %	\$ 8,515 22	2 %
Augusta.....	500	237	3,136	1,178	418	-	6	14,517 70	1.5
Bangor.....	838	301	5,954	1,545	474	-	6½	15,208 02	.9
Bath.....	116	43	636	241	66	-	6	1,828 46	.6
Belfast.....	85	33	444	121	38	-	6	1,269 34	.9
Brunswick.....	230	101	1,139	514	154	4	6	4,214 12	1.2
Bucksport.....	130	44	402	105	46	-	6½	1,109 49	1.34
Casco, Portland.....	829	340	4,880	1,921	340	5	9	27,987 35	1.5
Cumberland, Portland.....	452	96	2,542	762	96	4	8½	10,693 00	3.9
Deering.....	276	41	1,238	235	41	6	8½	2,328 00	3.6
Dexter.....	191	84	792	278	121	-	6	2,880 19	.9
Ellsworth.....	156	40	485	121	40	5	6	767 03	1.5
Falmouth, Portland.....	335	82	1,730	514	82	4	8½	7,504 34	3.6
Fort Fairfield.....	-	-	-	-	-	-	-	-	-
Gardiner.....	147	52	651	274	68	6	6	2,491 59	1.09
Hallowell.....	156	56	731	238	60	-	7	2,091 27	1.2
Kennebec, Waterville.....	41	3	268	13	3	-	-	-	1.5
Kennebunk.....	231	86	818	333	86	5	9	3,927 23	1.8
Madison.....	40	12	166	58	22	-	5	357 91	-
Mechanics', Portland.....	194	40	1,051	280	39	4	7	3,784 68	2.
Mechanic Falls.....	76	34	347	139	35	4	9½	1,471 27	2.
Old Town.....	194	75	1,025	287	97	-	7	3,086 19	1.5
Penobscot, Bangor.....	132	21	906	103	28	6	6	233 19	.9
Piscataquis, Foxcroft.....	136	55	738	68	68	-	6	2,266 58	1.2
Portland.....	738	201	4,057	1,094	201	5	9	16,921 50	1.8

TABLE E—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.	Average premium charged on loans.
Rockland.....	476	207	2,072 ¹ / ₂	823 ¹ / ₂	239	-	7 %	\$8,035 09	1.53%
Rumford Falls.	60	7	298	15	7	-	-	-	1.8
Sanford.	202	73	1,260	354 ¹ / ₂	83	4 ¹ / ₂ %	8 ¹ / ₂	4,279 10	1.32
Somerset, Skowhegan	265	113	1,268	459	180	5	6 ¹ / ₂	3,975 77	2.75
South Portland	152	45	745	182	45	5	8 ¹ / ₂	2,438 18	3.6
Waldoboro.....	69	22	150	38	22	-	4 ¹ / ₂	167 45	-
Waterville.....	231	57	1,615	419	76	5	7 ¹ / ₂	4,842 70	1.5
Wiscasset	22	10	71	31	13	-	7 ³ / ₁₀₀	538 27	.99
York, Biddeford.....	193	75	1,189	390	75	-	-	4,176 12	2.1
	8,226	2,815	44,488	14,043 ¹ / ₂	3,490	81 ¹ / ₂ %	210 ⁵ / ₁₀₀	\$163,966 35	54.34

**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 deposit or withdrawal.	Amount standing to credit.
Daniel E. Pierce	Greene		April 21, 1870.	\$ 2 41
John S. Loring	Lewiston		Jan. 9, 1871.	12 02
Maria Libby	Lewiston		Nov. 15, 1871.	9 62
Belle Barker	Lewiston		Nov. 24, 1871.	6 52
Richard H. Norris	Lewiston		Nov. 9, 1872.	3 93
Ernest L. Norris	Lewiston		Nov. 9, 1872.	10 48
Ella A. Symonds	Lewiston		Dec. 27, 1872.	10 76
Edward M. Hayward	Lisbon Falls		June 19, 1873.	1 75
Morrell E. Temple	Durham		June 25, 1873.	1 83
Lizzie E. Drew	Farmington		July 26, 1873.	1 83
Edwin L. Taylor	Mexico		Feb. 23, 1874.	1 77
Nellie F. Hammond	Lewiston		Mar. 4, 1874.	1 77
Mary M. Freeman	Lynn, Mass		June 16, 1874.	26 43
Hattie Freeman	Lynn, Mass		June 16, 1874.	20 43
Willie H. Church	Lewiston		July 19, 1874.	1 76
Sarah A. J. Dyer	Leeds		Sept. 24, 1874.	4 74
George O. Goodwin	Poland		June 1, 1875.	2 88
Willis Oakes Dill	Lewiston		Jan. 2, 1875.	9 57
Amos T. Barrell	Hartford		April 5, 1875.	1 63
Gertrude M. Gennings	Leeds		April 1, 1875.	5 44
G. H. Piper	Lewiston		May 8, 1875.	1 70
Alma L. Pike	Livermore Falls		Oct. 26, 1875.	16 42
Patrick Dacey	Gloucester, Mass		July 8, 1875.	1 69
Joseph P. Gill	Newark, N. J.		June 1, 1876.	22 75
Francisco Gilbert	Turner		Feb. 8, 1876.	6 88

AUBURN SAVINGS BANK—AUBURN.

James H. Jones	Buckfield		July 7, 1873.	29 88
Charles N. Morse	Auburn		Mar. 31, 1873.	1 89
Clara A. Bean	North Auburn		Apr. 29, 1873.	4 45
Z. A. Putnam	Auburn		Jan. 1, 1874.	1 86
Idella M. Norris	Wayne		Jan. 6, 1873.	1 90
Chas. V. Allen	Buckfield		Oct. 23, 1872.	1 93
Geo. D. Bowie	Durham		Dec. 24, 1872.	12 29
Layfayette Nutting	Casco		May 27, 1872.	12 61
Frederick Nutting	Casco		Apr. 10, 1872.	12 61
Abbie L. Hibbs	Hebron		Apr. 10, 1872.	10 89
Ella V. Whitman	Turner		Feb. 16, 1874.	7 25
Harriet Haskell	Auburn	Dead	Apr. 6, 1874.	13 61
Hattie M. Spaulding	Livermore		June 16, 1874.	15 69
Addie F. Woodman	Leeds		Feb. 19, 1872.	22 76
Mary L. Woodman	Leeds		Feb. 19, 1872.	22 76
Eva E. Blake	New Gloucester		Nov. 17, 1870.	6 05
John McKenney	Auburn		Sept. 28, 1870.	740 72
Josephine Gleason	Poland		Apr. 28, 1868.	3 13
Mary E. Ayer	Lewiston		May 2, 1870.	2 48
Willie Sawyer	North Pownal		Oct. 25, 1875.	3 67
A. A. Verrill	Auburn		July 8, 1875.	1 77
Willie H. Butler	New Gloucester		Feb. 10, 1875.	10 62
S. H. Murray	Minneapolis		May 1, 1873.	241 85
Chas. E. Waterman	Auburn		May 3, 1871.	22 89
Almira H. Keen	Sumner		Mar. 22, 1874.	59 84
Almon C. Parker	Durham		Apr. 9, 1874.	4 13
Edward C. Conant	Auburn		June 9, 1874.	1 83
Herbert S. Keen	Greene		May 10, 1875.	18 55
Samuel Stanchfield	Auburn		Jan. 5, 1876.	10 17
Cora B. Haskell	Jay		Feb. 8, 1876.	38 33

BANGOR SAVINGS BANK—BANGOR.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Joseph E. Collier	Bangor		Oct. 23, 1865.	\$59 98
John Mason	Bangor		Apr. 14, 1871.	15 40
Edith I. Doane	Brewer	Living	Mar. 27, 1868.	24 87
Harry A. Shorey, Jr.	Oldtown	Living	May 4, 1868.	2 53
Annie M. Westgate	Bangor		Aug. 3, 1868.	2 56
Bertrand Jackson	Bangor		Apr. 27, 1870.	7 62
W. S. Young	Greenfield		Feb. 17, 1869.	4 35
Charles C. McNally	Glenburn		Mar. 3, 1869.	2 45
Fred K. McNally	Glenburn		Mar. 3, 1869.	2 45
True H. Flies	Bangor		Jan. 2, 1871.	5 37
Mrs. Mary L. Mills	Bangor	Deceased	Mar. 26, 1869.	48 47
Gussie E. Chipman	Hampden		Aug. 21, 1869.	2 32
Warren Skillings	Garland		Apr. 1, 1870.	13 03
Gastavus W. Miller	Oldtown		Apr. 8, 1871.	2 76
W. H. Sargent	Brewer	Living	Dec. 30, 1872.	13 74
Mrs. Ruth A. Leonards	Hampden	Living	May 5, 1868.	6 19
Sarah F. Craig	Lincoln		Sept. 13, 1873.	15 67
T. C. Woodman	Elisworth		Nov. 10, 1871.	67 78
Andrew Farris	Bangor		Dec. 4, 1871.	12 85
Mrs. Mary C. Stewart	Bangor		May 18, 1868.	98 24
Charles R. Dickey	Bangor		Jan. 27, 1872.	12 69
Eva A. Dickey	Bangor		Jan. 27, 1872.	12 69
Hiram H. Burr	Springfield		Apr. 1, 1874.	59 73
Fred E. Hodgkins	Bangor		Mar. 26, 1872.	7 27
Charles Davis, Trustee for				
Nathan W. Blithen	Bangor	Living	Apr. 30, 1868.	9 10
Abby Booth	Wayne, Mich		Sept. 26, 1871.	13 09
Amelia Booth	Wayne, Mich		Sept. 26, 1871.	13 09
Albert F. Foster	Argyle, Mich		Oct. 6, 1871.	14 56
Edw. F. Woodhull	Bangor		Aug. 25, 1868.	12 47
Maud A. Bacon	Bangor		May 15, 1872.	1 89
George Hay	Bangor		Oct. 12, 1872.	5 89
Harry Humphrey	Bangor		July 10, 1872.	12 50
Mrs. I. H. Higgins, formerly				
Elizabeth S. Erskins	Bangor		May 27, 1873.	52 57
Clara L. Freeman	Warren, Mass		Aug. 28, 1876.	9 83
Albert L. Young	Orrington	Living	Nov. 20, 1872.	12 11
Charles A. Swett	Orrington		Oct. 20, 1874.	8 88
John E. Godfrey, for John				
Dyer	Bangor	Deceased	Dec. 16, 1872.	35 56
Robert Patten Sargent	Bangor		Dec. 30, 1872.	25 08
Elizabeth D. Snow	Bangor		Jan. 7, 1873.	63 81
Emily J. Dickey	Stillwater		May 11, 1868.	16 42
James H. Blake	Corinth		Sept. 18, 1873.	6 78
Charles J. Holt	New York		Sept. 30, 1873.	1 80
Mrs. Jenette Butler	Bangor		Mar. 16, 1873.	10 73
James J. Hurley	Bangor	Living	Sept. 22, 1873.	11 38
Mrs. Anna Verplast	Bangor		May 26, 1868.	17 43
Johnnie Crosby	Bangor		July 25, 1874.	22 83
Nason & Abbott	Winterport		June 19, 1875.	2 69
Mrs. Mary Hay	Bangor		Apr. 10, 1868.	5 10
Sarah M. Baker	New Sharon		Nov. 27, 1874.	16 50
Carrie M. Knowles	Exeter		Dec. 18, 1874.	1 72
Tabor Davis Bailey	Bangor	Living	Oct. 4, 1876.	35 66
Marion Plummer Thomas	Bangor		May 10, 1875.	1 69
William A. Burgess	Bangor		Jan. 26, 1863.	189 63
Mrs. Augusta Eldridge	Bangor		Jan. 4, 1876.	12 47
William H. Tolman, George				
W. Whitney, et al., Exrs.	Newburgh		Oct. 13, 1873.	403 54
Thomas Mehan	Bangor		Apr. 3, 1872.	24 73
Joseph Doane	Orrington		July 1, 1876.	25 61
Sarah E. Jenkins	Bangor		Apr. 17, 1874.	509 85
Mrs. B. F. Onkes	East Tawas, Mich		Apr. 26, 1873.	1 98
Rosilla A. Nickerson			Oct. 1, 1868.	2 81
Augustus A. Johnson			Oct. 3, 1862.	95 57
Lucretia Duren	Bangor		Oct. 1, 1868.	5 79
Anna E. Gibbs	Bangor		Apr. 1, 1862.	51 46

BANGOR SAVINGS BANK--CONCLUDED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Heirs of Mary J. Moore			Dec. 1, 1863.	\$523 23
Henry D. Cushing			Aug. 10, 1874.	10 93
Aroline M. Basford	Bangor		Sept. 8, 1875.	112 23
F. F. French, Agent	Bangor		Jan. 10, 1870.	27 11
George E., Walter L., and Charles T. Cox			May 22, 1876.	5 93
Alice L. Heald	Carmel		Oct. 1, 1868.	2 52
Mrs. Mary E. Phillips	Bangor		Oct. 1, 1868.	3 36
Mary T. Crosby	Bangor		May 26, 1876.	3 08
Mathew McLaughlin	Medway		July 1, 1875.	10 00
Mary E. Perkins			July 1, 1875.	32 48
Mrs. Lizzie A. Lansil, Trus.			Oct. 1, 1868.	2 94
Melinda J. Pond	Brewer		Oct. 1, 1868.	2 95
A. F. Merrill	Bangor		Oct. 1, 1868.	5 79
G. Harvey Mosely	Boston		Oct. 1, 1868.	15 85
Frank Pearson			May 10, 1862.	199 39
Henrietta P. Abbott			Feb. 4, 1861.	138 07
Ella E. Heald	Lincolu		Oct. 5, 1871.	31 79
Mary L. Rowe	Bangor		Dec. 27, 1875.	21 22
William H. Marley	Moro Plantation		Jan. 1, 1876.	43 04
Hattie S. Tapley	West Brooksville.		Aug. 25, 1876.	514 20

BATH SAVINGS INSTITUTION--BATH.

William Gilmore	Woolwich		Feb. 1, 1875.	\$161 08
Caroline Fisher	Bath		Feb. 1, 1867.	1 56
Fannie Conley	Bath		June 5, 1876.	20 05
Edward H. Farnsworth	Woolwich		June 16, 1866.	1 00
Frederick Reed	Southport		Aug. 25, 1868.	1 00
William Swain, Treas.	Bristol		Aug. 3, 1867.	1 50
H. Hildreth, & S. Prirington, trustees est. Isaiah Snow,	Bath	Deceased	Aug. 1, 1872.	415 81
Mary A. Hubbard	Wiscasset		Feb. 15, 1871.	1 54
Euphemia Forbes	Bath		July 3, 1873.	685 69
Hattie L. Cushing	Bowdoinham		July 13, 1868.	22 96
Thomas E. Cressey	Westport		Sept. 22, 1868.	18 39
May Morse	Bath		Sept. 10, 1874.	22 33
Joseph H. Webber	Bath		Feb. 16, 1870.	17 00
Herbert M. Anderson	Bath		Dec. 27, 1872.	75 35
Randolph Whittam	Bath		April 1, 1870.	1 75
Alvin P. Sylvester	Phipsburg		Sept. 10, 1869.	17 19
Timothy Byrnes	Bath		Feb. 12, 1870.	152 83
Deborah S. Skolfield	Bath	Deceased	Aug. 20, 1872.	1 03
Eliza A. Lincoln	Bath		June 24, 1874.	1 46
Sewall Watson, Agent.	Bath	Deceased	Feb. 5, 1873.	70 78
John Dixon, Jr.	Boothbay		Feb. 10, 1874.	4 00
Eugenie Rand.	Southport		Aug. 1, 1876.	1,351 62
Arraville S. Swain	Bath		Nov. 11, 1873.	32 53
Sumner McKay	Boothbay		Nov. 1, 1872.	14 24
Neil McNervius	Prince Edward Isl.		May 12, 1875.	1,629 11
Frank S. Frisbee	Bath		Feb. 1, 1876.	2 24
Joseph Bailey	Newcastle		Aug. 29, 1873.	875 56
Robert B. Clark	Bath		Mar. 1, 1876.	3 96
Henry F. Blethen	Boston, Mass		Aug. 2, 1876.	67
Abby Brown	Bath		Dec. 4, 1874.	79 73
Roscoe E. Carleton	East Pittston		July 6, 1875.	12 39
Ada H. Snow	Bath		May 1, 1876.	11 70
Ella F. Oliver	Georgetown.		Oct. 13, 1876.	11 39

BETHEL SAVINGS BANK—BETHEL.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Thomas N. Kilgore	Bryant's Pond	Deceased ..	May 11, 1872..	\$ 50
Albert Cole	Colebrook, N. H .....	.....	Sept. 26, 1872..	13 40
Geo. B. Flint .....	.....	.....	Sept. 26, 1872..	16 24
Alice M. Cole .....	.....	.....	May 21, 1873..	1 97
Ashton O. Wilson .....	.....	.....	May 21, 1873..	10 04
Ida M. Estes	Greenwood .....	.....	July 31, 1873..	12 59
Lillian A. Estes	Greenwood .....	.....	July 31, 1873..	12 60
John True Davis	Portsmouth, N. H .....	.....	Sept. 30, 1873..	4 67
Edward S. Mason	Bethel .....	.....	Oct. 30, 1873..	1 95
Orlando P. Wescott	Bar Harbor .....	.....	Jan. 1, 1874..	1 94
Rinaldo L. Cummings	Greenwood .....	.....	Feb. 24, 1874..	1 92
Arthur A. Cummings	Portland .....	.....	Feb. 24, 1874..	1 92
Wallace M. Morrill .....	.....	.....	Sept. 9, 1874..	3 34
Geo. H. Robinson	Bethel .....	.....	Sept. 28, 1874..	2 21
Edw. J. Coolidge .....	.....	.....	Oct. 19, 1874..	25 19
Sarah A. Bragg .....	.....	.....	Nov. 10, 1874..	13 63
Evan S. Kilgore .....	.....	.....	Jan. 20, 1875..	4 39
Henrietta P. Greene .....	.....	.....	July 31, 1875..	122 24
Robert W. Gray .....	.....	.....	Jan. 1, 1875..	79 11
Melville C. Kimball, trustee	Malden, Mass. ....	.....	July 3, 1875..	329 05
Charles C. Eames .....	.....	.....	Aug. 30, 1875..	119 91
Henry C. Frost .....	.....	.....	Oct. 25, 1875..	1 85
Alice G. Richardson .....	.....	.....	Dec. 8, 1874..	4 47
Mrs. Sarah M. Abbott .....	.....	.....	Nov. 10, 1875..	246 14
Albert H. Lombard .....	.....	.....	Dec. 3, 1875..	4 17
Allera L. Harper .....	.....	.....	Jan. 3, 1876..	5 33
Mary I. Cummings .....	.....	.....	Jan. 15, 1876..	8 75
Bertie N. Bennett .....	.....	.....	Feb. 3, 1876..	4 33
Ernest S. Bennett .....	.....	.....	Feb. 3, 1876..	4 33
Henry P. Merrill .....	.....	.....	Mar. 6, 1876..	6 37
William Richardson .....	.....	.....	July 14, 1876..	6 73
Hattie C. Clark	Bethel .....	.....	Sept. 1, 1876..	2 83

BREWER SAVINGS BANK—BREWER.

Melvin L. Pierce	Brewer	Deceased ..	Oct. 4, 1870 ..	\$2 37
S. P. Farrington	Portland	Deceased ..	Mar. 27, 1871..	16 24
Robt. T. Maholland	Brewer	Deceased ..	Nov. 19, 1873 ..	1 98

BRIDGTON SAVINGS BANK—BRIDGTON.

E. W. Stuart	Bridgton	Deceased ..	Aug. 14, 1869..	\$ 50
Thomas McMullen	Bridgton .....	.....	Sept. 29, 1869..	1 97
George Lumsden	Bridgton .....	.....	Dec. 1, 1869..	1 95
Mary M. Danforth	Bridgton .....	.....	Feb. 24, 1870..	1 94
Nellie M. Chaplin .....	.....	.....	Nov. 4, 1872..	1 85
Benj. F. Ham .....	.....	.....	July 2, 1873..	10 92
Esther E. Trumbull	Denmark .....	.....	Mar. 13, 1873..	11 30
Linnie A. Frink	Denmark .....	.....	Feb. 9, 1873..	1 92
Arvilla L. Whitney .....	.....	.....	Aug. 25, 1874..	2 12
L. H. Stearns .....	.....	.....	Feb. 2, 1874..	5 01
Willie A. Coffin	Lovell .....	.....	May 24, 1875..	1 72
Elsie V. Lakin	Harrison .....	.....	Mar. 17, 1875..	108 07
Mary L. Wentworth	Denmark .....	.....	Mar. 3, 1875..	8 22
Susan F. Tuttle .....	.....	.....	Nov. 8, 1875..	9 63
Daniel Chaplin .....	.....	.....	Feb. 28, 1876..	1 72
James L. Chadbourne .....	.....	.....	May 1, 1876..	1 72
Alice M. Burnham .....	.....	.....	June 12, 1876..	6 07
Charles J. Weymouth .....	.....	.....	Dec. 24, 1875..	3 57
Fannie Goodwin .....	.....	.....	Dec. 21, 1875..	3 97

BRUNSWICK SAVINGS BANK—BRUNSWICK.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount to standing credit.
Francis L. Furbish	City of Mexico....	Living	April 1, 1865..	\$44 34
Robert H. Wilson.....	Bowdoinham	Not known..	Dec. 29, 1868..	42 33
Frankie W. Harmon	Brunswick	Not known..	Jan. 2, 1871..	1 95
Carrie R. Woodside.....	Brunswick	Not known..	Mar. 30, 1872..	4 27
Elizabeth P. Mallett.....	Topsham	Not known..	Mar. 28, 1872..	23 93
Emily Atkinson	Brunswick	Deceased ..	Dec. 28, 1870..	26 89
Philine Thomas, Trustee .	Topsham	Not known..	Nov. 17, 1868..	14 76

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

George P. Hill.....	Santa Ana, Cal.	Unknown ..	June 9, 1870..	\$26 57
Edward B. Bates.....	Limington	Unknown ..	Aug. 17, 1872..	2 27
Rowland W. Libby .....	.....	Unknown ..	Oct. 31, 1874..	3 01

CASCADE SAVINGS BANK—OAKLAND.

Annie L. Bickford.....	Waterville .....	.....	Feb. 26, 1870..	\$ 6 50
Addison C. Bickford.....	Waterville	Not known..	Feb. 29, 1872..	11 69
Cora F. Young.....	Oakland	Deceased ..	July 26, 1870..	2 53
George T. Penney	Oakland	Not known..	Mar. 12, 1871..	2 41
Sherman Horn.....	Canaan	Not known..	April 27, 1871..	5 37
Stephen R. Penney	Not known	Not known..	Aug. 21, 1871..	8 33
John Lambert	Oakland	Not known..	Nov. 23, 1875..	5 37
Fred L. Dearborn.....	Oakland	Deceased ..	Mar. 29, 1875..	1 96
Grace L. Davenport	Not known.....	Not known..	May 10, 1875..	4 32
Anna F. Bartlett.....	Waterville .....	.....	July 15, 1875..	11 54
Martin F. Bartlett	Waterville .....	.....	July 15, 1875..	11 54

DEXTER SAVINGS BANK—DEXTER.

Lemont Downing.....	Ripley .....	.....	Jan. 8, 1869..	\$2 87
Harry W. Cotton.....	Monson .....	.....	Aug. 23, 1869..	2 29
Bert B. Varney	Monson	Deceased ..	Aug. 23, 1869..	5 69
Charles W. Long	Monson .....	.....	Aug. 11, 1870..	11 89
Louisa M. Manter	Dexter .....	.....	Oct. 24, 1870..	8 36
Laura E. Parkman	Kingsbury .....	.....	Apr. 15, 1871..	2 07
Benjamin Libby.....	Dexter	Deceased ..	Apr. 29, 1871..	5 87
Leonard T. Brown.....	Dexter .....	.....	Nov. 4, 1871..	10 80
John H. Curtis	Wellington.....	.....	Mar. 13, 1872..	5 02
George M. Parkman	Corinna .....	.....	Mar. 13, 1872..	1 97
Coris L. Chadbourn	Harmony .....	.....	Mar. 26, 1872..	7 76
Millie J. Chadbourn	Harmony .....	.....	Mar. 26, 1872..	7 76
Jotham M. Mower.....	Dexter .....	.....	Mar. 29, 1872..	1 87
Hester A. Thompson	Dexter .....	.....	Jan. 2, 1873..	1 89
Elmer W. Brockway	Sangerville .....	.....	Mar. 18, 1873..	7 40
Mary E. Parkman	Kingsbury .....	.....	Mar. 31, 1873..	1 97
Mary L. Osborne.....	Corinna .....	.....	Apr. 2, 1873..	1 87
Charles B. Osborne.....	Corinna .....	.....	Apr. 2, 1873..	4 73
Valmer Maines	Dexter .....	.....	July 28, 1873..	7 32
Henry H. Harding.....	Albion .....	.....	Sept. 30, 1873..	9 80
Bell Goff.....	Sangerville .....	.....	Nov. 13, 1873..	1 83
Thannie Gammon .....	.....	.....	Apr. 4, 1874..	9 53
Daniel P. Lowell	Corinna .....	.....	July 6, 1874..	4 28
Angie Turner	Dexter .....	.....	Oct. 1, 1874..	6 63
Fred C. Harding.....	Albion .....	.....	Nov. 11, 1874..	11 69
Nettie Gammon.....	.....	.....	Dec. 2, 1874..	4 13
Lontine L. Hopkins .....	.....	.....	Jan. 9, 1875..	1 77
Charles A. Emerson	Dexter .....	.....	Mar. 20, 1875..	3 60
Alton Carr.....	.....	.....	July 1, 1875..	17 10
James B. Tyler	Greenville .....	.....	July 27, 1875..	1 73
Ella M. Sturtevant	Dexter .....	.....	Sept. 7, 1875..	1 88
Jerry K. Champion.....	Exeter .....	.....	Oct. 6, 1875..	3 93
Oecla E. Hurd.....	Dexter .....	.....	May 12, 1876..	6 59
Joel B. Parkman .....	.....	.....	Aug. 14, 1876..	1 67
Josiah A. Folsom.....	Cambridge .....	.....	Sept. 23, 1876..	6 03

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Fred Davis	California	Not known.	Jan. 28, 1869..	\$ 8 74
Arthur Mitchell.....	Phillips	Not known.	July 9, 1872..	44 38
Luther H. Flagg	Dallas Plantation..	Not known.	Mar. 2, 1870..	8 26
Charles and Elmer Merrill,	Temple	Not known.	Sept. 29, 1870..	5 13
Charles F. Weatheren	Farmington	Not known.	May 25, 1871..	2 63
Mattie B. Phillips .....	.....	Not known.	July 12, 1871..	12 99
Julia A. Russell.....	.....	Not known.	Jan. 13, 1872..	2 06
Benjamin H. Russell .....	.....	Not known.	Jan. 13, 1872..	2 06
Mrs. Betsey Church	Farmington	Deceased ..	Jan. 23, 1872..	67 30
James S. Bailey .....	.....	Not known.	April 1, 1872..	4 79
Edwin and Wilbur Howard	Weld.....	Not known.	June 20, 1872..	4 70
Dorothy Phelps.....	.....	Not known.	June 22, 1872..	10 52
Carrie L. Parcher.....	Farmington	Not known.	Sept. 28, 1872..	2 50
Daniel S. Hitchcock.....	.....	Not known.	Mar. 8, 1873..	12 10
Warren C. Dyer.....	.....	Not known.	Mar. 29, 1873..	30 05
Rozillah T. Gilbert.....	New Portland.....	Not known.	July 1, 1873..	1 91
Charles A. Searles.....	.....	Not known.	July 1, 1873..	2 38
C. Herbert Russell.....	.....	Not known.	July 5, 1873..	1 91
Jos. C. Walton .....	.....	Not known.	April 1, 1870..	2 27

GARDINER SAVINGS INSTITUTION—GARDINER.

Mary J. Whitmore.....	Pittston .....	.....	July 25, 1853..	\$750 50
Lydia S. Libby.....	.....	.....	July 15, 1855..	1,914 99
Elizabeth J. Ellis.....	Bristol .....	.....	Jan. 19, 1865..	27 45
Georgiana Williams.....	Gardiner .....	.....	.....	38 81
Lucy E. Loring.....	.....	.....	.....	1,969 73
Horace T. Barrett.....	Pittston .....	.....	Jan. 2, 1858..	12 18
Vesta M. Getchell.....	Bowdoinham .....	.....	Aug. 1, 1860..	10 76
Carrie L. Parcher.....	Pittston .....	.....	Jan. 21, 1863..	3 98
Abby Perry.....	Richmond .....	.....	Oct. 16, 1865..	24 08
Edward F. Danforth.....	Norridgewock.....	.....	Sept. 22, 1873..	144 21
Eleanor Allard.....	San Francisco .....	.....	Aug. 19, 1867..	446 17
Fred E. Goodwin.....	Litchfield .....	.....	Sept. 15, 1868..	39 19
Julia S. King.....	Whitefield.....	.....	Nov. 16, 1869..	387 39
Lucy D. Cowan.....	Gardiner .....	.....	Jan. 17, 1870..	88 13
Wilbert Quinn.....	Pittston .....	.....	June 30, 1870..	2 41
Mary E. Green.....	Wilton .....	.....	June 21, 1871..	5 65
John E. Whitmore.....	.....	.....	.....	537 61
Ella S. Hanscom.....	Gardiner .....	.....	Sept. 28, 1870..	16 27
Henry S. Beedle.....	Richmond .....	.....	April 4, 1871..	22 54
Frank Dow	Gardiner .....	.....	Oct. 16, 1872..	2 40
Elbridge G. Blodgett.....	.....	.....	.....	5 37
Hattie Blair	Richmond .....	.....	.....	14 45
Lillian Searles.....	Leeds .....	.....	Jan. 17, 1872..	5 37
Geo. H. Corbin .....	.....	.....	Sept. 4, 1872..	2 09
Harry W. Johnson.....	.....	.....	Jan. 29, 1873..	14 01
Ellen A. Dearborn.....	.....	.....	Jan. 31, 1873..	299 76
Nancy Bonner.....	.....	.....	May 19, 1873..	28 94
Ada A. Briery.....	.....	.....	May 18, 1873..	2 04
Alice H. Longfellow.....	.....	.....	June 2, 1873..	294 07
Ann Elizabeth Storrs.....	.....	.....	June 24, 1873..	292 60
Geo. B. James, Jr.....	.....	.....	Oct. 8, 1873..	4 88
Frank Temple.....	.....	.....	Nov. 19, 1873..	71 12
Hattie Douglass.....	.....	.....	Dec. 17, 1873..	30 53
Edith R. Barber.....	.....	.....	Jan. 29, 1874..	24 68
Lizzie May Crawford.....	.....	.....	April 5, 1874..	13 11
Mary E. Smith.....	.....	.....	May 1, 1874..	54 96
Harry A. Higgins.....	.....	.....	June 25, 1874..	26 77
Ellen A. Dearborn.....	.....	.....	Jan. 31, 1873..	354 61
Ann A. Hilton.....	.....	.....	June 28, 1875..	25 59
Alfred W. Call.....	.....	.....	July 24, 1875..	136 02
Albert N. Boynton.....	.....	.....	Aug. 10, 1875..	1 87
Sadie A. Stilphen.....	.....	.....	Aug. 30, 1875..	12 18
Sally Fox Ackers.....	.....	.....	Oct. 14, 1875..	24 83
Julia A. Wood.....	.....	.....	Aug. 22, 1875..	26 60

GARDINER SAVINGS INSTITUTION—CONCLUDED.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Williston E. Boynton.....	Jan. 19, 1876..	1 85
Lorenzo Metcalf, Gdn.....	Mar. 3, 1876..	250 03
Fred H. Oliver.....	Mar. 22, 1876..	11 68
Henry Coombs.....	May 25, 1876..	1 83
Mary E. Shaw.....	April 19, 1876..	24 17
Oliver E. Peaslee.....	May 17, 1876..	1 82
Herbert F. Eastman.....	July 1, 1876..	11 31

GORHAM SAVINGS BANK—GORHAM.

Sarah O. Smith.....	Gorham.....	.....	Jan. 29, 1870..	8 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 57
Manson Brooks.....	Standish.....	.....	Sept. 1, 1875..	10 88
Mrs. Mary E. Files.....	North Gorham.....	.....	Sept. 2, 1875..	6 40
Mary E. Staples.....	Gorham.....	Deceased.....	Feb. 12, 1876..	58 41
Mary J. Whitney.....	Gorham.....	.....	Feb. 25, 1876..	63 71
Horace E. Cram.....	Gorham.....	.....	Feb. 29, 1876..	62
Miss Hannah P. Hamblen.....	North Gorham.....	.....	Sept. 2, 1876..	63

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thom.....	Wayne.....	.....	May 14, 1866..	83 00
Franklin and Leander Call.....	Richmond.....	Dead.....	Aug. 18, 1862..	8 60
Lillie E. H. Stearns.....	Hallowell.....	Dead.....	May 18, 1867..	3 07
Andrew M. Patterson.....	Alna.....	.....	April 26, 1866..	22 40
Barbara A. Mears.....	Manchester.....	.....	Sept. 27, 1866..	5 28
Samuel W. Taylor.....	Mt. Vernon.....	.....	June 16, 1860..	15 45
Thomas A. Robbins.....	Chelsea.....	.....	June 12, 1861..	6 70
Charles M. Shorey.....	Albion.....	.....	Jan. 3, 1870..	17 45
Ellen M. Town.....	Hallowell.....	.....	Mar. 24, 1868..	2 68
John H. Fellows.....	.....	.....	Aug. 16, 1868..	42 33
Charles H. Whittier.....	Chelsea.....	.....	Feb. 7, 1873..	2 71
Clarence Dunn.....	Mt. Vernon.....	.....	Aug. 3, 1874..	27 45
Lucy A. Getchell.....	Litchfield.....	.....	Jan. 27, 1874..	163 90
Heirs of Henry C. Whittier.....	Monmouth.....	.....	Sept. 10, 1874..	196 70
Andrew B. Hubbard.....	Hallowell.....	.....	June 5, 1866..	50
Daniel R. Wing.....	Manchester.....	.....	Nov. 7, 1873..	1 96
Nettie Brown.....	Hallowell.....	.....	Dec. 6, 1875..	1 87
Herbert Hinkley transfer'd to G. Emma Hinkley.....	Bowdoinham.....	.....	Feb. 28, 1876..	65 86
James A. Dudley.....	Monmouth.....	.....	June 1, 1876..	11 76

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Ann A. Wilkinson	Sullivan .....	.....	June 21, 1873..	\$2 93
Chester E. Marcy's.....	Southwest Harbor.....	.....	Dec. 28, 1873..	6 99
George S. Dorrity.....	Ellsworth .....	.....	June 15, 1874..	1 92
Increase J. Shackford.....	Ellsworth .....	.....	Sept. 9, 1875..	2 45
Elma P. Ash.....	Sullivan .....	.....	Apr. 28, 1874..	1 91
Frank W. Ross	Long Island.....	.....	June 1, 1874..	12 01
John B. Cole	Prospect Harbor .....	.....	Jan. 28, 1874..	11 91
Hiram P. Bartlett	Ellsworth .....	.....	Aug. 8, 1874..	2 29
Eben F. Bartlett	Ellsworth .....	.....	Aug. 8, 1874..	2 29
Irene D. Douglass	Ellsworth .....	.....	Sept. 7, 1874..	1 88
Sarah E. Ingalls	Ellsworth .....	.....	Sept. 23, 1876..	1 79
Bennie C. Aiken	Vineland, N. J. ....	.....	Apr. 1, 1875..	41 76
A. Springer.....	.....	.....	Apr. 14, 1876..	6 37
Wm. O'McDonald, for suppression liquor traffic in	Ellsworth	Deceased.....	Jan. 28, 1875..	34 43
Frank L. Hodgkins.....	Ellsworth .....	.....	Sept. 24, 1875..	1 82
Frank Holmes, A. F. Burnham, Gdn.....	Ellsworth .....	.....	Nov. 27, 1875..	93 12

HOULTON SAVINGS BANK—HOULTON.

Willie F. Boardman	Calais.....	.....	Mar. 4, 1872..	\$ 2 55
Idel Pratt	Haynesville .....	.....	May 8, 1872..	16 77
Fannie G. Elder.....	E. Lexington, Mass.....	.....	Sept. 10, 1873..	5 62
Eliza J. Collins	Linneus .....	.....	Nov. 20, 1874..	5 27
Jos. A. Bubar	Hodgdon .....	.....	July 23, 1875..	11 03
Mary A. Bubar.....	Hodgdon .....	.....	July 23, 1875..	6 96
John A. Gentle.....	Houlton .....	.....	Feb. 18, 1876..	5 64
Augustus D. Manderville..	Presque Isle .....	.....	Aug. 19, 1876..	1 96

MACHIAS SAVINGS BANK—MACHIAS.

Eugene F. Wass.....	Harrington.....	Unknown	Aug. 26, 1873..	\$12 90
Frederick H. Nash	Columbia.....	Unknown	June 23, 1875..	11 61
Ella Lambert .....	.....	Unknown	Dec. 30, 1875..	14 29

MAINE SAVINGS BANK—PORTLAND.

Emma M. Sanborn.....	Newfield .....	.....	Oct. 2, 1871..	\$4 26
John Lincoln Sanborn	Newfield .....	.....	Oct. 2, 1871..	4 26
Cora M. Blanchard	North Yarmouth.....	.....	Dec. 30, 1871	13 69
Mary Alice Jordan	Cape Elizabeth .....	.....	Mar. 29, 1872..	4 19
Lincoln Loring Davenport	Sumner.....	.....	June 6, 1872..	23 00
Chas. W. Tinkham.....	Gray .....	.....	Dec. 24, 1872..	5 37
Annie M. McCarrison.....	.....	.....	Dec. 28, 1872..	15 92
Mrs. Catharine Gibson.....	Portland .....	.....	Aug. 31, 1872..	27 12
Peter Hogan	Portland .....	.....	Oct. 1, 1872..	11 24
Mattie W. Dyer .....	.....	.....	April 1, 1873..	1 84
Edward S. How	Portland.....	.....	May 5, 1874..	2 37
Chas. F. Hindle.....	.....	.....	Aug. 22, 1874..	12 62
Michael E. Hayes.....	Portland .....	.....	Oct. 19, 1874..	1 80
Mrs. Amelia Brown	Ossipee, N. H. ....	.....	Nov. 26, 1862..	151 61
Addie E. Foster.....	.....	.....	Mar. 15, 1862..	2 16
Hugh Munroe.....	.....	.....	Oct. 7, 1864..	7 71
Henry H. Foster .....	.....	.....	July 11, 1864..	383 98
Chas. A. Andrew .....	.....	.....	Dec. 27, 1865..	1 97
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 .....	.....	Aug. 21, 1868..	7 14

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.
Royal H. Keen	West Poland		Oct. 8, 1868.	\$ 7 72
McVilleville H. Gore	New Gloucester	Dead	Apr. 20, 1864.	87 82
Mrs. Mary E. Austin			Dec. 10, 1864.	869 25
Mrs. Olive Lord	Limaington		Apr. 4, 1865.	5 26
William Hurley			Mar. 30, 1865.	28 17
Mrs. Frances A. Douglass			Apr. 13, 1865.	7 17
Mrs. W. T. Noble			May 19, 1866.	167 63
Jennie C. Mountfort			Apr. 19, 1867.	3 19
Susan Gallagher			July 18, 1867.	4 67
Lizzie S. Wight			Apr. 4, 1868.	3 24
Frank Gifford			July 1, 1864.	2 04
Caleb Hodsdon	Gorham		Mar. 11, 1863.	5 12
Geo. H. Fone			Jan. 15, 1864.	2 71
Mrs. Emma Perkins			Apr. 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, 1869.	2 23
Serepta A. Fuller			July 6, 1869.	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 Hummers			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 Reg't		Mar. 8, 1869.	27 31
Walter Howard Libby			Aug. 23, 1870.	2 16
Marion Flint	Baldwin		Mar. 8, 1871.	1 88
Abby Mussey	Raymond		Apr. 7, 1871.	1 90
Luella Pugsley			Apr. 26, 1871.	1 86
Charles O. Davis			Nov. 17, 1871.	71 27
Walter Howard			Nov. 28, 1864.	5 31
Woodbury Storer Libby			Oct. 21, 1863.	2 67
George E. Merton	Andover		June 1, 1865.	2 05
Charles J. Jones			Apr. 4, 1866.	2 45
Albert M. McKenney			Oct. 10, 1863.	2 01
Mrs. Phebe L. Morrill			Apr. 2, 1866.	70 32
Nathan L. Skillin			Oct. 6, 1866.	3 75
Albert W. Sargent			Apr. 4, 1863.	2 04
Emma Ward			Dec. 7, 1859.	2 22
Ellen W. Chabot			June 13, 1866.	4 77
William G. Lucas			June 23, 1866.	7 71
George E. Drake			Feb. 3, 1868.	3 39
Orren J. Seely	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. Elizabeth J. Thompson			Mar. 17, 1870.	7 10
Franklin Bowie			Jan. 25, 1870.	11 92
Emma Bowie			Jan. 25, 1870.	11 92
Edward C. Small			May 3, 1870.	1 88
John Collins			May 5, 1870.	1 88
Herbert H. Stanton	Poland		June 21, 1870.	1 88
Jennie C. Clinton	Portland		Aug. 3, 1870.	255 69
Wm. Fred Oleson			Sept. 27, 1870.	4 43
F. A. Sweeney	Portland		July 15, 1870.	1 92
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
Martha Ellen Sanborn	Newfield		Oct. 2, 1871.	4 26
Jane Sanborn	Newfield		Oct. 2, 1871.	4 26

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.
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
Chas. Henry McKusick.....	.....		Feb. 26, 1874..	42 39
Abbie K. Edwards.....	.....		June 24, 1875..	175 84
Irving E. Blake.....	New Gloucester.....		Feb. 5, 1876..	14 57
Joseph H. Marston.....	.....		July 3, 1871..	9 67
Julia D. Buck.....	Boston, Mass.....		Apr. 2, 1872..	18 69
Maggie I. Ring.....	.....		May 1, 1872..	8 80
Florence A. Chase.....	E. Limington.....		Dec. 9, 1872..	1 91
Elizabeth LeBreton.....	Portland.....		Apr. 16, 1873..	1 83
Charles H. Chadsey.....	Pownal.....		Apr. 1, 1874..	1 82
J. Whitcomb Cotton.....	Boston.....		Aug. 18, 1874..	10 77
Mary Wight, E. Wight, Trustee	Otisfield.....		Feb. 25, 1875..	235 89
Ivory F. Moulton.....	.....		July 21, 1876..	7 02
George E. Ward.....	.....		Oct. 5, 1876..	115 19
Irving C. Libby.....	Scarboro.....		Dec. 27, 1872..	4 10
Eugenie S. Charlton.....	Portland.....		Jan. 31, 1873..	1 84
Stephen Sawyer, Jr.....	Hollis.....		Mar. 6, 1873..	4 11
Carrie Smith.....	Portland.....		Apr. 16, 1873..	1 83
John W. Emery.....	Falmouth.....		May 1, 1873..	9 77
Sarah Jane Bellis.....	Portland.....		June 21, 1873..	1 82
Ralph Chatto.....	Brooklin.....		Oct. 9, 1873..	1 82
Isaac Richardson.....	Gorham.....		Dec. 1, 1873..	1 82
Mrs. Nellie A. Records.....	Naples.....		Apr. 21, 1874..	10 85
Winnifred Tracy.....	Portland.....		Mar. 3, 1874..	1 82
John E. Robinson.....	Portland.....		Apr. 30, 1874..	1 81
George H. Merrill.....	Portland.....		Feb. 14, 1874..	1 82
Lydia M. Donnell.....	Turner's Island.....		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
Forrester E. Dyer.....	Cape Elizabeth.....	Dead	May 13, 1876..	13 79
Leander B. Pike.....	.....		June 22, 1875..	87
Frederick Irwin.....	Portland.....		Apr. 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.....		Apr. 20, 1875..	23
Harriet M. Carsley.....	.....		June 11, 1859..	2 27
Jennie 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.....	.....		Apr. 10, 1869..	2 93
Annie W. Libby.....	Portland.....		Mar. 12, 1870..	2 41
Harry Upton True.....	Yarmouth.....		Jan. 28, 1875..	20 74
William F. Packard.....	South Windham.....		Jan. 8, 1876..	3 96
Jennie F. Long.....	Portland.....		Jan. 20, 1876..	28 60
Annie Turner.....	Portland.....		Mar. 15, 1876..	1 79
Elizabeth Churchill.....	Cornish.....		June 9, 1876..	1 80
James C. Stover.....	.....		June 29, 1864..	2 04
Fannie E. Elliott.....	.....		June 10, 1867..	1 94

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.
Fannie Josette Mountfort..			Dec. 31, 1867..	\$1 95
George Adam Fuller.....			Apr. 30, 1868..	1 94
Sarah J. Rogers.....			Oct. 14, 1868..	2 05
Ella P. Felch.....			July 13, 1869..	18 49
Albion Berry.....			Aug. 18, 1869..	7 38
Herbert Ripley.....			Feb. 25, 1870..	4 53
Cora B. Cloudman.....			Oct. 7, 1870..	4 50
Mary E. Cleaves.....	N. 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. Sproul.....			Oct. 3, 1873..	4 26
Charles C. Dennison.....			Apr. 1, 1874..	9 49
Willie Dyer.....			Oct. 20, 1874..	8 32
Frank Dodge.....	Saccarappa.....		Mar. 10, 1875..	2 69
Wendall A. Lane.....	Raymond.....		Aug. 30, 1876..	3 91
Mrs. Lydia E. Nickerson.....	Portland.....		Sept. 27, 1876..	1 79
James W. Libby.....	Portland.....		Oct. 29, 1875..	25
Randall Johnson.....	Portland.....		July 3, 1876..	13 99
Weston Pease.....	No. Conway.....		Oct. 11, 1876..	25

MECHANICS' SAVINGS BANK—AUBURN.

Laura A. Taylor.....	Auburn.....	Not known.	May 3, 1875..	\$3 68
E. N. Thorne.....	Auburn.....	Not known.	June 4, 1875..	3 67
Asa A. Moore.....	Livermore.....	Not known.	Aug. 26, 1875..	11 31
Henry L. Mason.....	North Turner.....	Not known.	Dec. 23, 1875..	1 61
Hattie E. Crockett.....		Not known.	Apr. 22, 1876..	3 53
Maud Richards.....	Auburn.....	Not known.	July 6, 1876..	69 11
Edward H. Thomas.....	Auburn.....	Not known.	Aug. 25, 1876..	1 59

NORWAY SAVINGS BANK—NORWAY.

Ernest I. Kimball.....	Norway.....	Unknown.....	Dec. 3, 1875..	\$4 03
Mabel E. Small.....	Mason.....	Living.....	Dec. 31, 1875..	10 98
Frank Austin.....	Norway.....	Unknown.....	Feb. 28, 1876..	7 02
Reuben L. Paine.....	Bethel.....	Unknown.....	Apr. 3, 1876..	2 12
Charles Campbell.....	Norway.....	Unknown.....	Aug. 21, 1866..	2 81
Weston Russell.....	Norway.....	Unknown.....	Aug. 4, 1866..	2 81
Elmer A. Lotrop.....	Norway.....	Unknown.....	Feb. 15, 1867..	3 07
Cyrus W. Irish.....	Buckfield.....	Unknown.....	Mar. 23, 1867..	2 76
Emerson Blackwell.....	Norway.....	Unknown.....	Mar. 23, 1867..	2 76
Lucy A. Brown.....	Norway.....	Unknown.....	Apr. 1, 1867..	6 46
Ida May Cummings.....	Norway.....	Living.....	May 18, 1867..	12 06
Fredde E. Frost.....	Norway.....	Unknown.....	Nov. 3, 1868..	3 11
U. H. Upton.....	Norway.....	Dead.....	Oct. 28, 1869..	13 37
Charles L. Thomas.....	Norway.....	Unknown.....	Dec. 1, 1869..	5 75
Francis H. L. McKeen.....	Norway.....	Unknown.....	Aug. 3, 1870..	8 80
Sylvanus J. Jackson.....	Paris.....	Unknown.....	Oct. 29, 1874..	25 51
Jon Sirik.....	Norway.....	Living.....	July 22, 1876..	6 02

PENOBSCOT SAVINGS BANK—BANGOR.

Peter Plunkett, Jr.....	Gardiner.....	Not known.	June 13, 1871..	\$28 73
Ellen F. Woodbridge.....	Orland.....	Deceased.....	Nov. 12, 1873..	4 31
Anton Westin.....	Bangor.....	Not known.	Aug. 5, 1874..	178 54

PEOPLE'S SAVINGS BANK—LEWISTON.

Sidney G. Wheelwright...	East Dixfield.....	Not known	Sept. 2, 1875..	\$2 64
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PHILLIPS SAVINGS BANK—PHILLIPS.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Eddie M. Griffin	Phillips		May 2, 1871..	\$2 33
Herbert L. Hutchinson.	Dixfield Centre	Dead	Aug. 26, 1871..	2 28
David B. Abbott	Greenvale Pl.		May 1, 1874..	7 53
Miss Myra P. Shepard	Phillips	Dead	April 23, 1872..	34 61
Ella J. Parker	Phillips		May 8, 1872..	2 17
Ethella Parker	Phillips		May 8, 1872..	2 17
Huida E. Tibbetts	Rangeley		July 9, 1872..	2 17
H. Wilson Phillips	Avon		July 3, 1873..	7 77
Charles Q. Odell	No. 6 Plantation		Oct. 31, 1873..	2 04
B. A. Brown	Avon		July 13, 1874..	1 97
Levi E. Fellows	Avon		Mar. 22, 1875..	4 44
Richard A. Beedy	Phillips		Feb. 1, 1876..	2 01
Alice M. Tibbetts	Rangeley		July 4, 1876..	2 71

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
Mrs. Geo. T. Blake			Nov. 8, 1875..	5 79
Marietta Brazier			Nov. 1, 1870..	272 10
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
Charles Warren Davis			May 1, 1876..	2 05
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			Dec. 7, 1867..	765 02
Charles H. Edson	Co. G, 12th Me. Reg't		Oct. 9, 1862..	154 93
Harold J. Footner			Mar. 4, 1876..	80
Patrick Fahy			May 6, 1876..	2 01
Edward C. Farnum			Mar. 19, 1874..	4 21
Granville C. Foye			July 1, 1876..	2 37
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
Thomas Griffin alias Fitz-gerald			Mar. 30, 1874..	4 21
James A. Hall	Windham		Jan. 27, 1873..	98
Horace G. Handy	Prospect Harbor		Sept. 15, 1876..	16 79
Charles Hanson			April 7, 1871..	6 95
Ella G. Hardenbrook			Sept. 2, 1876..	32 24
Mrs. John Hargraves		Dead	May 23, 1865..	125 83
Annie M. Henry			July 11, 1876..	12 54
Maurice E. Huff			Feb. 25, 1875..	11 79
Gardiner E. Hill	Westbrook		Mar. 26, 1870..	2 72
William F. Hussey			April 11, 1876..	42
Grace Clementine Isley			Dec. 1, 1875..	1 83
Gertrude Louise Isley			Dec. 1, 1875..	1 83
Benedictus Johnson			Nov. 14, 1866..	210 48
Abby M. Johnson			July 6, 1876..	2 37
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.
Eva May Jordan			Nov. 1, 1876.	\$ 6 20
Peter Joyce			July 14, 1855.	2,247 18
Cornelius Keleher			May 16, 1864.	220 29
Joseph Kelly			July 13, 1874.	50
Ella J. Kimball	Hiram		Apr. 9, 1875.	2 24
Mary Kelly			May 3, 1869.	14 83
Ernest F. King			Sept. 16, 1875.	36 49
Mary Kelly			Nov. 4, 1873.	7 32
Mary Caroline Knight			May 3, 1875.	81
John W. Lane			Aug. 1, 1866.	103 35
Anne Belle Legrow	So. Malden, Mass.		Sept. 3, 1864.	20 11
Daniel O. Leavitt			May 3, 1869.	12
Sophonra Libby	Cumberland Mills		Nov. 5, 1868.	8 20
Bridget Madden			Sept. 28, 1870.	57 75
Isaiah Mansfield	Chebeague		Nov. 4, 1875.	32 73
John McGowan, in trust for son, John S.			Feb. 18, 1864.	471 78
Angus D. McPherson			Nov. 3, 1873.	44
Terrance McWade			May 5, 1869.	32 40
Sarah Ellen Manley	Woburn, Mass		Aug. 14, 1874.	11 40
Greenfield Merrill			July 8, 1863.	21 60
Cora L. Moody			Apr. 25, 1873.	16 82
Samuel L. Morse			Mar. 10, 1876.	1 84
Margaret Mullen			Aug. 7, 1869.	32 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 64
Albert C. Plummer			Sept. 24, 1859.	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
Louisa H. Pillsbury			May 15, 1872.	13 98
Mary G. Prince	Yarmouth		Jan. 31, 1863.	46 58
Gracie Emery Rice			Jan. 28, 1860.	54 97
Eleazca L. Ring			Nov. 2, 1875.	27
Hannorah Roach			June 12, 1872.	19 15
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
Samuel T. Skillin	West Gray		Jan. 19, 1875.	14 49
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		Mar. 6, 1865.	1 87
Mary A. Thayer			June 15, 1870.	47 14
Emily A. Thurston			Dec. 24, 1862.	128 03
Patrick T. Thornton	Franklin Pl.		Dec. 9, 1863.	5 10
Henry N. Townsend			Jan. 24, 1862.	152 43
Lizzie May Ulmer			July 12, 1876.	2 81
Levi Venson	Co. A, 5th Me. Reg't		Oct. 7, 1862.	268 30
Peter Wade			Aug. 1, 1871.	23 03
Hattie M. Walker	Scarboro		Feb. 4, 1875.	1 87
Elizabeth A. Wheelwright			May 4, 1876.	5 71
Francis E. Winslow	Freeport		May 21, 1872.	65 14

ROCKLAND SAVINGS BANK—ROCKLAND.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
David Cross.....	Rockland.....	Unknown..	May 18, 1875..	\$560 46
Ellen L. Wilson.....	Camden.....	Unknown..	Feb. 25, 1870..	57 71
Michael Murphy.....	Rockland.....	Unknown..	Apr. 11, 1870..	513 21
Mary A. Ingraham.....	Rockland.....	Unknown..	Nov. 3, 1874..	23 44
Dennis Fitzgerald.....	Rockland.....	Unknown..	Oct. 3, 1870..	112 06
Mary A. Wasgatt.....	Rockland.....	Unknown..	Nov. 3, 1871..	12 23
Adelia E. Butler.....	Union.....	Unknown..	Apr. 26, 1872..	12 12
James M. Sherman.....	Rockland.....	Unknown..	Apr. 4, 1873..	22 85
Georgia A. Sprague.....	Swan's Island.....	Unknown..	Dec. 8, 1874..	33 47
Isaiah A. Crockett.....	Vinalhaven.....	Unknown..	Jan. 29, 1876..	425 42
Lincoln H. Chapman.....	Damariscotta.....	Unknown..	Apr. 14, 1876..	9 65

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Mary M. Young.....	.....	.....	Feb. 13, 1875..	\$85 72
Hannah Haines.....	.....	.....	May 31, 1871..	151 80
Loamma Taylor.....	.....	.....	Apr. 22, 1874..	4 26
Mary F. Fenderson.....	Scarboro.....	.....	June 4, 1870..	22 29
Wm. Herbert Cook.....	.....	.....	Feb. 3, 1875..	4 19
Franklin Durgin.....	Limington.....	.....	Oct. 5, 1874..	2 77
Fannie M. Fogg.....	.....	.....	July 9, 1875..	16 01
Alfred Smith.....	Durham, N. H.....	Dead.....	July 14, 1871..	1,269 56
John R. Ricker.....	Saco.....	Dead.....	Sept. 27, 1865..	230 96
Celana A. Seavey.....	.....	.....	Aug. 25, 1876..	269 63
Rosa Bele Roberts.....	Biddeford.....	.....	Sept. 10, 1874..	23 15
David P. Coffin.....	.....	.....	May 21, 1872..	2 08
Julia M. & Alice Moulton.....	Parsonsfield.....	.....	July 7, 1869..	68 59
Elizabeth S. Coolidge.....	Medfield, Mass.....	.....	Dec. 12, 1874..	171 57
Jonathan I. Foss.....	.....	.....	Jan. 20, 1871..	2 24
Clara E. Brooks.....	.....	.....	Oct. 10, 1860..	2 33
James F. Wiley.....	.....	.....	Jan. 1, 1869..	53 10
Henry A. Norton.....	.....	.....	Mar. 16, 1870..	2 33
Geo. A. Wentworth.....	.....	.....	Aug. 23, 1873..	1 96
Joseph Downs, trustee Eva Downs.....	.....	.....	Jan. 19, 1870..	3 61
Geo. E. Morrison.....	.....	.....	Feb. 6, 1862..	2 33
Fred Wilson.....	.....	.....	Mar. 30, 1868..	2 33
Henry P. C. Wright.....	.....	.....	Jan. 19, 1876..	5 56
Roseville Boothby.....	.....	.....	Aug. 8, 1872..	8 96
Minnie O. Leavitt.....	.....	.....	Feb. 9, 1872..	2 60
Chas. H. Underwood.....	.....	.....	Oct. 21, 1874..	1 88
Arthur M. & Blanche B. Smith.....	.....	.....	Oct. 29, 1872..	55 02
Edwin W. Libby.....	.....	.....	Feb. 5, 1874..	12 19
Emma Hanson.....	.....	.....	Jan. 10, 1873..	12 99
Dennis Johnson.....	.....	.....	Jan. 4, 1876..	10 21
Elizabeth Cutts.....	.....	Dead.....	June 9, 1872..	14 51
James H. Bacon.....	.....	.....	Sept. 11, 1873..	1 96
Henry W. Roberts.....	Biddeford.....	.....	Nov. 9, 1876..	8 37
Nellie May Roberts.....	Biddeford.....	.....	Nov. 9, 1876..	2 68
Alberta Finney.....	.....	.....	Feb. 15, 1875..	1 87
Frank M. Tibbetts.....	Springfield.....	.....	July 13, 1869..	36 80

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Ferdinand C. Came.....	Haverhill, Mass.....	.....	Apr. 15, 1866..	\$ 13 49
Lucy H. Davis.....	W. Newfield, N. H.....	.....	July 2, 1875..	456 69
G. A. Hanscom.....	Rollinsford, N. H.....	.....	Jan. 11, 1867..	2 80
Sarah Shapleigh.....	Berwick.....	.....	June 29, 1876..	960 34
F. H. Stanley.....	Mt. Desert.....	.....	July 11, 1872..	542 31

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Willie Cole.....	Paris.....	No.....	Dec. 2, 1873..	\$ 7 53
Frank Hammond.....	Paris.....	No.....	May 13, 1875..	39 68
Fred Bisbee.....	Bethel.....	No.....	April 23, 1874..	6 96
Clara Mixer.....	South Paris.....	No.....	Dec. 31, 1874..	4 66
Harry T. Jordau.....	South Paris.....	No.....	July 29, 1876..	1 93

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

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Mary Francis Huckins .....	.....	.....	Mar. 30, 1875..	\$23 93
Willis S. Whitney.....	.....	Living	Apr. 1, 1875..	1 89
Bessie M. Barron	Topsham	Living	Apr. 6, 1875..	11 61
Hattie S. Barron.....	Topsham	Living	Apr. 6, 1875..	11 61
Lizzie H. Pennell.....	Brunswick	Living	Apr. 7, 1875..	6 72

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson.....	Wiscasset	Unknown ..	July 21, 1866..	\$3 06
Alice M. Partridge.....	Jefferson	Unknown ..	Dec. 21, 1866..	3 13
Job S. Cushman.....	.....	Unknown ..	Oct. 29, 1869..	3 13
Charles H. Southard	Wiscasset	Dead.....	Nov. 10, 1869..	16 16
Hattie Dunton	Newcastle	Unknown ..	July 21, 1870..	12 34
Frances J. Call	Dresden	Unknown ..	Mar. 3, 1871..	3 30
Hannah C. Dickinson	Wiscasset	Unknown ..	April 1, 1871..	3 61
Mary A. Sproul.....	Wiscasset	Unknown ..	Sept. 30, 1871..	\$3 40
Emma J. Rumrell	Wiscasset	Unknown ..	Dec. 20, 1871..	2 40
Elba P. Wilson.....	Edgecomb	Unknown ..	April 23, 1873..	200 69
B. Walter Chadbourne	Boston, Mass	Dead.....	Mar. 28, 1876..	92 76

**Abstract of the Statements of Foreign Corporations
Licensed to do Business in this State, for the
Year Ending December 1, 1896, under
the Provisions of Chapters 79 and
131, Public Laws of 1891.**

IOWA LOAN AND TRUST COMPANY—DES MOINES.

DECEMBER 1, 1895.

Names of Officers—John M. Owens, President; D. F. Witter, Vice President; W. E. Coffin, Treasurer; J. H. Blair, Secretary.

Names of Directors—Ira Cook, James Callanan, Hiram Dewing, H. A. Dudley, J. G. Rounds, G. M. Hippee.

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Surplus fund.....	100,000 00
Profits undivided.....	256,429 48
Certificates of deposit.....	118,181 85
Other deposits.....	9,591 79
Debenture bonds outstanding.....	3,621,100 00
Due to national banks.....	10,692 65
Debenture coupons due but not presented for payment.....	4,557 50
Total.....	\$4,620,553 27

RESOURCES.

Loans secured by first liens on real estate.....	\$3,958,470 82
Loans secured by second liens on real estate.....	19,880 57
Loans on collateral in possession of company.....	
Loans on personal property.....	17,080 39
County and city bonds and warrants.....	
Other stocks and bonds.....	7,400 00
Real estate acquired by foreclosure.....	196,370 25
Real estate by investment, company's office property.....	135,000 00
Tax sale certificates.....	19,637 10
Past due interest.....	65,999 16
Due from subdry persons.....	2,696 46
Cash deposited in national banks.....	78,946 16
Cash on hand.....	6,896 92
Sheriff sale certificates.....	45,391 18
Land contracts.....	66,784 26
Total.....	\$4,620,553 27

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
Fifty shares Bankers' Iowa State Bank, of Des Moines, Iowa.....	\$4,500 00	\$5,000 00	\$5,000 00
Forty-eight shares Western White Bronze Company, of Des Moines, Iowa.....	2,880 00	4,800 00	2,400 00
Assessment certificate bonds of City of Des Moines, Iowa.....	637 99	637 99	637 99
Sidewalk assessment certificates of City of Des Moines, Iowa.....	1,525 39	1,525 39	1,525 39
Warrants of City of Des Moines, Iowa, six per cent.....	13,140 14	13,140 14	13,140 14
Warrants of Center School District, Polk Co., Ia.	1,176 87	1,176 87	1,176 87
Warrants of Pleasant Corners School District, Polk Co., Iowa.....	600 00	600 00	600 00

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? 806 shares.

How much, if any, of the stock owned by officers is pledged to the company as collateral? 40 shares.

Total amount of its capital stock held by the company as collateral? 88 shares.

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 offered.

Please state the sections of country in which loans are made, giving counties? Central and Western Iowa, Eastern and Central Nebraska and Southeast part of South Dakota.

How much of the liability of the company, if any, is outstanding in Maine? We do not know.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? None except amount shown on statement.

Total amount of loans guaranteed? None.

Number and amount of loans on which foreclosure is incomplete? 87—\$99,846.

Is the company subject to examination by State officers? Not of Iowa. Is examined by Bank Departments of New York, Connecticut and Vermont.

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.		
25.....	6	1884	1895	1890	\$1,000 00	\$ 400 00
31.....	6	1885	1896	1890	7,000 00	5,300 00
32.....	6	1885	1895	1888	71,955 00	63,600 00
36.....	6	1887	1897	1894	105,975 00	100,000 00
37.....	6	1887	1898	1893	106,030 00	100,000 00
38.....	6	1888	1898	1893	105,870 00	100,000 00
39.....	6	1888	1898	1893	103,454 00	96,500 00
40.....	6	1888	1898	1893	107,051 00	100,000 00
41.....	6	1888	1899	1894	109,767 00	100,000 00
42.....	6	1889	1899	1894	106,198 00	100,000 00
43.....	6	1889	1899	1894	106,224 00	100,000 00
44.....	6	1889	1899	1894	105,730 00	100,000 00
45.....	5½	1889	1899	1896	101,090 00	94,500 00
46.....	5½	1890	1900	1895	101,365 00	95,500 00
47.....	5½	1890	1900	1895	103,692 00	95,000 00
48.....	5½	1890	1900	1895	109,637 50	99,400 00
49.....	5½	1891	1901	1896	74,586 80	70,900 00
50.....	5½	1891	1901	1896	55,825 00	52,000 00
51.....	5½	1892	1902	1897	107,354 00	100,000 00
52.....	5½	1892	1902	1897	104,550 00	98,000 00
53.....	5½	1892	1902	1897	112,350 00	100,000 00
54.....	5½	1892	1902	1897	106,764 00	100,000 00
55.....	5½	1892	1902	1897	105,000 00	100,000 00
56.....	5½	1893	1903	1898	108,400 00	100,000 00
57.....	5½	1893	1903	1898	101,450 00	95,000 00
58.....	5½	1894	1904	1899	106,350 00	100,000 00
59.....	5½	1894	1904	1899	107,625 00	100,000 00
60.....	5½	1894	1904	1899	105,700 00	100,000 00
61.....	5½	1894	1905	1900	106,460 00	100,000 00
62.....	5½	1895	1905	1900	105,375 00	100,000 00
63.....	5½	1895	1905	1900	118,227 98	100,000 00
64.....	5½	1895	1905	1900	105,275 00	99,600 00
65.....	5½	1895	1905	1900	84,475 00	75,700 00
1.....	5	1886	1901	1896	108,805 00	100,000 00
2.....	5	1886	1901	1896	107,637 00	100,000 00
3.....	5	1886	1901	1896	105,930 00	100,000 00
4.....	5	1886	1901	1896	106,671 00	100,000 00
5.....	5	1886	1901	1896	106,357 00	100,000 00
6.....	5	1886	1901	1896	107,187 85	99,000 00
7.....	5	1886	1901	1896	74,245 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
					\$3,962,834 13	\$3,682,500 00

Total amount of debentures certified, \$3,682,500.

Less amount on hand and with agents, \$61,400.

Total liabilities for debentures as per statement, \$3,621,100.

Trustees for debentures, Ira Cook, G. M. Hippee and C. A. Dudley.

W. E. COFFIN, *Treasurer.*

J. CALLANAN, } *Directors.*
J. G. ROUNDS, }

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, W. E. Coffin, Treasurer of Iowa Loan and Trust Company, and J. Callanan and J. G. Rounds, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief.

Subscribed and sworn to before me this 24th day of December, A. D. 1895.

B. F. GRAYSON, *Notary Public.* 3

MARICOPA LOAN AND TRUST COMPANY—PHOENIX,
ARIZONA.

NOVEMBER 25, 1895.

Names of Officers—Charles S. Fobes, President; T. W. Hine, First Vice President; A. C. Merryman, Second Vice President; Henry E. Kemp, Third Vice President; T. W. Hine, Manager and Cashier.

Names of Directors—J. W. Spaulding, William H. Anderson, T. W. Hine, Selden Connor, W. F. Lunt, A. C. Merryman, E. T. Little, James S. Thompson, H. E. Kemp, L. E. Hewins, Charles S. Fobes, H. H. Logan, Charles S. Brown.

LIABILITIES.

Capital stock paid in	\$100,000 00
Surplus fund	20,000 00
Profits undivided	4,587 38
Loans and discounts sold and guaranteed	146,089 29
Re-discounts	79,994 79
Total	\$350,671 46

RESOURCES.

Loans secured by first liens on real estate	\$144,230 07
Discounts	148,200 39
Other stocks and bonds	2,852 90
Real estate acquired by foreclosure	32,048 40
Furniture and fixtures	3,528 88
Current expenses	6,450 44
Due from banks and bankers	2,208 26
Cash deposited in national banks	62 40
Cash on hand	2,043 99
Accrued interest on loans and other resources	2,881 55
Sundry accounts	4,229 58
Abstract books	1,984 60
Total	\$350,671 46

When organized? February 1, 1888.

Under what State laws? Arizona.

Principal place of business? Phoenix, Arizona.

Authorized capital? \$100,000.00.

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? \$24,500.00.

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? \$3,000.00.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties? Maricopa county, Arizona.

How much of the liability of the company, if any, is outstanding in Maine? \$197,000.00.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? \$180,000.00.

Total amount of loans unpaid and outstanding? \$200,000.

Total amount of loans guaranteed? \$225,000.

Number and amount of loans on which foreclosure is incomplete? None.

Is the company subject to examination by state officers? Yes.

Total amount of debentures certified? None.

Less amount on hand and with agents? None.

Total liabilities for debentures as per statement? None.

Trustees for debentures? None.

T. W. HINE, *Cashier.*

H. H. LOGAN, {
E. T. LITTLE. } *Directors.*

TERRITORY OF ARIZONA, }
COUNTY OF MARICOPA, } *ss.*

I, T. W. Hine, cashier of the Maricopa Loan and Trust Company, and H. H. Logan and E. T. Little, 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 7th day of January A. D. 1896.

O. A. TURNEY, *Notary Public.*

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

JANUARY 1, 1896.

Names of Officers—Robert N. Jackson, President; M. E. Vinton, 1st Vice President; C. E. Jackson, 2nd Vice President; D. T. Haines, Secretary; E. A. Gladwin, Assistant Secretary.

Names of Directors—Edward A. Quintard, Thomas G. Carson, Russel Frisbie, John M. Douglas, Robert N. Jackson, Merrick E. Vinton, Charles E. Jackson, Emory H. Nash, Austin R. Mitchell, Edward A. Gladwin.

LIABILITIES.

Capital stock paid in.....	\$605,800 00
Surplus fund.....	150,000 00
Profits undivided.....	5,788 24
Certificates of deposit.....	1,500 00
Deposits for investment.....	73,026 24
Debenture bonds outstanding.....	7,743,043 03
Due to national banks.....	134,500 00
Due to branch offices and agents.....	3,510 42
Accrued interest on debentures.....	143,592 83
Total.....	\$8,860,770 76

RESOURCES.

Loans secured by first liens on real estate.....	\$8,080,073 83
Loans secured by second liens on real estate.....	22,369 82
Discounts.....	2,750 00
Other stocks and bonds.....	54,358 75
Real estate acquired by foreclosure.....	10,463 37
Real estate by investment.....	26,500 00
Due from sundry persons.....	19,382 89
Due from banks and bankers.....	334,661 70
Cash deposited in national banks.....	
Cash on hand.....	1,405 27
Accrued and due interest on loans.....	294,805 13
Topographical Records.....	14,000 00
Total.....	\$8,860,770 76

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value per share.	Book value.
133 shares Graves & Vinton Cotton Company Stock p't p'd	\$25 00	\$6,458 75
193 shares Union Investment Company Stock.....	50 00	9,650 00
193 shares Central Investment Company Stock.....	-	9,650 00
193 shares Conn. Investment Company Stock.....	-	9,550 00
192 shares Farm Land Company Stock.....	-	9,600 00
187 shares Farm Investment Company Stock.....	-	9,350 00

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? \$605,800.00.

How much of its capital is owned by officers and trustees of the company? \$79,800.

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, Idaho, Colorado, Wisconsin, Minnesota, North Dakota, South Dakota.

How much of the liability of the company, if any, is outstanding in Maine? No record kept separate.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? No record kept separate.

Total amount of loans unpaid and outstanding? \$7,299,137.66 as collateral for debentures.

Total amount of loans guaranteed? \$117,325.

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 due.	AMOUNT OF	
			First mortgage security.	Debentures.
14, 21 and 23.....	6	1895-6	\$68,950 97	\$59,000 00
25.....	6	1896	23,273 50	23,000 00
27.....	6	1896	23,875 43	23,000 00
24.....	6	1899	25,669 25	25,000 00
26.....	6	1899	101,020 18	98,100 00
28 to 85 ..	6	1896-9	4,251,151 43	4,145,800 00
A 1 to A 57	6	1899-1901	2,913,857 92	2,870,100 00
A A	5	1895-9		
B B	5	1896		
C C	5	1894-8		
D D	5	1895-7		
E E	5	1900		
O 1	5	1894-7	474,521 53	440,193 03
O 2	5	1898		
T to Z.....	4 $\frac{3}{4}$	1896-7		
B 1	4 $\frac{3}{4}$	1897		
C 1 to C 5	4 $\frac{1}{2}$	1897-8		
			\$7,882,320 21	\$7,684,193 03

Total amount of debentures certified, \$7,684,133.03; debentures cancelled and not repaid, \$72,100.

Less amount on hand and with agents, \$13,250.00.

Total liabilities for debentures as per statement, \$7,743,043.03.

Trustees for debentures: Security Company, Hartford, Ct., Series 10 to 23, 25, 27, A 1 to A 57; Union Trust Company, N. Y., Series 24, 26, 28, 29 to 85.

Union Trust Company, N. Y., Sterling Series A A, B B, C C, D D, E E, 01, 02, T to Z, B 1, C 1, to C 5.

D. T. HAINES, *Secretary.*

JOHN M. DOUGLAS, { *Trustees.*
E. A. GLADWIN, }

STATE OF CONNECTICUT, {
COUNTY OF MIDDLESEX. } ss.

I, D. T. Haines, Secretary of the Middlesex Banking Company, and John M. Douglas and E. A. Gladwin, 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 twenty-ninth day of January, A. D. 1896.

WALTER C. JONES, *Notary Public.*

NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.

JANUARY 1, 1896.

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, Oswald Oliver, George H. Pratt, Horace F. Boardman, Samuel Alexander, F. J. Benedict, Edwin C. Webster, Charles P. Webster, James N. Clarke.

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Guaranty fund.....	136,468 00
Profits undivided.....	2,612 84
Deposits for investment.....	52,320 68
Debenture bonds outstanding.....	1,921,400 00
Bills payable.....	27,000 00
Loans paid but not remitted for.....	29,050 00
Interest paid awaiting presentation of coupons not due.....	7,116 51
Accrued interest on debentures.....	20,800 00
Due borrowers on loans made.....	4,384 35
Debenture coupons outstanding.....	4,329 25
Due trustees, pending exchange of papers.....	41,742 00
Total.....	\$2,747,223 63

RESOURCES.

Loans secured by first liens on real estate.....	\$1,937,650 24
Loans secured by second liens on real estate, discounted to their present worth.....	150,536 83
Loans on collateral in possession of company.....	3,256 58
Loans on personal security.....	2,033 98
Real estate acquired by foreclosure.....	202,843 00
Real estate by investment, office building.....	35,000 00
Tax sale certificates.....	23,449 50
Past due loans remitted for but not paid to us.....	500 06
Past due interest remitted for but not paid to us.....	153,418 88
Furniture and fixtures.....	5,158 15
Brick business property in Hastings.....	33,303 89
Due from sundry persons.....	298 54
Cash on hand and sight exchange.....	2,218 81
Accrued interest on loans and other resources.....	39,766 87
Foreclosure account including bonds and coupons in hands of attorney.....	86,181 61
Debenture bonds in hands of agents for sale.....	8,900 00
Completed 1st mortgage loans in hands of brokers for sale.....	62,706 75
Total.....	\$2,747,223 63

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, eastern and southern Nebraska.
 How much of the liability of the company, if any, is outstanding in Maine? \$114,500.
 Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.
 Total amount of loans unpaid and outstanding? \$1,347,500, not including debenture securities.
 Total amount of loans guaranteed? \$1,347,500.
 Number and amount of loans on which foreclosure is incomplete? 153. \$86,181.61.
 Is the company subject to examination by state officers? No.

STATEMENT OF DEBENTURES 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	\$96,010 00	\$96,000 00
2.....	6	1886	1898	1896	100,150 00	100,000 00
3.....	6	1886	1898	1896	98,336 00	98,000 00
4.....	6	1886	1898	1896	99,532 00	99,500 00
5.....	6	1886	1898	1896	100,130 00	100,000 00
6.....	6	1886	1898	1896	100,100 00	100,000 00
8.....	6	1886	1898	1896	100,246 80	100,000 00
9.....	6	1886	1898	1896	100,585 00	100,000 00
10.....	6	1886	1898	1896	100,060 00	100,000 00
11.....	6	1887	1899	1897	100,037 50	99,700 00
12.....	6	1887	1899	1897	98,100 00	98,000 00
13.....	6	1887	1899	1897	100,190 00	100,000 00
14.....	6	1887	1899	1897	100,239 44	100,000 00
15.....	6	1887	1899	1897	100,028 00	100,000 00
16.....	6	1887	1899	1897	100,053 00	100,000 00
17.....	6	1887	1901	1901	10,400 00	10,000 00
18.....	6	1888	1900	1898	63,080 00	62,800 00
19.....	6	1888	1896	1894	100,132 50	100,000 00
20.....	6	1890	1897	1895	94,325 00	94,500 00
21.....	6	{ 1891 1893 }	{ 1898 1900 }	1896	96,510 00	96,400 00
22.....	5½	{ 1892 1893 }	{ 1899 1900 }	1897	18,700 00	18,400 00
24.....	6	1894	1901	1899	48,150 00	48,100 00
					\$1,925,295 24	\$1,921,400 00

BANK EXAMINER'S REPORT.

Total amount of debentures certified, \$1,921,400.

Less amount on hand and with agents, \$8,900.

Total liabilities for debentures as per statement, \$1,912,500.

Trustees for debentures, W. F. Ringland, W. M. Lowman, C. B. Hutton.

E. C. WEBSTER, *Treasurer.*

JAMES N. CLARKE, } *Directors.*
C. P. WEBSTER, }

STATE OF NEBRASKA, }
COUNTY OF ADAMS, } *ss.*

I, E. C. Webster, treasurer of The Nebraska Loan and Trust Company, and James N. Clarke and C. P. Webster, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 5th day of January, A. D. 1896.

E. B. LOCKWOOD, *Notary Public.*

SECURITY MORTGAGE AND TRUST COMPANY
—DALLAS, TEXAS.

NOVEMBER 30, 1885.

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; W. G. Breg, Secretary; D. E. Greer, Trust Officer.

Names of Directors—J. T. Trezevant, J. T. Dargan, J. C. O'Connor, H. A. Kahler, D. E. Greer, S. P. Cochran, Alex. Sanger, J. W. Roach, A. R. Andrews.

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Surplus fund.....	67,500 00
Profits undivided.	17,401 05
Certificates of deposit	1,438 50
Deposits for investment.....	2,460 00
Debenture bonds outstanding.	1,343,101 00
Due to branch offices and agents, and others.....	9,913 03
Interest paid in advance.	5,805 10
Accrued interest on debentures.....	24,211 08
Due borrowers on uncompleted loans.....	6,218 74
Coupons due but not presented for payment.....	6,249 60
Total.....	\$1,984,298 10

RESOURCES.

Loans secured by first liens on real estate.....	\$1,615,238 64
Loans secured by second liens on real estate	45,427 30
Loans on personal property.....	2,604 42
County and city bonds.....	146 00
National bank stock.....	5,825 00
Other stocks and bonds.....	153,580 00
Real estate acquired by foreclosure	22,843 31
Past due interest remitted for but not paid to us.....	32,947 16
Furniture and fixtures	660 00
Due from branch offices and agents, and others.....	19,522 57
Due from banks and bankers.....	11,896 31
Cash deposited in national banks.....	6,615 98
Cash on hand.....	1,727 99
Accrued interest on loans	55,961 21
Claims secured by judgment.....	6,012 10
Advances in insurance premium, taxes, etc., for borrowers	3,290 11
Total.....	\$1,984,298 10

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Market Value.	Par Value.	Book Value.
25 shares Southern National Bank, New York.....	-	\$2,500 00	\$5,000 00
33 shares State National Bank, Dallas.....	\$825 00	825 00	825 00
226 shares Summit Town Lot Company, Dallas*....	-	22,600 00	18,080 00
850 shares Trust Company Building Cor., Dallas*....	-	85,000 00	85,000 00
300 shares Cotton Mills Building Asso., Dallas*.....	-	30,000 00	22,500 00
55 bonds Dallas and Oak Cleff Company*.....	-	55,000 00	27,500 00
1 bond Oak Cleff Water and Supply Company*.....	-	1,000 00	500 00
	-	-	\$159,405 00

*Offered for sale.

When organized? July 27, 1887.

Under what State Laws? Texas.

Principal place of business? Dallas, Texas.

Authorized capital? \$2,000,000.

What part of the capital is paid in cash? \$500,000.

How much of its capital is owned by officers of the company? \$76,000.

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, Ellis, Kaufman, Tarrant, Johnson, Hill, Grayson, Cooke, Navarro, Collin, McLenan, Hamilton, Bosque, Denton, Parker, 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? \$2,250,000, about, includes loans deposited as collateral to 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 debentures.
		Dated.	Due.	Redeemable.	First mort- gage loans.	Second mort- gage loans.	
A.....	6	1888	1899	1894	\$53,862 55	-	£10,000 00
B.....	6	1889	1899	1894	48,600 08	-	\$31,000 00
C.....	6	1889	1899	1894	54,512 13	-	£10,000 00
D.....	6	1889	1899	1894	42,152 07	-	\$31,000 00
E.....	6	1889	1899	1894	55,568 25	-	£9,800 00
F.....	6	1889	1899	1894	64,641 29	-	\$50,000 00
G.....	6	1889	1899	1894	56,369 19	-	£10,000 00
I.....	6	1889	1899	1894	55,865 52	-	£10,000 00
K.....	6	1889	1899	1894	56,340 23	-	£10,000 00
L.....	6	1889	1899	1894	42,565 78	-	£7,600 00
M.....	6	1889	1899	1894	17,508 59	-	£3,400 00
N.....	6	1890	1900	1895	51,363 45	-	£7,800 00
O.....	5	1895	1900	1900	44,286 30	-	£8,000 00
P.....	5	1895	1900	1900	40,584 55	-	£7,830 00
Q.....	5	1895	1900	1900	72,162 25	-	£14,000 00
R.....	5	1895	1900	1900	39,165 81	-	£7,460 00
S.....	5	1895	1900	1900	43,278 65	-	£8,000 00
T.....	5	1895	1900	1900	44,341 80	-	£7,190 00
V.....	5	1895	1900	1900	43,722 61	-	£8,200 00
W.....	5	1890	1900	1895	57,340 00	-	\$50,000 00
X.....	5	1895	1900	1900	44,032 26	-	£8,000 00
Y.....	5	1895	1900	1900	34,898 89	-	£6,400 00
Z.....	6	1890	1900	1895	10,524 48	-	\$10,000 00
26.....	5	1895	1900	1900	33,408 70	-	£6,480 00
31.....	5	1891	1896	1896	53,720 46	\$3,012 65	£10,000 00
32.....	5	1891	1896	1896	55,533 40	2,968 37	£10,000 00
33.....	5	1891	1896	1896	53,129 84	1,095 34	£10,000 00
34.....	5	1891	1896	1896	63,452 51	526 30	£10,000 00
35.....	6	1894	1904	1899	4,020 75	-	\$3,900 00
36.....	5	1895	1900	1900	59,257 87	-	£8,640 00
37.....	5	1895	1900	1900	44,762 26	-	£8,100 00
38.....	5	1895	1900	1900	41,823 46	-	£8,120 00
39.....	5	1895	1900	1900	43,790 36	-	£7,640 00
40.....	5	1895	1900	1900	50,668 20	-	£8,000 00
					\$1,577,254 54	\$7,602 66	

Total amount of debentures certified? \$1,343,101.

Total liabilities for debentures per statement? \$1,343,101.

Trustees for debentures? Manchester Trust, Limited, Manchester, England; New York Security and Trust Company, New York; Mercantile Trust and Deposit Company, Baltimore; Trust Company of North America, Philadelphia; Illinois Trust and Savings Bank, Chicago; Fidelity Insurance Trust and Safe Deposit Company, Philadelphia.

WILLIAM G. BREG, *Secretary.*

J. T. TREZEVANT, {
H. A. KAHLER, } *Directors.*

STATE OF TEXAS, }
COUNTY OF DALLIS, } ss.

I, William G. Breg, secretary of Security Mortgage and Trust Company, and H. A. Kahler and J. T. Trezevant, 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 first day of February, A. D. 1896.

J. HENRY CRAVEN, *Notary Public.*

APPENDIX.

Abstract of the Public Laws of Maine relating to Savings Banks, Trust Companies, Loan and Building Associations, Foreign Corporations, Foreign Loan and Building Associations and a Synopsis of the Laws relating to Investments in Savings Banks.

1896.



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

Savings banks, trust and loan associations, shall make semi-annual statement of assets, loans, investments and deposits, within and without the state.

assets, loans and investments 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.'

--returns shall be made to bank examiner, who shall fix market values and return to state assessors.

State assessors shall determine values of the several franchises.

--rule for determining values.

--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.

—by-laws.

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.

—may receive deposits.

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.

Savings banks, etc., how organized.

—three-quarters of corporators to reside in county where bank is located.

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 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:

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.

—bank examiner to ascertain the convenience of depositors.

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.

—responsibility of 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.

Examiner shall issue certificate of authorization to corporators.

—and to the secretary of state.

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.

Corporation, when authorized to transact business.

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

Savings banks, powers and liabilities of.

in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Officers.

—trustees,
number and
restrictions.
1889, c. 155.

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.

Term of
office.

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.

Trustees,
election and
duties of.

Sect. 94. The members of the corporation shall annually at such times as may be provided in their by-laws, elect from their number not less than five trustees, who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws.

—office, how
vacated.

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. The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the

—term.

—treasurer,
ex-officio,
clerk.

—bonds of
treasurer
and assis-
tant treas-
urer.

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.

—shall be annually examined by bank examiner.

—when bond shall be deemed insufficient. 1887, c. 142.

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

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

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.

—pay fixed by 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.

—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

Corporation, to consist of not less than thirty members.

—how
elected.

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.

—how dis-
qualified.

1891, c. 50.

—may
receive
deposits not
exceeding
\$2,000 from
one deposi-
tor.

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. 56.
1893, c. 195.
1895, c. 161.

‘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 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 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 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

—invest-
ment of
deposits.

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.'

Sect. 101. Any such bank or institution may hold real estate in the city or town in which such bank or institution is located, to an amount not exceeding five per cent of its deposits.

Shall have authority to hold real estate, as amended by c. 170, Public Laws of 1893.

Sect. 102. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

Investments in capital stock of corporations restricted.

—application of §§ 100, 101 and 102.

Sect. 103. Savings banks may deposit on call in banks or banking associations incorporated under the authority of this State, or the laws of the United States, and receive interest for the same.

May deposit on call in banks.

Sect. 104. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

Trustees to invest. 1889, c. 165.

—no loan shall be made to any officer.

Sect. 105. No gift, fee, commission, or brokerage shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense, of one hundred dollars, to be recovered in an action

No officer to receive gift, fee, &c.

- proviso. of debt, in the name, and to the use of the State, provided, that nothing herein contained applies to any expenses of examining titles, and making conveyances upon loans made by savings banks.
- borrower to pay expenses. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.
- Dividends, not to exceed two and a half per cent semi-annually. Sect. 106. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as herein-after 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.
- 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.
- Interest on deposits, prohibited. Sect. 107. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

Sect. 108. No savings bank 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; and if the treasurer of a savings bank, having deposits not exceeding one hundred and fifty thousand dollars, is cashier in a national or stock bank, not more than one trustee of the savings bank shall be a director, nor more than two trustees shall be stockholders in a national or stock bank so connected therewith. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of said savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm.

Treasurers and trustees, regulations relating to.

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

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

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

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

Treasurer shall make trial balance weekly.

—annually to record net sum of each deposit.

1891, c. 4.

—duplicate
book of
deposit,
how obtained
in case of
loss of origi-
nal.

Sect. 112. When the person, to whom a book of deposit was issued, or his executor, or administrator, or guardian in writing notifies the treasurer of the bank issuing the same, that such book is lost, and that he desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement for three weeks successively, in some newspaper published in the town in which said bank is located, if any, otherwise in one published in the county, if any, and if not, then in the state paper. If such missing deposit book is not presented to said treasurer within six months after the last advertisement, then he shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate relieves said bank from all liability on account of the original book of deposit so advertised.

Treasurer
shall make
annual
return to
bank exami-
ner.

Sect. 113. The treasurer of every savings bank and institution for savings, shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

May assign,
discharge
and fore-
close mort-
gages, and
convey land.

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

Trustees
shall effect
insurance.

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

Funds not to
be used by
officer.

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

Sect. 117. Money deposited by a married woman or minor, is the property of and to be paid to the order of the depositor; and is not the property of the husband or parents; and such depositors may maintain actions in their own names against the bank or trust company to recover their deposits; but this section does not apply to money fraudulently deposited by or in the name of a married woman or minor, belonging to a third person. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a valid release and discharge to the corporation.

Deposits of married women or minors are property of depositors. 1889, c. 188.

—exception in case of fraud.

Sect. 118. Two of the trustees, at least, shall once in each year, thoroughly examine the affairs of the corporation, settle the treasurer's account, and report under oath to the bank examiner the standing of the corporation, the situation of its funds, and all other matters which the examiner requires, in the manner and according to the form that he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for said examination and return.

Treasurer's account to be settled annually.

—examiner to furnish blanks.

Sect. 119. Such institutions and associations are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank, institution for savings, and trust and loan association, incorporated by authority of the state, once in every year, and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquires 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 exami-

He shall examine savings banks, etc.

—shall visit every institution annually. 1893, c. 202.

—shall make thorough examination.

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

nation of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the place nearest thereto.

He 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 busi-
ness 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

66 Me., 244.
68 Me., 400.

—powers
and duties
of justice in
such cases.

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

in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

Sect. 122. After a decree of sequestration is passed as provided in the preceding section, the court, or any justice thereof, in vacation, shall appoint commissioners, who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court 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.

Sect. 123. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

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

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

—duties and powers.

—court may extend time for hearing claims.

—claims. how to be paid.

Attachments dissolved, and suits discontinued.

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

—judgment recovered, to be added to claims.

Claims, when barred.

Supreme
court, or
justice
thereof,
may, on
petition and
examina-
tion, reduce
deposit
account of
each deposi-
tor.

68 Me., 369.

—proviso.

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 rules, restrictions and conditions provided by law, he may, if he deems it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation, a larger sum than is thus fixed by the court, except as hereinafter authorized; provided, however, that its treasurer shall keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public,

whether all, or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court reducing the deposits as herein provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section one hundred and twenty-one.

—proceedings, if petition is denied.

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

Examiner to make annual report to governor and council.

—to be laid before legislature.

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.

Examiner, to report violations of law.

—penalty.

Sect. 128. Savings banks and institutions for savings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized.

Institutions legally organized.

Sect. 129. The clerks thereof shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

Clerks annually to return election of officers.

Sect. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each

Punishment for unauthorized persons advertising business as a savings bank.

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 nothing herein affects the legality of investments made, of transactions had, or the payment of interest at a rate not exceeding six per cent on deposits made, prior to the dividend next following March eleven, eighteen hundred and seventy-seven. And said securities are valid in favor of the bank, pursuant to any law in force when such investments were made, or transactions had, and this chapter does not require the change of investments for those hereinbefore named, except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. The investments in securities not named in section one hundred, is a misdemeanor, on the part of the trustees authorizing, or officers making, the same; and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

—legality of former investments and transactions, not affected.

—such securities valid.

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

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

CHAPTER 136, PUBLIC LAWS, 1887.

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.

—proviso.

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.

Sect. 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, 1888.

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

Inconsistent acts repealed.

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

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

LOAN AND BUILDING ASSOCIATIONS.

Revised Statutes—Chapter 47.

Loan and building associations, how organized.

—constitute a body corporate and politic.

—powers.

—seal.

—may hold and convey property.

—perpetual succession.

First meeting, how called.

—examiner's fee.

Capital stock. 1887, c. 61.

—ultimate value of shares.

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.

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.

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 quar-

terly, half yearly or yearly series, in such amounts—shares may be issued in series.
and at such times as the members may determine.
No person shall hold more than twenty-five shares in the capital of any one such association.
No shares of a prior series shall be issued after the issue of a new series.

Sect. 135. The number, title, duties and compensation of the officers of the association, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members shall be determined by the by-laws, but no members 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. 1887, c. 61.
—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. 1887, c. 61.
—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 shareholders 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 Shares may be withdrawn. 1887, c. 61.
—shareholders' accounts, how settled.

Unpledged shares of any series may be retired. 1887, c. 61.

—proviso.

When shares reach maturity, holders shall be paid value thereof. 1887, c. 61.

—shares subject to lien for unpaid dues.

Loans to members, how effected. 1887, c. 61.

Money remaining unsold, how invested.

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.

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

Every share shall be subject to a lien for the payment of any unpaid dues, fines, interest, premiums and other charges received thereon, which may be enforced in the manner hereinafter provided.

Sect. 139. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted, shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in section one hundred of chapter forty-seven, revised statutes, providing for investments of deposits of savings

banks. Any association organized as aforesaid, may provide in its by-laws that the bid for loans, at its stated monthly meetings shall, instead of a premium, be a rate of annual interest upon the sum desired payable in monthly installments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per cent per annum.

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

Sect. 141. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Sect. 142. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The share so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines

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

Premiums to be received as profits, and distributed to shareholders. 1887, c. 61.

Monthly interest shall be paid on loans until ultimate value of share is reached, when such share shall be canceled. 1887, c. 61.

Loans shall be secured by mortgage on real estate and pledge of shares. 1887, c. 61.

—conditions of note and mortgage.

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.

—shares alone may be pledged as security for loans.

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

Borrower may repay loan at any time.
1887, c. 61.

—settlement of accounts, how made.

Sect. 143. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly installments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; provided, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; and provided, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

Members failing to pay dues, etc., shall be fined.
1887, c. 61.

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 option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

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

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

Directors may, at their discretion, after one month's notice, declare shares of borrowing members forfeited. 1887, c. 61. —account of borrowing member, how adjusted.

—balance of account shall, after six months, be enforced against security.

—shares shall revert to company.

borrower, or any person claiming from or under him.

Unpledged shares of deceased shareholder shall revert to his legal representative.
1887, c. 61.

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.

—Shares of, and money received for shares of deceased shareholder, how distributed.

Accounts, how kept, and business, how transacted.
1887, c. 61.

Sect. 147. The general accounts of every such association shall be kept by double entry. All moneys received by the association from each member, shall be receipted for by persons designated by the directors in a pass-book provided by the association for the use of, and to be held by the member, and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, to be provided by the association for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a

column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft upon the treasurer, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

^{Duties of treasurer.}

^{—treasurer and secretary, shall give bond.}

Sect. 148. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be, at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

^{Profit and losses, when and how distributed. 1887, c. 61.}

^{—guaranty fund.}

May purchase real estate upon which it has lien. 1887, c. 61.

—sell or mortgage the same.

Minors may hold shares. 1887, c. 61.

Shall be subject to examination by bank examiner. 1887, c. 61.

Association required to make semi-annual returns.

—when made.

—penalty for making false returns.

Sect. 149. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

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

Sect. 151. The bank examiner shall perform, in reference to all loan and building associations, the same duties, and shall have the same powers as are required of, or given to him in reference to savings banks; and shall annually make report to the legislature, of such facts and statements respecting such associations, and in such form as he deems that the public interest requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner.

CHAPTER 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 treas-

urer of State a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

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.

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.

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.

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.

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

—taxation of.

Taxes, how assessed.

Capital dues exempt from taxation.

Office of secretary and treasurer of loan and building associations, may be held by same person.

Ch. 6, R. S., amended.

Loan, trust and banking corporations subject to municipal taxation.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.

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 CORPORATION.

Chapter 79, Public Laws, 1891.

Foreign loan and building association in the state, restricted.

Sect. 1. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

Bank examiner may authorize associations to do business in this state, upon making deposit with state treasurer.

Sect. 2. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the state treasurer, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or

any part of said sum may consist of any of the securities in which savings banks may invest, as regulated in section one hundred of chapter forty-seven, revised statutes, and acts amendatory thereof, at their par value, and the said deposits shall be held in trust by said treasurer for the protection and 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 competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such 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.

—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.

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.

Penalty for violation.

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.

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner.

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:

—shall furnish examiner a detailed statement of its condition.

‘Section I. 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 succeed-

ing 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.' —license may be revoked. —fees.

'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 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 Corporations shall publish statements in some newspaper. —shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

in each process so served shall pay to the bank examiner at the time of such service, a fee of two dollars which shall be recovered by him as a part of his taxable costs if he prevails in the suit.'

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required.

—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.'

INVESTMENTS AND LOANS

TO BE MADE BY

Savings Banks and Institutions for Saving

AUTHORIZED BY THE STATUTES OF MAINE.

Public Laws 1895, Chapter 161, Public Laws 1893, Chapter 170, and
Revised Statutes, Chapter 47, Sections 102 and 103.

INVESTMENTS.

CLASS.	DESCRIPTION.	AMOUNT.	
PUBLIC FUNDS:	Public funds of the United States.	Unlimited.	
	Public funds of the District of Columbia.	Unlimited.	
	Public funds of any of the New England States.	Unlimited.	
	Bonds of the cities, counties and towns in any of the New England States.	Unlimited.	
	—		
	Public funds of the States of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska.	Unlimited.	
	Bonds of counties of twenty thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of such county does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of counties," see memoranda "A."</i>	Unlimited.	
	Bonds of any city of ten thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of	Unlimited.	

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
PUBLIC FUNDS: (Concluded.)	<p>such cities does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.</p> <p><i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of the above described cities and counties issued to take up at maturity bonds that were legal and constitutional when issued, <i>providing</i> the interest has been fully paid on the original bonds for at least five years last prior to such refunding, <i>provided</i> the net municipal indebtedness of such cities and counties does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.</p> <p><i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds and obligations of School District Boards, Boards of Education and other corporate bodies within said cities authorized to issue bonds payable primarily from taxes levied on all the taxable property in such districts; <i>provided</i> 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 itself, <i>provided</i> the net municipal indebtedness of such district does not exceed five per cent of the last valuation of the property therein for the assessment of taxes.</p> <p><i>For meaning of "net municipal indebtedness of districts," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of cities and districts in said states having a population of seventy-five thousand or more, when issued for municipal purposes and which are a direct obligation on all the taxable property therein.</p>	Unlimited.
RAILROAD BONDS:	<p>Railroad Bonds of Maine; 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.</p>	Unlimited.
	<p>First mortgage bonds of any completed railroad in New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; but no bonds of street railroads 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</p>	Unlimited.

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD BONDS: (Concluded.)	<p>the railroad commissioners of the state where the road is located, filed in the office of the Secretary of State of Maine, that said percentage has been so paid in and expended, in addition to the amount of the bonded debt.</p> <p>First mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific railroads.</p> <p>Mortgage bonds of any railroad leased to any dividend paying railroad in New England, upon terms guaranteeing the payment of a regular stated dividend upon the stock of such leased road and the interest on its bonds.</p>	<p>Unlimited.</p> <p>Unlimited.</p> <p>Unlimited.</p>
WATER BONDS:	<p>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.</p>	<p>Unlimited.</p>
CORPORATION BONDS:	<p>Bonds of any corporation (other than railroads and water companies) incorporated under authority of this State, which earns and is paying regular dividends of not less than five per cent a year.</p>	<p>Unlimited.</p>
BANK STOCK:	<p>Stock of any bank or banking association incorporated under authority of this State. <i>Holdings of the capital stock of any one bank limited. See memoranda "E."</i></p> <p>Stock of any bank or banking association incorporated under authority of the United States, if located within the New England States. <i>Holdings of the capital stock of any one bank limited. See memoranda "E."</i></p>	<p>Unlimited.</p> <p>Unlimited.</p>
RAILROAD STOCK:	<p>Stock of any railroad in Maine unincumbered by mortgage. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i></p> <p>Stock of any dividend paying railroad in New England. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i></p> <p>Stock of any railroad leased to any dividend paying railroad in New England, upon terms guaranteeing the payment of a regular stated</p>	<p>Unlimited.</p> <p>Unlimited.</p> <p>Unlimited.</p>

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD STOCK: (Concluded.)	dividend upon the stock of such leased road and the interest on its bonds. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
CORPORATION STOCK:	Stocks of any corporation (other than railroads and water companies) incorporated under authority of this State, which earns and is paying regular dividends of not less than five per cent a year. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
REAL ESTATE INVESTMENT:	Real estate in the city or town in which such bank or institution is located.	Not exceeding five per cent of deposits.
REAL ESTATE FORECLOSURE:	Real estate acquired by foreclosure of mortgage thereon, or upon judgment for debts, or in settlements to secure debts.	Unlimited.
LOANS.		
LOANS ON REAL ESTATE:	First mortgages of real estate in this State and New Hampshire, to an amount not exceeding sixty per cent of its value.	Not exceeding fifty per cent of deposits.
LOANS ON COLLATERAL:	Notes with a pledge as collateral of any public funds or bonds of any kind the bank or institution would by this Statute be authorized to purchase.	Unlimited.
	Notes with a pledge as collateral of any stocks the bank or institution would by this Statute be authorized to purchase. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
LOANS ON DEPOSIT BOOKS:	Notes with a pledge as collateral of any savings bank deposit book or books of any savings bank in this State.	Unlimited.
LOANS ON RAILROAD STOCK:	Notes with a pledge as collateral of the stock of any railroad or railroads mentioned in this section, but not over seventy-five per cent of the market value of such stock. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
LOANS TO MUNICIPALITIES:	To any county, city or town in this State.	Unlimited.
LOANS ON OTHER PERSONAL PROPERTY:	Notes secured by 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.	Unlimited.
LOANS TO CORPORATIONS IN MAINE:	To any corporation having real estate and doing business in this State.	Unlimited.
DEPOSITS IN BANKS:	May deposit on call in banks or banking associations incorporated under authority of this State or the laws of the United States and receive interest thereon.	Unlimited.

MEMORANDA.

FROM CHAPTER 161, PUBLIC LAWS, 1895.

A.
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. Net municipal indebtedness of counties.

B.
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. Net municipal indebtedness of cities and districts.

C.
 The number of inhabitants of cities and counties shall be determined by the last previous official census thereof, as established by the 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. Number of inhabitants, how determined.

D.
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. How charged on books.

FROM CHAPTER 47, SECTION 102, REVISED STATUTES.

E.
 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. Investments in capital stock of corporations restricted.

FROM CHAPTER 165, PUBLIC LAWS, 1889.

F.
 The trustees shall see to the proper investment of deposits and funds of the corporation in the manner hereinbefore prescribed. Trustees' duty.

G.
 No loans shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member. Officers cannot borrow.

MEMORANDA—CONTINUED.

FROM CHAPTER 47, SECTION 105, REVISED STATUTES.

Officers not to receive gift, fee, etc.	<p style="text-align: center;">H.</p> <p>No gift, fee, commission or brokerage shall be received by any officer of a savings bank on account of any transaction to which the bank is a party, under a penalty for each offense of one hundred dollars to be recovered in an action of debt in the name and to the use of the State, provided, that nothing herein contained applies to any expense of examining titles and making conveyances upon loans made by savings banks.</p>
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Expense of making loans.	<p style="text-align: center;">I.</p> <p>.....Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.</p>
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FROM CHAPTER 47, SECTION 131, REVISED STATUTES.

Does not affect investments already made.	<p style="text-align: center;">J.</p> <p>.....But nothing herein affects the legality of investments already made. And said securities are valid in favor of the bank pursuant to any law in force when such investments were made.</p>
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Change of investments.	<p style="text-align: center;">K.</p> <p>.....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.</p>
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Investing in securities not authorized a misdemeanor.	<p style="text-align: center;">L.</p> <p>The investments in securities not named in section 100 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.</p>
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