

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments Institutions

FOR THE YEAR

1898.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1900

FORTY-FIRST ANNUAL REPORT

OF THE

BANK EXAMINER

OF THE

STATE OF MAINE.

OF 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

1897.

AUGUSTA
KENNEBEC JOURNAL PRINT
1897

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 31, 1897.

To the Honorable Llewellyn Powers, Governor, and the Executive Council of the State of Maine:

In compliance with the provisions of the Revised Statutes, chapter 47, section 126, I have the honor to submit herewith, for your consideration, the forty-first annual report of this department, showing the general conduct and condition of all the institutions under my supervision, and making such suggestions as have been deemed expedient.

The number, classes and assets of such institutions are as follows:

51.....	Savings Banks.....	\$62,826,303	83
16.....	Trust and Banking Companies	7,513,403	15
33.....	Loan and Building Associations	2,912,963	63
100.....	Total	\$73,252,670	61

This is a decrease of four in the total number of institutions, and, notwithstanding this, an increase of \$2,793,084.35 in the aggregate amount of assets during the period covered by this report.

An equal distribution of these assets would give to each person in the State, \$110.81.

They have paid depositors and stockholders \$2,540,767.21 in interest and dividends, during the year. This showing is highly satisfactory when we take into consideration the fact that there has also been an increase in the amount of their undivided profits and reserve accumulations, and a general charging off of poor investments.

There are eighty-three national banks now doing business in Maine, with assets amounting to \$41,358,152.59. This makes the entire number of banking institutions in our State 183, and our total banking capital \$114,610,823.20, an increase of \$7,209,675.82 during the year.

If this total banking capital was divided equally among all the inhabitants of the State it would give each individual \$173.37.

I am pleased to report that the institutions under the supervision of this department are generally in a healthy condition, as is sufficiently apparent from the above general statement. This unusual increase in accumulations is to a certain extent an indication of general prosperity, though the light crops throughout the State this season are likely to make it less for the coming year.

SAVINGS BANKS.

The number of savings banks in the State is one less than as reported last year, on account of the closing of the Lubec Bank. As will be explained under the appropriate title, the failure of this bank was due solely to local causes, and not to any losses it has ever suffered on its loans or investments, and should in no way affect the confidence of the depositors in the other institutions of this class.

I wish again to call attention to the importance of keeping in mind the principal object for which savings banks were created. The depositors of small savings should be impressed with the fact that their deposits, however small, are welcome additions to the funds of the bank; and their treatment should in all respects be such that they will be encouraged to continue these accumulations. Each bank should be careful to preserve this original and distinctive purpose. While not refusing the spare funds of people in better circumstances in life, it should always keep in mind the fact that its first duty is to those whose savings are small, or whose age, situation or condition is such, that they are unable to care for these sums for themselves. If our savings institutions would confine themselves strictly to this purpose, the popular prejudice that usually attaches to large moneyed insti-

tutions would not extend to them, and the State, duly appreciating their merit, would be more liberal in its treatment of them. In many cases the large sums received from those who are competent to invest for themselves make it impossible for the trustees to realize the greatest income possible for the smaller sums of deserving depositors. The addition of these large sums to the deposits in our banks also compels the trustees to extend their investments, and adds largely to the risk and amount of losses thereon. Attention is called to this matter at the present time, and your consideration of the subject asked, with a view of ultimately recommending that the legislature provide some further limitation on the classes and amounts of deposits that may be received by our savings banks.

Funds are not deposited in savings banks with any expectation that they will always remain. When the accumulations of the individual depositors are sufficient in amount, they are frequently withdrawn and invested by the owners on their own account. The deposits of children are often sufficient to enable them to start successfully in business when they reach the proper age. The savings in times of prosperity, and while the depositors are in the prime of life, made for the purpose of protecting them and their families in times of need, are all ultimately drawn and used to cover the emergencies for which intended. In this way the deposits are being gradually changed from year to year, and the purpose for which savings banks were established is being constantly consummated. As appears elsewhere, the amount thus withdrawn this year is \$10,425,527.37. A careful estimate shows that the amount of savings thus accumulated and used during the past twenty-five years will exceed \$225,000,000.

COMPARATIVE STATEMENT.

The following table shows the condition of our savings banks on the 6th day of November, 1897, and a comparison with that of the 7th day of November, 1896.

1896.	LIABILITIES.	1897.
\$57,476,895 88.....	Deposits.....	\$59,598,348 68
2,031,042 97.....	Reserve fund.....	2,080,709 49
55,597 25.....	Special reserve fund.....	36,094 41
1,103,350 05.....	Profits.....	1,088,801 30
52,493 55.....	Other liabilities.....	22,349 95
<u>\$60,719,379 70.....</u>	<u>Total liabilities.....</u>	<u>\$62,826,303 83</u>
RESOURCES.		
\$5,262,950 00.....	United States and District of Columbia bonds.....	\$5,785,450 00
895,029 00.....	Public funds in Maine.....	982,290 45
14,303,960 73.....	Public funds out of Maine.....	14,167,763 55
4,449,707 67.....	Railroad bonds in Maine.....	4,618,672 67
11,230,488 14.....	Railroad bonds out of Maine.....	11,648,738 38
3,233,799 82.....	Corporation bonds in Maine.....	3,646,385 95
537,454 00.....	Corporation bonds out of Maine.....	520,447 87
600,534 97.....	Railroad stock in Maine.....	696,409 97
421,073 95.....	Railroad stock out of Maine.....	493,802 20
411,976 50.....	Corporation stock in Maine.....	420,976 50
116,971 37.....	Corporation stock out of Maine.....	105,071 37
2,439,549 00.....	National bank stock in Maine.....	2,467,514 00
185,875 00.....	National bank stock out of Maine.....	187,975 00
112,850 00.....	Other bank stock in Maine.....	87,850 00
7,363,660 32.....	Loans on mortgages of real estate.....	7,756,010 82
4,635,095 60.....	Loans on collateral.....	4,449,826 07
283,261 04.....	Loans to municipalities.....	349,832 09
1,389,585 09.....	Loans to corporations.....	1,571,788 29
1,037,036 83.....	Real estate.....	1,009,999 44
38,368 07.....	Furniture and fixtures.....	36,379 32
469,456 34.....	Premium account.....	461,112 17
14,153 67.....	Expense account.....	13,974 44
42,495 15.....	Other resources.....	43,169 52
1,244,047 44.....	Cash.....	1,294,863 76
<u>\$60,719,379 70.....</u>	<u>Total resources.....</u>	<u>\$62,826,303 83</u>
163,115.....	Number of depositors.....	167,879
158,855.....	Number of depositors whose balance is less than \$2,000..	163,423
\$46,627,233 66.....	Amount of same.....	\$48,214,076 64
4,260.....	Number of depositors whose balance is \$2,000 or more...	4,456
\$10,849,662 22.....	Amount of same.....	\$11,384,272 04
.0372.....	Average rate of dividend (approximate).....	.0367
\$2,096,927 82.....	Amount of dividends paid.....	\$2,132,369 49
\$17,510 84.....	Municipal taxes paid.....	\$18,258 39
\$381,208 07.....	State tax.....	\$381,862 24

The above statement shows an increase of 4,764 in the number of depositors, and \$2,121,452.80 in the amount of deposits during the year. This gain is nearly twice that for the preceding year.

Out of a total of 167,879 depositors, 129,865 have \$500 or less standing to the credit of each.

The average amount now standing to the credit of depositors is \$355.01, an increase of \$2.64 over that of 1896.

The amount of withdrawals during the year was \$10,425,527.37, and the amount deposited, including dividends credited, \$12,554,858.82.

Owing to the general appreciation in the value of securities, the larger amount of investments within the State and in government bonds, there has been but a slight increase in the amount of taxes paid to the State over that of 1896.

The reduction in the Premium Account, although small, is highly satisfactory, considering the fact that the banks have paid a premium on a large portion of the securities purchased during the year.

DIVIDENDS.

The following table shows the rates and amount of dividends during the year, as compared with those paid in the year 1896.

1896.			1897.	
Amount of dividends.	Number of banks.	Rate of dividends.	Number of banks.	Amount of dividends.
\$ 382 23	1	4½ per cent paid by	-	-
1,571,657 61	27	4 " " " "	23	\$1,528,049 25
22,252 27	2	3¾ " " " "	2	53,608 48
380,696 80	14	3½ " " " "	18	440,181 87
54,355 70	3	3¼ " " " "	2	38,349 09
67,583 21	5	3 " " " "	6	72,180 80
\$2,086,927 82	52		51	\$2,132,369 49

This is an increase of \$35,441.67 in the amount of earnings distributed among the depositors over that of last year. The average rate of dividends paid the present year has been 3.67, while that for 1896 was 3.72. This gradual reduction, from year to year, in the rate of dividends paid, is the necessary result of the gradual decrease in the earning capacity of investment money. This rate is fully as high as the present earnings will warrant the banks in paying, and higher than can be maintained under the existing conditions of the money market. In many cases it already seems advisable for the banks to make still further reductions from their present rates. It has always been the policy of this department to encourage a reduction in these rates until there is a margin of profits undistributed from each dividend. If the banks follow this policy they will gradually improve their condition, and each year become stronger and better able to meet any depressions or disturbances such as frequently occur in financial affairs.

INVESTMENTS.

The savings banks in this State are all governed by the same laws and their affairs are conducted by boards of trustees operating under the same system. These laws are so broad, however, and confer upon different boards of trustees so many powers and such a wide discretion in making their investments, that each institution has a character peculiar to itself. The principal line of investments held by each bank is always shaped and controlled by the best judgment of its own board of trustees. The policy in this respect varies to such an extent in the several banks that, in some cases, it seems hardly possible that they have made their investments and conducted their affairs under the provisions of the same law. One many confine its holdings almost solely to municipal bonds, while another may invest principally in railroad securities. It does not necessarily follow, however, that the investments in one class are all good, and those in the other all poor. Each institution may be prosperous, even with these distinctive features. The present condition of

the several banks is due more to the care and good judgment exercised in selecting than to the particular class of securities selected.

A careful study of the past record and the present condition of these banks indicates the highest prosperity on the part of those that have invested only in the choicest securities in any particular class. In making investments, security should be the first, and profits for the depositors the secondary consideration. It will be found that the losses on the lower grades of securities will ultimately more than offset the larger income received therefrom. This may not be true if applied to any one issue of bonds, but will be, if applied to the aggregate in each of the different classes in any one bank, or in all of the banks in the State.

The greatest success is achieved in banking, as in other business, when conducted on principles that experience has demonstrated to be safe and profitable. Believing that statistics showing the results derived from past investments would be a valuable aid to investors, the department has obtained statements from all the savings banks in the State, which give the amount of their losses on all kinds of investments since January 1, 1892. These returns include only such losses as had been actually charged off, either from undivided profits or the reserve fund.

The results obtained from a tabulation of these returns, will be found in the following table, which gives:

1. The classes and amount of all assets now held by savings banks.
2. The percentage of the total assets invested in each class of security.
3. The percentage which the losses in each class bear to the total amount of losses.

TABLE.

Resources.	Amount of each class.	Percentage of each class.	Percentage of loss to total loss.
United States and District of Columbia bonds.....	\$5,795,450 00	9.22	-
Public funds in Maine.....	982,290 45	1.56	-
Public funds out of Maine.....	14,167,763 55	22.55	2.31
Railroad bonds in Maine.....	4,618,672 67	7.35	-
Railroad bonds out of Maine.....	11,648,738 38	18.54	40.85
Corporation bonds in Maine.....	3,646,385 95	5.80	4.43
Corporation bonds out of Maine.....	520,447 87	.83	6.17
Railroad stock in Maine.....	696,409 97	1.11	-
Railroad stock out of Maine.....	493,802 20	.79	.68
Corporation stock in Maine.....	420,976 50	.67	.16
Corporation stock out of Maine.....	105,071 37	.17	-
National bank stock in Maine.....	2,467,514 00	3.93	.55
National bank stock out of Maine.....	187,975 00	.29	10.30
Other bank stock in Maine.....	87,850 00	.14	3.35
Loans on mortgages of real estate.....	7,756,016 82	12.34	3.15
Loans on collateral.....	4,449,826 07	7.08	20.33
Loans to municipalities.....	349,832 09	.56	-
Loans to corporations.....	1,571,788 29	2.50	4.90
Real estate.....	1,009,999 44	1.61	2.60
Furniture and fixtures.....	36,379 32	.06	-
Premium account.....	461,112 17	.74	-
Expense account.....	13,974 44	.03	-
Other resources.....	43,169 52	.07	.22
Cash.....	1,294,863 76	2.06	-
Totals.....	\$62,826,303 83	100.00	100.00

These percentages showing the losses in the different classes of securities are approximately correct, although they might be misleading in some instances if unexplained.

Of the percentage of losses on Railroad bonds out of Maine, 29.40 was upon street and 11.45 upon steam railroad securities. It thus appears that loss on street railroad bonds, when compared with the total amount of these holdings, exceeds that upon any other class of securities, now legal for the banks to hold. It does not necessarily follow from this, that there are no safe and profitable investments in this class, for there are undoubtedly at the present time many desirable investments in street railroad securities. The investor would not be as safe, however, in purchasing from this class without investigation as he would from those classes on which the chances of loss appear to be smaller.

It is only just to say that, during the period covered by these statistics, the electric system of railways was in its inception. All kinds of equipments, car and machinery, were expensive, and the roads often inadequately constructed. Many of the

companies first adopting this system were, therefore, compelled to reconstruct, and sometimes almost entirely to replace, their plants at a cost necessitating reorganization and consequently loss to the bondholders. The returns also show that the losses in this class were almost wholly upon properties situate outside of the New England states.

It also appears that, while only about one-fourth of one per cent. of the present holdings of our banks are in National bank stock out of Maine, the losses on this class have been over ten per cent. of all losses. But the results obtained from this class were such that our banks have long since ceased investing therein, and the Legislature has restricted these investments to New England.

The percentage of loss on Real estate should be added to that on Loans on mortgages of real estate, as these losses are almost invariably upon real estate acquired by foreclosure. This would make the total percentage of loss on real estate loans, 5.75. Considering the depreciation in real estate values during the past ten or fifteen years, the results obtained from this class of investments are satisfactory.

There are cases in which losses charged to collateral loans more properly belong to other classes. In many instances, banks have thought it necessary to make advances to assist in the reorganization of corporations in which they already had investments, and have included these advances among collateral loans. This makes the loss in this class of investments more than it otherwise would be. The losses in this class are due, however, in some degree, to the fact that loans are sometimes made upon collateral that should not be accepted. The safe rule is to accept only such collateral as the trustees would be willing their banks should purchase and hold, providing the investment law would permit.

All banking institutions expect a greater proportion of losses on loans than in any other class of investments. The higher rate of interest received more than compensates for the greater loss made, and the net income, after allowing for losses, is more than in other classes.

As has been suggested, while there may be safe investments in all these different classes of securities, the results show that the

percentage of safety is greater in some classes than in others. The larger savings banks generally purchase securities in blocks of from \$25,000 to \$100,000 and can, therefore, afford to make an extended investigation. Our smaller banks, however, necessarily purchase in small amounts and cannot afford the expense of such an investigation. They must rely largely upon the information furnished by the broker whose statement is made for the purpose of selling his bonds. If a thorough investigation can be made, it is frequently safe and more profitable to invest in classes in which the percentages of loss are greater, and for this reason the income larger. On the other hand, if purchases are to be made without investigation, they should be confined to the classes showing the smaller percentages of loss.

The financial depression of the last few years has been a severe test upon the quality of the investments held by our savings banks. They have met with some losses, but the aggregate, when compared with the amount of funds handled, is much less than that of private investors or of other financial institutions. A large portion of these poor securities have been charged off during the past few years; and the lists of assets in our banks are comparatively free from bonds that stand on the books at more than their market value.

The State cannot afford to create and maintain *quasi* public corporations, whose sole purpose is to collect the spare funds of our people and send them out of the State when needed here. If they cannot be used in legitimate business here, it is then better to send them out of the State and receive the income derived therefrom.

Trustees should not consult their own convenience alone in making investments. Not only should the interest of the individual depositor be considered, but, so far as is consistent and safe, the interests of the public as well.

About \$28,433,788.16, or more than 45 per cent. of the present assets of our savings banks, are invested and held within the State. This is a large increase from any previous year, and shows that our banking institutions are investing their funds more and more in our own State and its industries, and that they are furnishing much of the capital used in transacting local business.

LUBEC SAVINGS BANK.

The closing of Lubec Savings Bank, April 17th, 1897, followed as it was some months later by the report of a shortage in the treasurer's accounts, has led to a general discussion of the laws under which savings banks in this State are conducted,—especially of the present methods of supervision and examination—a question that directly affects the property interests of more than 25 per cent. of our people. In considering this matter one should understand the present methods of making examinations, the authority given the examiner, and the duties placed by statute upon the trustees. The same general mode of procedure is adopted in making examinations and in supervising the affairs of all the different institutions throughout the State. I will, therefore, outline the course pursued by this department with regard to this bank, and at the same time state briefly the way in which its affairs were conducted by its treasurer and trustees.

As proceedings are pending against the former treasurer of the bank for the embezzlement of its funds, only such facts will be stated as are beyond dispute and would be readily apparent to anyone from an examination of its books.

On the 19th day of June, 1896, I first visited this institution for the purpose of making the annual examination required by law. The system of book-keeping in use was found to be somewhat crude, although sufficient in detail, perhaps, for an institution the size of this. The weekly trial balance, required by law and kept by all savings banks, was as satisfactory in form as that found in a majority of the other institutions in the State. A book of entry was used, in which the treasurer was supposed to record all receipts and disbursements. The same book also contained what purported to be the individual accounts of the several depositors. It appeared from these books that there was due depositors at that time the sum of \$8,586.24. There were certain other liabilities for moneys borrowed, reserve fund and undivided profits, making an apparent total liability of \$10,552.60. The resources of a like amount consisted of certain bonds, stocks and loans, all of which were seen and checked, with the exception of two government bonds of \$500 each, which were depos-

ited with other parties as collateral, the treasurer holding receipts therefor. The statement contained in the report of this department for the year 1896, gives the liabilities as they appeared on the books of the bank, and the assets as exhibited to the examiner, with certain deductions from the face value of the loans and on the unpaid interest account. It shows that the market value of the assets was \$579.12 in excess of the apparent liabilities. Had the books exhibited been honestly kept, this statement would show substantially the true condition of the bank at that time. No footing of the individual accounts, as they appeared on the depositors' ledger, was made at the time of the examination to ascertain if the total agreed with the general account of deposits as carried in the trial balance by the treasurer. Even had this been done, the accounts would have agreed substantially, and the examiner would not have discovered the shortage that existed. This deficiency would have appeared only when the depositors' books were called in and compared with the books kept by the treasurer.

Following this examination several statements were received from the treasurer, each succeeding one showing a decrease in the amount of deposits. While at that time there was no reason for suspecting anything wrong in the treasurer's accounts, there seemed to be danger of a gradual withdrawal of deposits to such an extent that the bank would be compelled to close up its affairs. As the institution appeared to be solvent, I did not, however, feel justified in forcing it into liquidation, but did write the treasurer urging the advisability of this, and went so far as to suggest the possibility of making some arrangements to consolidate with the Eastport Savings Bank. Needless to say the treasurer refused to consider this proposition.

In February, following, further information was received, justifying somewhat my fears regarding the withdrawal of deposits and the future of the institution, and I again called upon the treasurer for a special statement of its affairs. On the 27th day of February a statement was received which purported to show the condition of the bank as of the 20th day of that month. It included certain items of resources that for the first time excited my suspicion of irregularity in the accounts, and led me to continue my investigation. The treasurer was then requested to

furnish a detailed statement of the bills-payable account, and the collateral pledged to secure the same, and also a list of all notes held by the bank, and their amount and probable value. His attention was again called to the fact that the bank had no legal right to borrow money or pledge its securities for that purpose. The list of notes called for was never obtained, although I wrote a second time for it.

Matters had now reached so unsatisfactory a condition that I went to Lubec, and, on the 17th day of April, made a personal investigation. At the time of this visit the treasurer was ill and confined to his bed. After examining the books and papers of the bank and conferring with the treasurer and his friends, a clandestine ledger was produced which showed the amount due depositors to be \$23,761.30 instead of \$5,392.52, as appeared on the books heretofore exhibited to examiners as the books of the bank.

An examination of this ledger showed the actual number of depositors to be 91, while the number appearing upon the book previously exhibited as the general ledger of the bank, was only about 60. In some cases where deposits had been made, accounts had never been opened upon the regular ledger, and in others, the accounts had been opened but the treasurer had failed to enter some of the larger items of deposits thereon. In all cases where the proper credits had not been given and depositors' accounts opened in the regular ledger, the general account of liabilities had not been increased to correspond with the amount deposited and there was consequently no increase in the assets. It also appeared that, in some cases where borrowers had made partial payments, or had paid their loans in full, the proper endorsements had not been made, or the treasurer had retained possession of the notes after they had been paid, and had continued to carry them for the full amount as a part of the assets of the bank. The investigation also showed that the government bond for \$500 exhibited to me at the time of my previous examination, was missing, and so far as I know, no one has attempted to account for it. There were other irregularities in the regular accounts and assets sufficient to have led to a closing of the bank without the discovery of the additional amount due depositors.

Up to this time I had no suspicion that the amount of deposits was not substantially the same as that reported to the department from time to time by the treasurer and trustees, and as that obtained from the books by the different examiners. The statement of February 20th, and information received subsequently, led me to fear that the investigation would show perhaps a shortage in the amount of assets the bank was presumed to have. But I had no reason to suppose that the liabilities would be more than three times the amount heretofore reported.

On ascertaining the true condition of affairs, I at once took possession of what property, books and papers, remained, and sealed them up—although there was no provision of law authorizing me to do so—and, on the 22d day of April, applied to the court for an order restraining the corporation and its officers from proceeding further with the business of the institution, and for a receiver to take possession of its property and close up its affairs. After due notice and hearing, on the 14th day of May, perpetual injunction was issued and Hon. S. D. Leavitt of Eastport was appointed receiver, and gave bonds in the sum of \$20,000 for the faithful discharge of the duties of that position.

At the time this condition of affairs was discovered, it was thought advisable not to give the details to the public, and the announcement was made, through the press, that Lubec Savings Bank was insolvent and that a receiver had been appointed to close up its affairs. Since his appointment, the receiver has recovered from the treasurer other books and papers of the bank that were not turned over to him at that time. The facts of the case have been reported to the Attorney General, as provided in the Revised Statutes, chapter 47, section 127, and he and the receiver now have the matter in charge. As soon as it was deemed advisable, complaint was made against the treasurer for the embezzlement of the funds of the institution, and proceedings on that complaint are now pending. Suit has been brought upon the bond of the treasurer, and actions will be commenced against other parties, and everything possible done to secure to the depositors their rights.

EXAMINATION AND SUPERVISION.

The present laws relating to savings banks and the method of examining our State institutions have been criticised to some extent on account of the developments in the case just stated. There are those who claim that the enactment of a law requiring some one to verify depositors' accounts would afford additional protection from embezzlement by dishonest bank officials. On the other hand, there are those who insist that we have sufficient law already, and that there has been a failure on the part of some one to enforce that law, or use it to its fullest extent to protect depositors. But all agree that depositors should have every consistent and reasonable protection possible. The difficulty, however, lies in suggesting any other method or any additional precautions that will guard absolutely the funds in our banking institutions.

The public generally, in considering this matter, do not distinguish between a comparison of the individual ledger accounts of depositors with the general deposit account, and a verification, or comparison, of the books issued to depositors with the depositors' accounts as they appear on the ledger of the bank. It can be seen that these are different questions, and that, while it may be necessary to apply both tests, they are entirely distinct and should be considered separately.

As already stated, it has not been the custom of the examiner to make a footing of the individual ledger accounts. If this test was not applied, it might be possible for a treasurer thus to conceal embezzlement to a large amount without any more danger of discovery than in a case like the one under consideration. The fact, however, that it was comparatively easy to guard against any irregularities in this direction, led to the enactment of a statute in 1883, providing a method in which it should be done. The present law provides, that the treasurer of a savings bank shall, "at least once in each year, cause to be entered in 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 book shall be open, at all times, for the inspection of the trustees and corporators, and of the examiner of banks." In making

examinations, it is the custom of the examiner to inspect this book and ascertain if these provisions of law have been complied with. The department also requires the trustees in their May return, and the treasurer in his November return, to state under oath whether this comparison has been made, and the results obtained. In this particular case, both the trustees and treasurer made their return to this department for the year 1896, stating under oath that this trial balance had been made and that the accounts agreed. From information received, however, I am satisfied that the trustees not only made this statement, but all other statements contained in their report regarding the condition of the institution, without any personal investigation or examination of its affairs whatever. In the case of this bank the depositors' ledger used by the treasurer, and exhibited as the regular ledger of the bank, did agree with this trial balance. It would be impossible for this department, with its present clerical force, to perform the labor necessary in making this test in all of the banks in the State. The present provision of law is giving satisfactory results and all agree that no change is needed in this direction.

In 1886, the bank examiner, Hon. F. E. Richards, called attention to the importance of some provision for verifying depositors' books, and recommended the passage of a law requiring this to be done by trustees. Each succeeding bank examiner has renewed this recommendation and again urged the passage of such a law. Despite all this, the law still remains without amendment and the depositors in Lubec Savings Bank are likely to suffer serious loss for want of the protection it would have afforded. With the present object lesson before us, there is no doubt the legislature will, at the next session, regulate this matter in some way by statutory provision. As another report will be made by this department before the legislature again assembles, it does not seem necessary or proper at the present time to discuss the form of the law needed or the particular manner in which these verifications should be made.

It is well to bear in mind, however, that it would be utterly impracticable for the banking department to attempt these verifications with any clerical force the State could consistently provide for the purpose. There are now 167,879 individual accounts

on the books of the savings banks of the State, and a corresponding number of depositors' books outstanding. The verification could be made only as depositors would voluntarily bring in their books, and in any one of the larger banks where deposits number from 10,000 to 20,000, it would be necessary to continue the work over a period of at least several months. As the most important object would be to ascertain if all deposits had been entered upon the books of the bank, it would be necessary, not only to notify each depositor whose name appears thereon, but also to publish a notice in the newspapers requesting all depositors to bring in their books for verification. The depositors are widely scattered and, as appears from the list of "Depositors who have not made a deposit or withdrawn any part thereof for a period of more than twenty years" contained in this report each year, the whereabouts of many are not known, and it would be impossible to get in all of the books of any institution. Some states have provisions of law requiring the trustees to have these verifications made once in two or three years, by some other than the regular employes of the bank. In those states, with no more difficulty in the application of these provisions than would be met with here, the banks are able to get in only a portion of the books, and the system is not, therefore, wholly satisfactory. The amount of labor and expense that would be incurred, the fact that in a large percentage of cases the verification is not needed—as will hereafter be explained—and the many difficulties in the practical operation of the system, have doubtless prevented the enactment of any law in this State, notwithstanding it has been so often urged by the different examiners.

The small number of depositors and the large amount of the deficiency in the Lubec bank would have made it an easy matter for anyone authorized to verify the depositors' books, to have discovered that the treasurer's accounts did not show the full amount due depositors. On the other hand, if the same amount of shortage had existed in one of the larger banks, carrying thousands of individual accounts, the work might have been continued for months before discovering an irregularity even of this amount. In considering this question, it must be remembered that it would be necessary to apply the same principle to

all institutions, as no one knows where such an investigation is needed.

This apparently weak feature in the examination of all kinds of banking institutions does not apply to the deposit accounts alone. There are many other ways in which a dishonest official can falsify his accounts and for a time escape detection. No method can be devised by which the examiner can, with any reasonable amount of labor and time, verify fully and absolutely either the liabilities or assets. Substantially the same method of making examinations is adopted in the different states and by the national government, and the same opportunities for fraud and embezzlement exist in one as in the other. The method now used in national bank examinations is no more thorough, nor have they been conducted more conscientiously or carefully in the past than our State bank examinations. There are two examiners for the national banks of the State, though fewer in number than the institutions under the supervision of this department. Notwithstanding this, there has been no other case of embezzlement in any State institution for many years, while during the same time have occurred a large number of serious defalcations in the national banks of the State. While I do not contend that our system is superior to that of the national government, I do insist that it is equally as good, that the results therefrom have been fully as satisfactory, and that there is no more occasion for a change in the State system than in the national system.

While, as has already been stated, I fully agree with others that it would be wise to have some provision of law requiring a verification of depositors' books, a careful consideration of the matter compels me to admit that it is not of so great importance as would at first appear. The value of the protection it would give has been unduly magnified as depositors in our savings banks are reasonably safe without it. In a majority of our banks the business is so conducted that two or more persons have access to and make entries upon the depositors' books. They have occasion, from day to day, in their regular work, to verify and compare these books with the depositors' ledger, and in this way each is constantly verifying the work of the other. It is safe to estimate that out of the 167,879 depositors' accounts

in the banks of the State, more than 140,000 are being constantly verified in this way. The proposed law would, therefore, give no additional protection to a large majority of depositors. It would be impracticable to provide for the verification of deposits without making the law apply to all savings banks. Such a provision would consequently put a large amount of labor upon the bank officials and an expense upon a large percentage, for the advantage simply that would accrue to a small percentage of depositors. In other states, having various methods of verifying depositors' accounts, embezzlements have frequently occurred, and the methods employed have not apparently decreased the number of defalcations.

Our people and the officials of our savings banks have reason, however, to be proud of the remarkable record of the State institutions. The loss to the depositors in the Lubec Savings Bank is a serious one, and one that we fully appreciate and regret. But when we consider that this is the only defalcation that has occurred out of more than \$200,000,000 that have been handled and disbursed by these institutions in the past twenty-five years, we feel it to be a record that should give great confidence in the present system and satisfy depositors that their funds are reasonably safe without further legislation.

This department has always appreciated the importance of a careful and thorough examination of the different institutions. While it is the duty of the examiner in every way possible to guard depositors against losses from embezzlement, the general supervision of these institutions by this department covers a much wider scope. The examiner should see that all the books of the banks are properly kept; that reserve funds are kept up to the proper limit; that the profits are legally distributed; that the losses are properly apportioned and not allowed to accumulate against future deposits; that all investments are made in accordance with law; and that in all other things the general affairs of these institutions are conducted in a business-like way and in compliance with the laws under which they are operating. These laws, enacted by the State, are founded upon the experience of the past. There are also other general principles, under which banking business is conducted, which this department should insist upon being observed by each institution. The results of

an examiner's efforts in all these particulars contribute more towards the general prosperity of our savings banks than if he directed his attention more particularly to matters of such rare occurrence as embezzlement.

The trustees are the legal custodians of the funds of their bank, and upon them more than anyone else rests the responsibility for their safety. They alone have the power to select those who are to handle these funds. They should employ only those in whom they have the utmost confidence and then give the matter such personal attention that any serious loss of this kind would be impossible. The law does not authorize this department to insist that they make a verification of depositors' books, nor does it in specific terms require them to do this,—yet they certainly have the power to do so if they deem it advisable. I wish, therefore, to repeat my recommendation made in 1895, "That the trustees should have this done, under their personal supervision, once in every two or three years, by some one other than the regular employes of the bank." Had this rule been adopted by the trustees of the Lubec Savings Bank ten years ago, the present unfortunate conditions in that institution would have been avoided and the depositors saved the serious loss they must now suffer.

A bank is what its officials make it. I am satisfied that it is not only a moral, but a legal obligation, on the part of any trustee who accepts such a position, to give to his bank the amount of time and care necessary reasonably to protect the depositors. The courts have repeatedly held that, if a bank fails through a defalcation of one of its officers, which by proper diligence on the part of the trustees could have been prevented, the latter becomes legally liable to the depositors. In the case in question, the ordinary amount of attention that is usually given by trustees to the institution they represent, would have led long ago to the discovery of the true condition of affairs. This serious neglect of duty by the trustees of this bank should not go unnoticed, but they should be held accountable therefor.

While I feel certain that, as a rule, the trustees of our banks need no such admonition, I trust the lesson received in this case will be a valuable one and that all will be more vigilant and earn-

est in the performance of their duties and obligations than ever before. The honesty, integrity, and devotion to the interests of the depositors usually exhibited by the different boards of trustees in our savings banks, and the many services they give to the institutions they represent, frequently without any remuneration whatever, entitle them to the commendation of the public.

TRUST AND BANKING COMPANIES.

The trust and banking companies doing business in the State now number sixteen, two having been placed in the hands of receivers since the last report by this department.

A petition against the American Banking and Trust Company of Auburn was filed in the Supreme Judicial Court for Androscoggin county, on the 31st day of December, 1896. After due notice and hearing, the company was adjudged insolvent, and L. Linn Small was appointed receiver, and gave bonds in the sum of \$20,000.

A petition against the Northern Banking Company of Portland was filed in the Supreme Judicial Court for Cumberland county, on the 5th day of April, 1897. After due notice and hearing, Hon. Henry B. Cleaves was appointed receiver, and gave bonds in the sum of \$50,000.

Both of these institutions invested their funds almost wholly in the South and West, and very largely in Western farm mortgages. The experiences of our people in this class of investments are such that it is hardly necessary to explain further the cause of these failures. The people of this State have in the past been heavy investors in this kind of paper and have suffered serious loss therefrom. Our banking institutions, however, have been more fortunate in this respect, and, with few exceptions, have never loaned upon this class of property in the West. The results clearly demonstrate the wisdom of our State laws in not permitting savings banks to invest in this class of paper. It is a peculiar fact that our people have been more careful and conservative in enacting laws to regulate these investments than they have in the investment of their individual funds.

This class of paper is now almost entirely eliminated from the assets of the banking institutions in this State.

COMPARATIVE STATEMENT.

The following table shows the condition of the trust and banking companies, November 6, 1897, and a comparison with that of November 7, 1896.

1896.	LIABILITIES.	1897.
\$1,511,400 00.....	Capital stock	\$1,386,400 00
221,700 00.....	Surplus	291,500 00
165,740 94.....	Undivided profits.....	135,544 93
2,490,940 35.....	Time deposits.....	2,758,107 04
1,644,827 56.....	Demand deposits.....	1,857,392 02
215,958 22.....	Certificates of deposit.....	408,621 72
106,300 00.....	Debentures outstanding.....	58,300 00
143,978 37.....	Trust department.....	95,929 17
1,683 07.....	Unpaid dividends.....	2,458 88
7,307 42.....	Deposits for coupons.....	4,744 10
5,369 43.....	Treasurer's checks outstanding .. .	14,019 99
48,947 00.....	Due other banks and bankers.....	69,398 06
129,450 00.....	Bills payable .. .	38,719 45
355,157 73.....	Other liabilities.....	392,267 79
\$7,048,760 09.....	Total liabilities.....	\$7,513,403 15
RESOURCES.		
\$3,148,203 24	Demand and time loans.....	\$3,341,109 69
912,485 53.....	Mortgages of real estate.....	813,499 80
1,670,917 99.....	Stocks and bonds.....	1,996,593 23
143,823 14.....	Trust investments.....	95,774 17
212,225 33.....	Real estate owned.....	139,553 42
193,580 34.....	Due from other banks and bankers.. .	179,048 38
16,998 39.....	Expense account.....	11,197 71
84,532 84.....	Furniture and fixtures.....	84,021 66
391,754 09.....	Cash on hand and on deposit .. .	539,641 00
274,239 20.....	Other resources.....	313,024 09
\$7,048,760 09.....	Total resources.. .	\$7,513,403 15

The present number of depositors in these institutions is 13,005 and the amount of deposits \$5,024,120.78. This is an increase of \$672,394.65 in deposits during the year.

The time deposits and certificates of deposit are derived from much the same source as the deposits in savings banks. The present number of depositors in this class is 8,817 and the total deposits \$3,166,728.76. This is an increase of \$459,830.19 in this kind of deposits during the year. The average balance

standing to the credit of each depositor in this department is \$359.16, while that in the savings banks, as has already been stated, is \$355.01.

The amount of interest paid during the year on all deposits is \$109,249.98, and that in the savings department alone, \$95,264.65.

The rate of interest on time deposits varies from 2 to 4 per cent. per annum in the different banks. The average is substantially the same as the rate of dividends paid by savings banks.

The amount of dividends paid to stockholders is \$85,752.00. This would be an average of a little over 6 per cent. on the entire capital stock of these institutions, while the average rate paid last year was but 5 per cent. This gain in average earnings on the capital stock is due in part to the elimination of \$125,000 of non-dividend paying stock from the statement as given in 1896.

Considering that the statement for 1896 used in the above table includes the assets of two institutions not in the one for the present year, a comparison does not show the real growth of the trust companies that are now doing business in this State.

LOAN AND BUILDING ASSOCIATIONS.

There are thirty-three loan and building associations doing business in the State at the present time, one having been added to the number and two having ceased operations since the date of the last report.

The Forest City Loan and Building Association of Portland, was organized May 3, and commenced to transact business July 1, 1897.

The Kennebec Loan and Building Association of Waterville, and the Fort Fairfield Loan and Building Association of Fort Fairfield, have paid all liabilities, retired all shares, equally distributed all their funds, and ceased doing business. In both instances this has been done without legal proceedings and each association retains its corporate existence and might resume business at any time.

COMPARATIVE STATEMENT.

In the following table is presented the condition of the loan and building associations, November 6, 1897, and a comparison with that of last year.

1896.	LIABILITIES.	1897.
\$2,532,735 43	Accumulated capital	\$2,731,646 92
24,993 41	Guaranty fund	32,732 98
49,984 33	Advances	60,399 63
942 15	Forfeited shares	3,043 03
15,014 93	Due on loans	16,349 03
53,117 78	Profits	59,688 70
14,658 44	Other liabilities	9,103 34
\$2,691,446 47	Total liabilities	\$2,912,963 63
RESOURCES.		
\$2,447,499 64	Mortgage loans	\$2,582,618 03
58,470 64	Loans on shares	66,935 82
58,736 25	Real estate by foreclosure	97,236 84
10,500 00	Stocks and bonds	9,000 00
300 44	Furniture and fixtures	1,485 62
2,445 62	Permanent expense	1,802 95
2,344 98	Temporary expense	2,118 88
56,734 31	Cash	127,034 30
24,414 59	Other resources	24,731 19
\$2,691,446 47	Total resources	\$2,912,963 63
8,226	Number of shareholders	8,230
44,438	Number of shares outstanding	45,469½
2,815	Number of borrowers	2,966
3,490	Number of loans	3,647
163,966 35	Amount of dividends paid	\$213,395 74

This is an increase of only four in the number of shareholders; 1,031 1-2 in the number of shares outstanding; \$198,911.49 in the amount of accumulated capital; and \$221,517.16 in the total assets of these institutions during the year.

They have increased the number of their loans 157 and the amount of the same \$143,583.57.

The recent amendments to the laws governing these institutions are already producing good results. The provision requiring each association to keep a monthly trial balance has much facilitated the work of this department, and has also been the means of improving the system of book-keeping in many associa-

tions. All the officers are under bonds as now required by law. In many instances the premium charges have been reduced because of the law, and the cost of money to borrowers thereby lessened. More attention is now given to the accumulation of a guaranty fund, and the associations will be gradually strengthened thereby. In fact, the general tone and condition of the associations are improved in many respects.

Among the resources of many associations is found an account called "Permanent Expense." This item usually embraces the books, furniture and other expenses at time of organization. Though distinct from "Current Expense" account,—charged off before declaring each dividend—it should be gradually reduced in amount and finally charged off out of the earnings, at least before the first series mature.

MATURITY OF SHARES.

It is estimated that our associations will mature their shares in eleven to twelve years from date of issue. Some are approaching the time when their shares will begin to mature. Many commenced business with a large number of shares in the first few series issued. The value of these shares at maturity will be large and in some instances represent quite a portion of the entire assets of the association carrying them. Where this condition exists, the association should begin at once to anticipate this liability and provide against a withdrawal of a large portion of its assets at any one time. The most satisfactory way of doing this, and the one generally adopted, is to gradually retire the shares in the older series, either by mutual agreement with the shareholders, when this can be done, or by allotment when necessary. It is advisable in opening new series to arrange the size and maturities so that it will not be necessary to accumulate and hold large sums of money unemployed to provide for their payment.

POSTAL SAVINGS BANK.

The postmaster general of the United States in a recent report urgently recommended the establishment by the National Government of a postal savings system, and a bill for that purpose is now pending in congress.

The people of Maine, after many years experience with savings banks, fully agree with those in favor of a postal system, that it is well to encourage people to save, and that the lessons of economy taught by all kinds of savings institutions are valuable alike to the individual and the public. They appreciate the fact that "If the masses of people were thrifty and saving in their habits they would more likely be contented and happy." They know that "a man without property is frequently reckless and improvident," and often without respect for law and order; and that, the moment he has saved from his earnings a sum however small, and has those savings invested, he becomes desirous of increasing that sum, and interested in the enactment of wise and prudent laws to protect it. They understand that a man with property is in every respect a better citizen and better qualified to perform his duty as such under our form of government. These lessons of patriotism follow as well, however, if his savings are in local institutions as they would if deposited with the general government. It is not necessary or important that the people of this country have a selfish motive in maintaining any particular government or party. It is sufficient if, from any motive, they come to have a higher regard for the rights of the individual and of property. While all appreciate the importance of educating people to save, we should not lose sight of the importance of educating them to look after their own interests and to manage to some extent their own affairs.

Savings banks originated, undoubtedly, in a design to assist the industrious poor, and teach them lessons of economy useful to individuals and advantageous to the community in which they live. Their office now extends much beyond this. They are ministering to the wants of the public and promoting private enterprise by carrying a large portion of the municipal and private indebtedness of the country. The many small sums of money in the possession of individuals are of no special use or

advantage to the public while thus held, but, when accumulated in a savings institution, the aggregation becomes to some extent the capital of the community in which such institution is located. It is this capital that has constructed railroads, built factories, and established various industries; in fact, is being used by business men and corporations in the transaction of all kinds of business. These institutions have become an important factor in our political economy, and to them is largely due the present financial standing of the East.

In this State there are \$68,905,996.22 in savings, deposited in our various banking institutions. This is nearly one-fifth as much as the entire assessed valuation of the State. At least 50 per cent. of this amount is invested within the State and employed in developing local industries and in transacting local business—nearly \$15,000,000.00 alone, being used by individuals in carrying mortgages on their farms and homes and in their various business enterprises. The withdrawal even of the amount loaned to individuals would most seriously affect the business prosperity of our people.

In answer to inquiries by this department, one bank reports, that its deposits amount to \$300,000; that the average deposit to each person is about \$200; that its loans amount to \$225,000; that of this amount, \$190,000 is loaned to individuals, business firms and corporations within the limits of the small town where it is located. Were these funds collected by the government, it is evident that they could not be re-distributed and be of the same advantage to that community as now. As another illustration of what is being done with such funds, attention is called to the fact that our savings banks now hold \$3,254,420.00 of the stocks and bonds of the Maine Central Railroad system alone. These are not exceptional cases, but ordinary examples of the service our local savings institutions are to the people of the State.

Our savings banks are *quasi* public institutions, created by the State, and are under its control and supervision. They are strictly mutual in character, and aside from salaries paid to treasurers and other necessary employes, and the incidental expenses of management, all earnings are distributed among the depositors. This entire expense this year, including rents paid for banking rooms, was about two mills on each dollar of deposits.

They have paid the State during the year, \$382,283.27 in taxes in addition to municipal taxes. They furnish nearly 25 per cent. of all the State revenues. During the twenty-five years in which they have paid taxes directly to the State, they have contributed \$6,813,002.25 to its revenues. One-half of this amount is set apart for the maintenance of our public schools, from which source largely we have been able to build up and maintain a school system that has given our State high rank in educational matters. Never before has the national government proposed to interfere with the inherent right of the States, and the municipalities therein, to levy taxes on the property of their citizens. Deposits in a postal savings bank, would, when received, become a part of the funds of the national government and must, therefore, necessarily be exempt from taxation. If all or any portion of these deposits were diverted from our local institutions by the proposed postal system, our State would be deprived of a material portion of its just income. Moreover, to make up the deficiency for revenues thus lost, other property would be subjected to a higher rate of taxation. The injury to our State and the public would be measured by the success of the postal system.

The people of the State have received from our various banking institutions, during the year, \$2,540,767.21 in interest and dividends on their accumulated savings. The difference between this and the amount the government proposes to pay, if a postal system is established, would be more than \$1,000,000 annually upon the same amount of deposits.

The government system is urged as a matter of safety to depositors. While it is true that in some instances depositors have met with losses in local institutions, yet the aggregate of these for the past twenty-five years is trifling when compared with the amount of funds handled, and would be but a small sum compared with the \$1,000,000 loss in dividends under the postal service for one year. The local institutions, therefore, serve the individual depositor as well as, or even better than, the government would, and, at the same time, are much more beneficial to the State and public.

It is therefore clearly apparent that, in considering this question, the interests of the public generally—as affected by the

disposition of these funds when collected—must be regarded, as well as the interests of the individual depositor. The policy of the government should be to legislate for the people as a whole and not in the interest of the individual. So far as the public is concerned, the utility of savings banks lies more in the future use to which their accumulations are to be applied, than to the habits of thrift taught individual depositors.

It is claimed that the savings banks in this country, with deposits amounting to very nearly \$2,000,000,000, do not afford sufficient opportunities for saving; that these accumulations would be greater under some additional or different system. If this be true, the proposed system would of course collect a much larger amount during the next few years. The surplus capital of our people would then be at the mercy of politics and under political control. One administration, committed to the building of all kinds of public works and other extravagant expenditures, might bring financial ruin upon the country. In any event these funds would be subject to the changing policy of every new administration coming into power. It would add to the danger of disturbances in financial and business affairs occasioned by national politics and national elections.

This country, with its immense territory and undeveloped resources, affords many opportunities for investment. Instead of centralizing our surplus capital, however, it is important that it be used in developing these resources. Sufficient capital can always be found in the large business centres for any legitimate enterprise, while it is often difficult in sparsely settled communities to obtain even small sums for the most promising undertakings. If once centralized by the government, it is difficult to understand how capital is to be obtained for use in the remote sections of our country. Instead of the proposed system, if a plan could be devised by which the unproductive and idle capital of the large business centres could be employed in the remote sections where needed, it would add materially to the wealth and prosperity of our country.

If a postal system be adopted, the disposition of the funds collected will be a most serious question to solve. It is hardly to be supposed that the investment of these funds would be extended beyond government securities, and that the govern-

ment would enter into a general banking and investment business. But unless the government should adopt this course, the natural result would be a large increase in the national debt.

Should the government undertake to invest the accumulations of a postal system in general securities, the very nature and magnitude of the transactions would necessitate placing them with the larger municipalities and corporations. It could not be expected that the national government, through a single department located at Washington, would loan the few hundred or thousand dollars needed by individuals and small corporations in local business. While the proposed system provides every facility for collecting the spare funds in the remote and sparsely settled sections, it is at once evident that it does not and cannot provide means for furnishing the same classes of people with the small loans they may need. The funds, instead of being used as now in various industries in the communities where savings institutions are located, would be added to the present capital of the large commercial centers, where all transactions are on a large scale. The money would therefore go farthest from the people in the sparsely settled localities where collected. The result would be that the classes from which the savings are accumulated must pay still higher rates than now for money obtained for any purpose, while large operators would obtain capital at even a less rate. Much the same condition would obtain as would exist if all the savings banks in the country were consolidated into one immense institution with headquarters at some central point. Such a system would necessarily be managed by the head of a single department, or by a board of managers created by law for that purpose. Would it be a wise policy for the government or the people to leave the investment and distribution of such an amount of capital entirely at the disposal of any one individual or board of managers and dependent upon political influence and under party control?

There are about \$830,000,000 in government bonds now outstanding, of which about \$230,000,000 are held by national banks to secure their circulation. It has been urged that, by advancing the price to a 2 1-2 per cent. basis, the government could secure from \$250,000,000 to \$300,000,000 of these bonds by purchase, and thus provide for the investment of postal savings

during the next few years. It is also claimed that in 1907, when a large portion of the public debt falls due, "The Government would be in position to throw them all into the hands of the Postal Savings Bank." If this is done, and the postal bank absorbs a large portion of the government securities, it would soon become necessary to change entirely our present national banking system, thus adding another disturbing element to financial affairs. The advance in the price of government bonds, the difficulty that national banks would have in obtaining them, and the reduction in the net income to the holder, would soon result in a material decrease in the amount of the national bank circulation. The currency of the country would be thus contracted, fully as much as it would be expanded by bringing into circulation the small sums, which, it is claimed, are now hidden away by people who lack confidence in banks.

At the present time a large portion of our municipal and industrial securities are held by savings institutions, and the great mass of our people are thus the owners of the real mortgage upon the industries and income of the country. If the collection of the future savings of our people be transferred from local institutions to the government, the ownership of those securities would be diverted to the capitalists, who would be only too glad to hold them, at the prices they would then command. As a result, the great mass of people would be carrying the national debt at a low rate of interest, and be at the mercy of the general government and any political party in power; while the wealthy would hold the municipal and industrial securities with the advantages that come from that ownership.

It is claimed that the proposed system would not interfere with the savings banks and kindred institutions now used as depositories of the savings of our people. It has been stated that nearly 80 per cent. of these institutions are located in the New England and Middle States. Their accumulations amount to nearly \$2,000,000,000, and their patrons are more than 6,000,000 in number. One in three of all the inhabitants of these states are therefore depositors in these institutions, and the average amount standing to the credit of each is less than \$350.00. A large percentage of the depositors have much less than this average sum to their credit. In this State more than 50 per

cent. of the 167,879 depositors in savings banks are women and minors, and the same proportion would doubtless hold in the similar institutions of other states. These are not the funds of the wealthy but the savings of the industrious in the humble conditions of life. The amount that can be received from any one depositor is limited by law to \$2,000, excepting from widows, orphans, and trust estates. It can be seen that a postal system must draw its funds from much the same source as that from which local institutions collect their deposits. While the national system, if adopted, would not be likely to cause a transfer to the government of the present deposits in our prosperous banks, it would, however, be a successful competitor for future deposits and by degrees occupy the whole field now covered by the various savings institutions. The advantage to the government of unlimited resources and credit, as well as the "unbounded faith" therein, on the part of the individual, would place the local institutions at so great a disadvantage that the difference in rates paid would not be sufficient to prevent their suffering from this competition. No private association or individual can successfully compete with the national government in any kind of business, nor would it seem good policy for the government to enter into competition with its own people.

It is also suggested that there are few savings banks in the South and West, and that the people in those sections have so little confidence in banks that they would not patronize them, if established. For these reasons, and because savings institutions are a public benefit, the government is urged to establish a postal system, thus to supply to the people of those sections the banking facilities and confidence in which they are deficient. If there is such lack of confidence in the banks of the South and West, the fault must lie in the management of those institutions and in the state laws under which they have been operating. Would it be good policy for the general government to supplant a system that is in successful operation in one portion of the country, because of a popular and unreasonable prejudice that exists among the people in another section? The principal reason why there are comparatively few savings banks in the West is, that, in the past, the people in that section have been almost universally borrowers of money, and that the local demand has

absorbed all their funds without the necessity of this class of banks. This condition always exists in a new country with undeveloped resources, its people as a rule having no surplus funds. If the time has come when institutions for saving are needed in the West, the people in that section should have sufficient enterprise to establish and maintain a system that, like ours, would be of much greater benefit to them than a national system. Quite a large portion of the accumulations of the savings banks in the East being now invested in the central West, that section is, to-day, deriving more advantage from capital received from this source than it would be likely to derive from a national system. A postal system would absorb the local funds of the South and West, and take away the capital of those sections that would otherwise be used in developing local industries and transacting business.

Of the savings institutions in this country, the loan and building associations alone number nearly 6,000, with about 2,000,000 shareholders and at least \$600,000,000 of assets. Their object is to accumulate funds to be loaned to their members, thereby enabling them to acquire and own their homes, and the associations are at the present time carrying nearly 500,000 loans for this purpose. The United States Labor Commissioner, Carroll D. Wright, in 1893, estimated that 314,755 people in this country had in this way secured homes since these institutions were established. In this connection he says, "A business represented by this great sum, conducted quietly, with little or no advertising, and, as stated, without the experienced banker in charge, shows that the common people, in their own ways, are quite competent to take care of their savings." The purpose to which these funds are applied is most worthy, and the benefits obtained must be apparent to all. Their accumulated capital is derived from monthly payments, rarely exceeding one dollar upon a share. The source of the accumulations and the small amount of the monthly deposits make it probable that this kind of savings institutions would first feel the effects of competition with a postal system. Would it be possible for the government to apply its postal funds to any use so beneficial alike to the 6,000 communities in which these associations are located and their 2,000,000 patrons?

The great service that all classes of savings institutions are to our State, and the important factor they have been in its development, should not be lost sight of. We should bear in mind that one in every four of the inhabitants of the State are members of a great partnership that is furnishing \$70,000,000 of capital to our people, corporations and municipalities; that promotes business enterprise, private industries and public improvement; and that also furnishes more than 25 per cent. of all revenues of the State. For these reasons, it is our duty to use every effort to protect these institutions from embarrassing competition.

So much for the methods suggested by the friends of a postal system, and the probable effect of the same upon the people of our State and our local institutions, as understood by this department.

Though not especially within the province of your bank examiner, it may not be improper to mention briefly its broader bearing and effects as a question of national importance.

It might be suggested that the general government has no right to assume powers and obligations not authorized by the constitution, and that it should not attempt to do for the people what they can do for themselves.

The adoption of such a system would be a step towards the substitution of government monopoly to the exclusion of private enterprise. It would be a radical innovation upon any power or obligation heretofore assumed by the national government. Even when, by force of circumstances, the national banking system was established, there was no attempt on the part of the general government to withdraw entirely the funds invested therein from State control and from the reach of local taxation and attachment on legal processes.

The only possible conditions, under which this system could be advantageous to the general government, would be that the public debt not only become permanent, but that it increase in amount as fast, at least, as the deposits in the postal department accumulate. If established, the funds collected would be turned into the national treasury and become an absolute liability on the part of the government. The national debt would thus be increased to the amount of every dollar deposited. In every country now having a postal system, the accumulations thereof

are needed to fortify their large and increasing public debts. Nothing of the kind is needed here, and the great majority of our people will not approve of any policy that must result in perpetuating and increasing our national debt, and in placing their future financial prosperity at the mercy and caprice of politics.

Our great danger at the present time is in too much, rather than too little legislation, as interference by the general government in financial, private and business affairs, is more likely to bring discord and disturbance than to increase our general prosperity.

REPORTS OF RECEIVERS.

The following is a synopsis of all reports of receivers made to this department as of November 6, 1897.

ORONO SAVINGS BANK.

The receiver of the Orono Savings Bank has finally succeeded in disposing of the balance of the assets of this institution so advantageously that the loss to the depositors will be small. It is expected that he will soon pay a final dividend of about fifteen per cent. This will make ninety per cent. in all that depositors will receive.

RICHMOND SAVINGS BANK.

The receiver of the Richmond Savings Bank reports that little progress has been made in the settlement of the affairs of that institution. It is deemed advisable to hold the remaining assets until they can be disposed of to better advantage than at the present time.

AMERICAN BANKING AND TRUST COMPANY.

The following statement gives the nominal condition of the American Banking and Trust Company of Auburn at the time it was placed in the hands of the receiver, and at the date of his report to this department.

STATEMENT.

LIABILITIES.	As shown by books at time receiver was appointed.	As shown by report of the receiver.
Capital stock	\$75,100 00	\$75,100 00
Surplus	2,500 00	-
Time deposits	21,485 79	21,485 79
Demand deposits	12,075 40	12,075 40
Certificates of deposit	11,892 00	11,892 00
Bills payable	8,000 00	7,000 00
Guaranteed loans	60,192 00	41,562 00
Total	\$191,245 19	\$169,115 19
ASSETS.		
Demand and time loans	\$ 8,937 50	\$ 8,266 60
Loans on mortgages of real estate	27,047 67	18,677 00
Real estate owned	69,346 26	91,085 31
Expense account	-	515 82
Furniture and fixtures	1,000 00	975 00
Cash on hand	2,579 38	8,033 46
Profit and loss	1,940 39	-
Suspense account	16,586 03	-
Coupon account	3,615 96	-
Mortgages assigned with guarantee	60,192 00	41,562 00
Total	\$191,245 19	\$169,115 19

The receiver makes the following statement of his progress in settling the affairs of this corporation: "When I took possession of the assets of this bank, December 30, 1896, there were seventy-seven guaranteed mortgage loans amounting to \$60,192.00. Of these loans, eighteen, amounting to \$18,630, have been paid, deeds have been received for two of them and twenty-three are in process of foreclosure.

Of the twenty-seven mortgage loans amounting to \$27,047.69, nine have been paid, amounting to \$4,472.67, and deeds have been received for six loans amounting to \$3,898.

The suspense account consisted of fifteen loans in process of foreclosure amounting to \$14,297.20. Three have been paid amounting to \$1,547, and deeds have been received for the balance and they have been carried to real estate account.

The real estate consisted of fifty-nine pieces amounting to \$69,089.87, one of which has been sold for \$800. This real estate is worth considerable more than it was last December and the prospect of realizing on it is much better.

The coupon account amounting to \$3,615.96, consisted of coupon notes, on the guaranteed loans, that had been cashed, but had not been remitted for by any makers of the loans, a part of which have been paid and the balance carried to real estate.

The directors held mortgage loans for \$11,500, as security for endorsement on the \$8,000 notes payable, one thousand of which has been paid, reducing the notes payable account by that amount.

There are quite a number of loans, both guaranteed and mortgage, due January 1, 1898, that will probably be paid. In my judgment, the assets of this bank will realize more than enough by July 1, 1898, to meet all its obligations."

NORTHERN BANKING COMPANY.

The following statement gives the nominal condition of the Northern Banking Company of Portland, as shown by its books at the time it was placed in the hands of the receiver.

STATEMENT.

LIABILITIES.	As shown by books at time receiver was appointed.
Capital stock.....	\$50,000 00
Undivided profits.....	5,578 71
Demand deposits.....	12,220 57
Certificates of deposit.....	7,704 00
Debentures outstanding.....	48,000 00
Deposits for coupons.....	30 00
Bills payable.....	103,700 00
Total.....	\$227,233 28
ASSETS.	
Demand and time loans.....	58,477 06
Loans on mortgages of real estate.....	74,518 43
Stocks and bonds.....	68,850 00
Real estate owned.....	22,080 33
Due from other banks.....	117 00
Furniture and fixtures.....	200 00
Cash on deposit.....	707 30
Due from Maricopa Loan and Trust Company.....	2,283 16
Total.....	\$227,233 28

Real estate mortgages amounting to \$50,868.43, which were on deposit with the Boston Safe Deposit and Trust Company, trustee, to secure debenture bonds outstanding, have been sold by the direction and request of the holders of the bonds and the proceeds applied to their payment in part.

A portion of the real estate owned by the company has been sold, and the receiver is making every effort possible to realize on its assets, and close up its affairs. It is impossible at the present time to determine what results will be obtained.

LUBEC SAVINGS BANK.

The following statement shows the amount of the liabilities and assets of Lubec Savings Bank, so far as had been ascertained at the time the receiver made his report to this department.

STATEMENT.

LIABILITIES.	
Deposits	\$23,760 31
Bills payable	2,556 68
Total	\$26,316 99
ASSETS.	
United States bonds.....	\$1,000 00
Auburn Trust Company stock	800 00
Loans on mortgages of real estate	1,672 87
Loans on names alone.. ..	99 52
Cash on hand	20 00
Apparent deficit	22,724 60
Total.....	\$26,316 99

In determining the total resources of this institution, available for the payment of creditors, the amount of the official bond of the treasurer and certain other claims—upon which it is believed something will be realized for the payment of depositors—should be included with the assets given above.

The total number of depositors in this institution at the time it ceased doing business, was ninety-one, with an average deposit of \$261.10. Of these depositors, seventy-seven have a

balance of \$500, or less, standing to the credit of each, thirteen have a balance of over \$500, and less than \$2,000, to each, and one has a balance of \$2,115.20.

It is impossible at the present time to make any definite estimate of the amount of the dividend that will be realized for depositors. It is likely, however, to be more than would appear from an examination of the above statement of liabilities and assets.

GRANITE STATE PROVIDENT ASSOCIATION.

The receiver of the Granite State Provident Association of New Hampshire, in his report to this department, makes the following statement: "On entering upon the performance of my duties, I received from Hon. David A. Taggart, assignee of said association in New Hampshire, 393 mortgages on real estate situated in Maine. The principal portion of the same were second mortgages, the first mortgages on said properties having previously been negotiated and sold to purchasers by said Granite State Provident Association. Deeds of three parcels of real estate surrendered to the company by the mortgagers were also received by the receiver. Insurance policies on a very large portion of the property embraced in said mortgages, certificates of stock from the borrowing members, held as collateral to the loans, and other papers in connection with said loans, also came to my possession.

Statements were prepared by the receiver and sent out to the borrowing members, showing the amount due on each mortgage, accompanied by a letter from the receiver stating the basis of settlement as authorized by the court.

Of the 393 mortgages that came into my possession as receiver, 265 have been adjusted by the borrowers, cancelled and discharged, and the certificates of stock held as collateral to the loans, duly surrendered to them. The receiver still holds in his hands for collection 128 mortgages.

The real estate held as security under the above uncollected mortgages, in many instances, is insufficient to pay both the first and second mortgages, and in some instances insufficient to pay the first mortgage, which is still outstanding. In some cases the property mortgaged is of much less value than the amount of the loan made by the association.

It has been my purpose in the collection of these mortgages to extend all reasonable consideration, consistent with my duties, to the borrowing members, and not in any way by legal proceedings to harass or oppress any of them. In some few instances foreclosure proceedings have been commenced in behalf of the association, and I shall be required, as an officer of the court, to institute foreclosure proceedings on other unsettled mortgages, in case an amicable adjustment of the same is not made within a reasonable time.

There must necessarily be quite a shrinkage from the face value on the outstanding uncollected mortgages.

On the first day of April, 1897, Henry W. Swasey of Portland, was appointed special master to receive, examine and make proof of claims against the association in the State of Maine. Claims considerably exceeding the amount of \$400,000 have already been presented to the master for allowance.

In addition to the funds collected by the receiver, there are certain assets of the association in the hands of the treasurer of State subject to the order of the court. These assets were deposited with the State treasurer as a condition under which the company was permitted to do business in this State. The act under which this deposit was made, provides that 'said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the State of Maine with whom such associations or corporations respectively have done or may transact business,' and that said moneys or property shall be paid out or disposed of only by order of court, made after notice to the attorney general of the State, and such notice to the creditors or shareholders as the court may determine.

Provisions, somewhat similar to our statute, exist in the statutes of some other states where the association has been permitted to do business by making a special deposit of funds, and the question has been before the courts of some other states as to the disposition of this special fund, and whether it would confer upon the shareholders of the State where it was deposited, any preference over shareholders in other localities.

The court of New Jersey, where a fund was deposited under similar circumstances, holds that the deposit of this special fund

in the State does not change, in the least, the proportion to which New Jersey shareholders will be entitled.

The court say, 'the New Jersey officer will at once proceed to collect the amount of those securities. When they are all, or substantially all collected, the New Hampshire assignee may file a petition, showing the amount of assets as nearly as possible, the amount and character of his bond, and then this court will make an order, either that the assets in this State be paid over to Mr. Taggart, upon his giving bond in this State to pay the New Jersey shareholders their distributive shares, or possibly upon the security of his original bond taken together with the assumption that the court of New Hampshire will see that the shareholders everywhere are paid; or the order may be that sufficient assets may be retained here to be distributed through the hands of the receiver in this State, but according to the proportion fixed by the decree of the court of New Hampshire.'

In a suit brought by Fred A. Maynard, attorney general of Michigan, against the Granite State Provident Association, in the circuit court of the United States for the eastern district of Michigan for the purpose of winding up the business and affairs of the Granite State Provident Association, the court in discussing the rights of the shareholders of the association say, 'The articles of association and by-laws and the construction given thereto by the supreme court of New Hampshire, the home of this corporation, forbid that any preference should be given to any shareholders of the same class or that any distinction should be made in favor of members in the different states or that the laws of such states should affect their relative rights in any particular * * * *'. By becoming members of the association with full knowledge of the terms of membership and the rights and obligations attaching thereto, and under their express agreement that all certificates of shares, notes, bonds, or contracts for the payment of money and all payments of money, hereby payable at the home office of the association in the city of Manchester, New Hampshire, and the construction of all contracts of members with the association shall be governed by the laws of New Hampshire, they have waived the benefit of any legislation in the State of Michigan, which should give them a larger right than that which they

have contracted for. The law of their contract is not that of Michigan but of New Hampshire, the place of its performance.'

Proceedings are pending in the State of New York involving the disposition of a fund of \$100,000 deposited with the superintendent of banks in that state, and whether it shall be returned to New Hampshire for distribution. The case will probably go to the court of appeals for final determination."

The results obtained by the receiver in this State are highly satisfactory. The amount that will be realized on the loans on mortgages of real estate situate in this State will exceed the expectations of any one interested.

There seems, however, to be some doubt about the legal right to hold these funds for distribution among the shareholders in this State alone, providing the receiver for New Hampshire applies to our court for an order directing the local receiver to turn over the proceeds to the domiciliary receiver. There is also some doubt about the right to retain the funds now on deposit with our State treasurer, excepting for the purpose of protecting our local shareholders in their right to an equal distribution of all the assets of the association by the receiver in the State where the association is located.

While a petition might now be filed for a distribution of the funds collected in Maine, among the Maine shareholders, it is impossible for the court or any one to determine at present, with any degree of certainty, whether it is for the best interests of the Maine shareholders to have a distribution of the assets now held by the receiver in Maine. If such a dividend was declared, it might be smaller than the dividend declared in New Hampshire, and might bar the Maine shareholders, who had received a dividend here, from participating in the distribution of the assets in New Hampshire, and prevent their receiving so large a dividend as they might receive if all the assets were finally distributed through the New Hampshire assignee.

It seems better for the shareholders to wait a time before making any move toward having the assets in the hands of the local receiver distributed among the shareholders in this State. If any considerable number of shareholders, however, should express the desire to have this done, I should feel it my duty to petition the court for a distribution, with the expectation that

the domiciliary receiver would be cited in, and the question of the rights of the parties determined by our courts.

Shareholders who have not filed proofs of claims with the master, should do so at once, otherwise they may lose their right to participate in the distribution of assets.

FOREIGN CORPORATIONS.

A license was granted, under the provisions of chapter 131, Public Laws of 1891, to the following foreign corporations, to sell or negotiate their obligations in this State during the year ending December 1, 1897, viz:

Iowa Loan and Trust Company of Des Moines, Iowa.

Middlesex Banking Company of Middletown, Connecticut.

Nebraska Loan and Trust Company of Hastings, Nebraska.

The statement received from each of these companies was published in some local newspaper at the time the leave was granted, and may also be found in this report.

CONCLUSION.

It has been my constant purpose during the term of my office, to accomplish something toward improving the system in use by this department, and the general condition of the different institutions under its supervision. The design has been to bring about the needed changes, so far as possible, by communicating directly with the officials of each institution, rather than by calling attention to them in the official report. All has not been accomplished that could be wished, neither have the efforts been altogether unsuccessful. The officers of the different institutions have cheerfully responded to every suggestion made, and have always expressed a desire to do everything possible to comply with my wishes and bring about these results. In closing this report, I wish to express my appreciation of the many courtesies received from them and to bespeak for each institution and the many depositors represented, the consideration they deserve.

THIS REPORT.

In the following pages of this report will be found:

1. Detailed statements of the returns and examinations of all the institutions under the supervision of this department.
2. Statistical tables compiled therefrom.
3. A list of depositors in savings banks who have not made a deposit nor withdrawn any part thereof for a period of more than twenty years.
4. The statements furnished by all foreign corporations having a license from this department to do business in this State.
5. An appendix containing 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 1, 1897.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MAY 1, 1897.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greeley, E. S. Paul, J. H. Stetson, Chas. Walker,
Seth M. Carter, H. B. Estes, O. S. Ham, Rendal Dresser.

LIABILITIES.

Deposits	\$1,795,320 49
Reserve fund.....	47,529 00
Profits	152 45
	<hr/>
	\$1,843,001 94

RESOURCES.

United States bonds.....	\$ 110,000 00
Public funds of Maine.....	67,500 00
Public funds out of Maine.....	236,700 00
Railroad bonds of Maine.....	170,550 00
Railroad bonds out of Maine.....	231,325 00
Corporation bonds of Maine.....	58,200 00
Corporation bonds out of Maine.....	10,000 00
Corporation stock of Maine.....	30,000 00
Corporation stock out of Maine.....	10,484 00
National bank stock of Maine.....	105,360 00
Other bank stock of Maine.....	4,000 00
Loans on mortgages of real estate.....	604,238 57
Loans on stocks and bonds.....	67,626 81
Loans on other collateral (personal).....	650 00
Loans to corporations.....	29,500 00
Real estate foreclosure.....	5,276 53
Premium account.....	64,976 06
Furniture account (safes, etc.).....	1,650 00
Cash on deposit.....	29,277 78
Cash on hand.....	5,687 19
	<hr/>
	\$1,843,001 94

AUBURN SAVINGS BANK—AUBURN.

MAY 1, 1897.

GEORGE S. WOODMAN, President. GEORGE H. BROWN, Treasurer.

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

LIABILITIES.

Deposits	\$1,384,005 22
Reserve fund.....	37 100 00
Profits	24,281 83
	<u>\$1,445,387 05</u>

RESOURCES.

United States bonds.....	\$50,000 00
Public funds of Maine.....	15,000 00
Public funds out of Maine.....	146,720 00
Railroad bonds of Maine.....	159,800 00
Railroad bonds out of Maine.....	159,587 50
Corporation bonds of Maine.....	82,840 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.....	347,540 27
Loans on stocks and bonds.....	72,244 80
Loans on other collateral (personal).....	5,025 00
Loans to corporations.....	78,550 88
Real estate foreclosure.....	30,293 82
Premium account.....	53,483 41
Furniture account (safes, etc.).....	2,400 00
Expense account.....	672 55
Cash on deposit.....	48,015 45
Cash on hand.....	3,515 52
	<u>\$1,445,387 05</u>

AUGUSTA SAVINGS BANK—AUGUSTA.

MAY 1, 1897.

JOSEPH H. MANLEY, President. EDWIN C. DUDLEY, Treasurer.

TRUSTEES—Joseph H. Manley, Leslie C. Cornish, Lendall Titcomb,
Benjamin F. Parrott, Treby Johnson.

LIABILITIES.

Deposits	\$6,039,228 01
Reserve fund.....	300,000 00
Profits	50,260 50
	<hr/>
	\$6,389,488 51

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.....	4,075,500 00
Railroad bonds of Maine.....	371,500 00
Railroad bonds out of Maine.....	652,000 00
Corporation bonds of Maine.....	10,000 00
Corporation stock of Maine.....	10,000 00
National bank stock of Maine.....	71,800 00
Loan to State of Maine.....	100,000 00
Loans on mortgages of real estate.....	178,496 72
Loans on stocks and bonds.....	216,346 03
Loans on other collateral (bank books).....	9,021 00
Loans to municipalities.....	34,000 00
Loans to corporations.....	46,750 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	3,825 00
Premium account (United States bonds).....	50,603 61
Furniture account (safes, etc.).....	5,000 00
Loans to national banks.....	8,000 00
Cash on deposit.....	105,155 37
Cash on hand.....	9,490 78
	<hr/>
	\$6,389,488 51

BANGOR SAVINGS BANK—BANGOR.

MAY 1, 1897.

SAMUEL F. HUMPHREY, President. JOHN L. CROSBY, Treasurer.

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

LIABILITIES.

Deposits	\$3,186,147 84
Reserve fund.....	143,604 99
Special reserve fund.....	597 35
Profits	108,677 98
	<hr/>
	\$3,439,028 16

RESOURCES.

United States bonds.....	\$200,000 00
Public funds of Maine.....	101,000 00
Public funds out of Maine.....	1,435,560 56
Railroad bonds of Maine.....	201,560 00
Railroad bonds out of Maine.....	563,985 00
Corporation bonds of Maine.....	102,000 00
Railroad stock of Maine.....	68,900 00
Railroad stock out of Maine.....	675 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.....	251,489 78
Loans on stocks and bonds.....	221,611 95
Loans on other collateral (personal).....	1,200 00
Loans to municipalities.....	28,624 69
Loans to corporations.....	69,000 00
Real estate investment.....	55,644 36
Real estate foreclosure.....	30,620 03
Premium account.....	175 00
Expense account.....	678 41
Cash on deposit.....	63,753 56
Cash on hand.....	3,943 82
	<hr/>
	\$3,439,028 16

BATH SAVINGS INSTITUTION—BATH.

MAY 1, 1897.

MILTON S. BRIRY, President. WILLIAM J. SHAW, Treasurer.

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

LIABILITIES.

Deposits	\$3,497,495 89
Reserve fund	162,709 19
Profits	95,507 56
	<hr/>
	\$3,755,712 64

RESOURCES.

United States bonds.....	\$50,000 00
Public funds out of Maine.....	422,279 33
Railroad bonds of Maine.....	301,778 75
Railroad bonds out of Maine.....	1,467,436 25
Corporation bonds of Maine.....	124,465 00
Corporation bonds out of Maine.....	136,914 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.....	82,440 00
National bank stock out of Maine.....	11,500 00
Loans on mortgages of real estate.....	215,665 62
Loans on stocks and bonds.....	568,855 91
Loans on other collateral (personal).....	47,400 00
Loans on names alone.....	1,959 43
Loans to municipalities.....	3,000 00
Loans to corporations.....	15,000 00
Real estate investment.....	15,000 00
Premium account.....	4,935 67
Expense account.....	1,239 14
Cash on deposit.....	69,994 34
Cash on hand.....	1,635 33
	<hr/>
	\$3,755,712 64

BELFAST SAVINGS BANK—BELFAST.

MAY 1, 1897.

N. F. HOUSTON, President.

JOHN H. QUIMBY, Treasurer.

TRUSTEES—N. F. Houston, John G. Brooks, Charles B. Hazeltine,
Edward Johnson, William M. Woods.**LIABILITIES.**

Deposits	\$1,069,536 99
Reserve fund.....	55,000 00
Profits	19,315 47
	<u>\$1,143,852 46</u>

RESOURCES.

United States bonds.....	\$150,000 06
District of Columbia bonds.....	50,000 00
Public funds of Maine.....	4,500 00
Public funds out of Maine.....	127,803 00
Railroad bonds of Maine.....	85,500 00
Railroad bonds out of Maine.....	230,500 00
Corporation bonds of Maine.....	22,968 45
Corporation bonds out of Maine.....	25,000 00
Railroad stock of Maine.....	3,000 00
Corporation stock of Maine.....	22,500 00
Corporation stock out of Maine.....	4,000 00
National bank stock of Maine.....	40,650 00
Loans on mortgages of real estate.....	100,500 00
Loans on stocks and bonds.....	127,139 07
Loans on other collateral (warehouse receipts).....	18,000 00
Loans on names alone.....	682 21
Loans to any officer of said bank, of firm of which such officer is a member.....	3,539 46
Loans to municipalities.....	2,909 04
Loans to corporations.....	2,505 31
Real estate investment.....	7,000 00
Real estate foreclosure.....	6,619 56
Suspense account, secured by real estate.....	7,500 00
Expense account.....	535 46
Cash on deposit.....	82,281 42
Cash on hand.....	18,219 48
	<u>\$1,143,852 46</u>

BETHEL SAVINGS BANK—BETHEL.

MAY 1, 1897.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

LIABILITIES.

Deposits	\$264,983 51
Reserve fund.....	6,467 99
Special reserve fund.....	2,304 46
Profits	226 67
	<hr/>
	\$273,982 63

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.....	8,400 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.....	112,839 21
Loans on stocks and bonds.....	3,680 00
Loans on other collateral (personal).....	738 00
Loans to municipalities.....	12,150 00
Loans to corporations.....	3,600 00
Real estate investment.....	4,850 00
Premium account.....	608 37
Furniture account (safes, etc.).....	865 12
Cash on deposit.....	14,304 87
Cash on hand.....	1,497 06
	<hr/>
	\$273,982 63

BIDDEFORD SAVINGS BANK—BIDDEFORD.

MAY 1, 1897.

. JOSHUA MOORE, President. EDWARD W. STAPLES, Treasurer.

TRUSTEES—Joshua Moore, Edwin Stone, Carlos Heard, Samuel Smith, Jr., Edward W. Staples.

LIABILITIES.

Deposits	\$1,069,184 55
Reserve fund.....	20,937 42
Profits	21,815 09
	<u>\$1,111,937 06</u>

RESOURCES.

Public funds of Maine.....	\$1,100 00
Public funds out of Maine.....	122,900 00
Railroad bonds of Maine.....	72,000 00
Railroad bonds out of Maine.....	179,330 00
Corporation bonds of Maine.....	19,500 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	9,000 00
Corporation stock of Maine.....	103,300 00
Corporation stock out of Maine.....	7,600 00
National bank stock of Maine.....	72,200 00
National bank stock out of Maine.....	25,020 00
Other bank stock of Maine.....	10,000 00
Loans on mortgages of real estate.....	215,004 40
Loans on stocks and bonds.....	112,662 33
Loans on other collateral (personal).....	12,748 49
Loans to municipalities.....	20,000 00
Loans to corporations.....	4,239 02
Real estate investment.....	55,000 00
Real estate foreclosure.....	36,566 46
Cash on deposit.....	5,347 09
Cash on hand.....	23,419 27
	<u>\$1,111,937 06</u>

BOOTHBAY SAVINGS BANK—BOOTHBAY.

MAY 1, 1897.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

LIABILITIES.

Deposits	\$218,519 96
Reserve fund.....	3,364 45
Profits	2,600 11
	<hr/>
	\$224,484 52

RESOURCES.

Public funds of Maine.....	\$6,800 00
Public funds out of Maine.....	10,000 00
Railroad bonds of Maine.....	24,705 00
Railroads bonds out of Maine.....	42,790 00
Corporation bonds of Maine.....	50,000 00
Corporation bonds out of Maine.....	3,000 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.....	62,478 66
Loans on stocks and bonds.....	750 00
Loans to municipalities.....	6,566 00
Loans to corporations.....	900 00
Real estate investment.....	150 00
Real estate foreclosure.....	2,055 78
Premium account.....	2,538 81
Furniture account (safes, etc.).....	650 00
Cash on deposit.....	871 55
Cash on hand.....	841 28
	<hr/>
	\$224,484 52

BREWER SAVINGS BANK—BREWER

MAY 1, 1897.

C. O. FARRINGTON, President. B. E. FARRINGTON, Treasurer.
 TRUSTEES—C. O. Farrington, J. H. Smith, A. Robinson, F. A. Floyd,
 S. H. Woodbury.

LIABILITIES.

Deposits	\$ 191,396 55
Reserve fund.....	6,800 00
Dividend No. 56.....	3,082 54
Profits	655 80
	<hr/>
	\$201,934 89

RESOURCES.

United States bonds.....	\$7,000 00
Public funds of Maine.....	17,500 00
Public funds out of Maine.....	45,000 00
Railroad bonds of Maine.....	4,500 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds of Maine.....	2,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock of Maine.....	4,000 00
National bank stock of Maine.....	700 00
Loans on mortgages of real estate.....	75,823 00
Loans on stocks and bonds.....	6,800 00
Loans on names alone.....	33 78
Loans to municipalities.....	1,000 00
Real estate foreclosure.....	3,341 81
Premium account.....	3,800 00
Expense account	400 00
Cash on Deposit.....	6,031 39
Cash on hand.....	1,204 91
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	\$201,934 89

BRIDGTON SAVINGS BANK—BRIDGTON.

MAY 1, 1897.

AUGUSTUS H. WALKER, President. MELLEN PLUMMER, Treasurer.

TRUSTEES—Augustus H. Walker, William F. Perry, Perley P. Burnham, Abel H. Harriman and Winburn M. Staples.

LIABILITIES.

Deposits	\$505,799 67
Reserve fund.....	10,100 00
Interest	9,792 55
Profits	2,337 31
	\$528,029 53

RESOURCES.

United States bonds.....	\$5,000 00
Public funds of Maine.....	30,300 00
Public funds out of Maine.....	51,500 00
Railroad bonds of Maine.....	42,175 00
Railroad bonds out of Maine.....	97,210 00
Corporation bonds of Maine.....	43,200 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.....	126,599 73
Loans on stocks and bonds.....	43,742 70
Loans on other collateral (personal).....	18,961 25
Loans to municipalities.....	852 50
Loans to corporations.....	2,450 00
Real estate investment.....	585 00
Real estate foreclosure.....	4,187 32
Premium account.....	12,292 50
Furniture account (safes, etc.).....	400 00
Expense account.....	621 06
Cash on deposit.....	18,958 24
Cash on hand.....	491 73
	\$528,029 53

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

MAY 1, 1897.

WESTON THOMPSON, President. THOS. H. RILEY, Treasurer.

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

LIABILITIES.

Deposits	\$601,865 34
Reserve fund.....	25,966 85
Profits	4,872 80
	\$632,704 99

RESOURCES.

United States bonds.....	\$40,000 00
Public funds of Maine.....	10,950 00
Public funds out of Maine.....	140,706 45
Railroad bonds of Maine.....	45,000 00
Railroad bonds out of Maine.....	136,985 00
Corporation bonds of Maine.....	54,912 50
Railroad stock of Maine.....	9,945 00
National bank stock of Maine.....	61,695 00
Loans on mortgages of real estate.....	74,040 21
Loans on stocks and bonds.....	5,796 11
Loans on other collateral (personal).....	16,350 80
Loans on names alone.....	1,182 00
Loans to any officer of said bank, or firm of which such officer is a member.....	500 00
Loans to municipalities.....	3,000 00
Loans to corporations.....	10,500 00
Real estate investment.....	6,986 59
Cash on deposit.....	13,768 08
Cash on hand.....	387 25
	\$632,704 99

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

MAY 1, 1897.

THOMAS TARBOX, President. CYRIL P. HARMON, Treasurer.

TRUSTEES—John O. Anderson, Aaron Clark, Calvin A. Flood, Wm. S. Moulton, Edwin A. Hobson, John G. Locke, Hall J. Staples, John A. Fellows, Charles E. Weld, Martin Coffin, Frank H. Hargraves.

LIABILITIES.

Deposits	\$306,298 67
Reserve fund.....	12,547 09
Profits	3,651 87
	<hr/>
	\$322,497 63

RESOURCES.

United States bonds.....	\$5,000 00
Public funds of Maine.....	11,000 00
Public funds out of Maine.....	68,500 00
Railroad bonds of Maine.....	16,000 00
Railroad bonds out of Maine.....	41,535 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.....	103,591 61
Loans on stocks and bonds.....	1,755 55
Loans on other collateral (personal).....	3,160 00
Loans to municipalities.....	8,675 00
Real estate foreclosure.....	8,337 00
Furniture account (safes, etc.).....	600 00
Expense account.....	12 05
Cash on deposit.....	3,947 48
Cash on hand.....	683 94
	<hr/>
	\$322,497 63

CALAIS SAVINGS BANK—CALAIS.

MAY 1, 1897.

WILLIAM WOODS, President. GEORGE A. LOWELL, Treasurer.

TRUSTEES—Wm. Woods, Geo. A. Lowell, J. Murray Hill, Geo. W. Lord,
Geo. R. Gardner, Ernst T. Lee, Henry B. Ross.

LIABILITIES.

Deposits	\$326,150 61
Reserve fund.....	6,911 76
Profits	7,209 24
	<hr/>
	\$340,271 61

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.....	64,092 50
Corporation bonds out of Maine.....	5,000 00
Railroad stock of Maine.....	5,000 00
Railroad stock out of Maine.....	181 50
National bank stock of Maine.....	17,325 00
National bank stock out of Maine.....	4,250 00
Loans on mortgages of real estate.....	54,082 98
Loans on stocks and bonds.....	5,670 36
Loans on other collateral (personal).....	1,200 00
Loans to municipalities.....	10,100 00
Loans to corporations.....	10,448 75
Real estate foreclosure.....	1,000 00
Cash on deposit.....	3,176 58
Cash on hand.....	1,743 94
	<hr/>
	\$340,271 61

CAMDEN SAVINGS BANK—ROCKPORT.

MAY 1, 1897.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

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

LIABILITIES.

Deposits	\$136,150 86
Reserve fund.....	7,497 16
Profits	4,661 10
	<hr/>
	\$148,309 12

RESOURCES.

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.....	44,858 55
Loans on stocks and bonds.....	53,904 91
Loans on other collateral (personal).....	4,055 00
Loans on names alone.....	2,275 69
Loans to corporations.....	5,000 00
Real estate foreclosure.....	4,424 21
Furniture account (safes, etc.).....	1,440 00
Expense account	131 98
Cash on deposit.....	10,597 44
Cash on hand.....	1,631 98
	<hr/>
	\$148,309 12

CASCADE SAVINGS BANK—OAKLAND.

MAY 1, 1897.

JOHN AYER, President.

J. E. HARRIS, Treasurer.

TRUSTEES—John Ayer, Alfred Winslow, Benjamin F. Folger, Morrison Libby, John W. Greeley.

LIABILITIES.

Deposits	\$198,182 59
Reserve fund.....	10,000 00
Dividends payable May 5th.....	3,784 79
Profits	81 45
	\$212,048 83

RESOURCES.

Railroad bonds of Maine.....	\$3,000 00
Railroad bonds out of Maine.....	30,000 00
Corporation bonds of Maine.....	5,000 00
Railroad stock of Maine.....	900 00
Corporation stock of Maine.....	3,000 00
National bank stock of Maine.....	38,600 00
Loans on mortgages of real estate.....	64,383 00
Loans on stocks and bonds.....	33,250 00
Loans on other Collateral (personal).....	2,825 00
Loans to corporations.....	4,700 00
Real estate investment.....	800 00
Real estate foreclosure.....	16,187 19
Premium account.....	2,700 00
Furniture account (safes, etc.).....	800 00
Cash on deposit.....	5,554 47
Cash on hand.....	349 17
	\$212,048 83

DEXTER SAVINGS BANK—DEXTER.

MAY 1, 1897.

E. M. TIBBETTS, President. W. H. JUDKINS, Assist. Treasurer.

TRUSTEES—E. M. Tibbetts, Henry S. Dole, Warren H. Carr, William E. Brewster, Wesley H. Judkins.

LIABILITIES.

Deposits	\$429,768 08
Reserve fund.....	4,940 00
Profits	7,192 40
	<hr/>
	\$441,900 48

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.....	57,050 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.....	64,600 00
Other bank stock of Maine.....	20,000 00
Loans on mortgages of real estate.....	55,154 30
Loans on stocks and bonds.....	8,851 84
Loans on other collateral (personal).....	1,263 82
Loans to municipalities.....	1,100 00
Real estate investment.....	40,333 18
Cash on deposit.....	3,669 84
Cash on hand.....	1,347 50
	<hr/>
	\$441,900 48

EASTPORT SAVINGS BANK—EASTPORT.

MAY 1, 1897.

ALDEN BRADFORD, President.

NOEL B. NUTT, Treasurer.

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

LIABILITIES.

Deposits	\$596,276 52
Reserve fund.....	9,674 74
Profits	11,286 30
	<hr/>
	\$617,237 56

RESOURCES.

Public funds of Maine.....	\$11,144 17
Public funds out of Maine.....	174,000 00
Railroad bonds of Maine.....	28,000 00
Railroad bonds out of Maine.....	116,600 00
Corporation bonds of Maine.....	38,500 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.....	131,577 80
Loans on stocks and bonds.....	6,485 00
Loans on other collateral (personal).....	17,096 11
Loans to municipalities.....	713 60
Loans to corporations.....	5,959 09
Real estate investment.....	22,646 00
Cash on deposit.....	25,883 07
Cash on hand.....	2,732 72
	<hr/>
	\$617,237 56

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 1, 1897.

C. G. TOTMAN, President.

SIMEON MERRILL, Treasurer.

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

LIABILITIES.

Deposits	\$343,923 64
Reserve fund.....	19,218 00
Special reserve fund.....	2,000 00
Profits	106 00
	<hr/>
	\$365,247 64

RESOURCES.

United States bonds.....	\$8,000 00
Public funds of Maine.....	20,900 00
Public funds out of Maine.....	9,000 00
Railroad bonds of Maine.....	20,000 00
Railroad bonds out of Maine.....	22,250 00
Corporation bonds of Maine.....	30,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock of Maine.....	5,000 00
National bank stock of Maine.....	22,425 00
Other bank stock of Maine.....	1,000 00
Loans on mortgages of real estate.....	90,493 00
Loans on stocks and bonds.....	41,800 00
Loans on other collateral (personal).....	9,875 00
Loans to municipalities.....	13,214 76
Loans to corporations.....	36,400 00
Real estate foreclosure.....	6,000 00
Premium account.....	2,253 97
Furniture account (safes, etc.).....	300 00
Cash on deposit.....	18,338 70
Cash on hand.....	2,997 21
	<hr/>
	\$365,247 64

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

MAY 1, 1897.

JOS. W. FAIRBANKS, President. CARLETON P. MERRILL, Treasurer.

TRUSTEES—J. W. Fairbanks, S. Clifford Belcher, H. Ramsdell, Geo. B. Cragin, J. C. Tarbox, J. H. Thompson, A. F. Belcher.

LIABILITIES.

Deposits	\$472,941 99
Reserve fund.....	2,000 00
Special reserve fund.....	95 99
Profits	10,116 26
	<hr/>
	\$485,154 24

RESOURCES.

United States bonds.....	\$25,000 00
Public funds of Maine.....	5,132 00
Public funds out of Maine.....	63,500 00
Railroad bonds of Maine.....	33,950 00
Railroad bonds out of Maine.....	90,000 00
Corporation bonds of Maine.....	49,500 00
Railroad stock of Maine.....	30,471 50
Corporation stock of Maine.....	1,250 00
National bank stock of Maine.....	74,595 00
Loans on mortgages of real estate.....	53,476 25
Loans on stocks and bonds.....	9,966 84
Loans on other collateral (personal).....	2,011 10
Real estate investment.....	21,507 09
Real estate foreclosure.....	11,907 38
Cash on deposit.....	10,361 27
Cash on hand.....	2,525 81
	<hr/>
	\$485,154 24

GARDINER SAVINGS INSTITUTION—GARDINER.

MAY 1, 1897.

ISAAC J. CARR, President.

HENRY S. WEBSTER, Treasurer.

TRUSTEES—Wm. W. Bradstreet, Joseph C. Atkins, David Dennis, Weston Lewis, Sanford N. Maxcy, Isaac J. Carr, Geo. L. Rogers.

LIABILITIES.

Deposits	\$2,325,285 57
Reserve fund.....	80,350 00
Discount account.....	5,509 60
Profits	24,810 09
	<hr/>
	\$2,435,955 26

RESOURCES.

United States bonds.....	\$225,000 00
Public funds of Maine.....	77,200 00
Public funds out of Maine.....	1,329,500 00
Railroad bonds of Maine.....	72,000 00
Railroad bonds out of Maine.....	64,000 00
Corporation bonds of Maine.....	181,000 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.....	170,580 68
Loans on stocks and bonds.....	87,721 78
Loans on other collateral (personal).....	7,883 00
Loans to municipalities.....	41,000 00
Loans to corporations.....	1,000 00
Real estate investment.....	30,000 00
Real estate foreclosure.....	3,250 00
Cash on deposit.....	67,896 26
Cash on hand.....	3,963 54
	<hr/>
	\$2,435,955 26

GORHAM SAVINGS BANK—GORHAM.

MAY 1, 1897.

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, Samuel E. Stone, John A. Waterman.

LIABILITIES.

Deposits	\$401,255 18
Reserve fund.....	20,119 77
Profits	8,202 75
	<hr/>
	\$429,577 70

RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine.....	12,328 90
Public funds out of Maine.....	104,860 00
Railroad bonds of Maine.....	25,203 75
Railroad bonds out of Maine.....	49,500 00
Corporation bonds of Maine.....	35,000 00
Corporation bonds out of Maine.....	500 00
National bank stock of Maine.....	16,275 00
Loans on mortgages of personal estate.....	250 00
Loans on mortgages of real estate.....	159,410 58
Loans on stocks and bonds.....	3,055 00
Loans on other collateral (personal).....	100 00
Real estate foreclosure.....	8,350 00
Cash on deposit.....	3,488 41
Cash on hand.....	1,256 06
	<hr/>
	\$429,577 70

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MAY 1, 1897.

ELIPHALET ROWELL, President. HENRY K. BAKER, Treasurer.

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

LIABILITIES.

Deposits	\$688,326 04
Reserve fund.....	34,000 00
Profits	22,525 07
	<hr/>
	\$744,851 11

RESOURCES.

Public funds of Maine.....	\$9,805 00
Public funds out of Maine.....	277,111 25
Railroad bonds of Maine.....	55,481 42
Railroad bonds out of Maine.....	150,500 00
Corporation bonds of Maine.....	118,875 00
Corporation bonds out of Maine.....	48,500 00
National bank stock of Maine.....	16,360 00
Loans on mortgages of real estate.....	52,060 03
Loans on other collateral (personal).....	313 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	5,592 49
Expense account.....	492 15
Cash on deposit.....	8,668 69
Cash on hand.....	92 08
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	\$744,851 11

HANCOCK COUNTY SAVINGS BANK--ELLSWORTH.

MAY 1, 1897.

JAMES F. DAVIS, President.

CHAS. C. BURRILL, Treasurer.

TRUSTEES—James F. Davis, Newall B. Cooledge, John F. Whitcomb,
A. F. Burnham, Chas. C. Burrill.

LIABILITIES.

Deposits	\$349,528 62
Reserve fund.....	10,304 80
Profits	5,901 00
	<hr/>
	\$365,734 42

RESOURCES.

United States bonds.....	\$23,700 00
Public funds of Maine.....	15,984 63
Public funds out of Maine.....	17,000 00
Railroad bonds of Maine.....	14,000 00
Railroads 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.....	16,800 00
Other bank stock of Maine.....	500 00
Loans on mortgages of real estate.....	137,289 70
Loans to municipalities.....	13,650 00
Loans to corporations.....	38,561 43
Real estate investment.....	11,166 86
Premium account.....	5,097 50
Cash on deposit.....	27,319 76
Cash on hand.....	3,664 54
	<hr/>
	\$365,734 42

HOULTON SAVINGS BANK—HOULTON.

MAY 1, 1897.

ALMON H. FOGG, President. LELAND O. LUDWIG, Treasurer.

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

LIABILITIES.

Deposits	\$313,186 41
Reserve fund.....	7,810 71
Profits	9,368 40
	<hr/>
	\$330,365 52

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.....	50,500 00
National Bank Stock out of Maine.....	1,100 00
Loans on mortgages of real estate.....	152,666 10
Loans to municipalities.....	3,725 00
Real estate investment.....	4,200 00
Real estate foreclosure.....	3,258 00
Premium account	11,152 50
Furniture account (safes, etc.).....	800 00
Expense account.....	3,227 50
Cash on deposit.....	2,945 79
Cash on hand.....	8,300 63
	<hr/>
	\$330,365 52

KENNEBEC SAVINGS BANK—AUGUSTA.

MAY 1, 1897.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

LIABILITIES.

Deposits	\$1,023,365 48
Reserve fund.....	21,000 00
Profits	5,927 82
	<hr/>
	\$1,050,293 30

RESOURCES.

United States bonds.....	\$35,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine.....	275,300 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.....	172,045 11
Loans on stocks and bonds.....	117,380 57
Loans on other collateral (personal).....	10,155 00
Real estate investment.....	8,500 00
Premium account.....	15,669 03
Furniture account (safes, etc.).....	1,500 00
Cash on deposit.....	36,944 57
Cash on hand.....	3,289 02
	<hr/>
	\$1,050,293 30

KENNEBUNK SAVINGS BANK—KENNEBUNK.

MAY 1, 1897.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—Robert W. Lord, Hartley Lord, Walter L. Dane, William Downing, C. W. Goodnow.

LIABILITIES.

Deposits	\$539,021 79
Reserve fund	19,451 14
Profits	7,113 35
	<hr/>
	\$565,586 28

RESOURCES.

Public funds of Maine.....	\$4,000 00
Public funds out of Maine.....	102,060 00
Railroad bonds of Maine.....	45,785 00
Railroad bonds out of Maine.....	161,825 00
Corporation bonds of Maine.....	43,000 00
Railroad stock of Maine.....	11,343 00
Railroad stock out of Maine.....	5,037 00
National bank stock of Maine.....	26,350 00
Loans on mortgages of real estate.....	136,600 96
Loans on stocks and bonds.....	9,674 92
Loans on other collateral (personal).....	200 00
Real estate investment.....	3,500 00
Premium account	2,000 00
Cash on deposit	13,551 58
Cash on hand	658 82
	<hr/>
	\$565,586 28

KINGFIELD SAVINGS BANK—KINGFIELD.

MAY 1, 1897.

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	\$5,314 98
Reserve fund.....	30 00
Profits	77 64
	<hr/>
	\$5,422 62

RESOURCES.

Loans on mortgages of real estate.....	2,900 00
Loans on stocks and bonds.....	1,500 00
Loans on other collateral (personal).....	155 00
Furniture account (safes, etc.).....	585 00
Cash on deposit.....	18 34
Cash on hand.....	264 28
	<hr/>
	\$5,422 62

MACHIAS SAVINGS BANK—MACHIAS.

MAY 1, 1897.

GEO. W. DRISKO, President. GEO. F. CARY, Assistant Treasurer.

TRUSTEES—Geo. W. Drisko, P. H. Longfellow, Geo. Leavitt, C. B. Donworth, Wm. Longfellow, Austin Harris, F. L. Shaw, Geo. F. Cary.

LIABILITIES.

Deposits	\$610,919 00
Reserve fund	9,000 00
Profits	6,629 39
	<hr/>
	\$626,548 39

RESOURCES.

United States bonds.....	\$85,000 00
Public funds of Maine.....	31,500 00
Public funds out of Maine.....	263,000 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.....	18,412 21
Loans to municipalities... ..	793 95
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Cash on deposit.....	11,722 17
Cash on hand	5,520 06
	<hr/>
	\$626,548 39

MAINE SAVINGS BANK—PORTLAND.

MAY 1, 1897.

SAMUEL ROLFE, President. ALPHEUS G. ROGERS, Treasurer.

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

LIABILITIES.

Deposits	\$7,110,659 45
Reserve fund	257,000 00
Profits	122,887 92
	<hr/>
	\$7,490,547 37

RESOURCES.

United States bonds	\$2,100,000 00
Public funds out of Maine.....	634,200 00
Railroad bonds of Maine.....	743,062 50
Railroad bonds out of Maine.....	2,323,677 75
Corporation bonds of Maine.....	819,620 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.....	316,186 65
Loans on stocks and bonds.....	239,022 84
Loans to corporations.....	121,360 63
Real estate investment.....	5,000 00
Real estate foreclosure.....	7,651 02
Expense account.....	4,988 13
Cash on deposit.....	64,943 51
Cash on hand.....	11,586 34
	<hr/>
	\$7,490,547 37

MECHANICS' SAVINGS BANK—AUBURN.

MAY 1, 1897.

BENJ. F. STURGIS, President.

J. W. STETSON, Treasurer.

TRUSTEES—Benj. F. Sturgis, E. W. Gross, S. S. Hersey, James Monroe,
J. W. Beede, J. N. Packard, J. P. Hutchinson, Tascus Atwood.

LIABILITIES.

Deposits	\$506,665 62
Reserve fund	12,000 00
Special reserve fund.....	31,522 43
Profits	11,118 20
	<hr/>
	\$561,306 25

RESOURCES.

United States bonds.....	\$5,000 00
Public funds out of Maine.....	19,100 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.....	8,000 00
Other securities	1,200 00
Loans on mortgages of real estate.....	158,293 00
Loans on stocks and bonds.....	51,502 39
Loans on other collateral (personal).....	14,500 00
Loans to corporations.....	16,500 00
Real estate investment.....	40,800 00
Real estate foreclosure.....	15,400 00
Premium account.....	843 75
Cash on deposit.....	13,434 53
Cash on hand.....	1,092 58
	<hr/>
	\$561,306 25

NORWAY SAVINGS BANK—NORWAY.

C. S. TUCKER, President. MAY 1, 1897. S. S. STEARNS, Treasurer.

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

LIABILITIES.

Deposits	\$317,599 95
Reserve fund.....	1,000 00
Profits	5,148 17
	<hr/>
	\$323,748 12

RESOURCES.

Public funds of Maine.....	\$2,275 50
Public funds out of Maine.....	6,750 00
Railroad bonds of Maine.....	5,000 00
Railroad bonds out of Maine.....	26,625 00
Corporation bonds of Maine.....	22,900 00
Corporation bonds out of Maine.....	7,000 00
Railroad stock of Maine.....	5,027 50
Railroad stock out of Maine.....	600 00
Corporation stock of Maine.....	1,000 00
National bank stock of Maine.....	51,400 00
Other bank stock of Maine.....	6,200 00
Loans on mortgages of real estate.....	105,112 82
Loans on stocks and bonds.....	28,386 00
Loans on other collateral (personal).....	2,442 64
Loans on names alone.....	139 52
Loans to corporations	17,425 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	1,694 80
Cash on deposit.....	11,028 38
Cash on hand.....	2,990 96
	<hr/>
	\$323,748 12

PENOBSCOT SAVINGS BANK—BANGOR.

MAY 1, 1897

FRANKLIN A. WILSON, President. GEO. H. HOPKINS, Treasurer.

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

LIABILITIES.

Deposits	\$1,840,436 02
Reserve fund	39,572 57
Profits	13,161 50
	<hr/>
	\$1,893,170 09

RESOURCES.

United States bonds	\$200,000 00
Public funds of Maine.....	223,350 00
Public funds out of Maine.....	277,000 00
Railroad bonds of Maine.....	271,000 00
Railroad bonds out of Maine.....	124,200 00
Corporation bonds of Maine.....	88,000 00
Railroad stock of Maine.....	50,350 00
Corporation stock of Maine.....	11,000 00
National bank stock of Maine.....	29,400 00
Loans on mortgages of real estate.....	282,686 57
Loans on stocks and bonds.....	194,350 00
Loans on other collateral (personal).....	100 00
Loans to municipalities.....	8,500 00
Loans to corporations.....	45,000 00
Premium account.....	4,000 00
Furniture account (safes, etc.).....	3,000 00
Expense account	247 74
Cash on deposit	79,051 12
Cash on hand	1,934 66
	<hr/>
	\$1,893,170 09

PEOPLE'S SAVINGS BANK—LEWISTON.

MAY 1, 1897.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

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

LIABILITIES.

Deposits	\$946,726 59
Reserve fund	32,630 00
Profits	2,031 81
	<hr/>
	\$981,388 40

RESOURCES.

United States bonds	\$5,700 00
Public funds of Maine.....	26,600 00
Public funds out of Maine.....	89,000 00
Railroad bonds of Maine.....	127,762 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.....	329,780 06
Loans on stocks and bonds.....	64,181 66
Loans on other collateral (personal).....	360 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	37,600 00
Real estate investment.....	13,395 20
Premium account.....	37,000 00
Furniture account (safes, etc.,).....	5,900 00
Expense account	10 79
Cash on deposit.....	27,966 81
Cash on hand	6,927 38
	<hr/>
	\$981,388 40

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

MAY 1, 1897.

JOHN R. KELLEY, President.

OSCAR C. ROGERS, Treasurer.

TRUSTEES—John R. Kelley, David T. Percy, Gordan S. Preble, Seth T. Snipe, D. Howard Spear.

LIABILITIES.

Deposits	\$604,061 06
Reserve fund.....	5,066 88
Profits	9,815 26
	<u>\$618,943 20</u>

RESOURCES.

United States bonds.....	\$21,500 00
Public funds out of Maine.....	81,789 12
Railroad bonds of Maine.....	24,218 75
Railroad bonds out of Maine.....	79,904 00
Corporation bonds of Maine.....	41,000 00
Corporation bonds out of Maine.....	20,000 00
Corporation stock of Maine.....	1,500 00
National bank stock of Maine.....	41,200 00
Other bank stock of Maine	6,250 00
Loans on mortgages of real estate.....	93,293 75
Loans on stocks and bonds.....	76,287 13
Loans on other collateral (personal).....	24,584 01
Loans to municipalities.....	1,200 00
Loans to corporations.....	47,113 00
Safe deposit department.....	5,000 00
Real estate investment.....	20,064 49
Real estate foreclosure.....	155 81
Premium account	1,281 25
Furniture account (safes, etc.).....	4,500 00
Cash on deposit.....	25,870 19
Cash on hand.....	2,231 70
	<u>\$618,943 20</u>

PHILLIPS SAVING BANK—PHILLIPS.

MAY 1, 1897.

FREMONT SCAMMAN, President. J. W. BUTTERFIELD, Treasurer.
 TRUSTEES—Fremont Scamman, J. W. Butterfield, E. M. Robinson, Wm.
 T. Bangs, H. M. Butterfield.

 LIABILITIES.

Deposits	\$151,229 92
Reserve fund	3,230 00
Profits	2,738 27
	<hr/>
	\$157,198 19

 RESOURCES.

United States bonds.....	\$5,000 00
Public funds of Maine.....	19,300 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
Loans on mortgages of real estate.....	19,440 00
Loans on stocks and bonds.....	6,640 73
Loans on other collateral (personal).....	2,869 57
Loans to municipalities....	9,708 61
Loans to corporations	5,500 00
Premium account	2,450 00
Furniture account (safes, etc).....	400 09
Cash on deposit	4,712 25
Cash on hand.....	3,402 03
	<hr/>
	\$157,198 19

PISCATAQUIS SAVINGS BANK—DOVER.

MAY 1, 1897.

A. M. ROBINSON, President.

W. C. WOODBURY, Treasurer.

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

LIABILITIES.

Deposits	\$484,821 10
Reserve fund	6,158 44
Profits	12,828 54
	<hr/>
	\$503,808 08

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 30
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.....	116,752 17
Loans on stocks and bonds.....	34,351 84
Loans on other collateral (personal).....	1,076 95
Loans to municipalities.....	3,413 53
Loans to corporations.....	1,166 20
Real estate investment.....	11,300 00
Real estate foreclosure.....	3,927 03
Premium account.....	5,000 00
Expense account.....	511 05
Cash on deposit.....	23,530 90
Cash on hand.....	888 41
	<hr/>
	\$503,808 08

PORTLAND SAVINGS BANK—PORTLAND.

MAY 1, 1897.

FRANKLIN R. BARRETT, President. EDWARD A. NOYES, Treasurer.

A. A. MONTGOMERY, Assistant Treasurer.

TRUSTEES—W. F. Milliken, F. R. Barrett, J. P. Baxter, Chas. S. Fobes,
Wm. H. Moulton, Sidney W. Thaxter, E. A. Noyes.

LIABILITIES.

Deposits	\$8,716,577 41
Reserve fund	363,000 00
Profits	223,813 27
	<hr/>
	\$9,303,390 68

RESOURCES.

United States bonds	\$1,200,000 00
Public funds of Maine	52,100 00
Public funds out of Maine.....	2,200,000 00
Railroad bonds of Maine	620,000 00
Railroad bonds out of Maine.....	1,397,400 00
Corporation bonds of Maine.....	710,500 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.....	554,791 75
Loans on stocks and bonds.....	1,275,097 87
Loans to corporations.....	746,007 96
Real estate investment.....	38,000 00
Real estate foreclosure.....	131,548 82
Premium account.....	6,087 50
Expense account	9,514 79
Cash on deposit	80,447 58
Cash on hand.....	78,865 91
	<hr/>
	\$9,303,390 68

ROCKLAND SAVINGS BANK—ROCKLAND.

MAY 1, 1897.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

LIABILITIES.

Deposits	\$1,118,949 45
Reserve fund	25,122 87
Profits	29,011 95
	\$1,173,084 27

RESOURCES.

United States bonds.....	\$115,000 00
Public funds of Maine.....	2,200 00
Public funds out of Maine.....	120,600 00
Railroad bonds of Maine.....	119,750 00
Railroad bonds out of Maine.....	193,199 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.....	18,580 00
Corporation stock of Maine.....	1,200 00
National bank stock of Maine.....	71,495 00
Other securities	5,000 00
Loans on mortgages of real estate.....	115,326 25
Loans on stocks and bonds.....	244,730 42
Loans on other collateral (personal).....	1,500 00
Loans to corporations....	42,000 00
Real estate investment.....	13,000 00
Real estate foreclosure.....	3,907 95
Premium account	29,565 88
Cash on deposit	3,836 70
Cash on hand.....	8,002 27
	\$1,173,084 27

SACO SAVINGS BANK—SACO.

MAY 1, 1897.

RISHWORTH JORDAN, President. F. W. NUTTER, Treasurer.

TRUSTEES—R. Jordan, G. F. Owen, D. F. Littlefield, G. A. Carter, B. Leavitt.

LIABILITIES.

Deposits	\$741,293 06
Reserve fund	32,200 21
Profits	10,147 97
	<hr/>
	\$783,641 24

RESOURCES.

United States bonds	\$20,000 00
Public funds of Maine	11,000 00
Public funds out of Maine.....	80,500 00
Railroad bonds of Maine.....	70,350 00
Railroad bonds out of Maine	188,282 19
Corporation bonds of Maine.....	13,000 00
Railroad stock of Maine	33,150 00
Railroad stock out of Maine.....	17,566 73
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.....	184,628 26
Loans on stocks and bonds.....	11,135 00
Loans to municipalities.....	10,000 00
Real estate foreclosure	11,605 10
Premium account	27,337 37
Cash on deposit.....	10,230 28
Cash on hand	3,026 31
	<hr/>
	\$783,641 24

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

MAY 1, 1897.

EDWARD P. BURNHAM, President. MELVILLE H. KELLEY, Treasurer.

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

LIABILITIES.

Deposits	\$2,706,045 61
Reserve fund.....	51,501 13
Profits	77,371 16
	<hr/>
	\$2,834,917 90

RESOURCES.

United States bonds.....	\$185,000 00
Public funds of Maine	30,000 00
Public funds out of Maine.....	210,000 00
Railroad bonds of Maine.....	112,755 00
Railroad bonds out of Maine.....	1,226,260 13
Corporation bonds of Maine.....	145,550 00
Corporation bonds out of Maine.....	35,483 87
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.....	10,300 00
Loans on mortgages of real estate.....	115,847 10
Loans on stocks and bonds.....	108,417 84
Loans on other collateral (personal).....	1,785 50
Loans to municipalities.....	15,000 00
Loans to corporations.....	10,000 00
Real estate investment.....	15,722 29
Cash on deposit	12,133 15
Cash on hand.....	10,558 40
	<hr/>
	\$2,834,917 90

SEARSPORT SAVINGS BANK—SEARSPORT.

MAY 1, 1897.

JAMES G. PENDLETON, President. CHAS. F. GORDON, Treasurer.

TRUSTEES—James G. Pendleton, Chas. E. Adams, Benj. O. Sargent,
Joseph A. Clement, John W. McGilvery.

LIABILITIES.

Deposits	\$149,963 07
Reserve fund	4,250 00
Profits	285 80
	<hr/>
	\$154,498 87

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.....	51,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	8,000 00
Corporation bonds of Maine.....	4,000 00
Railroad stock out of Maine.....	9,434 51
Corporation stock of Maine.....	6,284 00
National bank stock of Maine.....	19,880 00
Loans on mortgages of real estate.....	2,505 00
Loans on stocks and bonds.....	7,200 00
Loans to municipalities.....	1,127 33
Real estate foreclosure.....	2,400 00
Premium account	935 44
Cash on deposit.....	410 43
Cash on hand.....	322 16
	<hr/>
	\$154,498 87

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MAY 1, 1897.

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	\$1,056,214 59
Reserve fund.....	26,000 00
Profits	13,995 92
	<hr/>
	\$1,096,210 51

RESOURCES.

United States bonds.....	\$10,000 00
Public funds of Maine.....	13,000 00
Public funds out of Maine.....	336,000 60
Railroad bonds of Maine.....	198,000 00
Railroad bonds out of Maine.....	167,000 00
Corporation bonds of Maine.....	5,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock of Maine.....	13,650 00
Railroad stock out of Maine.....	4,500 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.....	177,324 27
Loans on stocks and bonds.....	14,750 00
Loans on other collateral (personal).....	13,600 77
Loans to municipalities.....	14,650 00
Loans to corporations.....	3,000 00
Real estate foreclosure	9,208 25
Premium account	14,000 00
Cash on deposit.....	8,277 22
	<hr/>
	\$1,096,210 51

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

MAY 1, 1897.

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	\$313,073 57
Reserve fund	11,391 29
Profits	6,722 84
	<hr/>
	\$331,187 70

RESOURCES.

United States bonds.....	\$25,000 00
Public funds of Maine.....	10,000 00
Public funds out of Maine.....	66,000 00
Railroad bonds of Maine.....	56,970 00
Railroad bonds out of Maine.....	101,800 74
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.....	25,909 00
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	10,000 00
Cash on deposit	3,557 96
	<hr/>
	\$331,187 70

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 1, 1897.

ALVA SHURTLEFF, President.

GEO. A. WILSON, Treasurer.

TRUSTEES—Alva Shurtleff, H. E. Hammond, W. N. Thomas, N. D. Bolster, W. J. Wheeler, Geo. M. Atwood, John F. Plummer, J. A. Kenney, A. W. Walker.

LIABILITIES.

Deposits	\$400,107 55
Reserve fund	11,000 00
Profits	8,004 72
	<hr/>
	\$419,112 27

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.....	60,500 00
Corporation bonds of Maine.....	52,200 00
Corporation bonds out of Maine.....	1,000 00
Railroad stock out of Maine.....	7,400 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.....	143,314 52
Loans on stocks and bonds.....	24,338 28
Loans on other collateral (personal).....	208 50
Loans to municipalities.....	2,500 00
Loans to corporations.....	6,739 88
Real estate investment.....	7,800 00
Real estate foreclosure.....	21,750 00
Premium account	1,900 00
Expense account.....	667 22
Cash on deposit	10,280 98
Cash on hand	2,202 89
	<hr/>
	\$419,112 27

THOMASTON SAVINGS BANK—THOMASTON.

MAY 1, 1897.

M. R. MATHEWS, President.

C. S. SMITH, Treasurer.

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

LIABILITIES.

Deposits	\$337,592 89
Reserve fund.....	10,650 00
Special reserve fund	1,257 65
Profits	4,458 83
	<u>\$353,959 37</u>

RESOURCES.

United States bonds	\$20,000 00
Public funds of Maine.....	7,000 00
Public funds out of Maine.....	76,000 00
Railroad bonds of Maine.....	10,000 00
Railroad bonds out of Maine.....	90,500 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.....	21,610 00
Loans on mortgages of real estate.....	27,095 00
Loans on stocks and bonds.....	23,342 94
Loans on other collateral (personal).....	450 00
Real estate investment.....	3,600 00
Real estate foreclosure.....	2,875 00
Premium account	7,975 00
Furniture account (safes, etc.).....	1,350 00
Cash on deposit	9,128 72
Cash on hand	4,882 71
	<u>\$353,959 37</u>

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT SAV-
INGS BANK—BRUNSWICK.

MAY 1, 1897.

SAMUEL KNIGHT, President. WM. M. PENNELL, Treasurer.

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

LIABILITIES.

Deposits	\$227,058 74
Reserve fund	3,140 00
Profits	464 64
	<hr/>
	\$230,663 38

RESOURCES.

United States bonds.....	\$20,000 00
Public funds out of Maine.....	28,000 00
Railroad bonds of Maine	12,300 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds of Maine	21,500 00
Corporation bonds out of Maine.....	5,150 00
National bank stock of Maine.....	29,830 00
Loans on mortgages of real estate.....	64,397 99
Loans on stocks and bonds.....	10,531 33
Loans on other collateral (personal).....	200 00
Loans to municipalities.....	2,000 00
Premium account	8,515 93
Expense account	1,495 00
Cash on hand.....	5,743 13
	<hr/>
	\$230,663 38

TREMONT SAVINGS BANK—TREMONT.

MAY 1, 1897.

WILLIAM N. ABBOTT, President. JOHN G. WILSON, Treasurer.

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

LIABILITIES.

Deposits	\$32,047 84
Reserve fund	728 88
Profits	614 64
	<hr/>
	\$33,391 36

RESOURCES.

Railroad bonds of Maine.....	4,800 00
Corporation bonds of Maine.....	3,500 00
Loans on mortgages of real estate.....	13,920 84
Loans on other collateral (personal).....	929 04
Loans to municipalities.....	4,663 01
Cash on deposit	5,362 21
Cash on hand.....	216 26
	<hr/>
	\$33,391 36

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 1, 1897.

REUBEN FOSTER, President.

E. R. DRUMMOND, Treasurer.

TRUSTEES—Reuben Foster, Charles K. Mathews, George W. Reynolds,
H. E. Tuck, C. Knauff, Carrol W. Knauff, J. W. Bassett.

LIABILITIES.

Deposits	\$874,467 03
Reserve fund	35,785 00
Profits	28,933 09
	<hr/>
	\$939,185 12

RESOURCES.

United States bonds.....	\$17,000 00
Public funds of Maine.....	5,100 00
Public funds out of Maine	114,071 44
Railroad bonds of Maine	50,600 00
Railroad bonds out of Maine.....	58,000 00
Corporation bonds of Maine	18,000 00
Railroad stock of Maine	10,000 00
National bank stock of Maine.....	88,900 00
Other bank stock of Maine.....	3,600 00
Loans on mortgages of real estate.....	332,189 00
Loans on stocks and bonds.....	48,710 00
Loans on other collateral (personal).....	6,772 00
Loans to municipalities.....	10,150 00
Loans to corporations.....	30,660 00
Real estate investment	13,300 00
Real estate foreclosure.....	21,763 24
Premium account	26,114 00
Cash on deposit.....	31,959 57
Cash on hand.....	2,295 87
	<hr/>
	\$939,185 12

WISCASSET SAVINGS BANK—WISCASSET.

MAY 1, 1897.

GEORGE B. SAWYER, President. WM. D. PATTERSON, Treasurer.

TRUSTEES—George B. Sawyer, Seth Patterson, Richard H. T. Taylor,
Albert M. Card, Lincoln W. Gibbs.

LIABILITIES.

Deposits	\$175,694 66
Reserve fund.....	8,780 37
Bills payable.....	14,000 00
Profits	7,281 62
	<hr/>
	\$205,756 65

RESOURCES.

District of Columbia bonds.....	\$1,000 00
Public funds out of Maine.....	7,500 00
Railroad bonds of Maine.....	34,767 50
Railroad bonds out of Maine.....	90,585 50
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.....	17,000 00
Loans on mortgages of real estate.....	26,068 66
Loans on stocks and bonds.....	7,346 42
Loans on other collateral (personal).....	3,754 00
Loans to municipalities.....	2,400 00
Real estate foreclosure.....	3,960 00
Cash on deposit.....	1,214 57
	<hr/>
	\$205,756 65

YORK COUNTY SAVINGS BANK—BIDDEFORD.

MAY 1, 1897.

J. M. GOODWIN, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John M. Goodwin, Ezreff H. Banks, Frederick A. Day,
Joseph Smith, 4th; Charles H. Prescott, R. H. Ingersoll.

LIABILITIES.

Deposits	\$997,731 50
Reserve fund.....	2,948 92
Profits	24,997 01
	<hr/>
	\$1,025,677 43

RESOURCES.

United States bonds.....	\$41,350 00
Public funds of Maine.....	5,500 00
Public funds out of Maine.....	201,034 46
Railroad bonds of Maine.....	28,250 00
Railroad bonds out of Maine.....	105,124 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.....	5,987 47
Corporation stock of Maine.....	15,000 00
National bank stock of Maine.....	97,775 00
National bank stock out of Maine.....	76,500 00
Loans on mortgages of real estate.....	234,645 17
Loans on stocks and bonds.....	11,598 00
Real estate foreclosure.....	50,094 89
Premium account ..	60,000 00
Furniture account (safes, etc.).....	2,731 05
Cash on deposit.....	3,824 98
Cash on hand.....	5,261 75
	<hr/>
	\$1,025,677 43



ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
SAVINGS BANKS

1897

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

MARCH 5, 1897.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$1,730,940 00
Reserve fund	43,217 75
Undivided profits	25,034 16
	\$1,799,191 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Reg., 4s, 1925	\$100,000 00	\$123,250 00	\$100,000 00	
United States Coupon, 4s, 1925	10,000 00	12,325 00	10,000 00	
Total United States bonds owned	\$110,000 00			\$110,000 00
County of Aroostook, 4½s, 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	2,000 00	2,000 00	
Portland, 6s, 1907	1,000 00	1,185 00	1,000 00	
Town of Caribou, 4½s, 1901, Opt.	13,000 00	13,130 00	13,000 00	
Caribou, 4s, 1915, Opt	12,000 00	12,000 00	12,000 00	
Total public funds of Maine	67,000 00			67,000 00
County of Belmont, O., 5s, 1903-14, Road Imp.	8,000 00	8,640 00	8,000 00	
Henry, O., 5s, 1901, Opt., Road Imp.	6,000 00	6,150 00	6,000 00	
Jefferson, O., 5s, 1899, Opt., Turnpk	5,000 00	5,050 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike	20,000 00	20,800 00	20,000 00	
Kane, Ill., 5s, 1901, Court House..	10,500 00	10,762 50	10,500 00	
Lawrence, O., 5s, 1906	5,000 00	5,325 00	5,000 00	
Muskingum, O., 5s, 1904-6, Bridge	10,000 00	10,600 00	10,000 00	
City of Akron, O., 6s, 1899, School	10,000 00	10,400 00	10,000 00	
Ashland, Wis., 5s, 1911, Imp	8,000 00	8,440 00	8,000 00	
Canton, O., 5s, 1902, Sewer	9,000 00	9,495 00	9,000 00	
Canton, O., 5s, 1918, School	10,000 00	11,800 00	10,000 00	
Cedar Rapids, Ia, 5s, 1896, Opt., Special	4,000 00	4,000 00	4,000 00	
Chicago, Ill., Sanitary District, 4½s, 1906	10,000 00	10,400 00	10,000 00	
Clinton, Ia., 5s, 1912, Street	7,700 00	8,354 50	7,700 00	
Columbus, O., 5s, 1901, Bd. of Ed.	5,000 00	5,225 00	5,000 00	
Danville, Ill., 4½s, 1902-7, Sewer..	7,000 00	7,000 00	7,000 00	
Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, School..	5,000 00	5,375 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund..	2,000 00	2,170 00	2,000 00	
Evansville, Ind., 4½s, 1912, Fund.	5,000 00	5,150 00	5,000 00	
Ironton, O., 6s, 1899, Street Imp.	3,000 00	3,090 00	3,000 00	
Jacksonville, Ill., 5s, 1905, School	5,000 00	5,250 00	5,000 00	
Lansing, Mich., 4½s, 1905-10, Water	10,000 00	10,290 00	10,000 00	
Moline, Ill., 4½s, 1904, Opt., Water	4,500 00	4,567 50	4,500 00	
Newark, O., 5s, 1895-1902, Refund.	3,000 00	3,400 00	3,000 00	

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Newport, Ky., 5s, 1913-19, Street and Sewer	\$15,000 00	\$16,425 00	\$15,000 00	
Springfield, O., 6s, 1900, Special..	3,000 00	3,180 00	3,000 00	
Springfield, Mo., 4½s, 1911, Sewer,	5,000 00	5,275 00	5,000 00	
Superior, Wis., 5s, 1912, School..	5,000 00	5,275 00	5,000 00	
Toledo, O., 5s, 1893, Opt. Bridge..	2,000 00	2,000 00	2,000 00	
Toledo, O., 4½s, 1900, Refunding..	5,000 00	5,075 00	5,000 00	
Wausau, Wis., 5s, 1905, Water...	5,000 00	5,125 00	5,000 00	
Town of South Chicago, Ill., 5s, 1908, School	9,000 00	9,810 00	9,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	11,250 00	10,000 00	
Total public funds out of Maine.....	236,700 00			\$236,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	10,000 00	9,550 00	
Boston & Maine, 4s, 1942.....	25,000 00	26,000 00	25,000 00	
Lime Rock, 5s, 1908.....	10,000 00	10,400 00	10,000 00	
Maine Central, 7s, 1912.....	20,000 00	20,800 00	20,000 00	
Maine Central, 4½s, 1905.....	16,000 00	16,320 00	16,000 00	
Maine Central, 5s, 1923.....	10,000 00	10,800 00	10,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	25,000 00	26,250 00	25,000 00	
Portland & Rumford Falls, 5s, 1912.....	20,000 00	21,000 00	20,000 00	
Total railroad bonds of Maine.....	146,000 00			145,550 00
Bridgeport Traction Co. Conn., 5s, 1923.....	15,000 00	15,300 00	15,000 00	
Buffalo Street, N. Y., 5s, 1931.....	16,000 00	17,280 00	16,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Cleveland Electric, O., 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, Ia., 6s, 1914.....	5,000 00	5,100 00	5,000 00	
Detroit & Mackinac, Mort., Gold, 4s, 1995..	2,000 00	1,200 00	2,900 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	5,000 00	4,850 00	5,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	8,000 00	8,000 00	8,000 00	
Grand Rapids, Lansing & Detroit, 5s, 1927	10,000 00	6,000 00	6,000 00	
Hereford, 4s, 1900.....	25,000 00	25,000 00	25,000 00	
Housatonic, 5s, 1937.....	15,000 00	18,300 00	15,000 00	
Jamaica & Brooklyn Road, 5s, 1930.....	5,000 00	5,000 00	5,000 00	
Lynn & Boston, 5s, 1924.....	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	10,000 00	9,500 00	10,000 00	
Naumkeag Street, Salem Mass., 5s, 1906-10..	15,000 00	15,000 00	15,000 00	
New Haven & Derby, 5s, 1918.....	10,000 00	11,000 00	10,000 00	
New Haven Street, Conn., 5s, 1913.....	5,000 00	5,100 00	5,000 00	
New Haven & West Haven, Conn., 5s, 1912..	10,000 00	10,200 00	10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	4,900 00	4,925 00	
Saginaw Union Street, Mich., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	10,000 00	8,500 00	10,000 00	
Toledo Consolidated Street, O., 5s, 1909....	10,000 00	10,000 00	10,000 00	
Toledo Traction Company, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, 1919-31.....	12,000 00	13,320 00	12,000 00	
Wakefield & Stoneham St. Mass., 5s, 1915..	10,000 00	10,000 00	10,000 00	
Waynesburg & Canton, O., 5s, 1928.....	4,000 00	2,000 00	2,400 00	
Youngstown Street, O., 6s, 1901, Opt.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	262,000 00			256,325 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1898.....	25,000 00	25,000 00	25,000 00	
Lewiston Mill Company, 6s, 1899, Opt.....	10,000 00	2,500 00	3,200 00	
Maine & New 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 Co., Lewiston, 5s, 1904	23,000 00	23,000 00	23,000 00	
Total corporation bonds owned.....	65,000 00			58,200 00
Berlin Aqueduct Company, N. H., 5s, 1912..	10,000 00	10,000 00	10,000 00	10,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac—Beneficial interest in the common stock and mortgage bonds	\$ 4,000 00	\$ 1,000 00	-	-
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston	30,000 00	30,000 00	\$30,000 00	\$30,000 00
Windsor Company, North Adams, Mass...	10,484 00	9,435 60	10,484 00	10,484 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,200 00	7,440 00	6,200 00	
Casco National Bank, Portland.....	3,600 00	3,600 00	3,600 00	
Cumberland National Bank, Portland	4,760 00	5,057 50	4,760 00	
First National Bank, Lewiston	60,000 00	90,000 00	60,000 00	
First National Bank, Portland.....	5,400 00	5,400 00	5,400 00	
Manufacturers' National Bank, Lewiston	2,000 00	2,400 00	2,000 00	
National Shoe and Leather Bank, Auburn	15,200 00	15,200 00	15,200 00	
National Traders' Bank, Portland.....	2,200 00	2,420 00	2,200 00	
Portland National Bank, Portland	5,000 00	5,375 00	5,000 00	
Total national bank stock owned	104,360 00			104,360 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.....		500 00	500 00	
Lewiston and Auburn		6,311 81	6,311 81	
Maine Central		1,000 00	1,000 00	
Omaha Street, Neb.....		740 00	740 00	
Portland and Ogdensburg.....		300 00	300 00	
Rumford Falls and Rangeley Lakes.....		15,000 00	15,000 00	
Terre Haute Street, Ind.....		4,000 00	4,000 00	27,851 81
<i>Loans on Corporation Bonds.</i>				
Auburn Water Works.....		200 00	200 00	
Lewiston Mills Company.....		1,875 00	1,875 00	2,075 00
<i>Loans on Railroad Stock.</i>				
Portland and Ogdensburg		400 00	400 00	
Southern		300 00	300 00	700 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.		5,500 00	5,500 00	
Ara Cushman Company, Auburn		2,000 00	2,000 00	
Avon Manufacturing Company, Lewiston		1,000 00	1,000 00	
Continental Mills, Lewiston		1,000 00	1,000 00	
Cowan Woolen Company, Lewiston		9,500 00	9,500 00	
Hill Manufacturing Company, Lewiston		150 00	150 00	
Jordan-Frost Lumber Company, Lewiston.....		4,650 00	4,650 00	
Lewiston and Auburn Electric Light Company.....		1,000 00	1,000 00	
Little Androscoggin Water Power Co., Auburn.....		800 00	800 00	
Pray-Small Company, Auburn.....		4,000 00	4,000 00	
Worumbo Manufacturing Company, Lisbon Falls..		100 00	100 00	29,700 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Lewiston		1,000 00	1,000 00	
Manufacturers' National Bank, Lewiston		1,200 00	1,200 00	
National Shoe and Leather Bank, Auburn		5,400 00	5,400 00	7,600 00
<i>Loans to Corporations.</i>				
Androscoggin Water Power Company, Lewiston....		10,000 00	10,000 00	
Continental Mills, Lewiston.....		5,000 00	5,000 00	
Isle of Springs Association.		2,500 00	2,500 00	
Washburn Chair Company, No. Furner (endorsed) ..		5,000 00	3,000 00	20,500 00
Loan on life insurance policy		275 63	275 63	
Loans on Androscoggin County Savings Bank books		2,805 00	2,805 00	
Loans on mortgages of real estate		584,126 01	584,126 01	587,206 64

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$6,082 59	\$6,082 59	
Vault, Furniture and fixtures.....	1,650 00	1,650 00	\$7,732 59
Premium account	-	65,406 06	
Expense account.....	-	1,046 12	66,452 18
Cash on deposit	14,753 96	14,753 96	
Cash on hand	2,000 73	2,000 73	16,754 69
Unpaid accrued interest.....	26,706 66		1,799,191 91
	1,850,154 99		
Due depositors, earned dividend and accrued State tax	1,758,470 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$91,684 99		

AUBURN SAVINGS BANK—AUBURN.

MARCH 6, 1897.

GEORGE S. WOODMAN, President.

GEORGE H. BROWN, Treasurer.

LIABILITIES.

Deposits	\$1,865,671 44
Reserve fund	37,500 00
Undivided profits	17,582 01
	\$1,420,753 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 Reg., 4s, 1925.....	\$20,000 00	\$24,650 00	\$20,000 00	
United States Coupon 4s, 1925.....	10,000 00	12,325 00	10,000 00	
Total United States bonds owned.....	30,000 00			\$30,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	10,650 00	10,000 00	
City of Auburn, 5s, 1905, Water.....	5,000 00	5,425 00	5,000 00	
Total public funds of Maine.....	15,000 00			15,000 00
County of Defiance, O., 6s, 1897-9, Ditch....	4,020 00	4,060 20	4,020 00	
Greene, Ind., 6s, 1898, Ditch.....	1,000 00	1,015 00	1,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,275 00	5,000 00	
Paulding, O., 5s, 1903-4, Poor Fund	7,000 00	7,315 00	7,000 00	
Shelby, Ohio, 6s, 1897, Ditch. ...	500 00	500 00	500 00	
Stark, Ohio, 5s, 1898, Funding...	5,000 00	5,075 00	5,000 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	11,400 00	10,000 00	
City of Arkansas City, Kan., 6s, 1910, Refunding	5,000 00	5,450 00	5,000 00	
Bellaire, Ohio, 5s, 1901-10, Water,	8,000 00	8,400 00	8,000 00	
Canton, Ohio, 5s, 1897-3, St. Imp.	5,000 00	5,050 00	5,000 00	
Clinton, Ia., 5s, 1902, Opt. City Imp	9,000 00	9,315 00	9,000 00	
Columbus, Ohio, 6s, 1891, Opt. Imp	2,000 00	2,000 00	2,000 00	
Danville, Ill., 4½s, 1899-1910, Sewer	11,000 00	11,000 00	11,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	10,000 00	10,750 00	9,600 00	
Fremont, Neb., 4½s, 1909, S. D.	5,000 00	5,000 00	5,000 00	
Madison, Wis., 6s, 1897-1901, St. Imp	4,600 00	4,761 00	4,600 00	
Manistee, Mich., 5s, 1897, Pub. Imp	5,000 00	5,000 00	5,000 00	
Marion, Ohio, 6s, 1908, St. Imp. ...	6,000 00	6,780 00	6,000 00	
Muncie, Ind., 6s, 1897-1901, Sewer	5,000 00	5,175 00	5,000 00	
Muskegon, Mich., 5s, 1906-7, Water	6,000 00	6,480 00	6,000 00	
Richmond, Ind., 6s, 1897-1908, Park Improvement.....	6,000 00	6,510 00	6,000 00	
Springfield, Mo., 4½s, 1901, O. Sew.	10,000 00	10,200 00	10,000 00	
Springfield, Mo., 4½s, 1906, Opt., S. D., Refunding.....	10,000 00	10,400 00	10,000 00	
Superior, Wis., 6s, 1898-1910, Street Improvement and Sew.	10,000 00	10,900 00	9,900 00	
Total public funds out of Maine.	150,120 00			149,620 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, 6s, 1921.....	10,000 00	10,600 00	10,000 00	
Lewiston & Auburn Street, 5s, 1911.....	5,000 00	5,000 00	5,000 00	
Maine Central, Upper Coos Division, 4s, 1930	10,000 00	10,000 00	9,900 00	
Phillips & Rangeley, 5s, 1910.....	11,000 00	11,000 00	11,000 00	
Portland & Ogdensburg, 5s, 1908.....	15,000 00	15,750 00	15,000 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	10,500 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, Ohio, 6s, 1903 . . .	10,000 00	10,400 00	10,000 00	
Buffalo Railway Company, N. Y., 5s, 1931 . . .	5,000 00	5,400 00	4,950 00	
Cleveland City Cable, Ohio, 5s, 1909	5,000 00	5,150 00	4,850 00	
Des Moines Street Ia., 6s, 1919	5,000 00	5,100 00	5,000 00	
Globe Street, Fall River, Mass., 5s, 1912 . . .	10,000 00	10,000 00	9,950 00	
Haverhill & Amesbury Street, Mass., 5s, 1912 .	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	10,000 00	10,000 00	9,900 00	
Jamaica & Brooklyn, N. Y., 5s, 1930	15,000 00	15,000 00	14,850 00	
Kanawha & Michigan, 4s, 1990	10,000 00	8,000 00	8,200 00	
Kansas City Cable, Mo., 1st Mort., 5s, 1897 . .	10,000 00	10,000 00	10,000 00	
Kansas City Cable, Mo., Con. Mort., 6s, 1897 .	5,000 00	5,000 00	5,000 00	
Kansas City Belt, Mo., 6s, 1916	10,000 00	10,600 00	10,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912	2,500 00	300 00	2,112 50	
Lexington Passenger & Belt, Ky., 6s, 1909 . .	5,000 00	5,000 00	5,000 00	
Muskegon Street, Mich., 6s, 1911	5,000 00	3,250 00	5,000 00	
North Chicago Street, Ill., 5s, 1906	10,000 00	10,300 00	10,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	9,800 00	9,825 00	
Portsmouth Street & Light Co., O., 6s, 1913 . .	6,000 00	6,000 00	6,000 00	
St. Paul City Railway, Minn., 5s, 1937	10,000 00	9,500 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	5,100 00	6,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Trenton Passenger, N. J., 6s, 1927, Opt.	10,000 00	11,150 00	10,000 00	
Total railroad bonds out of Maine	177,500 00			174,387 50
<i>Corporation Bonds Owned.</i>				
Auburn Water Works Co., 4s, 1922	11,000 00	11,000 00	11,000 00	
Bar Harbor Water Company, 5s, 1909	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904 . . .	10,000 00	10,200 00	10,000 00	
Calais Water Company, 5s, 1906	5,000 00	5,000 00	5,000 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, 5½s, 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 66	5,000 00	
Richmond Water Company, 5s, 1906	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine	85,000 00			84,840 00
Berlin Aqueduct Company, N. H., 5s, 1912 . . .	10,000 00	10,000 00	10,000 00	
Denver Union Water Company, Col., 5s, 1914 . .	5,250 00	3,675 00	5,250 00	
Eau Claire Water Company, Wis., 6s, 1915 . . .	10,000 00	9,000 00	10,000 00	
Omaha Water Company, Neb., 5s, 1946	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine	30,250 00			30,250 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	50,020 00	24,509 80	22,605 85	22,605 85
Syracuse Rapid Transit, common	7,000 00	700 00	4,000 00	4,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	1,700 00	1,700 00	1,700 00	1,700 00
Denver Union Water Company, preferred	5,460 00	3,276 00	2,850 00	
Omaha Water Company, Neb., 1st pfd.	850 00	850 00	850 00	
Omaha Water Company, Neb., 2d pfd.	750 00	375 00	150 00	
Windsor Company, North Adams, Mass., pfd . . .	5,572 00	5,014 80	5,572 00	
Total corporation stock out of Maine	12,632 00			9,422 00

AUBURN 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>
Biddeford National Bank, Biddeford	\$2,500 00	\$3,000 00	\$2,500 00	
Canal National Bank, Portland.....	4,300 00	5,160 00	4,300 00	
First National Bank, Auburn.....	53,400 00	69,420 00	53,400 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
First National Bank, Lewiston.....	11,500 00	17,250 00	11,500 00	
First National Bank, Portland.....	13,000 00	13,000 00	13,000 00	
Manufacturers' National Bank, Lewiston.	11,500 00	13,800 00	11,500 00	
National Shoe and Leather Bank, Auburn.	4,000 00	4,000 00	4,000 00	
National Traders' Bank, Portland.....	7,400 00	8,140 00	7,400 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,250 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,600 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,375 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
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.....		6,000 00	6,000 00	
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.....		7,200 00	7,200 00	
Franklin Company, Lewiston.....		1,000 00	1,000 00	
Lewiston and Auburn Electric Light Company.....		250 00	250 00	
Lewiston Machine Company.....		1,500 00	1,500 00	
Little Androscoggin Water Power Co., Auburn.....		10,264 80	10,264 80	
Lockwood Company, Waterville.....		2,500 00	2,500 00	
Pray-Small Company, Auburn.....		5,500 00	5,500 00	
The B. A. Mead Publishing Company, Augusta.....		2,750 00	2,750 00	
Whitman Agricultural Works, Auburn.....		1,800 00	1,800 00	49,764 80
<i>Loans on National Bank Stock.</i>				
First National Bank, Auburn.....		1,900 00	1,900 00	
First National Bank, Columbus, Nebraska.....		1,000 00	1,000 00	
First National Bank, Lewiston.....		2,100 00	2,100 00	
National Shoe and Leather Bank, Auburn.....		6,450 00	6,450 00	11,450 00
<i>Loans on Other Bank Stock.</i>				
American Trust and Banking Company, Auburn...		4,000 00	5,930 00	
Auburn Trust Company.....		750 00	750 00	6,680 00
<i>Loans to Corporations.</i>				
American Light and Power Company, Auburn.....		7,000 00	7,000 00	
American Shoe Manufacturing Company, Auburn .		1,500 00	1,500 00	
Auburn Foundry Company (endorsed).....		1,014 53	1,014 53	
Court Street Free Baptist Society, Auburn.....		3,900 00	3,900 00	
Dingley-Foss Shoe Company, Auburn.....		20,000 00	20,000 00	
First Universalist Parish, Auburn.....		3,350 00	3,350 00	
Little Androscoggin Water Power Co., Auburn.....		18,000 00	18,000 00	
Oak Hill Cemetery, Auburn.....		400 00	400 00	
Pray-Small Company, Auburn (endorsed).....		5,000 00	5,000 00	
Spring Street Baptist Society, Auburn.....		4,286 35	4,286 35	
Whitman Agricultural Works, Auburn.....		3,500 00	3,500 00	67,950 88
Loan on City of Pueblo, Colorado, bonds.....		4,000 00	4,000 00	
Loan on Hereford Railway stock.....		6,500 00	6,500 00	
Loan to Manufacturers' National Bank, Lewiston..		10,000 00	10,000 00	
Loans on Auburn Savings Bank books		675 00	675 00	
Loans on mortgages of real estate.....		365,454 68	365,454 68	386,629 68
Real estate, foreclosure ..		19,253 41	19,253 41	
Furniture and fixtures		2,400 00	2,400 00	21,653 41
Premium account.....		-	48,783 41	
Expense account.....		-	373 10	49,156 51

AUBURN SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$30,620 92	\$30,620 92	
Cash on hand	3,301 90	3,301 90	\$33,922 82
Unpaid accrued interest	21,189 15		1,420,753 45
Due depositors, earned dividend and accrued State tax.....	1,431,654 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,378,574 64		
	\$53,079 56		

AUGUSTA SAVINGS BANK—AUGUSTA.

MARCH 18, 1897.

WILLIAM S. BADGER, President.

EDWIN C. DUDLEY, Treasurer.

LIABILITIES.

Deposits	\$6,037,208 51
Reserve Fund	300,000 00
Undivided Profits	29,098 01
	<hr/>
	\$6,366,306 52

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Reg., 4s, 1925	\$350,000 00	\$432,250 00	\$350,000 00	\$350,000 00
District of Columbia, 3-65s, 1924	1,000 00	1,090 00	1,000 00	
District of Columbia, 5s, 1899	30,000 00	31,800 00	30,000 00	
Total District of Columbia bonds	31,000 00			31,000 00
City of Belfast, 6s, 1898, R. R., aid	11,000 00	11,220 00	11,000 00	
Biddeford, 4s, 1915, Refunding	10,000 00	10,300 00	10,000 00	
Town of Dexter, 6s, 1897, R. R., aid	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	26,000 00			26,000 00
County of Adams, Ind., 5s, 1897-1903, Defic..	33,000 00	33,660 00	33,000 00	
Adams, Neb., 5s, 1909, C.H. & Jail	14,000 00	14,980 00	14,000 00	
Adams, O., 6s, 1897, Turnpike	10,000 00	10,000 00	10,000 00	
Auglaize, O., 6s, 1897-1901, C. H.	44,000 00	45,540 00	44,000 00	
Auglaize, O., 6s, 1900-7, Ditch	15,000 00	16,575 00	15,000 00	
Auglaize, O., 6s, 1897-1901, Bridge	7,500 00	7,762 50	7,500 00	
Bay, Mich., 5s, 1903-6, Bridge	35,000 00	37,100 00	35,000 00	
Bay, Mich., 4 1/2s, 1897, Road Imp	84,500 00	84,500 00	84,500 00	
Belmont, O., 5s, 1903-5, Bridge	50,000 00	52,750 00	50,000 00	
Belmont, O., 5s, 1901, Funding	12,000 00	12,300 00	12,000 00	
Berrien, Mich., 5s, 1899-1904, County Buildings	50,000 00	52,000 00	50,000 00	
Boone, Ia., 5s, Opt. Funding	8,000 00	8,000 00	8,000 00	
Butler, O., 5 1/2s, 1897, Bridge	10,000 00	10,000 00	10,000 00	
Carroll, Ind., 6s, 1897-9, Funding	15,000 00	15,225 00	15,000 00	
Carroll, Ind., 6s, 1908-13, Funding	40,000 00	47,200 00	40,000 00	
Cass, Ia., 4 1/2s, 1901, Opt. Refund	7,000 00	7,085 00	7,000 00	
Cass, Ia., 4 1/2s, 1906, Funding	15,000 00	15,225 00	15,000 00	
Cass, Ind., 6s, 1900-1, Funding	40,000 00	42,400 00	40,000 00	
Cass, Mo., 5s, 1909, Funding	20,000 00	21,400 00	20,000 00	
Chippewa, Wis., 5s, 1897-1900, Fund	45,000 00	45,450 00	45,000 00	
Clermont, O., 6s, 1898-1900, Jail	14,000 00	14,490 00	14,000 00	
Clermont, O., 5s, 1907-13, Defic.	17,500 00	19,075 00	17,500 00	
Clinton, Ia., 4 1/2s, 1904-6, C. H.	67,000 00	68,675 00	67,000 00	
Darke, O., 6s, 1897-9, Ditch	15,000 00	15,225 00	15,000 00	
Delaware, Ind., 5s, 1897-1903, C. H.	15,000 00	15,375 00	15,000 00	
Erie, O., 5s, 1897-1900, Refunding	26,000 00	26,260 00	26,000 00	
Fayette, O., 6s, 1898-1908	20,000 00	21,900 00	20,000 00	
Franklin, O., 6s, 1898, Bridge	6,000 00	6,000 00	6,000 00	
Franklin, O., 6s, 1897-1901, Jail	22,000 00	22,770 00	22,000 00	
Fulton, O., 6s, 1897-8, Ditch	3,000 00	3,015 00	3,000 00	
Gage, Neb., 5s, 1900, C. H.	30,000 00	32,100 00	30,000 00	
Greene, Ind., 5s, 1897-1904, Gravel Road	50,500 00	51,762 50	50,500 00	
Greene, O., 6s, 1897-8, Road Imp	7,000 00	7,035 00	7,000 00	
Hamilton, Ind., 7s, 1898, C. H.	10,000 00	10,250 00	10,000 00	
Hancock, O., 6s, 1897, Bridge	4,000 00	4,000 00	4,000 00	
Hancock, O., 6s, 1897-1900, Ditch	10,500 00	10,762 50	10,500 00	
Hancock, O., 5s, 1907-9, Refund	30,000 00	32,250 00	30,000 00	
Hardin, O., 6s, 1899-1900, Turnpike	8,000 00	8,360 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 Hennepin, Minn., 4½s, 1904-24, Court House and City Hall....	\$75,000 00	\$81,375 00	\$75,000 00	
Henry, O., 5s, 1900, Opt., Road....	25,000 00	25,500 00	25,000 00	
Highland, O., 6s, 1897-1900, Fund....	9,000 00	9,225 00	9,000 00	
Highland, O., 5s, 1897-1901, Jail....	12,000 00	12,180 00	12,000 00	
Jefferson, O., 5s, 1902, Turnpike....	50,000 00	52,000 00	50,000 00	
Jefferson, O., 5s, 1905, Opt., Pike....	36,000 00	38,160 00	36,000 00	
Jefferson, O., 5s, 1903, Opt., Pike....	36,000 00	37,620 00	36,000 00	
Lawrence, O., 5s, 1897-1905, Pike....	80,000 00	82,800 00	80,000 00	
Lawrence, O., 5s, 1917-19, Pike....	25,000 00	28,000 00	25,000 00	
Logan, O., 6s, 1897-8, Road Imp....	10,500 00	10,552 50	10,500 00	
Lucas, O., 5s, 1898-1900, Road Imp....	6,000 00	6,120 00	6,000 00	
Macoupin, Ill., 6s, Opt., Fund....	1,000 00	1,000 00	1,000 00	
Madison, Ohio, 6s, 1897-1906, Court House and Jail....	43,000 00	46,010 00	43,000 00	
Madison, O., 6s 1898-1902, C. H. Imp....	6,000 00	6,300 00	6,000 00	
Mahaska, Iowa, 4½s, 1898-1905, Funding....	53,000 00	53,530 00	53,000 00	
Mahoning, O., 5s., 1897-9, Bridge....	21,000 00	21,105 00	21,000 00	
Mahoning, O., 5s, 1897-1900, Poor....	25,000 00	25,375 00	25,000 00	
Marathon, Wisconsin, 5s, 1899-1913, Asylum....	40,000 00	42,600 00	40,000 00	
Marion, Ind., 6s, 1898, C. H.	20,000 00	20,300 00	20,000 00	
Marion, Iowa, 5s, 1905, C. H.	77,000 00	80,850 00	77,000 00	
Marshall, Ia., 4½s, 1898-1906, Fund....	55,000 00	55,000 00	55,000 00	
Menominee, Michigan, 5s, 1900-5 Road and Bridge....	35,000 00	36,575 00	35,000 00	
Mercer, O., 6s, 1898-1902, Road Imp....	28,000 00	29,400 00	28,000 00	
Mercer, Ohio, 6s, 1898, Ditch....	22,000 00	22,330 00	22,000 00	
Mercer, O., 5s, 1897-1900, Ditch....	19,000 00	19,190 00	19,000 00	
Miami, O., 6s, 1898-1902, C. H.	13,000 00	13,650 00	13,000 00	
Montgomery, O., 5s, 1897-8, Bldg. Montgomery, Ohio, 5s, 1897-1900, Deficiency....	10,000 00	10,050 00	10,000 00	
Morgan, Ind., 5s., 1897-8, Fund....	40,000 00	40,400 00	40,000 00	
Muskingum, O., 5s, 1898, Bridge....	15,000 00	15,000 00	15,000 00	
Noble, O., 6s, 1897-1901, Poor....	25,600 00	25,125 00	25,000 00	
15,000 00	15,525 00	15,000 00		
Otter Tail, Minn., 6s, 1905, Jail....	20,000 00	22,500 00	20,000 00	
Outagamie, Wis., 5s, 1907-8, Asyl'm....	10,000 00	10,750 00	10,000 00	
Paulding, O., 5s, 1898-1902, C. H.	16,000 00	16,240 00	16,000 00	
Pickaway, O., 6s, 1898-9, Defic....	6,600 00	6,150 00	6,600 00	
Pickaway, O., 6s, 1902-7, C. H.	50,000 00	56,000 00	50,000 00	
Polk, Iowa., 5s, Opt., Funding....	35,000 00	35,000 00	35,000 00	
Polk, Minn., 5s, 1919, Funding....	20,000 00	22,500 00	20,000 00	
Polk, Minn., 5s, 1904, Ditch....	15,000 00	15,825 00	15,000 00	
Putnam, O., 6s, 1897-8, Bridge....	3,000 00	3,015 00	3,000 00	
Putnam, O., 5s, 1906-11, Ditch....	9,500 00	10,260 00	9,500 00	
Putnam, O., 6s, 1898-1901, Ditch....	3,560 00	3,657 50	3,500 00	
Putnam, O., 6s, 1899-1901, Rd. Imp....	3,000 00	3,165 00	3,000 00	
Racine, Wisconsin, 5s, 1900-1....	10,000 00	10,300 00	10,000 00	
Reno, Kan., 5½s, 1914, Funding....	50,000 00	50,000 00	50,000 00	
Sedgewick, Kan., 5½s, 1910, Refund....	25,000 00	28,000 00	25,000 00	
Shawnee, Kan., 5½s, 1907, Fund....	50,000 00	54,000 00	50,000 00	
Sheboygan, Wisconsin, 5s, 1897-8, County Building....	18,000 00	18,000 00	18,000 00	
Stark, Ohio, 5s, 1906-13, C. H.	80,000 00	86,800 00	80,000 00	
Stark, O., 5s, 1907-12, Refunding....	60,000 00	65,100 00	60,000 00	
Summit, O., 6s, 1897, Ditch....	7,500 00	7,500 00	7,500 00	
Sunmer, Kan., 5½s, 1920, Refund....	36,000 00	41,220 00	36,000 00	
Tipton, Ind., 5s, 1919-24, C. H.	30,000 00	32,850 00	30,000 00	
Tuscarawas, O., 6s, 1897-8 Bridge....	13,000 00	13,065 00	13,000 00	
Van Wert, O., 6s, 1897-9, Bridge....	13,000 00	13,195 00	13,000 00	
Vernon, Wis., 5s, 1899-1900, Asylum....	9,000 00	9,180 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	42,630 00	42,000 00	
Webster, Ia., 5s, 1906, Opt. Fund....	25,000 00	26,375 00	25,000 00	
Williams, O., 6s, 1897-1906, C. H.	41,000 00	44,075 00	41,000 00	
Wood, Ohio, 6s, 1897-9, C. H.	30,000 00	30,450 00	30,000 00	
Wood, O., 5s, 1897-1902, C. H.	70,000 00	71,400 00	70,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

City of	Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
	Akron, O., 5s, 1897-1902, St. Imp.	\$47,000 00	\$48,410 00	\$47,000 00	
	Ashland, Wis, 5s, 1909, Funding.	30,000 00	31,500 00	30,000 00	
	Ashtabula, O., 6s, 1897-1902, St. Imp.	14,500 00	15,442 50	14,500 00	
	Bay City, Mich., 8s, 1900-3, Water	5,000 00	5,875 00	5,000 00	
	Chicago, Ill., 7s, 1898, River Imp.	1,000 00	1,030 00	1,000 00	
	Cincinnati, O., 7s, 1904, Float Debt	25,000 00	30,000 00	25,000 00	
	Cincinnati, O., 6s, 1899-1904, Sewer	13,000 00	14,170 00	13,000 00	
	Cleveland, O., 6s, 1907, Viaduct and Bridge.....	25,000 00	29,625 00	25,000 00	
	Cleveland, O., 5s, 1899, Funding.	10,000 00	10,150 00	10,000 00	
	Clinton, Ia., 5s, 1910, City Imp....	5,500 00	5,940 00	5,500 00	
	Clinton, Ia., 5s, 1913, St. Imp.....	3,000 00	3,270 00	3,000 00	
	Detroit, Mich., 7s, 1904, Water...	1,000 00	1,210 00	1,000 00	
	Duluth, Minn., 5s, 1907, School...	15,000 00	16,200 00	15,000 00	
	Duluth, Minn., 5s, 1905, Ind. S. D	15,000 00	16,050 00	15,000 00	
	Duluth, Minn., 4½s, 1921, Ind. S. D	20,000 00	21,500 00	20,000 00	
	Eau Claire, Wis., 6s, 1905, Bridge	25,000 00	28,125 00	25,000 00	
	Eau Claire, Wis., 4½s, 1909, Fund.	25,000 00	25,875 00	25,000 00	
	Eau Claire, Wis., 5s, 1917, Refund.	30,000 00	33,600 00	30,000 00	
	Elkhart, Ind., 5s, 1897-1903, Fund.	21,000 00	21,420 00	21,000 00	
	Evansville, Ind., 5s, 1912, Fund..	50,000 00	54,000 00	50,000 00	
	Evansville, Ind., 4½s, 1912, Fund.	10,000 00	10,300 00	10,000 00	
	Fort Wayne, Ind., 6s, 1899, Fund.	10,000 00	10,400 00	10,000 00	
	Fremont, O., 5s, 1900-3, Water....	20,000 00	20,400 00	20,000 00	
	Hannibal, Mo., 5s, 1898, Opt. Fund	15,000 00	15,075 00	15,000 00	
	Ishpeming, Mich., 5s, 1911-14, Sew.	40,000 00	42,800 00	40,000 00	
	Ishpeming, Mich., 6s, 1897, Sewer	2,500 00	2,500 00	2,500 00	
	Jackson, Mich., 5s, 1908-11, Water	70,000 00	77,000 00	70,000 00	
	Kansas City, Kan., 7s, 1898, Inter- nal Improvement.....	6,500 00	6,630 00	6,500 00	
	La Crosse, Wis., 5s, 1909, Bridge.	25,000 00	27,375 00	25,000 00	
	Lexington, Ky., 5s, 1918, Fund...	50,000 00	56,000 00	50,000 00	
	Lexington, Ky., 4½s, 1932-3, Fund.	70,000 00	74,900 00	70,000 00	
	Louisville, Ky., 6s, 1898, Munc..	1,000 00	1,020 00	1,000 00	
	Louisville, Ky., 7s, 1903, City Hall	16,000 00	18,720 00	16,000 00	
	Louisville, Ky., 7s, 1901, Sew. Imp.	10,000 00	11,200 00	10,000 00	
	Louisville, Ky., 6s, 1898, Jail. ...	4,000 00	4,080 00	4,000 00	
	Louisville, Ky., 7s, 1903, Recst...	3,000 00	3,510 00	3,000 00	
	Marinette, Wis., 6s, 1904-14, Bridge	23,500 00	24,760 00	23,500 00	
	Marinette, Wis., 5s, 1897-1913, Sew.	18,500 00	19,675 00	18,500 00	
	Marion, Ind., 5s, 1909, Fund.....	16,000 00	16,640 00	16,000 00	
	Marion, O., 6s, 1905-14, Sewer...	10,500 00	11,500 00	10,000 00	
	Marshalltown, Ia., 5s, 1912, Refund	13,500 00	14,040 00	13,500 00	
	Massillon, O., 6s, 1901-11, Refund.	45,000 00	50,850 00	45,000 00	
	Massillon, O., 6s, 1897-1903, Engine House.....	6,500 00	6,825 00	6,500 00	
	Massillon, O., 6s, 1897-9, Paving.	9,000 00	9,135 00	9,000 00	
	Menominee, Mich., 6s, 1899-1908, Paving.....	6,000 00	6,600 00	6,000 00	
	Menominee, Mich., 6s, 1899-1911, Sewer.....	33,000 00	36,960 00	33,000 00	
	Michigan City, Ind., 5s, 1899-1915, School Buildings.....	32,000 00	33,920 00	32,000 00	
	Minneapolis, Minn., 8s, 1899, Water.....	8,000 00	8,600 00	8,000 00	
	Minneapolis, Minn., 7s, 1902, Water.....	4,000 00	4,580 00	4,000 00	
	Moline, Ill., 4½s, 1899-1903, Water, Refund.....	50,000 00	50,500 00	50,000 00	
	Moline, Ill., 4½s, 1909, Opt. St., Imp.	15,000 00	15,375 00	15,000 00	
	Newark, O., 5s, 1897-1904.....	32,000 00	32,800 00	32,000 00	
	Racine, Wis., 5s, 1912, Refunding	98,000 00	108,780 00	98,000 00	
	St. Cloud, Minn., 5s, 1913-24, Refunding.....	10,000 00	10,450 00	10,000 00	
	South Omaha, Neb., 6s, 1898, Fund.	8,000 00	8,160 00	8,000 00	
	Springfield, Mo., 4½s, 1911, Sewer	48,000 00	50,640 00	48,000 00	
	Stillwater, Minn., 5s, 1915, Imp..	40,000 00	43,600 00	40,000 00	
	Tiffin, O., 6s, 1897-8, Imp., etc....	5,000 00	5,025 00	5,000 00	
	West Bay City, Mich., 4s, 1918....	10,000 00	10,000 00	10,000 00	
	Total public funds out of Maine.....	\$3,952,000 00		\$3,952,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Central, Consol, 7s, 1912.....	\$336,860 00	\$451,312 00	\$336,800 00	
Maine Central, 7s, 1898.....	700 00	735 00	700 00	
Maine Central, Funding, 4½s, 1912.....	34,000 00	36,550 00	34,000 00	
Total railroad bonds of Maine..	371,500 00			\$371,500 00
Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 1st Mort., 5s, 1921..	25,000 00	26,750 00	25,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Mo. River Division) 1st Mortgage 5s, 1926.	100,000 00	109,500 00	100,000 00	
Chicago, Milwaukee & St. Paul (Dubuque Division) 1st Mortgage, 6s, 1920.....	105,000 00	127,050 00	105,000 00	
Chicago, Milwaukee & St. Paul (So. Minn. Division) 1st Mortgage, 6s, 1910.....	50,000 00	58,500 00	50,000 00	
Chicago & West Michigan, 1st Mort., 5s, 1921	100,000 00	50,000 00	100,000 00	
Cincinnati & Springfield, 1st Mort., 7s, 1901	31,000 00	33,790 00	31,000 00	
Fremont, Elkhorn & Missouri Valley, Consolidated, 1st Mortgage, Stamped, 6s, 1933	91,000 00	116,480 00	91,000 00	
Michigan Central, (Grand River Valley Division), 1st Mortgage, 6s, 1909.....	50,000 00	58,000 00	50,000 00	
North Hudson County, 1st Mortgage, 5s, 1928	50,000 00	50,000 00	50,000 00	
State Line & Sullivan, 1st Mort., 6s, 1893, Opt.	50,000 00	50,500 00	50,000 00	
Toledo Belt, 1st Mortgage, 5s, 1897-1903.....	31,000 00	27,900 00	31,000 00	
Wheeling & Lake Erie, 1st Mort., 5s, 1926..	40,000 00	38,000 00	40,000 00	
Total railroad bonds out of Maine.....	723,099 00			723,000 00
<i>Corporations Bonds Owned.</i>				
Maine & New Hampshire Granite Company, 1st Mortgage, 5s, 1912.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</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 Cook, Ill.....		2,000 00	2,000 00	
Lucas, O.....		5,000 00	5,000 00	
City of Deering.....		1,000 00	1,000 00	
Lewiston.....		1,000 00	1,000 00	
Portland.....		3,000 00	3,000 00	
Duluth, Minn.....		4,000 00	4,000 00	
Evansville, Ind.....		1,000 00	1,000 00	
Newport, Ky.....		8,000 00	8,000 00	25,000 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.....		29,890 00	29,890 00	
Rockland, Thomaston and Camden (endorsed).....		35,000 00	35,000 00	
West Virginia Central and Pittsburg.....		20,000 00	20,000 00	108,206 03
<i>Loans on Corporation Bonds.</i>				
Cushnoc Fibre Company, Augusta.....		1,850 00	1,850 00	
Old Town Woollen Company.....		5,000 00	5,000 00	6,850 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

AUGUSTA 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>			
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, Augusta.....	22,800 00	22,800 00	
Lockwood Company, Waterville	29,000 00	29,000 00	
Penobscot and Kennebec Land Company	2,000 00	2,000 00	
Worumbo Manufacturing Company, Lisbon Falls...	10,000 00	10,000 00	\$75,890 00
<i>Loans on National Bank Stock.</i>			
Augusta National Bank, Augusta	1,000 00	1,000 00	
Bath National Bank, Bath	29,300 00	29,300 00	
First National Bank, Ellsworth	4,000 00	4,000 00	
People's National Bank, Belfast.....	2,700 00	2,700 00	37,000 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company	10,000 00	10,000 00	
Cony Female Academy, Augusta	1,000 00	1,000 00	
Lithgow Library, Augusta	1,800 00	1,800 00	
South Parish Congregational Church, Augusta	800 00	800 00	
The Forest Grove Cemetery, Augusta	1,500 00	1,500 00	
Winthrop Street Universalist Church, Augusta	1,650 00	1,650 00	16,750 00
<i>Loans to Municipalities.</i>			
City of Augusta.....	13,000 00	13,000 00	
Williams School District, Augusta	8,000 00	8,000 00	21,000 00
Loans on mortgages of real estate	178,746 72	178,746 72	
Loans on Augusta Savings Bank books.....	8,491 00	8,491 00	187,237 72
Real estate investment.....	25,000 00	25,000 00	
Real estate, foreclosure	3,825 00	3,825 00	
Safes and furniture.....	5,000 00	5,000 00	33,825 00
Premium account		50,603 61	50,603 61
Cash on deposit	233,557 03	233,557 03	
Cash on hand.....	15,087 13	15,087 13	248,644 16
Unpaid accrued interest.....	97,227 53		6,366,306 52
Due depositors, earned dividend and accrued State tax	6,884,912 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax	800,403 85		

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 13, 1897.

SAMUEL F. HUMPHREY, President.

JOHN L. CROSBY, Treasurer.

LIABILITIES.

Deposits	\$3,279,448 14
Reserve fund.....	146,596 06
Special reserve fund.....	597 35
Undivided profits.....	109,778 84
	\$3,536,420 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>
United States Reg., 4s, 1925	\$40,000 00	\$50,750 00	\$40,000 00	
United States Coupon 4s, 1925	10,000 00	12,700 00	10,000 00	
United States Reg., 5s, 1904	150,000 00	173,062 50	150,000 00	
Total United States bonds owned.....	200,000 00			\$200,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	10,650 00	10,000 00	
Aroostook, 4s, 1899, Opt., C. H. ...	5,000 00	5,000 00	5,000 00	
City of Bangor, 6s, 1899, R. R. Aid.....	2,000 00	2,060 00	2,000 00	
Bangor, 7s, 1899, R. R. Aid	72,000 00	75,240 00	72,000 00	
Bangor, 6s, 1905, Water	3,000 00	3,465 00	3,000 00	
Belfast, 6s, 1898, R. R. Aid.	13,000 00	13,130 00	13,000 00	
Town of Patten, 4½s, 1915, R. R. Loan.	6,000 00	6,090 00	6,000 00	
Total public funds of Maine	111,000 00			111,000 00
County of Appanoose, Ia., 5s, Opt., Fund.	8,000 00	8,000 00	8,000 00	
Chippewa, Wis., 5s, 1901, Asylum	12,700 00	13,081 00	12,700 00	
Ford, Ill., 6s, 1898-1904, Drainage	20,000 00	20,800 00	20,000 00	
Grant, Ind., 6s, 1898-9, Gravel Road	4,000 00	4,080 00	4,000 00	
Greene, Ind., 6s, 1898-1904, Ditch.	21,000 00	22,365 00	21,000 00	
Hardin, O., 6s, 1900-2, Turnpike..	20,000 00	21,400 00	20,000 00	
Harrison, Ind., 5s, 1899, Funding.	6,000 00	6,060 00	6,000 00	
Lawrence, Ind., 5s, 1897-1905, Gravel Road.....	12,750 00	13,668 75	12,750 00	
Lawrence, O., 5s, 1911-15, Turnpike	25,000 00	27,500 00	25,000 00	
Mahoning, O., 5s, 1898-1906, Road,	7,200 00	7,488 00	7,200 00	
Marathon, Wis., 5s, 1899-1911, Asylum	16,000 00	16,960 00	16,000 00	
Marion, Ind., 6s, 1898, C. H.	6,000 00	6,060 00	6,000 00	
Marion, O., 5s, 1910-12, Ditch.....	10,000 00	10,800 00	10,000 00	
Marshall, Ind., 5s, 1898, Asylum.	3,000 00	3,615 00	3,000 00	
Menominee, Mich., 5s, 1905 9, Road	23,000 00	24,610 00	23,000 00	
Mercer, O., 6s, 1898-9, Bridge.....	7,000 00	7,245 00	7,000 00	
Montgomery, O., 6s, 1898, Bdg. ...	4,000 00	4,040 00	4,000 00	
Miami, O., 5s, 1898-1900, Ditch & Bridge	10,000 00	10,150 00	10,000 00	
Muskegon, Mich., 4½s, 1905-12, Refunding	24,000 00	24,840 00	24,000 00	
Ottawa, O., 6s, 1903-12, Bridge....	10,000 00	11,500 00	10,000 00	
Polk, Minn., 5½s, 1907, Drainage.	10,000 00	11,100 00	10,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	22,800 00	20,000 00	
Vigo, Ind., 5s, 1899-1908, C. H.	10,000 00	10,500 00	9,650 00	
Wells Ind., 6s, 1901-3, Ditch.	25,000 00	27,000 00	25,000 00	
White, Ill., 6s, 1890, Opt., Fund.,	18,000 00	18,000 00	18,000 00	
Wood, O., 5s, 1898-1900, C. H.	25,000 00	25,375 00	25,000 00	
City of Aurora, Ill., 6s, 1898-1902, Imp.,	21,000 00	22,050 00	21,000 00	
Bay City, Mich., 5s, 1897, Un. S. D.	10,000 00	10,000 00	10,000 00	
Beatrice, Neb., 6s, 1894, Opt., Pav.	10,000 00	10,000 00	10,000 00	
Bellaire, O., 5s, 1910, Water, Fund.	5,000 00	5,375 00	5,000 00	
Boston, Mass., Reg. 4s, 1922, Water,	50,000 00	54,250 00	50,000 00	
Brainerd, Minn., 6s, 1908, Light,	11,000 00	12,210 00	11,000 00	
Bucyrus, O., 6s, 1897, Refunding.	1,000 00	1,000 00	1,000 00	
Chicago Sanitary Dist. 4½s, 1899..	15,000 00	15,150 00	15,000 00	
Clinton, Ia., 6s, 1895-7, Imp.....	4,000 00	4,000 00	4,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

City of	Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
	Council Bluffs, Ia., 6s, 1897-1909, Imp	\$13,200 00	\$14,586 00	\$13,200 00	
	Danville, Ill, 6s, 1901, Bd. of Ed..	7,500 00	7,912 50	7,500 00	
	Dayton, Ohio, 5s, 1917, Paving...	15,000 00	17,325 00	15,000 00	
	Delaware, O., 6s 1897, Public Hall	3,000 00	3,000 00	3,000 00	
	Dubuque, Ia., 6s, 1899-1902, Fund.	14,000 00	14,980 00	14,000 00	
	Duluth Minn., 5s, 1923, Ind. S. D.	9,000 00	10,440 00	8,865 00	
	East Liverpool, O., 5s, 1920-33, Board of Education	26,500 00	29,282 50	26,500 00	
	East Liverpool, O., 5s, 1923, Fund	3,500 00	3,867 50	3,500 00	
	East Liverpool, O., 5s, 1920, Water	20,000 00	21,800 00	19,900 00	
	Eau Claire, Wis. 6s, 1903, Bridge.	20,000 00	22,000 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	10,650 00	10,000 00	
	Evansville, Ind., 5s, 1912, Fund..	1,000 00	1,080 00	1,000 00	
	Evansville, Ind., 4s, 1912, Fund..	22,000 00	22,000 00	22,000 00	
	Green Bay, Wis., 5s, 1905-15, Park	1,300 00	1,378 00	1,300 00	
	Green Bay, Wis., 5s, 1905-14, Refund	4,100 00	4,346 00	4,100 00	
	Green Bay, Wis., 5s, 1905-15, Sch'l	4,800 00	5,088 00	4,800 00	
	Green Bay, Wis., 5s, 1905-15, Bldg.	4,800 00	5,088 00	4,800 00	
	Green Bay, Wis., 5s, 1898-1917, Refunding ..	8,800 00	9,240 00	8,800 00	
	Greenville, O., 6s, 1900, Refund..	20,000 00	20,800 00	20,000 00	
	Hammond, Ind., 6s, 1916, School.	13,000 00	15,015 00	13,000 00	
	Huntington, Ind., 6s, 1904, Opt. Sch	6,000 00	6,450 00	6,000 00	
	Huntington, Ind., 6s, 1901-16, Water	24,000 00	26,640 00	24,000 00	
	Hutchinson, Kan., 6s, 1909, Bd. Ed	10,000 00	10,650 00	10,000 00	
	Jackson, Mich., 5s, 1901-3, Paving	15,000 00	15,675 00	15,000 00	
	Janesville, Wis., 5s, 1904-11, Sch'l	31,000 00	32,550 00	31,000 00	
	Kankakee, Ill., 6s, 1900-1, Sewer.	5,000 00	5,250 00	5,000 00	
	Kankakee, Ill., 5s, 1900-3, School.	8,000 00	8,160 00	8,000 00	
	Kansas City, Kan., 7s, 1898, Imp.	4,500 00	4,545 00	4,500 00	
	Kansas City, Kan., 6s, 1898-1900 Improvement	10,500 00	10,710 00	10,500 00	
	Kokomo, Ind, 6s, 1897-1900, Imp..	3,836 18	3,836 18	3,836 18	
	Lake View, Ill., 5s, 1896, Opt. Sch'l	16,000 00	16,000 00	16,000 00	
	Lansing, Mich., 5s, 1898-1901, Pav'g	25,000 00	25,500 00	25,000 00	
	Lima, O., 5s, 1910, Water.....	25,000 00	26,875 00	25,000 00	
	Manistee, Mich., 5s, 1901-5, Public Improvement	15,000 00	15,600 00	15,000 00	
	Mansfield, O., 5s, 1909-4, Water...	25,000 00	25,875 00	25,000 00	
	Marinette, Wis., 5s, 1898-1901, Sch	5,500 00	5,610 00	5,500 00	
	Marion, Ind., 6s, 1898-1902, School	7,000 00	7,280 00	7,000 00	
	Marion, Ind., 6s, 1897-1900, Imp..	8,335 00	8,501 70	8,335 00	
	Minneapolis, Minn., 4s, 1917, Munc	100,000 00	103,500 00	100,000 00	
	New Albany, Ind., 5s, 1915, Refund	20,000 00	22,560 00	20,000 00	
	Newark, O., 5s, 1898, St. Imp.....	1,000 00	1,005 00	1,000 00	
	Newark, O., 5s, 1901, Refund	10,000 00	10,300 00	10,000 00	
	Newark, O., 5s, 1900-2, Imp.....	5,000 00	5,150 00	5,000 00	
	Portsmouth, O., 6s, 1898, St. Imp.	6,000 00	6,030 00	6,000 00	
	Port Huron, Mich., 5s, 1911, Sew.	4,000 00	4,320 00	4,000 00	
	Port Huron, Mich., 5s, 1915, Fund	5,000 00	5,475 00	5,000 00	
	Port Huron, Mich., 5s, 1899-1904.	20,000 00	20,600 00	18,988 20	
	Richmond, Ind., 6s, 1898-1900, Imp	300 00	310 50	300 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	33,150 00	30,000 00	
	Sandusky, O., 5s, 1898-1900, Wharves, etc.	4,000 00	4,080 00	4,000 00	
	Sault Ste Marie, Mich., 6s, 1897, Mun	3,000 00	3,000 00	3,000 00	
	Sioux City, Ia., 6s, 1897-9, Imp...	10,000 00	10,150 00	10,000 00	
	Sioux City, Ia., 6s, 1900-1, Refund- ing Improvement	2,000 00	2,120 00	2,000 00	
	Sioux City, Ia., 6s, 1899, Opt. Wat	9,000 00	9,315 00	9,000 00	
	Sioux City, Ia., 6s, 1906, Opt. Fund	7,000 00	7,980 00	7,000 00	
	Sioux City, Ia., 4½s, 1902, Ind. S. D.	25,000 00	25,375 00	24,750 00	
	South Bend, Ind., 6s, 1897-1901, Imp	11,500 00	11,960 00	11,500 00	
	South Omaha, Neb., 7s, 1897, Pav	1,500 00	1,515 00	1,500 00	
	Stillwater Minn., 5s, 1906-11, Per- manent Improvement	14,000 00	14,980 00	14,000 00	
	Tiffin, O., 6s, 1902-8, Park.....	30,000 00	32,700 00	30,000 00	
	Toledo, O., 5s, 1897-9, St. Imp.....	3,150 00	3,181 50	3,150 00	
	Topeka, Kan., 6s, 1898-9, Int. Imp	7,000 00	7,140 00	7,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Wausau, Wis., 5s, 1905, Water...	\$20,000 00	\$20,600 00	\$20,000 00	
West Bay City, Mich., 5s, 1920, Sch	45,000 00	49,950 00	45,000 00	
Wichita, Kan., 7s, 1900, Int. Imp.	1,269 68	1,339 49	1,269 66	
Youngstown, O., 6s, 1903, Imp...	25,000 00	28,000 00	25,000 00	
Township of Capital, Ill., 4s, 1911, Funding.	16,000 00	16,000 00	15,200 00	
Township of Columbus, Neb., 6s, 1907, Opt. Bridge	10,000 00	10,750 00	10,000 00	
Total public funds out of Maine	1,446,540 84			1,443,894 04
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	50,000 00	50,000 00	48,812 50	
Bangor and Katahdin Iron Works, 6s, 1901,	1,000 00	1,000 00	1,000 00	
Bangor and Piscataquis, 1st Mort., 5s, 1913,	100,000 00	100,000 00	100,000 00	
Maine Central Consolidated 7s, 1912	2,000 00	2,700 00	2,000 00	
Maine Central & European & North Ameri- can 4s, 1933	53,000 00	55,650 00	50,747 50	
Total railroad bonds of Maine	206,000 00			202,560 00
Atchison, Topeka & Santa Fe., Gen. Mort., 4s, 1995.	3,500 00	3,080 00	2,800 00	
Atchison, Topeka & Santa Fe Adj. 4s, 1995	2,000 00	1,160 00	800 00	
Black Rocks and Salisbury Beach, 5s, 1911'	10,000 00	10,000 00	9,750 00	
Buffalo Railway, N. Y., 5s, 1931	29,000 00	31,610 00	28,385 00	
Chicago & Indiana Coal Ry. 1st Mort. 5s, 1936,	20,000 00	20,000 00	20,000 00	
Chicago & West Michigan, 5s, 1921	20,000 00	12,000 00	19,800 00	
Des Moines Street, Ia., 6s, 1919	20,000 00	20,400 00	20,000 00	
Duluth, South Shore & Atlantic 5s, 1937	25,000 00	25,750 00	24,200 00	
Evansville & Indianapolis, 6s, 1926	25,000 00	15,000 00	25,000 00	
Flint & Pere Marquette, Consol., 5s, 1939...	45,000 00	40,050 00	41,400 00	
Grand Avenue Cable, Kansas City, 1st Mort., 5s, 1908	25,000 00	24,250 00	23,750 00	
Grand Rapids Street, Mich., 6s, 1912	25,000 00	25,000 00	25,000 00	
Iowa Central, 5s, 1938	5,000 00	4,875 00	5,000 00	
Kansas City Cable, Ex. 5s, 1901	25,000 00	25,000 00	24,450 00	
Lehigh Valley Terminal Gold, 5s, 1941	17,000 00	18,190 00	17,000 00	
Muskegon Street, Mich., 1st Mort., 5s, 1912, Opt	1,260 00	1,200 00	1,200 00	
Naumkeag Street, Salem, Mass., 1st Mort., 5s, 1910	15,000 00	15,000 00	14,625 00	
Newburyport & Amesbury Horse, Mass., 5s, 1912	20,000 00	20,000 00	18,900 00	
New Haven & West Haven, Conn., 5s, 1912,	25,000 00	25,625 00	25,000 00	
New York & New England, 1st Mort., 6s, 1905,	25,000 00	28,250 00	25,000 00	
New York Central & Hudson River, Reg. 7s, 1903	35,000 00	41,300 00	35,000 00	
New York & Rockaway Beach, 5s, 1927	29,000 00	29,580 00	29,000 00	
North Chicago Street, Ill., 5s, 1906	42,000 00	43,365 00	42,000 00	
Superior Rapid Transit, 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	25,250 00	24,500 00	
Toledo Traction, O., 5s, 1909, Opt.	15,000 00	15,000 00	14,625 00	
Trenton Passenger, N. J., 1st Mort., 6s, 1931,	20,000 00	22,200 00	20,000 00	
Youngstown Street, O., 1st Mort., 6s, 1911..	20,000 00	20,000 00	20,660 00	
Zanesville Street, O., 1st Mort., 6s, 1911....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	603,700 00			592,185 00
<i>Corporation Bonds Owned.</i>				
Bath Iron Works, 5s, 1899	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1898	39,000 00	39,000 00	39,000 00	
Presque Isle Lodge No. 89, I. O. O. F., 6s, 1906,	5,000 00	5,000 00	5,000 00	
Union Water Power Co., Lewiston, 5s, 1904,	20,000 00	20,000 00	20,000 00	
Webster Paper Co., Orono, 6s, 1899	19,000 00	19,000 00	19,000 00	
Total corporation bonds of Maine	93,000 00			93,000 00
New England Mortgage Security Company, Boston, 5s, 1902	10,000 00	10,000 00	10,000 00	10,000 00

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
European & North American.....	\$70,500 00	\$88,125 00	\$70,500 00	\$70,500 00
Atchison, Topeka & Santa Fe, Preferred...	4,500 00	1,440 00	675 00	
Muskegon Street, Mich., Preferred.....	5,000 00	3,750 00	5,000 00	
Muskegon Street, Mich., Common....	5,000 00	500 00	-	
Total railroad stock out of Maine ...	14,500 00			5,675 00
<i>Corporation Stock Owned</i>				
Union Insurance Company, Bangor	3,000 00	4,950 00	3,000 00	3,000 00
Windsor Company, North Adams, Mass...	5,706 00	5,135 40	5,706 00	5,706 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	4,275 00	3,000 00	
First National Bank, Portland.....	11,300 00	11,300 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	5,175 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
City of Bangor		4,600 00	4,600 00	
Cincinnati, Ohio.....		1,000 00	1,000 00	
Eureka, Kansas		1,000 00	1,000 00	
Omaha, Neb.....		4,800 00	4,800 00	
St. Paul, Minn.....		6,000 00	6,000 00	
Salt Lake, Utah.....		1,000 00	1,000 00	18,400 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook, 1st Mort.....		31,000 00	31,000 00	
Bangor and Aroostook, 2d Mort		40,000 00	40,000 00	
Bangor and Katahdin Iron Works		277 82	277 82	
Flint and Pere Marquette		25,000 00	25,000 00	
Lincoln Street, Neb.....		500 00	984 13	
Maine Central		500 00	500 00	
Omaha Street, Neb.....		1,000 00	1,000 00	98,761 95
<i>Loans on Corporation Bonds.</i>				
Iowa Loan and Trust Company, deb., Des Moines ..		800 00	800 00	
Orono Pulp and Paper Company		30,000 00	30,000 00	
Stillwater Water Company, Minn.....		5,000 00	5,000 00	
Washington Water Company, Spokane Falls.....		8,000 00	8,000 00	43,800 00
<i>Loans on Corporation Stock.</i>				
American Shot and Lead Company, Chicago....		30,000 00	30,000 00	
Bodwell Granite Company, Rockland.....		10,000 00	10,000 00	
Central Market House, Bangor.....		2,000 00	2,000 00	
Cobb Lime Company, Rockland.....		15,000 00	15,000 00	
J. F. Parkhurst & Son Company, Bangor.....		3,000 00	3,000 00	
Lockwood Manufacturing Company, Waterville....		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.....		15,000 00	15,000 00	
West Cove Grain Company, Greenville.....		5,000 00	5,000 00	
Webster Paper Company, Orono.....		25,000 00	25,000 00	111,000 00
<i>Loans on National Bank Stock.</i>				
Faneuil Hall National Bank, Boston.....		850 00	850 00	
First National Bank, Boston		2,000 00	2,000 00	
First National Bank, Ellsworth.....		3,000 00	3,000 00	
First National Bank, Leavenworth, Kansas.....		4,000 00	4,000 00	
Merchants' National Bank, Boston.....		400 00	400 00	
North National Bank, Boston		600 00	600 00	
Second National Bank, Bangor		1,500 00	1,500 00	12,350 00
<i>Loans on Other Bank Stock.</i>				
Bar Harbor Banking and Trust Company		2,000 00	2,000 00	
Citizens' State Bank, Council Bluffs, Iowa.....		5,000 00	5,000 00	7,000 00

BANGOR SAVINGS BANK—Concluded.
RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bangor.....	\$25,000 00	\$25,000 00	
Town of Kingman.....	3,079 62	3,079 69	\$28,079 69
Loans on European & North American Railway stock	20,600 00	20,600 00	
Loans on life insurance policies..	8,000 00	8,000 00	
Loan on Bangor Savings Bank book.....	200 60	200 00	
Loans on mortgages of real estate	266,876 31	266,876 31	295,676 31
Real estate, investment	55,644 36	55,644 36	
Real estate, foreclosure.	30,600 03	30,600 03	86,244 39
Premium account.		30 00	
Expense account.....		296 53	326 53
Cash on deposit.....	66,157 12	66,157 12	
Cash on hand	1,204 36	1,204 36	67,361 48
Unpaid accrued interest	48,027 48		3,536,420 39
Due depositors, earned dividend and accrued State tax.....	3,745,760 69		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	3,295,580 43		
	\$450,180 26		

BATH SAVINGS INSTITUTION—BATH.

AUGUST 6, 1897.

MILTON S. BRIERY, President.

WILLIAM J. SHAW, Treasurer.

HENRY F. PALMER, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,514,296 10
Reserve Fund	166,357 70
Undivided Profits.....	51,894 29
	\$3,732,548 09

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	\$56,750 00	\$50,000 00	\$50,000 00
County of Athens, O., 6s, 1901-3, Refunding.	6,000 00	6,450 00	6,000 00	
Cass, Ind., 6s, 1897-9, Ditch	5,968 89	6,028 58	5,968 89	
Grant, Ind., 6s, 1898-1902, Road...	6,000 00	6,300 00	6,000 00	
Greene, Ind., 6s, 1899, Road	2,500 00	2,587 50	2,500 00	
Greene, Ind., 6s, 1898-1903, Ditch.	10,500 00	11,077 50	10,500 00	
Huntington, Ind, 6s, 1897-8, Road	4,000 00	4,020 00	4,000 00	
Jackson, Ind., 6s, 1897-9, Road ...	3,400 00	3,434 00	3,400 00	
Mercer, O., 6s, 1898, Road Imp...	1,000 00	1,010 00	1,000 00	
Stark, O., 5s, 1905-6, Refunding...	12,000 00	12,720 00	12,000 00	
Wells, Ind., 6s, 1898-9, Gravel Rd.	16,500 00	16,912 50	16,500 00	
Wyandotte, Kan., 6s, 1903, Bdg ..	5,000 00	5,400 00	5,000 00	
City of Anderson, Ind., 6s, 1901-2, Sewer.	4,000 00	4,280 00	4,000 00	
Anderson, Ind., 6s, 1898-1901, Street Improvement	8,000 00	8,320 00	8,000 00	
Arkansas City, Kan., 6s, 1910, Sch.	5,000 00	5,475 00	5,000 00	
Ashland, Wis., 6s, 1899, Opt City Improvement.....	10,670 94	10,937 71	10,670 94	
Beatrice, Neb., 6s, 1910, Pav. & Sew.	20,500 00	22,447 50	20,500 00	
Cincinnati, O., 7 3/8-10s, 1902, R. R. Aid	37,000 00	42,320 00	37,000 00	
Cincinnati, O., 7s, 1904, Float Debt	10,000 00	12,000 00	10,000 00	
Clinton, Ia., 6s, 1897, Imp	2,500 00	2,500 00	2,500 00	
Council Bluffs, Ia., 6s, 1898-9, Imp.	1,600 00	1,640 00	1,600 00	
Delaware, O., 6s, 1897, Pub. Hall.	2,000 00	2,000 00	2,000 00	
East Liverpool, O., 5s, 1900, Opt. Water	16,000 00	16,320 00	16,000 00	
Hastings, Neb., 6s, 1898-1900, Pav.	10,000 00	10,200 00	10,000 00	
Hutchinson, Kan., 6s, 1909, Ed...	10,000 00	10,450 00	10,000 00	
Joplin, Mo., 6s, 1902, Opt. Sch. Dist.	8,000 00	8,520 00	8,000 00	
Kansas City, Kan., 7s, 1898, Int. Imp.	1,000 00	1,020 00	1,000 00	
Kansas City, Kan., 7s, 1898-9, Internal Improvement.....	4,600 00	4,120 00	4,000 00	
Kokomo, Ind., 6s, 1896-1903, St. Imp.	8,000 00	8,000 00	8,000 00	
Lima, Ind., 6s, 1902, Fund.....	10,000 00	10,550 00	10,000 00	
Lincoln, Neb., 6s, 1902-4, Water...	25,000 00	26,750 00	25,000 00	
Marion, Ind., 6s, 1898-1901, Water	8,000 00	8,280 00	8,000 00	
Muncie, Ind., 6s, 1898-1902, St. Imp.	5,000 00	5,250 00	5,000 00	
Nebraska City, Neb., 6s, 1908, Pav.	5,000 00	5,425 00	5,000 00	
Nebraska City, Neb., 6s, 1909, School District.....	20,000 00	21,800 00	20,000 00	
Nebraska City, Neb., 7s, 1898, Pav.	5,000 00	5,050 00	5,000 00	
Piqua, O., 6s, 1909, Refunding ...	25,000 00	28,500 00	25,000 00	
Port Huron, Mich., 5s, 1902, Refund	4,000 00	4,140 00	4,000 00	
Richmond, Ind., 6s, 1901-2, St. Imp.	1,000 00	1,070 00	1,000 00	
Richmond, Ind., 6s, 1902-3, Sewer	2,000 00	2,170 00	2,000 00	
Sioux City, Ia., 6s, 1896, Dist. Imp.	7,500 00	7,500 00	7,500 00	
Sioux City, Ia., 6s, 1900, City Imp.	2,000 00	2,350 00	2,000 00	
Sioux City, Ia., 6s, 1899-1900, Refund	7,500 00	7,837 50	7,425 00	
South Bend, Ind., 6s, 1898-1909, Sew.	5,500 00	6,132 50	5,500 00	
Superior, Wis., 6s, 1897-8, St. Imp.	11,616 69	11,616 69	11,616 69	
Superior, Wis., 6s, 1896, Opt. Sew.	640 81	640 81	640 81	

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 Toledo, O., 7 3-10s, 1900, Sp. Munc.	\$17,000 00	\$18,615 00	\$17,000 00	
Topeka, Kan., 6s, 1898-9, Int. Imp.	6,000 00	6,120 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	22,000 00	22,000 00	
Total public funds out of Maine.....	420,897 33			420,822 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	
Eastern, 6s, 1906.....	25,000 00	30,000 00	25,000 00	
Kennebec Central, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	20,000 00	21,200 00	20,000 00	
Line Rock, 5s, 1908.....	25,000 00	26,000 00	25,000 00	
Maine Central, 5s, 1923.....	15,000 00	16,500 00	15,000 00	
Maine Central, 4½s, 1905.....	5,000 00	5,100 00	5,000 00	
Maine Central, 7s, 1912.....	49,000 00	66,150 00	49,000 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	50,600 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	
Waterville & Fairfield Railway Light & Power Company, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	293,000 00			291,778 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, 1905.....	9,500 00	8,265 00	7,600 00	
Atchison, Topeka & Santa Fe, Gen. Mort., Scrip.....	250 00	217 50	198 75	
Atchison, Topeka & Santa Fe, Adj., 4s, 1905	5,000 00	2,800 00	2,300 00	
Atchison, Topeka & Santa Fe, Adj., Scrip.	200 00	112 00	90 00	
Allentown & Bethlehem Rapid Transit, 6s, 1911.....	10,000 00	10,750 00	10,000 00	
Bellaire, Bridgeport & Martin's Ferry, 6s, 1913.....	10,000 00	10,100 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	11,500 00	10,000 00	
Bay Cities Consolidated, Mich., 6s, 1918.....	5,000 00	5,000 00	5,000 00	
Binghamton Street, N. Y., 6s, 1910.....	5,000 00	5,275 00	5,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	33,000 00	34,320 00	33,000 00	
Buffalo Street, N. Y., 5s, 1931.....	40,000 00	43,600 00	40,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	56,000 00	60,480 00	56,000 00	
Canton & Lakeside Streets, O., 6s 1910.....	35,000 00	36,050 00	35,000 00	
Cass Ave. & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,950 00	4,850 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	26,000 00	50,000 00	
Chicago & West Michigan, Coupon Scrip.....	3,750 00	1,950 00	3,125 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	4,750 00	4,862 50	
Consolidated Railroad of Vermont, 5s, 1913,	100,000 00	60,000 00	100,000 00	
Davenport & Rock Island, 6s, 1906-11.....	30,000 00	30,000 00	30,000 00	
Des Moines Street, Ia., 6s, 1904-15.....	35,000 00	35,700 00	35,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	10,000 00	10,000 00	
East Liverpool Railway Co., O., 1st Mort., 5s, 1917.....	5,000 00	5,000 00	4,500 00	
East Liverpool Railway Co., O., 2d Mort., 5s, 1917.....	5,000 00	3,750 00	3,000 00	
Eau Claire St. Ry. Lt. & Pow. Co., Wis., 6s, 1916.....	25,000 00	12,500 00	24,850 00	
Electric Ry. Lt. & Pow. Co. of Sedalia, Mo. 6s, 1912.....	5,000 00	4,900 00	4,950 00	
Grand Avenue Cable, Kansas City, 5s, 1908,	46,000 00	38,800 00	40,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	50,000 00	50,000 00	50,000 00	
Haverhill & Amesbury, Mass., 5s, 1912.....	36,600 00	36,000 00	36,000 00	
Jackson Street, Mich., 6s, 1911.....	10,000 00	9,500 00	10,000 00	
Jamestown Street, N. Y., 6s, 1923.....	15,000 00	15,600 00	15,000 00	
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,300 00	10,000 00	
Kanawha & Michigan, 4s, 1900.....	10,000 00	8,000 00	8,250 00	
Kansas City Cable, Mo., Extended, 5s, 1901,	47,000 00	47,000 00	47,000 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>
Kansas City, Fort Scott & Memphis, 6s, 1928.	\$50,000 00	\$45,000 00	\$50,000 00	
Kansas City Belt Line, Mo., 6s, 1916	40,000 00	42,400 00	40,000 00	
Lafayette Street, Ind., 6s, 1900.....	10,000 00	10,000 00	10,000 00	
Lake Shore & Michigan Southern, Reg., 7s, 1900	30,000 00	33,000 00	30,000 00	
Madison City Railway, Wis., 6s, 1922	10,000 00	8,500 00	9,850 00	
Michigan Central 7s, 1902	20,000 00	23,400 00	20,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	25,000 00	23,750 00	24,200 00	
Muskegon Street, Mich., 5s, 1912, Opt.	1,000 00	1,000 00	1,000 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,425 00	4,700 00	
Newburyport & Amesbury, Mass., 5s, 1912.	15,000 00	15,000 00	14,250 00	
New Haven, West Haven & Winchester Ave., 5s, 1912.....	10,000 00	10,430 00	10,000 00	
Northern Pacific, 6s, 1921.....	21,000 00	24,780 00	21,000 00	
Ogdensburg & Lake Champlain, 6s, 1920 ...	12,000 00	10,320 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	49,000 00	48,500 00	
Ottawa Electric, Ia., 6s, 1912.....	10,000 00	8,500 00	7,400 00	
Passenger & Belt, Lexington, Ky., 6s, 1906-14,	15,000 00	15,000 00	14,800 00	
Patterson Railway, N. J., 6s, 1931.....	20,000 00	20,000 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918.....	13,000 00	14,950 00	13,000 00	
Portsmouth Street, O., 6s, 1913.....	15,000 00	15,000 00	14,700 00	
Rochester Railway, N. Y., 5s, 1930.....	10,000 00	9,000 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	39,960 00	37,000 00	
South Middlesex Street, Mass., 5s, 1915.....	10,000 00	10,200 00	9,800 00	
Southern Electric, St. Louis, 6s, 1904.....	10,000 00	10,600 00	10,000 00	
South Side Street, Cleveland, O., 6s, 1903....	10,000 00	10,400 00	10,000 00	
Springfield Railway, Mo., 6s, 1933.....	11,000 00	11,000 00	11,000 00	
St. Paul Street, Minn., 5s, 1937.....	15,000 00	14,250 00	15,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	25,000 00	21,250 00	24,900 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00	11,900 00	12,600 00	
Syracuse Rapid Transit, Scrip.....	400 00	340 00	350 00	
Terre Haute Electric, Ind., 6s, 1914.....	20,000 00	20,600 00	19,675 00	
Toledo Consolidated, O., 5s, 1909.....	20,000 00	20,000 00	19,500 00	
Trenton Passenger, N. J., 6s, 1920.....	10,000 00	11,000 00	10,000 00	
Union Electric, Dover, N. H., 5s, 1917.....	10,900 00	10,000 00	10,900 00	
Union Pacific, Lincoln & Colorado, 5s, 1918,	25,000 00	8,000 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	20,000 00	19,500 00	
West Chicago Street Ry. Tunnel Co., 5s, 1909,	10,000 00	10,000 00	10,000 00	
West End Street, Rockford, Ill., 6s, 1912 ..	12,000 00	12,000 00	12,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	15,000 00	15,000 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 Maine.....	1,486,100 00			1,463,786 25
<i>Corporation Bonds Owned.</i>				
Bath Gas & Electric Company, 5s, 1900, Opt.	3,500 00	3,500 00	3,185 00	
Brunswick Electric Light & Pow. Co., 6s, 1912	7,000 00	7,000 00	7,000 00	
Bar Harbor Water Company, 5s, 1909.....	10,000 00	10,000 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	
Frontier Water Co., Fort Fairfield, 5s, 1909,	9,000 00	9,000 00	9,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Electric Light Co., 6s, 1909	5,000 00	5,000 00	4,950 00	
Maine Water Company, 5s, 1931.....	20,000 00	20,000 00	19,930 00	
Maine & New Hampshire Granite Co., 5s, 1912	5,000 00	5,000 00	4,950 00	
Municipal Security Co., Portland, 5s, 1901-2,	20,000 00	20,000 00	20,000 00	
York Light & Heat Co., Biddeford, 6s, 1901,	6,000 00	6,000 00	6,000 00	
Total corporation bonds of Maine.....	125,500 00			124,465 00
Berlin Water Company, N. H., 5s, 1902, Opt.	5,000 00	5,000 00	5,000 00	
Denver Union Water Company, Col., 5s, 1914	61,200 00	42,840 00	53,864 00	
Denver Union Water Company, Scrip	50 00	35 00	50 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eau Claire Water Company, Wis., 6s, 1915.	12,000 00	12,000 00	12,000 00	
Omaha Water Company, Neb., 5s, 1946, Opt.	40,000 00	30,000 00	38,000 00	
Oshkosh Water Works Co., Wis., 6s, 1914...	18,000 00	18,000 00	18,000 00	
Total corporation bonds out of Maine.....	136,250 00			\$126,914 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	29,500 00	47,495 00	29,500 00	
Dexter & Newport.....	6,000 00	6,300 00	6,000 00	
Dexter & Piscataquis.....	3,000 00	3,600 00	3,000 00	
Total railroad stock of Maine.....	38,500 00			38,500 00
Atchison, Topkea & Santa Fe, Preferred..	10,100 00	2,929 00	2,626 00	
Atchison, Topeka & Santa Fe, Stock Scrip,	70 00	20 30	17 50	
Burlington, Cedar Rapids & Northern.....	10,000 00	7,600 00	10,000 00	
Chicago & Alton, Common.....	71,900 00	110,726 00	71,900 00	
Illinois Central.....	26,700 00	27,234 00	26,700 00	
Illinois Central (leased line).....	3,400 00	3,196 00	3,400 00	
Muskegon Street, Mich., Preferred.....	5,000 00	3,750 00	4,500 00	
Muskegon Street, Mich., Common.....	5,000 00	5,000 00	3,000 00	
Syracuse Rapid Transit, Common.....	16,800 00	1,680 00	1,680 00	
Total Railroad stock out of Maine.....	148,970 00			123,823 50
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, Preferred,	72,100 00	18,025 00	44,916 37	
Denver Union Water Company, Common,	22,400 00	1,120 00	224 00	
Omaha Water Company, Neb., 1st Preferred	6,800 00	3,400 00	1,163 60	
Omaha Water Company, Neb., 2d Preferred	6,000 00	1,500 00	880 40	
United Water Works, Preferred.....	33,000 00	8,750 00	12,250 00	
Total corporation stock owned.....	142,300 00			59,390 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	7,267 50	5,100 00	
First National Bank, Dunbariscotta.....	1,500 00	1,425 00	1,500 00	
First National Bank, Portland.....	25,000 00	25,000 00	25,000 00	
Lincoln National Bank, Bath.....	6,600 00	6,000 00	6,000 00	
Marine National Bank, Bath.....	4,000 00	5,200 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	5,449 00	5,000 00	
Richmond National Bank, Richmond.....	2,640 00	2,722 50	2,640 00	
South Berwick National Bank, So. Berwick	2,000 00	2,500 00	2,000 00	
Veazie National Bank, Bangor.....	5,000 00	6,250 00	5,000 00	
Total national bank stock of Maine.....	82,440 00			82,440 00
Globe National Bank, Boston.....	1,500 00	1,252 50	1,500 00	
National Hide and Leather Bank, Boston..	10,000 00	10,300 00	10,000 00	
Total national bank stock out of Maine...	11,500 00			11,500 00
<i>Loans on Railroad Bonds.</i>				
Bath Street.....		1,500 00	1,500 00	
Chicago, Burlington & Quincy.....		3,000 00	3,000 00	
Maine Central.....		1,500 00	1,500 00	
Oregon Short Line.....		5,000 00	5,000 00	
Rumford Falls and Rangeley Lakes.....		10,000 00	10,000 00	21,000 00
<i>Loans on Corporation Bonds.</i>				
Bath Gas and Electric Company.....		9,000 00	9,000 00	
Bath Iron Works.....		15,000 00	15,000 00	
Bennington Water Company, Vermont.....		9,500 00	9,500 00	
Crystal Water Company, Edgewater, Staten Island..		9,000 00	9,000 00	
Hoosick Falls Water Power and Light Company, N. Y		2,000 00	2,000 00	
Maine Water Company.....		28,000 00	28,000 00	
Richards Paper Company, Gardiner.....		10,000 00	10,000 00	82,500 00

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe.....	\$ 2,000 00	\$ 2,000 00	
Boston and Maine	41,000 00	41,000 00	
Portland and Rumford Falls.	7,000 00	7,000 00	
St. Joseph Railway, Light, Heat & Power Company,	23,315 91	23,315 91	\$73,315 91
<i>Loans on Corporation Stock.</i>			
Androscoggin Water Power Company, Lewiston...	12,500 00	12,500 00	
Bath Iron Works.....	5,000 00	5,000 00	
Bemis Park Company, Omaha, Neb.....	42,409 09	42,400 00	
Camden and Rockland Water Company.....	3,300 09	3,300 00	
Chicago, New York & Boston Refrigerator Co.....	9,500 00	9,500 00	
Consolidated Ice Company, New York.....	7,000 00	7,000 00	
Eastern Steamboat Company, Bath.....	2,500 00	2,500 00	
Kennebec Steamboat Company.....	1,000 00	1,000 00	
Knickerbocker Steam Towing Company, Bath.....	470 00	470 00	
Langdon Manufacturing Company, New Hampshire.	2,000 00	2,000 00	
Lincoln Land Company, Nebraska.....	5,000 00	5,000 00	
Lisbon Falls Fibre Company	2,000 00	2,000 00	
Maine Telegraph Company.	4,100 00	4,100 00	
Municipal Security Company, Portland.	1,000 00	1,000 00	
New York Real Estate Association	5,000 00	5,000 00	
South Omaha Land Company, Neb.....	37,500 00	37,500 00	
Union Stock Yards Company, Omaha, Neb.....	106,500 00	106,500 00	
Westinghouse Air Brake Company.....	40,000 00	40,000 00	
Worumbo Manufacturing Company, Lisbon Falls .	23,300 00	23,300 00	310,070 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Bath	4,500 00	4,500 00	
First National Bank, Omaha, Neb.....	19,350 00	19,350 00	
Garfield National Bank, New York City.....	50,000 00	50,000 00	
South Omaha National Bank, Neb.....	4,000 00	4,000 00	77,850 00
Loan to Sagadahoc Real Estate Association, Bath...	15,000 00	15,000 00	
Loans on vessel property.....	51,834 43	51,834 43	
Loan on Bath Savings Bank book	1,620 00	1,620 00	
Loans on mortgages of real estate.....	223,956 36	223,956 36	292,410 79
Real estate, investment.	15,000 00	15,000 00	15,000 00
Premium account	-	4,799 67	
Expense account.	-	309 48	5,109 15
Cash on deposit.....	59,371 74	59,371 74	
Cash on hand.....	2,500 30	2,500 30	61,872 04
Unpaid accrued interest	57,902 73		3,732,548 09
Due depositors, earned dividend and accrued State tax	3,806,429 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	3,535,816 82		
	\$270,612 24		

BELFAST SAVINGS BANK—BELFAST.

NOVEMBER, 4, 1897.

NATHAN F. HOUSTON, President.

JOHN H. QUIMBY, Treasurer.

WILLIAM H. QUIMBY, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,086,386 19
Reserve fund.....	55,000 00
Undivided profits.....	20,698 86
	<hr/> \$1,162,085 05

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Reg., 4s, 1907	\$50,000 00	\$56,500 00	\$50,000 00	
United States Coupon, 4s, 1925.....	30,000 00	38,287 50	30,000 00	
United States Reg., 4s, 1925.....	70,000 00	89,337 50	70,000 00	
United States Reg., 5s, 1904.....	70,000 00	80,325 00	70,000 00	
United States Coupon, 5s, 1904.....	30,000 00	34,425 00	30,000 00	
Total United States bonds owned.....	250,000 00			\$250,000 00
District of Columbia, 7s, 1901, Water	50,000 00	56,000 00	50,000 00	50,000 00
City of Belfast, 6s, 1898.....	4,000 00	4,080 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
County of Franklin, O., 6s, 1897-S, Gen. Fund	5,000 00	5,075 00	5,000 00	
Hardin, O., 6s, 1898, Pike.....	5,000 00	5,100 00	5,000 00	
Mercer, O., 5s, 1898-9, Ditch.....	6,000 00	6,090 00	6,000 00	
Summit, O., 5s, 1898, Bridge.....	2,000 00	2,020 00	2,000 00	
City of Ashland, Wis., 6s, 1899, Opt. St. Imp	15,000 00	15,300 00	15,000 00	
Boston, Mass., Reg., 4s, 1899.....	20,000 00	20,200 00	20,000 00	
Cincinnati, O., 6s, 1909, Munc.,	5,000 00	6,050 00	5,000 00	
Defiance, O., 5s, 1897-8, St. Imp.	2,000 00	2,010 00	2,000 00	
East Liverpool, O., 5s, 1914, Opt.,				
Funding	5,000 00	5,425 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Springfield, O., 6s, 1897-1900,				
Street Improvement.....	2,852 25	2,937 82	2,852 25	
Sioux City, Ia., 4½s, 1899, Ind., S. D.	5,000 00	5,025 00	5,000 00	
Toledo, O., 5s, 1899, St. Imp.....	5,500 00	5,582 50	5,500 00	
West Bay City, Mich., 5s, 1925,				
Funding	10,000 00	11,200 00	10,000 00	
West Haven, Conn., 4½s, 1909, Sch	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine.....	98,352 25			98,352 25
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, 4s, 1921.....	57,500 00	57,500 00	57,500 00	
Maine Central 5s, 1923.....	9,000 00	9,900 00	9,000 00	
Maine Central 7s, 1912.....	12,000 00	16,200 00	12,000 00	
Portland & Ogdensburg, 5s, 1905.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	83,500 00			83,500 00
Atchison, Topeka & Santa Fe, Gen. Mort.,				
4s, 1995.....	12,000 00	10,320 00	12,000 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	6,500 00	3,737 50	4,000 00	
Burlington & Missouri River, 6s, 1918	3,000 00	3,480 00	3,000 00	
Cedar Rapids & Missouri River, 7s, 1916	9,500 00	12,920 00	9,500 00	
Central Pacific, 6s, 1898.....	4,000 00	4,080 00	4,000 00	
Chicago, Burlington & Quincy, 4s, 1919.	10,000 00	10,000 00	10,000 00	
Chicago, Burlington & Quincy, 4s, 1921.....	10,000 00	9,200 00	10,000 00	
Chicago, Burlington & Quincy, 5s, 1901.	12,000 00	12,240 00	12,000 00	
Chicago, Burlington & Northern, 5s, 1926... ..	10,000 00	10,500 00	10,000 00	

BELFAST SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Milwaukee & St. Paul, 7s, 1905 ...	\$10,000 00	\$13,500 00	\$10,000 00	
Chicago & West Michigan, 5s, 1921	10,000 00	5,500 00	10,000 00	
Columbus Consolidated Street, Ohio, 5s, 1909	15,000 00	15,750 00	15,000 00	
Eastern, 6s, 1906	12,000 00	14,400 00	12,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1923	15,000 00	19,500 00	15,000 00	
Illinois Central, 6s, 1898	14,000 00	14,280 00	14,000 00	
Iowa Falls & Sioux City, 7s, 1917	5,000 00	6,750 00	5,000 00	
Jackson, Lansing & Saginaw, 5s, 1901	5,000 00	5,100 00	5,000 00	
Kansas City Cable, Mo., 5s, 1901	15,000 00	15,000 00	15,000 00	
Lexington Passenger and Belt, Ky., 6s, 1908	10,000 00	10,000 00	10,000 00	
New York & Rockaway Beach, 5s, 1927	10,000 00	10,100 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	10,200 00	10,000 00	
Total railroad bonds out of Maine	213,000 00			\$210,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Co., 4s, 1900	1,200 00	1,200 00	1,200 00	
Belfast Hotel Co., 4s, 1899	1,768 45	1,768 45	1,768 45	
Belfast Industrial Real Estate Co., 4s, 1905	6,000 00	6,000 00	6,000 00	
Union Water Power Co., Lewiston, 5s, 1904	20,000 00	20,000 00	20,000 00	
Total corporation bonds of Maine	28,968 45			28,968 45
Freeman Mfg. Co., No. Adams, Mass., 6s, 1898	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Belfast & Mooshead Lake	3,300 00	4,125 00	3,300 00	3,300 00
Atchison, Topeka & Santa Fe, Preferred ..	9,000 00	2,610 00	4,000 00	4,000 00
<i>Corporation Stock Owned.</i>				
Belfast Light and 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	17,010 00	12,600 00	
Casco National Bank, Portland	13,100 00	13,231 00	13,100 00	
First National Bank, Portland	10,200 00	10,200 00	10,200 00	
National Shoe and Leather Bank, Auburn ..	2,000 00	2,000 00	2,000 00	
So. Berwick National Bank, So. Berwick ..	2,750 00	3,437 50	2,750 00	
Total national bank stock owned	40,650 00			40,650 00
<i>Loans on Public Funds.</i>				
United States		500 00	500 00	
County of Androscoggin		2,000 00	2,000 00	
City of Cairo, Ill.		650 00	650 00	
City of Perrysburg, Ohio		300 00	300 00	
Village of Barrisville, Ohio		100 00	100 00	3,550 00
<i>Loans on Railroad Bonds.</i>				
Belfast and Mooshead Lake		4,000 00	4,000 00	
Cambridge Street, Mass.		3,000 00	3,000 00	
Cedar Rapids & Missouri River		4,500 00	4,500 00	
Chicago, Burlington & Northern		2,500 00	2,500 00	
Chicago, Burlington & Quincy		2,000 00	2,000 00	
Consolidated Terminal, Kansas City		700 00	700 00	
Consolidated of Vermont		775 00	775 00	
Evansville Street, Ind.		4,700 00	4,700 00	
Jamestown Street, New York		1,000 00	1,000 00	
Little Rock and Fort Smith		3,000 00	3,000 00	
Maine Central		26,200 00	26,200 00	
Sioux City and Pacific		4,000 00	4,000 00	
Wisconsin Central		700 00	700 00	57,075 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass.		1,500 00	1,500 00	
Belfast Hotel Company		3,463 18	3,463 18	
Belfast Water Company		2,000 00	2,000 00	

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Butte City Water Company, Montana	\$1,000 00	\$1,000 00	
Crystal Water Company, Staten Island	1,000 00	1,000 00	
Equitable Mortgage Company, New York	930 00	930 00	
Fort Smith Water Company, Ark.	750 00	750 00	
Knox Gas and Electric Company, Rockland.....	950 00	950 00	
Middlesex Fells Spring Company, Mass.	10,000 00	10,000 00	
Oshkosh Water Company, Wis.	1,000 00	1,000 00	
Paris Water Company, Ky.	1,500 00	1,500 00	
Richmond Water and Light Company, Ky.....	400 00	400 00	
Stafford Springs Company, Conn.	175 00	175 00	
Waverly Woolen Company, Pittsfield.	10,000 00	10,000 00	\$34,668 18
<i>Loans on Railroad Stock.</i>			
Atchison, Topeka & Santa Fe, preferred	\$2,400 00	\$2,400 00	
Belfast & Moosehead Lake.....	9,950 00	9,950 00	
Chicago, Milwaukee and St. Paul.....	500 00	500 00	
Chicago and Northwestern.	1,500 00	1,500 00	14,350 00
<i>Loans on Corporation Stock.</i>			
Belfast Coliseum Company	900 00	900 00	
Belfast Loan and Building Association.....	1,000 00	1,000 00	
Little Androscoggin Water Power Co., Auburn...	800 00	800 00	
Masonic Temple Association, Belfast.....	1,283 65	1,283 65	
Real Estate Company, Belfast.....	350 00	350 00	4,333 65
Loans on Belfast National Bank stock....	2,250 00	2,250 00	
Loans to Belfast Light and Power Company.	3,175 93	3,175 93	
Loan to town of Monroe.....	1,600 00	1,600 00	
Loan on warehouse keeper's receipts, leather, etc ..	10,000 00	10,000 00	
Loan on life insurance policies.....	2,500 00	2,500 00	
Loans on personal property	1,637 81	1,637 81	
Loans on mortgages of real estate	103,874 80	103,874 80	125,038 54
Real estate, investment	15,000 00	7,000 00	
Real estate, foreclosure	6,000 00	6,000 00	
Suspense account (secured by real estate attachm't)	8,287 56	8,287 56	21,287 56
Premium account.....		20,000 00	20,000 00
Cash on deposit	38,978 93	38,978 93	
Cash on hand	21,532 49	21,532 49	60,511 42
Unpaid accrued interest	15,105 84		1,162,685 05
Due depositors, earned dividend and accrued State tax.....	1,244,929 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,102,520 19		
	\$142,409 77		

BETHEL SAVINGS BANK—BETHEL.

MAY, 6, 1897.

SAMUEL B. TWITCHELL, President. ADDISON E. HERRICK, Treasurer.

LIABILITIES.

Deposits	\$264,118 56
Reserve fund	6,467 99
Undivided profits	2,679 68
	\$273,266 23

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.	\$15,000 00	\$17,393 75	\$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 East Liverpool, O., 5s, 1920.....	5,000 00	5,450 00	5,000 00	
Findlay, O., 6s., 1967.....	5,000 00	5,600 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water..	5,000 00	5,625 00	5,000 00	
Nebraska City, Neb., 6s, 1895, Opt..	6,000 00	6,000 00	6,000 00	
Port Huron, Mich., 5s, 1899, Refund.	4,000 00	4,060 00	4,000 00	
Total public funds out of Maine.....	25,000 00			25,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912.....	3,000 00	3,360 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 of Maine.....	13,000 00			13,000 00
Des Moines Street, Ia., 5s, 1914	3,000 00	3,060 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913....	6,000 00	6,000 00	5,400 00	
Total railroad bonds out of Maine	9,000 00			8,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	2,000 00	2,040 00	2,000 00	
Maine Water Company, 5s, 1931	3,000 00	3,000 00	3,000 00	
Municipal Security Company, 5s, 1902.....	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 of Maine.....	14,500 00			14,500 00
Berlin Aqueduct Company, N. H., 5s, 1912..	5,000 00	5,000 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	9,200 00	9,292 00	9,200 00	
First National Bank, Portland.....	3,400 00	3,400 00	3,400 00	
Merchants' National Bank, Portland.....	450 00	675 00	450 00	
National Shoe and 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	10,806 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	4,000 00
Berlin Savings Bank & Trust Co., N. H....	1,000 00	1,700 00	1,000 00	1,000 00

BETHEL SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States.....	\$100 00	\$100 00	
Town of Bethel	580 00	580 00	\$680 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Water Power Company, Lewiston....	400 00	400 00	
Bethel Chair Company.....	500 00	500 00	
Worumbo Manufacturing Company, Lisbon Falls...	1,200 00	1,200 00	\$2,100 00
<i>Loans to Corporations.</i>			
Bethel Chair Company (endorsed).....	3,000 00	3,000 00	
Bethel Dairying Association.....	600 00	600 00	3,600 00
Loan on Maine Central Railroad bond.....	100 00	100 00	
Loans to town of Bethel.....	12,150 00	12,150 00	
Loan on Berlin Savings Bank book, N. H.....	800 00	800 00	
Loans on personal property.....	738 00	738 00	
Loans on mortgages of real estate.....	112,689 21	112,689 21	126,477 21
Real estate, investment.....	4,850 00	4,850 00	
Safes and furniture.....	865 12	865 12	5,715 12
Premium account.....	-	608 37	608 37
Cash on deposit.....	14,082 10	14,082 10	
Cash on hand.....	1,153 43	1,153 43	15,235 53
Unpaid accrued interest.....	1,000 00		\$273,266 23
Due depositors, earned dividend and accrued State tax.....	281,523 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$16,405 05		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

AUGUST 19, 1897.

JOSHUA MOORE, President.

E. W. STAPLES, Treasurer.

LIABILITIES.

Deposits	\$1,045,325 71
Reserve fund	14,962 42
Undivided profits	33,782 45
	\$1,094,070 58

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, Refunding	\$1,100 00	\$1,122 00	\$1,100 00	\$1,100 00
County of Buffalo, Neb., 5s, 1900, Opt., C. H. Cass, Mo., 5s, 1909, Refunding ...	2,000 00	2,030 00	2,000 00	10,000 00
Chippewa, Mich., 6s, 1904, Fund	5,000 00	5,525 00	5,000 00	
Jefferson, O., 5s, 1899, Opt., Pike Wyandotte, Kansas, 7s, 1890-3, Road Improvement.....	5,000 00	5,075 00	5,000 00	
City of Bellaire, O., 5s, 1900, Water	17,000 00	17,000 00	17,000 00	
Danville, Ill., 4½s, 1907, Sewer ...	2,000 00	2,040 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D. Evansville, Ind., 5s, 1912, Fund- ing Debt	2,000 00	2,000 00	2,000 00	
Findlay, O., 6s, 1901, Gen. Fund..	6,000 00	6,510 00	6,000 00	
Ishpeming, Mich., 5s, 1910, Sew- er	3,000 00	3,165 00	3,000 00	
Kansas City, Kansas, 7s, 1898, Internal Improvement.....	5,000 00	5,300 00	5,000 00	
Kansas City, Mo., 5s, 1905, Sch- ool	5,000 00	5,100 00	5,000 00	
Newark, O., 5s, 1901, Refunding	2,000 00	2,170 00	2,000 00	
Port Huron, Mich., 5s, 1911, St- reet	10,000 00	10,300 00	10,000 00	
Sandusky, O., 4½s, 1898-1902, Fund	1,000 00	1,080 00	1,000 00	
Sioux City, Ia., 6s, 1896, Opt., Imp	10,000 00	10,150 00	10,000 00	
Sioux City, Ia., 6s, 1901, Fund, Imp	3,400 00	3,400 00	3,400 00	
Springfield, Mo., 4½s, 1901, Opt., Sewer	2,500 00	2,675 00	2,500 00	
Superior, Wis., 6s, 1895, Opt., Street Improvement.....	5,000 00	5,100 00	5,000 00	
Superior, Wis., 5s, 1912, School..	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	115,900 00			115,900 00
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco Street, 6s, 1908	14,500 00	14,500 00	14,000 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	
Somerset 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	62,500 00			62,000 00
Ann Arbor Street, Mich., 5s, 1914 ..	2,000 00	360 00	360 00	
Bellaire, Bridgeport & Martin's Ferry, Street, O., 6s, 1906	5,000 00	5,050 00	5,000 00	
Belleville & Carondelet, 6s, 1923	5,000 00	5,750 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	532 50	500 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	9,000 00	10,530 00	8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	500 00	900 00	
Chicago & West Michigan, 5s, 1921	5,000 00	2,500 00	4,650 00	
Consolidated of Vermont, 5s, 1913	5,500 00	3,300 00	4,880 00	
Des Moines Suburban, Ia., 6s, 1921	12,000 00	12,000 00	12,000 00	
East Liverpool Railway 1st Mort., 5s, 1917	2,500 00	2,500 00	2,500 00	
East Liverpool Railway 2d Mort., 5s, 1917..	2,500 00	1,875 00	2,500 00	
Eau Claire Street, Wis., 6s, 1916	5,000 00	2,500 00	5,000 00	
Housatonic, 5s, 1937	15,000 00	18,300 00	15,000 00	
Lafayette Street, Ind., 6s, 1900.....	4,000 00	4,000 00	4,000 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>
Lima Railway, O., 1st Mort., 5s, 1911.....	\$15,000 00	\$13,500 00	\$15,000 00	
Merrimack Valley Street, Mass., 5s, 1911...	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka St., 5s, 1919.....	15,000 00	14,250 00	14,250 00	
Newburyport & Amesbury Street, 5s, 1911 .	5,000 00	5,000 00	4,750 00	
New York & New England, 6s, 1905	5,000 00	5,650 00	5,000 00	
Northern Pacific, 6s, 1921	3,000 00	3,570 00	3,000 00	
Northern Pacific, 3s, 2047	4,000 00	2,320 00	2,700 00	
Oregon Short Line & Utah Northern, 5s, 1919	10,000 00	7,550 00	9,400 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,260 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	5,000 00	4,900 00	
Youngstown, Street, O., 6s, 1901.....	10,000 00	10,000 00	10,000 00	
Zanesville Street, O., 6s, 1911	10,060 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	188,600 00			\$181,690 00
<i>Corporation Bonds Owned.</i>				
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	8,900 00	
York Light & Heat Co., Biddeford, 6s, 1901,	1,500 00	1,500 00	1,500 00	
Total corporation bonds of Maine.....	19,500 00			19,500 00
<i>Railroad Stock Owned.</i>				
Chicago & West Michigan.....	6,000 00	960 00	3,000 00	
Northern Pacific, preferred.....	2,000 00	1,000 00	1,000 00	
Oregon R'y & Navigation Co., preferred...	5,000 00	3,125 00	5,000 00	
Total railroad stock owned.	13,000 00			9,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston	1,600 00	1,150 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 Co., Biddeford...	6,400 00	9,600 00	6,400 00	
Pepperell Manufacturing Co., Biddeford...	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, Saco	3,000 00	3,000 00	3,000 00	
Total corporation stock of Maine	98,800 00			103,300 00
American Bank Building Company, Kansas City, Mo	7,600 00	1,520 00	7,600 00	7,600 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	2,000 00	2,700 00	2,000 00	
Biddeford National Bank, Biddeford	20,200 00	24,240 00	20,200 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	404 00	400 00	
Cumberland National Bank, Portland.....	1,200 00	1,200 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	6,210 00	5,400 00	
National Shoe & Leather Bank, Auburn...	2,600 00	2,600 00	2,600 00	
National Traders' Bank, Portland	1,000 00	1,075 00	1,000 00	
Newcastle National Bank, Newcastle.....	3,000 00	3,600 00	3,000 00	
Northern National Bank, Hallowell	2,000 00	2,250 00	2,000 00	
Portland National Bank, Portland	21,000 00	22,680 00	21,000 00	
South Berwick National Bank, So. Berwick	250 00	312 50	250 00	
Veazie National Bank, Bangor.....	2,000 00	2,500 00	2,000 00	
York National Bank, Saco	1,500 00	2,175 00	1,500 00	
Total national bank stock of Maine.....	72,200 00			72,200 00
American National Bank, Kansas City, Mo	4,000 00	4,000 00	4,000 00	
Birmingham National 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	900 00	1,000 00	

BIDDEFORD 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..	\$5,000 00	\$5,000 00	\$5,000 00	
Manufacturers' National Bank, Leavenworth, Kan	10,000 00	10,000 00	10,000 00	
Merchants' National Bank, Portland, Ore.	2,500 00	2,500 00	2,500 00	
Minneapolis Nat'l 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	
Westbrook Trust Company, Westbrook ...	1,000 00	1,050 00	1,000 00	
Total other bank stock owned... ..	5,000 00			5,000 00
<i>Loans on Corporation Bonds.</i>				
International Loan and Trust Co., Kansas City, Mo.		4,000 00	4,000 00	
York Light and Heat Company, Biddeford.....		1,650 00	1,650 00	5,650 00
<i>Loans on Corporation Stock.</i>				
American Bank Building Co., Kansas City, Mo		2,000 00	5,000 00	
American Electric Heating Corporation, Boston...		800 00	800 00	
Boulevard Improvement Co., Kansas City, Mo.....		5,000 00	7,000 00	
Camden and Rockland Water Company.....		6,000 00	6,000 00	
Chicago Rialto Company, Ill.		2,500 00	2,500 00	
East Duluth Company, Minn.....		3,000 00	3,000 00	
Hardy Machine Company, Biddeford.		881 80	881 80	
Laconia Company, Biddeford.....		200 00	200 00	
Oakdale Improvement Company, Minn.....		13,000 00	13,000 00	
Page Obesity and Blood Remedy Company, Boston.		500 00	500 00	
Portland Company, Portland.....		8,500 00	8,500 00	
Saratoga Victory Manufacturing Company, N. Y ..		600 53	600 53	47,982 33
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		2,000 00	2,000 00	
First National Bank, Biddeford.....		100 00	100 00	
First National Bank, Clyde, Kansas.....		10,000 00	10,000 00	
Kansas National Bank, Wichita, Kansas.....		2,600 00	5,000 00	17,100 00
<i>Loans to Corporations.</i>				
Ames State Bank, Ames, Kan.....		4,239 02	4,239 02	
Bank of Glen Elder, Kan.....		2,500 00	2,500 00	
Biddeford & Saco Railroad Company.....		5,000 00	5,000 00	11,739 02
Loan on Bank of Glen Elder, Kan., stock (endorsed).		9,000 00	9,000 00	
Loan to City of Biddeford.....		20,000 00	20,000 00	
Loans on names.....		13,077 28	18,477 28	
Loan on personal property.		4,250 00	4,250 00	
Loans on Biddeford Savings Bank books.....		580 00	580 00	
Loans on mortgages of real estate.		254,209 11	254,209 11	306,516 39
Real estate, investment.....		55,000 00	55,000 00	
Real estate, foreclosure.....		36,566 46	36,566 46	91,566 46
Cash on deposit		8,241 17	8,241 17	
Cash on hand		2,965 21	2,965 21	11,206 38
Unpaid accrued interest.....		25,000 00		
		1,143,107 58		
Due depositors, earned dividend and accrued State tax		1,061,538 92		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$81,568 66		1,094,070 58

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

JULY 8, 1897.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

LIABILITIES.

Deposits	\$217,866 80
Reserve fund.....	3,364 45
Undivided profits.....	3,552 87
Bills payable.....	2,000 00
	\$226,784 12

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	\$1,185 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water.....	5,800 00	5,800 00	5,800 00	
Total public funds of Maine	6,800 00			\$6,800 00
City of Defiance, O., 6s, 1911, Refunding ...	2,000 00	2,280 00	2,000 00	
Duluth, Minn., 6s, 1908, Munc.....	5,000 00	5,875 00	5,000 00	
Port Huron, Mich., 5s, 1906, Refund.....	3,000 00	3,165 00	3,000 00	
Total public funds out of Maine.	10,000 00			10,000 00
<i>Railroad Bonds Owned.</i>				
Bath Street, 5s, 1913	3,000 00	3,000 00	2,745 00	
Boston & Maine, 4s, 1942	3,000 00	3,120 00	2,970 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,120 00	2,000 00	
Lime Rock, 5s, 1908.....	3,000 00	3,120 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.....	28,000 00			27,675 00
Atchison, Topeka & Santa Fe, Gen. Mtg.4s, 1905	1,500 00	1,230 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1905.....	500 00	250 00	500 00	
Atchison, Topeka & Santa Fe, Adj. Scrip.....	300 00	150 00	300 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	5,000 00	5,200 00	5,000 00	
Canton Street, O., 6s, 1907.....	8,000 00	8,240 00	8,000 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	5,535 00	
Naumkeag Street, 5s, 1910	3,000 00	3,000 00	2,925 00	
St. Louis Street, Mo., 5s, 1910.....	2,000 00	2,000 00	2,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	2,550 00	3,000 00	
Trenton Passenger, O., 6s, 1931.....	10,000 00	11,100 00	10,000 00	
Total railroad bonds out of Maine.....	40,300 00			39,820 00
<i>Corporation Bonds Owned.</i>				
Angusta 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 Co., 6s, 1907	2,000 00	2,040 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,040 00	2,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1907.....	4,000 00	4,000 00	4,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Light Company, 6s, 1909.....	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Co., 5s, 1912.....	2,500 00	2,500 00	2,500 00	
Northern Banking Co., Portland, 5s, 1900.....	9,000 00	9,000 00	9,000 00	
Rockland Water Company, 5s, 1919	5,000 00	5,350 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	2,700 00	3,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine.....	50,000 00			50,000 00
Athol Water Company, Mass., 5s, 1912.....	1,000 00	1,000 00	1,000 00	1,000 00

BOOTHBAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe, Preferred..	\$2,260 00	\$565 00	\$1,187 44	\$1,187 44
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	2,000 00	2,700 00	2,000 00	
First National Bank, Bath	2,000 00	2,800 00	2,000 00	
Portland National Bank, Portland	2,000 00	2,160 00	2,000 00	
Total national bank stock of Maine.....	6,000 00			6,000 00
American National Bank, Kansas City, Mo.	200 00	160 00	200 00	
South End National Bank, Boston, Mass..	2,000 00	1,400 00	2,000 00	
Total national bank stock out of Maine...	2,200 00			2,200 00
Loans on First National Bank, Wiscasset, stock.....		750 00	750 00	
Loan to Boothbay Marine Railway Co.		900 00	900 00	
Loans to town of Boothbay Harbor.....		9,416 00	9,416 00	
Loans on mortgages of real estate.....		63,144 55	63,144 55	74,210 55
Real estate, investment		150 00	150 00	
Safe.....		650 00	650 00	800 00
Premium account.....			2,538 81	2,538 81
Cash on deposit		1,636 40	1,636 40	
Cash on hand		2,915 92	2,915 92	4,552 32
Unpaid accrued interest.....		2,630 64		\$226,784 12
		231,163 51		
Due depositors, earned dividend, accrued State tax and bills payable.....		222,456 83		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable .. .		\$8,706 68		

BREWER SAVINGS BANK—BREWER

OCTOBER 14, 1897.

C. O. FARRINGTON, President. BENJAMIN E. FARRINGTON, Treasurer.

LIABILITIES.

Deposits	\$193,936 12
Reserve fund.....	5,975 00
Undivided profits.....	4,663 88
Bills payable	6,388 49
	\$210,958 49

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	\$10,000 00	\$12,700 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915, R. R. aid ...	2,000 00	2,130 00	2,000 00	
Penobscot, 4s, 1902-3, Funding. . .	5,000 00	5,050 00	5,000 00	
City of Bangor, 6s, 1899-1905, Water and Railroad aid.....	8,500 00	9,350 00	8,500 00	
Belfast, 6s, 1898, Railroad aid. . .	1,000 00	1,010 00	1,000 00	
Brewer, 4s, 1911, Refunding.....	2,000 00	2,030 00	2,000 00	
Total public funds of Maine	18,500 00			18,500 00
County of Otter Tail, Minn., 5s, 1904, Fund	2,000 00	2,100 00	2,000 00	
Paulding, O., 5s, 1905, Poor	4,000 00	4,200 00	4,000 00	
Putnam, O., 6s, 1903-6, Ditch	2,000 00	2,240 00	2,000 00	
Ramsey, Minn., 4½s, 1918, C. H. . .	2,000 00	2,140 00	2,000 00	
City of Arkansas City, Kan., 6s, 1918, Refunding	2,000 00	2,000 00	2,000 00	
Canton, O., 5s, 1909, Refunding..	4,000 00	4,480 00	4,000 00	
Clinton, Ia., 6s, 1899, Imp	2,000 00	2,000 00	2,000 00	
East Liverpool, O., 5s, 1914, Opt Funding.....	4,000 00	4,300 00	4,000 00	
Hammond, Ind., 6s, 1916, Sch. . .	2,000 00	2,240 00	2,000 00	
Huntington, Ind., 6s, 1907, Water	2,000 00	2,200 00	2,000 00	
Marinette, Wis., 5s, 1906-12, Sch	5,000 00	5,350 00	5,000 00	
Nebraska City, Neb., 6s, 1908, Pav	3,000 00	3,255 00	3,000 00	
Port Huron, Michigan, 5s, 1899, Refunding	1,500 00	1,515 00	1,500 00	
Superior, Wis., 6s, 1896, Opt., Imp	6,000 00	6,000 00	6,000 00	
Total public funds out of Maine.....	41,500 00			41,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,000 00	3,000 00	
Maine Central, 7s, 1898	1,000 00	1,040 00	1,000 00	
Maine Central, 6s, 1900.	1,500 00	1,590 00	1,500 00	
Maine Central, 4½s, 1912	2,000 00	2,160 00	2,000 00	
Total railroad bonds of Maine.....	7,500 00			7,500 00
Grand Rapids Street, Mich., 6s, 1912.....	2,000 00	2,000 00	2,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	1,900 00	2,000 00	
New York & New England, 6s, 1905	3,000 00	3,390 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 Rapid Transit, N. Y., 5s, 1946.....	3,000 00	2,550 00	3,000 00	
Trenton Passenger, N. J., 6s, 1931.....	6,000 00	6,660 00	6,000 00	
Total railroad bonds out of Maine	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

BREWER SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Sioux City Traction Company, Ia	\$3,600 00	\$1,620 00	\$1,800 00	
Syracuse Rapid Transit, Common.....	3,500 00	350 00	-	
Total railroad stock owned	7,100 00			\$1,800 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	4,000 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor	700 00	997 50	700 00	700 00
<i>Loans on Corporation Stock.</i>				
Smith Planing Mill, Brewer.....		600 00	600 00	
Standard Wood Company, New York		6,000 00	6,000 00	6,600 00
Loan to city of Brewer.....		1,000 00	1,000 00	
Loan on personal property.....		300 00	300 00	
Loans on Brewer Savings Bank book.....		50 00	50 00	
Loans on mortgages of real estate		87,909 00	87,909 00	89,259 00
Real estate foreclosure		3,216 81	2,216 81	2,216 81
Premium account		-	4,623 75	
Expense account.....		-	872 06	5,495 81
Cash on hand		386 87	386 87	386 87
Unpaid accrued interest.....		2,694 24		\$210,958 49
		216,254 42		
Due depositors, earned dividend, accrued State tax and bills payable.....		203,470 41		
Estimated market value of resources above liability for deposits, earned dividend, accrued State tax and bills payable.....		\$12,784 01		

BRIDGTON SAVINGS BANK—BRIDGTON.

JULY, 27, 1897.

AUGUSTUS H. WALKER, President.

MELLEN PLUMMER, Treasurer.

LIABILITIES.

Deposits	\$517,151 12
Reserve fund	11,000 00
Undivided profits.....	5,384 13
	\$533,535 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925.	\$5,000 00	\$6,325 00	\$5,000 00	\$5,000 00
City of Bath, 5s, 1897, Municipal	1,000 00	1,000 00	1,000 00	
City of Belfast, 6s, 1907, R. R. Aid.....	500 00	592 50	500 00	
City of Portland, 6s, 1907, R. R. Aid	7,000 00	8,295 00	7,000 00	
Town of Bridgton, 5s, 1898-1901, R. R.....	4,400 00	4,488 00	4,400 00	
Town of Bridgton, 5s, 1899, R. R.....	17,400 00	18,009 00	17,400 00	
Total public funds of Maine.....	30,300 00			30,300 00
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,475 00	5,000 00	
Franklin, O., 6s, 1903, St. Imp.....	6,000 00	6,270 00	6,000 00	
Hennepin, Minn., 4½s, 1924, Court House and City Hall	2,000 00	2,250 00	2,000 00	
Lawrence, Ind., 5s, 1904-5, Road.....	5,000 00	5,200 00	5,000 00	
Lucas, O., 4½s, 1904, Stone Road.....	4,000 00	4,080 00	4,000 00	
Lucas, O., 4½s, 1905, Children's Home	5,000 00	5,125 00	5,000 00	
Paulding, O., 6s, 1898-9, Ditch....	1,500 00	1,530 00	1,500 00	
Potter, Pa., 5s, 1898, Funding ...	2,000 00	2,010 00	2,000 00	
City of Columbus, O., 5s, 1901, School....	5,000 00	5,225 00	5,000 00	
Findlay, O., 6s, 1900, Gas.....	5,000 00	5,200 00	5,000 00	
Moline, Ill., 5s, 1910, School.....	3,000 00	3,225 00	3,000 00	
South Omaha, Neb., 6s, 1901, Pav- ing	3,000 00	3,105 00	3,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,600 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, 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 1st Mort., 5s, 1912	5,000 00	5,250 00	5,000 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			42,300 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	5,375 00	5,000 00	
Braintree and Weymouth St., Mass., 5s, 1917	3,000 00	3,000 00	3,000 00	
Brockton Street, Mass., 1st Mort., 5s, 1924..	1,000 00	1,010 00	1,000 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910,	5,000 00	4,250 00	5,000 00	
Canton & Lakeside Streets, Ohio, 1st Mort., 6s, 1910.....	5,000 00	5,150 00	5,000 00	
Detroit & Mackinac, 4s, 1905.....	1,000 00	600 00	1,000 00	
Eau Claire Street, Wis., 1st Mort., 6s, 1916..	5,000 00	2,500 00	3,500 00	
Grand Avenue Cable, Kansas City, 1st Mort. 5s, 1908	5,000 00	4,850 00	4,800 00	
Grand Rapids Street, Mich., 1st Mort., 6s, 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>
K nawha & Michigan, 4s, 1930.....	\$5,000 00	\$4,000 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	5,500 00	5,000 00	
New Haven & West Haven, Conn., 5s, 1912..	5,000 00	5,100 00	5,000 00	
New York & Rockaway Beach, 5s, 1927....	3,000 00	3,000 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1937.....	5,000 00	4,550 00	4,225 00	
Omaha Horse, Neb., 1st Mort., 6s, 1906, Opt.	3,000 00	3,000 00	3,000 00	
Passenger Street, Scranton, Pa., 1st Mort-				
gage, 6s, 1920.....	6,000 00	6,750 00	6,000 00	
Pontiac, Oxford & Northern, 6s, 1916....	3,000 00	3,270 00	3,000 00	
St. Louis, Mo., 1st Mort., 5s, 1900, Opt....	5,000 00	5,000 00	5,000 00	
South Middlesex Street, Mass., 1st Mort-				
gage, 5s, 1915.....	3,000 00	3,060 00	3,060 00	
Union Pacific, Lincoln & Colorado, 1st				
Mortgage, 5s, 1918.....	5,000 00	1,350 00	2,350 00	
United Traction, Providence, R. I., 1st				
Mortgage, 5s, 1933.....	3,000 00	3,600 00	2,985 00	
Total railroad bonds out of Maine.....	104,000 00			\$97,210 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., 4s, 1917....	6,000 00	6,000 00	6,000 00	
Ellsworth Water Co., 1st Mort., 5s, 1909....	3,000 00	3,060 00	3,000 00	
Frontier Water Company, Fort Fairfield,				
1st Mortgage, 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., 5s, 1897.....	600 00	600 00	600 00	
Northern Banking Co., Portland, 5s, 1900....	2,500 00	2,500 00	2,500 00	
Portland Water Company, 4s, 1927.....	1,000 00	1,000 00	1,000 00	
Rockland Water Company, 5s, 1919.....	500 00	535 00	500 00	
Rumford Falls Light and Water Co., 6s, 1908	500 00	500 00	500 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 of Maine.....	43,200 00			43,200 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	7,300 00	3,577 00	3,342 50	3,342 50
Detroit & Mackinac, Ctf. Benefic. Int.....	2,400 00	600 00	-	-
<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	7,800 00	7,800 00	
First National Bank, Bath.....	2,500 00	3,500 00	2,500 00	
Line Rock National Bank, Rockland.....	1,260 00	1,260 00	1,260 00	
Merchants' National Bank, Portland.....	2,100 00	3,150 00	2,100 00	
North National Bank, Rockland.....	500 00	712 50	500 00	
Total national bank stock of Maine.....	20,660 00			20,660 00
Manufacturers' National Bank, Leaven-				
worth, Kansas.....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company.....	2,000 00	2,500 00	2,000 00	2,000 00
<i>Loans on Corporation Bonds.</i>				
Homer Water Supply Company, N. Y.....		1,000 00	1,000 00	
Leadville Water Company, Col.....		650 00	650 00	
St. Joseph Water Company, Mo.....		131 58	131 58	1,781 58
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe.....		400 00	400 00	
Bridgton & Saco River.....		200 00	200 00	
St. Joseph Railway, Light, Heat and Power Co., Mo..		2,925 92	2,925 92	3,525 92

BRIDGTON 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>
Athol Water Company, Mass	\$3,000 00	\$3,000 00	
Bridgton Creamery.....	400 00	400 00	
Bridgton Morocco Company.....	100 00	100 00	
Camden and Rockland Water Company.....	15,000 00	15,000 00	
Forest Mills Company, Bridgton	12,000 00	12,000 00	
Frontier Steamboat Company, Calais.....	175 00	175 00	
Portland Loan and Building Association	300 00	300 00	
Wales and Hamblin Company, Bridgton.....	750 00	750 00	\$31,725 00
<i>Loans to Corporations.</i>			
Forest Mills Company, Bridgton	2,000 00	2,000 00	
North Bridgton Congregational Parish.....	450 00	450 00	2,450 00
Loan on town of Bridgton order.....	62 00	62 00	
Loan on Mousam River Railroad bond.....	500 00	500 00	
Loan on Chapman National Bank stock, Portland...	1,000 00	1,000 00	
Loans on life insurance policies	2,557 90	2,557 90	
Personal loans.....	20,792 50	20,792 50	
Loans on Bridgton Savings Bank books	825 00	825 00	
Loans on mortgages of real estate.....	130,495 58	130,495 58	156,232 98
Real estate, investment	585 00	585 00	
Real estate, foreclosure.....	4,236 92	4,236 92	
Safe and furniture.....	400 00	400 00	5,221 92
Premium account.....	-	12,042 50	
Expense account.....	-	64 41	12,106 91
Cash on deposit.....	20,496 95	20,496 95	
Cash on hand	2,481 49	2,481 49	22,978 44
Unpaid accrued interest.....	6,950 00		\$533,535 25
Due depositors, earned dividend and accrued State tax	542,271 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	519,196 12		
	\$23,075 72		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

APRIL 13, 1897.

WESTON THOMPSON, President.

THOMAS H. RILEY, Treasurer.

J. P. WINCHELL, Assistant Treasurer.

LIABILITIES.

Deposits	\$603,151 25
Reserve fund... ..	25,966 85
Undivided Profits.....	4,435 76
	\$633,553 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 Reg., 4s, 1925.....	\$40,000 00	\$49,700 00	\$40,000 00	\$40,000 00
Town of Brunswick, 4s, 1900-12, Town Hall..	4,000 00	4,040 00	4,000 00	
Town of Brunswick, 4s, 1897-1903, Sch. House	7,000 00	7,035 00	6,950 00	
Total public funds of Maine.....	11,000 00			10,950 00
County of Daviess, Ind., 6s, 1898-9, Ditch. .	2,500 00	2,562 50	2,500 00	
Delaware, Ind., 5s, 1898-1900, C. H.	5,000 00	5,075 00	5,000 00	
Greene, Ind., 6s, 1899-1902, Ditch.	5,000 00	5,275 00	5,000 00	
Meigs, O., 5s, 1898, Jail	2,000 00	2,010 00	2,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	3,000 00	3,165 00	3,000 00	
Rice, Kan., 6s, 1920, Refunding..	5,000 00	5,875 00	5,000 00	
Vigo, Ind., 5s, 1907-8, C. H.....	5,000 00	5,375 00	4,875 00	
Wells, Ind., 6s, 1897, Gravel Road	6,000 00	6,000 00	6,000 00	
Yankton, S. D., 4½s, 1913, Refund.	5,000 00	5,000 00	3,750 00	
City of Anderson, Ind., 5s, 1906, Refund.	5,000 00	5,275 00	5,000 00	
Cairo, Ill., 6s, 1898, Funding.....	497 00	497 00	497 00	
Chicago Sanitary Dist., 4½s, 1907.	5,000 00	5,200 00	5,000 00	
East Liverpool, O., 6s, 1899-1902, Refunding	4,000 00	4,220 00	4,000 00	
Evansville, Ind., 5s, 1912, Fund.	5,000 00	5,425 00	5,000 00	
Fremont, O., 5s, 1898, Water.....	2,000 00	2,010 00	2,000 00	
Hutchinson, Kan., 6s, 1909, Bd. Ed.	5,000 00	5,325 00	5,000 00	
Iron Mountain, Mich., 6s, 1901, Gold, Sewer	6,000 00	6,300 00	6,000 00	
Kansas City, Kan., 7s, 1898, Imp.	750 00	750 00	750 00	
Kansas City, Kan., 6s, 1899, Imp.	1,000 00	1,025 00	1,000 00	
Kokomo, Ind., 6s, 1896-1901, Imp.	3,668 11	3,668 11	3,668 11	
Lakeside, Minn., 7s, 1897, Imp... .	1,507 91	1,507 91	1,507 91	
Lima, O., 6s, 1900, Imp.....	3,000 00	3,156 00	3,000 00	
Marion, Ind., 6s, 1903-4, School...	4,000 00	4,300 00	4,000 00	
Moline, Ill., 5s, 1912, School Dist.	5,000 00	5,425 00	5,000 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	10,300 00	9,955 00	
Sioux City, Ia., 6s, 1894, Opt. City Improvement	2,000 00	2,000 00	2,060 00	
South Bend, Ind., 6s, 1897-1903, Street Improvement.....	7,800 00	8,229 00	7,800 00	
Stillwater, Minn., 5s, 1906, Per- manent Improvement.	1,000 00	1,055 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	5,200 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, S. D.	5,000 00	5,000 00	5,000 00	
Township of Polk, O., 6s, 1902, Road Imp..	5,000 00	5,300 00	5,000 00	
Village of West Duluth, Minn., 7s, 1897, Permanent Improvement.....	2,903 43	2,903 43	2,903 43	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	8,960 00	8,000 00	
Total public funds out of Maine	150,626 45			149,206 45

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Knox & Lincoln, 5s, 1921.	\$5,000 00	\$5,300 00	\$5,000 00	
Lime Rock, 5s, 1908.	10,000 00	10,400 00	10,000 00	
Maine Central, Consolidated, 7s, 1912.	15,000 00	20,100 00	15,000 00	
Portland & Rumford Falls, 5s, 1912.	10,000 00	10,500 00	10,000 00	
Sebasticook & Moosehead, 1st mortgage, 5s, 1925.	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.	45,000 00			\$45,000 00
Black Rocks & Salisbury Beach, 1st mortgage, gold, 5s, 1911.	5,000 00	5,000 00	4,875 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910.	3,000 00	2,550 00	2,940 00	
Cass Avenue & Fair Grounds, St. Louis, 1st mortgage, gold, 5s, 1912.	5,000 00	5,000 00	4,850 00	
Chicago & Eastern Illinois, 1st mortgage, 5s, 1937.	3,000 00	3,000 00	3,000 00	
Davenport & Rock Island, 1st mortgage, 6s, 1910.	2,000 00	2,000 00	2,000 00	
Des Moines Street, Ia., 1st Mort., 6s, 1919.	5,000 00	5,100 00	5,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917.	11,000 00	10,450 00	10,670 00	
East Liverpool & Wellsville St., O., 1st mortgage, 6s, 1912.	7,000 00	7,000 00	7,000 00	
Grand Rapids Street, Mich., 6s, 1912.	10,000 00	10,000 00	10,000 00	
Haverhill & Amesbury Street, 1st mortgage, gold, 5s, 1912.	12,000 00	12,000 00	12,000 00	
Hereford, 4s, 1930.	10,000 00	10,000 00	9,800 00	
Joliet Railway Company, Ill., 5s, 1916.	2,000 00	2,000 00	2,000 00	
Lexington Passenger & Belt, Ky., 1st mortgage, 6s, 1909.	5,000 00	5,000 00	5,000 00	
Muskegon, St. Mich, 1st Mort., gold, 6s, 1911	5,000 00	3,250 00	5,000 00	
Ottumwa Electric, Ia., 1st mortgage, gold, 6s, 1912.	5,000 00	4,250 00	5,000 00	
Pontiac Oxford & Northern, 6s, 1916.	5,000 00	5,450 00	5,000 00	
Saranac & Lake Placid, 1st mortgage, gold, 5s, 1913.	5,000 00	5,000 00	5,000 00	
Springfield Railway Co., O., gold, 6s, 1933.	10,000 00	10,000 00	10,000 00	
Superior Rapid Transit, Wis., 1st mortgage, 6s, 1912.	5,000 00	4,250 00	5,000 00	
Terre Haute Electric, Ind., 6s, 1914.	1,000 00	1,075 00	1,000 00	
Trenton Passenger, N. J., gold, 6s, 1931.	11,000 00	12,210 00	11,000 00	
Union Electric, Saratoga, 1st Mort., 6s, 1922.	5,000 00	5,000 00	5,000 00	
Watertown Street, N. Y., gold, 6s, 1915.	6,000 00	6,300 00	5,850 00	
Total railroad bonds out of Maine.	138,000 00			136,985 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	
Brunswick Mfg. Company, 5s, 1901.	9,500 00	9,500 00	9,500 00	
Maine Water Company, 5s, 1931.	10,000 00	10,000 00	10,000 00	
Northern Banking Company, 5s, 1896-9.	4,000 00	4,000 00	4,000 00	
Penobscot Water and Power Co., 5s, 1909.	5,000 00	3,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907.	5,000 00	5,000 00	5,000 00	
Richmond Water Company, 5s, 1906.	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.	55,000 00			54,912 50
The City Water Works, Sioux City, Ia., 6s, 1894, Optional.	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.	22,100 00	10,829 00	9,945 00	9,945 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.	700 00	945 00	700 00	
Canal National Bank, Portland.	8,000 00	9,600 00	8,000 00	
Casco National Bank, Portland.	8,700 00	8,787 00	8,700 00	
Cumberland National Bank, Portland.	6,720 00	6,720 00	6,720 00	
First National Bank, Brunswick.	2,250 00	5,625 00	2,250 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>
First National Bank, Portland.....	6,300 00	6,300 00	6,300 00	
First National Bank, Wiscasset.....	3,000 00	3,300 00	3,000 00	
Merchants' National Bank, Portland.....	2,625 00	3,937 50	2,625 00	
National Shoe and Leather Bank, Auburn.	6,600 00	6,600 00	6,600 00	
Northern National Bank, Hallowell.....	6,800 00	7,650 00	6,800 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,200 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	3,780 00	2,700 00	
South Berwick National Bank, South Berwick.....	2,500 00	3,125 00	2,500 00	
Union National Bank, Brunswick.....	3,800 00	5,225 00	3,800 00	
Total national bank stock of Maine.....	61,695 00			\$61,695 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Works Company, N. Y.....		500 00	500 00	
St. Joseph Water Company, Mo.....		2,000 00	2,000 00	
Watertown Water, Light & Power Co., W. Va.....		500 00	500 00	
Wichita Water Company, Kan.....		1,000 00	1,000 00	4,000 00
<i>Loans to Corporations.</i>				
Roman Catholic Bishop of Portland.....		1,500 00	1,500 00	
Snowflake Canning Company, Brunswick (endorsed)		5,000 00	5,000 00	6,500 00
Loan on York Manufacturing Company stock, Saco		1,000 00	1,000 00	
Loan on First National Bank stock, Brunswick.....		1,250 00	1,250 00	
Loan to town of Topsham.....		3,000 00	3,000 00	
Loans on names.....		1,182 00	1,182 00	
Loan on life insurance policy.....		850 80	850 80	
Loans on personal property.....		500 00	500 00	
Loans on mortgages of real estate.....		88,686 32	88,686 32	96,469 12
Real estate, investment.....		6,981 83	6,981 83	6,981 83
Cash on deposit.....		9,824 03	9,824 03	
Cash on hand.....		84 93	84 93	9,908 96
Unpaid accrued interest.....		8,104 00		\$633,553 86
		673,843 69		
Due depositors, earned dividend and accrued State tax.....		605,918 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$67,925 44		

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

AUGUST 4, 1897.

THOMAS TARBOX, President.

CYRIL P. HARMON, Treasurer.

LIABILITIES.

Deposits	\$304,188 48
Reserve fund	12,547 09
Undivided profits	7,700 82
	\$324,436 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>
United States Coupon, 4s, 1925.....	\$5,000 00	\$6,281 25	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915, R. R. Aid. . .	5,000 00	5,325 00	5,000 00	
City of Belfast, 4s, 1905, Opt., Refunding ...	2,000 00	2,030 00	2,000 00	
City of Belfast, 6s, 1898, R. R. Aid.....	2,000 00	2,030 00	2,000 00	
Town of Norridgewock, 6s, 1899, R. R. Aid. . .	1,000 00	1,030 00	1,000 00	
Town of South Portland, 4s, 1903, Munic....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	11,000 00			11,000 00
County of Franklin, Ky., 6s, 1903, Opt., Bridge	2,000 00	2,180 00	2,000 00	
Franklin, O., 6s, 1898, General				
Expense Deficiency.....	3,000 00	3,030 00	3,000 00	
Franklin, O., 6s, 1905-6, Street Imp	2,000 00	2,270 00	2,000 00	
Hamilton, Ind., 5s, 1906, Opt., Fund	5,000 00	5,325 00	5,000 00	
Hardin, O., 6s, 1899, Bridge ...	500 00	515 00	500 00	
Hardin, O., 6s, 1900, Bridge.....	5,000 00	5,225 00	5,000 00	
Lawrence, O., 5s, 1920, Pike ...	2,000 00	2,260 00	2,000 00	
Munroe, Ind., 5s, 1901-2, Road...	3,000 00	3,060 00	3,000 00	
Putnam, O., 5s, 1900-1, Road Imp	4,000 00	4,120 00	4,000 00	
Washington, Kan., 5s, 1920, Refund	5,000 00	5,175 00	5,000 00	
City of Anderson, 6s, 1902, Opt., Water..	5,000 00	5,400 00	5,000 00	
Chicago, Ill., 7s, 1899, City Hall..	2,000 00	2,120 00	2,000 00	
Clinton, Ia., 5s, 1912, Funding ...	2,000 00	2,170 00	2,000 00	
East Liverpool, O., 6s, 1903-5,				
Refunding	2,000 00	2,190 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund.	3,000 00	3,255 00	3,000 00	
Fort Wayne, Ind., 6s, 1899, Fund.	6,000 00	6,240 00	6,000 00	
Jacksonsonville, Ill., 5s, 1905,				
Refunding	3,000 00	3,150 00	3,000 00	
Lima, O., 6s, 1907, Paving... ..	2,000 00	2,280 00	2,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,130 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	2,130 00	2,000 00	
Newport, Ky., 5s, 1911-13, Opt., Sew.	1,000 00	1,085 00	1,000 00	
Piqua, O., 6s, 1913, School ...	1,000 00	1,170 00	1,000 00	
Urbana, O., 5s, 1901, Funding	1,000 00	1,010 00	1,000 00	
Total public funds out of Maine.....	64,500 00			64,500 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	5,050 00	5,000 00	
Mousam River, 6s, 1912.....	1,000 00	1,060 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Portland & Rumford Falls, 4s, 1926.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine.....	14,000 00			14,000 00
Akron Street, O., 6s, 1908.	3,000 00	3,000 00	3,000 00	
Allegheny & Kinzua, 5s, 1896.	2,000 00	1,000 00	1,500 00	
Canton Street, O., 6s, 1910.	3,000 00	3,090 00	3,000 00	
Detroit & Mackinac, 4s, 1895.	2,000 00	1,200 00	1,500 00	
Eau Claire Street, Wis., 6s, 1916.	5,000 00	2,500 00	2,500 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>
East Liverpool Railway Co., 1st Mort., 5s, 1917	\$1,500 00	\$1,500 00	} \$2,250 00	
East Liverpool Railway Co., 2d Mort., 5s, 1917	1,500 00	1,125 00		
Lynn & Boston, 5s, 1924	4,000 00	4,000 00	4,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	1,900 00	1,980 00	
Naumkeag Street, Mass., 5s, 1910	3,000 00	3,000 00	2,870 00	
Omaha Street, Neb., 5s, 1914	5,000 00	4,900 00	4,925 00	
Passenger Street, Scranton, Pa., 6s, 1920	1,000 00	1,125 00	1,000 00	
People's Street, Scranton, Pa., 6s, 1918	2,000 00	2,300 00	2,000 00	
Toledo Belt, O., 6s, 1901	2,000 00	1,960 00	1,910 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,550 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	46,000 00			\$41,535 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	1,000 00	1,000 00	
Caribou Water Company, 5s, 1909	3,000 00	3,000 00	3,000 00	
Consolidated Electric Light & 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, 5s, 1898	1,000 00	1,000 00	1,000 00	
Municipal Security Company, 5s, 1901	4,000 00	4,000 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	3,552 50	3,500 00	
Portland Water Company, 6s, 1899	2,000 00	2,060 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	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	32,000 00			32,000 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac Ry., Ctf. Benefic. Int.	3,200 00	800 00	800 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	4,040 00	4,000 00	
Cumberland National Bank, Portland	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston	1,000 00	1,550 00	1,000 00	
First National Bank, Portland	4,000 00	4,000 00	4,000 00	
Georges National Bank, Thomaston	1,200 00	1,320 00	1,200 00	
Lime Rock National Bank, Rockland	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland	800 00	860 00	800 00	
Portland National Bank, Portland	2,000 00	2,160 00	2,000 00	
Total national bank stock owned	16,050 00			16,050 00
<i>Loans to Municipalities.</i>				
Town of Buxton		5,678 00	5,678 00	
Hollis		3,697 00	3,697 00	9,375 00
Loan on St. Joseph Railway, Light, Heat and Power Company, Mo., stock		1,755 55	1,755 55	
Loans on life insurance policies		890 00	890 00	
Loans on personal property		3,200 00	3,200 00	
Loans on Buxton and Hollis Savings Bank books		227 50	227 50	
Loans on mortgages of real estate		104,668 28	104,668 28	110,741 33
Real estate, foreclosure		8,294 64	8,294 64	
Safe		600 00	600 00	8,894 64
Expense account		-	65 47	65 47

BUXTON AND HOLLIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$8,742 37	\$8,742 37	
Cash on hand.....	882 58	882 58	\$9,624 95
Unpaid accrued interest	6,717 59		\$324,436 39
Due depositors, earned dividend and accrued State tax.....	339,187 26		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	309,673 48		
	\$29,513 78		

CALAIS SAVINGS BANK—CALAIS.

APRIL 16, 1897.

WILLIAM WOODS, President.

GEORGE A. LOWELL, Treasurer.

F. H. LOWELL, Assistant Treasurer.

LIABILITIES.

Deposits	\$320,093 05
Reserve fund	7,459 62
Undivided profits	13,290 32
	<hr/>
	\$340,842 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 Coupon, 4s, 1925.....	\$17,000 00	\$21,080 00	\$17,000 00	\$17,000 00
County of Aroostook, 4s, 1915, Court House	8,000 00	8,000 00	8,000 00	
Aroostook, 4½s, 1912, R. R. aid ...	16,000 00	16,880 00	16,000 00	
City of Calais, 4s, 1915, Bridge	10,000 00	10,300 00	10,000 00	
Portland, 6s, 1907	6,000 00	7,110 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	3,045 00	3,000 00	
Franklin, O., 6s, 1897-1935, Ave. Ex Putnam, O., 5s, 1901 5, Road Imp	2,500 00	2,825 00	2,500 00	
Ramsey, Minn., 4½s, 1918, C. H. & C. H. St. Louis, Minn., 4½s, 1909, R. & B.	9,000 00	11,205 00	9,000 00	
Wapello, Ia., 5s, 1901, Court House	3,500 00	3,657 50	3,500 00	
Washington, Ill., 6s, 1902, Fund..	3,000 00	3,210 00	3,000 00	
Ashland, Wis., 5s, 1902-12, Pub. Imp	2,000 00	2,100 00	2,000 00	
Battle Creek, Mich., 5s, 1909, Sew.	5,006 00	5,150 00	5,000 00	
Bradford, Penn., 6s, 1903, Water.	3,000 00	3,210 00	3,000 00	
Cincinnati, O., 7s, 1904, Municipal	9,000 00	9,360 00	9,000 00	
Clinton, Ia., 5s, 1901, Opt. City Imp.	2,000 00	2,160 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	1,000 00	1,090 00	1,000 00	
Findlay, O., 5s, 1908, Water	3,000 00	3,600 00	3,000 00	
La Crosse, Wis., 5s, 1897, Opt. Wat	2,000 00	2,060 00	2,000 00	
Piqua, O., 6s, 1913, School	3,000 00	3,255 00	3,000 00	
Port Huron, Mich., 5s, 1911, Road.	5,000 00	5,225 00	5,000 00	
St. Paul, Minn., 5s, 1915, Water ..	7,000 00	7,000 00	7,000 00	
Sandusky, O., 5s, 1909-10, Wharf ..	3,000 00	3,510 00	3,000 00	
Superior, Wis., 6s, 1910, Sewer ..	2,000 00	2,160 00	2,000 00	
Wausau, Wis., 5s, 1909, Refund ..	7,000 00	8,155 00	7,000 00	
Youngstown, O., 5s, 1914, Park...	3,000 00	3,300 00	3,000 00	
Total public funds out of Maine.....	95,000 00			95,000 00
<i>Railroad Bonds of Maine.</i>				
Portland & Ogdensburg 5s, 1908	5,000 00	5,250 00	5,000 00	5,000 00
Buffalo Street, N. Y., 5s, 1931	7,000 00	7,560 00	6,895 00	
Corrigan Street, Kansas City, 5s, 1916	5,000 00	5,050 00	5,000 00	
Des Moines Street, Ia., 6s, 1911-12	2,000 00	2,040 00	2,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	2,250 00	1,462 50	2,250 00	
Housatonic, 5s, 1937	5,000 00	6,100 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	2,820 00	2,640 00	
Lowell, Lawrence & Haverhill, 5s, 1923	2,006 00	2,000 00	1,800 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	9,000 00	8,550 00	8,662 50	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,000 00	2,925 00	
New Haven & West Haven, 5s, 1912	5,000 00	5,100 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,450 00	3,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,900 00	
Toledo Traction, O., 5s, 1909	5,000 00	5,000 00	4,900 00	
Trenton Passenger, N. J., 6s, 1912-31	10,000 00	11,050 00	10,000 00	
Total railroad bonds out of Maine.	66,250 00			64,972 50

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Municipal Security Co., Portland, 5½s, 1898	\$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	4,000 00	
Portland & Rochester	1,000 00	1,250 00	1,000 00	
Total railroad stock of Maine	5,000 00			5,000 00
Detroit, Grand Rapids & Western preferred	1,655 00	198 60	660 00	660 00
<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	3,030 00	3,000 00	
Frontier National Bank, Eastport	2,775 00	3,977 50	2,775 00	
Portland National Bank, Portland	4,000 00	4,320 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	1,000 00	1,250 00	
Kansas 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 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 Co., Calais (endorsed)		3,000 00	3,000 00	10,448 75
<i>Loans to Municipalities.</i>				
City of Calais		7,000 00	7,000 00	
Town of Princeton		3,100 00	3,100 00	10,100 00
Loan to city of St. John, N. B		450 00	450 00	
Loan on St. Joseph Traction & Lighting Company, Mo., bonds		1,170 36	1,170 36	
Loan on Home Life Insurance Co., N. Y., stock		200 00	200 00	
Loan on life insurance policy		1,000 00	1,000 00	
Loans on Calais Savings Bank books		200 00	200 00	
Loans on mortgages of real estate		54,184 98	54,184 98	57,205 34
Real estate, foreclosure		2,000 00	1,000 00	1,000 00
Expense account			705 64	705 64
Cash on deposit		2,233 81	2,233 81	
Cash on hand		1,091 95	1,091 95	3,325 76
Unpaid accrued interest		4,073 22		340,842 99
Due depositors, earned dividend and accrued State tax		368,466 67		
Estimated market value of resources above liability for deposits, earned dividend and State tax		326,119 82		
		42,346 85		

CAMDEN SAVINGS BANK—ROCKPORT.

OCTOBER 5, 1897.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

LIABILITIES.

Deposits	\$138,684 63
Reserve fund	7,797 61
Undivided profits.....	4,229 19
	\$150,711 43

RESOURCES.

	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
<i>Railroad Bonds Owned.</i>				
Portland & Rumford Falls, 5s, 1904.....	\$2,000 00	\$2,000 00	\$2,000 00	\$2,000 00
Central of Iowa, Convertible, 7s, 1899.....	5,000 00	3,000 00	1,350 00	
Chicago & Southwestern, 7s, 1899.....	3,000 00	3,150 00	2,640 00	
Lowell, Lawrence & Haverhill St. Mass., 5s, 1923.....	1,000 00	1,000 00	1,000 00	
Union Electric, Saratoga, 6s, 1922.....	2,000 00	2,000 00	2,000 00	
Wisconsin Central, 7s, 1909, 2d series.....	2,000 00	200 00	-	
Wisconsin Central, 5s, 1909, 1st series.....	1,000 00	900 00	364 36	
Total railroad bonds out of Maine..	14,000 00			7,354 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>				
Portland & Rumford Falls.....	4,000 00	3,800 00	3,800 00	3,800 00
New York, Ontario & Western.....	2,700 00	486 00	120 00	120 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Com- pany, Auburn.....	1,480 00	1,480 00	515 00	515 00
<i>Loans on Railroad Stock.</i>				
Rockland, Thomaston & Camden.....		9,279 88	9,279 88	
Rockport Railroad.....		5,300 00	5,300 00	14,579 88
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass.....		1,000 00	1,000 00	
Camden Masonic Temple Association		300 00	300 00	
Camden and Rockland Water Company.....		6,900 00	6,900 00	
Camden Woolen Company.....		800 00	800 00	
G. E. Carleton Company, Rockport.....		14,500 00	14,500 00	
Knox Coopersage Company, West Rockport		1,500 00	1,500 00	
Mt. Batty Manufacturing Company, Camden		2,782 89	2,782 89	
Rockport Ice Company.....		3,000 00	3,000 00	30,782 89
<i>Loans to Corporations.</i>				
Camden Woolen Company.....	5,000 00		5,000 00	
Mt. Batty Manufacturing Company, Camden	5,000 00		5,000 00	10,000 00
Loan on county of Eagle, Col., bond	1,000 00		1,000 00	
Loan on Belfast & Moosehead Lake Railroad bond..	1,000 00		1,000 00	
Loans on names.....	1,207 80		1,207 80	
Loans on life insurance policies.....	1,480 00		1,480 00	
Loans on personal property.....	2,470 00		2,470 00	
Loans on deeds with agreement to re-convey.....	8,950 00		8,950 00	
Loans on mortgages of real estate.....	38,418 51		38,418 51	54,526 31
Real estate, foreclosure	4,819 76		4,819 76	
Safe.....	1,440 00		1,440 00	6,259 76
Expense account.....	-		174 34	174 34

CAMDEN SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$6,533 18	\$6,533 18	
Cash on hand	4,065 71	4,065 71	\$10,598 89
Unpaid accrued interest	2,000 00		
Due depositors, earned dividend and accrued State tax.....	156,763 73		
	141,434 63		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$15,329 10		

CASCADE SAVINGS BANK—OAKLAND.

OCTOBER 12, 1897.

_____, President.

J. E. HARRIS, Treasurer.

LIABILITIES.

Deposits	\$199,039 94
Reserve fund.....	10,000 00
Undivided profits.....	4,617 37
	\$213,657 31

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>
Mousam River, 6s, 1912.....	\$3,000 00	\$3,000 00	\$3,000 00	\$3,000 00
Bellaire, Bridgeport & Martin's Ferry Street, Ohio, 6s, 1913.....	3,000 00	3,030 00	3,000 00	
Iowa Central, 5s, 1938.....	3,000 00	2,925 00	3,000 00	
Minneapolis Street, Minn., 5s, 1919.....	4,000 00	3,600 00	4,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	7,000 00	7,000 00	7,000 00	
Oswego Street, N. Y., 6s, 1911.....	3,000 00	3,000 00	3,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	3,000 00	2,550 00	3,000 00	
Trenton Passenger, N. J., 6s, 1915-16.....	7,000 00	7,630 00	7,000 00	
Total railroad bonds out of Maine	30,000 00			30,000 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	1,900 00	665 00	900 00	900 00
<i>Corporation Stock Owned.</i>				
Madison Woolen Company, Preferred.....	3,000 00	3,000 00	3,000 00	3,000 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	4,646 00	4,600 00	
First National Bank, Bath.....	2,000 00	2,800 00	2,000 00	
First National Bank, Portland.....	12,500 00	12,500 00	12,500 00	
Messalonskee, National Bank, Oakland....	10,000 00	11,000 00	10,000 00	
National Shoe and Leather Bank, Auburn....	3,000 00	3,000 00	3,000 00	
People's National Bank, Waterville.....	200 00	220 00	200 00	
Portland National Bank, Portland.....	5,000 00	5,400 00	5,000 00	
Total national bank stock owned	38,600 00			38,600 00
<i>Loans on National Bank Stock.</i>				
Augusta National Bank, Augusta.....		250 00	250 00	
Messalonskee National Bank, Oakland.....		2,325 00	2,325 00	
People's National Bank, Waterville.....		625 00	625 00	3,200 00
<i>Loans on Corporation Stock.</i>				
Lockwood Company, Waterville.....		1,000 00	1,000 00	
Madison Woolen Company.....		10,000 00	10,000 00	11,000 00
Loans on Somerset Railroad Company Stock.....		21,000 00	21,000 00	
Loans on Messalonskee National Bank, Oakland.....		6,000 00	6,000 00	
Loans on personal property.....		3,275 00	3,275 00	
Loan on Cascade Savings Bank book.....		100 00	100 00	
Loans on mortgages of real estate.....		62,953 79	62,953 79	93,328 79
Real estate, investment.....		900 00	900 00	
Real estate, foreclosure.....		15,000 00	18,464 51	
Safe and fixtures.....		800 00	800 00	20,164 51
Premium account.....		-	2,700 00	
Expense account.....		-	378 95	3,078 95

CASCADE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Tota .</i>
Cash on deposit.	\$1,433 61	\$1,433 61	
Cash on hand.....	951 45	951 45	\$2,385 06
Unpaid accrued interest.....	1,100 00		\$213,657 31
Due depositors, earned dividend and accrued State tax	210,239 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax	202,789 94		
	\$7,449 91		

DEXTER SAVINGS BANK—DEXTER.

OCTOBER 28, 1897.

EBEN M. TIBBETTS, President.

WESLEY H. JUDKINS, Treasurer.

LIABILITIES.

Deposits	\$423,437 14
Reserve fund.....	6,100 00
Undivided profits.....	6,980 32
	\$436,517 46

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Kansas City, Kan., 6s, 1899-1900, Imp	\$5,500 00	\$5,692 50	\$5,500 00	\$5,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Street, 6s, 1909.....	3,000 00	2,250 00	3,000 00	
Knox and Lincoln, 5s, 1921.....	14,600 00	14,840 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	
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.....	52,000 00			52,000 00
Akron Street, O., 6s, 1908.....	5,000 00	5,000 00	5,000 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	
Chicago & West Michigan Scrip.....	750 00	450 00	-	
Jackson Street, Mich., 6s, 1911.....	10,000 00	9,500 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	8,000 00	8,000 00	8,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,550 00	5,000 00	
Youngstown Street, O., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	58,750 00			57,050 00
<i>Corporations 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	10,200 00	10,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911	15,000 00	15,000 00	15,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 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 Company, 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.....	97,900 00			97,375 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	15,100 00	15,855 00	15,100 00	
Portland & Ogdensburg.....	1,000 00	490 00	455 00	
Total railroad stock owned.....	16,100 00			15,555 00
<i>Corporation Stock Owned.</i>				
Dexter Electric Lt. & Pow. Co., 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
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,200 00	3,135 00	2,200 00	
First National Bank, Dexter.....	19,700 00	24,625 00	19,700 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	11,500 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	2,376 00	2,200 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>
Richmond National Bank, Richmond	\$4,000 00	\$4,125 00	\$4,600 00	
Saco National Bank, Saco	1,000 00	1,000 00	1,000 00	
Veazie National Bank, Bangor	2,000 00	2,500 00	2,000 00	
Total national bank stock owned	64,600 00			\$64,600 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	5,000 00	4,000 00	
Rockland Trust Company, Rockland	7,000 00	7,350 00	7,000 00	
Waterville Trust & Safe Deposit Company, Waterville	5,000 00	5,000 00	5,000 00	
Total other bank stock owned	20,000 00			20,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter		640 00	640 00	
Kineo National Bank, Dover		300 00	300 00	940 00
<i>Loans to Municipalities.</i>				
Town of Hudson		300 00	300 00	
St. Albans		800 00	800 00	1,100 00
Loans on Bangor Electric Light & Power Co. bonds.		3,000 00	3,000 00	
Loan on St. Joseph Railway, Light, Heat & Power Company, Mo., Stock		5,851 84	5,851 84	
Loan on Fidelity Loan & Investment Company, St. Paul, Minn., Stock		175 00	175 00	
Loans on personal property		83 82	83 82	
Loans on Dexter Savings Bank books		1,095 00	1,095 00	
Loans on mortgages of real estate		50,354 62	50,354 62	60,560 28
Real estate, investment		20,000 00	25,167 16	
Real estate, foreclosure		15,166 02	15,166 02	40,333 18
Cash on deposit		13,800 12	13,800 12	
Cash on hand		703 88	703 88	14,504 00
Unpaid accrued interest		8,401 62		\$436,517 46
Due depositors, earned dividend and accrued State tax		444,860 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax		429,940 73		
		\$14,919 66		

EASTPORT SAVINGS BANK—EASTPORT.

APRIL 19, 1897.

ALDEN BRADFORD, President.

NOEL B. NUTT, Treasurer.

LIABILITIES.

Deposits	\$597,585 47
Reserve fund.....	9,674 74
Undivided profits.....	10,126 88
	\$617,387 09

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915.....	\$5,000 00	\$5,325 00	\$5,000 00	
City of Bangor, 6s, 1899	1,000 00	1,040 00	1,000 00	
Town of Cutler, order, 6s.....	500 00	500 00	500 00	
Town of Perry, orders, 6s	1,244 17	1,244 17	1,244 17	
Total public funds of Maine.....	\$7,744 17			\$7,744 17
County of Alpena, Mich., 5s, 1915, Road Imp	5,000 00	5,450 00	5,000 00	
Buffalo, Neb., 5s, 1910, C. H.	8,500 00	8,925 00	8,500 00	
Clay, Minn., 6s, 1903, Funding ..	3,000 00	3,210 00	3,000 00	
Greene, Ind., 5s, 1902-5, Road....	6,000 00	6,600 00	6,000 00	
Hancock, O., 6s, 1898-1901, Ditch.	11,000 00	11,495 00	11,000 00	
Harrison, Ind., 5s, 1899, Fund....	10,000 00	10,150 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	5,375 00	5,000 00	
Salina, Ill., 6s, 1890, Opt., Fund..	5,000 00	5,000 00	5,000 00	
Washington, Ind., 6s, 1904, Fund.	1,000 00	1,070 00	1,000 00	
Webster, Ia., 5s, 1906, Refunding.	5,000 00	5,275 00	5,000 00	
Wyandotte, Kan., 5½s, 1918, Refud.	5,000 00	5,675 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Imp ..	5,000 00	5,275 00	5,000 00	
Ashtabula, O., 6s, 1902, Refunding	1,000 00	1,065 00	1,000 00	
Burlington, Ia., 5s, 1897-9, Refund	2,000 00	2,020 00	2,000 00	
Celina, O., 6s, 1896, Improvement	4,000 00	4,000 00	4,000 00	
Delphos, O., 6s, 1899, Machine Shop.....	2,000 00	2,050 00	2,000 00	
East Liverpool, O., 5s, 1905, Opt., Funding.....	6,000 00	6,240 00	6,000 00	
East Liverpool, O., 5s, 1920, Water	1,000 00	1,090 00	1,000 00	
Findlay, O., 5s, 1919, Water	5,000 00	5,350 00	5,000 00	
Findlay, O., 5s, 1901, Gen. Fund..	3,000 00	3,060 00	3,000 00	
Iron Mountain, Mich., 6s, 1901, Sewer	3,000 00	3,165 00	3,000 00	
Lincoln, Neb., 6s, 1896-8, Paving,	2,000 00	2,000 00	2,000 00	
Muscataine, Ia., 6s, 1898, Redem- tion.....	4,000 00	4,060 00	4,000 00	
Nebraska City, Neb., 6s, 1908, Sewer	6,000 00	6,510 00	6,000 00	
Newport, Ky., 5s, 1907-10, Sewer.	5,000 00	5,350 00	5,000 00	
South Chicago, Ill., 5s, 1908, School	15,000 00	16,350 00	15,000 00	
Staubenville, O., 4s, 1924, Water.	10,000 00	10,000 00	10,000 00	
Superior, Wis., 6s, 1900-11, Harbor Improvement	5,000 00	5,000 00	5,000 00	
Vincennes, O., 5s, 1900-11, Fund..	6,000 00	6,120 00	6,000 00	
Wausau, Wis., 5s, 1899, Bridge....	4,500 00	4,545 00	4,500 00	
Winona, Minn., 5s, 1901, Funding	2,000 00	2,060 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park,	5,000 00	5,600 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, Sch.	8,000 00	8,000 00	8,000 00	
Total public funds out of Maine.	174,000 00			174,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	10,000 00	10,600 00	10,000 00	
Somerset, 5s, 1917.....	6,000 00	6,000 00	6,000 00	
Total railroad bonds of Maine.....	16,000 00			16,000 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>
Albany Street, N. Y., 5s, 1930.	\$4,000 00	\$4,400 00	\$4,400 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	5,000 00	5,200 00	5,000 00	
Cincinnati, Lebanon & Northern, 4s, 1914...	600 00	615 00	600 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 6s, 1901.....	5,000 00	5,100 00	5,000 00	
Eau Claire St. Ry. Light & Power Co., Wis., 6s, 1916.	7,000 00	3,500 00	7,000 00	
Grand Avenue Street, Kansas City, 5s, 1908	2,000 00	1,940 00	2,000 00	
Haverhill & Amesbury Street, 5s, 1912.....	5,000 00	5,600 00	5,000 00	
Hereford, 4s, 1930.....	12,000 00	12,000 00	12,000 00	
Metropolitan Street, Kansas City, 5s, 1903	5,000 00	4,875 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	11,400 00	12,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	10,000 00	10,000 00	10,000 00	
Newburyport & Amesbury Street, 5s, 1912..	5,000 00	5,000 00	5,000 00	
New Haven & West Haven, 5s, 1912.....	6,000 00	6,120 00	6,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00	10,900 00	10,000 00	
Portsmouth Street, O., 6s, 1912.....	8,000 00	8,000 00	8,000 00	
St. Paul & White Bear, Minn., 6s, 1902, Opt.	5,000 00	2,500 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	7,000 00	7,000 00	7,000 00	
Trenton Passenger, N. J., 6s, 1906.....	10,000 00	10,550 00	10,000 00	
Youngstown Street, O., 6s, 1901, Opt.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	128,600 00			\$128,600 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Co., Augusta, 6s, 1911	500 00	500 00	500 00	
Maine Steamship Company, 6s, 1926.....	5,000 00	5,500 00	5,000 00	
Maine Water Company, 5s, 1931.....	15,000 00	15,000 00	15,000 00	
Municipal Security Company, 5s, 1902.....	10,000 00	10,000 00	10,000 00	
Municipal Security Company, 5½s, 1900.....	5,000 00	5,000 00	5,000 00	
Richmond Water Company, 5s, 1906..	3,060 00	3,000 00	3,000 00	
Total corporation bonds of Maine....	38,500 00			38,500 00
Atlantic Water Works, Ia., 6s, 1893.....	5,000 00	5,000 00	5,000 00	
City Water Works, Sioux City, Ia., 6s, 1899, Opt	4,000 00	4,000 00	4,000 00	
Tiffin Water Works, O., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Wakefield Water Company, Mass., 6s, 1903	4,000 00	4,000 00	4,000 00	
Total corporation bonds out of Maine.....	14,000 00			14,000 00
<i>Corporation Stock Owned.</i>				
Tiffin Water Works, O.....	1,000 00	250 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	1,515 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,800 00	2,000 00	
First National Bank, Portland.....	1,100 00	1,100 00	1,100 00	
Frontier National Bank, Eastport.....	5,925 00	8,492 50	5,925 00	
Kineo National Bank, Dover.....	3,600 00	3,540 00	3,000 00	
National Traders' Bank, Portland.....	200 00	215 00	200 00	
Total national bank stock of Maine.....	14,325 00			14,325 00
American National Bank, Kansas City, Mo	1,075 00	860 00	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>				
City Water Works, Sioux City, Ia.....		400 00	400 00	
Portland Water Company.....		650 00	650 00	1,050 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.....		500 00	500 00	
First National Bank Wadena, Mich.....		500 00	500 00	
Frontier National Bank, Eastport.....		100 00	100 00	4,275 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>
Town of Cutler	\$2,500 00	\$2,500 00	
Pembroke	900 00	900 00	
School District No. 1, Campobello	200 00	200 00	
No. 2, Deer Isle	50 00	50 00	
No. 5, Deer Isle	428 60	428 60	
No. 6½, Deer Isle	35 00	35 00	\$4,113 60
Loans on Maine Central Railroad Company bond ...	510 00	510 00	
Loans on Finance Company of Iowa stock	150 00	150 00	
Loans on Auburn Trust Company stock	959 09	959 09	
Loan to St. Croix Shoe Company, Calais (endorsed) .	5,000 00	5,000 00	
Loans on names	1,283 40	1,283 40	
Loans on life insurance policies	5,799 78	5,799 78	
Loans on mortgages of personal property	5,235 00	5,235 00	
Loans on Eastport Savings Bank books	5,192 93	5,192 93	
Loans on mortgages of real estate	130,016 80	130,016 80	154,147 00
Real estate, investment	22,646 00	22,646 00	22,646 00
Certificate of deposit, First National Bank, Clyde, Kan	16,000 00	16,000 00	
Cash on deposit	10,591 24	10,591 24	
Cash on hand	3,820 08	3,820 08	30,411 32
Unpaid accrued interest	9,605 00		\$617,387 09
	631,622 09		
Due depositors, earned dividend and accrued State tax	607,407 38		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$24,214 71		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

SEPTEMBER 22, 1897.

C. G. TOTMAN, President.

SIMEON MERRILL, Treasurer.

LIABILITIES.

Deposits	\$339,297 00
Reserve fund.....	18,218 00
Undivided profits.....	5,501 49
	\$363,016 49

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.....	\$8,000 00	\$10,000 00	\$8,000 00	\$8,000 00
City of Portland, Me., 4s, 1913, Funding....	5,000 00	5,150 00	5,000 00	
Town of Fairfield, Me., 4s, 1905-12, Refund.	15,000 00	15,300 00	15,000 00	
Town of Norridgewock, 4s, 1903, Municipal	900 00	900 00	900 00	
Town of Fairfield, orders	501 21	501 21	501 21	
Total public funds of Maine	21,401 21			21,401 21
County of Pike, O., 6s, 1899, Roads	1,000 00	1,030 00	1,000 00	
City of Springfield, Mo., 5s, 1911, Sewer	1,000 00	1,105 00	1,000 00	
City of Superior, Wis., 6s, 1898, St. Imp.....	5,000 00	5,000 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	2,000 00	2,250 00	2,000 00	
Total public funds out of Maine.....	9,000 00			9,000 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	5,300 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine.....	16,000 00			16,000 00
Grand Rapids Street, Mich., 6s, 1912... ..	2,000 00	2,000 00	2,000 00	
Iowa Central, 5s, 1938.....	7,000 00	6,860 00	7,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	4,000 00	4,000 00	4,000 00	
New York, Chicago & St. Louis, 4s, 1937...	2,000 00	2,120 00	2,000 00	
Omaha Street, Neb., 5s, 1914	4,000 00	3,920 00	4,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	4,000 00	4,280 00	4,000 00	
Scranton Suburban, Pa., 6s, 1909	2,500 00	2,700 00	2,500 00	
Utica Belt Line, N. Y., 5s, 1939.	5,000 00	5,000 00	4,750 00	
Total railroad bonds out of Maine.....	30,500 00			30,250 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	4,000 00	4,000 00	
Maine Water Company, 5s, 1931	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1898-9.....	5,000 00	5,000 00	5,000 00	
Northern Banking Company, 5s, 1894-5.....	8,000 00	8,000 00	8,000 00	
Penobscot Water Company, 5s, 1909.....	4,000 00	2,400 00	4,000 00	
Richmond Water Company, 5s, 1906	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.....	30,000 00			30,000 00
Berlin Water Company, N. H., 5s, 1917	5,000 00	5,000 00	5,000 00	
Hurley Water Company, Wis., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine	6,000 00			6,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	5,000 00	2,000 00	3,000 00	3,000 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>
Caseo National Bank, Portland..	\$2,200 00	\$2,222 00	\$2,200 00	
First National Bank, Portland.....	3,400 00	3,400 00	3,400 00	
Merchants' National Bank, Portland.....	825 00	1,237 50	825 00	
Messalonskee National Bank, Oakland....	2,500 00	2,750 00	2,500 00	
National Bank of Fairfield, Fairfield.	6,000 00	6,300 00	6,000 00	
People's National Bank, Waterville.....	4,000 00	4,400 00	4 000 00	
Portland National Bank, Portland.....	1,000 00	1,080 00	1,000 00	
South Berwick National Bank, So. Berwick	2,500 00	3,125 00	2,500 00	
Total national bank stock owned.....	22,425 00			\$22,425 00
<i>Loans on Railroad Bonds.</i>				
Central New York and Western.....		1,000 00	1,000 00	
Maine Central		100 00	100 00	1,100 00
<i>Loans on Corporation Bonds.</i>				
Fort Smith Water Company, Ark.....		3,000 00	3,000 00	
Homer Water Supply Company, N. Y.....		1,000 00	1,000 00	4,000 00
<i>Loans on Corporation Stock.</i>				
Franklin Company, Lewiston.....		1,500 00	1,500 00	
Kennebec Fibre Company, Benton.....		32,500 00	32,500 00	
Lockwood Company, Waterville.....		1,000 00	1,000 00	35,000 00
<i>Loans on National Bank Stock.</i>				
National Bank of Fairfield..		500 00	500 00	
National Shoe and Leather Bank, Auburn... . .		400 00	400 00	900 00
<i>Loans to Corporations.</i>				
Maine Furniture Supply Company, Fairfield....		1,500 00	1,500 00	
W. E. Whittmore Furniture Company, Fairfield...		5,000 00	5,000 00	6,500 00
<i>Loans to Municipalities.</i>				
Town of Fairfield...		11,145 76	11,145 76	
Fairfield Village Corporation.....		4,625 00	4,625 00	15,770 76
Loan on City of Bucyrus, O., bond.....		1,000 00	1,000 00	
Loans to National Bank of Fairfield		7,500 00	7,500 00	
Loan on Berlin Mills Company note.....		5,000 00	5,000 00	
Loans on names.		1,000 00	1,000 00	
Loans on Fairfield Savings Bank books.....		300 00	300 00	
Loans on mortgages of real estate.....		112,628 00	112,628 00	127,428 00
Real estate, foreclosure		6,000 00	6,000 00	
Safe and fixtures.....		300 00	300 00	6,300 00
Premium account.....		-	2,453 97	
Expense account.....		-	1,858 58	4,312 55
Cash on deposit		14,581 45	14,581 45	
Cash on hand		1,047 52	1,047 52	15,628 97
Unpaid accrued interest		2,277 97		\$363,016 49
Due depositors, earned dividend and accrued State tax...		363,569 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax... . .		343,915 00		
		\$19,654 74		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

JUNE 1, 1897.

JOSEPH W. FAIRBANKS, President. CARLETON P. MERRILL, Treasurer.

LIABILITIES.

Deposits	\$479,372 66
Reserve fund.....	2,000 00
Undivided profits.....	5,122 55
	\$486,495 21

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, 5s, 1904.....	\$9,000 00	\$10,192 50	\$9,000 00	
United States Coupon, 4s, 1925.....	16,000 00	19,800 00	16,000 00	
Total United States bonds owned.....	25,000 00			\$25,000 00
Town of Damariscotta, 4 $\frac{1}{2}$ s, 1900.....	100 00	100 00	100 00	
New Vineyard, order.....	32 00	32 00	32 00	
South Portland, 4s, 1907.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	5,132 00			5,132 00
County of Belmont, O., 5s, 1898, Bridge....	1,000 00	1,005 00	1,000 00	
Delaware, Ind., 5s, 1904, C. H.....	7,000 00	7,385 00	7,000 00	
Miami, O., 6s, 1903-6, C. H.....	11,000 00	12,320 00	11,000 00	
Pauding, O., 5s, 1897-8, Ditch....	4,000 00	4,000 00	4,000 00	
Ramsey, Minn., 7s, 1899, Bridge.....	1,000 00	1,055 00	1,000 00	
Shelby, O., 6s, 1901-3, Imp.....	2,500 00	2,700 00	2,500 00	
City of Bradford, Pa., 6s, 1898-1903, Water	7,000 00	7,385 00	7,000 00	
Chicago, Ill., 7s, 1898-9, Munic....	6,000 00	6,270 00	6,000 00	
Cincinnati, O., 7s, 1904, Float. Debt	8,000 00	9,600 00	8,000 00	
Danville, Ill., 6s, 1898, Education	4,000 00	4,060 00	4,000 00	
Urbana, O., 5s, 1901, Refunding..	7,000 00	7,070 00	7,000 00	
Youngstown, O., 5s, 1897, Sewer.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	63,500 00			63,500 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	10,600 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 5s, 1897, Opt....	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	2,500 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	10,000 00	10,000 00	
Eau Claire Street, Wis., 6s, 1916.....	5,000 00	2,500 00	5,000 00	
Electric Railway, Light & Power Co., Sedalia, Mo.....	5,000 00	4,900 00	5,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	10,000 00	9,700 00	9,625 00	
Haverhill & Amesbury Street, 5s, 1912....	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,600 00	1,980 00	
Lowell, Lawrence & Haverhill, 5s, 1923....	2,000 00	2,000 00	1,800 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.	5,000 00	4,750 00	4,750 00	
Muskegon Street, Mich., 6s, 1910.....	10,000 00	6,500 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	5,000 00	5,000 00	5,000 00	
New York & New England, 6s, 1905.....	2,000 00	2,260 00	2,000 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	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,180 00	2,000 00	
Trenton Passenger, N. J., 6s, 1916-17.....	5,000 00	5,450 00	5,000 00	
Total railroad bonds out of Maine.....	93,000 00			91,980 00

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Water Supply Company, 5s, 1916.....	\$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, 1905..	5,000 00	5,500 00	5,000 00	
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	
Maine Steamship Co., Portland, 6s, 1926...	1,000 00	1,100 00	1,000 00	
Municipal Security Company, 5½s, 1900.1..	3,000 00	3,000 00	3,000 00	
Portland Water Company, 5s, 1899.....	1,000 00	1,015 00	1,000 00	
Rumford Falls Power Company, 5s, 1907...	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Company, 5s, 1903, Opt.....	4,000 00	4,160 00	4,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	49,500 00			\$49,500 00
<i>Railroad Stock Owned.</i>				
Maine Central.....	2,700 00	3,510 00	2,700 00	
Portland & Ogdensburg.....	92,000 00	30,380 00	27,771 50	
Total railroad stock owned.....	64,700 00			30,471 50
<i>Corporation Stock Owned.</i>				
Masonic Building Association, Farmington	500 00	525 00	400 00	
Portland Safe Deposit Company.....	1,000 00	1,000 00	850 00	
Total corporation stock owned.....	1,500 00			1,250 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	11,615 00	11,500 00	
Cumberland National Bank, Portland.....	2,920 00	2,920 00	2,920 00	
First National Bank, Farmington.....	5,000 00	5,000 00	5,000 00	
First National Bank, Lewiston.....	3,300 00	5,115 00	3,300 00	
First National Bank, Portland.....	17,800 00	17,800 00	17,800 00	
Manufacturers' National Bank, Lewiston..	8,300 00	9,545 00	8,300 00	
Merchants' National Bank, Portland.....	4,875 00	7,312 50	4,875 00	
National Shoe & Leather Bank, Auburn...	5,000 00	5,000 00	5,000 00	
National Traders' Bank, Portland.....	1,400 00	1,505 00	1,400 00	
Portland National Bank, Portland.....	7,500 00	8,100 00	7,500 00	
Richmond National Bank, Richmond.....	1,600 00	1,650 00	1,600 00	
Total national bank stock owned.....	74,595 00			74,595 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		900 00	900 00	
Portland and Ogdensburg.....		500 00	500 00	
St. Joseph Traction and Lighting Company, Mo. ...		5,851 84	5,851 84	7,251 84
<i>Loans on Trust Company Stock.</i>				
People's Trust Company, Farmington.....		1,000 00	1,000 00	
Westbrook Trust Company, Westbrook.....		925 00	925 00	1,925 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank, Auburn.....		300 00	300 00	
Franklin County Savings Bank, Farmington.....		135 00	135 00	435 00
Loan on Farmington Water Company stock.....		375 00	375 00	
Loan on Belfast National Bank stock.....		400 00	400 00	
Loans on life insurance policies.....		1,686 10	1,686 10	
Loans on personal property.....		100 00	100 00	
Loans on mortgages of real estate.....		53,956 25	53,956 25	56,517 35
Real estate, investment.....		21,507 09	21,507 09	
Real estate, foreclosure.....		6,907 38	11,907 38	33,414 47

FRANKLIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$8,885 24	\$8,885 24	\$13,553 05
Cash on hand	4,667 81	4,667 81	
Unpaid accrued interest.....	8,544 56		486,495 21
Due depositors, earned dividend and accrued State tax	505,738 27		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	483,470 83		
	22,267 44		

GARDINER SAVINGS INSTITUTION—GARDINER.

MARCH 11, 1897.

ISAAC J. CARR, President.

HENRY S. WEBSTER, Treasurer.

LIABILITIES.

Deposits	\$2,322,020 73
Reserve fund	85,000 00
Undivided profits	17,394 86
Discount account.....	5,509 60
	\$2,429,925 19

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1907.	\$52,000 00	\$59,020 00	\$52,000 00	
United States Coupon, 5s, 1904	10,000 00	11,400 00	10,000 00	
United States Coupon, 4s, 1925.....	103,000 00	127,462 50	103,000 00	
United States Reg., 4s, 1925.....	60,000 00	74,100 00	60,000 00	
Total United States bonds owned	225,000 00			\$225,000 00
City of Biddeford, 4s, 1907-15.....	18,500 00	18,962 50	18,500 00	
City of Gardiner, 4s, 1899	900 00	904 50	900 00	
City of Gardiner, 4s, 1916.....	30,000 00	31,050 00	30,000 00	
Town of Boothbay, 4s, 1898-1906.....	1,500 00	1,500 00	1,500 00	
Town of Brunswick, 4s, 1913-22.....	10,000 00	10,200 00	10,000 00	
Town of Southport, 4s, 1906.....	5,800 00	5,800 00	5,800 00	
Total public funds of Maine	66,700 00			66,700 00
County of Appanoose, Ia., 5s, Opt., Fund..	10,000 00	10,000 00	10,000 00	
Atchison, Kan., 6s, 1899, Opt., Refunding	15,000 00	15,375 00	15,000 00	
Bay, Mich., 5s, 1903, Bridge.....	5,000 00	5,225 00	5,000 00	
Buffalo, Neb., 5s, 1900, Opt., C. H.	5,000 00	5,050 00	5,000 00	
Butler, Ind., 4½s, 1916-18, Replen.	5,000 00	5,150 00	5,000 00	
Chippewa, Mich., 6s, 1899, Jail.	3,500 00	3,667 50	3,500 00	
Clay, Ind., 5s, 1899-1901, Jail.....	10,000 00	10,250 00	10,000 00	
Clermont, O., 5s, 1916-22, Defe.	10,000 00	11,250 00	10,000 00	
Cowley, Kan., 5s, 1900, Opt., Refunding	20,000 00	20,300 00	20,000 00	
Crawford, Ill., 6s, 1902, Funding.	5,000 00	5,325 00	5,000 00	
Decatur, Ind., 5s, 1897-9, C. H.	12,000 00	12,060 00	12,000 00	
Delaware, Ind., 5s, 1897-1903, C. H.	13,000 00	13,325 00	13,000 00	
Douglass, Neb., 5s, 1911, Refund.	5,000 00	5,500 00	5,000 00	
Franklin, Kan., 6s, 1911, Refund.	10,000 00	11,450 00	10,000 00	
Franklin, O., 6s, 1897-1913, St. Imp.	17,000 00	17,000 00	17,000 00	
Gage, Neb., 5s, 1899, Opt., C. H.	15,000 00	15,075 00	15,000 00	
Grant, Ind., 5s, 1897, Opt., Fund.	15,000 00	15,000 00	15,000 00	
Greene, Ind., 6s, 1905, Funding	10,000 00	11,200 00	10,000 00	
Hardin, O., 5s, 1897, Bridge.....	2,000 00	2,000 00	2,000 00	
Huntington, Ind., 6s, 1898-1900, Funding.....	12,000 00	12,420 00	12,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,275 00	5,000 00	
Jewell, Kan., 6s, 1897, Refunding	4,000 00	4,000 00	4,000 00	
Kane, Ill., 5s, 1897-8, C. H.	4,000 00	4,000 00	4,000 00	
Lacrosse, Wis., 5s, 1897, Insane Asylum	4,000 00	4,000 00	4,000 00	
Lawrence, O., 6s, 1898, Bridge....	2,000 00	2,030 00	2,000 00	
Lawrence, O., 5s, 1897, C. H.	2,000 00	2,000 00	2,000 00	
Macon, Ill., 6s, 1897-9, Funding..	13,000 00	13,195 00	13,000 00	
Madison, O., 6s, 1905, C. H. & Jail	10,000 00	11,200 00	10,000 00	
Marion, Ind., 6s, 1898, C. H.	10,000 00	10,150 00	10,000 00	
Meigs, O., 6s, 1897-8, C. H. & Jail.	2,000 00	2,010 00	2,000 00	
Mercer, O., 6s, 1897-1900, Road Imp	9,000 00	9,225 00	9,000 00	
Miami, O., 6s, 1898-1901, C. H.	10,000 00	10,450 00	10,000 00	
Monroe, Wis., 5s, 1901-3, C. H.	5,000 00	5,175 00	5,000 00	
Otter Tail, Minn., 6s, 1905, Jail..	10,000 00	11,250 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>
County of	Paulding, O., 5s, 1898-1904, C. H.	\$17,000 00	\$17,340 00	\$17,000 00	
	Polk, Minn., 6s, 1915, Bridge	10,500 00	12,967 50	10,500 00	
	Porter, Ind., 5s, Opt., Funding	3,000 00	3,000 00	3,000 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	16,800 00	15,000 00	
	Rice, Kan., 6s, 1920, Refunding	10,000 00	11,700 00	10,000 00	
	Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,000 00	10,000 00	
	Shawnee, Kan., 5½s, 1907, Fund.	25,000 00	27,000 00	25,000 00	
	St. Louis, Minn., 6s, 1907, Refund.	7,000 00	8,155 00	7,000 00	
	Stark, O., 5s, 1898, Funding	5,000 00	5,025 00	5,000 00	
	Sumner, Kan., 5½s, 1929, Refund.	10,000 00	11,400 00	10,000 00	
	Vigo, Ind., 5s, 1898, C. H.	7,000 00	7,035 00	7,000 00	
	Vinton, O., 6s, 1898-1903, Defic.	5,000 00	5,150 00	5,000 00	
	Wapello, Ia., 5s, 1901, C. H.	5,000 00	5,150 00	5,000 00	
	Wapello, Ia., 4½s, 1899-1903, Fund.	5,000 00	5,150 00	5,000 00	
	Washington, Ill., 6s, 1897, Fund.	5,000 00	5,000 00	5,000 00	
	Washington, Kan., 5s, 1904, Optional, Refunding	4,000 00	4,060 00	4,000 00	
	Webster, Ia., 5s, 1891, Opt. Refund	10,000 00	10,900 00	10,000 00	
	Wyandotte, Kan., 5½s, 1908, Optional, Refunding	17,000 00	18,445 00	17,000 00	
City of	Wood, Wis., 5s, 1899-1900, Ditch	6,000 00	6,120 00	6,000 00	
	Anderson, Ind., 6s, 1899-1902, Optional, Water	15,000 00	15,825 00	15,000 00	
	Anderson, Ind., 5s, 1900, Opt. Sch.	5,000 00	5,100 00	5,000 00	
	Ashland, Wis., 5s, 1912, Imp	10,000 00	10,600 00	10,000 00	
	Ashtabula, O., 6s, 1900-3, Refund.	2,000 00	2,120 00	2,000 00	
	Aurora, Ill., 5s, 1905, Refunding	10,000 00	10,600 00	10,000 00	
	Battle Creek, Mich., 5s, 1898-1917, School	10,000 00	10,750 00	10,000 00	
	Bay City, Mich., 8s, 1912, Water	4,000 00	5,910 00	4,000 00	
	Bellaire, O., 5s, 1910, Water & Fund.	10,000 00	10,750 00	10,000 00	
	Big Rapids, Mich., 5½s, 1905-7, Bldg.	15,000 00	15,975 00	15,000 00	
	Braintree, Minn., 6s, 1897, Bridge	5,000 00	5,000 00	5,000 00	
	Canton, O., 6s, 1897-1901, Water	7,000 00	7,315 00	7,000 00	
	Cedar Rapids, Ia., 6s, Optional, Indian School District	9,000 00	9,000 00	9,000 00	
	Chicago, Ill., 7s, 1899, Gen. Munic.	3,000 00	3,180 00	3,000 00	
	Cincinnati, O., 7 3/10s, 1899, Sewer	20,000 00	21,300 00	20,000 00	
	Cincinnati, O., 6s, 1899-1904, Sewer	18,000 00	19,620 00	18,000 00	
	Cleveland, O., 5s, 1906, School	10,000 00	10,950 00	10,000 00	
	Clinton, Ia., 5s, 1901, Opt. City Imp	3,000 00	3,090 00	3,000 00	
	Danville, Ill., 6s, 1898, School	2,000 00	2,060 00	2,000 00	
	Danville, Ill., 5s, 1897, Fund	7,000 00	7,000 00	7,000 00	
	Duluth, Minn., 6s, 1909, Ind. S. D.	10,000 00	11,900 00	10,000 00	
	Duluth, Minn., 4½s, 1921, Ind. School District	5,000 00	5,375 00	5,000 00	
	East Liverpool, O., 5s, 1897-1906, School	9,000 00	9,225 00	9,000 00	
	East Liverpool, O., 5s, 1924, Refund	10,000 00	11,000 00	10,000 00	
	Eu Claire, Wis., 6s, 1903, Bridge	20,000 00	22,000 00	20,000 00	
	Elizabeth, N. J., 4s, 1922, Adj.	2,500 00	2,500 00	2,500 00	
	Elkhart, Ind., 5s, 1897-1905, Sch.	18,000 00	18,450 00	18,000 00	
	Fergus Falls, Minn., 6s, 1908, City Hall and Sewer	10,000 00	10,800 00	10,000 00	
	Findlay, O., 6s, 1898-1903, Sch. Bldg.	18,000 00	19,080 00	18,000 00	
	Findlay, O., 5s, 1908, Water	2,000 00	2,090 00	2,000 00	
	Fort Madison, Ia., 5s, 1902, Refund	4,000 00	4,040 00	4,000 00	
	Fort Wayne, Ind., 6s, 1900, Water	30,000 00	31,800 00	30,000 00	
	Fremont, O., 5s, 1897-1903, Water	15,000 00	15,225 00	15,000 00	
	Fremont, Neb., 5s, 1909, School	5,000 00	5,000 00	5,000 00	
	Galesburg, Ill., 5s, 1910, Water	5,000 00	5,350 00	5,000 00	
	Grand Island, Neb., 6s, 1899, Optional, School	20,000 00	20,200 00	20,000 00	
	Hutchinson, Kan., 6s, 1909, Sch.	16,000 00	17,040 00	16,000 00	
	Hrnton, O., 5s, 1912, Sewer	20,000 00	21,100 00	20,000 00	
	Kansas City, Kan., 6s, 1897-9, Internal Improvement	10,500 00	10,657 50	10,500 00	
	Kansas City, Kan., 5s, 1903, Sch.	10,000 00	10,450 00	10,000 00	
	Kansas City, Mo., 7s, 1898, Renewal	5,000 00	5,150 00	5,000 00	
	Kokomo, Ind., 4s, 1905, Refund.	14,000 00	14,000 00	14,000 00	
	Lacrosse, Wis., 5s, 1897, Opt., Wat'r	5,000 00	5,000 00	5,000 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	Lansing, Mich., 4s, 1914-16, C. H.	\$22,000 00	\$22,000 00	\$22,000 00	
	Lexington, Ky., 4½s, 1932, Fund.	10,000 00	10,700 00	10,000 00	
	Lima, O., 6s, 1900, Improvement	2,000 00	2,100 00	2,000 00	
	Louisville, Ky., 4s, 1930, Park...	21,000 00	21,945 00	21,000 00	
	Mankato, Minn., 5s, 1907, Sewer.	10,000 00	10,200 00	10,000 00	
	Marinette, Wis., 5s, 1900-10, Sew.	11,500 00	12,075 00	11,500 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	12,000 00	10,000 00	
	Moline, Ill., 5s, 1907, Refunding	3,000 00	3,180 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	23,320 00	22,000 00	
	Muskegon, Mich., 5s, 1901-24, Water	25,000 00	27,875 00	25,000 00	
	Muskegon, Mich., 8s, 1901, Water	1,000 00	1,145 00	1,000 00	
	Muskegon, Mich., 5s, 1907, Contingent Fund	5,000 00	5,400 00	5,000 00	
	New Albany, Ind., 6s, 1900, Fund.	10,000 00	10,550 00	10,000 00	
	Newark, O., 5s, 1897-1902, St. Imp	15,000 00	15,300 00	15,000 00	
	Newport, Ky., 5s, 1906-14, Sewer.	10,000 00	10,750 00	10,000 00	
	Ottumwa, Ia., 5s, 1897, School	10,000 00	10,000 00	10,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,080 00	2,000 00	
	Port Huron, Mich., 5s, 1914, School	12,000 00	13,080 00	12,000 00	
	Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,300 00	5,000 00	
	Salem, Mass., 6s, 1898, Water	2,000 00	2,040 00	2,000 00	
	Sandusky, O., 4½s, 1897-1908, Water Refunding	12,000 00	12,300 00	12,000 00	
	Sioux City, Ia., 4½s, 1902, School.	10,000 00	10,150 00	10,000 00	
	Springfield, Mo., 4½s, 1901, Opt.	30,000 00	30,600 00	30,000 00	
	Staubenville, O., 5s, 1897, City Hall and Market House	5,000 00	5,000 00	5,000 00	
	Staubenville, 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	10,700 00	10,000 00	
	West Bay City, Mich., 5s, 1908, School	10,000 00	10,650 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Refunding	10,000 00	11,250 00	10,000 00	
	Winfield, Kan., 6s, 1898, Fund	6,500 00	6,532 50	6,500 00	
	Winfield, Kan., 6s, 1907, Opt., Fund	10,000 00	10,400 00	10,000 00	
	Wyandotte, Kan., 6s, 1903	7,500 00	7,875 00	7,500 00	
	Xenia, O., 4½s, 1897, Opt., Freshet	8,000 00	8,000 00	8,000 00	
	Borough of Braddock, Pa., 5s, 1904, Water	4,500 00	4,500 00	4,500 00	
	Township of Madison, O., 6s, 1903-7, Bldg	10,000 00	11,250 00	10,000 00	
	Township of Youngstown, O., 5s, 1914, Park	10,000 00	11,200 00	10,000 00	
Total public funds out of Maine		1,304,500 00			1,304,500 00
<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	10,600 00	10,000 00	
	Maine Central, 4s, 1912	2,000 00	2,060 00	2,000 00	
	Phillips & Rangeley, 5s, 1910	25,000 00	25,000 00	25,000 00	
	Portland & Rumford Falls, 5s, 1912	10,000 00	10,500 00	10,000 00	
	Sandy River, 5s, 1915	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine		72,000 00			72,000 00
	Kanawha & Michigan, 4s, 1900	20,000 00	16,000 00	20,000 00	
	Long Branch & Seashore, N. J., 7s, 1899	5,000 00	5,250 00	5,000 00	
	St. Paul City Railway, Minn., 5s, 1937	10,000 00	9,500 00	10,000 00	
	Syracuse Rapid Transit, 5s, 1946	9,000 00	7,650 00	9,000 00	
	Utica Belt Line, N. Y., 5s, 1933	15,000 00	15,000 00	15,000 00	
Total railroad bonds out of Maine		59,000 00			59,000 00
<i>Corporation Bonds Owned.</i>					
	Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,000 00	30,000 00	
	Madison Water Company, 5s, 1916	20,000 00	20,000 00	20,000 00	
	Maine Water Company, 5s, 1931	50,000 00	50,000 00	50,000 00	
	Municipal Security Company, 5½s, 1897-1901	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>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Syracuse Rapid Transit, preferred.....	\$ 500 00	\$ 250 00	\$ 86,000 00	
Syracuse Rapid Transit, common.....	10,000 00	1,000 00		
Total railroad stock owned.	10,500 00			\$6,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Richmond	4,800 00	5,040 00	4,800 00	
First National Bank, Wiscasset	1,200 00	1,320 00	1,200 00	
Gardiner National Bank, Gardiner.....	10,000 00	15,000 00	10,000 00	
Granite National Bank, Augusta.....	200 00	260 00	200 00	
Merchants' National Bank, Gardiner	18,800 00	19,740 00	18,800 00	
Northern National Bank, Hallowell.....	10,600 00	12,720 00	10,600 00	
Oakland National Bank, Gardiner.....	7,600 00	10,640 00	7,600 00	
Richmond National Bank, Richmond.....	2,560 00	2,560 00	2,560 00	
Total national bank stock of Maine.....	55,760 00			55,760 00
Boston National Bank, Boston, Mass	6,700 00	6,365 00	6,700 00	
National Hide & Leather Bank, Boston, Mass	4,500 00	4,882 50	4,500 00	
Washington National Bank, Boston, Mass.,	1,000 00	1,000 00	1,000 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 City of Chicago, Ill.....		1,000 00	1,000 00	
East Liverpool, O.....		1,500 00	1,500 00	
Gardiner		100 00	100 00	
Hiawatha, Kan		4,000 00	4,000 00	
Huntington, W. Va		500 00	500 00	
Lindsborg, Kan.....		2,000 00	2,000 00	
McPherson, Kan.....		1,000 00	1,000 00	
Superior, Wis.....		2,000 00	2,000 00	
Wichita, Kan		1,000 00	1,000 00	
Winfield, Kan.....		2,000 00	2,000 00	
Town of Berthoud, Col.....		350 00	350 00	
Town of Somerville, Me		500 00	500 00	
Village of Martin's Ferry, O.		1,000 00	1,000 00	
Independent School District of Adair, Ia.		300 00	300 00	
				18,250 00
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott & Gulf		400 00	400 00	
Maine Central.....		1,900 00	1,900 00	
St. Joseph Traction & Lighting Company, Mo.....		14,629 59	14,629 59	
Sandy River		19,500 00	19,500 00	
				36,429 59
<i>Loans on Corporation Bonds.</i>				
Appleton Water Works Company, Wis.....		3,500 00	3,500 00	
Belleville Water Company, Kan.....		4,000 00	4,000 00	
City Water Company, Chattanooga, Tenn		1,000 00	1,000 00	
Crystal Water Company, Staten Island.....		4,000 00	4,000 00	
Denver Union Water Company, Col.....		500 00	500 00	
Greenbush Water Works Company, N. Y.		1,000 00	1,000 00	
Maine Water Company		5,327 19	5,327 19	
Monroe Water Company, Mich.....		2,000 00	2,000 00	
New England Water Works Company, R. I.		1,500 00	1,500 00	
Owensboro' Water Works Company, Ky.....		500 00	500 00	
Washburn Water Company, Wis.....		500 00	500 00	
				23,827 19
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Co., Auburn.....		2,500 00	2,500 00	
Municipal Security Company, Portland.....		4,500 00	4,500 00	
Portland Safe Deposit Company.....		1,000 00	1,000 00	
Richards Paper Company Gardiner.....		1,100 00	1,100 00	
				9,100 00
Loan on Augusta, Hallowell and Gardiner Railroad stock		300 00	300 00	
Loan on Merchants' National Bank stock, Gardiner		3,600 00	3,600 00	
Loans on Maine Trust and Banking Co. stock, Gardiner.....		15,500 00	15,500 00	

GARDINER SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to Oak Grove Cemetery Association, Gardiner	\$ 1,000 00	\$ 1,000 00	
Loan to City of Gardiner.....	41,000 00	41,000 00	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on Gardiner Savings Institution books... ..	3,968 00	3,968 00	
Loans on mortgages of real estate	168,122 74	168,122 74	\$234,490 74
Real estate, investment	30,000 00	30,000 00	
Real estate, foreclosure.....	3,250 00	3,250 00	33,250 00
Certificate of deposit.....	18,000 00	18,000 00	
Cash on deposit.....	60,374 16	60,374 16	
Cash on hand	4,043 51	4,043 51	82,417 67
Unpaid accrued interest.....	34,711 75		2,429,925 19
	2,587,473 94		
Due depositors, earned dividend and accrued State tax	2,340,052 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$247,421 63		

GORHAM SAVINGS BANK—GORHAM.

JUNE 9, 1897.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$399,674 73
Reserve fund.....	20,119 77
Undivided profits.....	10,247 40
	\$430,041 90

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.....	\$10,000 00	\$12,450 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915.....	5,000 00	5,325 00	5,000 00	
City of Bath, 6s, 1902, Railroad Aid.....	1,500 00	1,650 00	1,500 00	
City of Belfast, 6s, 1898, Railroad Aid.....	3,000 00	3,060 00	3,000 00	
Town of Corinna, 6s, 1897, Railroad Aid...	100 00	100 00	100 00	
Town of Gorham, Orders.....	728 90	728 90	728 90	
Town of Norridgewock, 6s, 1899-1900.....	2,000 00	2,080 00	2,000 00	
Total public funds of Maine.....	12,328 90			12,328 90
County of Athens, O., 6s, 1899, Refunding..	1,000 00	1,035 00	1,000 00	
Angliaize, O., 6s, 1899-1900, Drain.....	2,000 00	2,090 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	1,045 00	1,000 00	
Delaware, Ind., 6s, 1913, Funding.....	2,000 00	2,440 00	2,000 00	
Franklin, Ky., 6s, 1903, Opt., Bridge.....	2,000 00	2,180 00	2,000 00	
Hardin, O., 6s, 1899, Bridge & Pike.....	2,000 00	2,070 00	2,000 00	
Lawrence, O., 5s, 1920, Turnpike.....	2,000 00	2,260 00	2,000 00	
Miami, O., 6s, 1903, Court House.....	3,000 00	3,300 00	3,000 00	
Vigo, Ind., 5s, 1906, Court House.....	1,000 00	1,065 00	1,000 00	
Wapello, Ia., 5s, 1901, Court House.....	2,000 00	2,060 00	2,000 00	
Washington, Kan., 5s, 1904-5, Opt., Refunding.....	6,000 00	6,090 00	6,000 00	
City of Akron, O., 6s, 1898, School.....	1,000 00	1,015 00	1,000 00	
Anderson, Ind., 6s, 1896, Imp.....	930 00	930 00	930 00	
Cleveland, O., 5s, 1907, St. Imp.....	5,000 00	5,525 00	5,000 00	
Columbus, O., 5s, 1901, Board of Education.....	1,000 00	1,045 00	1,000 00	
Duluth, Minn., 5s, 1907, Defining Boundary.....	1,000 00	1,080 00	1,000 00	
East Liverpool, O., 5s, 1923, Refunding.....	6,000 00	6,570 00	6,000 00	
Evansville, Ind., 6s, 1908, Redemp.....	1,000 00	1,060 00	1,000 00	
Huntington, Ind., 6s, 1911-12, Water.....	5,000 00	5,650 00	5,000 00	
Kokomo, Ind., 6s, 1909, School.....	3,000 00	3,345 00	3,000 00	
Lima, O., 6s, 1900, Improvement.....	5,000 00	5,250 00	5,000 00	
Lima, O., 5s, 1916, Water.....	1,000 00	1,095 00	1,000 00	
Marion, Ind., 6s, 1902-4, School.....	3,000 00	3,210 00	3,000 00	
Marion, O., 6s, 1899, Imp.....	2,000 00	2,050 00	2,000 00	
Moline, Ill., 5s, 1909, Sch. Dist.....	5,000 00	5,350 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding.....	4,000 00	4,340 00	4,000 00	
Newport, Ky., 5s, 1914, Opt., Sew.....	1,000 00	1,090 00	1,000 00	
Piqua, O., 6s, 1903, Refunding.....	1,500 00	1,620 00	1,500 00	
Piqua, O., 6s, 1913, School.....	2,500 00	2,925 00	2,500 00	
Port Huron, Mich., 5s, 1901, Bridge.....	2,000 00	2,060 00	2,000 00	
St. Cloud, Minn., 5s, 1914, Opt., Refunding.....	5,000 00	5,150 00	5,000 00	
South Chicago, Ill., 5s, 1908, School.....	5,000 00	5,450 00	5,000 00	
Topeka, Kan., 6s, 1915, Board of Education.....	1,000 00	1,165 00	1,000 00	
Wausau, Wis., 5s, 1905, Water.....	1,000 00	1,025 00	1,000 00	
Wausau, Wis., 5s, 1906, Refunding.....	2,000 00	2,060 00	2,000 00	
West Bay City, Mich., 5s, 1923, Refunding.....	6,000 00	6,750 00	6,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Wichita, Kan., 5s, 1900, Optional, General Improvement.....	\$2,000 00	\$2,000 00	\$2,000 00	
Zanesville, O., 4½s, 1913, Refund.	2,000 00	2,120 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 Maine.....	105,900 00			\$105,930 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, Optional..	3,000 00	3,000 00	3,000 00	
Lime Rock, 1st Mort., 5s, 1908.....	5,000 00	5,200 00	5,000 00	
Maine Central, Consol., 7s, 1912.....	3,500 00	4,725 00	3,500 00	
Maine Central, Consol., 4½s, 1912.....	4,000 00	4,300 00	4,000 00	
Maine Central, 7s, 1898.....	1,000 00	1,040 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	2,500 00	5,000 00	
Chicago & West Michigan, Scrip.....	312 50	156 25	-	
Detroit & Mackinac, 4s, 1909.....	1,000 00	800 00	1,000 00	
Duluth Street, Minn., 5s, 1920.....	5,000 00	4,750 00	5,000 00	
Bau Claire Street Railway, Light & Power Company, 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, 6s, 1919.....	5,000 00	3,625 00	5,000 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	4,900 00	5,000 00	
Toledo Belt, O., 5s, 1903.....	2,000 00	1,800 00	2,000 00	
Toledo Consolidated, O., 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Trenton Passenger, N. J., 6s, 1930-1.....	8,000 00	8,880 00	8,000 00	
Watervliet Turnpike & Railway, N. Y., 6s, 1919	1,000 00	1,160 00	1,000 00	
Wheeling & Lake Erie, 5s, 1926.....	1,000 00	950 00	1,000 00	
Total railroad bonds out of Maine.....	48,812 50			48,500 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	4,000 00	4,000 00	
Maine and New Hampshire Granite Company, 5s, 1902, Optional.....	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 Company, 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	1,030 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 of Maine.....	35,000 00			35,000 00
Indianapolis Water Company, Ind., 6s, 1911	500 00	550 00	500 00	500 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac Railway, Certificate of Beneficial Interest.....	1,600 00	400 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,600 00	1,920 00	1,600 00	
Casco National Bank, Portland.....	3,000 00	3,030 00	2,925 00	
Cumberland National Bank, Portland.....	2,600 00	2,600 00	2,375 00	
First National Bank, Portland.....	4,300 00	4,300 00	4,300 00	
Merchants' National Bank, Portland.....	150 00	225 00	150 00	
National Traders' Bank, Portland.....	5,000 00	5,375 00	4,925 00	
Total national bank stock owned.....	16,650 00			16,275 00

GORHAM SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Water Works and Guarantee Company, McKeesport, Pa	\$475 00	\$475 00	
City Water Works, Merrill, Wis.	475 00	475 00	
Nebraska Loan and Trust Co, Hastings, Neb	180 00	180 00	\$1,130 00
Loan on Town of Norridgewock bond.	150 00	150 00	
Loan on Omaha Horse Railroad, Nebraska, bond	500 00	500 00	
Loan on Winnisimmet Railroad stock	200 00	200 00	
Loan on Portland Gas Light Company stock.	100 00	100 00	
Loan on Canal National Bank, Portland, stock	75 00	75 00	
Loan on Westbrook Trust Company stock	900 00	900 00	
Loan on Gorham Savings Bank book	100 00	100 00	
Loans on personal property	250 00	250 00	
Loans on mortgages of real estate.	159,362 58	159,362 58	161,637 58
Real estate foreclosure	7,950 00	7,950 00	7,950 00
Cash on deposit	2,866 41	2,866 41	
Cash on hand	1,720 26	1,720 26	4,586 67
Unpaid accrued interest.	6,500 00		\$430,041 90
Due depositors, earned dividend, and accrued State tax	446,044 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax	405,842 37		
	\$40,202 03		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

MARCH 30, 1897.

ELIPHALET ROWELL, President.

HENRY K. BAKER, Treasurer.

LIABILITIES.

Deposits	\$684,598 88
Reserve fund	34,000 00
Undivided profits	19,746 99
	\$738,345 87

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Augusta, 6s, 1899-1900	\$3,000 00	\$3,150 00	\$3,000 00	
	Bangor, 6s, 1899	2,000 00	2,080 00	2,000 00	
	Bath, 6s, 1902	2,000 00	2,200 00	1,805 00	
	Lewiston, 6s, 1901	1,000 00	1,080 00	1,000 00	
	Portland, 6s, 1897	2,000 00	2,000 00	2,000 00	
	Total public funds of Maine	10,000 00			\$9,805 00
County of	Bay, Mich., 5s, 1906, Bridge	5,000 00	5,325 00	5,000 00	
	Buffalo, Neb., 7s, 1900, Funding	3,000 00	3,210 00	3,000 00	
	Grant, Ind., 6s, 1899, Gravel Road	5,000 00	5,150 00	5,000 00	
	Greene, Ind., 6s, 1898, Road	6,000 00	6,090 00	6,000 00	
	Hancock, O., 4s, 1900, C. H.	4,000 00	4,040 00	4,000 00	
	Hardin, O., 6s, 1898-9, Bdg. & Pike	9,000 00	9,225 00	9,000 00	
	Kane, Ill., 5s, 1900, Court House	5,000 00	5,100 00	5,000 00	
	Macon, Ill., 5s, 1901-6, C. H.	5,000 00	5,250 00	5,000 00	
	Marion, Ind., 6s, 1898, C. H.	2,000 00	2,030 00	2,000 00	
	Mercer, O., 6s, 1900, Ditch and Fair Grounds	3,000 00	3,135 00	3,000 00	
	Muskingum, O., 5s, 1901-2, Bridge	8,000 00	8,320 00	8,000 00	
	Ottawa, O., 6s, 1901, Ditch Imp	3,000 00	3,195 00	3,000 00	
	Rock Island, Ill., 5s, 1898, C. H.	5,000 00	5,025 00	5,000 00	
	Sedgwick, Kan., 5s, 1915, Opt., Fund	2,000 00	2,120 00	2,000 00	
	Stark, O., 5s, 1903, Refunding ..	5,000 00	5,225 00	5,000 00	
	Summit, O., 5s, 1898, Support of Poor	2,000 00	2,010 00	2,000 00	
	Tuscarawas, O., 6s, 1898, Bridge	2,000 00	2,030 00	2,000 00	
City of	Anderson, Ind., 6s, 1902-3, Fund	8,000 00	8,680 00	8,000 00	
	Ashland, Wis., 5s, 1912, Imp	4,000 00	4,220 00	4,000 00	
	Ashland, Wis., 6s, 1896, Optional, Sewerage	6,600 00	6,600 00	6,000 00	
	Ashland, Wis., 6s, 1898-9, Optional, Street Improvement	5,000 00	5,100 00	5,000 00	
	Aurora, Ill., 5s, 1900, Water	5,000 00	5,125 00	5,000 00	
	Aurora, Ill., 6s, 1900, Imp	5,000 00	5,250 00	5,000 00	
	Bay City, Mich., 8s, 1902-3, Water	5,600 00	6,050 00	5,000 00	
	Chicago, Ill., 7s, 1898-9	5,000 00	5,225 00	4,811 25	
	Chicago, Ill., 5s, 1904, San. Dist.	1,000 00	1,060 00	1,000 00	
	Cincinnati, O., 7 3-10s, 1899, Imp	1,000 00	1,065 00	1,000 00	
	Clinton, Ia., 5s, 1901, Opt. Fund	4,000 00	4,120 00	4,000 00	
	Clinton, Ia., 5s, 1912, Funding	6,000 00	6,510 00	6,000 00	
	Columbus, O., 5s, 1900, Imp	5,000 00	5,175 00	5,000 00	
	Council Bluffs, Ia., 6s, 1898-1901 Optional, Improvement	15,500 00	16,197 50	15,500 00	
	Elgin, Ill., 5s, 1904, School	2,000 00	2,110 00	2,000 00	
	Fort Wayne, Ind., 6s, 1899-1901	5,000 00	5,300 00	5,000 00	
	Ironwood, Mich., 6s, 1913, Imp	3,000 00	3,600 00	3,000 00	
	Jacksonville, Ill., 5s, 1905, Fund	10,000 00	10,500 00	10,000 00	
	Kansas City, Mo., 8s, 1897, Fund	5,000 00	5,000 00	5,000 00	
	Kansas City, Kan., 6s, 1897	500 00	500 00	500 00	
	Lima, O., 6s, 1900, Imp	7,000 00	7,350 00	7,000 00	
	Marion, O., 6s, 1899-1900, Imp	5,000 00	5,175 00	5,000 00	
	Marion, O., 5s, 1909, Paving	2,000 00	2,090 00	2,000 00	
	Menominee, Mich., 6s, 1897, Sew.	5,000 00	5,000 00	5,000 00	
	Nebraska City, Neb., 7s, 1898, Pav.	5,000 00	5,100 00	5,000 00	
	Nebraska City, Neb., 6s, 1912, Pav.	5,000 00	5,325 00	5,000 00	

HALLOWELL 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>
City of	Newport, Ky., 5s, 1900-6, Sewer..	\$2,000 00	\$2,080 00	\$2,000 00	
	Piqua, O., 6s, 1897, Water.....	1,000 00	1,000 00	1,000 00	
	Port Huron, Mich., 5s, 1897-9, Refunding.....	4,500 00	4,522 50	4,500 00	
	Portsmouth, O., 5s, 1897, Sewer..	5,000 00	5,000 00	5,000 00	
	Sioux City, Ia., 6s, 1897-9, Dist. Improvement.....	3,000 00	3,045 00	3,000 00	
	Springfield, Ill., 5s, 1901, Funding	3,800 00	3,933 00	3,800 00	
	Springfield, Mo., 4½s, 1906, Optional, Refunding.....	5,000 00	5,200 00	5,000 00	
	Stillwater, Minn., 5s, 1912, Imp..	4,000 00	4,340 00	4,000 00	
	South Bend, Ind., 6s, 1901-4, Sew.	7,500 00	8,250 00	7,500 00	
	Toledo, O., 7 3-10s, 1900, Special..	6,500 00	7,117 50	6,500 00	
	Wausau, Wis., 5s, 1905, Water ...	7,000 00	7,175 00	7,000 00	
	West Bay City, Mich., 6s, 1901, Imp	4,000 00	4,260 00	4,000 00	
	Zanesville, O., 4½s, 1905, Imp.....	5,000 00	5,150 00	5,000 00	
	Zanesville, O., 6s, 1898, Paving .	5,000 00	5,075 00	5,000 00	
Village of	Duluth, Minn., 6s, 1908, Funding.	10,000 00	11,750 00	10,000 00	
Township of	Youngtown, O., 5s, 1914, Park	5,000 00	5,600 00	5,000 00	
Total public funds out of Maine.. . . .		282,300 00			\$282,111 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	12,000 00	9,481 42	
	Knox & Lincoln, 5s, 1921.....	3,000 00	3,180 00	3,000 00	
	Maine Central, 7s, 1898.....	20,000 00	21,000 00	20,000 00	
	Maine Central, 7s, 1912.....	4,000 00	5,300 00	4,000 00	
	Portland & Oglensburg, 6s, 1900.....	4,000 00	4,280 00	4,000 00	
Total railroad bonds of Maine.....		56,000 00			55,481 42
	Akron St. Railway & Herdic Co., O., 6s, 1898, Bellaire, Bridgeport & Martin's Ferry, Street, 6s, 1908, Optional.....	11,000 00	11,110 00	11,000 00	
	Brooklyn Street, Cleveland, O., 6s, 1903....	17,000 00	17,680 00	17,000 00	
	Canton & Lakeside Streets, O., 6s, 1910....	5,000 00	5,150 00	5,000 00	
	East Liverpool & Wellsville St., O., 6s, 1916	12,000 00	12,000 00	12,000 00	
	Grand Rapids Street, Mich, 6s, 1912.....	5,000 00	5,000 00	5,000 00	
	Jamestown Street, N. Y., 6s, 1923.....	20,000 00	20,800 00	20,000 00	
	Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,300 00	10,000 00	
	Muskegon Street, Mich., 6s, 1911.....	10,000 00	6,500 00	10,000 00	
	Naumkeag Street, Salem, Mass., 5s, 1910....	16,000 00	16,000 00	16,000 00	
	Southern Street, St. Louis, 6s, 1904.....	13,500 00	14,175 00	13,500 00	
	Toledo Consolidated Street, O., 5s, 1909....	5,000 00	5,000 00	5,000 00	
	Trenton Passenger, N. J., 6s, 1913-14, Opt...	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	17,340 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	
	Phillips Water Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
	Portland Water Company, 5s, 1908.....	5,000 00	5,450 00	5,000 00	
	Portland Water Company, 5s, 1899.....	10,000 00	10,200 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 & Con. Co., 5s, 1903, Opt....	10,000 00	10,300 00	10,000 00	
Total corporation bonds of Maine		114,000 00			113,875 00
	City Water Works, Sioux City, Ia., 6s, 1904.	7,000 00	7,000 00	7,000 00	
	Eau Claire Water Works Co., 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	

HALLOWELL SAVINGS INSTITUTION—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>
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	
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	2,020 00	2,000 00	
Cumberland National Bank, Portland.	1,169 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	1,440 00	1,200 00	
Northern National Bank, Hallowell.	10,200 00	11,475 00	10,200 00	
Richmond National Bank, Richmond.	800 00	825 00	800 00	
Total national bank stock owned	16,360 00			16,360 00
Loans on Hallowell Savings Institution books		313 00	313 00	
Loans on mortgages of real estate		52,134 47	52,134 47	52,447 47
Real estate, investment		1,000 00	1,000 00	
Real estate, foreclosure		5,590 49	5,590 49	6,590 49
Expense account			15 90	15 90
Cash on deposit		8,565 55	8,565 55	
Cash on hand		93 79	93 79	8,659 34
Unpaid accrued interest		10,131 63		\$738,345 87
Due depositors, earned dividend, and accrued State tax		770,566 09		
		691,193 98		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$79,372 11		

HANCOCK COUNTY SAVINGS BANK--ELLSWORTH.

SEPTEMBER 7, 1897.

JAMES F. DAVIS, President.

CHARLES C. BURRILL, Treasurer.

LIABILITIES.

Deposits	\$347,381 64
Reserve fund.....	11,185 41
Undivided profits.....	4,726 36
	\$363,292 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 Reg., 4s, 1907.....	\$16,000 00	\$17,880 00	\$16,000 00	
United States Coupon, 4s, 1907	1,700 00	1,925 00	1,700 00	
United States Coupon, 4s, 1925.	6,000 00	7,552 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, R. R. aid.....	3,000 00	3,120 00	3,000 00	
Bangor, 6s, 1905, Water	1,000 00	1,155 00	1,000 00	
Ellsworth, 4s, 1907, Municipal... ..	2,200 00	2,200 00	2,200 00	
Portland, 6s, 1907, R. R. aid.....	1,000 00	1,185 00	1,000 00	
Town of Eden, orders, 6s	2,160 11	2,160 11	2,160 11	
Newport, orders, 4s.....	5,000 00	5,000 00	5,000 00	
Otis, orders, 6s	70 00	70 00	70 00	
Trenton, orders, 6s.....	154 52	154 52	154 52	
Total public funds of Maine	16,584 63			16,584 63
County of Hennepin, Minn, 4½s, 1924, Court House and City Hall.....	1,000 00	1,125 00	1,000 00	
Highland, O., 5s, 1901, Jail	1,000 00	1,030 00	1,000 00	
Lucas, O., 4½s, 1898, Road Imp... ..	3,000 00	3,000 00	3,000 00	
Lucas, O., 5s, 1898, Road Imp... ..	1,000 00	1,005 00	1,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund	2,000 00	2,280 00	2,000 00	
Marion, O., 6s, 1901, St. Imp.	1,000 00	1,055 00	1,000 00	
Muskegon, Mich., 5s, 1903-24, Wat'r	3,000 00	3,360 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	1,015 00	1,000 00	
Village of Duluth, Minn., 6s, 1908, Appor-tioning Debt.	1,000 00	1,175 00	1,000 00	
Total public funds of Maine	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	5,300 00	5,000 00	
Maine Central, 4½s, 1916.....	1,000 00	1,030 00	1,000 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	11,000 00			11,000 00
Davenport & Rock Island, 6s, 1910	3,000 00	3,000 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	1,900 00	1,920 00	
Trenton Passenger, N. J., 6s, 1910-11, Opt...	3,000 00	3,210 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	12,000 00			11,920 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1903	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	10,000 00	10,200 00	10,000 00	
Kennebec Light & Heat Co., Augusta, 6s, 1911	400 00	400 00	400 00	
Knox Gas & Electric Co., Rockland, 6s, 1903	2,000 00	2,000 00	2,000 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>
Maine Water Company, 5s, 1931.	\$3,000 00	\$3,000 00	\$3,000 00	
Municipal Security Co., 6½s, 1899-1900.	2,500 00	2,500 00	2,500 00	
Newport Water Company, 5s, 1915.	1,000 00	1,000 00	1,000 00	
Rumford Falls Power Company, 5s, 1907.	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.	23,200 00			\$23,200 00
Eau Claire Light & Power Co., Wis., 4s, 1917	1,000 00	1,000 00	980 00	
Littleton Water & Light Company, N. H., 1st Mort., 5s, 1916.	6,000 00	6,000 00	5,500 00	
Total corporation bonds out of Maine.	7,000 00			6,480 00
<i>Railroad Stock Owned.</i>				
European & North American.	400 00	500 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth.	10,000 00	12,000 00	10,000 00	
First National Bank, Ellsworth.	1,000 00	1,350 00	1,000 00	
First National Bank, Bar Harbor.	5,000 00	5,000 00	5,000 00	
Portland National Bank, Portland.	1,000 00	1,080 00	1,000 00	
Total national bank stock owned.	17,000 00			17,000 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.	500 00	512 50	500 00	500 00
<i>Loans on Corporation Bonds.</i>				
City Water Company, East St. Louis.		500 00	500 00	
Ellsworth Water Company.		500 00	500 00	
Maine Water Company.		900 00	900 00	
Medina Water Works Company, N. Y.		500 00	500 00	
Mousam Water Company, Kennebunk.		500 00	500 00	
Municipal Security Company, Portland.		800 00	800 00	
Penobscot Water & Power Company, Bangor.	1,760 00		1,700 00	5,400 00
<i>Loans on Corporation Stock.</i>				
Eastern Dredging Company.		1,000 00	1,000 00	
Mc Loon & Stover Lime Company, Warren.		2,000 00	2,000 00	3,000 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.		5,700 00	5,700 00	
First National Bank, Bar Harbor.		5,480 00	5,480 00	11,180 00
<i>Loans to Corporations.</i>				
Blue Hill Mineral Spring Company (endorsed).		2,100 00	2,100 00	
Burrill Lumber Company, Ellsworth (endorsed).		3,500 00	3,500 00	
Ellsworth Water Company (endorsed).		650 00	650 00	
Union Shoe Manufacturing Company, Ellsworth (endorsed).		2,571 43	2,571 43	8,821 43
<i>Loans to Municipalities.</i>				
County of Hancock.		9,000 00	9,000 00	
City of Ellsworth.		2,500 00	2,500 00	
Town of Otis.		2,000 00	2,000 00	
School District No. 17, Ellsworth.		150 00	150 00	13,650 00
Loan on City of Ellsworth bond.		100 00	100 00	
Loan on Bangor & Aroostook Railroad bonds.		5,000 00	5,000 00	
Loan on Rockland Trust Company stock.		2,000 00	2,000 00	
Loan on Augusta Savings Bank book.		75 00	75 00	
Loans on mortgages of real estate.		137,985 71		145,160 71
Real estate, foreclosure.		12,266 86	12,266 86	12,266 86
Premium account.			4,947 50	4,947 50

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$29,275 62	\$29,275 62	
Cash on hand ..	1,805 66	1,805 66	\$31,081 28
Unpaid accrued interest.....	7,548 01		363,292 41
Due depositors, earned dividend and accrued State tax.....	375,062 42		
	350,779 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	24,283 39		

HOULTON SAVINGS BANK—HOULTON.

AUGUST 25, 1897.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

LIABILITIES.

Deposits	\$322,420 34
Reserve fund	6,560 71
Undivided profits	3,254 85
	\$332,235 90

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Lawrence, O., 5s, 1910, Turnpike	\$2,500 00	\$2,712 50	\$2,500 00	
City of Nebraska City, Neb., 6s, 1908, Paving	1,000 00	1,085 00	1,000 00	
Steubenville, O., 4s, 1924, Water...	3,000 00	3,000 00	3,000 00	
Superior, Wis., 6s, 1896-8, St. Imp. . .	5,500 00	5,500 00	5,500 00	
Xenia, O., 4½s, 1912, Refunding.....	4,000 00	4,000 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, School..	4,550 00	5,346 25	4,550 00	
Total public funds out of Maine.....	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	3,180 00	3,000 00	
Portland & Ogdensburg, 2d Mort., 5s, 1908..	7,000 00	7,350 00	7,000 00	
Total railroad bonds of Maine.....	20,000 00			19,955 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 Railway Company, 1st Mortgage 5s, 1917.....	1,500 00	1,500 00	1,500 00	
East Liverpool Railway, Company, 2d Mort., 5s, 1917.....	1,500 00	1,125 00	1,500 00	
Madison City Railway, Wis., 6s, 1922.....	5,000 00	4,250 00	5,000 00	
Muskegon Street, Mich., 5s, 1912, Optional.	500 00	500 00	500 00	
Naumkeag Street, Salem, Mass., 5s, 1910 . .	12,000 00	12,000 00	11,910 00	
Trenton Passenger, N. J., 6s, 1912.	3,000 00	3,225 00	3,000 00	
Total railroad bonds out of Maine	28,500 00			28,410 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	1,000 00	1,000 00	
Public Works Company, Bangor, 5s, 1921 . .	4,000 00	2,636 66	3,925 00	
Total corporation bonds owned.....	15,000 00			14,925 00
<i>Railroad Stock Owned.</i>				
Muskegon Street, Mich., Preferred.....	2,500 00	1,875 00	2,500 00	
Muskegon Street, Mich., Common.....	2,500 00	250 00	500 00	
Total railroad stock owned.....	5,000 00			3,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	3,500 00	4,725 00	3,500 00	
Biddeford National Bank, Biddeford.....	2,500 00	3,000 00	2,500 00	
Farmers' National Bank, Houlton.....	1,000 00	1,300 00	1,000 00	
First National Bank, Bath	3,000 00	4,200 00	3,000 00	
First National Bank, Portland.. . . .	7,000 00	7,000 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	2,500 00	2,000 00	
Lime Rock National Bank, Rockland.....	3,500 00	3,500 00	3,500 00	
Merchants' National Bank, Gardiner.....	6,300 00	6,457 50	6,200 00	
National Shoe and Leather Bank, Auburn..	8,700 00	8,700 00	8,700 00	
Newcastle National Bank, Newcastle.. . .	1,000 00	1,200 00	1,000 00	
Norway National Bank, Norway.....	1,400 00	1,610 00	1,400 00	

HOULTON SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated (and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland National Bank, Portland....	\$2,500 00	\$2,700 00	\$2,500 00	
Presque Isle National Bank, Presque Isle.	1,900 00	2,545 00	1,900 00	
Richmond National Bank, Richmond.....	1,600 00	1,650 00	1,600 00	
Total national bank stock of Maine.....	50,500 00			\$50,500 00
American National Bank, Kansas City, Mo.	100 00	100 00	100 00	
Union National Bank, Minneapolis, Minn.	1,000 00	500 00	1,000 00	
Total national bank stock out of Maine...	1,100 00			1,100 00
<i>Loans to Municipalities.</i>				
County of Aroostook.....		5,500 00	5,500 00	
Town of Dyer Brook.....		150 00	150 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	
Crystal Plantation.....		450 00	450 00	9,375 00
Loan on St. Joseph Railway, Light Heat and Power Company stock, Mo.....		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....		151,327 56	151,327 56	153,797 92
Real estate, investment.....		4,200 00	4,200 00	
Real estate, foreclosure.....		3,258 00	3,258 00	
Furniture account.....		800 00	800 00	8,258 00
Premium account.....		-	10,953 92	10,953 92
Cash on deposit.....		3,523 74	3,523 74	
Cash on hand....		7,887 32	7,887 32	11,411 06
Unpaid accrued interest.....		9,493 20		\$332,235 90
Due depositors, earned dividend and accrued State tax ..		334,758 09		
		326,406 34		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$8,351 75		

KENNEBEC SAVINGS BANK—AUGUSTA.

MARCH 9, 1897.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$890,419 98
Reserve fund.....	18,500 00
Undivided profits.....	22,612 15
	\$1,031,432 1

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	\$25,000 00	\$30,812 50	\$25,000 00	
United States Coupon, 4s, 1925	5,000 00	6,175 00	5,000 00	
Total United States bonds owned	30,000 00			\$80,000 00
City of Augusta, 5s, 1902, Funding	9,000 00	9,495 00	9,000 00	
City of Bath, 6s, 1902, Railroad	1,000 00	1,100 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	7,840 00	7,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	11,050 00	10,000 00	
Clay, Kan., 6s, 1901, Opt., Fund.	2,000 00	2,070 00	2,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,270 00	5,500 00	
Henepin, Minn., 4½s, 1924, Court House and City Hall	8,000 00	8,060 00	8,000 00	
Iowa, Wis., 5s, 1906, Asylum	5,000 00	5,275 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike	5,000 00	5,200 00	5,000 00	
Macoupin, Ill., 6s, 1892, Opt., Fund	2,500 00	2,500 00	2,500 00	
Mercer, O., 6s, 1898, Road Imp.	2,000 00	2,030 00	2,000 00	
Miami, O., 6s, 1904-5, Court House	6,000 00	6,720 00	6,000 00	
Putnam, O., 6s, 1909-11, Ditch	3,000 00	3,555 00	3,000 00	
Reno, Kan., 5½s, 1919, Refunding	5,000 00	5,700 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding	5,000 00	6,050 00	5,000 00	
Washington, Kan., 5s, 1920, Refunding	10,000 00	10,400 00	10,000 00	
Wyandotte, Kan., 5½s, 1918, Refunding	6,000 00	6,510 00	6,000 00	
City of Akron, O., 5s, 1899, Education...	5,000 00	5,100 00	5,000 00	
Bay City, Mich., 8s, 1901, Water.	2,500 00	2,837 50	2,500 00	
Brainerd, Minn., 6s, 1909, Light.	5,000 00	5,550 00	5,000 00	
Chicago Sanitary Dist., 5s, 1912	10,000 00	11,100 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind., S. D.,	20,000 00	23,100 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind., S. D.,	5,000 00	5,375 00	4,800 00	
Eau Claire, Wis., 6s, 1903, Bridge	2,000 00	2,190 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund.	13,000 00	14,040 00	13,000 00	
Findlay, O., 6s, 1905-8, School	5,000 00	5,575 00	5,000 00	
Greenville, O., 6s, 1902, Funding	5,000 00	5,275 00	5,000 00	
Hamilton, O., 6s, 1900, Sink. Fund	2,000 00	2,100 00	2,000 00	
Hutchinson, Kan., 6s, 1903, Fund.	5,000 00	5,200 00	5,000 00	
Lima, O., 5s, 1916, Water	5,000 00	5,525 00	5,000 00	
Mankato, Minn., 6s, 1909, Water,	6,000 00	6,150 00	6,000 00	
Muskegon, Mich., 8s, 1900, Water,	1,000 00	1,110 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	1,115 00	1,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	10,950 00	10,000 00	
Port Huron, Mich., 5s, 1908 13, Refunding	6,500 00	7,020 00	6,500 00	
Salina, Kan., 6s, 1907-8, Refund.	13,000 00	13,650 00	13,000 00	
Sault Ste Marie, Mich., 6s, 1908, Refunding	5,000 00	5,425 00	5,000 00	
Sioux City, Ia., 6s, Opt., Funding	6,000 00	6,000 00	6,000 00	
South Bend, Ind., 5s, 1901, Refund	1,000 00	1,035 00	1,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,275 00	5,000 00	
Tiffin, O., 6s, 1901, Park	5,000 00	5,250 00	5,000 00	
Toledo, O., 7 3/10s, 1900, R. R.	7,000 00	7,455 00	7,000 00	
Topeka, Kan., 6s, 1915, Education	5,000 00	5,825 00	5,000 00	
Wausau, Wis., 5s, 1910, Refund.	3,500 00	3,622 50	3,500 00	
Winona, Minn., 5s, 1922-5, Bridge	10,000 00	11,600 00	10,000 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>
Town of Danville, Ill., 5s, 1905, Refund...	\$ 4,000 00	\$ 4,140 00	\$ 4,000 00	
Village of Duluth, Minn., 6s, 1908, Munic...	10,000 00	11,600 00	10,000 00	
Total public funds out of New England....	275,500 00			\$275,300 00
<i>Railroad Bonds Owned.</i>				
Augusta, Hallowell & Gardiner Street, 1st Mort., 6s, 1910.....	40,500 00	40,500 00	39,500 00	
Augusta, Hallowell & Gardiner Street, 2nd, Mort., 6s, 1911.....	5,000 00	5,000 00	4,650 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,600 00	10,000 00	
Maine Central, 7s, 1912.....	28,500 00	38,190 00	28,500 00	
Maine Central, 6s, 1900.....	2,000 00	2,110 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	5,300 00	5,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912.....	5,000 00	600 00	2,000 00	
Marietta, Mineral, 6s, 1915.....	2,000 00	500 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	4,250 00	5,000 00	
Topeka Railway Company, Kan., 4½s, 1922..	3,000 00	2,850 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.....	5,000 00	5,000 00	5,000 00	
Old Town Woolen Company, 6s, 1894, Opt..	15,000 00	15,000 00	15,000 00	
Total corporation bonds owned.....	21,500 00			21,500 00
<i>Corporation Stock Owned.</i>				
Augusta City Building Company.....	5,000 00	5,000 00	5,000 00	
Augusta Masonic Building Co., Preferred..	140 00	140 00	140 00	
Total corporation stock owned.....	5,140 00			5,140 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	22,000 00	22,000 00	
First National Bank, Wisasset.....	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
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

KENNEBEC SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Public Funds.</i>			
County of Clay, Kan	\$ 500 00	\$ 500 00	
City of Belfast	800 00	800 00	
Hiawatha, Kan	1,000 00	1,000 00	
Marion, O.	250 00	250 00	
Salina, Kan	1,500 00	1,500 00	\$4,050 00
<i>Loans on Railroad Bonds.</i>			
Augusta, Hallowell & Gardiner, Street	5,700 00	5,700 00	
Maine Central	99 10	99 10	5,799 10
<i>Loans on Railroad Stock.</i>			
Chicago, Burlington & Quincy	6,000 00	6,000 00	
Maine Central	100 00	100 00	
St. Joseph Railway, Light, Heat and Power Co., Mo.,	594 32	594 32	6,694 32
<i>Loans on Corporation Stock.</i>			
Augusta City Building Company	1,000 00	1,000 00	
Augusta Masonic Building Company	1,500 00	1,500 00	
Boston Marine Insurance Company	1,000 00	1,000 00	
Cobb Lime Company, Rockland	20,000 00	20,000 00	
Edwards Manufacturing Company, Augusta	3,000 00	3,000 00	
Lisbon Falls Fibre Company	5,000 00	5,000 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	56,840 00
<i>Loans on National Bank Stock.</i>			
American National Bank, Kansas City, Mo.	375 00	375 00	
Augusta National Bank, Augusta	20,500 00	20,500 00	
First National Bank, Augusta	6,250 00	6,250 00	
First National Bank, Leavenworth, Kan.	9,500 00	9,500 00	
First National Bank, Salina, Kan	3,000 00	3,000 00	
Granite National Bank, Augusta	1,250 00	1,250 00	
Manufacturers' National Bank, Leavenworth, Kan.	500 00	500 00	41,375 00
Loan on Cushnoc Fibre Company bond, Augusta ...	500 00	500 00	
Loan on Maine Trust and Banking Company, stock, Gardiner	1,000 00	1,000 00	
Loan on Augusta Loan and Building Assn., books...	1,500 00	1,500 00	
Loan on life insurance policies	2,800 00	2,800 00	
Loan on personal property	6,500 00	6,500 00	
Loans on Kennebec Savings Bank books	855 00	855 00	
Loans on mortgages of real estate	168,925 11	168,925 11	182,080 11
Real estate, investment	10,500 00	8,500 00	
Furniture and fixtures	1,500 00	1,500 00	10,000 00
Premium account	-	14,497 16	
Expense account	-	774 40	15,271 56
Cash on deposit	28,520 16	28,520 16	
Cash on hand	991 88	991 88	29,512 04
Unpaid accrued interest	13,899 32		1,031,432 13
	1,101,562 39		
Due depositors, earned dividend and accrued State tax	1,005,220 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$96,341 59		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

JUNE 30, 1897.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

LIABILITIES.

Deposits	\$534,930 50
Reserve fund.....	19,346 14
Undivided profits.....	10,729 43
	\$565,006 07

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	\$3,000 00	\$3,195 00	3,000 00	
City of Saco, 4s, 1917.....	1,000 00	1,035 00	1,000 00	
Total public funds of Maine	4,000 00			\$4,000 00
County of Cass, Ind., 6s, 1898, Ditch.....	2,000 00	2,020 00	2,000 00	
Chippewa, Mich., 5s, 1910, Road.....	2,000 00	2,150 00	2,000 00	
Delaware, Ind., 5s, 1905, C. H.....	5,000 00	5,300 00	5,000 00	
Franklin, O., 6s, 1905, Imp.	2,000 00	2,250 00	2,000 00	
Hancock, O., 6s, 1899, Ditch.....	3,000 00	3,105 00	3,000 00	
Jackson, Ind., 6s, 1898, Road.....	3,000 00	3,030 00	3,000 00	
Paulding, O., 5s, 1900, Funding ..	6,000 00	6,120 00	6,000 00	
Pike, Ind., 6s, 1902, County Bldgs	2,000 00	2,130 00	2,000 00	
Potter, Pa., 5s, 1898, Funding.....	3,000 00	3,015 00	3,000 00	
Tuscarawas, O., 6s, 1898, C. H....	1,000 00	1,010 00	1,000 00	
Vigo, Ind., 5s, 1898, Court House	1,000 00	1,065 00	1,000 00	
Wells, Ind., 6s, 1899-1900, Road...	3,000 00	3,120 00	3,000 00	
White, Ill., 6s, 1905, Funding.....	2,000 00	2,250 00	2,000 00	
City of Anderson, Ind., 6s, 1898-9, St. Imp	1,860 00	1,906 50	1,860 00	
Arkansas City, Kan., 6s, 1918, Refunding	5,000 00	5,000 00	5,000 00	
Brainerd, Minn., 6s, 1897, Bridge	6,000 00	6,000 00	6,000 00	
Chicago, Sanitary Dist., 4½s, 1908	4,000 00	4,180 00	4,000 00	
Clinton, Ia., 5s, 1912, Refunding.	3,000 00	3,255 00	3,000 00	
Delaware, O., 6s, 1899, Pub. Hall,	1,000 00	1,025 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, Funding.....	6,000 00	6,330 00	6,000 00	
Greenville, O., 6s, 1898, Refund..	5,000 00	5,050 00	5,000 00	
Ironton, O., 6s, 1897-8, Paving ...	3,500 00	3,535 00	3,500 00	
Marion, O., 6s, 1902, St. Imp.....	2,000 00	2,130 00	2,000 00	
Piqua, O., 6s, 1898-9, Water.....	4,500 00	4,590 00	4,500 00	
Sioux City, Ia., 6s, 1897-1909, Pav.	2,000 00	2,262 50	2,000 00	
Sioux City, Ia., 6s, 1901, Refund.	1,000 00	1,070 00	1,000 00	
South Omaha, Neb., 6s, 1901, Pav.	3,000 00	3,105 00	3,000 00	
Topeka, Kan., 6s, 1897, Imp	1,000 00	1,060 00	1,000 00	
Wausau, Wis., 5s, 1904, Water....	2,000 00	2,050 00	2,000 00	
Wichita, Kan., 6s, 1898-1900, Munc	2,700 00	2,754 00	2,700 00	
Zanesville, O., 4½s, 1905, Munc....	5,000 00	5,175 00	5,000 00	
Total public funds out of Maine	95,560 00			95,560 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1913.....	2,000 00	2,000 00	2,000 00	
Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
Bridgton & Saco River, 1st Mort., 6s, 1902 ..	2,000 00	2,120 00	2,000 00	
Lime Rock, 5s, 1908.....	6,000 00	6,240 00	6,000 00	
Maine Central, Consolidated, 5s, 1912.....	15,000 00	16,800 00	15,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Portland & Rochester, 4s, 1907.....	4,000 00	4,000 00	4,000 00	
Total railroad bonds of Maine.....	36,000 00			35,785 00
Akron Street, O., 6s, 1908.....	3,000 00	3,000 00	3,000 00	
Allegheny & Kinzua, 5s, 1895	2,000 00	1,000 00	2,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Buffalo Street, N. Y., 5s, 1931.....	\$5,000 00	\$5,400 00	\$5,000 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	6,780 00	6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	4,000 00	4,280 00	4,000 00	
Cass Avenue & Fair Grounds Streets, St. Louis, 5s, 1912.....	6,000 00	6,000 00	5,850 00	
Chicago, Burlington & Quincy, Denver Division, 4s, 1922.....	6,000 00	5,700 00	6,000 00	
Chicago and West Michigan, 5s, 1921.....	5,000 00	2,500 00	5,000 00	
Chicago & West Michigan, Scrip.....	375 00	187 50	375 00	
Cleveland City Cable, O., 5s, 1909.....	6,000 00	6,150 00	6,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,200 00	2,000 00	
Dubuque Light & Traction Co., Ia., 6s, 1898, Optional.....	2,000 00	1,000 00	2,000 00	
Duluth, Street, Minn., 5s, 1920.....	3,000 00	2,850 00	2,775 00	
East Liverpool Street Railway, 1st Mort., 5s, 1917.....	2,500 00	2,500 00	2,500 00	
East Liverpool Street Railway, 2nd Mort., 5s, 1917.....	2,500 00	1,875 00	2,500 00	
Eau Claire Street Railway Light & Power Co., Wis., 6s, 1916.....	2,000 00	1,000 00	2,000 00	
Flint & Pere Marquette, 6s, 1920.....	5,000 00	5,750 00	5,000 00	
Grand Avenue Street, Kansas City, 5s, 1908.	5,000 00	4,850 00	4,800 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	4,000 00	4,000 00	4,000 00	
Hereford, 4s, 1930.....	3,000 00	3,000 00	3,000 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,120 00	3,000 00	
Lima Street, Cleveland, O., 5s, 1906, Opt....	6,000 00	5,400 00	6,000 00	
Lynn & Boston, 5s, 1924.....	3,000 00	3,000 00	3,000 00	
Metropolitan Street, Kansas City, 5s, 1909..	5,000 00	4,875 00	4,850 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	4,000 00	4,000 00	4,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912.....	5,000 00	5,000 00	4,775 00	
North Chicago Street, Ill., 5s, 1906.....	4,000 00	4,120 00	4,000 00	
Northern Pacific, General Mort., 6s, 1921..	2,000 00	2,340 00	2,000 00	
Northern Pacific, General Lien, 3s, 2047...	2,500 00	1,350 00	1,750 00	
Omaha Horse, Neb., 6s, 1896.....	5,000 00	5,000 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	3,450 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,180 00	2,000 00	
St. Paul & White Bear, 6s, 1922.....	6,000 00	3,000 00	6,000 00	
Southern Street, St. Louis, Mo., 6s, 1904....	5,000 00	5,250 00	5,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	2,550 00	3,000 00	
Toledo Consolidated Street, O., 5s, 1909....	5,000 00	5,000 00	4,925 00	
Trenton Passenger, N. J., 6s, 1907.....	6,000 00	6,360 00	6,000 00	
Wheeling & Lake Erie, 5s, 1926.....	6,000 00	5,700 00	5,700 00	
Wisconsin Central, 1st Series, 5s, 1909.....	5,000 00	4,500 00	4,687 50	
Youngstown Street, O., 6s, 1901.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	169,875 00			\$167,387 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Bath Water Supply Co, 5s, 1916.....	5,000 00	5,006 00	5,000 00	
Calais Water Company, 5s, 1906.....	2,000 00	2,000 00	2,000 00	
Caribon Water Company, 5s, 1909.....	4,000 00	4,000 00	4,000 00	
Ellsworth Water Company, 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909..	2,000 00	2,000 00	2,000 00	
Maine Steamship Co., Portland, 6s, 1926.....	2,500 00	2,750 00	2,500 00	
Maine Water Company, 5s, 1931.....	2,000 00	2,000 00	2,000 00	
Municipal Security Co., Portland, 5s, 1901..	5,000 00	5,000 00	5,000 00	
Pejepscot 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, 1923	2,000 00	2,080 00	2,000 00	
Total corporation bonds owned.	45,500 00			45,500 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	5,000 00	5,500 00	5,000 00	
Portland & Ogdensburg.....	13,800 00	6,762 00	6,343 00	
Total railroad stock of Maine.....	18,800 00			11,343 00

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac, Certif. Benefic. Int.	\$4,000 00	\$1,000 00	\$2,675 00	
Northern Pacific, Preferred.....	1,200 00	420 00	462 00	
Syracuse Rapid Transit, Common.....	3,500 00	350 00	1,900 00	
Total railroad stock out of Maine	8,700 00			\$5,037 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,000 00	3,600 00	3,000 00	
Casco National Bank, Portland.....	4,900 00	4,949 00	4,900 00	
Cumberland National Bank, Portland.....	400 00	400 00	400 00	
First National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
Merchants' National Bank, Portland	1,350 00	2,025 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 Company, Staten Island.....		5,000 00	5,000 00	
Nyack Water Company, N. Y.		200 00	200 00	5,200 00
Loan on City of Piqua, Ohio, bonds.....		300 00	300 00	
Loan on St. Joseph Railway, Light, Heat and Power Company, Mo., stock.....		2,925 92	2,925 92	
Loan on Erie Telegraph & Telephone stock, Lowell, Mass.....		249 00	249 00	
Loan on Ocean National Bank stock, Kennebunk....		900 00	900 00	
Loan on Kennebunk Savings Bank book.....		200 00	200 00	
Loans on mortgages of real estate.....		138,912 95	138,912 95	143,487 87
Real estate, foreclosure.....	3,500 00		3,500 00	3,500 00
Premium account			2,000 00	2,000 00
Cash on deposit		18,526 50	18,526 50	
Cash on hand.....		1,329 20	1,329 20	19,855 70
Unpaid accrued interest.....		14,507 00		565,006 07
Due depositors, earned dividend and accrued State tax.....		575,137 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		544,784 50		
		30,352 57		

KINGFIELD SAVINGS BANK—KINGFIELD.

SEPTEMBER 29, 1897.

A. G. WINTER, President.

H. S. WING, Treasurer.

LIABILITIES.

Deposits	\$8,152 09
Reserve fund.....	30 00
Undivided profits.....	226 28
	\$8,408 37

RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City Institution for Savings, Lowell, Mass.....	\$ 55 00	\$ 55 00	
Watertown Savings Bank, Watertown, Mass.....	110 00	110 00	\$165 00
Loans on Jenkins & Bogart Manufacturing Com- pany, stock, Kingfield.....	1,575 00	1,575 00	
Loans on personal property.....	1,245 00	1,245 00	
Loans on mortgages of real estate.....	3,520 00	3,520 00	6,340 00
Safe and furniture.....	585 00	585 00	585 00
Cash on deposit.....	1,075 06	1,075 06	
Cash on hand	243 31	243 31	1,318 37
	8,408 37		\$8,408 37
Due depositors, earned dividend and accrued State tax.....	8,287 09		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$121 28		

MACHIAS SAVINGS BANK—MACHIAS.

SEPTEMBER, 8, 1897.

GEORGE W. DRISKO, President.

GEORGE F. CARY, Treasurer.

LIABILITIES.

Deposits	\$812,736 12
Reserve fund	11,000 00
Undivided profits	2,492 09
	\$826,228 21

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	\$94,500 00	\$75,000 00	
United States, Coupon, 4s, 1925	10,000 00	12,600 00	10,000 00	
Total United States bonds owned.....	85,000 00			\$85,000 00
County of Aroostook, 4½s, 1915.....	3,000 00	3,195 00	3,000 00	
City of Augusta, 4s, 1913	5,000 00	5,150 00	5,000 00	
Bath, 6s, 1898	3,000 00	3,045 00	3,000 00	
Belfast, 6s, 1898	500 00	507 50	500 00	
Eastport, 4½s, 1907	10,000 00	10,400 00	10,000 00	
Portland, Reg., 4s, 1902, Opt	1,000 00	1,015 00	1,000 00	
Town of Brunswick, 4s, 1899-1927	10,000 00	10,150 00	10,000 00	
Dexter, 6s, 1897	3,000 00	3,000 00	3,000 00	
East Machias, orders	685 95	685 95	685 95	
Wesley, orders	87 00	87 00	87 00	
Total public funds of Maine	36,272 95			36,272 95
County of Adams, Neb., 5s, 1899, Optional, Court House and Jail.....	5,000 00	5,050 00	5,000 00	
Adams, Ind., 5s, 1905, Funding...	5,000 00	5,250 00	5,000 00	
Highland, O., 5s, 1902-6, Funding...	7,000 00	7,385 00	7,000 00	
Huron, O., 6s, 1898, Ditch.....	500 00	505 00	500 00	
Jefferson, O., 5s, 1899, Optional, Turnpike	3,000 00	3,045 00	3,000 00	
Jefferson, O., 5s, 1902, Turnpike	5,000 00	5,200 00	5,000 00	
Marion, Ind, 6s, 1898, Court House	1,000 00	1,010 00	1,000 00	
Marion, O., 6s, 1897-9, Bridge.....	5,000 00	5,075 00	5,000 00	
Stark, O., 5s, 1900-1, Infirmary and Work House	10,000 00	10,300 00	10,000 00	
Tuscarawas, O., 6s, 1898, C. H....	4,000 00	4,040 00	4,000 00	
Washington, Kan., 5s, 1906, Optional, Refunding.....	5,000 00	5,160 00	5,000 00	
White, Ill., 6s, Opt., Funding ...	5,000 00	5,000 00	5,000 00	
City of Anderson, Ind., 6s, 1902, Optional, Water Works.....	5,000 00	5,400 00	5,000 00	
Ashland, Wis., 6s, 1896, Optional, Street Improvement.....	5,000 00	5,000 00	5,000 00	
Ashland, Wis., 6s, 1898, Optional, Street Improvement.....	10,000 00	10,100 00	10,000 00	
Belhairs, O., 5s, 1910, Water, Refund	5,000 00	5,375 00	5,000 00	
Braford, Pa., 6s, 1903, Water....	10,000 00	10,900 00	10,000 00	
Braierd, Minn., 6s, 1897, Bridge	5,000 00	5,000 00	5,000 00	
Chicago Sanitary Dist., 5s, 1902..	10,000 00	10,450 00	10,000 00	
Cincinnati, O., 7s, 1904, Refund..	5,000 00	6,000 00	5,000 00	
Council Bluffs, Ia., 6s, 1902, Optional, Improvement.....	2,500 00	3,062 50	2,500 00	
Duluth, Minn., 5s, 1907, Defining Boundary, etc.	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind., S. D.	3,000 00	3,225 00	3,000 00	
East Liverpool, O., 5s, 1923, Refund	5,000 00	5,475 00	5,000 00	
East Liverpool, O., 5s, 1905, Optional, Refunding	5,000 00	5,200 00	5,000 00	
Findlay, O., 6s, 1899, Refunding.	5,000 00	5,125 00	5,000 00	
Findlay, O., 6s, 1905, Gas.....	5,000 00	5,500 00	5,000 00	
Grand Island, Neb., 6s, Optional, Court House and Jail.....	5,000 00	5,000 00	5,000 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	Greenville, O., 6s, 1899, Funding,	\$2,000 00	\$2,020 00	\$2,000 00	
	Ironton, O., 5s, 1915, Refunding..	5,000 00	5,360 00	5,000 00	
	Jeffersonville, Ind., 6s, 1900, Fund	5,000 00	5,200 00	5,000 00	
	Kansas City, Kan., 7s, 1898, Imp.	2,000 00	2,030 00	2,000 00	
	La Crosse, Wis., 5s, 1897, Optional				
	Water	8,000 00	8,000 00	8,000 00	
	Lawrence, Mass., 6s, 1900, Water	1,000 00	1,065 00	1,000 00	
	Moline, Ill., 5s, 1907, School Dist.	5,000 00	5,300 00	5,000 00	
	Nebraska City, Neb., 6s, Opt., Pav.	5,000 00	5,000 00	5,000 00	
	Newport, Ky., 5s, 1903, Opt., Sewer	5,000 00	5,200 00	5,000 00	
	Piqua, O., 6s, 1899, Water	7,600 00	7,210 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...	1,500 00	1,500 00	1,500 00	
	Stillwater, Minn., 5s, 1921, Per-				
	manent improvement	15,000 00	16,650 00	15,000 00	
	St. Paul, Minn., 4½s, 1917, Munic	20,000 00	22,100 00	20,000 00	
	Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,270 00	3,000 00	
	West Bay City, Mich., 4s, 1918,				
	Municipal	10,000 00	10,000 00	10,000 00	
	Youngstown, O., 5s, 1902 6, Pav.	5,000 00	5,375 00	5,000 00	
	Youngstown, O., 5s, 1901, Sewer	2,000 00	2,090 00	2,000 00	
	Zanesville, O., 4½s, 1913, Water..	3,000 00	3,180 00	3,000 00	
Village of	Duluth, Minn., 6s, 1897, Appor-	5,000 00	5,000 00	5,000 00	
	tioning debt				
Total public funds out of Maine		260,500 00			\$260,500 00
<i>Railroad Bonds Owned.</i>					
	Lime Rock, 5s, 1908	10,000 00	10,400 00	10,000 00	
	Maine Central, 7s, 1898	2,000 00	2,070 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
	Allegheny & Kinzua, 5s, 1898	10,000 00	5,000 00	10,000 00	
	Chicago, Burlington & Quincy, Nebraska				
	Extension, 4s, 1927	10,000 00	9,100 00	10,000 00	
	Cleveland City Cable, O., 5s, 1909	5,000 00	5,150 00	5,000 00	
	Consolidated of Vermont, 5s, 1913	2,000 00	1,500 00	2,000 00	
	Davton & Michigan, 5s, 1911	1,000 00	1,100 00	1,000 00	
	Detroit & Mackinac, 4s, 1905	2,000 00	1,200 00	1,000 00	
	Duluth Street, Minn., 5s, 1920	10,000 00	9,500 00	10,000 00	
	Iowa Central, 5s, 1908	6,000 00	5,820 00	6,000 00	
	Naukeag Street, Salem, Mass., 5s, 1910 ..	5,000 00	5,000 00	5,000 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	11,500 00	10,000 00	
	St. Paul & Northern Pacific, 6s, 1923	5,000 00	6,325 00	5,000 00	
	Toledo Belt, O., 5s, 1902	2,000 00	1,800 00	2,000 00	
	Trenton Passenger, N. J., 6s, 1910, Opt.	5,000 00	5,350 00	5,000 00	
	Utica Belt Line, N. Y., 5s, 1939	7,000 00	7,000 00	7,000 00	
Total railroad bonds out of Maine		90,000 00			89,000 00
<i>Corporation Bonds Owned.</i>					
	Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,000 00	1,000 00	
	Brewer Water Company, 5s, 1908	5,000 00	3,333 33		
	Canden & Rockland Water Company, 6s, 1905	5,000 00	5,500 00	5,000 00	
	Canden & Rockland Water Co., 4½s, 1917...	5,000 00	5,000 00	5,000 00	
	Caribou Water Company, 5s, 1905	4,000 00	4,000 00	4,000 00	
	Gardiner Water Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
	Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
	Masonic Building Association, Biddeford,				
	4½s, 1917	5,000 00	5,000 00	5,000 00	
	Municipal Security Company, 5½s, 1897-8...	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		59,000 00			54,000 00

MACHIAS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Iowa Central, Preferred.	\$5,500 00	\$2,151 87	-	
St. Joseph Railway, Light, Heat and Power Company, Mo., Preferred.....	5,750 00	1,437 50	-	
St. Joseph Railway, Light, Heat and Power Company, Common.....	5,000 00	50 00	-	
Total railroad stock owned	16,250 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>				
Biddeford National Bank, Biddeford.....	5,000 00	6,000 00	5,000 00	
Casco National Bank, Portland.....	5,000 00	5,050 00	5,000 00	
Cumberland National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
First National Bank, Portland.....	12,000 00	12,000 00	12,000 00	
Frontier National Bank, Eastport.....	1,875 00	2,687 50	1,875 00	
Merchants' National Bank, Portland.....	1,875 00	2,812 50	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
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company..	4,000 00	4,000 00	4,000 00	4,000 00
Loan to St. Croix Shoe Company (endorsed)		8,000 00	8,000 00	
Loans on mortgages of real estate		17,839 00	17,839 00	25,839 00
Real estate, investment.....		3,000 00	2,000 00	2,000 00
Cash on deposit		5,670 64	5,670 64	
Cash on hand		5,345 62	5,345 62	11,016 26
Unpaid accrued interest.....		7,947 99		626,228 21
Due depositors, earned dividend and accrued State tax		678,338 90		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		617,630 54		
		60,908 36		

MAINE SAVINGS BANK—PORTLAND.

JULY 21, 1897.

SAMUEL ROLFE, President.

ALPHEUS G. ROGERS, Treasurer.

LIABILITIES.

Deposits	\$7,312,967 50
Reserve fund,	250,000 00
Undivided profits.	24,514 50
	<hr/>
	\$7,587,482 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Registered, 4s, 1925	2,100,000 00	2,598,750 00	2,100,000 00	
United States, Coupon, 4s, 1925	100,000 00	124,750 00	100,000 00	
Total United States bonds owned	2,200,000 00			2,200,000 00
City of Aurora, Ill., 5s, 1914, Water.....	30,000 00	33,150 00	30,000 00	
Bay City, Mich., 5s, 1906-18, Wat.	64,000 00	72,960 00	64,000 00	
Canton, O., 5s, 1904 5, Storm Sew.	39,000 00	42,120 00	39,000 00	
Duluth, Minn., 4s, 1921, Park.....	80,000 00	80,000 00	75,200 00	
Duluth, Minn., 5s, 1912, Munic....	100,000 00	111,000 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding.	20,000 00	23,500 00	20,000 00	
Indianapolis, Ind., 5s, 1907-10, Sch.	40,000 00	44,600 00	40,000 00	
Lake & Hyde Park, Ill., 5s, 1904-8	74,000 00	78,810 00	74,000 00	
Lexington, Ky., 4½s, 1932, Fund .	45,000 00	48,150 00	45,000 00	
Muskegon, Mich., 5s, 1904-23, Wat.	65,000 00	72,800 00	65,000 00	
West Bay City, Mich., 4s, 1918, Sew	40,000 00	40,000 00	35,000 00	
West Bay City, Mich., 5s, 1904-9,				
Bridge.....	16,000 00	10,600 00	10,000 00	
Winona, Minn., 5s, 1919-27, Bridge	37,000 00	42,180 00	37,000 00	
Total public funds out of Maine.	644,000 00			634,200 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 1st Mort., Gold, 6s, 1904, Opt.	10,000 00	10,000 00	10,000 00	
Maine Central, Consol., 4½s, 1912.....	251,000 00	269,825 00	251,000 00	
Maine Central, Consol., 7s, 1912.....	150,000 00	202,500 00	150,000 00	
Portland & Ogdensburg, 5s, 1908.....	100,000 00	105,000 00	100,000 00	
Portland & Rumford Falls, 5s, 1912.....	20,000 00	21,000 00	20,000 00	
Portland & Rumford Falls, 4s, 1926.....	25,000 00	25,000 00	24,812 50	
Somerset, 5s, 1917.....	113,000 00	113,000 00	112,250 00	
Total railroad bonds of Maine ..	669,000 00			668,062 50
Albany & Susquehanna, 1st Mort., Registered, 6s, 1906.....	100,000 00	118,500 00	100,000 00	
Broadway Surface, N. Y., 1st Mort., 5s, 1924	100,000 00	117,000 00	160,000 00	
Central Railway, Peoria, Ill., 5s, 1915.....	75,000 00	77,250 00	75,000 00	
Chicago & Northwestern, 1st Mort., Registered, 7s, 1915.....	100,000 00	145,500 00	100,000 00	
Chicago, Milwaukee & St. Paul, Consol., Registered, 7s, 1905.....	18,000 00	25,020 00	18,000 00	
Chicago & St. Louis, 1st Mort., Reg., 6s, 1915.	258,000 00	290,250 00	258,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	75,000 00	76,875 00	72,965 25	
Cleveland, Cincinnati, Chicago & St. Louis, Springfield & Columbus Division, 1st Mort., Gold, 4s, 1940.....	13,000 00	11,830 00	11,700 00	
Concord & Claremont, 1st Mort., Gold, 4½s, 1914.....	75,000 00	77,250 00	75,000 00	
Corrigan Street, Kansas City, 1st Mort., Registered, 5s, 1916.....	100,000 00	106,000 00	100,000 00	
Detroit & Bay City, 1st Mort., 8s, 1903.....	6,000 00	6,840 00	6,000 00	
East Cleveland, O., 1st Mort., Reg., 5s, 1910,	85,000 00	86,700 00	85,000 00	
Globe Street, Fall River, Mass., 1st Mort., Registered, 5s, 1902, Optional.....	75,000 00	75,000 00	73,500 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, Registered, 5s, 1908.....	100,000 00	97,000 00	95,000 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>
Grand Rapids Street, Mich., 1st Mortgage, 6s, 1912.....	\$100,000 00	\$100,000 00	\$100,000 00	
Indiana, Illinois & Iowa, 1st Mort., 4s, 1939,	25,000 00	21,875 00	20,750 00	
Kanawha & Michigan, 1st Mort., Gold, 4s, 1990	100,000 00	80,000 00	81,500 00	
Kansas City, St. Joseph & Council Bluffs, Registered, 7s, 1907.....	50,000 00	60,750 00	50,000 00	
Lincoln & Northwestern, 1st Mortgage, Registered, 7s, 1910.....	5,000 00	6,125 00	5,000 00	
Lowell & Suburban Street, Mass., 1st Mortgage, 5s, 1911.....	75,000 00	78,375 00	75,000 00	
Merrimack Valley Electric Street, 1st Mortgage, Registered, 5s, 1911.....	100,000 00	100,000 00	97,650 00	
Milwaukee City, Wis., 1st Mort., Reg., 5s, 1908	50,000 00	51,500 00	50,000 00	
Milwaukee & St. Paul, Milwaukee Division, 1st Mortgage, Registered, 7s, 1903.....	43,000 00	59,340 00	43,000 00	
Minneapolis Street, Minn., 1st Mort., 7s, 1910,	55,000 00	58,850 00	55,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage, Gold, 5s, 1935.....	75,000 00	79,125 00	75,000 00	
Omaha Street, Neb., 1st Mort., Reg., 5s, 1914,	75,000 00	73,500 00	72,812 50	
Orange & Newark, 1st Mort., Reg., 6s, 1905,	50,000 00	55,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage, Gold, 6s, 1916.....	125,000 00	138,125 00	125,000 00	
Staten Island Rapid Transit, N. Y., 1st Mortgage, 6s, 1913.....	50,000 00	53,000 00	50,000 00	
St. Paul City, Minn., 1st Mort., Reg., 6s, 1932,	63,000 00	68,670 00	63,000 00	
Toledo Consolidated Street, O., Consolidated Mortgage, 5s, 1909.....	70,000 00	70,000 00	67,500 00	
Toledo Traction Consolidated Gold, 5s, 1909	50,000 00	50,000 00	48,000 00	
Trenton Passenger St., N. J., 1st Mort., 6s, 1931	75,000 00	83,250 00	75,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939....	64,000 00	64,000 00	60,000 00	
Total railroad bonds out of Maine.....	2,480,000 00			2,434,377 75
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, Gold, 4s, 1915-19.....	105,000 00	105,000 00	105,000 00	
Augusta Water Company, 1st Mort., 5s, 1917	80,000 00	80,000 00	80,000 00	
Bar Harbor Water Co., 1st Mort., 5s, 1909....	23,000 00	23,000 00	23,000 00	
Bath Water Supply Company, 1st Mortgage, Reg., 5s, 1916.....	51,000 00	51,000 00	51,000 00	
Biddeford & Saco Water Company, 1st Mortgage, 5s, 1904.....	75,000 00	75,000 00	75,000 00	
Calais Water Company, 1st Mort., 5s, 1906,	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Co., 4½s, 1917....	100,000 00	100,000 00	97,620 00	
Caribon Water Company, 1st Mort., 5s, 1916,	61,000 00	61,000 00	61,000 00	
Gardiner Water Works, 1st Mort., 5s, 1905,	51,000 00	51,000 00	51,000 00	
Pejepscot Water Company, Brunswick, 1st Mortgage, 5s, 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	33,640 00	33,000 00	
Portland Water Company, 6s, 1899.....	12,000 00	12,360 00	12,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917....	25,000 00	25,000 00	25,000 00	
Waterville Water Co., 1st Mort., 7s, 1917....	80,000 00	80,000 00	80,000 00	
Total corporation bonds owned.....	832,000 00			819,620 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	12,500 00	13,750 00	12,500 00	12,500 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company, Portland,	25,500 00	25,500 00	21,675 00	21,675 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	17,675 00	17,468 00	
Cumberland National Bank, Portland.....	10,080 00	10,080 00	10,080 00	
First National Bank, Dexter.....	5,000 00	6,250 00	5,000 00	
First National Bank, Portland.....	8,500 00	8,500 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	2,137 50	1,425 00	
National Traders' Bank, Portland.....	8,600 00	9,245 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 Trust Company, Portland.....	\$1,000 00	\$1,250 00	\$1,000 00	\$1,000 00
<i>Loans on Public Funds.</i>				
United States 4s,		3,500 00	3,500 00	
County of Bourbon, Kansas		1,300 00	1,300 00	
City 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.		1,000 00	1,000 00	
Portland		950 00	950 00	
St. Paul, Minn.		1,000 00	1,000 00	
Youngstown, O.		475 00	475 00	
Zanesville, O.		1,500 00	1,500 00	
Town of Yarmouth.....		2,000 00	2,000 00	\$17,525 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe		7,200 00	7,200 00	
Bangor & Aroostook		2,700 00	2,700 00	
Bridgeport Traction Company, Ct.		6,000 00	6,000 00	
Chesle Railroad, N. H.		1,000 00	1,000 00	
Chicago, Milwaukee & St. Paul		600 00	600 00	
Duluth Street, Minn.		4,000 00	4,000 00	
Kanawha & Michigan.....		1,600 00	1,600 00	
Lynn & Boston		1,000 00	1,000 00	
Maine Central		12,685 00	12,685 00	
Portland & Ogdensburg.....		1,500 00	1,500 00	
Watervliet Turnpike and Railway, N. Y.		1,000 00	1,000 00	
Wisconsin Central		3,000 00	3,000 00	42,285 00
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O		1,000 00	1,000 00	
American Water Works and Guarantee Company, McKeesport, Pa.		1,500 00	1,500 00	
Argentine Water and Light Company, Kan.		1,000 00	1,000 00	
Arkansaw Water Company, Little Rock, Ark.		3,000 00	3,000 00	
Baraboo Water Company, Wis.		1,000 00	1,000 00	
Beloit Water Company, Wis.		1,000 00	1,000 00	
Biddeford and Saco Water Company.....		5,500 00	5,500 00	
City Water Company, Chattanooga, Tenn.		1,950 00	1,950 00	
City Water Company, East St. Louis, Ill.		1,000 00	1,000 00	
City Water Company, Marinette, Wis.		2,950 00	2,950 00	
City Water Company, Merrill, Wis.		1,500 00	1,500 00	
City Water Company, Sheboygan Wis.		1,700 00	1,700 00	
Crystal Water Company, Edgewater, Staten Island.		8,600 00	8,600 00	
Duluth Gas and Water Company, Minn.		1,000 00	1,000 00	
Faribault Water Company, Minn.		1,000 00	1,000 00	
Fergus Falls Water Company, Minn.		1,000 00	1,000 00	
Fishkill and Matteawan Water Company, N. Y.		1,600 00	1,600 00	
Gouldsboro Water Company, N. C.		900 00	900 00	
Grand Rapids Gas Light Company, Mich.		2,900 00	2,900 00	
Hornellsville Water Company, N. Y.		400 00	400 00	
Huntington Water Company, W. Va.		1,000 00	1,000 00	
Jeffersonville Water Supply Company, Ind.		1,900 00	1,900 00	
Kokomo Water Company, Ind.		500 00	500 00	
Muncie Gas Company, Ind.		450 00	450 00	
Municipal Gas Light Company, Rochester, N. Y.		1,900 00	1,900 00	
Municipal Security Company, Portland		2,800 00	2,800 00	
Nyack Water Works Company, N. Y.		1,000 00	1,000 00	
Oskosh Water Works Company, Wis.		5,280 63	5,280 63	
Otis Falls Pulp Company.....		3,500 00	3,500 00	
Portland Water Company.....		500 00	500 00	
St. Joseph Water Company, Mo.		3,250 00	3,250 00	
Staten Island Water Company, N. Y.		1,800 00	1,800 00	
Streator Gas and Light Company, Ill.		700 00	700 00	
Watertford Water Works Company, N. Y.		700 00	700 00	
Watertown Water Supply Company, Mass.		1,000 00	1,000 00	66,780 63
<i>Loans on Corporation Stock.</i>				
Berlin Mills Company, N. H.		50,000 00	50,000 00	
Central Wharf Company, Portland.....		1,500 00	1,500 00	

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>
Portland Water Company.....	\$17,050 00	\$17,050 00	
Transcript Company, Portland	11,650 00	11,650 00	
Worumbo Manufacturing Company, Lisbon Falls ...	2,500 00	2,500 00	\$82,700 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Portland.....	1,450 00	1,450 00	
Merchants' National Bank, Portland	4,000 00	4,000 00	
National Traders' Bank, Portland	500 00	500 00	5,950 00
<i>Loans to Corporations.</i>			
Congregational Parish, Cumberland Centre	80 00	80 00	
Maine Wesleyan Seminary and Female College, Kent's Hill.	7,500 00	7,500 00	
Otis Falls Pulp Company (endorsed)	50,000 00	50,000 00	
Roman Catholic Bishop of Portland.....	10,000 00	10,000 00	
Rumford Falls Paper Company (endorsed).....	50,000 00	50,000 00	117,580 00
Loans on Portland Railroad stock.....	7,260 00	7,260 00	
Loans on Maine Savings Bank books.....	2,425 00	2,425 00	
Loans on mortgages of real estate.....	307,170 05	307,170 05	316,855 05
Real estate, investment	55,000 00	5,000 00	
Real estate, foreclosure.....	7,651 02	7,651 02	12,651 02
Expense account.....	-	735 63	735 63
Cash on deposit	57,450 21	57,450 21	
Cash on hand	11,461 21	11,461 21	68,911 42
Unpaid accrued interest.....	63,360 25		7,587,482 00
Due depositors, earned dividend, and accrued State tax	8,622,585 87		
	7,335,967 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	1,286,618 37		

MECHANICS' SAVINGS BANK—AUBURN.

APRIL 24, 1897.

BENJAMIN F. STURGIS, President. J. WARREN STETSON, Treasurer.

LIABILITIES.

Deposits	\$504,367 28
Reserve fund	12,000 00
Special reserve fund	31,522 43
Undivided profits	10,729 09
	\$568,618 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 Coupon, 4s, 1925.....	\$5,000 00	\$6,187 50	\$5,000 00	\$5,000 00
City of Brainerd, Minn., 6s, 1897, Bridge...	5,000 00	5,000 00	5,000 00	
Evansville, Ind., 4½s, 1912, Funding	5,000 00	5,150 00	4,500 00	
Evansville, Ind., 5s, 1912, Funding..	10,000 00	10,850 00	9,600 00	
Total public funds owned.....	20,000 00			19,100 00
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works, 6s, 1901...	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	10,000 00			10,000 00
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,200 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>				
Bath Water Supply Company, 5s, 1916. ...	5,000 00	5,000 00	5,000 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 of Maine.....	18,000 00			17,450 00
Adrian Water Works Company, 6s, 1908....	10,000 00	8,000 00	9,700 00	
Adrian Water Works Company, Mich., Collateral Prior Lien Debentures, 6s, 1903	1,000 00	1,000 00	1,000 00	
Eau Claire Water Works Co., Wis., 6s, 1915,	10,000 00	10,000 00	9,700 00	
Total corporation bonds out of Maine	21,000 00			20,400 00
<i>Railroad Stock Owned.</i>				
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>National Bank Stock Owned.</i>				
Canal National Bank, Portland.	7,700 00	9,240 00	7,700 00	
Casco National Bank, Portland.....	27,600 00	27,876 00	27,600 00	
Cumberland National Bank, Portland.....	5,440 00	5,440 00	5,440 00	
First National Bank, Auburn	4,400 00	5,720 00	4,400 00	
First National Bank, Lewiston.....	7,000 00	10,850 00	7,000 00	
First National Bank, Portland	13,000 00	13,000 00	13,000 00	
Manufacturers' National Bank, Lewiston.	9,500 00	10,925 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	12,600 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	7,525 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	3,300 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,400 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	1,600 00	1,500 00	1,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	8,000 00	8,000 00	8,000 00	8,000 00

MECHANICS' 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>			
Ara Cushman Company, Auburn (endorsed).....	\$2,000 00	\$2,000 00	
Auburn Foundry Company	500 00	500 00	
Auburn Stove Foundry Company	225 00	225 00	
Continental Mills, Lewiston	240 00	240 00	
Hillside Cemetery Association, Minneapolis.	4,000 00	12,000 00	
Lewiston and Auburn Electric Light Company.....	950 00	950 00	
Lewiston Mills Company.....	250 00	500 00	
Little Androscoggin Water Power Co., Auburn.....	8,800 00	8,800 00	
Pray-Small Company, Auburn.....	1,500 00	1,500 00	
Whitman Agricultural Works, Auburn	1,275 00	1,275 00	
Wood-Robinson Company, Auburn.....	2,000 00	2,000 00	\$29,990 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn	800 00	800 00	
National Shoe and Leather Bank, Auburn.	1,600 00	1,600 00	2,400 00
<i>Loans to Corporations.</i>			
Ara Cushman Company, Auburn (endorsed).....	10,000 00	10,000 00	
Auburn Stove Foundry Company (endorsed)	2,000 00	2,000 00	
Whitman Agricultural Works, Auburn	4,500 00	4,500 00	16,500 00
Loan on City of Ellsworth bond	50 00	50 00	
Loan on Maine Central Railroad bond	425 00	425 00	
Loans on The H. Wesley Hutchins Company bonds, Auburn.....	6,750 00	6,750 00	
Loan on St. Joseph Railway, Light, Heat and Power Company, Mo., stock	7,607 39	7,607 39	
Loans on Auburn Trust Company stock.....	4,280 00	4,280 00	
Loans on Auburn Loan and Building Ass'n books...	300 00	300 00	
Loan on life insurance policy.....	500 00	500 00	
Loans on personal property	4,750 00	4,750 00	
Loans on Mechanics' Savings Bank books	2,150 00	2,150 00	
Loans on mortgages of real estate	164,543 00	164,543 00	191,355 39
Real estate, investment	40,800 00	40,800 00	
Real estate, foreclosure	15,600 00	15,600 00	56,400 00
Premium account.....	-	843 75	843 75
Cash on deposit	11,287 07	11,287 07	
Cash on hand	902 59	902 59	12,189 66
Unpaid accrued interest.....	8,163 56		\$558,618 80
Due depositors, earned dividend, and accrued State tax	584,002 11		
Estimated market value of resources above liability for deposits, earned dividend and State tax	512,580 61		
	\$71,421 50		

NORWAY SAVINGS BANK—NORWAY.

MAY 5, 1897.

CYRUS S. TUCKER, President.

SEWARD S. STEARNS, Treasurer.

LIABILITIES.

Deposits	\$317,288 86
Reserve fund.....	1,000 00
Undivided profits.....	5,189 17
	\$323,478 03

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 Portland, 6s, 1897.....	\$1,000 00	\$1,000 00	\$1,000 00	
Town of Stoneham, order.....	175 00	175 00	175 00	
Norway Village Corporation, orders.....	1,100 50	1,100 50	1,100 50	
Total public funds of Maine.....	2,275 50			\$2,275 50
City of Ashtabula, O., 6s, 1895-1902, Sewer Fort Madison, Ia., 5s, 1902, Refunding	1,750 00 5,000 00	1,811 25 5,050 00	1,750 00 5,000 00	
Total public funds out of Maine.....	6,750 00			6,750 00
<i>Railroad Bonds Owned.</i>				
Bangor & Arroostook, 5s, 1943.....	5,000 00	5,000 00	5,000 00	5,000 00
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	
Northern Pacific, General Lien, 3s, 2047....	2,500 00	1,325 00	1,625 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,450 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,550 00	5,000 00	
Union Electric, Dover, N. H., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	27,500 00			26,625 00
<i>Corporation Bonds Owned.</i>				
Frontier Water Co., Fort Fairfield, 5s, 1909	1,000 00	1,000 00	1,000 00	
Maine Steamship Company, 6s, 1926.....	5,000 00	5,500 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Company, 5½s, 1897....	5,000 00	5,000 00	5,000 00	
Norway Shoeshop Company, 5s, Opt.....	500 00	500 00	500 00	
Oxford County Loan Assn., Norway, 5s, 1898	400 00	400 00	400 00	
Oxford County Loan Association, Norway, 5s, 1905, Optional.....	5,500 00	5,500 00	5,500 00	
Waterville Water Company, 5s, 1917.....	500 00	500 00	500 00	
Total corporation bonds of Maine.....	22,900 00			22,900 00
Akron Water Works, O., 6s, 1960.....	2,000 00	2,000 00	2,000 00	
Rochester Loan & Banking Company, N. H., 6s, Optional.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine....	7,000 00			7,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	11,000 00	5,390 00	5,027 50	5,027 50
Northern Pacific, Preferred.....	1,200 00	420 00	600 00	600 00
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	250 00	500 00	
Norway Shoeshop Company.....	500 00	125 00	500 00	
Total corporation stock owned.....	1,000 00			1,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	500 00	600 00	500 00	
Casco National Bank, Portland.....	4,200 00	4,242 00	4,200 00	

NORWAY SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Lewiston..	\$ 2,500 00	\$ 3,875 00	\$ 2,500 00	
First National Bank, Portland....	12,300 00	12,300 00	12,300 00	
Manufacturers' National Bank, Lewiston.	10,000 00	11,500 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
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.	3,200 00	3,200 00	3,200 00	
Oxford County Loan Association, Norway	1,000 00	1,000 00	1,000 00	
Portland Trust Company, Portland..... . .	2,000 00	2,500 00	2,000 00	
Total other bank stock owned....	6,200 00			6,200 00
<i>Loans on Railroad Bonds.</i>				
Denver City Railway		250 00	250 00	
Florida Southern.....		225 00	225 00	475 00
<i>Loans on Corporation Stock.</i>				
Bethel Chair Company.....		1,000 00	1,000 00	
Mariocopa Loan and Trust Co., Phoenix, Arizona		500 00	500 00	
Norway Building Association.....		725 00	725 00	
Norway Water Company		5,000 00	5,000 00	
Oxford County Loan Association, Norway		1,500 00	1,500 00	8,725 00
<i>Loans on National Bank Stock.</i>				
American Exchange National Bank, Lincoln, Neb ..		500 00	500 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.....		3,761 00	3,761 00	
People's National Bank, Waterville.....		1,000 00	1,600 00	8,161 00
<i>Loans on Other Bank Stock.</i>				
Bank of Calloway, Neb		3,250 00	3,250 00	
Bank of Gering, Neb		3,900 00	3,900 00	7,150 00
<i>Loans to Corporations.</i>				
First Baptist Parish, Norway		1,000 00	1,000 00	
Odell Manufacturing Co., Lewiston (endorsed).... . .		15,000 00	15,000 00	
Oxford Congregational Parish		120 00	120 00	
Oxford County Loan Association, Norway		100 00	100 00	
Second Congregational Parish, Norway		1,200 00	1,200 00	17,420 00
Loans on Oxford County Loan Ass'n bonds, Norway		800 00	800 00	
Loan on Union Street Railway stock, Dover, N. H....		-	3,000 00	
Loan on names.....		139 52	139 52	
Loans on life insurance policies.....		1,657 64	1,657 64	
Loan on personal property		335 00	335 00	
Loans on Norway Savings Bank books		525 00	525 00	
Loans on mortgages of real estate		104,852 82	104,852 82	111,309 98
Real estate investment		7,500 00	7,500 00	
Real estate, foreclosure.....		3,378 56	3,378 56	
Furniture and fixtures		1,500 00	1,500 00	12,378 56
Premium account		-	7,650 00	
Expense account.....		-	1,426 24	9,076 24
Cash on deposit		11,432 63	11,432 63	
Cash on hand		2,571 62	2,571 62	14,004 25
Unpaid accrued interest.....		8,860 50		\$323,478 03
		326,943 04		
Due depositors, earned dividend and accrued State tax.....		323,188 86		
Estimated market value of resources above liability for deposits, earned dividend and State tax.... . . .		\$3,754 18		

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 14, 1897.

FRANKLIN A. WILSON, President. GEORGE H. HOPKINS, Treasurer.

LIABILITIES.

Deposits	\$1,889,660 29
Reserve fund.....	34,840 67
Undivided profits.....	11,435 95
	\$1,935,936 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Reg., 4s, 1907.....	\$100,000 00	\$112,500 00	\$100,000 00	
United States Reg., 5s, 1904.....	20,000 00	23,075 00	20,000 00	
United States Reg., 4s, 1925.....	80,000 00	101,500 00	80,000 00	
Total United States bonds owned.....	200,000 00			\$200,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid,	10,000 00	10,600 00	10,000 00	
Penobscot, 4s, 1899.....	10,060 00	10,050 00	10,000 00	
City of Bangor, 6s, 1899, Railroad Aid...	46,500 00	47,895 00	46,500 00	
Bangor, 7s, 1899, Railroad Aid...	20,000 00	20,900 00	20,000 00	
Bangor, 6s, 1905, Water	21,500 00	24,832 50	21,500 00	
Bath, 6s, 1898.....	2,000 00	2,020 00	2,000 00	
Bath, 4s, 1921, Municipal Loan..	40,000 00	41,600 00	40,000 00	
Belfast, 6s, 1898, Railroad Aid...	3,500 00	3,535 00	3,500 00	
Town of Brunswick, 4s, 1915-19, Sewer...	5,000 00	5,100 00	5,000 00	
Houlton, 4s, 1900, Opt., Refunding	37,000 00	37,000 00	37,000 00	
Presque Isle, 4½s, 1898-1902, Bdg.,	5,000 00	5,075 00	5,000 00	
Total public funds of Maine	200,500 00			200,500 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	15,060 00	15,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	11,050 00	10,000 00	
Crawford, Ill., 6s, 1902, Funding.	20,000 00	21,400 00	20,000 00	
Hennepin & Minneapolis, Minn.,				
4½s, 1924, C. H. & C. H.....	25,000 00	28,125 00	25,000 00	
Jay, Ind., 6s, 1897, Funding	2,000 00	2,000 00	2,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,540 00	6,000 00	
Milwaukee, Wis., 5s, 1907, County				
Building	5,000 00	5,400 00	5,000 00	
Montgomery, O., 5s, 1898, Infirm.	5,000 00	5,025 00	5,000 00	
Ogle, Ill., 5s, 1898, Court House..	5,000 00	5,025 00	5,000 00	
Putnam, O., 5s, 1898, Road Imp.	4,000 00	4,020 00	4,000 00	
Ramsey, Minn., 4½s, 1918, C. H...	8,000 00	8,560 00	8,000 00	
St. Louis, Minn., 4½s, 1909-10, Road				
and Bridge.....	15,000 00	15,750 00	15,000 00	
City of Akron, O., 6s, 1897-8, School	15,000 00	15,150 00	15,000 00	
Brainerd, Minn., 6s, 1909, Light,	5,000 00	5,575 00	5,000 00	
Duluth, Minn., 5s, 1902-5, Sewer..	20,000 00	21,100 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	10,800 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water...	2,000 00	2,120 00	2,000 00	
Muskegon, Mich., 5s, 1909-20,				
Water	19,000 00	21,375 00	19,000 00	
Newark, O., 5s, 1901, Refunding.	5,000 00	5,150 00	5,000 00	
Newport, Ky., 5s, 1914, Refunding.	10,000 00	10,900 00	10,000 00	
St. Paul, Minn., 6s, 1904, Refund.	1,000 00	1,140 00	1,000 00	
St. Paul, Minn., 6s, 1898-1900, R. R.	6,500 00	6,760 00	6,500 00	
St. Paul, Minn., 7s, 1898, Toll				
Bridge	1,000 00	1,030 00	1,000 00	
Sandusky, O., 4½s, 1898-1908, Water				
Refunding	10,000 00	10,250 00	10,000 00	
South Bend, Ind., 5s, 1898-1900,				
Funding	3,000 00	3,045 00	3,000 00	
Springfield, O., Reg., 5s, 1899-1903,				
Water	4,000 00	4,180 00	4,000 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 Springfield, Mo., 4½s, 1911, Sewer	\$5,000 00	\$5,275 00	\$5,000 00	
Steuenville, O., 4s, 1914, Opt.				
Water	10,000 00	10,000 00	10,000 00	
Stillwater, Minn., 5s, 1911, Per-				
manent Improvement	1,000 00	1,080 00	1,000 00	
Superior, Wis., 6s, 1895, Optional				
Street Improvement	5,000 00	5,000 00	5,000 00	
West Chicago, Ill., 5s, Opt., Park				
Zanesville, O., 4½s, 1900, Hose H.	4,000 00	4,000 00	4,000 00	
	5,000 00	5,075 00	5,000 00	
Total public funds out of Maine.....	276,500 00			\$276,500 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	52,000 00	50,000 00	
Boston & Maine, 4½s, 1944	25,000 00	29,250 00	25,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,000 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933	75,000 00	78,750 00	75,000 00	
Maine Central Collateral Trust, 5s, 1923	10,000 00	11,000 00	10,000 00	
Maine Central Consol. Mort., 4s, 1912	25,000 00	25,750 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	10,700 00	10,000 00	
Somerset, 5s, 1917	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	251,000 00			251,000 00
Atchison, Topeka & Santa Fe, General				
Mortgage, 4s, 1995	22,500 00	19,800 00	18,000 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995				
Black Rocks & Salisbury Beach, Mass.,	12,000 00	6,960 00	7,200 00	
5s, 1911	5,000 00	5,000 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	10,000 00	10,900 00	10,000 00	
Burlington Street, Ia., 6s, 1910	5,000 00	4,250 00	3,750 00	
Central Pacific, 6s, 1898	2,000 00	2,030 00	2,000 00	
Globe Street, Fall River, Mass., 5s, 1912	10,000 00	10,000 00	10,000 00	
Grand Rapids Street, Mich., 6s, 1912	10,000 00	10,000 00	10,000 00	
Hereford, 1st Mort., 4s, 1930	20,000 00	20,000 00	20,000 00	
Muskegon Street, Mich., 5s, 1912, Optional				
Naumkeag Street, Salem, Mass., 5s, 1910	500 00	500 00	500 00	
New Haven & West Haven Street, Regis-				
tered, 5s, 1912	20,000 00	20,500 00	20,000 00	
Springfield Street, O., 6s, 1933	5,000 00	5,000 00	5,000 00	
Springfield Street, Income, 5s, 1905	300 00	150 00	-	
Syracuse Rapid Transit, N. Y., 5s, 1946	9,000 00	7,650 00	9,000 00	
Zanesville Street, O., 6s, 1911	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	156,300 00			145,450 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 M'fg Co., 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 & Ring M'fg Co., 6s, 1898-1900	15,000 00	15,000 00	15,000 00	
Total corporation bonds owned	88,000 00			88,000 00
<i>Railroad Stock Owned.</i>				
European & North American	50,400 00	63,000 00	50,400 00	
Portland & Ogdensburg	30,000 00	14,700 00	13,950 00	
Total railroad stock of Maine.....	80,400 00			64,350 00
Muskegon Street, Mich., preferred	2,500 00	1,875 00	2,500 00	
Muskegon Street, Mich., common	2,500 00	250 00	-	
Syracuse Rapid Transit, common	10,500 00	1,050 00	-	
Total railroad stock out of Maine	15,500 00			2,500 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	1,650 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.....	\$4,000 00	\$5,700 00	\$4,000 00	
First National Bank, Houlton.....	6,060 00	10,200 00	6,000 00	
Kenduskeag National Bank, Bangor.....	5,800 00	7,540 00	5,800 00	
Merchants' National Bank, Bangor.....	4,100 00	10,250 00	4,100 00	
Second National Bank, Bangor.....	3,400 00	8,500 00	3,400 00	
Veazie National Bank, Bangor.....	11,600 00	14,500 00	11,600 00	
Total national bank stock owned.....	34,900 00			\$34,900 00
<i>Loans on Public Funds.</i>				
United States.....		800 00	800 00	
Territory of Utah.....		2,000 00	2,000 00	
County of Ramsey, Minn.....		1,000 00	1,000 00	
City of Bangor.....		2,000 00	2,000 00	
Belfast.....		1,250 00	1,250 00	
Cincinnati, O.....		1,000 00	1,000 00	
St. Paul, Minn.....		500 00	500 00	8,550 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook, 1st Mort.....		1,000 00	1,000 00	
Bangor and Aroostook, 2d Mort.....		35,000 00	35,000 00	
Maine Central.....		3,000 00	3,000 00	
Multnomah Street, Portland, Oregon.....		10,000 00	10,000 00	49,000 00
<i>Loans on Corporation Stock.</i>				
Bangor Foundry and Machine Company.....		10,000 00	16,000 00	
Bodwell Water Power Company, Old Town.....		19,900 00	19,900 00	
C. H. Nelson Lumber Company, St. Paul, Minn.....		7,500 00	7,500 00	
E. & T. Fairbanks & Company, St. Johnsbury, Vt.....		4,000 00	4,000 00	
Houlton Water Company.....		15,800 00	15,000 00	
Lockwood Company, Waterville.....		15,800 00	15,800 00	
Northern Telegraph Company.....		5,300 00	5,300 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.....		30,000 00	30,000 00	
Webster and Ring Manufacturing Company, Orono.....		20,000 00	20,000 00	138,000 00
<i>Loans on National Bank Stock.</i>				
Bucksport National Bank, Bucksport.....		2,000 00	2,000 00	
Fort Fairfield National Bank, Fort Fairfield.....		500 00	500 00	
Veazie National Bank, Bangor.....		14,500 00	14,500 00	17,000 00
<i>Loans to Municipalities.</i>				
Town of Houlton.....		6,000 00	6,000 00	
Lowell.....		300 00	300 00	
Presque Isle.....		2,000 00	2,000 00	8,300 00
Loan on Orono Pulp and Paper Company bonds.....		30,000 00	30,000 00	
Loans on European and North American R'y stock.....		28,156 25	28,156 25	
Loans on mortgages of real estate.....		281,493 24	281,493 24	339,649 49
Furniture account.....		3,000 00	3,000 00	3,000 00
Premium account.....		-	4,000 00	
Expense account.....		-	7 26	4,007 26
Cash on deposit.....		88,189 75	88,189 75	
Cash on hand.....		6,040 41	6,040 41	94,230 16
Unpaid accrued interest.....		21,559 71		1,935,936 91
Due depositors, earned dividend and accrued State tax.....		2,066,601 86		
		1,896,662 29		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$169,939 57		

PEOPLE'S SAVINGS BANK—LEWISTON.

MARCH, 5, 1897.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits	\$928,902 43
Reserve fund.....	30,320 00
Undivided profits.....	16,860 65
	\$976,083 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 Coupon, 4s, 1907.	\$ 700 00	\$ 791 00	\$ 700 00	
United States Coupon, 4s, 1925.....	5,000 00	6,162 50	5,000 00	
Total United States bonds owned.....	5,700 00			\$5,700 00
County of Aroostook, 4½s, 1915, Railroad...	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	5,100 00	5,000 00	
Gardiner, 4s, 1903.....	1,000 00	1,015 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	5,125 00	5,000 00	
Hancock, O., 4½s, 1897, C. H.....	5,000 00	5,000 00	5,000 00	
Lawrence, O., 5s, 1913, Turnpike,	3,000 00	3,300 00	3,000 00	
Pike, O., 6s, Bridge, Optional....	3,500 00	3,500 00	3,500 00	
Pike, O., 6s, 1903, County Buildings	5,000 00	5,375 00	5,000 00	
Portage, Wis., 5s, 1912, Refund.	3,000 00	3,255 00	3,000 00	
Washington, Kan., 5½s, 1900-1,				
Refunding	4,000 00	4,120 00	4,000 00	
City of Bradford, Pa., 6s, 1903, Water...	5,000 00	5,450 00	5,000 00	
East Liverpool, O., 5s, 1914,				
Education	3,000 00	3,225 00	3,000 00	
Emporia, Kan., 5s, 1906, Water..	5,000 00	5,000 00	5,000 00	
Findlay, O., 5s, 1908, Water. . . .	2,000 00	2,080 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	5,130 00	4,500 00	
Marion, O., 5s, 1904, St. Imp.....	5,000 00	5,150 00	5,000 00	
St. Louis, Mo., 4s, 1895, Optional,	13,000 00	13,000 00	13,000 00	
St. Paul, Minn., 5s, 1915, Water				
and Sewer	8,000 00	9,320 00	8,000 00	
Sandusky, O., 5s, 1900-2, Wharf..	5,000 00	5,175 00	5,000 00	
Superior, Wis., 6s, 1902, Harbor				
Improvement	5,000 00	5,325 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park,	5,000 00	5,625 00	5,000 00	
Total public funds out of Maine.....	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	5,200 00	5,000 00	
Maine Central, 4½s, 1905	27,000 00	27,540 00	27,000 00	
Maine Central, 4½s, 1912	5,000 00	5,375 00	5,000 00	
Maine Central, 4½s, 1916.....	9,000 00	9,270 00	9,000 00	
Maine Central, 5s, 1912.....	8,000 00	8,960 00	8,000 00	
Maine Central, 5s, 1923.....	4,000 00	4,400 00	4,000 00	
Maine Central, 7s, 1912.....	17,000 00	22,780 00	17,000 00	
Portland & Ogdensburg, 5s, 1908	28,000 00	29,400 00	28,000 00	
Portland & Rumford Falls, 5s, 1912.....	10,000 00	10,500 00	10,000 00	
Waterville & Fairfield Railway and Light				
Company, 6s, 1911	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	131,000 00			130,762 50

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>
East Middlesex Street, Mass., 6s, 1898.....	\$ 3,000 00	\$ 3,000 00	\$ 3,000 00	
Housatonic, 5s, 1937	10,000 00	12,200 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	2,850 00	2,910 00	
New Haven & Derby, 5s, 1918	5,000 00	5,500 00	5,000 00	
New Haven & West Haven, Horse, 5s, 1912.	2,060 00	2,040 00	2,000 00	
Ogdensburg & Lake Champlain, 6s, 1920...	5,000 00	4,250 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	4,900 00	4,950 00	
Southern Railway, St. Louis, Mo., 6s, 1904..	3,000 00	3,150 00	3,000 00	
Trenton Passenger, N. J., 6s, 1936, Opt.....	5,000 00	5,600 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 Maine... ..	45,000 00			\$44,860 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 Co., 6s, 1912	1,000 00	1,000 00	1,000 00	
Continental Mills, Lewiston, 6s, 1903	20,000 00	20,060 00	20,000 00	
Gardiner Water Company, 5s, 1905.....	10,000 00	10,000 00	10,000 00	
Maine & New Hampshire Granite Co., 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., 1st Mort., 5s, 1899.....	10,000 00	9,000 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>				
C. A. Cushing Shoe Company, Freeport....	300 00	300 00	300 00	
Little Androscoggin Water Power Co.....	200 00	200 00	200 00	
Total corporation stock of Maine	500 00			500 00
Atlantic Telegraph Company, Mass	375 00	375 00	375 00	
Windsor Company, North Adams, Mass...	2,594 00	2,334 60	2,594 00	
Total corporation stock out of Maine.....	2,969 00			2,969 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	1,300 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,360 00	2,400 00	
First National Bank, Bath	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston.....	19,600 00	29,400 00	19,600 00	
First National Bank, Portland	9,500 00	9,500 00	9,500 00	
Manufacturers' National Bank, Lewiston.	28,000 00	33,600 00	28,000 00	
Merchants' National Bank, Portland.....	3,300 00	5,060 00	3,300 00	
National Shoe and Leather Bank, Auburn.	3,300 00	3,300 00	3,300 00	
National Traders' Bank, Portland.....	4,500 00	4,950 00	4,500 00	
Norway National Bank, Norway.....	300 00	345 00	300 00	
Portland National Bank, Portland.....	5,000 00	5,375 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, Trust & Safe Deposit Co.	2,000 00	2,000 00	2,000 00	
Total other bank stock owned.....	2,800 00			2,800 00

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Public Funds.</i>			
City of Belfast.....	\$100 00	\$100 00	
Town of Dexter.....	131 80	131 80	\$231 80
<i>Loans on Railroad Bonds.</i>			
Maine Central.....	1,000 00	1,000 00	
Rumford Falls and Rangeley Lakes.....	20,000 00	20,000 00	21,000 00
<i>Loans on Corporation Stock.</i>			
Athol Water Company, Mass.....	993 75	993 75	
Cowan Woolen Company, Lewiston.....	6,000 00	6,000 00	
Gay-Woodman Company, Lewiston.....	-	5,000 00	
Hill Manufacturing Company, Lewiston.....	2,900 00	2,900 00	
Lewiston and Auburn Electric Light Company.....	1,456 11	1,456 11	
Lewiston Mills Company.....	3,100 00	5,300 00	
Norridgewock Falls Bridge.....	2,000 00	2,000 00	
Whitman Agricultural Works, Auburn.....	1,680 00	1,680 00	25,329 86
<i>Loans on National Bank Stock.</i>			
Burrill National Bank, Ellsworth.....	70 00	70 00	
First National Bank, Auburn.....	9,000 00	9,000 00	9,070 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	
Farnsworth Company, Lisbon.....	5,000 00	5,000 00	
First Universalist Society, Lewiston.....	600 00	600 00	
Indian Spring Woolen Company, Madison.....	5,000 00	5,000 00	
Maine Central Railroad Company.....	13,000 00	13,000 00	
Trinity Church, Lewiston.....	1,000 00	1,000 00	
Washburn Chair Company, North Turner (endorsed)	1,000 00	1,000 00	42,600 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston.....	120 00	120 00	
People's Savings Bank, Lewiston.....	2,500 00	2,500 00	2,620 00
Loan on Crystal Water Co. bonds, Staten Island.....	6,000 00	6,000 00	
Loan on Atchison, Topeka & Santa Fe Railroad stock.....	2,650 00	2,650 00	
Loan to town of Old Orchard.....	4,000 00	4,000 00	
Loans on mortgages of real estate.....	328,362 37	328,362 37	341,012 37
Real estate, investment.....	12,395 20	12,395 20	
Real estate foreclosure.....	113 21	113 21	
Vault.....	5,000 00	5,000 00	
Furniture and fixtures.....	1,900 00	1,900 00	19,408 41
Premium account.....	-	37,226 50	
Expense account.....	-	868 43	38,094 93
Cash on deposit.....	13,132 25	13,132 25	
Cash on hand.....	6,316 96	6,316 96	19,449 21
Unpaid accrued interest.....	13,957 26		\$976,083 08
	984,037 01		
Due depositors, earned dividends and accrued State tax.....	946,306 43		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$37,730 58		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

JULY 7, 1897.

JOHN R. KELLEY, President.

OSCAR C. ROGERS, Treasurer.

LIABILITIES.

Deposits	\$611,190 94
Reserve fund.....	5,066 88
Undivided profits..	13,339 15
	\$629,596 97

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 5s, 1904.....	\$18,000 00	\$20,632 50	\$18,000 00	
United States Coupon, 4s, 1907.....	500 00	560 00	500 00	
United States Coupon, 4s, 1925.....	3,000 00	3,750 00	3,000 00	
Total United States bonds owned	21,500 00			\$21,500 00
County of Ottawa, O., 6s, 1913-17, Bridge....	5,000 00	6,100 00	5,000 00	
City of Anderson, Ind., 6s, 1897-1903, Imp	7,469 12	7,842 58	7,469 12	
Arkansas City, Kan., 6s, 1901, Water.....	7,000 00	7,245 00	7,000 00	
Arkansas City, Kan., 7s, 1897-1901, Sewer....	2,500 00	2,600 00	2,500 00	
Atchison, Kan., 7s, 1897, Int. Imp	4,000 00	4,000 00	4,000 00	
Chicago Sanitary Dist., 4½s, 1908-14	10,000 00	10,550 00	10,000 00	
Clinton, Ia., 6s, 1898-1902, Sewer..	6,000 00	6,300 00	6,000 00	
Kansas City, Kan., 6s, 1899-1901, Improvement	3,000 00	3,120 00	3,000 00	
Key West, Florida, 8s, 1902, City Market	5,000 00	5,000 00	5,000 00	
Marshalltown, Ia., 4½s, 1911-16, Funding	2,000 00	2,000 00	2,000 00	
Milwaukee, Wis., 5s, 1903, School	506 00	532 50	500 00	
Pierre, S. D., 6s, 1901, Opt. Fund.	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 6s, 1896-1900, Internal Improvement.....	6,500 00	6,500 00	6,500 00	
South Omaha, Neb., 7s, 1898, Paving	5,000 00	5,075 00	5,000 00	
Superior, Wis., 6s., 1897-8, Imp ..	11,000 00	11,000 00	11,000 00	
Wyandotte, Kan., 6s, 1903, Munic.	1,400 00	1,470 00	1,400 00	
Total public funds out of Maine.....	81,369 12			81,369 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	7,140 00	7,000 00	
Maine Central, 5s, 1923.....	3,000 00	3,300 00	3,000 00	
Total railroad bonds of Maine.....	25,000 00			24,218 75
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1905.....	12,500 00	10,250 00	10,666 50	
Belleville & Carondelet, 6s, 1923	5,000 00	5,750 00	5,000 00	
Burlington Electric, Ia., 6s, 1910	3,750 00	3,187 50	3,750 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	9,000 00	15,000 00	
Chicago & West Michigan, Scrip	1,125 00	675 00	1,125 00	
Consolidated Terminal, Kansas City, 5s, 1922	3,000 00	3,000 00	2,550 00	
Electric Ry. Light & Power Co., Sedalia, Mo., 6s, 1912, Opt	3,000 00	2,940 00	3,000 00	
Jackson Street, Mich., 6s, 1911.....	4,000 00	3,800 00	4,000 00	
Muskegon Street, Mich., 5s, 1912	300 00	300 00	300 00	
Ottumwa Electric, Ia., 6s, 1912	3,000 00	2,550 00	3,000 00	
Salt Lake City Railway, 6s, 1903, Opt	3,000 00	3,000 00	3,000 00	
St. Louis, Kansas & Southwestern, 6s, 1916.	3,000 00	900 00	3,000 00	
St. Louis & San Francisco Consolidated Mortgage, 4s, 1906	1,000 00	700 00	1,000 00	

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
St. Louis & San Francisco Scrip.....	\$850 00	\$665 00	\$850 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,250 00	5,000 00	
Trenton Passenger, N. J., 6s, 1924, Opt.....	5,000 00	5,550 00	5,000 00	
West Chicago Street Ry. Tunnel Co., 5s, 1909	5,000 00	5,000 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 out of Maine.....	33,625 00			81,341 50
<i>Corporation Bonds Owned.</i>				
Maine Steamship Company, 6s, 1926.....	10,000 00	11,000 00	10,000 00	
Maine Water Company, 5s, 1931.....	15,000 00	15,000 00	15,000 00	
Municipal Security Company, 5s, 1902.....	5,000 00	5,000 00	5,000 00	
Phillips Water Company, 5s, 1916.....	3,000 00	3,000 00	3,000 00	
Rockland Water Company, 5s, 1919.....	8,000 00	8,560 00	8,000 00	
Total corporation bonds of Maine.....	41,000 00			41,000 00
Berlin Water Company, N. H., 5s, 1902, Opt.	5,000 00	5,000 00	5,000 00	
City Water Company, E. St. Louis, 5s, 1914	2,000 00	2,000 00	2,000 00	
Eau Claire Water Works, Wis., 6s, 1915.....	13,000 00	13,000 00	13,000 00	
Total corporation bonds out of Maine.....	20,000 00		20,000 00	
<i>Railroad Stock Owned.</i>				
Muskegon Street, Mich., Preferred.....	1,500 00	1,125 00	1,500 00	
Muskegon Street, Mich., Common.....	1,500 00	150 00	1,500 00	
St. Louis & San Francisco, 1st Preferred...	1,200 00	600 00	1,050 00	
St. Louis & San Francisco, 2d Preferred...	1,800 00	360 00		
Total railroad stock owned.....	6,000 00			4,050 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association, Bath.	1,500 00	1,500 00	1,500 00	1,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	4,000 00	5,400 00	4,000 00	
First National Bank, Bath.....	14,000 00	19,600 00	14,000 00	
First National Bank, Portland.....	5,000 00	5,000 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	6,500 00	5,000 00	
Merchants' National Bank, Portland.....	900 00	1,350 00	900 00	
National Traders' Bank, Portland.....	1,200 00	1,290 00	1,200 00	
Portland National Bank, Portland.....	5,000 00	5,400 00	5,000 00	
Total national bank stock owned.....	41,200 00			41,200 00
<i>Other Bank Stock Owned.</i>				
Northern Banking Company, Portland....	750 00	-	750 00	
Rumford Falls Loan and Trust Company...	2,000 00	2,050 00	2,000 00	
Waterville Trust and Safe Deposit Co.....	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 Corporation Bonds.</i>				
Bath Iron Works.....		15,000 00	15,000 00	
Bennington Water Power & Light Company, Vt....		13,500 00	13,500 00	
Hoosick Falls Water Power & Light Company, N. Y.		4,000 00	4,000 00	
Richards Paper Company, Gardiner.....		2,500 00	2,500 00	35,000 00
<i>Loans on Railroad Stock.</i>				
Bath Street.....		500 00	500 00	
Boston and Maine.....		6,000 00	6,000 00	
Dexter and Piscataquis.....		1,000 00	1,000 00	
Maine Central.....		5,000 00	5,000 00	
St. Joseph Railway, Light Heat and Power Co., Mo.,		3,511 10	3,511 10	16,011 10
<i>Loans on Corporation Stock.</i>				
Androseoggin Water Power Company, Lewiston....		3,500 00	3,500 00	
Bath Iron Works.....		1,200 00	1,200 00	

PEOPLE'S SAFE DEPOSIT AND 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>
Bath Real Estate Company.....	\$250 00	\$250 00	
Boston Marine Insurance Company.....	100 00	100 00	
Little Androscoggin Water Power Company, Auburn..	1,500 00	1,500 00	
Mountain Farm and Seashore Company, Portland..	500 00	500 00	
Worumbo Manufacturing Company, Lisbon Falls...	13,430 83	13,430 83	20,480 83
<i>Loans on National Bank Stock.</i>			
Bath National Bank, Bath.....	2,500 00	2,500 00	
First National Bank, Bath.....	1,500 00	1,500 00	
People's National Bank, Waterville.....	82 40	82 40	4,082 40
<i>Loans to Corporations.</i>			
Bath Gas and Electric Company.....	8,000 00	8,000 00	
Bath Real Estate Company.....	50 00	50 00	
Eastern Steamboat Company, Bath.....	2,500 00	2,500 00	
Grace Church, Bath.....	300 00	300 00	
Monson Consolidated Slate Company, Bath.....	5,000 00	5,000 00	
Patten Lodge, Knights of Pythias, Bath.....	270 00	270 00	
Sagadahoc Real Estate Association, Bath.....	20,000 00	20,000 00	
Sentinel and Times Publishing Company, Bath.....	158 00	158 00	
The Third Congregational Church of Omaha, Neb...	7,500 00	7,500 00	
Winter Street Congregational Society, Bath.....	785 00	785 00	
Worumbo Manufacturing Company, Lisbon Falls. .	7,500 00	7,500 00	52,063 00
<i>Loans to Municipalities.</i>			
Town of Georgetown.....	800 00	800 00	
Town of Phippsburg.....	400 00	400 00	
Town of Woolwich.....	400 00	400 00	1,600 00
Loan on City of Salina, Kan., bond.....	612 80	612 80	
Loan on Maine Central Railroad bonds.....	1,100 00	1,100 00	
Loans on vessel property.....	17,350 27	17,350 27	
Loans on life insurance policies.....	350 00	350 00	
Loans on People's Safe Deposit & Savings Bank books.....	3,527 17	3,527 17	
Loans on mortgages of real estate.....	92,559 20	92,559 20	115,499 44
Real estate, investment.....	20,064 49	20,064 49	
Real estate, foreclosure.....	155 81	155 81	20,220 30
Safe Deposit department.....	5,000 00	5,000 00	
Safes, furniture and fixtures.....	4,500 00	4,500 00	9,500 00
Premium account.....	-	1,281 25	1,281 25
Cash on deposit.....	27,183 31	27,183 31	
Cash on hand.....	4,245 97	4,245 97	31,429 28
Unpaid accrued interest.....	3,543 00		\$629,596 97
	638,299 43		
Due depositors, earned dividend and accrued State tax.....	623,921 94		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$14,377 49		

PHILLIPS SAVINGS BANK—PHILLIPS.

APRIL 21, 1897.

FREMONT SCAMMAN, President.

J. W. BUTTERFIELD, Treasurer.

MASON PARKER, Assistant Treasurer.

LIABILITIES.

Deposits	\$149,410 24
Reserve fund	3,230 00
Undivided profits.....	1,796 89
	\$154,437 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, Registered, 4s, 1907.....	\$5,000 00	\$5,550 00	\$5,000 00	\$5,000 00
County of Franklin, 4s, 1897-9.....	6,000 00	6,000 00	6,000 00	
City of Bath, 6s, 1902.....	1,000 00	1,100 00	1,000 00	
Belfast, 6s, 1898	2,200 00	2,244 00	2,200 00	
Rockland, 6s, 1902	2,000 00	2,200 00	2,000 00	
Town of Avon, 5s, Optional	1,500 00	1,500 00	1,500 00	
Phillips, orders.....	9,688 61	9,688 61	9,688 61	
Phillips, 4s, Optional	500 00	500 00	500 00	
Phillips, 4s, Opt., Sept. 1, 1895 ...	2,100 00	2,100 00	2,100 00	
Rangeley, 5s, 1893, Optional	2,000 00	2,000 00	2,000 00	
Rangeley, 5s, 1901, Optional.....	2,000 00	2,000 00	2,000 00	
Salem, order.....	20 00	20 00	20 00	
Total public funds of Maine.....	29,008 61			29,008 61
County of Daviess, Ind., 6s, 1899	1,000 00	1,035 00	1,000 00	
Greene Ind., 6s, 1899-1900	1,000 00	1,040 00	1,000 00	
City of Marion, O., 6s, 1901-2.....	2,000 00	2,120 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6.....	3,000 00	3,105 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	2,120 00	2,000 00	
Maine Central, 7s, 1898.....	1,500 00	1,575 00	1,500 00	
Maine Central, 7s, 1912.....	100 00	134 00	100 00	
Maine Central, 6s, 1900.....	2,000 00	2,110 00	2,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,250 00	5,000 00	
Portland & Rumford Falls, 5s, 1912	8,000 00	8,400 00	8,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total Railroad bonds of Maine ..	33,600 00			33,375 00
Black Rocks & Salisbury Beach, Mass., 5s, 1911	3,000 00	3,000 00	3,000 00	
Muskegon Street, Mich., 6s, 1911	2,000 00	1,300 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	5,100 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 of Maine ..	9,000 00			8,000 00
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,500 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland....	1,000 00	1,010 00	1,000 00	
Cumberland National Bank, Portland	2,200 00	2,200 00	2,200 00	
First National Bank, Farmington	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston	1,400 00	2,170 00	1,400 00	
Lime Rock National Bank, Rockland.....	3,100 00	2,100 00	2,100 00	

PHILLIPS SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
National Shoe and Leather Bank, Auburn.	\$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	2,160 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	512 50	500 00	
Westbrook Trust Company.....	500 00	525 00	500 00	
Total other bank stock owned.....	2,600 00			2,600 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Supply Company.....		400 00	400 00	
Huntington Water Company, W. Va.....		400 00	400 00	
Lewiston Mills Company.....		250 00	500 00	1,300 00
Loan on Calais Street Railroad bonds.....		5,000 00	5,000 00	
Loan on St. Joseph Ry., Light, Heat & Power Co., Mo., stock.....		2,340 73	2,340 73	
Loan on Minnesota and Dakota Elevator Co., stock.....		3,000 00	3,000 00	
Loan on Rumford Falls Trust Co., stock.....		500 00	500 00	
Loan on life insurance policy.....		500 00	500 00	
Loans on personal property.....		2,235 82	2,235 82	
Loans on mortgages of real estate.....		20,040 00	20,040 00	33,616 55
Furniture and fixtures.....		400 00	400 00	400 00
Premium account.....		-	2,450 00	2,450 00
Cash on deposit.....		3,502 29	3,502 29	
Cash on hand.....		1,384 68	1,384 68	4,886 97
Unpaid accrued interest.....		2,075 00		\$154,437 13
Due depositors, earned dividend and accrued State tax.....		156,822 63		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		152,035 24		
		\$4,787 39		

PISCATAQUIS SAVINGS BANK—DOVER.

OCTOBER 27, 1897.

A. M. ROBINSON, President.

W. C. WOODBURY, Treasurer.

LIABILITIES.

Deposits	\$497,929 21
Reserve fund	7,345 00
Undivided profits	11,636 39
	\$516,910 60

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925... ..	\$5,000 00	\$6,412 50	\$5,000 00	\$5,000 00
City of Belfast, 6s, 1898, Railroad Aid.....	13,500 00	13,635 00	13,500 00	
Town of Anson, Maine, 4s, Opt., R. R. Aid,	400 00	400 00	400 00	
Total public funds of Maine.....	13,900 00			13,900 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	5,275 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding.	3,000 00	3,630 00	3,000 00	
City of Ashland, Wis., 5s, 1912, Imp.....	2,000 00	2,110 00	2,000 00	
Brainerd, Minn., 6s, 1908, Electric				
Light.....	4,000 00	4,420 00	4,000 00	
Duluth, Minn., 6s, 1908, Appor-				
tioning Debt.....	6,000 00	7,050 00	6,000 00	
Greenville, O., 6s, 1902, Refund..	5,000 00	5,275 00	5,000 00	
Menominee, Mich., 6s, 1907, School	5,000 00	5,700 00	5,000 00	
Nebraska City, Neb., 6s, 1908,				
Paving and Sewer	4,000 00	4,340 00	4,000 00	
Steuenville, O., 4s, 1914, Optional				
Water	5,000 00	5,000 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per-				
manent Improvement.....	9,000 00	9,630 00	9,000 00	
Superior, Wis., 6s, 1897, Sewer...	5,000 00	5,000 00	5,000 00	
Wichita, Kan., 6s, 1898-9, Imp.....	1,000 00	1,010 00	1,000 00	
Total public funds out of Maine.....	59,000 00			59,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	10,000 00	9,985 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	
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 Railway, N. Y., 5s, 1931..	5,000 00	5,450 00	4,950 00	
Des Moines Street, Ia., 6s, 1916	5,000 00	5,100 00	5,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s,				
1908	15,000 00	14,550 00	14,370 00	
Grand Rapids Street, Mich., 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,000 00	13,000 00	
Jackson Street, Mich., 6s, 1911.....	5,000 00	4,750 00	5,000 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	4,875 00	4,825 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	10,000 00	10,000 00	9,900 00	
New Haven & West Haven, Conn., 5s, 1912.	3,000 00	3,075 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916 ..	5,000 00	5,525 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930-1.....	10,000 00	11,100 00	10,000 00	
Total railroad bonds out of Maine.....	86,000 00			\$5,045 00

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Water Supply Company, 5s, 1916.....	\$9,000 00	\$9,000 00	\$9,000 00	
Bath Gas and 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	
Dexter Woolen Mills, 6s, 1898.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1331.....	10,000 00	10,000 00	9,975 00	
Maine and New Hampshire Granite Co., 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Masonic Building Ass'n, Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 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	2,140 00	2,000 00	
Total corporation bonds of Maine.....	59,000 00			\$58,620 00
Berlin Water Company, N. H., 5s, 1917... ..	5,000 00	5,000 00	5,000 00	
Indianapolis Water Co., Ind., 6s, 1911.....	5,000 00	5,500 00	5,000 00	
Total corporation bonds out of Maine....	10,000 00			10,000 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	1,852 50	1,300 00	
First National Bank, Dexter.....	6,000 00	7,500 00	6,000 00	
First National Bank, Portland.....	6,200 00	6,200 00	6,200 00	
Kineo National Bank, Dover.....	5,000 00	5,900 00	5,000 00	
National Shoe and Leather Bank, Auburn.	9,200 00	9,200 00	9,200 00	
Portland National Bank, Portland.....	3,000 00	3,240 00	3,000 00	
Richmond National Bank, Richmond.....	640 00	660 00	640 00	
Veazie National Bank, Bangor.....	4,500 00	5,625 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	1,025 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 Stock.</i>				
American Waltham Watch Co., Waltham, Mass.....		1,000 00	1,000 00	
Milford Lumber Company.....		1,000 00	1,000 00	
Kineo Company, Kineo.....		5,000 00	5,000 00	
Piscataquis Woolen Company, Guilford.....		15,000 00	15,000 00	22,000 00
<i>Loans to Municipalities.</i>				
Town of Orneville.....		233 38	233 38	
School District No. 2, Guilford.....		2,000 00	2,000 00	
No. 6, Orneville.....		180 15	180 15	2,413 53
Loan on St. Joseph Ry., Light, Heat and Power Co., Mo., stock.....		5,851 84	5,851 84	
Loan to Piscataquis Mutual Fire Insurance Co.....		500 00	1,166 20	
Loans on personal property.....		1,067 48	1,067 48	
Loans on mortgages of real estate.....		120,189 60	120,189 60	128,275 12
Real estate, investment.....		11,250 00	11,250 00	
Real estate, foreclosure.....		3,927 03	3,927 03	15,177 03
Premium account.....			5,242 50	
Expense account.....			939 64	6,182 14

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$25,788 18	\$25,788 18	
Cash on hand	1,184 60	1,184 60	\$26,972 78
Unpaid accrued interest.....	10,717 33		\$516,910 60
Due depositors, earned dividend and accrued State tax	533,794 59		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	507,723 16		
	26,071 43		

PORTLAND SAVINGS BANK—PORTLAND.

JULY 28, 1897.

FRANKLIN R. BARRETT, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

LIABILITIES.

Deposits	\$8,778,042 83
Reserve fund	379,000 00
Undivided profits	94,973 91
	\$9,252,016 7

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1907.....	\$ 75,000 00	\$ 83,812 50	\$ 75,000 00	
United States Coupon, 4s, 1907.....	150,000 00	168,375 00	150,000 00	
United States Coupon, 4s, 1925	650,000 00	820,625 00	650,000 00	
United States Coupon, 5s, 1904	325,000 00	373,750 00	325,000 00	
Total United States bonds owned..	1,200,000 00			1,200,000 00
City of Lewiston, 6s, 1901, Municipal....	43,000 00	46,655 00	43,000 00	
Town of Freeport, 5s, 1895-7, Municipal..	8,500 00	8,500 00	8,500 00	
Gorham, 5s, 1898, School District	300 00	300 00	300 00	
Total public funds of Maine	51,800 00			51,800 00
County of Bay, Mich., 5s, 1911, Bridge.....	30,000 00	32,700 00	30,000 00	
Belmont, O., 5s, 1897-1909, C. H. etc	60,500 00	63,222 50	60,500 00	
Blue Earth, Minn., 5s, 1919, C. H.	35,000 00	38,675 00	35,000 00	
Boone, Ind., 5s, 1899-1907, Funding	30,000 00	31,200 00	30,000 00	
Bourbon, Kan., 6s, 1913, Refund.	37,000 00	42,180 00	37,000 00	
Daviess, Ind., 6s, 1898-1901, Ditch	32,000 00	33,440 00	32,000 00	
Defiance, O., 6s, 1897-1900, Ditch and Bridge	18,000 00	18,360 00	18,000 00	
Delaware, Ind., 5s, 1898-1906, C. H.	38,000 00	39,520 00	38,000 00	
Douglass, Neb., 5s, 1911, Refund.	45,000 00	49,725 00	45,000 00	
Elkhart, Ind., 5s, 1900-3, Funding	40,000 00	41,400 00	40,000 00	
Franklin, O., 6s, 1897, Court House	20,000 00	20,000 00	20,000 00	
Franklin, O., 6s, 1897-1901, Street Improvement	24,000 00	24,840 00	24,000 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, 1897-1900, Fund.	8,000 00	8,160 00	8,000 00	
Jay, Ind., 6s, 1897, Funding.....	5,000 00	5,000 00	5,000 00	
Jefferson, O., 5s, 1899, Opt., Pike.	25,000 00	25,375 00	25,000 00	
Lawrence, O., 5s, 1920-22, Pike..	20,000 00	22,700 00	20,000 00	
Licking, O., 6s, 1898-1903.....	30,000 00	31,800 00	30,000 00	
Madison, O., 6s, 1900-3, C. H. etc.	25,000 00	26,750 00	25,000 00	
Marion, Ind., 6s, 1898, Court House	40,000 00	40,400 00	40,000 00	
Mercer, O., 6s, 1898-9, Ditch, etc .	10,000 00	10,200 00	10,000 00	
Miami, O., 6s, 1898-1901, C. H.	25,000 00	26,125 00	25,000 00	
Muskingum, O., 5s, 1903-13, Hall.	60,000 00	65,100 00	60,000 00	
Ramsey, Minn., 4½s, 1918, Court House, etc	50,000 00	53,500 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding.	35,000 00	39,900 00	35,000 00	
Reno, Kan., 6s, 1919, Refunding..	24,000 00	29,040 00	24,000 00	
Saginaw, Mich., 5s, 1902-4, Refund	25,000 00	26,500 00	25,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	62,000 00	68,200 00	62,000 00	
Shawnee, Kan., 5s, 1907, Refund	50,000 00	54,000 00	50,000 00	
Stark, O., 6s, 1897-9, Court House	15,000 00	15,150 00	15,000 00	
Sumner, Kan., 5½s, 1920, Refund.	85,000 00	96,900 00	85,000 00	
Vigo, Ind., 5s, 1903-8, Court House	32,000 00	33,920 00	32,000 00	
Williams, O., 5s, 1898-1902, C. H. .	37,000 00	37,925 00	37,000 00	
Wyandotte, Kan., 5½s, 1903.....	50,000 00	52,500 00	50,000 00	
Wyandotte, Kan., 5½s, 1908, Opt..	5,000 00	5,425 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, Optional, Water	40,000 00	43,200 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	\$42,400 00	\$40,000 00	
	Canton, O., 5½s, 1897.....	3,000 00	3,000 00	3,000 00	
	Canton, O., 5s, 1904-6, Refund....	30,000 00	32,550 00	30,000 00	
	Canton, O., 5s, 1902-3, Sewer.....	25,000 00	26,500 00	25,000 00	
	Canton, O., 5s, 1905-9, School....	36,000 00	39,780 00	36,000 00	
	Cincinnati, O., 7s, 1897, Water....	18,000 00	18,000 00	18,000 00	
	Cincinnati, O., 7 3-10s, 1898-9, Sewer & Hospital.....	47,000 00	48,880 00	47,000 00	
	Cincinnati, O., 7s, 1904, Float Debt,	12,000 00	14,400 00	12,000 00	
	Cleveland, O., 5s, 1906, Board of Education.....	70,000 00	76,650 00	70,000 00	
	Columbus, O., 6s, 1894, Opt. Street	1,000 00	1,000 00	1,000 00	
	Columbus, O., 5s, 1901, Board of Education.....	40,000 00	41,800 00	40,000 00	
	Dayton, O., 5s, 1899-1900, School.	25,000 00	25,625 00	25,000 00	
	Duluth, Minn., 5s, 1907, Improve- ment and Funding.....	50,000 00	54,000 00	50,000 00	
	Evansville, Ind., 5s, 1912, Fund.	15,000 00	16,275 00	15,000 00	
	Evansville, Ind., 4½s, 1912, Fund.	25,000 00	25,750 00	25,000 00	
	Indianapolis, Ind., 5s, 1902-6, Library.....	50,000 00	53,750 00	50,000 00	
	Indianapolis, Ind., 4½s, 1910-24, School.....	60,000 00	62,100 00	60,000 00	
	Iron Mountain, Mich., 6s, 1906, Sewer and Street.....	20,000 00	22,200 00	20,000 00	
	Kansas City, Kan., 5s, 1907, Munc.	21,000 00	21,840 00	21,000 00	
	Kansas City, Kan., 7s, 1897-8, Internal Improvement.....	18,500 00	18,592 50	18,500 00	
	Lake & Hyde Park, Ill., 5s, 1899- 1903, School.....	40,000 00	41,200 00	40,000 00	
	Lansing, Mich., 4½s, 1910-15, Water,	25,000 00	25,750 00	25,000 00	
	Lansing, Mich., 5s, 1913-23, Elec. Lt.	50,000 00	55,250 00	50,000 00	
	Massillon, O., 6s, 1897-1902, Refund	25,000 00	26,000 00	25,000 00	
	Minneapolis, Minn., 4½s, 1902, Opt.	45,000 00	46,575 00	45,000 00	
	Muskegon, Mich., 5s, 1901-24, Wat.	50,000 00	55,750 00	50,000 00	
	Newark, O., 5s, 1897-1900, Sewer.	7,000 00	7,070 00	7,000 00	
	Newport, Ky., 5s, 1918, Street ...	30,000 00	33,150 00	30,000 00	
	South Bend, Ind., 5s, 1898-1901, Refunding.....	6,000 00	6,150 00	6,000 00	
	Tiffin, O., 6s, 1897-8, Improvement	5,000 00	5,025 00	5,000 00	
	Toledo, O., 5s, 1905, Funding.....	25,000 00	25,625 00	25,000 00	
	Wichita, Kan., 6s, 1898-9, Imp....	30,000 00	30,300 00	30,000 00	
Total public funds out of Maine.....		2,197,000 00			2,197,000 00
<i>Railroad Bonds Owned.</i>					
	Maine Central, 7s, 1898.....	70,000 00	72,800 00	70,000 00	
	Maine Central Consolidated, 7s, 1912... ..	132,500 00	178,875 00	132,500 00	
	Maine Central Consolidated, 4½s, 1912.....	167,500 00	180,062 50	167,500 00	
	Portland Railway, 1st Mortgage, 4½s, 1913... ..	100,000 00	106,000 00	100,000 00	
	Portland & Ogdensburg, 1st Consolidated Mortgage, 5s, 1908.....	150,000 00	157,500 00	150,000 00	
Total railroad bonds of Maine.....		620,000 00			620,000 00
	Akron Street, O., 6s, 1908.....	25,000 00	25,000 00	25,000 00	
	Albany & Susquehanna, Consolidated Mort- gage, 6s, 1906.....	8,000 00	9,480 00	8,000 00	
	Braintree & Weymouth Street, 1st Mort- gage, 5s, 1917.....	25,000 00	25,000 00	25,000 00	
	Canton & Lakeside Streets, O., 6s, 1910....	25,000 00	25,750 00	25,000 00	
	Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00	25,750 00	25,000 00	
	Cedar Rapids & Missouri River, 7s, 1916... ..	25,000 00	33,250 00	25,000 00	
	Central of Peoria, Ill., 1st Mort., 5s, 1915... ..	25,000 00	25,750 00	25,000 00	
	Cincinnati, Portsmouth & Virginia, 1st Mortgage, 5s, 1925.....	50,000 00	51,250 00	50,000 00	
	Chicago, Burlington & Quincy, Consoli- dated Mortgage, 7s, 1903.....	25,000 00	29,250 00	25,000 00	
	Chicago, Milwaukee & St. Paul, Dubuque Division, 1st Mortgage, 6s, 1920.....	25,000 00	30,375 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 & Northwestern, Consolidated Mortgage, 7s, 1915	\$50,000 00	\$72,750 00	\$50,000 00	
Chicago & St. Louis, 1st Mort., 6s, 1915.	74,000 00	83,250 00	74,000 00	
Chicago & West Michigan, Consolidated Mortgage, 5s, 1921	25,000 00	15,000 00	25,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis, Consolidated Mortgage, 7s, 1914..	25,000 00	32,500 00	25,000 00	
Cleveland, Lorain & Wheeling, 1st Consolidated Mortgage, 5s, 1933.	50,000 00	51,250 00	47,500 00	
Dayton & Michigan, Consol. Mort. 5s, 1911, Eau Claire Street Railway Light & Power Company, Wis., 6s, 1916	25,000 00	27,500 00	25,000 00	
Flint & Pere Marquette, Toledo, Div., 6s, 1920	25,000 00	12,500 00	10,000 00	
Gloucester, Essex & Beverly Street, 1st Mortgage, 5s, 1917.	25,000 00	27,875 00	25,000 00	
Grand Avenue, Kansas City, 5s, 1908	25,000 00	25,000 00	25,000 00	
Grand Rapids Street, Mich., 6s, 1912.	25,000 00	24,250 00	23,750 00	
Housatonic, Consolidated, 5s, 1937.	50,000 00	25,000 00	25,000 00	
Kanawha & Michigan, 1st Mort., 4s, 1900.	50,000 00	60,250 00	50,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.	25,000 00	40,000 00	41,000 00	
Leominster & Clinton St., 1st Mort., 5s, 1917.	25,000 00	30,375 00	25,000 00	
Lowell, Lawrence & Haverhill, 1st Mort., 5s, 1893, Opt.	30,000 00	25,000 00	25,000 00	
Lowell & Suburban Street, 5s, 1911.	45,000 00	30,000 00	27,000 00	
Milwaukee & St. Paul, 7s, 1903.	25,000 00	47,025 00	45,000 00	
New Haven & Derby, Consol. Mort., 5s, 1918.	25,000 00	34,500 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consol., 5s, 1935	50,000 00	55,000 00	50,000 00	
New York Central & Hudson River, 1st Mort., 7s, 1903	25,000 00	26,375 00	25,000 00	
New York & Harlem, Reg., 7s, 1900	50,000 00	60,500 00	50,000 00	
New York & New England, 1st Mort., 6s, 1905	25,000 00	27,750 00	25,000 00	
Norfolk Suburban St., Mass., 1st Mort., 5s, 1899, Opt.	50,000 00	58,000 00	50,000 00	
North Side, Electric Street, Chicago, 1st Mort., 6s, 1915.	25,000 00	25,875 00	24,500 00	
Northwestern Union, 7s, 1917.	25,000 00	26,250 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	34,500 00	25,000 00	
Omaha Street, Neb., 5s, 1914	25,000 00	31,250 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918.	25,000 00	24,500 00	24,375 00	
Pontiac, Oxford & Northern, 1st Mort., 6s, 1916	50,000 00	57,500 00	50,000 00	
Port Reading, 1st Mort., 5s, 1941.	25,000 00	27,625 00	25,000 00	
South Middlesex Street, Mass., 5s, 1915.	25,000 00	26,000 00	25,000 00	
Staten Island Rapid Transit, N. Y., 6s, 1913.	25,000 00	25,500 00	24,000 00	
St. Louis Cable & Western, 6s, 1914.	50,006 00	53,000 00	50,000 00	
St. Paul & Duluth, 5s, 1931.	25,000 00	27,500 00	25,000 00	
Toledo Traction, 1st Consol. Mort., 5s, 1909.	25,000 00	27,500 00	25,000 00	
Union Electric, Saratoga Springs, 1st Mort., 6s, 1922.	25,000 00	25,000 00	24,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939.	25,000 00	25,000 00	24,275 00	
Total railroad bonds out of Maine	1,507,000 00			1,472,400
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.	50,000 00	50,000 00	50,000 00	
Bath Iron Works, 5s, 1902, Optional.	25,000 00	25,000 00	25,000 00	
Camden & Rockland Water Co., 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 Elevator Co., 4s, 1898-1937.	100,000 00	100,000 00	100,000 00	
Portland Water Company, 4s, 1927.	50,000 00	50,000 00	45,000 00	
Preble Hotel Company, Portland, 5s, 1912.	100,000 00	100,000 00	100,000 00	
Skowhegan Water Company, 5s, 1917.	25,000 00	25,000 00	25,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Corporation Bonds Owned.</i>				
Waterville Water Company, 5s, 1917.....	\$40,000 00	\$40,000 00	\$40,000 00	
Westbrook Manufacturing Co., 5s, 1899.	100,000 00	90,000 00	100,000 00	
York Shore Water Company, 5s, 1916.....	25,000 00	25,000 00	25,000 00	
Total corporation bonds owned.....	720,500 00			\$715,500 00
<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	29,200 00	20,000 00	
Total railroad stock owned.	61,300 00			61,300 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	26,500 00	26,500 00	21,932 50	21,932 50
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,000 00	3,600 00	3,000 00	
Canal National Bank, Portland.	20,000 00	24,000 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	20,200 00	20,000 00	
Cumberland National Bank, Portland	21,280 00	21,280 00	21,280 00	
First National Bank, Portland.	20,000 00	20,000 00	19,841 00	
Merchants' National Bank, Portland.....	15,675 00	23,512 50	15,675 00	
National Traders' Bank, Portland.....	20,000 00	21,500 00	20,000 00	
Total national bank stock owned.....	119,955 00			119,796 00
<i>Loans on Public Funds.</i>				
City of Bath.....		6,500 00	6,500 00	
Biddeford.....		500 00	500 00	
Calais.....		9,000 00	9,000 00	
Portland.....		14,050 00	14,050 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	
Carroll, Ind.....		5,000 00	5,000 00	
Franklin, Kan.....		3,700 00	3,700 00	
Lucas, Ohio.....		800 00	800 00	
Ramsey, Minn.....		1,000 00	1,000 00	
St. Louis, Mo.....		1,000 00	1,000 00	
Vigo, Ind.....		8,000 00	8,000 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
Cincinnati, O.....		1,000 00	1,000 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 Whatcome, Wash.....		10,000 00	10,000 00	
Piqua, O.....		750 00	750 00	
Sioux City, Ia.....		10,000 00	10,000 00	
Spokane, Wash.....		1,200 00	1,200 00	
St. Paul, Minn.....		2,000 00	2,000 00	
Toledo, Ohio.....		10,000 00	10,000 00	
Wheeling, West Virginia.....		5,000 00	5,000 00	
Wooster, Ohio.....		5,000 00	5,000 00	
Town of Conway, N. H.....		1,400 00	1,400 00	
Village of Duluth, Minn.....		1,000 00	1,000 00	
Nelsonville, O.....		1,000 00	1,000 00	
West Duluth, Minn.....		5,000 00	5,000 00	
School District No. 2, Arapahoe County, O.....		3,000 00	3,000 00	
				123,000 00
<i>Loans on Railroad Bonds.</i>				
Eastern.....		2,000 00	2,000 00	
Maine Central.....		22,700 00	22,700 00	
Portland.....		4,779 00	4,779 00	
Portland and Ogdensburg.....		6,500 00	6,500 00	
Portland and Ramford Falls.....		2,000 00	2,000 00	
Akron Street, Ohio.....		1,000 00	1,000 00	
Allegheny & Kinzua.....		27,500 00	27,500 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>
Atchison, Topeka & Santa Fe.....	\$12,725 00	\$12,725 00	
Bay Cities, Mich.....	2,000 00	2,000 00	
Burlington & Missouri River.....	5,000 00	5,000 00	
Canada Southern.....	600 00	600 00	
Central New York and Western.....	6,000 00	6,000 00	
Chicago and Eastern Illinois.....	5,500 00	5,500 00	
Chicago, Milwaukee & St. Paul.....	2,000 00	2,000 00	
Chicago and St. Louis.....	7,854 94	7,854 94	
Chicago and West Michigan.....	2,452 50	2,452 50	
Citizen's Street, Indianapolis, Ind.....	3,000 00	3,000 00	
Cleveland City Cable, O.....	1,000 00	1,000 00	
Denver City Cable, Col.....	15,500 00	15,500 00	
Des Moines Suburban, Ia.....	1,250 00	1,250 00	
Duluth Street, Minn.....	4,000 00	4,000 00	
Fremont, Elkhorn & Missouri Valley.....	1,000 00	1,000 00	
Galveston, Harrisburg and San Antonio.....	300 00	300 00	
Houston Electric Street, Texas.....	6,000 00	6,000 00	
Iowa Central.....	3,900 00	3,900 00	
Joliet Railway Company, Ill.....	16,500 00	16,500 00	
Minneapolis Street, Minn.....	1,000 00	1,000 00	
Missouri, Kansas and Texas.....	750 00	750 00	
New York and New England.....	15,739 00	15,739 00	
Northern Pacific.....	1,000 00	1,000 00	
Oregon Short Line.....	3,150 00	3,150 00	
People's Street, Scranton, Pa.....	1,650 00	1,650 00	
Pontiac, Oxford & Northern.....	5,700 00	5,700 00	
St. Louis & San Francisco.....	1,000 00	1,000 00	
St. Louis and Suburban, Mo.....	4,000 00	4,000 00	
Union Electric, Saratoga Springs, N. Y.....	15,000 00	15,000 00	
Watervliet Turnpike and Railroad, N. Y.....	1,000 00	1,000 00	
Wisconsin Central.....	1,500 00	1,500 00	\$214,550 44
<i>Loans on Corporation Bonds.</i>			
Alliance Water Works Company, Ohio.....	1,000 00	1,000 00	
American Water Works and Guarantee Company, McKeesport, Pa.....	3,400 00	3,400 00	
Argentine Water and Light Company, Kan.....	900 00	900 00	
Arkansas Water Company, Little Rock, Ark.....	2,800 00	2,800 00	
Baraboo Water Company, Wis.....	1,900 00	1,900 00	
Belleville Water Company, Kan.....	18,000 00	18,000 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 and Saco Water Company.....	1,000 00	1,000 00	
Boonton Water Company, N. J.....	1,000 00	1,000 00	
Brockport and Holley Water Works Co., N. Y.....	800 00	800 00	
Butte City Water Company, Montana.....	1,400 00	1,400 00	
City Water Company, Chattanooga, Tenn.....	8,000 00	8,000 00	
City Water Company, East St. Louis, Ill.....	3,100 00	3,100 00	
City Water Company, Kearney, Neb.....	1,500 00	1,500 00	
City Water Company, Kenosha, Wis.....	1,000 00	1,000 00	
City Water Company, Marinette, Wis.....	450 00	450 00	
City Water Works Company, Merrill, Wis.....	3,000 00	3,000 00	
City Water Company, Sheboygan, Wis.....	9,000 00	9,000 00	
Clinton Water Works Company, Ia.....	2,350 00	2,350 00	
Crystal Water Company, Edgewater, Staten Island.....	6,464 95	6,464 95	
Cumberland Land Company, Portland.....	5,000 00	5,000 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Denver Union Water Company, Col.....	2,000 00	2,000 00	
Des Moines Water Works Company, Ia.....	370 00	370 00	
Detroit Gas Company, Mich.....	60,000 00	60,000 00	
Diamond Island Water Company, Portland.....	910 00	910 00	
East Greenwich Water Supply Company, N. Y.....	4,000 00	4,000 00	
Eau Claire Water Company, Wis.....	4,000 00	4,000 00	
Fergus Falls Water Works Company, Minn.....	1,100 00	1,100 00	
Fort Smith Water Company, Ark.....	30,450 00	30,450 00	
Gouldsboro' Water Company, N. C.....	11,000 00	11,000 00	
Grand Rapids Gas Light Company, Mich.....	3,000 00	3,000 00	
Home Savings and Loan Association, Minneapolis.....	300 00	300 00	
Hoosick Falls Water Power & Light Company, N. Y.....	1,000 00	1,000 00	
Hornellsville Water Company, N. Y.....	1,270 00	1,270 00	
Huntington Water Company, Ind.....	1,000 00	1,000 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>
Indianapolis Water Company, Ind	\$10,600 00	\$10,600 00	
Jamestown Water Supply Company, N. Y.	10,000 00	10,000 00	
Jeffersonville Water Supply Company, Ind	1,200 00	1,200 00	
Kalspell Water and Electric Company, Montana....	500 00	500 00	
Kennebec Light and Heat Company, Augusta	400 00	400 00	
Keokuk Water Works Company, Iowa.....	1,000 00	1,000 00	
Knox Gas and Electric Company, Rockland.....	200 00	200 00	
Kokomo Water Company, Ind.....	1,400 00	1,400 00	
Leadville Water Company, Col.....	1,000 00	1,000 00	
Maine Water Company, Gardiner.....	22,000 00	22,000 00	
Manitowoc Water Company, Wis.....	1,000 00	1,000 00	
Meridian Water Company, Miss.....	1,500 00	1,500 00	
Monroe Water Company, Mich.....	2,900 00	2,900 00	
Mousam Water Company, Kennebunk.....	15,000 00	15,000 00	
Mt. Vernon Water Company, Ind.....	2,700 00	2,700 00	
Muncie Gas Company, Ind.....	1,450 00	1,450 00	
Muncie Water Company, Ind.....	9,500 00	9,500 00	
Municipal Gas Light Company, Rochester, N. Y.....	2,700 00	2,700 00	
Municipal Security Company, Portland.....	6,450 00	6,450 00	
Newark Water Works Company, Ohio.....	1,900 00	1,900 00	
New Philadelphia Water Company, Ind.....	1,000 00	1,000 00	
North Berwick Water Company.....	25,000 00	25,000 00	
Old Orchard Water Company.....	6,300 00	6,300 00	
Omaha Water Company, Neb.....	5,580 00	5,580 00	
Oregon Improvement Company.....	500 00	500 00	
Oshkosh Water Company, Wis.....	1,900 00	1,900 00	
Owensboro' Water Company, Ky.....	450 00	450 00	
Palmer Water Company, Miss.....	941 37	941 37	
Plainfield Gas and Electric Light Company, N. J.....	450 00	450 00	
Portland Steamship Company.....	15,200 00	15,200 00	
Portland Water Company.....	2,000 00	2,000 00	
Presque Isle Water Company.....	1,000 00	1,000 00	
Salisbury Water Works Company, N. C.....	500 00	500 00	
South Dakota Water Company, Sioux Falls.....	2,593 00	2,593 00	
Spring Brook Water Supply Company, Pa.....	4,000 00	4,000 00	
Staten Island Water Supply Company, N. Y.....	1,000 00	1,000 00	
St. Joseph Water Company, Mo.....	4,000 00	4,000 00	
Wakefield Water Company, Mass.....	3,500 00	3,500 00	
Walla Walla Water Company, Wash.....	87 50	87 50	
Washington Water Company, Ind.....	2,300 00	2,300 00	
Watertown Water Supply Company, Mass.....	5,500 00	5,500 00	
Waterville Water Company.....	1,000 00	1,000 00	
Westbrook Manufacturing Company.....	7,500 00	7,500 00	
Wichita Water Company, Kan.....	6,000 00	6,000 00	410,666 82
<i>Loans on Railroad Stock.</i>			
Chicago, Burlington & Quincy.....	2,500 00	2,500 00	
Fitchburg, Preferred.....	2,000 00	2,000 00	
Flint & Pere Marquette, Preferred.....	1,500 00	1,500 00	
Maine Central.....	21,219 16	21,219 16	
Northern Pacific, Preferred.....	1,830 07	1,830 07	
Portland Railway.....	62,690 00	62,690 00	
Portland and Ogdensburg.....	500 00	500 00	
Portland and Rochester.....	535 00	535 00	
Quincy Railroad Bridge Company, Mass.....	800 00	800 00	
Stony Brook.....	2,000 00	2,000 00	
St. Joseph Railway, Light, Heat & Power Co., Mo.....	41,500 00	41,500 00	137,074 23
<i>Loans on Corporation Stock.</i>			
Ætna Insurance Company, Hartford, Ct.....	1,000 00	1,000 00	
Androscooggin Pulp Company, Portland.....	5,000 00	5,000 00	
Biddeford and Saco Water Company.....	9,000 00	9,000 00	
Camden and Rockland Water Company.....	11,000 00	11,000 00	
Canal Land and Wharf Company, Portland.....	4,000 00	4,000 00	
Canton Light, Heat & Power Company, Ohio.....	6,000 00	6,000 00	
Central Wharf Company, Portland.....	125 00	125 00	
Franklin Wharf Company, Portland.....	8,000 00	8,000 00	
International Steamship Company, Portland.....	2,420 00	2,420 00	
Maine Steamship Company, Portland.....	300 00	300 00	
Maine Telegraph Company, Bangor.....	500 00	500 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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.....	2,500 00	2,500 00	
Portland Gas Light Company.....	8,900 00	8,900 00	
Portland Publishing Company.....	10,000 00	10,000 00	
Portland Rolling Mill.....	27,500 00	27,500 00	
Portland Transcript Company.....	4,140 00	4,140 00	
Portland Water Company.....	87,700 00	87,700 00	
Preble Hotel Company, Portland.....	41,000 00	41,000 00	
Proprietors Union Wharf, Portland.....	1,700 00	1,700 00	
Robinson Manufacturing Company, Oxford.....	9,630 11	9,630 11	
Rumford Falls Paper Company.....	4,000 00	4,000 00	
Sanford Mills Company.....	25,000 00	25,000 00	
Sebago Wood Board Company, Portland.....	5,000 00	5,000 00	
Standish Water and Construction Company.....	900 00	900 00	
State Publishing Association, Portland.....	4,075 00	4,075 00	
Umbagog Pulp Company, Portland.....	6,000 00	6,000 00	\$321,390 11
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland.....	17,400 00	17,400 00	
Casco National Bank, Portland.....	4,775 00	4,775 00	
Cumberland National Bank, Portland.....	400 00	400 00	
First National Bank, Bath.....	4,000 00	4,000 00	
First National Bank, Portland.....	2,100 00	2,100 00	
Merchants' National Bank, Portland.....	150 00	150 00	
National Traders' Bank, Portland.....	5,500 00	5,500 00	
North National Bank, Rockland.....	375 00	375 00	
Portland National Bank, Portland.....	4,500 00	4,500 00	
Sagadahoc National Bank, Bath.....	25 00	25 00	39,225 00
<i>Loans on Other Bank Stock.</i>			
Portland Trust Company.....	12,000 00	12,000 00	
Rockland Trust Company.....	500 00	500 00	12,500 00
<i>Loans to Corporations.</i>			
Berlin Electric Light Company, N. H.....	5,418 59	5,418 59	
Berlin Mills Company, Portland.....	75,000 00	75,000 00	
Bowdoin Paper Manufacturing 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 in Portland.....	3,000 00	3,000 00	
Goodall Worsted Company, Sanford.....	10,000 00	10,000 00	
Haskell Silk Company, Westbrook.....	6,000 00	6,000 00	
Indian Spring Woollen Company, Madison.....	8,000 00	8,000 00	
Maine Eye & Ear Infirmary, Portland.....	10,000 00	10,000 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 Brunswick (endorsed).....	100,000 00	100,000 00	
Portland Company (secured by first mortgage).....	132,000 00	132,000 00	
Proprietors Union Wharf, Portland.....	5,500 00	5,500 00	
Roman Catholic Bishop of Portland.....	90,458 20	90,458 20	
Rumford Falls Paper Company.....	25,000 00	25,000 00	
Sebago Wood Board Company, Portland.....	34,000 00	34,000 00	
State Street Orthodox Congregational Parish, Portland.....	2,349 76	2,349 76	
St. Paul Parish in Portland, Maine.....	200 00	200 00	
Umbagog Pulp Company, Portland.....	35,000 00	35,000 00	734,926 55
Loans on mortgages of real estate.....	570,391 65	570,391 65	
Loans on Portland Savings Bank books.....	6,200 00	6,200 00	576,591 65
Real estate, investment, bank building.....	85,400 00	85,000 00	
Real estate, foreclosure.....	130,548 82	130,548 82	168,548 82
Premium account.....	-	3,960 00	
Expense account.....	-	959 71	4,919 71

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$ 9,141 33	\$ 9,141 33	
Cash on hand...	39,753 58	39,753 58	\$48,894 91
Unpaid accrued interest.....	105,890 47		9,252,016 74
Due depositors, earned dividend and accrued State tax ...	10,069,356 50		
	8,870,776 43		
Estimated market value of resources above liabil- ity for deposits, earned dividend and State tax ..	\$1,198,580 07		

ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 6, 1897.

EDWIN H. LAWRY, President.

EDWARD D. SPEAR, Treasurer.

LIABILITIES.

Deposits	\$1,147,088 58
Reserve fund.....	27,897 90
Undivided profits.....	22,459 74
	\$1,197,456 22

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 Registered, 4s, 1925.....	\$75,000 00	\$94,687 50	\$75,000 00	
United States Coupon, 4s, 1925.....	40,000 00	50,600 00	40,000 00	
Total United States bonds owned	115,000 00			\$115,000 00
County of Knox, 6s, 1905, Court House	1,500 00	1,702 50	1,500 00	
Town of Somerville, 5s, 1907.....	700 00	714 00	700 00	
Total public funds of Maine	2,200 00			2,200 00
County of Alpena, Mich., 5s, 1917-18, Road Improvement	10,000 00	11,000 00	10,000 00	
Berrien, Mich., 5s, 1899, County Buildings	14,000 00	14,210 00	14,000 00	
Floyd, Ind., 5s, 1900-12, Funding.....	18,500 00	19,702 50	18,500 00	
Greene, Ind., 5s, 1905, Road.....	5,000 00	5,250 00	5,000 00	
Jackson, Ind., 5s, 1903-4, Funding.....	10,000 00	10,400 00	10,000 00	
White, Ill., 6s, 1890, Opt., Fund.....	15,000 00	15,000 00	15,000 00	
City of Ashland, Wis., 5s, 1909, Funding.....	10,000 00	10,450 00	10,000 00	
Battle Creek, Mich., 5s, 1899, School.....	5,000 00	5,075 00	5,000 00	
Canton, O., 5s, 1898-1905.....	12,500 00	13,125 00	12,500 00	
Chicago, Ill., Sanitary District, 4½s, 1901.....	10,000 00	10,200 00	10,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	10,000 00	10,200 00	10,000 00	
West Bay, Mich., 5s, 1925, Refund.....	10,000 00	11,200 00	10,000 00	
Total public funds out of Maine.....	130,000 00			130,000 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	5,300 00	5,000 00	
Lime Rock, 5s, 1908.....	31,000 00	32,240 00	31,000 00	
Lime Rock, 6s, 1901.....	25,000 00	26,000 00	25,000 00	
Maine Central, 5s, 1923.....	7,000 00	7,700 00	7,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,750 00	15,000 00	
Sandy River, 5s, 1915	10,000 00	10,600 00	10,000 00	
Waterville & Fairfield, R'y & L't Co. 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	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995	12,375 00	10,951 88	11,877 30	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995 Black Rocks & Salisbury Beach, Mass., 5s, 1911	6,600 00	3,828 00	3,960 00	
Burlington Electric, Ia., 6s, 1910	5,000 00	5,000 00	4,875 00	
Canton & Lakeside Streets, O., 6s, 1910.....	10,000 00	8,500 00	9,750 00	
Central Washington, 6s, 1938	25,000 00	26,000 00	25,000 00	
Des Moines Suburban, Ia., 6s, 1906, Opt.....	10,000 00	2,000 00	10,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	10,000 00	10,000 00	10,000 00	
Kansas City Cable, Mo., Extended 5s, 1901.....	5,000 00	4,850 00	4,890 00	
Kansas City Belt, Mo., 6s, 1916	10,000 00	10,000 00	10,000 00	
Merrimack Valley Street, 5s, 1905, Optional	15,000 00	15,900 00	15,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	5,000 00	5,000 00	4,937 50	
Oregon Short Line, 6s, 1922	20,000 00	20,000 00	20,000 00	
	16,000 00	18,560 00	16,000 00	

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946.....	\$10,000 00	\$9,100 00	\$10,000 00	
Rutland, 6s, 1902.....	3,000 00	3,180 00	3,000 00	
Trenton Passenger, N. J., 6s, 1929, Optional,	15,000 00	16,650 00	15,000 00	
Union Pacific, Lincoln & Colorado, 5s, 1918,	15,000 00	4,800 00	14,125 00	
Total railroad bonds out of Maine.....	207,975 00			\$203,324 80
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Co., 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	5,100 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	900 00	890 00	
Jeffersonville Water Supply Co., 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 Owned.</i>				
Eastern Maine Railway Company.....	2,500 00	2,500 00	2,350 00	2,350 00
Achison, Topeka & Santa Fe, Preferred	12,430 00	3,977 60	7,810 00	
Cleveland & Canton, Preferred.....	6,200 00	186 00	1,470 00	
Cleveland & Canton, Common.....	1,000 00	5 00		
Oregon Railroad & Navigation Company, Preferred (voting trust certificates).....	14,000 00	9,100 00	9,300 00	
Total railroad stock out of Maine.....	33,630 00			18,580 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	3,500 00	
Casco National Bank, Portland.....	7,500 00	7,575 00	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,635 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,860 00	2,600 00	
Lime Rock National Bank, Rockland.....	5,250 00	5,250 00	5,245 00	
National Shoe and Leather Bank, Auburn,	4,000 00	4,000 00	4,000 00	
Northern National Bank, Hallowell.....	800 00	900 00	800 00	
North National Bank, Rockland.....	200 00	285 00	200 00	
Norway National Bank, Norway.....	1,000 00	1,150 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	10,800 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	3,457 50	2,750 00	
Thomaston National Bank, Thomaston...	700 00	805 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	
City of Rockland.....		150 00	150 00	
Town of Bremen.....		50 00	60 00	
Town of Walloboro.....		800 00	800 00	3,010 00
<i>Loans on Railroad Bonds.</i>				
Lime Rock.....		2,000 00	2,000 00	
Rockland, Thomaston & Camden.....		500 00	500 00	2,500 00
<i>Loans on Corporation Bonds.</i>				
Antigo Water Company, Wis.....		500 00	500 00	
Ellsworth Water Company.....		2,500 00	2,500 00	
Kennebec Light & Heat Co., Augusta.....		500 00	500 00	

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Corporation Bonds.</i>			
Leadville Water Company, Col.....		\$ 500 00	
Mt. Waldo Granite Works Company	15,000 00	15,000 00	
York Light and Heat Company, Biddeford.....	1,000 00	1,000 00	\$20,000 00
<i>Loans on Railroad Stock.</i>			
Achison, Topeka & Santa Fe, Preferred.....	7,000 00	7,000 00	
Lime Rock.....	37,500 00	37,500 00	
St. Joseph Railway, Light, Heat and Power Co., Mo.	18,286 98	18,286 98	62,786 98
<i>Loans on Corporation Stock.</i>			
Bodwell Granite Company, Rockland.....	22,732 44	22,732 44	
Booth Bros. and Hurricane Isle Granite Company...	10,000 00	10,000 00	
Camden and Rockland Water Company	9,000 00	9,000 00	
Cobb Lime Company, Rockland.....	41,000 00	41,000 00	
Glencoe Lime Company, St. Louis	15,700 00	15,700 00	
Hallowell Granite Works.....	7,500 00	7,500 00	
Knox Gas and Electric Company, Rockland	2,500 00	2,500 00	
Little Androscoggin Water Power Co., Auburn...	500 00	500 00	
New York and Maine Granite Paving Block Co	7,500 00	7,500 00	
Opinion Publishing Company, Rockland.....	2,500 00	2,500 00	
Ready Rock Asphalt Roofing Company, St. Louis...	3,300 00	3,300 00	
The McLoon and Stover Lime Company, Warren...	900 00	900 00	
The Star Publishing Company, Rockland.....	200 00	200 00	123,332 44
<i>Loans on National Bank Stock.</i>			
Lime Rock National Bank, Rockland	450 00	450 00	
Portland National Bank, Portland	2,000 00	2,000 00	
Rockland National Bank, Rockland.....	750 00	750 00	3,200 00
<i>Loans to Corporations.</i>			
Bay Point Company, Rockland (endorsed).....	500 00	500 00	
Bodwell Granite Company, John Pierce acceptance	15,000 00	15,000 00	
Booth Brothers & Hurricane Isle Granite Company.	5,000 00	5,000 00	
Cobb Lime Company, Rockland (endorsed).....	15,500 00	15,500 00	
Lime Rock Railroad Company	7,000 00	7,000 00	
Vinalhaven and Rockland Steamship Company	5,000 00	5,000 00	48,000 00
Loans on Rockland Trust Company stock	4,200 00	4,200 00	
Loans on names.....	8,000 00	10,500 00	
Loans on personal property.....	600 00	600 00	
Loans on Rockland Savings Bank book	900 00	900 00	
Loans on mortgages of real estate	127,761 25	127,761 25	143,961 25
Real estate, investment.....	13,000 00	13,000 00	
Real estate, foreclosure.....	3,907 95	3,907 95	16,907 95
Suspense account	-	3,000 00	
Premium account.....	-	28,749 88	
Expense account.....	-	1,014 18	32,764 06
Cash on deposit	19,096 47	19,096 47	
Cash on hand.....	11,157 27	11,157 27	30,253 74
Unpaid accrued interest.....	18,191 88		1,197,456 22
	1,222,746 72		
Due depositors, earned dividend and accrued State tax	1,165,673 58		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$57,073 14		

SACO SAVINGS BANK—SACO.

JUNE 17, 1897.

RISHWORTH JORDAN, President.

FRANK W. NUTTER, Treasurer.

LIABILITIES.

Deposits	\$748,072 50
Reserve fund.....	32,200 21
Undivided profits.....	14,064 10
	794,336 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>
United States Reg. 4s, 1925.....	\$20,000 00	\$25,000 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	1,000 00	1,000 00	
Total public funds of Maine.....	11,000 00			11,000 00
County of Franklin, O., 6s, 1900-1, St. Imp..	5,000 00	5,300 00	5,000 00	
Hamilton, Ind., 5s, 1906, Opt., Fund	8,000 00	8,520 00	8,000 00	
Putnam, O., 5s, 1899-1904, Rd. Imp	3,200 00	3,312 00	3,200 00	
Wyandotte, Kan., 6s, 1903, Bridge,	8,000 00	8,640 00	8,000 00	
City of Cincinnati, O., 5s, 1910, Optional				
Sinking Fund.....	5,060 00	5,650 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind., S. D.	5,000 00	5,375 00	4,800 00	
Findlay, O., 6s, 1897, St. Imp.....	5,000 00	5,000 00	5,000 00	
Findlay, O., 6s, 1907, Refunding.	2,000 00	2,240 00	2,000 00	
Grand Island, Neb., 6s, 1899,				
Optional, School.....	5,000 00	5,050 00	5,000 00	
Greenville, O., 6s, 1899, Refund..	3,000 00	3,060 00	3,000 00	
Hutchinson, Kan., 6s, 1909, Edu.	4,000 00	4,260 00	4,000 00	
Kansas City, Kan., 6s, 1897-9,				
Internal Improvement.....	3,000 00	3,045 00	3,000 00	
Piqua, O., 6s, 1899, Water.....	2,500 00	2,562 50	2,500 00	
Sandusky, O., 4½s, 1898-1907, Water,	3,000 00	3,075 00	3,000 00	
Springfield, Ill., 5s, 1900, Fund...	3,000 00	3,090 00	3,000 00	
Steubenville, O., 4s, 1914, Opt. Wat.	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 6s, 1915, School...	6,000 00	6,990 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	80,700 00			80,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	25,000 00	25,000 00	24,550 00	
Knox & Lincoln, 5s, 1921.....	15,000 00	15,960 00	15,000 00	
Maine Central, 7s, 1912.....	4,000 00	5,400 00	4,000 00	
Maine Central, 5s, 1923.....	19,000 00	20,900 00	19,000 00	
Portland & Ogdensburg, 6s, 1900.....	1,500 00	1,605 00	1,500 00	
Portland & Ogdensburg, 5s, 1908.....	7,000 00	7,350 00	7,000 00	
Total railroad bonds of Maine.....	71,500 00			71,050 00
Atchison, Topeka & Santa Fe, General				
Mortgage, 4s, 1995.....	9,000 00	7,380 00	7,200 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	4,500 00	2,137 50	1,805 19	
Bridgeport Traction, Conn., 5s, 1923.....	10,000 00	10,200 00	10,000 00	
Burlington Electric, Ia., 6s, 1910.....	6,000 00	5,100 00	6,000 00	
Chicago, Burlington & Quincy, Iowa Div-				
ision, 5s, 1919.....	3,000 00	3,240 00	3,000 00	
Chicago, Burlington & Quincy, Iowa Div-				
ision, 4s, 1919.....	5,000 00	5,000 00	5,000 00	
Chicago, Burlington & Quincy, Denver				
Extension, 4s, 1922.....	5,000 00	4,750 00	4,625 00	
Chicago, Milwaukee & St. Paul, Iowa &				
Dakota Extension, 7s, 1908.....	2,000 00	2,690 00	2,000 00	
Chicago, Milwaukee & St. Paul, Mineral				
Point Division, 5s, 1910.....	2,000 00	2,160 00	2,000 00	
Detroit & Bay City, Mich., 8s, 1903.....	2,000 00	2,280 00	2,000 00	
East Liverpool Railway Co., 1st Mtg. 5s, 1917	3,000 00	3,000 00	3,000 00	
East Liverpool Railway Co., 2d Mtg. 5s, 1917	3,000 00	2,250 00	3,000 00	

SACO 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>
Hereford, 1st Mort., 4s, 1930	\$5,000 00	\$5,000 00	\$5,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	5,000 00	4,250 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,000 00	10,000 00	
Madison City Street, Wis., 6s, 1897, Opt.	5,000 00	4,250 00	5,000 00	
Michigan Central, 7s, 1902	8,000 00	9,280 00	8,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	11,400 00	11,605 00	
Newburyport & Amesbury St., Mass. 5s, 1912	10,000 00	10,000 00	9,400 00	
New York & New England, 6s, 1905	8,000 00	9,120 00	8,000 00	
New York & New England, 7s, 1905	2,000 00	2,420 00	2,000 00	
Northern Pacific, 6s, 1921	3,000 00	3,517 50	3,000 00	
Oregon, Short Line, 6s, 1922	3,000 00	3,450 00	3,000 00	
Oswego Street, N. Y., 6s, 1911	15,000 00	15,000 00	15,000 00	
St. Joseph & Grand Island, 6s, 1925	3,000 00	1,500 00	3,000 00	
St. Paul & Northern Pacific, 6s, 1923 ..	4,000 00	5,080 00	4,600 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	17,840 00	16,000 00	
Zanesville Street, O., 6s, 1911	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	193,500 00			\$187,635 19
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Co., 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>				
Boston & Maine	9,100 00	14,560 00	9,100 00	
Maine Central	22,600 00	28,250 00	22,600 00	
Portland & Ogdensburg	10,000 00	4,900 00	4,550 00	
Portland, Saco & Portsmouth	6,000 00	8,760 00	6,000 00	
Total railroad stock of Maine.....	47,700 00			42,250 00
Atchison, Topeka & Santa Fe, preferred..	1,700 00	369 75	466 73	
Boston & Lowell	6,000 00	12,720 00	6,000 00	
Chicago, Burlington & Quincy	2,000 00	1,520 00	2,000 00	
Total railroad stock out of Maine	9,700 00			8,466 73
<i>Corporation Stock Owned.</i>				
Laconia Company, Biddeford	10,000 00	15,000 00	10,000 00	
Lockwood Company, Waterville	5,000 00	5,000 00	5,000 00	
Pepperell Manufacturing Co., Biddeford..	7,500 00	19,500 00	7,500 00	
York Manufacturing Company, Saco	12,000 00	12,000 00	12,000 00	
Total corporation stock of Maine	34,500 00			34,500 00
Cocheco Manufacturing Co., Dover, N. H..	3,500 00	1,540 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford ..	500 00	600 00	500 00	
Canal National Bank, Portland	1,000 00	1,200 00	1,000 00	
Casco National Bank, Portland	900 00	909 00	900 00	
Cumberland National Bank, Portland ..	1,000 00	1,000 00	1,000 00	
First National Bank, Biddeford	11,000 00	16,500 00	11,000 00	
First National Bank, Portland	10,900 00	10,900 00	10,830 00	
Merchants' National Bank, Portland ..	900 00	1,350 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	14,800 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
Blackstone National Bank, Boston	700 00	630 00	700 00	
Globe National Bank, Boston	2,000 00	1,640 00	2,000 00	
National Hide & Leather Bank, Boston ..	700 00	749 60	700 00	
National Bank of North America, Boston .	1,000 00	1,000 00	1,000 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>
Shawmut National Bank, Boston.....	\$1,000 00	\$1,100 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	400 00	500 00	
Total national bank stock out of Maine....	7,500 00			\$7,500 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company, Biddeford.....		9,000 00	9,000 00	
Saratoga Victory Mills, N. Y.....		400 00	400 00	
York Manufacturing Company, Saco		700 00	700 00	10,100 00
Loan on Maine Central Railroad bond.....		335 00	335 00	
Loan on Saco National Bank stock.....		200 00	200 00	
Loan on Saco Savings Bank book.....		500 00	500 00	
Loans on mortgages of real estate.....		206,067 89	206,067 89	207,102 89
Real estate, foreclosure		11,356 10	11,356 10	11,356 10
Premium account.....		-	27,337 37	27,337 37
Cash on deposit		11,508 95	11,508 95	
Cash on hand		1,399 58	1,399 58	12,908 53
Unpaid accrued interest.....		18,147 58		\$794,336 81
Due depositors, earned dividend, and accrued State tax		844,337 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax ..		763,683 42		
		\$80,654 43		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

JUNE 18, 1897.

EDWARD P. BURNHAM, President. MELVILLE H. KELLEY, Treasurer.

LIABILITIES.

Deposits	\$2,711,405 12
Reserve fund	51,501 13
Undivided profits	84,510 22
	\$2,847,416 47

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.....	\$185,000 00	\$205,581 25	\$185,000 00	\$185,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	30,000 00	31,950 00	30,000 00	
City of Bath, 4½s, 1907.....	10,000 00	10,600 00	10,600 00	
Total public funds of Maine.....	40,000 00			40,000 00
County of Ramsey, Minn., 4½s, 1918, C. H. ...	3,000 00	3,210 00	3,000 00	
County of Wayne, Mich., 4s, 1910, County Buildings	40,000 00	40,000 00	40,000 00	
City of Boston, Mass., 4s, 1913, Street ...	25,000 00	26,500 00	25,000 00	
Burlington, Ia., 6s, 1897, Refund.	7,000 00	7,000 00	7,000 00	
Chicago, Ill., 7s, 1899, Tunnel ...	1,000 00	1,060 00	1,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	12,815 00	11,000 00	
Kansas City, Kan., 7s, 1898, Internal Improvement.....	1,000 00	1,020 00	1,000 00	
Minneapolis, Minn., 4s, 1918, Municipal.....	75,000 00	77,625 00	75,000 00	
Minneapolis, Minn., 4½s, 1917, C.H.	10,000 00	11,050 00	10,000 00	
Pawtucket, R. I., 4s, 1923, General and Highway.....	1,000 00	1,065 00	1,000 00	
St. Louis, Mo., 6s, 1899, Munic....	11,000 00	11,495 00	11,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-S, Fund,	15,000 00	15,150 00	15,000 00	
Total public funds out of Maine.....	200,000 00			200,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943....	20,000 00	20,000 00	19,075 00	
Bath Street Railway 5s, 1913.....	11,000 00	11,000 00	9,900 00	
Biddeford & Saco Street, 6s, 1908	30,000 00	30,000 00	29,250 00	
Boston and Maine, 4½s, 1944.....	10,000 00	11,500 00	10,000 00	
Eastern, 6s, 1906.....	19,000 00	22,800 00	19,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,000 00	10,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,750 00	5,000 00	
Mousam River, 6s, 1912	13,500 00	13,500 00	13,500 00	
Waterville & Fairfield.....	7,000 00	7,000 00	6,930 00	
Total railroad bonds of Maine.....	125,500 00			122,655 00
Athol & Orange Street, 5s, 1915.....	5,000 00	5,200 00	5,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,100 00	10,000 00	
Black Rocks and Salisbury Beach, Mass., 5s, 1911.....	10,000 00	10,000 00	9,400 00	
Brooklyn Street, Cleveland, O., 6s, 1903....	15,000 00	15,600 00	15,000 00	
Brunswick & Chillicothe, 6s, 1903.....	43,000 00	43,000 00	42,906 67	
Burlington Electric, Ia., 6s, 1910.....	25,600 00	21,250 00	24,800 00	
Burlington & Missouri River, 6s, 1918.....	90,000 00	104,400 00	90,000 00	
Calumet Electric, Chicago, 6s, 1912.....	10,000 00	8,000 00	10,000 00	
Cambridge Railroad Co., Mass., 5s, 1903....	6,000 00	6,300 00	6,000 00	
Central Pacific, 6s, 1898.....	18,000 00	18,360 00	18,000 00	
Chicago, Burlington & Northern, 5s, 1926....	13,500 00	14,175 00	13,500 00	
Chicago, Burlington & Quincy, 4s, 1921. .	9,000 00	8,100 00	4,853 67	
Chicago, Burlington & Quincy, 7s, 1903.....	18,000 00	21,330 00	18,000 00	
Chicago, Burlington & Quincy, Nebraska Extension, 4s, 1927.....	32,000 00	23,120 00	25,200 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	44,000 00	41,800 00	41,975 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy, Iowa Division, 4s, 1919	\$100,000 00	\$100,000 00	\$94,337 50	
Chicago, Burlington & Quincy, Convert. 5s, 1903	6,000 00	6,120 00	6,000 00	
Chicago & North Michigan, 5s, 1931	5,000 00	2,500 00	4,750 00	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920	50,000 00	60,500 00	50,000 00	
Chicago & West Michigan, 5s, 1921	12,000 00	6,000 00	11,462 50	
Cincinnati, Indianapolis, St. Louis & Chicago, Registered 4s, 1936	47,000 00	47,000 00	35,518 40	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1940	5,000 00	4,000 00	4,500 00	
Consolidated Terminal, Kansas City, 5s, 1922	10,000 00	10,000 00	7,662 50	
Consolidated of Vermont, 5s, 1913	30,000 00	18,000 00	20,000 00	
Current River, 5s, 1927	2,000 00	1,200 00	1,924 25	
Davenport & Rock Island Street, 6s, 1901-6	15,000 00	15,000 00	15,000 00	
Des Moines Suburban Street, Ia., 6s, 1920 . .	25,000 00	25,000 00	24,910 00	
East Liverpool Railway Company, O., 1st Mortgage 5s, 1917	5,000 00	5,000 00		
East Liverpool Railway Company, 2d Mortgage, 5s, 1917	5,000 00	3,750 00	9,800 00	
Electric Railway, Light & Power Company, Sealdia, Mo., 6s, 1912	10,000 00	9,800 00	9,950 00	
Evansville Street, Ind., 6s, 1912	10,000 00	10,000 00	9,900 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	25,000 00	32,500 00	25,000 00	
Gloucester, Essex & Beverly, 5s, 1916	10,000 00	10,000 00	10,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908	30,000 00	29,100 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	14,250 00	14,700 00	
Kansas City Belt, Mo., 6s, 1916	20,000 00	21,200 00	20,000 00	
Kansas City Cable, Mo., 5s, 1901	10,000 00	10,000 00	10,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	7,200 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908 . .	16,000 00	17,280 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	21,250 00	25,000 00	
Kansas City, Memphis & Birmingham, Income 5s, 1934	8,000 00	2,000 00		
Kansas City, Memphis & Birmingham, General Mortgage, 4s, 1934	4,000 00	2,800 00	8,658 13	
Memphis, Kansas & Colorado, 7s, 1910 . . .	1,000 00	1,000 00	1,000 00	
Middlesex Horse, Mass., 5s, 1904	17,000 00	17,680 00	17,000 00	
Muskegon Street, Mich., 6s, 1911	20,000 00	13,000 00	20,000 00	
Muskegon Street, Mich., 5s, 1912	2,000 00	2,000 00	2,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	10,600 00	10,000 00	9,500 00	
Newton Street, Mass., 5s, 1912	10,000 00	10,200 00	10,000 00	
New York, New Haven & Hartford, Convertible Debenture 4s, 1908	7,500 00	10,425 00	7,500 00	
Old Colony, 4s, 1904	10,000 00	10,350 00	9,025 00	
Oswego Street, N. Y., 6s, 1911	5,000 00	5,000 00	5,000 00	
Ottawa, Oswego & Fox River Valley, 8s, 1900	45,000 00	49,500 00	45,000 00	
Ottawa Electric, Ia., 6s, 1912	10,000 00	8,500 00	10,000 00	
Passenger & Belt Electric, Lexington, Ky., 6s, 1910-14	20,000 00	20,000 00	20,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	10,900 00	10,600 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	
South Middlesex Street, Mass., 5s, 1915 . . .	25,000 00	25,500 00	24,935 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	
Toledo Traction Company, 5s, 1909	21,000 00	21,000 00	20,850 00	
Trenton Passenger, N. J., 6s, 1908-31	25,000 00	27,500 00	25,000 00	
West End Street, Boston, 5s, 1902	15,000 00	15,600 00	15,000 00	
West Roxbury & Roslindale, 5s, 1916	10,000 00	10,000 00	10,000 00	
West Shore, 4s, 2361	85,000 00	92,225 00	85,000 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921	10,000 00	10,000 00	9,900 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 Maine	1,288,000 00			1,234,260 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>
Bar Harbor Water Company, 5s, 1909	\$21,000 00	\$21,000 00	\$21,000 00	
Bath Water Supply Company, 5s, 1916	20,000 00	20,000 00	20,000 00	
Berwick & Salmon Falls Electric Light Company, 6s, 1895	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Company, 5s, 1904	15,000 00	15,300 00	15,000 00	
Frontier Water Co., Ft. 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	
Maine Steamship Co., Portland, 6s, 1926	5,000 00	5,500 00	5,000 00	
Municipal Security Co., Portland, 5½s, 1899 ..	25,000 00	25,000 00	25,000 00	
Municipal Security Co., Portland, 5s, 1902 ..	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	131,000 00			\$130,800 00
American Dock & Improvement Company, N. J., 5s, 1921.....	1,000 00	1,150 00	1,000 00	
Birmingham Equipment Co., 6s, 1903.....	1,000 00	1,000 00	900 00	
Denver Union Water Co., Col., 5s, 1914.....	15,700 00	10,990 00	9,208 87	
Littleton Water & Light Co., N. H., 5s, 1916 ..	15,000 00	15,000 00	14,375 00	
Northumberland Water Co., N. H., 5s, 1915 ..	10,000 00	10,000 00	10,000 00	
Total corporation bonds out of Maine.....	42,700 00			35,488 87
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	77,400 00	123,840 00	77,400 00	
Kennebunk & Kennebunkport.....	8,400 00	9,240 00	8,400 00	
Maine Central.....	32,300 00	40,375 00	32,300 00	
Portland & Ogdensburg.....	67,000 00	32,830 00	30,344 62	
Portland, Saco & Portsmouth.....	60,000 00	87,600 00	60,000 00	
York Harbor & Beach.....	6,000 00	6,000 00	5,700 00	
Total railroad stock of Maine.....	251,100 00			214,144 62
Boston & Albany	3,700 00	7,844 00	3,700 00	
Boston & Lowell.....	32,500 00	68,900 00	32,500 00	
Boston & Providence.....	8,500 00	22,100 00	8,500 00	
Chicago, Burlington & Quincy	29,400 00	22,344 00	27,400 00	
Chicago & West Michigan.....	24,000 00	1,920 00	8,000 00	
Connecticut River.....	5,000 00	12,500 00	5,000 00	
Detroit, Hillsdale & Southwestern.....	6,500 00	6,370 00	4,000 00	
Eel River	4,300 00	1,720 00	2,150 00	
Fitchburg, Preferred.....	14,000 00	13,020 00	10,500 00	
Kansas City, Fort Scott & Gulf Preferred..	16,590 00	4,125 00	16,590 00	
Michigan Central.....	29,100 00	28,518 00	25,000 00	
New York, New Haven & Hartford.....	41,300 00	70,210 00	43,300 00	
Quincy Railroad Bridge Company, Mass.,	11,900 00	17,850 00	11,900 00	
Sandusky & Cincinnati, Preferred.....	100 00	110 00	100 00	
West End Street, Boston, Preferred.....	32,150 00	59,156 00	32,150 00	
Total railroad stock out of Maine.....	258,350 00			239,700 00
<i>Corporation Stock Owned.</i>				
Bates Company, Lewiston.....	2,500 00	2,850 00	2,500 00	
Edwards Company, Augusta.....	20,000 00	29,000 00	20,000 00	
Franklin Company, Lewiston	5,000 00	5,000 00	5,000 00	
Hill Company, Lewiston	12,100 00	7,502 00	9,680 00	
Laconia Company, Biddeford.....	24,800 00	37,200 00	24,800 00	
Lockwood Company, Waterville.....	11,700 00	11,700 00	11,700 00	
Pepperell Company, Biddeford.....	3,000 00	7,800 00	3,000 00	
Saco Water Power Machine Shop.....	20,000 00	20,000 00	20,000 00	
York Manufacturing Company, Saco	7,500 00	7,500 00	7,500 00	
Total corporation stock owned.....	106,600 00			104,180 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	5,700 00	6,840 00	5,700 00	
Canal National Bank, Portland.....	9,600 00	11,520 00	9,600 00	
Casco National Bank, Portland.....	10,900 00	11,000 00	10,900 00	
Cumberland National Bank, Portland.....	1,680 00	1,680 00	1,680 00	
First National Bank, Biddeford.....	2,700 00	4,050 00	2,700 00	
Manufacturers' National Bank, Lewiston..	3,000 00	3,450 00	3,000 00	
Saco National Bank, Saco.....	9,600 00	9,600 00	9,600 00	
York National Bank, Saco.....	3,600 00	5,220 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	\$ 450 00	\$ 500 00	
Merchants' National Bank, Boston.....	3,700 00	5,735 00	3,700 00	
National Bank of Commerce, Boston.....	3,700 00	4,070 00	3,700 00	
National Bank of Commerce, New York...	1,000 00	2,080 00	1,000 00	
National Exchange Bank, Salem Mass....	600 00	540 00	600 00	
Shawmut National Bank, Boston.....	800 00	880 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.....		1,000 00	1,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		242 34	242 34	
Burlington & Missouri River.....		400 00	400 00	
Chicago, Burlington & Quincy.....		523 00	523 00	
Consolidated Railroad of Vermont.....		450 00	450 00	
Davenport & Rock Island.....		1,500 00	1,500 00	
Des Moines Street, Ia.....		17,000 00	17,000 00	
Maine Central.....		3,077 50	3,077 50	
Northern Pacific.....		2,000 00	2,000 00	25,192 84
<i>Loans on Corporation Bonds.</i>				
Castine Water Company.....		14,750 00	14,750 00	
Crystal Water Co., Edgewater, Staten Island.....		5,000 00	5,000 00	
Old Orchard Water Company.....		6,000 00	6,000 00	
Portsmouth Water Company, Ark.....		10,000 00	10,000 00	35,750 00
<i>Loans on Corporation Stock.</i>				
Auburn Stove Foundry Company.....		250 00	250 00	
Chicago, New York & Boston Refrigerator Company, Boston.....		3,500 00	3,500 00	
Consolidated Car-Heating Company, Albany, N. Y.....		475 00	475 00	
Franklin Company, Lewiston.....		1,100 00	1,100 00	
Laconia Manufacturing Company, Biddeford.....		2,500 00	2,500 00	
Maine Investment Company, Auburn.....		400 00	400 00	
Pepperell Manufacturing Company, Biddeford.....		1,850 00	1,850 00	
Saco Water Power Machine Shop.....		4,000 00	4,000 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.....		2,750 00	2,750 00	36,825 00
<i>Loans to Corporations.</i>				
Biddeford & Saco Railroad Company.....		14,000 00	14,000 00	
Masonic Building Association, Biddeford (endorsed)		5,000 00	5,000 00	
Portland & Rumford Falls Railroad Company.....		5,000 00	5,000 00	24,000 00
Loan on Biddeford National Bank stock.....		1,900 00	1,900 00	
Loans on Saco & Biddeford Savings Institution books		1,115 50	1,115 50	
Loans on mortgages of real estate.....		122,004 10	122,004 10	125,019 60
Real estate, investment.....		15,722 29	15,722 29	15,722 29
Cash on deposit.....		20,381 77	20,381 77	
Cash on hand.....		5,221 35	5,221 35	25,603 12
Unpaid accrued interest.....		42,990 93		2,847,416 47
Due depositors, earned dividend and accrued State tax.....		3,212,778 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		2,766,353 69		
		\$446,424 34		

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 3, 1897.

JAMES G. PENDLETON, President. CHARLES F. GORDON, Treasurer.

LIABILITIES.

Deposits	\$148,903 46
Reserve fund.....	4,600 00
Undivided profits.....	137 41
	<hr/>
	\$153,640 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>
United States Coupon, 4s, 1907.	\$1,000 00	\$1,140 00	\$1,000 00	
United States Registered, 4s, 1907.....	6,000 00	6,780 00	6,000 00	
United States Coupon, 4s, 1925.....	5,000 00	6,368 75	5,000 00	
Total United States bonds owned	12,000 00			\$12,000 00
District of Columbia, 5s, 1839.....	18,000 00	18,270 00	18,000 00	18,000 00
County of Clay, Ind., 5s, 1902, Road....	1,000 00	1,035 00	1,000 00	
Milwaukee, Wis., 5s, 1903, County Buildings	2,000 00	2,100 00	2,000 00	
Stark, O., 5s, 1905, Refunding	4,000 00	4,240 00	4,000 00	
City of Cincinnati, O., 7-3-10s, 1906, Munc.	5,000 00	6,250 00	5,000 00	
Fort Wayne, Ind., 6s, 1899, Fund.	2,000 00	2,060 00	2,000 00	
Indianapolis, Ind., 4s, 1910, Fund.	5,000 00	5,125 00	5,000 00	
Lima, O., 6s, 1908, Paving	1,000 00	1,140 00	1,000 00	
Minneapolis, Minn., 4½s, 1913, Municipal	5,000 00	5,500 00	5,000 00	
Omaha, Neb., 5s, 1907, Paving ..	3,000 00	3,225 00	3,000 00	
Pawtucket, R. I., 4s, 1923, General Funding.	1,000 00	1,080 00	1,000 00	
Stillwater, Minn., 5s, 1919, Permanent Improvement ..	5,000 00	5,525 00	5,000 00	
St. Paul, Minn., 7s, 1898, Sewer..	8,000 00	8,240 00	8,000 00	
Toledo, O., 5s, 1903, Water.....	2,000 00	2,100 00	2,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed...	3,000 00	3,240 00	3,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed...	1,000 00	1,060 00	1,000 00	
Village of Duluth, Minn., 5s, 1906, Munc....	4,000 00	4,260 00	4,000 00	
Total public funds out of Maine.....	52,000 00			52,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 6s, 1900.....	5,000 00	5,350 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	6,000 00	6,300 00	6,000 00	
Total railroad bonds of Maine	11,000 00			11,000 00
Dayton & Michigan, 5s, 1911	5,000 00	5,450 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	2,910 00	3,000 00	
Total railroad bonds out of Maine	8,000 00			8,000 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	} 3,775 00	
Cleveland & Canton, Common.....	1,000 00	5 00		
Iowa Central, Preferred.....	6,000 00	1,860 00	5,559 51	
Total railroad stock owned.	13,100 00			9,334 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	\$1,480 00	\$1,480 00	
First National Bank, Portland.....	3,500 00	3,500 00	3,500 00	
First National Bank, Bangor.....	1,400 00	1,995 00	1,400 00	
Portland National Bank, Portland.....	4,000 00	4,320 00	4,000 00	
Searsport National Bank, Searsport.....	9,500 00	14,725 00	9,500 00	
Total national bank stock owned.....	19,880 00			\$19,880 00
<i>Loans on Public Funds.</i>				
District of Columbia.....		500 00	500 00	
City of Belfast.....		600 00	600 00	1,100 00
<i>Loans on Corporation Bonds.</i>				
International Loan and Trust Company, Kansas City		5,500 00	5,500 00	
York Light and Heat Company, Biddeford.....		200 00	200 00	5,700 00
Loans on mortgages of real estate.....		2,230 00	2,230 00	2,230 00
Real estate foreclosure.....		1,950 00	1,950 00	1,950 00
Premium account.....			735 44	735 44
Cash on deposit.....		542 01	542 01	
Cash on hand.....		884 91	884 91	1,426 92
Unpaid accrued interest.....		2,051 19		\$153,640 87
Due depositors, earned dividend, and accrued State tax.....		162,029 86		
		149,448 21		
Estimated market value of resources above liability for deposits earned dividend, and State tax.....		\$12,581 65		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

SEPTEMBER 21, 1897.

JAMES B. DASCOMB, President.

ED. P. PAGE, Treasurer.

LIABILITIES.

Deposits	\$1,079,341 56
Reserve fund	8,326 07
Undivided profits	28,500 00
	<u>\$1,116,167 63</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, 1925	\$10,000 00	\$12,525 00	\$10,000 00	\$10,000 00
County of Aroostook, 4s, 1915, R. R. aid....	5,000 00	5,325 00	5,000 00	
Town of Skowhegan, 4½s, 1897-1905, R. R ...	8,000 00	8,040 00	8,000 00	
Total public funds of Maine	13,000 00			13,000 00
County of Belmont, O., 5s, 1903, C. H. & Jail	13,000 00	13,585 00	13,000 00	
Buffalo, Neb., 5s, 1909-10, C. H....	5,000 00	5,225 00	5,000 00	
Clay, Ind., 5s, 1904	5,000 00	5,275 00	5,000 00	
Grant, Ind., 5s, 1905, Funding....	10,000 00	10,600 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch....	10,000 00	11,000 00	10,000 00	
Huntington, Ind., 6s, 1898-9 Fund	8,000 00	8,160 00	8,000 00	
Jefferson, O., 5s, 1902, Turnpike	10,000 00	10,400 00	10,000 00	
Kane, Ill., 5s, 1901, Court House..	5,000 00	5,125 00	5,000 00	
Lawrence, O., 5s, 1907-8, Turnpike	10,000 00	10,750 00	10,000 00	
Marion, O., 4½s, 1900, Refunding	7,000 00	7,035 00	7,000 00	
Muskegon, Mich., 4½s, 1911, Refund	5,000 00	5,200 00	5,000 00	
Muskegon, Mich., 5s, 1904, Bridge	10,000 00	10,550 00	10,000 00	
Ottawa, O., 6s, 1899-1903, Bridge	4,000 00	4,260 00	4,000 00	
Otter Tail, Minn., 5s, 1904, Re-				
funding.....	10,000 00	10,550 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	10,850 00	10,000 00	
Paulding, O., 5s, 1902-7, Bridge...	10,000 00	10,500 00	10,000 00	
Portage, Wis., 5s, 1912, Refund..	10,000 00	10,850 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding	11,000 00	11,275 00	11,000 00	
Stark, O., 5s, 1904, Refunding....	10,000 00	10,550 00	10,000 00	
City of Ashland, Wis., 5s, 1911-12, Imp...	10,000 00	10,550 00	10,000 00	
Cincinnati, O., 5s, 1910, Optional,				
Sinking Fund.....	4,000 00	4,520 00	4,000 00	
Joplin, Mo., 6s, 1898, Funding....	15,000 00	15,150 00	15,000 00	
Lake & Hyde Park, Ill., 5s, 1902, Sch	15,000 00	15,600 00	15,000 00	
Lima, O., 6s, 1901-3, Paving ...	10,000 00	10,800 00	10,000 00	
Little Falls, Minn., 5½s, 1907, Sch	10,000 00	10,900 00	10,000 00	
Marquette, Wis., 5s, 1905, Bridge.	4,000 00	4,200 00	4,000 00	
Marion, O., 5s, 1905, Street	5,000 00	5,175 00	5,000 00	
Marshalltown, Ia., 4½s, 1911, Opt.,				
Refunding.....	10,000 00	10,000 00	10,000 00	
Muncie., Ind., 5s, 1913, Funding..	10,000 00	10,850 00	10,000 00	
Port Huron, Mich., 5s, 1900, Public				
Building.....	5,000 00	5,100 00	5,000 00	
Sandusky, O., 5s, 1901-2, Sewer...	5,000 00	5,200 00	5,000 00	
Sioux City, Ia., 4½s, 1902, Inde-				
pendent School District	10,000 00	10,150 00	10,000 00	
Sioux City, Ia., 4½s, 1906, Opt.,				
Funding.....	5,000 00	5,150 00	5,000 00	
Springfield, Mo., 4½s, 1906, Opt.				
School District	10,000 00	10,400 00	10,000 00	
Superior, Wis., 6s, 1897, Sewer...	5,000 00	5,000 00	5,000 00	
Vincennes, Ind., 5s, 1898, Munic.	9,000 00	9,000 00	9,000 00	
Wausau, Wis., 5s, 1900-1, School				
House	12,000 00	12,120 00	12,000 00	
West Bay City, Mich., 5s, 1925,				
Refunding	9,000 00	10,080 00	9,000 00	
Champaign Township, Ill., 5s, 1904, Fund...	16,000 00	16,240 00	16,000 00	
Total public funds out of Maine	342,000 00			342,000 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>
Maine Central, 7s, 1898.....	\$15,000 00	\$15,600 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	38,500 00	35,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	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	13,080 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	10,000 00	10,100 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	10,100 00	10,000 00	
Consolidated of Vermont, 5s, 1913.....	20,000 00	13,000 00	20,000 00	
Des Moines Street, Ia., 6s, 1919.....	10,000 00	10,200 00	10,000 00	
Metropolitan Street, Kan. City, Mo., 5s, 1919	12,000 00	11,700 00	12,000 00	
Mexican Central, 4s, 1911.....	10,000 00	6,500 00	6,500 00	
Northern Pacific, Prior Lien, 4s, 1907.....	22,000 00	20,240 00	19,000 00	
Northern Pacific, Prior Lien, 3s, 2047.....	20,000 00	12,000 00	11,500 00	
Ogdensburg & Lake Champlain, 6s, 1920.....	10,000 00	9,500 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,500 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	5,100 00	6,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,550 00	5,000 00	
Wisconsin Central, 5s, 1909, 1st series.....	20,000 00	18,000 00	20,000 00	
Total railroad bonds out of Maine....	182,000 00			167,000 00
<i>Corporation Bonds Owned</i>				
Portland Water Company, 4s, 1927.....	5,000 00	5,000 00	5,000 00	5,000 00
Eau Claire Water Works, Wis., 6s, 1915....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	30,000 00	14,700 00	13,650 00	13,650 00
Syracuse Rapid Transit, common.....	7,000 00	700 00	-	
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	363 00	300 00	
First National Bank, Augusta.....	11,000 00	14,025 00	11,000 00	
First National Bank, Portland.....	14,700 00	14,700 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	5,125 00	5,000 00	
Merchants' National Bank, Portland.....	3,750 00	5,625 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	600 00	600 00	
Portland National Bank, Portland.....	2,500 00	2,700 00	2,500 00	
Presque Isle National Bank, Presque Isle.	500 00	675 00	500 00	
Second National Bank, Skowhegan.....	1,400 00	1,610 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 & Banking Co., Caribou.	1,000 00	1,550 00	1,000 00	1,000 00
Manufacturers' Bank, New Richmond, Wis.	5,000 00	5,000 00	5,000 00	5,000 00
<i>Loans on Corporation Stock.</i>				
Skowhegan Electric Light Company.....		2,400 00	2,400 00	
Somerset Loan and Building Ass'n, Skowhegan.....		900 00	900 00	
West Skowhegan Aqueduct Company.....		900 00	900 00	4,200 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.....		1,475 00	1,475 00	2,875 00

SKOWHEGAN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Somerset.....	\$3,000 00	\$3,000 00	
Town of Eustis.....	2,500 00	2,500 00	
Madison.....	2,400 00	2,400 00	
Skowhegan.....	2,900 00	2,900 00	
School District No. 13, Anson.....	2,400 00	2,400 00	\$13,200 00
<i>Loans to Corporations.</i>			
Dead River Log Driving Company.....	1,000 00	1,000 00	
First Baptist Church of Skowhegan.....	150 00	150 00	
Kennebec Log Driving Company.....	3,000 00	3,000 00	
Moose River Log Driving Company.....	2,000 00	2,000 00	
Skowhegan Electric Light Company.....	18,000 00	18,000 00	24,150 00
Loan on town of Norridgewock bond.....	1,500 00	1,500 00	
Loan on Portland & Ogdensburg Railroad bonds.....	3,000 00	3,000 00	
Loan on City Water Co., Chattanooga, Tenn., bond.....	600 00	600 00	
Loans on Skowhegan Savings Bank books.....	410 00	410 00	
Loans on personal property.....	600 77	600 77	
Loans on mortgages of real estate.....	171,133 50	171,133 50	177,244 27
Real estate, foreclosure.....	11,880 16	8,880 16	8,880 16
Premium account.....	-	14,000 00	14,000 00
Cash on deposit.....	28,718 20	28,718 20	28,718 20
Unpaid accrued interest.....	21,445 54		1,116,167 63
Due depositors, earned dividend and accrued State tax.....	1,187,796 17		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$96,120 61		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

MAY 13, 1897.

G. C. YEATON, President.

R. O. YOUNG, Treasurer.

LIABILITIES.

Deposits	\$812,517 40
Reserve fund.....	11,391 29
Undivided profits.....	7,297 34
	\$831,206 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, Registered, 4s, 1925	\$25,000 00	\$30,687 50	\$25,000 00	\$25,000 00
County of Aroostook, Me., 4½s, 1912, Railroad aid.....	10,000 00	10,550 00	10,000 00	10,060 00
County of Jay, Ind., 6s, 1897, Funding	2,000 00	2,000 00	2,000 00	
Ramsey, Minn., 5s, 1903, Fund	6,000 00	3,330 00	6,000 00	
City of Boston, Mass., 4s, 1913, Street	10,000 00	10,600 00	10,000 00	
Cincinnati, O., 7 3-10s, 1898-1902, Hospital.....	20,000 00	22,060 00	20,000 00	
Chicago, Ill., 7s, 1899, City Hall.....	5,000 00	5,300 00	5,000 00	
Detroit, Mich., 4s, 1922-4, Sewer and School.....	10,000 00	10,850 00	10,000 00	
Port Huron, Mich., 5s, 1911, Sewer	3,000 00	3,240 00	3,000 00	
Toledo, O., 5s, 1893, Opt, Bridge	10,000 00	10,000 00	10,000 00	
Total public funds out of Maine.....	66,000 00			66,000 00
<i>Railroad Bonds Owned.</i>				
Knox & Lincoln, 5s, 1921	10,000 00	10,600 00	10,000 00	
Maine Central, 7s, 1912.....	25,000 00	33,500 00	24,970 00	
Portland & Ogdensburg, 6s, 1900.....	7,000 00	7,490 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
Belleville & Carondelet, 6s, 1923.....	3,000 00	3,390 00	3,000 00	
Chicago, Burlington & Northern, 5s, 1926.....	4,000 00	4,200 00	4,000 00	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920.....	15,000 00	18,150 00	15,000 00	
Chicago, & West Michigan, 5s, 1921	5,000 00	2,500 00	2,338 24	
Cleveland City Cable, Ohio, 5s, 1909.....	5,000 00	5,150 00	4,912 50	
Des Moines Street, Ia., 6s, 1914.....	6,000 00	6,120 00	6,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908.....	5,000 00	4,850 00	4,800 00	
Grand Rapids Street, Mich., 6s, 1912	5,000 00	5,000 00	5,000 00	
Lake Shore & Michigan Southern, 7s, 1900.....	10,000 00	11,300 00	9,750 00	
Minneapolis, Lyndale & Minnetonka St., 5s, 1919.....	10,000 00	9,500 00	9,500 00	
Morris & Essex, 7s, 1915	5,000 00	7,100 00	5,000 00	
Newburyport & Amesbury Street, 5s, 1912	10,000 00	10,000 00	9,500 00	
New York Central & Hudson River, 5s, 1904.....	5,000 00	5,400 00	5,000 00	
New York & New England, 7s, 1905.....	5,000 00	6,000 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	5,750 00	5,000 00	
Southern Pacific, 6s, 1906.....	3,000 00	3,180 00	3,000 00	
Total railroad bonds out of Maine	106,000 00			101,800 74
<i>Corporation Bonds Owned.</i>				
Richmond 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	2,341 80	2,500 00	2,500 00

SOUTH BERWICK SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Ocean National Bank, Kennebunk.	\$ 3,000 00	\$ 3,000 00	\$ 3,000 00	
South Berwick National Bank, South Ber- wick.	19,250 00	24,062 50	19,250 00	
Total national bank stock owned.	22,250 00			\$22,250 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		24,609 00	24,609 00	35,809 00
Cash on deposit		4,876 29	4,876 29	4,876 29
Unpaid accrued interest		3,718 53		\$331,206 03
Due depositors, earned dividend and accrued State tax		371,045 62		
		313,769 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$57,276 30		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

MAY 5, 1897.

ALVA SHURTLEFF, President.

GEORGE A. WILSON, Treasurer.

LIABILITIES.

Deposits.....	\$398,748 79
Reserve fund.....	11,000 00
Undivided profits.....	8,804 68
	\$418,553 47

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.....	\$2,200 00	\$2,464 00	\$2,200 00	\$2,200 00
City of Bath, 6s, 1899.....	150 00	156 60	150 00	
City of Portland, 6s, 1897.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	1,150 00			1,150 00
County of Bourbon, Kan., 6s, 1909, Funding	1,000 00	1,115 00	1,000 00	
Delaware, Ind., 5s, 1899, C. H. ...	5,000 00	5,075 00	5,000 00	
City of Duluth, Minn., 5s, 1906, Ind. Sch. Dis	2,000 00	2,150 00	2,000 00	
Fort Madison, Ia., 5s, 1902.....	5,000 00	5,050 00	5,000 00	
Sioux City, Ia., 6s, 1902, Refund.	4,500 00	4,882 50	4,500 00	
Sioux City, Ia., 6s, 1901, Refund.	500 00	535 00	500 00	
Total public funds out of Maine.....	18,000 00			18,000 00
<i>Railroad Bonds Owned.</i>				
Lime Rock, 5s, 1908.....	2,000 00	2,040 00	2,000 00	
Maine Central, 6s, 1900.....	1,500 00	1,582 50	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.....	3,000 00	3,300 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	3,000 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	3,060 00	3,000 00	
Detroit & Mackinac, 4s, 1935.....	1,000 00	600 00	1,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	10,000 00	10,000 00	10,000 00	
Haverhill & Amesbury, Mass., 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Northern Pacific, General Lien, 3s, 2047....	3,500 00	1,855 00	2,500 00	
Total railroad bonds out of Maine.....	61,500 00			60,500 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Company, Augusta, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Knox Gas and Electric Co., 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, Optional.....	1,200 00	1,200 00	1,200 00	
Oxford County Loan Association, Norway, 6s, 1897.	10,000 00	10,000 00	10,000 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 of Maine.....	52,200 00			52,200 00
Fort Smith Water Co., Arkansas, 6s, 1910..	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Certificate of Beneficial Interest.....	2,400 00	600 00	1,700 00	
Northern Pacific, Preferred.....	1,700 00	595 00	700 00	
Sioux City Traction Company.....	6,000 00	2,700 00	5,000 00	
Total railroad stock owned.....	10,100 00			7,400 00

SOUTH PARIS 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>
Masonic Building Association, So. Paris ..	\$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, Norway..	1,000 00	1,000 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	505 00	500 00	
Cumberland National Bank, Portland.....	80 00	80 00	80 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,600 00	
First National Bank, Lewiston.....	1,000 00	1,550 00	1,000 00	
First National Bank, Portland.....	4,300 00	4,300 00	4,300 00	
Manufacturers' National Bank, Lewiston.	1,000 00	1,150 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,125 00	750 00	
National Shoe and Leather Bank, Auburn.	15,200 00	15,200 00	15,200 00	
National Traders' Bank, Portland.....	600 00	645 00	600 00	
Norway National Bank, Norway.....	11,200 00	12,880 00	11,200 00	
Total national bank stock of Maine.....	36,330 00			36,330 00
Etna National Bank, Kansas City, Mo....	1,100 00	770 00	1,100 00	
National Bank of North Dakota, Fargo, N.D.	630 00	315 00	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 Corporation Stock.</i>				
Arcadia Land and Improvement Company, Neb.....		177 50	177 50	
Hillside Water Company, South Paris.....		100 00	100 00	
Paris Manufacturing Company.....		565 00	565 00	
Proprietors of Union Wharf, Portland.....		336 00	336 00	1,178 50
<i>Loans on National Bank Stock.</i>				
American Exchange National Bank, Lincoln, Neb...		2,000 00	2,000 00	
First National Bank, Portland.....		1,000 00	1,000 00	3,000 00
<i>Loans on Other Bank Stock.</i>				
American Bank, Sidney, Neb.....		2,000 00	2,000 00	
Auburn Trust Company.....		700 00	700 00	
Bank of Calloway, Neb.....		8,500 00	8,500 00	
Oxford County Loan Association, Norway.....		1,200 00	1,200 00	
State Bank of Arcadia, Neb.....		680 00	680 00	13,080 00
<i>Loans to Corporations.</i>				
First Congregational Parish, South Paris.....		300 00	300 00	
Mt. Mica Building Association, South Paris.....		400 00	400 00	
Paris Manufacturing Company.....		484 27	484 27	
South Paris Building Association.....		1,840 65	1,840 65	
South Paris Library Association.....		161 00	161 00	
West Paris Manufacturing Company (endorsed).....		3,553 96	3,553 96	6,730 88
Loan on Annapolis & Baltimore Railroad bond....	1,900 00		1,900 00	
Loan on Greenbush Water Company, R. I., bond....	1,000 00		1,000 00	
Loan on St. Joseph Ry., Light, Heat & Power Company, Mo., Stock.....		2,925 92	2,925 92	
Loan to town of Paris.....		2,500 00	2,500 00	
Loans on life insurance policies.....		730 86	730 86	
Loans on personal property.....		123 50	123 50	
Loan on South Paris Savings Bank book.....		300 00	300 00	
Loans on mortgages of real estate.....	142,899 52		142,899 52	152,379 80
Real estate, investment.....		7,800 00	7,800 00	
Real estate, foreclosure.....	21,750 00		21,750 00	29,550 00
Premium account.....			1,900 00	
Expense account.....			667 47	2,567 47

SOUTH PARIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$11,788 25	\$11,788 25	
Cash on hand.....	859 57	859 57	\$12,647 82
Unpaid accrued interest.....	8,597 00		\$418,553 47
Due depositors, earned dividend and accrued State tax.....	421,743 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	406,851 15		
	\$14,891 85		

THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 6, 1897.

M. R. MATHEWS, President.

C. S. SMITH, Treasurer.

LIABILITIES.

Deposits.....	\$344,924 65
Reserve fund.....	10,650 00
Special reserve fund.....	1,257 65
Undivided profits.....	9,808 70
	<hr/>
	\$366,641 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Reg., 4s, 1925.....	\$20,000 00	\$25,250 00	\$20,000 00	
United States Reg., 4s, 1907.....	10,000 00	11,200 00	10,000 00	
Total United States bonds owned.....	30,000 00			\$30,000 00
County of Knox, 6s, 1910, Court House.....	3,000 00	3,600 00	3,000 00	
County of York, 4s, 1904-5, Funding.....	5,000 00	5,050 00	5,000 00	
City of Bangor, 6s, 1899, Railroad Aid.....	1,000 00	1,030 00	1,000 00	
Total public funds of Maine.....	9,000 00			9,000 00
County of Clarke, Ind., 5s, 1905, Funding..	5,000 00	5,300 00	5,000 00	
Floyd, Ind., 5s, 1910, Funding....	5,000 00	5,425 00	5,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,450 00	5,000 00	
Macon, Ill., 5s, 1907, Court House	4,000 00	4,280 00	4,000 00	
Paulding, O., 5s, 1898, Funding..	5,000 00	5,025 00	5,000 00	
Webster, Ia., 4s, 1917, Funding..	2,000 00	2,000 00	2,000 00	
City of Ashland, Wis., 5s, 1909, Funding,	10,000 00	10,450 00	10,000 00	
Battle Creek, Mich., 5s, 1898,				
School District.....	3,000 00	3,015 00	3,000 00	
Canton, O., 5s, 1899-1901, Refund.	10,000 00	10,350 00	10,000 00	
East Liverpool, O., 5s, 1900,				
Optional, Water.....	5,000 00	5,100 00	5,000 00	
Galesburg, Ill., 5s, 1910, Water..	8,000 00	8,480 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sew..	5,000 00	5,300 00	5,000 00	
Newport, Ky., 5s, 1919, Street....	2,000 00	2,210 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	4,000 00	4,000 00	
Total public funds out of Maine.....	78,000 00			78,000 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	
Rockland, Thomaston & Camden, 5s, 1922..	3,500 00	3,500 00	3,500 00	
Total railroad bonds of Maine.....	13,500 00			13,500 00
Akron Street, O., 6s, 1908.....	5,000 00	5,000 00	5,000 00	
Canton & Lakeside Streets, O., 6s, 1910.....	5,000 00	5,200 00	5,000 00	
Chicago & Southwestern, 7s, 1899.....	3,000 00	3,150 00	3,000 00	
Des Moines Street, Ia., 6s, 1912.....	5,000 00	5,100 00	5,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	5,000 00	5,000 00	5,000 00	
Iowa Central, 5s, 1938.....	5,000 00	4,875 00	5,000 00	
Lowell, Lawrence & Haverhill Street, 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, Conn., 5s, 1912.	5,000 00	5,125 00	5,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,100 00	5,000 00	
New York & New England, 7s, 1905.....	2,000 00	2,400 00	2,000 00	
New York & New England, 6s, 1905.....	6,000 00	6,780 00	6,000 00	
Northern Pacific, Prior Lien 4s, 1907.....	12,000 00	10,920 00	10,000 00	
North Chicago Street, Ill., 5s, 1906.....	5,000 00	5,175 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,750 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909.....	5,000 00	5,400 00	5,000 00	

THOMASTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Trenton Passenger, N. J., 6s, 1931.....	\$5,000 00	\$5,556 00	\$5,000 00	
Union Pacific, 6s, 1898	5,000 00	5,075 00	5,000 00	
Total railroad bonds out of Maine.....	93,000 00			\$90,500 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 6s, 1909	4,000 00	4,000 00	4,000 00	
Augusta Water Company, 5s, 1904	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Bar Harbor Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Biddeford & Saco Water Company, 5s, 1904	3,500 00	3,500 00	3,500 00	
Camden and Rockland Water Co., 4½s, 1917	3,000 00	3,000 00	3,000 00	
Pejepscot Water Company, 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	5,350 00	5,000 00	
York Light & Heat Company, Biddeford, 6s, 1901.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds of Maine.....	41,000 00			40,800 00
Texas Land & Immigration Co., 6s, 1901....	4,000 00	2,500 00	4,000 00	4,000 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company....	1,100 00	1,232 00	1,100 00	
Maine Telegraph Company	250 00	250 00	250 00	
Total corporation stock of Maine	1,350 00			1,350 00
Texas Land & Improvement Co., Scrip....	250 00	1,000 00	2,000 00	
Velasco Company.....	4,100 00			
Velasco Company, Scrip	20 00			
Total corporation stock out of Maine	4,370 00			2,000 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland	1,520 00	1,520 00	1,520 00	
First National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
Georges National Bank, Thomaston	10,700 00	11,770 00	10,700 00	
Lime Rock National Bank, Rockland.....	1,190 00	1,190 00	1,190 00	
Merchants' National Bank, Portland.....	1,500 00	2,250 00	1,500 00	
National Traders' Bank, Portland.....	700 00	752 50	700 00	
Thomaston National Bank, Thomaston....	3,000 00	3,450 00	3,000 00	
Total national bank stock owned	23,610 00			23,610 00
<i>Loans on Railroad Bonds.</i>				
Penobscot Shore Line		450 00	450 00	
Rockland, Thomaston & Camden.....		200 00	200 00	650 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Massachusetts.....		200 00	200 00	
Augusta Water Company		500 00	500 00	
City Water Company, Chattanooga, Tenn		400 00	400 00	1,100 00
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland.....		275 00	275 00	
Georges National Bank, Thomaston		2,200 00	2,200 00	2,475 00
Loan on City of Fargo, N. D., bond		500 00	500 00	
Loan on St. Joseph Railway, Light, Heat & Power Company, Mo., stock.....		2,925 92	2,925 92	
Loan on Knox Gas & Electric Co., Rockland, stock..		4,500 00	4,500 00	
Loans secured by Martin & Company, lime notes...		1,692 02	1,692 02	
Loans on personal property.....		550 00	550 00	
Loans on mortgages of real estate		32,095 00	32,095 00	42,262 94
Real estate, investment.	3,600 00		3,600 00	
Real estate, foreclosure.....	5,000 00		2,875 00	
Furniture and fixtures.....	1,000 00		1,350 00	7,825 00
Premium account.....			9,592 50	9,592 50

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.	\$5,939 52	\$5,939 52	
Cash on hand.....	4,036 04	4,036 04	\$9,975 56
Unpaid accrued interest.....	4,479 14		\$366,641 00
Due depositors, earned dividend and accrued State tax	380,172 14		
Estimated market value of resources above liability for deposits, earned dividend and State tax	346,999 65		
	\$33,172 49		

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

April 13, 1897.

SAMUEL KNIGHT, President.

WILLIAM M. PENNELL, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits	\$226,992 77
Reserve fund.....	3,140 00
Undivided profits.....	233 14
	\$230,365 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925	\$20,000 00	\$24,850 00	\$20,000 00	\$20,000 00
County of Cook, Ill., 4s, 1912, Refunding....	2,000 00	2,000 00	2,000 00	
Montgomery, O., 5s, 1898, Bridge	4,000 00	4,040 00	4,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage.	2,000 00	2,060 00	2,000 00	
Evansville, Ind., 5s, 1912, Funded Debt.....	6,000 00	6,510 00	6,000 00	
Kansas City, Kansas, 6s, 1899, Internal Improvement.....	3,000 00	3,090 00	3,000 00	
Sioux City, Ia., 4½s, 1899, Ind. S. D.	5,000 00	5,050 00	5,000 00	
Sioux City, Ia., 6s, 1894, Optional City Improvement.....	1,000 00	1,000 00	1,000 00	
South Omaha, Neb., 6s, 1898, Paving.....	3,000 00	3,030 00	3,000 00	
St. Paul, Minn., 4½s, 1902, High School.....	1,000 00	1,035 00	1,000 00	
Town of Danville, Ill., 5s, 1898, Funding..	1,000 00	1,005 00	1,000 00	
Total public funds out of Maine.....	28,000 00			28,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	6,000 00	6,000 00	6,000 00	
Maine Central Consolidated Mort., 7s, 1912.	6,300 00	8,442 00	6,300 00	
Total railroad bonds of Maine.....	12,300 00			12,300 00
Burlington Electric, Ia., 6s, 1910.....	3,000 00	2,550 00	3,000 00	
Detroit, Bay City & Alpena, 1st Mortgage, 5s, 1913.....	5,000 00	3,000 00	3,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Newark Passenger, N. J., 1st Consolidated Mortgage, 5s, 1930	5,000 00	5,325 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 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 Co., 6s, 1912.	2,500 00	2,500 00	2,500 00	
Brunswick Manufacturing Co., 5s, 1901.....	4,000 00	4,000 00	4,000 00	
Machias Water Company, 5s, 1916.....	1,000 00	1,000 00	1,000 00	
Maine Steamship Co., Portland, 6s, 1926....	3,000 00	3,000 00	3,000 00	
Public Works Company, Bangor, 5s, 1912 ..	15,000 00	9,333 33	9,000 00	
Westbrook Manufacturing Co., Portland, 5s, 1899.	2,000 00	1,800 00	2,000 00	
Total corporation bonds of Maine.....	27,500 00			21,500 00
Mississippi Valley Milling Co., Ill., 6s, 1905	5,150 00	5,150 00	5,150 00	5,150 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,100 00	2,520 00	2,100 00	
Cumberland National Bank, Portland	5,200 00	5,200 00	5,200 00	

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

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Portland.....	\$5,000 00	\$5,000 00	\$5,000 00	
First National Bank, Bath	3,000 00	4,200 00	3,000 00	
Merchants' National Bank, Portland.....	1,050 00	1,575 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	495 00	480 00	
Total national bank stock owned	29,830 00			\$29,830 00
<i>Loans on Corporation Stock.</i>				
Boston Dental Manufacturing Company.....		1,000 00	1,000 00	
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	
Fairfield Lawn Swing Company (endorsed).....		3,433 33	3,433 33	7,293 33
Loan on City of Lewiston bond.....		98 00	98 00	
Loan on Union National Bank stock, Brunswick..		500 00	500 00	
Loan to town of Topsham.....		2,000 00	2,000 00	
Loan on life insurance policy.....		200 00	200 00	
Loans on mortgages of real estate.....		67,497 99	67,497 99	70,295 99
Premium account.....		-	8,515 93	
Expense account.....		-	1,495 00	10,010 93
Cash on deposit		5,045 66	5,045 66	5,045 66
Unpaid accrued interest.....		2,304 67		\$230,365 91
Due depositors, earned dividend and accrued State tax.....		233,639 98		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		227,869 77		
		\$5,770 21		

TREMONT SAVINGS BANK—TREMONT.

SEPTEMBER 8, 1897.

WILLIAM M. ABBOTT, President.

JOHN G. WILSON, Treasurer.

LIABILITIES.

Deposits	\$32,351 84
Reserve fund.....	801 27
Undivided profits.....	603 63
	\$33,756 74

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Tremont, orders.....	\$2,281 01	\$2,281 01	\$2,281 01	\$2,281 01
<i>Railroad Bonds Owned.</i>				
Bangor & 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.....	500 00	525 00	500 00	
Rockland, Thomaston & Camden, 5s, 1922....	1,800 00	1,800 00	1,800 00	
Total railroad bonds owned.	3,800 00			3,800 00
<i>Corporation Bonds Owned.</i>				
Consolidated Electric Light Company, Portland, 5s, 1906	500 00	500 00	500 00	
Ellsworth Water Company, 5s, 1909.....	500 00	510 00	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	
Rumford Falls Light & Water Co., 6s, 1903.	500 00	500 00	500 00	
Standish Water & Construction Co., 5s, 1928.	500 00	520 00	500 00	
Southwest Harbor Water Co., 6s, 1906.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	4,500 00			4,500 00
Loan to town of Tremont		2,400 00	2,400 00	
Loans on personal property		929 04	929 04	
Loans on mortgages of real estate		14,429 02	14,429 02	17,758 06
Cash on deposit		5,090 88	5,090 88	
Cash on hand		326 79	326 79	5,417 67
				\$33,756 74
Unpaid accrued interest.....		673 62		
				34,485 36
Due depositors, earned dividend and accrued State tax		32,520 17		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$1,965 19		

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 26, 1897.

REUBEN FOSTER, President. EVERETT R. DRUMMOND, Treasurer.

LIABILITIES.

Deposits	\$869,071 77
Reserve fund	37,985 00
Undivided profits	11,977 84
	\$919,034 61

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	\$20,910 00	\$17,000 00	\$17,000 00
City of Belfast, Me., 6s, 1898, Railroad Aid.	5,100 00	5,202 00	5,100 00	5,100 00
County of Buffalo, Neb., 7s, 1900, Funding.	5,000 00	5,350 00	5,000 00	
Jefferson, O., 5s, 1905, Optional, Turnpike	5,000 00	5,300 00	5,000 00	
Lawrence, O., 5s, 1907, Turnpike	5,000 00	5,350 00	5,000 00	
Mercer, O., 6s, 1897-8, Road Imp.	2,000 00	2,010 00	2,000 00	
Muskingum, O., 5s, 1913, Hall....	6,000 00	6,600 00	6,000 00	
Reno, Kan., 6s, 1919, Refunding.	4,000 00	4,840 00	4,000 00	
City of Anderson, Ind., 6s, 1903, Opt.	5,000 00	5,450 00	5,000 00	
Ashland, Wis., 6s, 1899, St. Imp.	5,000 00	5,150 00	5,000 00	
Bellaire, O., 5s, 1900, Water.....	5,000 00	5,100 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.	5,000 00	5,425 00	5,000 00	
Danville, Ill., 5s, 1899, Parks.....	5,000 00	5,050 00	5,000 00	
East Liverpool, O., 5s, 1908, School District.	1,000 00	1,055 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.	6,000 00	6,180 00	5,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist.	7,000 00	7,000 00	7,000 00	
Indianapolis, Ind., Installment, 6s, 1895-1902, Improvement.....	764 40	764 40	764 40	
Fronton, O., 5s, 1915, Refunding.	5,000 00	5,300 00	5,000 00	
Muskegon, Mich., 5s, 1901-24, Water	5,000 00	5,575 00	5,000 00	
Newark, O., 5s, 1899-1901, St. Imp.	5,000 00	5,125 00	5,000 00	
Sandusky, O., 4½s, 1902-6, Water.	3,000 00	3,090 00	3,000 00	
Sioux City, Ia., 4½s, 1894, Optional Independent School District..	5,000 00	5,000 00	5,000 00	
South Bend, Ind., 6s, 1898-1902, Street Improvement.....	4,000 00	4,220 00	4,000 00	
Springfield, Mo., 4½s, 1901, Optional, Sewer.....	1,000 00	1,020 00	1,000 00	
Springfield, Mo., 4½s, 1904, Optional, Sewer.....	5,000 00	5,150 00	5,000 00	
Topeka, Kan., 5s, 1912, Refund..	5,000 00	5,200 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School..	5,000 00	5,875 00	5,000 00	
Total public funds out of Maine.....	114,764 40			113,764 40
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,000 00	5,000 00	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,500 00	
Calais Street, 6s, 1914.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,300 00	5,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,700 00	5,000 00	
Maine Central, 6s, 1900.....	1,000 00	1,055 00	1,000 00	
Maine Central, 7s, 1898.....	2,600 00	2,704 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....	51,100 00			50,600 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>
Buffalo Street, 5s, 1931.....	\$5,000 00	\$5,400 00	\$5,000 00	
Cass Avenue and Fair Grounds, 5s, 1912 ...	5,000 00	5,000 00	5,000 00	
Lynn & Boston, Mass., 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	5,375 00	5,000 00	
Trenton Passenger, N. J., 6s, 1928, Opt.....	5,000 00	5,550 00	5,000 00	
Wakefield & Stoneham Street, 5s, 1915.....	3,000 00	3,000 00	3,000 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, Income 5s, 1937.....	15,000 00	1,500 00	-	
Total railroad bonds out of Maine	78,000 00			\$58,000 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 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	18,000 00			18,000 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	6,750 00	5,000 00	
Biddeford National Bank, Biddeford.....	5,000 00	6,000 00	5,000 00	
Canal National Bank, Portland.....	4,000 00	4,800 00	4,000 00	
Casco National Bank, Portland	4,000 00	4,040 00	4,000 00	
Cumberland National Bank, Portland	3,000 00	3,000 00	3,000 00	
First National Bank, Bangor.....	1,800 00	2,565 00	1,800 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston	3,000 00	4,650 00	3,000 00	
First National Bank, Portland	2,000 00	2,000 00	2,000 00	
Merchants' National Bank, Waterville	5,500 00	7,150 00	5,500 00	
Messalonskee National Bank, Oakland	4,400 00	4,840 00	4,400 00	
National Shoe and Leather Bank, Auburn.....	5,000 00	5,000 00	5,000 00	
Newcastle National Bank, Newcastle.....	5,000 00	6,000 00	5,000 00	
North National Bank, Rockland	5,000 00	7,125 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	4,500 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	6,250 00	5,000 00	
Total national bank stock owned.	88,900 00			88,900 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		5,750 00	5,750 00	
Maine Central		800 00	800 00	
Portland & Rumford Falls.....		700 00	700 00	
Skowhegan and Norridgewock R'y and Power Co ...		5,000 00	5,000 00	12,250 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 Company, N. C		700 00	700 00	
Laconia Company, Biddeford.....		200 00	200 00	
Lockwood Company, Waterville		5,310 00	5,310 00	7,210 00
<i>Loans on National Bank Stock.</i>				
Merchants' National Bank, Waterville.....		10,000 00	10,000 00	
Messalonskee National Bank, Oakland		900 00	900 00	
People's National Bank, Waterville.....		3,600 00	3,600 00	
Ticonic National Bank, Waterville		600 00	600 00	15,100 00

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
<i>Loans on Other Bank Stock.</i>			
Merchants' Trust & Banking Co., Presque Isle	\$ 900 00	\$ 900 00	
Waterville Trust and Safe Deposit Co.	11,350 00	11,350 00	12,250 00
<i>Loans on Savings Bank Books.</i>			
The Bank for Savings, New York City	1,000 00	1,000 00	
Waterville Savings Bank, Waterville	75 00	75 00	\$1,075 00
<i>Loans to Corporations.</i>			
Fairfield Building Company	2,800 00	2,800 00	
First Congregational Church and 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 Norridgewock bond	100 00	100 00	
Loan to National Bank of Fairfield ...	2,000 00	2,000 00	
Loans to city of Waterville	14,150 00	14,150 00	
Loans on personal property.....	2,350 00	2,350 00	
Loans on mortgages of real estate	378,243 00	378,243 00	396,843 00
Real estate, investment	13,300 00	13,300 00	
Real estate, foreclosure	21,763 24	21,763 24	35,063 24
Premium account.....	-	25,100 00	25,100 00
Cash on deposit.....	16,696 11	16,696 11	
Cash on hand ..	2,022 86	2,022 86	18,718 97
Unpaid accrued interest.....	21,426 00		\$319,034 61
Due depositors, earned dividend and accrued State tax ..	953,761 61		
Estimated market value of resources above liabil- ity for deposits, earned dividend and State tax	875,645 55		
	\$78,116 06		

WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 7, 1897.

GEORGE B. SAWYER, President. WILLIAM D. PATTERSON, Treasurer.

LIABILITIES.

Deposits	\$170,102 53
Reserve fund.....	8,780 37
Undivided profits.....	6,243 67
Bills payable.....	10,422 15
	\$195,548 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>
District of Columbia, 5s, 1899.....	\$1,000 00	\$1,015 00	\$1,000 00	\$1,000 00
County of Pike, O., 6s, 1899, Opt., Road.....	500 00	512 50	500 00	
City of Duluth, Minn., 6s, 1908, School....	1,000 00	1,175 00	1,000 00	
Findlay, O., 6s, 1901, Gen. Fund....	3,000 00	3,165 00	3,000 00	
Jeffersonville, Ind., 6s, 1900, Fund....	1,000 00	1,040 00	1,000 00	
Nebraska City, Neb., 6s, 1895, Opt.....	2,000 00	2,000 00	2,000 00	
Total public funds out of Maine.....	7,500 00			7,500 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	
Sandy River, 5s, 1915.....	13,000 00	13,780 00	13,000 00	
Total railroad bonds of Maine.....	33,000 00			32,767 50
Akron Street, O., 6s, 1908.....	2,000 00	2,000 00	2,000 00	
Allentown & Bethlehem Rapid Transit, 6s, 1911.....	5,000 00	5,375 00	5,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	2,000 00	2,000 00	1,950 00	
Burlington Electric, Ia., 6s, 1910.....	2,000 00	1,700 00	2,000 00	
Canton Street, O., 6s, 1910.....	2,000 00	2,080 00	2,000 00	
Chicago & West Michigan, 5s, 1921.....	4,000 00	2,400 00	3,600 00	
Chicago & West Michigan, 5% Coupon Scrip	300 00	180 00	300 00	
Cleveland City Cable, O., 5s, 1909.....	4,000 00	4,120 00	3,940 00	
Cleveland & Canton, 5s, 1917.....	3,000 00	2,100 00	2,820 00	
Consolidated of Vermont, 5s, 1913.....	3,000 00	2,160 00	2,758 00	
Davenport & Rock Island, 6s, 1911.....	1,000 00	1,000 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	1,000 00	1,000 00	1,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,200 00	1,805 00	
Flint & Pere Marquette, 6s, 1920.....	1,000 00	1,150 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1959	4,000 00	3,600 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	3,000 00	2,910 00	2,880 00	
Housatonic, 5s, 1937.....	5,000 00	6,100 00	5,000 00	
Iowa Central, 5s, 1938.....	1,000 00	975 00	750 00	
Lowell, Lawrence & Haverhill, 5s, 1923 ..	2,000 00	2,000 00	1,800 00	
Milwaukee City Railroad, Wis., 5s, 1908....	3,000 00	3,090 00	3,000 00	
Minneapolis Street, Minn., 5s, 1919.....	2,000 00	1,800 00	1,900 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,000 00	2,925 00	
Newburyport & Amesbury Street, Mass., 5s, 1912.....	3,000 00	3,000 00	2,865 00	
Northern Pacific, 3s, 2047.....	3,000 00	1,650 00	1,200 00	
Oregon Short Line, 6s, 1922.....	5,000 00	5,750 00	5,000 00	
Peoria & Eastern, 4s, 1940.....	2,000 00	1,500 00	1,400 00	
Peoria & Eastern, 2d Mort., 4s, 1960.....	1,000 00	180 00		
Portsmouth Street & Light Co., O., 6s, 1913,	5,000 00	5,000 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,280 00	962 50	
Seranton Suburban, Pa., 6s, 1909.....	5,000 00	5,400 00	5,000 00	
Seattle, Lake Shore & Eastern, 6s, 1931.....	3,600 00	1,050 00	1,500 00	
South Middlesex Street, Mass., 5s, 1915....	5,000 00	5,100 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	2,550 00	2,400 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,550 00	5,000 00	
Wisconsin Central, 5s, 1909.....	2,000 00	1,800 00	1,880 00	
Total railroad bonds out of Maine.....	98,300 00			90,635 50

WISCASSET 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>
Kennebec Light & Heat Co., Augusta, 6s, 1911	\$1,000 00	\$1,000 00	\$1,000 00	
Westbrook Manufacturing Co., 5s, 1899.....	2,000 00	1,800 00	2,000 00	
York Light and 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>				
Detroit & Mackinac, Ctf. Beneficial Interest	2,400 00	600 00	-	
Iowa Central, Preferred	1,300 00	455 00	260 00	
New England, Preferred	2,500 00	2,000 00	2,000 00	
Northern Railroad, N. H.	460 00	612 00	400 00	
Northern Pacific, Preferred.....	1,700 00	901 00	-	
Syracuse Rapid Transit, Common.....	3,500 00	350 00	-	
Total railroad stock owned.....	11,800 00			2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company.....	500 00	825 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Richmond ..	2,400 00	2,400 00	2,400 00	
First National Bank, Wiscasset ..	9,600 00	9,600 00	9,600 00	
Portland National Bank, Portland ..	5,000 00	5,400 00	5,000 00	
Total national bank stock owned	17,000 00			17,000 00
<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 bonds		2,510 00	2,510 00	
Loan on Arizona Improvement Company bonds		1,500 00	1,500 00	
Loan on St. Joseph Railway, Light, Heat & Power Company, Mo., stock		2,925 92	2,925 92	
Loan on Little Androscoggin Water Power Com- pany, Auburn, stock.....		200 00	200 00	
Loan on Thomaston National Bank stock.....		140 50	140 50	
Loan on life insurance policy.....		254 00	254 00	
Loans on mortgages of real estate		24,453 45	24,453 45	31,988 87
Real estate, foreclosure		3,960 00	3,960 00	3,960 00
Cash on deposit		41 85	41 85	41 85
Unpaid accrued interest.. ..		3,108 33		\$195,548 72
Due depositors, earned dividend, accrued State tax and bills payable.....		207,974 55		
		181,255 84		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		\$26,718 71		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

SEPTEMBER 17, 1897.

JOHN M. GOODWIN, President.

R. H. INGERSOLL, Treasurer.

LIABILITIES.

Deposits	\$985,052 27
Reserve fund.....	6,448 92
Undivided profits.....	24,339 10
	<u>\$1,015,840 29</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 Registered 4s, 1907.....	\$23,350 00	\$26,122 00	\$23,350 00	
United States Coupon, 4s, 1925	18,000 00	22,590 00	18,000 00	
Total United States bonds owned.....	41,350 00			\$41,350 00
City of Bath, 6s, 1898.....	5,000 00	5,050 00	5,000 00	
Biddeford, 4s, 1904, Municipal....	500 00	507 50	500 00	
Total public funds of Maine	5,500 00			5,500 00
County of Aitchison, Kan., 6s, 1899, Opt. Ref'd.	8,000 00	8,240 00	8,000 00	
Jefferson, Ind., 6s, 1898, Opt., Pike	5,000 00	5,150 00	5,000 00	
Stark, O., 5s, 1898, Funding	3,000 00	3,015 00	3,000 00	
Wyandotte, Kan., 7s, 1893, R'd Imp	6,384 46	6,384 46	6,384 46	
City of Ashland, Wis, 6s, 1897, Opt., St. Imp	9,500 00	9,500 00	9,500 00	
Bellaire, O., 5s, 1900-10, W't'r & Fund	20,000 00	21,000 00	20,000 00	
Bradford, Pa., 6s, 1898, Water ...	4,000 00	4,040 00	4,000 00	
Cincinnati, O., 6s, 1900-9, Munc. .	14,000 00	16,030 00	14,000 00	
Council Bluffs, Ia., 6s, 1908, Imp.	18,000 00	21,150 00	18,000 00	
Defiance, O., 6s, 1897-1903, St. Imp	4,900 00	5,096 00	4,900 00	
Fort Wayne, Ind., 6s, 1899, Water	5,000 00	5,200 00	5,000 00	
Jacksonville, Ill., 5s, 1905, Fund.	10,000 00	10,500 00	10,000 00	
Jeffersonville, Ind., 6s, 1900, Fund	5,000 00	5,200 00	5,000 00	
Joplin, Mo., 6s, 1902, Opt., Sch. D.	2,500 00	2,662 50	2,500 00	
Kansas City, Kan., 7s, 1898, Imp..	750 00	761 25	750 00	
Menominee, Mich., 6s, 1898-1900, School.....	15,000 00	15,525 00	15,000 00	
Menominee, Mich., 6s, 1898, Sew.	5,000 00	5,050 00	5,000 00	
Sandusky, O., 5s, 1897-1901, Refund	4,000 00	4,080 00	4,000 00	
Sioux City, Ia., 4½s, 1902, S. D....	5,000 00	5,075 00	5,000 00	
South Bend, Ind., 6s, 1898-1900....	6,000 00	6,240 00	6,000 00	
Springfield, Mo., 4½s, 1901, Opt. Sew	5,000 00	5,100 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	10,000 00	10,000 00	
Topeka, Kan., 6s, 1912, Refund...	10,000 00	11,500 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp	5,000 00	5,000 00	5,000 00	
Village of Urichville, O., 6s, 1897-1900, St. Imp	5,000 00	5,075 00	5,000 00	
Total public funds out of Maine.	191,034 46			191,034 46
<i>Railroad Bonds Owned.</i>				
Biddeford & Saco Street, 6s, 1908	18,500 00	18,500 00	18,250 00	
Somerset 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	28,500 00			28,250 00
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,650 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	4,925 00	
Cleveland Terminal & Valley 4s, 1905.....	2,000 00	1,500 00	2,000 00	
Consolidated Street of Grand Rapids, Mich., 5s, 1916	5,000 00	4,500 00	4,899 66	
Dubuque Light & Traction Co., Ia, 6s, 1910.	5,000 00	2,500 00	5,000 00	
Eau Claire Street, Wis, 6s, 1916	5,500 00	2,750 00	5,500 00	
Haverhill & Amesbury Street, Mass., 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 Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total .</i>
Iowa Central, 5s, 1938	\$9,000 00	\$8,820 00	\$9,000 00	
Little Rock & Fort Smith, 7s, 1905	5,000 00	4,625 00	5,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	5,000 00	5,000 00	4,800 00	
New Haven & West Haven, Conn., 5s, 1912	5,000 00	5,125 00	5,000 00	
Omaha Horse, Neb., 6s, 1896, Optional	10,000 00	10,000 00	10,000 00	
Saginaw Union Street, Mich., 6s, 1911	5,000 00	5,000 00	5,000 00	
Southern Street, St. Louis, Mo., 6s, 1904	10,000 00	10,600 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	5,000 00	4,000 00	
Toledo Traction Company, O., 5s, 1909	5,000 00	5,000 00	4,900 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,550 00	5,000 00	
Youngstown Street, O., 6s, 1921	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	100,500 00			\$100,024 66
<i>Corporation Bonds Owned.</i>				
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	
Gardiner Water Company, 5s, 1905	8,000 00	8,000 00	8,000 00	
Municipal Security Company, 5s, 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 of Maine	50,000 00			50,000 00
Akron Water Company, O., 6s, 1900	15,000 00	15,000 00	15,000 00	
Exeter Water Company, N. H., 5s, 1907	3,000 00	3,000 00	3,000 00	
Indianapolis Water Company, Ind., 6s, 1911	10,000 00	11,000 00	10,000 00	
Total corporation bonds out of Maine	28,000 00			28,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	3,000 00	3,300 00	3,000 00	3,000 00
Achison, Topeka & Santa Fe, Preferred	3,300 00	1,152 60	2,150 00	
Cleveland Terminal & Valley, Preferred	3,700 00	370 00	2,837 47	
Iowa Central, Preferred	2,000 00	800 00	1,000 00	
Total railroad stock out of Maine	9,000 00			5,987 47
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford	900 00	540 00	800 00	
Laconia Manufacturing Co., Biddeford	11,200 00	15,400 00	11,200 00	
Pepperell Manufacturing Co., Biddeford	3,000 00	7,950 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	14,190 00	12,900 00	
Cumberland National Bank, Portland	1,000 00	1,000 00	1,000 00	
First National Bank, Biddeford	20,700 00	31,050 00	20,700 00	
First National Bank, Lewiston	2,600 00	4,030 00	2,600 00	
First National Bank, Portland	19,400 00	19,400 00	19,400 00	
Lime Rock National Bank, Rockland	7,000 00	7,000 00	7,000 00	
Merchants' National Bank, Portland	3,975 00	5,962 50	3,975 00	
National Traders' Bank, Portland	4,500 00	4,837 50	4,500 00	
Newcastle National Bank, Newcastle	1,000 00	1,200 00	1,000 00	
Portland National Bank, Portland	10,000 00	10,800 00	10,000 00	
York National Bank, Saco	600 00	870 00	600 00	
Total national bank stock of Maine	98,175 00			98,175 00
American National Bank, Kansas City, Mo.	2,400 00	2,400 00	2,400 00	
Continental National Bank, Memphis, Tenn.	7,500 00	4,875 00	7,500 00	
First National Bank, Leavenworth, Kan.	10,000 00	10,000 00	10,000 00	
Fourth National Bank, Wichita, Kan.	2,500 00	1,875 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	1,440 00	1,800 00	
Merchants' Nat'l Bank, Portland, Oregon	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	

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>
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	3,750 00	5,000 00	
Union National Bank, Minneapolis, Minn.	13,000 00	6,500 00	13,000 00	
Total national bank stock out of Maine ...	76,200 00			\$75,500 00
<i>Loans on Corporation Stock.</i>				
Eastern Loan and Building Association, Syracuse, N. Y.		200 00	200 00	
Laconia Manufacturing Company, Biddeford.....		1,172 00	1,172 00	
Pepperrell Manufacturing Company, Biddeford....		2,581 58	2,581 58	
Saco Water Power Machine Shop.....		894 07	894 07	4,847 65
<i>Loans on National Bank Stock.</i>				
Abilene National Bank, Abilene, Kan.....		1,320 00	1,320 00	
Biddeford National Bank, Biddeford..		400 00	400 00	
First National Bank, Biddeford.....		320 00	320 00	
First National Bank, Portland.....		1,100 00	1,100 00	
National Bank of Commerce, Kansas City.....		225 00	225 00	3,365 00
Loan on Boston and Maine Railroad stock		500 00	500 00	
Loan on Bank of Fort Payne, Ala., stock.....		1,500 00	1,500 00	
Loans on mortgages of real estate		231,219 07	231,219 07	233,219 07
Real estate, foreclosure.....		53,094 89	50,094 89	
furniture and fixtures.....		2,731 05	2,731 05	52,825 94
Premium account.....			59,600 00	59,600 00
Cash on deposit.....		15,070 65	15,070 65	
Cash on hand.....		5,090 39	5,090 39	20,161 04
Unpaid accrued interest.....		24,443 84		1,015,840 29
		1,010,743 85		
Due depositors, earned dividend and accrued State tax.....		1,000,284 43		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$10,459 42		

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
TRUST AND BANKING COMPANIES

1897

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

August 24, 1897.

GEORGE I. TRICKEY, Pres. & Treas. CHARLES B. MARGESSON, Sec'y.

TRUSTEES—George I. Trickey, John P. Donworth, Louis C. Stearns, Jefferson Cary, William C. Spaulding, Samuel W. Collins, William H. Gray, Carl C. King, James H. Glenn.

Organized January 2, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	30,000 00
Undivided profits.....	5,859 25
Demand deposits.....	58,422 97
Unpaid dividends.....	60 00
	<hr/>
	\$144,342 22

 RESOURCES.

Time loans	\$108,986 47
Real estate, furniture and fixtures.....	3,000 00
Interest	158 09
Expense	1,910 31
Cash on deposit.....	18,483 15
Cash on hand.....	11,804 20
	<hr/>
	\$144,342 22

AUBURN TRUST COMPANY—AUBURN.

September 1, 1897.

L. LINN SMALL, President, GEORGE C. WING, Vice-President.
 JAMES F. ATWOOD, 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	8,000 00
Undivided profits.....	1,885 92
Time deposits.....	49,161 86
Demand deposits.....	12,208 11
Certificates of deposit.....	4,424 00
Unpaid dividends.....	102 00
Treasurer's checks outstanding.....	297 26
	<hr/>
	\$180,879 15

 RESOURCES.

Loans on collateral.....	\$37,324 74
Other loans.....	69,997 00
Stocks and bonds.....	42,867 50
Real estate owned.....	18,000 00
Safe and furniture account.....	5,000 00
Expense account.....	581 82
Cash	7,108 09
	<hr/>
	\$180,879 15

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

October 22, 1897.

J. MANCHESTER HAYNES, President. FRANK E. SMITH, Treasurer.

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, 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, H. E. Bowditch.

Organized January 29, 1894.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	10,000 00
Undivided profits.....	6,503 74
Time deposits.....	327,851 07
Demand deposits.....	132,733 05
Certificates of deposit.....	12,962 78
Treasurer's checks outstanding.....	2,105 00
Due to other banks.....	17,816 45
	\$559,972 09

RESOURCES.

Loans on collateral.....	\$61,732 77
Loans on mortgages of real estate.....	36,025 00
Other loans.....	259,126 69
Bonds	130,507 00
Vault, safe and fixtures.....	5,900 11
Safe deposit boxes.....	2,000 00
Interest account.....	856 74
Expense account.....	898 51
Cash on deposit.....	57,176 07
Cash on hand.....	5,749 20
	\$559,972 09

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

September 9, 1897.

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	20,000 00
Profits	3,763 57
Demand deposits.....	333,736 17
Certificates of deposit.....	58,322 58
Trust funds.....	6,000 00
Due to other banks and bankers.....	6,162 34
	\$477,984 66

RESOURCES.

Loans on mortgages of real estate.....	\$39,389 39
Other loans.....	220,065 20
Stocks and bonds.....	9,307 53
Trust investments.....	6,000 00
Real estate owned.....	5,600 00
Furniture and fixtures.....	900 00
Expense account	712 61
Cash on deposit.....	181,951 11
Cash on hand.....	14,058 82
	\$477,984 66

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 14, 1897.

JOHN CASSIDY, President. GEORGE B. CANNEY, Secretary.
 CHARLES D. CROSBY, Treasurer.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, Henry Rollins, E. B. Nealley, F. H. Drummond, Rowland W. Stewart, E. M. Hersey, W. F. Milliken, Joseph L. Smith, D. J. Sawyer, H. H. Smith, James H. Bailey, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, William Engel, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan, D. T. Sanders, C. A. Bailey.

Organized April 9, 1887

 LIABILITIES.

Capital stock.....	\$171,600 00
Surplus	100,000 00
Undivided profits.....	6,715 33
Demand deposits.....	542,407 10
Time deposits	740,591 92
Certificates of deposit.....	38,060 04
Deposits for coupons.....	1,109 10
Guaranteed mortgages.....	88,410 00
Mortgage loans prepaid.....	600 00
Dividends unpaid.....	1,155 00
Due other banks.....	7,912 82
Treasurer's checks outstanding.....	218 42
	<hr/>
	\$1,698,779 73

 RESOURCES.

Loans on mortgages of real estate.....	\$162,027 14
Loans on collateral.....	354,066 12
Loans to municipalities.....	14,214 50
Other loans and discounts.....	641,260 74
Stocks and bonds.....	315,584 00
Real estate, furniture and fixtures.....	34,954 98
Expense	483 55
Cash on deposit.....	145,138 93
Cash on hand.....	31,049 77
	<hr/>
	\$1,698,779 73

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

August 14, 1897.

S. H. NILES, President.

J. G. HAM, Secretary,

C. H. STURTEVANT, Treasurer.

TRUSTEES—S. H. Niles, J. G. Ham, J. F. Lamb, C. R. Loring, W. W. Hall, Edwin Riley, H. C. Whittemore, H. D. Parker, George Chandler.

Organized July 27, 1895.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	1,000 00
Undivided profits.....	858 53
Time deposits.....	29,605 56
Demand deposits.....	35,889 39
Unpaid dividends.....	15 00
Due other banks.....	7,138 78
	<hr/>
	\$124,507 26

RESOURCES.

Loans on mortgages of real estate.....	\$42,578 81
Other loans.....	37,676 30
Stocks and bonds.....	20,350 00
Furniture and fixtures.....	1,682 85
Expense account.....	181 75
Cash on deposit.....	17,875 27
Cash on hand.....	4,162 28
	<hr/>
	\$124,507 26

MAINE TRUST AND BANKING COMPANY—GARDINER.

May 19, 1897.

WESTON LEWIS, President. _____, Secretary.

FRANK E. DILL, Assistant Secretary.

TRUSTEES—Weston Lewis, J. S. Maxcy, P. H. Winslow, Wm. T. Hall,
W. E. Maxcy.

Organized August 15, 1889.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	30,000 00
Time deposits.....	297,431 29
Demands deposits.....	81,490 58
Certificates of deposit.....	21,195 71
Trust department.....	77,393 03
Treasurer's checks outstanding.....	746 32
Discount account.....	8,695 00
Profits	9,635 64
	<hr/>
	\$626,587 57

 RESOURCES.

Loans on collateral	\$145,191 49
Loans on mortgages of real estate.....	69,658 31
Other loans.....	167,273 40
Stocks and bonds.....	127,128 52
Trust investments.....	77,393 03
Safe and furniture.....	2,500 00
Expense account.....	1,498 54
Coupons	3,000 00
Cash on deposit.....	28,364 16
Cash on hand.....	4,580 12
	<hr/>
	\$626,587 57

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

August 24, 1897.

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, Fred D. Ellis, E. H. Blake.

Organized June 27, 1891.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	2,000 00
Undivided profits.....	2,861 82
Time deposits.....	7,608 39
Demand deposits.....	7,326 07
Re-discounts	5,500 00
	<hr/>
	\$75,296 78

RESOURCES.

Time loans.....	\$63,271 25
Real estate owned.....	4,588 71
Expense account.....	1,171 00
Furniture and fixtures.....	1,481 09
Cash on deposit.....	1,944 08
Cash on hand.....	2,840 65
	<hr/>
	\$75,296 78

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

November 4, 1897.

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
Debentures outstanding.....	58,300 00
Bills payable.....	3,719 45
Profits	4,418 17
	<hr/>
	\$76,937 62

 RESOURCES.

Loans on mortgages of real estate.....	\$58,963 25
Real estate.....	7,650 00
Due from Bank of Calloway, Nebraska.....	210 00
Due from Bank of Gering, Nebraska.....	597 13
Tax certificates.....	34 59
Accrued interest uncollected.....	9,034 15
Expense account.....	344 75
Cash on hand	103 75
	<hr/>
	\$76,937 62

PEOPLE'S TRUST COMPANY—FARMINGTON.

June 7, 1897.

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.....	31,169 03
Demand certificates of deposit.....	2,725 00
Time deposits.....	733,860 10
Time certificates of deposit.....	2,398 92
Dividends unpaid.....	336 00
Due to other banks and bankers.....	140 10
Profits	12,281 71
	<hr/>
	\$892,910 86

 RESOURCES.

Loans on mortgages of real estate.....	\$227,871 80
Loans on collateral.....	81,716 54
Other loans.....	78,974 94
United States bonds.....	78,300 00
Municipal bonds.....	56,112 83
Railroad bonds.....	\$1,498 14
Railroad stock.....	28,664 10
Bank stock.....	31,933 50
Other stocks and bonds.....	78,970 00
Real estate.....	71,180 30
Furniture and fixtures.....	1,334 39
Expense account.....	1,732 11
Cash on deposit.....	39,224 16
Cash on hand.....	35,398 05
	<hr/>
	\$892,910 86

PORTLAND TRUST COMPANY—PORTLAND.

August 18, 1897.

WILLIAM G. DAVIS, President. JAMES P. BAXTER, Vice-President,
HARRY BUTLER, Secretary.

TRUSTEES—William G. Davis, James P. Baxter, Aug. H. Walker, 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. M. Davis, Frederick Robie, Chas. O. Bancroft, Harry Butler.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	75,000 00
Undivided profits.....	6,984 27
Demand deposits.....	499,564 16
Certificates of deposit....	64,641 16
Deposits for coupons.....	7,927 50
Trust funds.....	12,536 14
Dividends unpaid.....	10 50
Sinking funds for corporations.....	285,344 14
	<hr/>
	\$1,052,007 87

 RESOURCES.

Loans on collateral..	\$163,907 67
Loans to municipalities.....	10,500 00
Other loans.....	97,542 82
Overdrafts (secured).....	3,411 88
Stocks and bonds.....	404,283 25
Trust investments.....	12,381 14
Sinking fund investments.....	278,949 59
Expense account.....	544 43
Cash on deposit.....	70,332 05
Cash on hand.....	10,155 04
	<hr/>
	\$1,052,007 87

ROCKLAND TRUST COMPANY—ROCKLAND.

October 5, 1897.

A. F. CROCKETT, President. C. M. KALLOCH, Sec. and Treas.

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	18,022 37
Time deposits.	63,410 74
Demand deposits.....	69,870 81
Certificates of deposit.....	10,601 99
Unpaid dividends.....	45 00
Unredeemed stamps.....	197 80
	<hr/>
	\$262,148 71

 RESOURCES.

Time loans... ..	\$156,923 98
Demand loans.....	34,484 33
Overdrafts	5 89
Bonds	5,975 00
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	1,400 00
Cash on deposit.....	37,275 90
Cash on hand.....	22,083 61
	<hr/>
	\$262,148 71

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

September 24, 1897.

GEORGE D. BISBEE, President. WALDO PETTENGILL, Vice-Pres.

ELISHA PRATT, Treasurer.

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

Organized February 1, 1895.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	4,000 00
Demand deposits.....	92,578 24
Time certificates of deposit.....	206 00
Deposits, savings department.....	91,343 33
Dividends unpaid.....	3 00
Due other banks.....	10,982 99
Profits	5,533 11
	<hr/>
	\$254,646 67

RESOURCES.

Loans on mortgages of real estate.....	\$28,696 50
Loans on collateral.....	53,998 00
Loans to municipalities.....	8,404 00
Other loans.....	68,609 23
Stocks and bonds.....	41,883 42
Real estate.....	3,800 00
Safe and furniture.....	1,000 00
Expense account.....	1,836 80
Cash on deposit.....	38,365 61
Cash on hand.....	8,053 11
	<hr/>
	\$254,646 67

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 18, 1897.

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, Charles C. Burrill, Galen C. Moses, Russell D. Woodman, Edward C. Reynolds, H. L. Shepherd, J. C. Holman, Bion Wilson, Augustus R. Wright.

Organized January 3, 1894.

LIABILITIES.

Capital stock.....	\$250,000 00
Undivided profits.....	18,721 55
Demand deposits.....	140,918 42
Bills payable.....	30,000 00
Unpaid dividends.....	37 50
	\$439,677 47

RESOURCES.

Loans on collateral.....	\$15,916 35
Loans on mortgages of real estate.....	74,520 00
Stocks and bonds.....	334,084 23
Accrued interest.....	5,931 00
Cash on deposit.....	8,942 52
Cash on hand.....	283 37
	\$439,677 47
Amount of surety bonds now outstanding.....	\$2,842,950 00
Amount of premiums received on same.....	10,643 15
Estimated earned premiums.....	11,483 97
Estimated unearned premiums credited in statement.....	5,321 57

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

September 10, 1897.

HORACE PURINTON, President. F. C. THAYER, Vice-President.
R. E. ATWOOD, Treasurer.

TRUSTEES—I .C. Libby, F. C. Thayer, W. T. Haines, Horace Purinton,
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, C. W. Abbott.

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits.....	8,803 60
Time deposits.....	128,685 40
Demand deposits.....	64,907 29
Due other banks.....	111 46
Bills payable.....	5,000 00
	\$307,507 75

RESOURCES.

Loans on mortgages of real estate.....	\$36,915 20
Loans on collateral.....	60,161 00
Other loans.....	117,668 81
Stocks and bonds.....	32,500 00
Furniture, fixtures and vaults.....	40,830 52
Expense account.....	1,465 75
Cash on deposit.....	8,512 71
Cash on hand.....	9,453 76
	\$307,507 75

WESTBROOK TRUST COMPANY—WESTBROOK.

July 1, 1897.

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	7,000 00
Profits	2,556 48
Demand deposits.....	39,381 00
Time deposits.....	225,751 63
Time certificates of deposit.....	15,647 96
Due to other banks.....	2,499 17
Dividends unpaid.....	21 00
	<hr/>
	\$342,857 24

 RESOURCES.

Time loans.....	\$111,069 34
Demand loans.....	12,493 48
Loans on collateral.....	47,164 29
Loans on mortgages of real estate.....	49,457 56
Loans to municipalities.....	26,683 33
Bonds	51,405 00
Stocks	19,300 00
Real estate investment.....	8,050 00
Safe and furniture.....	2,000 00
Expense account.....	759 33
Cash on deposit.....	7,470 12
Cash on hand.....	7,004 79
	<hr/>
	\$342,857 24

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1897

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

November 26, 1897.

W. W. STETSON, President. J. P. HUTCHINSON, Secretary.
 W. M. GREENLEAF, Treasurer.

DIRECTORS—W. W. Stetson, L. W. Haskell, Ara Cushman, A. R. Savage, A. M. Penley, George W. Curtis, George W. Bumpus, S. K. Ballard, Raymond Toothaker.

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital.....	\$146,534 33
Advance payments.....	7,089 22
Guaranty fund.....	2,485 54
Profits	455 52
Cash difference.....	8 43
	<hr/>
	\$156,573 04

 RESOURCES.

Loans on mortgages of real estate.....	\$133,089 11
Loans on shares.....	2,500 00
Real estate foreclosure.....	2,547 20
Furniture and fixtures.....	230 00
Cash	18,206 73
	<hr/>
	\$156,573 04

Number of shareholders.....	259
Number of borrowers.....	117
Numbers of shares outstanding.....	1,460
Number of shares pledged for loans.....	494
Number of loans.....	179

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

November 24, 1897.

THOMAS J. LYNCH, President. S. H. LEARY, 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, Amie Casavant, E.
E. Davis.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital.....	\$209,413 01
Guaranty fund.....	2,129 45
Profits	9,584 71
	\$221,127 17

RESOURCES.

Loans on mortgages of real estate.....	\$204,974 57
Loans on shares.....	5,222 18
Loan on collateral.....	3,000 00
Real estate foreclosure.....	3,360 69
Temporary expense.....	121 26
Cash	4,448 47
	\$221,127 17

Number of shareholders.....	473
Number of borrowers.....	233
Number of shares outstanding.....	2,901
Number of shares pledged for loans.....	1,100
Number of loans.....	230

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 13, 1897.

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.....	\$282,597 40
Guaranty fund.....	4,969 96
Forfeited shares.....	23 70
Due on loans.....	2,069 00
Overdue interest, premium and fines.....	1,452 62
Profits	6,787 67
	<hr/>
	\$297,900 35

 RESOURCES.

Loans on mortgages of real estate.....	\$277,050 00
Loans on shares... ..	3,255 00
Real estate by foreclosure.....	1,300 08
Furniture and fixtures.....	165 44
Taxes paid on real estate loans.....	238 70
Foreclosure expense.....	7 75
Rent account.....	14 44
Overdue interest, premiums and fines.....	1,452 62
Temporary expense.....	653 23
Cash	13,763 09
	<hr/>
	\$297,900 35

Number of shareholders.....	905
Number of borrowers.....	299
Number of shares outstanding.....	6,646
Number of shares pledged for loans.....	1,513
Number of loans.....	527

BATH LOAN AND BUILDING ASSOCIATION—BATH.

August 7, 1897.

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, C. A. Corliss, F. N. Thompson.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital.....	\$40,672 73
Guaranty fund.....	275 00
Forfeited shares.....	137 46
Rent account.....	424 50
Profits	1,040 04
	<hr/>
	\$42,549 73

 RESOURCES.

Loans on mortgages of real estate.....	\$35,900 00
Loans on shares.....	5,150 00
Permanant expense.....	75 00
Current expense.....	10 51
Suspense account.....	556 75
Cash	857 47
	<hr/>
	\$42,549 73

Number of shareholders.....	120
Number of borrowers.....	48
Number of shares outstanding.....	688
Number of shares pledged for loans.....	220
Number of loans.....	73

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

November 3, 1897.

JOHN G. BROOKS, President. C. W. WESCOTT, Sec. and Treas.

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

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital.....	\$28,778 17
Guaranty fund.....	175 00
Bills payable.....	2,136 60
Profits	1,035 23
	<hr/>
	\$32,125 00

 RESOURCES.

Loans on mortgages of real estate.....	\$31,125 00
Bond	1,000 00
	<hr/>
	\$32,125 00

Number of shareholders.....	90
Number of borrowers.....	38
Number of shares outstanding.....	495
Number of shares pledged for loans.....	163
Number of loans.....	44

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

September 2, 1897.

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. Micaud.

Organized June 5, 1888.

LIABILITIES.

Accumulated capital.....	\$88,064 07
Guaranty fund.....	1,005 00
Interest on advances.....	35 95
Profits	1,097 07
	\$90,202 09

RESOURCES.

Loans on mortgages of real estate.....	\$81,998 65
Loans on shares.....	5,250 00
Current expense.....	55 55
Cash	2,897 89
	\$90,202 09

Number of shareholders.....	236
Number of borrowers.....	100
Number of shares outstanding.....	1,180
Number of shares pledged for loans.....	531
Number of loans.....	158

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 16, 1897.

JOHN J. LEE, President. PARKER SPOFFORD, Secretary.

A. F. PAGE, Treasurer.

DIRECTORS—Parker Spofford, R. H. Emery, J. P. Hooper, Irvin L. Brown, A. F. Page, G. W. McAlister, G. H. Emerson.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$21,404 75
Guaranty fund.....	59 00
Profits	618 11
	<hr/>
	\$22,081 86

RESOURCES.

Loans on mortgages of real estate.....	\$20,680 20
Loans on shares.....	610 00
Temporary expense.....	50 00
Cash	741 66
	<hr/>
	\$22,081 86

Number of shareholders.....	138
Number of borrowers.....	62
Number of shares outstanding.....	467
Number of shares pledged for loans.....	172
Number of loans.....	73

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

November 6, 1897.

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, C. W. T. Goding, William H. Milliken, Henry P. Cox.

Organized February 11, 1888.

LIABILITIES.

Accumulated capital.....	\$411,353 13
Guaranty fund.....	4,029 90
Forfeited shares.....	64 26
Due on loans.....	1,500 00
Profits	5,666 26
	<hr/>
	\$422,613 55

RESOURCES.

Loans on mortgages of real estate.....	\$339,100 00
Loans on shares.....	13,050 00
Loans on collateral.....	9,450 00
Real estate foreclosure.....	49,732 76
Permanent expense.....	331 74
Temporary expense.....	302 23
Cash	10,646 82
	<hr/>
	\$422,613 55

Number of shareholders.....	834
Number of borrowers.....	345
Number of shares outstanding.....	4,861
Number of shares pledged for loans.....	1,937
Number of loans.....	320

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 16, 1897.

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.....	\$145,596 80
Advance payments.....	1,639 00
Guaranty fund.....	2,800 00
Bills payable.....	9,478 29
Profits	846 78
	\$160,360 87

RESOURCES.

Loans on mortgages of real estate.....	\$153,900 00
Loans on shares.....	2,100 00
Real estate foreclosure.....	4,345 97
Permanent expense.....	14 90
	\$160,360 87

Number of shareholders.....	448
Number of borrowers.....	107
Number of shares outstanding.....	2,483
Number of shares pledged for loans.....	819
Number of loans.....	107

DEERING LOAN AND BUILDING ASSOCIATION—DEERING

August 13, 1897.

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, 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, Moses M. Bailey.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital.....	\$47,690 75
Guaranty fund.....	325 99
Advances	7,047 00
Due on loans.....	300 00
Forfeited shares.....	91 81
Profits	2,182 65
	<hr/>
	\$57,638 20

 RESOURCES.

Loans on mortgages of real estate.....	\$55,104 34
Loans on shares.....	150 00
Permanent expense.....	145 59
Current expense.....	50 80
Cash	2,187 47
	<hr/>
	\$57,638 20
Number of shareholders.....	279
Number of borrowers ..	46
Number of shares outstanding.....	1,262
Number of shares pledged for loans.....	263
Number of loans.....	46

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 28, 1897.

N. H. FAY, President.

A. A. SPRINGALL, Secretary.

S. M. LEIGHTON, Treasurer.

DIRECTORS—N. H. Fay, W. H. Carr, Samuel Eldridge, C. M. Sawyer,
A. A. Springall, A. P. Abbott, C. H. Hayden.

Organized June 12, 1886.

LIABILITIES.	
Accumulated capital.....	\$70,183 03
Guaranty fund.....	202 44
Overdue interest, premiums and fines.....	361 13
Profits ...	1,118 20
	\$71,864 80
RESOURCES.	
Loans on mortgages of real estate.....	\$55,355 00
Loans on shares.....	4,776 00
Bonds	8,000 00
Real estate foreclosure.....	1,068 33
Overdue interest, premiums and fines.....	361 13
Permanent expense.....	8 15
Cash	2,296 19
	\$71,864 80
Number of shareholders.....	219
Number of borrowers.....	98
Number of shares outstanding.....	1,008
Number of shares pledged for loans.....	364
Number of loans.....	149

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 27, 1897.

SAMUEL A. TRUE, Pres.

ALPHEUS L. HANSCOME, Sec.

NATHANIEL W. MORSE, Treasurer.

DIRECTORS—Samuel A. True, Nathaniel W. Morse, Charles Cook, Almon N. Waterhouse, Alfred H. Berry, Frank W. Stockman, Franklin H. Morse, Joseph A. McGowan, Edwin F. Vose, John H. Humphrey, Eugene M. Walker, Bryce M. Edwards, Edward H. Sargent, George Smith, Franklin M. Lawrence, Bion B. Small, Fred E. Eastman, James F. Macy, L. W. Edwards, A. L. Hanscome, James L. Doolittle, Jordan Snow, George Libby.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$103,562 60
Advance payments.....	3,725 23
Guaranty fund.....	2,307 91
Profits	2,273 83
	<hr/>
	\$111,869 57

RESOURCES.

Loans on mortgages of real estate.....	\$88,401 50
Loans on shares.....	1,650 00
Real estate foreclosure.....	6,670 46
Current expense.....	244 12
Cash	14,903 49
	<hr/>
	\$111,869 57

Number of shareholders.....	325
Number of borrowers.....	88
Number of shares outstanding.....	1,691
Number of shares pledged for loans.....	499
Number of loans.....	88

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 29, 1897.

FREDERIC E. BOOTHBY, President. JOHN B. KEHOE, Secretary.

JOHN H. CALLAN, Treasurer.

DIRECTORS—Frederic E. Boothby, James Cunningham, D. F. Corser, Charles J. Chapman, Joseph A. McGowan, Charles H. Randall, William H. Thaxter, James B. O'Neill, D. O'C. O'Donoghue, Josiah H. Drummond, Jr., Edward J. McDonough, William Deehan, John B. Kehoe, Edward Duddy, John H. Callan, Brian E. McDonough, John Lawlor, James F. O'Brien.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital.....	\$722 00
Advance payments.....	1,460 00
Profits	51 30
	\$2,233 30

RESOURCES.

Loans on mortgages of real estate.....	\$1,950 00
Permanent expense.....	8 75
Temporary expense.....	25 00
Cash	249 55
	\$2,233 30

Number of shareholders.....	29
Number of borrowers.....	3
Number of shares outstanding.....	178
Number of shares pledged for loans.....	10
Number of loans.....	3

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

June 7, 1897.

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, H. W. Hildreth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$51,915 96
Guaranty fund.....	666 91
Due on loans.....	43 79
Forfeited shares.....	367 72
Profits	3,665 48
	<hr/>
	\$56,659 86

RESOURCES.

Loans on mortgages of real estate.....	\$52,935 01
Loans on shares.	1,380 00
Permanent expense.....	74 00
Temporary expense.....	75 82
Suspense account.....	8 25
Cash	2,186 78
	<hr/>
	\$56,659 86
Number of shareholders.....	129
Number of borrowers.....	61
Number of shares outstanding.....	669
Number of shares pledged for loans.....	302
Number of loans.....	76

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

November 30, 1897.

C. W. TILDEN, President. G. A. SAFFORD, Secretary and Treasurer.

DIRECTORS—C. W. Tilden, John W. Church, W. H. Quinn, Frank
Kittredge, W. H. Perry, Horace Getchell, N. L. Niles, George A. Safford,
L. D. Merchant.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$40,936 55
Guaranty fund.....	461 05
Profits	1,431 34
	\$42,828 94

RESOURCES.

Loans on mortgages of real estate.....	\$39,250 00
Loans on shares.....	300 00
Permanent expense.....	103 37
Cash	3,175 57
	\$42,828 94

Number of shareholders.....	142
Number of borrowers.....	53
Number of shares outstanding.....	657
Number of shares pledged for loans.....	248
Number of loans.....	56

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

October 28, 1897.

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, E. A.
Fairfield, A. S. Biggar, Ivory Littlefield, L. W. Nash, William P. Adams.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$53,337 01
Advance payments.....	8,387 56
Guaranty fund.....	305 02
Bills payable.....	255 19
Profits	1,802 77
	\$64,087 55

RESOURCES.

Loans on mortgages of real estate.....	\$62,875 00
Loans on shares	1,135 64
Temporary expense.....	76 91
	\$64,087 55

Number of shareholders.....	204
Number of borrowers	97
Number of shares outstanding.....	879
Number of shares pledged for loans.....	339
Number of loans.....	119

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

August 25, 1897.

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.....	\$9,058 26
Guaranty fund.....	29 00
Profits	352 39
	<hr/>
	\$9,439 65

RESOURCES.

Loans on mortgages of real estate.....	\$8,190 00
Loans on shares.....	755 00
Temporary expense.....	5 31
Cash on deposit.....	489 34
	<hr/>
	\$9,439 65

Number of shareholders.....	41
Number of borrowers.....	20
Number of shares outstanding.....	160
Number of shares pledged for loans.....	71
Number of loans.....	24

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 20, 1897.

HOLMAN S. MELCHER, Pres. GEORGE H. ALLAN, Sec'y and Treas.

DIRECTORS—Holman S. Melcher, Arthur W. Merrill, Geo. H. Allan, George M. Seiders, H. H. Shaw, John W. Deering, Charles G. Allen, W. A. Davis, W. H. Green, 2d, Stephen Berry, J. F. A. Merrill, W. H. Green, 1st, Herbert A. Harmon, George H. Libby, G. M. McDonald, William H. Looney, L. D. Austin, F. A. Tomson, J. Frank Lang, Winfield L. Smith.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital.....	\$62,480 46
Advance payments.....	774 85
Guaranty fund.....	350 00
Profits	1,280 96
	<hr/>
	\$64,886 27

RESOURCES.

Loans on mortgages of real estate.....	\$55,594 07
Loans on shares.....	2,617 00
Permanent expense.....	173 11
Cash	6,502 09
	<hr/>
	\$64,886 27

Number of shareholders.....	200
Number of borrowers.....	55
Number of shares outstanding.....	1,085
Number of shares pledged for loans.....	342
Number of loans.....	54

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

September 3, 1897.

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, William Whitney, L. W. Mason, J. W. Wayne, E. K. Holbrook, A. G. Tinkham.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital.....	\$24,256 74
Advances	1,044 09
Guaranty fund.....	192 02
Bills payable.....	1,477 50
Profits	773 61
	<hr/>
	\$27,743 96

RESOURCES.

Loans on mortgages of real estate.....	\$25,630 00
Loans on shares.....	1,350 00
Real estate foreclosure.....	581 00
Temporary expense.....	89 36
Cash	93 60
	<hr/>
	\$27,743 96

Number of shareholders.....	79
Number of borrowers.....	36
Number of shares outstanding.....	367
Number of shares pledged for loans.....	170
Number of loans.....	43

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 16, 1897.

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.....	\$58,893 53
Guaranty fund	824 63
Profits	3,641 38
	<hr/>
	\$63,359 54

RESOURCES.

Loans on mortgages of real estate.....	\$52,506 00
Loans on shares... ..	760 00
Permanent expense.....	49 04
Temporary expense.....	50 00
Cash	9,994 50
	<hr/>
	\$63,359 54

Number of shareholders.....	206
Number of borrowers....	78
Number of shares outstanding.....	1,107
Number of shares pledged for loans.....	303
Number of loans.....	102

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

October 14, 1897.

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,
Augustus B. Farnham.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital.....	\$25,105 73
Advance payments.....	1,500 00
Guaranty fund.....	41 11
Due on loans.....	990 00
Bills payable.....	1,000 00
Profits	653 25
	\$29,290 09

RESOURCES.

Loans on mortgages of real estate.....	\$27,850 00
Loans on shares.....	600 00
Permanent expense.....	200 00
Cash	640 09
	\$29,290 09

Number of shareholders.....	167
Number of borrowers.....	36
Number of shares outstanding.....	1,313
Number of shares pledged for loans.....	187
Number of loans.....	47

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 26, 1897.

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.....	\$42,961 07
Guaranty fund.....	733 89
Profits	2,275 93
	<hr/>
	\$45,970 89

RESOURCES.

Loans on mortgages of real estate.....	\$44,960 06
Overdue interest, premiums and fines.....	311 88
Temporary expense.....	17 13
Cash	681 88
	<hr/>
	\$45,970 89

Number of shareholders.....	141
Number of borrowers.....	58
Number of shares outstanding.....	760
Number of shares pledged for loans.....	231
Number of loans	82

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

October 6, 1897.

ALBERT W. BUTLER, Pres. HARRY O. GURDY, Sec'y and Treas.

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.....	\$124,502 64
Guaranty fund.....	1,614 27
Forfeited shares.....	360 92
Profits	6,163 20
	<hr/>
	\$132,641 03

RESOURCES.

Loans on mortgages of real estate.....	\$120,079 00
Loans on shares.....	4,680 00
Loan on national bank stock.....	400 00
Real estate foreclosure.....	957 90
Permanent expense.....	432 27
Temporary expense.....	597 68
Suspense account.....	93 03
Cash	5,401 15
	<hr/>
	\$132,641 03

Number of shareholders.....	435
Number of borrowers.....	199
Number of shares outstanding.....	1,920½
Number of shares pledged for loans.....	776½
Number of loans.....	235

RUMFORD FALLS LOAN AND BUILDING ASSOCIATION
—RUMFORD FALLS.

September 24, 1897.

WALDO PETTENGILL, Pres. RUSSELL H. DEARBORN, Sec. & Treas.

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

Organized December 16, 1895.

LIABILITIES.

Accumulated capital.....	\$6,683 00
Forfeited shares.....	18 55
Due on loans.....	200 00
Profits	307 33
	\$7,208 88

RESOURCES.

Loans on mortgages of real estate.....	\$6,335 00
Furniture and fixtures.....	60 00
Permanent expense.....	134 02
Temporary expense.....	288 74
Cash	391 12
	\$7,208 88

Number of shareholders.....	85
Number of borrowers.....	10
Number of shares outstanding.....	386
Number of shares pledged for loans.....	34
Number of loans.....	11

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

November 5, 1897.

WILLIAM KERNON, President. FRANK WILSON, Secretary.
GEORGE H. NOWELL, Treasurer.

DIRECTORS—William Kernon, George H. Nowell, Samuel Littlefield, Frank Wilson, Frank L. Senior, Orrin Roberts, Charles O. Emery, 2d, Fred J. Allen, Herbert J. Hope, Albert W. Hunt, Jerry A. Lowe, William Garvin.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$70,636 06
Guaranty fund.....	434 52
Profits	3,309 79
	\$74,380 37

RESOURCES.

Loans on mortgages of real estate.....	\$67,864 41
Real estate foreclosure.....	1,600 00
Permanent expense.....	489 27
Temporary expense.....	282 18
Cash	4,144 51
	\$74,380 37

Number of shareholders.....	195
Number of borrowers.....	71
Number of shares outstanding.....	1,145
Number of shares pledged for loans.....	346½
Number of loans.....	82

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

August 25, 1897.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—S. W. Gould, Thomas Tantish, J. B. Avore, H. C. Gage,
E. G. Varney, M. S. Adams, George Groder, F. S. Morrill, J. R. McLellan,
George King, C. E. Young, A. H. Lang.

Organized September, 1883.

LIABILITIES.

Accumulated capital.....	\$80,625 63
Advance payments.....	775 00
Guaranty fund.....	622 31
Profits	2,062 41
	\$84,085 35

RESOURCES.

Loans on mortgages of real estate.....	\$73,000 67
Loans on shares.....	945 00
Real estate foreclosure	1,275 81
Temporary expense.....	40 91
Cash	8,822 96
	\$84,085 35

Number of shareholders.....	246
Number of borrowers.....	118
Number of shares outstanding.....	1,249
Number of shares pledged for loans.....	455
Number of loans.....	191

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

August 14, 1897.

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, Chas. 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.....	\$22,862 63
Advances	9,703 72
Guaranty fund.....	116 59
Forfeited shares.....	26 98
Bills payable.....	204 04
Profits	1,416 91
	\$34,330 87

RESOURCES.

Loans on mortgages of real estate.....	\$31,150 00
Permanent expense.....	135 14
Current expense.....	110 70
Cash	2,935 03
	\$34,330 87

Number of shareholders.....	144
Number of borrowers.....	43
Number of shares outstanding.....	795
Number of shares pledged for loans.....	160
Number of loans.....	42

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 26, 1897.

CHARLES H. HOWARD, President. PERCY E. STORER, Secretary.
GEORGE W. YOUNG, Treasurer.

DIRECTORS—Fred E. Richardson, Percy E. Storer, George W. Young,
William L. White, G. J. Kuhn, Charles H. Howard, Charles H. Curtis,
Lyndon W. Keizer, George H. Coombs.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$5,383 68
Advance payments.....	17 00
Guaranty fund.....	56 62
Forfeited shares.....	8 00
Bills payable.....	300 00
Profits	20 82
	<hr/>
	\$5,786 12

RESOURCES.

Loans on mortgages of real estate.....	\$5,475 00
Loans on shares.....	80 00
Safe account.....	35 00
Cash	196 12
	<hr/>
	\$5,786 12

Number of shareholders.....	72
Number of borrowers.....	24
Number of shares outstanding.....	126
Number of shares pledged for loans.....	39
Number of loans.....	24

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

September 27, 1897.

PERHAM S. HEALD, President. MARTIN F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—Perham S. Heald, Martin F. Bartlett, H. D. Bates, R. E. Attwood, George L. Learned, W. T. Haines, George W. Dorr, W. A. R. Boothby, Addison Dolley.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital.....	\$76,550 09
Guaranty fund.....	366 34
Bills payable.....	935 68
Profits	1,836 21
	\$79,688 32

RESOURCES.

Loans on mortgages of real estate.....	\$75,500 00
Loans on shares.....	1,765 00
Cash	2,423 32
	\$79,688 32
Number of shareholders.....	203
Number of borrowers.....	58
Number of shares outstanding.....	1,451
Number of shares pledged for loans.....	404
Number of loans.....	75

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

October 26, 1897.

RICHARD H. T. TAYLOR, Pres. WILLIAM D. PATTERSON, Sec.
F. W. SEWALL, Treasurer.

DIRECTORS—R. H. T. Taylor, Joseph P. Tucker, Edgar J. Bailey, John
E. Dickinson, Lewis M. Poole.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital.....	\$8,591 86
Guaranty fund.....	66 17
Forfeited shares.....	52 84
Profits	199 82
	\$8,910 69

RESOURCES.

Loans on mortgages of real estate.....	\$7,275 00
Permanent expense.....	18 57
Cash	1,617 12
	\$8,910 69
Number of shareholders.....	21
Number of borrowers.....	10
Number of shares outstanding.....	76
Number of shares pledged for loans.....	37
Number of loans.....	13

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 28, 1897.

JAMES A. STROUT, Pres. H. G. HUTCHINSON, Sec. 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.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital.....	\$75,524 16
Advance payments.....	83 00
Guaranty fund.....	700 07
Forfeited shares.....	158 32
Profits	2,280 04
	<hr/>
	\$78,745 59

RESOURCES.

Loans on mortgages of real estate.....	\$74,638 48
Loans on shares.....	2,150 00
Permanent expense.....	33 58
Temporary expense.....	235 23
Cash	1,688 30
	<hr/>
	\$78,745 59

Number of shareholders.....	191
Number of borrowers.....	85
Number of shares outstanding.....	1,254
Number of shares pledged for loans.....	465
Number of loans.....	85

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1897

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

November 6, 1897.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greely, E. S. Paul, J. H. Stetson, Chas. Walker, Seth M. Carter, H. B. Estes, O. S. Ham, Rendal Dresser, Geo. W. Furbush.

Organized March 5, 1870.

 LIABILITIES.

Deposits	\$1,834,148 43
Reserve fund.....	51,700 00
Profits	1,228 46
	<hr/>
	\$1,887,076 89

 RESOURCES.

United States bonds.....	\$110,000 00
Public funds in Maine.....	74,000 00
Public funds out of Maine.....	236,700 00
Railroad bonds in Maine.....	176,050 00
Railroad bonds out of Maine.....	262,325 00
Corporation bonds in Maine.....	58,200 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	10,000 00
Corporation stock in Maine.....	30,000 00
Corporation stock out of Maine.....	10,484 00
National bank stock in Maine.....	105,360 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	619,466 14
Loans on stocks and bonds.....	63,827 50
Loans on other collateral (personal).....	3,870 00
Loans to corporations.....	29,150 00
Real estate foreclosure.....	5,338 89
Premium account.....	68,487 41
Furniture account (safes, etc.).....	1,650 00
Expense account.....	175 55
Cash on deposit.....	5,276 70
Cash on hand.....	2,715 70
	<hr/>
	\$1,887,076 89

Dividends are paid in May and November.

Examinations are 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, \$3,227.97.

Has sufficient available assets to pay its liabilities.

AUBURN SAVINGS BANK—AUBURN.

November 6, 1897.

GEO. S. WOODMAN, President.

GEO. H. BROWN, Treasurer.

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

Organized March 16, 1868.

 LIABILITIES.

Deposits	\$1,413,718 20
Reserve fund.....	36,720 00
Profits	26,648 55
	<hr/>
	\$1,477,086 75

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	15,000 00
Public funds out of Maine.....	136,960 00
Railroad bonds in Maine.....	199,800 00
Railroad bonds out of Maine.....	174,837 50
Corporation bonds in Maine.....	67,000 00
Corporation bonds out of Maine.....	20,250 00
Railroad stock in Maine.....	32,605 85
Railroad stock out of Maine.....	9,000 00
Corporation stock in Maine.....	1,700 00
Corporation stock out of Maine.....	9,422 00
National bank stock in Maine.....	121,720 00
Loans on mortgages of real estate.....	372,817 55
Loans on stocks and bonds.....	76,959 80
Loans on other collateral (personal).....	5,325 00
Loans to corporations.....	84,256 35
Real estate foreclosure.....	23,296 14
Premium account.....	56,960 91
Furniture account (safes, etc.).....	2,400 00
Expense account.....	778 62
Cash on deposit.....	11,949 95
Cash on hand.....	4,047 08
	<hr/>
	\$1,477,086 75

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed in 1897; amount, \$15,000.

Annual expenses, \$2,100.00.

Has sufficient available assets to pay its liabilities.

AUGUSTA SAVINGS BANK—AUGUSTA.

November 6, 1897.

JOSEPH H. MANLEY, President. EDWIN C. DUDLEY, Treasurer.

TRUSTEES—Joseph H. Manley, Leslie C. Cornish, Lendall Titcomb,
Benjamin F. Parrott, Treby Johnson.

Organized September 29, 1848.

LIABILITIES.

Deposits	\$6,063,135 82
Reserve fund.....	300,000 00
Profits	65,884 06
	\$6,429,019 88

RESOURCES.

United States bonds.....	\$350,000 00
District of Columbia bonds.....	31,000 00
Public funds in Maine.....	21,000 00
Public funds out of Maine.....	3,951,500 00
Railroad bonds in Maine.....	372,500 00
Railroad bonds out of Maine.....	652,000 00
Corporation bonds in Maine.....	10,000 00
Corporation stock in Maine.....	10,000 00
National bank stock in Maine.....	71,800 00
Loan to State of Maine.....	100,000 00
Loans on mortgages of real estate.....	160,426 18
Loans on stocks and bonds.....	232,906 03
Loans on other collateral (personal).....	14,423 54
Loans to municipalities.....	27,000 00
Loans to corporations.....	47,450 00
Real estate investment.....	25,000 00
Real estate foreclosure..	3,825 00
Premium account.....	50,603 61
Furniture account (safes, etc.).....	5,000 00
Loans to national banks.....	20,000 00
Cash on deposit.....	260,874 83
Cash on hand.....	11,710 69
	\$6,429,019 88

Dividends are paid in February and August.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed November 1, 1897; amount, \$25,000.

Annual expenses, \$8,000.

Has sufficient available assets to pay its liabilities.

BANGOR SAVINGS BANK—BANGOR.

November 6, 1897.

SAMUEL F. HUMPHREY, President. JOHN L. CROSBY, Treasurer.

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

Organized, 1852.

LIABILITIES.

Deposits	\$3,257,389 65
Reserve fund.....	145,611 93
Special reserve fund.....	597 35
Profits	118,731 31
Other liabilities.....	420 36
	\$3,522,750 60

RESOURCES.

United States bonds.....	\$200,000 00
Public funds in Maine.....	111,000 00
Public funds out of Maine.....	1,438,644 04
Railroad bonds in Maine.....	202,560 00
Railroad bonds out of Maine.....	612,185 00
Corporation bonds in Maine.....	93,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	79,200 00
Railroad stock out of Maine.....	5,675 00
Corporation stock in Maine.....	3,000 00
Corporation stock out of Maine.....	5,706 00
National bank stock in Maine.....	25,400 00
National bank stock out of Maine.....	4,500 00
Loans on mortgages of real estate.....	266,443 13
Loans on stocks and bonds.....	323,052 82
Loans on other collateral (personal).....	200 00
Loans to municipalities.....	28,079 69
Real estate investment.....	55,644 36
Real estate foreclosure.....	30,600 03
Premium account.....	3,659 50
Expense account.....	899 60
Cash on deposit.....	19,999 68
Cash on hand.....	3,301 75
	\$3,522,750 60

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October, 1897; amount, \$25,000.

Annual expenses, \$8,000.

Has sufficient available assets to pay its liabilities.

BATH SAVINGS INSTITUTION—BATH.

November 6, 1897.

MILTON S. BRIRY, President. WILLIAM J. SHAW, Treasurer.

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

Organized, April, 1852.

LIABILITIES.

Deposits	\$3,506,577 80
Reserve fund.....	151,507 70
Profits	93,891 78
	<u>\$3,751,977 28</u>

RESOURCES.

United State bonds.....	\$50,000 00
Public funds out of Maine.....	418,822 33
Railroad bonds in Maine.....	301,778 75
Railroad bonds out of Maine.....	1,438,936 25
Corporation bonds in Maine.....	124,465 00
Corporation bonds out of Maine.....	146,914 00
Railroad stock in Maine.....	38,500 00
Railroad stock out of Maine.....	123,823 50
Corporation stock out of Maine.....	59,390 37
National bank stock in Maine.....	82,440 00
National bank stock out of Maine.....	11,500 00
Loans on mortgages of real estate.....	206,924 62
Loans on stocks and bonds.....	553,355 91
Loans on other collateral (personal).....	51,790 00
Loans on names alone.....	1,309 43
Loans to corporations.....	15,000 00
Real estate investment.....	15,000 00
Real estate foreclosure.....	3,300 00
Premium account.....	4,784 67
Expense account.....	1,232 48
Cash on deposit.....	101,625 27
Cash on hand.....	1,084 70
	<u>\$3,751,977 28</u>

Dividends are paid in January and July.

Examinations are 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 1897; amount, \$20,000.

Annual expenses, \$3,800.

Has sufficient available assets to pay its liabilities.

BELFAST SAVINGS BANK—BELFAST.

November 6, 1897.

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, Wm. M. Woods.

Organized June, 1868.

LIABILITIES.

Deposits	\$1,086,341 84
Reserve fund.....	55,000 00
Profits	21,145 63
Other liabilities.....	520 00
	<hr/>
	\$1,163,007 47

RESOURCES.

United States bonds.....	\$250,000 00
District of Columbia bonds.....	50,000 00
Public funds in Maine.....	4,500 00
Public funds out of Maine.....	98,352 25
Railroad bonds in Maine.....	83,500 00
Railroad bonds out of Maine.....	210,500 00
Corporation bonds in Maine.....	28,968 45
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	3,300 00
Railroad stock out of Maine.....	4,000 00
Corporation stock in Maine.....	22,500 00
National bank stock in Maine.....	40,650 00
Loans on mortgages of real estate.....	103,820 00
Loans on stocks and bonds.....	116,193 18
Loans on other collateral (personal).....	14,137 81
Loans to municipalities.....	1,600 00
Loans to corporations.....	3,175 93
Real estate investment.....	7,000 00
Real estate foreclosure.....	6,842 36
Premium account.....	20,000 00
Suspense account.....	7,500 00
Expense account.....	543 92
Cash on deposit.....	37,907 43
Cash on hand.....	23,016 14
	<hr/>
	\$1,163,007 47

Dividends are paid in June and December.

Examinations are made by trustees in May.

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

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

Annual expenses, \$3,400.

Has sufficient available assets to pay its liabilities.

BETHEL SAVINGS BANK—BETHEL.

November 6, 1897.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

Organized, February 28, 1872.

LIABILITIES.

Deposits	\$268,114 53
Reserve fund.....	7,124 61
Special reserve fund.....	3,420 99
Profits	566 81
	<hr/>
	\$279,226 94

RESOURCES.

United States bonds.....	\$15,000 00
Public funds in Maine.....	1,000 00
Public funds out of Maine.....	25,000 00
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	11,400 00
Corporation bonds in Maine.....	14,500 00
National bank stock in Maine.....	30,950 00
National bank stock out of Maine.....	1,000 00
Other bank stock in Maine.....	4,000 00
Other bank stock out of Maine.....	1,000 00
Repair account.....	12 40
Loans on mortgages of real estate.....	122,001 96
Loans on stocks and bonds.....	2,880 00
Loans on other collateral (personal).....	793 00
Loans to municipalities.....	12,150 00
Loans to corporations.....	3,600 00
Real estate investment.....	4,850 00
Premium account.....	418 37
Furniture account (safes, etc.).....	878 27
Expense account.....	150 00
Cash on deposit.....	18,764 81
Cash on hand.....	878 13
	<hr/>
	\$279,226 94

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

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

Annual expenses, \$900.

Has sufficient available assets to pay its liabilities.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

November 6, 1897.

JOSHUA MOORE, President.

E. W. STAPLES, Treasurer.

TRUSTEES—Joshua Moore, Carlos Heard, Edwin Stowe, Samuel Smith,
Jr., E. W. Staples.

Organized, 1867.

LIABILITIES.

Deposits	\$1,039,690 37
Reserve fund.....	18,042 47
Profits	20,498 25
	<hr/>
	\$1,078,230 99

RESOURCES.

Public funds in Maine.....	\$1,100 00
Public funds out of Maine.....	115,900 00
Railroad bonds in Maine.....	62,000 00
Railroad bonds out of Maine.....	176,430 00
Corporation bonds in Maine.....	19,500 00
Railroad stock out of Maine.....	8,000 00
Corporation stock in Maine.....	98,300 00
Corporation stock out of Maine.....	7,600 00
National bank stock in Maine.....	72,200 00
National bank stock out of Maine.....	27,620 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	276,659 76
Loans on stocks and bonds.....	59,882 33
Loans on other collateral (personal).....	4,250 00
Loans on names alone.....	13,077 28
Loans to municipalities.....	20,000 00
Loans to corporations.....	11,739 02
Real estate investment.....	55,000 00
Real estate foreclosure.....	36,566 46
Cash on deposit.....	4,266 74
Cash on hand.....	3,139 40
	<hr/>
	\$1,078,230 99

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

Annual expenses, \$3,300.00.

Has sufficient available assets to pay its liabilities.

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

November 6, 1897.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized, 1872.

LIABILITIES.

Deposits	\$225,943 78
Reserve fund.....	3,834 45
Profits	2,832 24
	\$232,610 47

RESOURCES.

Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	10,000 00
Railroad bonds in Maine.....	23,675 00
Railroad bonds out of Maine.....	39,820 00
Corporation bonds in Maine.....	60,000 00
Corporation bonds out of Maine.....	1,000 00
Railroad stock out of Maine.....	1,170 49
National bank stock in Maine.....	6,000 00
National bank stock out of Maine.....	2,200 00
Loans on mortgages of real estate.....	62,814 60
Loans on stocks and bonds.....	750 00
Loans on other collateral (personal).....	900 00
Loans to municipalities.....	3,866 00
Real estate investment.....	150 00
Real estate foreclosure.....	1,836 21
Premium account.....	2,838 81
Furniture account (safes, etc.).....	650 00
Cash on deposit.....	6,687 36
Cash on hand.....	1,452 00
	\$232,610 47

Dividends are paid in April and October.

Examinations are 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 6, 1897.

C. O. FARRINGTON, President. B. E. FARRINGTON, Treasurer.

TRUSTEES—C. O. Farrington, F. A. Floyd, A. Robinson, J. H. Smith,
S. H. Woodbury.

Organized, 1869.

LIABILITIES.

Deposits	\$197,278 78
Reserve fund.....	5,000 00
Profits	929 19
Other liabilities.....	5,899 99
	\$209,107 96

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	18,500 00
Public funds out of Maine.....	41,500 00
Railroad bonds in Maine.....	7,500 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds in Maine.....	2,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock in Maine.....	4,000 00
National bank stock in Maine.....	700 00
Loans on mortgages of real estate.....	87,634 00
Loans on stocks and bonds.....	6,650 00
Loans on other collateral (personal).....	300 00
Loans to municipalities.....	1,000 00
Real estate foreclosure.....	3,500 00
Premium account.....	2,000 00
Expense account.....	34 85
Cash on hand.....	989 11
	\$209,107 96

Dividends are paid in May and November.

Examinations are made by trustees in May.

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

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

Annual expenses, \$800.00.

Has sufficient available assets to pay its liabilities.

BRIDGTON SAVINGS BANK—BRIDGTON.

November 6, 1897.

AUGUSTUS H. WALKER, President. MELLEN PLUMMER, Treasurer.

TRUSTEES—Augustus H. Walker, William F. Perry, Perley P. Burnham,
Abel H. Harriman, Winburn M. Staples.

Organized July 1, 1869.

LIABILITIES.

Deposits	\$513,333 31
Reserve fund.....	10,000 00
Profits	13,038 38
	<hr/>
	\$536,371 69

RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	29,312 00
Public funds out of Maine.....	51,500 00
Railroad bonds in Maine.....	42,300 00
Railroad bonds out of Maine.....	98,710 00
Corporation bonds in Maine.....	45,200 00
Railroad stock in Maine.....	3,342 50
National bank stock in Maine.....	20,660 00
National bank stock out of Maine.....	2,000 00
Other bank stock in Maine.....	2,000 00
Maine Savings Bank book, Portland.....	2,027 05
Loans on mortgages of real estate.....	131,078 12
Loans on stocks and bonds.....	57,575 40
Loans on other collateral (personal).....	21,757 25
Loans to corporations.....	2,400 00
Real estate investment.....	585 00
Real estate foreclosure.....	4,246 07
Premium account.....	12,000 00
Furniture account (safes, etc.).....	400 00
Expense account.....	669 99
Cash on deposit.....	1,637 17
Cash on hand.....	1,971 14
	<hr/>
	\$536,371 69

Dividends are paid in January and July.

Examinations are made by trustees in January and May.

Deposits draw interest from first of each month following deposit.

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

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

November 6, 1897.

WESTON THOMPSON, President. THOS. H. RILEY, Treasurer.

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

Organized, 1858.

 LIABILITIES.

Deposits	\$618,157 71
Reserve fund.....	27,479 03
Profits	7,044 74
	<hr/>
	\$652,681 48

 RESOURCES.

United States bonds.....	\$40,000 06
Public funds in Maine.....	10,048 28
Public funds out of Maine.....	130,293 57
Railroad bonds in Maine.....	45,000 00
Railroad bonds out of Maine.....	136,835 00
Corporation bonds in Maine.....	66,912 50
Corporation bonds out of Maine.....	1,000 00
Railroad stock in Maine.....	9,945 00
Railroad stock out of Maine.....	5,000 00
National bank's stock in Maine.....	61,695 00
Loans on mortgages of real estate.....	93,119 49
Loans on stocks and bonds.....	16,996 11
Loans on other collateral (personal).....	256 08
Loans on names alone.....	7,182 00
Loans to municipalities.....	12,000 00
Loans to corporations.....	7,250 00
Real estate investment.....	6,869 31
Cash on deposit.....	1,879 57
Cash on hand.....	399 57
	<hr/>
	\$652,681 48

Dividends are paid in April and October.

Examinations are made by trustees in May and November.

Deposits draw interest from the 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 6, 1897.

THOMAS TARBOX, President.

CYRIL P. HARMON, Treasurer.

TRUSTEES—Thos. Tarbox, J. O. Anderson, Aaron Clark, Wm. S. Moulton, E. A. Hobson, J. G. Locke, H. J. Staples, J. A. Fellows, C. E. Weld, F. H. Hargraves, Martin Coffin.

Organized April 10, 1868.

 LIABILITIES.

Deposits	\$301,689 70
Reserve fund.....	13,306 18
Profits	3,594 22
	<hr/>
	\$318,590 10

 RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	8,000 00
Public funds out of Maine.....	69,000 00
Railroad bonds in Maine.....	14,000 00
Railroad bonds out of Maine.....	46,535 00
Corporation bonds in Maine.....	34,000 00
Railroad stock out of Maine.....	800 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	16,050 00
Loans on mortgages of real estate.....	93,318 28
Loans on stocks and bonds.....	1,755 55
Loans on other collateral (personal).....	2,645 00
Loans to municipalities..	8,375 00
Real estate foreclosure.....	7,909 57
Furniture account (safes, etc.).....	600 00
Expense account.....	204 60
Cash on deposit.....	8,157 16
Cash on hand.....	1,389 94
	<hr/>
	\$318,590 10

Dividends are paid in April and October.

Examinations are made by trustees in May and November.

Deposits draw interest from first of every month.

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

Annual expenses, \$1,000.

Has sufficient available assets to pay its liabilities.

CALAIS SAVINGS BANK—CALAIS.

November 6, 1897.

WILLIAM WOODS, President. GEORGE A. LOWELL, Treasurer.

TRUSTEES—Wm. Woods, Geo. A. Lowell, J. Murray Hill, Geo. W. Lord,
Geo. R. Gardner, H. B. Ross, F. H. Lowell.

Organized March 15, 1861.

 LIABILITIES.

Deposits	\$322,394 05
Reserve fund.....	7,403 11
Profits	8,114 68
	<hr/>
	\$337,911 84

 RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	40,000 00
Public funds out of Maine.....	95,000 00
Railroad bonds in Maine.....	5,000 00
Railroad bonds out of Maine.....	64,092 50
Corporation bonds in Maine.....	5,000 00
Railroad stock in Maine.....	5,000 00
Railroad stock out of Maine.....	181 50
National bank stock in Maine.....	17,325 00
National bank stock out of Maine.....	4,250 00
Loans on mortgages of real estate.....	54,518 93
Loans on stocks and bonds.....	5,403 86
Loans on other collateral (personal).....	1,200 00
Loans to municipalities.....	3,100 00
Loans to corporations.....	10,448 75
Real estate foreclosure.....	1,000 00
Expense account.....	1 00
Cash on deposit.....	4,861 11
Cash on hand.....	4,529 19
	<hr/>
	\$337,911 84

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1897; amount, \$10,000.

Annual expenses, \$1,250.

Has sufficient available assets to pay its liabilities.

CAMDEN SAVINGS BANK—ROCKPORT.

November 6, 1897.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

TRUSTEES—John H. Eells, E. A. Morrill, Isaac W. Sherman, G. E. Carleton, E. C. Fletcher, J. W. Bowers, H. L. Shepherd.

Organized November 1, 1870.

 LIABILITIES.

Deposits	\$147,645 57
Reserve fund.....	7,797 61
Profits	5,834 05
	<hr/>
	\$161,277 23

 RESOURCES.

Railroad bonds in Maine.....	\$2,000 00
Railroad bonds out of Maine.....	7,354 36
Corporation bonds in Maine.....	10,000 00
Railroad stock in Maine.....	3,800 00
Railroad stock out of Maine.....	120 00
Corporation stock in Maine.....	515 00
Loans on mortgages of real estate.....	47,728 29
Loans on stocks and bonds.....	49,662 77
Loans on other collateral (personal).....	4,950 00
Loans on names alone.....	1,187 80
Loans to corporations.....	10,000 00
Real estate foreclosure.....	4,748 39
Furniture account (safes, etc.).....	1,440 00
Expense account.....	182 69
Cash on deposit.....	14,829 15
Cash on hand.....	2,758 78
	<hr/>
	\$161,277 23

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed August 1st; amount, \$8,000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

CASCADE SAVINGS BANK—OAKLAND.

November 6, 1897.

ALFRED WINSLOW, President.

J. E. HARRIS, Treasurer.

TRUSTEES—Alfred Winslow, Benj. F. Folger, Morrison Libby, John W. Greeley, Hiram Wyman.

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$200,236 66
Reserve fund.....	10,000 00
Profits	1,104 58
	<hr/>
	\$211,341 24

 RESOURCES.

Railroad bonds in Maine.....	\$3,000 00
Railroad bonds out of Maine.....	30,000 00
Corporation bonds in Maine.....	5,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	3,000 00
National bank stock in Maine.....	38,600 00
Loans on mortgages of real estate.....	65,033 79
Loans on stocks and bonds.....	35,450 00
Loans on other collateral (personal).....	3,275 00
Real estate investment.....	900 00
Real estate foreclosure.....	18,468 96
Premium account.....	2,700 00
Furniture account (safes, etc.).....	800 00
Cash on deposit.....	3,529 81
Cash on hand.....	683 68
	<hr/>
	\$211,341 24

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from the first of every month.

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

Annual expenses, \$700.

Has sufficient available assets to pay its liabilities.

DEXTER SAVINGS BANK—DEXTER.

November 6, 1897.

EBEN M. TIBBETTS, President. WESLEY H. JUDKINS, Treasurer.

TRUSTEES—Eben M. Tibbetts, Henry S. Dole, Warren H. Carr, William E. Brewster, Wesley H. Judkins.

Organized December 16, 1867.

LIABILITIES.

Deposits	\$422,595 03
Reserve fund.....	6,100 00
Profits	8,308 65
	<hr/>
	\$437,003 68

RESOURCES.

Public funds out of Maine.....	\$5,500 00
Railroad bonds in Maine.....	52,000 00
Railroad bonds out of Maine.....	57,050 00
Corporation bonds in Maine.....	97,375 00
Railroad stock in Maine.....	15,555 00
Corporation stock in Maine.....	7,000 00
National bank stock in Maine.....	64,600 00
Other bank stock in Maine.....	20,000 00
Loans on mortgages of real estate.....	50,354 62
Loans on stocks and bonds.....	9,966 84
Loans on other collateral (personal).....	1,178 82
Loans to municipalities.....	1,100 00
Real estate investment.....	25,167 16
Real estate foreclosure.....	15,166 02
Cash on deposit.....	14,535 12
Cash on hand.....	455 10
	<hr/>
	\$437,003 68

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from the first day of each month.

Treasurer's bond renewed May 3, 1897; amount, \$12,000.

Annual expenses, \$1,250.

Has sufficient available assets to pay its liabilities.

EASTPORT SAVINGS BANK—EASTPORT.

November 6, 1897.

ALDEN BRADFORD, President.

N. B. NUTT, Treasurer.

TRUSTEES—Alden Bradford, Noel B. Nutt, John Doring, George M. Huston, Frank T. Wadsworth, James C. Hinkley, Herbert Kilby, Joseph S. Bucknam, Leverett M. Whalen.

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$597,223 68
Reserve fund.....	10,591 67
Profits	11,568 07
	<hr/>
	\$619,383 42

 RESOURCES.

Public funds in Maine.....	\$6,454 17
Public funds out of Maine.....	157,000 00
Railroad bonds in Maine.....	31,000 00
Railroad bonds out of Maine.....	103,600 00
Corporation bonds in Maine.....	43,500 00
Corporation bonds out of Maine.....	21,000 00
Corporation stock out of Maine.....	1,000 00
National bank stock in Maine.....	14,850 00
National bank stock out of Maine.....	6,575 00
Loans on mortgages of real estate.....	142,590 38
Loans on stocks and bonds.....	5,885 00
Loans on other collateral (personal).....	16,730 49
Loans on names alone.....	851 40
Loans to municipalities.....	3,871 10
Loans to corporations.....	5,000 00
Real estate investment.....	23,264 49
Cash on deposit.....	30,025 27
Cash on hand.....	6,186 12
	<hr/>
	\$619,383 42

Dividends are paid in January and July.

Examinations are made by trustees in May.

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

Treasurer's bond renewed December 15, 1896; amount, \$20,000.

Annual expenses, \$1,650.

Has sufficient available assets to pay its liabilities.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

November 6, 1897.

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	\$344,331 96
Reserve fund.....	19,064 00
Profits	316 90
	\$363,712 86

RESOURCES.

United States bonds.....	\$8,000 00
Public funds in Maine.....	20,900 00
Public funds out of Maine.....	8,000 00
Railroad bonds in Maine.....	16,000 00
Railroad bonds out of Maine.....	30,250 00
Corporation bonds in Maine.....	30,000 00
Corporation bonds out of Maine.....	6,000 00
Railroad stock out of Maine.....	3,000 00
National bank stock in Maine.....	22,425 00
Loans on mortgages of real estate.....	97,223 00
Loans on stocks and bonds.....	8,775 00
Loans to municipalities.....	16,070 76
Loans to corporations.....	79,500 00
Real estate foreclosure.....	6,000 00
Premium account.....	2,453 97
Furniture account (safes, etc.).....	390 00
Expense account.....	3 69
Cash on deposit.....	6,790 27
Cash on hand.....	2,021 26
	\$363,712 86

Dividends are paid in May and November.

Examinations are 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 6, 1897.

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.

Organized November 16, 1868.

LIABILITIES.

Deposits	\$484,717 09
Reserve fund.....	700 00
Special reserve fund.....	95 99
Profits	4,125 08
	\$489,638 16

RESOURCES.

United States bonds.....	\$25,000 00
Public funds in Maine.....	14,218 00
Public funds out of Maine.....	57,500 00
Railroad bonds in Maine.....	31,950 00
Railroad bonds out of Maine.....	79,000 00
Corporation bonds in Maine.....	55,500 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	31,471 50
Railroad stock out of Maine.....	9,000 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	74,595 00
Loans on mortgages of real estate.....	53,900 93
Loans on stocks and bonds.....	10,951 84
Loans on other collateral (personal).....	3,466 10
Real estate investment.....	21,567 09
Real estate foreclosure.....	11,692 15
Cash on deposit.....	3,328 90
Cash on hand.....	2,806 65
	\$489,638 16

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

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

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

GARDINER SAVINGS INSTITUTION—GARDINER.

November 6, 1897.

ISAAC J. CARR, President.

HENRY S. WEBSTER, Treasurer.

TRUSTEES—William W. Bradstreet, Joseph C. Atkins, David Dennis,
Weston Lewis, Sanford N. Maxcy, George L. Rogers.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,320,862 92
Reserve fund.....	80,350 00
Profits	30,096 69
Other liabilities.....	5,509 60
	<hr/>
	\$2,436,819 21

RESOURCES.

United States bonds.....	\$225,000 00
Public funds in Maine.....	96,200 00
Public funds out of Maine.....	1,360,700 00
Railroad bonds in Maine.....	67,000 00
Railroad bonds out of Maine.....	64,000 00
Corporation bonds in Maine.....	181,000 00
Railroad stock out of Maine.....	6,000 00
National bank stock in Maine.....	55,760 00
National bank stock out of Maine.....	12,200 00
Loans on mortgages of real estate.....	161,140 46
Loans on stocks and bonds.....	77,096 78
Loans on other collateral (personal).....	5,604 73
Loans to municipalities.....	41,000 00
Real estate investment.....	30,000 00
Real estate foreclosure.....	3,250 00
Cash on deposit.....	46,661 25
Cash on hand.....	4,205 99
	<hr/>
	\$2,436,819 21

Dividends are paid in January and July.

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

Deposits draw interest from third Wednesday of each month.

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

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

GORHAM SAVINGS BANK—GORHAM.

November 6, 1897.

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, Samuel E. Stone, John A. Waterman.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$400,186 97
Reserve fund.....	19,870 62
Profits	8,171 99
	<hr/>
	\$428,229 58

RESOURCES.

United State bonds.....	\$10,000 00
Public funds in Maine.....	8,500 00
Public funds out of Maine.....	121,930 00
Railroad bonds in Maine.....	23,203 75
Railroad bonds out of Maine.....	50,025 00
Corporation bonds in Maine.....	34,000 00
Corporation bonds out of Maine.....	500 00
Railroad stock out of Maine.....	1,000 00
National bank stock in Maine.....	16,275 00
Loan on mortgage of personal estate.....	250 00
Loans on mortgages of real estate.....	150,374 58
Loans on stocks and bonds.....	2,780 00
Real estate foreclosure.....	7,950 00
Cash on deposit.....	106 43
Cash on hand.....	1,334 82
	<hr/>
	\$428,229 58

Dividends are paid in March and September.

Examinations are made by trustees in May and November.

Deposits draw interest from first of March, April, May, June, September, October, November 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 6, 1897.

E. ROWELL, President.

H. K. BAKER, Treasurer.

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

Organized July 3, 1854.

 LIABILITIES.

Deposits	\$706,751 19
Reserve fund.....	35,000 00
Profits	21,667 39
	<hr/>
	\$763,418 58

 RESOURCES.

Public funds in Maine.....	\$7,805 00
Public funds out of Maine.....	288,611 25
Railroad bonds in Maine.....	60,481 42
Railroad bonds out of Maine.....	141,500 00
Corporation bonds in Maine.....	123,875 00
Corporation bonds out of Maine.....	48,500 00
Corporation stock out of Maine.....	10,000 00
National bank stock in Maine.....	16,360 00
Loans on mortgages of real estate.....	52,611 93
Loans on other collateral (personal).....	300 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	5,351 10
Expense account.....	586 44
Cash on deposit.....	6,337 51
Cash on hand.....	98 93
	<hr/>
	\$763,418 58

Dividends are paid in February and August.

Examinations are made by trustees in May.

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

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

Annual expenses, \$2,000.

Has sufficient available assets to pay its liabilities.

HANCOCK COUNTY SAVINGS BANK--ELLSWORTH.

November 6, 1897.

NEWELL B. COOLIDGE, President. CHARLES C. BURRILL, Treasurer.

TRUSTEES—Newell B. Coolidge, A. F. Burnham, Charles C. Burrill,
John F. Whitcomb, F. Carroll Burrill.

Organized May 1, 1873.

 LIABILITIES.

Deposits	\$348,655 54
Reserve fund.....	11,185 41
Profits	6,106 49
	<hr/>
	\$365,947 44

 RESOURCES.

United States bonds.....	\$23,700 00
Public funds in Maine.....	20,584 63
Public funds out of Maine.....	19,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	12,900 00
Corporation bonds in Maine.....	23,200 00
Corporation bonds out of Maine.....	5,500 00
Railroad stock in Maine.....	400 00
National bank stock in Maine.....	17,000 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	142,516 00
Loans on stocks and bonds.....	25,030 00
Loans on other collateral (personal).....	350 00
Loans to municipalities.....	9,150 00
Loans to corporations.....	6,411 00
Real estate investment.....	3,600 00
Real estate foreclosure.....	8,734 36
Premium account.....	4,947 50
Cash on deposit.....	29,789 90
Cash on hand.....	1,634 05
	<hr/>
	\$365,947 44

Dividends are paid in June and December.

Examinations are made by trustees annually.

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

Treasurer's bond renewed 1897; amount, \$10,000.

Annual expenses, \$2,000.

Has sufficient available assets to pay its liabilities.

HOULTON SAVINGS BANK—HOULTON.

November 6, 1897.

ALMON H. FOGG, President. LELAND O. LUDWIG, Treasurer.

TRUSTEES—S. T. Plummer, Don A. H. Powers, O. F. French, Samuel Lane, S. Friedman, Geo. H. Freeman, B. H. Putnam, E. L. Cleveland, Chas. D. Merritt.

Organized February, 1872.

 LIABILITIES.

Deposits	\$334,278 69
Reserve fund.....	6,574 27
Profits	215 18
	<hr/>
	\$341,068 14

 RESOURCES.

Public funds out of Maine.....	\$20,550 00
Railroad bonds in Maine.....	19,955 00
Railroad bonds out of Maine.....	23,460 00
Corporation bonds in Maine.....	14,925 00
Railroad stock out of Maine.....	3,000 00
National bank stock in Maine.....	50,500 00
National bank stock out of Maine.....	1,100 00
Loans on mortgages of real estate.....	152,352 71
Loans on stocks and bonds.....	2,470 36
Loans to municipalities.....	17,875 00
Real estate investment.....	4,200 00
Real estate foreclosure.....	3,258 00
Premium account.....	10,953 92
Furniture account (safes, etc.).....	800 00
Expense account.....	36 67
Cash on deposit.....	6,169 39
Cash on hand.....	9,462 09
	<hr/>
	\$341,068 14

Dividends are paid in May and November.

Examinations are made by trustees in May of each year.

Deposits draw interest from first 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 6, 1897.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,022,013 38
Reserve fund.....	23,600 00
Profits	7,663 38
	<hr/>
	\$1,053,276 76

 RESOURCES.

United States bonds.....	\$35,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	270,300 00
Railroad bonds in Maine.....	129,650 00
Railroad bonds out of Maine.....	18,500 00
Corporation bonds in Maine.....	21,500 00
Corporation stock in Maine.....	5,140 00
National bank stock in Maine.....	170,470 00
National bank stock out of Maine.....	13,000 00
Loans on mortgages of real estate.....	172,975 11
Loans on stocks and bonds.....	140,690 57
Loans on other collateral (personal).....	9,955 00
Loans to municipalities.....	7,000 00
Real estate investment.....	8,500 00
Premium account.....	13,000 00
Furniture account (safes, etc.).....	1,500 00
Expense account.....	2 20
Cash on deposit.....	24,753 33
Cash on hand.....	1,340 55
	<hr/>
	\$1,053,276 76

Dividends are paid in May and November.

Examinations are made by trustees in February, May, August, 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 6, 1897.

R. W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—R. W. Lord, Wm. Downing, Chas. W. Goodnow, W. L. Dane, Hartley Lord.

Organized May 1, 1871.

LIABILITIES.

Deposits	\$541,530 40
Reserve fund.....	14,294 41
Profits	7,687 28
	<u>\$563,512 09</u>

RESOURCES.

Public funds in Maine.....	\$4,000 00
Public funds out of Maine.....	94,560 00
Railroad bonds in Maine.....	40,785 00
Railroad bonds out of Maine.....	167,362 50
Corporation bonds in Maine.....	44,500 00
Corporation bonds out of Maine.....	2,960 00
Railroad stock in Maine.....	11,343 00
Railroad stock out of Maine.....	5,037 00
National bank stock in Maine.....	26,350 00
Loans on mortgages of real estate.....	136,878 55
Loans on stocks and bonds.....	9,474 92
Loans on other collateral (personal).....	200 00
Real estate investment.....	2,750 00
Premium account.....	2,000 00
Cash on deposit.....	14,416 01
Cash on hand.....	895 11
	<u>\$563,512 09</u>

Dividends are paid in January and July.

Examinations are 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, 1897; amount, \$20,000.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

KINGFIELD SAVINGS BANK—KINGFIELD.

November 6, 1897.

A. G. WINTER, President.

H. S. WING, Treasurer.

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

Organized May 28, 1895.

LIABILITIES.

Deposits	\$8,364 89
Reserve fund.....	50 00
Profits	32 68
	<hr/>
	\$8,447 57

RESOURCES.

Loans on mortgages of real estate.....	\$3,845 00
Loans on stocks and bonds.....	1,575 00
Loans on other collateral (personal).....	1,405 00
Furniture account (safes, etc.).....	580 00
Cash on deposit.....	360 50
Cash on hand.....	682 07
	<hr/>
	\$8,447 57

Dividends are paid the first Saturday of April and October.

Examinations are made by trustees in the first Saturday of January, April, July and October.

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

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

Annual expenses, \$100.

Has sufficient available assets to pay its liabilities.

MACHIAS SAVINGS BANK—MACHIAS.

November 6, 1897.

GEORGE W. DRISKO, President. GEORGE F. CARY, Treasurer.

TRUSTEES—Geo. W. Drisko, C. B. Donworth, P. H. Longfellow, Geo. Leavitt, Austin Harris, Wm. Longfellow, F. L. Shaw, Geo. F. Cary.

Organized April, 1869.

LIABILITIES.

Deposits	\$609,506 77
Reserve fund.....	11,000 00
Profits	5,030 84
	\$625,537 61

RESOURCES.

United States bonds.....	\$85,000 00
Public funds in Maine.....	33,272 95
Public funds out of Maine.....	264,500 00
Railroad bonds in Maine.....	22,000 00
Railroad bonds out of Maine.....	89,000 00
Corporation bonds in Maine.....	49,000 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	35,750 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	17,948 00
Loans to corporations.....	8,000 00
Real estate investment.....	2,600 00
Cash on deposit.....	7,736 40
Cash on hand.....	6,480 26
	\$625,537 61

Dividends are paid in January and July.

Examinations are made by trustees in May and November.

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

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

Annual expenses, \$1,400.

Has sufficient available assets to pay its liabilities.

MAINE SAVINGS BANK—PORTLAND.

November 6, 1897.

SAMUEL ROLFE, President. ALPHEUS G. ROGERS, Treasurer.

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

Organized June 4, 1859.

 LIABILITIES.

Deposits	\$7,304,863 13
Reserve fund.....	250,000 00
Profits	151,608 51
	<hr/>
	\$7,706,471 64

 RESOURCES.

United States bonds.....	\$2,250,000 00
Public funds out of Maine.....	634,200 00
Railroad bonds in Maine.....	722,500 00
Railroad bonds out of Maine.....	2,499,377 75
Corporation bonds in Maine.....	807,620 00
Railroad stock in Maine	12,500 00
Corporation stock in Maine.....	21,675 00
National bank stock in Maine.....	64,073 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	303,993 44
Loans on stocks and bonds.....	176,295 63
Loans to corporations.....	163,180 00
Real estate investment.....	5,000 00
Real estate foreclosure.....	7,651 02
Expense account.....	5,619 82
Cash on deposit.....	23,650 94
Cash on hand.....	8,135 04
	<hr/>
	\$7,706,471 64

Dividends are paid in January and July.

Examination of books is made by trustees, first Wednesday of each month: securities in May.

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

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

Annual expenses, \$14,000.

Has sufficient available assets to pay its liabilities.

MECHANICS' SAVINGS BANK—AUBURN.

November 6, 1897.

BENJ. F. STURGIS, President. J. WALTER STETSON, Treasurer.

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

Organized February, 1875.

LIABILITIES.

Deposits	\$499,241 38
Reserve fund.....	13,300 00
Special reserve fund.....	30,722 43
Profits	12,144 90
	\$555,408 71

RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	2,000 00
Public funds out of Maine.....	19,100 00
Railroad bonds in Maine.....	10,000 00
Railroad bonds out of Maine.....	11,300 00
Corporation bonds in Maine.....	20,450 00
Corporation bonds out of Maine.....	20,400 00
National bank stock in Maine.....	154,990 00
National bank stock out of Maine.....	2,000 00
Other bank stock in Maine.....	8,000 00
Other securities.....	1,200 00
Loans on mortgages of real estate.....	146,231 00
Loans on stocks and bonds.....	50,487 39
Loans on other collateral (personal).....	10,450 00
Loans on names alone.....	500 00
Loans to corporations.....	23,250 00
Real estate investment.....	40,700 00
Real estate foreclosure.....	16,400 00
Premium account.....	1,023 75
Cash on deposit.....	9,780 45
Cash on hand.....	2,146 12
	\$555,408 71

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from the first day of each month.

Treasurer's bond renewed March 1, 1897; amount, \$10,000.

Annual expenses, \$2,050.

Has sufficient available assets to pay its liabilities.

NORWAY SAVINGS BANK—NORWAY.

November 6, 1897.

CYRUS S. TUCKER, President.

S. S. STEARNS, Treasurer.

TRUSTEES—Cyrus S. Tucker, Frank H. Noyes, Charles L. Hathaway,
Horace Cole, Charles F. Ridlon, Alfred S. Kimball, Geo. E. Tubbs.

Organized March 19, 1866.

 LIABILITIES.

Deposits	\$323,243 69
Reserve fund.	1,000 00
Profits	6,628 01
	<hr/>
	\$330,871 70

 RESOURCES.

Public funds in Maine.....	\$3,986 81
Public funds out of Maine.....	6,625 00
Railroad bonds in Maine.....	5,000 00
Railroad bonds out of Maine.....	26,625 00
Corporation bonds in Maine.....	22,900 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	5,027 50
Railroad stock out of Maine.....	600 00
Corporation stock in Maine.....	1,000 00
National bank stock in Maine.....	51,400 00
Other bank stock in Maine.....	6,200 00
Loans on mortgages of real estate.....	117,352 11
Loans on stocks and bonds.....	28,249 56
Loans on other collateral (personal).....	4,175 49
Loans on names alone.....	322 16
Loans to corporations.....	15,280 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.....	1,710 22
Cash on deposit.....	6,565 97
Cash on hand.....	3,101 88
	<hr/>
	\$330,871 70

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from the 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 6, 1897.

FRANKLIN A. WILSON, Pres. GEORGE H. HOPKINS, Treas.

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

Organized, February 3, 1869.

LIABILITIES.

Deposits	\$1,882,860 08
Reserve fund	34,040 67
Profits	16,537 36
	<hr/>
	\$1,933,438 11

RESOURCES.

United States bonds.....	\$200,000 00
Public funds in Maine.....	200,500 00
Public funds out of Maine.....	274,500 00
Railroad bonds in Maine.....	291,000 00
Railroad bonds out of Maine.....	125,450 00
Corporation bonds in Maine.....	88,000 00
Railroad stock in Maine.....	64,250 00
Railroad stock out of Maine.....	2,500 00
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	34,900 00
Loans on mortgages of real estate.....	303,743 24
Loans on stocks and bonds.....	189,406 25
Loans to municipalities.....	8,300 00
Loans to corporations.....	85,000 00
Premium account.....	4,000 00
Furniture account (safes, etc).....	3,000 00
Expense account.....	315 44
Cash on deposit	40,698 89
Cash on hand.....	6,774 29
	<hr/>
	\$1,933,438 11

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 14, 1897; amount, \$20,000.

Annual expenses, \$4,200.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAVINGS BANK—LEWISTON.

November 6, 1897.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. I. Barker, A. B. Nealey, S. A. Cummings, John Garner,
H. W. Maxwell, W. N. Chamberlain, A. D. Barker, Jas. A. Walsh, W. H.
Judkins.

Organized February 3, 1869.

 LIABILITIES.

Deposits	\$952,124 94
Reserve fund.....	35,000 00
Profits	4,018 00
	<hr/>
	\$991,142 94

 RESOURCES.

United States bonds	\$ 5,700 00
Public funds in Maine.....	26,600 00
Public funds out of Maine.....	89,000 00
Railroad bonds in Maine.....	117,762 50
Railroad bonds out of Maine.....	44,860 00
Corporation bonds in Maine.....	69,275 00
Railroad stock in Maine.....	500 00
Corporation stock in Maine	500 00
Corporation stock out of Maine.....	2,969 00
National bank stock in Maine.....	89,300 00
Other bank stock in Maine.....	2,800 00
Loans on mortgages of real estate.....	344,085 17
Loans on stocks and bonds.....	62,735 39
Loans on other collateral (personal).....	495 00
Loans to corporations	54,400 00
Real estate investment	13,776 73
Premium account.....	37,150 00
Furniture account (safes, etc)	5,900 00
Expense account.....	335 15
Cash on deposit.....	16,497 27
Cash on hand.	6,501 73
	<hr/>
	\$991,142 94

Dividends are paid in April and October

Examinations are made by trustees previous to each dividend.

Deposits draw interest from the first of each month.

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

Annual expenses, \$1,750.

Has sufficient available assets to pay its liabilities.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

November 6, 1897.

JOHN R. KELLEY, President.

OSCAR C. ROGERS, Treasurer.

TRUSTEES—John R. Kelley, David T. Percy, Gordan S. Preble, Seth T. Snipe, D. Howard Spear.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$613,733 41
Reserve fund	3,012 14
Profits	12,499 85
	\$629,245 40

RESOURCES.

United States bonds.....	\$21,560 00
Public funds in Maine.....	100 00
Public funds out of Maine.....	76,716 25
Railroad bonds in Maine.....	24,218 75
Railroad bonds out of Maine.....	80,591 50
Corporation bonds in Maine.....	51,500 00
Corporation bonds out of Maine.....	20,900 00
Railroad stock out of Maine.....	3,366 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	41,200 00
Other bank stock in Maine.....	6,250 00
Loans on mortgages of real estate.....	98,018 01
Loans on stocks and bonds.....	84,808 29
Loans on other collateral (personal).....	18,972 43
Loans to municipalities.....	1,690 00
Loans to corporations.....	44,371 26
Real estate investment.....	19,297 49
Real estate foreclosure.....	115 81
Safe deposit department.....	5,000 00
Furniture account (safes, etc).....	4,500 00
Cash on deposit.....	21,752 92
Cash on hand.....	3,866 69
	\$629,245 40

Dividends are paid in January and July.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 21, 1897; amount, \$10,000.

Annual expenses, \$1,500.

Has sufficient available assets to pay its liabilities.

PHILLIPS SAVINGS BANK—PHILLIPS.

November 6, 1897.

E. M. ROBINSON, President. J. W. BUTTERFIELD, Treasurer.

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

Organized March 29, 1871.

LIABILITIES.

Deposits	\$152,927 18
Reserve fund.....	4,000 00
Profits	222 66
	\$157,149 84

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds in Maine.....	27,258 61
Public funds out of Maine.....	6,750 00
Railroad bonds in Maine.....	25,375 00
Railroad bonds out of Maine.....	3,200 00
Corporation bonds in Maine.....	9,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	2,000 00
National bank stock in Maine.....	16,800 00
Other bank stock in Maine.....	3,100 00
Loans on mortgages of real estate.....	18,721 16
Loans on stocks and bonds.....	11,140 73
Loans on other collateral (personal).....	2,461 57
Loans to corporations.....	500 00
Premium account.....	1,700 00
Furniture account (safes, etc).....	400 00
Cash on deposit.....	16,721 10
Cash on hand.....	2,271 67
	\$157,149 84

Dividends are paid in May and November.

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

Deposits draw interest from first days 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 6, 1897.

A. M. ROBINSON, President.

W. C. WOODBURY, Treasurer.

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

Organized March 28, 1874.

LIABILITIES.

Deposits	\$495,127 29
Reserve fund.....	7,345 00
Profits	12,905 33
	<u>\$515,377 62</u>

RESOURCES.

United States bonds.....	\$ 5,000 00
Public funds in Maine.....	13,900 00
Public funds out of Maine.....	59,000 00
Railroad bonds in Maine.....	31,985 00
Railroad bonds out of Maine.....	95,045 00
Corporation bonds in Maine.....	58,620 00
Corporation bonds out of Maine.....	10,000 00
National bank stock in Maine.....	39,340 00
National bank stock out of Maine.....	5,000 00
Other bank stock in Maine.....	8,000 00
Loans on mortgages of real estate.....	119,770 60
Loans on stocks and bonds.....	27,851 84
Loans on other collateral (personal).....	1,067 48
Loans to municipalities.....	2,413 53
Loans to corporations.....	1,166 29
Real estate investment.....	11,250 00
Real estate foreclosure.....	3,927 03
Premium account.....	5,642 50
Expense account.....	372 19
Cash on deposit.....	14,626 90
Cash on hand.....	1,399 35
	<u>\$515,377 62</u>

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

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

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

PORTLAND SAVINGS BANK—PORTLAND.

November 6, 1897.

FRANKLIN R. BARRETT, President. EDWARD A. NOYES, Treasurer.

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

Organized April, 1852.

LIABILITIES.

Deposits	\$8,867,362 07
Reserve fund.....	392,000 00
Profits	198,610 72
	<u>\$9,457,972 79</u>

RESOURCES.

United States bonds.....	\$1,200,000 00
Public funds in Maine.....	51,800 00
Public funds out of Maine	2,215,500 00
Railroad bonds in Maine.....	620,000 00
Railroad bonds out of Maine.....	1,595,525 00
Corporation bonds in Maine.....	750,150 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	21,932 50
National bank stock in Maine.....	119,796 00
Loans on mortgages of real estate.....	573,493 94
Loans on stocks and bonds.....	1,192,895 93
Loans to corporations.....	717,878 26
Real estate investment.....	38,000 00
Real estate foreclosure.....	130,376 72
Expense account.....	65 44
Cash on deposit	120,518 51
Cash on hand.....	23,740 49
	<u>\$9,457,972 79</u>

Dividends are paid in May and November.

Examinations are made by trustees in January and May.

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

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

Annual expenses, \$18,908.31.

Has sufficient available assets to pay its liabilities.

ROCKLAND SAVINGS BANK—ROCKLAND.

November 6, 1897.

EDWIN H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized May, 1868.

LIABILITIES.

Deposits	\$1,164,731 82
Reserve fund.....	27,720 34
Profits	24,115 95
	<u>\$1,216,568 11</u>

RESOURCES.

United States bonds.....	\$115,000 00
Public funds in Maine.....	2,200 00
Public funds out of Maine.....	143,000 00
Railroad bonds in Maine.....	104,750 00
Railroad bonds out of Maine.....	203,324 80
Corporation bonds in Maine.....	55,950 00
Corporation bonds out of Maine.....	5,890 00
Railroad stock in Maine	2,350 00
Railroad stock out of Maine.....	18,580 00
Corporation stock in Maine.....	1,200 00
National bank stock in Maine.....	71,495 00
Loans on mortgages of real estate.....	131,523 75
Loans on stocks and bonds.....	221,796 98
Loans on other collateral (personal).....	1,500 00
Loans on names alone.....	5,000 00
Loans to corporations.....	48,000 00
Real estate investment.....	13,000 00
Real estate foreclosure.....	3,907 95
Premium account.....	29,265 88
Expense account.....	50 00
Cash on deposit.....	30,350 62
Cash on hand.....	8,427 13
	<u>\$1,216,568 11</u>

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed October 6, 1897; amount, \$20,000.

Annual expenses, \$2,850.

Has sufficient available assets to pay its liabilities.

SACO SAVINGS BANK—SACO.

November 6, 1897.

R. JORDAN, President.

FRANK W. NUTTER, Treasurer.

TRUSTEES—R. Jordan, Geo. F. Owen, D. F. Littlefield, Geo. A. Carter,
B. Leavitt.

Organized November 27, 1869.

LIABILITIES.

Deposits	\$789,385 04
Reserve fund.....	34,036 84
Profits	11,199 89
	\$834,621 77

RESOURCES.

United States bonds.....	\$20,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	70,000 00
Railroad bonds in Maine.....	87,650 00
Railroad bonds out of Maine.....	187,635 19
Corporation bonds in Maine.....	13,000 00
Corporation bonds out of Maine.....	9,500 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	8,466 73
Corporation stock in Maine.....	38,250 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	46,130 00
National bank stock out of Maine.....	7,500 00
Loans on mortgages of real estate.....	234,086 51
Loans on stocks and bonds.....	18,920 49
Real estate foreclosure.....	8,074 37
Premium account.....	26,534 62
Cash on deposit.....	2,504 84
Cash on hand.....	1,219 02
	\$834,621 77

Dividends are paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first day of each month.

Treasurer's bond renewed March 30, 1895; amount, \$15,000.

Annual expenses, \$1,900.

Has sufficient available assets to pay its liabilities.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

November 6, 1897.

EDWARD P. BURNHAM, President. MELVILLE H. KELLY, Treas.

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

Organized February, 1827.

LIABILITIES.

Deposits	\$2,808,776 40
Reserve fund.....	58,109 97
Profits	74,672 79
	<u>\$2,941,559 16</u>

RESOURCES.

United States bonds.....	\$185,000 00
Public funds in Maine.....	40,000 00
Public funds out of Maine.....	194,000 00
Railroad bonds in Maine.....	126,655 00
Railroad bonds out of Maine.....	1,237,735 13
Corporation bonds in Maine.....	130,800 00
Corporation bonds out of Maine.....	66,383 87
Railroad stock in Maine.....	237,019 62
Railroad stock out of Maine.....	238,700 00
Corporation stock in Maine.....	110,180 00
National bank stock in Maine.....	46,780 00
National bank stock out of Maine.....	10,300 00
Loans on mortgages of real estate.....	156,487 20
Loans on stocks and bonds.....	114,703 34
Loans on other collateral (personal).....	2,095 00
Real estate investment.....	15,722 29
Cash on deposit.....	17,206 44
Cash on hand.....	11,791 27
	<u>\$2,941,559 16</u>

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from third Wednesday of each month.

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

Annual expenses, \$4,000.

Has sufficient available assets to pay its liabilities.

SEARSPORT SAVINGS BANK—SEARSPORT.

November 6, 1897.

JAMES G. PENDLETON, President. CHARLES F. GORDAN, Treasurer.

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

Organized April 1, 1874.

LIABILITIES.

Deposits	\$148,717 62
Reserve fund.....	4,600 00
Profits	137 41
	<hr/>
	\$153,455 03

RESOURCES.

United States bonds.....	\$12,000 00
District of Columbia bonds.....	18,000 00
Public funds out of Maine.....	52,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	13,600 00
Corporation bonds in Maine.....	4,000 00
Railroad stock out of Maine.....	4,334 51
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	19,880 00
Loans on mortgages of real estate.....	2,230 00
Loans on stocks and bonds.....	6,800 00
Real estate foreclosure.....	1,950 00
Premium account.....	735 44
Cash on deposit.....	542 01
Cash on hand.....	699 07
	<hr/>
	\$153,455 03

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of May, June, July, August, November, December, January, 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 6, 1897.

JAMES B. DASCOMB, President.

ED. P. PAGE, Treasurer.

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

Organized, 1869.

LIABILITIES.

Deposits	\$1,070,916 13
Reserve fund.....	28,500 00
Profits	17,787 36
	<hr/>
	\$1,117,203 49

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	12,000 00
Public funds out of Maine.....	342,000 00
Railroad bonds in Maine.....	198,000 00
Railroad bonds out of Maine.....	167,000 00
Corporation bonds in Maine.....	5,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	13,650 00
National bank stock in Maine.....	78,250 00
Other bank stock in Maine.....	1,000 00
Other bank stock out of Maine.....	5,000 00
Loans on mortgages of real estate.....	170,125 45
Loans on stocks and bonds.....	20,385 00
Loans on other collateral (personal).....	600 77
Loans to municipalities.....	13,200 00
Loans to corporations.....	34,150 00
Real estate foreclosure.....	8,880 16
Premium account....	14,000 00
Cash on deposit.....	13,962 11
	<hr/>
	\$1,117,203 49

Dividends are paid in January and July.

Examinations are made by trustees in January and July.

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

Treasurer's bond renewed November 17, 1897; amount, \$20,000.

Annual expenses, \$1,600.

Has sufficient available assets to pay its liabilities.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

November 6, 1897.

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	\$313,721 13
Reserve fund.....	12,165 42
Profits	7,460 78
	<hr/>
	\$333,347 33

RESOURCES.

United States bonds.....	\$35,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	66,000 00
Railroad bonds in Maine.....	46,970 00
Railroad bonds out of Maine.....	101,800 74
Corporation bonds in Maine.....	6,000 00
Corporation stock out of Maine.....	2,500 00
National bank stock in Maine.....	22,850 00
Loans on mortgages of real estate.....	23,188 00
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	10,000 00
Cash on deposit.....	7,688 59
Cash on hand.....	150 00
	<hr/>
	\$333,347 33

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

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 6, 1897.

ALVA SHURTLEFF, President. GEORGE A. WILSON, Treasurer.

TRUSTEES—H. E. Hammond, N. D. Bolster, Wm. N. Thomas, J. F. Plummer, Wm. J. Wheeler, Geo. M. Atwood, J. A. Kenney, A. W. Walker.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$396,497 34
Reserve fund.....	12,000 00
Profits	724 76
	<hr/>
	\$409,222 10

RESOURCES.

United States bonds.....	\$2,200 00
Public funds in Maine.....	150 00
Public funds out of Maine.....	13,000 00
Railroad bonds in Maine.....	5,500 00
Railroad bonds out of Maine.....	66,500 00
Corporation bonds in Maine.....	52,200 00
Railroad stock out of Maine.....	7,400 00
Corporation stock in Maine.....	3,000 00
National bank stock in Maine.....	36,330 00
National bank stock out of Maine.....	1,730 00
Other bank stock in Maine.....	8,400 00
Loans on mortgages of real estate.....	139,374 16
Loans of stocks and bonds.....	25,245 28
Loans on other collateral (personal).....	526 50
Loans to municipalities.....	2,500 00
Loans to corporations.....	5,021 52
Real estate investment.....	10,100 00
Real estate foreclosure.....	21,750 00
Premium account.....	1,265 00
Expense account.....	3 57
Cash on deposit.....	5,812 14
Cash on hand.....	3,213 93
	<hr/>
	\$409,222 10

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of month succeeding deposit.

Treasurer's bond renewed June, 1897; amount, \$10,000.

Annual expenses, \$1,200.

Has sufficient available assets to pay its liabilities.

THOMASTON SAVINGS BANK—THOMASTON.

November 6, 1897.

MOSES R. MATHEWS, President.

C. S. SMITH, Treasurer.

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

Organized February 1, 1870.

LIABILITIES.

Deposits	\$353,792 39
Reserve fund.....	11,500 00
Special reserve fund.....	1,257 65
Profits	4,733 07
	<hr/>
	\$371,283 11

RESOURCES.

United States bonds.....	\$30,000 00
Public funds in Maine.....	9,000 00
Public funds out of Maine.....	78,000 00
Railroad bonds in Maine.....	13,500 00
Railroad bonds out of Maine.....	90,500 00
Corporation bonds in Maine.....	40,800 00
Corporation bonds out of Maine.....	4,000 00
Corporation stock in Maine.....	1,350 00
Corporation stock out of Maine.....	2,000 00
National bank stock in Maine.....	23,610 00
Loans on mortgages of real estate.....	32,395 00
Loans on stocks, bonds and notes.....	13,542 94
Loans on other collateral (personal).....	550 00
Real estate investment.....	3,600 00
Real estate foreclosure.....	2,875 00
Premium account.....	9,592 50
Furniture account (safes, etc.).....	1,350 00
Cash on deposit.....	3,851 67
Cash on hand.....	4,766 00
	<hr/>
	\$371,283 11

Dividends are paid in March and September.

Examinations are 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, \$1,300.

Has sufficient available assets to pay its liabilities.

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT SAV-
INGS BANK—BRUNSWICK.

November 6, 1897.

SAMUEL KNIGHT, President. WILLIAM M. PENNELL, Treasurer.

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

Organized March 27, 1875.

LIABILITIES.

Deposits	\$228,330 80
Reserve fund.....	3,690 00
Profits	976 08
	<hr/>
	\$232,996 88

RESOURCES.

United States bonds.....	\$22,000 00
Public funds out of Maine.....	28,000 00
Railroad bonds in Maine.....	12,300 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds in Maine.....	21,500 00
Corporation bonds out of Maine.....	5,150 00
Railroad stock out of Maine.....	500 00
National bank stock in Maine.....	29,830 00
Loans on mortgages of real estate.....	68,971 07
Loans on stocks and bonds.....	6,803 33
Loans on other collateral (personal).....	3,200 00
Loans on names alone.....	200 00
Loans to municipalities.....	2,000 00
Premium account.....	7,678 43
Expense account.....	40
Cash on hand.....	3,863 65
	<hr/>
	\$232,996 88

Dividends are paid in April and October.

Examinations are 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, \$775.

Has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

November 6, 1897.

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	\$32,879 50
Reserve fund.....	801 27
Profits	819 68
	<hr/>
	\$34,500 45

 RESOURCES.

Railroad bonds in Maine.....	\$4,800 00
Corporation bonds in Maine.....	3,500 00
Loans on mortgages of real estate.....	14,929 02
Loans on other collateral (personal).....	600 00
Loans on names alone.....	500 00
Loans to municipalities.....	4,081 01
Cash on deposit.....	5,668 26
Cash on hand.....	422 16
	<hr/>
	\$34,500 45

Dividends are paid in February and August.

Examinations are made by trustees in May and November.

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

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

Annual expenses, \$100.

Has sufficient available assets to pay its liabilities.

WATERVILLE SAVINGS BANK—WATERVILLE.

November 6, 1897.

REUBEN FOSTER, President. E. R. DRUMMOND, Treasurer.

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—Reuben Foster, C. K. Mathews, Geo. W. Reynolds, Hiram E. Tuck, Josiah W. Bassett, C. Knauff, Carrol W. Abbott.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$908,616 52
Reserve fund.....	40,200 00
Profits	12,194 09
	\$961,010 61

RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	5,100 00
Public funds out of Maine.....	114,764 40
Railroad bonds in Maine.....	45,600 00
Railroad bonds out of Maine.....	61,000 00
Corporation bonds in Maine..	20,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	10,000 00
National bank stock in Maine.....	88,900 00
Other bank stock in Maine.....	3,600 00
Loans on mortgages of real estate.....	394,051 00
Loans on stocks and bonds.....	57,110 00
Loans on other collateral (personal).....	4,000 00
Loans to municipalities.....	2,000 00
Loans to corporations.....	28,210 00
Real estate investment.....	13,300 00
Real estate foreclosure.....	23,288 24
Premium account.....	24,000 00
Cash on deposit.....	33,507 09
Cash on hand.....	3,579 88
	\$961,010 61

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed September 1, 1897; amount, \$10,000; assistant treasurer's bond given July, 1897; amount, \$7,500.

Annual expenses, \$2,500.

Has sufficient available assets to pay its liabilities.

WISCASSET SAVINGS BANK—WISCASSET.

November 6, 1897.

GEORGE B. SAWYER, President. WILLIAM D. PATTERSON, Treas.

TRUSTEES—George B. Sawyer, Seth Patterson, Richard H. T. Taylor,
Albert M. Card, Lincoln W. Gibbs.

Organized, 1866.

LIABILITIES.	
Deposits	\$170,479 05
Reserve fund.....	8,780 37
Profits	7,999 24
Other liabilities.....	10,000 00
	\$197,258 66
RESOURCES.	
District of Columbia bonds.....	\$1,000 00
Public funds out of Maine.....	7,500 00
Railroad bonds in Maine.....	32,767 50
Railroad bonds out of Maine.....	90,635 50
Corporation bonds in Maine.....	4,000 00
Railroad stock out of Maine.....	2,660 00
Corporation stock out of Maine.....	500 00
National bank stock in Maine.....	17,000 00
Loans on mortgages of real estate.....	24,453 45
Loans on stocks and bonds.....	7,276 42
Loans on other collateral (personal).....	3,754 00
Loans to municipalities.....	500 00
Real estate foreclosure.....	3,960 00
Cash on deposit.....	981 82
Cash on hand.....	269 97
	\$197,258 66

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first day of each month.

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

Annual expenses, \$1,175.

Has sufficient available assets to pay its liabilities.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

November 6, 1897.

JOHN M. GOODWIN, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John M. Goodwin, Eneff H. Banks, Frederick A. Day,
Joseph Smith, 4th, Charles H. Prescott.

Organized March 27, 1860.

 LIABILITIES.

Deposits	\$983,207 16
Reserve fund.....	10,000 00
Profits	8,727 31
	<hr/>
	\$1,001,934 47

 RESOURCES.

United States bonds.....	\$41,350 00
Public funds in Maine.....	5,500 00
Public funds out of Maine.....	191,034 46
Railroad bonds in Maine.....	28,250 00
Railroad bonds out of Maine.....	100,024 66
Corporation bonds in Maine.....	50,000 00
Corporation bonds out of Maine.....	28,000 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	5,987 47
Corporation stock in Maine.....	15,000 00
National bank stock in Maine.....	98,175 00
National bank stock out of Maine.....	75,500 00
Loans on mortgages of real estate.....	232,765 43
Loans on stocks and bonds.....	10,212 65
Real estate foreclosure.....	50,094 89
Premium account.....	59,600 00
Furniture account (safes, etc.).....	2,731 05
Cash on deposit.....	3,027 01
Cash on hand.....	1,681 85
	<hr/>
	\$1,001,934 47

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

Annual expenses, \$3,300.

Has sufficient available assets to pay its liabilities.

RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

NOVEMBER 6, 1897.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

November 6, 1897.

GEO. I. TRICKEY, Pres. and Treas. JEFFERSON CARY, Vice Pres.
 CHARLES B. MARGESSON, Secretary.

TRUSTEES—Geo. I. Trickey, John P. Donworth, Louis C. Stearns, Jeffer-
 son Cary, Wm. C. Spaulding, Samuel W. Collins, Wm. H. Gray, Carl C.
 King, Jas. H. Glenn.

Organized January 2, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	30,000 00
Undivided profits.....	5,188 34
Demand deposits.....	59,444 74
Certified checks.....	312 80
	<hr/>
	\$144,945 88

 RESOURCES.

Demand and time loans.....	\$119,437 55
Real estate, furniture and fixtures.....	3,000 00
Cash on deposit.....	9,215 96
Cash on hand.....	13,292 37
	<hr/>
	\$144,945 88

AUBURN TRUST COMPANY—AUBURN.

November 6, 1897.

L. LINN SMALL, President. GEORGE C. WING, Vice President.

JAMES F. ATWOOD, Treasurer.

TRUSTEES—Samuel F. Merrill, Ara Cushman, George C. Wing, L. Linn Small, A. R. Savage, B. F. Sturgis, S. M. Carter, S. S. Hersey, Chas. E. Libby, Oscar Holway, H. A. Packard.

Organized June 5, 1890.

 LIABILITIES.

Capital stock.....	\$104,800 00
Surplus	8,000 00
Undivided profits.....	2,541 11
Time deposits.....	55,646 17
Demand deposits.....	8,466 52
Certificates of deposit.....	4,524 00
Unpaid dividends.....	12 00
Treasurer's checks outstanding.....	594 22
	<hr/>
	\$184,584 02

 RESOURCES.

Demand and time loans... ..	\$112,013 21
Stocks and bonds.....	41,863 75
Real estate owned.....	18,000 00
Expense account.....	1,036 41
Furniture and fixtures.....	5,000 00
Cash on deposit.....	3,070 62
Cash on hand.....	3,600 03
	<hr/>
	\$184,584 02

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

November 6, 1897.

J. MANCHESTER HAYNES, President. F. E. SMITH, Treasurer.

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, W. H. Gannett, H. M. Heath, F. W. Kinsman, F. S. Lyman, Ira H. Randall, G. T. Stevens, Geo. N. Lawrence, Nathaniel W. Cole, M. W. Farr, Chas. H. White, L. J. Crooker, Byron Boyd, Orin Williamson, W. Scott Hill, H. E. Bowditch.

Organized January 29, 1894.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	10,000 00
Undivided profits.....	2,587 45
Time deposits.....	355,667 64
Demand deposits.....	119,577 61
Certificates of deposit.....	15,462 78
Treasurer's checks outstanding.....	9,000 00
Due to other banks.....	9,022 70
	\$571,318 18

RESOURCES.

Demand and time loans.....	\$327,214 92
Loans on mortgages of real estate.....	44,575 00
Stocks and bonds.....	141,557 00
Furniture and fixtures.....	5,900 11
Cash on deposit.....	37,746 19
Cash on hand.....	12,324 96
Safe deposit boxes.....	2,000 00
	\$571,318 18

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

November 6, 1897.

L. B. DEASEY, President. FRED C. LYNAM, Sec'y and Treas.
VERNON G. WASGATT, Assistant Treasurer.

TRUSTEES—L. B. Deasey, F. C. Lynam, C. S. Leffingwell, E. H. Greely,
A. P. Wiswell, John Biddle Porter.

Organized September 15, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	20,000 00
Undivided profits.....	4,775 56
Demand deposits.....	231,861 39
Certificates of deposit.....	59,864 53
Trust department.....	6,000 00
Unpaid dividends.....	60 00
Deposits for coupons.....	1,325 00
Treasurer's checks outstanding.....	3,167 32
	\$377,053 80

RESOURCES.

Demand and time loans.....	\$219,914 19
Loans on mortgages of real estate.....	38,364 39
Stocks and bonds.....	14,807 53
Trust investments.....	6,000 00
Real estate owned.....	5,600 00
Due from other banks.....	71,343 29
Furniture and fixtures.....	900 00
Cash on hand.....	19,124 40
North East Harbor branch.....	1,000 00
	\$377,053 80

EASTERN TRUST AND BANKING COMPANY—BANGOR.

November 6, 1897.

JOHN CASSIDY, President. JAMES ADAMS, Vice President.
 CHARLES D. CROSBY, Treasurer. GEO. B. CANNEY, Secretary.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, Henry Rollins, E. B. Nealley, F. H. Drummond, Rowland W. Stewart, E. M. Hersey, W. F. Milliken, Joseph L. Smith, D. J. Sawyer, H. H. Smith, James H. Bailey, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, William Engel, C. Murphy, T. W. Beattie, J. B. Mullen, A. E. Rogers, M. L. Jordan, D. T. Sanders, C. A. Bailey.

Organized April 9, 1887.

 LIABILITIES.

Capital stock.....	\$171,600 00
Surplus	100,000 00
Undivided profits.....	12,011 81
Time deposits.....	786,640 64
Demand deposits.....	496,921 42
Certificates of deposit.....	43,603 84
Unpaid dividends.....	402 50
Deposits for coupons.....	1,383 10
Treasurer's checks outstanding.....	218 42
Due to other banks.....	12,958 60
Guaranteed mortgages.....	90,410 00
Prepaid mortgages.....	2,700 00
	<hr/>
	\$1,718,850 33

 RESOURCES.

Demand and time loans.....	\$1,030,789 24
Loans on mortgages of real estate.....	161,927 14
Stocks and bonds.....	332,084 00
Real estate owned... ..	17,954 98
Expense account.....	818 37
Furniture and fixtures.....	17,000 00
Cash on deposit.....	131,317 28
Cash on hand.....	26,959 32
	<hr/>
	\$1,718,850 33

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

November 6, 1897.

S. H. NILES, President.

EDWIN RILEY, Vice President.

J. G. HAM, Secretary.

C. H. STURTEVANT, Treasurer.

TRUSTEES—S. H. Niles, Edwin Riley, J. F. Lamb, J. G. Ham, C. R. Loring, W. W. Hall, H. D. Parker, H. C. Whittemore, Geo. Chandler.

Organized July 27, 1895.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	1,000 00
Undivided profits.....	1,769 01
Time deposits.....	37,365 34
Demand deposits.....	43,178 79
Certificates of deposit.....	7,600 00
Due to other banks.....	17,709 64
	<hr/>
	\$158,622 78

RESOURCES.

Demand and time loans.....	\$48,552 65
Loans on mortgages of real estate.....	53,818 89
Stocks and bonds.....	25,787 50
Expense account.....	587 34
Furniture and fixtures.....	1,682 85
Cash on deposit.....	19,692 31
Cash on hand.....	8,501 24
	<hr/>
	\$158,622 78

MAINE TRUST AND BANKING COMPANY—GARDINER.

November 6, 1897.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice President.

P. H. WINSLOW, 2nd Vice Pres. FRANK E. DILL, Asst. Sec'y.

TRUSTEES—Josiah S. Maxcy, Weston Lewis, W. E. Maxcy, P. H. Winslow, Wm. T. Hall.

Organized August 15, 1889.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	30,000 00
Undivided profits	9,850 60
Time deposits.....	300,710 23
Demand deposits.....	91,967 57
Certificates of deposit.....	20,975 71
Trust department.....	77,393 03
Treasurer's checks outstanding.....	706 41
Discount account.....	8,730 00
	<hr/>
	\$640,333 55

RESOURCES.

Demand and time loans.....	\$268,489 50
Loans on mortgages of real estate.....	76,256 15
Stocks and bonds.....	182,934 21
Trust investments.....	77,393 03
Due from other banks.....	20,151 88
Expense account.....	1,397 56
Furniture and fixtures.....	2,500 00
Cash on hand.....	5,261 22
Uncollected coupons.....	5,950 00
	<hr/>
	\$640,333 55

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

November 6, 1897.

FRED BARKER, President. GEORGE BARKER, Treasurer.
WM. R. PIPES, Secretary. JOHN H. JUDD, Vice President.

TRUSTEES—Fred Barker, A. R. Gould, B. B. Lancaster, Levi B. Patten,
W. B. Gould, F. D. Ellis, John H. Judd, Charles D. DeWitt, A. M. Smith, H.
W. Safford, R. J. Smith, Wm. R. Pipes, E. N. Blake, W. P. Bridgham, F.
N. Blake.

Organized June 27, 1891.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	2,000 00
Undivided profits.....	3,568 34
Time deposits.....	7,069 49
Demand deposits.....	12,732 06
	<hr/>
	\$75,369 89

RESOURCES.

Demand and time loans.....	\$57,574 23
Real estate owned.....	4,588 71
Expense account.....	1,612 72
Furniture and fixtures.....	1,487 09
Cash on deposit.....	6,427 15
Cash on hand.....	3,679 99
	<hr/>
	\$75,369 89

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

November 6, 1897.

S. B. LOCKE, President.

F. H. NOYES, Treasurer.

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

Organized April 2, 1887.

LIABILITIES.

Capital stock.....	\$10,000 00
Surplus	500 00
Undivided profits.....	4,416 42
Debentures outstanding.....	58,300 00
Due to other banks.....	25 00
Bills payable.....	3,719 45
	<u>\$76,960 87</u>

RESOURCES.

Loans on mortgages of real estate.....	\$58,588 25
Real estate owned.....	7,650 00
Due from other banks.....	842 38
Expense account.....	384 75
Cash on deposit.....	488 75
Tax certificates.....	34 59
Accrued interest uncollected.....	8,972 15
	<u>\$76,960 87</u>

PEOPLE'S TRUST COMPANY—FARMINGTON.

November 6, 1897.

GEORGE W. WHEELER, President. DANIEL M. BONNEY, Treasurer.
 J. H. BONNEY, Asst. Treas. J. P. FLINT, Sec. Asst. Treas.

TRUSTEES—Geo. W. Wheeler, Elbridge T. Smith, Geo. M. Currier,
 Chas. H. Pierce, Daniel M. Bonney.

Organized September 5, 1885.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	4,000 00
Undivided profits.....	13,495 66
Time deposits.....	690,591 57
Demand deposits.....	41,278 82
Certificates of deposit.....	2,424 90
Unpaid dividends.....	1,671 00
Due to other banks and bankers.....	66 07
	<hr/>
	\$853,528 02

 RESOURCES.

Demand and time loans.....	\$135,414 26
Loans on mortgages of real estate.....	226,245 13
Stocks and bonds.....	349,341 97
Real estate owned.....	73,909 73
Due from other banks and bankers.....	320 52
Expense account.....	898 38
Furniture and fixtures.....	1,321 09
Cash on deposit.....	30,070 08
Cash on hand.....	35,111 57
Taxes paid.....	895 29
	<hr/>
	\$853,528 02

ROCKLAND TRUST COMPANY—ROCKLAND.

November 6, 1897.

A. F. CROCKETT, President. E. A. BUTLER, Vice President.
C. M. KALLOCH, Secretary.

TRUSTEES—A. F. Crockett, G. L. Farrand, W. S. White, J. D. May, H. G. Tibbetts, W. T. Cobb, C. H. Berry, W. W. Case, F. C. Knight, C. E. Littlefield, S. M. Bird, E. A. Butler, E. K. Glover, S. H. Burpee, Fred E. Richards.

Organized March 14, 1889.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits.....	18,483 33
Time deposits.....	65,047 93
Demand deposits.....	73,267 28
Certificates of deposit.....	15,786 99
Unpaid dividends.....	30 00
Due to other banks.....	534 28
Unredeemed stamps, savings department.....	193 25
	<hr/>
	\$273,343 06

RESOURCES.

Demand and time loans.....	\$187,322 41
Stocks and bonds.....	9,474 25
Due from other banks.....	62,922 00
Furniture and fixtures.....	1,400 00
Cash on hand.....	8,216 05
Overdrafts	8 35
Vault and safe deposit boxes.....	4,000 00
	<hr/>
	\$273,343 06

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

November 6, 1897.

GEORGE D. BISBEE, President. WALDO PETTINGILL, Vice Pres.

ELISHA PRATT, Treasurer.

TRUSTEES—George D. Bisbee, Charles D. Brown, Milton G. Shaw, Hugh J. Chisholm, Francis A. Danforth, John Houghton, Waldo Pettingill, Ceylon Rowe, William W. Mason.

Organized February 1, 1895.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	4,000 00
Undivided profits.....	5,932 89
Time deposits.....	94,843 70
Demand deposits.....	86,512 55
Certificates of deposit.....	141 00
Unpaid dividends.....	3 00
Treasurer's checks outstanding.....	333 62
Due to other banks.....	17,974 80
	<hr/>
	\$259,741 56

RESOURCES.

Demand and time loans.....	\$131,283 36
Loans on mortgages of real estate.....	30,596 50
Stocks and bonds.....	41,883 42
Real estate owned.....	3,800 00
Expense account.....	2,263 05
Furniture and fixtures.....	1,000 00
Cash on deposit.....	43,271 04
Cash on hand.....	5,644 19
	<hr/>
	\$259,741 56

PORTLAND TRUST COMPANY—PORTLAND.

November 6, 1897.

WM. G. DAVIS, President. JAMES P. BAXTER, Vice President.
 HARRY BUTLER, Secretary.

TRUSTEES—Wm. G. Davis, James P. Baxter, Mark P. Emery, Charles 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, A. H. Walker, Charles O. Bancroft, Harry Butler.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	75,000 00
Undivided profits.....	18,812 30
Demand deposits.....	459,554 52
Certificates of deposit.....	99,045 14
Trust department.....	12,536 14
Unpaid dividends.....	3 50
Deposits for coupons.....	1,571 00
Sinking funds for corporations.....	287,845 09
	<hr/>
	\$1,054,367 69

 RESOURCES.

Demand and time loans.....	\$297,134 71
Stocks and bonds.....	374,044 75
Trust investments.....	12,381 14
Expense account.....	500 33
Cash on deposit.....	76,219 66
Cash on hand.....	9,854 39
Sinking funds investments.....	284,232 71
	<hr/>
	\$1,054,367 69

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

November 6, 1897.

FRED E. RICHARDS, President. FRANK E. ALLEN, Treasurer.

DIRECTORS—Fred E. Richards, Percival Bonney, Fred N. Dow, Henry P. Cox, Josiah H. Drummond, Frederick Robie, Lyman M. Cousens, Payson Tucker, Edward B. Winslow, William W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Galen C. Moses, Charles C. Burrill, Russell D. Woodman, Herbert L. Shepherd, Edward C. Reynolds, Bion Wilson, Joseph C. Holman, Augustus R. Wright.

Organized January 3, 1894.

LIABILITIES.

Capital stock.....	\$250,000 00
Undivided profits.....	17,857 86
Demand deposits.....	16,769 44
Certificates of deposit.....	123,942 83
Unpaid dividends.....	37 50
Deposits for coupons.....	465 00
Bills payable.....	30,000 00
Income account.....	2,076 65
	\$441,149 28

RESOURCES.

Demand and time loans.....	\$16,926 35
Loans on mortgages of real estate.....	71,795 00
Stocks and bonds.....	344,834 23
Accrued interest.....	5,931 00
Expense account.....	1,483 43
Cash on deposit.....	113 27
Cash on hand.....	66 00
	\$441,149 28

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

November 6, 1897.

HORACE PURINTON, President. F. C. THAYER, Vice President.
R. E. ATWOOD, Treasurer. WM. T. HAINES, Secretary.

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

Organized February 20, 1893.

LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits.....	12,366 98
Time deposits.....	133,189 95
Demand deposits.....	67,874 74
Due to other banks.....	818 45
Bills payable.....	5,000 00
	\$319,250 12

RESOURCES.

Demand and time loans.....	\$223,182 63
Stocks and bonds.....	33,000 00
Expense account.....	215 37
Furniture, fixtures and vault.....	40,830 52
Cash on deposit.....	7,193 17
Cash on hand.....	14,828 43
	\$319,250 12

WESTBROOK TRUST COMPANY—WESTBROOK.

November 6, 1897.

JAMES PENNELL, President. JOHN C. SCATES, Vice President.

R. D. WOODMAN, Treasurer.

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

Organized January 11, 1890.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	7,000 00
Undivided profits.....	1,887 27
Time deposits.....	231,334 38
Demand deposits.....	47,984 57
Certificates of deposit.....	15,250 00
Unpaid dividends.....	239 38
Due to other banks.....	10,288 52
	<hr/>
	\$363,984 12

RESOURCES.

Demand and time loans.....	\$165,860 48
Loans on mortgages of real estate.....	51,273 35
Stocks and bonds.....	104,980 62
Real estate owned.....	8,050 00
Due from other banks..	23,468 31
Furniture, fixtures and safe.....	2,000 00
Cash on hand.....	8,351 36
	<hr/>
	\$363,984 12

RETURNS OF SECRETARIES

OF

LOAN & BUILDING ASSOCIATIONS

UNDER DATE OF

NOVEMBER 6, 1897.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

November 6, 1897.

W. W. STETSON, President. J. P. HUTCHINSON, Secretary.
W. M. GREENLEAF, Treasurer.

DIRECTORS—W. W. Stetson, L. W. Haskell, Ara Cushman, A. R. Savage, A. M. Penley, George W. Curtis, George W. Bumpus, S. K. Ballard, Raymond Toothaker.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital.....	\$147,255 03
Guaranty fund.....	2,485 54
Advances	7,027 72
Interest	1,260 01
Fines	49 77
Premiums	472 69
Membership fees.....	36 50
Profits	511 14
Pass book credits.....	69 11
Rents real estate.....	48 00
Cash differences.....	8 43
	\$159,223 94

RESOURCES.

Loans on mortgages of real estate.....	\$134,989 11
Loans on shares.....	2,500 00
Real estate by foreclosure.....	1,960 00
Furniture and fixtures.....	230 00
Current expense	10 70
Cash on hand and on deposit.....	16,019 09
George G. Gifford.....	430 00
Interest paid.....	771 16
Real estate expense.....	403 45
Profit and loss.....	1,910 43
	\$159,223 94

Number of shareholders.....	260
Number of borrowers.....	118
Number of shares outstanding.....	1,467
Number of shares pledged for loans.....	501
Number of loans.....	180
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	10 6-10%
Amount of dividend*.....	\$46,702 60
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

*A dividend of \$46,702.60 was declared October 1, 1897 covering the whole period since the organization of the association. This amount was added to the capital dues at that time.

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

November 6, 1897.

THOMAS J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

DIRECTORS—Thomas J. Lynch, Geo. W. Vickery, M. S. Holway, A. G. Andrews, A. W. Whitney, Chas. R. Hall, P. O. Vickery, E. E. Davis, Aime Casavant.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital.....	\$208,403 39
Guaranty fund.....	2,129 45
Interest	2,960 07
Fines	136 91
Premiums	854 83
Transfer fees.....	50
Withdrawal fees.....	87 72
Profits	4,913 31
	\$219,486 18

RESOURCES.

Loans on mortgages of real estate.....	\$205,925 00
Loans on shares.....	5,232 18
Real estate by foreclosure.....	3,360 69
Current expense.....	120 26
Cash on hand and on deposit.....	1,798 48
Temporary loans.....	3,000 00
Taxes paid on mortgage loans.....	27 52
Insurance paid on mortgage loans.....	22 05
	\$219,486 18

Number of shareholders.....	474
Number of borrowers.....	235
Number of shares outstanding.....	2,901
Number of shares pledged for loans.....	1,100
Number of loans.....	282
Amount of advance payments included in capital dues.....	\$17 00
Rate of dividend the past year.....	6%
Amount of dividend.....	\$13,536 78
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

November 6, 1897.

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.....	\$284,871 37
Guaranty fund.....	4,969 96
Interest	5,645 33
Fines	66 30
Premiums	1,019 30
Forfeited shares.....	23 70
Withdrawal fees.....	130 31
Due on loans.....	1,644 00
Profits	1,897 83
	<hr/>
	\$300,268 10

 RESOURCES.

Loans on mortgages of real estate.....	\$275,000 00
Loans on shares.....	3,305 00
Real estate by foreclosure.....	1,300 08
Furniture and fixtures.....	165 44
Current expense.....	787 89
Cash on hand and on deposit.....	17,962 18
Expenses on mortgaged real estate.....	248 70
Expenses on real estate foreclosure.....	46 19
Over due interest, premiums and fines.....	1,452 62
	<hr/>
	\$300,268 10

Number of shareholders.....	905
Number of borrowers.....	317
Number of shares outstanding.....	6,666
Number of shares pledged for loans.....	1,530
Number of loans.....	529
Amount of advance payments included in capital dues.....	\$3,562 00
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$17,616 24
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

BATH LOAN AND BUILDING ASSOCIATION—BATH.

November 6, 1897.

C. H. McLELLAN, Vice President. C. A. CORLISS, Sec'y and Treas.

DIRECTORS—C. H. McLellan, G. C. Moses, C. E. Patten, A. B. Haggett,
C. L. Farnham, C. C. Low, F. N. Thompson, Joseph Torrey, C. A. Corliss.

Organized July 18, 1890.

LIABILITIES.

Accumulated capital.....	\$42,382 26
Guaranty fund.....	325 00
Interest	243 36
Fines	28
Premiums	25 74
Forfeited shares.....	137 46
Profits	134 66
Rent received.....	537 00
	\$43,785 76

RESOURCES.

Loans on mortgages of real estate.....	\$36,700 00
Loans on shares.....	5,275 00
Permanent expense.....	75 00
Cash on hand and on deposit.....	1,179 01
Accrued earnings.....	556 75
	\$43,785 76

Number of shareholders.....	131
Number of borrowers.....	52
Number of shares outstanding.....	673
Number of shares pledged for loans.....	240
Number of loans.....	76
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,190 72
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

November 6, 1897.

JOHN G. BROOKS, President. C. W. WESCOTT, Secretary and Treas.

DIRECTORS—John G. Brooks, W. B. Swan, A. C. Sibley, R. F. Dunton,
L. A. Knowlton, J. M. Fletcher, A. I. Brown.

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital.....	\$28,699 17
Guaranty fund.....	175 00
Advances	109 00
Interest	249 01
Fines	10 76
Premiums	35 00
Profits	745 56
Due Belfast National Bank.....	2,101 50
	<hr/>
	\$32,125 00

 RESOURCES.

Loans on mortgages of real estate.....	\$31,125 00
Stocks and bonds.....	1,000 00
	<hr/>
	\$32,125 00

Number of shareholders.....	90
Number of borrowers.....	38
Number of shares outstanding.....	495
Number of shares pledged for loans.....	163
Number of loans.....	44
Amount of advance payments included in capital dues.....	\$109 00
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,451 93
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

November 6, 1897.

JOHN FURBISH, President. WILLIAM M. PENNELL, Secretary.
JAMES W. FISHER, Treasurer.

DIRECTORS—John Furbish, Larkin D. Snow, John H. Peterson, Lyman E. Smith, Charles E. Townsend, William M. Pennell, Joseph Dufresne.

Organized September, 1888.

LIABILITIES.

Accumulated capital.....	\$86,897 22
Guaranty fund.....	1,047 00
Interest	747 71
Fines	32 36
Premiums	130 50
Membership fees.....	5 50
Withdrawal fees.....	13 56
Profits	67 99
Interest on advances.....	41 96
	\$88,983 80

RESOURCES.

Loans on mortgages of real estate.....	\$82,763 92
Loans on shares.....	3,350 00
Current expense.....	10 00
Cash on hand and on deposit.....	2,859 88
	\$88,983 80

Number of shareholders.....	231
Number of borrowers.....	97
Number of shares outstanding.....	1,149
Number of shares pledged for loans.....	527
Number of loans.....	155
Amount of advance payments, if any, included in capital dues	\$636 00
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	9½%
Amount of dividend.....	\$6,229 89
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

November 6, 1897.

JOHN J. LEE, President.

PARKER SPOFFORD, Secretary.

ALBERT F. PAGE, Treasurer.

DIRECTORS—J. P. Hooper, R. H. Emery, Irvin L. Brown, G. W. McAlister, George H. Emerson.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$21,424 99
Guaranty fund.....	59 00
Interest	427 09
Fines	5 12
Premiums	84 93
Withdrawal fees.....	48 33
Profits	69 94
	<hr/>
	\$22,119 45

RESOURCES.

Loans on mortgages of real estate.....	\$20,650 44
Loans on shares.....	626 00
Current expense.....	50 00
Cash on hand and on deposit.....	793 01
	<hr/>
	\$22,119 45

Number of shareholders.....	138
Number of borrowers.....	62
Number of shares outstanding.....	456
Number of shares pledged for loans.....	172
Number of loans.....	73
Amount of advance payments included in capital dues.....	\$63 00
Rate of dividend the past year.....	6¼%
Amount of dividend.....	\$1,402 24
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	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.	25	102	\$29 89	\$181 89	\$124 42	\$3,297 25
2	March 1, 1890.	24	92	25 09	117 09	110 82	2,810 16
3	July 1, 1890.	17	88	22 95	110 95	105 21	1,886 15
4	January 1, 1891.	9	82	19 50	101 50	96 62	913 50
5	July 1, 1891.	12	76	16 58	92 58	88 44	1,110 96
6	January 1, 1892.	19	70	13 94	83 94	80 46	1,594 86
7	July 1, 1892.	9	64	11 59	75 59	72 69	680 31
8	January 1, 1893.	12	58	9 41	67 41	65 06	808 92
9	July 1, 1893.	9	52	7 43	59 43	57 57	534 87
10	January 1, 1894.	22	46	5 79	51 79	50 34	1,139 38
11	July 1, 1894.	35	40	4 29	44 29	43 22	1,550 15
12	January 1, 1895.	61	34	3 03	37 03	36 27	2,258 83
13	July 1, 1895.	30	28	1 96	29 96	29 47	898 80
14	January 1, 1896.	28	22	1 17	23 17	22 88	588 76
15	July 1, 1896.	39	16	56	16 56	16 42	645 84
16	January 1, 1897.	74	10	18	10 18	10 14	753 32
17	July 1, 1897.	31	4	.....	4 00	4 00	124 00
		456					\$21,596 06
	In arrears.....					\$234 07	
	Advances.....					63 00	
							171 07
	Accumulated capital						\$21,424 99

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

November 6, 1897.

HENRY S. OSGOOD, President. JOSEPH F. CHUTE, Secretary.
 SETH L. LARRABEE, Treasurer.

DIRECTORS—H. S. Osgood, R. H. Gatley, F. N. Dow, N. E. Redlon, E. B. Winslow, S. L. Larrabee, A. A. White, A. D. Smith, W. H. Scott, A. Little, A. W. Smith, W. M. Marks, C. W. T. Goding, W. H. Milliken, H. P. Cox.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital.....	\$410,767 49
Guaranty fund.....	4,029 90
Forfeited shares.....	64 26
Due on loans.....	1,500 00
Profits	5,841 44
	<hr/>
	\$422,203 09

 RESOURCES.

Loans on mortgages of real estate.....	\$339,100 00
Loans on shares.....	12,550 00
Real estate by foreclosure.....	49,732 76
Furniture and fixtures.....	331 74
Current expense.....	302 23
Cash on hand and on deposit.....	10,736 36
Collateral loans.....	9,450 00
	<hr/>
	\$422,203 09

Number of shareholders.....	893
Number of borrowers.....	344
Number of shares outstanding.....	4,856
Number of shares pledged for loans.....	1,932
Number of loans.....	319
Amount of advance payments included in capital dues.....	\$40,158 00
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$28,824 10
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 6, 1897.

JAMES F. HAWKES, President. JAMES L. RACKLEFF, Secretary.

WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—H. B. Cleaves, J. F. Hawkes, A. K. Hunt, R. A. McClutchy,
E. W. Hunt, S. Rolfe, E. C. Reynolds, A. T. Laughlin, Z. Thompson, W. J.
Knowlton, T. F. Turner, T. P. Shaw, K. Eastman, A. P. Leighton, C. J.
McDonald.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.....	\$151,094 14
Guaranty fund.....	2,800 00
Advances	6,639 00
Profits	8 49
	<hr/>
	\$160,541 63

RESOURCES.

Loans on mortgages of real estate.....	\$153,600 00
Loans on shares.....	2,400 00
Real estate by foreclosure.....	4,253 64
Cash on hand and on deposit.....	287 99
	<hr/>
	\$160,541 63

Number of shareholders.....	449
Number of borrowers.....	107
Number of shares outstanding.....	2,483
Number of shares pledged for loans.....	819
Number of loans.....	107
Amount of advance payments included in capital dues.....	\$132 00
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$10,641 37
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.08%

DEERING LOAN AND BUILDING ASSOCIATION—DEERING

November 6, 1897.

JOHN E. SAWYER, President. ARTHUR W. PIERCE, Secretary.

L. FRANK JONES, Treasurer.

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

Organized June 17, 1893.

LIABILITIES.

Accumulated capital.....	\$52,494 96
Guaranty fund.....	407 79
Advances	6,326 05
Interest	815 15
Fines	3 80
Premiums	226 77
Forfeited shares.....	58 28
Transfer fees.....	2 25
Due on loans.....	4,605 64
Profits	203 48
Bills payable.....	3,000 00
	\$68,144 17

RESOURCES.

Loans on mortgages of real estate.....	\$63,625 22
Loans on shares.....	250 00
Permanent expense.....	129 41
Current expense.....	3 31
Cash on hand and on deposit.....	2,736 23
Loans on collateral security.....	1,400 00
	\$68,144 17
Number of shareholders.....	294
Number of borrowers.....	59
Number of shares outstanding.....	1,338
Number of shares pledged for loans.....	321
Number of loans.....	59
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	7 9-10%
Amount of dividend.....	\$3,146 75
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	August 5, 1893.....	372	52	\$10 27	\$62 27	\$59 70	\$23,054 44
2	March 3, 1894.....	230	45	7 13	52 13	50 34	11,896 90
3	September 1, 1894.....	124	39	4 92	43 92	42 69	5,405 08
4	March 2, 1895.....	145	33	3 22	36 22	35 41	5,177 90
5	September 7, 1895.....	106	27	1 94	28 94	28 45	2,886 64
6	March 7, 1896.....	120	21	1 05	22 05	21 78	2,604 00
7	September 5, 1896.....	50	15	44	15 44	15 33	635 00
8	March 6, 1897.....	80	9	10	9 10	9 07	612 00
9	September 4, 1897.....	111	3	.....	3 00	3 00	223 00
		1,338					\$52,494 96

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

November 6, 1897.

N. H. FAY, President.

AMOS A. SPRINGALL, Secretary.

S. M. LEIGHTON, Treasurer.

DIRECTORS—N. H. Fay, W. H. Carr, Samuel Elbridge, C. M. Sawyer,
Arthur P. Abbott, C. H. Hayden, A. A. Springall.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital.....	\$69,867 94
Guaranty fund.....	202 44
Advances	375 00
Interest	1,377 09
Fines	30 04
Premiums	165 85
Forfeited shares.....	109 68
Transfer fees.....	1 75
Withdrawal fees.....	28 83
Profits	2 32
Rents	15 00
	<hr/>
	\$72,175 94

 RESOURCES.

Loans on mortgages of real estate.....	\$55,580 00
Loans on shares.....	4,716 00
Real estate by foreclosure.....	809 34
Stocks and bonds.....	8,000 00
Permanent expense.....	8 15
Cash on hand and on deposit.....	2,442 33
Foreclosure expense.....	258 99
Suspense account.....	361 13
	<hr/>
	\$72,175 94

Number of shareholders.....	220
Number of borrowers.....	98
Number of shares outstanding.....	1,016
Number of shares pledged for loans.....	362
Number of loans.....	149
Rate of dividend the past year.....	6%
Amount of dividend.....	\$3,601 43
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.09%

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

November 6, 1897.

A. W. KING, President. HENRY W. CUSHMAN, Secretary.

C. H. DRUMMEY, Treasurer.

DIRECTORS—A. W. King, J. A. Peters, Jr., A. W. Greely, J. F. Knowlton, F. W. Rollins, C. H. Drummey.

Organized May, 1891.

LIABILITIES.

Accumulated capital.....	\$21,639 65
Guaranty fund.....	98 77
Advances	2,234 81
Interest	534 93
Fines	17 62
Premiums	146 92
Forfeited shares.....	900 19
Withdrawal fees.....	2 61
Profits	193 55
	<hr/>
	\$25,769 05

RESOURCES.

Loans on mortgages of real estate.....	\$25,050 00
Loans on shares.....	550 00
Permanent expense.....	95 00
Current expense.....	10 00
Cash on hand and on deposit.....	64 05
	<hr/>
	\$25,769 05

Number of shareholders.....	194
Number of borrowers.....	40
Number of shares outstanding.....	697
Number of shares pledged for loans.....	171
Number of loans.....	40
Amount of advance payments included in capital dues.....	\$202 25
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$855 57
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 6, 1897.

SAMUEL A. TRUE, President. ALPHEUS L. HANSCOME, Secretary.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—Samuel A. True, Alfred H. Berry, Bryce M. Edwards, Nathaniel W. Morse, Charles Cook, Franklin M. Lawrence, Franklin H. Morse, Joseph A. McGowan, Frank W. Stockman, Edward H. Sargent, George Smith, Edwin F. Vose, Jordan Snow, Bion B. Small, Lewis W. Edwards, John H. Humphrey, George Libby, Almon N. Waterhouse, James L. Doolittle, Fred E. Eastman, Eugene M. Walker, James F. Macy, Alpheus L. Hanscome.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$101,466 67
Guaranty fund.....	2,618 98
Advances	3,597 09
Interest	24 25
Fines	1 00
Premiums	10 80
Transfer fees.....	1 50
Due on loans.....	1,560 05
Interest on deposit.....	31 18
Refunded loans.....	100 00
	\$109,410 52

RESOURCES.

Loans on mortgages of real estate.....	\$94,766 33
Loans on shares.....	1,750 00
Real estate by foreclosure.....	6,780 48
Cash on hand and on deposit.....	6,113 71
	\$109,410 52

Number of shareholders.....	305
Number of borrowers.....	99
Number of shares outstanding.....	1,610
Number of shares pledged for loans.....	546
Number of loans.....	99
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$8,189 20
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3%

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 6, 1897.

FREDERIC E. BOOTHBY, President. JOHN B. KEHOE, Secretary.
JOHN H. CALLAN, Treasurer.

DIRECTORS—F. E. Boothby, D. O'C. O'Donoghue, D. F. Corser, John Lawlor, J. B. O'Neill, J. A. McGowan, J. H. Callan, James Cunningham, C. J. Chapman, Ed. Duddy, W. H. Thaxter, C. H. Randall, J. H. Drummond, Jr., E. J. McDonough, Wm. Deehan, B. E. McDonough, J. F. O'Brien, J. B. Kehoe.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital.....	\$885 00
Advances	1,425 00
Interest	46 00
Fines	90
Premiums	18 40
	\$2,375 30

RESOURCES.

Loans on mortgages of real estate.....	\$1,950 00
Permanent expense.....	8 75
Current expense.....	25 00
Cash on hand and on deposit.....	391 55
	\$2,375 30

Number of shareholders.....	29
Number of borrowers.....	3
Number of shares outstanding.....	178
Number of shares pledged for loans.....	10
Number of loans.....	3
Rate of interest allowed on advance payments.....	4%
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.40%

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 1, 1897.....	178	5	.....	\$5 00	\$5 00	\$890 00
	In arrears .....	.....	.....	.....	.....	.....	5 00
							<hr/> \$885 00

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

November 6, 1897.

DAVID DENNIS, President.

D. F. DANFORTH, Secretary.

HENRY FARRINGTON, Treasurer.

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, Geo. W. Heselton, H. S. Webster, O. B. Clason, H. W. Hildreth, C. W. Church, D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$54,510 45
Guaranty fund.....	750 00
Interest	1,042 38
Fines	9 19
Premiums	157 95
Forfeited shares.....	367 72
Withdrawal fees.....	54 84
Due on loans.....	838 63
Profits	2,255 71
	\$59,986 87

RESOURCES.

Loans on mortgages of real estate.....	\$56,060 01
Loans on shares.....	1,080 00
Permanent expense.....	72 30
Current expense.....	17 50
Cash on hand and on deposit.....	2,757 06
	\$59,986 87

Number of shareholders.....	155
Number of borrowers.....	62
Number of shares outstanding.....	658
Number of shares pledged for loans.....	303
Number of loans.....	79
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$2,918 24
Rate of interest charged on loans.....	8%
Average premium charged on loans.....	1.07%

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

November 6, 1897.

C. W. TILDEN, President. GEO. A. SAFFORD, Secretary and Treas.

DIRECTORS—C. W. Tilden, J. W. Church, W. H. Quinn, Frank Kit-
tredge, H. Getchell, L. D. Merchant, N. L. Niles, W. H. Perry, George A.
Safford.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$41,875 79
Guaranty fund.....	461 05
Interest	288 36
Premiums	62 10
Profits	872 37
Capital dues unpaid.....	411 00
Interest unpaid.....	249 00
Premium unpaid.....	49 90
Fines unpaid.....	37 06
	\$44,306 63

RESOURCES.

Loans on mortgages of real estate.....	\$38,000 00
Loans on shares.....	300 00
Permanent expense.....	103 37
Cash on hand and on deposit.....	5,156 30
Dues, interest, premium and fines due and unpaid.....	746 96
	\$44,306 63

Number of shareholders.....	142
Number of borrowers.....	52
Number of shares outstanding.....	655
Number of shares pledged for loans.....	236
Number of loans.....	55
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,415 02
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.....	138	99	\$26 43	\$125 43	\$125 43	\$17,290 01
2	February, 1890.....	20	93	23 17	116 17	116 17	2,325 35
3	August, 1890.....	16	87	20 04	107 04	107 04	1,715 20
4	February, 1891.....	16	81	17 15	98 15	98 15	1,561 07
5	August, 1891.....	13	75	14 53	89 53	89 53	1,138 85
6	February, 1892.....	48	69	12 15	81 15	81 15	3,882 45
7	August, 1892.....	28	63	9 93	72 93	72 93	2,043 73
8	February, 1893.....	41	57	8 03	65 03	65 03	2,563 43
9	August, 1893.....	20	51	6 38	57 38	57 38	1,145 72
10	February, 1894.....	52	45	4 82	49 82	49 82	2,587 63
11	August, 1894.....	20	39	3 55	42 55	42 55	840 07
12	February, 1895.....	52	33	2 41	35 41	35 41	1,750 89
13	August, 1895.....	27	27	1 51	28 51	28 51	707 89
14	February, 1896.....	64	21	85	21 85	21 85	1,347 56
15	August, 1896.....	43	15	38	15 38	15 38	646 34
16	February, 1897.....	26	9	10	9 10	9 10	236 60
17	August, 1897.....	31	3	.....	3 00	3 00	38 00
		655					\$41,875 79

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

November 6, 1897.

FRANK M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—Frank M. Ross, Joseph A. Titcomb, Frank Parsons, Chas. R. Littlefield, O. H. Perkins, S. T. Fuller, E. A. Fairfield, A. S. Biggar, Ivory Littlefield, L. W. Nash, Wm. P. Adams.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$55,833 06
Guaranty fund.....	372 57
Advances	8,128 34
	<hr/>
	\$64,333 97

RESOURCES.

Loans on mortgages of real estate.....	\$62,875 00
Loans on shares.....	1,135 64
Cash on hand and on deposit.....	323 33
	<hr/>
	\$64,333 97

Number of shareholders.....	204
Number of borrowers.....	97
Number of shares outstanding.....	879
Number of shares pledged for loans.....	339
Number of loans.....	119
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	6 21-40%
Amount of dividend.....	\$3,475 62
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.635%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	November 20, 1889.....	172	96	\$37 37	\$133 37	\$133 37	\$22,526 64
2	May 21, 1890.....	85	90	32 18	122 18	114 13	9,404 94
3	November 19, 1890.....	48	24	27 03	111 63	104 72	5,052 24
4	May 20, 1891.....	9	78	23 43	101 43	95 57	880 87
5	November 18, 1891.....	10	72	19 48	91 48	86 61	777 80
6	May 18, 1892.....	72	66	16 11	82 11	78 08	4,983 92
7	November 16, 1892.....	18	60	13 03	73 03	69 77	1,274 54
8	May 17, 1893.....	11	54	10 33	64 33	61 75	574 63
9	November 15, 1893.....	6	48	7 96	55 96	53 97	335 76
10	May 16, 1894.....	42	42	5 90	47 90	46 42	814 00
11	November 21, 1894.....	121	36	4 30	40 30	39 22	4,498 30
12	May 15, 1895.....	34	30	2 95	32 95	32 21	1,035 30
13	November 20, 1895.....	35	24	1 85	25 85	25 39	832 75
14	May 20, 1896.....	93	18	99	18 99	18 74	1,619 07
15	November 18, 1896.....	62	12	40	12 40	12 30	724 80
16	May 19, 1897.....	85	6	10	6 10	6 07	497 50
		879					\$55,833 06

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

November 6, 1897.

CHARLES A. WILBER, President. K. C. GRAY, Secretary and Treas.

DIRECTORS—E. C. Town, James Emery, Wm. W. Johnson, Robert Ballentine, G. D. Perkins.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital.....	\$8,628 35
Guaranty fund.....	37 00
Interest	84 46
Fines	04
Forfeited shares.....	308 82
Profits	186 92
Due on two shares on which payment of dues has been suspended	119 16
	<u>\$9,364 75</u>

RESOURCES.

Loans on mortgages of real estate.....	\$8,190 00
Loans on shares.....	680 00
Cash on hand and on deposit.....	494 75
	<u>\$9,364 75</u>

Number of shareholders.....	40
Number of borrowers.....	18
Number of shares outstanding.....	157
Number of shares pledged for loans.....	60
Number of loans.....	18
Rate of dividend the past year.....	5%
Amount of dividend.....	\$409 15
Rate of interest charged on loans.....	6%

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 6, 1897.

HOLMAN S. MELCHER, President. GEO. H. ALLEN, Sec'y and Treas.

DIRECTORS—H. S. Melcher, Geo. H. Allan, H. H. Shaw, W. H. Green, H. A. Harmon, Geo. H. Libby, G. M. McDonald, Stephen Berry, J. F. A. Merrill, W. L. Smith, A. W. Merrill, G. M. Seiders, J. W. Deering, C. G. Allen, W. A. Davis, W. H. Green, 2d, Wm. H. Looney, L. D. Austin, F. A. Tompson, J. F. Lang.

Organized May, 1890.

LIABILITIES.

Accumulated capital.....	\$64,918 97
Guaranty fund.....	430 00
Advances	524 47
Interest, fines and premiums.....	310 76
Due on loans.....	650 00
	<hr/>
	\$66,833 30

RESOURCES.

Loans on mortgages of real estate.....	\$62,018 73
Loans on shares.....	2,579 00
Fermanent expense.....	173 11
Cash on hand and on deposit.....	2,062 46
	<hr/>
	\$66,833 30

Number of shareholders.....	197
Number of borrowers.....	47
Number of shares outstanding.....	1,053
Number of shares pledged for loans.....	308
Number of loans.....	47
Rate of interest allowed on advance payments.....	4%
Rate of dividnd the past year.....	6%
Amount of dividnd.....	\$3,706 65
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

November 6, 1897.

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, A. G. Tinkham, L. W. Mason, J. W. Wayne.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital.....	\$25,642 49
Guaranty fund.....	241 42
Advances	1,044 09
Interest	101 35
Fines	6 26
Premiums	43 07
Bills payable.....	1,477 50
	<u>\$28,556 18</u>

RESOURCES.

Loans on mortgages of real estate.....	\$24,780 00
Loans on shares.....	2,550 00
Real estate by foreclosure.....	600 00
Current expense.....	49 52
Cash on hand and on deposit.....	555 05
Profits undivided account.....	21 61
	<u>\$28,556 18</u>

Number of shareholders.....	82
Number of borrowers.....	39
Number of shares outstanding.....	382
Number of shares pledged for loans.....	174
Number of loans.....	48
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	10%
Amount of dividend.....	\$1,895 59
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

November 6, 1897.

E. W. CONANT, President. CLARA 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.....	\$58,670 63
Guaranty fund.....	824 63
Interest	1,138 27
Fines	137 99
Premiums	313 45
Transfer fees.....	106 65
Profits	1,954 57
	<hr/>
	\$63,146 19

RESOURCES.

Loans on mortgages of real estate.....	\$52,706 00
Loans on shares.....	810 00
Permanent expense.....	49 04
Current expense.....	50 00
Cash on hand and on deposit.....	9,531 15
	<hr/>
	\$63,146 19

Number of shareholders.....	205
Number of borrowers.....	80
Number of shares outstanding.....	1,096
Number of shares pledged for loans.....	304
Number of loans.....	103
Amount of advance payments included in capital dues.....	\$353 00
Rate of dividend the past year.....	6%
Amount of dividend.....	\$3,169 90
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

November 6, 1897.

CHARLES HAMLIN, President. HENRY L. MITCHELL, Secretary.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman,
A. M. Robinson, Jr., Clarence S. Lunt, Thomas White, Augustus B. Farnham,
Henry L. Mitchell, Henry O. Pierce.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital.....	\$25,747 73
Guaranty fund.....	41 11
Advances	1,500 00
Interest	589 15
Fines	5 94
Premiums	102 30
Withdrawal fees.....	15 40
Due on loans.....	2,090 00
Profits	100 00
Bills payable.....	1,000 00
	<hr/>
	\$31,191 63

RESOURCES.

Loans on mortgages of real estate.....	\$29,450 00
Loans on shares.....	600 00
Permanent expense.....	200 00
Cash on hand and on deposit.....	941 63
	<hr/>
	\$31,191 63

Number of shareholders.....	166
Number of borrowers.....	37
Number of shares outstanding.....	1,258
Number of shares pledged for loans.....	194
Number of loans.....	48
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$869 49
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

November 6, 1897.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

WILLIAM BUCK, Treasurer.

DIRECTORS—J. F. Arnold, C. S. Ham, O. P. Martin, B. H. Davis, Geo. E. Howard.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital.....	\$42,360 42
Guaranty fund.....	733 89
Advances	512 00
Interest	893 03
Fines	15 12
Premiums	178 50
Withdrawal fees.....	2 75
Profits	1,186 53
	\$45,882 24

RESOURCES.

Loans on mortgages of real estate.....	\$45,060 00
Current expense.....	17 13
Cash on hand and on deposit.....	493 23
Suspense account.....	311 88
	\$45,882 24
Number of shareholders.....	141
Number of borrowers.....	58
Number of shares outstanding.....	753
Number of shares pledged for loans.....	231
Number of loans.....	82
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,371 63
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 6, 1897.

FRED N. DOW, President.

JOSEPH F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—H. S. Osgood, A. Little, S. L. Larrabee, F. N. Dow, H. C. Peabody, R. K. Gatley, N. E. Redlon, E. B. Winslow, J. H. Hall, W. M. Marks, C. B. Woodman, A. D. Smith, W. H. Scott, A. W. Smith, C. W. T. Goding, W. H. Milliken, H. P. Cox.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital.....	\$257,621 37
Guaranty fund.....	3,142 85
Forfeited shares.....	467 96
Profits	164 99
	<u>\$261,397 17</u>

RESOURCES.

Loans on mortgages of real estate.....	\$223,450 00
Loans on shares.....	3,500 00
Real estate by foreclosure.....	21,512 19
Furniture and fixtures.....	352 62
Cash on hand and on deposit.....	8,807 36
Collateral loans.....	3,775 00
	<u>\$261,397 17</u>

Number of shareholders.....	744
Number of borrowers.....	202
Number of shares outstanding.....	4,187
Number of shares pledged for loans.....	1,283
Number of loans.....	193
Amount of advance payments included in capital dues.....	\$24,000 00
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$18,025 72
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

November 6, 1897.

ALBERT W. BUTLER, President. H. O. GURDY, Sec'y and Treas.

DIRECTORS—A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand,
E. K. Glover, F. C. Knight, T. H. McLain, E. Mont Perry, E. M. Stubbs,
F. R. Spear, W. S. White.

Organized May 18, 1888

LIABILITIES.

Accumulated capital.....	\$126,832 59
Guaranty fund.....	1,849 91
Interest	722 11
Fines	52 54
Premiums	187 02
Membership fees.....	22 00
Forfeited shares.....	360 92
Transfer fees.....	25
Due on loans.....	157 71
Profits	1,113 75
Profit and loss.....	29 49
	\$131,328 29

RESOURCES.

Loans on mortgages of real estate.....	\$119,124 00
Loans on shares.....	5,240 00
Real estate by foreclosure.....	1,000 00
Furniture and fixtures.....	345 82
Current expense.....	80 08
Cash on hand and on deposit.....	4,250 62
Loan on national bank stock.....	400 00
Suspense	131 20
Foreclosures in process.....	756 57
	\$131,328 29

Number of shareholders.....	427
Number of borrowers.....	190
Number of shares outstanding.....	1,902½
Number of shares pledged for loans.....	778½
Number of loans.....	218
Amount of advance payments included in capital dues.....	\$789 00
Rate of dividend the past year.....	7%
Amount of dividend.....	\$8,565 47
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.53%

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.	106	113	\$45 51	\$158 51	\$158 51	\$16,834 06
2	September 10, 1888.	22	110	42 84	152 84	152 84	3,367 48
3	December 10, 1888.	56	107	40 26	147 26	147 26	8,258 56
4	April 8, 1889.	40 $\frac{1}{2}$	103	36 95	139 95	139 95	5,656 47
5	October 14, 1889.	80	97	32 34	129 34	129 34	10,355 20
6	April 14, 1890.	80	91	28 10	119 10	119 10	9,581 00
7	October 13, 1890.	135	85	24 20	109 20	109 20	14,827 00
8	April 13, 1891.	114	79	20 63	99 63	99 63	11,421 82
9	October 12, 1891.	117	73	17 37	90 37	90 37	10,528 29
10	April 11, 1892.	29	67	14 83	81 43	81 43	2,357 47
11	October 10, 1892.	29	61	11 80	72 80	72 80	2,128 20
12	April 10, 1893.	97	55	9 46	64 46	64 46	6,140 62
13	October 9, 1893.	38	49	7 41	56 41	56 41	2,130 58
14	April 9, 1894.	100	43	5 61	48 61	48 61	4,832 00
15	October 9, 1894.	114	37	4 09	41 09	41 09	4,630 26
16	April 8, 1895.	123	31	2 82	33 82	33 82	4,145 86
17	October 14, 1895.	136	25	1 80	26 80	26 80	3,593 80
18	April 13, 1896.	161	19	1 01	20 01	20 01	3,206 61
19	October 12, 1896.	123	13	45	13 45	13 45	1,657 35
20	April 12, 1897.	158	7	12	7 12	7 12	1,094 96
21	October 11, 1897.	44	1	.....	1 00	1 00	85 00
		1,902 $\frac{1}{2}$					\$126,832 59

RUMFORD FALLS LOAN AND BUILDING ASSOCIATION
—RUMFORD FALLS.

November 6, 1897.

WALDO PETTENGILL, Pres. R. H. DEARBORN, Sec. and Treas.

DIRECTORS—Waldo Pettengill, Chas. M. Bisbee, James H. McKeeman,
George D. Bisbee, J. J. Calhoun, E. K. Day, J. A. Decker, F. A. Porter, C.
S. Osgood, A. E. Stearns, Chas. P. Hatch, W. V. Lander.

Organized December 16, 1895.

LIABILITIES.

Accumulated capital.....	\$7,057 52
Guaranty fund.	17 15
Bills payable.....	500 00
	\$7,574 67

RESOURCES.

Loans on mortgages of real estate.....	\$6,635 00
Furniture and fixtures.....	60 00
Permanent expense.....	134 02
Current expense.....	50 00
Cash on hand and on deposit.....	695 65
	\$7,574 67

Number of shareholders.....	78
Number of borrowers.....	10
Number of shares outstanding.....	379
Number of shares pledged for loans.....	38
Number of loans.....	11
Amount of advance payments included in capital dues.....	\$67 00
Rate of dividend the past year.....	2%
Amount of dividend.....	\$134 52
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.....	240	24	\$0 50	\$24 50	\$24 38	\$5,880 00
B	May 1, 1896.....	31	18	28	18 28	18 21	566 68
C	November 1, 1896.....	26	12	13	12 13	12 10	315 38
D	May 1, 1897.....	82	6	03	6 03	6 03	494 46
	Dues in arrears	379					\$7,256 52
							266 00
	Dues paid in advance....						\$6,990 52
							67 00
	As per statement						\$7,057 52

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

November 6, 1897.

WILLIAM KERNON, President. FRANK WILSON, Secretary.
GEORGE H. NOWELL, Treasurer.

DIRECTORS—Orrin Roberts, Frank Wilson, Frank L. Senior, George H. Nowell, Charles O. Emery 2d, William Kernon, Samuel Littlefield, Fred J. Allen, Herbert J. Hope, Albert W. Hunt, Jerry A. Lowe, William Garvin,

Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$60,675 29
Guaranty fund.....	434 52
Advances	10,788 18
Interest	2,684 92
Fines	44 67
Premiums	491 41
Transfer fees	50
Withdrawal fees.....	121 44
Profits	175 94
Rents	85 97
	\$75,502 84

RESOURCES.

Loans on mortgages of real estate.....	\$67,314 41
Real estate by foreclosure.....	1,600 00
Permanent expense.....	489 27
Current expense.....	294 43
Cash on hand and on deposit.....	4,056 12
Cash in hands of secretary.....	1,748 61
	\$75,502 84

Number of shareholders.....	195
Number of borrowers.....	70
Number of shares outstanding.....	1,148
Number of shares pledged for loans.....	343¾
Number of loans.....	81
Rate of interest allowed on advance payments.....	4½%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$4,405 65
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.05%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	April, 1890.....	170	79	\$29 30	\$108 30	\$108 30	\$18,411 00
2	March, 1891.....	181	68	20 79	88 79	88 79	16,070 99
3	March, 1892 ..	192	56	13 20	69 20	65 90	13,286 40
4	March, 1893.....	91	44	7 40	51 40	48 75	4,677 40
5	March, 1894.....	34	37	4 75	41 75	40 56	1,419 50
6	March, 1895.....	100	25	1 93	25 55	25 07	2,555 00
7	March, 1896.....	250	13	38	13 38	13 28	3,345 00
8	March, 1897..	130	7	.....	7 00	7 00	910 00
		1,148					\$60,675 29

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

November 6, 1897.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. Danforth, Treasurer.

DIRECTORS—A. H. Lang, S. W. Gould, Geo. W. Groder, Peter Vigue,
F. S. Morrill, C. E. Young, J. R. McLellan, Geo. King, Thos. Tantish, E. G.
Varney, H. C. Gage, J. B. Avore.

Organized September, 1883.

LIABILITIES.

Accumulated capital.....	\$83,937 41
Guaranty fund.....	693 26
Advances	775 00
Interest	571 44
Fines	5 85
Premiums	37 85
Rents	68 50
	\$86,089 31

RESOURCES.

Loans on mortgages of real estate.....	\$73,384 14
Loans on shares.....	995 00
Real estate by foreclosure.....	1,293 00
Cash on hand and on deposit.....	10,404 72
Accounts receivable.....	7 00
Loss and gain.....	5 45
	\$86,089 31

Number of shareholders.....	258
Number of borrowers.....	119
Number of shares outstanding.....	1,221
Number of shares pledged for loans.....	460
Number of loans.....	194
Rate of interest allowed on advance payments, one per cent less than on shares.	
Rate of dividend the past year.....	5 $\frac{1}{4}$ %
Amount of dividend.....	\$4,300 24
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
4	September, 1886.....	19	134	\$57 33	\$191 33	\$191 33	\$3,770 01
5	September, 1887.....	24	122	45 82	167 82	167 82	4,019 63
6	September, 1888.....	55	110	35 68	145 68	145 68	8,026 14
7	September, 1889.....	31	98	26 95	124 95	124 95	3,722 37
8	March, 1890.....	75	92	23 17	115 17	115 17	8,555 49
9	September, 1890.....	91	86	19 72	105 72	105 72	9,860 23
10	March, 1891.....	36	80	16 69	96 69	96 69	3,594 26
11	September, 1891.....	137	74	13 88	87 88	87 88	12,050 01
12	March, 1892.....	66	68	11 54	79 54	79 54	5,046 59
13	September, 1892.....	101	62	9 41	71 41	71 41	7,164 23
14	March, 1893.....	62	56	7 54	63 54	63 54	4,076 95
15	September, 1893.....	47	50	5 91	55 91	55 91	2,677 67
16	March, 1894.....	25	44	4 49	48 49	48 49	1,212 25
17	September, 1894.....	54	38	3 27	41 27	41 27	2,012 58
18	March, 1895.....	77	32	2 26	34 26	34 26	2,820 04
19	September, 1895.....	50	26	1 43	27 43	27 43	1,450 02
20	March, 1896.....	86	20	80	20 80	20 80	2,091 30
21	September, 1896.....	82	14	36	14 36	14 36	1,142 66
22	March, 1897.....	77	8	09	8 09	8 09	592 93
23	September, 1897.....	26	2	.....	2 00	2 00	52 00
		1,221					\$83,937 41

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

November 6, 1897.

WM. 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, Chas. N. Trefethen, Willis F. Strout, A. A. Cole, Niles Nelson, H. F. Starling, Charles A. Studley, Wm. T. Studley, A. E. Thurrell, Aurelius V. Cole.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital.....	\$23,564 25
Guaranty fund.....	165 59
Advances	9,375 88
Interest	536 77
Fines	39 51
Premiums	322 47
Forfeited shares.....	24 88
Due on loans.....	2,803 00
Profits	499 01
	\$37,331 36

RESOURCES.

Loans on mortgages of real estate.....	\$35,331 43
Permanent expense.....	128 38
Current expense.....	38 10
Cash on hand and on deposit.....	1,833 45
	\$37,331 36

Number of shareholders.....	157
Number of borrowers.....	46
Number of shares outstanding.....	848
Number of shares pledged for loans.....	185
Number of loans.....	45
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8½%
Amount of dividend.....	\$2,185 91
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	3.32%

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

November 6, 1897.

CHARLES H. HOWARD, President. PERCY E. STORER, Secretary.
GEORGE W. YOUNG, Treasurer.

DIRECTORS—Geo. H. Coombs, L. W. Keizer, C. H. Curtis, C. H. Howard, G. J. Kuhn, W. L. White, G. W. Young, P. E. Storer, F. E. Richardson.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$5,089 77
Guaranty fund.....	56 62
Advances	18 00
Interest	60 48
Fines	7 74
Premiums	2 75
Forfeited shares.....	8 00
Profits	16 67
Bills payable	300 00
	<hr/>
	\$5,560 03

RESOURCES.

Loans on mortgages of real estate.....	\$5,275 00
Loans on shares.....	50 00
Permanent expense.....	35 00
Current expense.....	17 50
Cash on hand and on deposit.....	182 53
	<hr/>
	\$5,560 03

Number of shareholders.....	72
Number of borrowers.....	22
Number of shares outstanding.....	133
Number of shares pledged for loans.....	37
Number of loans.....	22
Rate of dividend the past year.....	5%
Amount of dividend.....	\$233 71
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.....	23	80	\$13 05	\$93 05	\$89 79	\$2,124 15
2	April 4, 1892.....	7	68	9 51	77 51	75 13	537 57
3	April 3, 1893.....	4	56	6 35	62 35	60 76	249 40
4	April 2, 1894.....	12	44	3 86	47 86	46 89	568 32
5	April 1, 1895.....	19	32	1 86	33 86	33 39	627 34
6	October 7, 1895.....	20	26	1 16	27 16	26 87	529 20
7	April 6, 1896.....	9	20	65	20 65	20 49	177 85
8	October 5, 1896.....	9	14	29	14 29	14 22	125 61
9	April 5, 1897.....	19	8	07	8 07	8 05	139 33
10	October 4, 1897.....	11	2	.....	2 00	2 00	11 00
		133					\$5,089 77

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

November 6, 1897.

P. S. HEALD, President.

M. F. BARTLETT, Secretary

H. D. BATES, Treasurer.

DIRECTORS—Perham S. Heald, H. D. Bates, M. F. Bartlett, Wm. T. Haines, W. A. R. Boothby, R. E. Attwood, Geo. W. Dorr, Addison Dolley, Geo. L. Learned.

Organized April 11, 1887.

LIABILITIES.

Accumulated capital.....	\$77,068 49
Guaranty fund.....	366 34
Interest	9 30
Profits	2,250 95
Bills payable.....	885 68
	\$80,580 76

RESOURCES.

Loans on mortgages of real estate.....	\$74,997 00
Loans on shares.....	2,162 00
Cash on hand and on deposit.....	3,421 76
	\$80,580 76

Number of shareholders.....	200
Number of borrowers.....	57
Number of shares outstanding.....	1,458
Number of shares pledged for loans.....	400
Number of loans.....	75
Amount of advance payments included in capital dues.....	\$672 86
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$4,621 89
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

November 6, 1897.

RICHARD H. T. TAYLOR, President. Wm. D. PATTERSON, Secretary.
FREDERICK W. SEWALL, Treasurer.

DIRECTORS—Richard H. T. Taylor, John E. Dickinson, Lewis M. Poole,
Edgar J. Bailey.

Organized, 1888.

LIABILITIES.

Accumulated capital.....	\$7,885 56
Guaranty fund.....	66 17
Forfeited shares.....	52 84
Profits	247 09
	\$8,251 66

RESOURCES.

Loans on mortgages of real estate.....	\$7,275 00
Permanent expense.....	18 57
Cash on hand and on deposit.....	958 09
	\$8,251 66

Number of shareholders.....	19
Number of borrowers.....	10
Number of shares outstanding.....	71
Number of shares pledged for loans.....	37
Number of loans.....	13
Rate of interest allowed on advance payments, as may be agreed.	
Rate of dividend the past year.....	.0635
Amount of dividend.....	\$511 07
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	June, 1888.....	31	113	\$33 86	\$146 86	\$138 39	\$4,521 66
2	March, 1890.....	10	92	22 68	114 62	109 01	1,146 80
3	September, 1890.....	12	86	19 83	105 83	100 87	1,181 96
4	June, 1893	18	53	7 73	60 73	58 80	1,035 14
		71					\$7,885 56

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

November 6, 1897.

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 Horigan, Charles E. Atwood, G. N. Weymouth, W. J. Bradford, G. P. Littlefield, Seth A. Goodwin.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital.....	\$75,713 92
Guaranty fund.....	700 07
Interest	1,847 00
Fines	10 32
Premiums	639 10
Forfeited shares.....	158 32
Profits	65 12
	\$79,133 85

RESOURCES.

Loans on mortgages of real estate..	\$68,812 45
Loans on shares.....	2,750 00
Real estate by foreclosure.....	2,326 03
Permanent expense.....	33 58
Current expense.....	235 23
Cash on hand and on deposit.....	4,976 56
	\$79,133 85

Number of shareholders.....	195
Number of borrowers.....	81
Number of shares outstanding.....	1,246
Number of shares pledged for loans.....	445
Number of loans.....	81
Amount of advance payments included in capital dues.....	\$194 00
Rate of dividend the past year.....	8%
Amount of dividend.....	\$4,791 45
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.1%

STATISTICAL TABLES
Compiled from Annual Reports of Treasurers of
Savings Banks and Trust Companies and
Secretaries of Loan and Building
Associations, November 6, 1897.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources November 6, 1897.

Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total Liabilities.
Androscoggin County, Lewiston	\$1,834,148 43	\$51,700 00	-	\$ 1,228 46	-	\$1,887,076 89
Auburn	1,413,718 20	36,720 00	-	26,648 55	-	1,477,086 75
Augusta	6,063,135 82	300,000 00	-	65,884 06	-	6,429,019 88
Bangor	3,257,389 65	145,611 93	\$597 35	118,731 31	\$420 36	3,522,750 60
Bath Savings Institution	3,506,577 80	151,507 70	-	93,891 78	-	3,751,977 28
Belfast	1,086,341 84	55,000 00	-	21,145 63	520 00	1,163,007 47
Bethel	268,114 53	7,124 61	3,420 99	566 81	-	279,226 94
Biddeford	1,039,690 27	18,042 47	-	20,498 25	-	1,078,230 99
Boothbay	225,943 78	3,834 45	-	2,832 24	-	232,610 47
Brewer	197,278 78	5,000 00	-	929 19	\$5,899 99	209,107 96
Bridgton	513,333 31	10,000 00	-	13,038 33	-	536,371 69
Brunswick Savings Institution	618,157 71	27,479 03	-	7,044 74	-	652,681 48
Buxton and Hollis, West Buxton	301,689 70	13,306 18	-	3,594 22	-	318,590 10
Calais	322,394 05	7,408 11	-	8,114 68	-	337,911 84
Camden, Rockport	147,645 57	7,797 61	-	5,834 05	-	161,277 23
Cascade, Oakland	200,236 66	10,000 00	-	1,104 58	-	211,341 24
Dexter	422,595 03	6,100 00	-	8,308 65	-	437,003 68
Eastport	597,223 68	10,591 67	-	11,568 07	-	619,383 42
Fairfield	344,331 96	19,064 00	-	316 90	-	363,712 86
Franklin County, Farmington	484,717 09	700 00	95 99	4,125 08	-	489,638 16
Gardiner Savings Institution	2,320,862 92	80,350 00	-	30,096 69	15,509 60	2,436,819 21
Gorham	400,186 97	19,870 62	-	8,171 99	-	428,229 58
Hallowell Savings Institution	706,751 19	35,000 00	-	21,667 39	-	763,418 58
Hancock County, Ellsworth	348,655 54	11,185 41	-	6,106 49	-	365,947 44
Houlton	334,278 69	6,574 27	-	215 18	-	341,068 14
Kennebec, Augusta	1,022,013 38	23,600 00	-	7,663 38	-	1,053,276 76

Kennebunk	541,530 40	14,294 41	-	7,687 28	-	563,512 09
Kingfield	8,364 89	50 00	-	32 68	-	8,447 57
Machias	609,506 77	11,000 00	-	5,030 84	-	625,537 61
Maine, Portland	7,304,863 13	250,000 00	-	151,608 51	-	7,706,471 64
Mechanics', Auburn	499,241 38	13,300 00	30,722 43	12,144 90	-	535,408 71
Norway	323,243 69	1,000 00	-	6,628 01	-	330,871 70
Penobscot, Bangor	1,882,860 08	34,040 67	-	16,537 36	-	1,933,438 11
People's, Lewiston	952,124 94	35,000 00	-	4,018 00	-	991,142 94
People's Safe Deposit and Savings Bank, Bath	613,733 41	3,012 14	-	13,499 85	-	629,245 40
Phillips	152,927 18	4,000 00	-	222 66	-	157,149 84
Piscataquis, Dover	495,127 29	7,345 00	-	12,905 33	-	515,377 62
Portland	8,867,362 07	392,000 00	-	198,610 72	-	9,457,972 79
Rockland	1,164,731 82	27,720 34	-	24,115 95	-	1,216,568 11
Saco	789,385 04	34,936 84	-	11,199 89	-	834,621 77
Saco and Biddeford Savings Institution	2,808,776 40	58,109 97	-	74,672 79	-	2,941,559 16
Searsport	148,717 62	4,600 00	-	137 41	-	153,455 03
Skowhegan	1,070,916 13	28,500 00	-	17,787 36	-	1,117,203 49
South Berwick	313,721 13	12,165 42	-	7,460 78	-	333,347 33
South Paris	396,497 34	12,000 00	-	724 76	-	409,222 10
Thomaston	353,792 39	11,500 00	1,257 65	4,733 07	-	371,283 11
Topsham and Brunswick Twenty-five Cent, Brunswick	228,330 80	3,690 00	-	976 08	-	232,996 88
Tremont	32,879 50	801 27	-	819 68	-	34,500 45
Waterville	908,616 52	40,200 00	-	12,194 09	-	961,010 61
Wiscasset	170,479 05	8,780 37	-	7,990 24	*10,000 00	197,258 66
York County, Biddeford	983,207 16	10,000 00	-	8,727 31	-	1,001,934 47
Total	\$59,598,348 68	\$2,080,709 49	\$36,094 41	\$1,088,801 30	\$22,349 95	\$62,826,303 83

* Bills payable.

† Discount account.

TABLE A—Continued.
Resources.

Name of Bank.	United States and District of Columbia bonds.	Public funds in Maine.	Public funds out of Maine.	Railroad bonds in Maine.	Railroad bonds out of Maine.	Corporation bonds in Maine.	Corporation bonds out of Maine.	Railroad stock in Maine.
Androscoggin County, Lewiston	\$110,000 00	\$74,000 00	\$236,700 00	\$176,050 00	\$262,325 00	\$58,200 00	\$10,000 00	\$10,000 00
Auburn	50,000 00	15,000 00	136,960 00	199,800 00	174,837 50	67,000 00	20,250 00	32,605 85
Augusta	381,000 00	21,000 00	3,951,500 00	372,500 00	652,000 00	10,000 00	-	-
Bangor	200,000 00	111,000 00	1,438,644 04	202,560 00	612,185 00	93,000 00	10,000 00	79,200 00
Bath Savings Institution	50,000 00	-	418,822 33	301,778 75	1,438,936 25	124,465 00	146,914 00	38,500 00
Belfast	300,000 00	4,500 00	98,352 25	83,500 00	210,500 00	28,968 45	25,000 00	3,300 00
Bethel	15,000 00	1,000 00	25,000 00	8,000 00	11,400 00	14,500 00	-	-
Biddeford	-	1,100 00	115,900 00	62,000 00	176,430 00	19,500 00	-	-
Boothbay	-	6,800 00	10,000 00	23,675 00	39,820 00	60,000 00	1,000 00	-
Brewer	10,000 00	18,500 00	41,500 00	7,500 00	21,000 00	2,000 00	-	-
Bridgton	5,000 00	29,312 00	51,500 00	42,300 00	98,710 00	45,200 00	-	3,342 50
Brunswick Savings Institution	40,000 00	10,048 28	130,293 57	45,000 00	136,835 00	66,912 50	1,000 00	9,945 00
Buxton and Hollis, West Buxton	5,000 00	8,000 00	69,000 00	14,000 00	46,535 00	34,000 00	-	-
Calais	17,000 00	40,000 00	95,000 00	5,000 00	64,092 50	5,000 00	-	5,000 00
Camden, Rockport	-	-	-	2,000 00	7,354 36	10,000 00	-	3,800 00
Cascade, Oakland	-	-	-	3,000 00	30,000 00	5,000 00	-	-
Dexter	-	-	5,500 00	52,000 00	57,050 00	97,375 00	-	15,555 00
Eastport	-	6,454 17	157,000 00	31,000 00	103,600 00	43,500 00	21,000 00	-
Fairfield	8,000 00	20,900 00	8,000 00	16,000 00	30,250 00	30,000 00	6,000 00	-
Franklin County, Farmington	25,000 00	14,218 00	57,500 00	31,950 00	79,000 00	55,500 00	2,500 00	31,471 50
Gardiner Savings Institution	225,000 00	96,200 00	1,360,700 00	67,000 00	64,000 00	181,000 00	-	-
Gorham	10,000 00	8,500 00	121,930 00	23,203 75	50,025 00	34,000 00	500 00	-
Hallowell Savings Institution	-	7,805 00	288,611 25	60,481 42	141,500 00	123,875 00	45,500 00	-
Hancock County, Ellsworth	23,700 00	20,584 63	19,000 00	11,000 00	12,900 00	23,200 00	5,500 00	400 00
Houlton	-	-	20,550 00	19,955 00	23,460 00	14,925 00	-	-
Kennebec, Augusta	35,000 00	10,000 00	270,300 00	129,650 00	18,500 00	21,500 00	-	-

Kennebunk	-	4,000 00	94,560 00	40,785 00	167,362 50	44,500 00	2,960 00	11,343 00
Kingfield	-	-	-	-	-	-	-	-
Machias	85,000 00	33,272 95	264,500 00	22,000 00	89,000 00	49,000 00	-	-
Maine, Portland	2,250,000 00	-	634,200 00	722,500 00	2,499,377 75	807,620 00	-	12,500 00
Mechanics', Auburn	5,000 00	2,000 00	19,100 00	10,000 00	11,300 00	20,450 00	20,400 00	-
Norway	-	3,986 81	6,625 00	5,000 00	26,625 00	22,900 00	5,000 00	5,027 50
Penobscot, Bangor	200,000 00	200,500 00	274,500 00	291,000 00	125,450 00	88,000 00	-	64,350 00
People's Lewiston	5,700 00	26,600 00	89,000 00	117,762 50	44,860 00	69,275 00	-	500 00
People's Safe Deposit and Savings Bank, Bath	21,500 00	100 00	76,716 25	24,218 75	80,591 50	51,500 00	20,060 00	-
Phillips	5,000 00	27,258 61	6,500 00	25,375 00	3,200 00	9,000 00	5,000 00	-
Piscataquis, Dover	5,000 00	13,900 00	59,000 00	31,985 00	95,045 00	58,620 00	10,000 00	-
Portland	1,200,000 00	51,800 00	2,215,500 00	620,000 00	1,595,525 00	750,150 00	25,000 00	61,300 00
Rockland	115,000 00	2,200 00	143,000 00	104,750 00	203,324 80	55,950 00	5,890 00	2,350 00
Saco	20,000 00	10,000 00	70,000 00	87,050 00	187,635 19	13,000 00	9,500 00	42,250 00
Saco and Biddeford Savings Institution, Saco	185,000 00	40,000 00	134,000 00	126,655 00	1,237,735 13	130,800 00	66,383 87	237,019 62
Searsport	30,000 00	-	52,000 00	11,000 00	13,000 00	4,000 00	-	-
Skowhegan	10,000 00	12,000 00	342,000 00	198,000 00	167,000 00	5,000 00	10,000 00	13,650 00
South Berwick	35,000 00	10,000 00	66,000 00	46,970 00	101,800 74	6,000 00	-	-
South Paris	2,200 00	150 00	13,000 00	5,500 00	66,500 00	52,200 00	-	-
Thomaston	30,000 00	9,000 00	78,000 00	13,500 00	90,500 00	40,800 00	4,000 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	22,000 00	-	28,000 00	12,300 00	21,000 00	21,500 00	5,150 00	-
Tremont	-	-	-	4,800 00	-	3,500 00	-	-
Waterville	17,000 00	5,100 00	114,764 40	45,690 00	68,000 00	20,000 00	5,000 00	10,000 00
Wiscasset	1,000 00	-	7,500 00	32,767 50	90,635 50	4,000 00	-	-
York County, Biddeford	41,350 00	5,500 00	191,034 46	28,250 00	100,024 66	50,000 00	28,000 00	3,000 00
Total	\$5,795,450 00	\$982,290 45	\$14,167,763 55	\$4,618,672 67	\$11,648,738 38	\$3,646,385 95	\$520,447 87	\$696,409 97

BANK EXAMINER'S REPORT.

TABLE A—Continued.
Resources—Continued.

Name of Bank.	Railroad stock out of Maine.	Corporation stock in Maine.	Corporation stock out of Maine.	National bank stock in Maine.	National bank stock out of Maine.	Other bank stock in Maine.	Loans on mortgages of real estate.	Loans on collateral.	Loans to municipalities.
Androscoggin County, Lewiston.....	-	\$30,000 00	\$10,484 00	\$105,360 00	-	\$4,000 00	\$619,466 14	\$67,697 50	-
Auburn.....	\$9,000 00	1,700 00	9,422 00	121,720 00	-	-	372,817 55	82,284 80	-
Augusta.....	-	10,000 00	-	71,800 00	-	-	160,426 18	247,329 57	\$127,000 00
Bangor.....	5,675 00	3,000 00	5,706 00	25,400 00	\$ 4,500 00	-	266,443 13	323,252 82	28,079 69
Bath Savings Institution.....	123,823 50	-	59,390 37	82,440 00	11,500 00	-	206,924 62	605,145 91	-
Belfast.....	4,000 00	22,500 00	-	40,650 00	-	-	111,320 00	130,330 99	1,600 00
Bethel.....	-	-	-	30,950 00	1,000 00	4,000 00	122,001 96	3,673 00	12,150 00
Biddeford.....	8,000 00	98,300 00	7,600 00	72,200 00	27,620 00	5,000 00	276,659 76	64,132 33	20,000 00
Boothbay.....	1,170 49	-	-	6,000 00	2,200 00	-	62,814 60	1,650 00	3,866 00
Brewer.....	1,800 00	4,000 00	-	700 00	-	-	87,634 00	6,950 00	1,600 00
Bridgton.....	-	-	-	20,660 00	2,000 00	2,000 00	131,078 12	79,332 65	-
Brunswick Savings Institution.....	5,000 00	-	-	61,695 00	-	-	93,119 49	17,252 19	12,000 00
Buxton and Hollis, West Buxton.....	800 00	850 00	-	16,050 00	-	-	93,318 28	4,400 55	8,375 00
Calais.....	181 50	-	-	17,325 00	4,250 00	-	54,518 93	6,603 86	3,100 00
Camden, Rockport.....	120 00	515 00	-	-	-	-	47,728 29	54,612 77	-
Cascade, Oakland.....	900 00	3,000 00	-	38,600 00	-	-	65,033 79	38,725 00	-
Dexter.....	-	7,000 00	-	64,600 00	-	20,000 00	50,354 62	11,145 66	1,100 00
Eastport.....	-	-	1,000 00	14,850 00	6,575 00	-	142,590 38	22,615 49	3,871 10
Fairfield.....	3,000 00	-	-	22,425 00	-	-	97,223 00	8,775 00	16,070 76
Franklin County, Farmington.....	9,000 00	1,250 00	-	74,595 00	-	-	53,900 93	14,417 94	-
Gardiner Savings Institution.....	6,000 00	-	-	55,760 00	12,200 00	-	161,140 46	82,701 51	41,000 00
Gorham.....	1,000 00	-	-	16,275 00	-	-	150,374 58	3,030 00	-
Hallowell Savings Institution.....	10,600 00	-	-	16,360 00	-	-	52,611 93	300 00	-
Hancock County, Ellsworth.....	-	-	-	17,000 00	-	500 00	142,516 00	25,380 00	9,150 00
Houlton.....	3,000 00	-	-	50,500 00	1,100 00	-	152,352 71	2,470 36	17,875 00
Kennebec, Augusta.....	-	5,140 00	-	170,470 00	13,000 00	-	172,975 11	150,645 57	7,000 00

Kennebunk	5,037 00	-	-	26,350 00	-	-	136,878 55	9,674 92	-
Kingfield	-	-	-	-	-	-	3,845 00	2,980 00	-
Machias	-	850 00	-	35,750 00	-	4,000 00	17,948 00	-	-
Maine, Portland.....	-	21,675 00	-	64,073 00	-	1,000 00	303,993 44	176,295 63	-
Mechanics', Auburn.....	1,200 00	-	-	154,990 00	2,000 00	8,000 00	146,231 00	60,937 39	-
Norway	600 00	1,000 00	-	51,400 00	-	6,200 00	117,352 11	32,425 05	-
Penobscot, Bangor.....	2,500 00	11,000 00	-	34,900 00	-	-	303,743 24	189,406 25	8,300 00
People's Lewiston	-	500 00	2,969 00	89,300 00	-	2,800 00	344,085 17	63,230 39	-
People's Safe Deposit and Savings Bank, Bath....	3,366 00	1,500 00	-	41,200 00	-	6,250 00	98,018 01	103,780 72	1,600 00
Phillips	2,000 00	-	-	16,800 00	-	3,160 00	18,721 16	13,602 30	-
Piscataquis, Dover	-	-	-	39,340 00	5,000 00	8,000 00	119,770 60	28,919 32	2,413 53
Portland	-	21,932 50	-	119,796 00	-	-	573,493 94	1,192,895 93	-
Rockland.....	18,580 00	1,200 00	-	71,495 00	-	-	131,529 75	223,296 98	-
Saco	8,466 73	38,250 00	3,500 00	46,130 00	7,500 00	-	234,086 51	18,920 49	-
Saco and Biddeford Savings Institution, Saco.....	238,700 00	110,180 00	-	46,780 00	10,300 00	-	156,487 20	116,798 34	-
Searsport	4,334 51	6,284 00	-	19,880 00	-	-	2,230 00	6,800 00	-
Skowhegan	-	-	-	78,250 00	-	1,000 00	170,125 45	20,985 77	13,200 00
South Berwick.....	-	-	2,500 00	22,850 00	-	-	23,188 00	1,200 00	-
South Paris	7,400 00	3,000 00	-	36,330 00	1,730 00	8,400 00	139,374 16	25,771 78	2,500 00
Thomaston	-	1,350 00	2,000 00	23,610 00	-	-	32,395 00	14,092 94	-
Topsham & Brunswick Twenty-five Cent, Brunswick	500 00	-	-	29,830 00	-	-	68,971 07	10,003 33	2,000 00
Tremont	-	-	-	-	-	-	14,929 02	600 00	4,081 01
Waterville	-	-	-	88,900 00	-	3,600 00	394,051 00	61,110 00	2,000 00
Wiscasset	2,660 00	-	500 00	17,000 00	-	-	24,453 45	11,030 42	500 00
York County, Biddeford.....	5,987 47	15,000 00	-	98,175 00	75,500 00	-	232,765 43	10,212 65	-
Total.....	\$493,802 20	\$420,976 50	\$105,071 37	\$2,467,514 00	\$187,975 00	\$87,850 00	\$7,756,010 82	\$4,449,826 07	\$349,832 09

BANK EXAMINER'S REPORT.

TABLE A—Concluded.
Resources—Concluded.

Name of Bank.	Loans to corporations.	Real estate investment.	Real estate foreclosure.	Premium account.	Furniture account.	Expense account.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County, Lewiston	\$29,150 00	-	\$5,338 89	\$68,487 41	\$1,650 00	\$175 55	-	\$7,992 40	\$1,887,076 89
Auburn	84,256 35	-	23,296 14	56,960 91	2,400 00	773 62	-	15,997 03	1,477,086 75
Augusta	67,450 00	\$25,000 00	3,825 00	50,603 61	5,000 00	-	-	272,585 52	6,429,019 88
Bangor	-	55,644 36	30,600 03	3,659 50	-	899 60	-	23,301 45	3,522,750 60
Bath Savings Institution	15,000 00	15,000 00	3,300 00	4,784 67	-	1,232 48	*\$1,309 43	102,709 97	3,751,977 28
Belfast	3,175 93	7,000 00	6,842 36	20,000 00	-	543 92	-	60,923 57	1,163,007 47
Bethel	3,600 00	4,850 00	-	418 37	878 27	150 00	1,012 40	19,642 94	279,226 94
Biddeford	11,739 02	55,000 00	36,566 46	-	-	-	*13,077 28	7,406 14	1,078,230 99
Boothbay	-	150 00	1,836 21	2,838 81	650 00	-	-	8,139 36	232,610 47
Brewer	-	-	3,500 00	2,000 00	-	34 85	-	989 11	209,107 96
Bridgton	2,400 00	585 00	4,246 07	12,000 00	400 00	669 99	2,027 05	3,608 31	536,371 69
Brunswick Savings Institution	7,250 00	6,869 31	-	-	-	-	*7,182 00	2,279 14	652,681 48
Buxton and Hollis, West Buxton	-	-	7,909 57	-	600 00	204 60	-	9,547 10	318,590 10
Calais	10,448 75	-	1,000 00	-	-	1 00	-	9,390 30	337,911 84
Camden, Rockport	10,000 00	-	4,748 39	-	1,440 00	182 09	*1,187 80	17,587 93	161,277 23
Cascade, Oakland	-	900 00	18,468 96	2,700 00	800 00	-	-	4,213 49	211,341 24
Dexter	-	25,167 16	15,166 02	-	-	-	-	14,990 22	457,003 68
Eastport	5,000 00	23,264 49	-	-	-	-	*851 40	36,211 39	619,383 42
Fairfield	79,500 00	-	6,000 00	2,453 97	300 00	3 60	-	8,811 53	363,712 86
Franklin County, Farmington	-	21,507 09	11,692 15	-	-	-	-	6,135 55	489,638 16
Gardiner Savings Institution	-	30,900 00	3,250 00	-	-	-	-	50,867 24	2,436,819 21
Gorham	-	-	7,950 00	-	-	-	-	1,441 25	428,229 58
Hallowell Savings Institution	-	1,000 00	5,351 10	-	-	586 44	-	6,436 44	763,418 68
Hancock County, Ellsworth	6,411 00	3,600 00	8,734 36	4,947 50	-	-	-	31,423 95	365,947 44
Houlton	-	4,200 00	3,258 00	10,953 92	800 00	36 67	-	15,631 48	341,068 14
Kennebec, Augusta	-	8,500 00	-	13,000 00	1,500 00	2 20	-	26,093 88	1,053,276 76

Kennebunk...	-	2,750 00	-	2,000 00	-	-	-	15,311 12	563,512 09
Kingfield.....	-	-	-	-	580 00	-	-	1,042 57	8,447 57
Machias.....	8,000 00	2,000 00	-	-	-	-	-	14,216 66	625,537 61
Maine, Portland.....	163,180 00	5,000 00	7,651 02	-	-	5,619 82	-	31,785 98	7,706,471 64
Mechanics', Auburn.....	23,250 00	40,700 00	16,400 00	1,023 75	-	-	*500 00	11,926 57	555,408 71
Norway.....	15,280 00	7,500 00	3,100 00	7,650 00	1,500 00	1,710 22	*322 16	9,667 85	330,871 70
Penobscot, Bangor.....	85,000 00	-	-	4,000 00	3,000 00	315 44	-	47,473 18	1,933,438 11
People's Lewiston.....	54,400 00	13,776 73	-	37,150 00	5,900 00	335 15	-	22,999 00	991,142 94
People's Safe Deposit and Savings Bank, Bath.....	44,371 26	19,297 49	115 81	-	4,500 00	-	†5,000 00	25,619 61	629,245 40
Phillips.....	500 00	-	-	1,700 00	400 00	-	-	18,992 77	157,149 84
Piscataquis, Dover.....	1,166 20	11,250 00	3,927 03	5,642 50	-	372 19	-	16,026 25	515,377 62
Portland.....	717,878 26	38,000 00	130,376 72	-	-	65 44	-	144,259 00	9,457,972 79
Rockland.....	48,000 00	13,000 00	3,907 95	29,265 88	-	50 00	*5,000 00	38,777 75	1,216,568 11
Saco.....	-	8,074 37	26,534 62	-	-	-	-	3,723 86	834,621 77
Saco and Biddeford Savings Institution, Saco.....	-	15,722 29	-	-	-	-	-	28,997 71	2,941,559 16
Searsport.....	-	-	1,950 00	735 44	-	-	-	1,241 08	153,455 03
Skowhegan.....	34,150 00	-	8,880 16	14,000 00	-	-	†5,000 00	13,962 11	1,117,203 49
South Berwick.....	10,000 00	-	-	-	-	-	-	7,838 59	333,347 33
South Paris.....	3,021 52	10,100 00	21,750 00	1,265 00	-	3 57	-	9,026 07	409,222 10
Thomaston.....	-	3,600 00	2,875 00	9,592 50	1,350 00	-	-	14,617 67	371,283 11
Topsham & Brunswick Twenty-five Cent, Brunswick.....	-	-	-	7,678 43	-	40	*200 00	3,863 65	232,996 88
Tremont.....	-	-	-	-	-	-	*500 00	6,090 42	34,500 45
Waterville.....	28,210 00	13,360 00	23,288 24	24,000 00	-	-	-	37,086 97	961,010 61
Wiscasset.....	-	-	3,960 00	-	-	-	-	1,251 79	197,258 66
York County, Biddeford.....	-	-	50,094 89	59,600 00	2,731 05	-	-	4,708 86	1,001,934 47
Total.....	1,571,788 29	\$492,308 29	\$517,691 15	\$461,112 17	\$36,379 32	\$13,974 44	\$43,169 52	\$1,294,863 76	\$62,826,303 83

*Loans on names.

†Safe deposit department.

‡Other bank stock out of Maine.

BANK EXAMINER'S REPORT.

SAVINGS BANKS—Concluded.

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.....	5,611	254	-	\$134,735 23	-	4,427	\$561,730 97	1,073	\$1,008,944 21
Auburn	4,666	168	-	93,047 03	-	3,714	447,934 61	873	796,634 17
Augusta.....	11,338	212	-	139,505 05	-	7,723	994,887 49	2,922	2,988,795 01
Bangor.....	8,684	315	-	116,808 06	-	6,519	790,430 57	1,882	1,746,167 19
Bath Savings Institution.....	6,087	-	31	60,952 44	-	3,968	839,478 77	1,773	1,397,311 46
Belfast	3,826	55	-	28,644 47	-	3,134	526,722 84	639	452,235 00
Bethel	1,337	-	-	4,087 07	-	1,173	116,203 28	154	131,563 55
Biddeford.....	2,688	125	-	-	\$43,729 22	2,011	271,629 70	592	571,743 71
Boothbay.....	1,210	-	40	3,361 68	-	1,020	93,550 00	181	110,120 50
Brewer.....	906	82	-	14,868 87	-	780	70,248 80	117	107,480 30
Bridgton.....	2,008	15	-	15,155 80	-	1,668	182,277 28	327	303,816 68
Brunswick Savings Institution.....	1,801	34	-	42,016 06	-	1,418	170,151 98	338	323,177 72
Buxton and Hollis, West Buxton.....	984	-	-	-	4,862 17	796	92,603 94	165	161,560 31
Calais	1,376	18	-	-	4,603 05	1,173	132,001 41	197	177,847 87
Camden, Rockport.....	708	-	107	-	632 63	628	69,691 32	77	71,954 25
Cascade, Oakland	1,175	49	-	9,077 04	-	910	74,625 00	259	113,611 66
Dexter	1,944	18	-	-	12,175 49	1,667	145,576 26	260	239,425 82
Eastport	1,777	3	-	15,206 26	-	1,409	174,250 31	327	322,482 09
Fairfield	1,205	26	-	15,252 58	-	993	119,531 78	198	190,680 18
Franklin County, Farmington.....	2,336	-	10	11,601 41	-	2,020	191,970 75	296	249,687 08
Gardiner Savings Institution.....	5,949	261	-	33,754 69	-	4,514	561,059 29	1,232	1,281,087 91
Gorham	1,368	55	-	3,432 55	-	1,122	118,921 78	217	221,811 52
Hallowell Savings Institution.....	1,721	58	-	41,007 51	-	1,262	142,051 93	382	395,117 39
Hancock County, Ellsworth.....	1,901	75	-	2,102 26	-	1,710	172,075 60	182	156,514 60
Houlton	1,517	55	-	17,287 21	-	1,333	165,459 02	161	117,991 40
Kennebec, Augusta	1,924	31	-	20,977 89	-	1,274	200,004 93	534	515,675 14

Kennebunk	1,678	-	18	-	2,849 23	1,337	175,252 40	305	287,656 00
Kingfield	102	53	-	4,345 69	-	100	6,969 43	2	1,395 46
Machias	1,604	41	-	-	6,562 67	1,201	150,988 19	341	325,762 01
Maine, Portland.....	20,339	864	-	442,408 05	-	15,501	1,990,734 13	4,340	4,177,893 00
Mechanics', Auburn	2,434	-	76	-	4,870 95	2,143	208,460 46	274	255,728 76
Norway	1,842	89	-	18,253 21	-	1,665	181,822 16	171	127,956 44
Penobscot, Bangor.....	4,070	198	-	70,083 62	-	2,889	396,049 23	995	981,785 93
People's Lewiston.....	3,792	158	-	32,495 45	-	3,256	401,782 78	496	458,392 00
People's Safe Deposit and Savings Bank, Bath.....	2,837	556	-	61,904 94	-	2,503	224,307 79	304	297,462 10
Phillips	1,034	-	16	156 45	-	933	72,207 89	101	80,719 29
Piscataquis, Dover.....	2,309	76	-	18,437 77	-	1,994	186,671 89	301	279,044 00
Portland	21,155	614	-	374,601 35	-	15,193	1,844,277 31	5,256	5,490,037 00
Rockland	4,320	108	-	43,806 94	-	3,597	433,818 60	675	606,463 77
Saco	1,766	58	-	77,137 51	-	1,264	147,600 44	404	408,715 98
Saco and Biddeford Savings Institution, Saco.....	5,623	187	-	187,593 67	-	3,788	483,440 76	1,672	1,871,753 96
Searsport	550	-	13	-	454 14	453	55,314 68	92	83,222 94
Skowhegan	3,391	128	-	30,057 28	-	2,757	361,466 13	559	508,791 00
South Berwick	961	-	3	1,308 70	-	747	107,126 59	198	172,056 36
South Paris	1,696	-	54	-	9,103 58	1,469	163,314 74	211	198,398 98
Thomaston	1,388	69	-	34,061 73	-	1,172	146,288 14	206	187,503 93
Topsham & Brunswick Twenty-five Cent, Brunswick...	978	37	-	11,274 27	-	829	73,666 55	141	135,613 01
Tremont	233	20	-	1,873 02	-	217	22,589 35	16	10,290 15
Waterville	3,452	194	-	55,374 80	-	2,851	301,535 71	551	504,757 74
Wiscasset	939	-	22	-	8,722 29	846	82,428 77	91	84,050 28
York County, Biddeford.....	3,336	-	133	-	60,158 74	2,794	323,651 64	498	553,507 46
Total	167,879	5,359	523	\$2,288,055 61	\$158,724 16	129,865	\$15,966,835 37	33,558	\$32,247,241 27

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 1897.	State tax 1897.	Annual expenses.
Androscoggin County, Lewiston	107	\$237,365 40	4	\$26,107 85	4	\$67,283 24	\$ 91 65	\$11,639 96	\$3,227 97
Auburn	79	169,149 42	-	-	4	52,092 58	540 85	9,330 20	2,100 00
Augusta	630	1,538,070 36	63	541,382 96	4	234,605 57	379 26	44,812 39	8,000 00
Bangor	272	625,542 09	11	95,249 80	3½	105,906 15	1,326 67	22,385 64	8,000 00
Bath Savings Institution	292	732,748 91	54	537,038 66	4	136,045 17	283 73	27,255 90	3,800 00
Belfast	53	107,384 00	-	-	3	30,787 68	407 60	6,322 36	3,400 00
Bethel	10	20,347 70	-	-	3½	8,621 48	93 75	1,725 28	900 00
Biddeford	84	191,316 86	1	5,000 00	3½	35,914 71	1,700 82	6,603 82	3,300 00
Boothbay	9	22,273 22	-	-	4	8,222 10	270 00	1,636 67	750 00
Brewer	9	19,549 68	-	-	3½	6,176 44	59 99	1,317 41	800 00
Bridgton	13	27,239 35	-	-	3½	17,603 49	132 95	3,624 96	1,800 00
Brunswick Savings Institution	43	105,539 67	2	14,288 34	4	22,738 92	119 37	4,160 48	1,700 00
Buxton and Hollis, West Buxton	23	47,525 45	-	-	4	8,848 21	15 42	2,199 03	1,000 00
Calais	6	12,544 77	-	-	3½	10,709 76	-	2,289 09	1,250 00
Camden, Rockport	3	6,000 00	-	-	3½	4,937 51	70 00	937 52	1,500 06
Cascade, Oakland	6	12,000 00	-	-	4	7,623 24	203 46	1,342 75	700 00
Dexter	17	37,592 95	-	-	3½	14,721 23	335 00	3,030 35	1,250 00
Eastport	39	89,108 49	2	11,382 79	4	22,616 43	407 48	4,381 11	1,650 00
Fairfield	17	34,120 00	-	-	4	12,956 50	48 00	2,340 83	1,200 00
Franklin County, Farmington	20	43,059 26	-	-	3	13,828 85	220 23	3,006 18	1,600 00
Gardiner Savings Institution	195	434,420 13	8	44,295 59	4	89,863 20	392 00	15,859 50	3,300 00
Gorham	29	59,453 67	-	-	4	15,322 36	103 24	3,016 92	1,400 00
Hallowell Savings Institution	77	169,581 87	-	-	4	22,187 22	18 66	5,626 45	2,000 00
Hancock County, Ellsworth	9	20,065 34	-	-	3	9,968 43	44 00	2,238 77	2,000 00
Houlton	23	50,828 27	-	-	3½	16,277 97	45 60	2,244 08	1,500 00
Kennebec, Augusta	110	255,824 78	6	50,508 53	3½	36,004 99	118 31	7,908 81	2,400 00

Kennebunk	36	78,622 00	-	-	3½	18,204 20	43 56	4,058 53	1,600 00
Kingfield.....	-	-	-	-	4	175 38	-	34 93	100 00
Machias.....	62	132,756 57	-	-	3½	20,593 75	38 73	3,905 13	1,400 00
Maine, Portland	490	1,065,856 00	8	70,380 00	4	265,397 20	1,177 87	33,206 79	14,000 00
Mechanics', Auburn	17	35,052 16	-	-	4	19,752 90	1,013 68	3,673 36	2,050 00
Norway	6	13,465 09	-	-	3½	10,571 35	116 83	2,153 02	900 00
Penobscot, Bangor.....	175	413,436 59	11	91,588 33	3½	61,273 73	-	10,812 27	4,200 00
People's, Lewiston.....	38	80,442 00	2	11,508 16	4	35,445 98	261 90	6,875 55	1,750 00
People's Safe Deposit and Savings Bank, Bath.....	28	75,764 10	2	16,199 42	3½	19,253 90	327 38	3,998 26	1,500 00
Phillips	-	-	-	-	3	4,322 62	-	1,032 96	600 00
Piscataquis, Dover.....	14	29,411 40	-	-	3½	15,954 88	99 00	3,529 99	1,600 00
Portland	701	1,491,909 12	5	41,138 64	4	329,047 56	4,888 54	52,568 80	18,908 31
Rockland	45	106,255 28	3	18,194 17	3½	37,086 38	201 30	7,352 96	2,850 00
Saco	96	219,466 69	2	13,601 93	4	27,976 66	138 10	4,617 52	1,900 00
Saco and Biddeford Savings Institution, Saco	151	383,797 63	12	69,784 05	4	108,252 06	484 60	15,837 53	4,000 00
Searsport	5	10,180 00	-	-	3	4,357 59	19 24	1,009 54	500 00
Skowhegan	74	193,324 00	1	7,335 00	3½	35,483 95	194 71	7,780 22	1,600 00
South Berwick	16	34,538 18	-	-	3	8,915 63	-	2,127 26	1,100 00
South Paris	16	34,783 62	-	-	3½	13,330 81	448 90	2,873 23	1,200 00
Thomaston	10	20,153 32	-	-	3½	11,163 67	90 24	2,319 63	1,300 00
Topsham & Brunswick Twenty-five Cent, Brunswick..	8	19,051 24	-	-	3½	6,881 78	-	1,443 11	775 00
Tremont	-	-	-	-	4	1,163 71	-	217 56	100 00
Waterville.....	50	102,323 07	-	-	4	33,698 45	686 55	5,898 94	2,500 00
Wiscasset	2	4,000 00	-	-	4	6,734 61	82 25	1,380 20	1,175 00
York County, Biddeford.....	43	100,950 28	1	5,097 78	3½	31,467 31	784 21	6,815 29	3,300 00
Total	4,258	\$9,714,190 04	198	\$1,670,082 00	187	\$2,132,369 49	\$18,258 39	\$381,862 24	\$131,436 28

TRUST AND BANKING COMPANIES.
TABLE C—Statement of Liabilities and Resources November 6, 1897.
Liabilities.

Name of Bank.	Capital stock.	Surplus.	Undivided profits.	Time deposits.	Demand deposits.	Certificates of deposit.	Debentures outstanding.	Trust department.
Aroostook Trust and Banking Company, Caribou.....	\$ 50,000 00	\$30,000 00	\$5,188 34	-	\$59,444 74	-	-	-
Auburn Trust Company.....	104,800 00	8,000 00	2,541 11	55,646 17	8,466 52	\$ 4,524 00	-	-
Augusta Safe Deposit and Trust Company.....	50,000 00	10,000 00	2,587 45	355,667 64	119,577 61	15,462 78	-	-
Bar Harbor Banking and Trust Company.	50,000 00	20,000 00	4,775 56	-	231,861 39	59,864 53	-	\$6,000 00
Eastern Trust and Banking Company, Bangor.....	171,600 00	100,000 00	12,011 81	786,640 64	496,921 42	43,603 84	-	-
Livernore Falls Trust and Banking Company.....	50,000 00	1,000 00	1,769 01	37,365 34	43,178 79	7,600 06	-	-
Maine Trust and Banking Company, Gardiner .	100,000 00	30,000 00	9,850 60	300,710 23	91,967 57	20,975 71	-	77,393 03
Merchants' Trust and Banking Company, Presque Isle .	50,000 00	2,000 00	3,568 34	7,069 49	12,732 06	-	-	-
Oxford County Loan Association, Norway.....	10,000 00	500 00	4,416 42	-	-	-	\$58,300 00	-
People's Trust Company, Farmington.....	100,000 00	4,000 00	13,495 66	690,591 57	41,278 82	2,424 90	-	-
Portland Trust Company.....	100,000 00	75,000 00	18,812 30	-	459,554 52	99,045 14	-	12,536 14
Rockland Trust Company.....	100,000 00	-	18,483 33	65,047 93	73,267 28	15,786 99	-	-
Rumford Falls Trust Company.....	50,000 00	4,000 00	5,932 89	94,843 70	86,512 55	141 00	-	-
Union Safe Deposit and Trust Company, Portland.....	250,000 00	-	17,857 86	-	16,769 44	123,942 83	-	-
Waterville Trust and Safe Deposit Company.....	100,000 00	-	12,366 98	133,189 95	67,874 74	-	-	-
Westbrook Trust Company.....	50,000 00	7,000 00	1,887 27	231,334 38	47,964 57	15,250 00	-	-
Total	\$1,386,400 00	\$291,500 00	\$135,544 93	\$2,758,107 04	\$1,857,392 02	\$408,621 72	\$58,300 00	\$95,929 17

TABLE C—Continued.
Liabilities—Concluded.

Name of Bank.	Unpaid dividends.	Deposits for coupons.	Treasurer's checks outstanding.	Due to other banks and bankers.	Bills payable.	Other liabilities.	Total liabilities.
Aroostook Trust and Banking Company, Caribou.....	-	-	-	-	-	\$ 312 80	\$144,945 88
Auburn Trust Company.....	\$12 00	-	\$ 594 22	-	-	-	184,584 02
Augusta Safe Deposit and Trust Company.....	-	-	9,000 00	\$9,022 70	-	-	571,318 18
Bar Harbor Banking and Trust Company.....	60 00	\$1,325 00	3,167 32	-	-	-	377,053 80
Eastern Trust and Banking Company, Bangor.....	402 50	1,383 10	218 42	12,958 60	-	*93,110 00	1,718,850 33
Livermore Falls Trust and Banking Company.....	-	-	-	17,709 64	-	-	158,622 78
Maine Trust and Banking Company, Gardiner.....	-	-	706 41	-	-	\$,730 00	640,333 55
Merchants' Trust and Banking Company, Presque Isle.....	-	-	-	-	-	-	75,369 89
Oxford County Loan Association, Norway.....	-	-	-	25 00	\$3,719 45	-	76,960 87
People's Trust Company, Farmington.....	1,671 00	-	-	66 07	-	-	853,528 02
Portland Trust Company.....	3 50	1,571 00	-	-	-	†287,845 09	1,054,367 69
Rockland Trust Company.....	30 00	-	-	534 28	-	193 25	273,343 06
Rumford Falls Trust Company.....	3 00	-	333 62	17,974 80	-	-	259,741 56
Union Safe Deposit and Trust Company, Portland.....	37 50	465 00	-	-	30,000 00	2,076 65	441,149 28
Waterville Trust and Safe Deposit Company.....	-	-	-	818 45	5,000 00	-	319,250 12
Westbrook Trust Company.....	239 38	-	-	10,288 52	-	-	363,984 12
Total.....	\$2,458 88	\$4,744 10	\$14,019 99	\$69,398 06	\$38,719 45	\$392,267 79	\$7,513,403 15

*Guaranteed mortgages, \$90,410; prepaid mortgages, \$2,700.

†Sinking funds for corporations.

BANK EXAMINER'S REPORT.

TABLE C—Concluded.

Resources.

Name of bank.	Demand and time loans.	Mortgages of real estate.	Stocks and bonds owned.	Trust investments.	Real estate owned.	Due from other banks and bankers.	Expense account.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust and Banking Company, Caribou.....	\$119,437 55	-	-	-	-	-	-	\$3,000 00	\$22,508 33	-	\$144,945 88
Auburn Trust Company.....	112,013 21	-	\$41,863 75	-	\$18,000 00	-	\$1,036 41	5,000 00	6,670 65	-	184,584 02
Augusta Safe Deposit & Trust Co.	327,214 92	\$44,575 00	141,557 00	-	-	-	-	5,900 11	50,071 15	\$2,000 00	571,318 18
Bar Harbor Banking & Trust Co.	219,914 19	38,364 39	14,807 53	\$6,000 00	5,600 00	\$71,343 29	-	900 00	19,124 40	1,000 00	377,053 80
Eastern Trust and Banking Company, Bangor.....	1,030,789 24	161,927 14	332,084 00	-	17,954 98	-	818 37	17,000 00	158,276 60	-	1,718,850 33
Livermore Falls Trust and Banking Company.	48,552 65	53,818 89	25,787 50	-	-	-	587 34	1,682 85	28,193 55	-	158,622 78
Maine Trust and Banking Company, Gardiner.....	268,489 50	76,256 15	182,934 21	77,393 03	-	20,151 88	1,397 56	2,500 00	5,261 22	5,950 00	640,333 55
Merchant's Trust and Banking Company, Presque Isle.....	57,574 23	-	-	-	4,588 71	-	1,612 72	1,487 09	10,107 14	-	75,369 89
Oxford County Loan Association, Norway.....	-	58,588 25	-	-	7,650 00	842 38	384 75	-	488 75	9,006 74	76,960 87
People's Trust Co., Farmington..	135,414 26	226,245 13	349,341 97	-	73,909 73	320 52	1,321 09	1,321 09	65,181 65	895 29	853,528 02
Portland Trust Company.....	297,134 71	-	374,044 75	12,381 14	-	-	500 33	-	86,074 05	*284,232 71	1,054,367 69
Rockland Trust Company.....	187,322 41	-	9,474 25	-	-	62,922 00	-	1,400 00	8,216 05	4,008 35	273,343 06
Rumford Falls Trust Company...	131,283 36	30,596 50	41,883 42	-	3,800 00	-	2,263 05	1,000 00	48,915 23	-	259,741 56
Union Safe Deposit and Trust Company, Portland.	16,926 35	71,795 00	344,834 23	-	-	-	1,483 43	-	179 27	5,931 00	441,149 28
Waterville Trust & Safe Deposit Company.	223,182 63	-	33,000 00	-	-	-	215 37	40,830 52	22,021 60	-	319,250 12
Westbrook Trust Company.....	165,860 48	51,273 35	104,980 62	-	8,050 00	23,468 31	-	2,000 00	8,351 36	-	363,984 12
Total	\$3,341,109 69	\$813,439 80	\$1,996,593 23	\$95,774 17	\$139,553 42	\$179,048 38	\$11,197 71	\$84,021 66	\$539,641 00	\$313,024 09	\$7,513,403 15

*Sinking funds investments.

LOAN AND BUILDING ASSOCIATIONS.

TABLE D—Statement of Liabilities and Resources November 6, 1897.

Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn.....	\$147,255 03	\$2,485 54	\$7,027 72	-	-	\$2,378 11	\$77 54	\$159,223 94
Augusta.....	208,403 39	2,129 45	-	-	-	8,953 34	-	219,486 18
Bangor.....	284,871 37	4,969 96	-	\$ 23 70	\$1,644 00	8,759 07	-	300,268 10
Bath.....	42,382 26	325 00	-	137 46	-	941 04	-	43,785 76
Belfast.....	28,699 17	175 00	109 00	-	-	1,040 33	*2,101 50	32,125 00
Brunswick.....	86,897 22	1,047 00	-	-	-	997 62	41 96	88,983 80
Bucksport.....	21,424 99	59 00	-	-	-	635 46	-	22,119 45
Casco, Portland.....	410,767 49	4,029 90	-	64 26	1,500 00	5,841 44	-	422,203 09
Cumberland, Portland.....	151,094 14	2,800 00	6,639 00	-	-	8 49	-	160,541 63
Deering.....	52,494 96	407 79	6,326 05	58 28	4,605 64	1,251 45	*3,000 00	68,144 17
Dexter.....	69,867 94	202 44	375 00	109 68	-	1,620 88	-	72,175 94
Ellsworth.....	21,639 65	98 77	2,234 81	900 19	-	895 63	-	25,769 05
Falmouth, Portland.....	101,465 67	2,618 98	3,597 09	-	1,560 05	68 73	100 00	109,410 52
Forest City, Portland.....	885 00	-	1,425 00	-	-	65 30	-	2,375 30
Gardiner.....	54,510 45	750 00	-	367 72	888 63	3,520 07	-	59,986 87
Hallowell.....	41,875 79	461 05	-	-	-	1,969 79	-	44,306 63
Kennebunk.....	55,833 06	372 57	8,128 34	-	-	-	-	64,333 97
Madison.....	8,628 35	37 00	-	308 82	-	271 42	119 16	9,364 75
Mechanics', Portland.....	64,918 07	430 00	524 47	-	650 00	310 76	-	66,833 30
Mechanic Falls.....	25,642 49	241 42	1,044 09	-	-	150 68	*1,477 50	28,556 18
Old Town.....	58,870 63	824 63	-	-	-	3,650 93	-	63,146 19

BANK EXAMINER'S REPORT.

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	\$25,747 73	\$ 41 11	\$1,500 00	-	\$2,090 00	\$ 812 79	*\$1,000 00	\$ 31,191 63
Piscataquis, Foxcroft	42,360 42	733 89	512 00	-	-	2,275 93	-	45,882 24
Portland	257,621 37	3,142 85	-	\$467 96	-	164 99	-	261,397 17
Rockland	126,832 59	1,849 91	-	360 92	157 71	2,127 16	-	131,328 29
Rumford Falls	7,057 52	17 15	-	-	-	-	*500 00	7,574 67
Sanford	60,675 29	434 52	10,788 18	-	-	3,604 85	-	75,502 84
Somerset, Skowhegan	83,937 41	693 26	775 00	-	-	683 64	-	86,089 31
South Portland	23,564 25	165 59	9,375 83	24 88	2,803 00	1,397 76	-	37,331 36
Waldoboro	5,089 77	56 62	18 00	8 00	-	87 64	*300 00	5,560 03
Waterville	77,068 49	366 34	-	-	-	2,260 25	*885 68	80,580 76
Wiscasset	7,885 56	66 17	-	52 84	-	247 09	-	8,251 66
York, Biddeford	75,713 92	700 07	-	158 32	-	2,561 54	-	79,133 85
Total	\$2,731,781 44	\$32,732 98	\$60,399 63	\$3,043 03	\$15,849 03	\$59,554 18	\$9,603 34	\$2,912,963 63

*Bills payable.

TABLE D—Continued.

Resources.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate foreclosure.	Stocks and bonds owned.	Furniture and fixtures.	Permanent expense.	Temporary expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn	\$134,989 11	\$2,500 00	\$2,363 45	-	\$230 00	-	\$10 70	\$16,019 09	\$3,111 59	\$159,223 94
Augusta	205,974 57	5,232 18	3,360 69	-	-	-	120 26	1,798 48	*3,000 00	219,486 18
Bangor	275,248 70	3,305 00	1,346 27	-	165 44	-	787 89	17,962 18	†1,452 62	309,268 10
Bath	36,700 00	5,275 00	-	-	-	\$75 00	-	1,179 01	†556 75	43,785 76
Belfast	31,125 00	-	-	\$1,000 00	-	-	-	-	-	32,125 00
Brunswick	82,763 92	3,350 00	-	-	-	-	10 00	2,859 88	-	88,983 80
Bucksport	20,650 44	626 00	-	-	-	-	50 00	793 01	-	22,119 45
Casco, Portland	3 9,100 00	12,550 00	49,732 76	-	331 74	-	302 23	10,736 36	*9,450 00	422,203 09
Cumberland, Portland	153,600 00	2,400 00	4,253 64	-	-	-	-	287 99	-	160,541 63
Deering	63,625 22	250 00	-	-	-	129 41	3 31	2,736 23	*1,400 00	68,144 17
Dexter	55,580 00	4,716 00	1,068 33	\$,000 00	-	8 15	-	2,442 33	†361 13	72,175 94
Ellsworth	25,050 00	550 06	-	-	-	95 00	10 00	64 05	-	25,769 05
Falmouth, Portland	94,766 33	1,750 00	6,780 48	-	-	-	-	6,113 71	-	109,410 52
Forest City, Portland	1,950 00	-	-	-	-	8 75	25 00	391 55	-	2,375 30
Gardiner	56,060 01	1,080 00	-	-	-	72 30	17 50	2,757 06	-	59,986 87
Hallowell	38,000 00	300 00	-	-	-	103 37	-	5,156 30	†746 96	44,306 63
Kennebunk	62,875 00	1,135 64	-	-	-	-	-	323 33	-	64,333 97
Madison	8,190 06	680 00	-	-	-	-	-	494 75	-	9,364 75
Mechanics, Portland	62,018 73	2,579 00	-	-	-	173 11	-	2,062 46	-	66,833 30
Mechanic Falls	24,780 00	2,550 00	600 00	-	-	-	49 52	555 05	21 61	28,556 18
Old Town	52,706 00	810 00	-	-	-	-	49 04	9,531 15	-	63,146 19
Penobscot, Bangor	29,450 00	600 00	-	-	-	200 00	-	941 63	-	31,191 63

TABLE D—Concluded.
Resources—Concluded.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Real estate foreclosure.	Stocks and bonds owned.	Furniture and fixtures.	Permanent expense.	Temporary expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Piscataquis, Foxcroft	\$45,060 00	-	-	-	-	-	\$17 13	\$493 23	†\$311 88	\$45,882 24
Portland	223,450 00	\$3,500 00	\$21,512 19	-	\$352 62	-	-	8,807 36	*3,775 00	261,397 17
Rockland	119,880 57	5,240 00	1,000 00	-	345 82	-	80 08	4,250 62	‡531 20	131,328 29
Rumford Falls	6,635 00	-	-	-	60 00	\$134 02	50 00	695 65	-	7,574 67
Sanford	67,314 41	-	1,600 00	-	-	489 27	294 43	5,804 73	-	75,502 84
Somerset, Skowhegan	73,384 14	995 00	1,293 00	-	-	-	-	10,404 72	‡12 45	86,089 31
South Portland	35,331 43	-	-	-	-	128 38	38 10	1,833 45	-	37,331 36
Waldoboro'	5,275 00	50 00	-	-	-	35 00	17 50	182 53	-	5,560 03
Waterville	74,997 00	2,162 00	-	-	-	-	-	3,421 76	-	80,580 76
Wiscasset	7,275 00	-	-	-	-	18 57	-	958 09	-	8,251 66
York, Biddeford	68,812 45	2,750 00	2,326 03	-	-	33 58	235 23	4,976 56	-	79,133 85
Total	\$2,582,618 03	\$66,935 82	\$97,236 84	\$9,000 00	1,485 62	\$1,752 95	\$2,168 88	127,034 30	\$24,731 19	\$2,912,993 63

*Loans on collateral.

‡Unpaid accrued earnings.

†Loan on Collateral, \$400.

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.....	260	118	1,467	501	150	4%	10.8%	\$46,702 60	2. %
Augusta.....	474	235	2,901	1,100	282	-	6	13,536 78	1.5
Bangor.....	905	317	6,666	1,530	529	-	6½	17,616 24	.9
Bath.....	131	52	673	240	76	-	6	2,190 72	.6
Belfast.....	90	38	495	164	44	-	6	1,451 83	.9
Brunswick.....	231	97	1,149	527	155	4	7½	6,229 89	1.2
Bucksport.....	138	62	456	172	73	-	6½	1,402 24	1.
Casco, Portland.....	833	344	4,856	1,932	319	5	6½	28,824 10	1.8
Cumberland, Portland.....	449	107	2,483	819	107	4	7½	10,641 37	1.08
Deering.....	294	59	1,332	321	59	6	7½	3,146 75	1.8
Dexter.....	220	98	1,016	362	149	-	7½	3,601 43	.09
Ellsworth.....	194	40	697	171	40	-	6	855 57	1.5
Falmouth, Portland.....	305	99	1,610	546	99	5	6	8,189 20	.8
Forest City, Portland.....	29	3	178	10	3	-	-	-	2.4
Gardiner.....	155	62	658	303	79	4	6	2,918 24	1.07
Hallowell.....	142	52	655	236	55	-	6	2,415 02	1.2
Kennebunk.....	204	97	879	339	119	5	6½	3,475 62	1.635
Madison.....	40	18	157	60	18	-	6½	409 15	-
Mechanics', Portland.....	197	47	1,053	308	47	4	5	3,706 65	2.
Mechanic Falls.....	82	39	382	174	48	4	6	1,895 59	2.
Old Town.....	205	80	1,096	304	103	-	10	3,169 90	1.5
Penobscot, Bangor.....	166	37	1,258	194	48	6	6	869 49	.9

BANK EXAMINER'S REPORT.

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.
Piscataquis, Foxcroft	141	58	753	231	82	-	6 %	\$ 2,371 63	1.2%
Portland	744	202	4,187	1,283	193	5%	8	18,025 72	1.8
Rockland	427	190	1,902 $\frac{1}{2}$	778 $\frac{1}{2}$	217	-	7	8,565 47	1.53
Rumford Falls	78	10	379	38	11	-	2	134 52	1.8
Sanford	195	70	1,148	343 $\frac{1}{2}$	81	4 $\frac{1}{2}$	8	4,405 65	1.05
Somerset, Skowhegan	258	119	1,221	460	194	-	5 $\frac{1}{2}$	4,300 24	3.
South Portland	157	46	848	185	45	5	8 $\frac{1}{2}$	2,185 91	3.32
Waldoboro	72	22	133	37	22	-	5	233 71	-
Waterville	200	57	1,458	400	75	5	6 $\frac{1}{2}$	4,621 89	1.5
Wiscasset	19	10	71	37	13	-	6 $\frac{3}{8}$	511 07	1.2
York, Biddeford	195	81	1,246	445	81	-	8 $\frac{1}{8}$	4,791 45	2.1
Total	8,230	2,966	45,469 $\frac{1}{2}$	14,550 $\frac{1}{2}$	3,647	80 $\frac{1}{2}$	214 $\frac{1}{8}$	\$213,395 74	48.575

**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 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 49
John S. Loring.....	Lewiston.....	.....	Jan. 9, 1871..	12 50
Maria Libby.....	Lewiston.....	.....	Nov. 15, 1871..	9 98
Belle Barker.....	Lewiston.....	.....	Nov. 24, 1871..	6 76
Richard H. Norris.....	Lewiston.....	.....	Nov. 9, 1872..	4 05
Ernest L. Norris.....	Lewiston.....	.....	Nov. 9, 1872..	10 88
Ella A. Symonds.....	Lewiston.....	.....	Dec. 25, 1872..	11 16
Edward H. Hayward.....	Lisbon Falls.....	.....	June 19, 1873..	1 79
Morrell E. Temple.....	Durham.....	.....	June 25, 1873..	1 87
Lizzie E. Drew.....	Farmington.....	.....	July 26, 1873..	1 87
Edwin L. Taylor.....	Mexico.....	.....	Feb. 23, 1874..	1 81
Nellie F. Hammond.....	Lewiston.....	.....	Mar. 4, 1874..	1 81
Mary M. Freeman.....	Lynn, Mass.....	.....	June 16, 1874..	21 23
Hattie Freeman.....	Lynn, Mass.....	.....	June 16, 1874..	21 23
Willie H. Church.....	Lewiston.....	.....	July 10, 1874..	1 80
Sarah A. J. Dyer.....	Leeds.....	.....	Sept. 24, 1874..	4 90
George O. Goodwin.....	Poland.....	.....	June 1, 1875..	2 96
Willie Oakes Dill.....	Lewiston.....	.....	Jan. 2, 1875..	9 93
Amos T. Barrell.....	Hartford.....	.....	April 5, 1875..	1 67
Gertrude M. Gennings.....	Leeds.....	.....	April 1, 1875..	5 64
Patrick Dacey.....	Gloucester, Mass.....	.....	July 8, 1875..	1 73
Joseph P. Gill.....	Newark, N. J.....	.....	June 1, 1876..	23 65
Francisco Gilbert.....	Turner.....	.....	Feb. 2, 1876..	7 14
Lizzie A. Meeney.....	Lewiston.....	.....	Nov. 7, 1875..	1 73
Eunice M. Thomas.....	Lewiston.....	.....	Mar. 8, 1877..	1 75
Mattie C. Stevens.....	Lewiston.....	.....	Oct. 26, 1877..	18 82
Sadie L. Spaulding.....	Lewiston.....	.....	Dec. 22, 1876..	3 99

AUBURN SAVINGS BANK—AUBURN.

James H. Jones.....	Buckfield.....	.....	July 7, 1873..	31 06
Charles N. Morse.....	Auburn.....	.....	Feb. 31, 1873..	1 33
Clara A. Bean.....	North Auburn.....	.....	April 29, 1873..	4 61
Z. A. Putnam.....	Auburn.....	.....	Jan. 1, 1874..	1 90
Idella M. Norris.....	Wayne.....	.....	Jan. 6, 1873..	1 94
Charles V. Allen.....	Buckfield.....	.....	Oct. 23, 1872..	1 97
George D. Bowie.....	Durham.....	.....	Dec. 24, 1872..	12 77
Lafayette Nutting.....	Casco.....	.....	May 27, 1872..	13 09
Frederick Nutting.....	Casco.....	.....	April 10, 1872..	13 09
Abbie L. Hibbs.....	Hebron.....	.....	April 10, 1872..	11 26
Ella V. Whitman.....	Turner.....	.....	Feb. 16, 1874..	7 53
Harriet Haskell.....	Auburn.....	Dead	April 6, 1874..	14 13
Hattie M. Spaulding.....	Livermore.....	.....	June 16, 1874..	16 29
Addie F. Woodman.....	Leeds.....	.....	Feb. 19, 1872..	23 66
Mary L. Woodman.....	Leeds.....	.....	Feb. 19, 1872..	23 66
Eva E. Blake.....	New Gloucester.....	.....	Nov. 17, 1870..	6 29
John McKenney.....	Auburn.....	.....	Sept. 28, 1870..	770 62
Josephine Gleason.....	Poland.....	.....	Apr. 28, 1868..	3 25
Mary E. Ayer.....	Lewiston.....	.....	May 2, 1870..	2 56
Willie Sawyer.....	North Pownal.....	.....	Oct. 25, 1875..	3 79
A. A. Verrill.....	Auburn.....	.....	July 8, 1875..	1 81
Willie H. Butler.....	New Gloucester.....	.....	Feb. 10, 1875..	11 02
S. H. Murray.....	Minneapolis.....	.....	May 1, 1873..	257 93
Charles E. Waterman.....	Auburn.....	.....	May 3, 1871..	23 79
Almira H. Keen.....	Summer.....	.....	Feb. 22, 1874..	62 24
Almon C. Parker.....	Durham.....	.....	April 9, 1874..	4 29

AUBURN SAVINGS BANK—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Edward A. Conant.....	Auburn.....	.....	June 9, 1874..	\$1 87
Herbert S. Keen.....	Greene.....	.....	May 10, 1875..	1 87
Samuel Stanchfield.....	Auburn.....	.....	Jan. 5, 1876..	10 57
Alphonzo Small.....	Auburn.....	.....	Aug. 18, 1877..	1 67
William H. Waters.....	.....	.....	June 12, 1877..	20 28
Carrie F. Hayford.....	Canton.....	.....	Feb. 22, 1877..	41 84
Edward E. Stevens.....	Lewiston.....	.....	May 31, 1877..	1,045 89
Barker B. Howard.....	Auburn.....	.....	Mch. 31, 1877..	176 05
Clara R. King.....	Monmouth.....	.....	Feb. 20, 1877..	133 36

BANGOR SAVINGS BANK—BANGOR.

Joseph E. Collier.....	Bangor.....	.....	Oct. 23, 1865..	\$ 62 08
John Mason.....	Bangor.....	.....	Apr. 14, 1871..	16 96
Edith I. Doane.....	Brewer.....	Living.....	May 27, 1868..	25 73
Harry A. Shorey, Jr.....	Old Town.....	.....	May 4, 1868..	2 61
Annie M. Westgate.....	Bangor.....	.....	Aug. 3, 1868..	2 64
Bertrand Jackson.....	Bangor.....	.....	Apr. 27, 1870..	7 86
W. S. Young.....	Greenfield.....	.....	Feb. 17, 1869..	4 49
Chas. C. McNally.....	Glenburn.....	Deceased.....	Mar. 3, 1869..	2 53
Fred K. McNally.....	Boston.....	Living.....	Mar. 3, 1869..	2 23
True Harmon Files.....	Bangor.....	.....	Jan. 2, 1871..	5 55
Mary L. Mills.....	Bangor.....	Deceased.....	Mar. 26, 1869..	50 17
Gussie E. Chipman.....	Hampden.....	.....	Aug. 21, 1869..	2 60
Warren Skillings.....	Garland.....	.....	Apr. 1, 1870..	14 41
Gustavus W. Miller.....	Old Town.....	.....	Apr. 8, 1871..	2 84
William H. Sargent.....	Brewer.....	Living.....	Dec. 30, 1872..	14 20
Mrs. Ruth A. Leonards.....	Hampden.....	.....	May 5, 1868..	6 41
Sarah F. Craig.....	Lincoln.....	.....	Sept. 13, 1873..	16 19
T. C. Woodman.....	Ellsworth.....	.....	Nov. 10, 1871..	70 14
Andrew Farris.....	Bangor.....	.....	Dec. 4, 1871..	13 29
Mrs. Mary C. Stewart.....	Bangor.....	.....	May 15, 1868..	101 69
Chas. R. Dickey.....	Bangor.....	.....	Jan. 27, 1872..	13 11
Eva A. Dickey.....	Bangor.....	.....	Jan. 27, 1872..	13 11
Hiram H. Burr.....	Springfield.....	.....	Apr. 1, 1874..	52 50
Fred E. Hodgkins.....	Bangor.....	.....	Mar. 26, 1872..	7 51
Chas. Davis, Trustee	.....	.....	.....	.....
Nathan W. Blethen.....	Bangor.....	Living.....	Apr. 30, 1868..	9 42
Abby Booth.....	Wayne, Mich.....	.....	Sept. 26, 1871..	13 55
Amelia Booth.....	Wayne, Mich.....	.....	Sept. 26, 1871..	13 55
Albert F. Foster.....	Argyle.....	.....	Oct. 6, 1871..	15 06
Edw. F. Woodhull.....	Bangor.....	.....	Aug. 25, 1868..	12 89
Maud A. Bacon.....	Bangor.....	.....	May 15, 1872..	1 93
George Hay.....	Bangor.....	.....	Oct. 12, 1872..	6 07
Harry Humphrey.....	Bangor.....	.....	July 10, 1872..	12 89
Clara L. Freeman.....	Warren, Mass.....	.....	Aug. 28, 1876..	10 15
Charles A. Swett.....	Orrington.....	.....	Oct. 20, 1874..	9 18
John E. Godfrey for John Dyer.....	Bangor.....	Deceased.....	Dec. 16, 1872..	36 80
Robert Patten Sargent.....	Bangor.....	.....	Dec. 30, 1872..	25 96
Elizabeth D. Snow.....	Bangor.....	Deceased.....	Jan. 7, 1873..	60 03
Emily J. Dickey.....	Stillwater.....	.....	May 11, 1868..	16 98
James H. Blake.....	Corinth.....	.....	Sept. 18, 1873..	7 00
Chas. J. Holt.....	New York.....	.....	Sept. 30, 1873..	1 84
Mrs. Janette E. Butler.....	Bangor.....	.....	Mar. 16, 1873..	11 09
Jas. J. Hurley.....	Bangor.....	.....	Sept. 22, 1873..	11 76
Mrs. Anna Verplast.....	Bangor.....	.....	May 26, 1868..	18 03
Johnnie Crosby.....	Bangor.....	.....	July 25, 1874..	23 62
Nason & Abbott.....	Winterport.....	.....	June 19, 1875..	2 77
Mrs. Mary Hay.....	Bangor.....	.....	Apr. 10, 1868..	5 28
Sarah M. Baker.....	New Sharon.....	.....	Nov. 27, 1874..	17 06
Carrie M. Knowles.....	Exeter.....	.....	Dec. 18, 1874..	1 76
Tabor Davis Bailey.....	Bangor.....	Living.....	Oct. 4, 1876..	36 90
Marion Plummer Thomas.....	Bangor.....	.....	May 10, 1875..	1 73
William A. Burgess.....	.....	.....	Jan. 26, 1863..	196 29
Mrs. Sarah Higgins.....	Hampden.....	.....	Oct. 27, 1877..	1 64

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.
Mrs. Augusta Eldridge.....	Bangor.....	.....	Jan. 4, 1876..	\$12 89
William H. Tolman, Geo.W. Whitney et al exrs.....	Newburgh.....	.....	Oct. 13, 1873..	417 76
Thos. Mehan.....	Bangor.....	.....	Apr. 3, 1873..	25 59
Joseph Doane.....	Orrington.....	.....	July 1, 1876..	26 51
Sarah E. Jenkins.....	Bangor.....	.....	Apr. 17, 1874..	527 81
Mrs. B. F. Oakes.....	Ea. Tawas, Mich.....	.....	Apr. 26, 1873..	2 04
Rosilla A. Nickerson.....	.....	.....	Oct. 1, 1868..	2 89
Augustin A. Johnson.....	.....	.....	Oct. 3, 1862..	98 93
Anna E. Gibbs.....	Bangor.....	.....	Apr. 1, 1862..	53 26
Heirs of Mary J. Moore.....	.....	.....	Dec. 1, 1863..	334 62
Henry D. Cushing.....	.....	.....	Aug. 10, 1874..	11 30
F. F. French, Agt.....	Bangor.....	.....	Jan. 10, 1870..	28 05
George E., Walter L. and Charles T. Cox.....	Bangor.....	.....	May 22, 1876..	6 13
Alice L. Heald.....	Carmel.....	.....	Oct. 1, 1868..	2 60
Mrs. Mary E. Phillips.....	Bangor.....	.....	Oct. 1, 1868..	3 46
Mary T. Crosby.....	Bangor.....	.....	May 26, 1876..	3 18
Matthew McLaughlin.....	Medway.....	.....	July 1, 1875..	10 36
Mary E. Perkins.....	.....	.....	July 1, 1875..	33 62
Mrs. Lizzie A. Lansill, Trus	.....	.....	Oct. 1, 1868..	3 02
Melinda J. Pond.....	Brewer.....	.....	Oct. 1, 1868..	3 06
A. F. Morrill.....	Bangor.....	.....	Oct. 1, 1868..	5 97
G. Harvey Mosley.....	Boston.....	.....	Oct. 1, 1868..	16 39
Frank Pearson.....	.....	.....	May 10, 1862..	206 40
Henrietta P. Abbott.....	.....	.....	Feb. 4, 1861..	142 93
Ella E. Heald.....	Lincoln.....	.....	Oct. 5, 1871..	32 89
Mary L. Rowe.....	Bangor.....	.....	Dec. 27, 1875..	21 96
William H. Marley.....	Patten.....	.....	Jan. 1, 1876..	44 54
Hattie S. Tapley.....	W. Brooksville.....	.....	Aug. 25, 1876..	532 34
Isaac S. Whitman.....	.....	Deceased	Mar. 1, 1870..	239 94
Alice F. Pearl.....	Bangor.....	.....	Apr. 10, 1877..	23 48
Mary E. McFarland.....	Bangor.....	.....	Aug. 1, 1877..	20 76
Augustus Colson.....	Hampden.....	.....	Nov. 14, 1876..	2 65
Maria Davis.....	.....	.....	Oct. 1, 1868..	85 00
Lucy A. Lowell.....	.....	.....	Oct. 1, 1868..	75 55
Carrie M. Moore.....	Ellsworth.....	.....	Apr. 19, 1877..	9 82
Mary A. McCann.....	Bangor.....	.....	July 10, 1877..	16 39
Hiram F. Mills.....	Lawrence, Mass.....	.....	Apr. 23, 1870..	1,519 37
Sabra E. Genthner, now Robinson.....	Providence, R. I.....	.....	May 28, 1872..	322 24
Quincy L. Adams.....	Lincoln Center.....	.....	Nov. 22, 1877..	23 62
Mary Drummond Nealley.....	Bangor.....	Living	Sept. 26, 1876..	141 61
Mrs. Mary D. Nealley.....	Bangor.....	Deceased	Jan. 29, 1873..	409 96
Geo. W. Smith.....	Mattawankeag.....	.....	Apr. 6, 1875..	79 49
Geo. E. Fifield.....	Bangor.....	.....	Dec. 20, 1873..	13 54
Marcia R. Lumbert.....	Dubuque, Iowa.....	.....	Aug. 14, 1877..	713 35
Lucinda A. Flanders.....	E. Hampden.....	Living	Nov. 11, 1876..	53 22
Carrie G. Watson.....	Bangor.....	Living	Dec. 29, 1876..	10 05
Mrs. Susan A. Moore.....	Bangor.....	.....	Jan. 13, 1877..	128 83
Leroy M. Bickford.....	Hyde Park, Mass.....	.....	Feb. 12, 1877..	31 31
Lydia A. Bickford.....	Hyde Park, Mass.....	.....	Mar. 29, 1875..	487 95
Emmernette B. Lowney.....	Boston, Mass.....	.....	May 2, 1877..	20 10
Lura A. Googins.....	Eastbrook.....	.....	July 6, 1877..	5 84
Mary Greenacre.....	Bangor.....	Living	July 7, 1877..	24 68

BATH SAVINGS INSTITUTION—BATH.

Randolph Whittam.....	Bath.....	.....	April 1, 1870..	\$1 75
Herbert M. Anderson.....	Bath.....	.....	Dec. 27, 1872..	78 37
Joseph H. Webber.....	Bath.....	.....	Feb. 16, 1876..	17 68
May Morse.....	Bath.....	.....	Sept. 10, 1874..	23 73
Thos. E. Cressey.....	Westport.....	.....	Sept. 22, 1868..	19 11
Sarah F. Walker.....	Topsham.....	.....	Aug. 20, 1877..	1,228 62
Hattie L. Cushing.....	Bowdoinham.....	.....	July 13, 1868..	23 86
Mary A. Hubbard.....	Wiscasset.....	.....	Feb. 15, 1871..	1 54

BATH SAVINGS INSTITUTION—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
H. Hildreth, & S. Purington, trustees est. Isaiah Snow,	Bath	Deceased..	Aug. 1, 1872..	\$432 59
W. Swain, Treasurer	Bristol.....	.....	Aug. 3, 1867..	1 50
Frederick Reed	Southport .....	.....	Aug. 25, 1868..	1 00
Edward H. Farnsworth	Woolwich .....	.....	June 16, 1866..	1 00
Anna T. Bailey	Wiscasset .....	.....	Aug. 18, 1877..	1 00
Fannie Conley	Bath .....	.....	June 5, 1876..	20 85
Samuel Francis	Boston .....	.....	July 15, 1857..	1,309 39
William Giltmore	Woolwich .....	.....	Feb. 1, 1875..	167 58
Eliza A. Lincoln	Bath .....	.....	June 24, 1874..	1 46
Albert T. Oliver	Bath .....	.....	April 27, 1877..	11 51
Archibald Hall.....	Port David, L. Can. ....	.....	July 17, 1877..	11 51
Ella F. Oliver	Georgetown .....	.....	Oct. 13, 1876..	11 83
Ada H. Snow	Bath .....	.....	May 1, 1876..	12 14
Roscoe E. Carleton	East Pittston .....	.....	July 8, 1875..	12 87
Abby Brown	Bath .....	.....	Dec. 4, 1874..	82 93
Henry F. Blethen	Boston .....	.....	Aug. 2, 1876..	67
Ruth E. Spinney	Parker's Head .....	.....	June 12, 1877..	36 06
Milton E. Bailey	Woolwich .....	.....	May 8, 1877..	14 97
Winfield S. Hunt	Bath .....	.....	July 17, 1877..	67 10
Joseph Bailey	New Castle .....	.....	Aug. 29, 1873..	910 92
Thomas A. Hunt	Georgetown .....	.....	Aug. 6, 1877..	16 21
Susan A. Gatchell	Bowdoinham .....	.....	Feb. 1, 1877..	65
Sumner McKay	Boothbay .....	.....	Nov. 1, 1872..	14 80
John Dixon, Jr.	Boothbay .....	.....	Feb. 10, 1874..	4 00
Sewall Watson, agent	Bath	Deceased..	Feb. 5, 1873..	73 30
Sarah U. Reed	Woolwich .....	.....	July 1, 1877..	87 90
Deborah S. Scofield	Bath	Deceased..	Aug. 20, 1872..	1 03
Timothy Byrnes	Bath .....	.....	Feb. 12, 1870..	158 97
William C. Pinkham	North Boothbay .....	.....	Nov. 29, 1876..	193 39
Edward C. Loring	Edgecomb .....	.....	Sept. 12, 1877..	51 87
Alvin P. Sylvester	Phippsburg .....	.....	Sept. 10, 1869..	17 87

BETHEL SAVINGS BANK—BETHEL.

Thomas N. Kilgore.....	.....	.....	May 11, 1872..	50
Albert Cole	Bryant Pond,	Yes	Sept. 26, 1872..	13 86
George B. Flint	Colebrook, N. H. ....	.....	Sept. 26, 1872..	16 80
Alice M. Cole .....	.....	.....	May 21, 1873..	1 99
Ashton O. Wilson .....	.....	.....	May 21, 1873..	10 40
Ida M. Estes	Greenwood, .....	.....	July 31, 1873..	13 04
Lillian A. Estes	Greenwood, .....	.....	July 31, 1873..	13 02
John True Davis	Portsmouth, N. H. ....	.....	Sept. 30, 1873..	4 83
Edward S. Mason	Bethel, Me .....	.....	Oct. 30, 1873..	1 37
Orlando P. Wescott	Bar Harbor, .....	.....	Jan. 1, 1874..	1 96
Rinaldo L. Cummings	Greenwood, .....	.....	Feb. 24, 1874..	1 94
Wallace M. Morrill .....	.....	.....	Sept. 9, 1874..	3 44
George H. Robinson	Bethel, Me .....	.....	Sept. 28, 1874..	2 27
Edward J. Coolidge .....	.....	.....	Oct. 19, 1874..	26 17
Sarah A. Bragg .....	.....	.....	Nov. 10, 1874..	14 09
Evan S. Kilgore .....	.....	.....	Jan. 20, 1875..	4 53
Henrietta P. Greene .....	.....	.....	July 31, 1875..	126 54
Robert W. Gray .....	.....	.....	Jan. 1, 1875..	81 89
Melville C. Kimball, Trus.	Malden, Mass .....	.....	July 3, 1875..	340 65
Henry C. Frost .....	.....	.....	Oct. 25, 1875..	1 87
Alice G. Richardson .....	.....	.....	Dec. 8, 1874..	4 61
Mrs. Sarah M. Abbott .....	.....	.....	Nov. 10, 1875..	254 82
Albert H. Lombard .....	.....	.....	Dec. 3, 1875..	4 31
Allera L. Harper .....	.....	.....	Jan. 3, 1876..	5 51
Mary I. Cummings .....	.....	.....	Jan. 15, 1876..	9 03
Bertie N. Bennett .....	.....	.....	Feb. 3, 1876..	4 47
Ernest S. Bennett .....	.....	.....	Feb. 3, 1876..	4 47
Henry P. Merrill .....	.....	.....	Mch. 6, 1876..	6 59
William Richardson .....	.....	.....	July 14, 1876..	6 95
Hattie C. Clark	Bethel, .....	.....	Sept. 1, 1876..	2 94
Winfred C. Blake .....	.....	.....	Jan. 6, 1877..	4 61
Theresa J. Powers .....	.....	.....	Jan. 12, 1877..	1 82
Methodist Church	Newry Circuit .....	.....	Aug. 14, 1877..	138 57

BREWER SAVINGS BANK—BREWER

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Robert T. Maholland	Brewer	Deceased...	Nov. 19, 1873..	\$2 04

BRIDGTON SAVINGS BANK—BRIDGTON.

E. W. Stuart	Bridgton	Deceased..	Aug. 14, 1869..	8 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
Benj. F. Ham .....	.....	.....	July 2, 1873..	10 92
Linnie A. Frink	Denmark .....	.....	Feb. 9, 1870..	1 92
Arville L. Whitney .....	.....	.....	Aug. 25, 1874..	2 12
Lule 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 INSTITUTION—BRUNSWICK.

Francis L. Furbish	Mexico City.....	Deceased..	April 1, 1865..	46 12
Robert H. Wilson	Bowdoinham	Not known.	Dec. 29, 1868..	44 06
Philena Thomas, Trustee.	Topsham	Not known.	Nov. 17, 1868..	15 34
Frankie W. Harmon	Brunswick	Not known.	Jan. 2, 1871..	1 99
Willie E. Moody	Brunswick	Not known.	Sept. 30, 1872..	23 25
Elizabeth P. Mallett.....	Topsham	Not known.	Mar. 28, 1872..	24 87
Lizzie C. Grant	Brunswick	Not known.	Jan. 13, 1874..	20 70
Emily Atkinson	Brunswick	Deceased..	Dec. 28, 1870..	27 95
Fred O. Grant	Brunswick	Not known.	Jan. 13, 1874..	59 93
Wm. B. Skelton	Bowdoin	Not known.	Mar. 22, 1873..	1 91
J. Herbert Dyer	Harpwell	Not known.	Mar. 24, 1875..	11 57
Linwood T. Skelton	Bowdoin	Not known.	Mar. 14, 1874..	1 85
Annie J. Allen	Brunswick	Not known.	Mar. 30, 1874..	18 95
Edmund C. Allen	Brunswick	Not known.	Mar. 30, 1874..	49 25
Arthur W. Goud	Topsham	Not known.	Mar. 31, 1876..	14 20
Mrs. S. W. Sawyer	Brunswick	Not known.	July 29, 1875..	11 26
M. A. Goddard	Brunswick	Not known.	Aug. 20, 1874..	21 31
Walter M. Mallett.....	Topsham	Not known.	Sept. 8, 1874..	22 07
Mrs. C. K. Merrill	Brunswick	Living	May 4, 1876..	18 11
Mary E. Skelton	Bowdoin	Not known.	Mar. 30, 1875..	3 79
Sophia M. Rich	Bath	Not known.	Dec. 21, 1875..	3 55
Hiram Keay	Topsham	Living	Oct. 31, 1877..	27 92
John T. McManus	Brunswick	Not known.	Jan. 8, 1876..	9 80
Samuel H. Berry	Brunswick	Not known.	Mar. 31, 1876..	3 45
Nellie C. Berry	Brunswick	Not known.	Mar. 31, 1876..	1 76

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

George P. Hill	Santa Ana, Cal.	Unknown ..	June 9, 1870..	\$27 63
Edward B. Bates	Limington	Unknown ..	Aug. 17, 1872..	2 35
Rowland W. Libby .....	.....	Unknown ..	Aug. 31, 1874..	3 13

CASCADE SAVINGS BANK—OAKLAND.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Annie L. Bickford.....	Waterville.....	Living.....	Feb. 26, 1870..	\$6 74
Cora F. Young.....	Oakland.....	Deceased.....	July 26, 1870..	2 61
Sherman Horn.....	Canaan.....	Living.....	April 27, 1871..	5 57
Myron A. Parker.....	Cumberland Mills.....	Living.....	Feb. 28, 1871..	3 69
Addison C. Bickford.....	Waterville.....	Living.....	Feb. 29, 1872..	12 13
George T. Penney.....	Oakland.....	Unknown.....	Mch. 12, 1871..	2 49
Stephen K. Penney.....	Unknown.....	Unknown.....	Aug. 21, 1871..	8 65
Charles H. Hallett.....	Eureka.....	Living.....	Jan. 27, 1873..	28 58
Fred L. Dearborn.....	Oakland.....	Deceased.....	Mch. 29, 1875..	2 00
Gracie L. Davenport.....	Unknown.....	Unknown.....	May 10, 1875..	4 48
Anna F. Bartlett.....	Waterville.....	Living.....	July 15, 1875..	11 98
Martin F. Bartlett.....	Waterville.....	Living.....	July 15, 1875..	11 98
John Lambert.....	Oakland.....	Unknown.....	Nov. 23, 1875..	5 57
Erasmus J. Manson.....	Oakland.....	Living.....	Dec. 25, 1876..	4 12
John H. Nolin.....	Oakland.....	Deceased.....	Jan. 1, 1877..	16 13
West Waterville Baptist Sunday School.....	Oakland.....	.....	Mch. 28, 1877..	2 29

DEXTER SAVINGS BANK—DEXTER.

Lemont Downing.....	Ripley.....	.....	Jan. 8, 1869..	\$ 2 93
Harry W. Cotton.....	Monson.....	.....	Aug. 23, 1869..	2 35
Bert B. Varney.....	Monson.....	Deceased.....	Aug. 23, 1869..	5 85
Charles W. Long.....	Monson.....	.....	Aug. 11, 1870..	12 29
Louisa M. Manter.....	Dexter.....	.....	Oct. 24, 1870..	8 64
Laura E. Parkman.....	Kingsbury.....	.....	April 15, 1871..	2 13
Benjamin Libby.....	Dexter.....	Deceased.....	April 29, 1871..	6 03
Leonard T. Brawn.....	Dexter.....	.....	Nov. 4, 1871..	11 14
John H. Curtis.....	Wellington.....	.....	Mar. 13, 1872..	5 18
George M. Parkman.....	Corinna.....	.....	Mar. 13, 1872..	1 99
Coris L. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	8 00
Mellie J. Chadbourn.....	Harmony.....	.....	Mar. 26, 1872..	8 00
Jotham M. Moore.....	Dexter.....	.....	Mar. 29, 1872..	1 99
Elmer W. Brockway.....	Sangerville.....	.....	Mar. 18, 1873..	7 64
Mary E. Parkman.....	Kingsbury.....	.....	Mar. 31, 1873..	1 89
Mary L. Osborne.....	Corinna.....	.....	April 2, 1873..	1 89
Valmer Mains.....	Dexter.....	.....	July 28, 1873..	7 56
Bell Goff.....	Sangerville.....	.....	Nov. 13, 1873..	1 85
Daniel P. Lowell.....	Corinna.....	.....	July 6, 1874..	4 42
Angie Turner.....	Dexter.....	.....	Oct. 1, 1874..	6 89
Nettie Gammon.....	Corinna.....	.....	Dec. 2, 1874..	4 27
Sontiene L. Hopkins.....	.....	.....	Jan. 9, 1875..	1 79
Charles A. Emerson.....	Dexter.....	.....	Mar. 20, 1875..	3 70
Alton Carr.....	.....	.....	July 1, 1875..	17 68
James B. Tyler.....	Greenville.....	.....	July 27, 1875..	1 75
Jerry K. Champeon.....	Exeter.....	.....	Oct. 6, 1875..	4 03
Walter St. Clair Stevens.....	Dexter.....	.....	Mar. 13, 1876..	11 13
Ocela E. Hurd.....	Dexter.....	.....	May 12, 1876..	6 79
Joel B. Parkman.....	.....	.....	Aug. 14, 1876..	1 69
Josiah A. Folsom.....	Cambridge.....	.....	Sept. 23, 1876..	6 23
Charles S. Pettingill.....	So. Norridgewock..	.....	Dec. 27, 1876..	22 20
Susan Fields.....	Garland.....	.....	Jan. 8, 1877..	3 89
Willie Campbell.....	Dexter.....	.....	Jan. 11, 1877..	35 89
Lizzie May Cole.....	Dexter.....	.....	Jan. 26, 1877..	1 68
Leonard P. Skillin.....	Garland.....	.....	June 22, 1877..	3 78
Gracie E. Campbell.....	Sangerville.....	.....	June 29, 1877..	10 51

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Fred Davis.....	California.....	Not known.....	Jan. 28, 1869..	8 86
Arthur Mitchell.....	Phillips.....	Not known.....	July 9, 1870..	45 04
Luther H. Flagg.....	Dallas Plantation.....	Not known.....	Mch. 2, 1870..	8 38
Jos. C. Walton.....	.....	Not known.....	April 1, 1870..	2 30
Chas. and Elmer Merrill.....	Temple.....	Not known.....	Sept. 29, 1870..	5 21
Chas. F. Weathern.....	Farmington.....	Not known.....	May 25, 1871..	2 66
Mattie B. Phillips.....	.....	Not known.....	July 12, 1871..	13 17

FRANKLIN COUNTY SAVINGS BANK—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Julia A. Russell		Not known.	Jan. 13, 1872..	\$2 09
Benj. H. Russell		Not known.	Jan. 13, 1872..	2 09
Mrs. Betsey Church	Farmington	Deceased.	Jan. 23, 1872..	68 31
James S. Bailey		Not known.	April 1, 1872..	4 85
Edwin and Wilbur Howard	Weld	Not known.	June 20, 1872..	4 76
Dorothy Phelps		Not known.	June 22, 1872..	16 67
Carrie L. Parcher	Farmington	Not known.	Sept. 28, 1872..	2 53
Warren C. Dyer		Not known.	Mch. 29, 1873..	30 50
Rozillah T. Gilbert	New Portland	Not known.	July 1, 1873..	1 93
Chas. A. Searles	Farmington	Deceased.	July 1, 1873..	2 41
C. Herbert Russell		Not known.	July 3, 1873..	1 93

GARDINER SAVINGS INSTITUTION—GARDINER.

Mary J. Whitmore	Pittston		July 25, 1853..	780 80
Lydia S. Libby			July 15, 1855..	1,992 33
Elizabeth J. Ellis	Bristol		Jan. 19, 1865..	28 53
Georgiana Williams	Gardiner			40 35
Lucy E. Loring				2,049 11
Horace T. Barrett	Pittston		Jan. 2, 1858..	12 66
Vesta M. Getchell	Bowdoinham		Aug. 1, 1860..	11 66
Carrie L. Parcher	Pittston		Jan. 21, 1863..	4 12
Abby Perry	Richmond		Oct. 16, 1867..	25 04
Edward F. Danforth	Norridgewock		Sept. 22, 1873..	150 03
Eleanor Alard	San Francisco		Aug. 19, 1867..	464 19
Fred E. Goodwin	Litchfield		Sept. 15, 1868..	40 60
Julia S. King	Whitfield		Nov. 16, 1869..	403 03
Lucy D. Cowan	Gardiner		Jan. 17, 1870..	91 67
Wilbert Quinn	Pittston		June 30, 1870..	2 49
Mary E. Green	Wilton		June 21, 1871..	5 85
John E. Whitmore				559 31
Ella S. Hanscom	Gardiner		Sept. 28, 1870..	16 91
Henry S. Beedle	Richmond		Apr. 4, 1871..	23 42
Frank Dow	Gardiner		Oct. 16, 1872..	2 48
Elbridge G. Blodgett				5 57
Hattie Blair	Richmond			15 01
George H. Corbin			Sept. 4, 1872..	2 17
Harry W. Johnson			Jan. 29, 1873..	14 57
Ellen A. Dearborn			Jan. 31, 1873..	311 84
Nancy Bonner			May 19, 1873..	30 08
Ada A. Briery			May 18, 1873..	2 12
Alice H. Longfellow			June 2, 1873..	305 93
Ann Elizabeth Storrs			June 24, 1873..	304 40
George B. James, Jr			Oct. 8, 1873..	5 04
Frank Temple			Nov. 19, 1873..	73 98
Hattie Douglass			Dec. 17, 1873..	31 75
Edith E. Barber			Jan. 29, 1874..	25 66
Lizzie May Crawford			Apr. 15, 1874..	13 63
Mary E. Smith			May 1, 1874..	57 16
Harry A. Higgins			June 25, 1874..	27 83
Ellen A. Dearborn			June 31, 1875..	368 91
Ann A. Hilton			June 28, 1875..	26 61
Sadie A. Stilphen			Aug. 30, 1875..	12 66
Sally Fox Ackers			Oct. 14, 1875..	25 81
Julia A. Wood			Aug. 22, 1875..	27 66
Williston E. Boynton			Jan. 19, 1876..	1 89
Lorenzo Metcalf, Gdn.			Mar. 3, 1876..	260 13
Fred H. Oliver			Mar. 22, 1876..	26 68
Henry Coombs			May 25, 1876..	1 87
Mary E. Shaw			Apr. 19, 1876..	25 13
Oliver E. Peaslee			May 17, 1876..	1 86
Ada A. Wyman			Sept. 6, 1876..	6 77
M. A. Cunningham			Oct. 8, 1876..	4 40
Jennie R. Morse			Dec. 27, 1876..	617 50
Melvin S. Ware			Oct. 3, 1877..	31
Ellen H. Atkins			Apr. 7, 1877..	1,216 95
Edwin G. Moody			Sept. 25, 1877..	11 16
John Hutton			Oct. 1, 1877..	2,352 87

GORHAM SAVINGS BANK—GORHAM.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Sarah O. Smith	Gorham		Jan. 29, 1870.	\$ 10
Georgia Quint	Gorham		Dec. 8, 1871.	1 90
Mrs. Jane Jones	Saccarappa		Dec. 19, 1871.	6 48
Benj. Frank Buzzell.	Gorham		May 11, 1872.	3 30
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
Mrs. Mary E. Files	North Gorham		Sept. 2, 1873.	6 40
Mansons Brooks	Standish		Sept. 21, 1875.	10 88
Emmons Lombard	Sebago Lake		Dec. 18, 1875.	1 87
Mary E. Staples	Gorham	Deceased	Feb. 3, 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
Florence M. Sawyer.	Limington		Dec. 8, 1876.	4 28
Elvin Libby	South Gorham		Mar. 3, 1877.	20 59
Albert Webster	North Gorham		Sept. 3, 1877.	24 12

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorn	Wayne		May 14, 1866.	3 12
Franklin and Leander Call.	Richmond	Dead	Aug. 18, 1862.	8 92
Lillie E. H. Stearns	Hallowell	Dead	May 18, 1867.	3 19
Andrew M. Patterson	Alna		April 26, 1856.	23 28
Barbara A. Mears	Manchester		Sept. 27, 1856.	5 48
Samuel W. Taylor	Mt. Vernon		June 16, 1860.	16 05
Thomas A. Robbins	Chelsea		Jan. 12, 1861.	6 94
Ellen M. Town	Hallowell		Mar. 24, 1868.	2 76
John H. Fellows			Aug. 16, 1868.	44 03
Charles H. Whittier	Chelsea		Feb. 7, 1873.	2 79
Clarence Dunn	Mt. Vernon		Aug. 3, 1874.	28 53
Lucy A. Getchell	Litchfield		Jan. 27, 1872.	170 50
Heirs of Henry C. Whittier	Monmouth		Sept. 10, 1874.	204 62
Andrew B. Hubbard	Hallowell		June 5, 1856.	50
Daniel K. Wing	Manchester		Nov. 7, 1873.	2 00
Nettie Brown	Hallowell		Dec. 6, 1875.	1 91
G. Emma Hinkley	Bowdoinham		Feb. 28, 1876.	68 50
Jas. A. Dudley	Monmouth		June 1, 1876.	12 20

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Annie A. Wilkinson	Sullivan		June 21, 1873.	2 99
Chester E. Mareyes	S. W. Harbor		Dec. 23, 1873.	7 18
George S. Dority	Ellsworth		Jan. 15, 1874.	1 94
Increase J. Shackford	Ellsworth		Sept. 9, 1875.	2 51
Elmar P. Ash	Sullivan		April 28, 1874.	1 93
Frank W. Ross	Long Island		June 1, 1874.	12 37
John B. Cole	Prospect Harbor		June 23, 1874.	12 25
Hiram P. Bartlett	Ellsworth		Aug. 8, 1874.	2 35
Edwin F. Bartlett	Ellsworth		Aug. 8, 1874.	2 35
Irene E. Douglass	Ellsworth		Sept. 17, 1874.	1 90
Sarah E. Ingalls	Ellsworth		Sept. 23, 1876.	1 81
Alice M. Danico, A. F. Burnham, Gdn.			Mch. 27, 1875.	39 08
A. Springer	Ellsworth	Dead	April 14, 1876.	6 55
Wm. O. McDonald	Ellsworth	Dead	Feb. 14, 1876.	35 45
Frank L. Hodgkins	Hancock		Sept. 24, 1875.	1 84
Frank Holmes, A. F. Burnham, Gdn			Nov. 23, 1875.	95 92
Giacomo V. Butler			Nov. 3, 1876.	1 78
Robert L. Witham			June 2, 1877.	6 06
Alice M. Witham			June 2, 1877.	6 06
Cassia G. Stover	Ellsworth		Jan. 31, 1877.	33 07
Maria B. Abbott			April 14, 1877.	54 97

HOULTON SAVINGS BANK—HOULTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Willie F. Boardman	Calais.....	.....	Mar. 4, 1872..	\$ 2 60
Idel Pratt	Haynesville.....	.....	May 8, 1872..	17 34
Fannie G. Elder	E. Lexington, Mass.....	.....	Sept. 10, 1873..	5 79
Eliza J. Collins	Linneus .....	.....	Nov. 20, 1874..	5 44
Jas. A. Bubar.....	Hodgdon .....	.....	July 23, 1875..	11 41
Mary A. Bubar.....	Hodgdon .....	.....	July 23, 1875..	7 19
John A. Gentle.....	Houlton .....	.....	Feb. 18, 1876..	5 81
Augustus D. Mandeville..	Presque Isle.....	.....	Aug. 19, 1876..	1 98

KENNEBUNK SAVINGS BANK—KENNEBUNK.

J. Herbert Ricker.....	Kennebunk	Now Living	Aug. 21, 1876..	\$ 43 27
Ida M. Barry	Mont Clair, N. J.....	Now Living	Dec. 31, 1873..	201 54

MACHIAS SAVINGS BANK—MACHIAS.

Ella Lambert .....	.....	.....	Dec. 30, 1875..	\$14 79
J. Henderson Avery	East Machias	Deceased	Jan. 30, 1877..	158 99

MAINE SAVINGS BANK—PORTLAND.

Cora M. Blanchard.....	North Yarmouth.....	.....	Dec. 30, 1871..	13 69
Mary Alice Jordan	Cape Elizabeth.....	.....	Mch. 29, 1872..	4 19
Lincoln Loring Davenport,	Summer.....	.....	June 6, 1872..	23 00
Chas. W. Tinkham	Gray .....	.....	Dec. 24, 1872..	5 37
Mrs. Catharine Gibson	Portland .....	.....	Aug. 31, 1872..	27 12
Peter Hogan.....	.....	.....	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 .....	.....	.....	Mch. 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
Royal H. Keene.....	W. Poland .....	.....	Oct. 8, 1868..	7 72
Melville H. Gore	New Gloucester.....	Dead.....	Apr. 20, 1864..	87 82
Mrs. Mary E. Austin .....	.....	.....	Dec. 10, 1864..	869 25
Mrs. Olive Lord	Limington .....	.....	Apr. 4, 1865..	5 26
Wm. 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
George 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, 1859..	2 23
Serepta A. Fuller .....	.....	.....	July 6, 1859..	2 36
Susan M. Fone .....	.....	.....	Dec. 16, 1863..	2 67
Louisa Hammond .....	.....	.....	May 16, 1860..	5 33

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.
Alfred E. Loomer			Jan. 4, 1865..	\$2 01
Julia Hammers			Dec. 31, 1859..	8 97
Elizabeth O'Neil			Jan. 12, 1866..	41 21
Hattie Bogart			Feb. 10, 1866..	2 65
Charles G. Thrasher	Co. F. 13th Reg't.		Mar. 8, 1869..	27 31
Walter Howard Libby			Aug. 23, 1870..	2 16
Marion Flint	Baldwin		Mar. 9, 1871..	1 88
Abby Mussey	Raymond		Apr. 7, 1871..	1 90
Chas. 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 73
Albert W. Sargent			Apr. 4, 1863..	2 04
Emma Ward			Dec. 7, 1859..	2 22
Ellen W. Chabot			June 13, 1866..	4 77
Wm. G. Lucas			June 23, 1866..	7 71
George E. Drake			Feb. 3, 1868..	3 39
Orren J. 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, 1876..	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
Alice M. Libby	Gorham		Aug. 8, 1872..	1 85
Bertie L. Ober	Tremont		Sept. 26, 1872..	4 13
Walter W. Wallace	Portland		Dec. 28, 1872..	1 83
Chas. Henry McKusick			Feb. 26, 1874..	42 39
Abbie R. Edwards			June 24, 1875..	175 84
Irving E. Blake	New Gloucester		Feb. 5, 1876..	14 57
Charles F. Lowell	Portland		Mar. 13, 1877..	3 60
Joseph H. Marston			July 3, 1871..	9 67
Julia D. Buck	Boston		Apr. 2, 1872..	18 69
Maggie I. King			May 1, 1872..	8 80
Florence A. Chase	East 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 Trus.	Otisfield		Feb. 25, 1875..	235 86
Ivory F. Moulton			July 21, 1876..	7 02
Frank H. Plummer	Scarboro		Sept. 24, 1877..	7 92
George E. Ward			Oct. 5, 1870..	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
Jonn 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

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.
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		April 30, 1874.	1 81
George H. Merrill	Portland		Feb. 14, 1874.	1 82
Lydia M. Donnell	Turner's Isd., C. E.		Sept. 21, 1874.	4 13
Geo. P. Sherwood	Portland		Oct. 5, 1875.	5 61
Forrester E. Dyer	Cape Elizabeth	Dead	May 13, 1876.	13 79
Bertha L. Taylor	New Gloucester		Jan. 24, 1876.	1 84
Leander B. Pike			June 29, 1875.	1 87
Frederick Irwin	Portland		April 5, 1875.	1 80
Dorrance Arch'd Stevens	New Gloucester		May 1, 1875.	1 79
Eben Day	Cornish		Aug. 31, 1875.	1 79
Nelson H. Campbell	Portland		April 20, 1875.	2 23
Harriet M. Carsley			June 11, 1859.	2 27
Jane Grey Clarke			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 Id.		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 Chrisham			Jan. 9, 1868.	12 62
Michael Burke			Dec. 21, 1868.	39 05
Carrie Marsters	Portland		June 22, 1869.	1 92
Frank R. Redlon			April 10, 1869.	2 93
Annie W. Libby	Portland		Mar. 12, 1870.	2 41
Harry Upton True	Yarmouth		Jan. 28, 1875.	20 74
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
Fannie Josette Mountfort			Dec. 31, 1867.	1 95
George Adam Fuller			April 30, 1868.	1 94
Sarah J. Rogers			Oct. 14, 1868.	2 05
Ella P. Felch			July 13, 1869.	18 49
Albion Berry			Aug. 18, 1869.	7 38
Herbert Ripley			Feb. 25, 1870.	4 53
Cora B. Cloudman			Oct. 7, 1870.	4 50
Mary E. Cleaves	North Yarmouth		Aug. 16, 1870.	2 29
Andrew Edward Oleson			Sept. 27, 1870.	1 89
Neal Gossom			Nov. 10, 1870.	4 28
Mary Ellen McGrath	Portland		Jan. 31, 1871.	4 19
Warren H. Sproul			Oct. 3, 1873.	4 26
Charles C. Dennison			April 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
Eromathian Adelphi, Thos. D. Sale, Treas.	Deering		Nov. 23, 18 6.	1 78
Edward Leavitt	Portland		Nov. 28, 1876.	1 78
Clement Skolfield	Harpwell		Dec. 28, 1876.	2,179 04
James W. Libby	Portland		Oct. 29, 1875.	25
William H. Coombs	Topsham		Nov. 7, 1876.	75
Weston Pease	North Conway		Oct. 11, 1876.	25
Carroll H. Ring	Portland		Feb. 12, 1877.	10 50
John A. White	Gray		April 2, 1877.	10 44
Ellen H. Atkins			April 28, 1877.	2,169 24
James E. Willard	Alfred		April 30, 1877.	108 25
Gertrude M. Atkins			May 8, 1877.	2,169 24
Barzilla H. Goff	Gray		May 15, 1877.	1 78
Abby W. Scott	Portland		Feb. 6, 1877.	53
Mrs. Esther A. Kimball	Portland		Mar. 3, 1877.	34

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.
Mildred A. Libby	Cape Elizabeth .....	.....	April 6, 1877..	\$ 30
Fred W. Small .....	.....	.....	June 4, 1877..	37
Benj. F. Andrews, Gdn.	.....	.....	.....	.....
Ferninand A. Treat	Portland .....	.....	Mar. 5, 1877..	7 78
Leon A. Doughty	Yarmouth .....	.....	July 19, 1876..	10 76
Julia Bogan	Portland .....	.....	Aug. 15, 1877..	10
Edward T. Merrill	Falmouth	Dead	July 28, 1877..	49 20
Thomas Alex. Browning .....	.....	.....	Sept. 8, 1877..	2 61

MECHANICS' SAVINGS BANK—AUBURN.

Laura A. Taylor	Auburn	Not known..	May 3, 1875..	3 80
E. N. Thorne	Auburn	Not known..	June 4, 1875..	3 79
Asa A. Moore	Livermore	Not known..	Aug. 26, 1875..	11 75
Henry L. Mason	North Turner	Not known..	Dec. 23, 1875..	1 65
Hattie E. Crockett .....	.....	Not known..	Apr. 22, 1876..	3 65
Edward H. Thomas	Auburn	Not known..	Aug. 25, 1876..	1 63

NORWAY SAVINGS BANK—NORWAY.

Mabel E. Small	Mason	Living	Dec. 31, 1875..	11 25
Frank Austin	Norway	Unknown	Feb. 28, 1876..	8 90
Reuben L. Paine	Bethel	Unknown	Apr. 1, 1876..	2 20
Charles Campbell	Norway	Unknown	Aug. 21, 1866..	2 89
Weston Russell	Norway	Unknown	Aug. 4, 1866..	2 89
Elmer A. Lothrop	Norway	Unknown	Feb. 15, 1867..	3 17
Cyrus W. Irish	Buckfield	Unknown	Mar. 23, 1867..	2 84
Emerson Blackwell	Norway	Unknown	Mar. 23, 1867..	2 84
Lucy A. Brown	Norway	Unknown	April 1, 1867..	6 58
Ida May Cummings	Norway	Living	May 18, 1867..	12 48
Freddie E. Frost	Norway	Unknown	Nov. 3, 1868..	3 21
U. H. Upton	Norway	Dead	Oct. 28, 1869..	13 83
Charles L. Thomas	Norway	Unknown	Dec. 1, 1869..	5 93
Francis H. L. McKeen	Norway	Unknown	Aug. 3, 1870..	9 08
Sylvanus J. Jackson	Paris	Unknown	Oct. 29, 1874..	26 39
Job Stirk	Norway	Living	July 22, 1876..	6 24
W. S. Abbott, C. B. Keith, H. H. Crockett, W. W. Whitmarsh, E. C. Allen, C. G. Blake	Norway	Living	Nov. 15, 1876..	1 82
Fred E. Everett	Norway	Living	June 25, 1877..	10 62
Perley F. Ripley	Paris	Unknown	Sept. 11, 1877..	6 12
Chas. E. Hammond	Paris	Unknown	Sept. 11, 1877..	6 12
Clara E. Stearns	Paris	Unknown	Aug. 20, 1877..	3 82

PENOBSCOT SAVINGS BANK—BANGOR.

Peter Plunkett, Jr	Gardiner	Not known..	June 13, 1871..	29 73
Ellen F. Woodbridge	Orland	Deceased ..	Nov. 12, 1873..	4 45
Anton Westin	Bangor	Not known..	Aug. 5, 1874..	184 81
William Davis	Bangor	Not known..	Dec. 23, 1876..	1 82
James Belger	Bangor	Not known..	Jan. 3, 1877..	1 82

PEOPLE'S SAVINGS BANK—LEWISTON.

Sydney S. Wheelwright....	East Dixfield....	Not known	Sept. 2, 1875..	2 72
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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 39
David B. Abbott.....	Greenvale Pl.....	.....	May 1, 1874..	7 74
Miss Myra P. Shepard.....	Phillips	Dead.....	Apr. 23, 1872..	35 64
Ella J. Parker.....	Phillips .....	.....	May 8, 1872..	2 23
Ethella Parker.....	Phillips .....	.....	May 8, 1872..	2 23
Huldie E. Tibbetts.....	Rangeley.....	.....	July 9, 1872..	12 23
H. Wilson Phillips.....	Avon.....	.....	July 3, 1873..	7 98
Charles Q. Odell.....	No. 6 Plantation .....	.....	Oct. 30, 1873..	2 10
B. A. Brown.....	Avon.....	.....	July 13, 1874..	2 00
Levi E. Fellows.....	Avon.....	.....	Mar. 22, 1875..	4 56
Richard A. Beedy.....	Phillips .....	.....	Feb. 1, 1876..	2 07
Gusta E. Hinkley.....	Rangeley.....	.....	Oct. 30, 1877..	1 82

PISCATAQUIS SAVINGS BANK—DOVER.

Orman H. Bragg.....	Dover.....	Living.....	Feb. 6, 1875..	15
Rose E. Loring.....	Dover.....	Deceased.....	Sept. 17, 1877..	56
Wm. C. Brown.....	Dakota.....	Living.....	Sept. 18, 1876..	87
Wm. Goldthwait.....	Dover.....	Living.....	Aug. 11, 1876..	37
Fred E. Hutchinson.....	Dover.....	Deceased.....	Feb. 3, 1877..	15
Walter S. Bradman.....	Dover.....	Living.....	Apr. 5, 1877..	83
Agnes Gilman.....	Foxcroft.....	Living.....	Jan. 1, 1877..	10 58
Wm. S. Mayhew.....	Foxcroft.....	Deceased.....	July 3, 1877..	5 21
F. E. Waterman.....	Dover.....	Living.....	Oct. 26, 1877..	2 40

PORTLAND SAVINGS BANK—PORTLAND.

Ann T. Abbott.....	.....	.....	Aug. 2, 1877..	79
Bridget A. Butler.....	.....	.....	Oct. 20, 1865..	29 01
Clarence F. Cole.....	.....	.....	July 2, 1877..	64
Lewis F. Cummings.....	.....	.....	Nov. 7, 1863..	74
James N. Dorr.....	Co. G, 15th Me. Reg.	.....	Sept. 24, 1862..	96 54
Charles H. Edson.....	Co. G, 12th Me. Reg.	.....	Oct. 9, 1862..	154 93
Walter Gilgan.....	Co. C, 7th Me. Reg.	.....	Apr. 20, 1864..	88 43
Mrs. John Hargraves.....	.....	.....	May 23, 1865..	125 83
Peter Joyce.....	.....	.....	July 14, 1855..	2,247 18
Cornelius Keleher.....	.....	.....	May 16, 1864..	220 29
John W. Lane.....	.....	.....	Aug. 1, 1866..	103 35
Ann Bell Legrow.....	So. Malden, Mass.	.....	Sept. 3, 1864..	20 11
John McGowan, in trust for son, John S.....	.....	.....	Feb. 18, 1864..	471 78
Greenfield Merrill.....	.....	.....	July 8, 1863..	21 60
John Murphy.....	.....	.....	Dec. 22, 1860..	91 68
Louisa H. Pillsbury.....	.....	.....	May 15, 1872..	13 98
Albert W. Poole.....	.....	.....	July 31, 1858..	140 23
Albert C. Plummer.....	.....	.....	Sept. 24, 1859..	6 78
Gracie Emery Rice.....	.....	.....	Jan. 28, 1860..	54 97
Francis E. Russworm.....	.....	Dead.....	May 14, 1863..	326 60
Maria A. Swain.....	Gorham.....	.....	Oct. 7, 1863..	22 54
Richard Scully.....	Co. K, 7th Reg.....	Dead.....	June 11, 1863..	276 55
George O. Talbot.....	Yarmouth.....	.....	Mar. 6, 1865..	1 87
Patrick T. Thornton.....	Franklin Pl.....	.....	Dec. 9, 1863..	5 10
Henry N. Townsend.....	.....	.....	Jan. 24, 1862..	152 43
Emily A. Thurston.....	.....	.....	Dec. 24, 1862..	128 03
Levi Venson.....	Co. A, 5th Reg.....	.....	Oct. 7, 1862..	268 30
Mary Kelley.....	.....	.....	May 3, 1869..	14 83
Benedictus Johnson.....	.....	.....	Nov. 14, 1866..	210 48
Samuel Gibson.....	.....	.....	Aug. 24, 1866..	05
Wilnot N. Gates.....	.....	.....	Nov. 17, 1866..	1 87
John L. Daniels.....	Norwich, Conn.....	.....	Dec. 21, 1866..	287 85
Mrs. Cornelius Bedlow.....	.....	.....	May 15, 1868..	16 77
Mercy A. Grey.....	.....	.....	Mar. 5, 1875..	204 72
Gardiner E. Hall.....	Westbrook.....	.....	Mar. 26, 1870..	2 72
Annie M. Henry.....	.....	.....	July 11, 1876..	12 78

PORTLAND SAVINGS BANK—Continued.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Marietta Brazier.....			Nov. 1, 1870.	\$272 10
Francis M. Akerman.....			Apr. 23, 1867.	119 02
Harriet E. Deering.....			July 3, 1867.	50 50
Peter Wade.....			Aug. 1, 1871.	23 03
Anna Talpey.....	Freeport.....		Nov. 4, 1871.	6 04
Jacob Whitney, Jr.....	Nahant.....		Dec. 5, 1876.	188 18
Ann Rowe.....			Dec. 5, 1867.	188 98
Sophonria Libby.....	Cumberland Mills.....		Nov. 5, 1868.	8 20
Andrew Edmonstone.....	Str. "Franconia".....		Dec. 7, 1867.	765 02
Charles T. Blake.....			Feb. 3, 1869.	4 75
James A. Hall.....	Windham.....		Jan. 27, 1873.	98 98
Terrance McWade.....			May 5, 1869.	32 40
Daniel O. Leavitt.....			May 3, 1869.	12
Joseph Coveny.....			Dec. 15, 1869.	44
John Connor.....			Nov. 3, 1870.	19 00
Susan W. Pendleton.....	Gorham.....		Nov. 3, 1870.	7 93
Margaret Mullen.....			Aug. 7, 1869.	32 41
Frank E. Jordan.....			Oct. 17, 1872.	10 72
Elizabeth A. Gardner.....			June 24, 1870.	33 02
Martha Clark.....	611 Congress Street.....		Jan. 8, 1870.	17 87
Charles H. Stover.....	Freeport.....		May 6, 1869.	2 21
George A. Card, Gdn.....			July 8, 1869.	2 89
Walter L. Card.....			Dec. 24, 1875.	62
Hannorah Roach.....			June 12, 1872.	19 15
Mary A. Thayer.....			June 15, 1870.	47 14
Lavinda Hanscomb.....			Dec. 26, 1872.	89 22
Charles Hanson.....			Apr. 7, 1871.	6 95
Mary D. Snow.....			May 4, 1871.	81
Granville C. Foye.....	Portland.....		July 1, 1876.	2 41
Eleazer L. Ring.....			Nov. 2, 1875.	27
Isaiah Mansfield.....	Chebeague.....		Nov. 4, 1875.	36 81
William F. Hussey.....	Portland.....		Apr. 11, 1876.	42
Edward S. Churchill.....			July 23, 1870.	88 57
Robert & Mary Jane Seely.....			Feb. 14, 1877.	83
Bridget Madden.....			Sept. 28, 1870.	57 75
Joseph Poor.....			Oct. 5, 1870.	2 44
John H. Long.....			Aug. 14, 1877.	16 69
Domenik Chales.....			Nov. 22, 1876.	973 90
Edward C. Page.....			Nov. 12, 1873.	2 60
James Cossar.....			Oct. 17, 1871.	86 57
Herbert L. Burbank.....	Cape Elizabeth.....		Nov. 4, 1873.	16 36
Charles J. Barbour.....	Portland.....	Dead	Nov. 11, 1876.	10 32
Mary Kelly.....			Nov. 4, 1873.	7 33
Francis E. Winslow.....	Freeport.....		May 21, 1872.	65 14
Clementine D. Barbour.....	Portland.....	Dead	May 3, 1876.	59
Albion Berry.....			Apr. 24, 1875.	1 99
Nathan M. Cobb.....	Portland.....	Dead	Apr. 14, 1873.	1 87
Mrs. George T. Blake.....			Nov. 8, 1875.	5 89
Isaiah M. Conick.....			Feb. 11, 1875.	5 12
Martin G. Peterson.....			Nov. 28, 1873.	15
Cora L. Moody.....			Apr. 25, 1873.	16 82
Andrew Seelman.....			May 21, 1873.	84 52
James E. Dyer.....			Nov. 6, 1873.	40
Nathaniel Knight.....			Nov. 2, 1874.	3 07
Henry B. Johnson, Jr.....			July 31, 1873.	1 85
Angus D. McPherson.....			Nov. 3, 1873.	44
George F. Smith.....			Nov. 17, 1873.	1 90
Caroline Peirce.....	Chelsea.....		Aug. 26, 1873.	1 85
Henry I. Dorr.....			Mar. 10, 1875.	1 91
Wesley G. Pierce.....			Oct. 31, 1873.	6 64
Mary Caroline Knight.....			May 3, 1875.	81
Harold J. Footner.....			Mar. 14, 1876.	80
Susie M. Haines.....			July 20, 1874.	39
Edward H. Sise.....			May 4, 1874.	99
Arthur P. Burnell.....			Feb. 3, 1874.	24 77
Joseph Kelly.....			July 13, 1874.	50
Edward C. Farnum.....			Mar. 19, 1874.	4 21

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.
Thomas Griffin, alias Fitzgerald			Mar. 30, 1874..	\$ 4 21
Ella G. Hardenbrook			Sept. 2, 1876..	32 88
William P. Osgood			June 2, 1874..	250 08
Annie E. Burke			Nov. 14, 1874..	20
Edith Belle Milliken, or Milligan			Mar. 11, 1875..	15 23
Sarah Ellen Manley	Woburn, Mass		Aug. 14, 1874..	11 40
Knightville Union Parish	Cape Elizabeth		Jan. 30, 1875..	1 93
Mary F. McKenzie			May 21, 1875..	30
Samuel T. Skillin	West Gray		Jan. 19, 1875..	14 77
Hattie M. Walker	Scarboro		Feb. 4, 1875..	1 89
Maurice E. Huff			Feb. 25, 1875..	12 61
Ernest F. King			Sept. 16, 1875..	37 21
Charles J. Haley			Apr. 2, 1877..	2 76
Ella J. Kimball	Hiram		Apr. 9, 1875..	2 28
Charles Warren Davis			May 1, 1876..	2 09
William K. Smith			May 27, 1875..	6 99
Dr. Daniel Hardy, for Hattie Greagour			July 15, 1875..	1 89
Samuel L. Morse	Portland		Mar. 10, 1876..	1 66
Patrick Fahy			May 6, 1874..	2 05
Sarah W. Rounds	Portland	Dead	Dec. 9, 1876..	56
Elizabeth A. Wheelwright	Portland	Dead	May 4, 1876..	5 81
Lizzie May Ulmer			June 12, 1876..	2 85
Abby M. Johnson			July 6, 1876..	2 41
Mabel Heaton Bean			Nov. 15, 1876..	4 04
Mary A. Burnell			Sept. 8, 1876..	11 28
Eva May Jordan			Nov. 1, 1876..	6 32
Inez E. Adams			Apr. 16, 1877..	3 96
Mary E. Daniels			July 2, 1877..	1 94
Miranda Meserve	Scarboro		Feb. 14, 1877..	116 79
Herbert A. Coffin			Apr. 25, 1877..	11 03
Lester Eugene Smith			June 12, 1877..	3 91
N. Robert Mason			Sept. 25, 1877..	10 71
Grace A. Graves			Nov. 1, 1877..	10 71
Emmira Field	Falmouth		Nov. 14, 1876..	484 69

ROCKLAND SAVINGS BANK—ROCKLAND.

David Cross	Rockland	Unknown	May 8, 1875..	580 23
Ellen L. Wilson	Camden	Unknown	Feb. 25, 1870..	59 73
Michael Murphy	Rockland	Unknown	April 7, 1870..	521 31
Mary A. Ingraham	Rockland	Unknown	Nov. 3, 1874..	34 24
Dennis Fitzgerald	Rockland	Unknown	Oct. 3, 1870..	116 01
Maggie B. Dobbins	Portland	Unknown	Jan. 13, 1877..	293 03
Nancy A. Wasgatt	Rockland	Unknown	Nov. 3, 1871..	12 65
Adelia E. Butler	Union	Unknown	Apr. 26, 1872..	12 54
Hiram L. Green	Rockland	Unknown	Jan. 8, 1877..	28 79
Ann E. Smith	North Haven	Unknown	May 31, 1877..	19 68
James M. Sherman	Rockland	Unknown	Aug. 4, 1875..	23 64
Georgia A. Sprague	Swan Island	Unknown	Dec. 8, 1874..	34 65
Hattie B. Sprague	Swan Island	Unknown	June 26, 1877..	34 05
Isaiah A. Crockett	Vinalhaven	Unknown	Jan. 29, 1876..	440 41
Lincoln H. Chapman	Damariscotta	Unknown	Apr. 14, 1876..	9 97
Nancy J. Mullin	North Haven	Unknown	Dec. 16, 1876..	40 32
Mabel F. Lufkin	Deer Isle	Unknown	Aug. 1, 1877..	9 59

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Mary M. Young	Unknown .....	.....	Feb. 13, 1875..	\$ 89 16
Hannah Haines	Unknown .....	.....	May 31, 1871..	157 90
Loamma Taylor	Unknown .....	.....	April 22, 1874..	4 42
Lydia A. Cleaves	Dayton .....	.....	Nov. 2, 1876..	512 38
Mary F. Fenderson.....	Scarboro. ....	.....	June 4, 1870..	23 17
William Herbert Cook	Unknown .....	.....	Feb. 3, 1875..	4 35
Sarah Morse Edgecomb	Unknown .....	.....	Jan. 11, 1877..	13 12
Franklin Durgin.....	Limington .....	.....	Oct. 5, 1874..	2 85
Charles Huff.....	Unknown .....	.....	Sept. 22, 1877..	223 14
John R. Ricker.....	Saco	Dead.....	Sept. 27, 1865..	240 26
Rosa Belle Roberts	Biddeford .....	.....	Sept. 10, 1874..	24 07
Cora B. Billings	Unknown .....	.....	Oct. 31, 1877..	1 78
David P. Coffin.....	Unknown .....	.....	May 21, 1872..	2 16
Julia M. and Alice Moulton	Parsonsfield .....	.....	July 7, 1869..	71 33
Jonathan I. Foss	Unknown .....	.....	Jan. 20, 1871..	2 32
Clara F. Brooks.....	Unknown .....	.....	Oct. 10, 1860..	2 41
James F. Wiley	Unknown .....	.....	Jan. 1, 1869..	55 24
Henry A. Norton.....	Unknown .....	.....	Mar. 16, 1870..	2 41
Geo. A. Weymouth.....	Unknown .....	.....	Aug. 23, 1873..	2 00
Mrs. Ella F. Johnson, Trustee Lola M. and Lillie M. Johnson.....	Unknown .....	.....	Nov. 7, 1877..	4 44
Joseph Downes, Trustee	.....	.....	.....	.....
Eva Downs	Unknown .....	.....	Jan. 19, 1870..	3 73
Geo. E. Morrison.....	Unknown .....	.....	Feb. 6, 1862..	2 41
Fred Wilson.....	Unknown .....	.....	Mar. 30, 1868..	2 41
Henry P. C. Wright.....	Unknown .....	.....	Jan. 19, 1876..	5 76
Roseville Boothby	Unknown .....	.....	Aug. 8, 1872..	9 30
Catharine H. Philpot.....	Unknown .....	.....	Oct. 20, 1877..	26 55
Minnie O. Leavitt.....	Unknown .....	.....	Feb. 9, 1872..	2 68
Laura A. Huntress.....	Unknown .....	.....	May 12, 1877..	804 26
Charles H. Underwood.....	Unknown .....	.....	Oct. 21, 1874..	1 92
Arthur M. and Blanche M. Smith	Unknown .....	.....	Oct. 29, 1872..	57 24
Angeline Garland	Unknown .....	.....	Jan. 20, 1877..	21 54
Frances Bragdon	Unknown .....	.....	Nov. 15, 1877..	18 09
Edwin W. Libby.....	Unknown .....	.....	Feb. 5, 1874..	7 62
Emma Hanson.....	Unknown .....	.....	Jan. 10, 1873..	13 49
Mary W. Murphy	Unknown .....	.....	Oct. 18, 1877..	33 20
Dennis Johnson.....	Unknown .....	.....	Jan. 4, 1876..	10 61
Chas. B. Murphy	Unknown .....	.....	Oct. 31, 1876..	395 38
Elizabeth Cutts	Unknown	Dead.....	June 9, 1872..	15 07
James H. Bacon	Unknown .....	.....	Sept. 11, 1873..	2 00
Preston L. Emery	Unknown .....	.....	June 6, 1876..	4 03
Maurice F. Leach.....	Lawrence, Mass. ....	.....	Oct. 3, 1876..	11 02
Cora M. Jellison.....	Old Orchard .....	.....	Sept. 17, 1877..	10 60
Alberta Finney	Unknown .....	.....	Feb. 15, 1875..	1 91
Frank H. Tibbetts	Springfield .....	.....	July 13, 1869..	38 26

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Harry A. Butler.....	Sanford.....	Unknown	Dec. 26, 1876..	10 48
Ferdinand C. Came.....	Haverhill, Mass.	Unknown	Apr. 15, 1866..	13 88
Lucy H. Davis	W. Newfield, N. H.	Unknown	July 2, 1875..	470 47
G. A. Hanscom	Rollinsford, N. H.	Unknown	Jan. 11, 1867..	2 86
William Russell.....	Sanford	Unknown	Oct. 15, 1876..	1,661 70
F. H. Stanley.....	Mt. Desert	Unknown	July 11, 1872..	558 69

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Willie Cole	Paris	No	Dec. 2, 1873..	7 77
Frank Hammond.....	Paris	No	May 13, 1875..	41 06
Fred Bisbee.....	Bethel	No	Apr. 25, 1874..	7 18
Clara L. Mixer.....	South Paris	No	Dec. 31, 1874..	4 80
Harry T. Jordan.....	Washington, D. C.	No	July 29, 1876..	1 97

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..	\$24 69
Willis S. Whitney .....	.....	.....	Apr. 1, 1875..	1 92
Bessie M. Barron	Topsham	Living	Apr. 6, 1875..	11 96
Hattie S. Barron	Topsham	Living	Apr. 6, 1875..	11 96
Stephen H. Conner	Brunswick	Living	Apr. 15, 1875..	1 91
C. A. Stimpson .....	.....	.....	May 7, 1875..	75
Willie D. Fisher .....	.....	.....	Feb. 26, 1876..	4 72
Adelia May Tedford .....	.....	.....	Feb. 23, 1877..	45 14

WATERVILLE SAVINGS BANK—WATERVILLE.

Katie Tulley	Winslow	Living	Aug. 3, 1871..	71 84
Ticonic Aqueduct Company	Waterville	All right	Nov. 1, 1877..	10 10
Cindie Allen	Vassalboro .....	.....	Nov. 20, 1874..	83 64
A. R. Crane, Adm'r	Hebron .....	.....	June 1, 1875..	16 98
Asher C. Hinds	Portland	Living	June 2, 1873..	11 30
Lizzie C. Hinds	Portland	Living	June 2, 1873..	11 30
Frank H. Simonds	Madison .....	.....	Feb. 21, 1874..	10 83
Frank H. Davis	Montana	Living	Feb. 23, 1874..	10 83
Julia V. Patterson	Winslow	Living	Oct. 7, 1874..	10 32
Simon B. Farnsworth	China	Living	Nov. 19, 1875..	9 78
Henry D. Lewis	Waterville	Living	Apr. 28, 1877..	10 76

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson	Wiscasset	Unknown	July 21, 1866..	3 18
Job S. Cushman .....	.....	Unknown	Oct. 29, 1869..	3 25
Charles H. Southard	Wiscasset	Dead	Nov. 10, 1869..	16 80
Hattie Dunton	Newcastle	Unknown	July 21, 1870..	12 82
Frances J. Call	Dresden	Unknown	Mar. 3, 1871..	3 42
Hannah C. Dickinson	Wiscasset	Unknown	Apr. 1, 1871..	3 73
Mary A. Sproul	Wiscasset	Unknown	Sept. 30, 1871..	86 76
Emma J. Rumrell	Wiscasset	Unknown	Dec. 20, 1871..	2 48
B. Walter Chadbourne	Boston	Dead	Mar. 28, 1876..	96 48
Frank Foster	Wiscasset	Unknown	Jan. 15, 1877..	8 63

**Abstract of the statements of Foreign Corporations
Licensed to do Business in this State for the
Year Ending December 1, 1897, under
the Provisions of Chapters 79 and
131, Public Laws of 1891.**

IOWA LOAN AND TRUST COMPANY—DES MOINES.

DECEMBER 1, 1896.

Names of Officers—D. F. Witter, President; Ira Cook, Vice President; W. E. Coffin, Treasurer; J. H. Blair, Secretary.

Names of Directors—D. F. Witter, Ira Cook, W. E. Coffin, J. H. Blair, Jas. Callanan, John M. Owens, C. A. Dudley, G. M. Hippee, J. G. Rounds.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	100,000 00
Profits undivided	283,799 24
Certificates of deposit.....	99,727 48
Other deposits	37,563 24
Debenture bonds outstanding.....	3,702,300 00
Debenture coupons due but not presented for payment.	7,650 75
Total	\$4,731,040 71

RESOURCES.

Loans secured by first liens on real estate	\$3,966,900 93
Loans secured by second liens on real estate.	
Loans on collateral in possession of company.....	23,820 26
Loans on personal property	
Other bank stock	4,800 00
Other stocks and bonds	9,442 38
Real estate acquired by foreclosure	253,556 14
Real estate by investment, company's office building	130,000 00
Tax sale certificates.....	26,870 81
Due from sundry persons.....	5,488 28
Cash deposited in national banks	40,564 21
Cash on hand.....	3,339 89
Warrants of State of Iowa	83,885 28
Sheriffs sale certificates.....	48,575 34
Land contracts.	56,954 70
Warrants, city of Des Moines, Iowa	368 12
Mortgage interest due.....	76,474 37
Total	\$4,731,040 71

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
Warrants, State of Iowa, 6%.....	\$84,304 70	\$83,885 28	\$83,885 28
Bonds, Harmony, Iowa, school district.....	600 00	600 00	600 00
Bonds, Pleasant Corners, school district.....	4,000 00	4,000 00	4,000 00
Assessment certificate bonds of City of Des Moines	1,796 95	1,796 95	1,796 95
Sidewalk assessment certificate of City of Des Moines	645 43	645 43	645 43
Fifty shares Stock Bankers, Iowa, State Bank..	4,800 00	5,000 00	4,800 00
Forty-eight shares Western White Bronze Co.	2,400 00	4,800 00	2,400 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 and directors of the company? 581 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? Cannot say.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? See statement.

Total amount of loans guaranteed? None.

Number and amount of loans on which foreclosure is incomplete? 122—\$133,695.

Is the company subject to examination by state officers? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	1st mortgage loans.	Iowa state warrants.	Security.	Debentures.
36	6	1887	1897	1894	\$45,000 00	\$61,027 94	\$106,027 94	\$100,000 00
37	6	1887	1898	1893	3,150 00			3,000 00
38	6	1888	1898	1893	106,320 00			100,000 00
39	6	1888	1898	1893	103,104 00			96,500 00
40	6	1888	1898	1893	106,766 00			100,000 00
41	6	1888	1899	1894	110,007 00			100,000 00
42	6	1889	1899	1894	106,198 00			100,000 00
43	6	1889	1899	1894	106,174 00			100,000 00
44	6	1889	1899	1894	105,630 00			100,000 00
45	5 1/2	1889	1899	1896	100,990 00			94,500 00
46	5 1/2	1890	1900	1895	101,315 00			95,500 00
47	5 1/2	1890	1900	1895	103,712 84			95,000 00
48	5 1/2	1890	1900	1895	109,607 50			99,400 00
49	5 1/2	1891	1901	1896	74,800 00			70,900 00
50	5 1/2	1891	1901	1896	54,900 00			51,500 00
51	5 1/2	1892	1902	1897	107,327 00			99,700 00
52	5 1/2	1892	1902	1897	104,635 00			98,000 00
53	5 1/2	1892	1902	1897	111,065 00			99,400 00
54	5 1/2	1892	1902	1897	106,864 00			100,000 00
55	5 1/2	1892	1902	1897	105,275 00			99,800 00
56	5 1/2	1893	1903	1898	108,405 00			100,000 00
57	5 1/2	1893	1903	1898	99,640 00			92,500 00
58	5 1/2	1894	1904	1899	106,450 00			100,000 00
59	5 1/2	1894	1904	1899	108,150 00			100,000 00
60	5 1/2	1894	1904	1899	105,725 00			100,000 00
61	5 1/2	1894	1905	1900	104,170 40			98,800 00
62	5 1/2	1895	1905	1900	105,409 00			100,000 00
63	5 1/2	1895	1905	1900	116,827 08			100,000 00
64	5 1/2	1895	1905	1900	105,775 00			99,600 00
65	5 1/2	1895	1905	1900	81,075 00			76,200 00
66	5 1/2	1896	1906	1901	109,415 00			100,000 00
67	5 1/2	1896	1906	1901	107,980 00			100,000 00
68	5 1/2	1896	1906	1901	27,600 00			25,400 00
1	5	1886	1901	1896	109,230 00			100,000 00
2	5	1886	1901	1896	107,674 00			100,000 00
3	5	1886	1901	1896	105,980 00			100,000 00
4	5	1886	1901	1896	106,521 00			100,000 00
5	5	1886	1901	1896	106,757 00			100,000 00
6	5	1886	1901	1896	106,435 11			99,000 00
7	5	1886	1901	1896	74,020 00			70,000 00
8	5	1887	1902	1897	43,275 00			41,000 00
9	5	1892	1907	1902	5,250 00			5,000 00
10	5	1893	1908	1903	5,300 00			5,000 00
A	5	1887	1902	1897	19,950 00			19,000 00
B	5	1892	1907	1902	550 00			500 00
C	5	1893	1908	1903	600 00			500 00
CC	5	1893	1903	1898	400 00			200 00
					\$3,951,403 93	\$61,027 94	\$106,027 94	\$3,735,900 00

Total amount of debentures certified, \$3,735,900.

Less amount on hand and with agents, \$33,600.

Total liabilities for debentures as per statement, \$3,702,300.

Trustees for debentures, Ira Cook, C. A. Dudley and G. M. Hippee.

W. E. COFFIN, *Treasurer.*

D. F. WITTER, }
JAMES CALLANAN, } *Directors.*

STATE OF IOWA, } ss.
COUNTY OF POLK, }

I, W. E. Coffin, Treasurer of Iowa Loan and Trust Company, and D. F. Witter and James Callanan, 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 9th day of December, A. D. 1896.

B. F. GRAYSON,
Notary Public in and for Polk County, Ia.

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

OCTOBER 1, 1896.

Names of Officers—Robert N. Jackson, President; Merrick E. Vinton, 1st Vice President; Charles E. Jackson, 2nd Vice President; D. T. Haines, Secretary; E. A. Gladwin, Assistant Secretary.

Names of Trustees—E. A. Quintard, T. G. Carson, R. Frisbie, J. M. Douglass, R. N. Jackson, M. E. Vinton, C. E. Jackson, E. H. Nash, A. R. Mitchell, E. A. Gladwin.

LIABILITIES.

Capital stock paid in	\$679,028 77
Surplus fund	150,000 00
Profits undivided	17,198 85
Certificates of deposit	500 00
Debenture bonds outstanding	7,410,288 96
Due to national banks	210,516 00
Due to branch offices and agents	144,863 71
Accrued interest on debentures	137,474 25
Other liabilities	10,829 36
Total	\$8,760,693 90

RESOURCES.

Loans secured by first liens on real estate	\$8,031,837 48
Loans secured by second liens on real estate	23,293 37
Loans on collateral in possession of company	8,974 94
Loans on personal property	450 00
Other stocks and bonds	110,658 75
Real estate acquired by foreclosure, and expenses	10,488 42
Real estate by investment	26,500 00
Past due interest remitted for but not paid to us	130,976 25
Furniture and fixtures	6,386 75
Due from branch offices and agents	16,258 13
Due from sundry persons	35,695 72
Cash deposited in national banks	78,736 80
Cash on hand	1,416 90
Accrued interest on loans and other resources	265,010 39
Topographical records	14,000 00
Total	\$8,760,693 90

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value.	Book value.
187 shares Farm Investment Company	\$9,350 00	\$9,350 00
195 shares Conn. Investment Company	9,750 00	9,750 00
195 shares Union Investment Company	9,750 00	9,750 00
195 shares Central Investment Company	9,750 00	9,750 00
192 shares Farm Land Company	9,600 00	9,600 00
Graves & Vinton Cotton Company, p't paid	6,458 75	6,458 75
Farm Investment Company Bonds	15,000 00	15,000 00
Conn. Investment Company Bonds	8,000 00	8,000 00
Union Investment Company Bonds	14,000 00	14,000 00
Central Investment Company Bonds	16,000 00	16,000 00
Farm Land Company Bonds	3,000 00	3,000 00
	\$110,658 75	\$110,658 75

When organized? November 5, 1875.
 Under what State laws? Connecticut.
 Principal place of business? Middletown, Conn.
 Authorized capital? \$1,000,000.00.
 Personal liability of stockholders? None.
 What part of the capital is paid in cash? \$679,028.77.
 How much of its capital is owned by officers of the company? \$40,261.55.
 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, Idaho, Colorado, Utah, Wisconsin, Minnesota, North Dakota, South Dakota.
 How much of the liability of the company, if any, is outstanding in Maine? No record kept.
 Amount of bonds or other choses in action sold in Maine and guaranteed by your company? No record kept.
 Total amount of loans unpaid and outstanding? \$8,055,130.85.
 Total amount of loans guaranteed? All.
 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.	AMOUNT OF	
	Security.	Debentures.
A 1 to A 67	\$3,419,052 23	\$3,370,500 00
D 1 to D 4	64,877 74	63,500 00
24	25,565 81	25,000 00
26	99,769 43	97,600 00
28 to 30.	104,426 69	100,900 00
32 to 85.	3,494,941 22	3,428,750 00
A A	}	
B B		
C C		
D D		
E E		
F F		
G G		
U		
V		
W		
X		
Y		
Z		
O 1		
O 2		
B 1		
C 1		
C 2		
C 3		
C 4		
C 5		
	\$7,555,976 08	\$7,418,888 96

BANK EXAMINER'S REPORT.

451

Debentures cancelled and not repaid.....	\$14,150 00
Total amount of debentures certified.....	7,418,888 96
	\$7,433,038 96
Less amount on hand and with agents.....	22,750 00
Total liabilities for debentures as per statement	\$7,410,288 96

Trustees for debentures: Union Trust Company, N. Y., Series 24, 26, 28 to 85 and Sterling Series A A, B B, C C, D, D, E E, F F, G G, O 1, O 2, B 1, C 1, C 2, C 3, C 4, C 5, U, V, W, X, Y, Z.

Security Company, Hartford, Series A 1 to A 67.

Columbia Trust Company, Middletown, D 1, D 2, D 3, D 4.

D. T. HAINES, *Secretary.*

CHARLES E. JACKSON, { *Trustees.*
E. A. GLADWIN, }

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX. }

I, D. T. Haines, Secretary of the Middlesex Banking Company, and C. E. Jackson 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 seventh day of December A. D. 1896.

WALTER C. JONES, *Notary Public.*

NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.

DECEMBER 1, 1896.

Names of Officers—James N. Clarke, President; D. M. McElHinney, Vice President; E. C. Webster, Treasurer; C. P. Webster, Cashier.

Names of Directors—Samuel Alexander, Oswald Oliver, George H. Pratt, F. J. Benedict, H. F. Boardman, James N. Clarke, D. McElHinney, E. C. Webster, C. P. Webster.

LIABILITIES.

Capital stock paid in	\$500,000 00
Guaranty fund	136,468 00
Deposits for investment	26,784 52
Debenture bonds outstanding	1,857,400 00
Bills payable	64,500 00
Interest paid awaiting presentation of coupon	6,426 68
Accrued interest on debentures	20,800 00
Other liabilities	169 12
Due trustees awaiting exchange of papers	69,170 25
Loans pending collection, re-investment or remittance	50,750 00
Loans paid pending re-investment or remittance	47,745 00
Outstanding debenture coupons	5,484 75
Total	\$2,785,698 32

RESOURCES.

Loans secured by first liens on real estate	\$1,877,727 51
Loans secured by second liens on real estate, discounted to their present worth	154,042 77
Loans on collateral in possession of company	3,256 58
Loans on personal security	2,033 98
Brick business blocks in Hastings	30,970 47
Real estate acquired by foreclosure	235,403 13
Tax sale certificates	23,318 12
Office building	35,000 00
Past due interest remitted for but not paid to us	168,879 09
Furniture and fixtures	5,158 15
Current expenses, profit and loss account	24,371 19
Cash on hand and sight exchange	9,626 64
Accrued interest on loans and other resources	39,766 87
Papers in hands of attorney for collection	79,912 35
Debenture bonds in hands of agents for sale	7,300 00
Completed 1st mortgages in hands of agents for sale	88,931 47
Total	\$2,785,698 32

When organized? May 1, 1892; under what State laws? Nebraska.

Principal place of business? Hastings, Neb.

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? \$1,350,000.

Total amount of loans guaranteed? \$1,350,000.

Number and amount of loans on which foreclosure is incomplete? 172; \$79,912.35.

Is the company subject to examination by State officers? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of debentures.
		Dated.	Due.	Redeemable.		
1	6	1886	1898	1896	\$ 96,010 00	\$ 96,000 00
2	6	1886	1898	1896	100,080 00	100,000 00
3	6	1886	1898	1896	98,011 00	98,000 00
4	6	1886	1898	1896	99,532 00	99,500 00
5	6	1886	1898	1896	100,030 00	100,000 00
6	6	1886	1898	1896	100,120 00	100,000 00
7	6	1886	1898	1896	100,040 00	100,000 00
8	6	1886	1898	1896	100,085 00	100,000 00
9	6	1886	1898	1896	100,020 00	100,000 00
10	6	1887	1899	1897	99,787 50	99,700 00
12	6	1887	1899	1897	98,000 00	98,000 00
13	6	1887	1899	1897	100,037 50	100,000 00
14	6	1887	1899	1897	100,089 44	100,000 00
15	6	1887	1899	1897	100,305 00	100,000 00
16	6	1887	1899	1897	100,053 00	100,000 00
17	6	1887	1901	1901	10,000 00	10,000 00
18	6	1888	1900	1898	62,868 00	62,800 00
19	6	1888	1896	1894	800 00	500 00
20	6	1890	1897	1895	91,525 00	91,500 00
21	6	1891 } 1893 }	1898 } 1900 }	1896	96,410 00	96,400 00
22	5½	1892 } 1893 }	1899 } 1900 }	1897	17,700 00	17,700 00
24	6	1894	1901	1899	39,850 00	39,800 00
25	6	1896	1903	1901	47,500 00	47,500 00
					\$1,858,863 44	\$1,857,400 00

Total amount of debentures certified-\$1,857,400.

Less amount on hand and with agents, \$7,300.

Total liabilities for debentures as per statement, \$1,850,100.

Trustees for debentures, W. F. Ringland, C. B. Hutton and W. M. Lowman.

E. C. WEBSTER, *Treasurer.*

JAMES N. CLARKE, }
C. P. WEBSTER, } *Directors.*

STATE OF NEBRASKA, }
COUNTY OF ADAMS, } ss.

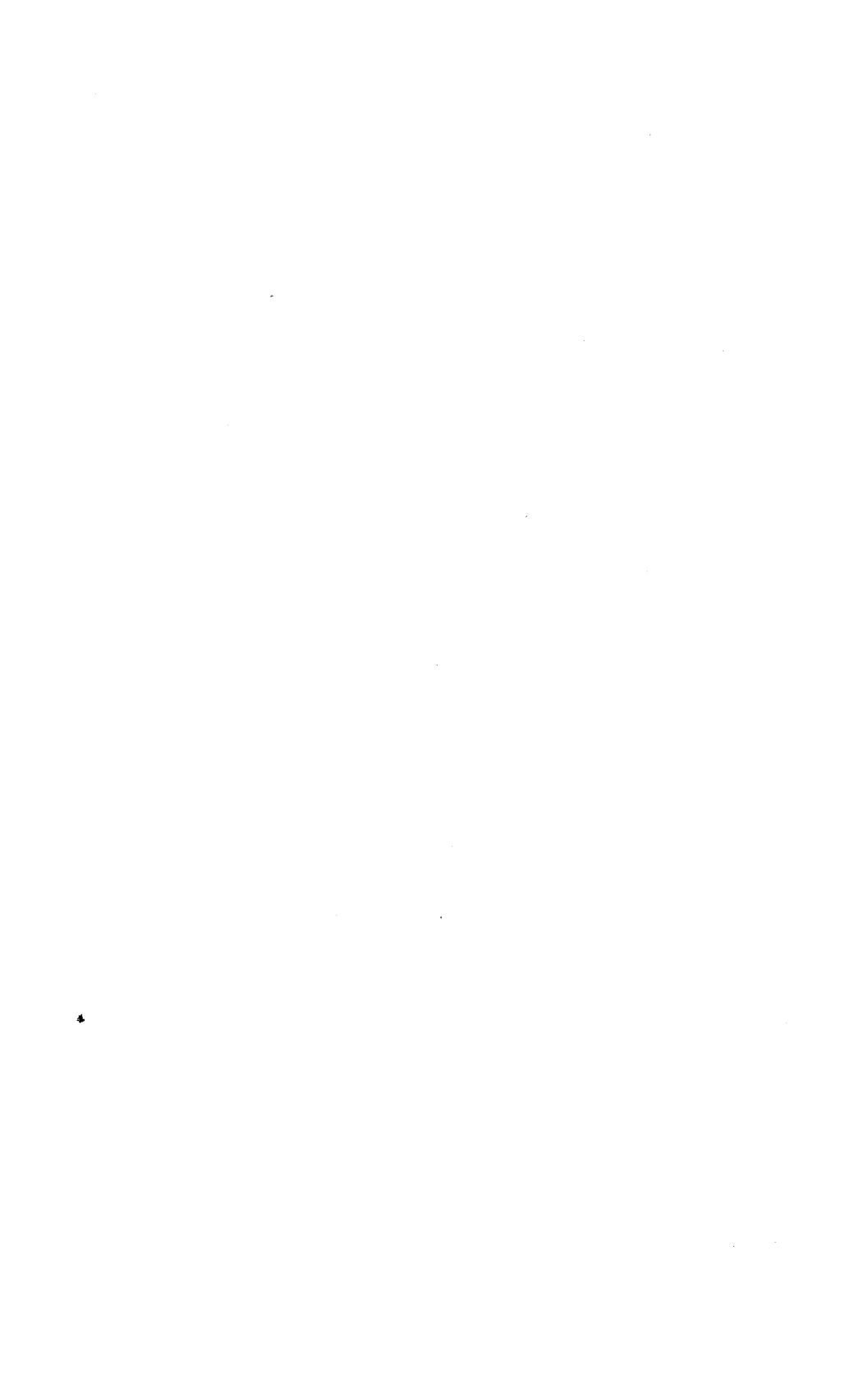
I, E. C. Webster, Treasurer of Nebraska Loan and Trust Company, and James N. Clarke and C. P. Webster, two of the directors of said company, do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 14th day of December, A. D. 1896.

P. L. JOHNSON, *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.

1897.



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 1595.

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 with-
in 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 Jan-
uary first, eighteen hundred and ninety-three. All
assets, loans or investments made, purchased or
acquired from the proceeds of assets, loans or invest-
ments held on said January first and thereafter
renewed, sold or paid shall be entered in said state-
ment 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 exami-
ner, who
shall fix
market
values and
return to
state
assessors.

State asses-
sors 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 mort-
gages 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.'

'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.'

Sect. 4. Sections sixty-four and sixty-five of chapter six of the revised statutes, are hereby 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:

- 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.

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.

—three-quarters of corporators to reside in county where bank is located.

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.

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.

Sect. 89. If the examiner is satisfied, concerning the several points named in the preceding section, and that the organization of a savings bank or trust and loan association as proposed in such certificate, will be a public benefit, he shall, within sixty days after the same has been received by him for examination, issue, under his hand, a certificate of authorization to the persons named therein, or to a portion of them, together with such other persons as a majority of those named in such certificate of association, in writing, approve; also a duplicate to the secretary of State; which certificate, so issued by him, shall authorize the persons named therein to open an office for the deposit of savings, as designated in the certificate of association, subject to the five preceding sections.

Sect. 90. Upon the filing of such certificate with the secretary of state, the persons named therein, and their successors, are, thereupon and thereby, constituted a body corporate and politic, vested with all the powers conferred, and charged with all the liabilities imposed by the six preceding sections.

SAVINGS BANKS.

Sect. 91. Savings banks and institutions incorporated under the authority of the State, may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions

in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Officers.

Sect. 92. The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, a vice president and an assistant treasurer, and not less than five trustees, not more than two of whom shall be directors in any one national bank, who shall elect from their number, or otherwise, such other officers as they see fit.

—trustees,
number and
restrictions.
1889, c. 155.

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

—term.

—treasurer,
ex-officio,
clerk.

absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are

—bonds of
treasurer
and assis-
tant treas-
urer.

elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. And all such bonds executed after July one, eighteen hundred and eighty-seven, shall, at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guarantee company, which shall be satisfactory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer, and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. They shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.

—shall be annually examined by bank examiner.

—when bond shall be deemed insufficient. 1887, c. 142.

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

—pay fixed by trustees.

—compensation of trustees fixed by corporation.

Sect. 96. If any office becomes vacant during the year, the trustees may fill the same until it is filled at the next annual meeting.

Vacancies, how filled.

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

Special meetings, how called.

—annual meetings, how notified.

Sect. 98. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of

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.

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.

—may
receive
deposits not
exceeding
\$2,000 from
one deposi-
tor.

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. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.
- borrower to pay expenses. Dividends, not to exceed two and a half per cent semi-annually. Sect. 106. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as hereinafter provided, at such times as are required by their by-laws, among depositors of three months standing at least before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. All losses shall be passed to the debit of said account. And when said reserve fund amounts to five per cent of the average amount of deposits for the six months previous to declaring a dividend, all net profits not otherwise divided, thereafter made by said banks, shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon 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 inquiries as are necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the law, and its officers shall, whenever required to do so by the bank examiner, furnish him with statements and full information relating to the condition and standing of their institution, and of all matters pertaining to its business affairs and management. He shall preserve in a permanent

He shall examine savings banks, etc.

—shall visit every institution annually. 1893, c. 202. 1897, c. 218.

—shall make thorough examination.

—proceedings, and statement of condition of corporation, to be published.

form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the nearest place 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 business until a hearing can be had.

Sect. 121. If, upon examination of any such corporation, the examiner is of the opinion that it is insolvent, or that its condition is such as to render its further proceedings hazardous to the public, or to those having funds in its custody, he shall apply, or if, upon such examination, he is of opinion that it has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from proceeding further with its business until a hearing can be had. Such justice may forthwith issue process for such purpose, and after a full hearing of the corporation, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme

66 Me., 244.
68 Me., 400.

—powers and duties of justice in such cases.

—may appoint

judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

Sect. 122. After a decree of sequestration is passed as provided in the preceding section, the court, or any justice thereof, in vacation, shall appoint commissioners, who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court 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.

receivers
who shall
report
annually.
See § 125.

After decree
of seques-
tration,
court or
justice shall
appoint
commis-
sioners.
66 Me., 244.

—duties and
powers.

—court may
extend
time for
hearing
claims.

—claims,
how to be
paid.

Attach-
ments
dissolved,
and suits
discontin-
ued.

—actions at
law, shall
not be
maintained,
unless
authorized
by court or
justice.

—judgment
recovered,
to be added
to claims.

Claims, when
barred.

Sect. 124. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Supreme
court, or
justice
thereof,
may, on
petition and
examina-
tion, reduce
deposit
account of
each deposi-
tor.

68 Me., 369.

Sect. 125. Whenever a savings bank, institution for savings, or trust and loan association, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence, he is satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any 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

—proviso.

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 assests has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court reducing the deposits as herein provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section one hundred and twenty-one.

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

Sect. 127. If, in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

Sect. 128. Savings banks and institutions for savings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized.

Sect. 129. The clerks thereof shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

Sect. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or

—proceedings, if petition is denied.

Examiner to make annual report to governor and council.

—to be laid before legislature.

Examiner, to report violations of law.

—penalty.

Institutions legally organized.

Clerks annually to return election of officers.

Punishment for unauthorized persons adver-

tising business as a savings bank.

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

—legality of former investments and transactions, not affected.

—such securities valid.

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

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

receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but nothing in this chapter prohibits any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

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.

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, 1889,

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

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

Inconsistent acts repealed.

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

LOAN AND BUILDING ASSOCIATIONS.

Revised Statutes—Chapter 47.

Loan and building associations, how organized.

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

—constitute a body corporate and politic.

—powers.

—seal.

—may hold and convey property.

—perpetual succession.

First meeting, how called.

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

—examiner's fee.

Capital stock, 1887, c. 61.

—ultimate value of shares.

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 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.

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.

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 issued in series.

Officers, election of and meetings, shall be determined by the by-laws. 1887, c. 61.

—tenure of officers.

Meetings shall be held monthly. 1887, c. 61.

—monthly payment on shares.

Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

Unpledged shares of any series may be retired. 1887, c. 61. —proviso.

directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; provided, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

When shares reach maturity, holders shall be paid value thereof. 1887, c. 61.

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.

—shares subject to lien for unpaid dues.

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.

Directors shall invest funds.

Sect. 139. The board of directors shall see to the proper investment of the funds of the association, as provided in this section. After due allowance for all necessary and proper expenses, and for the withdrawal of shares, the moneys of the association shall be loaned to the members at a rate of monthly premium to be fixed by the directors, which shall in no case exceed forty cents per share. Any member may, upon giving security satisfactory to the directors, 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. Any association may provide in its by-laws that instead of the interest and premium, a stated rate of annual

—loans to members, how effected.

1897, c. 319.

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

interest not to exceed eight per cent, may be charged upon the sum desired, payable in monthly installments. Such rate shall include the whole interest and premium to be paid upon the loan. Any balance remaining unloaned to members may be invested in such securities as are legal for the investment of deposits in savings banks. No loan shall be made on the gross premium plan.

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

—balances remaining unloaned, how invested.

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.

and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged; provided, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

—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, —shares in arrears more than six months, shall be forfeited. 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, 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. 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 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. 1897, c. 319.

Sect. 147. The general accounts of every such association shall be kept by double entry. The secretary shall at least once each month make and declare a trial balance, which shall be recorded in a book provided for that purpose, and it shall at all times be open to the inspection of the directors and shareholders of the association. All moneys received from the members 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, 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 particu-

lar 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, 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, security and property of the corporation, in the manner designated by its by-laws.

—duty of treasurer.

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 three nor more than ten 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.
1897, c. 319.

—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.
1897, c. 319.

—report annually.

Secretary and treasurer shall give bonds.
1897, c. 319.

—bonds shall be valid from year to year, subject to renewal when ordered.

—may insure with some guaranty company in lieu of bond.

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 him or given to him in reference to savings banks; and 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 associations visited by him, making such suggestions as he deems expedient and that the public interest require. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner.

Sect. 152. The secretary, treasurer, and other persons holding positions of trust in loan and building associations shall give bonds to the corporation for the faithful discharge of the duties of their offices in such sums as the directors decide to be necessary for the safety of the funds, and such bonds shall continue to be valid from year to year so long as they are elected and hold said offices, subject to renewal whenever ordered by the bank examiner, or directors. The directors may, in lieu of said bond, insure at the expense of the association with some fidelity or guaranty company which shall be satisfactory to the examiner, for the faithful discharge of the duties of the secretary and 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. The examiner shall annually examine the bonds given, as aforesaid, 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.

Sect. 153. Directors shall cause all real estate of an insurable character held by them absolutely or in mortgage, to be fully insured against loss by fire or lightning 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 payment or redemption.

CHAPTER 274, PUBLIC LAWS, 1893.

Sect. 1. Every loan and building association doing business in this state shall semi-annually on the last secular days of April and October make a return signed and sworn to by its secretary of its monthly capital dues paid in by its share-holders during the six months preceding each of said days, exclusive of withdrawals, fines, interest and premiums. Said return shall be made to the treasurer of state on or before the second Mondays of May and November, and for willfully making a false return, the secretary forfeits not less than five hundred nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Sect. 2. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last Saturday in April and the other half on the amount so returned for the six months ending on the last Saturday in October; and such tax shall

be paid semi-annually, within ten days after the first Mondays in June and December.

Capital dues
exempt from
taxation.

Sect. 3. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

CHAPTER 123, PUBLIC LAWS, 1891.

Office of secretary and treasurer of loan and building associations, may be held by same person.

The office of secretary and treasurer of loan and building associations may be held by one and the same person, provided any association so provides by its by-laws.

TRUST AND BANKING COMPANIES.

Chapter 293, Public Laws, 1893.

Ch. 6, R. S.,
amended.

Loan, trust
and banking
corporations
subject to
municipal
taxation.

Sect. 1. Chapter six of the revised statutes is hereby amended by adding the following: Every corporation organized under the laws of this state for the purpose of doing a loan, trust or banking business and having a capital divided into shares shall be subject to municipal taxation, the same as shares in national banks. The provisions of this act shall not apply to building and loan associations.

CHAPTER 281, PUBLIC LAWS 1893.

Reserve
fund, shall
be in lawful
money, and
equal to
fifteen per
cent of
deposits.

Trust and banking companies having authority to receive money on deposit shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per cent of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per cent of such deposits, it shall not increase its liabilities by making any new

loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored; provided, that in lieu of lawful money two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank, and one-third of said fifteen per cent may consist of lawful money and bonds of the United States or of this state, the absolute property of such corporation. All provisions of charters in conflict with this act are void.

—shall not increase liabilities, when fund is below required amount.
—proviso.
—conflicting charters, void.

CHAPTER 218, PUBLIC LAWS 1897.

Sect. 2. The bank examiner shall at all times have the same authority over all trust and banking companies incorporated under the laws of this state that he now has over savings banks or savings institutions by virtue of the provisions of sections one hundred nineteen, one hundred twenty, one hundred twenty-one, one hundred twenty-two, one hundred twenty-three and one hundred twenty-four of chapter forty-seven of the revised statutes; and all the provisions of said sections shall apply to said trust and banking companies excepting so much as relates to the distribution of assets after a decree of sequestration, as provided in section one hundred twenty-two. The distribution of the assets of trust and banking companies shall be made under order of the court.

Bank examiner shall have authority over trust and banking companies. 1897, c. 218.

FOREIGN CORPOPATION.

Chapter 79, Public Laws, 1891.

Sect. 1. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

no Foreign loan and building association in the state, restricted.

Bank examiner may authorize associations to do business in this state, upon making deposit with state treasurer.

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

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.

—may revoke authority when found doing business hazardous to the public.

Sect. 3. Every such person, association or corporation transacting business in the state at the time of the passage of this act, shall, within sixty days after such passage, conform to the requirements of this act.

All associations doing business at passage of act, shall conform to its requirements.

Sect. 4. Whoever violates any provision of the preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

Penalty for violation.

CHAPTER 131, PUBLIC LAWS, 1891.

Sections one, two and three, of chapter two hundred and eighty-six of the public laws of eighteen hundred and eighty-nine, are hereby amended, so as to read as follows:

‘Section 1. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in actions, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed state-

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner.

—shall furnish examiner a detailed statement of its condition.

ment of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its management unsafe, whereupon the right of such corporation to do business in this state shall terminate. For such license and each renewal, the corporation shall pay the examiner for his use twenty dollars.'

—license may be revoked.

—fees.

Corporations shall publish statements in some newspaper.

'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

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed to the address of said corporation, or to any person designated by said corporation in writing. The plaintiff in each process so served shall pay to the bank examiner at the time of such service, a fee of two dollars which shall be recovered by him as a part of his taxable costs if he prevails in the suit.'

'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.'

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.

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.)	such cities does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i>	Unlimited.
	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. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i>	Unlimited.
	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. <i>For meaning of "net municipal indebtedness of districts," see memoranda "B."</i>	Unlimited.
	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.	Unlimited.
RAILROAD BONDS:	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.	Unlimited.
	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	Unlimited.

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD BONDS: (Concluded.)	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.	Unlimited.
	First mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific railroads.	Unlimited.
	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.	Unlimited.
WATER BONDS.	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.	Unlimited.
CORPORATION BONDS:	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.	Unlimited.
BANK STOCK:	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>	Unlimited.
	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>	Unlimited.
RAILROAD STOCK:	Stock of any railroad in Maine unincumbered by mortgage. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
	Stock of any dividend paying railroad in New England. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
	Stock of any railroad leased to any dividend paying railroad in New England, upon terms guaranteeing the payment of a regular stated	Unlimited.

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.

H.
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.

Expense of making loans.

I.
.....Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

FROM CHAPTER 47, SECTION 131, REVISED STATUTES.

Does not affect investments already made.

J.
.... 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.

Change of investments.

K.
.....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.

Investing in securities not authorized a misdemeanor.

L.
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.

GENERAL INDEX.

	PAGE
Introductory.....	iii
General remarks on Savings Banks.....	iv
Lubec Savings Bank.....	xiii
General remarks on Trust Companies.....	xxiii
General remarks on Loan and Building Associations.....	xxv
Postal Savings Bank.....	xxviii
Receivers.....	xxxvii
Foreign Corporations.....	xlv
Conclusion.....	xlv
Annual Returns of Trustees of Savings Banks.....	1
Abstract of the Annual Examinations of Savings Banks ..	55
Abstract of the Annual Examinations of Trust Companies....	207
Abstract of the Annual Examinations of Loan and Building Associations	225
Abstract of the Annual Reports of the Treasurers of Savings Banks..	261
Annual Returns of Treasurers of Trust and Banking Companies..	315
Annual Returns of Secretaries of Loan and Building Associations.....	333
Statistical Tables compiled from Annual Reports of Treasurers of Sav- ings Banks.....	402
Statistical Tables compiled from Annual Reports of Treasurers of Trust and Banking Companies.....	414
Statistical Tables compiled from Annual Reports of Secretaries of Loan and Building Associations.....	417
Depositors of more than twenty years standing.....	423
Abstract of the Annual Statements of Foreign Corporations.....	443
Abstract of the Public Laws.....	455
Synopsis of Savings Bank Investment Laws	495

INDEX.

SAVINGS BANKS:	PAGES
Androscoggin County, Lewiston.....	3, 57, 263
Auburn	4, 61, 264
Augusta	5, 65, 265
Bangor.....	6, 70, 266
Bath Savings Institution.....	7, 75, 267
Belfast	8, 80, 268
Bethel	9, 83, 269
Biddeford	10, 85, 270
Boothbay	11, 88, 271
Brewer	12, 90, 272
Bridgton.....	13, 92, 273
Brunswick Savings Institution	14, 95, 274
Buxton and Hollis, West Buxton.....	15, 98, 275
Calais ..	16, 101, 276
Camden, Rockport	17, 103, 277
Cascade, Oakland.....	18, 105, 278
Dexter	19, 107, 279
Eastport	20, 109, 280
Fairfield	21, 112, 281
Franklin County, Farmington.....	22, 114, 282
Gardiner Savings Institution.....	23, 117, 283
Gorham.....	24, 122, 284
Hallowell Savings Institution.....	25, 125, 285
Hancock County, Ellsworth.....	26, 128, 286
Houlton	27, 131, 287
Kennebec, Augusta.....	28, 133, 288
Kennebunk.....	29, 136, 289
Kingfield	30, 139, 290
Machias	31, 140, 291
Maine, Portland	32, 143, 292
Mechanics', Auburn.....	33, 147, 293
Norway	34, 149, 294
Penobscot, Bangor	35, 151, 295
People's, Lewiston	36, 154, 296
People's Safe Deposit and Savings Bank, Bath.....	37, 157, 297
Phillips	38, 160, 298
Piscataquis, Dover	39, 162, 299
Portland.....	40, 165, 300
Rockland	41, 173, 301
Saco.....	42, 176, 302
Saco and Biddeford Savings Institution, Saco	43, 179, 303
Searsport	44, 183, 304
Skowhegan	45, 185, 305
South Berwick.	46, 188, 306
South Paris.....	47, 190, 307

SAVINGS BANKS— <i>Concluded.</i>	PAGES
Thomaston	48, 193, 308
Topsham and Brunswick Twenty-five Cent, Brunswick.....	49, 196, 309
Tremont	50, 198, 310
Waterville	51, 199, 311
Wiscasset	52, 202, 312
York County, Biddeford.....	53, 204, 313
TRUST AND BANKING COMPANIES:	
Aroostook Trust and Banking Company, Caribou	209, 317
Auburn Trust Company, Auburn	210, 318
Augusta Safe Deposit and Trust Company, Augusta	211, 319
Bar Harbor Banking and Trust Company, Bar Harbor	212, 320
Eastern Trust and Banking Company, Bangor	213, 321
Livermore Falls Trust and Banking Company, Livermore Falls.....	214, 322
Maine Trust and Banking Company, Gardiner.....	215, 323
Merchants' Trust and Banking Company, Presque Isle	216, 324
Oxford County Loan Association, Norway.....	217, 325
People's Trust Company, Farmington	218, 326
Portland Trust Company, Portland.....	219, 327
Rockland Trust Company, Rockland.....	220, 328
Rumford Falls Trust Company, Rumford Falls	221, 329
Union Safe Deposit and Trust Company, Portland.....	222, 330
Waterville Trust and Safe Deposit Company, Waterville	223, 331
Westbrook Trust Company, Westbrook.....	224, 332
LOAN AND BUILDING ASSOCIATIONS:	
Auburn	227, 335
Augusta	228, 337
Bangor	229, 339
Bath	230, 341
Belfast.....	231, 343
Brunswick	232, 345
Bucksport.....	233, 347
Casco, Portland.....	234, 349
Cumberland, Portland	235, 351
Deering	236, 353
Dexter	237, 355
Ellsworth	238, 357
Falmouth, Portland	239, 359
Forest City, Portland.....	240, 361
Gardiner	241, 363
Hallowell	242, 365
Kennebunk	243, 367
Madison	244, 369
Mechanics', Portland	245, 371
Mechanic Falls	246, 373
Old Town. . .	247, 375
Penobscot, Bangor	248, 377
Piscataquis, Foxcroft	249, 379
Portland	250, 381
Rockland	251, 383
Rumford Falls	252, 385
Sanford	253, 387
Somerset, Skowhegan.....	254, 389
South Portland	255, 391
Waldoboro	256, 393
Waterville	257, 395
Wiscasset	258, 397
York, Biddeford.....	259, 399

STATISTICAL TABLES :	PAGE
Table A—Savings Banks	402
Table B—Savings Banks	410
Table C—Trust and Banking Companies	414
Table D—Loan and Building Associations	417
Table E—Loan and Building Associations.....	421
DEPOSITORS OF MORE THAN TWENTY YEARS STANDING ..	425
FOREIGN CORPORATIONS :	
Iowa Loan and Trust Company, Des Moines, Ia ...	445
Middlesex Banking Company, Middletown, Conn.....	449
Nebraska Loan and Trust Company, Hastings, Neb.	452
ABSTRACTS OF THE PUBLIC LAWS :	
Savings Banks.....	457
Loan and Building Associations .	478
Trust and Banking Companies	488
Foreign Corporations.....	489
Synopsis of Savings Bank Investment Laws.	495