

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1900.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1900

FORTY-THIRD 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 a License to do Business in the State

1899

AUGUSTA
KENNEBEC JOURNAL PRINT
1899

BANKING DEPARTMENT.

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

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1899.

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

In compliance with the requirements of law, I have the honor to present the forty-third annual report of this department for the fiscal year ending December 1, 1899, giving in detail the standing of all State banking institutions, which I am pleased to record are all prosperous, their general condition showing a material improvement during the year.

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

51.....	Savings Banks.....	\$67,521,197 05
17.....	Trust and Banking Companies.....	11,802,252 29
32.....	Loan and Building Associations	2,975,716 47
<u>100.....</u>	<u>Total</u>	<u>\$82,299,165 81</u>

The number is the same as that reported for 1898, while the aggregate assets have increased from \$76,375,538.69 to the amount given above, being a gain of \$5,923,627.12 during the year. The depositors in savings banks and trust and banking companies, and shareholders in loan and building associations, have increased from 192,625 in 1898 until they now number 202,552,—a gain of 9,927 in the patrons of the State banking institutions since the date of the last report.

During the year they have paid to depositors and stockholders \$2,518,649.72 in interest and dividends, and increased the amount of their reserve and undivided profits \$351,853.14. The

average rate of income to depositors on interest bearing deposits and to shareholders in all of these institutions has been 3.45 as against 3.68 last year.

As appears by the report of the comptroller of currency, there are eighty-two national banks now doing business in this State, with assets amounting to \$43,408,235.40, being an increase of \$3,499,154.05 from 1898. This makes the total authorized banking capital of the State \$125,707,401.21,—an increase of \$9,422,781.17 during the year. An equal distribution of these assets would give to each person in the State \$190.15. The total assets of these banking institutions is more than one-third that of the entire valuation of the State, and is twice the assessed value of all other personal property.

This unusual increase in the assets in banks of discount does not necessarily indicate a proportionate increase in the actual money in circulation, or even in the aggregate wealth of the State, so much as it indicates a renewed activity in all lines of business. It may be simply a transfer of credit, yet no other one thing so quickly shows the improved condition in business affairs as the increase in the book assets of commercial banks. An increase in banking capital almost invariably follows an increase in the volume of business, while a contraction in business leads to a contraction of such capital. When a business man, firm or corporation, needs more capital to handle increasing business, they usually make application to a bank for the funds. If the bank makes the loan and transfers the amount to the customer's general account, its apparent assets have been increased without any real increase in property in the bank or elsewhere. We may explain to some extent by such transactions the increase in assets in commercial banks during the present year.

The unusual increase in the deposits in savings institutions is not, however, due to any such cause, but more nearly indicates an increase in wealth in the community. A small portion of these savings deposits may have come from those who have heretofore invested their own funds, but who, finding it difficult to do this at any satisfactory rate of interest, have deposited in savings banks, hoping to obtain later better rates elsewhere. A portion

also may have come from those who formerly invested in the West. The fact, however, that this large increase has come from an unusually large proportionate number of depositors, indicates more than this. It shows that more people than heretofore of moderate means have been able, because of the improved conditions, to save and set aside a portion of their income. It also shows a decided improvement in the general condition of the people and in the wealth of the State, and is much more significant than the increase in the assets of commercial banks.

The increase therefore, in the commercial banks shows a present improvement in business conditions; while the increase in savings banks shows the material results which have been derived therefrom.

PRIVATE BANKING.

Banks have come to be *quasi* public institutions. Under the present methods of conducting business they perform a service that makes their stability a matter of public consequence. The aggregate of the small sums of money deposited in its bank or banks by individuals, becomes to a large extent the capital of a community. The accumulation of such capital has made the wonderful development of modern times possible. The banking system of a country is the foundation upon which rests its financial prosperity. It is important that the public have the most implicit confidence in the ability of all these institutions to meet every liability. The name "bank" should be synonymous with integrity, solvency and absolute safety. Anything that lessens the confidence of the public in them, does more harm than can be measured by the mere loss to individual patrons.

Many depositors know little of the different banking systems or the methods of conducting banking business. They do not fully understand and appreciate the difference between the private bank and the chartered institution. The routine of business in the one is so much like that in the other that many are not aware of the difference. They assume that both are regulated by law, are under some official supervision and are equally safe, until they discover the difference in the liquidation of the affairs of the private banker. It is true that chartered banks some-

times meet with losses and are forced into liquidation, yet the depositors rarely lose more than a small percentage of their deposits; while the conditions under which the private banker does business are such that, if he fails, his depositors are likely to lose a large portion of their deposits.

All kinds of chartered banks are under strict regulations of state or national law. These regulations always protect the depositors as against every other interest. In private banks, however conservatively they may be managed, these conditions are naturally reversed. The large creditors, when advancing funds as loans to private bankers, naturally take collateral security therefor. The assets of private banks are largely of such a nature that they are available as collateral for such loans. Something can always be obtained upon them, and that, too, without any record to show the public that they are so pledged. Private bankers, like other individuals engaged in private business, always feel sure of success in the future, and so continue their business until forced to suspend. As they become embarrassed their property is used as collateral for loans, and, if failure finally comes, the unsecured depositors find no unpledged assets from which to recover any material portion of their deposits.

The small deposit of the person in moderate circumstances in life frequently represents a lifetime of sacrifice, privation and economy. It stands for as much to him who has accumulated it as a fortune does to the wealthy man. In most cases its loss occasions more suffering than the loss of a much larger sum to one in better circumstances in life. It is frequently the accumulation of a lifelong effort "to save a few dollars for the time of old age," and is all that stands between the depositor and absolute poverty. The rugged independence of our New England people often leads them to save these small sums, at a great sacrifice, to guard against the possibility of being a charge upon the charity of others when they can no longer care for themselves. The wealth of the successful man is accumulated along paths of comfort, pleasure and present enjoyment, and the price he pays for his fortune is small compared with that the depositor pays for the pittance saved.

Individuals have the natural right to engage in all kinds of private business, and are bound only to observe the general laws regulating dealings between persons. When they undertake, however, to conduct a business that is of a *quasi* public nature, like supplying light or water to the public, or by becoming common carriers of passengers, the State has the constitutional right to interfere and enact more stringent laws than those applied to the ordinary transactions between business men. Even before our State was created, and our constitution framed, the collection and investment of the savings of the people was recognized as a matter subject to public interference and regulation. Our statutes too have always provided for the establishment of strictly eleemosynary institutions for this purpose. The State therefore must now have the right to regulate or even restrict by law this service and the manner in which it may be performed.

All chartered banks are not only subject to supervision and regulation, but also contribute to the public revenue by paying state or municipal taxes. Private bankers are not subject to such supervision, and pay no taxes excepting what municipalities may levy upon their personal property. The assets of private banks consist largely of that class of property which to some extent escapes taxation. It is reasonable, therefore, to assume that private bankers pay but little tax in proportion to that paid by chartered banks.

The recent unfortunate failure of a private banking house in this State, has disturbed public confidence nearly as much as though it had been a chartered banking institution. Such failures lead depositors to withdraw money from chartered institutions, and prevent others from depositing therein. This is a distinct loss to the State, to the public and to the depositors. The State loses directly the revenue that it would receive in taxes were the money deposited in our savings banks; the public, the good that would result from the employment of the capital if thus accumulated; and the depositors, the income they would receive from the money, and also in many cases the money itself, by reason of lack of the experience necessary to make safe investments for themselves.

For these reasons it becomes apparent that the State has the inherent right to interfere and regulate the business of banking in whatever way may seem to be for the best interests of the general public. It is unfortunate when existing conditions make it necessary to interfere with the legitimate business of any individual. All new laws regulating business affairs are likely at first to interfere, to some extent, with the interests of private individuals. Public policy seems to demand some legislation restricting or regulating the business of private banking, so far at least as relates to the receiving of deposits either subject to check or by issuing pass-books as do savings banks.

We are too often inclined to look to the law for a remedy for every evil. The public expects some legislation providing for the regulation and supervision of the affairs of private banks that will hereafter protect depositors therein. It is hardly possible that such results can be obtained at once, although the present conditions might be somewhat improved. Any provision of law regulating private banking must at first be experimental. The whole subject is a new one, and legislative regulation is not likely to be wholly successful until after years of trial. On the other hand, the present laws relating to chartered institutions are the result of such experience, and have been improved from year to year until now they seem to afford all the protection the public can reasonably expect.

The legislature would have the same constitutional power to take away entirely the right of the private individual to conduct a general banking business that it would to regulate it. This would place all banking business within the provisions of the present banking laws, which are the results of years of experience. The expense of obtaining a charter is trifling, and those now conducting private banks might easily obtain such authority to continue their business. This would subject all alike to the regulations and restrictions already enacted for the protection of the public. It would seem to be much better to enact this sweeping provision, and thus take advantage of past experience, than to attempt to formulate a new set of laws for the supervision and regulation of private banking.

SAVINGS BANKS.

There are fifty-one savings banks now doing business in the State. The following table shows their aggregate liabilities and resources on the 28th day of October, 1899, and a comparison with that of the 29th day of October, 1898.

COMPARATIVE STATEMENT.

1898.	LIABILITIES.	1899.
\$60,852,557 34.....	Deposits	\$64,009,386 54
2,079,261 98.....	Reserve fund.....	2,243,454 02
25,644 90.....	Special reserve fund.....	25,358 63
1,202,818 00	Profits	1,233,605 41
22,260 20.....	Other liabilities	9,392 45
\$64,182,542 42.....	Total liabilities	\$67,521,197 05
RESOURCES.		
\$6,097,700 00.....	United States and District of Columbia bonds.....	\$6,635,750 00
1,166,106 71.....	Public funds in Maine.....	1,464,979 77
13,415,749 85.....	Public funds out of Maine	13,392,647 62
4,785,962 83.....	Railroad bonds in Maine.....	5,146,628 92
13,111,148 78.....	Railroad bonds out of Maine.....	15,429,050 22
3,645,022 20.....	Corporation bonds in Maine.....	3,718,306 74
548,757 87.....	Corporation bonds out of Maine.....	569,829 32
706,980 72.....	Railroad stock in Maine.....	744,705 72
516,372 45.....	Railroad stock out of Maine.....	484,874 33
435,759 84.....	Corporation stock in Maine.....	429,248 17
124,437 37.....	Corporation stock out of Maine.....	193,376 02
2,483,387 00.....	National bank stock in Maine.....	2,458,341 00
164,780 03.....	National bank stock out of Maine.....	151,245 00
106,500 00.....	Other bank stock in Maine.....	169,500 00
7,834,071 29.....	Loans on mortgages of real estate.....	7,854,405 01
4,101,034 57.....	Loans on collateral.....	3,641,271 37
282,364 71.....	Loans to municipalities	548,497 58
1,651,121 34.....	Loans to corporations	1,464,453 55
1,094,857 99.....	Real estate.....	1,018,142 80
34,747 27.....	Furniture and fixtures.....	34,549 82
451,895 76.....	Premium account.....	598,412 58
28,381 98.....	Expense account	30,102 51
32,943 10.....	Other resources	23,606 44
1,362,458 76.....	Cash	1,378,472 56
\$64,182,542 42.....	Total resources	\$67,521,197 05
169,714.....	Number of depositors.....	177,589
165,013.....	Number of depositors whose balance is less than \$2,000..	172,634
\$48,789,088 92	Amount of same.....	\$51,378,004 77
4,701.....	Number of depositors whose balance is \$2,000 or more...	4,955
\$12,063,468 42.....	Amount of same.....	\$12,631,381 77
.0353.....	Average rate of dividend (approximate).....	.0348
\$2,145,324 72.....	Amount of dividends paid.....	\$2,091,543 94
\$18,779 60.....	Municipal taxes paid.....	\$16,942 02
\$394,016 12	State tax	\$402,738 13

The number of depositors has increased 7,875, and the deposits, \$3,156,829.20, as against an increase of 1,835 in depositors and \$1,254,208.66 in deposits during the year 1898. The increase of \$164,192.04 in the reserve fund is most satisfactory, as it is much in excess of the usual annual gain in this account.

While there has been a substantial increase in the amount of the taxes paid to the State, the material advance in the value of securities has made this increase less than it otherwise would have been.

The increase in deposits is \$1,065,285.26 in excess of the amount of dividends credited during the year, and shows a substantial gain for these institutions. As quite a portion of this increase was received and credited upon old accounts, it is safe to estimate that the average amount of the 7,875 new accounts will not exceed one hundred dollars. Thus it appears that there has not only been an unusual increase in deposits but also in the number of depositors, indicating that the greater portion of the new deposits has come from those whom savings banks were designed to serve.

The amount deposited for the year, including the dividends credited, is \$13,867,974.87, and the withdrawals, \$10,711,145.67, as against \$12,081,579.42 and \$10,827,370.76 respectively for 1898.

The large increase in premiums paid is due to the fact that nearly every security suitable for a savings bank to purchase is now selling above par, making it necessary when purchasing to increase this account. The banks have, however, charged out of their year's earnings \$241,614.10 to reduce this account—a sum in excess of the average amount that would be required annually to balance it at the maturity of the securities for the purchase of which it was created.

In view of the many embarrassments with which these institutions have been surrounded, it is a source of gratification to note this unusual growth and substantial prosperity.

In addition to the revenue the State derives therefrom, the advantage of savings institutions to our people generally is inestimable. They have been the means of accumulating the small savings of the people, making the greatest aggregation of capital in the State. This capital has been used to develop all kinds of

industries and carry on all kinds of business enterprises. These institutions have not only given opportunities to save the small sums that otherwise would have been dissipated, but have also taught lessons of economy to the many, as more than one in four of the inhabitants of the State have become their patrons. The depositors in savings banks are among our most industrious, prudent, patriotic and law-abiding citizens. No one thing can have a greater influence for the public good than that instrumentality which makes so large a portion of a community property holders. Like most successful enterprises, this has outgrown the comparatively narrow scope of the design at its inception. These institutions are now an important feature of our political economy. Justice to their 177,589 depositors and the general good of all, both demand that the State now perpetuate, protect and sustain this system.

The following table gives the number of savings banks, the number of depositors, the amount of deposits, and the amount of the State tax paid from the year 1872 (when such a tax was first levied) to the present time:

Year.	Number of Banks.	Number of Depositors.	Amount of Deposits.	State Tax Paid.
1872	54	81,320	\$26,154,353 03	\$119,767 58
1873	56	91,398	29,554,523 84	139,546 83
1874	58	96,799	31,051,963 73	215,460 81
1875	63	101,326	32,083,314 28	299,648 56
1876	60	90,621	27,818,764 70	278,985 72
1877	60	88,661	26,898,432 76	246,106 44
1878	59	77,978	23,173,112 22	206,818 96
1879	59	75,443	20,978,139 92	167,403 94
1880	55	80,941	23,277,675 32	168,576 79
1881	55	87,977	26,474,554 97	179,655 16
1882	55	95,489	29,503,889 71	203,550 01
1883	54	101,822	31,371,868 87	174,897 80
1884	51	105,680	32,913,835 16	192,260 43
1885	54	109,398	35,111,600 04	208,839 73
1886	54	114,691	37,215,071 40	232,544 60
1887	55	119,229	38,819,643 22	254,000 67
1888	55	124,562	40,969,663 35	270,070 29
1889	55	132,192	43,977,085 09	293,256 01
1890	54	140,521	47,781,166 90	320,393 72
1891	53	146,668	50,278,452 44	344,188 89
1892	53	155,335	53,397,949 15	364,773 26
1893	52	153,922	53,261,368 92	405,990 61
1894	51	155,704	54,531,223 30	397,734 92
1895	52	160,216	56,376,143 90	387,595 29
1896	52	163,115	57,476,895 88	381,208 07
1897	51	167,879	59,398,348 68	381,862 24
1898	51	169,714	60,852,557 34	394,016 12
1899	51	177,589	64,009,386 54	402,738 13
				\$7,631,891 08

It can be seen that these institutions are no charge upon the State. During the period of 27 years covered by this table it

appears that the savings banks have paid \$7,631,891.08 in taxes, while the State has expended only the sum of \$57,650 for salaries and expenses of the banking department, for the supervision of not only these but all other State banking institutions. This is only one twenty-thousandth part of one per cent of their present assets, or about one seven-thousandth part of the revenues which the savings banks alone have yielded to the State during that time. No industry has ever been promoted by the State that has produced for it so great a revenue in return. It would be well if our people more fully appreciated the importance of these institutions, as well as the great responsibility the State assumes toward the depositors therein.

DIVIDENDS.

The following table gives the rate and amount of dividends paid by the savings banks during the year, and a comparison with those of 1898:

1898.		Rate of dividends.	1899.	
Number of banks.	Amount of dividends.		Number of banks.	Amount of dividends.
14	\$1,253,853 13	4 per cent paid by	7	\$333,647 51
4	161,458 55	3½ " " " "	3	45,621 93
26	586,608 08	3½ " " " "	29	1,494,167 98
1	70,713 90	3½ " " " "	4	121,440 36
6	72,691 06	3 " " " "	8	96,666 16
51	\$2,145,324 72	3.48 average rate paid.	51	\$2,091,543 94

The average rate of dividends for the present year is 3.48, while that for 1898 was 3.53, and for 1897, 3.67. The number of banks paying four per cent is now but seven, as against fourteen in 1898, and twenty-three in 1897. While there has been a marked increase in the amount of deposits, the amount of earnings distributed has decreased \$53,780.78.

The \$2,091,543.94 thus passed to the credit of the 177,589 depositors, gives an average income of \$11.77 to each. It represents the net income of the actual owners of the savings banks for their year's business, free from all taxes or other expenses to them. Any business or industry producing an equal

net income, distributed among so large a portion of the people of any community, would attract attention as one adding materially to its prosperity. We know of no one industry, business, or occupation, the results of which directly interest so large a percentage of our people. There are few, if any, lines of business that contribute so great an amount to the net income of the inhabitants of the State as do the savings banks. It is about three times the net income of all the railroads in the State, or about four times the amount of the dividends paid to their stockholders. It is believed that the same favorable comparison with other lines of business could be given were it possible to obtain figures upon which to base the estimates.

The department has frequently called attention to the fact that the earnings of savings banks are materially decreasing from year to year, because of the lower rates of interest it is now possible to obtain from securities within the limits of our investment law. Old investments, made on an interest basis more favorable, are fast maturing and being refunded at lower rates of interest, and the income of savings banks must soon be based upon present conditions, rather than on the fortunate investments made in past years. At no time during their existence have they been conducted as a whole with more prudence and economy than now. The percentage of expenses is growing less each year as the amount of deposits increase. The reduction in the average rate of dividends is, therefore, due entirely to the cause mentioned above. Even under their present successful management this reduction must continue. Unless there is some unexpected change in conditions, dividends must, in the near future, approximate three per cent, that being as much as present investments will net the banks after expenses and taxes are paid. If any criticism could extend to the present management of these institutions it would be that they are now paying depositors more than their earnings warrant. It is true that some banks might not only continue the present rate for a few years, but in certain instances pay even larger dividends than now from their *apparent* income. To do this, however, they must necessarily use a portion of their real surplus in addition to their actual earnings. By the real surplus of a bank no reference is made to the reserve fund set apart by law to protect depositors from losses,

as that cannot be used to pay dividends. The surplus to which reference is made does not necessarily appear in the ordinary statement of a bank; but is shown in the annual statement of this department which gives the "estimated market value of resources above liability for deposits, earned dividend and State tax."

The following table gives the amount of this fund for the years 1896 to 1899 inclusive, together with other aggregates which it may be interesting to compare therewith:

	1896.	1897.	1898.	1899.
Estimated market value of resources above liabilities	\$6,029,946 43	\$6,506,362 22	\$6,863,882 17	\$8,258,319 24
Reserve fund	\$2,031,042 97	\$2,080,709 49	\$2,079,261 98	\$2,243,454 02
Undivided profits	1,103,350 05	1,088,801 30	1,202,818 00	1,233,605 41
Total book surplus	\$3,134,393 02	\$3,169,510 79	\$3,282,079 98	\$3,477,059 43
Approximate market value above book surplus	\$2,895,553 41	\$3,336,851 43	\$3,581,802 19	\$4,781,259 81
Total dividends paid	2,096,927 82	2,132,369 49	2,145,324 72	2,091,543 94
Deposits	57,476,895 88	59,598,348 68	60,852,557 34	64,009,386 54

The above statement shows that at the present time this real surplus is over four million dollars in excess of the reserve and undivided profits carried on the books of the savings banks.

It is also interesting to note the remarkable increase in the amount of this fund during the past year owing to the great advance in values. No one would undertake to say that this increase in market value of assets is a part of the earnings for the year, or that it should have been used for the payment of dividends during that period. This fund results from investments made on a much higher interest basis than can now be obtained, as well as from the purchase of bonds at a premium, that premium being paid out of profits on hand when the purchase is made. The law provides that "investments shall be charged and entered on the books of the bank at their cost, or at par value when a premium is paid." Whatever value the securities may have above their par value does not, therefore, appear in the statements rendered by savings banks. Any appreciation in the value of securities also increases this surplus without any change on their books. As the interest is collected on these high rate securities from year

to year, or they are sold at the present high prices, they yield an apparent annual income or profit in excess of what present conditions would lead us to expect. If such profits should all be used to pay dividends, the accumulations of the past would be given to the depositors of the present. Depositors in savings banks are not permanent,—they change from year to year. The law contemplates the division of profits among the depositors for each period of six months, and they are entitled to no more than the actual earnings during that time. No dividend should be declared that will leave a bank at the end of the term any weaker, or with any less real surplus, than it had at the beginning of the term. The law also provides that a certain portion of their profits shall be set aside as a reserve to protect the banks against future contingencies,—to strengthen and perpetuate them as a system recognized as one of public utility.

For the purpose of comparison, the gross earnings of savings banks for the present year and those of 1894 and 1889 are given :

	1899.	1894.	1889.
Gross earnings	\$3,303,221 57	\$2,986,842 16	\$2,480,968 15
Deposits.....	64,009,386 54	54,531,223 30	43,977,085 09

It can be seen that the present earnings are much less in proportion to deposits than for the other years with which the comparison is made. This difference would be more marked in a similar comparison for a longer term. On nearly all securities purchased during the year quite a premium has been paid. It has been necessary, therefore, to set apart a much larger portion of these annual earnings than formerly for the reduction of this account. After deducting the amount used for that purpose the gross earnings for the year have been but little more than four and one-half per cent of the total deposits. The law requires that an amount equal to one-half of one per cent of the deposits shall be set apart from the profits as a reserve; the State takes, approximately, three-fourths of one per cent for taxes; all salaries, rents, ordinary losses, and all other necessary expenses, must also be deducted from the gross earnings before a dividend can be paid. When all this is considered it seems that the present average rate is fully as high as the earnings will warrant, or the depositors have a right to expect.

The gross earnings of the savings banks for the present year have been applied substantially as follows :

Total gross income		\$3,303,221 57
State tax paid	\$402,738 13	
Credited to reserve.....	322,326 70	
Credited to premium account	241,614 10	
Dividends paid.....	2,091,543 94	
Expenses of management	135,258 36	
Other expenses	78,952 93	
Increase in profits.....	30,787 41	\$3,303,221 57

INVESTMENTS.

The following table shows the classes, amount and percentage of the assets now held by savings banks, and a comparison with the percentage of the same for 1898. As a better exhibit of the trend of investments it also gives the percentage of each class in 1890, that being the earliest year in which the assets were classified as now :

Resources.	1899.		1898.	1890.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds....	\$6,635,750 00	9.83	9.50	1.66
Public funds in Maine	1,464,979 77	2.17	1.82	2.32
Public funds out of Maine.....	13,392,647 62	19.84	20.90	27.16
Railroad bonds in Maine	5,146,628 92	7.62	7.46	5.87
Railroad bonds out of Maine	15,429,050 22	22.85	20.43	16.78
Corporation bonds in Maine	3,718,306 74	5.50	5.68	4.80
Corporation bonds out of Maine.....	569,829 32	.84	.86	.78
Railroad stock in Maine.....	744,705 72	1.10	1.11	.65
Railroad stock out of Maine.....	484,874 33	.72	.72	.77
Corporation stock in Maine	429,248 17	.64	.68	.47
Corporation stock out of Maine	193,376 02	.29	.20	.04
National bank stock in Maine.....	2,458,341 00	3.64	3.87	4.52
National bank stock out of Maine	151,245 00	.22	.26	.77
Other bank stock in Maine	109,300 00	.16	.17	.17
Loans on mortgages of real estate	7,854,405 01	11.63	12.21	13.60
Loans on collateral	3,641,271 37	5.39	6.39	10.63
Loans to municipalities	548,497 58	.81	.44	.73
Loans to corporations	1,464,458 55	2.17	2.58	2.50
Real estate investment	519,415 56	.77	.89	.94
Real estate foreclosure	498,727 24	.74	.83	1.13
Furniture and fixtures.....	34,549 82	.05	.06	.05
Premium account	598,412 58	.89	.70	1.20
Expense account	30,102 51	.05	.05	.03
Other resources	23,606 44	.04	.06	.37
Cash	1,379,472 56	2.04	2.13	2.06
Total.....	\$67,521,197 05	100.00	100.00	100.00

The increase of \$3,338,654.63 in the assets has necessitated a material increase in some of the classes of investments. There has been an increase of \$538,050 in the amount of government bonds; \$298,873.06 in public funds in Maine; \$360,666.09 in railroad bonds in Maine, and \$2,317,901.44 in railroad bonds out of Maine.

While this is a most satisfactory gain in the holdings of government bonds and municipal and railroad bonds in Maine, the material increase has been in railroad securities out of the State. This is undoubtedly due to the general reduction in rates of interest. The better classes of bonds have been selling on a basis to net the purchaser only from three to three and a half per cent. As bonds are now usually issued bearing four or five per cent interest, these classes command a high premium, and to purchase them under these conditions it is necessary for the banks to materially increase their premium accounts. The low rate of income from such securities, and the reluctance of trustees to create large premium accounts, have influenced the banks to look for other investments and led them to purchase largely of street railroad and medium grade steam railroad bonds that net four per cent or even better. Were these latter securities as safe as the former they would sell on substantially the same basis. It seems hardly necessary to state that the greater risk usually follows with the higher rate of interest. While within conservative limits it may be prudent to invest a portion of the funds of savings banks in securities bearing these higher rates, great caution should be used in selecting them. When times are prosperous and all kinds of business active, such securities are likely to pay their interest, but when the depression comes, as it always does in the fluctuations of business affairs, the test is applied, and the banks find that they are embarrassed by their holdings of securities that are in default of interest and frequently by the loss of substantial portions of the sums thus invested.

It is well to repeat and emphasize, at this time, the suggestions made in previous reports of this department relative to new investments. The large increase in deposits, and the fact that an

unusual amount of securities will mature in the near future, make the matter of investments the vital question upon which depends the future prosperity of these institutions. At no time in the history of savings banks have the trustees been called upon to invest such large amounts of funds as now, and this unfortunately at a time when it is more difficult than ever before to find good securities yielding a reasonable income.

In making an investment, trustees should first ascertain that it is within the provisions of the investment law; next they should investigate until they feel certain that it is absolutely safe; and then of course they may consider the rate of income that will be derived therefrom.

No savings bank can afford to purchase or hold securities in violation of the provisions of our statutes, even though their quality is unquestionable. The statement of any institution showing such securities always leads to criticism of the bank itself, as well as of the trustees who manage it. No one in the capacity of a trustee, having no direct pecuniary interest in the results, can afford to violate the positive provisions of law, and at the same time make himself personally responsible for such an investment. Any trustee who knowingly authorizes the investment of the funds of his bank in securities not within the provisions of the law, practically guarantees their quality and future payment. Should the occasion ever come, it would be the duty of this department to insist that the trustee who authorized such an investment suffer rather than the depositors. This is stated emphatically, as there seems to be no excuse for any trustee who intentionally violates these provisions of law while acting in his trust capacity. Such a policy can be of no advantage to himself, to the institution which he represents, or to the depositors whose money is invested. While there have been instances during the year in which banks have purchased securities not authorized by law, in nearly every case this has resulted rather from a lack of knowledge of the law itself or of the security purchased, than from any intent on the part of the trustees to evade its provisions. These purchases have largely been in the smaller

banks, which, not having the means at hand to investigate as to the nature of the security offered, are compelled to rely largely upon the statements of the brokers selling the bonds. They also necessarily purchase in small amounts, and cannot afford the expense of the extended investigation that the large banks make when purchasing large blocks of bonds. The percentage of expense on the small amount they purchase would be so great that it would materially affect the net income therefrom. These unauthorized investments have been annoying, but I am pleased to report that the trustees have in every instance cheerfully complied with any suggestion the department has made regarding the same. In nearly every case the unauthorized bonds have been disposed of without loss to the banks, and few have been added to the lists during the year.

It is usually an easy matter to determine what securities come within the provisions of our statute. Where there is any possible question it should be submitted to the attorney for the bank before any other feature of the transaction is considered. The great difficulty at the present time in finding suitable investments for Maine savings banks has led brokers to offer securities that are not legal for them to purchase. As a rule, brokers know what securities are legal for the savings banks of any state to hold. The value of their securities is affected to such an extent by the investment laws that it is reasonable to suppose they are fully informed as to this fact. If any broker deliberately induces a bank to purchase a security not within the provisions of the investment law, it is as much a breach of good faith on his part as any misrepresentation regarding the quality of the bond itself.

The State is morally responsible to the depositor for the safety of his deposit, and has enacted stringent laws providing for its investment. It should not permit any broker who deliberately sells securities to a savings bank which he knows it should not buy, to continue business in the State. A law regulating this matter, and placing brokers under some form of license or restriction, would be as productive of good as any law now on our statute books regulating the investments themselves. I am

confident that a careful investigation of this matter would lead to legislation that would be a valuable addition to the present banking laws.

After the trustees have ascertained that the investment under consideration is legal for their bank to hold, they should pass to the question of its quality. No investment should be made unless the trustees are unanimous in their confidence in the quality of the security, or until each in his mind feels absolutely certain that it will be paid at maturity. The funds of a savings bank are not placed in their hands for speculation. Safety rather than large dividends should be the guiding principle of every institution handling trust funds.

Even with the greatest skill and sagacity in its management, every bank occasionally meets with losses that diminish its gross profits or surplus. The law contemplates this when it provides for setting aside a reserve fund to meet such losses. The bank is safe so long as the management is able to keep the losses within the limit of the protection given by this fund. Years of experience show that under ordinary circumstances the present amount required by law is sufficient. Many depositors, however, do not understand about this reserve, or appreciate the protection it gives. When they learn that the savings bank holding their deposits has met with loss they are unnecessarily alarmed, and withdraw their funds to the embarrassment of the bank and their own injury. Should the local papers announce these losses as they occur, depositors would soon lose their confidence and withdraw their deposits, even though the officers of the bank may have anticipated and forestalled the same accumulating a special fund to meet them. On the other hand, if depositors knew nothing of these losses, and only saw the annual statement giving the general results of the business of the year, showing the bank to be solvent and prosperous, they would continue to have the fullest confidence in it.

Depositors have no right to find fault with the management of a bank because of the low rate of dividends paid, providing they receive their portion of its net earnings. The trustees are not responsible for a reduction in rates of interest, and

for the consequent low rates of dividends the banks are able to pay from legitimate but safe investments. Depositors do have the right, however, to find fault if they fail ultimately to receive the full amount of their deposits. In every transaction the trustees should be controlled by the desire to meet this responsibility fully—they should never consider the possibility of anything less. They are morally responsible to the depositors for the return of their principal. This is a serious responsibility, and should always be kept in mind by trustees while acting in their trust capacity.

When we consider the magnitude of the trust—the immense sums of money the savings banks have handled, and the few losses depositors have sustained—it gives a remarkable record that cannot be equalled in any other kind of financial institution or in any other line of investments.

NORWAY SAVINGS BANK.

Soon after the death of Seward S. Stearns, the former treasurer of the Norway Savings Bank, August 9th, 1899, it was discovered that there was a discrepancy between the footing of the individual ledger accounts and the deposit account carried in the weekly trial balance of the bank as the aggregate amount due depositors. A preliminary investigation showed that this difference was large enough to render the bank insolvent, unless the shortage could be made up from some source. Acting under the provisions of Chapter 50, Section 6, Public Laws of 1899, application was made, August 25, 1899, to Honorable Sewall C. Strout, Justice Supreme Judicial Court, for an order restraining the bank from paying out any portion of its funds, or transacting any other business, excepting under directions of the Court. This order was granted, and the officers of the bank were enjoined from paying out or receiving deposits, but were authorized to reduce any of the assets to cash, and directed to call in and verify the depositors' books to ascertain the exact condition of its affairs.

In compliance with this order, the depositors' books were called in and verified so far as they could be found. Out of a total of 1,842 books outstanding all but ninety-two were received, verified and corrected. All accounts were then carefully audited, and it was ascertained that the true amount due depositors was \$308,318.01, this being \$17,332.27 in excess of the liability of the bank as previously carried in the weekly trial balance.

When Mr. Stearns first assumed the position of treasurer, he furnished the bank a common-law bond in the sum of twenty thousand dollars for the faithful discharge of his duties, signed by himself and wife without limitation or condition, and by eighteen others whose individual liability was limited to one thousand dollars each. This bond, by its express terms, covered a period of only five years from its date, expiring May 15, 1899. At its expiration a surety bond was obtained from the Union Safe Deposit & Trust Company of Portland. This latter bond covered the period from the expiration of the common-law bond to the date of the late treasurer's death.

When I made my official examination, May 4, 1899, the treasurer's bond was examined and approved, and a certificate to that effect entered upon the records of the bank. Attention was then called to the fact that the bond would soon expire, and arrangements made for the department to be notified of its renewal. At that time the bond was in the custody of one of the trustees, as is usual in other savings banks of the State. During the investigation following the discovery of the shortage in the accounts of the bank, it was ascertained that this common-law bond, covering the principal part of the period of the former treasurer's services, had disappeared and could not be found.

Investigation showed that of the difference of \$17,332.27 in the treasurer's accounts, \$14,246.97 resulted from transactions during the time the common-law bond was in force. The balance of \$3,085.30 was chargeable to transactions of Mr. Stearns while the surety bond was in force, and while he was conducting the affairs of the bank as clerk, prior to his election as treas-

urer. When these facts had been ascertained, negotiations were opened with the representatives of Mr. Stearns' estate and the several sureties, for the settlement of the shortage in his accounts. After some delay nearly all of this difference was made up to the bank from various sources. The total amount collected and turned in to the bank on account of the different bonds, together with the amount received from the estate of Mr. Stearns, was \$14,658.31. Only two of the sureties upon the common-law bond have refused to adjust their portion of the shortage. Suits will be brought against these, and it is believed that their proportion of the amount will be collected. This leaves the loss to the bank so small that it in no way affects its standing. On the 18th day of November, 1899, all proceedings in the Court were dismissed, and the bank was authorized to at once resume its business without restriction.

Much credit is due to the various parties for the prompt and generous way in which they met their liability to the bank. Had they not done this and met the moral obligation as well as the letter of their bond, it would have been impossible to save the bank from liquidation.

After the amount mentioned above had been turned in to the bank, I made an examination of its condition in the usual form as of November 13, 1899. The result of that examination may be found on page 203 of this report.

During the time this matter was pending, and the bank was in the hands of the Court, it was practically closed to business, and the collection of earnings was materially decreased. For this reason it was thought advisable to pass the dividend usually declared on the first of November in each year. This leaves the institution in much better condition to meet its obligations and carry on a successful banking business than ever before. The confidence of the public in the bank has been restored, and its business is being continued without embarrassment. The depositors and the community where the bank is located are to be congratulated upon this fortunate termination of the affair. Any other course than that pursued must have resulted in a pecuniary loss to the depositors, and of the institution to the public. It is

also gratifying to ascertain from experience that the statute enacted by the Legislature of 1899, as applied in this case, can be made so useful in handling the affairs of a savings bank that from any cause becomes embarrassed.

The discrepancy in the treasurer's accounts, as has already been suggested, was in the difference between the amount of the deposits as carried in the weekly trial balance and the actual footing of the individual accounts with the several depositors. The depositors' pass-books contained no more errors than we might expect to find in those of any savings bank. By practice, as well as by requirement of law, these individual accounts are drawn off at least once each year and footed, to ascertain if they agree with the weekly balance. The result of this work is reported, under oath, to this department by the trustees at the time they make their annual statement. In this particular case the trustees audited these accounts every six months with as much care as they do in other savings banks. They were apparently using every precaution to guard against irregularities of this kind. The treasurer, however, knowing their methods, was able to conceal the shortage by erasures in the amounts drawn off to be footed, and by marking certain depositors' accounts as paid. In this way the footings obtained were made to agree substantially with the deposit account. It seems proper to say that these trustees used every precaution prudent men would use in auditing the business affairs of any institution. An inspection of their work would convince anyone that they had a right to believe that no such irregularities could exist as were afterward found. They should also be commended for the most satisfactory way in which they handled the matter after the shortage was discovered. It is but another example of the responsibility assumed and services rendered by the trustees of these institutions without any direct remuneration.

EXAMINATION AND SUPERVISION.

This department more than ever appreciates the importance of a careful examination and supervision of all the institutions under its charge. The difficulty of establishing a system by which, with any reasonable amount of labor, it is possible to fully

and absolutely verify, item by item, the business of each institution, becomes more apparent as the matter is considered. Human ingenuity has so far failed to devise any method that will guard against occasional losses from dishonest employes or the mismanagement of officials. This is as true in other kinds of business as in banking. No one can name any line of investment, or kind of business, in which there is so near absolute safety as in our savings banks. When we compare the aggregate business with the total loss, the amount becomes so small that it seems of little consequence.

Until some entirely new method of examination is adopted it will be possible for those handling the funds of others to cover up certain amounts of irregularities. In conducting a bank, there is hardly a transaction that cannot be used by a dishonest employe to cover up some form of peculation. Absolute verification, therefore, can only be had by going over each item with the same care bestowed upon the original transaction. This would entail upon the auditor fully as much work as upon the employe who made the original entries. Anything short of this would not give absolute certainty, as opportunities would exist for accounts to be falsified. On the other hand, should the supervision be extended enough to absolutely verify every transaction we would have simply two permanent employes going over the same work. This would give only the additional protection that would come by having two employes engaged upon the work of the bank under the present methods. One would cease to be an auditor of the other's work—they would become co-laborers and all the force of supervision would be lost. We cannot, therefore, expect to entirely escape losses from breaches of trust such as occasionally come in all kinds of business where it is necessary to place confidence in others. A reasonable amount of caution, however, reduces this danger within the limit where the bank can be protected by a surety bond such as every employe is by law required to give.

The amount and number of the peculations, it is possible for an employe to conceal, depend somewhat upon the size of the bank and the conditions surrounding that particular individual.

If alone, he can cover up much more than if others are employed with him, as one employe acts as a check upon the other. Every item of shortage must be hidden somewhere, and frequently a change in a loan, deposit or other item of either the assets or liabilities of the bank, where the particular item of shortage is hidden, makes it necessary to also change its hiding-place. While there are only a few of these items, covering but a few thousand dollars, it is comparatively easy to transfer them from time to time as the business of the bank changes, and still avoid detection. It is necessary for the operator to always keep track of each item of shortage and transfer it as the conditions require. It would be much easier to hide a shortage of one thousand dollars in a bank of one hundred thousand dollars of assets, than to hide a shortage of one hundred thousand dollars of assets, than to hide a shortage of ten thousand in a bank with a million dollars of assets. It is also true that to some extent the larger amount could be more readily concealed in the larger institution. As these amounts increase in number and size, as they almost always do, it becomes more and more difficult to conceal them, and the examiner or auditing committee at last finds some one item that arouses suspicion. They do not discover the full amount of the irregularities at once. Their attention is only called to the one item that has disclosed itself. This leads to a more extended investigation and that eventually to the discovery of the true condition of affairs.

It has even been suggested that the supervision and examination of banks is of little value as the irregularities are not discovered until after the funds have been stolen. It is hardly to be expected that peculations could be discovered until they exist, and as a matter of fact the most thorough examination is not likely to disclose the first irregularities except by the merest accident. In all cases that have come to our knowledge the employe has been able to operate for several years in a small way before being detected.

While savings banks in this State have been remarkably free from troubles of this kind, our statutes regulating the affairs of these institutions, as well as the methods adopted by the depart-

ment, aim to give the depositors every safeguard possible. We know of no change that could be made that would materially improve the present system. The law now provides that every employe who has access to the funds of a bank shall furnish a bond in such an amount as its trustees may think necessary for its protection. It is the duty of this department to examine and pass upon the quality of these bonds at each annual examination. Every bond should be sufficient in amount, when compared with the size of the bank and the nature of its business, to protect it from all irregularities up to the amount when peculations are likely to be discovered. Reasonable supervision, and a bond like this, together afford a protection that ought in all cases to save depositors from material loss.

As a protection against the loss of the common-law bonds given by employes to savings banks, this department has recently obtained copies of such bonds, with a certificate of the custodian upon each, stating that it is a copy of the original in his possession, and that he will hold the same until directed to deliver it to some other party, by a formal vote of his board of trustees.

TRUST AND BANKING COMPANIES.

There are now seventeen Trust and Banking Companies doing business in this State, one having been added to the number and one dropped during the year.

The Lewiston Trust and Safe Deposit Company is now included in the list, and statements of its examination and condition are contained in this report. The date of its organization and other details were given in the report for 1898.

The Oxford County Loan Association, located at Norway and having a capital stock of only ten thousand dollars, found business unprofitable, and, on the twenty-first day of December, 1898, filed a petition with the Supreme Judicial Court for voluntary liquidation. S. D. Andrews of Norway was appointed receiver, and his report may be found with the reports of the receivers of other institutions.

COMPARATIVE STATEMENT.

The following table shows the aggregate liabilities and resources of the Trust and Banking Companies, October 29, 1899, and a comparison with those of October 28, 1898:

1898.	LIABILITIES.	1899.
\$1,586,400 00	Capital stock	\$1,598,943 70
324,000 00	Surplus	346,000 00
205,035 34	Undivided profits	327,873 68
3,231,108 76	Time deposits	4,331,536 93
2,598,188 55	Demand deposits	4,024,084 49
371,820 97	Certificates of deposit	302,754 94
50,400 00	Debentures outstanding	-
85,593 42	Trust department	88,543 42
780 00	Unpaid dividends	938 50
18,465 62	Deposits for coupons	14,993 50
10,799 33	Treasurer's checks outstanding	11,453 61
77,358 70	Due to other banks and bankers	31,206 04
104,484 23	Bills payable	182,500 00
518,562 58	Other liabilities	541,423 48
\$9,182,997 50	Total liabilities	\$11,802,252 29
RESOURCES.		
\$3,729,116 34	Demand and time loans	\$5,238,978 26
\$80,964 35	Mortgages of real estate	1,057,317 22
2,814,393 57	Stocks and bonds	3,442,920 15
84,299 80	Trust investments	88,299 80
153,044 85	Real estate owned	171,968 47
2,836 53	Due from other banks and bankers	41,731 90
15,813 45	Expense account	26,299 65
88,236 50	Furniture and fixtures	128,347 74
1,057,301 46	Cash on hand and on deposit	1,208,242 52
356,990 65	Other resources	398,155 58
\$9,182,997 50	Total resources	\$11,802,252 29

The change in amount of capital stock results from the addition of the stock of the Lewiston Trust and Safe Deposit Company, and the deductions on account of a reduction of \$50,000 in the capital stock of the People's Trust Company of Farmington, and the voluntary liquidation of the Oxford County Loan Association, as mentioned above.

The number of depositors in these institutions at the present time is 16,808, while that for 1898 was but 14,755; and the total deposits, \$8,658,376.36 as against \$6,201,118.28 for last year. Their total assets have increased during the year, \$2,619,254.79. This increase is more than these institutions have ever shown in

any one year before, and more in proportion for the present year than in any other class of banking institutions in the State.

The amount of interest paid during the year on all deposits was \$161,948.21, while that for 1898 was but \$125,042.13.

The amount paid to depositors in the savings departments alone was \$122,764.89, the average rate being, approximately, 3.60. The amount of dividends paid to stockholders was \$88,773, being an average of 5.55 on all stock, or an average of 6.54 on the stock of the banks that paid dividends.

LOAN AND BUILDING ASSOCIATIONS.

There are now thirty-two loan and building associations doing business in the State. In the following table is presented an aggregate statement of these associations for October 28, 1899, and a comparison with that of October 29, 1898.

COMPARATIVE STATEMENT.

1898.	LIABILITIES.	1899.
\$2,743,424 47	Accumulated capital	\$2,701,960 84
41,068 48	Guaranty fund	47,965 75
131,853 15	Advance payments	127,344 63
1,636 18	Forfeited shares	1,959 37
6,367 52	Due on loans	9,042 25
64,902 18	Profits	70,040 26
20,746 79	Other liabilities	17,403 37
\$3,009,998 77	Total liabilities	\$2,975,716 47
RESOURCES.		
\$2,610,841 71	Mortgage loans	\$2,521,497 70
57,981 24	Loans on shares	53,415 64
123,791 22	Real estate by foreclosure	150,506 42
19,399 50	Stocks and bonds	16,399 50
744 01	Furniture and fixtures	1,050 14
1,824 89	Permanent expense	1,776 21
2,850 34	Temporary expense	3,763 48
166,622 39	Cash	188,459 01
25,943 47	Other resources	38,848 37
\$3,009,998 77	Total resources	\$2,975,716 47
8,156	Number of shareholders	8,155
44,758½	Number of shares outstanding	44,368
3,042	Number of borrowers	2,965
3,694	Number of loans	3,520
\$173,744 81	Amount of dividends paid	\$176,384 57

This is a decrease of \$34,282.30 in the total assets; \$41,463.63 in the accumulated capital, and 390½ in the number of shares outstanding. There has been a most satisfactory increase of \$6,897.27 in the amount of the guaranty fund during the year. We are pleased to note that the associations are following the recommendations of the department by setting apart a greater portion of their earnings to this fund than heretofore. There can be no doubt all will find this to be a wise policy—the only policy that will firmly establish these institutions on a permanent basis for the future.

The total amount of real estate by foreclosure held by the associations is now \$150,506.42, being an increase of \$26,715.20 during the year. This is not a satisfactory asset for a loan and building association to carry. The law recognizes this by providing that all real estate acquired by foreclosure shall be sold within five years from the acquisition of title thereto. The continued depression in real estate might give more or less concern, as to this item, if it constituted a material portion of the assets. As it is only about four per cent of the assets it cannot materially affect their general standing. A comparison shows the proportion to be much less than the average for all the States in which these associations flourish. The management of each association, however, should not only keep in mind the fact that this is an undesirable asset, but should also remember the provision of law requiring the sale of the same, and as fast as possible dispose of their real estate, even though it be at a sacrifice.

The natural result from a prosperous condition of loan and building associations would ordinarily be a gradual increase in their assets from year to year. The enforced payment of monthly dues upon all shares outstanding should give the same result, to some extent, as the continued depositing by the patrons of other banking institutions. This is true excepting so far as the accumulated capital may be reduced by the maturing of shares, or by retiring them under provisions of statute authorizing associations with unemployed funds to retire shares by lot. Attention was called in a previous report to the fact that there must necessarily be a reduction in the amount of earnings by these institutions. Rates of interest have everywhere been materially reduced, and if the funds of these associations are readily loaned they must meet

these lower rates. Borrowing members have the right to repay their loans at any time. The associations are frequently embarrassed by the payment of these loans before due, especially when rates of interest elsewhere are being reduced as now. For these causes the associations now frequently find themselves with large amounts of funds on hand, with no demand among their members for loans. This compels them to dispose of their surplus funds by retiring the shares of those who would otherwise continue the payment of monthly dues, thus increasing their assets. This enforced reduction of accumulated capital to meet the present exigencies will explain why these institutions have not increased their assets in the same proportion as the others here reported. Notwithstanding the decrease in rates of interest elsewhere, they have increased their average dividends from 6.50 to 6.84 during the year. Until shareholders are satisfied to accept much smaller rates of dividends, the present situation must embarrass these associations and hinder their material growth. The extremely low rate of interest that can be elsewhere obtained leads us to believe that it would be better for these associations to abolish all premiums, and reduce their rates of interest until they are able to invest their funds without retiring shares, and then pay such dividends as their earnings will warrant. This would also seem to be more equitable and more in keeping with the purposes of these institutions, as it would afford an opportunity for all who wish to invest with them to do so. The attempt to keep up the high rates of dividends by continuing the high rates of interest and premiums on loans, and retiring shares to dispose of surplus funds, favors those who are allowed to remain and participate in the profits, which are so much in excess of those received upon money invested elsewhere.

The total number of loan and building associations in the United States, according to the report of the United States League of Loan and Building Associations, is 5,576; the total membership, 1,617,837; and the aggregate assets, \$600,135,739.00. The same general results from their business appears elsewhere as in our State. There has been a decrease of \$9,583,056.00 in their aggregate assets during the year. An examination of the subject discloses the fact that this comes from the same general cause suggested above, and not because these

institutions are losing ground in the estimation of the people who have patronized them. If their funds could be invested without retiring shares as in the past, they would continue to show an increase. As with our associations, but one conclusion can be drawn,—they must either reduce their rates of interest, and consequently their rates of dividends, until they can employ all their funds without enforcing the retirement of capital stock, or this reduction in assets will continue. If they would reduce rates of interest to meet the present conditions of the money market, I believe that their rates of dividends would still be large enough to induce the patrons of these institutions to continue, and that they would enter upon a new era of growth and prosperity.

REPORTS OF RECEIVERS.

The following synopsis of the reports of receivers gives briefly the condition of affairs in each banking association now in process of liquidation in this State.

RICHMOND SAVINGS BANK.

The receiver of the Richmond Savings Bank paid a further dividend of eight per cent as of October 4, 1898, amounting to \$6,850.53. This makes seventy-eight per cent in all that has been paid to the depositors in this institution. The assets have been substantially all reduced to cash, and the receiver advises the department that he will settle his final account in a short 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, December 30, 1896, and as shown by his reports to this department under date of October 29, 1898, and October 28, 1899.

STATEMENTS.

LIABILITIES.	As shown by books at time receiver was appointed.	As shown by report of the receiver, October 29, 1898.	As shown by report of the receiver, October 28, 1899.
Capital stock	\$75,100 00	\$75,100 00	\$75,100 00
Surplus	2,500 00	-	-
Time deposits	21,485 79	15,996 77	10,507 68
Demand deposits	12,075 40	9,050 04	6,024 68
Certificates of deposits	11,892 00	8,882 06	5,872 12
Bills payable	8,000 00	-	-
Guaranteed loans	60,192 00	27,298 82	18,190 64
Interest and rents	-	3,629 19	4,236 50
Total	\$191,245 19	\$139,956 88	\$119,931 69
RESOURCES.			
Demand and time loans	88,937 50	\$7,190 60	\$7,169 60
Loans on mortgages of real estate	27,047 67	2,276 92	-
Real estate owned	69,346 26	97,115 38	86,159 66
Expense account	-	795 00	912 98
Furniture and fixtures	1,000 00	893 72	818 72
Cash on hand	2,579 38	2,373 51	935 44
Profit and loss	1,940 39	-	-
Suspense account	16,586 03	-	-
Coupon account	3,615 96	-	-
Mortgages assigned with guarantee	60,192 00	29,311 75	23,944 29
Total	\$191,245 19	\$139,956 88	\$119,931 69

During the present year the receiver has paid the creditors a second dividend of 25 per cent. There has been quite an appreciation in the real estate owned by the company, and the demand for it is constantly increasing and frequent sales are being made. It is expected that another dividend of at least twenty-five per cent will be paid within the next six months.

NORTHERN BANKING COMPANY.

At the date of the last report, there had been received from the assets of the company, that came to the possession of the receiver, the sum of \$6,939.31. The balance of the assets have since been disposed of and the amount of cash now in his hands is \$12,839.99.

The second account of the receiver has been filed in the supreme judicial court, and upon the approval of the same, and the determination by the court of the amount of the deficiency of the assets of the company, proceedings will be instituted to

determine the amount of the liability that may exist against the shareholders of the corporation on the stock held by them.

By authority of the court, the collateral security held by various creditors, the value of the same having been determined by the master, has been applied in reduction of such creditors' respective claims.

OXFORD COUNTY LOAN ASSOCIATION.

The receiver reports that, when the affairs of this association were placed in his hands for settlement, he found nominal assets amounting to \$60,108.71, and notes, debenture bonds and other outstanding liabilities amounting to \$54,450. These assets consisted almost wholly of loans secured by mortgages of real estate located in the West. He has attempted to collect such of these loans as were overdue. Where it was manifestly impossible for the mortgagors to redeem, foreclosure proceedings have been commenced and the amount of the notes transferred from loans, to real estate by foreclosure. The following statement shows the present liabilities as ascertained by a special master appointed by the court, and the nominal assets as now held by the receiver :

STATEMENT.

LIABILITIES.	
Debentures and other liabilities as allowed by special master	\$53,550 00
Balance	8,696 47
Total	\$62,246 47
ASSETS.	
Loans on mortgages of real estate.	\$35,166 00
Real estate by foreclosure ..	18,350 00
Cash advanced to pay taxes	1,352 83
Cash on hand	7,377 64
Total	\$62,246 47

GRANITE STATE PROVIDENT ASSOCIATION.

The receiver of the Granite State Provident Association makes the following report :

“At the date of the receiver’s last report there were outstanding in the State of Maine some fifty-six mortgages negotiated by the Granite State Provident Association before its insolvency. In very many cases the property embraced in the first mortgage was not found sufficient to satisfy such mortgage.

“Judge Haskell of the supreme court appointed Henry W. Swasey of Portland as special master to receive proof of claims under the mortgages negotiated by the association, and to fix the value of the securities under such mortgages.

“The master proceeded to inform himself as to the condition of, and to examine most of, the respective premises, and to determine what in his judgment is the value of such mortgaged real estate.

“He has not made any formal report to the court, as he has deemed it better to delay reporting arbitrary values until every reasonable effort shall have been exhausted to adjust the various matters involved by the parties in interest, upon such terms as he can approve and recommend.

“In many instances shareholders were unable to produce their certificates before the receiver, under the order of the court, for the endorsement of the percentage ordered paid thereon; and application has been made to the court for authority to pay the percentage on such lost certificates, upon the filing of appropriate proof of such loss.

“The real estate in the hands of the receiver under foreclosure proceedings is being disposed of, for cash, as rapidly as possible, having regard for the best interests of the shareholders.”

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, 1899, 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 license was granted, and may also be found in this report.

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 all 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 by foreign corporations having a license from this department to do business in the 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

April 29, 1899.



ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

APRIL 29, 1899.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

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

LIABILITIES.

Deposits	\$2,051,849 75
Reserve fund	59,700 00
Profits	7,995 17
	<hr/>
	\$2,119,544 92

RESOURCES.

United States bonds	\$130,000 00
Public funds in Maine	108,000 00
Public funds out of Maine	218,700 00
Railroad bonds in Maine	186,250 00
Railroad bonds out of Maine	424,925 00
Corporation bonds in Maine	54,500 00
Corporation bonds out of Maine	10,000 00
Railroad stock in Maine	26,600 00
Railroad stock out of Maine	5,000 00
Corporation stock in Maine	30,000 00
Corporation stock out of Maine	10,484 00
National bank stock in Maine	116,330 00
National bank stock out of Maine	4,000 00
Loans on mortgages of real estate	597,741 54
Loans on stocks and bonds	43,814 93
Loans on other collateral (personal)	3,040 99
Loans to corporations	30,950 00
Real estate foreclosure	2,413 87
Furniture account (safes, etc.)	1,650 00
Premium account	75,299 86
Cash on deposit	34,948 77
Cash on hand	4,865 96
	<hr/>
	\$2,119,544 92

AUBURN SAVINGS BANK—AUBURN.

APRIL 29, 1899.

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

TRUSTEES—Frank Bartlett, Daniel Lara, John A. Morrill, Fessenden I. Day, A. M. Peables, H. M. Packard, A. M. Penley.

 LIABILITIES.

Deposits	\$1,496,720 29
Reserve fund	39,040 00
Profits	22,786 38
	<hr/>
	\$1,558,546 67

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	55,000 00
Public funds out of Maine.....	135,000 00
Railroad bonds in Maine.....	227,495 00
Railroad bonds out of Maine.....	247,725 00
Corporation bonds in Maine.....	73,200 00
Corporation bonds out of Maine.....	27,250 00
Railroad stock in Maine.....	32,605 85
Railroad stock out of Maine.....	9,000 00
Corporation stock in Maine.....	4,340 00
Corporation stock out of Maine.....	9,422 00
National bank stock in Maine.....	125,220 00
Loans on mortgages of real estate.....	320,498 00
Loans on stocks and bonds.....	52,714 80
Loans on other collateral (personal).....	6,053 78
Loans to corporations.....	60,803 94
Real estate foreclosure.....	36,975 14
Furniture account (safes, etc.).....	2,500 00
Premium account	61,388 91
Expense account	750 09
Cash on deposit.....	17,763 80
Cash on hand.....	2,840 36
	<hr/>
	\$1,558,546 67

AUGUSTA SAVINGS BANK—AUGUSTA.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$6,229,994 75
Reserve fund	300,000 00
Profits	55,540 57
	\$6,585,535 35

RESOURCES.

United States bonds.....	\$350,000 09
District of Columbia bonds.....	57,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	3,895,000 00
Railroad bonds in Maine.....	500,800 30
Railroad bonds out of Maine.....	602,000 00
Corporation stock in Maine.....	10,000 00
National bank stock in Maine.....	72,300 00
Loans on mortgages of real estate.....	139,501 72
Loans on stocks and bonds.....	160,118 71
Loans on other collateral (personal).....	20,736 00
Loans to municipalities.....	125,000 00
Loans to corporations.....	430,000 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	3,825 00
Furniture account (safes, etc.).....	5,000 00
Premium account (United States bonds).....	50,603 61
Cash on deposit.....	111,186 86
Cash on hand.....	17,463 45
	\$6,585,535 35

BANGOR SAVINGS BANK—BANGOR.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$3,521,268 01
Reserve fund	165,478 16
Special reserve fund.....	558 72
Profits	113,000 63
	\$3,800,305 52

RESOURCES.

United States bonds.....	\$200,000 00
District of Columbia bonds.....	50,000 00
Public funds in Maine.....	75,000 00
Public funds out of Maine.....	1,468,081 00
Railroad bonds in Maine.....	102,560 00
Railroad bonds out of Maine.....	818,853 75
Corporation bonds in Maine.....	95,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	94,277 75
Railroad stock out of Maine.....	5,000 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.....	262,154 06
Loans on stocks and bonds.....	336,952 82
Loans to municipalities.....	33,079 69
Loans to corporations.....	200 00
Real estate investment.....	55,644 36
Real estate foreclosure.....	30,600 03
Premium account.....	19,145 00
Expense account.....	822 52
Cash on deposit.....	103,081 69
Cash on hand.....	1,246 85
	\$3,800,305 52

BATH SAVINGS INSTITUTION—BATH.

APRIL 29, 1899.

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, Edward E. Briry.

 LIABILITIES.

Deposits	\$3,634,406 35
Reserve fund	157,013 39
Premium	33,772 23
Profits	88,173 80
	<hr/>
	\$3,913,365 77

 RESOURCES.

United States bonds.....	\$150,000 00
Public funds out of Maine.....	393,522 33
Railroad bonds in Maine.....	316,678 75
Railroad bonds out of Maine.....	1,487,884 65
Corporation bonds in Maine.....	134,465 00
Corporation bonds out of Maine.....	136,864 00
Railroad stock in Maine.....	38,500 00
Railroad stock out of Maine.....	85,673 50
Corporation stock out of Maine.....	100,990 37
National bank stock in Maine.....	82,440 00
National bank stock out of Maine.....	11,500 00
Loans on mortgages of real estate.....	197,138 92
Loans on stocks and bonds.....	406,879 23
Loans on other collateral (personal).....	45,194 42
Real estate investment.....	15,000 00
Real estate foreclosure.....	9,641 75
Expense account.....	1,459 32
Cash on deposit.....	289,374 21
Cash on hand	10,158 25
	<hr/>
	\$3,913,365 77

BELFAST SAVINGS BANK—BELFAST.

APRIL 29, 1899.

N. F. HOUSTON, President.

J. H. QUIMBY, Treasurer.

TRUSTEES—N. F. Houston, John G. Brooks, Chas. B. Hazeltine, William
M. Woods, John H. Quimby.

 LIABILITIES.

Deposits	\$1,123,302 79
Reserve fund	55,000 00
Profits	15,603 98
	<hr/>
	\$1,193,906 77

 RESOURCES.

United States bonds	\$300,000 00
District of Columbia bonds.....	100,000 00
Public funds in Maine.....	5,500 00
Public funds out of Maine.....	52,901 50
Railroad bonds in Maine.....	99,500 00
Railroad bonds out of Maine.....	168,500 00
Corporation bonds in Maine.....	28,568 45
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	8,200 00
Railroad stock out of Maine.....	4,000 00
Corporation stock in Maine	22,500 00
Corporation stock out of Maine.....	40,650 00
Loans on mortgages of real estate.....	104,705 03
Loans on stocks and bonds.....	99,862 39
Loans to municipalities.....	1,600 00
Real estate investment.....	7,000 00
Real estate foreclosure.....	6,000 00
Suspense	7,508 80
Premium account	20,000 00
Expense account	1,113 75
Cash on deposit.....	71,403 37
Cash on hand.....	19,393 81
	<hr/>
	\$1,193,906 77

BETHEL SAVINGS BANK—BETHEL.

APRIL 29, 1899.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

 LIABILITIES.

Deposits	\$280,980 40
Reserve fund	8,462 66
Profits	13,540 61
	<hr/>
	\$302,983 67

 RESOURCES.

United States bonds.....	\$15,000 00
Public funds out of Maine.....	43,000 00
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	16,400 00
Corporation bonds in Maine.....	14,275 00
Corporation bonds out of Maine.....	5,000 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
Repair account	89 98
Loans on mortgages of real estate.....	126,600 21
Loans on stocks and bonds.....	1,350 00
Loans on other collateral (personal).....	735 00
Loans to corporations	3,600 00
Real estate investment.....	5,300 00
Furniture account (safes, etc.).....	884 82
Premium account	2,795 05
Expense account	1,520 13
Cash on deposit.....	19,601 95
Cash on hand.....	2,881 50
	<hr/>
	\$302,983 67

BIDDEFORD SAVINGS BANK—BIDDEFORD.

APRIL 29, 1899.

CARLOS HEARD, President. EDWARD W. STAPLES, Treasurer.

TRUSTEES—Carlos Heard, Edwin Stone, Samuel Smith, Jr., Samuel F. Parcher, E. W. Staples.

LIABILITIES.

Deposits	\$995,556 96
Reserve fund	7,989 06
Profits	20,279 58
	\$1,023,826 20

RESOURCES.

Public funds in Maine.....	\$1,100 00
Public funds out of Maine.....	85,400 00
Railroad bonds in Maine.....	62,000 00
Railroad bonds out of Maine.....	157,030 00
Corporation bonds in Maine.....	18,800 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock out of Maine.....	3,000 00
Corporation stock in Maine.....	77,850 00
Corporation stock out of Maine.....	14,600 00
National bank stock in Maine.....	72,700 00
National bank stock out of Maine.....	21,820 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	264,304 63
Loans on stocks and bonds.....	62,732 33
Loans on other collateral (personal).....	4,564 00
Loans on names alone.....	10,444 10
Loans to municipalities.....	20,000 00
Loans to corporations.....	11,630 30
Real estate investment.....	55,000 00
Real estate foreclosure.....	36,566 46
Premium account	4,500 00
Cash on deposit	19,706 48
Cash on hand	12,577 90
	\$1,023,826 20

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

APRIL 29, 1899.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

 LIABILITIES.

Deposits	\$244,920 51
Reserve fund	6,409 45
Profits	3,368 11
	<hr/>
	\$254,698 07

 RESOURCES.

Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	10,000 00
Railroad bonds in Maine.....	27,705 00
Railroad bonds out of Maine.....	50,820 00
Corporation bonds in Maine.....	57,650 00
Corporation bonds out of Maine.....	1,000 00
Railroad stock out of Maine.....	820 49
National bank stock in Maine.....	6,000 00
National bank stock out of Maine.....	2,200 00
Loans on mortgages of real estate.....	70,601 73
Loans on stocks and bonds.....	750 00
Loans to municipalities.....	4,666 00
Loans to corporations.....	900 00
Real estate investment	1,331 01
Furniture account (safes, etc.).....	650 00
Premium account	2,023 51
Cash on deposit	8,943 15
Cash on hand	1,836 38
	<hr/>
	\$254,698 07

BREWER SAVINGS BANK—BREWER.

APRIL 29, 1899.

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

TRUSTEES—Charles O. Farrington, Alpheus Robinson, Samuel H. Woodbury, Frank A. Floyd, Albert A. Kenney.

 LIABILITIES.

Deposits	\$216,840 53
Reserve fund	6,560 00
Profits	4,107 46
	<hr/>
	\$227,507 99

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	27,000 00
Public funds out of Maine.....	31,500 00
Railroad bonds in Maine.....	8,500 00
Railroad bonds out of Maine.....	17,000 00
Corporation bonds in Maine.....	2,000 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock in Maine.....	4,000 00
National bank stock in Maine.....	2,200 00
Loans on mortgages of real estate.....	93,542 00
Loans on stocks and bonds.....	6,436 00
Loans to municipalities	7,500 00
Real estate foreclosure	3,500 00
Premium account	4,400 00
Cash on deposit	4,992 12
Cash on hand	137 87
	<hr/>
	\$227,507 99

BRIDGTON SAVINGS BANK—BRIDGTON.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$532,098 94
Reserve fund	12,900 00
Interest	6,179 38
Profits	4,078 34
	\$555,256 36

RESOURCES.

United States bonds.....	\$10,000 09
Public funds in Maine.....	27,700 00
Public funds out of Maine.....	49,000 00
Railroad bonds in Maine.....	43,600 00
Railroad bonds out of Maine.....	106,360 00
Corporation bonds in Maine.....	42,825 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	3,342 50
Railroad stock out of Maine.....	2,250 90
National bank stock in Maine.....	20,660 00
National bank stock out of Maine.....	2,000 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	149,968 34
Loans on stocks and bonds.....	44,745 09
Loans on other collateral (personal).....	10,308 18
Loans to municipalities.....	989 08
Loans to corporations.....	3,350 90
Real estate investment.....	585 00
Real estate foreclosure.....	4,818 17
Furniture account (safes, etc.).....	400 00
Premium account	8,800 00
Expense account	558 91
Cash on deposit.....	14,456 22
Cash on hand.....	2,040 17
	\$555,256 66

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$664,913 63
Reserve fund	23,961 33
Profits	1,599 51
	\$690,474 47

RESOURCES.

United States bonds.....	\$22,000 00
Public funds in Maine.....	14,028 62
Public funds out of Maine.....	149,975 78
Railroad bonds in Maine.....	35,000 00
Railroad bonds out of Maine.....	163,885 00
Corporation bonds in Maine.....	90,312 50
Corporation bonds out of Maine.....	6,000 00
Railroad stock out of Maine.....	18,295 00
National bank stock in Maine.....	61,695 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	75,233 72
Loans on stocks and bonds.....	5,796 11
Loans on other collateral (personal).....	19,000 00
Loans on names alone.....	1,939 46
Loans to municipalities.....	1,700 00
Loans to corporations.....	5,250 00
Real estate investment.....	6,685 47
Cash on deposit.....	8,354 25
Cash on hand.....	323 56
	\$690,474 47

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

APRIL 29, 1899.

FRANK H. HARGRAVES, President. CYRIL P. HARMON, Treasurer.

TRUSTEES—F. H. Hargraves, E. A. Hobson, J. O. Anderson, W. S. Moulton, J. G. Locke, J. A. Fellows, C. E. Weld, M. Coffin, W. A. McCorrison, W. J. Briant.

 LIABILITIES.

Deposits	\$291,412 09
Reserve fund	14,778 82
Profits	4,237 99
	<hr/>
	\$310,428 90

 RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	5,000 00
Public funds out of Maine.....	72,000 00
Railroad bonds in Maine.....	16,955 00
Railroad bonds out of Maine.....	44,035 00
Corporation bonds in Maine.....	30,000 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.....	91,364 15
Loans on other collateral (personal).....	9,622 12
Loans to municipalities.....	4,467 00
Real estate foreclosure.....	9,411 40
Furniture account (safes, etc.).....	600 00
Expense account	19 96
Cash on deposit.....	3,659 37
Cash on hand	594 60
	<hr/>
	\$310,428 90

CALAIS SAVINGS BANK—CALAIS.

APRIL 29, 1899.

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

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

 LIABILITIES.

Deposits	\$325,010 30
Reserve fund	8,957 58
Profits	16,286 85
	<hr/>
	\$350,254 73

 RESOURCES.

United States bonds.....	\$17,150 00
Public funds in Maine.....	54,000 00
Public funds out of Maine.....	88,000 00
Railroad bonds in Maine.....	5,000 00
Railroad bonds out of Maine.....	61,092 50
Corporation bonds in Maine.....	2,000 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.....	61,589 84
Loans on stocks and bonds.....	4,433 50
Loans on other collateral (personal).....	1,000 00
Loans to municipalities	3,100 00
Loans to corporations	17,448 75
Real estate foreclosure.....	3,124 69
Expense account	775 12
Cash on deposit.....	3,960 84
Cash on hand.....	822 39
	<hr/>
	\$350,254 73

CAMDEN SAVINGS BANK—ROCKPORT.

APRIL 29, 1899.

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.

 LIABILITIES.

Deposits	\$150,512 44
Reserve fund	6,962 26
Profits	2,991 96
	<hr/>
	\$160,466 66

 RESOURCES.

Railroad bonds in Maine.....	\$2,000 00
Railroad bonds out of Maine.....	7,754 36
Corporation Bonds in Maine.....	19,000 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.....	45,055 89
Loans on stocks and bonds.....	40,383 63
Loans on other collateral (personal).....	5,007 00
Loans on names alone.....	765 00
Loans to corporations.....	19,000 00
Real estate foreclosure.....	2,710 24
Furniture account (safes, etc.,).....	1,440 00
Premium account	385 00
Cash on deposit.....	9,954 14
Cash on hand.....	2,576 40
	<hr/>
	\$160,466 36

CASCADE SAVINGS BANK—OAKLAND.

APRIL 29, 1899.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

TRUSTEES—John W. Greeley, Wm. M. Ayer, Morrison Libby, Hiram Wyman, Chester E. A. Winslow.

 LIABILITIES.

Deposits	\$175,380 23
Reserve fund	8,500 00
Profits	4,888 40
	<hr/>
	\$188,768 68

 RESOURCES.

Railroad bonds in Maine.....	\$3,000 00
Railroad bonds out of Maine.....	30,000 00
Corporation bonds in Maine.....	7,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	3,000 00
National bank stock in Maine.....	33,600 00
Loans on mortgages of real estate.....	33,992 33
Loans on stocks and bonds.....	30,180 00
Loans on other collateral (personal).....	4,425 00
Real estate investment.....	900 00
Real estate foreclosure.....	15,427 88
Furniture account (safes, etc.).....	800 00
Premium account	2,712 00
Expense account	460 77
Cash on deposit.....	11,934 70
Cash on hand.....	436 00
	<hr/>
	\$188,768 68

DEXTER SAVINGS BANK—DEXTER.

APRIL 29, 1899.

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

TRUSTEES—E. M. Tibbetts, H. S. Dole, W. H. Carr, W. E. Brewster,
W. H. Judkins.

 LIABILITIES.

Deposits	\$387,967 71
Reserve fund	3,851 72
Profits	6,621 53
	<hr/>
	\$398,440 96

 RESOURCES.

Public funds out of Maine.....	\$32,000 00
Railroad bonds in Maine.....	52,000 00
Railroad bonds out of Maine.....	47,050 00
Corporation bonds in Maine.....	57,629 17
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	12,000 00
National bank stock in Maine.....	64,600 00
Other bank stock in Maine.....	20,000 00
Loans on mortgages of real estate.....	54,947 42
Loans on stocks and bonds.....	4,625 00
Loans on other collateral (personal).....	3,608 82
Loans to municipalities	2,800 00
Real estate investment.....	39,133 18
Real estate foreclosure.....	2,400 00
Cash on deposit.....	4,500 00
Cash on hand.....	692 87
	<hr/>
	\$398,440 96

EASTPORT SAVINGS BANK—EASTPORT.

APRIL 29, 1899.

SAMUEL D. LEAVITT, President. CHAS. I. MORTON, Treasurer.

TRUSTEES—L. M. Whalen, F. T. Wadsworth, J. S. Bucknam, H. Kilby,
J. C. Hinkley, Geo. M. Huston, John Doring.

LIABILITIES.

Deposits	\$600,470 99
Reserve fund	7,382 79
Profits	444 04
	\$608,297 82

RESOURCES.

Public funds in Maine.....	\$22,000 00
Public funds out of Maine.....	175,000 00
Railroad bonds in Maine.....	19,000 00
Railroad bonds out of Maine.....	92,600 00
Corporation bonds in Maine.....	25,000 00
Corporation bonds out of Maine.....	20,500 00
National bank stock in Maine.....	14,850 00
National bank stock out of Maine.....	6,575 00
Loans on mortgages of real estate.....	134,330 06
Loans on stocks and bonds.....	1,125 00
Loans on other collateral (personal).....	14,476 40
Loans on names alone.....	1,993 61
Loans to municipalities.....	7,358 17
Loans to corporations	5,262 90
Real estate foreclosure	23,836 49
Furniture account (safes, etc.).....	1,000 00
Premium account	7,739 22
Cash on deposit.....	31,621 39
Cash on hand.....	4,029 58
	\$608,297 82

FAIRFIELD SAVINGS BANK—FAIRFIELD.

APRIL 29, 1899.

C. G. TOTMAN, President.

SIMEON MERRILL, Treasurer.

TRUSTEES—C. G. Totman, H. F. Burgess, F. E. McFadden, E. Kelley,
I. S. McFarland, Gresham Tarbel, S. Merrill.

LIABILITIES.

Deposits	\$381,041 75
Reserve fund	20,799 00
Profits	9,517 11
	<hr/>
	\$411,357 86

RESOURCES.

United States bonds	\$8,000 00
Public funds in Maine.....	20,900 00
Public funds out of Maine.....	7,000 00
Railroad bonds in Maine.....	23,000 00
Railroad bonds out of Maine.....	44,250 00
Corporation bonds in Maine.....	28,800 00
Corporation bonds out of Maine.....	6,000 00
Railroad stock out of Maine.....	3,000 00
National bank stock in Maine.....	26,325 00
Loans on mortgages of real estate.....	102,780 08
Loans on stocks and bonds.....	60,548 00
Loans on other collateral (personal).....	1,647 08
Loans on names alone.....	7,286 67
Loans to municipalities.....	20,196 14
Loans to corporations.....	6,500 00
Real estate foreclosure.....	6,000 00
Furniture account (safes, etc.).....	300 00
Premium account	2,916 47
Expense account	1,915 90
Cash on deposit.....	29,367 86
Cash on hand	4,594 66
Coupon in New York.....	30 00
	<hr/>
	\$411,357 86

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

APRIL 29, 1899.

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

TRUSTEES—J. W. Fairbanks, S. Clifford Belcher, Hiram Ramsdell, G. B. Cragin, J. C. Tarbox, J. H. Thompson, E. E. Richards.

LIABILITIES.

Deposits	\$500,670 36
Reserve fund	2,500 00
Special reserve fund.....	94 96
Profits	2,344 48
	\$505,609 80

RESOURCES.

United States bonds.....	\$25,000 00
Public funds in Maine.....	24,100 00
Public funds out of Maine.....	51,700 00
Railroad bonds in Maine.....	43,450 00
Railroad bonds out of Maine.....	84,760 00
Corporation bonds in Maine.....	51,082 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	31,471 50
Railroad stock out of Maine.....	6,000 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	75,495 00
Loans on mortgages of real estate.....	53,634 26
Loans on stocks and bonds.....	10,926 84
Loans on other collateral (personal).....	4,554 88
Loans on names alone.....	135 00
Real estate investment	22,268 00
Real estate foreclosure.....	11,354 75
Cash on deposit.....	4,305 81
Cash on hand	1,621 76
	\$505,609 80

GARDINER SAVINGS INSTITUTION—GARDINER.

APRIL 29, 1899.

GEORGE L. ROGERS, President. HENRY S. WEBSTER, Treasurer.

TRUSTEES—Geo. L. Rogers, Wm. W. Bradstreet, Joseph C. Atkins,
Weston Lewis, Sanford N. Maxcy, Josiah S. Maxcy.

 LIABILITIES.

Deposits	\$2,315,171 65
reserve fund	85,000 00
Discount account	5,859 60
Profits	31,372 34
	<hr/>
	\$2,437,404 19

 RESOURCES.

United States bonds.....	\$250,000 00
Public funds in Maine.....	127,800 00
Public funds out of Maine.....	1,288,400 00
Railroad bonds in Maine.....	70,000 00
Railroad bonds out of Maine.....	124,000 00
Corporation bonds in Maine.....	179,000 00
Railroad stock in Maine.....	2,000 00
Railroad stock out of Maine.....	6,000 00
National bank stock in Maine.....	45,860 00
National bank stock out of Maine.....	5,500 00
Loans on mortgages of real estate.....	155,261 95
Loans on stocks and bonds.....	73,776 26
Loans on other collateral (personal).....	7,115 00
Loans to municipalities.....	31,000 00
Loans to corporations.....	550 00
Real estate investment.....	30,000 00
Real estate foreclosure.....	4,950 00
Cash on deposit.....	33,615 05
Cash on hand.....	2,575 33
	<hr/>
	\$2,437,404 19

GORHAM SAVINGS BANK—GORHAM.

APRIL 29, 1899.

JOSEPH RIDLON, President. JOHN A. WATERMAN, Treasurer.
LEWIS R. JOHNSON, Assistant Treasurer.

TRUSTEES—Joseph Ridlon, Frederick Robie, Humphrey Cousens,
Arthur M. Benson, Simon E. McLellan, Roscoe G. Harding, John Shorey,
John A. Waterman, Samuel E. Stone, John A. Hinkley, Francis A. Ridlon.

LIABILITIES.

Deposits	\$424,698 38
Reserve fund	22,742 53
Profits	8,691 85
	<hr/>
	\$456,132 76

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	7,414 36
Public funds out of Maine.....	122,930 00
Railroad bonds in Maine.....	15,500 00
Railroad bonds out of Maine.....	78,717 50
Corporation bonds in Maine.....	33,645 32
Corporation bonds out of Maine.....	1,750 00
Railroad stock out of Maine.....	1,000 00
National bank stock in Maine.....	19,600 00
Loans on mortgages of personal estate.....	250 00
Loans on mortgages of real estate.....	149,757 33
Loans on stocks and bonds.....	2,493 00
Real estate foreclosure.....	7,950 00
Cash on deposit.....	3,367 58
Cash on hand	1,757 67
	<hr/>
	\$456,132 76

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

APRIL 23, 1899.

E. ROWELL, President.

H. K. BAKER, Treasurer.

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

 LIABILITIES.

Deposits	\$713,849 60
Reserve fund	36,000 00
Profits	23,436 23
	<hr/>
	\$773,285 83

 RESOURCES.

Loans on mortgages of real estate.....	\$8,873 99
Public funds out of Maine.....	300,586 25
Railroad bonds in Maine.....	40,481 42
Railroad bonds out of Maine.....	161,500 00
Corporation bonds in Maine.....	113,875 00
Corporation bonds out of Maine.....	54,500 00
Corporation stock out of Maine.....	10,000 00
National bank stock in Maine.....	16,360 00
Loans on mortgages of real estate.....	52,973 96
Loans on other collateral (personal).....	1,073 00
Real estate investment.....	1,000 00
Real estate foreclosure	4,344 22
Expense account	574 23
Cash on deposit	9,453 43
Cash on hand	759 32
	<hr/>
	\$773,285 83

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

APRIL 29, 1899.

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

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

 LIABILITIES.

Deposits	\$329,245 89
Reserve fund	14,250 00
Profits	5,552 72
	<hr/>
	\$349,048 61

 RESOURCES.

United States bonds.....	\$23,750 00
Public funds in Maine.....	17,039 52
Public funds out of Maine.....	16,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	11,420 00
Corporation bonds in Maine.....	25,200 00
Corporation bonds out of Maine.....	6,480 00
Railroad stock in Maine.....	400 00
National bank stock in Maine.....	16,300 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	140,925 83
Loans on stocks and bonds.....	15,080 00
Loans on other collateral (personal,) savings bank book.....	2,000 00
Loans to municipalities.....	3,650 00
Loans to corporations.....	9,100 00
Real estate foreclosure.....	14,010 54
Premium account	4,325 90
Cash on deposit.....	31,222 31
Cash on hand.....	645 41
	<hr/>
	\$349,048 61

HOULTON SAVINGS BANK—HOULTON.

APRIL 29, 1899.

ALMON H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—Silas T. Plummer, Don A. H. Powers, O. F. French, Sam'l Lane, S. Friedman, Geo. H. Freeman, B. H. Putnam, E. L. Cleveland, Chas. D. Merritt.

 LIABILITIES.

Deposits	\$372,984 70
Reserve fund	85,000 00
Profits	9,997 90
	<hr/>
	\$388,111 25

 RESOURCES.

Public funds out of Maine.....	\$14,050 00
Railroad bonds in Maine.....	25,955 00
Railroad bonds out of Maine.....	29,430 00
Corporation bonds in Maine.....	14,925 00
Railroad stock out of Maine.....	4,000 00
National bank stock in Maine.....	50,550 00
National bank stock out of Maine.....	1,100 00
Loans on mortgages of real estate.....	156,607 93
Loans on other collateral (personal).....	2,510 00
Loans to municipalities	29,525 00
Real estate investment	4,000 00
Real estate foreclosure	2,605 00
Furniture account (safes, etc.).....	800 00
Premium account	12,075 61
Expense account	3,243 22
Cash on deposit.....	27,408 10
Cash on hand.....	9,326 39
	<hr/>
	\$388,111 25

KENNEBEC SAVINGS BANK—AUGUSTA.

APRIL 29, 1899.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

 LIABILITIES.

Deposits	\$976,176 62
Reserve fund	26,150 00
Profits	8,691 85
	<hr/>
	\$1,019,035 04

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	250,300 00
Railroad bonds in Maine.....	145,000 00
Railroad bonds out of Maine.....	12,250 00
Corporation bonds in Maine.....	6,500 00
Corporation stock in Maine.....	10,140 00
National bank stock in Maine.....	167,920 00
National bank stock out of Maine.....	3,000 00
Loans on mortgages of real estate.....	181,800 77
Loans on stocks and bonds.....	124,025 00
Loans on other collateral (personal).....	10,855 00
Loans to village school district.....	8,000 00
Loans to corporations (endorsed).....	5,000 00
Real estate investment.....	20,500 00
Furniture account (safes, etc.).....	1,500 00
Premium account	7,000 00
Cash on deposit.....	43,630 15
Cash on hand.....	1,614 12
	<hr/>
	\$1,019,035 04

KENNEBUNK SAVINGS BANK—KENNEBUNK.

APRIL 29, 1899.

R. W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—R. W. Lord, Charles W. Goodwin, Walter L. Dane, Hartley Lord, George W. Bourne.

 LIABILITIES.

Deposits	\$563,370 72
Reserve fund	18,233 71
Profits	6,281 80
	<hr/>
	\$587,886 23

 RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	4,000 00
Public funds out of Maine.....	62,760 00
Railroad bonds in Maine.....	43,725 00
Railroad bonds out of Maine.....	215,087 50
Corporation bonds in Maine.....	54,500 00
Corporation bonds out of Maine.....	8,960 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.....	121,534 35
Loans on stocks and bonds.....	9,307 12
Loans on other collateral (personal).....	200 00
Real estate investment	950 00
Premium account	2,000 00
Cash on deposit	16,312 40
Cash on hand	819 86
	<hr/>
	\$587,886 23

KINGFIELD SAVINGS BANK—KINGFIELD.

APRIL 29, 1899.

A. G. WINTER, President.

H. S. WING, Treasurer.

TRUSTEES—A. G. Winter, H. S. Wing, E. E. Jenkins, O. W. Simmons,
C. O. Wilkins.

 LIABILITIES.

Deposits	\$12,344 71
Reserve fund	125 00
Profits	62 22
	<hr/>
	\$12,531 93

 RESOURCES.

Loans on mortgages of real estate.....	\$8,873 99
Loans on stocks and bonds.....	560 00
Loans on other collateral (personal).....	1,732 00
Furniture account (safes, etc.).....	580 00
Cash on deposit	234 92
Cash on hand	551 02
	<hr/>
	\$12,531 93

MACHIAS SAVINGS BANK—MACHIAS.

APRIL 29, 1889.

GEO. W. DRISKO, President.

GEO. F. CARY, Treasurer.

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

 LIABILITIES.

Deposits	\$634,181 71
Reserve fund	15,090 90
Profits	6,199 14
	<hr/>
	\$655,471 75

 RESOURCES.

United States bonds.....	\$85,000 00
Public funds in Maine.....	45,931 68
Public funds out of Maine.....	215,500 00
Railroad bonds in Maine.....	20,000 00
Railroad bonds out of Maine.....	103,000 00
Corporation bonds in Maine.....	76,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	5,000 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	43,425 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	23,196 67
Loans on stocks and bonds.....	200 00
Loans on other collateral (personal).....	3,495 00
Loans to municipalities.....	3,000 00
Loans to corporations.....	3,000 00
Real estate investment	2,000 00
Cash on deposit	9,378 70
Cash on hand	2,494 70
	<hr/>
	\$655,471 75

MAINE SAVINGS BANK—PORTLAND.

APRIL 29, 1899.

WILLIAM G. DAVIS, President. ALPHEUS G. ROGERS, Treasurer.

TRUSTEES—William G. Davis, Eben Corey, Charles O. Bancroft, Leander W. Fobes, Alpheus G. Rogers.

 LIABILITIES.

Deposits	\$7,872,491 40
Reserve fund	305,000 00
Profits	135,712 76
	<hr/>
	\$8,313,204 16

 RESOURCES.

United States bonds.....	\$2,500,000 00
Public funds out of Maine.....	270,200 00
Railroad bonds in Maine.....	747,500 00
Railroad bonds out of Maine.....	3,401,927 75
Corporation bonds in Maine.....	807,620 00
Railroad stock in Maine.....	12,500 00
National bank stock in Maine.....	64,073 00
Other bank stock in Maine.....	28,875 30
Loans on mortgages of real estate.....	269,224 00
Loans on stocks and bonds.....	152,580 00
Loans to corporations	27,700 00
Real estate investment.....	5,000 00
Expense account	5,457 36
Cash on deposit	12,915 13
Cash on hand	7,631 92
	<hr/>
	\$8,313,204 16

MECHANICS' SAVINGS BANK—AUBURN.

APRIL 29, 1899.

B. F. STURGIS, President.

J. WALTER STETSON, Treasurer.

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

 LIABILITIES.

Deposits	\$504,686 75
Reserve fund	17,250 00
Special reserve fund	18,774 27
Profits	14,294 67
	<hr/>
	\$555,005 69

 RESOURCES.

United States bonds	\$7,000 00
Public funds in Maine.....	2,000 00
Public funds out of Maine	14,100 00
Railroad bonds in Maine.....	15,000 00
Railroad bonds out of Maine.....	21,300 00
Corporation bonds in Maine.....	12,950 00
Corporation bonds out of Maine.....	20,400 00
Railroad stock out of Maine.....	1,200 00
Corporation stock in Maine.....	3,600 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
Loans on mortgages of real estate.....	140,192 00
Loans on other collateral (personal).....	31,080 00
Loans on names alone.....	3,950 00
Loans to corporations.....	26,030 00
Real estate investment.....	40,600 00
Real estate foreclosure.....	19,102 21
Premium account	2,050 00
Cash on deposit	26,253 24
Cash on hand	3,208 24
	<hr/>
	\$555,005 69

NORWAY SAVINGS BANK—NORWAY.

APRIL 29, 1899.

CYRUS S. TUCKER, President.

S. S. STEARNS, Treasurer.

TRUSTEES—C. S. Tucker, F. H. Noyes, C. L. Hathaway, C. F. Ridlon,
Geo. E. Tubbs, A. S. Kimball, F. W. Sanborn.

 LIABILITIES.

Deposits	\$299,088 27
Reserve fund	1,000 00
Profits	5,499 11
	<hr/>
	\$305,587 38

 RESOURCES.

Public funds in Maine.....	\$665 00
Public funds out of Maine.....	1,500 00
Railroad bonds in Maine.....	10,000 00
Railroad bonds out of Maine.....	26,625 00
Corporation bonds in Maine.....	27,900 00
Corporation bonds out of Maine.....	5,000 09
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.....	56,500 00
Other bank stock in Maine.....	8,200 00
Loans on mortgages of real estate.....	95,904 08
Loans on stocks and bonds.....	26,671 05
Loans on other collateral (personal).....	4,817 64
Loans on names alone.....	40 37
Loans to corporations	1,430 00
Real estate investment	7,500 00
Real estate foreclosure	4,554 96
Furniture account (safes, etc.).....	1,500 00
Premium account	7,650 00
Expense account	854 25
Cash on deposit	8,803 37
Cash on hand	2,844 16
	<hr/>
	\$305,587 38

PENOBSCOT SAVINGS BANK—BANGOR.

APRIL 29, 1899.

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	\$2,143,958 14
Reserve fund	32,177 21
Profits	12,402 65
	<hr/>
	\$2,187,631 00

 RESOURCES.

United States bonds	\$250,000 00
District of Columbia bonds.....	50,000 00
Public funds in Maine.....	243,500 00
Public funds out of Maine.....	278,500 00
Railroad bonds in Maine.....	287,000 00
Railroad bonds out of Maine.....	195,125 00
Corporation bonds in Maine.....	97,000 00
Corporation bonds out of Maine.....	15,000 00
Railroad stock in Maine.....	64,350 00
Railroad stock out of Maine.....	2,500 00
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	38,900 00
Loans on mortgages of real estate.....	315,752 86
Loans on stocks and bonds.....	125,556 25
Loans to municipalities.....	55,500 00
Loans to corporations.....	56,250 00
Furniture account (safes, etc.).....	1,000 00
Premium account	12,650 30
Expense account	152 74
Cash on deposit.....	85,949 52
Cash on hand.....	1,944 33
	<hr/>
	\$2,187,631 00

PEOPLE'S SAVINGS BANK—LEWISTON.

APRIL 29, 1899.

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	\$1,955,540 03
Reserve fund	42,340 00
Profits	1,381 87
	<hr/>
	\$1,099,261 90

 RESOURCES.

United States bonds	\$5,700 00
Public funds in Maine.....	46,600 00
Public funds out of Maine.....	99,000 00
Railroad bonds in Maine.....	151,582 50
Railroad bonds out of Maine.....	77,947 50
Corporation bonds in Maine.....	87,275 00
Corporation bonds out of Maine.....	2,970 00
Railroad stock in Maine.....	500 00
Railroad stock out of Maine.....	1,500 00
Corporation stock in Maine.....	500 00
Corporation stock out of Maine	2,969 00
National bank stock in Maine.....	93,300 00
Other bank stock in Maine.....	2,800 00
Loans on mortgages of real estate.....	327,391 06
Loans on stocks and bonds.....	64,208 52
Loans on other collateral (personal).....	570 00
Loans to corporations.....	47,827 13
Real estate investment.....	13,919 35
Furniture account (safes, etc.).....	5,900 00
Premium account	42,617 50
Expense account	114 35
Cash on deposit.....	17,030 37
Cash on hand.....	7,039 62
	<hr/>
	\$1,099,261 90

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

APRIL 29, 1899.

JOHN R. KELLEY, President.

O. C. ROGERS, Treasurer.

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

LIABILITIES.

Deposits	\$664,287 70
Reserve fund	6,922 86
Suspense account	462 78
Profits	13,343 22
	<hr/>
	\$685,016 56

RESOURCES.

United States bonds.....	\$21,500 00
Public funds in Maine.....	5,400 00
Public funds out of Maine.....	65,683 60
Railroad bonds in Maine.....	24,693 75
Railroad bonds out of Maine.....	105,491 50
Corporation bonds in Maine.....	61,500 09
Corporation bonds out of Maine.....	18,000 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.....	5,500 00
Safe deposit department	5,000 00
Loans on mortgages of real estate.....	89,906 51
Loans on stocks and bonds.....	92,802 07
Loans on other collateral (personal).....	12,367 60
Loans to municipalities.....	30,500 00
Loans to corporations.....	30,511 22
Real estate investment.....	19,421 30.
Furniture account (safes, etc.).....	4,500 00
Premium account	2,510 00
Cash on deposit.....	39,358 67
Cash on hand.....	4,304 34
	<hr/>
	\$685,016 56

PHILLIPS SAVINGS BANK—PHILLIPS.

APRIL 29, 1899.

E. M. ROBINSON, President. J. W. BUTTERFIELD, Treasurer.

TRUSTEES—E. M. Robinson, J. W. Butterfield, Fremont Scammon, H. M. Butterfield, Orvand Byron.

 LIABILITIES.

Deposits	\$154,001 14
Reserve fund	3,300 00
Profits	3,255 90
	<hr/>
	\$160,557 04

 RESOURCES.

United States bonds.....	\$ 8,000 00
Public funds in Maine.....	25,298 09
Public funds out of Maine.....	7,000 00
Railroads bonds in Maine.....	26,815 00
Railroad bonds out of Maine.....	3,200 00
Corporation bonds in Maine.....	12,000 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.....	7,350 00
Loans on mortgages of real estate.....	16,486 16
Loans on stocks and bonds.....	16,600 00
Loans on other collateral (personal).....	2,321 82
Furniture account (safes, etc.).....	400 00
Premium account	1,500 00
Cash on deposit.....	5,297 84
Cash on hand.....	4,578 13
	<hr/>
	\$160,557 04

PISCATAQUIS SAVINGS BANK—DOVER.

APRIL 29, 1899.

H. C. VAUGHAN, Vice President. W. C. WOODBURY, Treasurer.

TRUSTEES—E. A. Thompson, F. E. Guernsey, H. C. Vaughan, C. H. Cushing.

LIABILITIES.

Deposits	\$560,538 80
Reserve fund	11,470 50
Profits	14,202 67
	\$586,211 97

RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	6,400 00
Public funds out of Maine.....	78,500 00
Railroad bonds in Maine.....	31,985 00
Railroad bonds out of Maine.....	105,045 00
Corporation bonds in Maine.....	63,863 33
Corporation bonds out of Maine.....	13,000 00
Corporation stock in Maine.....	1,250 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.....	140,507 86
Loans on stocks and bonds.....	28,201 84
Loans on other collateral (personal).....	7,192 48
Loans to municipalities.....	313 53
Loans to corporations	1,166 29
Real estate investment.....	11,100 00
Real estate foreclosure.....	3,927 03
Premium account	7,496 88
Expense account	636 64
Cash on deposit.....	26,180 68
Cash on hand.....	1,505 50
	\$586,211 97

PORTLAND SAVINGS BANK—PORTLAND.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$9,353,109 65
Reserve fund	300,000 00
Profits	197,181 45
	<hr/>
	\$9,850,291 10

RESOURCES.

United States bonds.....	\$1,300,000 00
Public funds in Maine.....	53,000 00
Public funds out of Maine.....	2,311,000 00
Railroad bonds in Maine.....	695,000 00
Railroad bonds out of Maine.....	2,116,715 00
Corporation bonds in Maine.....	676,150 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	29,432 50
National bank stock in Maine.....	119,894 00
Loans on mortgages of real estate.....	803,264 01
Loans on stocks and bonds.....	800,580 31
Loans to corporations.....	560,350 00
Real estate investment.....	75,000 00
Real estate foreclosure.....	128,159 96
Expense account	8,904 10
Cash on deposit	59,434 32
Cash on hand.....	27,106 30
	<hr/>
	\$9,850,291 10

ROCKLAND SAVINGS BANK—ROCKLAND.

APRIL 29, 1899.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

 LIABILITIES.

Deposits	\$1,290,958 45
Reserve fund	33,490 04
Profits	33,607 64
	<hr/>
	\$1,358,056 13

 RESOURCES.

United States bonds	\$115,000 00
Public funds in Maine.....	2,200 00
Public funds out of Maine.....	270,400 00
Railroad bonds in Maine.....	109,750 00
Railroad bonds out of Maine.....	192,124 35
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.....	24,895 00
Corporation stock in Maine.....	1,200 00
National bank stock in Maine.....	71,495 00
Other bank stock in Maine.....	2,000 00
Loans on mortgages of real estate.....	114,926 40
Loans on stocks and bonds.....	223,634 06
Loans on other collateral (personal).....	1,170 00
Loans on names alone.....	10,500 00
Loans to corporations	44,500 00
Real estate investment	13,000 00
Real estate foreclosure.....	3,907 95
Premium account	43,960 49
Cash on deposit	32,831 06
Cash on hand	16,371 82
	<hr/>
	\$1,358,056 13

SACO SAVINGS BANK—SACO.

APRIL 29, 1899.

R. JORDAN, President.

FRANK W. NUTTER, Treasurer.

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

LIABILITIES.

Deposits	\$882,887 43
Reserve fund	40,091 00
Profits	12,626 58
	\$935,605 01

RESOURCES.

United States bonds	\$20,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	67,000 00
Railroad bonds in Maine.....	91,450 00
Railroad bonds out of Maine.....	227,835 19
Corporation bonds in Maine.....	13,000 00
Corporation bonds out of Maine.....	13,910 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	10,966 73
Corporation stock in Maine.....	36,783 34
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	46,630 00
National bank stock out of Maine.....	5,500 00
Loans on mortgages of real estate.....	233,246 36
Loans on stocks and bonds.....	43,127 78
Loans on names alone.....	5,000 00
Real estate foreclosure	36,258 38
Premium account	26,377 12
Cash on deposit	487 69
Cash on hand	2,282 42
	\$935,605 01

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

APRIL 29, 1899.

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

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

 LIABILITIES.

Deposits	\$3,079,515 42
Reserve fund	76,655 66
Profits	81,078 70
	<hr/>
	\$3,237,249 78

 RESOURCES.

United States bonds	\$185,000 00
Public funds in Maine.....	40,000 00
Public funds out of Maine.....	172,000 00
Railroad bonds in Maine.....	147,680 00
Railroad bonds out of Maine.....	1,352,180 13
Corporation bonds in Maine.....	142,800 00
Corporation bonds out of Maine.....	70,383 87
Railroad stock in Maine.....	148,182 62
Railroad stock out of Maine.....	344,700 00
Corporation stock in Maine.....	115,380 00
National bank stock in Maine.....	54,580 00
National bank stock out of Maine.....	10,300 00
Loans on mortgages of real estate.....	226,557 08
Loans on stocks and bonds.....	158,545 84
Loans on other collateral (personal).....	2,375 00
Loans to corporations.....	18,000 00
Real estate investment	15,722 29
Cash on deposit	18,057 50
Cash on hand	14,805 45
	<hr/>
	\$3,237,249 78

SEARSPORT SAVINGS BANK—SEARSPORT.

APRIL 29, 1899.

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

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

LIABILITIES.

Deposits	\$149,459 48
Reserve fund	5,800 00
Profits	108 49
	\$155,367 97

RESOURCES.

United States bonds.....	\$12,100 00
District of Columbia bonds.....	18,000 00
Public funds out of Maine.....	53,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	8,000 00
Corporation bonds in Maine.....	4,000 00
Railroad stock out of Maine.....	9,334 51
Corporation stock in Maine.....	6,284 00
National bank stock out of Maine.....	19,880 00
Loans on mortgages of real estate.....	2,079 08
Loans on stocks and bonds.....	7,500 00
Real estate foreclosure.....	1,400 00
Premium account	1,357 44
Cash on deposit	402 28
Cash on hand.....	1,030 66
	\$155,367 97

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

APRIL 29, 1899.

JAMES B. DASCOMB, President.

ED. P. PAGE, Treasurer.

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

 LIABILITIES.

Deposits	\$1,128,784 81
Reserve fund	33,500 00
Profits	17,067 21
	<hr/>
	\$1,179,352 02

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	11,000 00
Public funds out of Maine.....	331,500 00
Railroad bonds in Maine.....	198,000 00
Railroad bonds out of Maine.....	182,000 00
Corporation bonds in Maine.....	5,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	13,650 00
Corporation stock in Maine.....	200 00
National bank stock in Maine.....	78,300 00
Other bank stock in Maine.....	1,000 00
Other bank stock out of Maine.....	5,000 30
Loans on mortgages of real estate.....	180,969 45
Loans on stocks and bonds.....	13,226 00
Loans on other collateral (personal).....	19,552 66
Loans to municipalities.....	9,550 00
Loans to corporations	48,600 00
Real estate foreclosure	8,976 20
Premium account	12,000 00
Cash on deposit	40,827 71
	<hr/>
	\$1,179,352 02

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

APRIL 29, 1899.

G. C. YEATON, President.

R. O. YOUNG, Treasurer.

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

 LIABILITIES.

Deposits	\$318,738 44
Reserve fund	14,527 09
Profits	5,136 21
	<hr/>
	\$338,401 74

 RESOURCES.

United States bonds	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	44,000 00
Railroad bonds in Maine.....	56,970 00
Railroad bonds out of Maine.....	103,600 74
Corporation bonds in Maine.....	6,000 00
Corporation stock out of Maine.....	2,500 00
National bank stock in Maine.....	22,500 00
Loans on mortgages of real estate.....	23,955 00
Loans on stocks and bonds.....	1,200 00
Loans to corporations.....	5,000 00
Real estate foreclosure.....	700 00
Cash on deposit	11,976 00
	<hr/>
	\$338,401 74

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

APRIL 29, 1899.

N. DAYTON BOLSTER, President. GEO. A. WILSON, Treasurer.

TRUSTEES—H. E. Hammond, Wm. N. Thomas, Wm. J. Wheeler, John F. Plummer, Geo. M. Atwood, A. W. Walker, S. P. Stearns, J. H. Bean.

 LIABILITIES.

Deposits	\$294,211 08
Bills payable	10,000 00
Special reserve fund	5,259 70
Profits	9,267 72
	<hr/>
	\$318,738 50

 RESOURCES.

United States bonds	\$2,200 00
Public funds in Maine.....	150 00
Public funds out of Maine.....	8,000 00
Railroad bonds in Maine.....	9,850 00
Railroad bonds out of Maine.....	59,000 00
Corporation bonds in Maine.....	25,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	1,480 00
Corporation stock in Maine.....	2,100 00
National bank stock in Maine.....	35,830 00
Other bank stock in Maine.....	7,900 00
Loans on mortgages of real estate.....	106,465 21
Loans on stocks and bonds.....	18,751 92
Loans on other collateral (personal).....	855 00
Loans to municipalities.....	1,000 00
Loans to corporations.....	1,144 38
Real estate investment.....	7,000 00
Real estate foreclosure.....	16,050 00
Expense account	689 73
Cash on deposit.....	9,104 75
Cash on hand.....	1,167 51
	<hr/>
	\$318,738 50

THOMASTON SAVINGS BANK—THOMASTON.

APRIL 29, 1899.

M. R. MATTHEWS, President.

C. S. SMITH, Treasurer.

TRUSTEES—M. R. Matthews, Edward E. O'Brien, J. C. Levensaler,
Atwood Levensaler, William E. Vinal, Levi Seavey, Edward P. Washburn.

 LIABILITIES.

Deposits	\$408,282 31
Reserve fund	15,343 35
Profits	3,974 16
	<hr/>
	\$427,599 82

 RESOURCES.

United States bonds.....	\$30,000 00
Public funds in Maine.....	8,000 00
Public funds out of Maine.....	114,000 00
Railroad bonds in Maine.....	13,500 00
Railroad bonds out of Maine.....	100,500 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.....	30,510 00
Loans on mortgages of real estate.....	29,670 00
Loans on stocks and bonds.....	15,664 23
Loans on other collateral (personal).....	450 00
Real estate investment.....	3,600 00
Real estate foreclosure.....	2,875 00
Furniture account (safes, etc.).....	1,350 00
Premium account	13,634 50
Cash on deposit.....	10,777 06
Cash on hand.....	4,919 03
	<hr/>
	\$427,599 82

TO: SHAM AND BRUNSWICK TWENTY-FIVE CENT SAV-
INGS BANK—BRUNSWICK.

APRIL 29, 1899.

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	\$223,385 72
Reserve fund	5,380 00
Profits	1,614 08
	<hr/>
	\$230,379 80

RESOURCES.

United States bonds	\$15,000 00
Public funds out of Maine.....	18,500 00
Railroad bonds in Maine.....	12,300 00
Railroad bonds out of Maine.....	21,000 00
Corporation bonds in Maine.....	26,500 00
Corporation bonds out of Maine.....	5,150 00
Railroad stock out of Maine.....	500 00
Corporation stock in Maine.....	1,100 00
National bank stock in Maine.....	29,830 00
Loans on mortgages of real estate.....	79,214 06
Loans on stocks and bonds.....	6,581 58
Loans on other collateral (personal).....	200 00
Loans on names alone.....	200 00
Loans to municipalities.....	2,000 00
Real estate foreclosure.....	1,960 70
Premium account	6,219 43
Cash on hand	4,124 03
	<hr/>
	\$230,379 80

TREMONT SAVINGS BANK—TREMONT.

APRIL 29, 1899.

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

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

 LIABILITIES.

Deposits	\$38,691 14
Reserve fund	1,041 22
Profits	581 87
	<hr/>
	\$40,314 23

 RESOURCES.

Railroad bonds in Maine.....	\$5,300 00
Corporation bonds in Maine.....	4,000 00
Loans on mortgages of real estate.....	16,087 32
Loans on other collateral (personal,) insurance policy.....	75 00
Loans to municipalities.....	4,954 23
Premium account	56 49
Cash on deposit.....	8,894 83
Cash on hand.....	946 36
	<hr/>
	\$40,314 23

WATERVILLE SAVINGS BANK—WATERVILLE.

APRIL 29, 1899.

GEO. W. REYNOLDS, President. E. R. DRUMMOND, Treasurer.

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—Geo. W. Reynolds, Christian Knauff, H. E. Tuck, J. W. Bassett, C. W. Abbott, Geo. K. Boutelle, Dana P. Foster.

 LIABILITIES.

Deposits	\$959,359 26
Reserve fund	40,900 00
Profits	29,885 20
	<hr/>
	\$1,030,144 46

 RESOURCES.

United States bonds.....	\$17,000 00
Public funds out of Maine.....	111,419 00
Railroad bonds in Maine.....	52,900 00
Railroad bonds out of Maine.....	89,250 00
Corporation bonds in Maine.....	12,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	10,000 00
Railroad stock out of Maine.....	950 00
National bank stock in Maine.....	87,200 00
Other bank stock in Maine.....	4,050 00
Loans on mortgages of real estate.....	385,965 50
Loans on stocks and bonds.....	53,953 00
Loans on other collateral (personal).....	8,505 00
Loans to municipalities.....	25,500 00
Loans to corporations	49,390 00
Real estate investment.....	13,300 00
Real estate foreclosure.....	29,424 24
Premium account	22,600 00
Cash on deposit	39,569 13
Cash on hand.....	1,668 59
	<hr/>
	\$1,030,144 46

WISCASSET SAVINGS BANK—WISCASSET.

APRIL 29, 1899.

SETH PATTERSON, President. WILLIAM D. PATTERSON, Treasurer.

TRUSTEES—Seth Patterson, Richard H. T. Taylor, Albert M. Card, Lincoln W. Gibbs, Charles E. Knight.

 LIABILITIES.

Deposits	\$157,297 85
Reserve fund	7,843 53
Profits	7,438 64
	<hr/>
	\$172,580 07

 RESOURCES.

District of Columbia bonds.....	\$1,000 00
Public funds out of Maine.....	5,000 00
Railroad bonds in Maine.....	20,767 50
Railroad bonds out of Maine.....	84,652 50
Corporation bonds in Maine.....	3,000 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.....	21,446 38
Loans on stocks and bonds.....	4,391 42
Loans on other collateral (personal).....	418 00
Loans to municipalities.....	1,000 00
Real estate foreclosure.....	5,115 00
Cash on deposit	5,520 42
Cash on hand	108 85
	<hr/>
	\$172,580 07

YORK COUNTY SAVINGS BANK—BIDDEFORD.

APRIL 29, 1899.

JOHN M. GOODWIN, President. R. H. INGERSOLL, Treasurer.

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

LIABILITIES.

Deposits	\$897,718 41
Reserve fund	18,000 00
Profits	12,147 18
	\$927,865 59

RESOURCES.

United States bonds.....	\$41,350 00
Public funds in Maine.....	500 00
Public funds out of Maine.....	136,884 46
Railroad bonds in Maine.....	28,250 00
Railroad bonds out of Maine.....	96,524 66
Corporation bonds in Maine.....	45,950 00
Corporation bonds out of Maine.....	27,750 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	5,623 72
Corporation stock in Maine.....	15,000 00
National bank stock in Maine.....	98,175 00
National bank stock out of Maine.....	68,500 00
Loans on mortgages of real estate.....	235,457 63
Loans on stocks and bonds.....	7,951 50
Real estate foreclosure.....	42,397 89
Furniture account (safes, etc.).....	1,500 00
Premium account	57,018 40
Cash on deposit	13,811 17
Cash on hand	2,221 16
	\$927,865 59

RETURNS

OF

TRUST AND BANKING COMPANIES

April 29, 1899.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

APRIL 29, 1899.

GEORGE I. TRICKEY, President and Treasurer.

DIRECTORS—Jefferson Cary, Wm. C. Spaulding, John P. Donworth,
Geo. I. Trickey, J. H. Glenn, Carl C. King, W. H. Gray.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	7,122 15
Demand deposits	86,247 91
	<hr/>
	\$173,370 06

 RESOURCES.

Time loans	\$106,241 68
Stocks and bonds	5,000 00
Furniture and fixtures and real estate.....	3,000 00
Cash on deposit	54,551 34
Cash on hand	4,468 44
Revenue stamps	108 00
	<hr/>
	\$173,370 06

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

APRIL 29, 1899.

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

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, Nath'l W. Cole, W. H. Gannett, Chas. H. White, H. M. Heath, L. J. Crooker, F. W. Kinsman, Byron Boyd, F. S. Lyman, Orin Williamson, Ira H. Randall, W. Scott Hill, G. T. Stevens, H. E. Bowditch, Geo. N. Lawrence, F. E. Smith.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	2,689 55
Demand deposits	218,941 65
Time deposits	748,833 50
Certificates of deposit.....	5,800 00
Unpaid dividends	60 00
Treasurer's checks outstanding.....	3,036 32
Due to other banks.....	10,527 06
Bills payable	19,000 00
	\$1,068,888 08

RESOURCES.

Demand and time loans.....	\$437,507 95
Loans on mortgages of real estate.....	59,744 00
Loans on collateral.....	40,061 70
Stocks and bonds.....	487,743 34
Furniture and fixtures.....	3,000 00
Cash on deposit.....	28,231 05
Cash on hand.....	10,597 04
Safe deposit boxes.....	2,060 50
	\$1,068,888 08

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

APRIL 29, 1899.

L. B. DEASY, President. FRED C. LYNAM, Treasurer.
 DIRECTORS—A. P. Wiswell, E. H. Greely, John Biddle Porter, C. S. Leffingwell, L. B. Deasy, W. H. Davis, Fred C. Lynam.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	7,929 05
Demand deposits	208,610 62
Certificates of deposit.....	70,258 86
Trust department	6,000 00
Unpaid dividends	45 00
Treasurer's checks outstanding	237 49
	\$368,081 02

RESOURCES.

Demand and time loans.....	\$164,956 33
Loans on mortgages of real estate.....	50,842 82
Stocks and bonds.....	13,820 00
Trust investments	6,000 00
Real estate owned.....	5,600 00
Due from other banks.....	20,000 00
Expense account	1,736 48
Furniture and fixtures.....	500 00
Cash on deposit.....	82,580 75
Cash on hand.....	21,044 04
North East Harbor branch.....	1,000 00
	\$368,081 02

EASTERN TRUST AND BANKING COMPANY—BANGOR.

APRIL 29, 1899.

JOHN CASSIDY, President.

C. D. CROSBY, Treasurer.

EXECUTIVE BOARD OF TRUSTEES—John Cassidy, James Adams,
Fred'k W. Hill, C. A. Bailey, C. C. Emerson.

LIABILITIES.

Capital stock	\$171,900 00
Surplus	100,000 00
Undivided profits	38,554 63
Demand deposits	499,081 02
Time deposits	1,020,343 78
Certificates of deposit	28,394 41
Guaranteed mortgages	124,156 00
Deposits for guaranteed mortgages.....	600 00
Deposits for coupons	6,166 28
Certified checks outstanding.....	500 00
Due to other banks.....	18,705 32
Rent and collections	795 67
	<hr/>
	\$2,009,196 51

RESOURCES.

Demand and time loans.....	\$851,270 41
Loans on mortgages of real estate.....	257,236 96
Loans on collateral.....	199,428 72
Stocks and bonds.....	453,752 20
Real estate owned.....	28,010 32
Expense account	741 67
Furniture and fixtures	15,500 30
Cash on deposit.....	153,192 64
Cash on hand	50,063 59
	<hr/>
	\$2,009,196 51

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

APRIL 29, 1899.

NATHAN W. HARRIS, President. R. E. ATTWOOD, Treasurer.

DIRECTORS—F. M. Drew, N. W. Harris, W. T. Haines, C. T. Fitzgerald, John D. Clifford, F. C. Thayer, Cass Spear, G. F. Terry. H. W. Oakes, Harry Stetson, R. E. Attwood.

LIABILITIES.

Capital stock	\$70,918 70
Undivided profits	1,639 66
Demand deposits	12,440 00
Time deposits	24,714 37
Bills payable	9,000 00
	<hr/>
	\$118,712 73

RESOURCES.

Demand and time loans.....	\$40,513 38
Stocks and bonds.....	20,605 00
Expense account	1,675 25
Furniture and fixtures, building, etc.....	49,130 61
Cash on deposit.....	1,517 67
Cash on hand.....	4,955 22
Internal revenue stamps, books, etc.....	315 00
	<hr/>
	\$118,712 73

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

APRIL 29, 1899.

S. H. NILES, President.

C. H. STURTEVANT, Treasurer.

DIRECTORS—S. H. Niles, Edwin Riley, J. G. Ham, J. F. Lamb, W. W. Hall, H. D. Parker, Geo. Chandler, I. H. Maxwell, I. G. Sharaf.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	1,500 00
Undivided profits	4,418 14
Demand deposits	52,757 26
Time deposits	98,211 71
Certificates of deposit	7,201 78
Unpaid dividends	24 00
Due to other banks.....	8,897 89
	<hr/>
	\$223,010 78

RESOURCES.

Demand and time loans.....	\$46,089 85
Loans on mortgages of real estate.....	89,297 63
Loans to municipalities.....	1,740 31
Stocks and bonds.....	55,807 50
Real estate owned.....	6,500 00
Expense account	635 10
Furniture and fixtures	1,600 00
Cash on deposit	13,355 30
Cash on hand.....	7,985 09
	<hr/>
	\$223,010 78

MAINE TRUST AND BANKING COMPANY—GARDINER.

APRIL 29, 1899.

WESTON LEWIS, President. FRANK E. DILL, Asst. Secretary.

DIRECTORS—Josiah S. Maxcy, Weston Lewis, W. E. Maxcy, P. H. Winslow, Wm. T. Hall.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	27,672 72
Demand deposits	95,850 82
Time deposits	318,307 16
Certificates of deposit	1,573 34
Trust department	67,057 28
Treasurer's checks outstanding.....	1,076 81
Discount account	680 00
	<hr/>
	\$642,218 13

 RESOURCES.

Demand and time loans.....	\$66,318 11
Loans on mortgages of real estate.....	90,332 27
Loans on collateral.....	170,279 80
Stocks and bonds.....	168,922 42
Trust investments	67,057 28
Expense account	1,197 33
Furniture and fixtures.....	2,500 00
Cash on deposit.....	63,827.59
Cash on hand.....	5,662 73
Coupons	6,120 00
	<hr/>
	\$642,218 13

MERCANTILE TRUST COMPANY—PORTLAND.

APRIL 29, 1899.

HENRY P. COX, President. HUTSON B. SAUNDERS, Treasurer.
CHESTER H. PEASE, Secretary.

DIRECTORS—Seth L. Larrabee, W. H. Milliken, Frederick N. Dow,
James F. Hawkes, Thomas P. Shaw, S. C. Gordon, John E. Burnham,
Ammi Whitney, A. R. Wright, Edward B. Winslow, Henry P. Cox, A. S.
Hinds, Hutson B. Saunders, E. E. Holt, Adam P. Leighton, Henry F.
Merrill, Elisha W. Conley, Geo. W. York, John F. Liscomb.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	18,463 57
Demand deposits	429,702 31
Time deposits	125,420 20
Certificates of deposit	9,143 39
Due to other banks	626 58
	<hr/>
	\$683,365 05

 RESOURCES.

Demand and time loans	\$70,917 44
Loans on mortgages of real estate	16,100 00
Loans on collateral	88,239 58
United States bonds	118,366 90
Stocks and bonds	370,805 00
Unpaid interest.....	1,365 81
Expense account	1,770 46
Furniture and fixtures	333 46
Cash on deposit	3,773 07
Cash on hand	11,693 33
	<hr/>
	\$683,365 05

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

APRIL 29, 1899.

FRED BARKER, President.

GEORGE BARKER, Treasurer.

DIRECTORS—Fred Barker, A. R. Gould, B. B. Lancaster, L. B. Patten, W. B. Gould, Fred Ellis, S. W. Brown, C. D. DeWitt, A. M. Smith, H. W. Safford, R. J. Smith, F. H. Blake, W. R. Pipes, E. H. Blake, W. P. Bridgham.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	3,543 36
Demand deposits	15,505 40
Time deposits	13,247 90
	<hr/>
	\$84,297 26

RESOURCES.

Demand and time loans.....	\$56,114 19
Real estate owned	4,573 62
Expense account	532 31
Furniture and fixtures	1,110 00
Cash on deposit	18,034 92
Cash on hand	3,932 22
	<hr/>
	\$84,297 26

PEOPLE'S TRUST COMPANY—FARMINGTON.

APRIL 29, 1899.

GEO. W. WHEELER, President. DANIEL M. BONNEY, Treasurer.

DIRECTORS—Geo. W. Wheeler, Daniel M. Bonney, Chas. H. Pierce,
Elbridge T. Smith, Geo. M. Currier.

LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	14,991 75
Demand deposits	39,007 66
Time deposits	707,324 83
Certificates of deposit	3,024 90
Unpaid dividends	333 00
Treasurer's checks outstanding	387 50
Due to other banks and bankers.....	26 07
	\$815,095 71

RESOURCES.

Demand and time loans.....	\$57,479 00
Loans on mortgages of real estate.....	219,352 22
Loans on collateral	69,651 07
Stocks and bonds	322,946 92
Real estate owned	75,406 26
Due from other banks and bankers	426 26
Expense account	626 25
Furniture and fixtures	1,270 19
Cash on deposit	38,367 51
Cash on hand	29,131 42
Taxes paid	438 61
	\$815,095 71

PORTLAND TRUST COMPANY—PORTLAND.

APRIL 29, 1899.

WM. G. DAVIS, President.

HARRY BUTLER, Treasurer.

DIRECTORS—Wm. G. Davis, Jas. P. Baxter, Harry Butler, Augustus
R. Wright, Walter G. Davis, Chas. O. Bancroft.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	42,561 96
Demand deposits	1,005,022 38
Certificates of deposit	73,697 85
Trust department	12,536 14
Deposits for coupons	11,316 00
Sinking funds for corporations.....	371,666 67
Renewal fund.....	1,000 00
	<hr/>
	\$1,817,801 00

 RESOURCES.

Demand and time loans	\$369,756 76
Stocks and bonds	804,811 25
Trust investments	12,267 52
Expense account	45 46
Furniture and fixtures	2,000 00
Cash on deposit	261,504 50
Cash on hand	5,364 56
Sinking funds investment account	361,050 95
Renewal fund, investment account.....	1,000 00
	<hr/>
	\$1,817,801 00

ROCKLAND TRUST COMPANY—ROCKLAND.

APRIL 29, 1899.

A. F. CROCKETT, President.

C. M. KALLOCH, Secretary.

DIRECTORS—A. F. Crockett, W. T. Cobb, G. L. Farrand, F. C. Knight,
E. K. Glover.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	21,706 08
Demand deposits	66,496 33
Time deposits	62,633 60
Certificates of deposit	1,846 93
Unpaid dividends	30 00
Due to other banks	296 36
Unredeemed stamps; (Time deposits).....	150 75
	<hr/>
	\$253,160 05

 RESOURCES.

Demand and time loans.....	\$214,066 39
Stocks and bonds	17,884 25
Overdrafts	5 39
Due from other banks	5,261 55
Furniture and fixtures	1,000 00
Cash on hand	10,839 58
Vault and safe deposit boxes.....	4,000 90
War revenue stamps	102 39
	<hr/>
	\$253,160 05

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

APRIL 29, 1899.

GEORGE D. BISBEE, President.

ELISHA PRATT, Treasurer.

DIRECTORS—Geo. D. Bisbee, Waldo Pettengill, Milton G. Shaw, Hugh J. Chisholm, Chas. D. Brown, John Houghton, Jas. S. Morse.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	8,500 00
Undivided profits	3,113 92
Demand deposits	134,223 95
Time deposits	131,280 41
Certificates of deposit	20 00
Unpaid dividends	3 00
Treasurer's checks outstanding	532 44
Due to other banks	14,977 44
	<hr/>
	\$342,651 16

 RESOURCES.

Demand and time loans	\$71,281 01
Loans on mortgages of real estate.....	47,284 00
Loans on collateral	12,385 03
Stocks and bonds	110,908 42
Real estate owned	3,800 00
Expense account	833 77
Furniture and fixtures.....	1,000 00
Cash on deposit	85,058 25
Cash on hand	10,095 68
	<hr/>
	\$342,651 16

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

APRIL 29, 1899.

FRED E. RICHARDS, President. FRANK E. ALLEN, Treasurer.

DIRECTORS—Fred E. Richards, Frederick Robie, Henry P. Cox, Russell D. Woodman, Payson Tucker, Herbert L. Shepherd, Edward C. Reynolds, Josiah H. Drummond, Frederick N. Dow, William W. Mason, Bion Wilson, Philip G. Brown, Theodore C. Woodbury, Edward B. Winslow, Percival Bonney, Joseph C. Holman, Lyman M. Cousens, Frederick E. Boothby, Arthur L. Bates, J. Frank Lang, Augustus R. Wright.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	32,789 01
Demand deposits	72,849 79
Certificates of deposit	24,254 42
Deposits for coupons	6,143 50
	\$386,036 72

RESOURCES.

Loans on mortgages of real estate.....	\$61,775 98
Loans on collateral	80,274 75
Stocks and bonds	182,928 99
Real estate owned	1,607 84
Unpaid interest	3,328 58
Cash on deposit	47,271 15
Cash on hand	8,849 43
	\$386,036 72

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

APRIL 29, 1899.

I. C. LIBBY, President.

H. L. HOLMES, Treasurer.

DIRECTORS—I. C. Libby, Horace Purinton, E. J. Lawrence, S. A. Nye,
C. W. Abbott, P. S. Heald, Daniel Libby.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	18,865 52
Demand deposits	105,102 97
Time deposits	188,611 46
Deposits for coupons	2,010 00
Treasurer's checks outstanding	256 00
Due to other banks	173 34
	\$415,019 29

RESOURCES.

Demand and time loans	\$188,865 45
Loans on mortgages of real estate.....	22,435 00
Loans on collateral	42,876 45
Stocks and bonds	47,870 00
Expense account	1,872 83
Furniture and fixtures	42,245 45
Cash on deposit	48,037 43
Cash on hand	20,816 68
	\$415,019 29

WESTBROOK TRUST COMPANY—WESTBROOK.

APRIL 29, 1899.

JAMES PENNELL, President. RUSSELL 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.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	7,500 00
Undivided profits	4,010 48
Demand deposits	46,646 03
Time deposits	261,872 09
Certificates of deposit	17,606 86
Due to other banks	8,303 32
	<hr/>
	\$395,938 78

 RESOURCES.

Demand and time loans	\$157,988 29
Loans on mortgages of real estate.....	56,557 56
Loans on collateral	51,704 75
Stocks and bonds	85,602 50
Real estate owned	12,369 67
Furniture and fixtures	2,000 00
Cash on deposit.....	20,838 48
Cash on hand	8,877 53
	<hr/>
	\$395,938 78

RETURNS

OF

Loan and Building Associations.

April 29, 1899.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

APRIL 29, 1899.

W. W. STETSON, President.

J. P. HUTCHINSON, Secretary.

W. M. GREENLEAF, Treasurer.

DIRECTORS—W. W. Stetson, L. W. Haskell, A. M. Penley, Geo. W. Curtis, M. B. Watson, S. K. Ballard, G. W. Bumpus, M. F. Ricker, C. V. Martin.

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$93,239 59
Advance payments	22,811 82
Guaranty fund	2,642 11
Interest	612 73
Premiums	216 95
Fines	40 43
Membership fees	34 50
Profits	484 47
Mechanics' Savings bank	2,000 00
Rents, real estate	158 50
Passbook credits	32 96
	<hr/>
	\$122,274 06

 RESOURCES.

Loans on mortgages of real estate	\$95,788 77
Loans on shares	245 00
Real estate by foreclosure	22,537 33
Furniture and fixturse	217 75
Permanent expense	11 15
Temporary expense	4 90
Cash on hand and on deposit.....	3,428 77
Attorneys expense	40 39
	<hr/>
	\$122,274 06

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

APRIL 29, 1899.

T. J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

DIRECTORS—T. J. Lynch, Geo. W. Vickery, M. S. Holway, A. G. Andrews, A. W. Whitney, Chas. R. Hall, P. O. Vickery, E. E. Davis, Amie Casavant.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$176,645 18
Guaranty fund	2,597 65
Interest	2,186 75
Premiums	615 58
Fines	80 60
Withdrawal fees	6 09
Forfeited shares	189 36
Profits	8,846 92
	\$191,168 13

RESOURCES.

Loans on mortgages of real estate.....	\$176,785 00
Loans on shares	2,075 00
Real estate by foreclosure	5,670 85
Temporary expense	191 81
Cash on hand and on deposit.....	6,349 76
Taxes paid on mortgage loans.....	95 71
	\$191,168 13

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

APRIL 29, 1899.

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.

Organized February 1, 1886.

 LIABILITIES.

Accumulated capital	\$292,059 70
Advance payments	728 00
Guaranty fund	6,340 86
Interest	5,639 98
Premiums	991 60
Fines	90 03
Withdrawal fees	115 85
Forfeited shares	3 05
Profits	2,694 37
Rents	25 00
	<hr/>
	\$308,687 94

 RESOURCES.

Loans on mortgages of real estate.....	\$265,150 00
Loans on shares	2,250 00
Real estate by foreclosure	2,950 03
Furnitures and fixtures	165 44
Temporary expense	769 02
Cash on hand and on deposit	34,907 45
Overdue interest, premiums and fines.....	2,049 23
Taxes paid on mortgaged property.....	377 77
Insurance paid on mortgaged property.....	20 00
Mortgage foreclosures, paid attorney and advertising on fore- closures	49 00
	<hr/>
	\$308,687 94

BATH LOAN AND BUILDING ASSOCIATION—BATH.

APRIL 29, 1899.

CHARLES L. FARNHAM, President. C. A. CORLISS, Sec'y and Treas.

DIRECTORS—C. H. McLellan, C. E. Patten, C. L. Farnham, A. B. Haggatt, G. C. Moses, C. C. Low, Joseph Torrey, F. N. Thompson, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$56,788 44
Guaranty fund	600 00
Interest	365 62
Premiums	37 07
Fines	80
Forfeited shares	104 15
Profits	460 74
Rents	81 00
	<hr/>
	\$58,437 82

 RESOURCES.

Loans on mortgages of real estate.....	\$48,760 26
Loans on shares	7,125 00
Permanent expense	75 00
Cash on hand and on deposit.....	1,643 59
Accrued earnings	833 97
	<hr/>
	\$58,437 82

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

APRIL 29, 1899.

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

DIRECTORS—John G. Brooks, W. B. Swan, A. C. Sibley, R. F. Dunton,
J. M. Fletcher, C. F. Ginn, A. I. Brown, A. Gammans, C. W. Wescott.

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital	\$34,053 60
Advance payments	56 70
Guaranty fund	280 00
Interest	277 77
Premiums	39 90
Fines	2 44
Withdrawal fees	18 36
Profits	1,179 42
	<hr/>
	\$35,908 19

 RESOURCES.

Loans on mortgages of real estate.....	\$32,631 00
Temporary expense	4 09
Cash on hand and on deposit.....	3,273 19
	<hr/>
	\$35,908 19

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

APRIL 29, 1899.

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, Joseph Dufresne, Barrett Potter, William
A. Moody, William M. Pennell.

Organized September, 1888.

LIABILITIES.

Accumulated capital	\$82,926 41
Guaranty fund	1,355 00
Interest	579 29
Premiums	102 38
Fines	21 22
Membership fees	11 00
Profits	1,245 40
Interest on advances	6 50
	\$86,247 20

RESOURCES.

Loans on mortgages of real estate.....	\$80,121 57
Loans on shares	2,000 00
Real estate by foreclosure	1,505 59
Temporary expense	140 03
Cash on hand and on deposit.....	2,480 11
	\$86,247 20

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

APRIL 29, 1899.

J. J. LEE, President.

PARKER SPOFFORD, Secretary.

A. F. PAGE, Treasurer.

DIRECTORS—J. P. Hooper, R. H. Emery, I. L. Brown, H. E. Snow,
C. C. Homer.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$21,190 52
Guaranty fund	166 62
Interest	358 03
Premiums	74 56
Fines	5 83
Withdrawal fees	37 59
	<hr/>
	\$21,773 15

RESOURCES.

Loans on mortgages of real estate.....	\$20,492 01
Loans on shares	632 00
Temporary expense	11 00
Cash on hand and on deposit.....	638 14
	<hr/>
	\$21,773 15

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 29, 1899.

ALEX. T. LAUGHLIN, President. JAMES L. RACKLEFF, Secretary.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Henry B. Cleaves, Arthur K. Hunt, James F. Hawkes,
Thomas P. Shaw, Alex. T. Laughlin, Robert A. McClutchy, Enoch W.
Hunt, Zenas Thompson, Wm. J. Knowlton, P. F. Turner, Kimball East-
man, Edward C. Reynolds, A. P. Leighton, Chas. J. McDonald, Martial
M. Duroy, Jr.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$178,505 07
Advance payments	5,107 00
Guaranty fund	4,000 00
Profits	112 39
Bills payable	9,000 00
	<hr/>
	\$196,724 46

RESOURCES.

Loans on mortgages of real estate.....	\$188,800 00
Loans on shares	1,550 00
Real estate by foreclosure.....	4,776 67
Cash on hand and on deposit.....	1,597 79
	<hr/>
	\$196,724 46

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

APRIL 29, 1899.

JOHN J. FRYE, President. ARTHUR W. PIERCE, Secretary.
L. FRANK JONES, Treasurer.

DIRECTORS—John J. Frye, Jos. H. Hutchins, L. Frank Jones, Mellen T. Doten, Ira F. Tibbetts, Albert C. Bragg, Adam W. Wilson, Fred E. Briggs, Frank E. True, Elbridge G. Johnson, J. C. Colesworthy, Myron E. Moore, Moses M. Bailey, John E. Sawyer, A. W. Pierce.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$69,230 52
Advance payments	4,596 75
Guaranty fund	720 46
Interest	626 44
Premiums	155 08
Fines	92
Transfer fees	50
Forfeited shares	22 80
Due on loans	1,100 00
Profit and loss account.....	172 31
	<hr/>
	\$76,625 78

 RESOURCES.

Loans on mortgages of real estate.....	\$67,760 03
Loans on shares	1,925 00
Loans on collateral.....	1,300 00
Real estate by foreclosure.....	2,208 35
Permanent expense	87 00
Temporary expense	5 42
Cash on hand and on deposit.....	2,999 01
Dividend account	340 97
	<hr/>
	\$76,625 78

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

APRIL 29, 1899.

NORMAN H. FAY, President. A. A. SPRINGALL, Secretary.
S. M. LEIGHTON, Treasurer.

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

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$66,166 35
Advance payments	18 00
Guaranty fund	343 52
Interest	1,172 50
Premiums	135 70
Fines	25 57
Transfer fees	1 50
Withdrawal fees	8 55
Profits	97 32
Rents	28 00
	<hr/>
	\$67,997 31

 RESOURCES.

Loans on mortgages of real estate.....	\$49,910 00
Loans on shares	2,270 00
Stocks and bonds	8,000 30
Real estate by foreclosure.....	1,889 37
Temporary expense	27 60
Cash on hand and on deposit.....	5,502 29
Foreclosure expense	11 38
Suspense account	386 37
	<hr/>
	\$67,997 01

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

APRIL 29, 1899.

A. W. KING, President.

HENRY W. CUSHMAN, Secretary.

W. H. TITUS, Treasurer.

DIRECTORS—A. W. King, A. W. Greely, J. A. Peters, Jr., J. F. Knowlton, F. W. Rollins, C. H. Drummey, M. Gallert.

Organized May, 1891.

LIABILITIES.

Accumulated capital	\$31,020 58
Advance payments	1,942 34
Guaranty fund	173 67
Interest	526 53
Premiums	134 79
Fines	9 43
Transfer fees	1 44
Withdrawal fees	26 80
Forfeited shares	326 72
Profits	343 22
	<hr/>
	\$34,505 52

RESOURCES.

Loans on mortgages of real estate.....	\$29,228 00
Loans on shares	1,805 00
Loans on collateral.....	1,200 00
Permanent expense	85 00
Temporary expense	146 32
Cash on hand and on deposit.....	2,041 20
	<hr/>
	\$34,505 52

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 29, 1899.

ALFRED H. BERRY, President. ALPHEUS L. HANSCOME, Secretary.
NATHANIEL W. MORSE, Treasurer.

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

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$109,073 35
Advance payments	2,588 90
Guaranty fund	3,060 42
Interest	2,876 00
Premiums	1,182 00
Fines	84 38
Transfer fees	75
Profit and loss.....	485 00
Interest on deposit.....	93 97
	<hr/>
	\$119,443 87

RESOURCES.

Loans on mortgages of real estate.....	\$85,094 10
Loans on shares.....	550 00
Real estate by foreclosure.....	16,982 45
Temporary expense	733 70
Cash on hand and on deposit.....	16,034 40
Interest on advance payments.....	43 22
	<hr/>
	\$119,443 87

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 29, 1899.

FREDERIC E. BOOTHBY, President. D. F. CORSER, Secretary.
J. B. KEHOE, Treasurer.

DIRECTORS—F. E. Boothby, James Cunningham, J. H. Drummond, Jr.,
E. J. McDonough, D. F. Corser, J. A. McGowan, C. H. Randall, W. H.
Thaxter, D. O'C. O'Donoghue, Wm. Deehan, J. B. Kehoe, Edward Duddy,
J. B. O'Neill, B. E. McDonough, J. F. O'Brien, John Lawler.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$5,506 88
Advance payments	2,433 76
Guaranty fund	15 21
Interest	160 00
Premiums	65 60
Fines	56
Bills payable	1,000 00
	\$9,182 01

RESOURCES.

Loans on mortgages of real estate.....	\$8,600 00
Permanent expense	83 99
Temporary expense	21 20
Cash on hand and on deposit.....	476 82
	\$9,182 01

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

APRIL 29, 1899.

DAVID DENNIS, President. D. F. DANFORTH, Secretary.
HENRY FARRINGTON, Treasurer.

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, Geo.
W. Heselton, O. B. Clason, H. S. Webster, H. W. Hildreth, C. W. Church,
D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$46,986 01
Advance payments	605 00
Guaranty fund	1,000 00
Interest	1,040 56
Premiums	161 25
Fines	7 14
Withdrawal fees	25 26
Forfeited shares	29 98
Profits	2,944 13
Notes payable	7,500 00
	<hr/>
	\$60,299 33

RESOURCES.

Loans on mortgages of real estate.....	\$59,250 00
Permanent expense	115 55
Temporary expense	69 84
Cash on hand and on deposit.....	863 94
	<hr/>
	\$60,299 33

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

APRIL 29, 1899.

C. W. TILDEN, President. GEO. A. SAFFORD, Sec'y and Treas.

DIRECTORS—C. W. Tilden, W. H. Quinn, L. D. Merchant, W. H. Perry,
J. W. Church, Horace Getchell, Frank Kittredge, Geo. A. Safford.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$42,013 29
Guaranty fund	872 01
Interest	232 00
Premiums	10 70
Profits	962 44
	\$44,090 44

RESOURCES.

Loans on mortgages of real estate.....	\$32,950 00
Loans on shares	300 00
Real estate by foreclosure.....	667 97
Permanent expense	90 00
Cash on hand and on deposit.....	10,040 01
Taxes and insurance paid.....	42 46
	\$44,090 44

KENNEBUNK LOAN AND BUILDING ASSOCIATION.
—KENNEBUNK.

APRIL 29, 1899.

FRANK M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—A. J. Littlefield, A. M. Welch, Jos. A. Titcomb, L. W. Nash, Ivory Littlefield, Frank M. Ross, George W. Larrabee, Frank Parsons, A. S. Biggar, Wm. P. Adams, S. T. Fuller, George Getchell, Woodbury A. Hall, F. C. Simonds, Charles R. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$62,418 16
Advance payments	8,835 82
Guaranty fund	478 33
	<hr/>
	\$71,732 31

RESOURCES.

Loans on mortgages of real estate	\$69,800 00
Loans on shares	1,085 64
Cash on hand and on deposit.....	846 67
	<hr/>
	\$71,732 31

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

APRIL 29, 1899.

C. A. WILBER, President.

K. C. GRAY, Sec'y and Treas.

DIRECTORS—E. C. Town, W. W. Johnson, Robert Ballentine, G. D. Perkins, D. L. Churchill.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$6,557 43
Advance payments	27 50
Guaranty fund	55 00
Interest	31 50
Profits	239 07
Two shares on which payments have been suspended.....	128 28
	<hr/>
	\$7,038 78

RESOURCES.

Loans on mortgages of real estate.....	\$6,300 00
Temporary expense	3 00
Cash on hand and on deposit	735 78
	<hr/>
	\$7,038 78

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 29, 1899.

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

DIRECTORS—H. S. Melcher, A. W. Merrill, G. H. Allan, G. M. Seiders, H. H. Shaw, J. W. Deering, Chas. G. Allen, W. A. Davis, W. H. Green, 1st; Stephen Berry, J. F. A. Merrill, W. L. Smith, J. Frank Lang, W. H. Green, 2d; H. A. Harmon, G. H. Libby, G. M. McDonald, W. H. Looney, L. D. Austin, Chas. F. Porter.

Organized May, 1890.

LIABILITIES.

Accumulated capital	\$77,827 59
Advance payments	536 55
Guaranty fund	629 06
Profits	2,585 57
Due on loans	239 59
	<hr/>
	\$81,818 36

RESOURCES.

Loans on mortgages of real estate.....	\$67,070 52
Loans on shares	3,050 00
Real estate by foreclosure	3,611 52
Temporary expense	326 48
Cash on hand and on deposit	7,759 44
	<hr/>
	\$81,818 36

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

APRIL 29, 1899.

J. E. SAUNDERS, President.

A. A. WOODSUM, Secretary.

J. H. DeCOSTER, Treasurer.

DIRECTORS—J. E. Saunders, A. A. Woodsum, J. H. DeCoster, A. J. Weston, E. F. Bradford, J. W. Wayne, E. K. Holbrook, S. T. Rowe, A. G. Tinkham, Edmund Merrill, L. W. Mason, Wm. Whitney.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$32,921 65
Advance payments	689 09
Guaranty fund	371 83
Interest	913 12
Premiums	321 52
Fines	21 43
Membership fees	11 75
Profits undivided account	113 71
	<hr/>
	\$35,364 16

RESOURCES.

Loans on mortgages of real estate	\$32,437 00
Loans on shares	1,100 00
Temporary expense	132 26
Cash on hand and on deposit	1,674 90
	<hr/>
	\$35,364 16

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

APRIL 29, 1899.

E. W. CONANT, President.

C. L. COOPER, Secretary.

E. R. ALFORD, Treasurer.

DIRECTORS—B. F. Small, J. B. Mullen, E. W. Conant, E. B. Weeks, W. A. Cooper, E. R. Alford, C. W. Robbins, C. L. Cooper.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$71,130 67
Guaranty fund	1,159 96
Interest	1,124 97
Premiums	301 00
Fines	29 52
Withdrawal fees	86 04
Profits, (Balance surplus).....	2,835 18
	<hr/>
	\$76,667 34

RESOURCES.

Loans on mortgages of real estate	\$60,276 00
Loans on shares	1,370 00
Permanent expense	42 04
Temporary expense	65 00
Cash on hand and on deposit.....	14,888 90
Insurance paid	25 40
	<hr/>
	\$76,667 34

**PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.**

APRIL 29, 1899.

CHARLES HAMLIN, President. HENRY L. MITCHELL, Secretary.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman, A.
M. Robinson, Jr., Thomas White, Augustus B. Farnham, Henry L. Mit-
chell, Henry O. Pierce, David W. Potter.

Organized July, 1895.

LIABILITIES.

Accumulated capital	\$50,499 58
Advance payments	94 93
Guaranty fund	130 15
Interest	789 80
Premiums	141 75
Fines	4 83
Transfer fees	1 25
Withdrawal fees	30 68
Profits	133 45
	\$51,826 42

RESOURCES.

Loans on mortgages of real estate	\$45,000 00
Loans on shares	2,150 00
Permanent expense	400 00
Temporary expense	15 90
Cash on hand and on deposit	4,260 62
	\$51,826 42

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOX CROFT.

APRIL 29, 1899.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

WM. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, O. P. Martin, W. Cushing, W. M. Steward,
A. H. Stanhope.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$38,956 44
Guaranty fund	1,208 16
Interest	707 79
Premiums	142 30
Fines	8 56
Withdrawal fees	1 50
Profits	1,676 57
	\$42,701 32

RESOURCES.

Loans on mortgages of real estate.....	\$40,422 65
Loans on shares	500 00
Temporary expense	252 69
Cash on hand and on deposit.....	1,196 78
Suspense account	329 20
	\$42,701 32

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 29, 1899.

FRED N. DOW, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—H. S. Osgood, A. Little, S. L. Larrabee, F. N. Dow, H. C. Peabody, N. E. Redlon, E. B. Winslow, J. H. Hall, W. M. Marks, A. D. Smith, W. H. Scott, A. W. Smith, C. W. T. Goding, W. H. Milliken, H. P. Cox, A. Whitney, A. R. Wright.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$247,104 07
Advance payments	24,001 00
Guaranty fund	4,617 19
Interest	796 50
Premiums	312 15
Fines	27 54
Withdrawal fees	54 28
Forfeited shares	467 96
Advance interest	590 39
	\$277,970 08

RESOURCES.

Loans on mortgages of real estate	\$206,050 00
Loans on shares	4,400 00
Loans on collateral	4,800 90
Real estate by foreclosure	28,667 69
Permanent expense	273 48
Cash on hand and on deposit	31,178 91
Interest	2,600 00
	\$277,970 08

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

APRIL 29, 1899.

A. 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, F. R. Spear,
E. M. Stubbs, W. S. White.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$121,393 35
Guaranty fund	2,223 02
Interest	652 24
Premiums	143 26
Fines	50 77
Membership fees	35 50
Transfer fees	2 25
Forfeited shares	89 92
Profits	753 79
	\$125,344 10

RESOURCES.

Loans on mortgages of real estate.....	\$116,194 00
Loans on shares	2,795 50
Loans on collateral, \$750; loan to city of Rockland, \$1,900.....	2,650 00
Real estate by foreclosure	609 70
Furniture and fixtures	345 82
Temporary expense	110 84
Cash on hand and on deposit	1,510 40
Foreclosures in process, \$857.63; suspense, \$270.71.....	1,128 34
	\$125,344 10

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

APRIL 29, 1899.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$69,295 76
Advance payments	8,046 22
Guaranty fund	649 53
Interest	534 97
Premiums	86 59
Fines	3 84
Withdrawal fees	34 88
Due on loans	427 01
Profits	1,128 66
Rent	50 00
	\$80,257 46

RESOURCES.

Loans on mortgages of real estate.....	\$68,657 37
Real estate by foreclosure	800 00
Permanent expense	384 58
Temporary expense	74 54
Cash on hand and on deposit	10,340 97
	\$80,257 46

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

APRIL 29, 1899.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—F. S. Morrill, C. E. Young, J. R. McClellan, Geo. King,
Thos. Tantish, J. S. Nutting, J. B. Avore, A. H. Lang, S. W. Gould, Geo.
W. Groder, Peter Vigue.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$91,288 97
Advance payments	1,400 00
Guaranty fund	1,032 40
Interest	736 16
Premiums	12 01
Fines	3 71
Profits	44 66
	<hr/>
	\$94,517 91

RESOURCES.

Loans on mortgages of real estate	\$77,742 14
Loans on shares	722 00
Stocks and bonds.....	8,399 50
Real estate by foreclosure	1,007 01
Temporary expense	25 00
Cash on hand and on deposit	6,589 26
Accounts receivable	33 00
	<hr/>
	\$94,517 91

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

APRIL 29, 1899.

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	\$26,624 75
Advance payments	8,029 60
Guaranty fund	546 89
Interest	516 27
Premiums	210 22
Fines	22 39
Forfeited shares	11 00
Due on loans	600 00
Profits	1,370 10
	\$37,931 22

RESOURCES.

Loans on mortgages of real estate	\$36,729 60
Permanent expense	110 07
Temporary expense	80 35
Cash on hand and on deposit.....	1,011 20
	\$37,931 22

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

APRIL 29, 1899.

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

DIRECTORS—Chas. H. Howard, John S. Overlock, C. T. Clark, P. E. Storer, G. W. Young, F. E. Richardson, C. H. Curtis, G. J. Kuhn, W. L. White.

LIABILITIES.

Accumulated capital	\$6,693 03
Advance payments	33 00
Guaranty fund	82 36
Interest	21 12
Fines	12
Membership fees	4 00
Forfeited shares	8 00
Profits	6 45
Advance interest	76
Bills payable	450 00
	<hr/>
	\$7,298 99

RESOURCES.

Loans on mortgages of real estate.....	\$7,175 00
Loans on shares	50 00
Permanent expense	20 00
Temporary expense	36 16
Cash on hand and on deposit.....	17 73
	<hr/>
	\$7,298 89

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

APRIL 29, 1899.

P. S. HEALD, President.

M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, W. A. R. Boothby, W. T. Haines,
Geo. L. Learned, M. F. Bartlett, R. E. Attwood, Geo. W. Dorr, A. Dolley.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$80,175 24
Guaranty fund	606 85
Profits	1,456 60
	\$82,238 69

RESOURCES.

Loans on mortgages of real estate	\$78,775 00
Loans on shares	2,262 00
Temporary expense	33 29
Cash on hand and on deposit.....	1,168 40
	\$82,238 69

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

APRIL 29, 1899.

RICHARD H. T. TAYLOR, Pres. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Richard H. T. Taylor, Lewis M. Poole, Edgar J. Bailey,
John E. Dickinson, George P. Colby.

Organized 1888.

LIABILITIES.

Accumulated capital	\$8,760 46
Guaranty fund	91 05
Forfeited shares	52 84
Profits	547 72
	<hr/>
	\$9,452 07

RESOURCES.

Loans on mortgages of real estate.....	\$6,206 00
Loan on shares	2,500 00
Loan on municipal note as collateral.....	600 00
Permanent expense	11 97
Cash on hand and on deposit.....	134 10
	<hr/>
	\$9,452 07

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

APRIL 29, 1890.

JAMES A. STROUT, Pres. HENRY G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—James A. Strout, Frank H. Cousens, Geo. R. Andrews,
 Jere G. Shaw, Robert McArthur, H. G. Hutchinson, John Berry, Wesley
 G. Smith, Cornelius Horrigan, Chas. E. Atwood, G. N. Weymouth, Wm.
 J. Bradford, G. P. Littlefield, E. K. Scamman, G. G. Calderwood.

 LIABILITIES.

Accumulated capital	\$61,106 09
Guaranty fund	882 88
Interest	2,888 33
Premiums	1,204 85
Fines	35 86
Withdrawal fees	368 17
Forfeited shares	373 70
	<hr/>
	\$66,859 88

 RESOURCES.

Loans on mortgages of real estate	\$61,605 13
Loans on shares	2,050 00
Real estate by foreclosure	1,848 06
Permanent expense	20 00
Temporary expense	636 00
Cash on hand and on deposit, \$1,193.44; less checks drawn, \$492.75	700 69
	<hr/>
	\$66,859 88

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1899.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

March 6, 1899.

CYRUS GREELY, President.

J. W. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$1,962,466 04
Reserve fund	55,550 05
Undivided profits	33,524 77
	\$2,051,540 86

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 3s, 1918	\$10,000 00	\$10,737 50	\$10,000 00	
United States Registered 4s, 1925	100,000 00	128,375 00	100,000 00	
United States Coupon 4s, 1925	20,000 00	25,675 00	20,000 00	
Total United States bonds owned	130,000 00			\$130,000 00
County of Aroostook, 4½s, 1915, Railroad ...	10,000 00	11,200 00	10,000 00	
Washington, 4s, 1928, Railroad ..	28,000 00	30,520 00	28,000 00	
City of Auburn, 5s, 1905, Water Works..	500 00	537 50	500 00	
Lewiston, 4s, 1923	11,000 00	11,880 00	11,000 00	
Lewiston, 4s, 1924	1,000 00	1,080 00	1,000 00	
Lewiston, 4s, 1913	9,000 00	9,495 00	9,000 00	
Lewiston, 5s, 1907	8,000 00	8,800 00	8,000 00	
Lewiston, 6s, 1901	2,000 00	2,120 00	2,000 00	
Portland, 6s, 1907	1,000 00	1,170 00	1,000 00	
Caribou, 4½s, 1901, Optional	13,000 00	13,195 00	13,000 00	
Caribou, 4s, 1915, Optional	14,000 00	14,420 00	14,000 00	
Brunswick Village Corporation, 4s, 1918-25.	7,000 00	7,245 00	7,000 00	
Total public funds of Maine	104,500 00			104,500 00
County of Belmont, O., 5s, 1903-14, Road Imp	8,000 00	8,840 00	8,000 00	
Gallia, O., 5s, 1918, Turnpike. ...	5,000 00	5,800 00	5,000 00	
Henry, O., 5s, 1901, Opt., Road Imp.	6,000 00	6,120 00	6,000 00	
Jefferson, O., 5s, 1899, Opt., Turnpk.	5,000 00	5,000 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike..	20,000 00	20,600 00	20,000 00	
Kane, Ill., 5s, 1901, Court House .	10,500 00	10,710 00	10,500 00	
Lawrence, O., 5s, 1906, Turnpike	5,000 00	5,400 00	5,000 00	
Muskingum, O., 5s, 1904-6, Bridge	10,000 00	10,700 00	10,000 00	
City of Ashland, Wis., 5s, 1911, Imp	8,000 00	8,360 00	8,000 00	
Canton, O., 5s, 1918, School Dist .	10,000 00	11,800 00	10,000 00	
Cedar Rapids, Ia., 5s, 1896, Op- tional, Ind. School District....	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	8,547 00	7,700 00	
Columbus, O., 5s, 1901, Bd. of Ed.	5,000 00	5,100 00	5,000 00	
Danville, Ill., 4½s, 1902-7, Sewer..	7,000 00	7,175 00	7,000 00	
Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D.	5,000 00	5,550 00	5,000 00	
Evansville, Ind., 5s, 1912, Funding	2,000 00	2,200 00	2,000 00	
Evansville, Ind., 4½s, 1912, Funding	5,000 00	5,250 00	5,000 00	
Ironton, O., 6s, 1899, Street Imp.	3,000 00	3,000 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	10,350 00	10,000 00	

ANDROSCOGGIN COUNTY SAVINGS BANK—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 Moline, Ill., 4½s, 1904, Opt. Water.	\$4,500 00	\$4,590 00	\$4,500 00	
Newark, O., 5s, 1901-2, Refunding	6,000 00	6,120 00	6,000 00	
Newport, Ky., 5s, 1913, Sewer....	5,000 00	5,575 00	5,000 00	
Newport, Ky., 5s, 1919, Street....	10,000 00	11,550 00	10,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,350 00	5,000 00	
Springfield, O., 6s, 1900, Special..	3,000 00	3,030 00	3,000 00	
Superior, Wis., 5s, 1912, School ..	5,000 00	5,375 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	5,025 00	5,000 00	
Wausau, Wis., 5s, 1905, Water ...	5,000 00	5,225 00	5,000 00	
Town of South Chicago, Ill., 5s, 1908, School	9,000 00	9,720 00	9,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	11,350 00	10,000 00	
Total public funds out of Maine.....	225,700 00			\$225,700 00
<i>Railroad Bonds Owned</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	21,800 00	19,550 00	
Boston & Maine, Registered 4s, 1942.....	25,000 00	28,750 00	25,000 00	
Lime Rock, 5s, 1908.....	10,000 00	10,500 00	10,000 00	
Maine Central, 7s, 1912.....	1,200 00	1,632 00	1,200 00	
Maine Central, 4½s, 1912.....	2,500 00	2,750 00	2,500 00	
Maine Central, 5s, 1923.....	13,000 00	14,430 00	13,000 00	
Maine Central, 5s, 1912.....	1,000 00	1,140 00	1,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	25,000 00	27,250 00	25,000 00	
Portland & Rumford Falls, 4s, 1926.....	25,000 00	25,625 00	25,000 00	
Total railroad bonds of Maine.....	132,700 00			132,250 00
Allegheny & Western, 4s, 1998.....	15,000 00	15,000 00	15,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	25,000 00	25,000 00	25,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.	5,000 00	5,125 00	5,000 00	
Bridgeport Traction Co., Conn., 5s, 1923....	15,000 00	15,750 00	15,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,500 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	16,000 00	18,560 00	16,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,200 00	5,000 00	
Cleveland Electric, O., 5s, 1913.....	10,000 00	10,500 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	25,000 00	26,750 00	25,000 00	
Commonwealth Avenue St., Mass., 5s, 1916	6,000 00	6,300 00	6,000 00	
Concord & Montreal, 4s, 1920.....	29,000 00	29,870 00	29,000 00	
Des Moines Street, Ia., 6s, 1914.....	5,000 00	5,125 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	7,500 00	7,125 00	6,000 00	
Detroit & Mackinac, Mort., Gold, 4s, 1995..	2,000 00	1,100 00	2,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	5,000 00	5,100 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	20,000 00	20,000 00	20,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	8,000 00	8,000 00	8,000 00	
Hereford, 4s, 1900.....	25,000 00	25,000 00	25,000 00	
Housatonic, 5s, 1937.....	15,000 00	18,900 00	15,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911.	10,000 00	10,500 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,400 00	5,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	15,000 00	15,750 00	15,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	10,000 00	10,000 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1906-10	15,000 00	16,200 00	15,000 00	
New Haven & Derby, 5s, 1918.....	10,000 00	11,800 00	10,000 00	
New Haven Street, Conn., 5s., 1913.....	5,000 00	5,450 00	5,000 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.....	10,600 00	10,600 00	10,000 00	
Newport & Fall River Street, Mass., 5s, 1918	10,000 00	10,250 00	10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,925 00	
Providence & Taunton, 5s, 1918.....	10,000 00	10,400 00	10,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	10,000 00	9,500 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	
Torrington & Winchester St., Conn., 5s, 1917	10,000 00	10,000 00	10,000 00	

ANDROSCOGGIN 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>
Trenton Passenger, N. J., 6s, 1913-31	\$12,000 00	\$12,840 00	\$12,000 00	
Wakefield & Stoneham St., Mass., 5s, 1915..	10,000 00	10,200 00	10,000 00	
Waynesburg & Canton, O., 5s, 1928	4,000 00	1,800 00	2,400 00	
Worcester & Marlboro St., Mass., 5s, 1917..	10,000 00	10,300 00	10,000 00	
Youngstown Street, O., 6s, 1901, Optional ..	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	449,500 00			\$446,325 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1898.	25,000 00	25,000 00	25,000 00	
Maine & N. Hampshire Granite Co., 5s, 1912	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1914.....	2,000 00	2,000 00	2,000 00	
Union Water Power Co., Lewiston, 5s, 1904	23,000 00	23,000 00	23,000 00	
Total corporation bonds of Maine	55,000 00			55,000 00
Claremont Water Works Co., N. H., 5s, 1917	10,000 00	10,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
European & North American	26,100 00	35,235 00	26,100 00	26,100 00
Detroit & Mackinac, Beneficial Interest...	4,000 00	1,000 00		
Detroit, Grand Rapids & Western, Pref. . .	5,516 70	2,758 35		
Saginaw Valley Traction, Preferred	5,000 00			
Saginaw Valley Traction, Common.....	2,000 00		5,000 00	
Saginaw Valley Traction, Vot. Trust Cdfs.	2,000 00			
Total railroad stock out of Maine	18,516 70			5,000 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	7,863 00	10,484 00	10,484 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,200 00	7,285 00	6,200 00	
Casco National Bank, Portland.	3,600 00	3,672 00	3,600 00	
Cumberland National Bank, Portland	4,760 00	4,760 00	4,760 00	
First National Bank, Lewiston	60,000 00	93,000 00	60,000 00	
First National Bank, Portland.....	5,400 00	5,400 00	5,400 00	
Manufacturers' National Bank, Lewiston	4,500 00	4,950 00	4,500 00	
National Shoe & Leather Bank, Auburn ...	21,700 00	21,700 00	21,700 00	
National Traders' Bank, Portland	2,200 00	2,310 00	2,200 00	
Norway National Bank, Norway.....	1,000 00	1,150 00	1,000 00	
Portland National Bank, Portland.....	5,000 00	5,450 00	5,000 00	
Total national bank stock owned	114,360 00			114 360 00
<i>Other Bank Stock Owned.</i>				
Livermore Falls Trust and Banking Co....	2,000 00	2,000 00	2,000 00	
Rumford Falls Trust Company.....	2,000 00	2,060 00	2,000 00	
Total other bank stock owned.....	4,000 00			4,000 00
<i>Loans on Public Funds.</i>				
United States		100 00	100 00	
City of Auburn		395 00	395 00	
Lewiston		1,983 68	1,983 68	
Town of Canton		500 00	500 00	
Norridgewock.....		100 00	100 00	\$3,078 68
<i>Loans on Railroad Bonds.</i>				
Iowa Central		1,000 00	1,000 00	
Maine Central ...		1,440 00	1,440 00	
Rumford Falls and Rangeley Lakes.....		1,000 00	1,000 00	
Terre Haute Street, Ind		4,000 00	4,000 00	7,440 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
A. H. Berry Shoe Company, Portland.....	\$6,000 00	\$6,000 00	
Ara Cushman Company, Auburn.....	1,500 00	1,500 00	
Avon Manufacturing Company, Lewiston.....	1,000 00	1,000 00	
Continental Mills, Lewiston.....	350 00	350 00	
Cowan Woolen Company, Lewiston.....	7,000 00	7,000 00	
Jordan-Frost Lumber Company, Lewiston.....	637 25	637 25	
Lewiston and Auburn Electric Light Company.....	2,100 00	2,100 00	
Little Androscoggin Water Power Co., Auburn.....	5,615 00	5,615 00	
Pray-Small Company, Auburn.....	4,000 00	4,000 00	\$28,202 25
<i>Loans on National Bank Stock.</i>			
First National Bank, Lewiston.....	1,000 00	1,000 00	
Manufacturers' National Bank, Lewiston.....	3,139 00	3,139 00	4,139 00
<i>Loans to Corporations.</i>			
Continental Mills, Lewiston.....	5,000 00	5,000 00	
Isle of Springs Association.....	1,100 00	1,100 00	
Little Androscoggin Water Power Co., Auburn.....	25,000 00	25,000 00	31,100 00
Loan on Machias Water Company bond.....	100 00	100 00	
Loan on Southern Railway stock.....	500 00	500 00	
Loan on life insurance policy.....	400 00	400 00	
Loans on Androscoggin County Savings Bank books,	2,350 00	2,350 00	
Loans on mortgages of real estate.....	580,809 45	580,809 45	584,159 45
Real estate, foreclosure.....	2,413 87	2,413 87	
Vault, furniture and fixtures.....	1,650 00	1,650 00	4,063 87
Premium account.....		73,396 91	
Expense account.....		1,117 31	74,514 22
Cash on deposit.....	18,557 97	18,557 97	
Cash on hand.....	2,566 42	2,566 42	21,124 39
Unpaid accrued interest.....	28,880 06		2,051,540 86
Due depositors, earned dividend and accrued State tax.....	2,136,015 05		
	1,988,866 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$147,149 01		

AUBURN SAVINGS BANK—AUBURN.

March 14, 1899.

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

LIABILITIES.

Deposits	\$1,479,013 51
Reserve fund.....	41,700 00
Undivided profits	15,560 81
	\$1,536,274 32

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.....	\$20,000 00	\$25,650 00	\$20,000 00	
United States Coupon, 4s, 1925.....	30,000 00	38,475 00	30,000 00	
Total United States bonds owned	50,000 00			\$50,000 00
County of Aroostook, 4½s, 1915, Railroad Aid	10,000 00	11,200 00	10,000 00	
Washington, 4s, 1922, Opt., R. R..	10,000 00	10,800 00	10,000 00	
City of Auburn, 5s, 1905, Water.....	5,000 00	5,400 00	5,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,350 00	5,000 00	
Deering, 4s, 1918, School	5,000 00	5,350 00	5,000 00	
Westbrook, 4s, 1918, Funding....	10,000 00	10,700 00	10,000 00	
Total public funds of Maine.....	45,000 00			45,000 00
County of Defiance, O., 6s, 1899, Ditch	500 00	500 00	500 00	
Iowa, Wis., 5s, 1906, Insane Asy.	5,000 00	5,375 00	5,000 00	
Paulding, O., 5s, 1903-4, Poor Fund	7,000 00	7,950 00	7,000 00	
Sumner, Kan., 5½s, 1920, Refund ..	10,000 00	12,100 00	10,000 00	
Van Wert, O., 5s, 1915-16, Fund ..	10,000 00	11,700 00	10,000 00	
City of Arkansas City, Kan., 6s, 1910,				
Refunding	5,000 00	5,450 00	5,000 00	
Bellaire, O., 5s, 1901-10, Water ...	8,000 00	8,440 00	8,000 00	
Canton, O., 5s, 1899, Street Imp...	2,000 00	2,000 00	2,000 00	
Clinton, Ia., 6s, 1902, Optional,				
City Improvement	9,000 00	9,270 00	9,000 00	
Danville, Ill., 4½s, 1899-1910, Sew.	11,000 00	11,275 00	11,000 00	
Duluth, Minn., 4½s, 1921, Incl. S. D.	10,000 00	11,100 00	9,600 00	
Fremont, Neb., 5s, 1909, S. D.....	5,000 00	5,000 00	5,000 00	
Madison, Wis., 6s, 1899-1901, Street				
Improvement	2,800 00	2,856 00	2,800 00	
Marion, O., 6s, 1908, Street Imp...	6,000 00	6,900 00	6,000 00	
Muncie, Ind., 6s, 1899-1901, Sewer,	3,000 00	3,960 00	3,000 00	
Muskegon, Mich., 5s, 1906-7, Water	6,000 00	6,540 00	6,000 00	
Peru, Ind., 4½s, 1913, School	6,000 00	6,330 00	6,000 00	
Richmond, Ind., 6s, 1899-1908,				
Park Improvement	5,000 00	5,450 00	5,000 00	
Springfield, Mo., 4½s, 1901, Sewer,	10,000 00	10,100 00	10,000 00	
Springfield, Mo., 4½s, 1906, Op-				
tional, School District-Refund	10,000 00	10,400 00	10,000 00	
Superior, Wis., 6s, 1910, Main				
Sewer	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	136,300 00			135,900 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	6,000 00	6,000 00	5,850 00	
Bangor & Aroostook, 5s, 1943	25,000 00	27,250 00	24,100 00	
Boston & Maine, 4s, 1942	30,000 00	34,500 00	30,000 00	
Calais Street, 6s, 1914	10,000 00	10,000 00	10,000 00	
Dexter & Newport, 4s, 1917.....	15,000 00	15,450 00	15,000 00	
Knox & Lincoln, 6s, 1921	10,000 00	10,700 00	10,000 00	
Lewiston & Auburn Horse, 5s, 1911	5,000 00	5,000 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1930...	10,000 00	10,000 00	9,900 00	
Phillips & Rangeley, 5s, 1910.	11,000 00	11,000 00	11,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	16,350 00	15,000 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>
Portland & Rumford Falls, 4s, 1926	\$10,000 00	\$10,250 00	\$ 9,950 00	
Portland & Rumford Falls, 4s, 1927	15,000 00	15,000 00	15,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	10,000 00	10,000 00	10,000 00	
Sandy River, 5s, 1915	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.....	192,000 00			\$190,800 00
Akron, Bedford & Cleveland, O., 5s, 1915 ...	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	10,000 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	3,000 00	3,000 00	2,925 00	
Brooklyn Street, Cleveland, O., 6s, 1903 ..	10,000 00	10,600 00	10,000 00	
Buffalo Railway Company, N. Y., 5s, 1931 ..	5,000 00	5,800 00	4,950 00	
Cleveland City Cable, O., 5s, 1909.....	5,600 00	5,200 00	4,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,050 00	15,000 00	
Concord & Montreal, 4s, 1920	20,000 00	20,600 00	20,000 00	
Des Moines Street, Ia., 6s, 1919.....	5,000 00	5,125 00	5,000 00	
Globe Street, Fall River, Mass., 5s, 1912 ...	10,000 00	10,300 00	9,950 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	17,000 00	17,000 00	16,695 00	
Indiana, Illinois & Iowa, 5s, 1948.....	20,000 00	21,000 00	20,000 00	
Kanawha & Michigan, 4s, 1900	10,000 00	8,400 00	8,200 00	
Kansas City Cable, Mo., Extended 5s, 1901.	10,000 00	10,000 00	10,000 00	
Kansas City Belt, Mo., 6s, 1916.....	10,000 00	10,800 00	10,000 00	
Muskegon Street, Mich., 5s, 1912	500 00	500 00	500 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	10,000 00	10,600 00	10,000 00	
North Chicago Street, Ill., 5s, 1906.....	10,000 00	10,500 00	10,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,100 00	9,825 00	
Passenger & Belt, Lexington, Ky., 6s, 1909.	5,000 00	5,125 00	5,000 00	
Portsmouth Street & Light Co., O., 6s, 1913	6,000 00	6,000 00	6,000 00	
Providence & Taunton Street, 5s, 1918.....	5,000 00	5,200 00	5,000 00	
St. Paul City Railway, Minn., 5s, 1937.....	10,000 00	10,650 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,000 00	6,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Toledo Traction, O., 5s, 1909	20,000 00	20,000 00	19,600 00	
Trenton Passenger, N. J., 6s, 1927, Optional	10,600 00	11,100 00	10,000 00	
Total railroad bonds out of Maine	267,500 00			264,420 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	10,000 00	10,250 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	5,100 00	5,000 00	
Maine & New Hampshire Granite Com- pany, 5s, 1902, Optional	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 5s, 1901..	5,000 00	5,000 00	5,000 00	
Northern Banking Co., Portland, 5s, 1897-1900	1,700 00	1,700 00	1,700 00	
Portland Elevator Company, 4s, 1933-7.	10,000 00	10,250 00	10,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,400 00	10,000 00	
Portsmouth Company, So. Berwick, 6s, 1923	5,000 00	1,500 00	1,500 00	
Richmond Water Company, 5s, 1906	10,000 00	7,500 00	10,000 00	
Total corporation bonds of Maine.....	76,700 00			73,200 00
Denver Union Water Company, Col., 5s, 1914	5,250 00	4,672 50	5,250 00	
Eau Claire Water Company, Wis., 6s, 1915..	10,000 00	10,000 00	10,000 00	
Littleton Water & Light Co., N. H., 5s, 1916.	7,000 00	7,000 00	7,000 00	
Omaha Water Company, Neb., 4½s, 1946	5,000 00	4,050 00	5,000 00	
Total corporation bonds out of Maine	27,250 00			27,250 00
<i>Railroad Stock Owned.</i>				
European & North American	10,000 00	13,500 00	10,000 00	
Portland & Ogdensburg	50,020 00	25,010 00	22,605 85	
Total railroad stock of Maine	60,020 00			32,605 85

AUBURN 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>
Muskegon Street, Mich., Preferred	\$2,500 00	\$1,875 00	\$2,500 00	
Muskegon Street, Mich., Common	2,500 00	250 00	2,500 00	
Syracuse Rapid Transit, N. Y., Common...	7,000 00	700 00	4,000 00	
Total railroad stock out of Maine	12,000 00			\$9,000 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	1,037 40	2,850 00	
Omaha Water Company, Neb., 1st Preferred	850 00	297 50	850 00	
Omaha Water Company, Neb., 2d Preferred	750 00	112 50	150 00	
Windsor Company, No. Adams, Mass., Pfd.	5,572 00	4,179 00	5,572 00	
Total corporation stock out of Maine.....	12,632 00			9,422 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	2,500 00	2,500 00	
Canal National Bank, Portland.....	4,300 00	5,052 50	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	15,000 00	23,250 00	15,000 00	
First National Bank, Portland.....	13,000 00	13,000 00	13,000 00	
Manufacturers' National Bank, Lewiston	11,500 00	12,650 00	11,500 00	
National Shoe & Leather Bank, Auburn ...	4,000 00	4,000 00	4,000 00	
National Traders' Bank, Portland.....	7,400 00	7,770 00	7,400 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,100 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,375 00	3,000 00	
Portland National Bank, Portland.....	5,000 00	5,450 00	5,000 00	
Richmond National Bank, Richmond.....	3,120 00	3,120 00	3,120 00	
Total national bank stock owned	125,220 00			125,220 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.....		6,000 00	6,000 00	
A. L. & E. F. Goss Company, Lewiston.....		300 00	300 00	
Ara Cushman Company, Auburn.....		5,000 00	5,000 00	
Camden & Rockland Water Company.....		5,000 00	5,000 00	
Cowan Woolen Company, Lewiston.....		7,700 00	7,700 00	
Franklin Company, Lewiston.....		1,700 00	1,700 00	
Lewiston & Auburn Electric Light Company.....		250 00	250 00	
Lewiston Machine Company.....		1,000 00	1,000 00	
Little Androscoggin Water Power Co., Auburn.....		9,214 80	9,214 80	
Lockwood Company, Waterville		1,800 00	1,800 00	
Pray-Small Company, Auburn		5,000 00	5,000 00	
Whitman Agricultural Works, Auburn.....		1,000 00	1,000 00	43,964 80
<i>Loans on National Bank Stock.</i>				
First National Bank, Auburn.....		1,900 00	1,900 00	
National Shoe and Leather Bank, Auburn.....		8,700 00	8,700 00	10,600 00
<i>Loans to Corporations.</i>				
American Light and Power Company, Auburn		6,500 00	6,500 00	
American Shoe Manufacturing Company, Auburn ..		1,500 00	1,500 00	
Auburn Foundry Company (endorsed) ..		720 00	720 00	
First Universalist Parish, Auburn.....		2,152 59	2,152 59	
High Street Congregational Parish, Auburn.....		3,500 00	3,500 00	
Lewiston Journal Company.....		25,500 00	25,500 00	
Little Androscoggin Water Power Co., Auburn.....		18,000 00	18,000 00	
Maine Free Baptist Association		500 00	500 00	
Oak Hill Cemetery, Auburn.....		400 00	400 00	
Spring Street Baptist Society, Auburn		531 35	531 35	
Whitman Agricultural Works, Auburn.....		1,500 00	1,500 00	60,803 94
Loan on Maine Central Railroad bond		100 00	100 00	
Loan on Auburn Trust Company stock.....		500 00	500 00	
Loan on American Banking & Trust Co. book, Auburn,		1,373 78	1,373 78	
Loans on Auburn Savings Bank books		1,100 00	1,100 00	
Loans on mortgages of real estate.....		339,434 45	339,434 45	342,508 23

AUBURN SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate foreclosure	\$24,875 14	\$24,875 14	
Furniture and fixtures	2,500 00	2,500 00	\$27,375 14
Premium account		59,588 91	
Expense account		395 23	59,984 14
Cash on deposit	21,887 17	21,887 17	
Cash on hand	4,633 05	4,633 05	26,520 22
Unpaid accrued interest	21,728 95		1,536,274 32
Due depositors, earned dividend and accrued State tax	1,569,243 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,493,032 71		
	\$76,210 97		

AUGUSTA SAVINGS BANK—AUGUSTA.

March 29, 1899.

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

LIABILITIES.

Deposits	\$6,231,995 62
Reserve fund.....	300,000 00
Undivided profits.....	30,317 46
	\$6,562,313 08

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	\$350,000 00	\$451,500 00	\$350,000 00	\$350,000 00
District of Columbia, 3-65s, 1924.	1,000 00	1,170 00	1,000 00	
District of Columbia, 5s, 1899.....	30,000 00	30,000 00	30,000 00	
Total District of Columbia bonds owned..	31,000 00			31,000 00
City of Biddeford, 4s, 1915, Refunding.....	10,000 00	10,600 00	10,000 00	10,000 00
County of Adams, Ind., 5s, 1899-1903, Defic..	23,000 00	23,460 00	23,000 00	
Adams, Neb., 5s, 1909, C.H. & Jail	14,000 00	15,120 00	14,000 00	
Athens, O., 5s, 1904-8, Gen. Fund	50,000 00	54,250 00	50,000 00	
Auglaize, O., 6s, 1899-1900, C. H. ...	15,000 00	15,150 00	15,000 00	
Auglaize, O., 6s, 1900-7, Ditch....	15,000 00	16,350 00	15,000 00	
Auglaize, O., 6s, 1899-1901, Bridge.	3,500 00	3,570 00	3,500 00	
Auglaize, O., 5s, 1899-1901, C. H. ...	14,000 00	14,140 00	14,000 00	
Bay, Mich., 5s, 1903-6, Bridge	35,000 00	37,450 00	35,000 00	
Belmont, O., 5s, 1903-5, Bridge....	50,000 00	53,000 00	50,000 00	
Belmont, O., 5s, 1901, Funding....	12,000 00	12,300 00	12,000 00	
Berrien, Mich., 5s, 1900-4, Co. Bldgs	44,000 00	45,760 00	44,000 00	
Carroll, Ind., 6s, 1899, Funding ..	5,000 00	5,000 00	5,000 00	
Carroll, Ind., 6s, 1908-13, Funding	40,000 00	47,400 00	40,000 00	
Cass, Ia., 4½s, 1901, Opt. Refund.	7,000 00	7,070 00	7,000 00	
Cass, Ia., 4½s, 1906, Funding.....	15,000 00	15,450 00	15,000 00	
Cass, Ind., 6s, 1900-1, Funding....	40,000 00	41,400 00	40,000 00	
Cass, Mo., 5s, 1909, Funding.....	20,000 00	21,900 00	20,000 00	
Chippewa, Mich., 5s, 1912, Refund	40,000 00	43,000 00	40,000 00	
Chippewa, Wis., 5s, 1899-1900, Fund	25,000 00	25,125 00	25,000 00	
Clermont, O., 6s, 1899-1900, Jail...	10,500 00	10,605 00	10,500 00	
Clermont, O., 5s., 1907-13, Defic ..	17,500 00	19,687 50	17,500 00	
Clinton, Ia., 4½, 1904-6, Court House	67,000 00	68,675 00	67,000 00	
Darke, O., 6s, 1899, Ditch.....	3,500 00	3,500 00	3,500 00	
Delaware, Ind., 5s, 1899-1903, C.H.	11,000 00	11,220 00	11,000 00	
Erie, O., 5s, 1899-1900, Refunding.	12,000 00	12,060 00	12,000 00	
Fayette, O., 6s, 1899-1908	10,000 00	10,850 00	10,000 00	
Fayette, O., 6s, 1899-1901, Road...	4,500 00	4,590 00	4,500 00	
Franklin, O., 6s, 1899-1901, Jail...	15,000 00	15,300 00	15,000 00	
Franklin, O., 5s, 1899-1918, Emerg	113,000 00	124,300 00	113,000 00	
Gage, Neb., 5s, 1909, Court House	30,000 00	32,400 00	30,000 00	
Greene, Ind., 5s, 1899-1904, Gravel Road	37,500 00	38,437 50	37,500 00	
Hamilton, Ind., 5s, 1912, Funding	35,000 00	39,025 00	35,000 00	
Hancock, O., 6s, 1899-1900, Ditch.	4,500 00	4,545 00	4,500 00	
Hancock, O., 5s, 1907-9, Refunding	30,000 00	33,150 00	30,000 00	
Hardin, O., 6s, 1899-1900, Turnpike	8,000 00	8,080 00	8,000 00	
Hardin, O., 6s, 1900-1, Building....	5,500 00	5,692 50	5,500 00	
Hardin, O., 6s, 1901-5, Ditch	21,500 00	23,327 50	21,500 00	
Hennepin & Minneapolis, Minn., 4½s, 1901-24, C. H. & C. H.	75,000 00	82,875 00	75,000 00	
Henry, O., 5s, 1900, Opt., Road...	25,000 00	25,250 00	25,000 00	
Highland, O., 6s, 1899-1900, Fund.	5,000 00	5,050 00	5,000 00	
Highland, O., 5s, 1899-1901, Jail...	6,000 00	6,060 00	6,000 00	
Jefferson, O., 5s, 1902, Turnpike.	50,000 00	51,750 00	50,000 00	
Jefferson, O., 5s, 1905, Optional, Turnpike	36,000 00	38,340 00	36,000 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	Jefferson, O., 5s, 1903, Optional, Pike	\$36,000 00	\$37,620 00	\$36,000 00	
	Lawrence, O., 5s, 1899-1905, Pike	60,000 00	62,400 00	60,000 00	
	Lawrence, O., 5s, 1917-19, Pike....	25,000 00	29,750 00	25,000 00	
	Lucas, O., 5s, 1900, Road Imp....	2,900 00	2,030 00	2,000 00	
	Madison, Ky., 4s, 1919, Optional, Refunding	42,000 00	43,890 00	42,000 00	
	Madison, O., 6s, 1899-1906, Court House and Jail	41,000 00	43,665 00	41,000 00	
	Madison, O., 6s, 1900-2, C. H. Imp.	4,000 00	4,166 00	4,000 00	
	Mahaska, Ia., 4½s, 1899-1905, Fund.	48,000 00	48,960 00	48,000 00	
	Mahoning, O., 5s, 1899, Bridge ...	10,000 00	10,000 00	10,000 00	
	Mahoning, O., 5s, 1899-1900, Poor, Marathon, Wis., 5s, 1899-1913, Asylum	20,000 00	20,100 00	20,000 00	
	Marion, Ia., 5s, 1905, Court House	40,000 00	43,000 00	40,000 00	
	Marion, O., 5s, 1906-16, Ditch	77,000 00	81,620 00	77,000 00	
	Marshall, Ia., 4½s, 1899-1906	43,000 00	47,515 00	43,000 00	
	Menominee, Mich., 5s, 1900-5, Road and Bridge	50,000 00	51,000 00	50,000 00	
	Mercer, O., 6s, 1899-1903, Road Improvement	35,000 00	36,400 00	35,000 00	
	Mercer, O., 5s, 1899-1906, Ditch....	40,500 00	42,322 50	40,500 00	
	Mercer, O., 6s, 1900-1, Pike.....	6,000 00	6,030 00	6,000 00	
	Mercer, O., 6s, 1899-1908, Road and Ditch	4,500 00	4,657 50	4,500 00	
	Miami, O., 6s, 1902, Court House	14,500 00	15,805 00	14,500 00	
	Montgomery, O., 5s, 1899-1906, Def. Muskegon, Mich., 4½s, 1904-11, Refunding	11,000 00	11,495 00	11,000 00	
	Noble, O., 6s, 1899-1901, Poor ...	20,000 00	20,100 00	20,000 00	
	Outagamie, Wis., 5s, 1907-8, Asy.	25,000 00	26,625 00	25,000 00	
	Paulding, O., 5s, 1900-2, C. House	9,000 00	9,180 00	9,000 00	
	Pickaway, O., 6s, 1902-7, C. House	20,000 00	22,400 00	20,000 00	
	Polk, Minn., 5s, 1919, Funding....	10,000 00	11,030 00	10,000 00	
	Polk, Minn., 5s, 1904, Ditch ...	10,000 00	10,250 00	10,000 00	
	Putnam, O., 5s, 1903-11, Ditch....	50,000 00	55,500 00	50,000 00	
	Putnam, O., 6s, 1899, Ditch.....	20,000 00	23,100 00	20,000 00	
	Putnam, O., 6s, 1899-1901, Road Improvement	15,000 00	15,750 00	15,000 00	
	Putnam, O., 5s, 1905-6, Bridge ...	9,500 00	10,450 00	9,500 00	
	Racine, Wis., 5s, 1906-1.....	1,500 00	1,560 00	1,500 00	
	Reno, Kan., 5½s, 1914, Funding....	3,000 00	3,060 00	3,000 00	
	St. Croix, Wis., 5s, 1914, Ins. Asy.	10,000 00	10,700 00	10,000 00	
	St. Louis, Minn., 4s, 1916, Road..	10,000 00	10,200 00	10,000 00	
	St. Louis, Minn., 4½s, 1909, Road and Bridge	50,000 00	57,750 00	50,000 00	
	Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,400 00	10,000 00	
	Shawnee, Kan., 5½s, 1907, Fund.	70,900 00	73,150 00	70,000 00	
	Stark, O., 5s, 1906-13, Court House	18,000 00	19,350 00	18,000 00	
	Stark, O., 5s, 1907-12, Refunding.	25,000 00	28,250 00	25,000 00	
	Sumner, Kan., 5½s, 1920, Refund.	50,000 00	55,000 00	50,000 00	
	Tipton, Ind., 5s, 1919-24, C. H.	80,000 00	89,600 00	80,000 00	
	Van Wert, O., 6s, 1899, Bridge ...	60,000 00	67,200 00	60,000 00	
	Vernon, Wis., 5s, 1900, Asylum....	35,000 00	43,560 00	35,000 00	
	Vigo, Ind., 5s, 1899-1906, C. H.	30,000 00	34,500 00	30,000 00	
	Wapello, Ia., 5s, 1899-1901, C. H.	5,000 00	5,050 00	5,000 00	
	Williams, O., 6s, 1899-1905, C. H.	29,000 00	29,290 00	29,000 00	
	Wood, O., 6s, 1899, Court House....	35,000 00	37,450 00	35,000 00	
	Wood, O., 5s, 1899-1902, Ct House	6,000 00	6,000 00	6,000 00	
City of	Akron, O., 5s, 1899-1902, St. Imp.	50,000 00	51,000 00	50,000 00	
	Ashland, Wis., 5s, 1900, Funding.	35,000 00	35,700 00	35,000 00	
	Ashtabula, O., 6s, 1899-1902, Street Improvement	50,000 00	52,000 00	50,000 00	
	Bay City, Mich., 8s, 1900-3, Water	9,500 00	9,785 00	9,500 00	
	Cincinnati, O., 7s, 1904, Floating Debt	5,000 00	5,325 00	5,000 00	
	Cincinnati, O., 6s, 1899-1904, Sew.	25,000 00	29,125 00	25,000 00	
	Cleveland, O., 5s, 1907, Viaduct and Bridge	13,000 00	13,780 00	13,000 00	
		25,000 00	27,875 00	25,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Cleveland, O., 5s, 1899, Funding.	\$10,000 00	\$10,000 00	\$10,000 00	
Clinton, Ia., 5s, 1910, City Imp...	5,500 00	6,050 00	5,500 00	
Clinton, Ia., 5s, 1913, Street Imp.	3,000 00	3,360 00	3,000 00	
Detroit, Mich., 7s, 1904, Water...	1,000 00	1,165 00	1,000 00	
Duluth, Minn., 5s, 1907, School...	15,000 00	16,275 00	15,000 00	
Duluth, Minn., 5s, 1905, Ind. S. D.	15,000 00	15,975 00	15,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	20,000 00	22,200 00	20,000 00	
Eau Claire, Wis., 6s, 1906, Bridge	25,000 00	28,625 00	25,000 00	
Eau Claire, Wis., 4½s, 1909, Fund.	25,000 00	26,875 00	25,000 00	
Eau Claire, Wis., 5s, 1917, Refund.	30,000 00	35,400 00	30,000 00	
Elkhart, Ind., 5s, 1899-1903, Fund.	15,000 00	15,300 00	15,000 00	
Elyria, O., 4½s, 1924-8, Water Works	45,000 00	47,700 00	45,000 00	
Evansville, Ind., 4½s, 1912, Fund.	10,000 00	10,500 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund..	50,000 00	55,000 00	50,000 00	
Fort Wayne, Ind., 6s, 1899, Fund.	10,000 00	10,000 00	10,000 00	
Fremont, O., 5s, 1900-3, Water...	20,000 00	20,500 00	20,000 00	
Ishpeming, Mich., 5s, 1911-14, Sewer	40,000 00	44,200 00	40,000 00	
Jackson, Mich., 5s, 1908-11, Water	70,000 00	77,700 00	70,000 00	
La Crosse, Wis., 5s, 1909, Bridge.	25,000 00	27,875 00	25,000 00	
Lexington, Ky., 5s, 1918, Funding	50,000 00	58,500 00	50,000 00	
Lexington, Ky., 4½s, 1932-3, Fund.	70,000 00	79,800 00	70,000 00	
Louisville, Ky., 7s, 1903, City Hall	16,000 00	18,000 00	16,000 00	
Louisville, Ky., 7s, 1901, Sewer Improvement	10,000 00	10,650 00	10,000 00	
Louisville, Ky., 7s, 1903, Reest ..	3,000 00	3,375 00	3,000 00	
Marinette, Wis., 6s, 1904-14, Bridge	11,000 00	12,815 00	11,000 00	
Marinette, Wis., 5s, 1905-13, Sewer	21,500 00	23,220 00	21,500 00	
Marinette, Wis., 6s, 1903-17, Ref'g	43,500 00	51,112 50	43,500 00	
Marion, Ind., 5s, 1909, Funding ..	16,000 00	16,960 00	16,000 00	
Marion, Ind., 4s, 1918, Funding...	10,000 00	9,000 00	9,000 00	
Marion, O., 6s, 1905-14, Sewer...	10,000 00	11,700 00	10,000 00	
Marshalltown, Ia., 5s, 1912, Ref.	13,500 00	14,512 50	13,500 00	
Massillon, O., 6s, 1902-11, Refund.	45,000 00	50,850 00	45,000 00	
Massillon, O., 6s, 1899-1903, Engine House	4,000 00	4,160 00	4,000 00	
Massillon, O., 6s, 1899, Paving ...	1,000 00	1,000 00	1,000 00	
Menominee, Mich., 6s, 1899-1908, Paving ..	6,000 00	6,480 00	6,000 00	
Menominee, Mich., 6s, 1899-1911, Sewer	33,000 00	36,465 00	33,000 00	
Michigan City, Ind., 5s, 1899-1915, School Buildings	32,000 00	33,600 00	32,000 00	
Minneapolis, Minn., 7s, 1902, Water	4,000 00	4,400 00	4,000 00	
Moline, Ill., 4½s, 1899-1903, Water, Refunding	50,000 00	50,500 00	50,000 00	
Moline, Ill., 4½s, 1909, Opt. St. Imp.	15,000 00	15,600 00	15,000 00	
Newark, O., 5s, 1899-1904	6,000 00	6,150 00	6,000 00	
Newark, O., 5s, 1899-1905, Street and Sewer	24,500 00	25,235 00	24,500 00	
Racine, Wis., 5s, 1912, Refunding	98,000 00	109,270 00	98,000 00	
St. Cloud, Minn., 5s, 1913-24, Ref.	10,000 00	11,000 00	10,000 00	
Springfield, Mo., 4½s, 1911, Sewer	48,000 00	50,880 00	48,000 00	
Stillwater, Minn., 5s, 1915, Imp..	40,000 00	44,600 00	40,000 00	
West Bay City, Mich., 4s, 1918...	10,000 00	10,150 00	10,000 00	
Total public funds out of Maine.....	3,805,000 00			3,805,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central Consol., 7s, 1912.....	356,800 00	492,384 00	356,800 00	
Maine Central Funding, 4½s, 1912	34,000 00	37,400 00	34,000 00	
Maine Central 4s, 1912.....	110,000 00	115,500 00	110,000 00	
Total railroad bonds of Maine.....	500,800 00			500,800 00
Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 1st Mort., 5s, 1921....	25,000 00	28,750 00	25,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.) 1st Mort., 5s, 1926....	100,000 00	117,000 00	100,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Milwaukee & St. Paul (Dubuque Div.) 1st Mort., 6s, 1920.....	\$105,000 00	\$137,550 00	\$105,000 00	
Chicago, Milwaukee & St. Paul (So. Minn. Div.) 1st Mort., 6s, 1910	50,000 00	60,600 00	50,000 00	
Chicago & West Michigan, 1st Mort., 5s, 1921	100,000 00	89,000 00	100,000 00	
Cincinnati & Springfield, 1st Mort., 7s, 1901	31,000 00	32,550 00	31,000 00	
Fremont, Elkhorn & Missouri Valley Consolidated 1st Mort., Stamped, 6s, 1933.....	91,000 00	121,970 00	91,000 00	
Michigan Central, (Grand River Valley Div.) 1st Mort., 6s, 1909.....	50,000 00	59,000 00	50,000 00	
North Hudson County, 1st Mort., 5s, 1928...	50,000 00	52,500 00	50,000 00	
Total railroad bonds out of Maine.....	602,000 00			\$602,000 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	575 00	500 00	
First National Bank, Augusta.....	63,000 00	80,325 00	63,000 00	
Granite National Bank, Augusta.....	3,800 00	4,340 00	3,800 00	
National Shoe and 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.....	72,300 00			72,300 00
<i>Loans on Public Funds.</i>				
United States.....		5,700 00	5,700 00	
County of Lucas, Ohio.....		5,600 00	5,600 00	
City of Alliance, Ohio.....		1,000 00	1,000 00	
Newport, Ky.....		8,768 71	8,768 71	20,468 71
<i>Loans on Railroad Bonds.</i>				
Augusta, Hallowell & Gardiner Street.....		7,000 00	7,000 00	
Bangor, Orono & Old Town Street.....		1,000 00	1,000 00	
Eastern.....		1,000 00	1,000 00	
Maine Central.....		650 00	650 00	
Rockland, Thomaston & Camden Street.....		15,000 00	15,000 00	24,650 00
<i>Loans on Railroad Stock.</i>				
Bangor and Katahdin Iron Works.....		6,500 00	6,500 00	
Boston and Lowell.....		1,500 00	1,500 00	
Boston and Maine.....		17,000 00	17,000 00	
Concord and Montreal.....		1,250 00	1,250 00	
Maine Central.....		24,500 00	24,500 00	
Manchester and Lawrence.....		750 00	750 00	
Portland and Rumford Falls.....		8,000 00	8,000 00	59,500 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....		8,000 00	8,000 00	
Augusta Water Company.....		11,000 00	11,000 00	
Camden and Rockland Water Company.....		8,000 00	8,000 00	
Edwards Manufacturing Company, Augusta.....		15,000 00	15,000 00	
Lockwood Company, Waterville.....		24,000 00	24,000 00	
Penobscot and Kennebec Land Company.....		2,000 00	2,000 00	68,000 00
<i>Loans on National Bank Stock.</i>				
Augusta National Bank, Augusta.....		1,000 00	1,000 00	
First National Bank, Ellsworth.....		2,450 00	2,450 00	
First National Bank, Richmond.....		5,000 00	5,000 00	8,450 00
<i>Loans to Corporations.</i>				
Augusta Lumber Company (endorsed).....		10,000 00	10,000 00	
Cony Female Academy, Augusta.....		1,000 00	1,000 00	
Lithgow Library and Reading Room, Augusta.....		1,300 00	1,300 00	
Maine Central Railroad.....		400,000 00	400,000 00	
Small Point Club (endorsed).....		3,700 00	3,700 00	
South Parish Congregational Church, Augusta.....		1,700 00	1,700 00	
The Forest Grove Cemetery, Augusta.....		1,500 00	1,500 00	
Winthrop Street Universalist Church, Augusta.....		1,000 00	1,000 00	420,200 00

AUGUSTA SAVINGS BANK—Concluded.
RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
State of Maine.....	\$100,000 00	\$100,000 00	
City of Augusta.....	10,000 00	10,000 00	
Williams School District, Augusta	8,000 00	8,000 00	\$118,000 00
Loans on Cushnoc Fibre Co. bonds, Augusta.	550 00	550 00	
Loan to Granite National Bank, Augusta.....	10,000 00	16,000 00	
Loans on Augusta Savings Bank books.....	20,396 00	20,396 00	
Loans on mortgages of real estate	139,661 72	139,661 72	170,607 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 (United States bonds)		50,603 61	50,603 61
Cash on deposit	188,756 71	188,756 71	
Cash on hand	18,151 33	18,151 33	206,908 04
Unpaid accrued interest.....	108,767 73		6,562,313 08
Due depositors, earned dividend and accrued State tax.....	7,280,056 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	6,286,195 62		
	993,860 58		

BANGOR SAVINGS BANK—BANGOR.

September 21, 1899.

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

EVERETT F. RICH, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,634,354 63
Reserve fund	165,636 88
Undivided profits	175,752 58
	\$3,975,744 29

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925.....	\$40,000 00	\$52,000 00	\$40,000 00	
United States Coupon 4s, 1925	10,000 00	13,012 50	10,000 00	
United States Registered 5s, 1904	150,000 00	167,625 00	150,000 00	
Total United States bonds owned.....	\$200,000 00			\$200,000 00
District of Columbia, 3-65s, 1924	50,000 00	58,312 50	50,000 00	50,000 00
County of Aroostook, 4½s, 1915, Railroad Aid	10,000 00	11,200 00	10,000 00	
Washington, 4s, 1923, Opt., R.R. Aid	48,000 00	51,840 00	48,000 00	
City of Bangor, 6s, 1905, Water.....	3,000 00	3,420 00	3,000 00	
Bangor, Reg. 3½s, 1904-10, Water..	35,000 00	35,350 00	35,000 00	
Belfast, Reg. 4s, 1918, Refunding.	25,000 00	26,750 00	25,000 00	
Town of Eden, 4s, 1904-17, Town Hall	45,000 00	45,450 00	45,000 00	
Houlton, 4s, 1917, Funding	6,000 00	6,210 00	6,000 00	
Patten, 4½s, 1915, Railroad Loan.	6,000 00	6,360 00	6,000 00	
Total public funds of Maine	178,000 00			178,000 00
County of Chippewa, Wis., 5s, 1901, Asylum	12,700 00	12,954 00	12,700 00	
Delaware, Ind., 5s, 1900, C. H.	2,000 00	2,020 00	2,000 00	
Douglas, Neb., 5s, 1907, Refund.	42,000 00	45,990 00	42,000 00	
Ford, Ill., 6s, 1900-4, Drainage ...	14,000 00	14,700 00	14,000 00	
Franklin, O., 4½s, 1900, Deficiency	10,000 00	10,050 00	10,000 00	
Franklin, O., 6s, 1900, Deficiency.	10,000 00	10,200 00	10,000 00	
Greene, Ind., 6s, 1900-4, Ditch....	14,500 00	15,370 00	14,500 00	
Hardin, O., 6s, 1900-2, Turnpike..	20,000 00	20,900 00	20,000 00	
Howard, Ind., 6s, 1902, Jail, Fund.	10,000 00	10,650 00	10,000 00	
Lawrence, Ind., 5s, 1899-1905, Road	7,350 00	7,570 50	7,350 00	
Lawrence, O., 5s, 1911-15, Turnpike	26,000 00	29,900 00	26,000 00	
Mahoning, O., 5s, 1900-5, Road ...	5,600 00	5,880 00	5,600 00	
Mahoning, O., 4½s, 1911-17, Bridge	23,000 00	25,300 00	23,000 00	
Marathon, Wis., 5s, 1899-1911, Asy.	16,000 00	17,040 00	16,000 00	
Marion, O., 5s, 1910-12, Ditch	10,000 00	11,050 00	10,000 00	
Menominee, Mich., 5s, 1905-9, Road	23,000 00	25,185 00	23,000 00	
Miami, O., 5s, 1900, Ditch & Bridge	2,000 00	2,030 00	2,000 00	
Muskegon, Mich., 4½s, 1905-12, Ref.	24,000 00	25,680 00	24,000 00	
Ottawa, O., 6s, 1903-12, Bridge ...	10,000 00	11,650 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	20,000 00	21,100 00	20,000 00	
Polk, Minn., 5½s, 1907, Drainage..	10,000 00	11,100 00	10,000 00	
Somerset, Md., 4½s, 1918-24, Fund.	14,000 00	15,260 00	14,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	23,400 00	20,000 00	
Vernon, Mo., 4½s, 1918, Refunding	25,000 00	27,500 00	25,000 00	
Vigo, Ind., 5, 1908, Court House..	5,000 00	5,475 00	4,875 00	
Warren, Ky., 4s, 1909, Opt., Turnp'k	20,000 00	20,400 00	20,000 00	
Warren, Ky., 4s, 1909, Opt., Refund.	15,000 00	15,300 00	15,000 00	
Wells, Ind., 6s, 1901-3, Ditch	25,000 00	26,700 00	25,000 00	
Wells, Ind., 4½s, 1900, Court House	10,000 00	10,050 00	10,000 00	
Wood, O., 5s, 1900, Court House..	10,000 00	10,150 00	10,000 00	
City of Aurora, Ill., 6s, 1899-1902, Imp....	14,000 00	14,420 00	14,000 00	
Beatrice, Neb., 6s, 1894, Opt., Pav.	10,400 00	10,000 00	10,600 00	
Bellaire, O., 5s, 1910, Water, Fund.	5,000 00	5,450 00	5,000 00	
Boston, Mass., Reg. 4s, 1922, Water	50,000 00	56,000 00	50,000 00	
Brainerd, Minn., 6s, 1908, Light..	11,000 00	11,990 00	11,000 00	
Clinton, Ia., 6s, 1897, Improvement	205 62	205 62	205 62	

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	Columbus, O., 4s, 1902, Improve.	\$4,500 00	\$4,567 50	\$4,500 00	
	Columbus, O., 4s, 1902, Sewer....	14,000 00	14,210 00	14,000 00	
	Council Bluffs, Ia., 6s, 1898, Op- tional, Improvement.....	3,000 00	3,600 00	3,000 00	
	Council Bluffs, Ia., 6s, 1908-9, Sewer	3,500 00	4,130 00	3,500 00	
	Danville, Ill., 6s, 1901, Bd. of Ed.	7,500 00	7,800 00	7,500 00	
	Dayton, O., 5s, 1917, Paving.....	15,000 00	17,700 00	15,000 00	
	Dubuque, Ia., 6s, 1902, Funding..	4,000 00	4,260 00	4,000 00	
	Duluth, Minn., 5s, 1923, Inde- pendent School District.....	9,000 00	10,755 00	8,865 00	
	East Liverpool, O., 5s, 1920-33, Board of Education.....	26,500 00	31,535 00	26,500 00	
	East Liverpool, O., 5s, 1923, Fund.	3,500 00	4,112 50	3,500 00	
	East Liverpool, O., 5s, 1920, Water	20,000 00	23,200 00	19,900 00	
	Eau Claire, Wis., 6s, 1903, Bridge	20,000 00	21,800 00	20,000 00	
	Eau Claire, Wis., 4s, 1909, Fund.	18,000 00	19,350 00	18,000 00	
	Elgin, Ill., 5s, 1906, School District	10,000 00	10,850 00	10,000 00	
	Evansville, Ind., 5s, 1912, Funding	1,000 00	1,100 00	1,000 00	
	Evansville, Ind., 4s, 1912, Funding	22,000 00	22,000 00	22,000 00	
	Green Bay, Wis., 5s, 1905-15, Park	1,300 00	1,417 00	1,300 00	
	Green Bay, Wis., 5s, 1905-14, Re- funding	4,100 00	4,448 50	4,100 00	
	Green Bay, Wis., 5s, 1905-15, School	4,800 00	5,232 00	4,800 00	
	Green Bay, Wis., 5s, 1905-15, Bridge	4,800 00	5,232 00	4,800 00	
	Green Bay, Wis., 5s, 1900-17, Re- funding	7,700 00	8,316 00	7,700 00	
	Greenville, O., 6s, 1900, Refund.	20,000 00	20,300 00	20,000 00	
	Hammond, Ind., 6s, 1916, School.	13,000 00	15,730 00	13,000 00	
	Huntington, Ind., 6s, 1904, Op- tional, School	6,000 00	6,480 00	6,000 00	
	Huntington, Ind., 6s, 1901-16, Water	24,500 00	27,807 50	24,500 00	
	Hutchinson, Kan., 6s, 1909, Board of Education	10,000 00	10,800 00	10,000 00	
	Jackson, Mich., 5s, 1901-3, Paving	15,000 00	15,525 00	15,000 00	
	Janesville, Wis., 5s, 1904-11, School	31,000 00	33,170 00	31,000 00	
	Kankakee, Ill., 6s, 1900-1, Sewer.	5,000 00	5,125 00	5,000 00	
	Kankakee, Ill., 5s, 1900-3, School	8,000 00	8,160 00	8,000 00	
	Kansas City, Kan., 6s, 1900, Imp	2,500 00	2,537 50	2,500 00	
	Kokomo, Ind., 6s, 1899-1900, Imp.	1,910 64	1,929 75	1,910 64	
	Lake View, Ill., 5s, 1896, Optional, School	16,000 00	16,000 00	16,000 00	
	Lansing, Mich., 5s, 1899-1901, Pav	20,000 00	20,200 00	20,000 00	
	Manistee, Mich., 5s, 1901-5, Public Improvement	15,000 00	15,525 00	15,000 00	
	Mansfield, O., 5s, 1900-4, Water..	25,000 00	25,750 00	25,000 00	
	Marinette, Wis., 5s, 1900-1, School	2,500 00	2,537 50	2,500 00	
	Marion, Ind., 6s, 1900-2, School City	5,000 00	5,175 00	5,000 00	
	Marion, Ind., 6s, 1899-1900, Imp.	3,945 00	3,984 45	3,945 00	
	Minneapolis, Minn., 4s, 1917, Muni.	100,000 00	106,500 00	100,000 00	
	Moline, Ill., 5s, 1913, School.....	5,000 00	5,525 00	5,000 00	
	New Albany, Ind., 5s, 1915, Re- funding	20,000 00	23,000 00	20,000 00	
	Newark, O., 5s, 1901, Refunding..	10,000 00	10,200 00	10,000 00	
	Newark, O., 5s, 1922-32, Refunding Light	15,000 00	17,550 00	15,000 00	
	Newark, O., 5s, 1900-2, Improve.	5,000 00	5,100 00	5,000 00	
	Newport, Ky., 5s, 1913, Funding.	5,000 00	5,600 00	5,000 00	
	Omaha, Neb., 5s, 1912, School Dis.	5,000 00	5,700 00	5,000 00	
	Omaha, Neb., 4s, 1919, Paving... Port Huron, Mich., 5s, 1899-1904, Refunding	10,000 00	10,550 00	10,000 00	
	Port Huron, Mich., 5s, 1916, Refun.	6,000 00	6,180 00	5,681 20	
	Port Huron, Mich., 5s, 1916, Refun.	5,000 00	5,775 00	5,000 00	
	Port Huron, Mich., 4s, 1919, Refun.	11,000 00	11,385 00	11,000 00	
	Port Huron, Mich., 5s, 1911, Sewer	4,000 00	4,480 00	4,000 00	
	Port Huron, Mich., 4s, 1910, Optional, Repaving	10,000 00	10,200 00	10,000 00	
	Port Huron, Mich., 4s, 1918, Optional, Bridge.....	4,000 00	4,140 00	4,000 00	
	Richmond, Ind., 6s, 1900, Improve.	100 00	102 00	100 00	
	St. Paul, Minn., 4s, 1912, Water..	32,000 00	34,080 00	32,000 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 St. Paul, Minn., 4½s, 1917, Court House and City Hall.....	\$30,000 00	\$34,500 00	\$30,000 00	
Sandusky, O., 5s, 1900, Wharves, etc.....	1,000 00	1,015 00	1,000 00	
Sioux City, Ia., 6s, 1897-9, Improve.	10,000 00	10,000 00	10,000 00	
Sioux City, Ia., 6s, 1900-1, Refund- ing, Improvement	2,000 00	2,060 00	2,000 00	
Sioux City, Ia., 6s, 1899, Optional, Water	9,000 00	9,000 00	9,000 60	
South Bend, Ind., 6s, 1900-1, Imp.	6,500 00	6,727 50	6,500 00	
Stenbenville, O., 4s, 1914, Optional, Water	2,000 00	2,060 00	2,000 00	
Stillwater, Minn., 5s, 1906-11, Permanent Improvement....	14,000 00	15,120 00	14,000 00	
Tiffin, O., 6s, 1902-8, Park.....	30,000 00	33,150 00	30,000 00	
Toledo, O., 5s, 1899, Street Imp.	350 00	350 00	350 00	
Wausau, Wis., 5s, 1905, Water...	20,000 00	21,100 00	20,000 00	
West Bay City, Mich., 5s, 1920, Sch.	45,000 00	52,200 00	45,000 00	
Wichita, Kan., 7s, 1899, Internal Improvement	423 22	423 22	423 22	
Youngstown, O., 6s, 1903, Imp.	25,000 00	27,250 00	25,000 00	
Zanesville, O., 5s, 1900-2, Sewer..	3,000 00	3,075 00	3,000 00	
Township of Capital, Ill., 4s, 1911, Funding.	16,000 00	16,000 00	15,200 00	
Coal Pa., 4½s, 1900-9, Directors of the Poor	20,000 00	20,500 00	20,000 00	
Columbus, Neb., 6s, 1907, Optional, Bridge	10,000 00	10,650 00	10,000 00	
Total public funds out of Maine.....	1,466,284 48			1,464,805 68
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1913.....	50,000 00	55,000 00	48,812 50	
Bangor & Katahdin Iron Works, 6s, 1901....	1,000 00	1,020 00	1,000 00	
Maine Central, Consolidated, 7s, 1912.....	2,000 00	2,740 00	2,000 00	
Maine Central and E. & N. A., 4s, 1933.....	53,000 00	59,360 00	50,747 50	
Penobscot Shore Line, 4s, 1920	25,000 00	27,500 00	25,000 00	
Total railroad bonds of Maine.....	131,000 00			127,560 00
Atchison, Topeka and Santa Fe General Mortgage, 4s, 1995.....	3,500 00	3,500 00	2,800 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995.	2,000 00	1,700 00	800 00	
Brockton, Bridgewater & Taunton Street, 5s, 1917.....	9,000 00	9,450 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	29,000 00	33,640 00	28,385 00	
Central of New Jersey, General Mortgage Registered, 5s, 1987.....	50,000 00	59,000 00	50,000 00	
Chicago, Hammond & Western, 6s, 1927....	20,000 00	24,600 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936....	30,000 00	32,100 00	30,000 00	
Chicago, Milwaukee & St. Paul, South Minnesota Division, 6s, 1910.....	6,000 00	7,200 00	6,600 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	19,400 00	19,800 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,400 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1913.....	50,000 00	53,000 00	50,000 00	
Des Moines & Fort Dodge, 4s, 1905.....	42,000 00	39,900 00	41,318 75	
Des Moines Street, Ia., 6s, 1919	20,000 00	20,500 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937....	25,000 00	28,000 00	24,200 00	
Evansville & Indianapolis, 6s, 1926.....	25,000 00	25,000 00	25,000 00	
Flint & Pere Marquette, Consol, 5s, 1939....	45,000 00	46,350 00	41,400 00	
Grand Avenue Cable, Kansas City, 5s, 1908.	25,000 00	25,625 00	23,750 00	
Grand Rapids Street, Mich., 6s, 1912	25,000 00	25,000 00	25,000 00	
Illinois Central, Western Lines, 4s, 1951....	20,000 00	21,800 00	20,000 00	
Indiana, Illinois & Iowa, 5s, 1948.....	10,000 00	10,500 00	10,000 00	
Iowa Central, 5s, 1938.....	5,000 00	5,675 00	5,000 00	
Kansas City Cable, Mo., Extended, 5s, 1901.	27,000 00	27,000 00	26,450 00	
Lehigh Valley Terminal, Gold, 5s, 1941....	21,000 00	23,625 00	21,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	38,000 00	39,900 00	38,000 00	
Muskegon Street, Mich., 5s, 1912, Optional.	3,700 00	3,700 00	3,700 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	15,000 00	15,750 00	14,625 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.....	25,000 00	26,750 00	25,000 00	
New York & New England, 6s, 1905.....	25,000 00	27,750 00	25,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated (and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York Central & Hudson River, Regis- tered, 7s, 1903.....	\$35,000 00	\$38,150 00	\$35,600 00	
New York & Rockaway Beach, 5s, 1927.....	29,000 00	29,000 00	29,000 00	
North Chicago Street, Ill., 5s, 1906.....	42,000 00	44,100 00	42,000 00	
St. Louis Railroad Company, Mo., 5s, 1910.....	25,000 00	25,000 00	24,500 00	
Superior Rapid Transit, Wis., 6s, 1912.....	25,050 00	23,750 00	25,000 00	
Superior Rapid Transit, Wis., Receiver's certificates.....	7,000 00	7,000 00	7,000 00	
Toledo Traction Co., 5s, 1905, Optional.....	31,000 00	31,000 00	30,625 00	
Trenton Passenger, N. J., 6s, 1931.....	20,600 00	22,200 00	20,000 00	
West Chicago St. Ry. Tunnel Co., 5s, 1909.....	20,000 00	20,400 00	20,000 00	
Willmar & Sioux Falls, 5s, 1938.....	40,000 00	44,800 00	40,000 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	910,200 00			\$890,333 75
<i>Corporation Bonds Owned.</i>				
Eastern Manufacturing Co., Bangor, 5s, 1902-9.....	36,600 00	36,000 00	36,000 00	
Old Town Woolen Company, 5s, 1905.....	10,000 00	10,000 00	10,000 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	
Total corporation bonds of Maine.....	71,000 00			71,000 00
New England Mortgage Security Company, Boston, 5s, 1902.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Bangor & Katahdin Iron Works.....	3,000 00	2,175 00	2,250 00	
Dexter & Newport.....	15,100 00	18,875 00	15,100 00	
Dexter & Piscataquis.....	4,500 00	5,625 00	4,500 00	
European & North American.....	60,000 00	81,000 00	60,000 00	
Portland & Ogdensburg.....	24,600 00	12,300 00	12,427 75	
Total railroad stock of Maine.....	107,200 00			94,277 75
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.....	10,000 00			5,000 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor.....	3,000 00	5,250 00	3,000 00	3,000 00
Windsor Company, North Adams, Mass....	5,706 00	4,279 50	5,706 00	5,706 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	4,350 00	3,000 00	
First National Bank, Portland.....	11,300 00	11,300 00	11,300 00	
Kenduskeag National Bank, Bangor.....	10,000 00	13,500 00	10,000 00	
Presque Isle National Bank, Presque Isle.....	1,160 00	1,485 00	1,100 00	
Total national bank stock of Maine.....	25,460 00			25,400 00
National Bank of Redemption, Boston.....	4,500 00	5,400 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
Territory of Arizona.....		3,000 00	3,000 00	
New Mexico.....		1,000 00	1,000 00	
Utah.....		2,000 00	2,000 00	
County of St. Louis, Minn.....		1,000 00	1,000 00	
City of Whitman, Wash.....		2,000 00	2,000 00	
Bangor.....		2,000 00	2,000 00	
Cincinnati, O.....		2,000 00	2,000 00	
Duluth, Minn.....		7,000 00	7,000 00	
Eureka, Kan.....		1,000 00	1,000 00	
Helena, Mont.....		1,000 00	1,000 00	
Houston, Tex.....		3,000 00	3,000 00	
Kansas City, Kan.....		2,000 00	2,000 00	
Knoxville, Tenn.....		4,000 00	4,000 00	
Omaha, Neb.....		5,000 00	5,000 00	
Salt Lake City, Utah.....		2,400 00	2,400 00	

BANGOR 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>
City of Seattle, Wash.....	\$2,000 00	\$2,000 00	
Spokane, Wash.....	1,000 00	1,000 00	
Town of Pittsfield.....	1,500 00	1,500 00	\$42,900 60
<i>Loans on Railroad Bonds.</i>			
Bangor and Aroostook.....	44,000 00	44,000 00	
Bangor & Katabdin Iron Works.....	277 82	277 82	
Chicago, Rock Island & Pacific.....	10,000 00	10,000 00	
Concord & Montreal.....	300 00	300 00	
Indiana, Illinois & Iowa.....	6,000 00	6,000 00	
Maine Central.....	500 00	500 00	
Omaha Street, Neb.....	1,000 00	1,000 00	
Portland & Ogdensburg.....	300 00	300 00	62,377 82
<i>Loans on Corporation Bonds.</i>			
City Water Works, Omaha, Neb.....	1,000 00	1,000 00	
Iowa Loan & Trust Company, Des Moines.....	500 00	500 00	
Kankakee Water Company, Ill.....	2,000 00	2,000 00	
Old Town Woolen Company.....	600 00	600 00	
Orono Pulp & Paper Company.....	26,250 00	26,250 00	
Stillwater Water Company, Minn.....	2,000 00	2,000 00	
Washington Water Power Company, Spokane Falls.....	8,000 00	8,000 00	40,350 00
<i>Loans on Corporation Stock.</i>			
American Shot & Lead Company, Chicago.....	30,000 00	30,000 00	
Bangor Gas Light Company.....	600 00	600 00	
Bodwell Granite Company, Rockland.....	5,000 00	5,000 00	
Central Market House Company, Bangor.....	2,000 00	2,000 00	
Cobb Lime Company, Rockland.....	14,000 00	14,000 00	
J. F. Parkhurst & Son Company, Bangor.....	2,000 00	2,000 00	
Lockwood Company, Waterville.....	2,000 00	2,000 00	
Maine Telegraph Company.....	125 00	125 00	
Morse & Company, Bangor.....	2,000 00	2,000 00	
Orono Pulp & Paper Company.....	2,000 00	2,000 00	
Sawyer Boot & Shoe Company, Bangor.....	7,000 00	7,000 00	
West Cove Grain Company, Greenville.....	5,000 00	5,000 00	71,725 00
<i>Loans on National Bank Stock.</i>			
Faneuil Hall National Bank, Boston.....	850 00	850 00	
First National Bank, Bangor.....	1,500 00	1,500 00	
First National Bank, Council Bluffs, Ia.....	5,000 00	5,000 00	
First National Bank, Ellsworth.....	3,000 00	3,000 00	
First National Bank, Leavenworth, Kan.....	4,000 00	4,000 00	
Second National Bank, Bangor.....	1,500 00	1,500 00	15,850 00
<i>Loans to Municipalities.</i>			
City of Bangor.....	30,000 00	30,000 00	
Town of Kingman.....	2,500 00	2,500 00	32,500 00
<i>Loans on European & North American Railway stock</i>			
Loan on Eastern Trust & Banking Co. stock, Bangor.....	1,200 60	1,200 60	
Loan to Eastern Maine General Hospital, Bangor.....	3,000 00	3,000 00	
Loans on life insurance policies.....	11,500 00	11,500 00	
Loan on Bangor Savings Bank book.....	1,400 00	1,400 00	
Loans on mortgages of real estate.....	262,884 29	262,884 29	309,784 29
Real estate, investment.....	55,644 36	55,644 36	
Real estate, foreclosure.....	30,600 03	30,600 03	86,244 39
Premium account.....	-	43,286 58	
Expense account.....	-	3,943 39	47,229 97
Cash on deposit.....	126,068 89	126,068 89	
Cash on hand.....	2,110 75	2,110 75	128,179 64
Unpaid accrued interest ..	54,455 85		
Due depositors, earned dividend & accrued State tax	4,262,141 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$555,686 70		3,975,744 29

BATH SAVINGS INSTITUTION—BATH.

June 28, 1899.

MILTON S. BRIRY, President.

WILLIAM J. SHAW, Treasurer.

HENRY F. PALMER, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,644,757 34
Reserve fund.....	141,838 39
Undivided profits.....	104,125 54
Premium	32,272 23
	\$3,922,993 50

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 5s, 1904.....	\$50,000 00	\$56,125 00	\$50,000 00	
United States Coupon 5s, 1904	75,000 00	84,187 50	75,000 00	
United States Coupon 4s, 1925	25,000 00	32,375 00	25,000 00	
Total United States bonds owned	150,000 00			\$150,000 00
County of Athens, O., 6s, 1901-3, Refunding.	6,000 00	6,390 00	6,000 00	
Cass, Ind., 6s, 1898-9, Ditch.....	2,968 89	2,968 89	2,968 89	
Grant, Ind., 6s, 1902, Road.....	4,000 00	4,260 00	4,000 00	
Greene, Ind., 6s, 1899, Road.....	2,500 00	2,500 00	2,500 00	
Greene, Ind., 6s, 1899-1903, Ditch.	8,500 00	8,840 00	8,500 00	
Jackson, Ind., 6s, 1899, Road.....	1,200 00	1,200 00	1,200 00	
Stark, O., 5s, 1905-6, Refunding...	12,000 00	12,960 00	12,000 00	
Stark, O., 5s, 1902, General Fund.	1,000 00	1,040 00	1,000 00	
Wyandotte, Kan., 6s, 1903, Bldg..	5,000 00	5,375 00	5,000 00	
City of				
Anderson, Ind., 6s, 1901-2, Sewer	4,000 00	4,180 00	4,000 00	
Anderson, Ind., 6s, 1899-1901, Street				
Improvement	6,000 00	6,120 00	6,000 00	
Arkansas City, Kan., 6s, 1910,				
School.....	5,000 00	5,425 00	5,000 00	
Ashland, Wis., 6s, 1899, Optional,				
City Improvement.....	10,670 94	10,670 94	10,670 94	
Beatrice, Neb., 6s, 1910, Paving				
and Sewer	20,500 00	20,500 00	20,500 00	
Cincinnati, O., 7 3-10s, 1902, Rail-				
road Aid	37,000 00	41,070 00	37,000 00	
Cincinnati, O., 7s, 1904, Float Debt	10,000 00	11,656 00	10,000 00	
East Liverpool, O., 5s, 1900,				
Optional, Water	16,000 00	16,160 00	16,000 00	
Hastings, Neb., 6s, 1900, Paving,	2,000 00	2,030 00	2,000 00	
Hutchinson, Kan., 6s, 1909, Educ'n	10,000 00	10,800 00	10,000 00	
Joplin, Mo., 6s, 1902, Optional,				
School District	8,000 00	8,400 00	8,000 00	
Kokomo, Ind., 6s, 1896-1903, Street				
Improvement	8,000 00	8,000 00	8,000 00	
Kokomo, Ind., 6s, 1902, Funding.	10,000 00	10,400 00	10,000 00	
Lincoln, Neb., 6s, 1918, Refunding	35,000 00	44,275 00	35,000 00	
Marion, Ind., 6s, 1900-1, Water...	4,000 00	4,100 00	4,000 00	
Muncie, Ind., 6s, 1900-2, St. Imp..	3,000 00	3,120 00	3,000 00	
New York, N. Y., Registered, 3 1/2s,				
1899, Current Expenses	25,000 00	25,000 00	25,000 00	
Piqua, O., 6s, 1909, Refunding....	25,000 00	29,125 00	25,000 00	
Piqua, O., 6s, 1899, Water, Refund	2,500 00	2,500 00	2,500 00	
Port Huron, Mich., 5s, 1902, Refund	4,000 00	4,140 00	4,000 00	
Richmond, Ind., 6s, 1901-2, Street				
Improvement	1,000 00	1,055 00	1,000 00	
Richmond, Ind., 6s, 1902-3, Sewer	2,000 00	2,150 00	2,000 00	
Sioux City, Ia., 6s, 1896, Dist. Imp.	7,500 00	7,500 00	7,500 00	
Sioux City, Ia., 6s, 1909, City Imp.	2,000 00	2,330 00	2,000 00	
Sioux City, Ia., 6s, 1899-1900, Refund	7,500 00	7,575 00	7,425 00	
South Bend, Ind., 6s, 1900, Sewer	2,500 00	2,550 00	2,500 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Superior, Wis., 5s, 1908, St. Imp.		\$11,741 69	\$12,387 48	\$11,616 69	
Superior, Wis., 5s, 1908, Opt., Sew.		640 81	676 05	640 81	
Toledo, O., 7 3-10s, 1900, Sp. Munic.		17,000 00	17,595 00	17,000 00	
Topeka, Kan., 6s, 1899, Int. Imp.		3,000 00	3,000 00	3,000 00	
Vincennes, Ind., 4½s, 1913, Refund.		6,000 00	6,150 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.		22,000 00	23,210 00	22,000 00	
Total public funds out of Maine.....		371,722 33			\$371,522 33
<i>Railroad Bonds Owned.</i>					
Aroostook Northern, 5s, 1947		5,000 00	5,000 00	4,900 00	
Bangor and Aroostook, 5s, 1943		20,000 00	22,000 00	19,318 75	
Bath Street, 5s, 1913		5,000 00	5,000 00	4,460 00	
Eastern, 6s, 1906		25,000 00	29,500 00	25,000 00	
Kennebec Central, 5s, 1910		5,000 00	5,125 00	5,000 00	
Knox & Lincoln, 5s, 1921		20,000 00	21,600 00	20,000 00	
Lime Rock, 5s, 1908		25,000 00	26,250 00	25,000 00	
Maine Central, 5s, 1923		15,000 00	16,650 00	15,000 00	
Maine Central, 4½s, 1905		5,000 00	5,200 00	5,000 00	
Maine Central, 7s, 1912		49,000 00	67,130 00	49,000 00	
Pensbscot Shore Line, 4s, 1920		4,000 00	4,400 00	4,000 00	
Portland and Ogdensburg, 5s, 1908		50,000 00	54,500 00	50,000 00	
Portland and Rumford Falls, 4s, 1926		10,000 00	10,250 00	10,000 00	
Sandy River, 5s, 1915		35,000 00	37,450 00	35,000 00	
Somerset, 5s, 1917		30,000 00	30,000 00	30,000 00	
Waterville & Fairfield Railway, Light & Power Company, 5s, 1917		5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....		308,000 00			306,678 75
Allentown & Bethlehem Rapid Transit		10,000 00	10,750 00	10,000 00	
Anderson Electric Street, Ind., 6s, 1912		7,000 00	7,000 00	7,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995		9,500 00	9,500 00	7,600 00	
Atchison, Topeka & Santa Fe, General Mortgage, Scrip		250 00	250 00	198 75	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995		5,000 00	4,000 00	2,300 00	
Atchison, Topeka & Santa Fe, Adj. Scrip		200 00	160 00	90 00	
Bellaire, Bridgeport & Martin's Ferry, 6s, 1913		10,000 00	10,100 00	10,000 00	
Belleville & Carondelet, 6s, 1923		10,000 00	11,900 00	10,000 00	
Bay Cities Consolidated, Mich., 6s, 1918		5,000 00	5,000 00	5,000 00	
Bay Cities Consolidated, Mich., 6s, 1906		600 00	600 00	-	
Binghamton Street, N. Y., 6s, 1910		5,000 00	5,250 00	5,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903		33,000 00	34,980 00	33,000 00	
Buffalo Railway, N. Y., 5s, 1931		40,000 00	46,400 00	40,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906		56,000 00	60,760 00	56,000 00	
Canton & Lakeside Streets, O., 6s, 1910		35,000 00	36,050 00	35,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912		5,000 00	5,150 00	4,850 00	
Chicago & Eastern Illinois, 5s, 1937		10,000 00	11,400 00	10,000 00	
Chicago & West Michigan, 5s, 1921		50,000 00	47,500 00	50,000 00	
Chicago & West Michigan, Coupon Scrip		4,250 00	4,037 50	3,125 00	
Cicero & Proviso Street, Chicago, 5s, 1915		10,000 00	10,200 00	10,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941		5,000 00	5,600 00	4,875 00	
Cleveland City Cable, O., 5s, 1909		10,000 00	10,400 00	9,750 00	
Cleveland, Lorain & Wheeling, 5s, 1933		5,000 00	5,300 00	5,000 00	
Columbus Street, O., 5s, 1932		5,000 00	5,300 00	4,862 50	
Concord & Montreal, 4s, 1920		10,000 00	10,300 00	10,000 00	
Consolidated Railroad of Vermont, 5s, 1913		100,000 00	90,000 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	35,875 00	35,000 00	
Des Moines Suburban, Ia., 6s, 1921		10,000 00	10,300 00	10,000 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917		5,000 00	4,500 00	4,500 00	
East Liverpool Ry. Co., O., 2d Mort., 5s, 1917		5,600 00	2,000 00	3,000 00	
Electric Railway, Light & Power Company of Sedalia, Mo., 6s, 1912		5,000 00	5,000 00	4,950 00	
Elgin, Joliet & Eastern, 5s, 1941		10,000 00	10,800 00	10,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908		40,000 00	40,800 00	40,000 00	
Grand Rapids Street, Mich., 6s, 1912		50,000 00	50,000 00	50,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912		36,000 00	36,000 00	36,000 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>
Indiana, Illinois & Iowa, 5s, 1948.....	\$20,000 00	\$21,000 00	\$20,000 00	
Jackson Street, Mich., 6s, 1911.....	10,000 00	5,500 00	10,000 00	
Jamestown Street, N. Y., 6s, 1923.....	15,000 00	15,450 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	8,400 00	8,250 00	
Kansas City Belt Line, Mo., 6s, 1916.....	40,000 00	43,200 00	40,000 00	
Kansas City Cable, Mo., Extended, 5s, 1901.	37,000 00	37,000 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	50,000 00	48,000 00	50,000 00	
Lafayette Street, Ind., 6s, 1900.....	10,000 00	10,000 00	10,000 00	
Lake Shore & Mich. Southern, Reg., 7s, 1900	30,000 00	31,200 00	30,000 00	
Lehigh Valley, 4½s, 1910.....	15,000 00	15,225 00	15,000 00	
Little Falls & Dolgeville, 6s, 1921.....	5,000 00	4,500 00	5,000 00	
Madison Electric, Wis., 5s, 1918.....	10,000 00	10,000 00	9,850 00	
Michigan Central, 7s, 1902.....	20,000 00	22,000 00	20,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	25,000 00	26,750 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	5,750 00	4,700 00	
Newburyport & Amesbury St., Mass., 5s, 1912	7,800 00	-	7,050 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.....	10,000 00	10,600 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00	10,400 00	10,000 00	
New York & Greenwood Lake, 5s, 1946.....	9,000 00	9,540 00	9,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	28,000 00	29,120 00	25,208 40	
Ogdensburg & Lake Champlain, 6s, 1920.....	12,000 00	13,500 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	50,500 00	48,500 00	
Passenger & Belt, Lexington, Ky., 6s, 1906-14	15,000 00	15,375 00	14,800 00	
Passenger Street, Scranton, Pa., 6s, 1920....	37,000 00	43,660 00	37,000 00	
Paterson Railway, N. J., 6s, 1931.....	20,000 00	22,400 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918.....	13,000 00	15,340 00	13,000 00	
Portsmouth Street & Light Co., O., 6s, 1913	15,000 00	15,300 00	14,700 00	
Rochester Railway, N. Y., 5s, 1930.....	10,900 00	10,560 00	9,475 00	
Rockford Railway, Light & Power Company, Ill., 5s, 1918.....	3,000 00	3,000 00	3,000 00	
St. Louis & San Francisco, Central Division 4s, 1929.....	10,900 00	9,300 00	9,350 00	
St. Louis & San Francisco, Southwestern Division, 5s, 1947.....	10,000 00	10,000 00	9,650 00	
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00	15,975 00	15,000 00	
South Middlesex Street, Mass., 5s, 1915.....	10,000 00	10,200 00	9,800 00	
Southern Electric Railway, St. Louis, 6s, 1904	10,000 00	10,600 00	10,000 00	
Southern Side Street, Cleveland, O., 6s, 1903....	10,000 00	10,600 00	10,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	25,000 00	23,750 00	24,900 00	
Superior Rapid Transit, Wis., Receiver's Certificates.....	1,500 00	1,500 00	1,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00	14,000 00	12,600 00	
Toledo Consolidated, O., 5s, 1909.....	20,000 00	20,000 00	19,500 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, 1920, Optional	10,000 00	10,950 00	10,000 00	
Uister & Delaware, 6s, 1928.....	15,000 00	15,000 00	15,000 00	
Union Electric, Dover, N. H., 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	19,000 00	19,500 00	
West Chicago St. Ry. Tunnel Co., 5s, 1909....	20,000 00	20,400 00	20,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	10,000 00	10,500 00	10,000 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	9,000 00	10,000 00	
Total railroad bonds out of Maine.....	1,499,100 00			1,475,009 65
<i>Corporation Bonds Owned.</i>				
Bath Gas and Electric Co., 5s, 1900, Opt.....	3,500 00	3,500 00	3,185 00	
Brunswick Electric Light & Power Company 6s, 1912.....	7,000 00	7,000 00	7,000 00	
Bar Harbor Water Co., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Consolidated Electric Light Company, Portland, 5s, 1906.....	20,000 00	20,000 00	19,500 00	
Continental Mills, Lewiston, 6s, 1903.....	10,000 00	10,000 00	10,000 00	
Frontier Water Co., Ft. Fairfield, 5s, 1909....	9,000 00	9,180 00	9,000 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>
Kennebec Light & Heat Co., Augusta, 6s, 1911	\$10,000 00	\$10,000 00	\$9,956 00	
Lewiston & Auburn Electric Light Company, 6s, 1909	5,000 00	5,000 00	4,950 00	
Maine & New Hampshire Granite Co., 5s, 1912	5,000 00	5,000 00	4,950 00	
Maine Water Company, 5s, 1931	20,000 00	20,000 00	19,930 00	
Municipal Security Co., Portland, 5s, 1901-2,	20,000 00	20,000 00	20,000 00	
Municipal Security Co., Portland, 4½s, 1903,	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,100 00	5,000 00	
York Light & Heat Co., Biddeford, 6s, 1901,	6,000 00	6,000 00	6,000 00	
Total corporation bonds of Maine.....	135,500 00			\$134,465 00
Berlin Water Co., N. H., 5s, 1902, Optional..	5,000 00	5,000 00	5,000 00	
Denver Union Water Co., Col., 5s, 1914.....	61,200 00	54,468 00	53,864 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	12,500 00	12,500 00	10,000 00	
Eau Claire Water Co., Wis., 6s, 1915	12,000 00	12,000 00	12,000 00	
Omaha Water Co., Neb., 4½s, 1946, Optional	40,000 00	32,000 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.....	148,700 00			136,864 00
<i>Railroad Stock Owned.</i>				
Boston and Maine.....	29,500 00	53,100 00	29,500 00	
Dexter and Newport.....	6,000 00	7,500 00	6,000 00	
Dexter and Piscataquis.....	3,000 00	3,750 00	3,000 00	
Total railroad stock of Maine.....	38,500 00			38,500 00
Atchison, Topeka and Santa Fe, Preferred	10,100 00	6,270 00	2,626 00	
Atchison, Topeka and Santa Fe, Stock Scrip	70 00	39 90	17 50	
Burlington, Cedar Rapids & Northern	10,000 00	10,000 00	10,000 00	
Illinois Central.....	26,700 00	30,705 00	26,700 00	
Illinois Central (leased lines).....	3,400 00	3,400 00	3,400 00	
Madison Electric, Wis.....	4,000 00	2,000 00	-	
Muskegon Street, Mich., Preferred	5,000 00	3,750 00	4,500 00	
Muskegon Street, Mich., Common	5,000 00	500 00	3,000 00	
Rockford Ry., Lt. & Power Co., Ill., Common	9,000 00	4,500 00	9,000 00	
Saginaw Valley Traction Co., Mich., Pref..	15,000 00	3,750 00	11,250 00	
Saginaw Valley Traction Co., Mich., Com..	6,000 00	600 00		
Saginaw Valley Traction Co., Mich., Vot.			3,750 00	
Trust Certificates	6,000 00	300 00		
Syracuse Rapid Transit, Common.....	16,800 00	1,680 00	1,680 00	
Union Pacific, Preferred	10,000 00	7,500 00	6,000 00	
Union Pacific, Common	15,000 00	6,300 00	3,750 00	
Total railroad stock out of Maine	142,070 00			85,673 50
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, Preferred.	72,100 00	10,815 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	5,440 00	1,169 60	
Omaha Water Company, Neb., 2d Preferred	6,000 00	1,320 00	830 40	
United Water Works Company, N. Y., Pref.	35,000 00	7,000 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	6,510 00	6,200 00	
First National Bank, Bath	9,200 00	11,040 00	9,200 00	
First National Bank, Bangor	5,100 00	7,395 00	5,100 00	
First National Bank, Damariscotta	1,500 00	1,462 50	1,500 00	
First National Bank, Portland.....	25,000 00	25,000 00	25,000 00	
Lincoln National Bank, Bath	6,000 00	6,000 00	6,000 00	
Marine National Bank, Bath.....	4,000 00	5,200 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	5,450 00	5,000 00	
Richmond National Bank, Richmond	2,640 00	2,640 00	2,640 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
South Berwick National Bank, So. Berwick	\$2,000 00	\$2,400 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	1,545 00	1,500 00	
National Bank of Commerce, Omaha, Neb.,	6,000 00	2,000 00	-	
National Hide and Leather Bank, Boston..	10,000 00	11,300 00	10,000 00	
Total national bank stock out of Maine ...	17,500 00			11,500 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook		5,000 00	5,000 00	
Bath Street		15,000 00	15,000 00	
Illinois Central		23,315 91	23,315 91	
Sandy River		4,000 00	4,000 00	47,315 91
<i>Loans on Corporation Bonds.</i>				
Bath Gas and Electric Company		19,000 00	19,000 00	
Bath Iron Works		15,000 00	15,000 00	
Bennington Water Power and Light Company, Vt...		15,000 00	15,000 00	
Crystal Water Company, Edgewater, Staten Island		18,000 00	18,000 00	
Hoosick Falls Water Power and Light Company, N.Y.		2,102 50	2,102 50	
Richards Paper Company, Gardiner		10,000 00	10,000 00	79,102 50
<i>Loans on Railroad stock.</i>				
Bath Street		2,000 00	2,000 00	
Metropolitan Street, Kansas City, Mo		2,000 00	2,000 00	4,000 00
<i>Loans on Corporation Stock.</i>				
Camden and Rockland Water Company		3,300 00	3,300 00	
Chicago, New York and Boston Refrigerator Co		7,000 00	7,000 00	
Consolidated Ice Company, New York		7,000 00	7,000 00	
Kennebec Steamboat Company		1,000 00	1,000 00	
Knickerbocker Steam Towage Company, Bath		400 00	400 00	
Langdon Manufacturing Company, St. Albans, Vt...		4,000 00	4,000 00	
Lincoln Land Company, Neb.		5,000 00	5,000 00	
Lockwood Company, Waterville		2,300 00	2,300 00	
Maine Telegraph Company		1,500 00	1,500 00	
Municipal Security Company, Portland		2,000 00	2,000 00	
New York Real Estate Association		4,000 00	4,000 00	
South Omaha Land Company, Neb.		25,500 00	25,500 00	
Union Stock Yards Company, Omaha, Neb		113,000 00	113,000 00	
Westinghouse Air Brake Company		25,000 00	25,000 00	
Worumbo Manufacturing Company, Lisbon Falls ...		24,800 00	24,800 00	225,800 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath		4,160 87	4,160 87	
First National Bank, Omaha, Neb		19,000 00	19,000 00	
South Omaha National Bank, Neb.		5,000 00	5,000 00	28,160 87
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		1,500 00	1,500 00	
Bath Savings Institution		3,770 00	3,770 00	
Wiscasset Savings Bank		500 00	500 00	5,770 00
Loan to Sagadahoc Real Estate Association, Bath ..		600 00	600 00	
Loan to town of Georgetown		800 00	800 00	
Loans on vessel property		43,435 98	43,435 98	
Loan on personal property		400 00	400 00	
Loans on mortgages of real estate		204,023 56	204,023 56	249,259 54
Real estate, investment		15,000 00	15,000 00	
Real estate, foreclosure		6,112 23	6,112 23	
Real estate, foreclosure (Bemis Park property)		19,000 00	41,024 65	62,136 88

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Expense account	-	\$1,998 25	\$1,998 25
Cash on deposit	\$353,121 08	353,121 08	
Cash on hand	14,284 87	14,284 87	367,405 95
Unpaid accrued interest	65,315 81		3,922,993 50
Due depositors, earned dividend and accrued State tax.....	4,692,019 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	3,718,124 72		
	\$373,894 35		

BELFAST SAVINGS BANK—BELFAST.

August 16, 1899.

N. F. HOUSTON, President.

J. H. QUIMBY, Treasurer.

WILLIAM H. QUIMBY, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,156,654 99
Reserve fund	55,250 00
Undivided profits	9,728 33
	<u>\$1,221,633 32</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	\$50,000 00	\$56,250 00	\$50,000 00	
United States Coupon 4s, 1925	30,000 00	39,075 00	30,000 00	
United States Registered 4s, 1925	70,000 00	91,175 00	70,000 00	
United States Registered 5s, 1904	120,000 00	133,800 00	120,000 00	
United States Coupon 5s, 1904	30,000 00	33,450 00	30,000 00	
Total United States bonds owned	300,000 00			\$300,000 00
District of Columbia, 7s, 1901, Water	50,000 00	53,000 00	50,000 00	
District of Columbia, 3-6s, 1924	50,000 00	59,000 00	50,000 00	
Total District of Columbia bonds owned..	100,000 00			100,000 00
City of Belfast, 4s, 1918.....	5,000 00	5,350 00	5,000 00	
Clinton Gore, 6s, 1900.....	500 00	500 00	500 00	
Total public funds of Maine	5,500 00			5,500 00
City of Ashland, Wis., 6s, 1899, Optional, Street Improvement.....	15,000 00	15,000 00	15,000 00	
Cincinnati, O., 6s, 1909, Municipal	5,000 00	6,100 00	5,000 00	
East Liverpool, O., 5s, 1914, Op- tional, Funding	5,000 00	5,625 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Springfield, O., 6s, 1900, St. Imp.	1,901 50	1,939 53	1,901 50	
West Bay City, Mich., 5s, 1925, Funding	10,000 00	11,850 00	10,000 00	
West Haven, Conn., 4½s, 1909, Sch.	5,000 00	5,250 00	5,000 00	
Total public funds out of Maine.....	46,901 50			46,901 50
<i>Railroad Bonds Owned.</i>				
Belfast & Moosehead Lake, 4s, 1921.....	60,500 00	61,710 00	60,500 00	
Eastern, 6s, 1906	12,000 00	14,160 00	12,000 00	
Maine Central, 5s, 1923	10,000 00	11,100 00	10,000 00	
Maine Central, 7s, 1912	12,000 00	16,440 00	12,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,450 00	5,000 00	
Total railroad bonds of Maine	99,500 00			99,500 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995	12,000 00	12,000 00	12,000 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	6,500 00	5,525 00	4,000 00	
Burlington & Missouri River Consol., 6s, 1918	3,000 00	3,150 00	3,000 00	
Cedar Rapids & Missouri River, 7s, 1916 ...	9,500 00	13,110 00	9,500 00	
Chicago, Burlington & Quincy, Ia. Div., 4s, 1919	10,000 00	10,500 00	10,000 00	
Chicago, Burlington & Quincy, South- western Division, 4s, 1921.....	10,000 00	10,000 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	10,600 00	10,000 00	
Chicago, Milwaukee & St. Paul, 7s, 1905....	10,000 00	16,800 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	9,500 00	10,000 00	
Columbus Consolidated Street, O., 5s, 1909..	13,000 00	13,780 00	13,000 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>
Fremont, Elkhorn & Missouri Valley, 6s, 1933	\$15,000 00	\$20,700 00	\$15,000 00	
Iowa Falls & Sioux City, 7s, 1917	5,000 00	6,700 00	5,000 00	
Jackson, Lansing & Saginaw, 5s, 1901	5,000 00	5,050 00	5,000 00	
Kansas City Cable, Mo., 5s, 1901	15,000 00	15,000 00	15,000 00	
New York & Rockaway Beach, 5s, 1927	10,000 00	10,000 00	10,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
Passenger and Belt, Lexington, Ky., 6s, 1908	10,000 00	10,250 00	10,000 00	
Total railroad bonds out of Maine	171,000 00			\$168,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company, 4s, 1900	700 00	700 00	700 00	
Belfast Hotel Company, 4s, 1899	1,768 45	1,768 45	1,768 45	
Belfast Industrial Real Estate Co., 4s, 1906.	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	28,468 45			28,468 45
Freeman Manufacturing Company, North Adams, Mass., 5s, 1906	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Belfast and Moosehead Lake	10,300 00	12,875 00	10,300 00	10,300 00
Atchison, Topeka and Santa Fe, Preferred	9,000 00	5,670 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	15,810 00	12,600 00	
Casco National Bank, Portland	13,100 00	14,082 50	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	3,300 00	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		500 00	500 00	
City of Cairo, Ill.		250 00	250 00	
Village of Barnsville, O		100 00	100 00	1,350 00
<i>Loans on Railroad Bonds.</i>				
Cambridge Street, Mass		500 00	500 00	
Cedar Rapids and Missouri River		4,500 00	4,500 00	
Consolidated Terminal, Kansas City		700 00	700 00	
Evansville Street, Ind		5,800 00	5,800 00	
Iowa Falls and Sioux City		3,000 00	3,000 00	
Jamestown Street, N. Y.		1,000 00	1,000 00	
Kansas City Cable, Mo.		1,000 00	1,000 00	
Kansas City, Fort Scott and Memphis		700 00	700 00	
Little Rock and Fort Smith		1,000 00	1,000 00	
Maine Central		2,000 00	2,000 00	
Portland and Cape Elizabeth		500 00	500 00	
Superior Rapid Transit, Wis.		1,000 00	1,000 00	21,700 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass		1,000 00	1,000 00	
Belfast Hotel Company		3,463 18	3,463 18	
Belfast Water Company		1,000 00	1,000 00	
Butte City Water Company, Montana		1,000 00	1,000 00	
Crystal Water Company, Edgewater, Staten Island.		1,000 00	1,000 00	
Ellsworth Water Company		500 00	500 00	
Fort Smith Water Company, Arkansas		750 00	750 00	
Knox Gas and Electric Company, Rockland		950 00	950 00	
Maine Condensed Milk Company, Newport		2,000 00	2,000 00	
Middlesex Fells Spring Company, Mass		10,000 00	10,000 00	

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Oshkosh Water Company, Wisconsin	\$1,000 00	\$1,000 00	
Paris Water Company, Kentucky.....	1,500 00	1,500 00	
Richmond Water and Light Company, Kentucky....	400 00	400 00	
Stafford Springs Company, Connecticut.....	75 00	75 00	\$24,638 18
<i>Loans on Railroad Stock.</i>			
Belfast and Moosehead Lake	6,100 00	6,100 00	
Chicago, Burlington and Quincy.....	1,775 00	1,775 00	
Chicago and Northwestern	9,000 00	9,000 00	16,875 00
<i>Loans on Corporation Stock.</i>			
Arcadian Copper Company, New Jersey.....	50 00	50 00	
Belfast Coliseum Company	900 00	900 00	
Belfast Loan and Building Association.....	1,525 00	1,525 00	
Camden and Rockland Water Company	3,400 00	3,400 00	
Little Androscoggin Water Power Co., Auburn.....	500 00	500 00	
Masonic Temple Association, Belfast.....	2,050 00	2,050 00	
Real Estate Company, Belfast.....	1,050 00	1,050 00	9,475 00
<i>Loans on National Bank Stock.</i>			
Belfast National Bank, Belfast.....	1,500 00	1,500 00	
People's National Bank, Belfast.....	1,000 00	1,000 00	
People's National Bank, Waterville.....	1,400 00	1,400 00	3,900 00
<i>Loans to Corporations.</i>			
Belfast Light and Power Company.....	3,175 93	3,175 93	
Belfast Machine Foundry Company.....	290 47	290 47	3,466 40
Loan on Rockland Trust Company stock	1,000 00	1,000 00	
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	
Loans on life insurance policies.....	2,975 00	2,975 00	
Loan on personal property	682 81	682 81	
Loan on Belfast Savings Bank book.....	1,500 00	1,500 00	
Loans on mortgages of real estate	106,615 00	106,615 00	124,372 81
Real estate, investment	15,000 00	7,000 00	
Real estate, foreclosure.....	6,000 00	6,000 00	13,000 00
Premium account.....		20,000 00	
Suspense account.....		4,000 00	24,000 00
Cash on deposit	109,513 76	109,513 76	
Cash on hand	18,022 22	18,022 22	127,535 98
Unpaid accrued interest ..	12,933 00		1,221,633 32
Due depositors, earned dividend & accrued State tax	1,328,331 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,162,004 99		
	\$166,326 86		

BETHEL SAVINGS BANK—BETHEL.

March 23, 1899.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

LIABILITIES.

Deposits	\$274,958 91
Reserve fund.....	8,462 66
Undivided profits	10,037 91
	\$293,459 48

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	\$15,000 00	\$19,331 25	\$15,000 00	\$15,000 00
County of Lawrence, Ind., 5s, 1905-6, Road..	2,500 00	2,635 00	2,500 00	
Sedgwick, Kan., 5½s, 1910, Refund	5,000 00	5,700 00	5,000 00	
City of East Liverpool, O., 5s, 1920.....	5,000 00	5,800 00	5,000 00	
Findlay, O., 6s, 1907	5,000 00	5,625 00	5,000 00	
Hammond, Ind., 5s, 1914, School ..	4,000 00	4,000 00	4,000 00	
Kansas City, Kan., 6s, 1905-8, Inter- nal Improvement	3,500 00	3,792 50	3,500 00	
Muskegon, Mich., 5s, 1915, Water...	5,000 00	5,800 00	5,000 00	
Nebraska City, Neb., 6s, 1895, Opt ..	3,000 00	3,000 00	3,000 00	
Sedalia, Mo., 4½s, 1907, Opt. Refund..	5,000 00	5,250 00	5,000 00	
West Bay City, Mich., 5s, 1907, Elec- tric Light	5,000 00	5,375 00	5,000 00	
Total public funds out of Maine.....	43,000 00			43,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912.....	3,000 00	3,420 00	3,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	8,000 00			8,000 00
Des Moines Street, Ia., 5s, 1914.....	3,000 00	3,075 00	3,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	3,000 00	3,000 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913....	6,000 00	6,000 00	5,400 00	
Total railroad bonds out of Maine	12,000 00			11,400 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	2,050 00	2,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Municipal Security Co., Portland, 5s, 1902..	3,000 00	3,000 00	3,000 00	
Northern Banking Co., Portland, 5s, 1900...	1,275 00	1,275 00	1,275 00	
Total corporation bonds of Maine	14,275 00			14,275 00
Littleton Water & Light Co., N. H., 5s, 1916	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	9,384 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	10,900 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

BETHEL SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bethel Chair Company.....	\$500 00	\$500 00	
Worumbo Manufacturing Company, Lisbon Falls...	800 00	800 00	\$1,300 00
<i>Loans to Corporations.</i>			
Bethel Chair Company.....	3,000 00	3,000 00	
Bethel Dairying Company.....	600 00	600 00	3,600 00
Loan on town of Bethel order.....	160 00	160 00	
Loan on Maine Central Railroad bond.....	100 00	100 00	
Loans on personal property.....	735 00	735 00	
Loan on Bethel Savings Bank book.....	50 00	50 00	
Loans on mortgages of real estate.....	133,926 76	133,926 76	134,971 76
Real estate investment.....	5,300 00	5,300 00	
Safes and furniture.....	878 27	878 27	6,178 27
Premium account.....	-	2,505 05	
Expense account.....	-	1,411 05	3,916 10
Cash on deposit.....	9,935 76	9,935 76	
Cash on hand.....	932 59	932 59	10,868 35
Unpaid accrued interest.....	1,000 00		\$293,459 48
	301,916 13		
Due depositors, earned dividend and accrued State tax.....	279,458 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$22,457 22		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 19, 1899.

CARLOS HEARD, President.

EDWARD W. STAPLES, Treasurer.

LIABILITIES.

Deposits	\$979,775 01
Reserve fund.....	5,815 49
Undivided profits.....	38,019 31
	\$1,023,609 81

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4½s, 1900, Refunding .	\$1,100 00	\$1,111 00	\$1,100 00	\$1,100 00
County of Buffalo, Neb., 5s, 1900, Opt., C. H.	2,000 00	2,020 00	2,000 00	
Cass, Mo., 5s, 1900, Refunding ...	10,000 00	10,950 00	10,000 00	
Chippewa, Mich., 6s, 1904, Fund.	5,000 00	5,400 00	5,000 00	
Jefferson, O., 5s, 1899, Opt., Pike	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 7s, 1890-3, Road Improvement	17,000 00	17,000 00	17,000 00	
City of Bellaire, O., 5s, 1900, Water.....	2,000 00	2,020 00	2,000 00	
Danville, Ill., 4½s, 1907, Sewer ...	2,000 00	2,070 00	2,000 00	
Duluth, Minn., 4½, 1921, Ind. S. D.	10,000 00	10,350 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund- ing Debt	6,000 00	6,660 00	6,000 00	
Findlay, O., 6s, 1901, Gen. Fund..	3,000 00	3,120 00	3,000 00	
Ipsheim, Mich., 5s, 1910, Sewer	5,000 00	5,450 00	5,000 00	
Kansas City, Mo., 5s, 1905, School	2,000 00	2,150 00	2,000 00	
Port Huron, Mich., 5s, 1911, Street	1,000 00	1,120 00	1,000 00	
Sioux City, Ia., 6s, 1896, Opt., Imp.	2,500 00	2,900 00	2,900 00	
Sioux City, Ia., 6s, 1901, Fund., Imp.	2,500 00	2,600 00	2,500 00	
Springfield, Mo., 4½s, 1901, Op- tional, Sewer	5,000 00	5,050 00	5,000 00	
Superior, Wis., 5s, 1912, School ..	5,000 00	5,375 00	5,000 00	
Total public funds out of Maine.....	85,400 00			85,400 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	24,840 00	18,000 00	
Phillips and Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	20,000 00	21,800 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
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, 1906.....	5,000 00	5,050 00	5,000 00	
Bolleville & Carondelet, 6s, 1923	5,000 00	5,950 00	5,000 00	
Burlington & Missouri River, 1st Mortgage, 6s, 1918.....	6,600 00	7,788 00	6,400 00	
Chicago, Burlington & Northern, 5s, 1926...	500 00	535 00	500 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	9,000 00	10,800 00	8,000 00	
Chicago & North Michigan, 5s, 1931	1,000 00	750 00	900 00	
Chicago & West Michigan, 5s, 1921	5,000 00	4,450 00	4,650 00	
Consolidated of Vermont, 5s, 1913.....	5,500 00	4,950 00	4,850 00	
Des Moines Suburban, Ia., 6s, 1921.....	12,000 00	12,360 00	12,000 00	
East Liverpool Railway, O., 1st Mortgage, 5s, 1917.....	2,500 00	2,250 00	2,500 00	
East Liverpool Railway, O., 2d Mortgage, 5s, 1917.....	2,500 00	1,000 00	2,500 00	
Housatonic, 5s, 1937	15,000 00	18,900 00	15,000 00	
Lafayette Street, Ind., 6s, 1900	4,000 00	4,000 00	4,000 00	
Lima Railroad, O., 1st Mortgage, 5s, 1907 ..	15,000 00	15,000 00	15,000 00	
Minneapolis, Lyndale & Minnetonka, Street, Minn., 5s, 1919	15,000 00	15,000 00	14,250 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>
Newburyport & Amesbury Street, 5s, 1911.	\$5,000 00	\$3,750 00	\$4,750 00	
New York & New England, 6s, 1905	5,000 00	5,700 00	5,000 00	
Northern Pacific, 6s, 1921	1,000 00	1,160 00	1,000 00	
Oregon Short Line Income, 4s, Series B, 1946	5,000 00	3,700 00	4,700 00	
St. Paul and Northern Pacific, 6s, 1923	1,000 00	1,290 00	1,000 00	
Superior Rapid Transit, Wis., 6s, 1902	20,000 00	19,000 00	20,000 00	
Youngstown Street, O., 6s, 1901	10,000 00	10,000 00	10,000 00	
Zanesville Street, O., 6s, 1911	10,000 00	9,000 00	10,000 00	
Total railroad bonds out of Maine	160,600 00			\$157,030 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	6,800 00	6,800 00	6,800 00	
York Light & Heat Co., Biddeford, 6s, 1901,	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	18,800 00			18,800 00
Eau Claire Light & Power Co., Wis., 4s, 1917	2,500 00	2,500 00	2,500 00	2,500 00
<i>Railroad Stock Owned.</i>				
Chicago and West Michigan	6,000 00	1,200 00	3,000 00	3,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston	1,000 00	1,100 00	1,000 00	
Edwards Manufacturing Co., Augusta	10,000 00	15,500 00	10,000 00	
Hardy Machine Company, Biddeford	3,900 00	2,340 00	3,900 00	
Laconia Company, Biddeford	6,400 00	10,000 00	6,400 00	
Pepperell Manufacturing Co., Biddeford ..	14,500 00	39,875 00	19,000 00	
Saco and Pettee Machine Shops, Biddeford	32,100 00	32,100 00	32,100 00	
Saco Water Power Machine Shop	6,950 00	6,350 00	6,950 00	
York Manufacturing Company, Saco	3,000 00	3,000 00	3,000 00	
Total corporation stock of Maine	77,850 00			82,350 00
American Bank Building Company, Kansas City, Mo.	7,600 00	-	7,600 00	
Boulevard Improvement Company of East Independence, Kansas City, Mo	7,000 00	2,100 00	7,000 00	
Total corporation stock out of Maine	14,600 00			14,600 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	2,000 00	2,600 00	2,000 00	
Biddeford National Bank, Biddeford	20,700 00	20,700 00	20,700 00	
Bucksport National Bank, Bucksport	850 00	1,105 00	850 00	
Canal National Bank, Portland	2,900 00	3,407 50	2,900 00	
Casco National Bank, Portland	400 00	408 00	400 00	
Cumberland National Bank, Portland	1,200 00	1,200 00	1,200 00	
First National Bank, Biddeford	100 00	145 00	100 00	
First National Bank, Dexter	5,000 00	6,250 00	5,000 00	
First National Bank, Wiscasset	800 00	800 00	800 00	
Manufacturers' National Bank, Lewiston.	5,400 00	5,940 00	5,400 00	
National Shoe and Leather Bank, Auburn.	2,600 00	2,600 00	2,600 00	
National Traders' Bank, Portland	1,000 00	1,050 00	1,000 00	
Newcastle National Bank, Newcastle	3,000 00	3,300 00	3,000 00	
Northern National Bank, Hallowell	2,000 00	2,250 00	2,000 00	
Portland National Bank, Portland	21,000 00	22,890 00	21,000 00	
South Berwick National Bank, So. Berwick	250 00	300 00	250 00	
Veazie National Bank, Bangor	2,000 00	2,600 00	2,000 00	
York National Bank, Saco	1,500 00	2,175 00	1,500 00	
Total national bank stock of Maine	72,700 00			72,700 00
American National Bank, Kansas City, Mo	4,000 00	3,200 00	4,000 00	
First National Bank, Dennison, Texas	720 00	720 00	720 00	
First National Bank, Florence, Alabama ..	1,000 00	900 00	1,000 00	
Kansas National Bank, Wichita, Kansas ..	2,600 00	1,950 00	2,600 00	
Manufacturers' National Bank, Leaven- worth, Kansas	10,000 00	10,000 00	10,000 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>
Merchants' National Bank, Portland, Ore.	\$2,500 00	\$2,500 00	\$2,500 00	
Minneapolis National Bank, Minneapolis, Kansas	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine....	21,820 00			\$21,820 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.		2,850 00	2,850 00	6,850 00
<i>Loans on Corporation Stock.</i>				
American Bank Building Company, Kansas City, Mo.		2,000 00	5,000 00	
American Electric Heating Corporation, Boston ...		800 00	800 00	
Camden and Rockland Water Company		6,000 00	6,000 00	
Chicago Bialto Company, Ill		2,500 00	2,500 00	
East Duluth Company, Minn.....		4,000 00	4,000 00	
Hardy Machine Company, Biddeford		881 80	881 80	
Oakdale Improvement Company, Minn		13,000 00	13,000 00	
Page Obesity and Blood Remedy Company, Boston..		500 00	500 00	
Saratoga Victory Manufacturing Company, N. Y ...		600 53	600 53	33,282 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		2,500 00	10,000 00	12,100 00
<i>Loans to Corporations.</i>				
Ames State Bank, Kansas		3,500 00	4,130 30	
Bank of Glen Elder, Kansas.....		2,500 00	2,500 00	
Biddeford and Saco Railroad Company		5,000 00	5,000 00	11,630 30
Loan on city of Biddeford note		2,850 00	2,850 00	
Loan on Brunswick and Chillicothe Railroad bond..		500 00	500 00	
Loan on Bank of Glen Elder stock, Kansas(endorsed)		9,000 00	9,000 00	
Loan to city of Biddeford		20,000 00	20,000 00	
Loans on names		10,444 10	10,444 10	
Loans on personal property		4,564 00	4,564 00	
Loans on Biddeford Savings Bank books		650 00	650 00	
Loans on mortgages of real estate		259,782 95	259,782 95	307,791 05
Real estate, investment		55,000 00	55,000 00	
Real estate, foreclosure.....		36,566 46	36,566 46	91,566 46
Expense account		-	1,132 00	1,132 00
Cash on deposit		22,411 53	22,411 53	
Cash on hand		10,546 14	10,546 14	32,957 67
Unpaid accrued interest.....		22,000 00		1,023,609 81
Due depositors, earned dividend and accrued State tax.....		1,071,322 01		
		999,482 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		\$71,839 68		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

July 13, 1899.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

LIABILITIES.

Deposits	\$244,890 29
Reserve fund.....	4,609 45
Undivided profits.....	4,120 57
	\$253,620 31

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, 1907, Railroad Aid.....	\$1,000 00	\$1,185 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water.....	5,800 00	5,887 00	5,800 00	
Total public funds of Maine.....	6,800 00			\$6,800 00
City of Defiance, O., 6s, 1911, Refunding Duluth, Minn., 6s, 1908, Municipal Port Huron, Mich., 5s, 1906, Refund	2,000 00 5,000 00 3,000 00	2,350 00 5,850 00 3,225 00	2,000 00 5,000 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	
Knox and Lincoln, 5s, 1921.....	2,000 00	2,160 00	2,000 00	
Lime Rock, 5s, 1908.....	3,000 00	3,150 00	3,000 00	
Phillips and Rangeley, 5s, 1910.....	2,000 00	2,000 00	2,000 00	
Portland and Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,600 00	
Rockland, Thomaston & Camden St., 5s, 1922	10,000 00	10,000 00	9,960 00	
Total railroad bonds of Maine.....	23,000 00			22,705 00
Atchison, Topeka & Santa Fe., General Mortgage, 4s, 1995	1,500 00	1,500 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	500 00	400 00	500 00	
Atchison, Topeka & Santa Fe, Adj. Scrip ..	300 00	240 00	300 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	3,000 00	3,000 00	3,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	5,000 00	5,300 00	5,000 00	
Canton & Lakeside Streets, 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	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	8,000 00	8,000 00	8,000 00	
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Lowell, Lawrence & Haverhill, Mass., 5s, 1923	6,000 00	6,000 00	5,595 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,180 00	2,925 00	
St. Louis Railroad, Mo., 5s, 1910.	2,000 00	2,000 00	2,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,600 00	3,000 00	
Trenton Passenger, N. J., 6s, 1931.....	10,000 00	11,100 00	10,000 00	
Total railroad bonds out of Maine.....	56,300 00			55,820 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1904.....	3,000 00	3,060 00	3,000 00	
Bath Gas and Electric Company, 5s, 1920...	3,000 00	3,000 00	3,000 00	
Belfast Water Company, 5s, 1907.....	2,000 00	2,080 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,060 00	2,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1907.	4,000 00	4,080 00	4,000 00	
Lewiston & Auburn Electric Light Com- pany, 6s, 1909.....	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Com- pany, 5s, 1912.....	2,500 00	2,500 00	2,500 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Northern Banking Co., Portland, 5s, 1900...	7,650 00	7,650 00	7,650 00	

BOOTHBAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Richmond Water Company, 5s, 1906	\$ 5,000 00	\$ 3,750 00	\$ 5,000 00	
Rockland Water Company, 5s, 1919	10,000 00	11,300 00	10,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.	3,000 00	3,600 00	3,000 00	
Total corporation bonds of Maine.....	54,650 00			\$54,650 00
Athol Water Company, Mass., 5s, 1912	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe, Preferred...	2,200 00	1,320 00	820 49	820 49
<i>National Bank Stock Owned</i>				
Belfast National Bank, Belfast	2,000 00	2,600 00	2,000 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
Portland National Bank, Portland	2,000 00	2,180 00	2,000 00	
Total national bank stock of Maine.....	6,000 00			6,000 00
American National Bank, Kansas City, Mo	200 00	180 00	200 00	
South End National Bank, Boston, Mass...	2,000 00	1,600 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 Company.....		900 00	900 00	
Loans to town of Boothbay Harbor		10,166 00	10,166 00	
Loans on mortgages of real estate		71,071 73	71,071 73	82,887 73
Real estate, investment		150 00	150 00	
Real estate, foreclosure.....		1,181 01	1,181 01	
Safes.....		650 00	650 00	1,981 01
Premium account.....		-	2,023 81	2,023 81
Cash on deposit		5,015 63	5,015 63	
Cash on hand		1,716 64	1,716 64	6,732 27
Unpaid accrued interest.....		2,619 40		\$253,620 31
		260,247 41		
Due depositors, earned dividend and accrued State tax.....		247,179 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$13,068 28		

BREWER SAVINGS BANK—BREWER.

September 22, 1899.

C. O. FARRINGTON, President.

B. E. FARRINGTON, Treasurer.

LIABILITIES.

Deposits.....	\$227,275 81
Reserve fund.....	5,408 00
Undivided profits.....	4,573 98
	\$237,257 79

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	\$13,012 50	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1912-15, R. R. aid, Penobscot, 4s, 1902-3, Funding... Washington, 4s, 1923, Optional, Railroad aid.....	7,000 00 5,000 00 5,000 00	7,805 00 5,100 00 5,400 00	7,000 00 5,000 00 5,000 00	
City of Bangor, 6s, 1905, Water	3,000 00	3,420 00	3,000 00	
Belfast, 4s, 1905, Opt., Refunding...	5,000 00	5,125 00	5,000 00	
Belfast, 4s, 1918, Opt., Refunding...	2,000 00	2,140 00	2,000 00	
Brewer, 4s, 1911, Refunding.....	2,000 00	2,050 00	2,000 00	
Brewer, 4s, 1899-1903, Sewer	8,000 00	8,040 00	8,000 00	
Westbrook, 4s, 1911, Refunding.....	5,000 00	5,175 00	5,000 00	
Town of Houlton, 4s, 1917, Funding.....	2,000 00	2,070 00	2,000 00	
Total public funds of Maine.....	44,000 00			44,000 00
County of Otter Tail, Minn., 5s, 1904, Fund- ing	2,000 00	2,110 00	2,000 00	
Paulding, O., 5s, 1905, Poor.....	4,000 00	4,260 00	4,000 00	
Putnam, O., 6s, 1903-6, Ditch	2,000 00	2,220 00	2,000 00	
Ramsey, Minn., 4½s, 1918, C. H. ...	2,000 00	2,310 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	4,460 00	4,000 00	
Clinton, Ia., 6s, 1899, Imp.....	2,000 00	2,000 00	2,000 00	
East Liverpool, O., 5s, 1914, Op- tional Funding	4,000 00	4,500 00	4,000 00	
Hammond, Ind., 6s, 1916, School	2,000 00	2,420 00	2,000 00	
Huntington, Ind., 6s, 1906, Water	2,000 00	2,210 00	2,000 00	
Marinette, Wis., 5s, 1905-12, Sch.	5,000 00	5,400 00	5,000 00	
Moline, Ill., 4½s, 1917, Street Im- provement.....	1,000 00	1,065 00	1,000 00	
Port Huron, Mich., 5s, 1902-4, Refunding	2,500 00	2,612 50	2,500 00	
Total public funds out of Maine.....	34,500 00			34,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,500 00	5,000 00	
Maine Central, 6s, 1900.....	1,500 00	1,545 00	1,500 00	
Maine Central, 4½s, 1912.....	2,000 00	2,200 00	2,000 00	
Total railroad bonds of Maine.....	8,500 00			8,500 00
Grand Rapids Street, Mich., 6s, 1912	2,000 00	2,000 00	2,000 00	
New York & New England, 6s, 1905.....	3,000 00	3,330 00	3,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	3,000 00	2,850 00	3,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,000 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.....	17,000 00			17,000 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works, 5s, 1905.....	2,000 00	2,060 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>
European & North American	\$3,000 00	\$4,050 00	\$3,000 00	\$3,000 00
Syracuse Rapid Transit, N. Y., common...	3,500 00	350 00	-	-
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	3,200 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	700 00	1,015 00	700 00	
Kenduskeag National Bank, Bangor..	1,500 00	2,025 00	1,500 00	
Total national bank stock owned	2,200 00			2,200 00
<i>Loans on Corporation Stock.</i>				
Smith Planing Mill, Brewer.....		1,200 00	1,200 00	
Standard Wood Company, Jersey City, N. J.....		4,944 00	4,944 00	6,144 00
Loans on city of Brewer bond		450 00	450 00	
Loan to town of Dedham.....		500 00	500 00	
Loans on mortgages of real estate.....		90,862 50	90,862 50	91,812 50
Real estate, foreclosure.....		4,794 80	4,794 80	4,794 80
Premium account.....		-	6,330 00	
Expense account.....		-	544 23	6,874 23
Cash on deposit..		2,047 84	2,047 84	
Cash on hand		384 42	384 42	2,432 26
Unpaid accrued interest.....		3,355 89		\$237,257 79
		244,829 45		
Due depositors, earned dividend and accrued State tax.....		230,735 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$14,494 01		

BRIDGTON SAVINGS BANK—BRIDGTON.

June 29, 1899.

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

LIABILITIES.

Deposits	\$542,353 81
Reserve fund.....	12,900 00
Undivided profits.....	13,426 91
	\$568,680 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 3s, 1918	\$5,000 00	\$5,437 50	\$5,000 00	
United States Coupon 4s, 1925	5,000 00	6,475 00	5,000 00	
Total United States bonds owned.....	10,000 00			\$10,000 00
City of Portland, 6s, 1907, Railroad Aid...	7,000 00	8,295 00	7,000 00	
Town of Bridgton, 5s, 1900-1, Railroad.....	2,200 00	2,233 00	2,200 00	
Bridgton, 5s, 1902, Railroad.....	17,400 00	17,922 00	17,400 00	
Bridgton, orders	1,087 63	1,087 63	1,087 63	
Total public funds of Maine	27,687 63			27,687 63
County of Belmont, O., 5s, 1912, Road.	5,000 00	5,700 00	5,000 00	
Franklin, O., 6s, 1903, Street Imp	6,000 00	6,000 00	6,000 00	
Hennepin, Minn., 4½s, 1924, Court	2,000 00	2,330 00	2,000 00	
House and City Hall	5,000 00	5,250 00	5,080 00	
Lawrence, Ind., 5s, 1904-5, Road.	4,000 00	4,180 00	4,000 00	
Lucas, O., 4½s, 1904, Stone Road..	5,000 00	5,275 00	5,000 00	
Lucas, O., 4½s, 1905, Children's	1,000 00	1,000 00	1,000 00	
Home	5,000 00	5,150 00	5,000 00	
Paulding, O., 6s, 1898, Ditch	5,000 00	5,100 00	5,000 00	
City of Columbus, O., 5s, 1901, School ...	3,000 00	3,270 00	3,000 00	
Findlay, O., 6s, 1900, Gas.....	3,000 00	3,060 00	3,000 00	
Moline, Ill., 5s, 1910, School.	5,000 00	5,700 00	5,000 00	
South Omaha, Neb., 6s, 1901, Park				
Township of Youngstown, O., 5s, 1914.....				
Total public funds out of Maine.....	49,000 00			49,000 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 4s, 1928 ..	18,500 00	18,870 00	18,500 00	
Georges Valley, 1st Mort., 6s, 1919	2,000 00	2,000 00	2,000 00	
Maine Central, 7s, 1912	2,000 00	2,740 00	2,000 00	
Penobscot Shore Line, 1st Mort., 4s, 1920...	1,000 00	1,010 00	1,000 00	
Portland & Ogdensburg, 5s, 1908	8,000 00	8,720 00	8,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,250 00	10,000 00	
Rockland, Thomaston & Cauden, 1st Mort-	3,100 00	3,100 00	3,100 00	
gage, 5s, 1922.....				
Total railroad bonds of Maine.....	44,600 00			44,600 00
Allentown & Bethlehem, Pa., 1st Mortgage,	5,000 00	5,375 00	5,000 00	
6s, 1911	3,000 00	3,075 00	3,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.	1,000 00	1,050 00	1,000 00	
Brockton Street, Mass., 1st Mort., 5s, 1924..	5,000 00	5,250 00	5,000 00	
Brockton, Bridgewater & Taunton, Mass.,	5,000 00	3,750 00	5,000 00	
5s, 1917.....	5,000 00	5,150 00	5,000 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910.	1,000 00	630 00	1,000 00	
Canton & Lakeside Streets, O., 1st Mort-	5,000 00	5,150 00	5,000 00	
gage, 6s, 1910.....	5,000 00	5,100 00	4,800 00	
Detroit & Mackinac, 4s, 1895.....	5,000 00	5,000 00	5,000 00	
Grand Avenue Cable, Kansas City, 1st	5,000 00	5,250 00	5,000 00	
Mortgage, 5s, 1908				
Grand Rapids Street, Mich., 1st Mort., 6s, 1912				
Indiana, Illinois & Iowa, 5s, 1948.....				

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>
Kanawha & Michigan, 4s, 1900.....	\$5,000 00	\$4,200 00	\$4,150 00	
Lowell, Lawrence & Haverhill, Street, Mass., 5s, 1913	8,000 00	8,000 00	7,200 00	
Lynn & Boston, Mass., 1st Mort., 5s, 1924....	5,000 00	5,500 00	5,000 00	
New Haven & Derby, 5s, 1918.....	5,000 00	5,900 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	
New York & Rockaway Beach, 5s, 1927.....	3,000 00	3,000 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1907.....	5,000 00	5,200 00	4,225 00	
Omaha Street, Neb., 5s, 1914.....	3,000 00	3,030 00	3,000 00	
Passenger Street, Scranton, Pa., 1st Mortgage, 6s, 1920.....	6,000 00	7,080 00	6,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	3,000 00	3,225 00	3,000 00	
Providence & Taunton, 1st Mort., 5s, 1918 ..	5,000 00	5,200 00	5,000 00	
St. Louis R. R., Mo., 1st Mort., 5s, 1900, Opt.	5,000 00	5,000 00	5,000 00	
South Middlesex Street, Mass., 1st Mortgage, 5s, 1915.....	3,000 00	3,060 00	3,000 00	
United Traction Providence, R. I., 1st Mortgage, 5s, 1933	3,000 00	3,360 00	2,985 00	
West Chicago Street Railway Tunnel Company, 1st Mortgage, 5s, 1909	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine.....	109,000 00			\$106,360 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co., 1st Mort., 5s, 1909....	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Belfast Water Company, 1st Mort., 5s, 1907....	3,000 00	3,120 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917....	6,000 00	6,360 00	6,000 00	
Ellsworth Water Co., 1st Mort., 5s, 1909.....	3,000 00	3,090 00	3,000 00	
Frontier Water Company, Ft. Fairfield, 1st Mortgage, 5s, 1909	3,000 00	3,060 00	3,000 00	
Knox Gas & Electric Co., 1st Mort., 6s, 1903....	3,100 00	3,100 00	3,100 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 5½s, 1900....	100 00	100 00	100 00	
Northern Banking Co., Portland, 5s, 1900....	2,125 00	2,125 00	1,125 00	
Portland Water Company, 4s, 1927.....	2,000 00	2,080 00	2,000 00	
Rockland Water Company, 5s, 1919.....	1,000 00	1,130 00	1,000 00	
Rumford Falls Light & 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 & Construction Co., 4s, 1928....	5,000 00	5,100 00	5,000 00	
Total corporation bonds of Maine.....	43,825 00			42,825 00
Eau Claire Light & Power Co., Wis., 4s, 1917....	2,500 00	2,500 00	2,500 00	2,500 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	7,300 00	3,650 00	3,342 50	3,342 50
Detroit & Mackinac, Ctf. Benefic. Interest	2,400 00	600 00	-	
Union Pacific, Preferred	2,000 00	1,500 00	2,250 00	
Union Pacific, Common	3,000 00	1,260 00		
Total railroad stock out of Maine.....	7,400 00			2,250 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,900 00	4,095 00	3,900 00	
Canal National Bank, Portland.....	2,600 00	2,925 00	2,600 00	
First National Bank, Bath.....	2,500 00	3,000 00	2,500 00	
First National Bank, Portland.....	7,800 00	7,800 00	7,800 00	
Lime Rock National Bank, Rockland	1,260 00	1,260 00	1,260 00	
Merchants' National Bank, Portland.....	2,100 00	2,940 00	2,100 00	
North National Bank, Rockland.....	500 00	700 00	500 00	
Total national bank stock of Maine.....	20,660 00			20,660 00
Manufacturers' National Bank, Leavenworth, Kansas	2,000 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company.....	4,000 00	6,000 00	4,000 00	4,000 00

BRIDGTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Georges Valley.....	\$500 00	\$500 00	
Mousam River.....	500 00	500 00	
Rockland, Thomaston & Camden.....	500 00	500 00	\$1,500 00
<i>Loans on Corporation Bonds.</i>			
City Water Company, Washington, Ind.....	500 00	500 00	
Leadville Water Company, Col.....	400 00	400 00	
Municipal Gas Light Company, Rochester, N. Y.....	300 00	300 00	
People's Gas and Coke Company, Buffalo, N. Y.....	2,925 92	2,925 92	
Runford Falls Light and Water Company.....	1,000 00	1,000 00	
St. Joseph Water Company, Mo.....	113 67	113 67	5,239 59
<i>Loans on Corporation Stock.</i>			
Athol Water Company, Mass.....	3,000 00	3,000 00	
Bridgton Creamery.....	200 00	200 00	
Bridgton Morocco Company.....	111 12	111 12	
Burnham-McKinney Company.....	3,000 00	3,000 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.....	200 00	200 00	
Portland Loan and Building Association.....	250 00	250 00	
St. Joseph and Hamblin Company, Bridgton.....	900 00	900 00	34,661 12
<i>Loans to Corporations.</i>			
Forest Mills Company, Bridgton.....	3,000 00	3,000 00	
North Bridgton Congregational Parish.....	350 00	350 00	3,350 00
Loans on Bridgton and Saco River Railroad stock..	1,150 00	1,150 00	
Loan on Chapuan National Bank stock, Portland...	500 00	500 00	
Loan on Westbrook Trust Company stock .	900 00	900 00	
Loans on life insurance policies.....	3,377 60	3,377 60	
Loans on names.....	11,500 18	11,500 18	
Loans on Bridgton Savings Bank books.....	1,655 00	1,655 00	
Loans on mortgages of real estate.....	153,279 41	153,279 41	172,362 19
Real estate, investment.....	585 00	585 00	
Real estate, foreclosure.....	4,798 67	4,798 67	
Safe and furniture.....	700 00	700 00	6,083 67
Premium account.....	-	8,800 00	
Expense account.....	-	834 84	9,634 84
Cash on deposit.....	18,652 04	18,652 04	
Cash on hand.....	1,972 14	1,972 14	20,624 18
Unpaid accrued interest.....	5,875 00		\$568,680 72
Due depositors, earned dividend and accrued State tax.....	586,630 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	551,478 81		
	\$35,152 07		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 3, 1899.

WESTON THOMPSON, President.

THOS. H. RILEY, Treasurer.

J. P. WINCHELL, Assistant Treasurer.

LIABILITIES.

Deposits	\$649,596 35
Reserve fund.....	22,364 52
Undivided profits.....	12,509 81
	\$684,470 68

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925.....	\$22,000 00	\$28,160 00	\$22,000 00	\$22,000 00
Town of Brunswick, 4s, 1900-12, Town Hall,	4,000 00	4,080 00	4,000 00	
Town of Brunswick, 4s, 1898-1903, Sch. House	5,000 00	5,025 00	4,950 00	
Brunswick Village Corporation, 4s, 1900-22,	5,000 00	5,125 00	5,000 00	
Village of Farmington, 4s, 1902.....	78 62	78 62	78 62	
Total public funds of Maine.....	14,078 62			14,028 62
County of Anne Arundel, Md., 5s, 1913, School Commissioners ..	5,000 00	5,650 00	5,000 00	
Delaware, Ind., 5s, 1900, C. H....	4,000 00	4,040 00	4,000 00	
Gallia, O., 5s, 1918, Turnpike.....	5,000 00	5,800 00	5,000 00	
Greene, Ind., 6s, 1900-2, Ditch....	4,500 00	4,635 00	4,500 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,000 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund	3,000 00	3,150 00	3,000 00	
Rice, Kan., 6s, 1920, Refunding...	5,000 00	6,150 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	10,000 00	11,400 00	10,000 00	
Vigo, Ind., 5s, 1907-8, Court House	5,000 00	5,425 00	4,875 00	
Yankton, S. D., 4½s 1913, Refund.	4,900 00	4,900 00	3,650 00	
City of Anderson, Ind., 5s, 1906, Refund.	5,000 00	5,225 00	5,000 00	
Chicago Sanitary Dist., 4½s, 1907.	5,000 00	5,250 00	5,000 00	
East Liverpool, O., 6s, 1899-1902, Ref	4,000 00	4,100 00	4,000 00	
Evansville, Ind., 5s, 1912, Funding	5,000 00	5,475 00	5,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education.....	5,000 00	5,350 00	5,000 00	
Iron Mountain, Mich., 6s, 1901, Gold, Sewer	6,000 00	6,120 00	6,000 00	
Kansas City, Kan., 6s, 1899, Imp.	1,000 00	1,000 00	1,000 00	
Kokomo, Ind., 6s, 1896-1901, Imp.	2,995 78	3,025 74	2,995 78	
Lima, O., 6s, 1900, Improvement	3,000 00	3,060 00	3,000 00	
Marion, Ind., 6s, 1903-4, School...	4,000 00	4,260 00	4,000 00	
Moline, Ill., 5s, 1912, School Dist.	5,000 00	5,475 00	5,000 00	
Port Huron, Mich., 5s, 1899-1904, Ref	10,000 00	10,250 00	9,955 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	8,000 00	8,840 00	8,000 00	
Sioux City, Ia., 6s, 1894, Optional City Improvement.....	2,000 00	2,000 00	2,000 00	
South Bend, Ind., 6s, 1899-1903, Street Improvement	5,000 00	5,200 00	5,000 00	
Stillwater, Minn., 5s, 1906, Perma- nent Improvement	1,000 00	1,050 00	1,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,350 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	5,200 00	5,000 00	
Youngstown, O., 5s, 1914, Park	8,000 00	9,000 00	8,000 00	
Total public funds out of Maine.....	151,395 78			149,975 78
<i>Railroad Bonds Owned.</i>				
Knox and Lincoln, 5s, 1921	5,000 00	5,350 00	5,000 00	
Lime Rock, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Maine Central Consolidated, 7s, 1912	10,000 00	13,600 00	10,000 00	
Portland Railroad Company, 4½s, 1913.....	5,000 00	5,300 00	5,000 00	

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland and Rumford Falls, 4s, 1926.....	\$10,000 00	\$10,250 00	\$10,000 00	
Sebasticon and Moosehead, 1st Mortgage, 5s, 1925.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	40,009 00			\$40,000 00
Black Rocks & Salisbury Beach, Mass., 1st Mortgage, Gold, 5s, 1911.....	5,000 00	5,000 00	4,875 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910..	3,000 00	2,250 00	2,940 00	
Chicago & Eastern, Ill., 1st Mort., 5s, 1937..	3,000 00	3,240 00	3,000 00	
Davenport & Rock Island, 1st Mort., 6s, 1910	2,000 00	2,060 00	2,000 00	
Des Moines Street, Ia., 1st Mort., 6s, 1919...	5,000 00	5,125 00	5,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917...	11,000 00	11,000 00	10,670 00	
East Liverpool Railway Company, 1st Mortgage, 5s, 1917	3,500 00	3,150 00	3,500 00	
East Liverpool Railway Company, 2d Mortgage, 5s, 1917.....	3,500 00	1,400 00	3,500 00	
Grand Rapids Street, Mich., 6s, 1912	10,000 00	10,000 00	10,000 00	
Haverhill & Amesbury Street, Mass., 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	
Indiana, Illinois & Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	
Muskegon Street, Mich., 1st Mort., 5s, 1912.	500 00	500 00	500 00	
Passenger & Belt, Lexington, Ky., 1st Mortgage, 6s, 1909	5,000 00	5,125 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928.	10,000 00	10,000 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,375 00	5,000 00	
Port Reading Railway Co., 1st Mort., 5s, 1941	5,000 00	5,250 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00	10,750 00	10,000 00	
Saranac & Lake Placid, 1st Mortgage, Gold, 5s, 1913.....	5,000 00	4,900 00	5,000 00	
Saratoga Traction Company, N. Y., 5s, 1927	5,500 00	3,850 00	5,500 00	
Springfield Railway Co., O., Gold, 6s, 1933..	10,600 00	10,600 00	10,600 00	
Superior Rapid Transit, Wis., 1st Mortgage, 6s, 1912.....	5,000 00	4,750 00	5,000 00	
Superior Rapid Transit, Wis., Receiver's Certificates	2,500 00	2,500 00	2,500 00	
Terre Haute Electric, Ind., 6s, 1914	1,000 00	1,000 00	1,000 00	
Trenton Passenger, N. J., Gold, 6s, 1931....	11,000 00	12,210 00	11,000 00	
West Chicago Street Ry., Tunnel Co., 5s, 1909	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	159,100 00			158,385 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	5,200 00	5,000 00	
Brewer Water Company, 5s, 1908.....	3,500 00	2,333 33	3,412 50	
Brunswick Manufacturing Co., 5s, 1901.....	9,500 00	9,500 00	9,500 00	
Caribou Water Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	16,000 00	16,000 00	16,000 00	
Northern Banking Co., Portland, 5s, 1896-9.	3,400 00	3,400 00	3,400 00	
Penobscot Water & Power Co., 5s, 1909.....	5,000 00	3,000 00	5,000 00	
Portland Elevator Company, 4s, 1920-4.....	5,000 00	5,125 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,400 00	10,000 00	
Presque Isle Water Company, 5s, 1907	5,000 00	5,100 00	5,000 00	
Richmond Water Company, 5s, 1906	5,000 00	3,750 00	5,000 00	
Rockland Water Company, 5s, 1919	5,000 00	5,350 00	5,000 00	
Young Men's Christian Association of Portland, 4s, 1913	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	90,400 00			90,312 50
Berlin Water Company, N. H., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
The City Water Works, Sioux City, Ia., 6s, 1894, Optional.....	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>				
Portland & Ogdensburg.....	22,100 00	11,050 00	9,945 00	9,945 00

BRUNSWICK SAVINGS INSTITUTION—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>
Hereford	\$5,000 00	\$4,250 00	\$4,850 00	
Muskegon Street, Mich., Preferred	2,500 00	1,875 00	2,500 00	
Muskegon, Street, Mich., Common	2,500 00	250 00	1,000 00	
Total railroad stock out of Maine	10,000 00			\$8,350 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	700 00	910 00	700 00	
Canal National Bank, Portland	8,000 00	9,400 00	8,000 00	
Casco National Bank, Portland	8,700 00	8,874 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	
First National Bank, Portland	6,360 00	6,300 00	6,300 00	
First National Bank, Wiscasset	3,000 00	3,000 00	3,000 00	
Merchants' National Bank, Portland	2,625 00	3,937 50	2,625 00	
National Shoe and Leather Bank, Auburn, Northern National Bank, Hallowell	6,800 00	7,650 00	6,800 00	
Newcastle National Bank, Newcastle	1,000 00	1,100 00	1,000 00	
Oakland National Bank, Gardiner	2,700 00	3,645 00	2,700 00	
South Berwick National Bank, So. Berwick	2,500 00	3,000 00	2,500 00	
Union National Bank, Brunswick	3,800 00	5,130 00	3,800 00	
Total national bank stock owned	61,695 00			61,695 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company, Portland	5,000 00	7,500 00	5,000 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Works Company, New York		500 00	500 00	
St. Joseph Water Company, Missouri		2,796 11	2,796 11	
Watertown Water, Light and Power Co., W. Va.		500 00	500 00	
Wichita Water Company, Kansas		1,000 00	1,000 00	4,796 11
<i>Loans on Corporation Stock.</i>				
York Manufacturing Company, Saco		750 00	750 00	
Watertown Water, Light and Power Co. W. Va		250 00	250 00	1,000 00
<i>Loans to Corporations.</i>				
Brunswick Manufacturing Company (endorsed)		5,750 00	5,750 00	
Roman Catholic Bishop of Portland		1,500 00	1,500 00	
Sagadahoc Agricultural and Horticultural Society		900 00	900 00	8,150 00
Loan to town of Topsham		1,700 00	1,700 00	
Loans on names		1,039 46	1,039 46	
Loans on mortgages of real estate		91,062 72	91,062 72	93,802 18
Real estate investment		6,693 80	6,693 80	6,693 80
Cash on deposit		3,429 33	3,429 33	
Cash on hand		907 36	907 36	4,336 69
Unpaid accrued interest		8,366 24		\$684,470 68
Due depositors, earned dividend and accrued State tax		723,004 21		
		662,889 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$60,114 86		

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

June 20, 1899.

FRANK H. HARGRAVES, President. CYRIL P. HARMON, Treasurer.

LIABILITIES.

Deposits	\$292,915 08
Reserve fund.....	14,778 82
Undivided profits.....	5,717 87
	<hr/> \$313,411 77

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	\$6,525 00	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	5,000 00	5,600 00	5,000 00	5,000 00
County of Clay, Ind., 5s, 1903-4.	3,000 00	3,090 00	3,000 00	
Franklin, Ky., 6s, 1903, Opt., Bridge	2,000 00	2,150 00	2,000 00	
Franklin, O., 6s, 1905-6, St. Imp..	2,000 00	2,000 00	2,000 00	
Hamilton, Ind., 5s, 1906, Opt., Fund	5,000 00	5,350 00	5,000 00	
Hardin, O., 6s, 1900, Bridge.....	5,000 00	5,100 00	5,000 00	
Lawrence, O., 5s, 1920, Pike.....	2,000 00	2,400 00	2,000 00	
Monroe, Ind., 5s, 1901-2, Road. . .	3,000 00	3,075 00	3,000 00	
Putnam, O., 5s, 1900-1, Road Imp.	4,000 00	4,080 00	4,000 00	
Sedgwick, Kan., 5½s, 1920, Refund	5,000 00	6,225 00	5,000 00	
Washington, Kan., 5s, 1920, Refund	5,000 00	5,700 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water..	5,000 00	5,575 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding....	2,000 00	2,230 00	2,000 00	
East Liverpool, O., 6s, 1903 5, Ref	2,000 00	2,190 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	3,000 00	3,300 00	3,000 00	
Fort Wayne, Ind., 6s, 1899, Fund	3,000 00	3,000 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Refund	3,000 00	3,165 00	3,000 00	
Lima, O., 6s, 1907, Paving.....	5,000 00	5,775 00	5,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,150 00	2,000 00	
Muncie, Ind., 5s, 1912, Funding..	1,000 00	1,100 00	1,000 00	
Newark, O., 5s, 1906, Refunding..	2,000 00	2,120 00	2,000 00	
Newport, Ky., 5s, 1911-13, Opt., Sewer	1,000 00	1,100 00	1,000 00	
Piqua, O., 6s, 1913, School....	1,000 00	1,215 00	1,000 00	
Urbana, O., 5s, 1901, Funding....	1,000 00	1,015 00	1,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	5,000 00	5,725 00	5,000 00	
Total public funds out of Maine.....	72,000 00			72,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern 5s, 1947.....	3,000 00	3,000 00	2,955 00	
Bridgton & Saco River, 4s, 1928.....	2,000 00	2,040 00	2,000 00	
Lime Rock, 5s, 1908.....	5,000 00	5,250 00	5,000 00	
Mousam River, 6s, 1912.....	1,900 00	1,000 00	1,000 00	
Portland and Ogdensburg, 5s, 1908.....	3,000 00	3,270 00	3,000 00	
Portland and Rumford Falls, 4s, 1926.....	3,000 00	3,075 00	3,000 00	
Total railroad bonds of Maine...	17,000 00			16,955 00
Allegheny & Kinzua, 5s, 1896	2,000 00	1,500 00	1,500 00	
Canton & Lakeside Streets, O., 6s, 1910.....	3,000 00	3,090 00	3,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,260 00	1,500 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	1,500 00	1,850 00	1,500 00	
East Liverpool Ry. Co., O., 2nd Mort., 5s, 1917	1,500 00	600 00	750 00	
Grand Rapids, Kalkaska & Southwestern, 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Lynn & Boston, Mass., 5s, 1924.	4,000 00	4,400 00	4,000 00	
Milford, Holliston & Framingham, 5s, 1903-4	3,000 00	3,150 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	2,140 00	1,980 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,186 00	2,970 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,650 00	4,925 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>
Passenger Street, Scranton, Pa., 6s, 1920....	\$1,000 00	\$1,180 00	\$1,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	2,000 00	2,360 00	2,000 00	
Taunton & Brockton Street, Mass., 5s, 1917	2,000 00	2,080 00	2,000 00	
Toledo Belt, O., 5s, 1901	2,000 00	1,800 00	1,910 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,550 00	5,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919.....	1,000 00	1,210 00	1,000 00	
Zanesville Street, O., 6s, 1911	3,000 00	2,700 00	3,000 00	
Total railroad bonds out of Maine.....	46,000 00			\$44,035 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1919	2,000 00	2,040 00	2,000 00	
Bath Water Supply Co., 5s, 1916.....	3,500 00	3,500 00	3,500 00	
Biddeford & Saco Water Co., 5s, 1904.....	1,000 00	1,020 00	1,000 00	
Caribou Water Company, 5s, 1909.	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931.	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 5s, 1901..	4,000 00	4,000 00	4,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	2,000 00	2,020 00	2,000 00	
Richmond Water Company, 5s, 1907	2,000 00	1,500 00	2,000 00	
Standish Water & Con. Co., 5s, 1903, Opt....	1,000 00	1,050 00	1,000 00	
York Light & Heat Co., Biddeford, 6s, 1901..	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine... ..	24,500 00			24,500 00
Berlin Water Company, N. H., 5s, 1917.....	3,000 00	3,000 00	3,000 00	
Eau Claire Light & Power Company, Wis., 4s, 1916	2,500 00	2,500 00	2,500 00	
Total corporation bonds out of Maine... .	5,500 00			5,500 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Ctf. Benefic. Int	3,200 00	800 00	800 00	800 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	1,000 00	1,075 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	4,000 00	4,300 00	4,000 00	
Cumberland National Bank, Portland.....	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	
First National Bank, Portland.....	4,000 00	4,000 00	4,000 00	
Georges National Bank, Thomaston	1,200 00	1,290 00	1,200 00	
Lime Rock National Bank, Rockland.....	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland.....	800 00	816 00	800 00	
Portland National Bank, Portland.....	2,000 00	2,180 00	2,000 00	
Total national bank stock owned	16,050 00			16,050 00
<i>Loans to Municipalities.</i>				
Town of Buxton.....		2,670 00	2,670 00	
Town of Hollis.....		1,797 00	1,797 00	4,467 00
Loan to York County Mutual Fire Ins. Co., Buxton..		1,000 00	1,000 00	1,000 00
Loans on personal property		11,179 68	11,179 68	
Loans on Buxton and Hollis Savings Bank books...		543 63	543 63	
Loans on mortgages of real estate.....		91,158 25	91,158 25	102,881 56
Real estate, foreclosure		9,391 40	9,391 40	
Safe.....		600 00	600 00	9,991 40
Expense account.....		-	76 57	76 57

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.....	\$3,639 97	\$3,639 97	
Cash on hand	665 27	665 27	\$4,305 24
Unpaid accrued interest	8,604 44		\$813,411 77
Due depositors, earned dividend and accrued State tax.....	334,080 64		
	297,397 21		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$36,683 43		

CALAIS SAVINGS BANK—CALAIS.

September 13, 1899.

WILLIAM WOODS, President.

GEO. A. LOWELL, Treasurer.

LIABILITIES.

Deposits	\$333,424 60
Reserve fund.	9,770 98
Undivided profits.....	16,007 42
	\$359,203 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 Coupon 4s, 1925.	\$17,000 00	\$22,100 00	\$17,000 00	
United States Coupon 4s, 1907.	150 00	169 50	150 00	
Total United States bonds owned.....	17,150 00			\$17,150 00
County of Aroostook, 4s, 1915, Court House	8,000 00	8,480 00	8,000 00	
Aroostook, 4½s, 1915.	4,000 00	4,480 00	4,000 00	
Aroostook, 4½s, 1912, R. R. aid ...	12,000 00	13,260 00	12,000 00	
Washington, 4s, 1923, Optional, Railroad aid	10,000 00	10,800 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,450 00	10,000 00	
Lewiston, 4s, 1923, Refunding...	4,000 00	4,320 00	4,000 00	
Portland, 6s, 1907.	6,000 00	7,110 00	6,000 00	
Total public funds of Maine	54,000 00			54,000 00
County of Buffalo, Neb., 5s, 1900, Opt., C. H. Clermont, O., 5s, 1920, Defining Boundary	3,000 00	3,030 00	3,000 00	
Franklin, O., 6s, 1897-1935, Avenue Extension	2,500 00	3,000 00	2,500 00	
Putnam, O., 5s, 1901-5, Road Imp.	9,000 00	9,000 00	9,000 00	
Ramsey, Minn., 4½s, 1918, Court House and City Hall.....	3,500 00	3,657 50	3,500 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge.....	3,000 00	3,465 00	3,000 00	
Wapello, Ia., 5s, 1901, C. H.	2,000 00	2,150 00	2,000 00	
Washington, Ill., 6s, 1902, Fund ..	5,000 00	5,100 00	5,000 00	
City of Ashland, Wis., 5s, 1902-12, Public Improvement	3,000 00	3,165 00	3,000 00	
Battle Creek, Mich., 5s, 1909, Sew.	9,000 00	9,315 00	9,000 00	
Bradford, Penn., 6s, 1903, Water.	2,000 00	2,160 00	2,000 00	
Cincinnati, O., 7s, 1904, Munic....	1,000 00	1,075 00	1,000 00	
Clinton, Ia., 5s, 1901, Optional, City Improvement.	3,000 00	3,495 00	3,000 00	
Evansville, Ind., 5s, 1912, Fund..	2,000 00	2,040 00	2,000 00	
Findlay, O., 5s, 1908, Water.....	3,000 00	3,300 00	3,000 00	
Piqua, O., 6s, 1913, School.....	5,000 00	5,375 00	5,000 00	
Port Huron, Mich., 5s, 1911, Road	3,000 00	3,645 00	3,000 00	
St. Paul, Minn., 5s, 1915, Water..	2,000 00	2,240 00	2,000 00	
Sandusky, O., 5s, 1909-10, Wharf ..	7,000 00	8,400 00	7,000 00	
Superior, Wis., 6s, 1910, Sewer ..	3,000 00	3,360 00	3,000 00	
Wausau, Wis., 5s, 1909, Refund ..	5,000 00	5,775 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	4,000 00	4,320 00	4,000 00	
	8,000 00	9,120 00	8,000 00	
Total public funds out of Maine.....	88,000 00			88,000 00
<i>Railroad Bonds Owned.</i>				
Portland and Ogdensburg, 5s, 1908.....	5,000 00	5,450 00	5,000 00	5,000 00
Buffalo Railway, N. Y., 5s, 1931.....	7,000 00	8,120 00	6,895 00	
Corrigan Street, Kansas City, 5s, 1916.	5,000 00	5,300 00	5,000 00	
Des Moines Street, Ia., 6s, 1911-12.....	2,000 00	2,050 00	2,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	2,250 00	2,092 50	1,370 00	
Housatonic, 5s, 1937	5,000 00	6,500 00	5,000 00	

CALAIS SAVINGS BANK—Concluded.
RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hutchinson and Southern, 5s, 1928.....	\$5,000 00	\$5,000 00	\$5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,420 00	2,640 00	
Lowell, Lawrence & Haverhill, Mass., 5s, 1923.....	2,000 00	2,000 00	1,800 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	9,000 00	9,720 00	8,662 50	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,150 00	2,925 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,350 00	5,000 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	10,950 00	10,000 00	
Total railroad bonds out of Maine.....	68,250 00			\$64,092 50
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	4,000 00	5,400 00	4,000 00	
Portland & Rochester.....	1,000 00	1,300 00	1,000 00	
Total railroad stock owned.....	5,000 00			5,000 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	5,550 00	7,770 00	5,550 00	
Canal National Bank, Portland.....	2,000 00	2,250 00	2,000 00	
Casco National Bank, Portland.....	3,000 00	3,225 00	3,000 00	
Frontier National Bank, Eastport.....	3,700 00	4,440 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	4,360 00	4,000 00	
Total national bank stock of Maine.....	18,250 00			17,325 00
Flour City Nat'l Bank, Minneapolis, Minn.	1,250 00	1,250 00	1,250 00	
Kansas City National Bank, Topeka, Kan.	3,000 00	750 00	3,000 00	
Total national bank stock out of Maine...	4,250 00			4,250 00
<i>Loans on Public Funds.</i>				
City of St. John, N. B., bond.....		450 00	450 00	
Town of Princeton order.....		175 00	175 00	625 00
<i>Loans to Corporations.</i>				
Maine Red Granite Company, Calais		5,000 00	5,000 00	
St. Croix Shoe Company, Calais (endorsed)		10,000 00	10,000 00	15,000 00
Loan on Pittsburg, Fort Wayne & Chicago Railway stock.....		900 00	900 00	
Loans on Home Life Insurance Company stock, N. Y.		500 00	500 00	
Loan on Calais National Bank stock.....		500 00	500 00	
Loans on St. Stephen Bank stock, N. B.....		2,283 50	2,283 50	
Loans to town of Princeton.....		3,100 00	3,100 00	
Loan on life insurance policy.....		1,000 00	1,000 00	
Loan on Calais Savings Bank book.....		100 00	100 00	
Loans on mortgages of real estate.....		60,099 13	60,099 13	68,482 63
Real estate, foreclosure		3,103 05	3,103 05	3,103 05
Expense account		-	389 86	389 86
Cash on deposit in Bank of Nova Scotia		8,021 76	8,021 76	
Cash on deposit		4,203 25	4,203 25	
Cash on hand.....		559 95	559 95	12,784 96
Unpaid accrued interest.....		6,766 19		\$359,203 00
Due depositors, earned dividend and accrued State tax.....		395,966 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax		338,414 35		
		\$57,551 98		

CAMDEN SAVINGS BANK—ROCKPORT.

August 8, 1899.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

LIABILITIES.

Deposits	\$160,157 10
Reserve fund.....	8,377 03
Undivided profits.....	1,306 80
	\$169,840 93

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Knox and Lincoln, 5s, 1941.....	\$2,000 00	\$2,160 00	\$2,000 00	\$2,000 00
Central of Iowa, Convertible, 7s, 1899.....	5,000 00	5,000 00	1,350 00	
Chicago and Southwestern, 7s, 1899.....	3,000 00	3,000 00	2,640 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923	1,000 00	1,000 00	1,000 00	
Saratoga Traction Company, N. Y., 5s, 1927	2,600 00	1,500 00	2,000 00	
Saratoga Traction Co., N. Y., Rec. Ctls.....	1,200 00	1,200 00	1,200 00	
Total railroad bonds out of Maine.....	12,200 00			8,190 00
<i>Corporation Bonds Owned.</i>				
Kennebec Light & Heat Co., Augusta, 6s, 1911	6,000 00	6,000 00	6,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Sanford Power Company, 5s, 1908.....	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	19,000 00			19,000 00
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls	4,000 00	4,600 00	3,800 00	3,800 00
New York, Ontario and Western	2,700 00	675 00	120 00	120 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	1,480 00	1,480 00	515 00	515 00
<i>Loans on Railroad Stock.</i>				
Rockland, Thomaston & Camden.....		10,734 79	10,734 79	
Rockport Railroad		2,600 00	2,600 00	13,334 79
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass.....		2,000 00	2,000 00	
Camden Masonic Temple Association		300 00	300 00	
Camden and Rockland Water Company		5,900 00	5,900 00	
Camden Woolen Company		6,600 00	6,600 00	
Cobb Lime Company, Rockland.....		3,000 00	3,000 00	
G. E. Carleton Company, Rockport.....		10,000 00	10,000 00	
Knox Cooperage Company, West Rockport.....		1,300 00	1,300 00	
Mt. Batty Manufacturing Company, Camden		500 00	500 00	
Rockport Ice Company.....		3,590 00	3,590 00	33,190 00
<i>Loans to Corporations.</i>				
Camden Woolen Company.....	5,000 00		5,000 00	
Megunticook Woolen Company, Camden.....	4,000 00		4,000 00	9,000 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	
Loan on Lime Rock National Bank stock, Rockland	1,400 00		1,400 00	
Loan to G. A. R. Association, Camden	271 00		271 00	
Loans on names.....		852 50	852 50	
Loans on life insurance policies.....		2,680 00	2,680 00	
Loans on personal property		2,462 92	2,462 92	
Loans on deeds with agreement to re-convey.....		10,975 00	10,975 00	
Loans on mortgages of real estate		29,015 89	29,015 89	49,657 31

CAMDEN SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$3,528 93	\$3,528 93	
Safe	1,440 60	1,440 00	\$4,968 93
Premium account.....	-	283 62	
Expense account.....	-	162 99	446 61
Cash on deposit	21,758 60	21,758 60	
Cash on hand	3,859 69	3,859 69	25,618 29
Unpaid accrued interest.....	2,450 00		\$169,840 93
	177,834 32		
Due depositors, earned dividend and accrued State tax	161,507 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$16,327 22		

CASCADE SAVINGS BANK—OAKLAND.

April 7, 1899.

B. F. FOLGER, President.

J. E. HARRIS, Treasurer.

LIABILITIES.

Deposits	\$174,258 18
Reserve fund.....	8,500 00
Undivided profits.....	4,341 37
	<hr/> \$187,099 55

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market 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, Bridgenort & Martin's Ferry, Street, O., 6s, 1913	3,000 00	3,030 00	3,000 00	
Iowa Central, 5s, 1938	3,000 00	3,210 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	4,000 00	4,000 00	4,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	7,000 00	7,560 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	2,850 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	855 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	1,527 50	1,300 00	
Casco National Bank, Portland.	4,600 00	4,692 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	10,000 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	210 00	200 00	
Portland National Bank, Portland.	5,000 00	5,450 00	5,000 00	
Total national bank stock owned	38,600 00			38,600 00
<i>Loans on Corporation Stock.</i>				
Lockwood Company, Waterville		1,000 00	1,000 00	
Madison Woolen Company, Preferred.....		3,900 00	3,900 00	
Madison Woolen Company.		900 00	900 00	
The Oakland Machine Company.		3,600 00	3,600 00	9,400 00
Loan on town of Oakland note.....		500 00	500 00	
Loans on Somerset Railroad stock		18,000 00	18,000 00	
Loans on personal property.....		4,425 00	4,425 00	
Loan on Cascade Savings Bank book		150 00	150 00	
Loans on mortgages of real estate.....		44,428 18	44,428 18	67,503 18
Real estate, investment		900 00	900 00	
Real estate, foreclosure		12,427 88	15,427 88	
Safe and fixtures		800 00	800 00	17,127 88
Premium account.....		-	2,700 00	
Expense account.....		-	384 40	3,084 40

CASCADE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$8,355 67	\$8,355 67	
Cash on hand	1,128 42	1,128 42	\$9,484 09
Unpaid accrued interest.....	1,050 00		\$187,099 55
Due depositors, earned dividend and accrued State tax	184,879 65		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	177,383 18		
	\$7,496 47		

DEXTER SAVINGS BANK—DEXTER.

September 19, 1899.

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

LIABILITIES.

Deposits	\$388,750 73
Reserve fund	4,851 72
Undivided profits	4,665 75
	\$398,268 20

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 Jackson, Ind., 5s, 1905-S, Grav. Road	\$5,000 00	\$5,375 00	\$5,000 00	
Lawrence, Ind., 5s, 1903, Road...	5,000 00	5,175 00	5,000 00	
Sedgwick, Kan., 5s, 1922, Opt. Fund	4,000 00	4,600 00	4,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	2,000 00	2,310 00	2,000 00	
Shelby, O., 6s, 1904, Funding.....	3,000 00	3,300 00	3,000 00	
City of Kansas City, Kan., 6s, 1900-3, Imp.	8,000 00	8,280 00	8,000 00	
Sault Ste Marie, Mich., 5½s, 1905-6				
Paving.....	3,000 00	3,240 00	3,000 00	
Toledo, O., 4½s, 1909, Gen. Funding	2,000 00	2,170 00	2,000 00	
Total public funds owned.....	32,000 00			\$32,000 00
<i>Railroad Bonds Owned.</i>				
Bangor Street, 6s, 1909	3,000 00	2,250 00	3,000 00	
Knox and Lincoln, 6s, 1912.....	14,000 00	15,126 00	14,000 00	
Mousam River, 6s, 1912	10,000 00	10,000 00	10,000 00	
Phillips and Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston and 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 and Fairfield Railway and Light Company, 6s, 1909	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	52,000 00			52,000 00
Canton & Lakeside Streets, O., 6s, 1910	15,000 00	15,450 00	15,000 00	
Chicago and West Michigan, 5s, 1921	10,000 00	9,700 00	9,050 00	
Chicago and West Michigan, Scrip.....	850 00	824 50	-	
Jackson Street, Mich., 6s, 1911.....	10,000 00	3,500 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	8,000 00	8,460 00	8,000 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,550 00	5,000 00	
Total railroad bonds out of Maine	48,850 00			47,050 00
<i>Corporation Bonds Owned.</i>				
Ellsworth Water Company, 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, 1917	2,000 00	2,040 00	2,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Public Works Company, Bangor, 5s, 1921...	18,729 17	18,729 17	18,729 17	
Rumford Falls Power Company, 5s, 1907...	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	57,629 17			57,629 17
<i>Railroad Stock Owned.</i>				
Portland and Ogdensburg.....	1,000 00	500 00	455 00	455 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	4,000 00	5,000 00	
Penobscot Woolen Mills, Dexter	5,000 00	5,000 00	5,000 00	
Total corporation stock owned.....	12,000 00			12,000 00

DEXTER SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bangor.....	\$2,200 00	\$3,190 00	\$2,200 00	
First National Bank, Dexter.....	19,700 00	21,670 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	11,000 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	2,398 00	2,200 00	
Richmond National Bank, Richmond.....	4,000 00	4,000 00	4,000 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	6,000 00	4,000 00	
Rockland Trust Company, Rockland.....	7,000 00	7,350 00	7,000 00	
Waterville Trust & Safe Deposit Company, Waterville.....	5,600 00	5,000 00	5,000 00	
Total other bank stock owned.....	20,000 00			20,000 00
<i>Loans to Municipalities.</i>				
Town of Dexter.....		2,000 00	2,000 00	
Town of St. Albans.....		800 00	800 00	2,800 00
Loan on Bangor Electric Light & Power Co., bonds.		3,000 00	3,000 00	
Loan on First National Bank stock, Dexter.....		200 00	200 00	
Loan on life insurance policy.....		3,500 00	3,500 00	
Loan on personal property.....		83 82	83 82	
Loans on Dexter Savings Bank books.....		165 00	165 00	
Loans on mortgages of real estate.....		53,483 67	53,483 67	60,432 49
Real estate, investment.....		18,000 00	23,967 16	
Real estate, foreclosure.....		17,566 02	17,566 02	41,533 18
Cash on deposit.....		7,000 00	7,000 00	
Cash on hand.....		768 36	768 36	7,768 36
Unpaid accrued interest.....		6,332 43		398,268 20
Due depositors, earned dividend and accrued State tax.....		400,120 97		
		392,753 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		7,367 44		

EASTPORT SAVINGS BANK—EASTPORT.

September 13, 1899.

SAMUEL D. LEAVITT, President.

CHAS. I. MORTON, Treasurer.

LIABILITIES.

Deposits	\$630,023 30
Reserve fund.....	4,782 79
Undivided profits.....	8,958 63
	\$643,764 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$5,000 00	\$5,600 00	\$5,000 00	
County of Washington, 4s, 1923, Opt., R.R. Aid	10,000 00	10,800 00	10,600 00	
Town of Cape Elizabeth, 4s, 1902-12	12,000 00	12,180 00	12,000 00	
Cutler, order	3,000 00	3,000 00	3,000 00	
Dennysville, orders	300 00	300 00	300 00	
Eastport, orders	16,652 33	16,652 33	16,652 33	
Freeport, 4s, 1904-6, Funding. ...	5,000 00	5,075 00	5,000 00	
Perry, orders	810 35	810 35	810 35	
Total public funds of Maine	52,762 68			\$52,762 68
County of Anne Arundel, Md., 5s, 1913, Bridge	5,000 00	5,675 00	5,000 00	
Buffalo, Neb., 5s, 1910, Court House	8,500 00	9,137 50	8,500 00	
Clay, Minn., 6s, 1903, Funding...	3,000 00	3,195 00	3,000 00	
Douglas, Neb., 5s, 1907, Funding.	3,000 00	3,285 00	3,000 00	
Gallia, O., 5s, 1918, Ditch	5,000 00	5,850 00	5,000 00	
Greene, Ind., 5s, 1902-5, Road	6,000 00	6,270 00	6,000 00	
Hancock, O., 6s, 1900-1, Ditch	6,000 00	6,210 00	6,000 00	
Harrison, Ind., 4s, 1900-4, Refund..	10,000 00	10,000 00	10,000 00	
Howard, Ind., 6s, 1902, Funding ..	5,000 00	5,275 00	5,000 00	
Jefferson, O., 5s, 1902-13, Pike...	5,000 00	5,450 00	5,000 00	
Lawrence, Ind., 5s, 1908, Road...	3,000 00	3,225 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,075 00	5,000 00	
Putnam, O., 6s, 1902, Road Imp...	1,000 00	1,065 00	1,000 00	
Sedgwick, Kan., 5s, 1923-4, Funding	10,000 00	11,550 00	10,000 00	
Shelby, O., 6s, 1905-9, Funding ...	5,000 00	5,725 00	5,000 00	
Vernon, Mo., 4½s, 1918, Funding ..	4,000 00	4,400 00	4,000 00	
Warren, Ky., 4s, 1924, Opt., Turnpk.	3,000 00	3,120 00	3,000 00	
Washington, Ind., 6s, 1904, Fund.	1,000 00	1,080 00	1,000 00	
Wyandotte, Kan., 5½s, 1918, Refun.	5,000 00	6,000 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improv.	5,000 00	5,250 00	5,000 00	
Ashtabula, O., 6s, 1902, Refund..	1,000 00	1,055 00	1,000 00	
Burlington, Ia., 5s, 1899, Refund.	1,000 00	1,000 00	1,000 00	
Celina, O., 6s, 1882, Optional Imp.	4,000 00	4,000 00	4,000 00	
East Liverpool, O., 5s, 1905, Op-				
tional, Funding.....	6,000 00	6,360 00	6,000 00	
East Liverpool, O., 5s, 1920, Water.	1,000 00	1,160 00	1,000 00	
Findlay, O., 5s, 1919, Water.....	5,000 00	5,675 00	5,000 00	
Findlay, O., 5s, 1901, Gen. Fund.	3,000 00	3,060 00	3,000 00	
Hammond, Ind., 5s, 1918, School.	3,000 00	3,285 00	3,000 00	
Iron Mountain, Mich., 6s, 1901,				
Sewer	3,000 00	3,090 00	3,000 00	
Newport, Ky., 5s, 1919, St. Imp..	500 00	577 50	500 00	
Saginaw, Mich., 4s, 1903, St. Imp.	7,000 00	7,105 00	7,000 00	
South Chicago, Ill., 5s, 1908, School	15,000 00	16,275 00	15,000 00	
Steubenville, O., 4s, 1924, Water.	10,000 00	10,400 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, Funding	6,000 00	6,240 00	6,000 00	
Winona, Minn., 5s, 1901, Funding	2,000 00	2,050 00	2,000 00	
Woonsocket, R. I., 4s, 1919,				
Water Refunding.....	2,000 00	2,140 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,700 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, Sch.	8,000 00	8,160 00	8,000 00	
Total public funds out of Maine	186,000 00			186,000 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>
Knox & Lincoln, 5s, 1921.....	\$10,000 00	\$10,800 00	\$10,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1917.....	6,000 00	6,000 00	6,000 00	
Total railroad bonds of Maine.....	19,000 00			\$19,000 00
Broekton, Bridgewater & Taunton Street 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 6s, 1901.....	5,000 00	5,125 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930.....	15,000 00	15,000 00	15,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	12,900 00	12,000 00	
Naunkeag Street, Salem, Mass., 5s, 1910 ..	5,000 00	5,250 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 ..	3,000 00	3,060 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	15,000 00	16,125 00	15,000 00	
Pontsmouth Street, O., 6s, 1912.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, 1906, Optional	10,000 00	10,500 00	10,000 00	
Total railroad bonds out of Maine.....	95,000 00			95,000 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	15,000 00	15,000 00	15,000 00	
Portland Water Company, 4s, 1927.....	7,000 00	7,280 00	7,000 00	
Richmond Water Company, 5s, 1906.....	3,000 00	2,250 00	3,000 00	
Total corporation bonds of Maine.....	25,000 00			25,000 00
Atlantic Water Works, Ia., 6s, 1893, (extend.)	5,000 00	5,000 00	5,000 00	
City Water Works, Sioux City, Ia., 6s, 1899, Opt.	5,000 00	5,000 00	5,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	3,500 00	3,500 00	3,500 00	
Littleton Water & Light Co., N. H., 5s, 1916	6,000 00	6,000 00	6,000 00	
Tiffin Water Works, O., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine.....	20,500 00			20,500 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	662 50	500 00	
Canal National Bank, Portland.....	100 00	112 50	100 00	
Casco National Bank, Portland.....	1,500 00	1,612 50	1,500 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank, Portland.....	1,100 00	1,100 00	1,100 00	
Frontier National Bank, Eastport.....	8,600 00	10,320 00	8,600 00	
Kineo National Bank, Dover.....	3,000 00	3,540 00	3,000 00	
National Traders' Bank, Portland.....	200 00	204 00	200 00	
Total national bank stock of Maine.....	17,000 00			17,000 00
American National Bank, Kansas City, Mo.	1,075 00	967 50	1,075 00	
First National Bank, Clyde, Kan.....	3,000 00	-	3,000 00	
South End National Bank, Boston, Mass..	2,500 00	2,000 00	2,500 00	
Total national bank stock out of Maine ..	6,575 00			6,575 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	800 00	800 00	800 00	800 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bar Harbor.....		175 00	175 00	
First National Bank, Clyde, Kan.....		-	3,000 00	3,175 00
<i>Loans to Corporations.</i>				
Free Baptist Church, Deer Isle.....		50 00	50 00	
St. Croix Shoe Company, Calais (endorsed) ..		5,000 00	5,000 00	5,050 00

EASTPORT SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Finance Company of Iowa stock	\$150 00	\$150 00	
Loans to School District No. 2, Deer Isle	262 90	262 90	
Loans on names.....	678 00	678 00	
Loans on life insurance policies.....	3,653 80	3,653 80	
Loans on mortgages of personal property.....	5,481 09	5,481 09	
Loans on Eastport Savings Bank Books	1,020 00	1,020 00	
Loans on mortgages of real estate	127,948 92	127,948 92	\$139,194 71
Real estate, investment	33,393 49	25,893 49	
Real estate, foreclosure.....	400 00	400 00	
Furniture and fixtures.	1,000 00	1,000 00	27,293 49
Premium account.....	-	10,402 66	10,402 66
Certificate of deposit, First National Bank, Clyde, Kan	4,000 00	8,185 84	
Cash on deposit.....	21,055 22	21,055 22	
Cash on hand	6,770 12	6,770 12	36,011 18
Unpaid accrued interest.....	9,026 66		\$643,764 72
Due depositors, earned dividend and accrued State tax.....	660,471 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	635,382 88		
	\$25,089 05		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

July 27, 1899.

CALVIN G. TOTMAN, President. ADELIA A. MERRILL, Asst. Treasurer.

LIABILITIES.

Deposits	\$388,239 02
Reserve fund.....	21,728 00
Undivided profits.....	3,595 96
	\$413,562 98

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	\$10,400 00	\$8,000 00	\$8,000 00
City of Portland, 4s, 1913, Funding.....	5,000 00	5,350 00	5,000 00	
Town of Fairfield, 4s, 1905-12, Refunding...	15,000 00	15,150 00	15,000 00	
Norridgewock, 4s, 1903, Municipal	900 00	904 50	900 00	
Norridgewock, 3½s, 1910-11.....	3,000 00	3,000 00	3,000 00	
Total public funds of Maine	23,900 00			23,900 00
City of Superior, Wis., 5s, Opt., St. Imp..	5,000 00	5,000 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	2,000 00	2,280 00	2,000 00	
Total public funds out of Maine	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	2,000 00	2,000 00	2,000 00	
Bangor & Aroostook, 5s, 1943	8,000 00	8,800 00	8,000 00	
Bridgton & Saco River, 4s, 1928...	5,000 00	5,100 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 00	5,000 00	
Maine Central, 7s, 1912.....	1,000 00	1,370 00	1,000 00	
Maine Central, 4½s, 1912	2,000 00	2,200 00	2,000 00	
Portland and Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston and Camden, 5s, 1922	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine	31,000 00			31,000 00
Baltimore and Ohio, 4s, 1948.	5,000 00	5,000 00	5,000 00	
Grand Rapids Street, Mich., 6s, 1912	2,000 00	2,000 00	2,000 00	
Hereford, 4s, 1930.....	4,000 00	4,000 00	4,000 00	
Indiana, Illinois & Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	
Iowa Central, 5s, 1938.....	7,000 00	7,840 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	
Northern Ohio, 5s, 1945.....	5,000 00	5,050 00	5,000 00	
Omaha Street, Neb., 5s, 1914	4,000 00	4,040 00	4,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	4,000 00	4,300 00	4,000 00	
Seranton Suburban, Pa., 6s, 1909	2,500 00	2,725 00	2,500 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	4,750 00	4,750 00	
Total railroad bonds out of Maine.....	49,500 00			49,250 00
<i>Corporation Bonds Owned.</i>				
Brewer Water Company, 5s, 1908.....	2,000 00	1,333 33	2,000 00	
Caribou Water Company, 5s, 1916.....	4,000 00	4,000 00	4,000 00	
Madison Water Company, 5s, 1902, Opt.....	5,000 00	5,100 00	5,000 00	
Maine Water Company, 5s, 1931.	5,000 00	5,000 00	5,000 00	
Northern Banking Co., Portland, 5s, 1894-5.	6,800 00	6,800 00	6,800 00	
Penobscot Wat. & Pow. Co., Bangor, 5s, 1909	4,000 00	2,400 00	4,000 00	
Richmond Water Company, 5s, 1906	2,000 00	1,500 00	2,000 00	
Total corporation bonds of Maine.....	28,800 00			28,800 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

FAIRFIELD 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>
Iowa Central, Preferred.....	\$5,000 00	\$2,500 00	\$3,000 00	\$3,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,200 00	2,365 00	2,200 00	
First National Bank, Portland.....	4,300 00	4,300 00	4,300 00	
Merchants' National Bank, Portland.....	\$25 00	1,155 00	825 00	
Messalonskee National Bank, Oakland....	2,500 00	2,500 00	2,500 00	
National Bank of Fairfield, Fairfield.....	8,000 00	8,400 00	8,000 00	
People's National Bank, Waterville.....	4,000 00	4,000 00	4,000 00	
Portland National Bank, Portland.....	2,000 00	2,180 00	2,000 00	
South Berwick National Bank, So. Berwick	2,500 00	3,000 00	2,500 00	
Total national bank stock owned	26,325 00			26,325 00
<i>Loans on Railroad Bonds.</i>				
Central, New York and Western		1,000 00	1,000 00	
Lewiston, Brunswick and Bath.....		10,000 00	10,000 00	11,000 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>				
F. H. Brown Clothing Company, Fairfield.....		2,000 00	2,000 00	
Kennebec Fibre Company, Benton.....		15,000 00	15,000 00	
Somerset Fibre Company, Fairfield.....		5,000 00	5,000 00	22,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Houlton....		2,000 00	2,000 00	
National bank of Fairfield, Fairfield.....		500 00	500 00	
National Shoe and Leather Bank, Auburn		400 00	400 00	2,900 00
<i>Loans on Other Bank Stock.</i>				
Lewiston Trust and Safe Deposit Company		3,000 00	3,000 00	
Waterville Trust and Safe Deposit Company.....		2,100 00	2,100 00	5,100 00
<i>Loans to Corporations.</i>				
Kennebec Fibre Company, Benton (endorsed).....		3,273 00	3,273 00	
Maine Furniture Supply Co., Fairfield (endorsed) ..		500 00	500 00	3,773 00
<i>Loans to Municipalities.</i>				
Town of Fairfield.....		21,673 04	21,673 04	
Fairfield Village Corporation		4,625 00	4,625 00	26,298 04
Loan on city of Bucyrus, O., bond.....		1,000 00	1,000 00	
Loans on names		2,625 00	2,625 00	
Loans on Fairfield Savings Bank books.....		100 00	100 00	
Loans on mortgages of real estate		110,630 08	110,630 08	114,355 08
Real estate, foreclosure.....		6,000 00	6,000 00	
Safe and fixtures		300 00	300 00	6,300 00
Premium account.....			3,836 47	
Expense account.....			1,729 78	5,566 25
Cash on deposit		27,400 01	27,400 01	
Cash on hand		1,595 60	1,595 60	28,995 61
Unpaid accrued interest		2,379 67		413,562 98
		415,064 23		
Due depositors, earned dividend and accrued State tax		393,016 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$22,647 55		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

June 2, 1899.

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

LIABILITIES.

Deposits	\$506,349 36
Reserve fund	2,500 00
Undivided profits	6,377 53
	\$515,226 89

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	\$10,125 00	\$9,000 00	
United States Coupon, 4s, 1925	16,000 00	20,960 00	16,000 00	
Total United States bonds owned	25,000 00			\$25,000 00
City of				
Bath, 6s, 1902, Railroad	1,000 00	1,070 00	1,000 00	
Biddeford, 4s, 1901, Municipal	1,000 00	1,010 00	1,000 00	
Deering, 4s, 1917, Sewer	5,000 00	5,325 00	5,000 00	
Deering, 4s, 1919, School	3,000 00	3,210 00	3,000 00	
Westbrook, 4s, 1918, Refunding	5,000 00	5,250 00	5,000 00	
Town of				
Boothbay Harbor, 4s, 1914, Water	1,000 00	1,030 00	1,000 00	
Damariscotta, 4½s, 1900	100 00	100 50	100 00	
Houlton, 4s, 1917, Funding	3,000 00	3,105 00	3,000 00	
New Sharon, order	600 00	600 00	600 00	
South Portland, 4s, 1907, Refund	5,000 00	5,125 00	5,000 00	
Total public funds of Maine	24,700 00			24,700 00
County of				
Bay, Mich., 5s, 1906, Bridge	1,000 00	1,085 00	1,000 00	
Delaware, Ind., 5s, 1904, C. H.	7,000 00	7,385 00	7,000 00	
Franklin, O., 5s, 1917-18, Bridge	4,000 00	4,660 00	4,000 00	
Hennepin, Minn., 4½s, 1924, Court House and City Hall	1,000 00	1,165 00	1,000 00	
Miami, O., 6s, 1903-6, Ditch	11,000 00	12,320 00	11,000 00	
Shelby, O., 6s, 1901-3, Improv	2,500 00	2,650 00	2,500 00	
Van Wert, O., 5s, 1918, Funding	2,000 00	2,340 00	2,000 00	
City of				
Bradford, Pa., 6s, 1903, Water	3,000 00	3,225 00	3,000 00	
Chicago, Ill., 7s, 1899, Municipal	2,000 00	2,000 00	2,000 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,180 00	2,000 00	
Cincinnati, O., 7s, 1904, Float Debt	3,000 00	3,495 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Ref	2,200 00	2,343 00	2,200 00	
Urbana, O., 5s, 1901, Refunding	7,000 00	7,105 00	7,000 00	
Total public funds out of Maine	47,700 00			47,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,200 00	1,970 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943	2,000 00	2,200 00	2,000 00	
Bridgton & Saco River, 4s, 1928	5,000 00	5,125 00	5,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,800 00	10,000 00	
Maine Central, 7s, 1912	1,000 00	1,400 00	1,000 00	
Maine Central, 5s, 1923	1,000 00	1,110 00	1,000 00	
Portland & Ogdensburg, 6s, 1900	500 00	515 00	500 00	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,900 00	10,000 00	
Portland & Rumford Falls, 4s 1926	7,000 00	7,175 00	7,000 00	
Total railroad bonds of Maine	38,500 00			38,470 00
Allegheny & Kinzua, 5s, 1895	5,000 00	3,750 00	4,900 00	
Athol & Orange, Street, Mass., 5s, 1915	1,000 00	1,040 00	1,000 00	
Canton Street, O., 6s, 1910	5,000 00	5,150 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	2,000 00	2,120 00	2,000 00	
Concord & Montreal, 4s, 1920	3,000 00	3,090 00	3,000 00	
Des Moines Suburban, Ia., 6s, 1906, Opt	10,000 00	10,300 00	10,000 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Electric Railway, Light and Power Company, Sedalia, Mo., 6s, 1912.....	\$5,000 00	\$5,000 00	\$5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908.....	10,000 00	10,200 00	9,625 00	
Greenfield & Turner's Falls Street, 5s, 1916.....	2,000 00	2,000 00	2,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,000 00	1,980 00	
Indiana, Illinois & Iowa, 5s, 1948.....	3,000 00	3,150 00	3,000 00	
Leominster & Clinton Street, Mass., 5s, 1923.....	2,000 00	2,000 00	2,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923.....	2,000 00	2,000 00	1,800 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1910.....	5,000 00	5,350 00	4,750 00	
Muskegon Street, Mich., 5s, 1912.....	1,000 00	1,000 00	1,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	5,000 00	5,300 00	5,000 00	
New York & New England, 6s, 1905.....	2,000 00	2,280 00	2,000 00	
New York & New England, 7s, 1905.....	1,000 00	1,200 00	1,000 00	
Ogden Street, Chicago, 6s, 1916.....	2,000 00	2,060 00	2,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,925 00	
Plymouth & Kingston Street, Mass., 5s, 1910.....	1,000 00	1,000 00	1,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,150 00	2,000 00	
Providence & Taunton Street, 5s, 1918.....	2,000 00	2,080 00	2,000 00	
Trenton Passenger, N. J., 6s, 1916-17.....	5,000 00	5,425 00	5,000 00	
Union Pacific, 4s, 1947.....	3,000 00	3,150 00	2,760 00	
Wakefield & Stoneham Street, Mass., 5s, 1915.....	3,000 00	3,060 00	3,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,150 00	3,000 00	
Total railroad bonds out of Maine.....	97,000 00			\$95,740 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Calais Water Company, 5s, 1906.....	3,000 00	3,060 00	3,000 00	
Cauden & Rockland Water Co., 6s, 1905.....	5,000 00	5,500 00	5,000 00	
Gardiner Water Company, 5s, 1905.....	5,000 00	5,150 00	5,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	2,000 00	2,000 00	2,000 00	
Kennebec Steamboat Company, 5s, 1912.....	2,000 00	2,060 00	2,000 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	2,940 00	2,910 00	
Maine Steamship Co., Portland, 6s, 1926.....	1,000 00	1,100 00	1,000 00	
Municipal Security Co., Portland, 5s, 1906-1.....	3,000 00	3,000 00	3,000 00	
Portland Elevator Company, 4s, 1925-7.....	3,000 00	3,060 00	3,000 00	
Portland Water Company, Reg., 4s, 1927.....	5,500 00	5,720 00	5,500 00	
Ramford Falls Power Company, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928.....	4,000 00	4,080 00	3,672 00	
York Light & Heat Co., Biddeford, 6s, 1901.....	5,600 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	51,500 00			51,082 00
Eau Claire Light & Power Co., Wis., 4s, 1917.....	2,500 00	2,500 00	2,500 00	2,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	1,000 00	1,350 00	1,000 00	
Maine Central.....	2,700 00	4,320 00	2,700 00	
Portland & Ogdensburg.....	62,000 00	31,000 00	27,771 50	
Total railroad stock of Maine.....	65,700 00			31,471 50
Muskegon Street, Mich., Preferred.....	5,000 00	3,750 00	5,000 00	
Muskegon Street, Mich., Common.....	5,000 00	500 00	1,000 00	
Total railroad stock out of Maine.....	10,000 00			6,000 00
<i>Corporation Stock Owned.</i>				
Masonic Building Association, Farmington.....	500 00	500 00	400 00	
Portland Safe Deposit Company.....	1,000 00	1,075 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	6,075 00	5,400 00	
Casco National Bank, Portland.....	11,500 00	12,362 50	11,500 00	
Cumberland National Bank, Portland.....	2,920 00	2,920 00	2,920 00	
First National Bank, Farmington.....	6,000 00	6,000 00	5,900 00	

FRANKLIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Lewiston	\$3,300 00	\$4,950 00	\$3,300 00	
First National Bank, Portland.....	17,800 00	17,800 00	17,800 00	
Manufacturers' National Bank, Lewiston .	8,300 00	9,130 00	8,300 00	
Merchants' National Bank, Portland	4,875 00	6,825 00	4,875 00	
National Shoe & Leather Bank, Auburn...	5,000 00	5,000 00	5,000 00	
National Traders' Bank, Portland.....	1,400 00	1,428 00	1,400 00	
Portland National Bank, Portland	7,500 00	8,175 00	7,500 00	
Richmond National Bank, Richmond.....	1,600 00	1,600 00	1,600 00	
Total national bank stock owned	75,595 00			\$75,495 00
<i>Loans on Railroad Bonds.</i>				
Illinois Central.....		5,851 84	5,851 84	
Maine Central		1,000 00	1,000 00	
Portland & Ogdensburg		500 00	500 00	7,351 84
<i>Loans on Corporation Stock.</i>				
Farmington Water Company		375 00	375 00	
Pine Point Club		40 00	40 00	415 00
<i>Loans on National Bank Stock.</i>				
Belfast National Bank, Belfast		400 00	400 00	
Canal National Bank, Portland.....		800 00	800 00	1,200 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank		300 00	300 00	
Franklin County Savings Bank.....		808 78	808 78	1,108 78
Loan on Boston and Maine Railroad stock		1,500 00	1,500 00	
Loan on People's Trust Company stock, Farmington		500 00	500 00	
Loan on People's Trust Company book, Farmington		500 00	500 00	
Loans on names.....		135 00	135 00	
Loans on life insurance policies.		2,651 10	2,651 10	
Loans on mortgages of real estate		52,384 26	52,384 26	57,670 36
Real estate, investment		22,268 00	22,268 00	
Real estate, foreclosure.....		6,354 75	11,354 75	33,622 75
Cash on deposit		11,176 84	11,176 84	
Cash on hand		3,272 82	3,272 82	14,449 66
Unpaid accrued interest.....		7,398 63		\$515,226 89
Due depositors, earned dividend and accrued State tax.....		547,431 02		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		510,562 23		
		\$36,868 79		

GARDINER SAVINGS INSTITUTION—GARDINER.

March 9, 1899.

GEORGE L. ROGERS, President. HENRY S. WEBSTER, Treasurer.

LIABILITIES.

Deposits	\$2,315,115 52
Reserve fund.....	85,000 00
Undivided profits.....	18,708 84
Discount account	5,859 60
	\$2,424,683 96

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907	\$2,000 00	\$2,250 00	\$2,000 00	
United States Registered 4s, 1925	170,000 00	217,600 00	170,000 00	
United States Coupon 4s, 1925	68,000 00	87,040 00	68,000 00	
United States Coupon 5s, 1904	10,000 00	11,200 00	10,000 00	
Total United States bonds owned	250,000 00			\$250,000 00
County of Aroostook, 4½s, 1915, Railroad ...	5,000 00	5,600 00	5,000 00	
City of Biddeford, 4s, 1907-15	18,500 00	19,425 00	18,500 00	
Deering, 4s, 1918, School Building	10,000 00	10,700 00	10,000 00	
Ellsworth, 4s, 1917, Refunding	14,000 00	14,700 00	14,000 00	
Gardiner, 4s, 1899	1,400 00	1,400 00	1,400 00	
Gardiner, 4s, 1916	30,000 00	31,950 00	30,000 00	
Gardiner, 3½s, 1913	10,500 00	10,500 00	10,500 00	
Hallowell, 4s, 1918	10,000 00	10,700 00	10,000 00	
Town of Boothbay, 4s, 1900-6	1,100 00	1,165 50	1,100 00	
Brunswick, 4s, 1913-22	10,000 00	10,500 00	10,000 00	
Kennebunkport, 4s, 1904-12, Fund	4,500 00	4,635 00	4,500 00	
Southport, 4s, 1906	5,800 00	5,800 00	5,800 00	
South Portland, 4s, 1906-9	7,000 00	7,175 00	7,000 00	
Total public funds of Maine	127,800 00			127,800 00
County of Atchison, Kan., 6s, 1899, Opt., Ref.	15,600 00	15,000 00	15,000 00	
Bay, Mich., 5s, 1903, Bridge	5,000 00	5,250 00	5,000 00	
Buffalo, Neb., 5s, 1900, Opt., C. H.	5,000 00	5,050 00	5,000 00	
Butler, O., 4½s, 1916-18, Replen ...	5,000 00	5,575 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road	5,000 00	5,325 00	5,000 00	
Clay, Ind., 5s, 1901, Jail	5,000 00	5,125 00	5,000 00	
Clay, Ind., 5s, 1902-4, Funding	10,000 00	10,400 00	10,000 00	
Clermont, O., 5s, 1916-22, Defic ...	10,000 00	11,950 00	10,000 00	
Cowley, Kan., 5s, 1900, Opt., Refund ..	20,000 00	20,200 00	20,000 00	
Crawford, Ill., 6s, 1902, Funding	5,000 00	5,250 00	5,000 00	
Decatur, Ind., 5s, 1899, C. H.	4,000 00	4,000 00	4,000 00	
Delaware, Ind., 5s, 1899-1903	11,000 00	11,330 00	11,000 00	
Douglas, Neb., 5s, 1911, Refund ..	5,000 00	5,675 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund	10,000 00	11,550 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	15,000 00	15,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,850 00	5,000 00	
Grant, Ind., 5s, 1897, Opt., Funding ..	15,000 00	15,000 00	15,000 00	
Greene, Ind., 6s, 1905, Funding	10,000 00	11,150 00	10,000 00	
Huntington, Ind., 6s, 1900, Fund	6,000 00	6,120 00	6,000 00	
Iowa, Wis., 5s, 1906, Insane Asyl'm ..	5,000 00	5,375 00	5,000 00	
Jewell, Kan., 6s, 1897, Refunding	4,000 00	4,000 00	4,000 00	
Kosciusko, Ind., 4s, 1906-7, Infirm. ...	10,000 00	10,150 00	10,000 00	
Macon, Ill., 6s, 1899, Funding	1,000 00	1,000 00	1,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,000 00	10,000 00	
Madison, O., 6s, 1905, C. H. & Jail ..	10,000 00	11,050 00	10,000 00	
Mahoning, O., 4½s, 1912-13, Bridge ..	10,000 00	10,950 00	10,000 00	
Mercer, O., 6s, 1899-1900, Road Imp. ...	3,000 00	3,030 00	3,000 00	
Miami, O., 6s, 1900-1, Court House ..	4,000 00	4,140 00	4,000 00	

GARDINER 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>
County of Monroe, Wis., 5s, 1901-3, C. H....	\$5,000 00	\$5,150 00	\$5,000 00	
Muskegon, Mich., 4½s, 1906-10, Refunding	25,000 00	26,625 00	25,000 00	
Otter Tail, Minn., 6s, 1905, Jail..	10,000 00	11,200 00	10,000 00	
Paulding, O., 5s, 1900-4, C. H.	13,000 00	13,455 00	13,000 00	
Polk, Minn., 6s, 1915, Bridge. ...	10,500 00	13,125 00	10,500 00	
Porter, Ind., 5s, Optional Fund.	3,000 00	3,000 00	3,000 00	
Putnam, O., 5s, 1899-1901, Road Imp	5,000 00	5,050 00	5,000 00	
Reno, Kan., 5½s, 1914, Opt. Refund	15,000 00	17,325 00	15,000 00	
Rice, Kan., 6s, 1920, Refunding..	10,000 00	12,400 00	10,000 00	
Sandusky, O., 5s, 1901-2, Defic ..	10,000 00	10,300 00	10,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	10,000 00	11,350 00	10,000 00	
Shawnee, Kan., 5½s, 1907, Funding	25,000 00	27,500 00	25,000 00	
St. Louis, Minn., 6s, 1907, Refund	7,000 00	8,155 00	7,000 00	
Sullivan, Ind., 6s, 1900-1, Infirm..	10,000 00	10,300 00	10,000 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	12,100 00	10,000 00	
Vigo, Ind., 5s, 1904, Court House	2,000 00	2,110 00	2,000 00	
Vinton, O., 6s, 1899-1900, Defic....	4,000 00	4,040 00	4,000 00	
Wapello, Ia., 5s, 1901, Court House	5,000 00	5,100 00	5,000 00	
Wapello, Ia., 4½s, 1899-1903, Fund	5,000 00	5,050 00	5,000 00	
Washington, Kan., 5s, 1904, Optional, Refunding.....	4,000 00	4,180 00	4,000 00	
Webster, Ia., 4s, 1902, Opt. Refund	18,000 00	18,090 00	18,000 00	
Wells, Ind., 5s, 1907, C. H.	13,000 00	13,975 00	13,000 00	
Wyandotte, Kan., 5½s, 1908, Optional, Refunding	17,000 00	18,955 00	17,000 00	
Wood, Wis., 5s, 1899-1900, Ditch....	6,000 00	6,030 00	6,000 00	
City of Anderson, Ind., 6s, 1899-1902, Optional, Water.....	7,000 00	7,175 00	7,000 00	
Anderson, Ind., 5s, 1918, Refund- ing, Water	8,000 00	8,920 00	8,000 00	
Anderson, Ind., 5s, 1900, Opt. Sch	5,000 00	5,050 00	5,000 00	
Ashland, Wis., 5s, 1912, Imp.	10,000 00	10,500 00	10,000 00	
Ashtabula, O., 6s, 1900-3, Refund.	2,000 00	2,090 00	2,000 00	
Aurora, Ill., 5s, 1905, Refunding.	10,000 00	10,550 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,625 00	5,000 00	
Bay City, Mich., 8s, 1912, Water.	4,000 00	5,860 00	4,000 00	
Bay City, Mich., 4½s, 1901, S. D. ...	5,000 00	5,100 00	5,000 00	
Bellaire, O., 5s, 1910, Water & Fund	10,000 00	10,900 00	10,000 00	
Big Rapids, Mich., 5½s, 1905-7, Bdg	15,000 00	15,825 00	15,000 00	
Canton, O., 6s, 1901, Water.	7,000 00	7,315 00	7,000 00	
Chicago, Ill., 7s, 1899, Gen. Munic	3,000 00	3,000 00	3,000 00	
Cincinnati, O., 7 3-10s, 1899, Sewer	20,000 00	20,000 00	20,000 00	
Cincinnati, O., 6s, 1904, Sewer...	9,000 00	10,080 00	9,000 00	
Cleveland, O., 5s, 1906 Sch. Dis..	10,000 00	11,000 00	10,000 00	
Clinton, Ia., 5s, 1901, Opt. City Imp	3,000 00	3,060 00	3,000 00	
Duluth, Minn., 6s, 1909, Ind. S. D	10,000 00	11,850 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D	5,000 00	5,550 00	5,000 00	
East Liverpool, O., 5s., 1899-1906, School District	8,000 00	8,280 00	3,000 00	
East Liverpool, O., 5s, 1924, Refund	10,000 00	11,800 00	10,000 00	
Eau Claire, Wis., 6s, 1903, Bridge	20,000 00	21,800 00	20,000 00	
Elizabeth, N. J., 4s, 1922, Adjust.	2,500 00	2,500 00	2,500 00	
Elkhart, Ind., 5s, 1899-1905, School	14,000 00	14,420 00	14,000 00	
Fergus Falls, Minn., 6s, 1908, City Hall and Sewer.....	10,000 00	10,700 00	10,000 00	
Findlay, O., 6s, 1903, Sch. Bldg ..	3,000 00	3,225 00	3,000 00	
Findlay, O., 5s, 1908, Water.....	2,000 00	2,150 00	2,000 00	
Fort Wayne, Ind., 6s, 1900, Water	30,000 00	30,750 00	30,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist	5,000 00	5,000 00	5,000 00	
Fremont, O., 5s, 1901-3, Water Works.....	10,000 00	10,300 00	10,000 00	
Galesburg, Ill., 5s, 1900-10, Water	6,000 00	6,330 00	6,000 00	
Grand Island, Neb., 6s, 1899, Optional, School District.....	20,000 00	20,000 00	20,000 00	
Hutchinson, Kan., 6s, 1909, School	16,000 00	17,280 00	16,000 00	
Ironton, O., 5s, 1912, Sewer.....	20,000 00	20,200 00	20,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,575 00	5,000 00	
Kansas City, Kan., 6s, 1899, Internal Improvement	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 Mar. Let Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Kansas City, Kan., 5s, 1909, Sch..	\$16,000 00	\$10,400 00	\$10,000 00	
	Kansas City, Mo., 4½s, 1915, Judg.	5,000 00	5,525 00	5,000 00	
	Kokomo, Ind., 4s, 1905, Refund..	14,000 00	14,000 00	14,000 00	
	Lansing, Mich., 4s, 1914-16, C. H.	22,000 00	22,000 00	22,000 00	
	Lexington, Ky., 4½s, 1932, Funding	10,000 00	11,400 00	10,000 00	
	Lima, O., 6s, 1900, Improvement	2,000 00	2,040 00	2,000 00	
	Louisville, Ky., 4s, 1930, Park...	21,000 00	22,470 00	21,000 00	
	Madison, Wis., 4s, 1908, Sewer...	5,000 00	5,100 00	5,000 00	
	Mankato, Minn., 4s, 1907, Sewer.	10,000 00	10,000 00	10,000 00	
	Marinette, Wis., 5s, 1900-10, Sewer	11,500 00	12,132 50	11,500 00	
	Massillon, O., 6s, 1899-1900, Fund.	3,200 00	3,232 00	3,200 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	12,150 00	10,000 00	
	Milwaukee, Wis., 4s, 1903, Flush-				
	ing Tunnel.....	6,000 00	6,120 00	6,000 00	
	Moline, Ill., 5s, 1907, Refunding.	3,000 00	3,210 00	3,000 00	
	Moline, Ill., 4½s, 1904, Water Ex.	5,000 00	5,125 00	5,000 00	
	Muncie, Ind., 5s, 1902-12, Funding	22,000 00	23,540 00	22,000 00	
	Muskegon, Mich., 5s, 1901-24, Wat.	25,000 00	28,625 00	25,000 00	
	Muskegon, Mich., 8s, 1901, Water	1,000 00	1,085 00	1,000 00	
	Muskegon, Mich., 5s, 1907, Con-				
	tingent Fund	5,000 00	5,475 00	5,000 00	
	New Albany, Ind., 6s, 1900, Fund.	10,000 00	10,200 00	10,000 00	
	Newark, O., 5s, 1899-1902, St. Imp.	13,000 00	13,145 00	13,000 00	
	Newport, Ky., 5s, 1906-14, Sewer..	10,000 00	11,000 00	10,000 00	
	Omaha, Neb., 4s, 1918, Funding..	5,000 00	5,250 00	5,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,070 00	2,000 00	
	Port Huron, Mich., 5s, 1914, Sch.	12,000 00	13,680 00	12,000 00	
	Port Huron, Mich., 4s, 1918, Op-				
	tional, Bridge	10,000 00	10,350 00	10,000 00	
	Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,375 00	5,000 00	
	Sandusky, O., 4½s, 1900-8, Water,				
	Refunding	10,000 00	10,400 00	10,000 00	
	Springfield, Mo., 4½s, 1901, Opt...	30,000 00	30,300 00	30,000 00	
	Steubenville, O., 4s, 1914, Opt., Wat.	12,500 00	12,500 00	12,500 00	
	Superior, Wis., 5s, 1912, School ..	35,000 00	37,625 00	35,000 00	
	Tiffin, O., 6s, 1899-1907, Park	10,000 00	10,750 00	10,000 00	
	West Bay City, Mich., 5s, 1908, Sch.	10,000 00	10,850 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,850 00	10,000 00	
	Winfield, Kan., 6s, 1907, Opt., Fund.	10,000 00	10,650 00	10,000 00	
	Wyandotte, Kan., 6s, 1903.....	7,500 00	7,762 50	7,500 00	
	Xenia, O., 4½s, 1897, Opt., Freshet	8,000 00	8,000 00	8,000 00	
	Youngstown, O., 5s, 1907, Sch. Imp.	10,000 00	10,950 00	10,000 00	
	Borough of Braddock, Pa., 5s, 1904, Water.	4,500 00	4,657 50	4,500 00	
	Township of Madison, O., 6s, 1903-7, Bldg...	10,000 00	11,000 00	10,000 00	
	Township of Newark, O., 5s, 1918-22, Memo-				
	rial Building.....	5,000 00	5,600 00	5,000 00	
	Township of Sterling, Ill., 4½s, 1908-9, School	10,000 00	10,300 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	11,400 00	10,000 00		
Total public funds out of Maine.....	1,267,200 00			1,267,200 00	
<i>Railroad Bonds Owned.</i>					
	Kennebec Central, 5s, 1910.....	15,000 00	15,375 00	15,000 00	
	Knox & Lincoln, 5s, 1921.....	10,000 00	10,700 00	10,000 00	
	Maine Central, 4s, 1912.....	10,000 00	10,500 00	10,000 00	
	Phillips & Rangeley, 5s, 1910.....	25,000 00	25,000 00	25,000 00	
	Sandy River, 5s, 1915.....	10,000 00	10,700 00	10,000 00	
Total railroad bonds of Maine.....	70,000 00			70,000 00	
	Concord & Montreal, 4s, 1920.....	10,000 00	10,306 00	10,000 00	
	Illinois Central, St. Louis Division and				
	Terminal, 3½s, 1951.....	10,000 00	9,600 00	10,000 00	
	Indiana, Illinois & Iowa, 5s, 1948.....	20,000 00	21,000 00	20,000 00	
	Kanawha & Michigan, 4s, 1990.....	20,000 00	16,800 00	20,000 00	
	Long Branch & Seashore, N. J., 7s, 1899 ..	5,000 00	5,000 00	5,000 00	
	Lowell & Suburban Street, Mass., 5s, 1911..	10,000 00	10,500 00	10,000 00	
	New York & Greenwood Lake, 5s, 1946.....	10,000 00	10,800 00	10,000 00	
	Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,375 00	5,000 00	
	St. Paul City Railway, Minn., 5s, 1937	10,000 00	10,650 00	10,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Syracuse Rapid Transit, N. Y., 5s, 1946.....	\$9,000 00	\$9,000 00	\$9,000 00	
Utica Belt Line, N. Y., 5s, 1933	15,000 00	14,250 00	15,000 00	
Total railroad bonds out of Maine	124,000 00			\$124,000 00
<i>Corporation Bonds Owned.</i>				
Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,900 00	30,000 00	
Madison Water Company, 5s, 1917	20,000 00	20,400 00	20,000 00	
Maine Water Company, 5s, 1931... ..	50,000 00	50,000 00	50,000 00	
Municipal Security Co., Portland, 5½s, 1901.	8,000 00	8,000 00	8,000 00	
Runford 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	40,800 00	40,000 00	
Total corporation bonds owned.....	179,000 00			179,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	2,000 00	2,700 00	2,000 00	2,000 00
Syracuse Rapid Transit, common.....	10,500 00	1,050 00	6,000 00	6,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Richmond	4,800 00	4,800 00	4,800 00	
First National Bank, Wiscasset	1,200 00	1,200 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.....	8,900 00	8,900 00	8,900 00	
Northern National Bank, Hallowell.....	10,600 00	11,925 00	10,600 00	
Oakland National Bank, Gardiner.....	7,600 00	10,260 00	7,600 00	
Richmond National Bank, Richmond.....	2,560 00	2,560 00	2,560 00	
Total national bank stock of Maine.....	45,860 00			45,860 00
National Hide and Leather Bank, Boston, Mass	4,500 00	5,085 00	4,500 00	
Washington National Bank, Boston, Mass.	1,600 00	1,200 00	1,000 00	
Total national bank stock out of Maine ...	5,500 00			5,500 00
<i>Loans on Public Funds.</i>				
County of Franklin, Kansas.....		327 19	327 19	
County of Otter Tail, Minn.....		1,000 00	1,000 00	
City of Chicago, Ill		1,000 00	1,000 00	
East Liverpool, O.....		1,500 00	1,500 00	
Elizabeth, N. J.....		400 00	400 00	
Gardiner		40 00	40 00	
Huntington, West Virginia		500 00	500 00	
Lindsborg, Kansas.....		2,000 00	2,000 00	
McPherson, Kansas.....		1,000 00	1,000 00	
Portland, Oregon.....		2,000 00	2,000 00	
Superior, Wis.....		2,000 00	2,000 00	
Wichita, Kansas.....		1,500 00	1,500 00	
Town of Berthoud, Col.....		225 00	225 00	
Independent School District of Adair, Iowa.....		300 00	300 00	13,792 19
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott & Gulf.....		200 00	200 00	
Maine Central.....		400 00	400 00	
Sandy River		22,550 00	22,550 00	23,150 00
<i>Loans on Corporation Bonds.</i>				
Belleville Water Company, Kansas		3,000 00	3,000 00	
Crystal Water Company, Edgewater, S. I.....		5,500 00	5,500 00	
Fort Smith Water Company, Ark.....		500 00	500 00	
Monroe Water Company, Mich		2,500 00	2,500 00	
People's Gas Light & Coke Co., Buffalo, N. Y.....		13,700 00	13,700 00	25,200 00
<i>Loans on Savings Bank Books.</i>				
Gardiner Savings Institution		4,125 00	4,125 00	
Portland Savings Bank.....		1,800 00	1,800 00	5,925 00

GARDINER SAVINGS INSTITUTION—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Little Androscoggin Water Power Com- pany stock, Auburn.....	2,940 00	2,940 00	
Loan on Merchants' National Bank stock, Gardiner.	1,000 00	1,000 00	
Loans on Maine Trust and Banking Company stock, Gardiner.....	7,000 00	7,000 00	
Loan to Oak Grove Cemetery Association, Gardiner	550 00	550 00	
Loans to city of Gardiner	31,000 00	31,000 00	
Loans on mortgages of real estate.....	156,880 76	156,880 76	199,370 76
Real estate investment.	30,000 00	30,000 00	
Real estate foreclosure.....	3,250 00	3,250 00	33,250 00
Certificate of deposit	5,000 00	5,000 00	
Cash on deposit	34,935 10	34,935 10	
Cash on hand	6,700 91	6,700 91	46,636 01
Unpaid accrued interest	30,888 94		2,424,683 96
	2,622,247 90		
Due depositors, earned dividend and accrued State tax.....	2,330,993 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$291,254 02		

BANK EXAMINER'S REPORT.

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GORHAM SAVINGS BANK—GORHAM.

April 4, 1899.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$423,286 72
Reserve fund	22,742 53
Undivided profits	7,078 37
	\$452,117 62

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	\$12,937 50	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915	5,000 00	5,500 00	5,000 00	
City of Bath, 6s, 1902, Railroad Aid	1,500 00	1,605 00	1,500 00	
Town of Gorham, orders	914 36	914 36	914 36	
Total public funds of Maine.....	7,414 36			7,414 36
County of Allen, Ind., 4s, 1933, Court House	5,000 00	5,375 00	5,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,410 00	2,000 00	
Delaware, Ind., 5s, 1903, C. H....	1,000 00	1,040 00	1,000 00	
Delaware, Ind., 6s, 1913, Fund...	2,000 00	2,460 00	2,000 00	
Franklin, Ky., 6s, 1903, Optional, Bridge	7,000 00	7,525 00	7,000 00	
Lawrence, O., 5s, 1920, Turnpike	2,000 00	2,400 00	2,000 00	
Miami, O., 6s, 1903, Court House.	3,000 00	3,270 00	3,000 00	
Ottawa, O., 6s, 1902, Ditch	3,000 00	3,195 00	3,000 00	
Vigo, Ind., 5s, 1906, Court House.	1,000 00	1,075 00	1,000 00	
Washington, Kan., 5s, 1904-5, Optional, Refunding.....	6,000 00	6,300 00	6,000 00	
City of Anderson, Ind., 6s, 1896, Imp....	930 00	930 00	930 00	
Cleveland, O., 5s, 1907, St. Imp...	5,000 00	5,575 00	5,000 00	
Columbus, O., 5s, 1901, Board of Education	1,000 00	1,030 00	1,000 00	
Duluth, Minn., 5s, 1907, Defining Boundary.....	1,000 00	1,085 00	1,000 00	
East Liverpool, O., 5s, 1923, Re- funding	6,000 00	7,050 00	6,000 00	
Evansville, Ind., 6s, 1908, Redemp	1,000 00	1,150 00	1,000 00	
Huntington, Ind., 6s, 1911-12, Water	5,000 00	5,850 00	5,000 00	
Kokomo, Ind., 6s, 1909, School...	3,000 00	3,360 00	3,000 00	
Lima, O., 6s, 1906, Improvement	6,000 00	6,120 00	6,000 00	
Lima, O., 5s, 1916, Water.....	1,000 00	1,155 00	1,000 00	
Marion, Ind., 6s, 1902-4, School ..	3,000 00	3,195 00	3,000 00	
Moline, Ill., 5s, 1909, Sch. Dist...	5,000 00	5,400 00	5,000 00	
Moline, Ill., 4½s, 1917, St. Imp....	5,000 00	5,325 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding..	4,000 00	4,400 00	4,000 00	
Newport, Ky., 5s, 1914, Opt. Sew.	1,000 00	1,125 00	1,000 00	
Piqua, O., 6s, 1903, Refunding ...	1,500 00	1,612 50	1,500 00	
Piqua, O., 6s, 1913, School.....	2,500 00	3,037 50	2,500 00	
Port Huron, Mich., 4s, 1918, Op- tional, Bridge	3,000 00	3,105 00	3,000 00	
Port Huron, Mich., 4s, 1918, Op- tional, Refunding	5,000 00	5,175 00	5,000 00	
St. Cloud, Minn., 5s, 1914, Op- tional, Refunding	5,000 00	5,425 00	5,000 00	
Sioux City, Ia., 4½s, 1906, Opt., Ref	2,000 00	2,060 00	2,000 00	
South Chicago, Ill., 6s, 1908, Sch.	5,000 00	5,425 00	5,000 00	
Topeka, Kan., 6s, 1915, Board of Education	1,000 00	1,200 00	1,000 00	
Wausau, Wis., 5s, 1905, Water ...	1,000 00	1,055 00	1,000 00	
Wausau, Wis., 5s, 1906, Refund ..	2,000 00	2,120 00	2,000 00	
West Bay City, Mich., 5s, 1923, Ref	6,000 00	7,110 00	6,000 00	

GORHAM SAVINGS BANK—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 Wichita, Kan., 5s, 1900, Optional General Improvement	\$2,000 00	\$2,010 00	\$2,000 00	
Zanesville, O., 4½s, 1913, Refund.	2,000 00	2,160 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,700 00	5,000 00	
Total public funds out of Maine.....	122,930 00			\$122,930 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mort., 5s, 1943	3,000 00	3,270 00	2,888 91	
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	5,250 00	5,000 00	
Maine Central Consol., 7s, 1912.....	3,500 00	4,830 00	3,500 00	
Maine Central Consol., 4½s, 1912.....	4,000 00	4,400 00	4,000 00	
Total railroad bonds of Maine.....	18,500 00			18,388 91
Ann Arbor Railroad, Mich., 4s, 1995	5,000 00	4,450 00	4,212 50	
Chicago & West Michigan, 5s, 1921.....	5,000 00	4,450 00	5,000 00	
Chicago & West Michigan, Scrip	425 00	378 25	-	
Cleveland, Cincinnati, Chicago & St. Louis, (St. Louis Division.) Collateral Trust Mortgage, 4s, 1990.....	3,000 00	3,030 00	2,880 00	
Detroit & Mackinac, 4s, 1995	1,000 00	550 00	1,000 00	
Duluth Street, Minn., 5s, 1920.....	5,000 00	2,500 00	5,000 00	
East Cleveland Street, O., 5s, 1910.	2,000 00	2,100 00	2,000 00	
Flint & Pere Marquette (Toledo Division) 5s, 1937	5,000 00	4,750 00	4,775 00	
Indiana, Illinois & Iowa, 5s, 1948, Optional	5,000 00	5,250 00	5,000 00	
Lehigh Valley of New York, 4½s, 1940.	3,000 00	3,150 00	3,000 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	3,240 00	3,000 00	
Milford, Holliston & Frammingham Street, Mass., 5s, 1948.....	3,000 00	3,150 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	2,000 00	2,160 00	2,000 00	
New York & Greenwood Lake, 5s, 1945	5,000 00	5,400 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
St. Louis & San Francisco, 5s, 1947, Opt	3,000 00	3,000 00	2,850 00	
Toledo Belt, O., 5s, 1903	2,000 00	1,600 00	2,000 00	
Toledo Consolidated, O., 5s, 1909	3,000 00	3,000 00	3,000 00	
Trenton Passenger, N. J., 6s, 1930.....	8,000 00	8,880 00	8,000 00	
Watervliet Turnpike & Railway, N. Y., 6s, 1919	1,000 00	1,210 00	1,000 00	
Wheeling & Lake Erie, 5s, 1926.....	1,000 00	1,630 00	1,000 00	
Total railroad bonds out of Maine	73,425 00			71,717 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	4,000 00	4,080 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	1,040 00	1,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	4,000 00	4,000 00	
Maine and New Hampshire Granite Com- pany, 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 Co., Portland, 5½s, 1899-1901	1,500 00	1,500 00	1,500 00	
Municipal Security Co., Portland, 5s, 1901-2	3,000 00	3,000 00	3,000 00	
Northern Banking Co., Portland, 5s, 1896, Opt	645 32	645 32	645 32	
Norway Water Company, 5s, 1906	1,000 00	1,030 00	1,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	1,000 00	1,010 00	1,000 00	
Portland Water Company, 4s, 1927	4,000 00	4,160 00	4,000 00	
Presque Isle Water Company, 5s, 1907.....	2,500 00	2,550 00	2,500 00	
Richmond Water Company, 5s, 1906	2,000 00	1,500 00	2,000 00	
Skowhegan Water Company, 5s, 1917.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine... ..	33,645 32			33,645 32
Eau Clair Light & Power Co., Wis., 4s, 1917	1,250 00	1,250 00	1,250 00	
Indianapolis Water Co., Ind., 6s, 1911.....	500 00	550 00	500 00	
Total corporation bonds out of Maine... .	1,750 00			1,750 00

GORHAM 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, 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	1,880 00	1,600 00	
Casco National Bank, Portland.....	3,100 00	3,162 00	3,025 00	
Cumberland National Bank, Portland . . .	6,040 00	6,040 00	5,600 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	5,250 00	4,925 00	
Total national bank stock owned	20,190 00			19,600 00
<i>Loans on Corporation Bonds.</i>				
American Water Works and Guarantee Company, McKeesport, Pa.		475 00	475 00	
City Water Works, Merrill, Wis		475 00	475 00	
Jeffersonville Water Supply Company, Ind		400 00	400 00	1,350 00
Loan on town of Norridgewock bond		150 00	150 00	
Loan on Casco National Bank stock, Portland		93 00	93 00	
Loan on Westbrook Trust Company stock.....		900 00	900 00	
Loan on personal property.....		250 00	250 00	
Loan on Gorham Savings Bank book		200 00	200 00	
Loans on mortgages of real estate		151,532 33	151,532 33	153,125 33
Real estate, foreclosure		7,950 00	7,950 00	7,950 00
Cash on deposit.....		1,836 40	1,836 40	
Cash on hand		1,409 80	1,409 80	3,246 20
Unpaid accrued interest.....		6,050 00		\$452,117 62
Due depositors, earned dividend and accrued State tax.....		476,323 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		425,177 61		
		\$51,146 35		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

March 2, 1899.

ELIPHALET E. ROWELL, President.

HENRY K. BAKER, Treasurer.

C. H. DUDLEY, Assistant Treasurer.

LIABILITIES.

Deposits.....	\$716,066 47
Reserve fund.....	36,000 00
Undivided profits.....	16,795 36
	\$768,861 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 6s, 1899-1900.....	\$3,000 00	\$3,030 00	\$3,000 00	
Bangor, 6s, 1899.....	2,000 00	2,000 00	2,000 00	
Bath, 6s, 1902.....	2,000 00	2,140 00	1,805 00	
Lewiston, 6s, 1901.....	1,000 00	1,050 00	1,000 00	
Total public funds of Maine.....	8,000 00			\$7,805 00
County of Anne Arundale, Md., 5s, 1908, School and Building.....	12,000 00	13,140 00	12,000 00	
Bay, Mich., 5s, 1906, Bridge.....	5,000 00	5,425 00	5,000 00	
Buffalo, Neb., 7s, 1900, Funding.....	3,000 00	3,000 00	3,000 00	
Clay, Ind., 5s, 1903-5, Road.....	10,000 00	10,550 00	16,000 00	
Grant, Ind., 6s, 1899, Gravel Road.....	5,000 00	5,000 00	5,000 00	
Hancock, O., 4½s, 1900, C. H.....	4,000 00	4,040 00	4,000 00	
Hardin, O., 6s, 1899, Pike.....	7,000 00	7,000 00	7,000 00	
Kane, Ill., 5s, 1900, Court House.....	5,000 00	5,075 00	5,000 00	
Lawrence, Ind., 5s, 1907, Road.....	5,000 00	5,350 00	5,000 00	
Macon, Ill., 5s, 1901-6, C. H.....	5,000 00	5,275 00	5,000 00	
Mercer, O., 6s, 1900, Ditch and Fair Grounds.....	3,000 00	3,060 00	3,000 00	
Muskingum, O., 5s, 1901-2, Bridge.....	8,000 00	8,280 00	8,000 00	
Ottawa, O., 6s, 1901, Ditch, Imp.....	3,000 00	3,135 00	3,000 00	
Sedgwick, Kan., 5s, 1915, Op- tional, Funding.....	2,000 00	2,230 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.....	10,000 00	11,550 00	10,000 00	
Stark, O., 5s, 1903, Refunding.....	5,000 00	5,250 00	5,000 00	
City of Anderson, Ind., 6s, 1902-3, Fund.....	8,000 00	8,480 00	8,000 00	
Ashland, Wis., 5s, 1912, Improv.....	4,000 00	4,200 00	4,000 00	
Ashland, Wis., 5s, 1899-1900, Op- tional, Street Improvement.....	5,000 00	5,025 00	5,000 00	
Aurora, Ill., 5s, 1900, Water.....	5,000 00	5,050 00	5,000 00	
Aurora, Ill., 6s, 1900, Improve.....	5,000 00	5,100 00	5,000 00	
Bay City, Mich., 8s, 1902-3, Water.....	5,000 00	5,725 00	5,000 00	
Chicago, Ill., 7s, 1899, Municipal.....	2,000 00	2,000 00	1,811 25	
Chicago, Ill., 5s, 1904, San. Dist.....	1,000 00	1,055 00	1,000 00	
Cincinnati, O., 7 3-10s, 1799, Imp.....	1,000 00	1,000 00	1,000 00	
Clinton, Ia., 5s, 1901, Opt. Fund.....	4,000 00	4,080 00	4,000 00	
Clinton, Ia., 5s, 1912, Funding.....	6,000 00	6,690 00	6,600 00	
Columbus, O., 5s, 1900, Improve.....	5,000 00	5,075 00	5,000 00	
Council Bluffs, Ia., 6s, 1899-1901, Optional, Improvement.....	11,500 00	11,730 00	11,500 00	
Elgin, Ill., 5s, 1904, School Dist.....	2,000 00	2,120 00	2,000 00	
Elwood, Ind., 6s, 1908, School.....	5,000 00	5,750 00	5,000 00	
Findlay, O., 5s, 1908, Water.....	5,000 00	5,375 00	5,000 00	
Fort Wayne, Ind., 6s, 1899-1901, Imp.....	5,000 00	5,125 00	5,000 00	
Hastings, Neb., 5s, 1910, Sewer.....	1,000 00	1,065 00	875 00	
Ironton, O., 5s, 1912, Sewer.....	3,000 00	3,300 00	3,000 00	
Ironwood, Mich., 6s, 1913, Imp.....	3,000 00	3,000 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Fund.....	10,000 00	10,550 00	10,000 00	
Lima, O., 6s, 1900, Improvement.....	7,000 00	7,140 00	7,000 00	
Marion, O., 6s, 1899-1900, Improv.....	5,000 00	5,050 00	5,000 00	
Marion, O., 5s, 1909, Paving.....	2,000 00	2,160 00	2,000 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	Nebraska City, Neb., 6s, 1912, Pav	\$5,000 00	\$5,875 00	\$5,000 00	
	Newport, Ky., 5s, 1906, Sewer....	2,900 00	2,140 00	2,000 00	
	Piqua, O., 6s, 1899, Water	3,000 00	3,000 00	3,000 00	
	Port Huron, Mich., 5s, 1899, Ref.	2,000 00	2,000 00	2,000 00	
	St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	10,950 00	10,000 00	
	Sedalia, Mo., 4½s, 1907, Opt., Ref.	5,000 00	5,250 00	5,000 00	
	Sioux City, Ia., 6s, 1897-9, Dist. Imp	2,500 00	2,500 00	2,500 00	
	Springfield, Ill., 5s, 1901, Fund....	3,800 00	3,895 00	3,800 00	
	Springfield, Mo., 4½s, 1906, Opt., Ref	5,000 00	5,225 00	5,000 00	
	Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,400 00	4,000 00	
	South Bend, Ind., 6s, 1901-4, Sew.	7,500 00	8,062 50	7,500 00	
	Toledo, O., 7 3-10s, 1900, Special..	6,500 00	6,727 50	6,500 00	
	Wausau, Wis., 5s, 1905, Water....	7,000 00	7,985 00	7,000 00	
	West Bay City, Mich., 6s, 1901, Imp	4,000 00	4,160 00	4,000 00	
	West Bay City, Mich., 5s, 1917, Electric Light.....	8,000 00	9,160 00	8,000 00	
	Zanesville, O., 4½s, 1905, Improv.	5,000 00	5,200 00	5,000 00	
Village of	Duluth, Minn., 6s, 1908, Funding	10,000 00	11,700 00	10,000 00	
Township of	Youngstown, O., 5s, 1914, Park	5,000 00	5,700 00	5,000 00	
Total public funds out of Maine.....		297,800 00			\$297,586 25
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943	10,000 00	10,900 00	10,000 00	
	Bangor & Katahdin Iron Works, 6s, 1901 ...	10,000 00	10,000 00	10,000 00	
	Eastern, 6s, 1906	10,000 00	11,800 00	9,481 42	
	Knox & Lincoln, 5s, 1921.....	3,000 00	3,210 00	3,000 00	
	Maine Central, 7s, 1912.....	4,000 00	5,440 00	4,000 00	
	Portland & Ogdensburg, 6s, 1900	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine.....		41,000 00			40,481 42
	Akron Street, Ry. & Herdic Co., O., 6s, 1908	10,000 00	10,000 00	10,000 00	
	Bellaire, Bridgeport & Martin's Ferry, Street, O., 6s, 1908, Optional	11,000 00	11,110 00	11,000 00	
	Brooklyn Street, Cleveland, O., 6s, 1903 ..	17,000 00	18,020 00	17,000 00	
	Canton & Lakeside Streets, O., 6s, 1910....	5,000 00	5,150 00	5,000 00	
	East Liverpool Ry. Co., 1st Mort., 5s, 1917 ..	6,000 00	5,400 00	6,000 00	
	East Liverpool Ry. Co., 2nd Mort., 5s, 1917.	6,000 00	2,400 00	6,000 00	
	Grand Rapids, Kalkaska & Southeastern, 5s, 1907.	5,000 00	5,000 00	5,000 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	20,500 00	20,000 00	
	Johnstown Passenger, Pa., 6s, 1910	10,000 00	10,300 00	10,000 00	
	Kansas City Belt, Mo., 1st Mort., 6s, 1916..	6,000 00	6,480 00	6,000 00	
	Milford, Holliston & Framingham St., Mass., 5s, 1918.....	10,000 00	10,500 00	10,000 00	
	Muskegon Street, Mich., 5s, 1912	1,000 00	1,000 00	1,000 00	
	Naumkeag Street, Salem, Mass., 5s, 1910 ...	16,000 00	17,280 00	16,000 00	
	Southern Railway, St. Louis, 6s, 1904	13,500 00	14,850 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	10,750 00	10,000 00	
Total railroad bonds out of Maine.....		156,500 00			156,500 00
<i>Corporation Bonds Owned.</i>					
	Bar Harbor Water Company, 5s, 1909	7,000 00	7,000 00	7,000 00	
	Bath Water Supply Company, 5s, 1916	20,000 00	20,000 00	19,875 00	
	Biddeford & Saco Water Company, 5s, 1904	17,000 00	17,000 00	17,000 00	
	Calais Water Company, 5s, 1906.....	2,000 00	2,040 00	2,000 00	
	Eastport Water Company, 5s, 1918 ..	12,000 00	12,240 00	12,000 00	
	Maine Water Company, 5s, 1913.....	10,000 00	10,000 00	10,000 00	
	Norway Water Company, 5s, 1906.....	3,000 00	3,075 00	3,000 00	
	Phillips Water Company, 5s, 1916.....	5,000 00	5,100 00	5,000 00	
	Portland Water Company, 5s, 1908.....	5,000 00	5,450 00	5,000 00	
	Portland Water Company, 4s, 1902	5,000 00	5,050 00	5,000 00	
	Presque Isle Water Company, 5s, 1907.....	6,000 00	6,120 00	6,000 00	
	Public Works Company, Bangor, 5s, 1923 ..	9,000 00	9,666 66	9,000 00	
	Rockland Water Company, 5s, 1919	3,000 00	3,210 00	3,000 00	
	Standish Water & Con. Co., 5s, 1903, Opt....	10,000 00	10,450 00	10,000 00	
Total corporation bonds of Maine.....		114,000 00			113,875 00

HALLOWELL SAVINGS INSTITUTION—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>
Berlin Water Company, N. H., 5s, 1917.....	\$6,000 00	\$6,000 00	\$6,000 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, 1915.	11,000 00	11,000 00	11,000 00	
Indianapolis Water Co., Ind., 6s, 1911.	16,500 00	18,150 00	16,500 00	
Northumberland Water Co., N. H., 5s, 1915.	3,000 00	3,000 00	3,000 00	
Oshkosh Water Works, Wis., 6s, 1914.....	1,000 00	1,000 00	1,000 00	
Ottawa Water Company, Ill., 6s, 1904-10....	10,000 00	10,000 00	10,000 00	
Total corporation bonds out of Maine.....	54,500 00			\$54,500 00
<i>Railroad Stock Owned.</i>				
Muskegon Street, Mich., Preferred	5,000 00	3,750 00	5,000 00	
Muskegon Street, Mich., Common.....	5,000 00	500 00	5,000 00	
Total railroad stock owned... ..	10,000 00			10,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,000 00	2,040 00	2,000 00	
Cumberland National Bank, Portland....	1,160 00	1,160 00	1,160 00	
First National Bank, Bath.....	1,000 00	1,400 00	1,000 00	
Hallowell National Bank, Hallowell.	1,200 00	1,440 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	11,475 00	10,200 00	
Richmond National Bank, Richmond.....	800 00	800 00	800 00	
Total national bank stock owned.....	16,360 00			16,360 00
Loans on Hallowell Savings Institution books.....		1,023 00	1,023 00	
Loans on mortgages of real estate.....		53,089 00	53,089 00	54,112 00
Real estate investment.....		1,000 00	1,000 00	
Real estate, foreclosure.....		4,821 90	4,821 90	5,821 90
Expense account.....		-	7 75	7 75
Cash on deposit.....		10,794 69	10,794 69	
Cash on hand.....		1,017 82	1,017 82	11,812 51
Unpaid accrued interest.....		8,427 25		\$768,861 83
Due depositors, earned dividend and accrued State tax.....		800,780 32		
		719,557 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$81,222 97		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 18, 1899.

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

LIABILITIES.

Deposits.....	\$336,535 53
Reserve fund.....	15,250 00
Undivided profits.....	5,529 06
	\$357,314 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Registered, 4s, 1907.....	\$16,000 00	\$17,800 00	\$16,000 00	
United States, Coupon, 4s, 1907.....	1,750 00	1,960 00	1,750 00	
United States, Coupon, 4s, 1925.....	6,000 00	7,785 00	6,000 00	
Total United States bonds owned.....	23,750 00			\$23,750 00
County of Aroostook, 4½s, 1915, R. R. aid ...	2,000 00	2,240 00	2,000 00	
Washington, 4s, 1923, Opt., R. R. aid	2,000 00	2,160 00	2,000 00	
City of Bangor, 6s, 1905, Water	1,000 00	1,140 00	1,000 00	
Deering, 4s, 1917	500 00	532 50	500 00	
Ellsworth, 4s, 1907, Municipal.....	2,300 00	2,357 50	2,300 00	
Ellsworth, 4s, 1912, Refunding.....	200 00	208 00	200 00	
Portland, 6s, 1907, R. R. aid	1,000 00	1,185 00	1,000 00	
Town of Newport 4s, 1907, Opt., Munic.....	10,000 00	10,100 00	10,000 00	
Otis, orders.....	70 00	70 00	70 00	
Tremont, orders	15 00	15 00	15 00	
Trenton, orders	154 52	154 52	154 52	
Total public funds of Maine	19,239 52			19,239 52
County of Hennepin, and Minneapolis, Minn., 4½s, 1924, C. H. and C. H. ..	1,000 00	1,165 00	1,000 00	
Highland, O., 5s, 1901, Jail	1,000 00	1,025 00	1,000 00	
Lyon, Kan., 4½s, 1913, Refunding	3,000 00	3,045 00	3,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund ..	2,000 00	2,340 00	2,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,070 00	2,000 00	
Marion, O., 6s, 1901, Street Imp. ..	1,000 00	1,040 00	1,000 00	
Muskegon, Mich., 5s, 1903-24, Wat. ..	3,000 00	3,465 00	3,000 00	
Sandusky, O., 4½s, 1899-1901, Water ..	2,000 00	2,020 00	2,000 00	
Toledo, O., 3½s, 1924, Opt., Refund. ..	3,000 00	3,000 00	3,000 00	
West Bay City, Mich., 5s, 1917.....	2,000 00	2,290 00	2,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	1,000 00	1,170 00	1,000 00	
Total public funds out of Maine.....	21,000 00			21,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	2,000 00	2,200 00	2,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1949.....	2,000 00	2,200 00	2,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 00	5,000 00	
Maine Central, 4½s, 1916.....	1,000 00	1,040 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	1,000 00	1,090 00	1,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	13,000 00			13,000 00
Davenport & Rock Island, 6s, 1910	3,000 00	3,000 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	2,150 00	1,920 00	
Saratoga Traction Co., N. Y., 5s, 1927	2,000 00	1,500 00	1,500 00	
Saratoga Traction Co., N. Y., Receiver's Cfs	800 00	800 00	600 00	
Trenton Passenger, N. J., 6s, 1910-11, Opt...	3,000 00	3,210 00	3,000 00	
Zanesville Electric, O., 4s, 1903-19.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	12,800 00			12,020 00

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Continental Mills, Lewiston, 6s, 1903 ...	\$2,000 00	\$2,000 00	\$2,000 00	
Ellsworth Water Company, 5s, 1909.....	10,600 00	10,815 00	10,500 00	
Knox Gas & Electric Co., Rockland, 6s, 1903	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, Portland, 5½s, 1899-1901	3,800 00	3,800 00	3,800 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.....	25,300 00			\$25,300 00
Eau Claire Light & Power Co., Wis., 4s, 1917.	1,000 00	1,000 00	980 00	
Littleton Water & Light Co., N. H., 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	540 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth ...	10,000 00	11,500 00	10,000 00	
First National Bank, Bar Harbor.....	5,000 00	4,750 00	5,000 00	
First National Bank, Ellsworth	300 00	405 00	300 00	
Portland National Bank, Portland	1,000 00	1,090 00	1,000 00	
Total national bank stock owned	16,300 00			16,300 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	500 00	515 00	500 00	500 00
<i>Loans on Public Funds.</i>				
United States		100 00	100 00	
County of Washington		1,000 00	1,000 00	
City of Ellsworth		200 00	200 00	1,300 00
<i>Loans on Corporation Bonds.</i>				
Ellsworth Electric Illuminating Company		1,400 00	1,400 00	
Municipal Security Company, Portland		200 00	200 00	
Penobscot Water and Power Company, Bangor		1,700 00	1,700 00	3,300 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth		6,750 00	6,750 00	
First National Bank, Bar Harbor		6,380 00	6,380 00	13,130 00
<i>Loans to Municipalities.</i>				
City of Ellsworth		2,500 00	2,500 00	
Town of Cherryfield		2,025 00	2,025 00	
Town of Otis		1,000 00	1,000 00	
School District No. 17, Ellsworth		150 00	150 00	5,675 00
Loan to Blue Hill Mineral Spring Co., (endorsed) ...	2,200 00		2,200 00	
Loans on mortgages of real estate		132,290 64	132,290 64	134,490 64
Real estate, foreclosure	14,010 54		14,010 54	14,010 54
Premium account.....			4,325 00	4,325 00
Cash on deposit.....		42,239 21	42,239 21	
Cash on hand		854 68	854 68	43,093 89
Unpaid accrued interest		8,027 07		\$357,314 59
Due depositors, earned dividend and accrued State tax.....		371,369 66		
		340,767 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$30,602 28		

HOULTON SAVINGS BANK—HOULTON.

July 20, 1899.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

LIABILITIES.

Deposits	\$884,520 65
Reserve fund.....	6,013 65
Undivided profits.....	3,012 07
	\$893,546 37

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Lawrence, O., 5s, 1910, Turnpike.	\$2,500 00	\$2,812 50.	\$2,500 00	
City of Lakeside, Minn., 6s, 1901, Munic.	5,000 00	5,175 00	5,000 00	
Steuenville, O., 4s, 1924, Water.	3,000 00	3,120 00	3,000 00	
Xenia, O., 4½s, 1912, Refunding ..	4,000 00	4,100 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, School ..	4,550 00	5,323 50	4,550 00	
Total public funds out of Maine.....	19,050 00			\$19,050 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mort., 5s, 1943	21,000 00	23,100 00	20,955 00	
Knox & Lincoln, 5s, 1921 ..	3,000 00	3,240 00	3,000 00	
Portland & Ogdensburg, Con. Mort., 5s, 1908	7,000 00	7,630 00	7,000 00	
Total railroad bonds of Maine	31,000 00			30,955 00
Canton & Lakeside Streets, O., 6s, 1910	3,000 00	3,090 00	3,000 00	
Des Moines Suburban, Ia., 6s, 1921	2,000 00	2,060 00	2,000 00	
Detroit Railway Company, Mich., 5s, 1924.	6,000 00	6,300 00	5,970 00	
East Liverpool Railway Co., O., 1st Mortgage, 5s, 1917.....	1,500 00	1,350 00	1,500 00	
East Liverpool Railway Co., O., 2d Mortgage, 5s, 1917.....	1,500 00	600 00	1,500 00	
Madison Electric, Wis., 5s, 1918	5,000 00	5,000 00	5,000 00	
Muskegon Street, Mich., 5s, 1912, Optional.	500 00	500 00	500 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	7,000 00	7,420 00	6,960 00	
Trenton Passenger, N. J., 6s, 1912, Opt.....	3,000 00	3,225 00	3,000 00	
Total railroad bonds out of Maine.....	29,500 00			29,430 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,020 00	1,000 00	
Public Works Company, Bangor, 5s, 1921 ..	4,000 00	2,666 66	3,925 00	
Total corporation bonds owned.....	15,000 00			14,925 00
<i>Railroad Stock Owned.</i>				
Madison Electric, Wis.....	2,000 00	1,000 00	1,000 00	
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	7,000 00			4,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	3,500 00	4,550 00	3,500 00	
Biddeford National Bank, Biddeford	2,500 00	2,625 00	2,500 00	
Farmers' National Bank, Houlton.....	1,000 00	1,250 00	1,000 00	
First National Bank, Bath	3,000 00	3,600 00	3,000 00	
First National Bank, Portland.....	7,000 00	7,000 00	7,000 00	
First National Bank, Wiscasset	4,600 00	4,600 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield	4,500 00	5,850 00	4,500 00	
Kenduskeag National Bank, Bangor.	1,000 00	1,350 00	1,000 00	
Lime Rock National Bank, Rockland.	3,500 00	3,500 00	3,500 00	
Merchants' National Bank, Gardiner	3,150 00	3,150 00	3,150 00	
National Shoe and Leather Bank, Auburn.	8,700 00	8,700 00	8,700 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>
Newcastle National Bank, Newcastle	\$1,000 00	\$1,050 00	\$1,000 00	
Norway National Bank, Norway	1,400 00	1,575 00	1,400 00	
Portland National Bank, Portland	2,500 00	2,725 00	2,500 00	
Presque Isle National Bank, Presque Isle	2,100 00	2,835 00	2,100 00	
Richmond National Bank, Richmond	1,600 00	1,660 00	1,600 00	
Total national bank stock of Maine	51,050 00			\$51,050 00
American National Bank, Kansas City, Mo	100 00	90 00	100 00	
Union National Bank, Minneapolis, Minn.	1,000 00	250 00	1,000 00	
Total national bank stock out of Maine ...	1,100 00			1,100 00
<i>Loans on National Bank Stock.</i>				
Farmers' National Bank, Houlton		1,300 00	1,300 00	
Fort Fairfield National Bank, Fort Fairfield		920 00	920 00	2,220 00
<i>Loans to Municipalities.</i>				
County of Aroostook		40,000 00	40,000 00	
Town of Hersey		275 00	275 00	
Houlton		3,000 00	3,000 00	
Mt. Chase		1,300 00	1,300 00	
New Limerick		70 00	70 00	
Crystal Plantation		450 00	450 00	45,095 00
Loans on mortgages of real estate	166,315 93		166,315 93	166,315 93
Real estate, investment	4,000 00	4,000 00	4,000 00	
Real estate, foreclosure	2,505 00	2,505 00	2,505 00	
Furniture	800 00		800 00	7,305 00
Premium account	-		12,585 61	12,585 61
Cash on deposit	5,662 63	5,662 63	5,662 63	
Cash on hand	3,852 20	3,852 20	3,852 20	9,514 83
Unpaid accrued interest		8,140 18		\$396,546 37
Due depositors, earned dividend and accrued State tax		395,748 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax		387,535 55		
		\$8,213 05		

KENNEBEC SAVINGS BANK—AUGUSTA.

March 20, 1899.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$955,364 59
Reserve fund.....	23,750 00
Undivided profits.....	31,775 42
	<hr/> \$1,010,890 01

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1925.....	\$10,000 00	\$12,850 00	\$10,000 00	\$10,000 00
City of Augusta, 5s, 1902, Funding	9,000 00	9,315 00	9,000 00	
Bath, 6s, 1902, Railroad.....	1,000 00	1,060 00	1,000 00	
Total public funds of Maine	10,000 00			10,000 00
County of Bourbon, Kan., 6s, 1909, Funding	7,000 00	8,050 00	7,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,700 00	10,000 00	
Clay, Kan., 6s, 1901, Opt., Fund.	2,000 00	2,050 00	2,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,682 50	5,500 00	
Hennepin and City of Minneapolis, Minn., 4½s, 1924, Court House and City Hall.....	8,000 00	9,250 00	8,000 00	
Iowa, Wis., 5s, 1906, Asylum.....	5,000 00	5,350 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike	5,000 00	5,150 00	5,000 00	
Miami, O., 6s, 1904-5, Court House	6,000 00	6,660 00	6,000 00	
Putnam, O., 6s, 1909-11, Ditch....	3,000 00	3,585 00	3,000 00	
Reno, Kan., 5½s, 1919, Refunding.	5,000 00	5,900 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding.	5,000 00	6,250 00	5,000 00	
Washington, Kan., 5s, 1920, Ref.	10,000 00	11,400 00	10,000 00	
Wyandotte, Kan., 5½, 1918, Ref...	6,000 00	7,080 00	6,000 00	
City of Akron, O., 5s, 1899, Education...	5,000 00	5,000 00	5,000 00	
Brainerd, Minn., 6s, 1909, Light.	5,000 00	5,500 00	5,000 00	
Chicago Sanitary Dist., 5s, 1912..	10,000 00	11,250 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind. S. D.	20,000 00	23,700 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,550 00	4,800 00	
Eau Claire, Wis., 6s, 1903, Bridge	2,000 00	2,150 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	13,000 00	14,235 00	13,000 00	
Findlay, O., 6s, 1905-8, School...	5,000 00	5,600 00	5,000 00	
Greenville, O., 6s, 1902, Funding.	5,000 00	5,175 00	5,000 00	
Hamilton, O., 6s, 1900, Sink. Fund	2,000 00	2,020 00	2,000 00	
Hutchinson, Kan., 6s, 1903, Fund	5,000 00	5,150 00	5,000 00	
Lima, O., 5s, 1916, Water.....	5,000 00	5,775 00	5,000 00	
Mankato, Minn., 5s, 1903, Water.	6,000 00	6,240 00	6,000 00	
Muskegon, Mich., 8s, 1900, Water	1,000 00	1,020 00	1,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	12,250 00	10,000 00	
Newport, Ky., 7 3-10s, 1901, Water	1,000 00	1,050 00	1,000 00	
Newport, Ky., 5s, 1914, Refund ..	10,000 00	11,250 00	10,600 00	
Port Huron, Mich., 5s, 1908-13, Ref.	6,500 00	7,215 00	6,500 00	
Salina, Kan., 6s, 1907-8, Refund..	13,000 00	13,845 00	13,600 00	
South Bend, Ind., 5s, 1901, Ref...	1,000 00	1,020 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	5,125 00	5,000 00	
Topeka, Kan., 6s, 1915, Education	5,000 00	5,975 00	5,000 00	
Wausau, Wis., 5s, 1916, Refund..	3,500 00	3,797 50	3,500 00	
Winona, Minn., 5s, 1922-5, Bridge	10,000 00	11,950 00	10,000 00	
Town of Danville, Ill., 5s, 1905, Refunding	4,000 00	4,200 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 Maine.....	250,500 00			250,300 00
<i>Railroad Bonds Owned.</i>				
Augusta, Hallowell & Gardiner, Street, 1st Mortgage, 6s, 1910	40,500 00	41,715 00	39,500 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,700 00	10,000 00	
Maine Central, 7s, 1912.....	28,500 00	38,760 00	28,500 00	
Maine Central, 6s, 1900.....	2,000 00	2,050 00	2,000 00	

KENNEBEC SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Phillips & Rangeley, 5s, 1910	\$25,000 00	\$25,000 00	\$25,000 00	
Rockland, Thonaston & Camden, 5s, 1922..	20,000 00	20,000 00	20,000 00	
Total railroad bonds of Maine	126,000 00			\$125,000 00
Kansas City Belt, 6s, 1916	5,000 00	5,400 00	5,000 00	
Leavenworth, Topeka & Southwestern, 4s, 1912	5,000 00	400 00	500 00	
Marietta Mineral, 6s, 1915	2,000 00	500 00	500 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	5,000 00	3,750 00	4,750 00	
Topeka Railway Company, Kan., 4½s, 1922.	3,000 00	2,700 00	2,000 00	
Total railroad bonds out of Maine	20,000 00			12,750 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	
Total corporation bonds owned	6,500 00			6,500 00
<i>Corporation Stock Owned.</i>				
Augusta City Building Company	5,000 00	5,000 00	5,000 00	
Augusta Masonic Building Co., Preferred.	5,140 00	5,140 00	5,140 00	
Total corporation stock owned	10,140 00			10,140 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta	30,000 00	34,500 00	30,000 00	
Biddeford National Bank, Biddeford	2,000 00	2,000 00	2,000 00	
Canal National Bank, Portland	3,200 00	3,760 00	3,200 00	
Casco National Bank, Portland	14,400 00	14,688 00	14,400 00	
Cumberland National Bank, Portland	1,440 00	1,440 00	1,440 00	
First National Bank, Augusta	33,000 00	42,075 00	33,000 00	
First National Bank, Bangor	7,200 00	10,140 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, Wiscasset	5,700 00	5,700 00	5,700 00	
Frontier National Bank, Eastport	375 00	550 00	375 00	
Gardiner National Bank, Gardiner	650 00	975 00	650 00	
Granite National Bank, Augusta	10,200 00	13,260 00	10,200 00	
Lime Rock National Bank, Rockland	7,280 00	7,280 00	7,280 00	
Manufacturers' National Bank, Lewiston	2,500 00	2,750 00	2,500 00	
Merchants' National Bank, Gardiner	2,250 00	2,250 00	2,250 00	
Merchants' National Bank, Portland	225 00	337 50	225 00	
National Shoe and Leather Bank, Auburn	9,000 00	9,000 00	9,000 00	
North National Bank, Rockland	1,000 00	1,400 00	1,000 00	
Northern National Bank, Hallowell	7,400 00	8,325 00	7,400 00	
Oakland National Bank, Gardiner	800 00	1,080 00	800 00	
Veazie National Bank, Bangor	3,500 00	4,375 00	3,500 00	
Total national bank stock of Maine	167,920 00			167,920 00
Manufacturers' National Bank, Leavenworth, Kansas	3,000 00	3,000 00	3,000 00	3,000 00
<i>Loans on Railroad Bonds.</i>				
Augusta, Hallowell and Gardiner Street		800 00	800 00	
Knox & Lincoln		500 00	500 00	1,300 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company		1,500 00	1,500 00	
Boston Marine Insurance Company		800 00	800 00	
Cobb Lime Company, Rockland		20,000 00	20,000 00	
Edwards Manufacturing Company, Augusta		2,200 00	2,200 00	
Lisbon Falls Fibre Company		5,000 00	5,000 00	
Lockwood Company, Waterville		13,200 00	13,200 00	
Old Town Woolen Company		35,000 00	35,000 00	
Squirrel Island Association		650 00	650 00	78,350 00

KENNEBEC SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American National Bank, Kansas City, Mo.....	\$100 00	\$575 00	
Augusta National Bank, Augusta.....	21,500 00	21,500 00	
First National Bank, Augusta.....	7,600 00	7,000 00	
First National Bank, Leavenworth, Kansas.....	9,000 00	9,000 00	
First National Bank, Salina, Kansas.....	2,500 00	2,500 00	
Granite National Bank, Augusta.....	1,000 00	1,000 00	
Manufacturers' National Bank, Leavenworth, Kan.	500 00	500 00	\$42,075 00
Loan on city of Salina, Kansas, bond.....	1,600 00	1,000 00	
Loan on Rockland, Thomaston & Camden Street Railway stock.....	600 00	600 00	
Loan on Aroostook Trust & Banking Company stock, Caribou.....	700 00	700 00	
Loan to Boyd & Corey Shoe Company, Augusta, (endorsed).....	5,600 00	5,600 00	
Loans to Village School District, Augusta.....	8,000 00	8,000 00	
Loans on life insurance policies.....	2,800 00	2,800 00	
Loans on personal property.....	6,500 00	6,500 00	
Loans on Kennebec Savings Bank books.....	2,185 00	2,185 00	
Loans on mortgages of real estate.....	182,376 61	182,376 61	209,161 61
Real estate, investment.....	22,500 00	20,500 00	
Furniture and fixtures.....	1,500 00	1,500 00	22,000 00
Premium account.....	-	4,650 00	
Expense account.....	-	780 99	5,430 99
Cash on deposit.....	56,571 68	56,571 68	
Cash on hand.....	390 73	390 73	56,962 41
			1,010,890 01
Unpaid accrued interest.....	15,569 82		
	1,095,084 34		
Due depositors, earned dividend and accrued State tax.....	970,648 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$124,435 94		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 13, 1899.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

LIABILITIES.

Deposits	\$563,530 34
Reserve fund	18,233 71
Undivided profits.....	5,734 14
	\$587,518 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, 3s, 1918	\$5,000 00	\$5,418 75	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915	3,000 00	3,360 00	3,000 00	
City of Saco, 4s, 1917.....	1,000 00	1,065 00	1,000 00	
Total public funds of Maine	4,000 00			4,000 00
County of Cass, Ind., 5s, 1898, Ditch.	2,000 00	2,000 00	2,000 00	
Chippewa, Mich., 5s, 1910, Road.....	2,000 00	2,130 00	2,000 00	
Delaware, Ind., 5s, 1905, C. H.....	5,000 00	5,300 00	5,000 00	
Franklin, O., 6s, Opt., Improve.....	2,000 00	2,000 00	2,000 00	
Paulding, O., 5s, 1900, Funding ..	6,000 00	6,060 00	6,000 00	
Pike, Ind., 6s, 1902, County Bldgs ..	2,000 00	2,110 00	2,000 00	
Vigo, Ind., 5s, 1908, C. H.....	1,000 00	1,095 00	1,000 00	
Wells, Ind., 6s, 1899-1900, Road....	3,000 00	3,030 00	3,000 00	
City of Anderson, Ind., 6s, 1898-9, St. Imp	1,860 00	1,860 00	1,860 00	
Arkansas City, Kan., 6s, 1918, Ref.	5,000 00	5,600 00	5,000 00	
Chicago Sanitary Dist., 4½s, 1908.	4,000 00	4,220 00	4,000 00	
Clinton, Ia., 5s, 1912, Refunding.	3,000 00	3,345 00	3,000 00	
Delaware, O., 6s, 1899, Public Hall ..	1,000 00	1,000 00	1,000 00	
East Liverpool, O., 5s, 1907, Sch.	1,000 00	1,075 00	1,000 00	
Fort Wayne, Ind., 6s, 1899-1900, Funding	6,000 00	6,060 00	6,000 00	
Marion, O., 6s, 1902, Street Imp..	2,000 00	2,110 00	2,000 00	
Piqua, O., 6s, 1899, Water	3,000 00	3,000 00	3,000 00	
Sioux City, Ia., 6s, 1897-1901, Pav	1,500 00	1,500 00	1,500 00	
Sioux City, Ia., 6s, 1894, Opt., Ref	1,500 00	1,500 00	1,500 00	
South Omaha, Neb., 6s, 1901, Pav	3,000 00	3,060 00	3,000 00	
Wausau, Wis., 5s, 1904, Water ..	2,000 00	2,090 00	2,000 00	
Wichita, Kan., 6s, 1899-1900, Munic..	1,900 00	1,919 00	1,900 00	
Zanesville, O., 4½s, 1905, Munic..	5,000 00	5,200 00	5,000 00	
Total public funds out of Maine.....	64,760 00			64,760 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	3,000 00	3,000 00	2,940 00	
Bangor & Aroostook, 5s, 1943	2,000 00	2,180 00	2,000 00	
Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
Bridgton & Saco River, 1st Mort., 4s, 1928..	5,000 00	5,000 00	5,000 00	
Line Rock, 5s, 1908.	6,000 00	6,300 00	6,000 00	
Maine Central Consolidated, 5s, 1912	15,000 00	17,100 00	15,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,450 00	5,000 00	
Portland & Rochester, 4s, 1907	4,000 00	4,100 00	4,000 00	
Portland & Rumford Falls, 4s, 1927	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	44,000 00			43,725 00
Allegheny & Kinzua, 5s, 1895	2,000 00	1,500 00	2,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,000 00	2,000 00	2,000 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	7,140 00	6,000 00	
Brockton, Bridgewater & Taunton Street, 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Buffalo Street, N. Y., 5s, 1931	5,000 00	5,800 00	5,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	4,000 00	4,340 00	4,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	\$6,000 00	\$6,150 00	\$5,850 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922	8,000 00	8,120 00	7,975 00	
Chicago & Eastern Illinois, 5s, 1937	3,000 00	3,330 00	3,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	4,450 00	5,000 00	
Chicago & West Michigan, Scrip	425 00	378 25	425 60	
Cleveland City Cable, O., 5s, 1909	6,000 00	6,240 00	6,000 00	
Concord & Montreal, 4s, 1920	2,000 00	2,060 00	2,000 00	
Detroit & Mackinac, 4s, 1995	2,000 00	1,100 00	2,000 00	
Dubuque Light and Traction Company, Ia., 6s, 1898, Optional	2,000 00	1,000 00	2,000 00	
Duluth Street, Minn., 5s, 1920	3,600 00	1,500 00	2,775 00	
East Liverpool Street, O., 1st Mort., 5s, 1917	2,500 00	2,250 00	2,500 00	
East Liverpool Street, O., 2d Mort., 5s, 1917	2,500 00	1,000 00	2,500 00	
Flint & Pere, Marquette, 6s, 1920	5,000 00	6,000 00	5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	5,000 00	5,100 00	4,800 00	
Haverhill & Amesbury St., Mass., 5s, 1912	4,000 00	4,000 00	4,000 00	
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Indiana, Illinois and Iowa, 5s, 1948	3,000 00	3,150 00	3,000 00	
Jamestown Street, N. Y., 6s, 1923	3,000 00	3,080 00	3,600 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,150 00	3,000 00	
Lima Railway, O., 5s, 1906, Optional	6,000 00	6,000 00	6,000 00	
Lowell & Suburban Street, Mass., 5s, 1911	2,000 00	2,100 00	2,000 00	
Lynn & Boston, 5s, 1924	3,000 00	3,240 00	3,000 00	
Metropolitan Street, Kansas City, 5s, 1909	5,000 00	5,150 00	4,850 00	
Milford, Holliston & Framingham, 5s, 1918	3,000 00	3,150 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	4,000 00	4,320 00	4,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	5,000 00	3,750 00	4,775 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	3,000 00	3,180 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946	5,000 00	5,400 00	5,000 00	
North Chicago Street, Ill., 5s, 1906	4,000 00	4,200 00	4,000 00	
Northern Pacific, General Mort., 6s, 1921	1,000 00	1,160 00	1,000 00	
Northern Pacific, General Lien., 3s, 2047	2,500 00	1,675 00	1,750 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	3,060 00	3,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,100 00	9,900 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,540 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916	2,000 00	2,150 00	2,000 00	
Providence & Taunton Street, 5s, 1918	3,000 00	3,120 00	3,000 00	
St. Louis & San Francisco, Central Division, 4s, 1929	5,000 00	4,675 00	4,675 00	
Southern Electric, St. Louis, Mo., 6s, 1904	5,000 00	5,300 00	5,000 00	
Superior Rapid Transit, Wis., 6s, 1912	5,000 00	4,750 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,000 00	3,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Torrington & Winchester Street, 5s, 1917	3,000 00	3,600 00	3,600 00	
Trenton Passenger, N. J., 6s, 1907, Optional	6,000 00	6,300 00	6,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909	2,000 00	2,020 00	2,000 00	
Wheeling & Lake Erie, 5s, 1926	6,000 00	6,180 00	5,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,080 00	3,000 00	
Wisconsin Central, 1st series, 5s, 1909	5,000 00	4,750 00	4,687 50	
Youngstown Street, O., 6s, 1901	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	211,925 00			\$209,087 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	5,000 00	5,100 00	5,000 00	
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Calais Water Company, 5s, 1906	2,000 00	2,040 00	2,000 00	
Caribou Water Company, 5s, 1909	4,000 00	4,000 00	4,000 00	
Ellsworth Water Company, 5s, 1909	3,000 00	3,080 00	3,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909	2,000 00	2,040 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	
Mou-am Water Co., Kennebunk, 5s, 1915	5,000 00	5,050 00	5,000 00	
Municipal Security Co., Portland, 1½s, 1899	1,000 00	1,000 00	1,000 00	
Municipal Security Co., Portland, 5s, 1902	4,000 00	4,000 00	4,000 00	

KENNEBUNK 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>
Municipal Security Co., Portland, 4½s, 1903.	\$2,000 00	\$2,000 00	\$2,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906.	5,000 00	5,050 00	5,000 00	
Presque Isle Water Co., 5s, 1907.	3,000 00	3,050 00	3,000 00	
Richmond Water Company, 5s, 1906.	5,000 00	3,750 00	5,000 00	
Standish Water & Construction Co., 5s, 1928	2,000 00	2,100 00	2,000 00	
Young Men's Christian Association of Portland, 4s, 1908	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	54,500 00			\$54,500 00
Berlin Water Company, N. H., 5s, 1917.	3,000 00	3,900 00	3,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1916	1,000 00	1,600 00	1,000 00	
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	5,900 00	4,950 00	
Total corporation bonds out of Maine	9,000 00			8,960 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	5,000 00	5,750 00	5,000 00	
Portland & Ogdensburg	13,800 00	6,900 00	6,343 00	
Total railroad stock of Maine	18,800 00			11,343 00
Detroit & Mackinac Certif. Benefic. Int.	4,000 00	1,900 00	2,675 00	
Lima Railway Company, Ohio	6,000 00	600 00	-	
Northern Pacific, Preferred	1,200 00	935 00	462 06	
St. Paul & Suburban Railway, Minn.	1,200 00	600 00	-	
Syracuse Rapid Transit, Common, N. Y.	3,500 00	350 00	1,900 00	
Total railroad stock out of Maine	15,900 00			5,037 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	3,000 00	3,525 00	3,000 00	
Casco National Bank, Portland	4,900 00	4,998 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 Railroad Bonds.</i>				
Illinois Central		2,925 92	2,925 92	
Maine Central		331 20	331 20	3,257 12
<i>Loans on Savings Bank Books.</i>				
Kennebunk Savings Bank		200 00	200 00	
Saco and Biddeford Savings Institution, Saco		150 00	150 00	350 00
Loan on Crystal Water Co., bonds, Edgewater, S. I.		5,000 00	5,000 00	
Loans on Ocean National Bank stock, Kennebunk		900 00	900 00	
Loans on mortgages of real estate		121,624 35	121,624 35	127,524 35
Real estate, foreclosure		950 00	950 00	950 00
Premium account		-	2,000 00	2,000 00
Cash on deposit		19,011 54	19,011 54	
Cash on hand		1,662 68	1,662 68	20,674 22
Unpaid accrued interest		15,157 64		\$587,518 19
Due depositors, earned dividend and accrued State tax		610,423 33		
		571,045 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$39,378 25		

KINGFIELD SAVINGS BANK—KINGFIELD.

November 4, 1899.

A. G. WINTER, President.

H. S. WING, Treasurer.

LIABILITIES.

Deposits	\$13,328 15
Reserve fund.....	160 00
Undivided profits.....	197 13
	\$13,685 28

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Jenkins & Bogart Manufacturing Com- pany stock, Kingfield.....	\$820 00	\$820 00	
Loan on First National Bank stock, Madison	60 00	60 00	
Loans on personal property	2,212 00	2,212 00	
Loans on mortgages of real estate	8,490 99	8,490 99	\$11,582 99
Safe and furniture	575 00	575 00	575 00
Cash on deposit	270 46	270 46	
Cash on hand	1,256 83	1,256 83	1,527 29
			\$13,685 28
Due depositors, earned dividend and accrued State tax	13,685 28		
	13,400 15		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$285 13		

MACHIAS SAVINGS BANK—MACHIAS.

September 14, 1899.

GEO. W. DRISKO, President.

GEO. F. CARY, Treasurer.

LIABILITIES.

Deposits	\$645,666 16
Reserve fund	17,084 23
Undivided profits	4,792 08
	\$667,492 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 Registered, 4s, 1925.....	\$75,000 00	\$97,500 00	\$75,000 00	
United States Coupon, 4s, 1925	10,000 00	13,000 00	10,000 00	
Total United States bonds owned	85,000 00			\$85,000 00
County of Aroostook, 4½s, 1915	5,000 00	5,600 00	5,000 00	
Washington, 4s, 1923, Opt., R.R. aid	15,000 00	16,200 00	15,000 00	
City of Augusta, 4s, 1913	5,000 00	5,275 00	5,000 00	
Eastport, 4½s, 1907	10,000 00	10,500 00	10,000 00	
Town of Portland, Registered, 4s, 1902, Opt	1,000 00	1,020 00	1,000 00	
Brunswick, 4s, 1908-27	9,000 00	9,450 00	9,000 00	
East Machias, orders	678 68	678 68	678 68	
Whitneyville, order	68 50	68 50	68 50	
Total public funds of Maine	\$45,747 18			45,747 18
County of Adams, Ind., 5s, 1905, Funding ..	5,000 00	5,300 00	5,000 00	
Highland, O., 5s, 1902-6, Funding	7,000 00	7,385 00	7,000 00	
Jefferson, O., 5s, 1902, Turnpike.	5,000 00	5,175 00	5,000 00	
Stark, O., 5s, 1900-1, Infirmary and Work House	10,000 00	10,200 00	10,000 00	
Washington, Kan., 5s, 1906, Optional, Refunding.....	5,000 00	5,300 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water Ref	5,000 00	5,575 00	5,000 00	
Ashland, Wis., 6s, 1898, Optional, Street Improvement	10,000 00	10,000 00	10,000 00	
Bellaire, O., 5s, 1910, Water Ref.	5,000 00	5,450 00	5,000 00	
Bradford, Pa., 6s, 1903, Water ...	10,000 00	10,750 00	10,000 00	
Chicago Sanitary Dist., Ill., 5s, 1902	10,000 00	10,350 00	10,000 00	
Council Bluffs, Ia., 6s, 1902, Optional, Improvement,	2,500 00	2,662 50	2,500 00	
Duluth, Minn., 5s, 1907, Defining Boundary.....	5,000 00	5,425 00	5,000 00	
Duluth, Minn., 4½s, 1921, Independent School District	3,000 00	3,330 00	3,000 00	
East Liverpool, O., 5s, 1923, Ref.	5,000 00	5,875 00	5,000 00	
East Liverpool, O., 5s, 1905, Optional, Refunding.....	5,000 00	5,300 00	5,000 00	
Findlay, O., 6s, 1905, Gas.....	5,000 00	5,525 00	5,000 00	
Hammond, Ind., 5s, 1918, School	5,000 00	5,475 00	5,000 00	
Ironton, O., 5s, 1915, Refunding ..	5,000 00	5,575 00	5,000 00	
Jeffersonville, Ind., 6s, 1900, Fund.	5,000 00	5,100 00	5,000 00	
Moline, Ill., 5s, 1907, School Dist.	5,000 00	5,350 00	5,000 00	
Newport, Ky., 5s, 1903, Opt., Sewer	5,000 00	5,200 00	5,000 00	
St. Paul, Minn., 4½s, 1917, Munic.	20,000 00	23,000 00	20,000 00	
Stillwater, Minn., 5s, 1921, Permanent Improvement.....	15,000 00	17,175 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,435 00	3,000 00	
West Bay City, Mich., 4s, 1918, Municipal.....	10,000 00	10,150 00	10,000 00	
West Bay City, Mich., 5s, 1927, Refunding	5,000 00	5,950 00	5,000 00	
Youngstown, O., 5s, 1902-6, Pav..	5,000 00	5,300 00	5,000 00	
Youngstown, O., 5s, 1901, Sewer.	2,000 00	2,050 00	2,000 00	
Zanesville, O., 4½s, 1913, Water..	3,000 00	3,240 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Ap. Debt	5,000 00	5,850 00	5,000 00	
Total public funds out of Maine	190,500 00			190,500 00

MACHIAS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lime Rock, 4s, 1929.....	\$10,000 00	\$10,200 00	\$10,000 00	
Sandy River, 5s, 1915.....	5,000 00	5,350 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	20,000 00			\$20,000 00
Allegheny & Kinzua, 5s, 1898.....	10,000 00	7,500 00	10,000 00	
Boston, Milton & Brockton Street, Mass., 5s, 1919.....	3,000 00	3,165 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	3,000 00	3,150 00	3,000 00	
Chicago, Burlington & Quincy, Nebraska Extension, 4s, 1927.....	10,000 00	11,150 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,200 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	5,000 00	5,375 00	5,000 00	
Consolidated of Vermont, 5s, 1913.....	2,000 00	1,860 00	2,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,120 00	1,000 00	
Detroit & Mackinac, 4s, 1935.....	2,000 00	1,380 00	1,000 00	
Duluth, Street, Minn., 5s, 1920.....	10,000 00	7,500 00	10,000 00	
Iowa Central, 5s, 1938.....	6,000 00	6,840 00	6,000 00	
Leominster & Clinton St., Mass., 5s, 1917....	3,000 00	3,000 00	3,000 00	
Lowell & Suburban St., Mass., 5s, 1911.....	3,000 00	3,150 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,250 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	5,000 00	5,100 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,100 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	10,000 00	11,800 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	5,000 00	6,400 00	5,000 00	
Toledo Belt, O., 5s, 1902.....	2,000 00	1,800 00	2,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, 1910, Opt.....	5,000 00	5,300 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	7,000 00	6,650 00	7,000 00	
Total railroad bonds out of Maine	117,000 00			116,000 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904.....	1,000 00	1,020 00	1,000 00	
Brewer Water Company, 5s, 1908.....	5,000 00	3,333 33	-	
Camden & Rockland Water Co., 6s, 1905....	5,000 00	5,500 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917....	5,000 00	5,300 00	5,000 00	
Caribou Water Company, 5s, 1916.....	4,600 00	4,000 00	4,000 00	
Gardiner Water Company, 5s, 1905.....	5,000 00	5,150 00	5,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Masonic Building Asso., Biddeford, 4½s, 1917..	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 4½s, 1903..	8,000 00	8,000 00	8,000 00	
Portland Elevator Company, 4s, 1905-19....	8,000 00	8,120 00	8,000 00	
Portland Water Company, 4s, 1927.....	15,000 00	15,600 00	15,000 00	
Skowhegan Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928..	5,000 00	5,100 00	5,000 00	
Total corporation bonds of Maine.....	81,000 00			76,000 00
Littleton Water & Light Co., N. H., 5s, 1916..	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	5,000 00	6,750 00	5,000 00	5,000 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	1,000 00	1,075 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,000 00	5,250 00	5,000 00	
Canal National Bank, Portland.....	7,000 00	7,875 00	7,000 00	
Caseo National Bank, Portland.....	5,000 00	5,375 00	5,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
First National Bank, Portland.....	12,000 00	12,000 00	12,000 00	
Frontier National Bank, Eastport.....	2,500 00	3,000 00	1,875 00	
Merchants' National Bank, Portland.....	2,550 00	3,370 00	2,550 00	
National Shoe & Leather Bank, Auburn....	5,000 00	5,000 00	5,000 00	
Total national bank stock owned	42,050 00			41,425 00

MACHIAS SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$4,000 00	\$4,000 00	\$4,000 00	\$4,000 00
<i>Loans to Municipalities.</i>				
Town of Machias.....		3,000 00	3,000 00	
Town of Meddybemps.....		1,700 00	1,700 00	4,700 00
Loan on Boston & Providence Railroad stock		200 00	200 00	
Loan to St. Croix Shoe Company, Calais (endorsed).....		8,000 00	8,000 00	
Loans on Machias Savings Bank books.....		2,974 75	2,974 75	
Loans on mortgages of real estate		33,321 50	33,321 50	44,496 25
Real estate, investment		3,000 00	2,000 00	2,000 00
Cash on deposit		21,721 33	21,721 33	
Cash on hand		5,052 71	5,052 71	26,774 04
Unpaid accrued interest.....		7,394 79		\$667,492 47
Due depositors, earned dividend and accrued State tax.....		733,468 09		
		651,448 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$82,020 02		

MAINE SAVINGS BANK—PORTLAND.

May 31, 1899.

WILLIAM G. DAVIS, President. ALPHEUS G. ROGERS, Treasurer.

FREDERIC C. CUSHING, Assistant Treasurer.

LIABILITIES.

Deposits	\$7,854,138 49
Reserve fund.....	330,000 00
Undivided profits	172,861 79
	\$8,357,000 28

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.....	2,250,000 00	2,930,625 00	2,250,000 00	
United States Coupon, 4s, 1925.....	250,000 00	325,625 00	250,000 00	
Total United States bonds owned	2,500,000 00			2,500,000 00
City of Aurora, Ill., 5s, 1914, Water	30,000 00	33,300 00	30,000 00	
Duluth, Minn., 4s, 1921, Park.....	80,000 00	82,800 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal..	100,000 00	113,000 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding....	20,000 00	23,400 00	20,000 00	
Lexington, Ky., 4½s, 1932, Funding .	45,000 00	51,300 00	45,000 00	
Total public funds out of Maine	275,000 00			270,200 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	276,100 00	251,000 00	
Maine Central, Consol., 7s, 1912.....	150,000 00	205,500 00	150,000 00	
Portland & Cape Elizabeth, 1st Mortgage, 4½s, Gold, 5s, 1915	25,000 00	26,500 00	25,000 00	
Portland & Ogdensburg, 5s, 1908	100,000 00	109,000 00	100,000 00	
Portland & Rumford Falls, 4s, 1926	100,000 00	102,500 00	99,250 00	
Somerset, 5s, 1917.....	113,000 00	113,000 00	112,250 00	
Total railroad bonds of Maine.....	749,000 00			747,500 00
Bennington & Rutland, 1st Mortgage, Gold, 4½s, 1927.....	226,000 00	250,860 00	226,000 00	
Broadway Surface, N. Y., 1st Mort., 5s, 1924	100,000 00	116,000 00	100,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mortgage, Gold, 5s, 1917.	40,000 00	42,000 00	40,000 00	
Central Railway of Peoria, Ill., 5s, 1915....	75,000 00	77,250 00	75,000 00	
Chicago & Erie, 1st Mort., Gold, 5s, 1882....	50,000 00	56,000 00	50,000 00	
Chicago & Northwestern, 1st Mortgage, Registered, 7s, 1915	100,000 00	143,000 00	100,000 00	
Chicago & St. Louis, 1st Mort., Reg., 6s, 1915	258,000 00	296,700 00	258,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	75,000 00	79,500 00	72,965 25	
Concord & Claremont, 1st Mortgage, Gold, 4½s, 1914	75,000 00	82,500 00	75,000 00	
Corrigan Street, Kansas City, 1st Mort- gage, Registered, 5s, 1916.....	94,000 00	99,640 00	94,000 00	
East Cleveland, O., 1st Mort., Reg., 5s, 1910.	85,000 00	89,250 00	85,000 00	
Globe Street, Fall River, Mass., 1st Mort- gage, Registered, 5s, 1902, Optional.....	75,000 00	77,250 00	73,500 00	
Grand Avenue Railway, Kansas City, 1st Mortgage, Registered, 5s, 1908.....	100,000 00	102,000 00	95,000 00	
Grand Rapids Street, Mich., 1st Mort., 6s, 1912	100,000 00	100,000 00	100,000 00	
Indiana, Illinois & Iowa, 1st Mortgage, Gold, 5s, 1948.....	100,000 00	105,000 00	100,000 00	
Kanawha & Michigan, 1st Mort., Gold, 4s, 1930	100,000 00	84,000 00	81,500 00	
Kansas City, St. Joseph & Council Bluffs, Registered, 7s, 1907	50,000 00	59,000 00	50,000 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lehigh Valley of New York, 1st Mortgage, Gold, Registered, 4½s, 1940	\$170,000 00	\$180,200 00	\$170,000 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Coupon, 4½s, 1940	230,000 00	243,800 00	230,000 00	
Lehigh Valley, Terminal, Gold, 5s, 1941	20,000 00	22,400 00	20,000 00	
Lincoln & Northwestern, 1st Mortgage, Registered, 7s, 1910.	5,000 00	6,050 00	5,000 00	
Lowell & Suburban Street, Mass., 1st Mortgage, 5s, 1911	100,000 00	105,000 00	100,000 00	
Merrimac Valley Electric Street, 1st Mortgage, Registered, 5s, 1911	100,000 00	103,000 00	97,650 00	
Milwaukee City Railroad, Wis., 1st Mortgage, Registered, 5s, 1908	50,000 00	52,500 00	50,000 00	
Minneapolis Street, Minn., 1st Mort., 7s, 1910	50,000 00	52,500 00	50,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage, Gold, 5s, 1935	75,000 00	78,000 00	75,000 00	
New York & Greenwood Lake, 1st Mortgage, Gold, 5s, 1946	150,000 00	159,000 00	150,000 00	
New York, Susquehanna & Western Terminal, 1st Mortgage, Gold, 5s, 1943	50,000 00	55,000 00	50,000 00	
Omaha Street, Neb., 1st Mort., Reg., 5s, 1914	75,000 00	75,750 00	72,812 50	
Orange & Newark, 1st Mort., Reg., 6s, 1905	50,000 00	54,500 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage, Gold, 6s, 1916	125,000 00	134,375 00	125,000 00	
St. Lawrence & Adirondack, 1st Mortgage, Gold, 5s, 1906	75,000 00	81,375 00	75,000 00	
St. Paul City Railway, Minn., 1st Mortgage, Registered, 6s, 1932	63,000 00	72,450 00	63,000 00	
Toledo Consolidated Street, O., Consolidated Mortgage, 5s, 1909	70,000 00	70,000 00	67,500 00	
Toledo Traction, O., Consol., Gold, 5s, 1909	50,000 00	50,000 00	48,000 00	
Trenton Passenger Street, N. J., 1st Mortgage, 6s, 1931	75,000 00	83,250 00	75,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939	64,000 00	60,800 00	60,000 00	
West Chicago Street Railroad Tunnel Company, 1st Mortgage, 5s, 1909	135,000 00	137,700 00	135,000 00	
Total railroad bonds out of Maine	3,485,000 00			3,444,927 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	81,600 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, Registered, 5s, 1916	51,000 00	51,000 00	51,000 00	
Bildeford & Saco Water Company, 1st Mortgage, 5s, 1904	75,000 00	76,500 00	75,000 00	
Calais Water Company, 1st Mort., 5s, 1906	20,000 00	20,400 00	20,000 00	
Camden & Rockland Water Co., 4½s, 1917	100,000 00	106,000 00	97,620 00	
Caribou Water Co., 1st Mort., 5s, 1916	61,000 00	61,000 00	61,000 00	
Gardiner Water Works, 1st Mort., 5s, 1905	51,000 00	52,530 00	51,000 00	
Pejepscot Water Company, Brunswick, 1st Mortgage, 5s, 1906	16,000 00	16,160 00	16,000 00	
Portland Water Company, 4s, 1927	100,000 00	104,000 00	90,000 00	
Portland Water Company, 5s, 1908	33,000 00	35,970 00	33,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917	25,000 00	25,000 00	25,000 00	
Waterville Water Co., 1st Mort., 5s, 1917	80,000 00	81,600 00	80,000 00	
Total corporation bonds owned	820,000 00			807,620 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	12,500 00	14,062 50	12,500 00	12,500 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	25,500 00	27,412 50	21,675 00	21,675 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais	2,300 00	3,220 00	2,300 00	
Canal National Bank, Portland	10,700 00	12,037 50	10,700 00	
Casco National Bank, Portland	17,500 00	18,812 50	17,468 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cumberland National Bank, Portland	\$10,080 00	\$10,080 00	\$10,080 00	
First National Bank, Dexter.....	5,000 00	5,500 00	5,000 00	
First National Bank, Portland.....	8,500 00	8,500 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	1,995 00	1,425 00	
National Traders' Bank, Portland.....	8,600 00	8,772 00	8,600 00	
Total national bank stock owned	64,105 00			\$64,073 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company.....	7,200 00	10,800 00	7,200 00	7,200 00
<i>Loans on Public Funds.</i>				
United States.....		500 00	500 00	
County of Bourbon, Kansas		500 00	500 00	
City of Chicago, Ill		1,000 00	1,000 00	
Evansville, Ind.....		3,300 00	3,300 00	
Portland		950 00	950 00	
Zanesville, O.....		2,000 00	2,000 00	
Town of Gray		260 00	260 00	8,510 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		2,700 00	2,700 00	
Chicago, Milwaukee & St. Paul		600 00	600 00	
Maine Central		10,285 00	10,285 00	
Portland & Ogdensburg.....		1,000 00	1,000 00	
Watervliet Turnpike and Railway, N. Y.....		500 00	500 00	15,085 00
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O.....		1,000 00	1,000 00	
American Water Works and Guaranty Company, McKeesport, Pa.....		1,500 00	1,500 00	
Arkansaw Water Company, Little Rock, Ark.....		1,500 00	1,500 00	
Beloit Water Company, Wis.....		1,000 00	1,000 00	
Bildeford and Saco Water Company.....		5,500 00	5,500 00	
City Water Company, Chattanooga, Tenn		2,850 00	2,850 00	
City Water Company, East St. Louis, Ill.....		1,000 00	1,000 00	
City Water Company, Merrill, Wis		3,300 00	3,300 00	
Crystal Water Company, Edgewater, S. I.....		2,200 00	2,200 00	
Danville Water Company, Ill		1,900 00	1,900 00	
Fishkill & Mattawean Water Company, N. Y.		500 00	500 00	
Goldsboro Water Company, N. C		600 00	600 00	
Hornellsville Water Company, N. Y.....		500 00	500 00	
Huntington Water Company, W. Va		1,900 00	1,900 00	
Jeffersonville Water Supply Company, Ind.....		1,000 00	1,000 00	
Kokomo Water Works Company, Ind.....		900 00	900 00	
Muncie Water Works Company, Ind.....		900 00	900 00	
Municipal Gas Light Company, Rochester, N. Y.....		1,150 00	1,150 00	
Municipal Security Company, Portland		2,325 00	2,325 00	
St. Croix Electric Light and Water Company, N. B. ..		500 00	500 00	
St. Joseph Water Company, Mo.....		1,475 00	1,475 00	
Streator Gas and Light Company, Ill.....		700 00	700 00	
Waterford Water Works Company, N. Y.....		700 00	700 00	
Watertown Water Supply Company, Mass		700 00	700 00	35,600 00
<i>Loans on Corporation Stock.</i>				
Berlin Mills Company, N. H., (endorsed).. ..	50,000 00		50,000 00	
Portland Water Company.....	21,600 00		21,600 00	
Proprietors Central Wharf, Portland.....	1,500 00		1,500 00	
Transcript Company, Portland	5,350 00		5,350 00	
Worumbo Manufacturing Company, Lisbon Falls...	2,000 00		2,000 00	80,450 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Portland	1,450 00		1,450 00	
Merchants' National Bank, Portland.....	1,000 00		1,000 00	
National Traders' Bank, Portland	500 00		500 00	2,950 00
<i>Loans to Corporations.</i>				
Maine Wesleyan Seminary and Female College, Kent's Hill.....		7,500 00	7,500 00	
Otis Falls Pulp Company (endorsed).....		15,000 00	15,000 00	
Roman Catholic Bishop of Portland		6,000 00	6,000 00	28,500 00

MAINE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Portland Railroad stock.....	\$960 00	\$960 00	
Loans on Maine Savings Bank books	2,045 00	2,045 00	
Loans on mortgages of real estate	276,374 00	276,374 00	\$279,379 00
Real estate, investment	55,000 00	5,000 00	5,000 00
Expense account.....	-	6,133 87	6,133 87
Cash on deposit	13,348 04	13,348 04	
Cash on hand	6,348 62	6,348 62	19,696 66
Unpaid accrued interest	69,812 81		8,357,000 28
Due depositors, earned dividend and accrued State tax.....	9,696,185 47		
	7,983,872 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	1,712,312 98		

MECHANICS' SAVINGS BANK—AUBURN.

February 27, 1899.

B. F. STURGIS, President.

J. WALTER STETSON, Treasurer.

LIABILITIES.

Deposits	\$491,450 38
Reserve fund.....	17,250 00
Special reserve fund.....	18,775 38
Undivided profits.....	11,750 87
	\$539,226 63

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, 3s, 1918	\$2,000 00	\$2,140 00	\$2,000 00	
United States Coupon, 4s, 1925	5,000 00	6,400 00	5,000 00	
Total United States bonds owned.....	7,000 00			\$7,000 00
City of Ellsworth, 4s, 1917.....	2,000 00	2,100 00	2,000 00	2,000 00
Evansville, Ind., 4½s, 1912, Funding.	5,000 00	5,250 00	4,500 00	
Evansville, Ind., 5s, 1912, Funding.	10,000 00	11,000 00	9,600 00	
Total public funds out of Maine.....	15,000 00			14,100 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,450 00	5,000 00	
Bangor & Katahdin Iron Works, 6s, 1901...	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,450 00	5,000 00	
Total railroad bonds of Maine.....	15,000 00			15,000 00
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,100 00	1,300 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	10,000 00	10,800 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	5,425 00	5,000 00	
Total railroad bonds out of Maine.....	17,000 00			16,300 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.	3,000 00	3,000 00	3,000 00	
Fresque Isle Water Company, 5s, 1907.....	5,500 00	5,610 00	4,950 00	
Total corporation bonds of Maine.....	13,500 00			12,950 00
Adrian Water Works Co., Mich., 6s, 1908...	10,000 00	8,000 00	9,700 00	
Adrian Water Works Co., Mich., Collateral				
Prior Lien Debentures, 6s, 1903	1,000 00	1,000 00	1,000 00	
Adrian Water Works Co., Mich., Trust Cdfs.	2,500 00	2,500 00	2,500 00	
Eau Claire Water Works Co., Wis., 6s, 1915.	10,000 00	10,000 00	9,700 00	
Total corporation bonds out of Maine	23,500 00			22,900 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Beneficial Interest...	4,000 00	1,000 00	1,200 00	1,200 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	4,000 00	4,000 00	3,600 00	3,600 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	7,700 00	5,047 50	7,700 00	
Casco National Bank, Portland.....	27,600 00	28,152 00	27,600 00	
Cumberland National Bank, Portland	5,440 00	5,440 00	5,440 00	
First National Bank, Auburn	4,440 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	

MECHANICS' SAVINGS BANK—Concluded.
RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Manufacturers' National Bank, Lewiston.	\$9,500 00	\$10,450 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	7,350 00	7,000 00	
Norway National Bank, Norway	3,600 00	4,140 00	3,600 00	
Peoples' National Bank, Waterville	3,000 00	3,150 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,450 00	5,000 00	
Total national bank stock of Maine.....	164,440 00			\$154,990 00
American National Bank, Kansas City, Mo.	2,000 00	1,600 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	8,000 00	8,000 00	8,000 00	8,000 00
<i>Loans on Railroad Bonds.</i>				
Illinois Central.....		7,000 00	7,000 00	
Maine Central		100 00	100 00	7,100 00
<i>Loans on Corporation Bonds.</i>				
Arkansas Water Company, Little Rock, Ark.....		50 00	50 00	
The H. Wesley Hutchins Company, Auburn.....		6,570 00	6,570 00	6,620 00
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn		7,500 00	7,500 00	
Auburn Stove Foundry Company.....		200 00	200 00	
Continental Mills, Lewiston		240 00	240 00	
Lewiston and Auburn Electric Light Company.....		750 00	750 00	
Lewiston Machine Company.....		60 00	60 00	
Lewiston Mill Company.....		150 00	500 00	
Little Androscoggin Water Power Co., Auburn.....		4,800 00	4,800 00	
Pray-Small Company, Auburn.....		1,400 00	1,400 00	
Whitman Agricultural Works, Auburn		1,300 00	1,300 00	
Wood-Robinson Company, Auburn		1,500 00	1,500 00	18,250 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Auburn		750 00	750 00	
National Shoe and Leather Bank, Auburn.....		1,600 00	1,600 00	2,350 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 Auburn bond.		\$100 00	100 00	
Loans on Auburn Trust Company stock		4,380 00	4,380 00	
Loan on life insurance policy.....		500 00	500 00	
Loans on personal property		4,000 00	4,000 00	
Loans on mortgages of real estate		145,067 00	145,067 00	154,047 00
Real estate, investment		40,600 00	40,600 00	
Real estate, foreclosure		19,102 21	19,102 21	59,702 21
Premium account.....		-	1,750 00	1,750 00
Cash on deposit		12,257 70	12,257 70	
Cash on hand		609 72	609 72	12,867 42
Unpaid accrued interest.....		6,253 67		\$539,226 63
		571,514 80		
Due depositors, earned dividend and accrued State tax.....		495,676 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$75,837 97		

NORWAY SAVINGS BANK—NORWAY.

November 13, 1899.

, President.

F. H. NOYES, Treasurer.

LIABILITIES.

Deposits	\$308,318 01
Reserve fund.....	1,000 00
Undivided profits.....	3,447 63
	\$312,765 64

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Stoneham, order.....	\$175 00	\$175 00	\$175 00	
Town of Waterford, order	400 00	400 00	400 00	
Total public funds of Maine	575 00			\$575 00
City of Ashtabula, O., 6s, 1899-1902, Sewer ..	1,375 00	1,416 25	1,375 00	1,375 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1843	5,000 00	5,500 00	5,000 00	5,000 00
Black Rocks & Salisbury Beach, 5s, 1911 ...	5,000 00	5,000 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916....	5,000 00	5,250 00	5,000 00	
Toledo Traction Company, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, 1930 ..	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	30,000 00			30,000 00
<i>Corporation Bonds Owned.</i>				
Frontier Water Co., Fort Fairfield, 5s, 1909.	1,000 00	1,020 00	1,000 00	
Madison Water Company, 5s, 1902, Opt.....	3,000 00	3,060 00	3,000 00	
Maine Steamship Co., Portland, 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	
Norway Shoeshop Company, 5s, Optional ..	500 00	500 00	500 00	
Oxford County Loan Asso., 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	
Twin Village Water Company, Damariscotta, 5s, 1916.....	5,000 00	5,050 00	5,000 00	
Waterville Water Company, 5s, 1917	500 00	510 00	500 00	
Total corporation bonds of Maine.....	25,900 00			25,900 00
Akron Water Works, O., 6s, 1900	2,000 00	2,000 00	2,000 00	
Littleton Water & Light Co., N. H., 5s, 1916.	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	5,500 00	5,027 50	5,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association	500 00	200 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	562 50	500 00	
Casco National Bank, Portland.....	4,200 00	4,515 00	4,200 00	
First National Bank, Lewiston	2,500 00	3,750 00	2,500 00	
First National Bank, Portland.....	12,300 00	12,300 00	12,300 00	
Manufacturers' National Bank, Lewiston ..	10,000 00	11,000 00	10,000 00	
National Shoe and Leather Bank, Auburn ..	7,100 00	7,100 00	7,100 00	
National Traders' Bank, Portland.....	4,600 00	4,692 00	4,600 00	
Norway National Bank, Norway.....	15,300 00	17,212 50	15,300 00	
Total national bank stock owned	56,500 00			56,500 00

NORWAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn.....	\$3,200 00	\$3,200 00	\$3,200 00	
Oxford County Loan Association, Norway	1,000 00	250 00	1,000 00	
Portland Trust Company, Portland ...	4,000 00	6,000 00	4,000 00	
Total other bank stock owned.....	8,200 00			\$8,200 00
<i>Loans on Corporation Bonds.</i>				
Lewiston & Auburn Electric Light Company		100 00	100 00	
Oxford County Loan Association, Norway		400 00	400 00	500 00
<i>Loans on Corporation Stock.</i>				
Bethel Chair Company.....		250 00	500 00	
Norway Building Association.....		488 38	488 38	
Norway Water Company		8,693 95	8,693 95	
State of Maine Wood Rim Company, West Paris.....		250 00	500 00	10,182 33
<i>Loans on National Bank Stock.</i>				
First National Bank, Broken Bow, Nebraska.....		3,500 00	3,500 00	
First National Bank, Lincoln, Nebraska		1,000 00	1,000 00	
Norway National Bank, Norway.....		90 00	90 00	
People's National Bank, Waterville.....		1,000 00	1,000 00	5,590 00
<i>Loans on Other Bank Stock.</i>				
Bank of Calloway, Nebraska		3,250 00	3,250 00	
Bank of Gering, Nebraska		3,326 31	3,326 31	
Oxford County Loan Association, Norway		200 00	200 00	6,776 31
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution.....		500 00	500 00	
Norway Savings Bank		200 00	200 00	700 00
<i>Loans to Corporations.</i>				
Oxford Congregational Parish		20 00	20 00	
Oxford County Loan Association, Norway.....		100 00	100 00	
Second Congregational Parish, Norway		1,000 00	1,000 00	1,120 00
Loan on Florida Southern Railway bonds		55 31	55 31	
Loans on names		1,002 64	1,202 64	
Loans on life insurance policies		4,271 21	4,271 21	
Loans on personal property.....		517 08	517 08	
Loans on mortgages of real estate		83,246 24	83,246 24	89,292 48
Real estate, investment		7,000 00	7,500 00	
Real estate, foreclosure		4,554 96	4,554 96	
Taxes and insurance paid on real estate foreclosure		218 51	218 51	
Furniture and fixtures		1,000 00	1,500 00	13,773 47
Premium account		-	7,150 00	7,150 00
Cash on deposit.....		35,332 21	35,332 21	
Cash on hand		1,771 34	1,771 34	37,108 55
Unpaid accrued interest.....		8,566 92		\$312,765 64
		320,143 31		
Due depositors, accrued State tax and other liabil- ities.....		309,562 85		
Estimated market value of resources above liability for deposits, State tax and other liabilities.....		\$10,580 46		

PENOBSCOT SAVINGS BANK—BANGOR.

September 21, 1899.

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

LIABILITIES.

Deposits	\$2,191,430 85
Reserve fund.....	32,170 21
Undivided profits.....	43,860 10
	\$2,267,461 16

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, 3s, 1918.....	\$50,000 00	\$54,250 00	\$50,000 00	
United States Registered, 4s, 1907.....	100,000 00	111,125 00	100,000 00	
United States Registered, 4s, 1925.....	80,000 00	104,000 00	80,000 00	
United States Registered, 5s, 1904.....	20,000 00	22,350 00	20,000 00	
Total United States bonds owned	250,000 00			\$250,000 00
District of Columbia, 3-65s, 1924....	50,000 00	58,312 50	50,000 00	50,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid	25,000 00	27,875 00	25,000 00	
Penobscot, 4s, 1900-4, Refunding.	11,000 00	11,220 00	11,000 00	
Washington, 4s, 1923, Opt., R. R. Aid	30,000 00	32,400 00	30,000 00	
City of Bangor, 6s, 1905, Water	23,000 00	26,220 00	23,000 00	
Bangor, Reg., 3½s, 1904-10, Water.	35,000 00	35,350 00	35,000 00	
Bath, 4s, 1901, Opt., Munic., Loan	40,000 00	40,400 00	40,000 00	
Belfast, 4s, 1918, Refunding.....	25,000 00	26,750 00	25,000 00	
Gardiner, 3½s, 1919, Refunding...	9,000 00	9,000 00	9,000 00	
Town of Brunswick, 4s, 1915-19, Sewer...	5,000 00	5,250 00	5,000 00	
Bucksport, 4s, 1902, Opt., Fund..	500 00	502 50	500 00	
Eden, 4s, 1905-19, Funding.....	40,000 00	40,600 00	40,000 00	
Houlton, 4s, 1900, Opt., Refund..	37,000 00	37,000 00	37,000 00	
Houlton, 4s, 1918, Refunding.....	10,000 00	10,350 00	10,000 00	
Presque Isle, 4½s, 1900-2, Bridge.	3,000 00	3,030 00	3,000 00	
Total public funds of Maine	293,500 00			293,500 00
County of Bay, Mich., 5s, 1903, Bridge.....	5,000 00	5,250 00	5,000 00	
Bay, Mich., 4s, 1902, Int. Imp....	15,000 00	15,150 00	15,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,800 00	10,000 00	
Crawford, Ill., 6s, 1902, Funding.	20,000 00	21,000 00	20,000 00	
Franklin, O., 4½s, 1907-8, Defic...	20,000 00	21,100 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, C. H. & City Hall.....	25,000 00	29,125 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,780 00	6,000 00	
Milwaukee, Wis., 5s, 1907, County Building	5,000 00	5,525 00	5,000 00	
Ramsey, Minn., 4½s, 1918, C. H....	9,000 00	10,395 00	9,000 00	
St. Louis, Minn., 4½s, 1909-10, Road and Bridge.....	15,000 00	16,125 00	15,000 00	
City of Brainerd, Minn., 6s, 1909, Light.	5,000 00	5,500 00	5,000 00	
Duluth, Minn., 5s, 1902-5, Sewer.	20,000 00	21,000 00	20,000 00	
Duluth, Minn., 4s, 1921, Park	10,000 00	10,350 00	10,000 00	
Findlay, O., 6s, 1903, School.....	10,000 00	10,750 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water .	2,000 00	2,180 00	2,000 00	
Muskegon, Mich., 5s, 1909-20, Wat	19,000 00	22,040 00	19,000 00	
Newark, O., 5s, 1901, Refunding.	5,000 00	5,100 00	5,000 00	
Newport, Ky., 6s, 1914, Refund..	10,000 00	11,250 00	10,000 00	
Pawtucket, R.I., 3½s, 1939, Sch. Imp	20,000 00	20,500 00	20,000 00	
St. Paul, Minn., 6s, 1904, Refund.	1,000 00	1,120 00	1,000 00	
St. Paul, Minn., 6s, 1900, Railroad	2,000 00	2,050 00	2,000 00	
Sandusky, O., 4½s, 1900-8, Wat. Ref	8,000 00	8,320 00	8,000 00	
South Bend, Ind., 5s, 1900, Fund.	1,500 00	1,515 00	1,500 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,300 00	5,000 00	
Springfield, O., Reg., 5s, 1903, Wat.	2,000 00	2,090 00	2,000 00	
Stuebenville, O., 4s, 1914, Opt., Wat	10,000 00	10,300 00	10,000 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 Stillwater, Minn., 5s, 1911, Permanent Improvement.....	\$1,000 00	\$1,095 00	\$1,000 00	
Superior, Wis., 5s, Opt., St. Imp.	5,000 00	5,000 00	5,000 00	
West Chicago, Ill., 5s, Opt., Park	4,000 00	4,000 00	4,000 00	
Zanesville, O., 4½s, 1900, Hose H.	5,000 00	5,025 00	5,000 00	
Total public funds out of Maine.....	275,560 00			\$275,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Katahdin Iron Works, 6s, 1901 ...	11,000 00	11,220 00	11,000 00	
Boston & Maine, 4s, 1942.....	50,000 00	57,500 00	50,000 00	
Boston & Maine, 4½s, 1944.....	25,000 00	32,000 00	25,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.....	97,000 00	108,640 00	97,000 00	
Maine Central Collateral Trust, 5s, 1923 ...	10,000 00	11,100 00	10,000 00	
Maine Central Consol. Mort., 4s, 1912.....	25,000 00	26,250 00	25,000 00	
Penobscot Shore Line, Reg., 4s, 1920.....	25,000 00	27,500 00	25,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,900 00	10,000 00	
Portland Railroad Company, 4½s, 1913.....	10,000 00	10,800 00	10,000 00	
Somerset, 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	283,000 00			283,000 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	22,500 00	22,500 00	22,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995	12,000 00	10,200 00	9,600 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	5,000 00	5,000 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	10,000 00	11,600 00	10,000 00	
Burlington Street, Ia., 6s, 1910.....	5,000 00	3,750 00	3,750 00	
Central Pacific, 5s, 1901.....	2,000 00	2,110 00	2,000 00	
Concord & Montreal, 4s, 1920.....	40,000 00	41,200 00	40,000 00	
Globe Street, Fall River, Mass., 5s, 1912....	10,000 00	10,300 00	10,000 00	
Grand Rapids Street, Mich., 6s, 1912.....	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930.....	20,000 00	20,000 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	10,000 00	9,675 00	
Indiana, Illinois & Iowa, 5s, 1948.....	20,000 00	21,000 00	20,000 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,550 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	20,000 00	21,000 00	20,000 00	
Muskegon Street, Mich., 5s, 1912, Optional.	500 00	500 00	500 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	20,000 00	21,000 00	20,000 00	
New Haven, West Haven & Winchester Avenue, Conn., Registered, 5s, 1912.....	21,000 00	22,470 00	21,000 00	
New York Central & Hudson River, Lake Shore Collateral Trust, Gold, 3½s, 1998....	10,000 00	10,000 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	10,200 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00	10,850 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	9,000 00	9,000 00	9,000 00	
Zanesville Electric, O., 4s, 1904-19.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	282,000 00			278,025 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	9,000 00	9,180 00	9,000 00	
Bath Iron Works, 5s, 1900-1.....	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1902-9	37,000 00	37,000 00	37,000 00	
First National Bank Building, Ellsworth, 4s, 1919.....	4,000 00	4,000 00	4,000 00	
International Paper Company, 6s, 1918....	5,000 00	5,000 00	5,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906....	16,000 00	16,160 00	16,000 00	
Portland Water Company, 4s, 1927.....	20,000 00	20,800 00	20,000 00	
Total corporation bonds owned.....	101,000 00			101,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	50,400 00	68,040 00	50,400 00	
Portland & Ogdensburg.....	30,000 00	15,000 00	13,950 00	
Total railroad stock of Maine.....	80,400 00			64,350 00

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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, N. Y., 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	8,000 00	10,000 00	
Union Insurance Company, Bangor.....	1,000 00	1,750 00	1,000 00	
Total corporation stock owned.....	11,000 00			11,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	4,000 00	5,800 00	4,000 00	
First National Bank, Houlton.....	6,000 00	9,900 00	6,000 00	
Fort Fairfield National Bank, Ft. Fairfield	4,000 00	5,200 00	4,000 00	
Kenduskeag National Bank, Bangor.....	5,800 00	7,850 00	5,800 00	
Merchants' National Bank, Bangor.....	4,100 00	9,840 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.....	38,900 00			38,900 00
<i>Loans on Public Funds.</i>				
United States.....		500 00	500 00	
Territory of New Mexico.....		4,000 00	4,000 00	
Territory of Utah.....		2,000 00	2,000 00	
County of Ramsey, Minn.....		1,000 00	1,000 00	
County of Washington.....		1,000 00	1,000 00	
City of Bangor.....		2,000 00	2,000 00	
Bozeman, Mont.....		1,000 00	1,000 00	
Cincinnati, O.....		1,000 00	1,000 00	
Helena, Mont.....		800 00	800 00	
Omaha, Neb.....		3,000 00	3,000 00	
				16,300 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		3,000 00	3,000 00	
Maine Central.....		1,500 00	1,500 00	
Multnomah Street, Portland, Oregon.....		10,000 00	10,000 00	
Omaha Street, Neb.....		1,000 00	1,000 00	
				15,500 00
<i>Loans on Corporation Bonds.</i>				
Kinco Hotel Company.....		3,000 00	3,000 00	
Orono Pulp and Paper Company.....		26,250 00	26,250 00	
				29,250 00
<i>Loans on Railroad Stock.</i>				
Dexter and Piscataquis.....		10,000 00	10,000 00	
European and North American.....		8,156 25	8,156 25	
				18,156 25
<i>Loans on Corporation Stock.</i>				
Bodwell Water Power Company, Old Town.....		4,000 00	4,000 00	
E. & T. Fairbanks Company, St. Johnsbury, Vt.....		2,000 00	2,000 00	
Houlton Water Company.....		10,000 00	10,000 00	
Lockwood Company, Waterville.....		33,800 00	33,800 00	
Northern Telegraph Company.....		3,800 00	3,800 00	
Penobscot Boom Corporation, Bangor.....		3,000 00	3,000 00	
Union Iron Works, Bangor.....		7,000 00	7,000 00	
				63,600 00
<i>Loans on National Bank Stock.</i>				
Fort Fairfield National Bank, Fort Fairfield.....		500 00	500 00	
Second National Bank, Bangor.....		10,000 00	10,000 00	
Veazie National Bank, Bangor.....		14,000 00	14,000 00	
				24,500 00
<i>Loans to Municipalities.</i>				
City of Bangor.....		50,000 00	50,000 00	
Town of Caribou.....		500 00	500 00	
Town of Winterport.....		1,000 00	1,000 00	
				51,500 00
Loan on Eastern Trust & Banking Co. stock, Bangor.....		500 00	500 00	
Loan to Eastern Maine General Hospital.....		3,000 00	3,000 00	
Loan on Penobscot Savings Bank book.....		3,158 33	3,158 33	
Loans on mortgages of real estate.....		290,952 43	290,952 43	
				297,610 76

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Furniture	\$1,000 00	\$1,000 00	\$1,000 00
Premium account.....	-	15,874 67	
Expense account.....	-	2,048 28	17,922 95
Cash on deposit	80,351 93	80,351 93	
Cash on hand	3,994 27	3,994 27	84,346 20
Unpaid accrued interest.....	25,959 00		2,267,461 16
	<u>2,444,057 21</u>		
Due depositors, earned dividend and accrued State tax.....	2,225,666 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$218,390 36		

PEOPLE'S SAVINGS BANK—LEWISTON.

March 7, 1899.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits	\$1,081,370 48
Reserve fund.....	39,815 00
Undivided profits.....	17,288 82
	<hr/> \$1,088,474 30

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907	\$700 00	\$789 25	\$700 00	
United States Coupon 4s, 1925	5,000 00	6,412 50	5,000 00	
Total United States bonds owned.....	5,700 00			\$5,700 00
County of Aroostook, 4½s, 1915, Railroad ...	3,000 00	3,360 00	3,000 00	
Washington, 4s, 1928, Railroad ..	20,000 00	21,800 00	20,000 00	
City of Auburn, 4s, 1905, Water	2,000 00	2,050 00	2,000 00	
Augusta, 4s, 1905, Refunding	5,000 00	5,125 00	5,000 00	
Gardiner, 4s, 1903	1,000 00	1,015 00	1,000 00	
Lewiston, 4s, 1913-23.....	15,000 00	15,975 00	15,000 00	
Town of Anson, 4s, 1922	600 00	600 00	600 00	
Total public funds of Maine	46,600 00			46,600 00
County of Clay, Ind., 5s, 1900, Jail	5,000 00	5,050 00	5,000 00	
Lawrence, Ind., 5s, 1904-8, Road..	18,000 00	18,990 00	18,000 00	
Lawrence, O., 5s, 1913, Turnpike..	3,000 00	3,435 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	5,325 00	5,000 00	
Polk, Minn., 5½s, 1907, Ditch ...	5,000 00	5,325 00	5,000 00	
Portage, Wis., 5s, 1912, Refunding	3,000 00	3,330 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Refund.	2,000 00	2,320 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	3,000 00	3,540 00	3,000 00	
Washington, Kan., 5½s, 1900-1, Ref.	4,000 00	4,050 00	4,000 00	
Bradford, Pa., 6s, 1903, Water ...	5,000 00	5,325 00	5,000 00	
City of East Liverpool, O., 5s, 1914, Ed..	3,000 00	3,360 00	3,000 00	
Emporia, Kan., 5s, 1903, Water..	5,000 00	5,000 00	5,000 00	
Findlay, O., 5s, 1908, Water ...	2,000 00	2,130 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	4,688 50	4,500 00	
Marion, O., 5s, 1904, Street Imp..	5,000 00	5,200 00	5,000 00	
St. Paul, Minn., 5s, 1915, Wat. & Sew	8,000 00	9,520 00	8,000 00	
Sandusky, O., 5s, 1900-2, Wharf ..	5,000 00	5,075 00	5,000 00	
Superior, Wis., 6s, 1902, Harb. Imp.	5,000 00	5,000 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,675 00	5,000 00	
Total public funds out of Maine.....	99,000 00			99,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,000 00	4,875 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	10,900 00	9,762 50	
Kennebec Central, 5s, 1910.....	5,000 00	5,125 00	5,000 00	
Lime Rock, 5s, 1908.	5,000 00	5,250 00	5,000 00	
Maine Central, 4½s, 1905.....	27,000 00	28,080 00	27,000 00	
Maine Central, 4½s, 1912 ..	5,000 00	5,500 00	5,006 00	
Maine Central, 4½s, 1916	9,000 00	9,360 00	9,000 00	
Maine Central, 5s, 1912	8,000 00	9,120 00	8,000 00	
Maine Central, 5s, 1923	4,000 00	4,440 00	4,000 00	
Maine Central, 7s, 1912	17,000 00	23,120 00	17,000 00	
Portland and Ogdenburg, 5s, 1908... ..	28,000 00	30,520 00	28,000 00	
Portland and Rumford Falls, 4s, 1927.....	17,000 00	17,000 00	17,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	145,000 00			144,637 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>
Baltimore, Chesapeake & Atlantic, 5s, 1934	\$5,000 00	\$5,000 00	\$5,000 00	
Hereford, 4s, 1930	7,000 00	7,000 00	6,945 00	
Honsatonic, 5s, 1937	10,000 00	12,600 00	10,000 00	
Illinois Central, St. Louis Division and Terminal, 1st Mortgage, 3½s, 1951	10,000 00	9,600 00	9,587 50	
Indiana, Illinois & Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,000 00	2,910 00	
New Haven & Derby, Conn., 5s, 1918	5,000 00	5,900 00	5,000 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912	2,000 00	2,120 00	2,000 00	
Ogdensburg & Lake Champlain, 6s, 1920 ...	5,000 00	5,625 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 ...	5,000 00	5,100 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	4,950 00	
Rockford Railway, Light & Power Company, Ill., 5s, 1918	500 00	500 00	500 00	
Southern Railway, St. Louis, Mo., 6s, 1904 ..	3,000 00	3,330 00	3,000 00	
Trenton Passenger, N. J., 6s, 1930, Optional	5,000 00	5,550 00	5,000 00	
West Chicago Street Ry. Tunnel Co., 5s, 1909	3,000 00	3,000 00	3,000 00	
Zanesville Street, O., 6s, 1911	2,000 00	1,800 00	2,000 00	
Total railroad bonds out of Maine	75,500 00			\$74,892 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	5,000 00	5,100 00	5,000 00	
Bath Gas and Electric Company, 5s, 1920 ..	2,500 00	2,500 00	2,487 50	
Brunswick Electric Light & Power Company, 6s, 1912	1,000 00	1,000 00	1,000 00	
Continental Mills, Lewiston, 6s, 1903	20,000 00	20,000 00	20,000 00	
Gardiner Water Company, 5s, 1905	16,400 00	10,300 00	10,000 00	
Madison Water Company, 5s, 1917	3,000 00	3,060 00	3,000 00	
Maine & New Hampshire Granite Co., 5s, 1912	5,000 00	5,000 00	5,000 00	
Masonic Building Association, Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906	3,000 00	3,075 00	3,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906 ..	2,000 00	2,020 00	2,000 00	
Portland Elevator Company, 4s, 1912-18	5,000 00	5,125 00	5,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,400 00	9,787 50	
Standish Water & Construction Co., 4s, 1904	3,000 00	3,060 00	3,000 00	
Waterville Water Company, 5s, 1917	3,000 00	3,060 00	3,000 00	
Westbrook Manufacturing Company, 1st Mortgage, 5s, 1899	10,000 00	7,500 00	10,000 00	
Total corporation bonds of Maine	87,500 00			87,275 00
Littleton Water & Light Co., N. H., 5s, 1916.	3,000 00	3,000 00	2,970 00	2,970 00
<i>Railroad Stock Owned.</i>				
Kennebec Central	500 00	500 00	500 00	500 00
Rockford Railway, Light & Power Co., Ill.	1,500 00	375 00	1,500 00	1,500 00
<i>Corporation Stock Owned.</i>				
C. A. Cushing Company, Freeport	300 00	75 00	300 00	
Little Androscoggin Water Power Company, Auburn	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	1,945 50	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	9,588 00	9,400 00	
First National Bank, Auburn	1,000 00	1,300 00	1,000 00	
First National Bank, Bangor	2,400 00	3,480 00	2,400 00	
First National Bank, Bath	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston	23,600 00	36,580 00	23,600 00	
First National Bank, Portland	9,500 00	9,500 00	9,500 00	

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Manufacturers' National Bank, Lewiston..	\$28,000 00	\$30,800 00	\$28,000 00	
Merchants' National Bank, Portland.. . . .	3,300 00	4,950 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	4,725 00	4,500 00	
Norway National Bank, Norway.	300 00	345 00	300 00	
Portland National Bank, Portland.	5,000 00	5,450 00	5,000 00	
Richmond National Bank, Richmond.	2,000 00	2,000 00	2,000 00	
Total national bank stock owned	93,300 00			\$93,300 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company	800 00	800 00	800 00	
Waterville Trust and Safe Deposit Co	2,000 00	2,000 00	2,000 00	
Total other bank stock owned	2,800 00			2,800 00
<i>Loans on Corporation Bonds.</i>				
Continental Mills, Lewiston.		150 00	150 00	
Crystal Water Company, Edgewater, S. I.		6,000 00	6,000 00	6,150 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.		3,500 00	3,500 00	
Ara Cushman Company, Auburn		1,500 00	1,500 00	
Athol Water Company, Mass.		933 75	933 75	
Cowan Woolen Company, Lewiston.		7,000 00	7,000 00	
Gay Woodman Company, Lewiston		-	5,000 00	
Lewiston and Auburn Electric Light Company.		1,436 81	1,436 81	
Lewiston Journal Company.		15,000 00	15,000 00	
Lewiston Machine Company.		450 00	450 00	
Lewiston Mill Company		825 00	3,300 00	
Norridgewock Falls Bridge		2,000 00	2,000 00	
Whitman Agricultural Works, Auburn		2,431 76	2,431 76	42,612 32
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.		95 00	95 00	
First National Bank, Auburn.		10,000 00	10,000 00	10,095 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	
Indian Spring Woolen Company, Madison.		10,000 00	10,000 00	
Lewiston Machine Company.		2,000 00	2,000 00	
Linn Woolen Company, Hartland		5,000 00	5,000 00	
Trinity Church, Lewiston		527 13	527 13	
Washburn Chair Company, North Turner (endorsed)		1,000 00	1,000 00	
Whitman Agricultural Works, Auburn (endorsed)..		8,500 00	8,500 00	44,027 13
Loans on People's Savings Bank books		570 00	570 00	
Loans on mortgages of real estate.		329,874 06	329,874 06	330,444 06
Real estate, investment		15,000 00	13,919 35	
Vault		5,000 00	5,103 83	
Furniture and fixtures.		900 00	900 00	19,923 18
Premium account.		-	44,448 75	
Expense account.		-	1,145 63	45,594 38
Cash on deposit		19,337 88	19,337 88	
Cash on hand		7,646 35	7,646 35	26,984 23
Unpaid accrued interest.		14,954 87		1,088,474 30
Due depositors, earned dividend and accrued State tax		1,099,586 36		
		1,047,848 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$51,748 16		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

June 27, 1899.

JOHN R. KELLEY, President.

OSCAR C. ROGERS, Treasurer.

LIABILITIES.

Deposits	\$665,947 76
Reserve fund.....	6,922 86
Undivided profits.....	16,138 87
	\$689,009 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, 5s, 1904.....	\$18,000 00	\$29,205 00	\$18,000 00	
United States Coupon, 4s, 1907.....	500 00	568 75	500 00	
United States Coupon, 4s, 1925.....	3,000 00	3,885 00	3,000 00	
Total United States bonds owned... ..	21,500 00			\$21,500 00
City of Bath, 4s, 1901, Optional, Funding...	400 00	404 00	400 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,350 00	5,000 00	
Total public funds of Maine	5,400 00			5,400 00
County of Anne Arundel, Md., 5s, 1903, Bridge	5,000 00	5,225 00	5,000 00	
Ottawa, O., 6s, 1913-17, Bridge...	5,000 00	6,350 00	5,000 00	
City of Anderson, Ind., 6s, 1899-1903, Imp.	6,050 60	6,262 37	6,050 60	
Arkansas City, Kan., 6s, 1901, Wat	7,000 00	7,140 00	7,000 00	
Arkansas City, Kan., 7s, 1899-1901, Sewer	1,500 00	1,530 00	1,500 00	
Chicago Sanitary District, Ill., 4½s, 1908-14	10,000 00	10,700 00	10,000 00	
Clinton, Ia., 6s, 1898-1902, Sewer.	4,650 00	4,650 00	4,650 00	
Hammond, Ind., 5s, 1918, School,	3,000 00	3,000 00	3,000 00	
Kansas City, Kan., 6s, 1899-1901, Improvement	3,000 00	3,045 00	3,000 00	
Key West, Florida, 8s, 1902 City Market	5,000 00	5,350 00	5,000 00	
Marshalltown, Ia., 4½s, 1911-16, Funding.....	2,000 00	2,050 00	2,000 00	
Milwaukee, Wis., 5s, 1903, School	500 00	527 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	
Wyandotte, Kan., 6s, 1903, Munc.	1,400 00	1,449 00	1,400 00	
Total public funds out of Maine.....	65,600 60			65,600 60
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,000 00	4,925 00	
Bangor and Aroostook, 5s, 1943.....	10,000 00	11,000 00	9,768 75	
Maine Central, 4½s, 1905	7,000 00	7,280 00	7,000 00	
Maine Central, 5s, 1923	3,000 00	3,336 00	3,000 00	
Total railroad bonds of Maine.....	25,000 00			24,693 75
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1905	12,500 00	12,500 00	10,666 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,000 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	5,950 00	5,000 00	
Burlington Electric, Ia., 6s, 1910.....	3,750 00	2,812 50	3,750 00	
Chicago and West Michigan, 5s, 1921.....	15,000 00	13,950 00	15,000 00	
Chicago and West Michigan, Scrip	1,275 00	1,185 75	1,275 00	
Cicero and Proviso Street, Chicago, 5s, 1915	10,000 00	10,200 00	10,000 00	
Consolidated Terminal, Kansas City, 5s, 1922	3,000 00	2,700 00	2,550 00	
Electric Railway, Light and Power Company, Sedalia, Mo., 6s, 1912, Optional.....	3,000 00	3,000 00	3,000 00	
Indiana, Illinois and Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	

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

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Jackson Street, Mich., 6s, 1911.....	\$4,000 00	\$1,400 00	\$4,000 00	
Muskegon Street, Mich., 5s, 1912.....	300 00	300 00	300 00	
St. Lawrence and Adirondack, 5s, 1906....	5,000 00	8,425 00	5,000 00	
St. Louis, Kansas and Southwestern, 6s, 1912, Optional.....	3,000 00	750 00	3,000 00	
St. Louis and San Francisco, Consolidated Mortgage, 4s, 1906.....	1,000 00	825 00	1,000 00	
St. Louis and San Francisco, Scrip.....	950 00	783 75	950 00	
Salt Lake City Railway, Utah, 6s, 1903, Opt.	3,000 00	3,000 00	3,000 00	
Superior Rapid Transit, Wis., 6s, 1912.....	5,000 00	4,750 00	5,000 00	
Trenton Passenger, N. J., 6s, 1924, Optional	5,000 00	5,525 00	5,000 00	
West Chicago Street Railway Tunnel Company, Ill., 5s, 1909.....	12,000 00	12,240 00	12,000 00	
Zanesville Street, O., 6s, 1911.....	5,000 00	4,500 00	5,000 00	
Total railroad bonds out of Maine.....	107,775 00			\$105,491 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912.....	5,000 00	5,000 00	5,000 00	
Caribou Water Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Maine Steamship Co., Portland, 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	
Masonic Bldg. Ass'n, Biddeford, 4½s, 1913-17	5,500 00	5,500 00	5,500 00	
Municipal Security Co., Portland, 5s, 1902.	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 4½s, 1903.	5,000 00	5,000 00	5,000 00	
Phillips Water Company, 5s, 1916.....	3,000 00	3,060 00	3,000 00	
Rockland Water Company, 5s, 1919.....	13,000 00	14,690 00	13,000 00	
Total corporation bonds of Maine.....	66,500 00			66,500 00
Berlin Water Company, N. H., 5s, 1902, Opt.	5,000 00	5,000 00	5,000 00	
Eau Claire Water Works, Wis., 6s, 1915.....	13,000 00	13,000 00	13,000 00	
Total corporation bonds out of Maine.....	18,000 00			18,000 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, 2d Preferred.....	1,200 00	420 00	240 00	
St. Louis & San Francisco, Common.....	1,800 00	180 00	126 00	
Total railroad stock owned.....	6,000 00			3,366 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	5,200 00	4,000 00	
First National Bank, Bath.....	14,000 00	16,800 00	14,000 00	
First National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
First National Bank, Wiscasset.....	1,000 00	1,000 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	1,260 00	900 00	
National Traders' Bank, Portland.....	1,200 00	1,224 00	1,200 00	
Portland National Bank, Portland.....	5,000 00	5,450 00	5,000 00	
Total national bank stock owned.....	41,200 00			41,200 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	2,000 00	2,060 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.....	5,500 00			5,500 00
<i>Loans on Public Funds.</i>				
City of Portland.....		1,050 00	1,050 00	
Salina, Kansas.....		473 02	473 02	1,523 02

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

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Gas and Electric Company	\$8,000 00	\$8,000 00	
Bath Iron Works	1,200 00	1,200 00	
Bennington Water Power and Light Company, Vt. . .	9,768 47	9,768 47	
Hoosick Falls Water Power and Light Co., N. Y.	4,000 00	4,000 00	
Richards Paper Company, Gardiner	1,000 00	1,000 00	\$23,968 47
<i>Loans on Railroad Stock.</i>			
Bath Street	2,500 00	2,500 00	
Boston and Maine	5,000 00	5,000 00	
Maine Central	2,600 00	2,600 00	10,100 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Water Power Company, Lewiston ...	2,104 43	2,104 43	
Bath Iron Works	15,000 00	15,000 00	
Bath Real Estate Company	250 00	250 00	
Boston Marine Insurance Company	100 00	100 00	
Hyde Windlass Company, Bath	4,500 00	4,500 00	
Langton Manufacturing Company, St. Albans, Vt. . .	5,000 00	5,000 00	
Little Androscoggin Water Power Co., Auburn	1,000 00	1,000 00	
Mountain Farm and Seashore Company, Portland ..	500 00	500 00	
Sagadahoc Real Estate Association	850 00	850 00	
Torrey Roller Bushing Works, Bath	2,900 00	2,900 00	
Union Stock Yards, Omaha, Neb.	1,000 00	1,000 00	
Worumbo Manufacturing Company, Lisbon Falls ..	11,450 00	11,450 00	44,654 43
<i>Loans on National Bank Stock.</i>			
Bath National Bank, Bath	1,300 00	1,300 00	
First National Bank, Bath	2,500 00	2,500 00	
Marine National Bank, Bath	100 00	100 00	
People's National Bank, Waterville	82 40	82 40	3,982 40
<i>Loans to Corporations.</i>			
First Universalist Parish, Bath	1,400 00	1,400 00	
Grace Church, Bath	300 00	300 00	
Sagadahoc Real Estate Association, Bath	20,000 00	20,000 00	
Sentinel and Times Publishing Company, Bath	101 22	101 22	
Winter Street Congregational Society, Bath	1,110 00	1,110 00	
Worumbo Manufacturing Company, Lisbon Falls ..	7,500 00	7,500 00	30,411 22
<i>Loans to Municipalities.</i>			
City of Bath	40,000 00	40,000 00	
Town of Georgetown	500 00	500 00	40,500 00
Loan on Maine Central Railroad bonds	1,000 00	1,000 00	
Loans on vessel property	26,196 00	26,196 00	
Loans on People's Safe Deposit and Savings Bank books	1,126 60	1,126 60	
Loans on mortgages of real estate	89,805 08	89,805 08	118,127 68
Real estate, investment	19,330 49	19,330 49	
Real estate, foreclosure	90 81	90 81	
Safe deposit department	5,000 00	5,000 00	
Safe, furniture and fixtures	4,500 60	4,500 00	28,921 30
Premium account	-	2,610 00	
Expense account	-	2,217 55	4,827 55
Cash on deposit	20,640 28	20,640 28	
Cash on hand	2,601 29	2,601 29	23,241 57
Unpaid accrued interest	3,987 00		\$689,009 49
Due depositors, earned dividend and accrued State tax	704,034 71		
Estimated market value of resources above liability for deposits, earned dividend and State tax	676,277 26		
	\$27,757 45		

PHILLIPS SAVINGS BANK—PHILLIPS.

April 10, 1899.

E. M. ROBINSON, President.

J. W. BUTTERFIELD, Treasurer.

MASON PARKER, Assistant Treasurer.

LIABILITIES.

Deposits	\$152,679 32
Reserve fund.....	3,300 00
Undivided profits.....	2,238 02
	\$158,217 34

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, 1907.....	\$5,000 00	\$5,637 50	\$5,000 00	
United States Coupon, 3s, 1918.....	3,000 00	3,243 75	3,000 00	
Total United States bonds owned	8,000 00			\$8,000 00
County of Franklin, 4s, 1899	2,000 00	2,000 00	2,000 00	
City of Bath, 6s, 1902.....	1,000 00	1,070 00	1,000 00	
Rockland, 6s, 1902	2,000 00	2,140 00	2,000 00	
Town of Avon, 5s, Optional	1,500 00	1,500 00	1,500 00	
Phillips, orders	13,778 09	13,778 09	13,778 09	
Phillips, 4s, Optional	2,600 00	2,600 00	2,600 00	
Rangeley, 5s, 1893, Optional	2,000 00	2,000 00	2,000 00	
Rangeley, 5s, 1901, Optional	2,000 00	2,020 00	2,000 00	
Salem, order	20 00	20 00	20 00	
Village corporation of Phillips, orders	400 00	400 00	400 00	
Total public funds of Maine.....	27,298 09			27,298 09
City of Ironton, O., 5s, 1912, Street Imp..	2,000 00	2,200 00	2,000 00	
Marion, O., 6s, 1901-2	2,000 00	2,090 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6	3,000 00	3,165 00	3,000 00	
Total public funds out of Maine.....	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	3,000 00	3,000 00	2,940 00	
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,450 00	4,775 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,140 00	2,000 00	
Maine Central, 7s, 1912	100 00	138 00	100 00	
Maine Central, 6s, 1900	2,000 00	2,060 00	2,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,450 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	27,100 00			26,815 00
Black Rocks&Salisbury Beach, Mass.,5s,1911	3,000 00	3,000 00	3,000 00	
Muskegon Street, Mich., 5s, 1912	200 00	200 00	200 00	
Total railroad bonds out of Maine.....	3,200 00			3,200 00
<i>Corporation Bonds Owned.</i>				
Bethel Water Company, 5s, 1910	5,000 00	5,125 00	5,000 00	
Madison Water Company, 5s, 1902, Opt.	5,000 00	5,100 00	5,000 00	
Newport Water Company, 5s, 1915.	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.....	12,000 00			12,000 00
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,500 00	5,000 00	5,000 00

PHILLIPS 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>
Muskegon Street, Mich., Preferred	\$1,000 00	\$750 00	\$1,000 00	
Muskegon Street, Mich., Common	1,000 00	100 00	1,000 00	
Total railroad stock owned	2,000 00			\$2,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	1,000 00	1,020 00	1,000 00	
Cumberland National Bank, Portland.....	2,200 00	2,200 00	2,200 00	
First National Bank, Farmington.....	2,600 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.....	2,100 00	2,100 00	2,100 00	
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	2,180 00	2,000 00	
Total national bank stock owned	16,800 00			16,800 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	5,600 00	5,600 00	5,350 00	
Rumford Falls Trust Company	1,000 00	1,030 00	1,000 00	
Westbrook Trust Company	1,000 00	1,050 00	1,000 00	
Total other bank stock owned	7,600 00			7,350 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Supply Company.....		400 00	400 00	
Huntington Water Company, West Virginia		400 00	400 00	800 00
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogart Manufacturing Co., Kingfield		2,000 00	2,000 00	
Kingfield Water Company		4,000 00	4,000 00	
Minnesota & Dakota Elevator Company		6,000 00	6,000 00	12,000 00
Loan on Illinois Central Railroad bonds... ..		1,800 00	1,800 00	
Loan on Chapman National Bank stock, Portland...		2,000 00	2,000 00	
Loan on North Franklin Agricultural Society note.		100 00	100 00	
Loans on personal property		1,921 82	1,921 82	
Loan on Phillips Savings Bank book.....		300 00	300 00	
Loans on mortgages of real estate		16,486 16	16,486 16	22,607 98
Safe.....		400 00	400 00	400 00
Premium account.....		-	1,500 00	1,500 00
Cash on deposit		4,596 94	4,596 94	
Cash on hand		849 33	849 33	5,446 27
Unpaid accrued interest		1,900 00		\$158,217 34
Due depositors, earned dividend and accrued State tax		162,706 59		
		155,189 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$7,517 27		

PISCATAQUIS SAVINGS BANK—DOVER.

September 20, 1899.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

LIABILITIES.

Deposits	\$571,742 08
Reserve fund.....	13,000 00
Undivided profits.....	9,976 75
	\$594,718 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925	\$5,000 00	\$6,500 00	\$5,000 00	\$5,000 00
County of Washington, 4s, 1923, Optional, Railroad Aid.....	6,000 00	6,480 00	6,000 00	
Town of Anson, 4s, Optional, Railroad Aid	400 00	400 00	400 00	
Total public funds of Maine.....	6,400 00			6,400 00
County of Jefferson, O., 5s, 1902, Turnpike.	5,000 00	5,175 00	5,000 00	
Lawrence, Ind., 5s, 1904, Road...	5,000 00	5,225 00	5,000 00	
Otter Tail, Minn., 5s, 1904, Refund	5,000 00	5,275 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	5,000 00	5,775 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve Brainerd, Minn., 6s, 1908, Electric Light	4,000 00	4,360 00	4,000 00	
Greenville, O., 6s, 1902, Refunding	5,000 00	5,200 00	5,000 00	
Kansas City, Kan., 6s, 1903-4, In- ternal Improvement.	5,000 00	5,300 00	5,000 00	
Menominee, Mich., 6s, 1907, Sch.	5,000 00	5,675 00	5,000 00	
Steubenville, O., 4s, 1914, Opt. Wat	5,000 00	5,150 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Permanent Improvement.....	9,000 00	9,720 00	9,000 00	
Superior, Wis., 5s, Optional, Sewer	5,000 00	5,000 00	5,000 00	
Town of Watertown, Mass., 3½s, 1910, Wat	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	6,000 00	7,020 00	6,000 00	
Total public funds out of Maine.....	71,000 00			71,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	10,000 00	11,000 00	9,985 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,000 00	10,000 00	
Phillips and Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland and Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston and Camden, 5s, 1922	7,000 00	7,000 00	7,000 00	
Total railroad bonds of Maine.....	37,000 00			36,985 00
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,800 00	4,950 00	
Concord and Montreal, 4s, 1920.....	10,000 00	10,300 00	10,000 00	
Des Moines Street, Ia., 6s, 1916	5,000 00	5,125 00	5,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	15,000 00	15,375 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	
Indiana, Illinois and Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	
Jackson Street, Mich., 6s, 1911.....	5,000 00	1,750 00	5,000 00	
Metropolitan Street, Kansas City, Mo., 5s, 1909	5,000 00	5,150 00	4,825 00	
Naunkeag Street, Salem, Mass., 5s, 1910 ...	10,000 00	10,500 00	9,900 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	3,000 00	3,210 00	3,000 00	
Passenger and Belt, Lexington, Ky., 6s, 1913	3,000 00	5,125 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916	5,000 00	5,375 00	5,000 00	

PISCATAQUIS 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, 1930-1.....	\$10,000 00	\$11,100 00	\$10,000 00	
West Chicago Street Railway Tunnel Company, Ill., 5s, 1909.....	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine.....	106,000 00			\$105,045 00
<i>Corporation Bonds Owned.</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	5,200 00	5,000 00	
Kineo Company, 6s, 1901-6.....	1,500 00	1,500 00	1,500 00	
Madison, Water Company, 5s, 1917.....	5,000 00	5,100 00	5,000 00	
Maine and New Hampshire Granite Company, 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	9,975 00	
Masonic Building Asso., Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Municipal Security Co., Portland, 4½s, 1903.	5,000 00	5,000 00	5,000 00	
Oakland Water Company, 5s, 1918.....	3,000 00	3,000 00	2,970 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	4,000 00	4,040 00	4,000 00	
Public Works Company, Bangor, 5s, 1921..	7,744 33	5,744 33	7,518 33	
Rockland Water Company, 5s, 1919.....	2,000 00	2,260 00	2,000 00	
Total corporation bonds of Maine.....	64,244 33			63,863 33
Berlin Water Company, N. H., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,600 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916.	3,000 00	3,000 00	3,000 00	
Total corporation bonds out of Maine...	13,000 00			13,000 00
<i>Corporation Stock Owned.</i>				
Union Manufacturing Company, Dexter ..	1,250 00	750 00	1,250 00	1,250 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,500 00	3,675 00	3,500 00	
First National Bank, Bangor.....	1,300 00	1,885 00	1,300 00	
First National Bank, Dexter.....	6,000 00	6,600 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	3,270 00	3,000 00	
Richmond National Bank, Richmond.....	640 00	640 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	1,030 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>				
Carleton Mills Company, Sangerville.....		150 00	150 00	
Guilford Lumber Company.....		2,000 00	2,000 00	
Piscataquis Woolen Company, Guilford.....		14,000 00	14,000 00	
Pittsfield Electric Light and Power Company.....		2,500 00	2,500 00	
Total loans on corporation stock.....		18,650 00		18,650 00
<i>Loans to Municipalities.</i>				
Town of Foxcroft.....		23,831 46	23,831 46	
Town of Orneville.....		233 38	233 38	
School District No. 6, Orneville.....		180 15	180 15	
Total loans to municipalities.....		24,244 99		24,244 99
Loan on People's Gas Light and Coke Company bonds, Buffalo, N. Y.....		5,851 84	5,851 84	
Loan on First National Bank stock, Guilford.....		1,200 00	1,200 00	

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to Piscataquis Mutual Fire Insurance Com- pany, Dover.....	\$400 00	\$1,166 20	
Loans on life insurance policies.....	3,300 00	3,300 00	
Loans on personal property	3,888 48	3,888 48	
Loans on mortgages of real estate	150,253 74	150,253 74	\$165,660 26
Real estate investment.....	11,050 00	11,050 00	
Real estate, foreclosure	3,927 03	3,927 03	14,977 03
Premium account.....	-	8,000 00	
Expense account.....	-	1,214 53	9,214 53
Cash on deposit.....	6,612 71	6,612 71	
Cash on hand	475 98	475 98	7,088 69
Unpaid accrued interest.....	11,403 17		\$594,718 83
Due depositors, earned dividend and accrued State tax.....	609,992 27		
	580,569 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$29,422 44		

PORTLAND SAVINGS BANK—PORTLAND.

June 15, 1899.

FRANKLIN R. BARRETT, President. EDWARD A. NOYES, Treasurer.
ALFRED A. MONTGOMERY, Assistant Treasurer.

LIABILITIES.

Deposits	\$9,361,019 50
Reserve fund	320,000 00
Undivided profits.....	56,453 47
	\$9,737,472 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 Registered, 4s, 1907.....	\$75,000 00	\$84,562 50	\$75,000 00	
United States Coupon, 4s, 1907....	150,000 00	171,000 00	150,000 00	
United States Coupon, 4s, 1925.....	750,000 00	39,900 00	750,000 00	
United States Coupon, 5s, 1904.....	325,000 00	365,625 00	325,000 00	
Total United States bonds owned	1,300,000 00			1,300,000 00
City of Lewiston, 6s, 1901, Municipal....	43,000 00	45,150 00	43,000 00	43,000 00
County of Bay, Mich., 5s, 1911, Bridge . . .	30,000 00	34,200 00	30,000 00	
Belmont, O., 5s, 1903-9, C. H., etc.	48,000 00	52,080 00	48,000 00	
Blue Earth, Minn., 5s, 1919, C. H.	35,000 00	39,900 00	35,000 00	
Boone, Ind., 5s, 1900-7, Funding..	27,500 00	28,600 00	27,500 00	
Bourbon, Kan., 6s, 1913, Refunding	37,000 00	44,955 00	37,000 00	
Davies, Ind., 6s, 1900-1, Ditch.....	16,000 00	16,480 00	16,000 00	
Defiance, O., 6s, 1899-1900, Ditch and Bridge	8,000 00	8,080 00	8,000 00	
Delaware, Ind., 5s, 1900-6, C. H. . .	32,000 00	33,280 00	32,000 00	
Douglass, Neb., 5s, 1911, Refund.	45,000 00	51,075 00	45,000 00	
Elkhart, Ind., 5s, 1900-3, Funding	40,000 00	41,000 00	40,000 00	
Franklin, O., 6s, 1899-1901, St. Imp.	18,000 00	18,360 00	18,000 00	
Greene, Ind., 6s, 1895, Opt., Fund.	10,000 00	10,000 00	10,000 00	
Hancock, Ind., 5s, 1917-28, Funding	67,000 00	81,405 00	67,000 00	
Hancock, O., 5s, 1913-18, C. H.	50,000 00	58,500 00	50,000 00	
Highland, O., 6s, 1899-1909, Fund.	2,000 00	2,040 00	2,000 00	
Jackson, Ind., 5s, 1906-10, Funding	25,000 00	27,125 00	25,000 00	
Jefferson, O., 5s, 1899, Opt., Pike	25,000 00	25,000 00	25,000 00	
Lawrence, O., 5s, 1920-2, Pike....	20,000 00	24,100 00	20,000 00	
Licking, O., 6s, 1899-1903.....	25,000 00	26,125 00	25,000 00	
Madison, O., 6s, 1900-3, C. H., etc.	25,000 00	26,125 00	25,000 00	
Mercer, O., 6s, 1899, Ditch, etc....	4,000 00	4,000 00	4,000 00	
Miami, O., 6s, 1899-1901, C. H.	21,525 00	21,525 00	21,000 00	
Muskingum, O., 5s, 1903-13, Hall..	60,000 00	70,800 00	60,000 00	
Polk, Minn., 6s, 1908, Ditch	64,000 00	74,240 00	64,000 00	
Putnam, O., 5s, 1899-1903, Jail....	20,000 00	20,500 00	20,000 00	
Ramsey, Minn., 4½s, 1918, C. H., etc.	50,000 00	57,750 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding.	35,000 00	41,475 00	35,000 00	
Rush, Ind., 5s, 1909-15, Refunding	70,000 00	77,000 00	70,000 00	
Saginaw, Mich., 5s, 1902-4, Refund.	25,000 00	26,250 00	25,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	62,000 00	71,610 00	62,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	50,000 00	55,000 00	50,000 00	
Stark, O., 6s, 1899, Court House..	5,000 00	5,000 00	5,000 00	
Sumner, Kan., 5½s, 1920, Refunding	85,000 00	102,850 00	85,000 00	
Vigo, Ind., 5s, 1903-8, Court House	32,000 00	34,240 00	32,000 00	
Williams, O., 5s, 1900-2, C. H.	23,000 00	23,460 00	23,000 00	
Wyandotte, Kan., 5½s, 1903	50,000 00	52,750 00	50,000 00	
Wyandotte, Kan., 5½s, 1908, Opt..	5,000 00	5,550 00	5,000 00	
City of Akron, O., 5s, 1901, School	20,000 00	20,500 00	20,000 00	
Anderson, Ind., 5s, 1918, Water..	40,000 00	44,000 00	40,000 00	
Aurora, Ill., 5s, 1905, Water.....	40,000 00	42,200 00	40,000 00	
Canton, O., 5s, 1904-6, Refunding	30,000 00	32,250 00	30,000 00	
Canton, O., 5s, 1902-3, Sewer	25,000 00	26,125 00	25,000 00	

PORTLAND SAVINGS BANK—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	Canton, O., 5s, 1905-9, School	\$36,000 00	\$39,420 00	\$36,000 00	
	Cincinnati, O., 7 3-10s, 1899, Sewer and Hospital.....	25,000 00	25,000 00	25,000 00	
	Cincinnati, O., 7s, 1904, Floating Debt	12,000 00	13,980 00	12,000 00	
	Cleveland, O., 5s, 1906, Bd. of Ed.	70,000 00	77,000 00	70,000 00	
	Columbus, O., 5s, 1901, Bd. of Ed.	40,000 00	41,200 00	40,000 00	
	Dayton, O., 5s, 1900, School.....	25,000 00	25,375 00	25,000 00	
	Duluth, Minn., 5s, 1907, Improve- ment and Funding.	50,000 00	54,250 00	50,000 00	
	Evansville, Ind., 5s, 1912, Fund..	15,000 00	16,500 00	15,000 00	
	Evansville, Ind., 4½s, 1912, Fund.	25,000 00	26,250 00	25,000 00	
	Indianapolis, Ind., 5s, 1902-6, Lib'y	50,000 00	53,500 00	50,000 00	
	Indianapolis, Ind., 4½s, 1910-24, School.....	60,000 00	68,100 00	60,000 00	
	Indianapolis, Ind., 4s, 1899, School	25,000 00	25,000 00	25,000 00	
	Iron Mountain, Mich., 6s, 1906, Sewer and Street.....	20,000 00	21,800 00	20,000 00	
	Kansas City, Kan., 5s, 1907, Munc.	21,000 00	21,735 00	21,000 00	
	Lake and Hyde Park, Ill., 5s, 1899-1903, School....	40,000 00	40,800 00	40,000 00	
	Lansing, Mich., 4½s, 1910-15, Water	25,000 00	26,250 00	25,000 00	
	Lansing, Mich., 5s, 1913-23, Elec- tric Light.	50,000 00	56,500 00	50,000 00	
	Massillon, O., 6s, 1899-1902, Refund.	15,000 00	15,450 00	15,000 00	
	Minneapolis, Minn., 4½s, 1902, Opt.	45,000 00	46,350 00	45,000 00	
	Muskegon, Mich., 5s, 1901-24, Wat.	50,000 00	57,250 00	50,000 00	
	Newark, O., 5s, 1899-1900, Sewer..	3,000 00	3,015 00	3,000 00	
	Newport, Ky., 5s, 1918, Street....	30,000 00	34,500 00	30,000 00	
	Omaha, Neb., 4½s, 1906, Renewal.	50,000 00	52,750 00	50,000 00	
	Omaha, Neb., 4s, 1918, Funding..	50,000 00	52,500 00	50,000 00	
	South Bend, Ind., 5s, 1900-1, Refund.	2,500 00	2,536 00	2,500 00	
	Toledo, O., 5s, 1905, Funding.	25,000 00	27,000 00	25,000 00	
Total public funds out of Maine.....		2,261,000 00			2,261,000 00
<i>Railroad Bonds Owned.</i>					
	Maine Central Consolidated, 7s, 1912.....	132,500 00	181,525 00	132,500 00	
	Maine Central Consolidated, 4½s, 1912.	167,500 00	184,250 00	167,500 00	
	Maine Central Consolidated, 4s, 1912	70,000 00	73,500 00	70,000 00	
	Portland Railroad, 1st Mort., 4½s, 1913	100,000 00	106,000 00	100,000 00	
	Portland & Cape Elizabeth, 1st Mort., 5s, 1915	75,000 00	79,500 00	75,000 00	
	Portland & Ogdensburg, 1st Consolidated Mortgage, 5s, 1908.....	150,000 00	163,500 00	150,000 00	
Total railroad bonds of Maine.....		695,000 00			695,000 00
	Albany & Susquehanna, Con. Mort., 6s, 1906	8,000 00	9,200 00	8,000 00	
	Bennington and Rutland, 4½s, 1927	50,000 00	55,500 00	50,000 00	
	Braintree and Weymouth Street, Mass., 1st Mortgage, 5s, 1917.	25,000 00	25,625 00	25,000 00	
	Bridgeport Traction, Conn., 1st Mort., 5s, 1923	25,000 00	26,250 00	25,000 00	
	Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.	25,000 00	26,250 00	25,000 00	
	Canton and Lakeside Streets, O., 6s, 1910...	25,000 00	25,750 00	25,000 00	
	Cedar Rapids, Iowa Falls and North- western, 5s, 1921	25,000 00	26,750 00	25,000 00	
	Cedar Rapids and Missouri River, 7s, 1916 .	25,000 00	34,500 00	25,000 00	
	Central of Peoria, Ill., 1st Mort., 5s, 1915....	25,000 00	25,750 00	25,000 00	
	Chicago, Burlington & Quincy, Consolidated Mortgage, 7s, 1903	25,000 00	28,750 00	25,000 00	
	Chicago and Eastern, Illinois, General Con- solidated, 1st Mortgage, 5s, 1937.....	50,000 00	57,000 00	50,000 00	
	Chicago, Milwaukee and St. Paul, Dubuque Division, 1st Mortgage, 6s, 1920.....	25,000 00	32,750 00	25,000 00	
	Chicago & Northwestern, Con. Mort., 7s, 1915	50,000 00	71,500 00	50,000 00	
	Chicago and St. Louis, 1st Mort., 6s, 1915...	74,000 00	85,100 00	74,000 00	
	Chicago and West Michigan, Consolidated Mortgage, 5s, 1921	50,000 00	46,500 00	48,750 00	
	Cicero & Proviso Street, Chicago, 5s, 1915 .	25,000 00	25,500 00	25,000 00	
	Cincinnati, Portsmouth and Virginia, 1st Mortgage, 5s, 1925.....	50,000 00	53,000 00	50,000 00	

PORTLAND 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>
Cleveland, Columbus, Cincinnati and Indianapolis, Consolidated Mort., 7s, 1914..	\$25,000 00	\$32,750 00	\$25,000 00	
Cleveland, Lorain and Wheeling, 1st Consolidated Mortgage, 5s, 1933	50,000 00	53,000 00	47,500 00	
Dayton & Michigan, Consol. Mort., 5s, 1911.	25,000 00	27,750 00	25,000 00	
Elgin, Joliet & Eastern, 1st Mort., 5s, 1941..	50,000 00	54,500 00	50,000 00	
Flint & Pere Marquette, 1st Mort., 6s, 1920.	25,000 00	30,000 00	25,000 00	
Flint & Pere Marquette, Toledo Division, 5s, 1937.	25,000 00	26,000 00	23,125 00	
Gloucester, Essex & Beverly Street, Mass., 1st Mortgage, 5s, 1917.	25,000 00	25,750 00	25,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908.	25,000 00	25,500 00	23,750 00	
Grand Rapids Street, Mich., 6s, 1912	25,000 00	25,000 00	25,000 00	
Hoosac Valley Street, Mass., 1st Mort., 5s, 1917	25,000 00	26,000 00	25,000 00	
Hou-atomic, Consolidated, 5s, 1937	50,000 00	63,000 00	50,000 00	
Indiana, Illinois & Iowa, 1st Mort., 5s, 1948.	50,000 00	52,500 00	50,000 00	
Kanawha & Michigan, 1st Mort., 4s, 1930 ...	50,000 00	42,000 00	41,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.	25,000 00	29,500 00	25,000 00	
Lehigh & New York, 1st Mort., 4s, 1945.	25,000 00	22,750 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage, 4s, 1940.	25,000 00	26,500 00	25,000 00	
Leominster & Clinton Street, Mass., 1st Mortgage, 5s, 1917.	25,000 00	25,000 00	25,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 1st Mortgage, 5s, 1893, Optional ...	30,000 00	30,000 00	27,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	50,000 00	52,500 00	50,000 00	
Middlesex Valley, 5s, 1942.	27,000 00	27,000 00	26,150 00	
New Haven & Derby, Consolidated Mortgage, 5s, 1918	50,000 00	59,000 00	50,000 00	
Newport & Fall River Street, Mass., 5s, 1918	25,000 00	25,625 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated, 5s, 1935.	25,000 00	26,000 00	25,000 00	
New York Central & Hudson River, 1st Mortgage, 7s, 1903	50,000 00	57,000 00	50,000 00	
New York Central & Hudson River, 3s, 1907	25,000 00	27,500 00	25,000 00	
New York & Greenwood Lake, 5s, 1946	50,000 00	53,000 00	50,000 00	
New York & New England, 1st Mort., 6s, 1905	50,000 00	57,000 00	50,000 00	
New York, Susquehanna & Western, 5s, 1943	25,000 00	27,500 00	25,000 00	
Norfolk Central Street, Mass., 5s, 1918	25,000 00	25,000 00	25,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage, 5s, 1899, Optional	25,000 00	25,750 00	24,500 00	
North Side, Electric Street, Chicago, 1st Mortgage, 6s, 1915.	25,000 00	26,250 00	25,000 00	
Northwestern Union, 7s, 1917.	25,000 00	33,000 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	33,750 00	25,000 00	
Omaha Street, Neb., 5s, 1914	25,000 00	25,250 00	24,375 00	
People's Street, Groveland, Mass., 5s, 1928.	25,000 00	25,000 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918.	50,000 00	59,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage, 6s, 1916.	25,000 00	26,875 00	25,000 00	
Port Reading, 1st Mortgage, 5s, 1941.	25,000 00	26,250 00	25,000 00	
Providence & Taunton Street, 5s, 1918	25,000 00	26,000 00	25,000 00	
St. Lawrence & Adirondack, 1st Mortgage, 5s, 1906.	25,000 00	27,125 00	25,000 00	
St. Louis Cable and Western, 6s, 1914	25,000 00	28,750 00	25,000 00	
St. Paul and Duluth, 5s, 1931.	25,000 00	30,000 00	25,000 00	
Saratoga Traction, N. Y., 1st Mort., 5s, 1927.	40,000 00	33,750 00	25,000 00	
South Middlesex Street, Mass., 5s, 1915.	25,000 00	25,500 00	24,000 00	
Toledo Traction, 1st Consol. Mort., 5s, 1909.	25,000 00	25,000 00	24,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939.	25,000 00	23,750 00	24,275 00	
West Chicago Street, Ill., 1st Mort., 5s, 1928	50,000 00	53,500 00	50,000 00	
West Chicago Street Railway Tunnel Company, 5s, 1909.	100,000 00	100,000 00	100,000 00	
Wilkesbarre & Eastern, 1st Mort., 5s, 1942..	25,000 00	26,250 00	25,000 00	
Worcester & Marlboro Street, Mass., 5s, 1917.	25,000 00	25,750 00	25,000 00	
Total railroad bonds out of Maine.	2,229,000 00			2,188,215 00

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water Company, 5s, 1917	\$50,000 00	\$51,000 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	53,000 00	50,000 00	
Dover & Foxcroft Water Co., 5s, 1907.	30,000 00	30,900 00	30,000 00	
Lewiston Gas Light Co., 4s, 1924	25,000 00	25,000 00	25,000 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	
North Berwick Water Company, 5s, 1916...	35,000 00	35,350 00	34,650 00	
Pejepscot Water Co., Brunswick, 5s, 1906 ..	25,000 00	25,250 00	25,000 00	
Portland Elevator Co., 4s, 1900-37	96,000 00	98,400 00	96,000 00	
Portland Water Co., 4s, 1927	50,000 00	52,000 00	45,000 00	
Preble Hotel Co., Portland, 5s, 1912	100,000 00	105,000 00	100,000 00	
Skowhegan Water Company, 5s, 1917	25,000 00	25,000 00	25,000 00	
Waterville Water Company, 5s, 1917	40,000 00	40,800 00	40,000 00	
York Shore Water Company, 5s, 1916	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine	676,500 00			\$671,150 00
Berlin Water Company, N. H., 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	12,500 00	12,500 00	10,000 00	
Total corporation bonds out of Maine	37,500 00			35,000 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	20,000 00	20,000 00	20,000 00	
European and North American	21,300 00	28,755 00	21,300 00	
Portland, Saco and Portsmouth	20,000 00	31,600 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	28,487 50	21,932 50	21,932 50
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,000 00	3,150 00	3,000 00	
Canal National Bank, Portland	20,000 00	22,500 00	20,000 00	
Casco National Bank, Portland	20,000 00	21,500 00	20,000 00	
Cumberland National Bank, Portland.....	21,280 00	21,280 00	21,280 00	
First National Bank, Portland	20,100 00	20,100 00	19,939 00	
Merchants' National Bank, Portland.....	15,675 00	21,945 00	15,675 00	
National Traders' Bank, Portland.....	20,000 00	20,400 00	20,000 00	
Total national bank stock owned	120,055 00			119,894 00
<i>Loans on Public Funds.</i>				
Territory of Arizona		400 00	400 00	
City of Bath		1,000 00	1,000 00	
Biddeford		750 00	750 00	
Calais		6,500 00	6,500 00	
Portland		3,400 00	3,400 00	
Town of Norridgewock		300 00	300 00	
County of Bourbon, Kansas		500 00	500 00	
Carroll, Indiana		5,000 00	5,000 00	
Franklin, Kansas		5,000 00	5,000 00	
Lucas, Ohio		300 00	300 00	
Okanogan, Washington		1,600 00	1,600 00	
Pickaway, Ohio		4,000 00	4,000 00	
St. Louis, Missouri		1,000 00	1,000 00	
Vigo, Indiana		3,000 00	3,000 00	
City of Chicago, Illinois		1,000 00	1,000 00	
Evansville, Indiana		5,900 00	5,900 00	
New Whatcome, Washington		4,000 00	4,000 00	
Piqua, Ohio		500 00	500 00	
Seattle, Washington		1,000 00	1,000 00	
South Bend, Washington		495 67	495 67	
Wooster, Ohio		4,000 00	4,000 00	
Town of Conway, New Hampshire		1,500 00	1,500 00	
Village of Duluth, Minnesota		1,000 00	1,000 00	
Nelsonville, Ohio		1,000 00	1,000 00	
				53,145 67

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Central	\$10,700 00	\$10,700 00	
Portland	1,700 00	1,700 00	
Portland and Ogdensburg.....	2,000 00	2,000 00	
Sandy River	17,000 00	17,000 00	
Allegheny and Kinzua.....	22,000 00	22,000 00	
Atchison, Topeka and Santa Fe.....	187 46	187 46	
Canada Southern.....	800 00	800 00	
Central New York and Western.....	4,000 00	4,000 00	
Chicago, Milwaukee and St. Paul	1,500 00	1,500 00	
Chicago and West Michigan.....	1,600 00	1,600 00	
Cleveland City Cable, Ohio.....	1,000 00	1,000 00	
Denver City Cable, Colorado.....	15,500 00	15,500 00	
Duluth Street, Minnesota.....	3,125 00	3,125 00	
Galveston, Harrisburg and San Antonio.....	1,000 00	1,000 00	
Houston Electric, Texas	6,000 00	6,000 00	
Iowa Central.....	2,500 00	2,500 00	
Minneapolis Street, Minnesota.....	900 00	900 00	
New York and New England.....	5,289 00	5,289 00	
Ogdensburg and Lake Champlain	1,000 00	1,000 00	
Oregon Short Line	5,500 00	5,500 00	
People's Street, Scranton, Pa.....	2,000 00	2,000 00	
St. Louis and San Francisco.....	1,000 00	1,000 00	
St. Louis and Suburban, Missouri.....	4,000 00	4,000 00	
Saratoga Traction, New York.....	2,900 00	2,900 00	
Washington, Ohio and Western.....	500 00	500 00	
Watervliet Turnpike and Railroad, Albany, N. Y.....	100 00	100 00	\$113,801 46
<i>Loans on Corporation Bonds.</i>			
Alliance Water Works Company, Ohio.....	850 00	850 00	
American Water Works and Guarantee Company, McKeesport, Pa.....	2,500 00	2,500 00	
Argentine Water and Light Company, Kansas.....	600 00	600 00	
Arkansas Water Company, Little Rock, Ark.....	1,600 00	1,600 00	
Baraboo Water Company, Wisconsin.....	1,600 00	1,600 00	
Bar Harbor Electric Light Company.....	1,900 00	1,900 00	
Belleville Water Company, Kansas.....	27,900 00	27,900 00	
Beloit Water Works Company, Kansas.....	9,500 00	9,500 00	
Berlin Electric Light Company, New Hampshire.....	15,000 00	15,000 00	
Biddeford and Saco Water Company.....	1,000 00	1,000 00	
Brockport and Holly Water Works Company, N. Y.....	800 00	800 00	
Butte City Water Company, Montana.....	1,175 00	1,175 00	
City Water Company, Chattanooga, Tenn.....	4,300 00	4,300 00	
City Water Company, East St. Louis, Ill.....	2,000 00	2,000 00	
City Water Company, Kearney, Neb.....	1,200 00	1,200 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.....	2,200 00	2,200 00	
City Water Company, Sheboygan, Wis.....	4,565 00	4,565 00	
Clinton Water Works Company, Iowa.....	4,200 00	4,200 00	
Crystal Water Company, Edgewater, Staten Island.....	16,840 00	16,840 00	
Cumberland Land Company, Portland.....	5,000 00	5,000 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Decatur Water Works Company, Alabama.....	1,000 00	1,000 00	
Des Moines Water Works Company, Iowa.....	370 00	370 00	
Diamond Island Water Company, Portland.....	1,200 00	1,200 00	
East Greenwich Water Supply Company, N. Y.....	4,000 00	4,000 00	
Eau Claire Light and Power Company, Wisconsin ..	125 00	125 00	
Eau Claire Water Company, Wisconsin.....	4,000 00	4,000 00	
Ellicott Square Company, Buffalo, N. Y.....	550 00	550 00	
Fort Smith Water Company, Arkansas.....	32,000 00	32,000 00	
Galesburg Gas and Electric Light Company, Illinois	10,000 00	10,000 00	
Geneva Gas Company, New York.....	3,500 00	3,500 00	
Goldsboro Water Company, North Carolina.....	6,000 00	6,000 00	
Greenbush Water Works Company, New York.....	750 00	750 00	
Hoosick Falls Water Power and Light Company, N. Y.	955 25	955 25	
Hornellsville Water Company, New York.....	470 00	470 00	
Huntington Water Company, Indiana.....	1,000 00	1,000 00	
Indianapolis Water Company, Indiana.....	7,490 00	7,490 00	
International Paper Company, New York.....	5,700 00	5,700 00	
Jamestown Water Supply Company, New York.....	8,000 00	8,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Jeffersonville Water Supply Company, Indiana	\$900 00	\$900 00	
Kankakee Water Company, Illinois.....	500 00	500 00	
Keokuk Water Works Company, Iowa.....	500 00	500 00	
Kokomo Water Company, Indiana.....	1,400 00	1,400 00	
Leadville Water Company, Colorado	2,000 00	2,000 00	
Maine Water Company, Gardiner	17,000 00	17,000 00	
Meridian Water Company, Mississippi	1,000 00	1,000 00	
Monroe Water Company, Michigan.....	3,300 00	3,300 00	
Mt. Vernon Water Company, Indiana.....	3,350 00	3,350 00	
Muncie Gas Company, Indiana	350 00	350 00	
Muncie Water Company, Indiana	9,500 00	9,500 00	
Municipal Gas Light Company, Rochester, N. Y.	1,000 00	1,000 00	
Newark Water Works Company, Ohio.....	2,000 00	2,000 00	
New Philadelphia Water Company, Indiana	1,000 00	1,000 00	
Old Orchard Water Company	4,600 00	4,600 00	
Omaha Water Company, Nebraska.....	5,930 00	5,930 00	
Oshkosh Water Company, Wisconsin	1,000 00	1,000 00	
Pacific Coast Company	500 00	500 00	
Palmer Water Company, Mississippi	941 37	941 37	
Portage City Water Company, Wisconsin	600 00	600 00	
Portland Steamship Company	2,500 00	2,500 00	
Portland Water Company.....	5,000 00	5,000 00	
Presque Isle Water Company.....	1,000 00	1,000 00	
St. Joseph Water Company, Missouri	1,311 65	1,311 65	
Salisbury Water Works Company, North Carolina....	210 00	210 00	
South Dakota Water Company, Sioux Falls	593 00	593 00	
Standish Water and Construction Company.....	500 00	500 00	
Staten Island Water Supply Company, New York	1,000 00	1,000 00	
Waterford Water Works Company, New York	800 00	800 00	
Watertown Water Supply Company, Massachusetts...	4,376 65	4,376 65	
Waterville Water Company.....	1,000 00	1,000 00	
West Orange Water Company, New Jersey	300 00	300 00	
Wichita Water Company, Kansas	4,000 00	4,000 00	
Worcester Cycle Manufacturing Company, Mass	3,599 37	3,599 37	\$276,052 29
<i>Loans on Railroad Stock.</i>			
Chicago, Burlington and Quincy	5,000 00	5,000 00	
Fitchburg, Preferred	2,000 00	2,000 00	
Flint and Pere Marquette	1,000 00	1,000 00	
Maine Central	2,843 73	2,843 73	
Portland	44,690 00	44,690 00	
Portland and Rochester	535 00	535 00	
Quincy Railroad Bridge Company, Mass.....	800 00	800 00	56,868 73
<i>Loans on Corporation Stock.</i>			
Androscoggin Pulp Company, Portland	5,000 00	5,000 00	
Camden and Rockland Water Company	4,000 00	4,000 00	
Canal Land and Wharf Company, Portland	4,000 00	4,000 00	
Canton Light, Heat and Power Company, O.....	6,000 00	6,000 00	
Central Wharf Company, Portland.....	176 98	176 98	
Goodall Worsted Company, Sanford.....	6,216 00	6,216 00	
International Steamship Company, Portland.....	2,420 00	2,420 00	
Maine Telegraph Company, Bangor.....	500 00	500 00	
Municipal Security Company, Portland.....	4,000 00	4,000 00	
P. H. & J. M. Brown Company, Portland	5,000 00	5,000 00	
Poland Paper Company, Portland	18,129 51	18,129 51	
Portland Gas Light Company	6,000 00	6,000 00	
Portland Publishing Company.....	10,000 00	10,000 00	
Portland Rolling Mill.....	27,500 00	27,500 00	
Portland Safe Deposit Company.....	500 00	500 00	
Portland Water Company	49,200 00	49,200 00	
Preble Hotel Company, Portland.....	50,000 00	50,000 00	
Proprietors Union Wharf, Portland	2,100 00	2,100 00	
Robinson Manufacturing Company, Oxford.....	9,390 11	9,390 11	
Sanford Mills Company	10,000 00	10,000 00	
Standish Water and Construction Company.....	1,000 00	1,000 00	
State Publishing Association, Portland.....	4,200 00	4,200 00	
The Thomas Laughlin Company of Portland.....	1,000 00	1,000 00	
Transcript Company, Portland	4,140 00	4,140 00	230,472 80

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland	\$300 00	\$300 00	
Casco National Bank, Portland	4,075 00	4,075 00	
First National Bank, Portland.....	1,300 00	1,300 00	
Portland National Bank, Portland.....	500 00	500 00	
Sagadahoc National Bank, Bath	25 00	25 00	\$6,200 00
<i>Loans on Other Bank Stock.</i>			
Mercantile Trust Company, Portland.....	3,200 00	3,200 00	
Portland Trust Company, Portland	1,000 00	1,000 00	4,200 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland	350 00	350 00	
Portland Savings Bank.....	3,575 00	2,575 00	3,925 00
<i>Loans to Corporations.</i>			
Berlin Electric Light Company, N. H.....	5,000 00	5,000 00	
Berlin Mills Company, Portland.....	75,000 00	75,000 00	
Bowdoin Paper Manufacturing Company, Topsham	50,000 00	50,000 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	2,000 00	2,000 00	
Goodall Worsted Company, Sanford	10,000 00	10,000 00	
Haskell Silk Company, Westbrook.....	6,000 00	6,000 00	
Lewiston Journal Company.....	19,000 00	19,000 00	
Merchants' Marine Railway Company, Portland..	6,000 00	6,000 00	
Northern Banking Company, Portland	10,000 00	10,000 00	
Pejepscot Paper Company, Brunswick (endorsed)	90,000 00	90,000 00	
Portland Company (secured by first mortgage)...	110,000 00	110,000 00	
Proprietors Union Wharf, Portland	5,500 00	5,500 00	
Roman Catholic Bishop of Portland.....	88,550 00	88,550 00	
St. Paul Parish in Portland, Maine	200 00	200 00	
Sanford Power Company.....	5,000 00	5,000 00	
Sebago Wood Board Company, Portland	27,000 00	27,000 00	
Transcript Company of Portland (endorsed)	17,000 00	17,000 00	554,250 00
Loans on mortgages of real estate	821,762 37	821,762 37	821,762 37
Real estate, investment	85,400 00	50,000 00	
Real estate, foreclosure	125,735 39	125,735 39	175,735 39
Expense account.....	-	684 01	684 01
Cash on deposit	30,081 48	30,081 48	
Cash on hand	13,802 47	13,802 47	43,883 95
Unpaid accrued interest	117,359 32		9,737,472 97
Due depositors, earned dividend and accrued State tax	10,798,716 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax ..	9,434,482 17		
	\$1,364,234 61		

ROCKLAND SAVINGS BANK—ROCKLAND.

August 9, 1899.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

LIABILITIES.

Deposits	\$1,343,358 30
Reserve fund	31,139 23
Undivided profits	25,744 71
	\$1,400,242 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1925	\$75,000 00	\$97,312 50	\$75,000 00	
United States Coupon, 4s, 1925	40,000 00	51,900 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	1,729 50	1,500 00	
Town of Somerville, 5s, 1907	700 00	350 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	11,150 00	10,000 00	
Anne Arundel, Md., 5s, 1903-28, Sch.	25,000 00	28,875 00	25,000 00	
Chippewa, Mich., 5s, 1910, Road.	10,000 00	10,650 00	10,000 00	
Floyd, Ind., 5s, 1900-12, Funding.	18,500 00	19,795 00	18,500 00	
Gallia, O., 5s, 1918, Turnpike	20,000 00	23,400 00	20,000 00	
Greene, Ind., 5s, 1905, Road	5,000 00	5,300 00	5,000 00	
Jackson, Ind., 5s, 1903-4, Fund.	10,000 00	10,450 00	10,000 00	
Madison, Ky., 4s, 1919, Opt. Ref.	20,000 00	20,700 00	20,000 00	
Muskingum, O., 5s, 1907, Bridge.	2,000 00	2,190 00	2,000 00	
Paulding, O., 5s, 1904-5, Pike Imp.	21,200 00	22,472 00	21,200 00	
Polk, Minn., 5½s, 1907, Drainage.	3,000 00	3,330 00	3,000 00	
Sedgwick, Kan., 5s, 1919-22, Op-tional, Refunding	10,000 00	11,450 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refund.	10,000 00	11,050 00	10,000 00	
Warren, Ky., 4s, 1914, Opt. Ref.	3,000 00	3,090 00	3,000 00	
City of Ashland, Wis., 5s, 1909, Funding	10,000 00	10,400 00	10,000 00	
Canton, O., 5s, 1900-5	9,100 00	9,509 50	9,100 00	
Chicago, Ill., Sanitary District, 4½s, 1901	10,000 00	10,150 00	10,000 00	
Elwood, Ind., 6s, 1908, Sch. City.	10,000 00	11,500 00	10,000 00	
Iron Mountain, Mich., 6s, 1904-7, School District	6,000 00	6,480 00	6,000 00	
Mansfield, O., 6s, 1902-3, St. Imp.	4,000 00	4,320 00	4,000 00	
Owosso, Mich., 4s, 1904, Sewer.	1,000 00	1,000 00	1,000 00	
Owosso, Mich., 4s, 1902-3, Paving	10,000 00	10,000 00	10,000 00	
Peru, Ind., 5s, 1910, Refunding.	11,000 00	11,990 00	11,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	10,000 00	11,100 00	10,000 00	
West Bay, Mich., 5s, 1925, Ref.	10,000 00	11,850 00	10,000 00	
Township, No. 21, Whiteside County, Ill., 4½s, 1904-5, High School	10,000 00	10,250 00	10,000 00	
Coal Township, Pa., 4½s, 1908, Optional, Refunding	10,000 00	10,400 00	10,000 00	
Total public funds out of Maine	278,800 00			278,800 00
<i>Railroad Bonds Owned.</i>				
Georges Valley, 6s, 1913	10,000 00	10,000 00	9,750 00	
Knox and Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Line Rock, 4s, 1928	61,000 00	62,220 00	61,000 00	
Maine Central, 5s, 1923	7,000 00	7,770 00	7,000 00	
Penobscot Shore Line, Reg., 4s, 1920	15,000 00	16,500 00	15,000 00	
Portland and Ogdensburg, 5s, 1908	15,000 00	16,350 00	15,000 00	
Sandy River, 5s, 1915	10,000 00	10,700 00	10,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine	125,000 00			124,750 00

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka and Sante Fe, General Mortgage, 4s, 1995	\$12,375 00	\$12,375 00	\$11,877 30	
Atchison, Topeka and Sante Fe, Adj., 4s, 1995	6,600 00	5,478 00	4,734 55	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	10,000 00	10,060 00	
Black Rocks and Salisbury Beach, Mass., 5s, 1911.....	5,000 00	5,000 00	4,875 00	
Burlington Electric, Ia., 6s, 1910	10,000 00	7,500 00	9,750 00	
Canton and Lakeside Streets, O., 6s, 1910....	25,000 00	25,750 00	25,000 00	
Des Moines Suburban, Ia., 6s, 1906, Opt....	10,000 00	10,300 00	10,000 00	
Detroit, Fort Wayne and Belle Isle, 5s, 1927, Optional	10,000 00	10,500 00	10,000 00	
Detroit Railway, Mich., 5s, 1914.....	10,000 00	10,450 00	10,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	5,000 00	5,100 00	4,800 00	
Hutchinson and Southern, 5s, 1928.....	15,000 00	15,000 00	15,000 00	
Kansas City Belt, Mo., 6s, 1916.	15,000 00	16,200 00	15,000 00	
Kansas City Cable, Mo., Extended, 5s, 1901.	10,000 00	10,000 00	10,000 00	
Merrimack Valley Street, 5s, 1905, Opt.....	5,000 00	5,150 00	4,937 50	
Naumkeag Street, Salem, Mass., 5s, 1910 ...	20,000 00	21,200 00	20,000 00	
Oregon Short Line, 6s, 1922	16,000 00	20,160 00	16,000 00	
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946.....	10,000 00	10,000 00	10,000 00	
Rutland, 6s, 1902	3,000 00	3,150 00	3,000 00	
St. Lawrence & Adirondack, 5s, 1936	10,000 00	10,850 00	10,000 00	
Trenton Passenger, N. J., 6s, 1929, Opt....	15,000 00	16,650 00	15,000 00	
Washington Central, 4s, 1948	7,150 00	6,578 00	7,150 00	
Total railroad bonds out of Maine.....	230,125 00			\$227,124 35
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Co., 4½s, 1917....	1,000 00	1,060 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	5,150 00	5,000 00	
Norway Water Company, 5s, 1906.....	5,000 00	5,150 00	4,950 00	
Total corporation bonds of Maine.....	56,000 00			55,950 00
International Loan and Trust Company, Kansas City, 6s, 1897.....	1,000 00	1,000 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
Cleveland and Canton, Preferred	6,200 00	186 00	1,470 00	
Cleveland and Canton, Common	1,000 00	5 00		
Oregon Railroad and Navigation Company, Preferred (voting trust certificates)....	14,000 00	10,220 00	9,360 00	
Union Pacific, Preferred	6,000 00	4,500 00	6,000 00	
Union Pacific, Common.....	9,000 00	3,780 00	8,125 00	
Total railroad stock out of Maine.....	36,200 00			24,895 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	10,605 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	7,375 00	5,900 00	
Canal National Bank, Portland.....	3,600 00	4,050 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	8,062 50	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,550 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,795 00	2,600 00	
Lime Rock National Bank, Rockland	5,250 00	5,250 00	5,245 00	
National Shoe & Leather Bank, Auburn...	4,000 00	4,000 00	4,000 00	
North National Bank, Rockland.....	200 00	280 00	200 00	
Northern National Bank, Hallowell.....	800 00	900 00	800 00	
Norway National Bank, Norway	1,000 00	1,125 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	10,900 00	10,600 00	

ROCKLAND 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>
Rockland National Bank, Rockland.	\$15,400 00	\$22,330 00	\$15,400 00	
South Berwick National Bank, So. Berwick	2,750 00	3,300 00	2,750 00	
Thomaston National Bank, Thomaston....	700 00	787 50	700 00	
Total national bank stock owned	71,500 00			\$71,495 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company, Rockland.....	2,000 00	2,100 00	2,000 00	2,000 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	
Town of Bremen		80 00	89 00	
Town of Waldoboro.		400 00	400 00	2,480 00
<i>Loans on Corporation Bonds.</i>				
Antigo Water Company, Wis.		500 00	500 00	
Camden and Rockland Water Company		1,000 00	1,000 00	
Ellsworth Water Company.		2,500 00	2,500 00	
Leadville Water Company, Col.		500 00	500 00	
Mt. Waldo Granite Works Company		15,000 00	15,000 00	
York Light and Heat Company, Biddeford.....		500 00	500 00	20,000 00
<i>Loans on Railroad Stock.</i>				
Achison, Topeka and Santa Fe, Preferred.....		10,000 00	10,000 00	
Lime Rock.....		37,300 00	37,300 00	
Rockland, Thomaston and Camden		1,000 00	1,000 00	
Wisconsin Central		2,000 00	2,000 00	50,300 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company, Rockland.....	29,000 00	29,000 00		
Booth Bros. and Hurricane Isle Granite Company..	10,000 00	10,000 00		
Boston Auction Company, Mass.	350 00	350 00		
Buffalo City Gas Company, N. Y., Preferred.....	1,906 98	1,906 98		
Camden and Rockland Water Company	10,000 00	10,000 00		
Cobb Lime Company, Rockland	37,220 00	37,220 00		
Glencoe Lime Company, St. Louis	14,000 00	14,000 00		
Hallowell Granite Works.....	7,500 00	7,500 00		
Knox Gas and Electric Company, Rockland.....	1,997 08	1,997 08		
Little Androscooggin Water Power Company, 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		
Rockland & Vinalhaven Telegraph & Telephone Co.	800 00	800 00		
The McLoon and Stover Lime Company, Warren....	5,400 00	5,400 00		
Trinidad Asphalt Manufacturing Company, Mo.....	3,500 00	3,500 00		132,174 06
<i>Loans on National Bank Stock.</i>				
Lime Rock National Bank, Rockland	450 00	450 00		
North National Bank, Rockland.....	500 00	500 00		
Portland National Bank, Portland.....	2,000 00	2,000 00		
Rockland National Bank, Rockland	1,350 00	1,350 00		4,300 00
<i>Loans to Corporations.</i>				
Bay Point Company, Rockland (endorsed).....	1,200 00	1,200 00		
Bodwell Granite Co., (John Pierce acceptance).....	10,000 00	10,000 00		
Cobb Lime Company, Rockland (endorsed).....	15,500 00	15,500 00		
Lime Rock Railroad Company, (endorsed).....	7,000 00	7,000 00		
Mt. Waldo Granite Works Company, (endorsed)	2,500 00	2,500 00		
Vinalhaven and Rockland Steamboat Co.,(endorsed)	5,000 00	5,000 00		41,200 00
Loans on Rockland Trust Company, stock.....	2,100 00	2,100 00		
Loan on personal property.....	11,414 91	11,414 91		
Loans on mortgages of real estate	113,951 40	113,951 40		127,466 31
Real estate, investment	13,000 00	13,000 00		
Real estate, foreclosure	3,907 95	3,907 95		16,907 95
Premium account.....	-	43,923 49		
Expense account.....	-	664 84		44,588 33

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$36,621 37	\$36,621 37	
Cash on hand	12,549 87	12,549 87	\$49,171 24
Unpaid accrued interest.....	10,854 83		
Due depositors, earned dividend and accrued State tax.....	1,453,189 89		
	1,356,606 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$96,583 52		

SACO SAVINGS BANK—SACO.

April 19, 1899.

RISHWORTH JORDAN, President.

FRANK W. NUTTER, Treasurer.

LIABILITIES.

Deposits	\$881,912 43
Reserve fund.....	40,091 00
Undivided profits.....	12,401 35
	\$934,404 78

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$20,000 00	\$25,750 00	\$20,000 00	\$20,000 00
County of Aroostook, 4½s, 1915, Railroad Aid	10,000 00	11,200 00	10,000 00	10,000 00
County of Franklin, O., 6s, 1900-1, St. Imp.	5,000 00	5,000 00	5,000 00	
Hamilton, Ind., 5s, 1905, Opt., Fund	8,000 00	8,560 00	8,000 00	
Putnam, O., 5s, 1899-1904, Road Improvement	3,200 00	3,296 00	3,200 00	
Wyandotte, Kan., 6s, 1903, Bridge	8,000 00	8,600 00	8,000 00	
City of Duluth, Minn., 4½s, 1921, Ind.S.D.	5,000 00	5,550 00	4,800 00	
Findlay, O., 6s, 1901, Street Imp.	2,000 00	2,080 00	2,000 00	
Findlay, O., 6s, 1907, Refunding..	2,000 00	2,270 00	2,000 00	
Grand Island, Neb., 6s, 1899, Op-tional, School.....	5,000 00	5,000 00	5,000 00	
Greenville, O., 6s, 1899, Refunding	3,000 00	3,000 00	3,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education	4,000 00	4,320 00	4,000 00	
Kansas City, Kan., 6s, 1899, In-ternal Improvement	1,000 00	1,000 00	1,000 00	
Sandusky, O., 4½s, 1906-7, Water..	2,000 00	2,110 00	2,000 00	
Springfield, Ill., 5s, 1900, Funding	3,000 00	3,045 00	3,000 00	
Steubenville, O., 4s, 1914, Opt., Wat.	5,000 00	5,150 00	5,000 00	
Topeka, Kan., 6s, 1915, Board of Ed	6,000 00	7,200 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,275 00	5,000 00	
Total public funds out of Maine.....	67,200 00			67,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	20,000 00	20,060 00	19,400 00	
Bangor and Aroostook, 5s, 1943 ..	26,000 00	28,340 00	25,550 00	
Knox and Lincoln, 5s, 1921.....	15,000 00	16,050 00	15,000 00	
Maine Central, 7s, 1912	4,000 00	5,520 00	4,000 00	
Maine Central, 5s, 1923	15,000 00	21,090 00	19,000 00	
Portland and Ogdensburg, 6s, 1900	1,500 00	1,620 00	1,500 00	
Portland and Ogdensburg, 5s, 1908.....	7,000 00	7,630 00	7,000 00	
Total railroad bonds of Maine	92,500 00			91,450 00
Atchison, Topeka and Santa Fe, General Mortgage, 4s, 1995	9,000 00	9,000 00	7,200 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	4,500 00	3,600 00	1,805 19	
Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	15,000 00	15,000 00	
Bridgeport Traction, Ct., 5s, 1923	10,000 00	10,500 00	10,000 00	
Burlington Electric, Ia., 6s, 1910.....	6,000 00	4,500 00	6,000 00	
Chicago, Burlington & Quincy, Iowa Divi-sion, 5s, 1919.....	3,000 00	3,420 00	3,000 00	
Chicago, Burlington & Quincy, Iowa Divi-sion, 4s, 1919.....	4,000 00	4,140 00	4,000 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	5,000 00	5,075 00	4,625 00	
Chicago, Milwaukee & St. Paul, Iowa and Dakota Extension, 7s, 1908	2,000 00	3,300 00	2,000 00	
Chicago, Milwaukee & St. Paul, Mineral Point Division, 5s, 1910.....	2,000 00	2,220 00	2,000 00	
Detroit and Bay City, Mich., 8s, 1903.....	2,000 00	2,320 00	2,000 00	

SACO SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
East Liverpool Railway Company, 1st Mortgage, 5s, 1917	\$3,000 00	\$2,700 00	\$3,000 00	
East Liverpool Railway Co., 2d Mort., 5s, 1917	3,000 00	1,200 00	3,000 00	
Grand Rapids, Kalkaska and Southeastern, 5s, 1907	10,000 00	10,000 00	10,000 00	
Hereford, 1st Mortgage, 4s, 1930	5,000 00	5,000 00	5,000 00	
Hoosac Tunnel and Wilmington, 5s, 1922	10,000 00	11,000 00	10,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	5,000 00	4,925 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,800 00	10,000 00	
Madison Electric, Wis., 5s, 1918	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	12,000 00	12,000 00	11,605 00	
Newburyport & Amesbury Horse, Mass., 5s, 1912	10,000 00	7,500 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	2,400 00	2,000 00	
Oregon Short Line, 6s, 1922	3,000 00	3,780 00	3,000 00	
Oswego Street, N. Y., 6s, 1911	15,000 00	15,000 00	15,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	20,000 00	18,700 00	18,700 00	
St. Joseph & Grand Island, 2-3-4s, 1947	1,000 00	800 00	1,000 00	
St. Joseph & Grand Island, Scrip	500 00	400 00	500 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	5,160 00	4,000 00	
Superior Rapid Transit, Wis., 6s, 1912	20,000 00	19,000 00	20,000 00	
Trenton Passenger, N. J., 6s, 1926-31	16,000 00	17,680 00	16,000 00	
Zanesville Street, O., 6s, 1911	10,000 00	9,000 00	10,000 00	
Total railroad bonds out of Maine	235,000 00			\$227,835 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	3,090 00	3,000 00	
Total corporation bonds of Maine	13,000 00			13,000 00
Littleton Water & Light Co., N. H., 5s, 1916,	14,500 00	14,500 00	13,910 00	13,910 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	9,100 00	15,652 00	9,100 00	
Maine Central	22,600 00	35,708 00	22,600 00	
Portland & Ogdensburg	10,000 00	5,000 00	4,550 00	
Portland, Saco & Portsmouth	6,000 00	9,360 00	6,000 00	
Total railroad stock of Maine	47,700 00			42,250 00
Atchison, Topeka & Santa Fe, Preferred ..	1,700 00	935 00	466 73	
Boston & Lowell	6,000 00	13,920 00	6,000 00	
Chicago, Burlington & Quincy	2,000 00	2,800 00	2,000 00	
Madison Electric, Wis., Preferred	2,000 00	1,000 00	1,000 00	
St. Joseph & Grand Island, 1st Preferred ..	2,100 00	945 00	1,250 00	
St. Joseph & Grand Island, 2d Preferred ..	750 00	90 00	250 00	
Total railroad stock out of Maine	14,550 00			10,966 73
<i>Corporation Stock Owned.</i>				
Laconia Company, Biddeford	10,000 00	15,625 00	10,000 00	
Lockwood Company, Waterville	5,000 00	3,500 00	5,000 00	
Pepperell Manufacturing Co., Biddeford ..	7,500 00	20,625 00	7,500 00	
Saco & Pettee Machine Shops, Biddeford ..	2,900 00	2,900 00	2,250 00	
Saco Water Power Machine Shop, Biddeford	33 34	33 34	33 34	
York Manufacturing Company, Saco	12,000 00	12,000 00	12,000 00	
Total corporation stock of Maine	37,433 34			36,783 34
Cochecho Manufacturing Co., Dover, N. H. .	3,500 00	1,400 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	500 00	500 00	500 00	
Canal National Bank, Portland	1,000 00	1,175 00	1,000 00	
Casco National Bank, Portland	900 00	918 00	900 00	

SACO 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>
Cumberland National Bank, Portland	\$1,000 00	\$1,000 00	\$1,000 00	
First National Bank, Biddeford	11,000 00	15,955 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 National Bank, No. 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.....	1,800 00	2,610 00	1,800 00	
Total national bank stock of Maine.....	46,700 00			\$46,630 00
Blackstone National Bank, Boston.....	700 00	560 00	700 00	
Globe National Bank, Boston.	2,000 00	2,020 00	2,000 00	
National Bank of North America, Boston .	100 00	100 00	100 00	
National Hide and Leather Bank, Boston .	700 00	791 00	700 00	
Shoe & Leather National Bank, Boston....	1,000 00	1,120 00	1,000 00	
Suffolk National Bank, Boston	600 00	660 00	600 00	
Tremont National Bank, Boston	500 00	375 00	500 00	
Total national bank stock out of Maine...	5,600 00			5,600 00
<i>Loans on Corporation Bonds.</i>				
Old Orchard Water Company		1,250 00	1,250 00	
Sebago Power Company, Portland		5,000 00	5,000 00	6,250 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company, Biddeford.....		14,718 75	14,718 75	
Saratoga Victory Manufacturing Company, N. Y....		500 00	500 00	
York Manufacturing Company, Saco.....		700 00	700 00	15,918 75
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford.....		845 00	845 00	
Great Falls National Bank, Somersworth, N. H.		1,300 00	1,300 00	2,145 00
Loan on Baltimore, Chesapeake & Atlantic R.R. bonds		9,023 20	9,023 20	
Loan on name .		5,000 00	5,000 00	
Loans on mortgages of real estate.....		231,641 36	231,641 36	245,664 56
Real estate, foreclosure.....		36,258 38	36,258 38	36,258 38
Premium account		-	26,567 12	26,567 12
Cash on deposit.....		6,165 39	6,165 39	
Cash on hand		6,510 32	6,510 32	12,675 71
Unpaid accrued interest.....		21,338 56		\$934,404 78
Due depositors, earned dividend and accrued State tax.....		1,011,126 80		
		893,937 43		
Estimated market value of resources above liabil- ity for deposits, earned dividend and State tax....		\$117,189 37		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 20, 1899.

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

LIABILITIES.

Deposits	\$3,071,341 09
Reserve fund	76,655 66
Undivided profits	80,901 20
	\$3,228,897 95

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1907.....	\$185,000 00	\$208,125 00	\$185,000 00	\$185,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	30,000 00	33,600 00	30,000 00	
City of Bath, 4½s, 1907, Refunding	10,000 00	10,700 00	10,000 00	
Total public funds of Maine	40,000 00			40,000 00
County of Ramsey, Minn., 4½s, 1918, C. H..	3,000 00	3,465 00	3,000 00	
Wayne, Mich., 4s, 1910, Co. Bid's,	40,000 00	41,800 00	40,000 00	
City of Boston, Mass., 4s, 1913, Street....	25,000 00	27,125 00	25,000 00	
Burlington, Ia., 5s, 1899, Refund.	1,000 00	1,000 00	1,000 00	
Chicago, Ill., 7s, 1899, Tunnel	1,000 00	1,000 00	1,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	12,540 00	11,000 00	
Minneapolis, Minn., 4s, 1918,				
Municipal.	75,000 00	80,250 00	75,000 00	
Pawtucket, R. I., 4s, 1923, General				
and Highway.	1,000 00	1,100 00	1,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-8, Fund.	15,000 00	15,375 00	15,000 00	
Total public funds out of Maine	172,000 00			172,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	35,000 00	35,000 00	34,025 00	
Bangor & Aroostook, 5s, 1943	20,000 00	21,800 00	19,075 00	
Bath Street Railway, 5s, 1913	11,000 00	11,000 00	9,900 00	
Biddeford & Saco Street, 6s, 1908	25,000 00	25,000 00	24,250 60	
Eastern, 6s, 1906.	19,000 00	22,420 00	19,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,700 00	10,000 00	
Lime Rock, 5s, 1908	6,000 00	6,300 00	6,000 00	
Maine Central, 7s, 1912	5,000 00	6,900 00	5,000 00	
Mousam River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Waterville & Fairfield R'y & Lt. Co., 5s, 1917	7,000 00	7,000 00	6,930 00	
Total railroad bonds of Maine.....	151,500 00			147,680 00
American Dock & Imp. Co., N. J., 5s, 1921..	1,000 00	1,120 00	1,000 00	
Athol & Orange Street, Mass., 5s, 1915	5,000 00	5,200 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934,	20,000 00	20,000 00	20,000 00	
Bellaire, Bridgeport & Martin's Ferry, O.,				
6s, 1915.	10,000 00	10,100 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s,				
1911.	10,000 00	10,000 00	9,400 00	
Boston, Revere Beach & Lynn, 4½s, 1927....	10,000 00	10,650 00	10,000 00	
Brookton, Bridgewater & Taunton Street,				
Mass., 5s, 1917	10,000 00	10,500 00	10,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903	15,000 00	15,900 00	15,000 00	
Brunswick & Chillicothe, 6s, 1903	44,000 00	44,000 00	43,906 67	
Burlington Electric, Ia., 6s, 1910.	20,000 00	15,000 00	20,000 00	
Burlington & Missouri River, 6s, 1918.	90,000 00	106,200 00	90,000 00	
Chicago, Burlington & Northern, 5s, 1926...	13,500 00	14,445 00	13,500 00	
Chicago, Burlington & Quincy, 4s, 1921	9,000 00	9,000 00	4,856 67	
Chicago, Burlington & Quincy, 7s, 1903	18,000 00	20,700 00	18,000 00	
Chicago, Burlington & Quincy, Nebraska				
Extension, 4s, 1927.....	32,000 00	33,920 00	25,200 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922	\$44,000 00	\$44,660 00	\$41,975 00	
Chicago, Burlington & Quincy, Iowa Division, 4s, 1919	99,000 00	102,465 00	93,337 50	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920	50,000 00	65,500 00	50,000 00	
Chicago and North Michigan, 5s, 1931	5,000 00	3,750 00	4,750 00	
Chicago and West Michigan, 5s, 1921	20,000 00	17,800 00	18,682 50	
Cincinnati, Indianapolis, St. Louis and Chicago, Registered, 4s, 1936	47,000 00	47,470 00	35,518 40	
Cleveland, Cincinnati, Chicago and St. Louis, 4s, 1940	5,000 00	4,500 00	4,500 00	
Consolidated Terminal, Kansas City, 5s, 1922	10,000 00	9,000 00	9,662 50	
Consolidated of Vermont, 5s, 1913	30,000 00	27,000 00	20,000 00	
Current River, 5s, 1927	2,000 00	1,400 00	1,924 25	
Davenport and Rock Island Street, 6s, 1901-6	15,000 00	15,000 00	15,000 00	
Des Moines Suburban Street, Iowa, 6s, 1920	25,000 00	25,750 00	24,916 00	
Detroit, Grand Rapids and Western, 4s, 1946	17,500 00	16,625 00	10,300 00	
East Liverpool Railway Company, O., 1st Mortgage, 5s, 1917	5,000 00	4,500 00	5,000 00	
Electric Railway, Light and Power Company, Sedalia, Mo., 6s, 1912	10,000 00	10,000 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	34,250 00	25,000 00	
Gloucester, Essex & Beverly Street, Mass., 5s, 1916	12,000 00	12,000 00	12,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908	30,000 00	30,600 00	29,043 06	
Grand Rapids, Kalkaska and Southeastern, 5s, 1917	25,000 00	25,000 00	24,900 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	10,000 00	10,000 00	10,000 00	
Hoosac Valley, 5s, 1917	8,000 00	8,320 00	8,000 00	
Hutchinson and Southern, 5s, 1928	35,000 00	35,000 00	33,025 00	
Kansas City Belt, Mo., 6s, 1916	20,000 00	21,600 00	20,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	8,640 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908	16,000 00	18,000 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	24,625 00	25,000 00	
Kansas City, Memphis and Birmingham, Income, 5s, 1934	8,000 00	3,200 00		
Kansas City, Memphis and Birmingham, General Mortgage, 4s, 1934	4,000 00	3,600 00		
Madison Electric, Wis., 5s, 1918	5,000 00	5,000 00		
Memphis, Kansas and Colorado, 7s, 1910	1,000 00	1,000 00		
Milford, Holliston & Framingham Street, Mass., 5s, 1918	15,000 00	15,750 00	15,000 00	
Muskegon Street, Mich., 5s, 1912	2,000 00	2,000 00	2,000 00	
Newburyport & Amesbury Street, Mass., 5s, 1912	10,000 00	7,500 00	9,500 00	
Newton Street, Mass., 5s, 1912	10,000 00	10,500 00	10,000 00	
New York, New Haven and Hartford, Convertible Debenture, 4s, 1903	7,500 00	13,125 00	7,500 00	
Old Colony, 4½s, 1904	10,000 00	10,350 00	10,000 00	
Ottawa, Oswego & Fox River Valley, 8s, 1900	45,000 00	46,575 00	45,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14	20,000 00	20,000 00	20,000 00	
Pontiac, Oxford & Northern, 6s, 1916	16,000 00	17,200 00	16,000 00	
Portsmouth Street & Light Co., O., 6s, 1913	25,000 00	25,000 00	25,000 00	
Saginaw Union Street, Mich., 6s, 1911	15,000 00	7,500 00	15,000 00	
St. Louis & San Francisco (S.W. Div.) 5s, 1947	10,000 00	10,000 00	10,000 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	6,000 00	5,700 00	6,000 00	
Superior Rapid Transit, Wis., Receiver's Certificates	7,000 00	7,000 00	7,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,000 00	6,000 00	
Toledo Traction Company, O., 5s, 1909	32,000 00	32,000 00	30,650 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31	25,000 00	27,375 00	25,000 00	
Warren, Brookfield and Spencer Street, Mass., 5s, 1916	15,000 00	15,000 00	15,000 00	
West Chicago St. Ry. Tunnel Co., 5s, 1909	20,000 00	20,200 00	20,000 00	
West End Street, Boston, 5s, 1902	15,000 00	15,750 00	15,000 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
West Roxbury and Roslindale, Mass., 5s, 1916	\$10,000 00	\$10,300 00	\$10,000 00	
West Shore, Registered, 4s, 2361	85,000 00	95,625 00	85,000 00	
Wilkesbarre and Eastern, 5s, 1942	5,000 00	5,150 00	5,000 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921	10,000 00	10,000 00	10,000 00	
Youngstown Street, O., 6s, 1911	15,000 00	15,000 00	15,000 00	
Zanesville Street, O., 6s, 1911	10,000 00	9,000 00	10,000 00	
Total railroad bonds out of Maine	1,419,500 00			1,359,180 13
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909	21,000 00	21,000 00	21,000 00	
Bath Water Supply Company, 5s, 1915	20,000 00	20,000 00	20,000 00	
Biddeford & Saco Water Company, 5s, 1904	15,000 00	15,300 00	15,000 00	
Caribou Water Company, 5s, 1916	7,000 00	7,000 00	7,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909	10,000 00	10,200 00	9,800 00	
Maine & New Hampshire Granite Company, 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	
Mousam Water Co., Kennebunk, 5s, 1915	10,000 00	10,100 00	10,000 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	143,000 00			142,800 00
Berlin Water Company, N. H., 5s, 1917	10,000 00	10,000 00	10,000 00	
Birmingham Equipment Company, 6s, 1903	1,000 00	1,000 00	900 00	
Denver Union Water Co., Col., 5s, 1914	15,700 00	13,973 00	9,208 87	
Eau Claire Light & Power Co., Wis., 4s, 1917	5,000 00	5,600 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	20,000 00	20,000 00	19,250 00	
Northumberland Water Co., N. H., 5s, 1915	10,000 00	10,000 00	10,000 00	
Omaha Water Co., Neb., 5s, 1917	18,000 00	14,580 00	16,025 00	
Total corporation bonds out of Maine	79,700 00			70,988 87
<i>Railroad Stock Owned.</i>				
Bangor and Katahdin Iron Works	32,900 00	23,852 50	23,688 00	
Boston and Maine	77,400 00	133,128 00	77,400 00	
Kennebunk and Kennebunkport	8,400 00	9,660 00	8,400 00	
Maine Central	37,300 00	58,934 00	37,300 00	
Portland and Ogdensburg	67,000 00	33,500 00	30,344 62	
Portland and Rumford Falls	5,000 00	5,000 00	4,875 00	
Portland, Saco and Portsmouth	60,000 00	33,600 00	60,000 00	
York Harbor and Beach	6,500 00	6,500 00	6,175 00	
Total railroad stock of Maine	294,500 00			248,182 62
Boston and Albany	3,700 00	8,954 00	3,700 00	
Boston and Lowell	32,500 00	75,400 00	32,500 00	
Boston and Providence	8,500 00	24,225 00	8,500 00	
Chicago, Burlington and Quincy	35,400 00	49,560 00	33,400 00	
Chicago and West Michigan	24,000 00	4,800 00	8,000 00	
Connecticut River	5,000 00	13,125 00	5,000 00	
Detroit, Hillsdale and Southwestern	6,500 00	6,500 00	4,000 00	
Eel River	4,300 00	1,290 00	2,150 00	
Fitchburg, Preferred	14,000 00	16,100 00	10,500 00	
Kansas City, Fort Scott & Gulf, Preferred	16,500 00	5,775 00	16,500 00	
Michigan Central	29,100 00	32,010 00	25,000 00	
Muskegon Street, Mich., Preferred	10,000 00	7,500 00	10,000 00	
New York, New Haven and Hartford	41,300 00	84,665 00	41,300 00	
Quincy Railroad Bridge Company, Mass.	11,900 00	20,825 00	11,900 00	
Sandusky and Cincinnati, Preferred	100 00	110 00	100 00	
West End Street, Boston, Preferred	32,150 00	71,373 00	32,150 00	
Total railroad stock out of Maine	274,950 00			244,700 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—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>
Bates Company, Lewiston	\$2,500 00	\$3,075 00	\$2,500 00	
Edwards Company, Augusta	20,000 00	31,600 00	20,000 00	
Franklin Company, Lewiston	5,000 00	5,000 00	5,000 00	
Great Falls Manufacturing Company	11,000 00	15,620 00	11,000 00	
Hill Company, Lewiston	12,100 00	5,082 00	9,680 00	
Laconia Company, Biddeford	30,800 00	48,125 00	30,800 00	
Lockwood Company, Waterville	11,700 00	8,190 00	11,700 00	
Pepperell Company, Biddeford	3,000 00	8,250 00	3,000 00	
Saco and Pettee Machine Shop, Biddeford	11,700 00	11,700 00	14,200 00	
York Manufacturing Company, Saco	7,500 00	7,500 00	7,500 00	
Total corporation stock of Maine	115,300 00			\$115,380 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	5,700 00	5,700 00	5,700 00	
Canal National Bank, Portland	9,600 00	11,280 00	9,600 00	
Casco National Bank, Portland	10,900 00	11,118 00	10,900 00	
Cumberland National Bank, Portland	1,680 00	1,680 00	1,680 00	
First National Bank, Biddeford	4,300 00	6,235 00	4,300 00	
First National Bank, Portland	400 00	400 00	400 00	
Manufacturers' National Bank, Lewiston.	3,000 00	4,500 00	3,000 00	
Saco National Bank, Saco	9,600 00	9,600 00	9,600 00	
York National Bank, Saco	9,400 00	13,630 00	9,400 00	
Total national bank stock of Maine	54,580 00			54,580 00
Blackstone National Bank, Boston	500 00	400 00	500 00	
Merchants' National Bank, Boston	3,700 00	5,846 00	3,700 00	
National Bank of Commerce, Boston	3,700 00	4,144 00	3,700 00	
National Bank of Commerce, New York	1,000 00	2,180 00	1,000 00	
National Exchange Bank, Salem, Mass	600 00	420 00	600 00	
Shawmut National Bank, Boston	800 00	944 00	800 00	
Total national bank stock out of Maine ...	10,300 00			10,300 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe		142 34	142 34	
Burlington Railway and Light Company, Iowa	15,750 00	15,750 00	15,750 00	
Chicago, Burlington & Quincy	600 00	600 00	600 00	
Consolidated Railroad of Vermont	1,000 00	1,000 00	1,000 00	
Maine Central	2,820 00	2,820 00	2,820 00	
Ottawa Street, Illinois	250 00	250 00	750 00	
				21,062 34
<i>Loans on Corporation Bonds.</i>				
Castine Water Company	38,000 00	38,000 00	38,000 00	
Crystal Water Company, Edgewater, S. I.	5,000 00	5,000 00	5,000 00	
Fort Smith Water Company, Arkansas	10,000 00	10,000 00	10,000 00	
Old Orchard Water Company	6,000 00	6,000 00	6,000 00	
Sebago Power Company, Portland	15,000 00	15,000 00	15,000 00	
The New England Gas and Coke Co., Massachusetts,	8,000 00	8,000 00	8,000 00	
				82,000 00
<i>Loans on Railroad Stock.</i>				
Chicago, Burlington & Quincy	1,250 00	1,250 00	1,250 00	
Maine Central	500 00	500 00	500 00	
				1,750 00
<i>Loans on Corporation Stock.</i>				
Chicago, New York & Boston Refrigerator Co., Boston	7,000 00	7,000 00	7,000 00	
Consolidated Car Heating Company, Albany, N. Y. ..	75 00	75 00	75 00	
Laconia Company, Biddeford	2,000 00	2,000 00	2,000 00	
Pepperell Manufacturing Company, Biddeford	3,250 00	3,250 00	3,250 00	
Saco & Pettee Machine Shops, Biddeford	2,000 00	2,000 00	2,000 00	
Shetucket Company, Norwich, Ct	3,500 00	3,500 00	3,500 00	
Twitcomb-Champlin Company, Preferred, Portland,	1,500 00	1,500 00	1,500 00	
Union Stock Yards Company, Omaha, Neb	13,000 00	13,000 00	13,000 00	
York Manufacturing Company, Saco	8,473 00	8,473 00	8,473 00	
				40,798 00
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford	3,400 00	3,400 00	3,400 00	
First National Bank, Biddeford	600 00	600 00	600 00	
Saco National Bank, Saco	500 00	500 00	500 00	
York National Bank, Saco	2,000 00	2,000 00	2,000 00	
				6,500 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.
RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford & Saco Railroad Company.....	\$11,000 00	\$11,000 00	
Old Orchard Water Company	2,500 00	2,500 00	\$13,500 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	400 00	400 00	
Saco and Biddeford Savings Institution	1,910 50	1,910 50	2,310 50
Loan on county of Vigo, Ind., bonds	4,000 00	4,000 00	
Loans on mortgages of real estate.....	226,707 08	226,707 08	230,707 08
Real estate, investment	15,722 29	15,722 29	15,722 29
Cash on deposit	9,621 54	9,621 54	
Cash on hand	14,739 58	14,739 58	24,361 12
Unpaid accrued interest.....	33,326 90		3,228,897 95
Due depositors, earned dividend and accrued State tax.....	3,762,586 73		
	3,109,976 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$652,610 61		

SEARSPORT SAVINGS BANK—SEARSPORT.

August 16, 1899.

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

LIABILITIES.

Deposits	\$147,881 66
Reserve fund.....	5,800 00
Undivided profits.....	1,332 04
	\$155,013 70

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1907.....	\$1,000 00	\$1,130 00	\$1,000 00	
United States Registered, 4s, 1907.....	6,100 00	6,862 50	6,100 00	
United States Coupon, 4s, 1925.....	5,000 00	6,512 50	5,000 00	
Total United States bonds owned.....	12,100 00			\$12,100 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	2,110 00	2,000 00	
Shelby, O., 6s, 1909, Funding.	1,000 00	1,175 00	1,000 00	
Stark, O., 5s, 1905, Refunding	4,000 00	4,300 00	4,000 00	
City of Cincinnati, O., 7 3-10s, 1906, Munic.	5,000 00	6,225 00	5,000 00	
Fort Wayne, Ind., 6s, 1899, Fund.	2,000 00	2,000 00	2,000 00	
Indianapolis, Ind., 4s, 1910, Fund.	5,000 00	5,225 00	5,000 00	
Lima, O., 6s, 1908, Paving.....	1,000 00	1,170 00	1,000 00	
Minneapolis, Minn., 4½s, 1913, Municipal.....	5,000 00	5,550 00	5,000 00	
Omaha, Neb., 5s, 1907, Paving....	3,000 00	3,285 00	3,000 00	
Pawtucket, R. I., 4s, 1923, General Funding	1,000 00	1,100 00	1,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	8,000 00	8,880 00	8,000 00	
Stillwater, Minn., 5s, 1919, Perma- nent Improvement.....	5,000 00	5,675 00	5,000 00	
Toledo, O., 5s, 1903, Water	2,000 00	2,110 00	2,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed....	4,000 00	4,500 00	4,000 00	
Toledo, O., 4s, 1929, Refund	16,000 00	17,440 00	16,000 00	
Village of Duluth, Minn., 5s, 1906, Munic...	4,000 00	4,300 00	4,000 00	
Total public funds out of Maine.....	69,000 00			69,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 6s, 1900	5,000 00	5,150 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	6,000 00	6,540 00	6,000 00	
Total railroad bonds of Maine.....	11,000 00			11,000 00
Dayton & Michigan, 5s, 1911	5,000 00	5,600 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,360 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	3,000 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	\$800 00	\$800 00	\$800 00	
First National Bank, Bangor... ..	1,400 00	2,030 00	1,400 00	
First National Bank, Portland	3,500 00	3,500 00	3,500 00	
Portland National Bank, Portland	4,000 00	4,360 00	4,000 00	
Searsport National Bank, Searsport	9,500 00	14,725 00	9,500 00	
Total national bank stock owned	19,200 00			\$19,200 00
Loan on District of Columbia bonds.....		1,000 00	1,000 00	
Loan on International Trust Company bonds, Kansas City.....		5,000 00	5,000 00	
Loan on Searsport National Bank stock		1,000 00	1,000 00	
Loan on names		1,000 00	1,000 00	
Loans on mortgages of real estate		2,079 08	2,079 08	10,079 08
Real estate, foreclosure		1,000 00	1,400 00	1,400 00
Premium account.....		-	3,067 64	
Expense account.....			16 72	3,084 36
Cash on deposit		404 77	404 77	
Cash on hand		1,126 98	1,126 98	1,531 75
Unpaid accrued interest.....		2,714 21		\$155,013 70
		165,918 04		
Due depositors, earned dividend and accrued State tax.....		149,470 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$16,447 63		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

July 26, 1899.

JAMES B. DASCOMB, President.

ED. P. PAGE, Treasurer.

LIABILITIES.

Deposits	\$1,168,767 16
Reserve fund.....	35,000 00
Undivided profits	8,522 57
	<hr/> \$1,212,289 73

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	\$13,050 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	5,000 00	5,600 00	5,000 00	
Town of Skowhegan, 4s, 1905	6,000 00	6,060 00	6,000 00	
Total public funds of Maine	11,000 00			11,000 00
County of Belmont, O., 5s, 1903, C. H. & Jail	13,000 00	13,650 00	13,000 00	
Buffalo, Neb., 5s, 1909-10, C. H.	5,000 00	5,375 00	5,000 00	
Clay, Ind., 5s, 1904, Funding	5,000 00	5,275 00	5,000 00	
Grant, Ind., 5s, 1905, Funding...	10,000 00	10,650 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch....	10,000 00	10,850 00	10,000 00	
Huntington, Ind., 6s, 1899, Fund.	1,000 00	1,000 00	1,000 00	
Jefferson, O., 5s, 1902, Turnpike.	10,000 00	10,350 00	10,000 00	
Kane, Ill., 5s, 1901, Court House .	1,000 00	1,025 00	1,000 00	
Lawrence, O., 5s, 1907-8, Turnp'k	10,000 00	11,000 00	10,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	15,000 00	15,225 00	15,000 00	
Madison, Ky., 4s, 1919, Opt. Refund.	10,000 00	10,350 00	10,000 00	
Marion, O., 4½s, 1900, Refunding.	7,000 00	7,035 00	7,000 00	
Muskegon, Mich., 4½, 1911, Refund.	5,000 00	5,425 00	5,000 00	
Muskingum, O., 5s, 1904, Bridge.	10,000 00	10,600 00	10,000 00	
Ottawa, O., 6s, 1900-3, Bridge....	3,000 00	3,165 00	3,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	10,000 00	10,550 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	11,200 00	10,000 00	
Paulding, O., 5s, 1902-7, Bridge ..	10,000 00	10,600 00	10,000 00	
Portage, Wis., 5s, 1912, Refund ..	10,000 00	11,150 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding.	11,000 00	11,935 00	11,000 00	
Stark, O., 5s, 1904, Refunding....	10,000 00	11,100 00	10,000 00	
City of Ashland, Wis., 5s, 1911-12, Imp ..	10,000 00	10,450 00	10,000 00	
Cincinnati, O., 5s, 1910, Optional, Sinking Fund.....	4,000 00	4,600 00	4,000 00	
Kansas City, Mo., 5s, 1913, Refund.	5,000 00	5,750 00	5,000 00	
Lake and Hyde Park, Ill., 5s, 1902, School.....	15,000 00	15,450 00	15,000 00	
Lima, O., 6s, 1901-3, Paving ...	10,000 00	10,650 00	10,000 00	
Little Falls, Minn., 5½s, 1907, Sch.	10,000 00	10,650 00	10,000 00	
Marinette, Wis., 5s, 1905, Bridge,	4,000 00	4,220 00	4,000 00	
Marion, O., 5s, 1905, Street	5,000 00	5,275 00	5,000 00	
Marshalltown, Ia., 4½s, 1911, Op- tional, Refunding.....	10,000 00	10,350 00	10,000 00	
Muncie, Ind., 5s, 1913, Funding..	10,000 00	11,050 00	10,000 00	
Port Huron, Mich., 5s, 1900, Pub- lic Building.....	5,000 00	5,050 00	5,000 00	
Sandusky, O., 5s, 1901-2, Sewer...	5,000 00	5,175 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	20,000 00	22,200 00	20,000 00	
Sioux City, Ia., 4½s, 1906, Opt., Fund.	5,000 00	5,150 00	5,000 00	
Springfield, Mo., 4½s, 1906, Op- tional, School District.....	10,000 00	10,400 00	10,000 00	
Superior, Wis., 5s, 1908, Optional, Sewer Improvement.....	5,000 00	5,275 00	5,000 00	
Toledo, O., 4s, 1919, Refunding...	10,000 00	10,700 00	10,000 00	
Wausau, Wis., 5s, 1900-1, Sch. H.	12,000 00	12,180 00	12,000 00	

SKOWHEGAN 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 West Bay City, Mich., 5s, 1925, Refunding.....	\$9,000 00	\$10,665 00	\$9,000 00	
Champaign Township, Ill., 5s, 1904, Funding	16,000 00	16,560 00	16,000 00	
Total public funds out of Maine.....	356,000 00			\$356,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 4s, 1912.....	15,000 00	15,750 00	15,000 00	
Maine Central, 7s, 1912.....	60,000 00	82,200 00	60,000 00	
Maine Central, 6s, 1900.....	25,000 00	25,750 00	25,000 00	
Maine Central, 5s, 1923.....	35,000 00	38,850 00	35,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	57,770 00	53,000 00	
Total railroad bonds of Maine.....	198,000 00			198,000 00
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,000 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	12,000 00	13,920 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	10,000 00	10,300 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,250 00	5,000 00	
Columbus Consolidated Street, O., 5s, 1909.....	10,000 00	10,600 00	10,000 00	
Consolidated of Vermont, 5s, 1913.....	20,000 00	18,500 00	20,000 00	
Des Moines Street, Ia., 6s, 1919.....	10,000 00	10,250 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,250 00	5,000 00	
Metropolitan Street, Kansas City, Mo., 5s, 1909.....	12,000 00	12,360 00	12,000 00	
Mexican Central, 4s, 1911.....	10,000 00	7,300 00	6,500 00	
Northern Pacific, Prior Lien, 4s, 1907.....	22,000 00	22,550 00	19,000 00	
Northern Pacific, Prior Lien, 3s, 2047.....	20,000 00	13,400 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	15,000 00	15,300 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1896.....	5,000 00	5,425 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	13,200 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	5,700 00	6,000 00	
Trenton Passenger, N. J., 6s, 1929, Optional.....	5,000 00	5,550 00	5,000 00	
Wisconsin Central, 5s, 1909, 1st series.....	20,000 00	20,600 00	20,000 00	
Total railroad bonds out of Maine.....	207,000 00			192,000 00
<i>Corporation Bonds Owned.</i>				
Portland Water Company, 4s, 1927.....	5,000 00	5,200 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	15,000 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	322 50	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.....	22,800 00	30,780 00	22,800 00	
Gardiner National Bank, Gardiner.....	850 00	1,275 00	850 00	
Merchants' National Bank, Gardiner.....	2,500 00	2,500 00	2,500 00	
Merchants' National Bank, Portland.....	3,750 00	5,250 00	3,750 00	
National Shoe & Leather Bank, Auburn.....	14,000 00	14,000 00	14,000 00	
People's National Bank, Waterville.....	600 00	600 00	600 00	
Portland National Bank, Portland.....	2,500 00	2,725 00	2,500 00	
Presque Isle National Bank, Presque Isle.....	500 00	675 00	500 00	
Second National Bank, Skowhegan.....	1,400 00	1,575 00	1,400 00	
Ticonic National Bank, Waterville.....	3,400 00	3,400 00	3,400 00	
Total national bank stock owned.....	78,300 00			78,300 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou..	1,600 00	1,550 00	1,000 00	1,000 00
Manufacturers' Bank, New Richmond, Wis.	5,000 00	3,750 00	5,000 00	5,000 00

SKOWHEGAN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Little Rock and Fort Smith.	\$3,000 00	\$3,000 00	
Portland and Ogdensburg	1,000 00	1,000 00	\$4,000 00
<i>Loans on Corporation Stock.</i>			
Norridgewock Falls Bridge.	376 00	376 00	
North Anson and Skowhegan Telegraph Company ..	525 00	525 00	
Skowhegan Electric Light Company	2,400 00	2,400 00	
Skowhegan Hall Association.....	900 00	900 00	4,201 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Dexter.....	1,100 00	1,100 00	
Presque Isle National Bank, Presque Isle	1,400 00	1,400 00	2,500 00
<i>Loans to Corporations.</i>			
Kennebec Log Driving Company.....	20,000 00	20,000 00	
Moose River Log Driving Company.....	8,500 00	8,500 00	
North Branch Log Driving Company	2,000 00	2,000 00	
Skowhegan Electric Light Company.....	38,000 00	38,000 00	
Skowhegan Grange	1,100 00	1,100 00	69,600 00
<i>Loans to Municipalities.</i>			
County of Somerset.....	3,000 00	3,000 00	
Town of Anson	2,500 00	2,500 00	
Town of Eustis	3,050 00	3,050 00	
Town of Skowhegan	2,900 00	2,900 00	
School District No. 13, Anson.....	1,500 00	1,500 00	12,950 00
Loan on City Water Co., Chattanooga, Tenn., bond..	100 00	100 00	
Loan on personal property.....	8,752 66	8,752 66	
Loans on mortgages of real estate	191,865 45	191,865 45	200,718 11
Real estate, foreclosure	7,000 00	6,619 91	6,619 91
Premium account	-	12,000 00	12,000 00
Cash on deposit.....	19,750 71	19,750 71	19,750 71
Unpaid accrued interest.....	20,007 27		1,212,289 73
Due depositors, earned dividend and accrued State tax.....	1,308,449 59		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	1,174,117 16		
	\$134,332 43		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 12, 1899.

GEORGE C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

LIABILITIES.

Deposits	\$319,133 97
Reserve fund	13,739 22
Undivided profits	11,339 63
	\$344,212 82

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1925	\$50,000 00	\$64,875 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912, R. R. Aid ...	10,000 00	11,050 00	10,000 00	10,000 00
County of Ramsey, Minn., 5s, 1903, Funding	6,000 00	6,360 00	6,000 00	
City of Boston, Mass., Reg., 4s, 1913, Street	10,000 00	10,850 00	10,000 00	
Cincinnati, O., 7 3-10s, 1902, Munic.	10,000 00	11,100 00	10,000 00	
Chicago, Ill., 7s, 1899, City Hall...	5,000 00	5,000 00	5,000 00	
Detroit, Mich., 4s, 1922, Sewer ...	5,000 00	5,500 00	5,000 00	
Detroit, Mich., 4s, 1924, School ..	5,000 00	5,525 00	5,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,240 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,120 00	1,000 00	
Toledo, O., 5s, 1893, Opt., Bridge.	10,000 00	10,000 00	10,000 00	
Total public funds out of Maine.	54,000 00			54,000 00
<i>Railroad Bonds Owned.</i>				
Knox and Lincoln, 5s, 1921.	10,000 00	10,700 00	10,000 00	
Maine Central, 7s, 1912	25,000 00	34,500 00	24,970 00	
Portland and Ogdensburg, 6s, 1900.....	7,000 00	7,560 00	7,000 00	
Somerset, 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	47,000 00			46,970 00
Belleville and Carondelet, 6s, 1923.....	3,000 00	3,570 00	3,000 00	
Chicago, Burlington & Northern, 5s, 1926...	4,000 00	4,280 00	4,000 00	
Chicago, Milwaukee and St. Paul, Dubuque Division, 6s, 1920	15,000 00	19,650 00	15,000 00	
Chicago and West Michigan, 5s, 1921	5,000 00	4,450 00	2,338 24	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,200 00	4,912 50	
Des Moines Street, Iowa, 6s, 1914	6,000 00	6,150 00	6,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	5,000 00	5,100 00	4,800 00	
Grand Rapids Street, Mich., 6s, 1912	5,000 00	5,000 00	5,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	9,600 00	9,300 00	
Lake Shore and Michigan Southern, Reg- istered, 7s, 1900.....	10,000 00	10,500 00	9,750 00	
Minneapolis, Lyndale and Minnetonka, Street, Minn., 5s, 1919	10,000 00	10,000 00	9,500 00	
Morris and Essex, 7s, 1915	5,000 00	7,050 00	5,000 00	
Newburyport and Amesbury Street, Mass., 5s, 1912	10,000 00	7,500 00	7,000 00	
New York Central and Hudson River, 5s, 1904	5,000 00	5,400 00	5,000 00	
New York and New England, Reg., 7s, 1905	5,000 00	6,000 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918	5,000 00	5,900 00	5,000 00	
Southern Pacific, 6s, 1906	3,000 00	3,330 00	3,000 00	
Total railroad bonds out of Maine	111,000 00			103,600 74
<i>Corporation Bonds Owned.</i>				
Richmond Water Company, 5s, 1906	6,000 00	4,500 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>				
Windsor Company, No. Adams, Mass., Pref.	2,602 00	1,951 50	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, So. Berwick	19,500 00	23,400 00	19,500 00	
Total national bank stock owned	22,500 00			\$22,500 00
Loan on Gr't Falls Nat. Bank st'k, Somersworth, N. H.		1,200 00	1,200 00	
Loan to Somersworth Machine Co. (endorsed)		4,000 00	5,000 00	
Loans on mortgages of real estate		20,475 00	20,475 00	26,675 00
Real estate, foreclosure		700 00	700 00	700 00
Cash on deposit		20,967 08	20,967 08	
Cash on hand		300 00	300 00	21,267 08
Unpaid accrued interest		2,644 46		\$344,212 82
		393,198 04		
Due depositors, earned dividend and accrued State tax		324,518 51		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$68,673 53		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

May 4, 1899.

N. DAYTON BOLSTER, President.

GEO. A. WILSON, Treasurer.

LIABILITIES.

Deposits	\$292,622 77
Special reserve fund	5,259 70
Undivided profits	9,264 05
Bills payable	10,000 00
	\$317,146 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 Coupon, 4s, 1907	\$2,200 00	\$2,497 00	\$2,200 00	\$2,200 00
City of Bath, 6s, 1899	150 00	150 00	150 00	150 00
County of Bourbon, Kan., 6s, 1909, Funding	1,000 00	1,165 00	1,000 00	
City of Duluth, Minn., 5s, 1906, Incl. S. D.	2,000 00	2,150 00	2,000 00	
Sioux City, Ia., 6s, 1902, Refund.	4,500 00	4,747 50	4,500 00	
Sioux City, Ia., 6s, 1901, Refund.	500 00	520 00	500 00	
Total public funds out of Maine	8,000 00			8,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,000 00	4,750 00	
Lime Rock, 5s, 1908	2,000 00	2,100 00	2,000 00	
Maine Central, 6s, 1900	1,500 00	1,545 00	1,500 00	
Phillips and Rangeley, 5s, 1910	2,000 00	2,000 00	1,600 00	
Total railroad bonds of Maine	10,500 00			9,850 00
Canton Street, O., 6s, 1910	15,000 00	15,450 00	15,000 00	
Chicago and West Michigan, 5s, 1921	6,000 00	5,100 00	4,000 00	
Chicago and West Michigan, Scrip	510 00	433 50	-	
Des Moines Suburban Street, Ia., 6s, 1921 ..	10,000 00	10,360 00	10,000 00	
Des Moines Street, Ia., 6s, 1900	3,000 00	3,075 00	3,000 00	
Detroit and Mackinac, 4s, 1995	1,000 00	580 00	500 00	
Grand Rapids Street, Mich., 6s, 1912	10,000 00	10,000 00	10,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	6,000 00	6,000 00	6,000 00	
Northern Pacific, General Lien, 3s, 2047	3,500 00	2,345 00	2,500 00	
Toledo Traction Company, O., 5s, 1909	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine	63,010 00			59,000 00
<i>Corporation Bonds Owned.</i>				
Knox Gas and Electric Company, Rockland, 6s, 1903	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931	2,000 00	2,000 00	2,000 00	
Norway Shoeshop Company, 5s, Optional.	1,200 00	1,200 00	1,000 00	
Oxford County Loan Association, Norway, 6s, Optional	10,000 00	10,000 00	10,000 00	
Richmond Water Company, 5s, 1906	4,000 00	3,000 00	2,000 00	
Total corporation bonds of Maine	27,200 00			25,000 00
Littleton Water and Light Company, N. H., 5s, 1916	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Detroit and Mackinac, Certificate of Beneficial Interest	2,400 00	600 00	480 00	
Sioux City Traction Company	6,000 00	900 00	1,000 00	
Total railroad stock owned	8,400 00			1,480 00

SOUTH PARIS SAVINGS BANK—Continued.
RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Masonic Building Association, South Paris	\$1,000 00	\$1,000 00	\$1,000 00	
Mt. Mica Building Association, South Paris	1,000 00	1,000 00	1,000 00	
Sanborn Shoeshop Company, Norway	300 00	150 00	100 00	
Total corporation stock owned	2,300 00			\$2,100 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland....	700 00	787 50	700 00	
Casco National Bank, Portland.....	500 00	537 50	500 00	
Cumberland National Bank, Portland. ...	80 00	80 00	80 00	
First National Bank, Bath	1,000 00	1,350 00	1,000 00	
First National Bank, Lewiston	1,000 00	1,500 00	1,000 00	
First National Bank, Portland	4,300 00	4,300 00	4,300 00	
Manufacturers' National Bank, Lewiston.	1,000 00	1,100 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,050 00	750 00	
National Shoe and Leather Bank, Auburn.	15,200 00	15,200 00	14,700 00	
National Traders' Bank, Portland.....	600 00	612 00	600 00	
Norway National Bank, Norway.	11,200 00	12,600 00	11,200 00	
Total national bank stock of Maine.....	36,330 00			35,830 00
Ætna National Bank, Kansas City, Mo.....	1,100 00	200 00	-	
National Bank of North Dakota, Fargo, N. D.	630 00	100 00	-	
Total national bank stock out of Maine....	1,730 00			-
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,400 00	8,400 00	7,900 00	
Oxford County Loan Association, Norway	1,000 00	333 33	-	
Total other bank stock owned.....	9,400 00			7,900 00
<i>Loans on Corporation Bonds.</i>				
Greenbush Water Company, Long Island.....		1,000 00	1,000 00	
People's Gas Light and Coke Co., Buffalo, N. Y.....		2,925 92	2,925 92	3,925 92
<i>Loans on Corporation Stock.</i>				
Paris Manufacturing Company		400 00	400 00	
People's Water Company, South Paris.....		60 00	60 00	460 00
<i>Loans on Other Bank Stock.</i>				
American Bank, Sidney, Neb.....		665 00	665 00	
Auburn Trust Company		700 00	700 00	
Bank of Calloway, Neb		8,400 00	8,400 00	
State Bank of Arcadia, Neb		246 00	246 00	10,011 00
<i>Loans to Corporations.</i>				
First Congregational Parish, South Paris.....		367 08	367 08	
Masonic Building Association, South Paris		400 00	400 00	
Mt. Mica Lodge, I. O. O. F., South Paris		109 65	109 65	
South Paris Library Association		267 65	267 65	1,144 38
Loan on American Exchange National Bank stock, Lincoln, Neb.....		2,100 00	2,100 00	
Loan to town of Paris.....		1,000 00	1,000 00	
Loans on names.....		405 00	405 00	
Loans on life insurance policies		2,175 00	2,175 00	
Loans on personal property.....		450 00	450 00	
Loan on South Paris Savings Bank book.....		80 00	80 00	
Loans on mortgages of real estate		106,315 21	106,315 21	112,525 21
Real estate, investment		7,000 00	7,000 00	
Real estate, foreclosure.....		16,050 00	16,050 00	23,050 00
Expense account		-	698 23	698 23

SOUTH PARIS SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$7,777 20	\$7,777 20	
Cash on hand	1,044 58	1,044 58	\$8,821 78
Unpaid accrued interest	4,733 89		\$317,146 52
	330,830 51		
Due depositors, earned dividend, accrued State tax and bills payable.....	308,997 77		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable	\$21,832 74		

THOMASTON SAVINGS BANK—THOMASTON.

August 9, 1899.

M. R. MATTHEWS, President.

C. S. SMITH, Treasurer.

LIABILITIES.

Deposits	\$425,398 77
Reserve fund.....	16,204 35
Undivided profits	8,770 63
	<hr/> \$450,373 75

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.....	\$20,000 00	\$25,950 00	\$20,000 00	
United States Registered, 4s, 1907	10,000 00	11,225 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	3,675 00	3,000 00	
York, 4s, 1904-5, Funding	5,000 00	5,125 00	5,000 00	
Total public funds of Maine	8,000 00			8,000 00
County of Anne Arundel, Mich., 5s, 1918, Bdg.	5,000 00	5,850 00	5,000 00	
Clarke, Ind., 5s, 1905, Funding...	5,000 00	5,325 00	5,000 00	
Douglas, Neb., 5s, 1907, Refund..	5,000 00	5,475 00	5,000 00	
Floyd, Ind., 5s, 1910, Funding....	5,000 00	5,500 00	5,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,525 00	5,000 00	
Macon, Ill., 5s, 1907, Court House	4,000 00	4,380 00	4,000 00	
Madison, Ky., 4s, 1919, Opt., Ref.	6,600 00	6,210 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund.	10,000 00	10,700 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refunding	5,000 00	5,500 00	5,000 00	
Warren, Ky., 4s, 1914, Opt., Refund.	5,000 00	5,150 00	5,000 00	
Webster, Iowa, 4s, 1917, Funding	2,000 00	2,030 00	2,000 00	
City of Ashland, Wis., 5s, 1909, Funding...	10,000 00	10,400 00	10,000 00	
Canton, O., 5s, 1900-1, Refunding...	8,000 00	8,160 00	8,000 00	
East Liverpool, O., 5s, 1900, Op-				
tional, Water	5,000 00	5,050 00	5,000 00	
Galesburg, Ill., 5s, 1910, Water	8,000 00	8,720 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,450 00	5,000 00	
Kansas City, Mo., 4s, 1912, Sch. D.	10,000 00	10,400 00	10,000 00	
Newport, Ky., 5s, 1919, Street....	2,000 00	2,310 00	2,000 00	
Peru, Ind., 4½s, 1913, School	8,000 00	8,440 00	8,000 00	
Superior, Wis., 5s, Opt., Sewer...	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	122,000 00			122,000 00
<i>Railroad Bonds Owned.</i>				
Penobscot Shore Line, 4s, 1920	5,000 00	5,050 00	5,000 00	
Portland and Ogdensburg, 5s, 1908.....	5,000 00	5,450 00	5,000 00	
Rockland, Thomaston and Camden, 5s, 1922	3,500 00	3,500 00	3,500 00	
Total railroad bonds of Maine.....	13,500 00			13,500 00
Allegheny and Western, 4s, 1998	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake and Atlantic, 5s, 1934	10,000 00	10,000 00	10,000 00	
Canton and Lakeside Streets, O., 6s, 1910...	5,000 00	5,150 00	5,000 00	
Chicago and Southwestern, 7s, 1899.	3,000 00	3,000 00	3,000 00	
Des Moines Street, Ia., 6s, 1912.....	5,000 00	5,125 00	5,000 00	
Detroit, Fort Wayne and Belle Isle, 5s, 1927	5,000 00	5,000 00	5,000 00	
Grand Rapids Street, Mich., 6s, 1912 ..	5,000 00	5,000 00	5,000 00	
Hutchinson and Southern, 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Iowa Central, 5s, 1938	5,000 00	5,600 00	5,000 00	
Lowell, Lawrence and Haverhill Street,				
Mass., 5s, 1920	5,000 00	5,000 00	4,500 00	
New Haven and Derby, 5s, 1918	5,000 00	5,900 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>
New Haven and West Haven and Winchester Avenue, Conn., 5s, 1912.....	\$5,000 00	\$5,300 00	\$5,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,250 00	5,000 00	
New York and New England, 7s, 1905.....	2,000 00	2,300 00	2,000 00	
New York and New England, 6s, 1905.....	6,000 00	6,650 00	6,000 00	
North Chicago Street, Ill., 5s, 1906.....	5,600 00	5,250 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1907.....	12,000 00	12,240 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,300 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	5,000 00	5,375 00	5,000 00	
St. Lawrence and Adirondack, 5s, 1906.....	5,000 00	5,425 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909.....	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 Pacific, 4s, 1947.....	7,000 00	7,245 00	7,000 00	
Total railroad bonds out of Maine.....	125,000 00			\$122,500 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 6s, 1909.....	4,000 00	4,080 00	4,000 00	
Augusta Water Company, 5s, 1904.....	3,000 00	3,600 00	3,000 00	
Bar Harbor Water Company, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Company, 5s, 1904	3,500 00	3,570 00	3,500 00	
Camden & Rockland Water Co., 4½s, 1917...	3,000 00	3,180 00	3,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	2,500 00	2,525 00	2,500 00	
Port and Water Company, 4s, 1927.....	5,000 00	5,200 00	4,800 00	
Rockland Water Company, 5s, 1919.....	10,000 00	11,300 00	10,000 00	
York Light & Heat Co., Biddeford, 6s, 1901.	8,000 00	8,000 00	8,000 00	
Total corporation bonds of Maine.....	46,000 00			45,800 00
Brazoo Channel & Dock Company, 6s, 1901.	4,000 00	2,500 00	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Union Pacific, Preferred.....	2,500 00	1,875 00	-	-
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company...	1,100 00	1,265 00	1,100 00	
Maine Telegraph Company.....	250 00	250 00	250 00	
Total corporation stock of Maine.....	1,350 00			1,350 00
Velasco Company.....	4,100 00	} 1,000 00	2,000 00	
Velasco Company, Stock Scrip.....	20 00			
Velasco Company, Bond Scrip.....	362 50			
Total corporation stock out of Maine.....	4,482 50			2,000 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,000 00	1,000 00	1,000 00	
First National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
Georges National Bank, Thomaston.....	15,800 00	16,985 00	15,800 00	
Line Rock National Bank, Rockland.....	1,190 00	1,190 00	1,190 00	
Merchants' National Bank, Portland.....	1,500 00	2,100 00	1,500 00	
National Traders' Bank, Portland.....	700 00	714 00	700 00	
Thomaston National Bank, Thomaston....	4,800 00	5,400 00	4,800 00	
Total national bank stock owned.....	29,990 00			29,990 00
<i>Loans on Railroad Bonds.</i>				
Mexican Central.....		500 00	500 00	
Penobscot Shore Line.....		750 00	750 00	
Rockland, Thomaston and Camden.....		200 00	200 00	1,450 00
<i>Loans on Corporation Bonds.</i>				
Augusta Water Company.....		500 00	500 00	
New England Water Works, R. I.....		200 00	200 00	700 00
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland.....		275 00	275 00	
Georges National Bank, Thomaston.....		2,850 00	2,850 00	
Thomaston National Bank, Thomaston.....		500 00	500 00	3,625 00

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on city of Houston, Tex., bond.....	\$406 00	\$406 00	
Loan on Knox Gas & Electric Co. stock, Rockland..	2,045 12	2,045 12	
Loans secured by Martin & Co. lime notes.....	623 48	623 48	
Loans on personal property.....	450 00	450 00	
Loan on Thomaston Savings Bank book....	20 00	20 00	
Loans on mortgages of real estate.....	33,240 18	33,240 18	\$36,784 78
Real estate investment.....	3,600 00	3,600 00	
Furniture and fixtures.....	1,350 00	1,350 00	4,950 00
Premium account.....	-	6,632 00	6,632 00
Cash on deposit.....	11,284 45	11,284 45	
Cash on hand.....	5,807 52	5,807 52	17,091 97
Unpaid accrued interest.....	3,263 14		\$450,373 75
Due depositors, earned dividend and accrued State tax.....	476,268 89		
	432,698 77		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$43,570 12		

TO: SHAM AND BRUNSWICK TWENTY-FIVE CENT SAV-
INGS BANK—BRUNSWICK.

March 13, 1899.

SAMUEL KNIGHT, President.

WM. M. PENNELL, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits	\$214,495 38
Reserve fund.....	4,830 00
Undivided profits.....	5,530 74
Bills payable.....	389 88
	\$225,246 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 Coupon, 5s, 1904	\$15,000 00	\$16,800 00	\$15,000 00	\$15,000 00
County of Cook, Ill., 4s, 1912, Refunding....	2,000 00	2,100 00	2,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage.	2,000 00	2,120 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding Debt.....	6,000 00	6,600 00	6,000 00	
Kansas City, Kan., 6s, 1899, Internal Improvement.....	1,500 00	1,500 00	1,500 00	
St. Paul, Minn., 4½s, 1902, High School.....	1,000 00	1,025 00	1,000 00	
Sioux City, Ia., 4½s, 1899, Ind. S. D.	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 6s, 1894, Optional City Improvement.....	1,000 00	1,000 00	1,000 00	
Total public funds out of Maine.....	18,500 00			18,500 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	6,000 00	6,540 00	6,000 00	
Maine Central Consolidated Mort., 7s, 1912.	6,300 00	8,568 00	6,300 00	
Total railroad bonds of Maine.....	12,300 00			12,300 00
Burlington Electric, Ia., 6s, 1910.....	3,000 00	2,250 00	3,000 00	
Detroit and Mackinac, 4s, 1995.....	3,000 00	1,650 00	3,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,750 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.....	21,000 00			21,000 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Me. & N. H.) 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Brunswick Electric Light and Power Company, 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	1,020 00	1,000 00	
Maine Steamship Co., Portland, 6s, 1926. ...	3,000 00	3,300 00	3,000 00	
Public Works Company, Bangor, 5s, 1912.	15,000 00	9,333 33	9,000 00	
Westbrook Manufacturing Company, Portland, 5s, 1899	2,000 00	1,500 00	2,000 00	
Total corporation bonds of Maine.....	32,500 00			26,500 00
Mississippi Valley Milling Company, Ill., 6s, 1905.....	5,150 00	5,150 00	5,150 00	5,150 00
<i>Railroad Stock Owned.</i>				
Detroit and Mackinac, Beneficial Interest.	4,000 00	1,000 00	500 00	500 00

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT SAV-
INGS 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>
Biddeford National Bank, Biddeford	\$2,100 00	\$2,100 00	\$2,100 00	
Cumberland National Bank, Portland	5,200 00	5,200 00	5,200 00	
First National Bank, Bath	3,000 00	4,200 00	3,000 00	
First National Bank, Portland	5,000 00	5,000 00	5,000 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	480 00	480 00	
Total national bank stock owned	29,830 00			\$29,830 00
<i>Loans on Corporation Stock.</i>				
Brunswick Box Company		500 00	500 00	
Brunswick Electric Light and Power Company		2,000 00	2,000 00	
Brunswick Machine Company		300 00	300 00	
Fairfield Lawn Swing Company		3,433 33	3,433 33	6,233 33
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	
Loan on names		200 00	200 00	
Loans on mortgages of real estate		78,297 06	78,297 06	81,197 06
Real estate, foreclosure	1,960 70		1,960 70	1,960 70
Premium account		-	6,249 93	
Expense account		-	824 98	7,074 91
Unpaid accrued interest		2,802 28		\$225,246 00
		228,454 70		
Due depositors, earned dividend, accrued State tax and bills payable		218,828 01		
Estimated market value of resources above liabil- ity for deposits, earned dividend, State tax and bills payable		\$9,626 69		

TREMONT SAVINGS BANK—TREMONT.

October 17, 1899.

WILLIAM M. ABBOTT, President.

JOHN G. WILSON, Treasurer.

LIABILITIES.

Deposits	\$41,125 94
Reserve fund	1,127 94
Undivided profits.....	762 50
	\$43,016 38

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 Swan's Island, orders	\$127 43	\$127 43	\$127 43	
Tremont, orders.	3,026 80	3,026 80	3,026 80	
Total public funds owned.....	3,154 23			\$3,154 23
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	1,000 00	1,100 00	1,000 00	
Mousam River, 6s, 1912	500 00	500 00	500 00	
Penobscot Shore Line, 4s, 1920	1,000 00	1,010 00	1,000 00	
Portland and Rumford Falls, 4s, 1927.....	1,000 00	1,000 00	1,000 00	
Rockland, Thomaston and Camden, 5s, 1922	1,800 00	1,800 00	1,800 00	
Total railroad bonds owned	5,300 00			5,300 00
<i>Corporation Bonds Owned.</i>				
Consolidated Electric Light Company, Portland, 5s, 1906	500 00	500 00	500 00	
Ellsworth Electric Illuminating Company, 5s, 1908.....	1,000 00	1,000 00	1,000 00	
Ellsworth Water Company, 5s, 1909	500 00	515 00	500 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., 4s, 1928	1,000 00	1,020 00	1,000 00	
Southwest Harbor Water Company, 6s, 1905	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned	5,500 00			5,500 00
Loans to town of Tremont		3,200 00	3,200 00	
Loan on life insurance policy.....		75 00	75 00	
Loan on personal property		100 00	100 00	
Loans on mortgages of real estate.		15,807 32	15,807 32	19,182 32
Premium account.....		-	81 49	81 49
Cash on deposit		9,376 80	9,376 80	
Cash on hand		421 54	421 54	9,798 34
Unpaid accrued interest		900 66		\$43,016 38
Due depositors, earned dividend and accrued State tax.....		43,980 55		
		41,532 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$2,448 06		

WATERVILLE SAVINGS BANK—WATERVILLE.

April 6, 1899.

GEO. W. REYNOLDS, President. E. R. DRUMMOND, Treasurer.
A. F. DRUMMOND, Assistant Treasurer.

LIABILITIES.

Deposits	\$954,850 53
Reserve fund	40,900 00
Undivided profits	26,802 69
	<u>\$1,022,553 22</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, 1925.	\$17,000 00	\$21,933 75	\$17,000 00	\$17,000 00
County of Buffalo, Neb., 7s, 1900, Funding..	5,000 00	5,150 00	5,000 00	
Jefferson, O., 5s, 1905, Optional,				
Turnpike	5,000 00	5,325 00	5,000 00	
Lawrence, O., 5s, 1907, Turnpike	5,000 00	5,475 00	5,000 00	
Muskingum, O., 5s, 1913, Monu-				
mental Hall	6,000 00	6,900 00	6,000 00	
Otter Tail, Minn., 5s, 1904, Ref...	2,000 00	2,110 00	2,000 00	
Reno, Kan., 6s, 1919, Refunding.	4,000 00	5,020 00	4,000 00	
City of Anderson, Ind., 6s, 1903, Opt....	5,000 00	5,350 00	5,000 00	
Ashland, Wis., 6s, 1899, St. Imp.	5,000 00	5,000 00	5,000 00	
Bellaire, O., 5s, 1900, Water.....	5,000 00	5,050 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.	5,000 00	5,575 00	5,000 00	
Danville, Ill., 5s, 1899, Parks.....	5,000 00	5,000 00	5,000 00	
East Liverpool, O., 5s, 1908,				
School District	1,000 00	1,085 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.	6,000 00	6,300 00	5,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist	7,000 00	7,000 00	7,000 00	
Indianapolis, Ind., Installment				
6s, 1899-1902, Improvement.....	419 00	433 67	419 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,575 00	5,000 00	
Muskegon, Mich., 5s, 1901-24, Wat.	5,000 00	5,725 00	5,000 00	
Newark, O., 5s, 1899-1901, St. Imp.	5,000 00	5,050 00	5,000 00	
Sandusky, O., 4½s, 1902 6, Water.	3,000 00	3,120 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, 1901-2, Street				
Improvement	2,000 00	2,110 00	2,000 00	
Springfield, Mo., 4½s, 1901, Op-				
tional, Sewer.....	1,000 00	1,010 00	1,000 00	
Springfield, Mo., 4½s, 1904, Op-				
tional, sewer	5,000 00	5,150 00	5,000 00	
Topeka, Kan., 5s, 1912, Refund ..	5,000 00	5,375 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp	5,000 00	5,275 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School ..	5,000 00	5,850 00	5,000 00	
Total public funds out of Maine.....	112,419 00			111,419 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,000 00	4,900 00	
Bangor and Aroostook, 5s, 1943.....	10,000 00	10,900 00	10,000 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 and Lincoln, 5s, 1921	5,000 00	5,350 00	5,000 00	
Maine Central, 7s, 1912	5,000 00	6,900 00	5,000 00	
Maine Central, 6s, 1900.....	1,000 00	1,030 00	1,000 00	
Phillips and Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland and Ogdensburg, 5s, 1908.....	6,000 00	6,540 00	6,000 00	
Waterville and Fairfield Railway and				
Light Company, 5s, 1917	6,500 00	6,500 00	6,500 00	
Total railroad bonds of Maine.....	53,500 00			52,900 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>
Baltimore, Chesapeake & Atlantic, 5s, 1934	\$5,000 00	\$5,000 00	\$5,000 00	
Buffalo Street, N. Y., 5s, 1931	5,000 00	5,800 00	5,000 00	
Cass Avenue and Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,125 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,250 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907	5,000 00	5,000 00	5,000 00	
Hutchinson and Southern, 5s, 1928	5,000 00	5,000 00	5,000 00	
Indiana, Illinois and Iowa, 5s, 1948	5,000 00	5,250 00	5,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	5,000 00	5,000 00	5,000 00	
Lynn and Boston, Street, Mass., 5s, 1924	5,000 00	5,400 00	5,000 00	
Milford, Holliston & Framingham, Street, Mass., 5s, 1917	5,000 00	5,250 00	5,000 00	
Minneapolis, Lyndale and Minnetonka, 5s, 1919	5,000 00	5,000 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	5,000 00	5,400 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
Rockford Railway, Light and Power Company, Ill., 5s, 1918	1,250 00	1,250 00	1,250 00	
Superior Rapid Transit, Wis., 6s, 1912	5,000 00	4,750 00	5,000 00	
Terre Haute Street, Ind., 6s, 1912	5,000 00	4,250 00	5,000 00	
Trenton Passenger, N. J., 6s, 1928, Optional	5,000 00	5,500 00	5,000 00	
Wakefield & Stoneham Street, Mass., 5s, 1915	3,000 00	3,060 00	3,000 00	
Wisconsin Central, 1st series, 5s, 1909	10,000 00	9,500 00	5,000 00	
Wisconsin Central, Income, 5s, 1937	15,000 00	900 00	-	
Total railroad bonds out of Maine	109,250 00			\$89,250 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
Municipal Security Co., Portland, 4½s, 1903	1,500 00	1,500 00	1,500 00	
Total corporation bonds of Maine	11,500 00			11,500 00
Berlin Water Company, N. H., 5s, 1917	5,000 00	5,000 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine	10,000 00			10,000 00
<i>Railroad Stock Owned.</i>				
European and North American	10,000 00	13,500 00	10,000 00	10,000 00
Rockford Railway, Light & Power Co., Ill.	3,750 00	937 50	950 00	950 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	5,000 00	6,500 00	5,000 00	
Biddeford National Bank, Biddeford	5,000 00	5,000 00	5,000 00	
Canal National Bank, Portland	4,000 00	4,700 00	4,000 00	
Casco National Bank, Portland	4,000 00	4,080 00	4,000 00	
Cumberland National Bank, Portland	3,000 00	3,000 00	3,000 00	
First National Bank, Bangor	1,800 00	2,610 00	1,800 00	
First National Bank, Bath	1,000 00	1,400 00	1,000 00	
First National Bank, Lewiston	3,000 00	4,650 00	3,000 00	
First National Bank, Portland	2,000 00	2,000 00	2,000 00	
Merchants' National Bank, Waterville	17,800 00	22,250 00	17,800 00	
Messalonskee National Bank, Oakland	4,400 00	4,400 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	5,500 00	5,000 00	
North National Bank, Rockland	5,000 00	7,000 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	9,660 00	9,200 00	
Rockland National Bank, Rockland	2,500 00	3,625 00	2,500 00	
Ticonic National Bank, Waterville	500 00	500 00	500 00	
Veazie National Bank, Bangor	5,000 00	6,250 00	5,000 00	
Total national bank stock owned	87,200 00			87,200 00
<i>Other Bank Stock Owned.</i>				
Waterville Trust and Safe Deposit Co.	4,100 00	4,100 00	4,050 00	4,050 00

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Jeffersonville, Ind.....	\$1,000 00	\$1,000 00	
Town of Anson	200 00	200 00	
Norridgewock	100 00	100 00	\$1,300 00
<i>Loans on Railroad Bonds.</i>			
Calais Street.....	683 00	683 00	
Maine Central	5,700 00	5,700 00	
Portland and Ogdensburg	500 00	500 00	
Waterville & Fairfield Railway & Light Co., Class A	6,000 00	6,000 00	12,883 00
<i>Loans on Corporation Bonds.</i>			
City Water Company, Sheboygan, Wis.....	900 00	900 00	
Dodlin Granite Company, Norridgewock.....	2,900 00	2,900 00	
Fort Smith Water Company, Ark.....	2,000 00	2,000 00	
Maine Water Company.....	1,000 00	1,000 00	
Manitowac Water Works Company, Wis.....	1,000 00	1,000 00	
Omaha Water Company, Neb.....	6,000 00	6,000 00	13,800 00
<i>Loans on Corporation Stock.</i>			
Franklin Company, Lewiston.....	1,100 00	1,100 00	
Golden Valley Hydraulic Mining Company, N. C....	350 00	350 00	
Laconia Company, Biddeford.....	400 00	400 00	
Lockwood Company, Waterville	5,270 00	5,270 00	
Maine Investment Company, Auburn.....	900 00	900 00	
Somerset Fibre Company, Fairfield	10,000 00	10,000 00	18,020 00
<i>Loans on National Bank Stock.</i>			
Merchants' National Bank, Waterville.....	2,100 00	2,100 00	
Messalonskee National Bank, Oakland	800 00	800 00	
People's National Bank, Waterville.....	4,300 00	4,300 00	
Ticonic National Bank, Waterville.....	600 00	600 00	7,800 00
<i>Loans on Other Bank Stock.</i>			
Merchants' Trust and Banking Co., Presque Isle....	350 00	350 00	
Waterville Trust and Safe Deposit Company.....	12,400 00	12,400 00	12,750 00
<i>Loans on Savings Bank Books.</i>			
Portland Savings Bank, Portland.....	150 00	150 00	
The Bank for Savings, New York City.....	2,000 00	2,000 00	
Waterville Savings Bank, Waterville.....	5,555 00	5,555 00	7,705 00
<i>Loans to Corporations.</i>			
Board of Trustees, M. E. Church, Waterville	550 00	550 00	
Fairfield Building Company (endorsed)	2,800 00	2,800 00	
First Congregational Church and Society, Waterville	6,060 00	6,060 00	
Kennebec Valley Campmeeting Association.....	1,300 00	1,300 00	
Lewiston, Brunswick and Bath Railway (endorsed).	10,000 00	10,000 00	
Masonic Building Company, Waterville (endorsed).	5,000 00	5,000 00	25,710 00
Loan to city of Waterville	18,500 00	18,500 00	
Loans on personal property	1,150 00	1,150 00	
Loans on mortgages of real estate	402,490 00	402,490 00	422,140 00
Real estate, investment	13,300 00	13,300 00	
Real estate, foreclosure.....	27,589 24	27,589 24	40,889 24
Premium account	-	22,600 00	22,600 00
Cash on deposit.....	38,645 72	38,645 72	
Cash on hand	4,041 26	4,041 26	42,686 98
Unpaid accrued interest.....	19,470 00		1,022,553 22
	1,063,779 14		
Due depositors, earned dividend and accrued State tax.....	971,050 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$92,728 61		

WISCASSET SAVINGS BANK—WISCASSET.

August 9, 1899.

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

LIABILITIES.

Deposits	\$157,745 79
Reserve fund	5,218 58
Undivided profits	9,188 39
	\$172,152 76

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 Duluth, Minn., 6s, 1908, School	\$1,000 00	\$1,170 00	\$1,000 00	
Findlay, O., 6s, 1901, General Fund	3,000 00	3,120 00	3,000 00	
Jeffersonville, Ind., 6s, 1900, Fund	1,000 00	1,020 00	1,000 00	
Total public funds out of Maine	5,000 00			\$5,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	10,000 00	13,700 00	9,767 50	
Portland and Ogdensburg, 5s, 1908	10,000 00	10,900 00	10,000 00	
Sandy River, 5s, 1913	13,000 00	13,910 00	13,000 00	
Total railroad bonds of Maine	33,000 00			32,767 50
Allentown and Bethlehem Rapid Transit, Pa., 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	1,500 00	2,000 00	
Canton and Lakeside Streets, O., 6s, 1910	2,000 00	2,060 00	2,000 00	
Chicago and West Michigan, 5s, 1921	4,000 00	3,800 00	3,200 00	
Chicago & West Michigan, 5s, Coupon Scrip	340 00	323 00	300 00	
Cleveland and Canton, 5s, 1917	3,000 00	2,610 00	2,100 00	
Cleveland City Cable, O., 5s, 1909	4,000 00	4,160 00	3,940 00	
Consolidated of Vermont, 5s, 1913	3,000 00	2,775 00	2,000 00	
Davenport and Rock Island, 6s, 1911	1,000 00	1,000 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921	1,000 00	1,030 00	1,000 00	
Detroit and Mackinac, 4s, 1995	2,000 00	1,320 00	1,200 00	
Flint and Pere Marquette, 6s, 1920	1,000 00	1,200 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	4,120 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	3,000 00	3,060 00	2,880 00	
Housatonic, 5s, 1937	5,000 00	6,400 00	5,000 00	
Iowa Central, 5s, 1938	1,000 00	1,120 00	750 00	
Lowell, Lawrence and Haverhill, Mass., 5s, 1923	2,000 00	2,000 00	1,800 00	
Milwaukee City Railroad, Wis., 5s, 1908	3,000 00	3,150 00	3,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919	2,000 00	2,140 00	1,900 00	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,180 00	2,925 00	
Northern Pacific, 3s, 2047	3,000 00	2,010 00	1,200 00	
Oregon Short Line, 6s, 1922	5,000 00	6,300 00	5,000 00	
Peoria and Eastern, 4s, 1940	2,000 00	1,650 00	1,400 00	
Peoria and Eastern, 2d Mortgage, 4s, 1990	1,000 00	275 00	-	
Portsmouth Street & Light Co., O., 6s, 1913	5,000 00	5,000 00	5,000 00	
St. Paul and Northern Pacific, 6s, 1923	1,000 00	1,320 00	962 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,450 00	5,000 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	3,000 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	2,060 00	1,880 00	
Total railroad bonds out of Maine	90,340 00			81,787 50
<i>Corporation Bonds Owned.</i>				
York Light & Heat Co., Biddeford, 6s, 1901	1,000 00	1,000 00	1,000 00	1,000 00

WISCASSET 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>
Detroit & Mackinac, Ctf. Beneficial Int...	\$2,400 00	\$600 00	-	
Iowa Central, Preferred.....	1,300 00	650 00	\$260 00	
New York, New Haven and Hartford.....	1,200 00	2,520 00	2,000 00	
Northern Railroad, N. H.....	400 00	640 00	400 00	
Northern Pacific, Preferred.....	1,700 00	1,292 00	-	
Syracuse Rapid Transit, Common.....	3,500 00	350 00	-	
Total railroad stock owned...	10,500 00			\$2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company.....	560 00	950 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	5,450 00	5,000 00	
Total national bank stock owned	17,000 00			17,000 00
<i>Loans to Municipalities.</i>				
County of Lincoln		4,000 00	4,000 00	
Town of Wiscasset		600 00	600 00	4,600 00
Loan on Arizona Water Company bonds		1,125 00	1,125 00	
Loan on Little Androscoggin Water Power Company stock, Auburn		200 00	200 00	
Loan on Thomaston National Bank stock.....		140 50	140 50	
Loan on life insurance policy		218 00	218 00	
Loans on mortgages of real estate		21,084 03	21,084 03	22,767 53
Real estate, foreclosure		3,065 00	3,065 00	3,065 00
Cash on deposit		992 08	992 08	
Cash on hand		13 15	13 15	1,005 23
Unpaid accrued interest.....		3,414 01		\$172,152 76
Due depositors, earned dividend and accrued State tax.....		196,161 77		
		160,292 79		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$35,868 98		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

July 6, 1899.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

LIABILITIES.

Deposits	\$890,521 27
Reserve fund.....	18,000 00
Undivided profits.....	21,313 10
Bills payable.....	1,411 42
	\$931,245 79

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1907.....	\$23,350 00	\$26,210 38	\$23,350 00	
United States Coupon, 4s, 1925.....	18,000 00	23,310 00	18,000 00	
Total United States bonds owned	41,350 00			\$41,350 00
City of Biddeford, 4s, 1904, Municipal.....	500 00	512 50	500 00	500 00
County of Aitchison, Kan., 6s, 1899, Optional Refunding	8,000 00	8,000 00	8,000 00	
Wyandotte, Kan., 7s, 1893, Road Improvement	6,496 82	6,496 82	6,384 46	
City of Ashland, Wis., 6s, 1897, Optional, Street Improvement.....	9,500 00	9,500 00	9,500 00	
Bellaire, O., 5s, 1900-10, Water and Funding.....	20,000 00	21,100 00	20,000 00	
Cincinnati, O., 6s, 1900, Munic.....	5,000 00	5,125 00	5,000 00	
Council Bluffs, Ia., 6s, 1898-9, Optional, Improvement	17,060 00	17,000 00	17,060 00	
Defiance, O., 6s, 1899-1903, Imp.....	3,500 00	3,622 50	3,500 00	
Fort Wayne, Ind., 6s, 1899, Water	5,000 00	5,000 00	5,000 00	
Jacksonville, Ill., 5s, 1905, Fund.....	10,000 00	10,550 00	10,000 00	
Jeffersonville, Ind., 6s, 1900, Fund.....	5,000 00	5,100 00	5,000 00	
Joplin, Mo., 6s, 1902, Optional, School District.....	2,500 00	2,625 00	2,500 00	
Menominee, Mich., 6s, 1900, Sch.....	5,000 00	5,100 00	5,000 00	
Sandusky, O., 5s, 1900-1, Refund.....	2,000 00	2,040 00	2,000 00	
South Bend, Ind., 6s, 1900, St. Imp.....	4,060 00	4,080 00	4,000 00	
Springfield, Mo., 4½s, 1901, Opt. Sew	5,000 00	5,050 00	5,000 00	
Superior, Wis., 5s, 1912, School.....	5,000 00	5,375 00	5,000 00	
Topeka, Kan., 6s, 1912, Refund	10,000 00	10,750 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.....	5,000 00	5,275 00	5,000 00	
Village of Urichville, O., 6s, 1900, St. Imp	2,000 00	2,020 00	2,000 00	
Total public funds out of Maine.....	129,996 82			129,884 46
<i>Railroad Bonds Owned.</i>				
Biddeford and 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 of Maine.....	28,500 00			28,250 00
Beleville and Carondelet, 6s, 1923.....	5,000 00	5,950 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,200 00	4,925 00	
Cleveland Terminal and Valley, 4s, 1935.....	2,600 00	1,900 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	
Haverhill & Amesbury St., Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Hutchinson and Southern, 5s, 1928	7,000 00	7,000 00	7,000 00	
Iowa Central, 5s, 1938	9,000 00	9,900 00	9,000 00	
Little Rock and Fort Smith, 7s, 1905	5,000 00	5,200 00	5,000 00	
Newburyport & Amesbury St., Mass., 5s, 1912	2,600 00	-	2,400 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	

YORK COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Newport and Fall River Railway, 5s, 1918..	\$5,000 00	\$5,125 00	\$5,000 00	
Saginaw Union Street, Mich., 6s, 1911.....	5,000 00	4,500 00	5,000 00	
Southern Electric, St. Louis, Mo., 6s, 1904..	10,000 00	10,600 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	5,160 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.....	94,600 00			894,124 66
<i>Corporation Bonds Owned.</i>				
Calais Water Company, 5s, 1906.....	5,800 00	5,100 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	8,240 00	8,000 00	
Municipal Security Co., Portland, 5½s, 1901.	2,000 00	2,000 00	2,000 00	
Northern Banking Co., Portland, 5s, 1900 ..	5,950 00	5,950 00	5,950 00	
Total corporation bonds of Maine.....	45,950 00			45,950 00
Akron Water Company, O., 6s, 1900.....	15,000 00	15,000 00	15,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	2,750 00	2,750 00	2,750 00	
Indianapolis Water Co., Ind., 6s, 1911.....	10,000 00	11,200 00	10,000 00	
Total corporation bonds out of Maine	27,750 00			27,750 00
<i>Railroad Stock Owned.</i>				
Kennebunk and Kennebunkport.....	3,000 00	3,375 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, Preferred ..	3,390 00	1,932 30	2,150 00	
Cleveland Terminal & Valley, Preferred ..	3,700 00	370 30	2,473 72	
Iowa Central, Preferred.....	2,000 00	900 00	1,000 00	
Total railroad stock out of Maine.....	9,090 00			5,623 72
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford.....	900 00	540 00	800 00	
Pepperell Manufacturing Co., Biddeford..	14,000 00	30,800 00	14,000 00	
Total corporation stock owned ..	14,900 00			14,800 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	14,500 00	16,312 50	14,500 00	
Casco National Bank, Portland.....	12,900 00	13,867 50	12,900 00	
Cumberland National Bank, Portland	1,000 00	1,000 00	1,000 00	
First National Bank, Biddeford	20,700 00	30,015 00	20,700 00	
First National Bank, Lewiston ..	2,600 00	3,900 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	5,565 00	3,975 00	
National Traders' Bank, Portland.....	4,500 00	4,590 00	4,500 00	
Newcastle National Bank, Newcastle	1,000 00	1,050 00	1,000 00	
Portland National Bank, Portland	10,600 00	10,900 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	2,160 00	2,400 00	
Continental National Bank, Memphis, Tenn	7,500 00	3,750 00	7,500 00	
First National Bank, Leavenworth, Kan..	5,000 00	5,000 00	5,000 00	
Fourth National Bank, Wichita, Kansas...	2,500 00	2,500 00	2,500 00	
Kansas National Bank, Topeka, Kansas...	1,800 00	450 00	1,800 00	
Merchants' National Bank, Portland, Ore.	5,000 00	5,000 00	5,000 00	
Minnehaha National Bank, Sioux Falls, S.D.	10,000 00	10,000 00	10,000 00	
National Bank of Commerce, Kansas City, Mo.	10,000 00	12,000 00	9,300 00	
National Bank of Sioux City, Sioux City, Ia.	7,000 00	3,000 00	7,000 00	
St. Paul National Bank, St. Paul, Minn	5,000 00	4,000 00	5,000 00	
Union National Bank, Minneapolis, Minn.	13,000 00	3,250 00	13,000 00	
Total national bank stock out of Maine ...	69,200 00			68,500 00

YORK COUNTY SAVINGS BANK—Concluded.
RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford.....	\$400 00	\$400 00	
Birmingham National Bank, Ala	1,981 50	1,981 50	
First National Bank, Biddeford.	1,218 46	1,218 46	
First National Bank, Portland.....	1,100 00	1,100 00	\$4,699 96
Loan on Boston and Maine Railroad stock	800 00	800 00	
Loans on Pepperell Manufacturing Company stock, Biddeford	3,493 28	3,493 28	
Loan on Bank of Fort Payne stock, Alabama.....	1,500 00	1,500 00	
Loans on mortgages of real estate ..	229,916 67	229,916 67	235,709 95
Real estate, foreclosure	42,397 89	42,397 89	
Furniture and fixtures.	1,500 00	1,500 00	43,897 89
Premium account.....	-	57,018 40	57,018 40
Cash on deposit.....	24,350 39	24,350 39	
Cash on hand	7,661 36	7,661 36	32,011 75
Unpaid accrued interest	19,421 00		\$931,245 79
	920,295 05		
Due depositors, earned dividend, accrued State tax and bills payable.....	900,530 33		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....	\$19,764 72		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1899.

AROSTOOK TRUST AND BANKING COMPANY—CARIBOU.

July 19, 1899.

GEORGE I. TRICKEY, Pres. and Treas. CHAS. B. MARGESSON, Sec'y.

TRUSTEES—George I. Trickey, John P. Donworth, Louis C. Stearns, Jefferson Cary, William C. Spaulding, 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	6,599 40
Demand deposits	84,384 53
Certificates of deposit.....	17,942 79
Certified checks	280 00
	<hr/>
	\$189,206 72

 RESOURCES.

Time loans	\$98,360 86
Loans on mortgages of real estate.....	35,568 05
Bonds	16,000 00
Real estate, furniture and fixtures.....	3,000 00
Premium account	2,112 77
Cash on deposit	25,743 63
Cash on hand.....	8,421 41
	<hr/>
	\$189,206 72

AUBURN TRUST COMPANY—AUBURN.

September 7, 1899.

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	10,000 00
Undivided profits	1,368 27
Demand deposits	10,815 83
Time deposits	93,493 78
Certificates of deposit.....	9,335 35
Unpaid dividends	82 00
Treasurer's checks outstanding	557 67
	<hr/>
	\$230,452 90

 RESOURCES.

Loans on collateral	\$58,170 07
Other loans	82,659 92
Stocks and bonds	60,349 00
Real estate owned	18,000 00
Safe and furniture	5,000 00
Expense account	586 29
Cash on deposit	812 00
Cash on hand	4,875 62
	<hr/>
	\$230,452 90

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

October 5, 1899.

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

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, Nathaniel W. Cole, W. H. Gannett, Charles H. White, H. M. Heath, L. J. Crooker, F. W. Kinsman, Byron Boyd, F. S. Lyman, Orin Williamson, Ira H. Randall, W. Scott Hill, G. T. Stevens, H. E. Bowditch, George N. Lawrence, Frank E. Smith.

Organized January 29, 1894.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	19,826 97
Demand deposits	342,502 63
Time deposits	934,109 32
Certificates of deposit.....	5,800 00
Treasurer's checks outstanding	4,335 49
Unpaid dividends	150 00
Due to other banks	130 90
	\$1,366,855 31

RESOURCES.

Loans on collateral	\$171,276 69
Loans on mortgages of real estate.....	53,755 23
Other loans	350,186 66
Stocks and bonds	547,651 45
Furniture and fixtures	5,000 00
Interest	2,230 84
Expense account	987 21
Cash on deposit	220,030 32
Cash on hand	15,736 86
	\$1,366,855 31

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 18, 1899.

L. B. DEASY, President. FRED C. LYMAN, Sec'y and Treas.

TRUSTEES—Andrew P. Wiswell, John B. Porter, C. S. Leffingwell, E.
H. Greely, L. B. Deasy, Fred C. Lyman, W. H. Davis.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	27,500 00
Undivided profits	6,517 52
Demand deposits	399,776 26
Certificates of deposit	96,998 48
Trust funds	6,000 00
Treasurer's checks outstanding	581 57
	\$587,373 83

RESOURCES.

Loans on mortgages of real estate.....	\$61,547 39
Other loans	253,826 51
Stocks and bonds	58,650 00
Trust investments	6,000 00
Real estate owned	5,600 00
Furniture and fixtures	300 00
Expense account	2,442 30
Cash on deposit	181,774 71
Cash on hand	17,232 92
	\$587,373 83

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 19, 1899.

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, 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, C. W. Coffin, Arthur Chapin, H. A. Chapman, M. E. Mudgett.

Organized April 9, 1887.

 LIABILITIES.

Capital stock	\$171,900 00
Surplus	100,000 00
Undivided profits	51,325 85
Rent account	715 31
Demand deposits	823,349 00
Time deposits	1,160,883 84
Deposits for coupons	856 58
Guaranteed mortgages	116,456 00
Mortgage loans prepaid	200 00
Due to other banks.....	4,284 82
	<hr/>
	\$2,429,971 40

 RESOURCES.

Loans on mortgages of real estate.....	\$306,346 30
Loans on collateral	270,159 87
Loans to municipalities	25,000 00
Other loans and discounts.....	983,604 35
Stocks and bonds	541,623 10
Real estate, furniture and fixtures.....	42,210 32
Interest	154 21
Expense	598 58
Cash on deposit	186,775 36
Cash on hand	73,499 31
	<hr/>
	\$2,429,971 40

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

September 8, 1899.

N. W. HARRIS, President.

F. M. DREW, Vice President.

R. E. ATTWOOD, Treasurer.

DIRECTORS—N. W. Harris, F. M. Drew, Harry Stetson, C. T. Fitzgerald, Wm. T. Haines, J. D. Clifford, W. E. Cloutier, H. W. Oakes, Cass Spear, Geo. W. Curtis, R. E. Attwood.

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$72,218 70
Undivided profits	3,345 91
Demand deposits	49,726 14
Time deposits	33,795 42
Bills payable	9,500 00
	<hr/>
	\$168,586 17

RESOURCES.

Loans	\$63,219 03
Bonds	24,500 00
Building, vaults and furniture.....	49,457 80
Premium account	1,535 00
Expense account	3,255 12
Revenue stamps	434 00
Cash on deposit	14,663 16
Cash on hand	9,520 51
Cash at Lisbon Falls branch.....	2,001 55
	<hr/>
	\$168,586 17

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

June 20, 1899.

S. H. NILES, President.

EDWIN RILEY, Vice President.

J. G. HAM, Secretary.

C. H. STURTEVANT, Treasurer.

TRUSTEES—S. H. Niles, Edwin Riley, J. G. Ham, W. W. Hall, H. D. Parker, J. H. Maxwell, George Chandler, I. G. Sharaf, F. J. Goodspeed.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	1,500 00
Undivided profits	6,000 11
Time deposits	101,373 62
Demand deposits	51,736 19
Certificates of deposit	7,701 78
Unpaid dividends	15 00
Due to other banks.....	1,629 36
	<hr/>
	\$219,956 06

RESOURCES.

Loans on mortgages of real estate.....	\$87,207 45
Loans to municipalities	171 73
Other loans	54,103 99
Stocks and bonds	55,807 50
Real estate owned	6,500 00
Furniture and fixtures	1,600 00
Expense account	928 09
Cash on deposit	6,127 43
Cash on hand	7,509 87
	<hr/>
	\$219,956 06

MAINE TRUST AND BANKING COMPANY—GARDINER.

March 28, 1899.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice Pres.
 P. H. WINSLOW, 2d Vice Pres. FRANK E. DILL, Asst. Secretary.

TRUSTEES—Josiah S. Maxcy, Weston Lewis, W. E. Maxcy, P. H. Winslow, William T. Hall.

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Time deposits	318,258 04
Demand deposits	99,103 41
Certificates of deposit	6,573 34
Trust department	67,057 28
Treasurer's checks outstanding	429 67
Discount account	680 00
Undivided profits	25,438 32
	<hr/>
	\$647,540 06

 RESOURCES.

Loans on collateral	\$173,304 80
Loans on mortgages of real estate.....	90,911 88
Other loans	66,597 11
Stocks and bonds	202,526 80
Trust investments	67,057 28
Safe and furniture	2,500 00
Expense account	731 51
Coupon account	6,040 00
Cash on deposit	30,590 18
Cash on hand	7,280 50
	<hr/>
	\$647,540 06

MERCANTILE TRUST COMPANY—PORTLAND.

October 10, 1899.

HENRY P. COX, President. CHESTER H. PEASE, Secretary.

HUTSON B. SAUNDERS, Treasurer.

DIRECTORS—Seth L. Larrabee, Henry P. Cox, W. H. Milliken, A. S. Hinds, Frederick N. Dow, James F. Hawkes, Hutson B. Saunders, Thomas P. Shaw, E. E. Holt, S. C. Gordon, Adam P. Leighton, John E. Burnham, Henry F. Merrill, Ammi Whitney, Elisha W. Conley, A. R. Wright, George W. York, Edward B. Winslow, John F. Liscomb.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	20,848 65
Demand deposits	418,781 38
Demand certificates of deposit.....	7,546 99
Time certificates of deposit.....	120,973 40
Bills payable	100,000 00
Due to other banks	1,138 57
	<hr/>
	\$769,289 49

 RESOURCES.

Loans on collateral	\$212,642 98
Other loans	46,851 83
United States bonds	105,000 00
Other bonds	387,527 50
Furniture and fixtures	377 46
Expense account	1,808 54
Cash on deposit	8,470 04
Cash on hand	6,611 14
	<hr/>
	\$769,289 49

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

July 19, 1899.

FRED BARKER, President.

W. R. PIPES, Secretary.

GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, 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, S. W. Boone.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	4,520 85
Time deposits	16,073 50
Demand deposits	10,225 63
	<hr/>
	\$82,819 98

RESOURCES.

Time loans	\$61,563 52
Real estate owned	4,573 62
Furniture and fixtures	1,110 00
Expense account	941 63
Cash on deposit	8,806 37
Cash on hand	5,824 79
	<hr/>
	\$82,819 98

PEOPLE'S TRUST COMPANY—FARMINGTON.

June 7, 1899.

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	\$50,000 00
Undivided profits	17,052 82
Demand deposits	42,019 84
Time deposits	704,500 65
Time certificates of deposit	3,024 90
Dividends unpaid	318 00
Treasurer's checks outstanding	355 00
Due to other banks and bankers.....	26 07
	\$817,297 28

RESOURCES.

Loans on mortgages of real estate.....	\$214,024 22
Loans on collateral	69,635 51
Other loans	55,808 47
United States bonds	88,450 00
Municipal bonds	41,395 92
Railroad bonds	55,696 50
Railroad stock	21,871 00
Bank stock	28,518 70
Other stocks and bonds	88,355 00
Real estate	75,223 25
Furniture and fixtures	1,270 19
Taxes paid	1,399 97
Expense account	938 91
Cash on deposit	45,990 30
Cash on hand	28,719 34
	\$817,297 28

PORTLAND TRUST COMPANY—PORTLAND.

June 14, 1899.

WILLIAM G. DAVIS, President. JAMES P. BAXTER, Vice President.
 HARRY BUTLER, Treasurer. JOSHUA C. LIBBY, Asst. Treasurer.

TRUSTEES—William G. Davis, James P. Baxter, A. H. Walker, Chas. F. Libby, William W. Brown, David W. Snow, Augustus R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Walter G. Davis, Frederick Robie, Chas. O. Bancroft, Weston F. Milliken, Harry Butler.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	46,536 32
Demand deposits	1,103,293 66
Time deposits	55,731 19
Deposits for coupons	3,417 00
Trust funds	12,536 14
Sinking funds for corporations.....	373,416 67
Renewal fund	1,000 00
	<hr/>
	\$1,895,930 98

 RESOURCES.

Demand loans	\$336,364 95
Time loans	271,129 05
Stocks and bonds	743,441 25
Trust investments	12,267 52
Sinking fund investments	362,050 95
Renewal fund investment	1,000 00
Furniture and fixtures	2,000 00
Expense account	2,074 07
Cash on deposit	161,026 69
Cash on hand	4,576 50
	<hr/>
	\$1,895,930 98

ROCKLAND TRUST COMPANY—ROCKLAND.

August 8, 1899.

A. F. CROCKETT, Pres.

C. M. KALLOCH, Sec'y 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, E. A. Butler, E. K. Glover, Fred E. Richards, S. A. Burpee.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Time deposits	67,695 24
Demand deposits	85,812 46
Certificates of deposit	1,649 00
Dividends unpaid	198 00
Due to other banks and bankers.....	806 88
Profits	20,532 43
	<hr/>
	\$276,694 01

 RESOURCES.

Time loans	\$184,687 72
Demand loans	31,662 00
Overdrafts	2,171 60
Bonds	10,555 00
Vault and safe deposit boxes	4,000 00
Furniture and fixtures	1,000 00
Cash on deposit	30,246 80
Cash on hand	12,370 89
	<hr/>
	\$276,694 01

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

June 23, 1899.

GEORGE D. BISBEE, President. WALDO PETTENGILL, Vice Pres.
ELISHA PRATT, Treasurer.

TRUSTEES—George D. Bisbee, Waldo Pettengill, Milton G. Shaw, Hugh
J. Chisholm, Charles D. Brown, John Houghton, James S. Morse.

Organized February 1, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	8,500 00
Undivided profits	6,208 72
Demand deposits	85,560 81
Time deposits	133,518 11
Certificates of deposit.....	20 00
Unpaid dividends	3 00
Due to other banks	9,323 70
	<hr/>
	\$293,134 34

RESOURCES.

Loans on mortgages of real estate.....	\$48,264 00
Loans to municipalities	22,500 42
Other loans	73,431 19
Stocks and bonds	95,458 42
Real estate	3,800 00
Safe and furniture	1,000 00
Expense account	1,349 62
Cash on deposit	39,154 87
Cash on hand	8,175 82
	<hr/>
	\$293,134 34

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 4, 1899.

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, Russell D. Woodman, Edward C. Reynolds, Herbert L. Shepherd, Joseph C. Holman, Bion Wilson, Augustus R. Wright, Philip G. Brown, Theodore C. Woodbury.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Deposits	60,564 89
Certificates of deposit	34,772 66
Deposits for coupons	14,488 00
Due to other banks	5,854 90
Undivided profits	46,127 91
	\$411,808 42

RESOURCES.

Loans on mortgages of real estate.....	\$48,745 00
Loans on collateral	116,969 22
Bonds	210,729 73
Real estate, foreclosure	16,686 21
Accrued interest uncollected	4,355 52
Cash on deposit	4,249 14
Cash on hand	10,073 60
	\$411,808 42
<hr/>	
Amount of surety bonds outstanding.....	\$5,522,760 00
Amount of premiums received on same.....	16,003 85
Estimated unearned premiums credited to profits.....	8,001 93

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

November 16, 1899.

——— President. HORACE PURINTON, Vice President.
H. L. HOLMES, Treasurer.

DIRECTORS—Horace Purinton, C. W. Abbott, E. J. Lawrence, S. A.
Nye, Daniel Libby, P. S. Heald, C. E. Libby.

Organized February 20, 1893.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	25,815 65
Time deposits	260,042 13
Demand deposits	237,299 72
Re-discounts	30,000 00
Due to other banks	557 65
	<hr/>
	\$653,715 15

RESOURCES.

Loans and discounts	\$482,035 46
Stocks and bonds	40,400 00
Furniture, fixture and vaults	42,245 45
Expense account	6,527 97
Cash on deposit	57,669 63
Cash on hand	24,836 64
	<hr/>
	\$653,715 15

WESTBROOK TRUST COMPANY—WESTBROOK.

April 5, 1899.

JAMES PENNELL, President. JOHN C. SCATES, Vice President.
 RUSSELL D. WOODMAN, Treasurer.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	7,500 00
Undivided profits	7,736 31
Demand deposits	30,968 40
Time deposits	260,411 61
Certificates of deposit	18,656 86
Due to other banks	1,856 00
	\$377,129 18

 RESOURCES.

Time loans	\$103,837 59
Demand loans	25,924 13
Loans on collateral	51,704 75
Loans on mortgages of real estate.....	56,707 56
Loans to municipalities	14,375 03
Stocks and bonds	87,602 50
Real estate, investment	5,650 00
Real estate, foreclosure	7,544 67
Safe and furniture	2,000 00
Expense account	1,608 05
Cash on deposit	13,400 83
Cash on hand	6,774 07
	\$377,129 18

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1899.

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AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

September 9, 1899.

L. W. HASKELL, President. J. P. HUTCHINSON, Secretary.
W. M. GREENLEAF, Treasurer.

DIRECTORS—M. B. Watson, L. W. Haskell, A. M. Penley, Geo. W. Curtis, Geo. W. Bumpus, S. K. Ballard, M. F. Ricker, C. V. Martin, V. B. Taylor.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$85,078 38
Advance payments	25,005 99
Guaranty fund	2,642 11
Profits	5,258 81
	<hr/>
	\$117,985 29

RESOURCES.

Loans on mortgages of real estate.....	\$88,140 00
Loans on shares	845 00
Real estate foreclosure	21,562 91
Furniture	217 75
Temporary expense	364 88
Cash	6,854 75
	<hr/>
	\$117,985 29
<hr/>	
Number of shareholders	251
Number of borrowers	78
Number of shares outstanding	1,183
Number of shares pledged for loans.....	467
Number of loans	112

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 30, 1899.

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	\$178,771 85
Advanced payments	232 00
Guaranty fund	2,963 53
Forfeited shares	189 36
Profits	11,923 21
	\$194,079 95

RESOURCES.

Loans on mortgages of real estate.....	\$179,570 71
Loans on shares	2,805 00
Real estate foreclosure	5,524 57
Permanent expense	109 67
Temporary expense	87 33
Cash	5,982 67
	\$194,079 95

Number of shareholders	455
Number of borrowers	242
Number of shares outstanding.....	2,769
Number of shares pledged for loans.....	1,019
Number of loans	295

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

November 1, 1899.

JAMES A. BOARDMAN, President. HERBERT C. QUIMBY, Secretary.
ARTHUR F. STETSON, Treasurer.

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

Organized February 15, 1886.

LIABILITIES.

Accumulated capital	\$295,289 47
Advance payments	1,475 00
Guaranty fund	6,806 08
Profits	7,606 78
	<hr/>
	\$311,177 33

RESOURCES.

Loans on mortgages of real estate.....	\$260,821 71
Loans on shares	1,625 00
Furniture and fixtures	165 44
Temporary expense	756 50
Cash	47,808 68
	<hr/>
	\$311,177 33

Number of shareholders	906
Number of borrowers	316
Number of shares outstanding.....	6,813
Number of shares pledged for loans.....	1,415
Number of loans	439

BATH LOAN AND BUILDING ASSOCIATION—BATH.

June 29, 1899.

CHARLES L. FARNHAM, President. C. A. CORLISS, Sec'y and Treas.

DIRECTORS—Charles H. McLellan, G. C. Moses, Charles E. Patten, Charles L. Farnham, A. B. Haggett, Frank N. Thompson, C. C. Low, Joseph Torrey, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$58,375 94
Guaranty fund	600 00
Forfeited shares	104 15
Profits	768 30
	<hr/>
	\$59,848 39

 RESOURCES.

Loans on mortgages of real estate.....	\$51,689 69
Loans on shares	7,225 00
Permanent expense	75 00
Temporary expense	13 23
Cash	845 47
	<hr/>
	\$59,848 39

Number of shareholders	148
Number of borrowers	74
Number of shares outstanding.....	811
Number of shares pledged for loans.....	348
Number of loans	76

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

August 16, 1899.

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

DIRECTORS—John G. Brooks, Wm. B. Swan, R. F. Dunton, A. Gam-
mans, A. I. Brown, C. F. Ginn, A. C. Sibley, C. W. Wescott.

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$34,563 85
Guaranty fund	280 00
Profits	2,122 13
	<hr/>
	\$36,965 98

RESOURCES.

Loans on mortgages of real estate.....	\$31,416 00
Loan on shares	30 00
Temporary expense	10 79
Cash	5,509 19
	<hr/>
	\$36,965 98

Number of shareholders	104
Number of borrowers	50
Number of shares outstanding.....	492
Number of shares pledged for loans.....	164
Number of loans	56

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

May 5, 1899.

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, Joseph Dufresne, William M. Pennell,
Barrett Potter, William A. Moody.

Organized September, 1888.

LIABILITIES.

Accumulated capital	\$81,564 07
Advance payments	349 32
Guaranty fund	1,355 00
Profits	2,254 70
	\$85,523 09

RESOURCES.

Loans on mortgages of real estate.....	\$79,771 57
Loans on shares	1,600 00
Real estate, foreclosure	1,505 59
Temporary expense	165 03
Cash	2,480 90
	\$85,523 09

Number of shareholders	219
Number of borrowers	94
Number of shares outstanding.....	1,098
Number of shares pledged for loans.....	458
Number of loans	141

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 20, 1899.

JOHN J. LEE, President. PARKER SPOFFORD, Secretary.
A. F. PAGE, Treasurer.

DIRECTORS—John J. Lee, Parker Spofford, A. F. Page, J. P. Hooper,
R. H. Emery, I. L. Brown, H. E. Snow, C. C. Homer.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$21,774 55
Advance payments	95 00
Guaranty fund	118 32
Profits	532 91
	<hr/>
	\$22,521 78

RESOURCES.

Loans on mortgages of real estate.....	\$21,045 31
Loans on shares	932 00
Cash	544 47
	<hr/>
	\$22,521 78
<hr/>	
Number of shareholders	160
Number of borrowers	68
Numbers of shares outstanding.....	477
Number of shares pledged for loans.....	150
Number of loans	68

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 11, 1899.

HENRY S. OSGOOD, President. JOSEPH F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—Henry S. Osgood, Henry P. Cox, Fred N. Dow, Nathan E. Redlon, Edward B. Winslow, Seth L. Larrabee, Augustine D. Smith, William H. Scott, Albion Little, Alonzo W. Smith, William M. Marks, Chas. W. T. Goding, Wm. H. Milliken, Ami Whitney, Aug. R. Wright.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$338,987 67
Advance payments	38,312 50
Guaranty fund	6,120 46
Forfeited shares	26 00
Due on loans	2,500 00
Profits	3,060 62
	<hr/>
	\$389,006 75

 RESOURCES.

Loans on mortgages of real estate.....	\$302,750 00
Loans on shares	7,000 00
Loans on collateral	6,800 90
Real estate, foreclosure	56,566 95
Permanent expense	217 67
Temporary expense	292 77
Cash	15,379 36
	<hr/>
	\$389,006 75

Number of shareholders	760
Number of borrowers	286
Number of shares outstanding.....	4,436
Number of shares pledged for loans.....	1,584
Number of loans	286

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 19, 1899.

ALEX. T. LAUGHLIN, President. JAMES L. RACKLEFF, Secretary.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Henry B. Cleaves, James F. Hawkes, Thomas P. Shaw,
Arthur K. Hunt, Alex. T. Laughlin, Kimball Eastman, Robert A. Mc-
Clutchy, Zenas Thompson, Adam P. Leighton, Enoch W. Hunt, William
J. Knowlton, Charles J. McDonald, Edward C. Reynolds, Philip F. Turner.
M. M. Duroy, Jr.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$178,319 18
Advance payments	3,054 00
Guaranty fund	4,300 00
Bills payable	9,450 00
Profits	1,940 09
	\$197,063 27

RESOURCES.

Loans on mortgages of real estate.....	\$186,200 09
Loans on shares	1,250 00
Real estate, foreclosure	4,726 42
Temporary expense	50 25
Cash	4,836 60
	\$197,063 27

Number of shareholders	479
Number of borrowers	124
Number of shares outstanding.....	2,668
Number of shares pledged for loans.....	1,016
Number of loans	124

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

August 2, 1899.

JOHN J. FRYE, President. L. FRANK JONES, Sec'y and Treas.

DIRECTORS—John J. Frye, Joseph H. Hutchins, L. Frank Jones, A. W. Pierce, Mellen T. Doten, Ira F. Tibbetts, Albert C. Bragg, Adam W. Wilson, Fred E. Briggs, Frank E. True, Elbridge G. Johnson, J. C. Colesworthy, Myron E. Moore, M. M. Bailey, John E. Sawyer.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$70,111 88
Advance payments	4,491 85
Guaranty fund	720 46
Forfeited shares	22 30
Due on loans	1,588 25
Profits	2,717 63
	\$79,652 87

 RESOURCES.

Loans on mortgages of real estate.....	\$70,652 49
Loans on shares	2,175 00
Loans on collateral	1,300 00
Real estate, foreclosure	2,178 10
Permanent expense	87 00
Temporary expense	49 49
Cash	3,210 79
	\$79,652 87

Number of shareholders	290
Number of borrowers	69
Number of shares outstanding.....	1,322
Number of shares pledged for loans.....	397
Number of loans	69

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

September 19, 1899.

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	\$66,821 96
Advance payments	12 00
Guaranty fund	400 41
Profits	1,133 59
	<hr/>
	\$68,367 96

 RESOURCES.

Loans on mortgages of real estate.....	\$46,770 00
Loans on shares	2,100 00
Real estate, foreclosure	1,076 49
Bonds	8,000 00
Permanent expense	100 00
Temporary expense	75 00
Cash	10,246 47
	<hr/>
	\$68,367 96
Number of shareholders	250
Number of borrowers	87
Number of shares outstanding.....	1,144
Number of shares pledged for loans.....	286
Number of loans	120

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 16, 1899.

A. W. KING, President.

H. W. CUSHMAN, Secretary.

W. H. TITUS, Treasurer.

DIRECTORS—A. W. King, J. F. Knowlton, J. A. Peters, Jr., A. W. Greely, F. W. Rollins, C. H. Drummey, Myer Gallert.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$33,531 43
Advance payments	1,753 95
Guaranty fund	248 67
Forfeited shares	326 72
Profits	1,031 71
	\$36,892 48

RESOURCES.

Loans on mortgages of real estate.....	\$34,853 00
Loans on shares	430 00
Loans on collateral	1,200 00
Permanent expense	80 00
Temporary expense	143 81
Cash	185 67
	\$36,892 48

Number of shareholders	332
Number of borrowers	54
Number of shares outstanding	811
Number of shares pledged for loans.....	206
Number of loans	54

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 14, 1899.

ALFRED H. BERRY, President. ALPHEUS L. HANSCOME, Secretary.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—A. H. Berry, N. W. Morse, S. A. True, B. M. Edwards,
F. W. Stockman, F. M. Lawrence, Chas. Cook, E. H. Sargent, J. A.
McGowan, J. H. Humphrey, F. H. Morse, Geo. Smith, E. F. Vose, Geo.
Libby, A. N. Waterhouse, E. M. Walker, K. S. Raymond, F. E. Eastman,
B. B. Small, J. F. Macy, L. W. Edwards, L. M. Bailey, A. L. Hanscome,
J. L. Doolittle, Jordan Snow.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$109,087 43
Advance payments	3,004 91
Guaranty fund	3,060 42
Profits	3,979 08
	<hr/>
	\$119,131 84

RESOURCES.

Loans on mortgages of real estate.....	\$85,978 80
Loans on shares	550 00
Real estate, foreclosure	15,677 00
Temporary expense	719 32
Cash	16,206 72
	<hr/>
	\$119,131 84

Number of shareholders	303
Number of borrowers	96
Number of shares outstanding.....	1,573
Number of shares pledged for loans.....	539
Number of loans	96

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 21, 1899.

FREDERIC E. BOOTHBY, President. DAVID F. CORSER, Secretary.
JOHN B. KEHOE, Treasurer.

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$5,473 88
Advance payments	2,461 76
Guaranty fund	15 21
Bills payable	1,000 00
Profits	226 16
	\$9,177 01

RESOURCES.

Loans on mortgages of real estate.....	\$8,600 00
Permanent expense	83 99
Temporary expense	21 20
Cash	471 82
	\$9,177 01

Number of shareholders	51
Number of borrowers	8
Number of shares outstanding	292
Number of shares pledged for loans.....	44
Number of loans	8

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

November 9, 1899.

DAVID DENNIS, President. D. F. DANFORTH, Secretary.
HENRY FARRINGTON, Treasurer.

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, O. B. Clason, Geo. W. Heselton, H. S. Webster, H. W. Hildreth, C. W. Church, D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$45,245 23
Advance payments	155 90
Guaranty fund	1,100 00
Forfeited shares	29 98
Bills payable	9,500 00
Profits	4,431 28
	\$60,462 39

RESOURCES.

Loans on mortgages of real estate.....	\$56,950 00
Permanent expense	105 55
Temporary expense	84 64
Cash	3,322 20
	\$60,462 39

Number of shareholders	155
Number of borrowers	74
Number of shares outstanding.....	629
Number of shares pledged for loans.....	309
Number of loans	90

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

November 9, 1899.

CHAS. W. TILDEN, President. GEO. A. SAFFORD, Sec'y and Treas.

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$34,600 49
Guaranty fund	989 06
Profits	1,056 61
	\$36,646 16

RESOURCES.

Loans on mortgages of real estate.....	\$32,500 00
Loans on shares	300 00
Permanent expense	85 00
Temporary expense	3 50
Cash	3,757 66
	\$36,646 16

Number of shareholders	101
Number of borrowers	46
Number of shares outstanding.....	465
Number of shares pledged for loans.....	175
Number of loans	47

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

August 3, 1899.

F. M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—A. J. Littlefield, A. M. Welch, Jos. A. Titcomb, L. W. Nash, Ivory Littlefield, Frank M. Ross, George W. Larrabee, Frank Parsons, A. S. Biggar, Wm. P. Adams, S. T. Fuller, George Getchell, Woodbury A. Hall, F. C. Simonds, Charles R. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$56,414 54
Advance payments	7,508 74
Guaranty fund	478 33
Profits	1,871 80
	<hr/>
	\$66,273 41

RESOURCES.

Loans on mortgages of real estate.....	\$64,220 00
Loans on shares	1,165 64
Temporary expense	40 29
Cash	847 48
	<hr/>
	\$66,273 41
<hr/>	
Number of shareholders	231
Number of borrowers	114
Number of shares outstanding.....	868
Number of shares pledged for loans.....	380
Number of loans	143

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

July 25, 1899.

CHARLES A. WILBUR, President. K. C. GRAY, Sec'y and Treas.

DIRECTORS—E. C. Town, Robert Ballatine, W. W. Johnson, G. D. Perkins, D. C. Churchill.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$6,501 73
Advance payments	27 50
Guaranty fund	55 00
Profits	352 53
	<hr/>
	\$6,936 76

RESOURCES.

Loans on mortgages of real estate.....	\$5,625 00
Loan on shares	50 00
Temporary expense	3 14
Cash	1,258 62
	<hr/>
	\$6,936 76

Number of shareholders	37
Number of borrowers	12
Number of shares outstanding.....	132
Number of shares pledged for loans.....	43
Number of loans	14

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 18, 1899.

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

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

Organized May, 1890.

LIABILITIES.

Accumulated capital	\$77,539 59
Advance payments	529 55
Guaranty fund	629 06
Due on loans	239 59
Profits	2,443 30
	<hr/>
	\$81,381 09

RESOURCES.

Loans on mortgages of real estate.....	\$67,070 82
Loans on shares	3,050 00
Real estate, foreclosure	3,611 62
Temporary expense	597 19
Cash	7,051 46
	<hr/>
	\$81,381 09

Number of shareholders	190
Number of borrowers	52
Number of shares outstanding.....	1,048
Number of shares pledged for loans.....	372
Number of loans	51

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

September 6, 1899.

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, E. F. Bradford, Edmund Merrill, E. K. Holbrook, A. G. Tinkham, Wm. Whitney, L. W. Mason, J. W. Wayne, S. T. Rowe.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$35,528 15
Advance payments	693 09
Guaranty fund	427 87
Bills payable	688 33
Profits	916 73
	<hr/>
	\$38,254 17

RESOURCES.

Loans on mortgages of real estate.....	\$34,619 00
Loans on shares	2,747 00
Temporary expense	81 80
Cash	806 37
	<hr/>
	\$38,254 17
Number of shareholders	97
Number of borrowers	57
Number of shares outstanding.....	431
Number of shares pledged for loans.....	249
Number of loans	75

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

November 2, 1899.

E. W. CONANT, President. CLARA L. COOPER, Secretary.
E. R. ALFORD, Treasurer.

DIRECTORS—B. F. Small, E. W. Conant, E. B. Weeks, W. A. Cooper,
E. R. Alford, C. W. Robbins, Clara L. Cooper, W. E. Hellenbrand.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$74,520 49
Advance payments	182 28
Guaranty fund	1,268 69
Profits	5,568 23
	<hr/>
	\$81,539 69

RESOURCES.

Loans on mortgages of real estate	\$65,474 90
Loans on shares	1,470 00
Permanent expense	31 54
Temporary expense	50 00
Cash	14,513 25
	<hr/>
	\$81,539 69

Number of shareholders	208
Number of borrowers	94
Number of shares outstanding	1,056
Number of shares pledged for loans	410
Number of loans	121

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

November 1, 1899.

CHARLES HAMLIN, President. HENRY L. MITCHELL, Secretary.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman, A.
M. Robinson, Jr., Augustus B. Farnham, Henry L. Mitchell, Henry O.
Pierce, David W. Potter.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$58,674 20
Advance payments	1,295 93
Guaranty fund	177 15
Due on loans	600 00
Profits	1,384 88
	\$62,132 16

RESOURCES.

Loans on mortgages of real estate	\$57,200 00
Loans on shares	1,900 00
Temporary expense	504 92
Cash	2,527 24
	\$62,132 16
Number of shareholders	225
Number of borrowers	58
Number of shares outstanding	1,770
Number of shares pledged for loans.....	340
Number of loans	68

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

September 20, 1899.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

WILLIAM BUCK, Treasurer.

DIRECTORS—J. F. Hughes, J. F. Arnold, O. P. Martin, W. Cushing, W. M. Steward, A. H. Stanhope.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$23,983 99
Advance payments	636 00
Guaranty fund	1,358 58
Profits	1,890 00
	\$42,868 57

RESOURCES.

Loans on mortgages of real estate	\$39,122 65
Temporary expense	50 00
Cash	3,695 92
	\$42,868 57

Number of shareholders	140
Number of borrowers	52
Number of shares outstanding	712
Number of shares pledged for loans	207
Number of loans	63

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 11, 1899.

FRED N. DOW, President.

JOSEPH F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—Fred N. Dow, Edward B. Winslow, Henry S. Osgood, Albion Little, Seth L. Larrabee, Henry C. Peabody, Nathan E. Redlon, James H. Hall, Augustine D. Smith, William H. Scott, Alonzo W. Smith, William M. Marks, Chas. W. T. Goding, Wm. H. Milliken, Henry P. Cox, Ami Whitney, Augustus R. Wright.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$240,411 78
Advance payments	28,099 86
Guaranty fund	4,617 16
Forfeited shares	467 96
Profits	6,408 66
	\$280,005 42

RESOURCES.

Loans on mortgages of real estate	\$216,350 00
Loans on shares	4,600 00
Loans on collateral	3,750 00
Real estate, foreclosure	31,617 18
Permanent expense	273 48
Temporary expense	1,033 06
Cash	22,381 70
	\$280,005 42

Number of shareholders	698
Number of borrowers	206
Number of shares outstanding	4,223
Number of shares pledged for loans	1,128
Number of loans	206

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

August 10, 1899.

A. 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	\$111,703 09
Guaranty fund	2,223 02
Forfeited shares	89 22
Due on loans.....	400 00
Bills payable	3,000 00
Profits	3,706 53
	\$121,122 56

RESOURCES.

Loans on mortgages of real estate	\$115,245 47
Loans on shares	2,645 00
Loans on collateral	850 00
Real estate foreclosure	373 77
Furniture and fixtures	345 82
Suspense account	166 17
Temporary expense	483 48
Cash	1,012 85
	\$121,122 56

Number of shareholders	431
Number of borrowers	187
Number of shares outstanding	1,803
Number of shares pledged for loans	700
Number of loans	212

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

August 31, 1899.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$65,081 18
Advance payments	10,990 83
Guaranty fund	649 53
Due on loans	592 76
Profits	3,240 01
	\$80,554 31

RESOURCES.

Loans on mortgages of real estate	\$61,700 00
Loans to corporations	10,657 37
Real estate foreclosure	800 00
Permanent expense	384 58
Temporary expense	139 67
Cash	6,872 69
	\$80,554 31

Number of shareholders	198
Number of borrowers	69
Number of shares outstanding	1,155
Number of shares pledged for loans	308½
Number of loans	90

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

July 26, 1899.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—A. H. Lang, S. W. Gould, Thomas Tantish, J. B. Avore,
George W. Groder, F. S. Morrill, J. R. McLellan, George King, C. E. Young,
F. O. Sawyer, Peter Vigue, J. Smith Nutting.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$91,727 76
Advance payments	1,400 00
Guaranty fund	1,032 40
Profits	1,594 09
	\$95,754 25

RESOURCES.

Loans on mortgages of real estate	\$79,442 14
Loans on shares	562 00
Real estate, foreclosure	1,003 01
National bank stock.....	8,399 50
Temporary expense	25 00
Cash	6,322 60
	\$95,754 25

Number of shareholders	232
Number of borrowers	112
Number of shares outstanding	1,172
Number of shares pledged for loans	495
Number of loans	179

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

April 21, 1899.

Wm. T. STUDLEY, President. EDITH 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	\$26,166 76
Advance payments	8,129 60
Guaranty fund	546 89
Forfeited shares	11 00
Due on loans	600 00
Profits	1,915 37
	\$37,369 62

RESOURCES.

Loans on mortgages of real estate	\$36,820 33
Permanent expense	110 07
Temporary expense	76 93
Cash	362 29
	\$37,369 62

Number of shareholders	175
Number of borrowers	54
Number of shares outstanding	949
Number of shares pledged for loans	216
Number of loans	51

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

August 11, 1899.

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

DIRECTORS—Chas. H. Curtis, John S. Overlock, C. T. Clark, P. E. Storer, G. W. Young, F. E. Richardson, Chas. H. Howard, Geo. J. Kuhn, W. L. White.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$7,018 62
Advance payments	23 00
Guaranty fund	82 36
Forfeited shares	8 00
Bills payable	375 00
Profits	139 16
	<hr/>
	\$7,646 14

RESOURCES.

Loans on mortgages of real estate	\$7,125 00
Loan on shares	50 00
Safe	20 00
Temporary expense	36 16
Cash	414 98
	<hr/>
	\$7,646 14

Number of shareholders	94
Number of borrowers	26
Number of shares outstanding	152
Number of shares pledged for loans	45
Number of loans	26

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

November 11, 1899.

P. S. HEALD, President.

M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, M. F. Bartlett, W. T. Haines,
W. A. R. Boothby, A. W. Flood, George W. Dow, Addison Dolley, George
L. Learned.

Organized April 11, 1887.

LIABILITIES.

Accumulated capital	\$76,147 71
Guaranty fund	688 19
Profits	1,180 99
Cash overdraft	277 71
	\$78,294 60

RESOURCES.

Loans on mortgages of real estate	\$76,160 35
Loans on shares	2,126 00
Temporary expense	8 25
	\$78,294 60
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Number of shareholders	194
Number of borrowers	63
Number of shares outstanding	1,316
Number of shares pledged for loans	466
Number of loans	76

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

August 9, 1899.

RICHARD H. T. TAYLER, Pres. Wm. D. PATTERSON, Sec'y and Treas.

DIRECTORS—R. H. T. Taylor, Edward J. Bailey, John E. Dickinson,
Lewis M. Poole, George P. Colby.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$9,404 72
Guaranty fund	118 72
Forfeited shares	52 84
Profits	60 29
	\$9,636 57

RESOURCES.

Loans on mortgages of real estate	\$6,206 00
Loan on shares	2,500 00
Loan on collateral	600 00
Permanent expense	5 99
Cash	324 58
	\$9,636 57

Number of shareholders	13
Number of borrowers	9
Number of shares outstanding	63
Number of shares pledged for loans	46
Number of loans	13

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

July 8, 1899.

JAMES A. STROUT, Pres. HENRY G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—James A. Strout, F. H. Cousens, C. R. Andrews, J. G. Shaw, Robert McArthur, John Berry, Wesley G. Smith, Cornelius Horigan, C. E. Atwood, G. N. Weymouth, W. J. Bradford, G. P. Littlefield, E. K. Scamman, C. G. Calderwood, H. G. Hutchinson.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$62,111 69
Advance payments	220 00
Guaranty fund	1,025 66
Forfeited shares	373 70
Bills payable	1,500 00
Profits	1,057 79
	<hr/>
	\$66,288 84

 RESOURCES.

Loans on mortgages of real estate.....	\$61,343 10
Loans on shares.....	1,850 00
Real estate, foreclosure.....	1,785 09
Temporary expense	200 00
Cash	1,110 65
	<hr/>
	\$66,288 84

Number of shareholders.....	189
Number of borrowers.....	75
Number of shares outstanding.....	1,186
Number of shares pledged for loans.....	383
Number of loans	80

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1899.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

October 28, 1899.

CYRUS GREELY, President.

J. F. BOOTHBAY, Treasurer.

TRUSTEES—Cyrus Greely, E. S. Paul, J. H. Stetson, Seth M. Carter,
H. B. Estes, O. S. Ham, Rendal Dresser, George W. Furbush, Seth D.
Wakefield.

Organized March 5, 1870.

 LIABILITIES.

Deposits	\$2,062,346 85
Reserve fund	53,406 41
Profits	53,033 53
	<hr/>
	\$2,168,786 79

 RESOURCES.

United States bonds.....	\$130,000 00
Public funds in Maine.....	108,000 00
Public funds out of Maine.....	208,200 00
Railroad bonds in Maine.....	187,250 00
Railroad bonds out of Maine.....	449,925 00
Corporation bonds in Maine.....	54,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	26,600 00
Railroad stock out of Maine.....	5,000 00
Corporation stock in Maine.....	32,315 00
Corporation stock out of Maine.....	10,484 00
National bank stock in Maine.....	118,000 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	612,982 16
Loans on stocks and bonds.....	41,729 93
Loans on other collateral (personal).....	5,075 00
Loans to corporations.....	32,950 00
Real estate foreclosure.....	6,696 13
Furniture account, (safes, etc.).....	1,650 00
Premium account	76,347 36
Expense account	1,808 41
Cash on deposit	40,867 15
Cash on hand	4,406 65
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	\$2,168,786 79

 Dividends are paid in May and November.

Annual expenses, \$3,574.97.

Examinations are made by trustees in April and October.

Deposits draw interest from first of each month.

Treasurer's bond renewed July 18, 1898; amount, \$20,000.

AUBURN SAVINGS BANK—AUBURN.

October 28, 1899.

GEO. S. WOODMAN, President.

GEO. H. BROWN, Treasurer.

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

Organized March 16, 1868.

LIABILITIES.

Deposits	\$1,546,238 89
Reserve fund	42,140 00
Profits	24,210 04
	<hr/>
	\$1,612,588 93

RESOURCES.

United States bonds	\$50,000 00
Public funds in Maine.....	55,000 00
Public funds out of Maine.....	140,500 00
Railroad bonds in Maine.....	227,495 00
Railroad bonds out of Maine.....	297,725 00
Corporation bonds in Maine.....	83,077 55
Corporation bonds out of Maine.....	27,250 00
Railroad stock in Maine.....	40,905 85
Railroad stock out of Maine.....	9,000 00
Corporation stock in Maine.....	4,340 00
Corporation stock out of Maine.....	9,422 00
National bank stock in Maine.....	125,220 00
Loans on mortgages of real estate	310,498 00
Loans on stocks and bonds.....	51,670 70
Loans on other collateral (personal).....	3,180 00
Loans to corporations.....	58,803 94
Real estate foreclosure	29,625 14
Furniture account, (safes etc.)	2,500 00
Premium account	66,663 91
Expense account	671 82
Cash on deposit	13,828 00
Cash on hand —.....	5,212 02
	<hr/>
	\$1,612,588 93

Dividends are paid in January and July.

Annual expenses, \$2,500.00.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed annually; amount, \$15,000.00.

AUGUSTA SAVINGS BANK—AUGUSTA.

October 28, 1899.

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	\$6,289,351 41
Reserve fund	300,000 00
Profits	57,428 21
	\$6,646,779 62

RESOURCES.

United States bonds.....	\$350,000 00
District of Columbia bonds.....	27,000 00
Public funds in Maine.....	50,000 00
Public funds out of Maine.....	3,711,500 00
Railroad bonds in Maine.....	686,100 00
Railroad bonds out of Maine.....	502,000 00
Corporation stock in Maine.....	10,000 00
National bank stock in Maine.....	74,300 00
Loans on mortgages of real estate.....	121,846 72
Loans on stocks and bonds	225,868 71
Loans on other collateral (personal).....	14,646 00
Loans to municipalities.....	258,000 00
Loans to corporations.....	419,800 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	4,425 00
Furniture account, (safes, etc.).....	5,000 00
Premium account	50,603 61
Cash on deposit	88,227 21
Cash on hand	22,462 37
	\$6,646,779 62

Dividends are paid in February and August.

Annual expenses, \$8,500.00.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed November, 1898; amount, \$25,000.

BANGOR SAVINGS BANK—BANGOR.

October 28, 1899.

S. F. HUMPHREY, President.

JOHN L. CROSBY, Treasurer.

TRUSTEES—S. F. Humphrey, Jas. Adams, Chas. V. Lord, Moses Giddings, Fred'k H. Appleton.

Organized, 1852.

LIABILITIES.

Deposits	\$3,728,239 68
Reserve fund	173,969 76
Special reserve fund	558 72
Profits	75,473 02
Other liabilities	89 07
	\$3,978,330 25

RESOURCES.

United States bonds.....	\$200,000 00
District of Columbia bonds.....	50,000 00
Public funds in Maine.....	178,000 00
Public funds out of Maine.....	1,461,255 68
Railroad bonds in Maine.....	131,060 00
Railroad bonds out of Maine.....	1,015,728 75
Corporation bonds in Maine.....	71,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	94,277 75
Railroad stock out of Maine.....	5,000 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	262,546 29
Loans on stocks and bonds.....	272,502 82
Loans to municipalities.....	32,500 00
Loans to corporations	5,500 00
Real estate investment.....	55,644 36
Real estate foreclosure.....	30,600 03
Premium account	7,261 14
Expense account	969 82
Cash on deposit	53,731 08
Cash on hand	2,146 53
	\$3,978,330 25

Dividends are paid in April and October.

Annual expenses, \$8,393.99.

Examination was made by trustees at close of business April 29, 1899.

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

Treasurer's bond renewed October 16, 1899; amount, \$25,000.

BATH SAVINGS INSTITUTION—BATH.

October 23, 1899.

JAMES C. LEDYARD, President. WILLIAM J. SHAW, Treasurer.

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

Organized April, 1852.

LIABILITIES.

Deposits	\$3,691,573 57
Reserve fund	150,888 89
Profits	85,361 83
	\$3,927,824 29

RESOURCES.

United States bonds.....	\$270,000 00
Public funds in Maine.....	11,500 00
Public funds out of Maine.....	418,522 33
Railroad bonds in Maine.....	350,678 75
Railroads bonds out of Maine.....	1,475,759 65
Corporation bonds in Maine.....	164,465 00
Corporation bonds out of Maine.....	136,864 00
Railroad stock in Maine.....	38,500 00
Railroad stock out of Maine.....	85,673 50
Corporation stock out of Maine.....	113,965 02
National bank stock in Maine.....	82,440 00
National bank stock out of Maine.....	13,500 00
Loans on mortgages of real estate.....	202,552 92
Loans on stocks and bonds.....	394,424 28
Loans on other collateral (personal).....	50,445 98
Loans to municipalities.....	800 00
Real estate investment.....	22,215 27
Real estate foreclosure.....	6,146 78
Premium account	12,477 35
Expense account	1,001 03
Cash on deposit	70,272 84
Cash on hand	5,619 59
	\$3,927,824 29

Dividends are paid in January and July.

Annual expenses, \$4,100.

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, 1899; amount, \$20,000.

BELFAST SAVINGS BANK—BELFAST.

October 28, 1899.

NATHAN F. HOUSTON, President. JOHN H. QUIMBY, Treasurer.

TRUSTEES—Nathan F. Houston, John G. Brook, Charles B. Hazeltine,
Wm. M. Woods, John H. Quimby.

Organized April, 1868.

LIABILITIES.

Deposits	\$1,167,100 67
Reserve fund	55,250 00
Profits	18,506 83
	\$1,240,857 50

RESOURCES.

United States bonds.....	\$300,000 00
District of Columbia bonds.....	100,000 00
Public funds in Maine.....	5,500 00
Public funds out of Maine.....	45,950 75
Railroad bonds in Maine.....	99,500 00
Railroad bonds out of Maine.....	158,500 00
Corporation bonds in Maine.....	28,468 45
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	10,300 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.....	105,055 00
Loans on stocks and bonds.....	86,007 49
Loans on other collateral (personal).....	12,975 00
Loans on names alone.....	682 81
Loans to municipalities.....	1,600 00
Loans to corporations.....	3,466 40
Real estate investment.....	7,000 00
Real estate foreclosure.....	6,018 40
Suspense account	4,000 00
Premium account	19,000 00
Expense account	609 70
Cash on deposit	134,437 17
Cash on hand	19,636 33
	\$1,240,857 50

Dividends are paid in June and December.

Annual expenses, \$3,500.

Examinations are made by trustees in May.

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

Treasurer's bond renewed July 1, 1899; amount, \$20,000.

Assistant treasurer's bond renewed July 1, 1899; amount, \$10,000.

BETHEL SAVINGS BANK—BETHEL.

October 28, 1899.

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	\$284,760 56
Reserve fund	9,145 51
Profits	13,365 84
	\$307,271 91

 RESOURCES.

United States bonds.....	\$15,000 00
Public funds in Maine.....	4,000 00
Public funds out of Maine.....	53,000 00
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	20,400 00
Corporation bonds in Maine.....	14,183 16
Corporation bonds out of Maine.....	10,000 00
National bank stock in Maine.....	30,950 00
Other bank stock in Maine.....	4,000 00
Repair account	44 73
Loans on mortgages of real estate.....	115,354 34
Loans on stocks and bonds.....	1,200 00
Loans on other collateral (personal).....	735 00
Loans to corporations.....	3,600 00
Real estate investment	5,300 00
Furniture account, (safes, etc.).....	884 82
Premium account	4,162 90
Expense account	1,582 00
Cash on deposit	12,035 38
Cash on hand	2,839 58
	\$307,271 91

Dividends are paid in November and May.

Annual expenses, estimated at \$1,000.

Examinations are made by trustees in November and May.

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

Treasurer's bond renewed June 8, 1899; amount, \$7,500.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

October 28, 1899.

CARLOS HEARD, President.

E. W. STAPLES, Treasurer.

TRUSTEES—Carlos Heard, Edwin Stone, E. W. Staples, Samuel Smith, Jr., Samuel F. Parcher.

Organized, 1863.

LIABILITIES.	
Deposits	\$996,045 70
Reserve fund	8,758 56
Profits	20,108 11
	\$1,024,912 37
RESOURCES.	
Public funds in Maine.....	\$1,100 00
Public funds out of Maine.....	70,400 00
Railroad bonds in Maine.....	48,000 00
Railroad bonds out of Maine.....	153,130 00
Corporation bonds in Maine.....	18,310 21
Corporation bonds out of Maine	2,500 00
Railroad stock out of Maine	3,000 00
Corporation stock in Maine.....	83,600 00
Corporation stock out of Maine.....	14,600 00
National bank stock in Maine.....	72,200 00
National bank stock out of Maine.....	21,820 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	292,782 63
Loans on stocks and bonds.....	61,482 32
Loans on other collateral (personal).....	4,450 00
Loans on names alone.....	559 61
Loans to municipalities	20,000 00
Loans to corporations	10,575 95
Real estate investment	55,000 00
Real estate foreclosure	36,566 46
Premium account	9,151 38
Expense account	860 53
Cash on deposit	33,781 67
Cash on hand	6,041 61
	\$1,024,912 37

Dividends are paid in April and October.

Annual expenses, \$3,300.

Examinations are made by trustees in May usually.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1899; amount, \$20,000.

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

October 28, 1899.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized 1872.

LIABILITIES.

Deposits	\$257,037 27
Reserve fund	5,609 45
Profits	4,117 04
	\$266,764 26

RESOURCES.

Public funds in Maine	\$6,800 00
Public funds out of Maine	10,000 00
Railroad bonds in Maine	27,705 00
Railroad bonds out of Maine	69,820 00
Corporation bonds in Maine	54,099 01
Corporation bonds out of Maine	1,000 00
Railroad stock out of Maine	820 49
National bank stock in Maine	6,000 00
National bank stock out of Maine	2,200 00
Loans on mortgages of real estate	70,446 33
Loans on stocks and bonds	750 00
Loans to municipalities	6,666 00
Loans to corporations	900 00
Real estate investment	1,331 01
Furniture account (safes, etc.)	650 00
Premium account	3,143 81
Cash on deposit	1,890 81
Cash on hand	2,541 80
	\$266,764 26

Dividends are paid in April and October.

Annual expenses, \$800.00.

Examinations are made by trustees in May

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

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

BREWER SAVINGS BANK—BREWER.

October 28, 1899.

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

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

Organized May 1, 1869.

LIABILITIES.

Deposits	\$229,594 09
Reserve fund	5,408 00
Profits	5,937 01
	\$240,939 10

RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	43,000 00
Public funds out of Maine	34,500 00
Railroad bonds in Maine	8,500 00
Railroad bonds out of Maine	17,000 00
Corporation bonds in Maine	2,000 00
Railroad stock in Maine	3,000 00
Corporation stock in Maine	4,000 00
National bank stock in Maine	2,200 00
Loans on mortgages of real estate	91,819 00
Loans on stocks and bonds	6,144 00
Loans to municipalities	500 00
Real estate foreclosure	4,271 80
Premium account	6,387 50
Expense account	615 64
Cash on deposit	6,525 19
Cash on hand	475 97
	\$240,939 10

Dividends are paid in May and November.

Annual expenses, \$1,000.

Examinations are made by trustees in May.

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

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

BRIDGTON SAVINGS BANK—BRIDGTON.

October 28, 1899.

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	\$561,223 59
Reserve fund	14,300 00
Profits	10,534 89
	\$586,058 48

RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	26,600 00
Public funds out of Maine	48,000 00
Railroad bonds in Maine	44,600 00
Railroad bonds out of Maine	106,360 00
Corporation bonds in Maine	42,671 94
Corporation bonds out of Maine	2,500 00
Railroad stock in Maine	3,342 50
Railroad stock out of Maine	2,250 00
National bank stock in Maine	20,660 00
National bank stock out of Maine	2,000 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	164,953 13
Loans on stocks and bonds	55,696 32
Loans on other collateral (personal)	11,304 49
Loans to municipalities	6,700 00
Loans to corporations	3,300 00
Real estate investment	585 00
Real estate foreclosure	4,896 14
Furniture account, (safes, etc.)	700 00
Premium account	8,800 00
Expense account	619 36
Cash on deposit	14,632 58
Cash on hand	887 02
	\$586,058 48

Dividends are paid in January and July.

Annual expenses, \$1,950.00.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

October 28, 1899.

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

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

Organized, 1858.

 LIABILITIES.

Deposits	\$674,343 04
Reserve fund	20,442 30
Profits	3,180 80
	\$697,966 14

 RESOURCES.

United States bonds	\$22,000 00
Public funds in Maine	13,008 96
Public funds out of Maine	146,303 45
Railroad bonds in Maine	61,800 00
Railroad bonds out of Maine	179,485 00
Corporation bonds in Maine	78,067 61
Corporation bonds out of Maine	6,000 00
Railroad stock out of Maine	18,295 00
National bank stock in Maine	58,975 00
Other bank stock in Maine	5,000 00
Loans on mortgages of real estate	80,147 72
Loans on stocks and bonds	2,000 00
Loans on other collateral (personal)	2,339 46
Loans on names alone	675 00
Loans to municipalities	6,700 00
Loans to corporations	5,250 00
Real estate investment	6,618 41
Cash on deposit	4,439 16
Cash on hand	861 37
	\$697,966 14

Dividends are paid in April and October.

Annual expenses, \$1,900.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed April 4, 1899; amount, \$20,000.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

October 28, 1899.

FRANK H. HARGRAVES, Pres. CYRIL P. HARMON, Treas.

TRUSTEES—F. H. Hargraves, E. A. Hobson, J. O. Anderson, W. S. Moulton, J. A. Fellows, J. G. Locke, C. E. Weld, Martin Coffin, W. A. McCarrison, W. J. Briant.

Organized April 10, 1868.

 LIABILITIES.

Deposits	\$294,992 58
Reserve fund	15,508 07
Profits	4,376 13
	<hr/>
	\$314,876 78

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	5,000 00
Public funds out of Maine	69,000 00
Railroad bonds in Maine	16,955 00
Railroad bonds out of Maine	47,035 00
Corporation bonds in Maine	30,000 00
Railroad stock out of Maine	800 00
Corporation stock in Maine	850 00
National bank stock in Maine	15,250 00
Loans on mortgages of real estate	91,198 66
Loans on other collateral (personal)	13,921 00
Loans to municipalities	5,967 00
Real estate foreclosure	9,291 40
Furniture account, (safes, etc.)	600 00
Expense account	53 90
Cash on deposit	2,196 40
Cash on hand	1,758 42
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	\$314,876 78

Dividends are paid on April 30 and October 30.

Annual expenses, \$1,000.

Examinations are made by trustees in March and September, May and November.

Deposits draw interest from first of month after deposit.

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

CALAIS SAVINGS BANK—CALAIS.

October 28, 1899.

Wm. WOODS, President.

GEO. A. LOWELL, Treasurer.

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

Organized March 15, 1861.

LIABILITIES.	
Deposits	\$337,064 25
Reserve fund	9,770 98
Profits	17,057 97
	\$363,893 20
RESOURCES.	
United States bonds	\$17,150 00
Public funds in Maine	54,000 00
Public funds out of Maine	88,000 00
Railroad bonds in Maine	5,000 00
Railroad bonds out of Maine	71,092 50
Corporation bonds in Maine	2,000 00
Railroad stock in Maine	5,000 00
National bank stock in Maine	17,325 00
National bank stock out of Maine	4,250 00
Loans on mortgages of real estate	60,957 64
Loans on stocks and bonds	4,808 50
Loans on other collateral (personal).....	1,000 00
Loans to municipalities	3,100 00
Loans to corporations	15,000 00
Real estate foreclosure	3,116 51
Expense account	709 01
Cash on deposit	10,399 19
Cash on hand	984 85
	\$363,893 20

Dividends are paid in May and November.

Annual expenses, \$1,250.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed August, 1899; amount, \$10,000.

CAMDEN SAVINGS BANK—ROCKPORT.

October 28, 1899.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

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

Organized November 1, 1870.

 LIABILITIES.

Deposits	\$165,225 16
Reserve fund	8,939 95
Profits	3,370 16
	<hr/>
	\$177,535 27

 RESOURCES.

Railroad bonds in Maine	\$7,000 00
Railroad bonds out of Maine	8,190 00
Corporation bonds in Maine	24,000 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	34,725 89
Loans on stocks and bonds	53,123 25
Loans on other collateral (personal)	4,769 92
Loans on names alone	619 65
Loans to corporations	21,371 00
Real estate foreclosure	3,510 93
Furniture account, (safes, etc.)	1,440 00
Cash on deposit	10,326 08
Cash on hand	4,023 55
	<hr/>
	\$177,535 27

Dividends are paid in May and November.

Annual expenses, \$1,500.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed August 1, 1899; amount, \$8,000.

CASCADE SAVINGS BANK—OAKLAND.

October 23, 1899.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

TRUSTEES—John W. Greeley, Wm. M. Ayer, Morrison Libby, Hiram Wyman, C. E. A. Winslow.

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$172,134 62
Reserve fund	9,000 00
Profits	4,363 06
	<hr/>
	\$185,497 68

 RESOURCES.

Railroad bonds in Maine	\$3,000 00
Railroad bonds out of Maine	30,000 00
Corporation bonds in Maine	9,000 00
Railroad stock out of Maine	900 00
Corporation stock in Maine	3,000 00
National bank stock in Maine	33,600 00
Loans on mortgages of real estate	38,034 50
Loans on stocks and bonds	31,330 00
Loans on other collateral (personal)	4,325 00
Real estate investment	900 00
Real estate foreclosure	18,468 33
Furniture account, (safes, etc.).....	800 00
Premium account	2,000 00
Expense account	442 65
Cash on deposit	3,288 29
Cash on hand	1,408 91
	<hr/>
	\$185,497 68

Dividends are paid in May and November.

Annual expenses, \$903.35.

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.

DEXTER SAVINGS BANK—DEXTER.

October 28, 1899.

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	\$388,571 94
Reserve fund	4,851 72
Profits	5,767 43
	\$399,191 09

RESOURCES.

Public funds out of Maine	\$32,000 00
Railroad bonds in Maine	52,000 00
Railroad bonds out of Maine	49,050 00
Corporation bonds in Maine	57,629 17
Railroad stock in Maine	455 00
Corporation stock in Maine	12,000 00
National bank stock in Maine	64,600 00
Other bank stock in Maine	20,000 00
Loans on mortgages of real estate	52,757 67
Loans on stocks and bonds	3,300 00
Loans on other collateral (personal)	3,753 82
Loans to municipalities	2,800 00
Real estate investment	25,167 16
Real estate foreclosure	16,366 02
Cash on deposit	7,000 00
Cash on hand	312 25
	\$399,191 09

Dividends are paid in January and July.

Annual expenses, \$1,200.

Examinations are made by trustees in May.

Deposits draw interest from first day of each month.

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

EASTPORT SAVINGS BANK—EASTPORT.

October 28, 1899.

SAMUEL D. LEAVITT, President. CHAS. I. MORTON, Treasurer.

TRUSTEES—L. M. Whalen, F. T. Wadsworth, Herbert Kilby, J. S. Bucknam, John Doring, E. W. Rumery, Chas. E. Capen.

Organized 1869.

LIABILITIES.

Deposits	\$647,855 96
Reserve fund	6,221 29
Profits	3,983 86
	\$658,061 11

RESOURCES.

United States bonds	\$15,000 00
Public funds in Maine.....	51,878 30
Public funds out of Maine.....	194,000 00
Railroad bonds in Maine.....	19,000 00
Railroad bonds out of Maine.....	95,000 00
Corporation bonds in Maine.....	30,000 00
Corporation bonds out of Maine.....	20,500 00
National bank stock in Maine.....	17,000 00
National bank stock out of Maine.....	6,575 00
Other bank stock in Maine.....	800 00
Loans on mortgages of real estate.....	125,235 30
Loans on stock and bonds.....	150 00
Loans on other collateral (personal).....	13,325 88
Loans on names alone.....	678 00
Loans to municipalities.....	3,000 00
Loans to corporations	5,287 90
Real estate investment.....	26,086 49
Real estate foreclosure.....	400 00
Furniture account, (safes, etc.).....	1,000 00
Premium account	13,809 66
Cash on deposit	14,303 28
Cash on hand	5,031 30
	\$658,061 11

Dividends are paid in January and July.

Annual expenses, \$1,650.

Examinations are made by trustees in May.

Deposits draw interest from January 1, April 1, July 1 and October 1.

Treasurer's bond renewed May 16, 1899; amount, \$20,000.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 28, 1899.

C. G. TOTMAN, President.

A. A. MERRILL, Treasurer.

TRUSTEES—C. G. Totman, H. F. Burgess, I. S. McFarland, E. Kelley,
F. E. McFadden, Gershom Tarbell.

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$391,853 95
Reserve fund	21,728 00
Profits	8,718 36
	<hr/>
	\$422,300 31

 RESOURCES.

United States bonds	\$8,000 00
Public funds in Maine.....	23,900 00
Public funds out of Maine.....	7,000 00
Railroad bonds in Maine.....	35,000 00
Railroad bonds out of Maine.....	60,750 00
Corporation bonds in Maine.....	38,310 21
Corporation bonds out of Maine.....	6,000 00
Railroad stock out of Maine.....	3,000 00
National bank stock in Maine.....	26,325 00
Loans on mortgages of real estate.....	95,625 08
Loans on stocks and bonds.....	38,673 00
Loans on other collateral (personal).....	1,400 00
Loans on savings bank book.....	150 00
Loans to municipalities.....	26,298 04
Loans to corporations.....	500 00
Real estate foreclosure	6,000 00
Furniture account, (safes, etc.).....	300 00
Premium account	4,691 44
Expense account	2,052 82
Cash on deposit	36,171 63
Cash on hand	2,153 06
	<hr/>
	\$422,300 31

Dividends are paid in May and November.

Annual expenses, \$1,200.

Examinations are made by trustees in May.

Deposits draw interest from first of every month.

Treasurer's bond renewed October 24, 1899; amount, \$15,000.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

October 28, 1899.

JOSEPH W. FAIRBANKS, Pres. CARLETON P. MERRILL, Treas.

TRUSTEES—J. W. Fairbanks, S. C. Belcher, H. Ramsdell, G. B. Cragin,
J. C. Farbox, J. H. Thompson, E. E. Richards.

Organized November 16, 1868.

LIABILITIES.

Deposits	\$516,942 84
Reserve fund	1,500 00
Special reserve fund	94 96
Profits	2,616 68
	\$521,154 48

RESOURCES.

United States bonds	\$25,000 00
Public funds in Maine.....	24,700 00
Public funds out of Maine.....	45,700 00
Railroad bonds in Maine.....	38,470 00
Railroad bonds out of Maine.....	101,840 00
Corporation bonds in Maine.....	51,082 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	31,471 50
Railroad stock out of Maine.....	5,500 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	74,375 00
Loans on mortgages of real estate.....	55,108 26
Loans on stocks and bonds.....	11,666 84
Loans on other collateral (personal).....	4,341 10
Loans on names alone.....	90 00
Real estate investment	22,268 00
Real estate foreclosure	10,202 15
Cash on deposit	11,434 47
Cash on hand	4,155 16
	\$521,154 48

Dividends are paid in April and October.

Annual expenses, \$1,500.

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 April yearly; amount, \$10,000.

GARDINER SAVINGS INSTITUTION—GARDINER.

October 28, 1899.

GEORGE L. ROGERS, President. HENRY S. WEBSTER, Treasurer.

TRUSTEES—George L. Rogers, Wm. W. Bradstreet, Joseph C. Atkins,
Weston Lewis, Sanford N. Maxcy, Josiah S. Maxcy, Ernest W. Morrell.

Organized June 26, 1884.

LIABILITIES.

Deposits	\$2,316,292 10
Reserve fund	90,000 00
Profits	29,328 10
Other liabilities	5,859 60
	\$2,441,479 80

RESOURCES.

United States bonds	\$250,000 00
Public funds in Maine.....	149,400 00
Public funds out of Maine.....	1,255,100 00
Railroad bonds in Maine.....	85,000 00
Railroad bonds out of Maine.....	151,000 00
Corporation bonds in Maine.....	184,000 00
Railroad stock in Maine.....	2,000 00
Railroad stock out of Maine.....	6,000 00
National bank stock in Maine.....	41,060 00
National bank stock out of Maine.....	5,500 00
Loans on mortgages of real estate.....	149,821 66
Loans on stocks and bonds.....	64,611 36
Loans on other collateral (personal).....	5,350 00
Loans to municipalities.....	31,000 00
Real estate investment.....	30,000 00
Real estate foreclosure	1,700 00
Cash on deposit	20,636 83
Cash on hand	9,299 95
	\$2,441,479 80

Dividends are paid in January and July.

Annual expenses, \$3,800.

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

Deposits draw interest from third Wednesday of each month.

Treasurer's bond renewed August, 1899; amount, \$20,000.

GORHAM SAVINGS BANK—GORHAM.

October 28, 1899.

JOSEPH RIDLON, President. JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

TRUSTEES—Joseph Ridlon, Frederick Robie, Humphrey Cousens, John Shorey, Simon E. McLellan, Roscoe G. Harding, Arthur M. Benson, Samuel E. Stone, John A. Waterman, John A. Hinckley, Francis A. Ridlon.

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$436,232 97
Reserve fund	23,803 40
Profits	7,838 21
	\$467,874 58

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	10,327 72
Public funds out of Maine.....	128,930 00
Railroad bonds in Maine.....	7,000 00
Railroad bonds out of Maine.....	91,392 50
Corporation bonds in Maine.....	33,084 10
Corporation bonds out of Maine.....	1,750 00
Railroad stock out of Maine.....	1,000 00
National bank stock in Maine.....	17,560 00
Loans on mortgages of real estate.....	149,963 33
Loans on stocks and bonds	2,020 00
Loans on other collateral (personal).....	250 00
Real estate foreclosure	7,950 00
Cash on deposit	3,882 34
Cash on hand	2,764 59
	\$467,874 58

Dividends are paid in March and September.

Annual expenses, \$1,513.08.

Examinations are made by trustees in May and November.

Deposits draw interest from 1st March, April, May, June, September, October, November and December.

Treasurer's bond renewed April 1, 1893; amount, \$20,000.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

October 28, 1899.

E. ROWELL, President.

H. K. BAKER, Treasurer.

TRUSTEES—E. Rowell, J. H. Leigh, Ben Tenney, J. W. Church, B. F. Fuller.

Organized July 3, 1854.

LIABILITIES.

Deposits	\$723,815 18
Reserve fund	36,000 00
Profits	22,418 45
	\$782,233 63

RESOURCES.

Public funds in Maine	\$8,805 00
Public funds out of Maine.....	307,800 00
Railroad bonds in Maine.....	40,481 42
Railroad bonds out of Maine.....	151,500 00
Corporation bonds in Maine.....	123,875 00
Corporation bonds out of Maine.....	54,500 00
Railroad stock out of Maine.....	10,000 00
National bank stock in Maine.....	15,900 00
Loans on mortgages of real estate.....	54,918 37
Loans on other collateral (personal)	633 00
Real estate investment	1,000 00
Real estate foreclosure	4,145 14
Expense account	849 53
Cash on deposit	7,415 19
Cash on hand	380 98
	\$782,233 63

Dividends are paid in February and August.

Annual expenses, \$2,000.

Examinations are made by trustees in May.

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

Assistant treasurer's bond renewed August 6, 1899; amount, \$20,000.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 28, 1899.

NEWELL B. COOLIDGE, Pres. CHARLES C. BURRILL, Treas.

TRUSTEES—N. B. Collidge, A. F. Burnham, Charles C. Burrill, John F. Whitcomb, F. Carroll Burrill.

Organized March 17, 1873.

LIABILITIES.

Deposits	\$335,346 39
Reserve fund	15,250 00
Profits	5,770 97
	\$356,367 36

RESOURCES.

United States bonds	\$23,750 00
Public funds in Maine.....	19,239 52
Public funds out of Maine.....	21,000 00
Railroad bonds in Maine.....	13,000 00
Railroad bonds out of Maine.....	12,020 00
Corporation bonds in Maine.....	25,300 00
Corporation bonds out of Maine.....	6,480 00
Railroad stock in Maine.....	400 00
National bank stock in Maine.....	16,300 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	133,876 64
Loans on stocks and bonds.....	17,730 00
Loans to municipalities.....	5,675 00
Loans to corporations	2,200 00
Real estate invpment	3,600 00
Real estate foreclosure	10,410 54
Premium account	4,325 00
Cash on deposit	40,338 60
Cash on hand	222 06
	\$356,367 36

Dividends are paid in June and December.

Annual expenses, \$2,000.

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.

HOULTON SAVINGS BANK—HOULTON.

October 28, 1899.

ALMON H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—S. T. Plummer, Don A. H. Powers, O. F. French, Sam'l Lane, S. Friedman, Geo. H. Freeman, B. H. Putnam, E. L. Cleveland, Jr., Chas. D. Merritt.

Organized February 13, 1872.

 LIABILITIES.

Deposits	\$380,841 21
Reserve fund	3,738 65
Profits	9,116 17
	\$393,696 03

 RESOURCES.

Public funds in Maine.....	\$19,000 00
Public funds out of Maine.....	19,050 00
Railroad bonds in Maine.....	30,955 00
Railroad bonds out of Maine.....	23,530 00
Corporation bonds in Maine.....	14,925 00
Railroad stock out of Maine.....	2,375 00
National bank stock in Maine.....	51,550 00
National bank stock out of Maine.....	350 00
Loans on mortgages of real estate.....	177,996 93
Loans on other collateral (personal).....	2,300 00
Loans to municipalities	12,095 00
Real estate investment	4,000 00
Real estate foreclosure	2,505 00
Furniture account, (safes, etc.).....	800 00
Premium account	13,720 61
Expense account	2,726 09
Cash on deposit	9,907 69
Cash on hand	5,909 71
	\$393,696 03

Dividends are paid in May and November.

Annual expenses, \$1,780.

Examinations are made by trustees in May of each year.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1899; amount, \$10,000.

KENNEBEC SAVINGS BANK—AUGUSTA.

October 28, 1899.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$959,315 23
Reserve fund	25,900 00
Profits	40,743 85
	\$1,025,959 08

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	257,300 00
Railroad bonds in Maine.....	145,000 00
Railroad bonds out of Maine.....	11,750 00
Corporation bonds in Maine.....	6,500 00
Corporation stock in Maine.....	10,140 00
National bank stock in Maine.....	167,380 00
National bank stock out of Maine.....	3,000 00
Loans on mortgages of real estate.....	164,417 76
Loans on stocks and bonds.....	116,925 00
Loans on other collateral (personal).....	11,055 00
Loans to village school district.....	7,000 00
Loans to corporations	17,500 00
Real estate investment	24,750 00
Real estate foreclosure	1,850 00
Furniture account, (safes, etc.).....	1,500 00
Premium account	9,223 83
Expense account	1,213 98
Cash on deposit	48,392 14
Cash on hand	1,061 37
	\$1,025,959 08

Dividends are paid in first Monday of May and November.

Annual expenses, \$3,000.

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

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

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

KENNEBUNK SAVINGS BANK—KENNEBUNK.

October 28, 1899.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—Robert W. Lord, Charles W. Goodnow, W. L. Dane, Hartley Lord, George W. Bourne.

Organized April 4, 1871.

LIABILITIES.

Deposits	\$573,363 37
Reserve fund	18,725 78
Profits	7,074 29
	\$599,163 44

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	4,000 00
Public funds out of Maine	57,260 00
Railroad bonds in Maine	43,725 00
Railroad bonds out of Maine	217,687 50
Corporation bonds in Maine	53,500 00
Corporation bonds out of Maine	14,960 00
Railroad stock in Maine	11,343 00
Railroad stock out of Maine	5,037 00
National bank stock in Maine	26,150 00
Loans on mortgages of real estate	124,041 55
Loans on other collateral (personal)	12,292 12
Loans on names alone	200 00
Real estate investment	950 00
Premium account	2,000 00
Cash on deposit	19,554 91
Cash on hand	1,462 36
	\$599,163 44

Dividends are paid in January and July.

Annual expenses, \$1,650.

Examinations are made by trustees in May, annually.

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

Treasurer's bond renewed January 1, 1899; amount, \$20,000.

KINGFIELD SAVINGS BANK—KINGFIELD.

October 28, 1899.

A. G. WINTER, President.

H. S. WING, Treasurer.

TRUSTEES—A. G. Winter, H. S. Wing, E. E. Jenkins, C. O. Wilkins,
O. W. Simmons.

Organized May 28, 1895.

 LIABILITIES.

Deposits	\$13,483 58
Reserve fund	160 00
Profits	181 93
	<hr/>
	\$13,825 51

 RESOURCES.

Loans on mortgages of real estate	\$8,990 99
Loans on stocks and bonds	860 00
Loans on other collateral (personal)	2,532 00
Furniture account, (safes, etc.)	575 00
Cash on deposit	239 36
Cash on hand	628 16
	<hr/>
	\$13,825 51

Dividends are paid in October and April.

Annual expenses, \$175.

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

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

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

MACHIAS SAVINGS BANK—MACHIAS.

October 28, 1899.

GEO. W. DRISCO, President.

GEORGE F. CARY, Treasurer.

TRUSTEES—Geo. W. Drisco, P. H. Longfellow, C. B. Donworth, Wm. Longfellow, F. L. Shaw.

Organized April 30, 1869.

LIABILITIES.

Deposits	\$655,614 27
Reserve fund	16,585 48
Profits	7,456 20
	\$679,655 95

RESOURCES.

United States bonds	\$85,000 00
Public funds in Maine	45,747 18
Public funds out of Maine	190,500 00
Railroad bonds in Maine	20,000 00
Railroad bonds out of Maine	135,700 00
Corporation bonds in Maine	81,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock in Maine	5,000 00
Corporation stock in Maine	850 00
National bank stock in Maine	42,050 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	36,131 83
Loans on stocks and bonds	300 00
Loans on other collateral (personal)	2,405 00
Loans to municipalities	5,277 47
Loans to corporations	8,000 00
Real estate investment	2,000 00
Cash on deposit	5,632 21
Cash on hand	5,062 26
	\$679,655 95

Dividends are paid in January and July.

Annual expenses, \$1,450.

Examinations are made by trustees in May and November.

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

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

MAINE SAVINGS BANK—PORTLAND.

October 28, 1899.

WILLIAM G. DAVIS, President. ALPHEUS G. ROGERS, Treasurer.

TRUSTEES—William G. Davis, Eben Corey, Charles O. Bancroft, Leander W. Fobes and Alpheus G. Rogers.

Organized June 4, 1859.

LIABILITIES.

Deposits	\$8,039,418 50
Reserve fund	345,000 00
Profits	179,400 55
	\$8,563,819 05

RESOURCES.

United States bonds	\$2,500,000 00
Public funds out of Maine	270,200 00
Railroad bonds in Maine	597,500 00
Railroad bonds out of Maine	3,882,302 75
Corporation bonds in Maine	807,620 00
Corporation stock in Maine	21,675 00
National bank stock in Maine	59,993 00
Other bank stock in Maine	7,200 00
Loans on mortgages of real estate	248,151 50
Loans on stocks and bonds	103,284 30
Loans to corporations	5,500 00
Real estate investment	5,000 00
Expense account	4,347 78
Cash on deposit	43,533 54
Cash on hand	7,511 18
	\$8,563,819 05

Dividends are paid third Wednesday in January and July.

Annual expenses, \$14,000.

Examinations are made by trustees in May; of securities and bookkeeping, monthly.

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

Treasurer's bond renewed August, 1899; amount, \$20,000.

MECHANICS' SAVINGS BANK—AUBURN.

October 28, 1899.

BENJ. F. STURGIS, President. J. WALTER STETSON, Treasurer.

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

Organized February 25, 1875.

 LIABILITIES.

Deposits	\$524,360 98
Reserve fund	19,000 00
Special reserve fund	18,656 14
Profits	13,463 21
	<hr/>
	\$575,480 33

 RESOURCES.

United States bonds	\$7,000 00
Public funds in Maine	2,000 00
Public funds out of Maine	14,100 00
Railroad bonds in Maine	20,000 00
Railroad bonds out of Maine	39,300 00
Corporation bonds in Maine	12,950 00
Corporation bonds out of Maine	20,400 00
Railroad stock out of Maine	1,200 00
Corporation stock in Maine	3,600 00
National bank stock in Maine	152,750 00
National bank stock out of Maine	2,000 00
Other bank stock in Maine	8,000 00
Loans on mortgages of real estate	139,085 00
Loans on stocks and bonds	37,440 00
Loans on other collateral (personal)	3,800 00
Loans to corporations	25,910 00
Real estate investment	40,600 00
Real estate foreclosure	21,102 21
Premium account	3,982 50
Cash on deposit	16,760 25
Cash on hand and cash items	3,500 37
	<hr/>
	\$575,480 33

Dividends are paid in January and July.

Annual expenses, \$2,150.

Examinations are made by trustees in May.

Deposits draw interest from the first day of each month.

Treasurer's bond renewed March 1, 1899; amount, \$10,000.

NORWAY SAVINGS BANK—NORWAY.

October 28, 1899.

_____, President.

F. H. NOYES, Treasurer.

TRUSTEES—F. H. Noyes, C. L. Hathaway, C. F. Ridlon, George E. Tubbs, A. S. Kimball, F. W. Sanborn.

Organized March 19, 1866.

 LIABILITIES.

Deposits	\$294,526 91
Reserve fund	1,000 00
Profits	5,333 83
	<hr/>
	\$300,860 74

 RESOURCES.

Public funds in Maine	\$575 00
Public funds out of Maine	1,375 00
Railroad bonds in Maine	5,000 00
Railroad bonds out of Maine	30,000 00
Corporation bonds in Maine	25,900 00
Corporation bonds out of Maine	7,000 00
Railroad stock in Maine	5,027 50
Corporation stock in Maine	1,000 00
National bank stock in Maine	56,500 00
Other bank stock in Maine	8,200 00
Loans on mortgages of real estate	85,215 61
Loans on stocks and bonds	19,895 31
Loans on other collateral (personal)	7,950 97
Loans on names alone	26 37
Loans to corporations	1,120 00
Real estate investment	7,500 00
Real estate foreclosure	4,554 96
Furniture account, (safes, etc.)	1,500 00
Premium account	7,150 00
Expense account	299 73
Cash on deposit	23,856 67
Cash on hand	1,213 62
	<hr/>
	\$300,860 74

Dividends are paid in May and November.

Annual expenses, \$900.

Examinations are made by trustees in May and November.

Deposits draw interest from the first of each month.

Treasurer's bond renewed August 10, 1899; amount, \$20,000.

PENOBSCOT SAVINGS BANK—BANGOR.

October 28, 1899.

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	\$2,199,015 68
Reserve fund	37,699 58
Profits	15,885 50
	\$2,252,600 76

RESOURCES.

United States bonds	\$250,000 00
District of Columbia bonds	50,000 00
Public funds in Maine	293,500 00
Public funds out of Maine	275,500 00
Railroad bonds in Maine	343,000 00
Railroad bonds out of Maine	218,025 00
Corporation bonds in Maine	101,000 00
Railroad stock in Maine	64,350 00
Railroad stock out of Maine	2,500 00
Corporation stock in Maine	11,000 00
National bank stock in Maine	38,900 00
Loans on mortgages of real estate	294,202 43
Loans on stocks and bonds	140,050 63
Loans to municipalities	50,500 00
Loans to corporations	41,750 00
Furniture account, (safes, etc.)	1,000 00
Premium account	15,792 17
Expense account	85 74
Cash on deposit	57,615 76
Cash on hand	3,829 03
	\$2,252,600 76

Dividends are paid in April and October.

Annual expenses, \$4,800.

Examinations are made by trustees in April.

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

Treasurer's bond renewed January 14, 1899; amount, \$20,000.

PEOPLE'S SAVINGS BANK—LEWISTON.

October 28, 1899.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. I. Barker, A. B. Nealey, H. W. Maxwell, S. A. Cummings, W. M. Chamberlain, A. D. Barker, W. H. Judkins, Jas. A. Walsh, Geo. B. Haskell.

Organized February 3, 1875.

 LIABILITIES.

Deposits	\$1,100,746 53
Reserve fund	45,005 00
Profits	1,526 58
	<hr/>
	\$1,147,278 11

 RESOURCES.

United States bonds	\$5,700 00
Public funds in Maine	46,600 00
Public funds out of Maine	130,000 00
Railroad bonds in Maine	160,582 50
Railroad bonds out of Maine	97,947 50
Corporation bonds in Maine	83,275 00
Corporation bonds out of Maine	2,970 00
Railroad stock in Maine	500 00
Railroad stock out of Maine	1,500 00
Corporation stock in Maine	500 00
Corporation stock out of Maine	2,969 00
National bank stock in Maine	93,300 00
Other bank stock in Maine	2,800 00
Loans on mortgages of real estate	314,829 86
Loans on stocks and bonds	67,495 47
Loans on other collateral (personal)	100 00
Loans to corporations	46,500 00
Real estate investment	13,919 35
Furniture account, (safes, etc.)	5,900 00
Premium account	47,675 00
Expense account	24 60
Cash on deposit	16,323 96
Cash on hand	5,865 87
	<hr/>
	\$1,147,278 11

Dividends are paid in April and October.

Annual expenses, \$2,000.

Examinations are made by trustees in March and September.

Deposits draw interest from the first of each month.

Treasurer's bond renewed August 1, 1899; amount, \$20,000.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

October 28, 1899.

JOHN R. KELLEY, President. OSCAR C. ROGERS, Treasurer.

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

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$673,288 01
Reserve fund	8,593 58
Suspense account	443 78
Profits	10,779 45
	<hr/>
	\$693,104 82

 RESOURCES.

United States bonds	\$21,500 00
Public funds in Maine	5,400 00
Public funds out of Maine	62,880 95
Railroad bonds in Maine	37,693 75
Railroad bonds out of Maine	132,491 50
Corporation bonds in Maine	61,500 00
Corporation bonds out of Maine	27,000 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	5,500 00
Safe deposit department	5,000 00
Loans on mortgages of real estate	87,278 04
Loans on stocks and bonds	94,296 89
Loans on other collateral (personal)	25,511 56
Loans to municipalities	500 00
Loans to corporations	30,261 22
Real estate investment	19,263 49
Furniture account, (safes, etc.)	4,500 00
Premium account	5,825 00
Cash on deposit	14,117 75
Cash on hand	6,518 67
	<hr/>
	\$693,104 82

Dividends are paid in January and July.

Annual expenses, \$1,800.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 15, 1899; amount, \$10,000.

PHILLIPS SAVINGS BANK—PHILLIPS.

October 23, 1899.

E. M. ROBINSON, President. J. W. BUTTERFIELD, Treasurer.

TRUSTEES—E. M. Robinson, J. W. Butterfield, Fremont Scammon, H. M. Butterfield, G. A. French.

Organized March 29, 1871.

LIABILITIES.

Deposits	\$151,155 68
Reserve fund	4,270 00
Profits	2,366 63
	\$157,792 31

RESOURCES.

United States bonds	\$8,000 00
Public funds in Maine	24,298 09
Public funds out of Maine	7,000 00
Railroad bonds in Maine	23,875 00
Railroad bonds out of Maine	6,200 00
Corporation bonds in Maine	15,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock out of Maine	2,000 00
National bank stock in Maine	19,000 00
Other bank stock in Maine	7,350 00
Loans on mortgages of real estate	16,146 16
Loans on stocks and bonds	8,600 00
Loans on other collateral (personal)	2,268 32
Furniture account, (safes, etc.)	400 00
Premium account	1,500 00
Cash on deposit	10,554 88
Cash on hand	599 86
	\$157,792 31

Dividends are paid in May and November.

Annual expenses, \$618.45.

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.

PISCATAQUIS SAVINGS BANK—DOVER.

October 28, 1899.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

TRUSTEES—E. A. Thompson, F. E. Guernsey, H. C. Vaughan, C. H. Cushing, Geo. E. Howard.

Organized March 28, 1874.

 LIABILITIES.

Deposits	\$577,964 03
Reserve fund	10,826 24
Profits	12,587 21
	<hr/>
	\$601,377 48

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	6,400 00
Public funds out of Maine	71,000 00
Railroad bonds in Maine	36,985 00
Railroad bonds out of Maine	105,045 00
Corporation bonds in Maine	63,863 33
Corporation bonds out of Maine	13,000 00
Corporation stock in Maine	1,250 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	142,633 39
Loans on stocks and bonds	28,701 84
Loans on other collateral (personal)	4,188 48
Loans to municipalities	24,464 84
Loans to corporations	1,166 20
Real estate investment	11,050 00
Real estate foreclosure	3,927 03
Premium account	8,000 00
Expense account	834 01
Cash on deposit	19,587 44
Cash on hand	1,940 92
	<hr/>
	\$601,377 48

Dividends are paid in May and November.

Annual expenses, \$1,700.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed May 16, 1899; amount, \$10,000.

PORTLAND SAVINGS BANK—PORTLAND.

October 28, 1899.

FRANKLIN R. BARRETT, Pres. EDWARD A. NOYES, Treas.

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

Organized April 18, 1852.

 LIABILITIES.

Deposits	\$9,467,097 99
Reserve fund	320,000 00
Profits	215,208 93
	<hr/>
	\$10,002,306 92

 RESOURCES.

United States bonds	\$1,300,000 00
Public funds in Maine	43,000 00
Public funds out of Maine	2,117,500 00
Railroad bonds in Maine	695,000 00
Railroad bonds out of Maine	2,471,965 00
Corporation bonds in Maine	764,150 00
Railroad stock in Maine	61,300 00
Corporation stock in Maine	21,932 50
National bank stock in Maine	111,314 00
Loans on mortgages of real estate	836,367 37
Loans on stocks and bonds	706,637 89
Loans to corporations	575,250 00
Real estate investment	50,000 00
Real estate foreclosure	126,972 61
Premium account	13,439 76
Expense account	5,758 56
Cash on deposit	91,452 74
Cash on hand	10,266 49
	<hr/>
	\$10,002,306 92

Dividends are paid in May and November.

Annual expenses, \$19,180.59.

Examinations are made by trustees in January and May.

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

Treasurer's bond renewed October in each year; amount, \$20,000.

ROCKLAND SAVINGS BANK—ROCKLAND.

October 28, 1899.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—E. H. Lawry, John S. Case, E. R. Spear, G. M. Brainerd,
John Lovejoy, W. H. Fogler, E. A. Burpee.

Organized April 18, 1868.

 LIABILITIES.

Deposits	\$1,380,336 77
Reserve fund	30,231 28
Profits	34,791 80
	<hr/>
	\$1,445,359 85

 RESOURCES.

United States bonds	\$115,000 00
Public funds in Maine.....	2,200 00
Public funds out of Maine.....	293,800 00
Railroad bonds in Maine.....	124,750 00
Railroad bonds out of Maine.....	270,124 35
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.....	24,895 00
Corporation stock in Maine.....	1,200 00
National bank stock in Maine.....	71,495 00
Other bank stock in Maine.....	2,000 00
Loans on mortgages of real estate.....	114,616 40
Loans on stocks and bonds.....	212,906 98
Loans on other collateral (personal).....	11,647 08
Loans to corporations	31,700 00
Real estate investment	13,000 00
Premium account	48,949 99
Expense account	1,339 75
Cash on deposit	32,929 76
Cash on hand	8,615 54
	<hr/>
	\$1,445,359 85

Dividends are paid in May and November.

Annual expenses, \$3,000.

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 September 15, 1899; amount, \$15,000.

SACO SAVINGS BANK—SACO.

October 28, 1899.

R. JORDAN, President.

FRANK W. NUTTER, Treasurer.

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

Organized November 27, 1869.

 LIABILITIES.

Deposits	\$926,518 16
Reserve fund	42,281 00
Profits	18,190 18
	<hr/>
	\$986,989 34

 RESOURCES.

United States bonds.....	\$20,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	57,500 00
Railroad bonds in Maine.....	91,450 00
Railroad bonds out of Maine.....	261,035 19
Corporation bonds in Maine.....	13,000 00
Corporation bonds out of Maine.....	13,910 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	10,966 73
Corporation stock in Maine.....	36,700 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	46,230 00
National bank stock out of Maine.....	5,500 00
Loans on mortgages of real estate.....	282,599 34
Loans on stocks and bonds.....	35,712 64
Loans on names alone.....	5,000 00
Real estate foreclosure	8,181 99
Premium account	27,934 62
Cash on deposit	8,522 66
Cash on hand	6,996 17
	<hr/>
	\$986,989 34

Dividends are paid in January and July.

Annual expenses, \$2,000.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed March 30, 1895; amount, \$15,000.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

October 28, 1899.

EDWARD P. BURNHAM, Pres. MELVILLE H. KELLY, Treas.

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

Organized March 29, 1827.

LIABILITIES.

Deposits	\$3,189,891 97
Reserve fund	84,234 34
Profits	81,382 69
	\$3,355,509 00

RESOURCES.

United States bonds	\$185,000 00
Public funds in Maine.....	40,000 00
Public funds out of Maine.....	172,000 00
Railroad bonds in Maine.....	141,680 00
Railroad bonds out of Maine.....	1,391,680 13
Corporation bonds in Maine.....	137,800 00
Corporation bonds out of Maine.....	70,383 87
Railroad stock in Maine.....	265,882 62
Railroad stock out of Maine.....	244,700 00
Corporation stock in Maine.....	114,896 67
National bank stock in Maine.....	55,000 00
National bank stock out of Maine.....	10,300 00
Loans on mortgages of real estate.....	232,277 86
Loans on stocks and bonds.....	231,484 51
Loans on other collateral (personal).....	2,450 00
Loans to corporations	11,000 00
Real estate investment	15,722 29
Cash on deposit	15,741 68
Cash on hand	17,509 37
	\$3,355,509 00

Dividends are paid in January and July.

Annual expenses, \$4,300.

Examinations are made by trustees in May.

Deposits draw interest from third Wednesday of each month.

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

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

October 28, 1899.

N. DAYTON BOLSTER, President. GEO. A. WILSON, Treasurer.

TRUSTEES—H. E. Hammond, Wm. N. Thomas, Wm. J. Wheeler, John F. Plummer, Geo. M. Atwood, A. W. Walker, J. Hastings Bean, S. P. Stearns.

Organized March 6, 1873.

 LIABILITIES.

Deposits	\$265,350 39
Reserve fund	1,000 00
Special reserve fund	6,048 81
Profits	7,619 26
Other liabilities	3,000 00
	<hr/>
	\$283,018 46

 RESOURCES.

United States bonds.....	\$2,200 00
Public funds out of Maine.....	8,000 00
Railroad bonds in Maine.....	7,850 00
Railroad bonds out of Maine.....	56,000 00
Corporation bonds in Maine.....	15,000 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	480 00
Corporation stock in Maine.....	2,100 00
National bank stock in Maine.....	32,750 00
Other bank stock in Maine.....	7,900 00
Loans on mortgages of real estate.....	95,011 58
Loans on stocks and bonds.....	18,574 42
Loans on other collateral (personal).....	800 00
Loans to corporations	879 68
Real estate investment	7,000 00
Real estate foreclosure	16,770 00
Expense account	603 52
Cash on deposit	4,872 99
Cash on hand	1,226 27
	<hr/>
	\$283,018 46

Dividends are paid in May and November.

Annual expenses, \$1,100.

Examinations are made by trustees in May and November.

Deposits draw interest from first of month succeeding deposit.

Treasurer's bond renewed June, 1899; amount, \$10,000.

SEARSPORT SAVINGS BANK—SEARSPORT.

October 28, 1899.

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

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

Organized April 1, 1874.

LIABILITIES.

Deposits	\$147,520 16
Reserve fund	5,800 00
Profits	3,047 56
	\$156,367 72

RESOURCES.

United States bonds.....	\$12,100 00
Public funds out of Maine.....	67,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	8,000 00
Corporation bonds in Maine.....	4,000 00
Railroad stock out of Maine.....	9,334 51
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	19,200 00
Loans on mortgages of real estate.....	2,079 08
Loans on stocks and bonds.....	8,400 00
Loans on names alone.....	1,000 00
Real estate foreclosure	1,400 00
Premium account	3,067 64
Expense account	22 53
Cash on deposit	2,467 29
Cash on hand	1,012 67
	\$156,367 72

Dividends are paid first Monday of May and November.

Annual expenses, \$550.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed May 16, 1896; amount, \$20,000.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

October 28, 1899.

J. B. DASCOMB, President.

E. P. PAGE, Treasurer.

TRUSTEES—J. B. Dascomb, Geo. N. Page, L. W. Weston, A. H. Weston,
Ed. P. Page.

Organized October 2, 1869.

 LIABILITIES.

Deposits	\$1,184,202 50
Reserve fund	35,000 00
Profits	18,106 13
	\$1,237,308 63

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	14,000 00
Public funds out of Maine.....	386,000 00
Railroad bonds in Maine.....	198,000 00
Railroad bonds out of Maine.....	207,000 00
Corporation bonds in Maine.....	45,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	13,650 00
National bank stock in Maine.....	78,700 00
Other bank stock in Maine.....	1,000 00
Other bank stock out of Maine.....	5,000 00
Loans on mortgages of real estate.....	190,404 45
Loans on stocks and bonds.....	15,801 00
Loans on other collateral (personal).....	2,293 94
Loans to municipalities	7,000 00
Loans to corporations	11,100 00
Real estate foreclosure.....	6,574 91
Premium account	12,000 00
Cash on deposit.....	23,784 33
	\$1,237,308 63

Dividends are paid January 1st and July 1st.

Annual expenses, \$1,724.75.

Examinations are made by trustees in January and July.

Deposits draw interest from January 1, April 1, July 1, October 1.

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

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

October 28, 1899.

G. C. YEATON, President.

R. O. YOUNG, Treasurer.

TRUSTEES—G. C. Yeaton, C. K. Wentworth, E. A. Stevens, H. C. Willard, R. L. Goodwin, B. F. Davis, F. M. Hersom.

Organized February 2, 1866.

 LIABILITIES.

Deposits	\$328,258 51
Reserve fund	15,327 92
Profits	3,990 96
	<hr/>
	\$347,577 39

RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	49,000 00
Railroad bonds in Maine.....	56,970 00
Railroad bonds out of Maine.....	113,200 74
Corporation bonds in Maine.....	6,000 00
Railroad stock out of Maine.....	3,427 38
Corporation stock out of Maine.....	2,500 00
National bank stock in Maine.....	23,000 00
Loans on mortgages of real estate.....	23,955 00
Loans on stocks and bonds	900 00
Loans to corporations	2,481 26
Real estate foreclosure	700 00
Cash on deposit	5,443 01
	<hr/>
	\$347,577 39

Dividends are paid in April and October.

Annual expenses, \$1,333.19.

Examinations are made by trustees in May.

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

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

THOMASTON SAVINGS BANK—THOMASTON.

October 28, 1899.

M. R. MATHEWS, President.

C. S. SMITH, Treasurer.

TRUSTEES—M. R. Mathews, Edward E. O'Brien, J. C. Levensaler,
Atwood Levensaler, Wm. E. Vinal, Edward P. Washburn, Levi Seavey.

Organized February 1, 1870.

 LIABILITIES.

Deposits	\$434,447 70
Reserve fund	16,393 35
Profits	4,540 20
	\$455,381 25

 RESOURCES.

United States bonds	\$30,000 00
Public funds in Maine	8,000 00
Public funds out of Maine	122,000 00
Railroad bonds in Maine	13,500 00
Railroad bonds out of Maine	132,500 00
Corporation bonds in Maine	45,800 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	29,990 00
Loans on mortgages of real estate	28,038 00
Loans on stocks and bonds	11,653 78
Loans on other collateral (personal)	450 00
Real estate investment	3,600 00
Furniture account, (safes, etc.)	1,350 00
Premium account	7,107 00
Cash on deposit	9,471 08
Cash on hand	4,571 39
	\$455,381 25

Dividends are paid the first of January and July.

Annual expenses, \$1,500.

Examinations are made by trustees in March and September.

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

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

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

October 28, 1899.

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

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

Organized March 27, 1875.

LIABILITIES.

Deposits	\$243,284 25
Reserve fund	4,750 00
Profits	1,351 01
	\$249,385 26

RESOURCES.

United States bonds	\$15,000 00
Public funds out of Maine	12,000 00
Railroad bonds in Maine	12,300 00
Railroad bonds out of Maine	42,000 00
Corporation bonds in Maine	24,500 00
Corporation bonds out of Maine	5,150 00
Railroad stock out of Maine	500 00
Corporation stock in Maine	1,100 00
Corporation stock out of Maine	27,730 00
Loans on mortgages of real estate	85,797 39
Loans on stocks and bonds	6,581 58
Loans on other collateral (personal)	200 00
Loans on names alone	75 00
Loans to municipalities	2,000 00
Real estate foreclosure	4,494 50
Premium account	6,719 48
Cash on hand	3,237 31
	\$249,385 26

Dividends are paid in April and October.

Annual expenses, \$800.

Examination is made by trustees in May.

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

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

TREMONT SAVINGS BANK—TREMONT.

October 28, 1899.

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

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

Organized January 17, 1874.

 LIABILITIES.

Deposits	\$41,026 70
Reserve fund	1,127 94
Profits	762 59
	\$42,917 23

 RESOURCES.

Railroad bonds in Maine	\$5,300 00
Corporation bonds in Maine	5,500 00
Loans on mortgages of real estate	15,807 32
Loans on other collateral (personal)	175 00
Loans to municipalities	6,354 23
Premium account	81 49
Cash on deposit	9,376 80
Cash on hand	322 39
	\$42,917 23

Dividends are paid in February and August.

Annual expenses, \$175.

Examination is made by trustees in May.

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

Treasurer's bond renewed October 4, 1898; amount, \$5,000.

WATERVILLE SAVINGS BANK—WATERVILLE.

October 28, 1899.

GEO. W. REYNOLDS, President. E. R. DRUMMOND, Treasurer.

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—George W. Reynolds, C. Knauff, J. W. Bassett, C. W. Abbott, Geo. K. Boutelle, D. P. Foster.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$989,149 46
Reserve fund	43,300 00
Profits	29,963 54
	\$1,062,413 00

RESOURCES.

United States bonds	\$17,000 00
Public funds out of Maine	107,135 00
Railroad bonds in Maine	62,900 00
Railroad bonds out of Maine	109,050 00
Corporation bonds in Maine	17,500 00
Corporation bonds out of Maine	10,000 00
Railroad stock in Maine	10,000 00
Railroad stock out of Maine	3,950 00
National bank stock in Maine	86,100 00
Other bank stock in Maine	4,050 00
Loans on mortgages of real estate	374,182 00
Loans on stocks and bonds	68,753 00
Loans on other collateral (personal)	7,005 32
Loans to municipalities	18,500 00
Loans to corporations	65,830 00
Real estate investment	13,300 00
Real estate foreclosure	33,424 24
Premium account	18,400 00
Cash on deposit	30,572 79
Cash on hand	4,760 65
	\$1,062,413 00

Dividends are paid in May and November.

Annual expenses, \$2,700.

Examinations are made by trustees in May.

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

Treasurer's bond renewed September 1, 1899; amount, \$10,000.

WISCASSET SAVINGS BANK—WISCASSET.

October 28, 1899.

SETH PATTERSON, Pres.

WILLIAM D. PATTERSON, Treas.

TRUSTEES—Seth Patterson, Richard H. T. Taylor, Albert M. Card,
Lincoln W. Gibbs, Charles E. Knight.

Organized March 19, 1866.

 LIABILITIES.

Deposits	\$159,010 82
Reserve fund	5,611 59
Profits	7,790 71
	<hr/>
	\$172,413 12

 RESOURCES.

Public funds out of Maine	\$5,000 00
Railroad bonds in Maine	32,767 50
Railroad bonds out of Maine	79,687 50
Corporation bonds in Maine	1,000 00
Railroad stock out of Maine.....	2,660 00
Corporation stock out of Maine	500 00
National bank stock in Maine.....	17,384 00
Loans on mortgages of real estate	20,149 36
Loans on stocks and bonds	2,965 50
Loans on other collateral (personal)	218 00
Loans to municipalities	3,500 00
Real estate foreclosure	3,065 00
Cash on deposit	3,516 26
	<hr/>
	\$172,413 12

Dividends are paid in April and October.

Annual expenses, \$1,099.79.

Examination is made by trustees in May.

Deposits draw interest from first day of each month.

Treasurer's bond renewed October 3, 1898; amount, \$30,000.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

October 28, 1899.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John Berry, John M. Goodwin, Esreff H. Banks, Joseph Smith, 4th, Frederick A. Day, Charles H. Prescott, Gilman P. Littlefield, William C. Roussen, Henry H. Goodwin.

Organized March 27, 1860.

LIABILITIES.

Deposits	\$896,013 92
Reserve fund	20,000 00
Profits	14,077 42
	<hr/>
	\$930,091 34

RESOURCES.

United States bonds	\$41,350 00
Public funds in Maine	500 00
Public funds out of Maine	133,884 46
Railroad bonds in Maine	29,250 00
Railroad bonds out of Maine	102,124 66
Corporation bonds in Maine	45,950 00
Corporation bonds out of Maine	27,321 45
Railroad stock in Maine	3,000 00
Railroad stock out of Maine	5,623 72
Corporation stock in Maine	14,800 00
National bank stock in Maine	97,775 00
National bank stock out of Maine	64,750 00
Loans on mortgages of real estate	240,791 57
Loans on stocks and bonds	18,117 67
Real estate foreclosure	42,397 89
Furniture account, (safes, etc.)	1,500 00
Premium account	57,018 40
Cash on deposit	1,164 49
Cash on hand	2,772 03
	<hr/>
	\$930,091 34

Dividends are paid in April and October.

Annual expenses, \$2,670.

Examination is made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed May 1, 1899; amount, \$20,000.

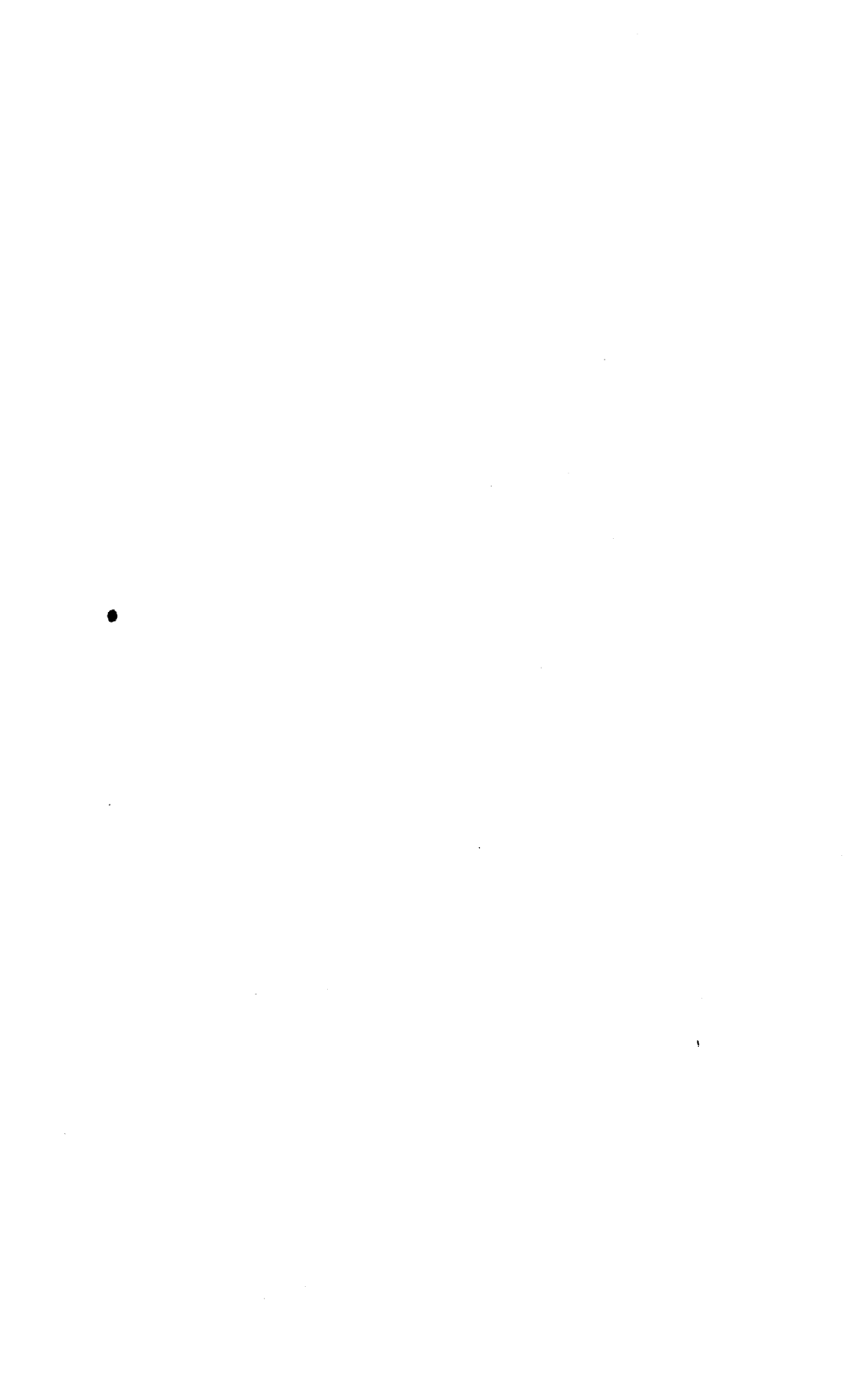
RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

OCTOBER 28, 1899.



AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 28, 1899.

GEO. I. TRICKEY, Pres. and Treas. JEFFERSON CARY, Vice Pres.
 CHAS. B. MARGESSON, Secretary.

TRUSTEES—Geo. I. Trickey, Jefferson Cary, Wm. C. Spaulding, Wm. H. Gray, Carl C. King, Jas. H. Glenn, John P. Donworth.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	7,927 32
Demand deposits	91,519 99
Certificates of deposit	18,565 48
Re-discounts	10,000 00
Certified checks	24 25
	<hr/>
	\$208,037 04

 RESOURCES.

Demand and time loans	\$105,400 63
Loans on mortgages of real estate	36,343 19
Stocks and bonds.....	16,000 00
Furniture and fixtures and real estate owned	3,000 00
Cash on deposit	38,747 27
Cash on hand	6,455 18
Revenue stamps	78 00
Premium account	2,012 77
	<hr/>
	\$208,037 04

AUBURN TRUST COMPANY—AUBURN.

October 28, 1899.

L. LINN SMALL, President. GEORGE C. WING, Vice President.
 JAMES F. ATWOOD, Treasurer.

TRUSTEES—Samuel F. Merrill, Ara Cushman, L. Linn Small, George C. Wing, 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	10,000 00
Undivided profits	2,533 51
Time deposits	94,302 83
Demand deposits	9,643 19
Certificates of deposit	9,835 35
Unpaid dividends	6 00
Treasurer's checks outstanding	405 72
	<hr/>
	\$231,526 60

 RESOURCES.

Demand and time loans	\$139,782 28
Stocks and bonds.....	60,975 75
Real estate owned	18,000 00
Furniture and fixtures	5,000 00
Expense account	859 13
Cash on deposit	3,834 70
Cash on hand	3,074 74
	<hr/>
	\$231,526 60

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

October 28, 1899.

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

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, Nath'l W. Cole,
W. H. Gannett, Chas. H. White, H. M. Heath, L. J. Crooker, F. W. Kins-
man, Byron Boyd, F. S. Lyman, Orin Williamson, Ira H. Randall, W.
Scott Hill, G. T. Stevens, H. E. Bowditch, Geo. N. Lawrence, F. E. Smith.

Organized February 1, 1894.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	23,768 15
Time deposits	951,070 01
Demand deposits	294,391 57
Certificates of deposit	800 00
Unpaid dividends	90 00
Treasurer's checks outstanding	5,595 60
Due to other banks	9,457 08
Certified checks	28 00
	\$1,345,200 41

RESOURCES.

Demand and time loans	\$541,793 30
Loans on mortgages of real estate	53,755 28
Stocks and bonds.....	522,091 78
Furniture and fixtures	5,000 00
Expense account	1,331 96
Due from other banks	1,426 05
Cash on deposit	198,914 97
Cash on hand	18,644 88
Interest account	2,242 19
	\$1,345,200 41

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 28, 1899.

L. B. DEASY, President.

FRED C. LYNAM, Sec'y and Treas.

TRUSTEES—Andrew P. Wiswell, E. H. Greely, C. S. Leffingwell, Jno. Biddle Porter, F. C. Lynam, L. B. Deasy, W. H. Davis.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	27,500 00
Undivided profits	6,654 95
Demand deposits	384,684 67
Certificates of deposit	96,425 07
Deposits for coupons	139 72
Trust department	6,000 00
Unpaid dividends	205 00
Treasurer's checks outstanding	1,465 22
	\$573,074 63

RESOURCES.

Demand and time loans	\$297,334 19
Loans on mortgages of real estate	61,078 39
Stocks and bonds.....	58,650 00
Trust investments	6,000 00
Real estate owned	5,600 00
Furniture and fixtures	300 00
Expense account	2,410 30
Cash on deposit	127,411 10
Cash on hand	13,290 65
North East Harbor Branch	1,000 00
	\$573,074 63

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 28, 1899.

JOHN CASSIDY, President. JAMES ADAMS, Vice President.
C. 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, 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, C. W. Coffin, Arthur Chapin, H. A. Chapman, M. E. Mudgett.

Organized April 9, 1887.

 LIABILITIES.

Capital stock	\$171,900 00
Surplus	100,000 00
Undivided profits	53,508 67
Time deposits	1,161,464 21
Demand deposits	729,351 88
Certificates of deposit	41,441 01
Deposits for coupons	909 03
Due to other banks	8,354 51
Guaranteed mortgages	116,456 00
Mortgage loans prepaid	700 00
Rent account	696 63
	<hr/>
	\$2,384,781 94

 RESOURCES.

Demand and time loans	\$1,280,344 07
Loans on mortgages of real estate	307,137 30
Stocks and bonds.....	547,298 10
Real estate owned	27,210 32
Furniture and fixtures	15,000 00
Interest	61 14
Expense account	590 11
Cash on deposit	156,095 33
Cash on hand	51,045 57
	<hr/>
	\$2,384,781 94

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

October 28, 1899.

N. W. HARRIS, President. F. M. DREW, Vice President.
R. E. ATTWOOD, Treasurer.

TRUSTEES—N. W. Harris, F. M. Drew, Harry Stetson, C. T. Fitzgerald,
Wm. T. Haines, J. D. Clifford, W. E. Cloutier, H. W. Oakes, Cass Spear,
Geo. W. Curtis, R. E. Attwood.

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$72,243 70
Undivided profits	3,872 12
Time deposits	34,266 82
Demand deposits	39,192 57
Bills payable	2,500 00
	<hr/>
	\$152,075 21

RESOURCES.

Demand and time loans	\$71,769 42
Stocks and bonds.....	19,000 00
Building, vaults, furniture and fixtures	49,457 80
Expense account	3,630 07
Cash on deposit	548 72
Cash on hand	5,711 20
Premium account	1,510 00
Internal revenue stamps, book, etc.....	448 00
	<hr/>
	\$152,075 21

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

October 28, 1899.

S. H. NILES, President.

EDWIN RILEY, Vice President.

J. G. HAM, Secretary.

C. H. STURTEVANT, Treasurer.

TRUSTEES—S. H. Niles, Edwin Riley, J. G. Ham, H. D. Parker, W. W. Hall, Geo. Chandler, J. H. Maxwell, I. G. Sharaf, F. J. Goodspeed.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,000 00
Undivided profits	2,876 02
Time deposits	133,187 03
Demand deposits	71,939 80
Certificates of deposit	7,001 78
Unpaid dividends	60 00
Due to other banks	2,324 00
	<hr/>
	\$272,388 68

RESOURCES.

Demand and time loans	\$69,144 16
Loans on mortgages of real estate	104,000 17
Stocks and bonds.....	67,045 00
Real estate owned	6,300 00
Furniture and fixtures	1,600 00
Expense account	540 42
Cash on deposit	12,546 65
Cash on hand	8,455 84
Loans to municipalities	2,756 44
	<hr/>
	\$272,388 68

MAINE TRUST AND BANKING COMPANY—GARDINER.

October 28, 1899.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice Pres.

P. H. WINSLOW, 2d Vice President. FRANK E. DILL, Ass't 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	26,332 85
Time deposits	322,555 55
Demand deposits	88,263 65
Certificates of deposit	1,563 34
Trust department	68,007 28
Treasurer's checks outstanding.....	597 42
Discount account	680 00
	\$638,000 09

RESOURCES.

Demand and time loans	\$233,121 29
Loans on mortgages of real estate.....	85,421 17
Stocks and bonds.....	190,941 17
Trust investments	68,007 28
Furniture and fixtures	2,500 00
Expense account	3,002 69
Cash on deposit	36,614 06
Cash on hand	12,182 43
Coupon account	6,210 00
	\$638,000 09

MERCANTILE TRUST COMPANY—PORTLAND.

October 28, 1899.

HENRY P. COX, President. HUTSON B. SAUNDERS, Treasurer.
CHESTER H. PEASE, Secretary.

TRUSTEES—Seth L. Larrabee, W. H. Milliken, Frederick N. Dow,
James F. Hawkes, Thomas P. Shaw, S. C. Gordon, John E. Burnham,
Ammi Whitney, A. R. Wright, Henry P. Cox, A. S. Hinds, Hutson B.
Saunders, E. E. Holt, Adam P. Leighton, Henry F. Merrill, Elisha
W. Conley, Geo. W. York, John F. Liscomb, Edward B. Winslow.

Organized May 2, 1898.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	22,640 28
Time deposits	135,529 65
Demand deposits	424,369 48
Certificates of deposit.....	6,346 99
Bills payable	80,000 00
Due to other banks	180 00
	\$769,066 40

RESOURCES.

Demand and time loans	\$236,869 96
Loans on mortgages of real estate	18,300 00
Stocks and bonds.....	491,472 50
Furniture and fixtures	377 46
Expense account	1,906 28
Cash on deposit	17,341 14
Cash on hand	2,799 06
	\$769,066 40

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 28, 1899.

FRED BARKER, President. CHAS. D. DeWITT, Vice President.
WM. R. PIPES, Secretary. GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, A. R. Gould, B. B. Lancaster, L. B. Patten,
W. B. Gould, Fred D. Ellis, S. W. Brown, Chas. D. DeWitt, A. M. Smith,
H. W. Safford, R. J. Smith, F. H. Blake, Wm. R. Pipes, A. H. Blake, W.
P. Bridgham.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	5,613 04
Time deposits	20,287 28
Demand deposits	18,414 26
	<hr/>
	\$96,314 58

RESOURCES.

Demand and time loans	\$54,626 74
Real estate owned	4,573 62
Furniture and fixtures	1,110 00
Expense account	1,374 44
Cash on deposit	28,455 53
Cash on hand	6,174 25
	<hr/>
	\$96,314 58

PEOPLE'S TRUST COMPANY—FARMINGTON.

October 28, 1899.

GEO. W. WHEELER, President. DANIEL M. BONNEY, Treasurer.

J. P. FLINT, Assistant Treasurer.

TRUSTEES—Geo. W. Wheeler, Geo. M. Currier, Elbridge T. Smith,
Charles H. Pierce, H. H. Rice.

Organized September 5, 1885.

LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	20,049 14
Time deposits	733,378 07
Demand deposits	60,195 31
Certificates of deposit	3,024 90
Unpaid dividends	481 50
Treasurer's checks outstanding	646 45
Due to other banks	7 07
	\$867,782 44

RESOURCES.

Demand and time loans	\$162,788 91
Loans on mortgages of real estate	208,938 99
Stocks and bonds.....	292,503 62
Real estate owned	74,867 00
Furniture and fixtures	1,257 03
Expense account	771 41
Due from other banks and bankers	40,305 85
Cash on deposit	50,863 14
Cash on hand	35,107 34
Taxes paid	379 15
	\$867,782 44

PORTLAND TRUST COMPANY—PORTLAND.

October 28, 1899.

WM. G. DAVIS, President. JAS. P. BAXTER, Vice President.
 HARRY BUTLER, Treasurer. JOSHUA C. LIBBY, Ass't Treas.

TRUSTEES—Wm. G. Davis, Jas. P. Baxter, Chas. F. Libby, Wm. W. Brown, David W. Snow, Aug. R. Wright, Sidney W. Thaxter, Franklin R. Barrett, Frederick Robie, A. H. Walker, Chas. O. Bancroft, Weston F. Milliken, Walter G. Davis, Harry Butler.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	59,095 36
Demand deposits	1,247,229 40
Certificates of deposit	35,001 31
Deposits for coupons	7,099 25
Trust department	14,536 14
Bills payable	100,000 00
Sinking funds for corporations	381,669 60
Renewal fund	1,020 00
	<hr/>
	\$2,145,651 06

 RESOURCES.

Demand and time loans	\$809,540 33
Stocks and bonds.....	729,727 50
Trust investments	14,292 52
Furniture and fixtures	1,000 00
Expense account	857 81
Cash on deposit	193,700 00
Cash on hand	20,317 40
Sinking funds investments	375,215 50
Renewal fund investments	1,000 00
	<hr/>
	\$2,145,651 06

ROCKLAND TRUST COMPANY—ROCKLAND.

October 28, 1899.

A. F. CROCKETT, President. E. A. BUTLER, Vice President.
C. M. KALLOCH, Secretary.

TRUSTEES—A. F. Crockett, W. T. Cobb, G. L. Farrand, C. H. Berry,
C. E. Littlefield, W. S. White, W. W. Case, E. A. Butler, S. A. Burpee,
Jno. D. May, F. C. Knight, E. K. Glover, H. G. Tibbetts, F. E. Richards.

Organized March 14, 1889.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	15,000 00
Undivided profits	8,235 89
Time deposits	68,280 58
Demand deposits	76,930 79
Certificates of deposit	16,476 26
Unpaid dividends	93 00
Due to other banks	400 08
Unredeemed stamps	149 00
	\$285,565 60

RESOURCES.

Demand and time loans	\$238,319 84
Stocks and bonds.....	23,960 00
Furniture and fixtures	500 00
Cash on deposit	8,417 01
Cash on hand	9,761 72
Internal revenue stamps.....	250 22
Vault and safe deposit boxes	4,000 00
Overdrafts	356 81
	\$285,565 60

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

October 28, 1899.

GEO. D. BISBEE, President. WALDO PETTENGILL, Vice Pres.
 ELISHA PRATT, Secretary and Treasurer.

TRUSTEES—George D. Bisbee, Waldo Pettengill, Milton G. Shaw, Hugh
 J. Chisholm, Charles D. Brown, John Houghton, James S. Morse.

Organized February 1, 1895.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	8,500 00
Undivided profits	12,452 06
Time deposits	158,130 13
Demand deposits	84,670 97
Certificates of deposit	20 00
Unpaid dividends	3 00
Treasurer's checks outstanding	2,235 00
Due to other banks	3,047 17
	<hr/>
	\$319,058 33

 RESOURCES.

Demand and time loans	\$163,493 08
Loans on mortgages of real estate	46,436 17
Stocks and bonds	67,523 42
Real estate owned	3,800 00
Furniture and fixtures	1,000 00
Expense account	791 84
Cash on deposit.....	24,321 61
Cash on hand	11,692 21
	<hr/>
	\$319,058 33

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 28, 1899.

FRED E. RICHARDS, President. FRANK E. ALLEN, Treasurer.
JOHN C. ALLEN, Assistant 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, Russell D. Woodman, Edward C. Reynolds, Herbert L. Shepherd, Joseph C. Holman, Bion Wilson, Augustus R. Wright, Philip G. Brown, Theodore C. Woodbury.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	40,146 26
Demand deposits	70,402 60
Certificates of deposit	34,431 59
Deposits for coupons	3,158 00
Due to other banks, (loans).....	4,000 00
	\$402,138 45

RESOURCES.

Demand and time loans	\$113,705 05
Loans on mortgages of real estate	48,745 00
Stocks and bonds	212,903 81
Real estate owned	16,686 21
Interest accrued	4,355 52
Cash on deposit	5,300 07
Cash on hand	442 79
	\$402,138 45

WATERVILLE TRUST AND SAFE DEPOSIT COMPANY
—WATERVILLE.

October 28, 1899.

———, President.

HORACE PURINTON, Vice President.

H. L. HOLMES, Treasurer.

DIRECTORS—C. H. Merrill, C. E. Libby, Daniel Libby, C. W. Abbott, Horace Purinton, P. S. Heald, Frank Redington, M. C. Foster, Martin Blaisdell, S. S. Brown, W. A. R. Boothby, W. M. Pulsifer, I. C. Libby, E. J. Lawrence, S. A. Nye, A. F. Gerald, E. A. Bailey, Elias Milliken, H. B. Goodnough, A. M. Card, A. P. Libby, E. L. Libby, Norman H. Fay, Chas. P. McCrillis, S. W. Small, C. E. Shurman, F. L. Libby, A. W. Fletcher, J. Libby, Jr., Lindley Mosher, B. W. Harriman, H. B. Rackliff, A. R. Day, L. F. Ireland, Howard W. Dodge, Albert Cain, N. R. Wellington, A. P. Benjamin, J. M. Philbrick, W. W. Hall, O. H. Judkins, J. M. Sanborn, F. H. Hayes, J. Wesley Gilman.

Organized February 20, 1893.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	29,456 20
Time deposits	255,964 99
Demand deposits	236,607 77
Certificates of deposit	115 00
Deposits for coupons	3,687 50
Treasurer's checks outstanding	508 20
Re-discounts	30,000 00
Due to other banks	159 03
	\$656,498 69

RESOURCES.

Demand and time loans	\$452,310 67
Loans on mortgages of real estate	32,050 00
Stocks and bonds	40,400 00
Furniture and fixtures	42,245 45
Interest accrued or uncollected	812 50
Expense account	6,041 06
Cash on deposit	55,097 22
Cash on hand	27,541 79
	\$656,498 69

WESTBROOK TRUST COMPANY—WESTBROOK.

October 28, 1899.

JAMES PENNELL, President. JOHN C. SCATES, Vice President.
 RUSSELL D. WOODMAN, Treasurer.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	8,000 00
Undivided profits	2,711 86
Time deposits	263,119 73
Demand deposits	96,276 59
Certificates of deposit	31,706 86
Due to other banks	3,277 10
	<hr/>
	\$455,092 14

 RESOURCES.

Demand and time loans	\$265,877 90
Loans on mortgages of real estate	55,111 56
Stocks and bonds	102,427 50
Real estate owned	11,931 32
Furniture and fixtures	2,000 00
Expense account	2,183 13
Cash on deposit	5,676 17
Cash on hand	9,884 56
	<hr/>
	\$455,092 14

RETURNS OF SECRETARIES

OF

LOAN & BUILDING ASSOCIATIONS

UNDER DATE OF

OCTOBER 28, 1899.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

October 28, 1899.

L. W. HASKELL, President. J. P. HUTCHINSON, Secretary.
WM. M. GREENLEAF, Treasurer.

DIRECTORS—L. W. Haskell, A. M. Penley, Geo. W. Bumpus, Geo. W. Curtis, S. K. Ballard, M. F. Ricker, M. B. Watson, C. V. Martin, V. B. Taylor.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$77,824 04
Advance payments	24,795 52
Guaranty fund	2,773 56
Profits	449 47
Interest	244 76
Premiums	83 32
Fines	5 86
Membership fees	43 75
Rents, real estate	167 50
Mechanics Savings Bank	2,000 00
	\$108,387 78

RESOURCES.

Loans on mortgages of real estate	\$82,870 00
Loans on shares	495 00
Real estate by foreclosure	23,357 99
Furniture and fixtures	217 75
Permanent expense	410 40
Temporary expense	8 63
Cash on hand and on deposit	1,021 34
Interest and premium, (overpaid) returned	6 67
	\$108,387 78

Number of shareholders	255
Number of borrowers	75
Number of shares outstanding.....	1,228
Number of shares pledged for loans	466
Number of loans	111
Rate of interest allowed on advance payments	4%
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$5,688.39
Rate of interest charged on loans	6%
Average premium charged on loans.....	2%

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 28, 1899.

THOMAS J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

DIRECTORS—Thos. J. Lynch, Geo. W. Vickery, M. S. Holway, A. G. Andrews, Chas. R. Hall, A. W. Whitney, P. O. Vickery, Amie Casavant, E. E. Davis.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$178,771 85
Advance payments	232 00
Guaranty fund	2,963 53
Profits	9,918 37
Interest	1,575 37
Premiums	390 92
Fines	31 16
Withdrawal fees	7 39
Forfeited shares	189 36
	\$194,079 95

RESOURCES.

Loans on mortgages of real estate	\$179,475 00
Loans on shares	2,805 00
Real estate by foreclosure	5,524 57
Permanent expense	109 67
Temporary expense	87 33
Cash on hand and on deposit	5,982 67
Taxes paid on mortgage loans	95 71
	\$194,079 95

Number of shareholders	455
Number of borrowers	242
Number of shares outstanding	2,769
Number of shares pledged for loans	1,019
Number of loans	295
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$11,212.77
Rate of interest charged on loans	6%
Average premium charged on loans	1.4%

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 28, 1899.

JAMES A. BOARDMAN, President. HERBERT C. QUIMBY, Sec'y.
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	\$295,282 67
Advance payments	1,475 00
Guaranty fund	6,806 08
Profits	2,929 79
Interest	5,598 17
Premiums	946 60
Fines	93 71
Withdrawal fees	12 70
	\$313,144 72

RESOURCES.

Loans on mortgages of real estate	\$260,421 79
Loans on shares	1,625 00
Furniture and fixtures	165 44
Temporary expense	730 69
Cash on hand and on deposit	47,752 65
Overdue interest, premiums and fines	2,049 23
Taxes paid on mortgaged property	306 42
Insurance paid on mortgaged property	21 00
Mortgage foreclosure expenses	72 50
	\$313,144 72

Number of shareholders	907
Number of borrowers	316
Number of shares outstanding	6,818
Number of shares pledged for loans	1,412
Number of loans	439
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend due the past year.....	6%
Amount of dividend	\$17,237.51
Rate of interest charged on loans	6%
Average premium charged on loans.....	.9%

BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 28, 1899.

CHAS. L. FARNHAM, Pres. CHAS. A. CORLISS, Sec'y and Treas.

DIRECTORS—C. L. Farnham, C. H. McLellan, C. E. Patten, A. B. Haggett, C. C. Low, F. N. Thompson, Joseph Torrey, C. A. Corliss.

Organized July 18, 1890.

LIABILITIES.

Accumulated capital	\$61,970 16
Guaranty fund	700 00
Profits	311 69
Interest	316 88
Premiums	30 45
Membership fees	28 00
Forfeited shares	104 15
Rent	114 00
	<hr/>
	\$63,574 83

RESOURCES.

Loans on mortgages of real estate	\$54,053 26
Loans on shares	6,725 00
Furniture and fixtures	75 00
Cash on hand and on deposit	2,094 78
Accrued earnings, (uncollected)	626 79
	<hr/>
	\$63,574 83

Number of shareholders	150
Number of borrowers	79
Number of shares outstanding	872
Number of shares pledged for loans	350
Number of loans	79
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$3,310.72
Rate of interest charged on loans	6%
Average premium charged on loans.....	.6%

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 23, 1899.

JOHN G. BROOKS, Pres. C. W. WESCOTT, Sec'y and Treas.

DIRECTORS—John G. Brooks, W. B. Swan, A. C. Sibley, R. F. Dunton,
C. F. Ginn, Albert Gammans, A. I. Brown, C. W. Wescott.

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$30,783 49
Advance payments	26 20
Guaranty fund	563 93
Interest	228 27
Premiums	33 40
Fines	3 05
Due Belfast National Bank	433 56
	<hr/>
	\$32,071 90

RESOURCES.

Loans on mortgages of real estate.....	\$32,051 00
Loans on shares	20 00
Temporary expense	90
	<hr/>
	\$32,071 90

Number of shareholders	94
Number of borrowers	48
Number of shares outstanding	457
Number of shares pledged for loans	180
Number of loans	55
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	9%
Amount of dividend.....	\$2,971.88
Rate of interest charged on loans	6%
Average premium charged on loans.....	.9%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March, 1891.....	117	104	\$7 51	\$137 67	\$123 26	\$16,038 11
2	September, 1891.....	17	98	6 94	127 63	112 95	2,158 36
3	March, 1892.....	14	92	6 39	117 91	106 79	1,641 99
4	September, 1892.....	9	86	5 86	108 57	98 79	977 10
5	March, 1893.....	22	80	5 35	99 44	90 95	2,187 61
6	September, 1893.....	11	74	4 85	90 61	83 27	996 71
8	September, 1894.....	16	62	3 89	73 69	65 35	1,170 97
9	March, 1895.....	8	56	3 43	65 56	61 10	521 48
10	September, 1895.....	10	50	2 98	57 63	54 00	573 30
11	March, 1896.....	24	44	2 54	49 92	47 04	1,179 08
12	September, 1896.....	14	38	2 21	42 44	40 22	588 16
13	March, 1897.....	4	32	1 71	35 18	33 53	137 72
14	September, 1897.....	26	26	1 31	28 13	26 97	711 38
15	March, 1898.....	34	20	92	21 28	20 54	722 52
16	September, 1898.....	63	14	55	14 64	14 24	910 32
17	March, 1899.....	26	8	18	8 18	8 06	194 68
18	September, 1899.....	42	2	.....	2 00	2 00	74 00
		457					\$30,783 49

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

October 28, 1899.

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, Joseph Dufresne, William M. Pennell,
Barrett Potter, William A. Moody.

Organized September, 1888.

LIABILITIES.

Accumulated capital	\$81,160 48
Advance payments	313 50
Guaranty fund	1,445 00
Profits	299 47
Interest	420 80
Premiums	80 20
Fines	14 46
Membership fees	20 50
Withdrawal fees	2 78
Interest on advances	5 87
	\$83,763 06

RESOURCES.

Loans on mortgages of real estate	\$79,231 44
Loans on shares	1,200 00
Real estate by foreclosure	1,471 21
Temporary expense	21 25
Cash on hand and on deposit	1,839 16
	\$83,763 06

Number of shareholders	221
Number of borrowers	96
Number of shares outstanding	1,126
Number of shares pledged for loans	460
Number of loans	132
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	7½%
Amount of dividend	\$6,186.83
Rate of interest charged on loans	6%
Average premium charged on loans	1.2%

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 28, 1899.

JOHN J. LEE, President. PARKER SPOFFORD, Secretary.
ALBERT F. PAGE, Treasurer.

DIRECTORS—J. P. Hooper, R. H. Emery, I. L. Brown, Horace E. Snow,
C. C. Homer.

Organized April 11, 1888.

LIABILITIES.

Accumulated capital	\$21,779 55
Advance payments	95 00
Guaranty fund	118 32
Interest	438 31
Premiums	83 08
Fines	6 14
Withdrawal fees	11 93
	\$22,532 33

RESOURCES.

Loans on mortgages of real estate	\$21,045 31
Loans on shares	932 00
Cash on hand and on deposit	555 02
	\$22,532 33

Number of shareholders	106
Number of borrowers	68
Number of shares outstanding	479
Number of shares pledged for loans	150
Number of loans	68
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,313.76
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND

October 28, 1899.

H. S. OSGOOD, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—F. N. Dow, N. E. Redlon, E. B. Winslow, S. L. Larrabee,
A. D. Smith, W. H. Scott, A. Little, A. W. Smith, W. M. Marks, C. W. T.
Goding, W. H. Milliken, A. Whitney, A. R. Wright, H. S. Osgood.

Organized February 11, 1888.

LIABILITIES.

Accumulated capital	\$340,598 65
Advance payments	37,862 00
Guaranty fund	6,120 46
Interest	5,510 81
Premiums	2,299 05
Fines	199 83
Withdrawal fees	191 03
Forfeited shares	26 00
Due on loans	2,500 00
	<hr/>
	\$395,307 83

RESOURCES.

Loans on mortgages of real estate.....	\$302,350 00
Loans on shares	7,700 00
Loans on collateral.....	6,800 00
Real estate by foreclosure.....	56,609 10
Permanent expense	217 67
Temporary expense	292 77
Cash on hand and on deposit.....	17,688 29
Interest uncollected	3,650 00
	<hr/>
	\$395,307 83

Number of shareholders	756
Number of borrowers.....	288
Number of shares outstanding.....	4,413
Number of shares pledged for loans.....	1,648
Number of loans.....	288
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$27,964.22
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 28, 1899.

ALEX. T. LAUGHLIN, President. JAMES L. RACKLEFF, Secretary.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Henry B. Cleaves, Thos. P. Shaw, A. K. Hunt, Jas. F. Hawkes, A. T. Laughlin, R. A. McClutchy, E. W. Hunt, Z. Thompson, E. C. Reynolds, P. F. Turner, K. Eastman, A. P. Leighton, C. J. McDonald, M. M. Duroy, Jr., W. J. Knowlton.

Organized April 5, 1899.

LIABILITIES.

Accumulated capital	\$191,189 42
Advance payments	3,740 00
Guaranty fund	4,625 00
Profits	171 01
Forfeited shares	5 00
Bills payable	1,450 00
	\$201,180 43

RESOURCES.

Loans on mortgages of real estate.....	\$188,600 00
Loans on shares.....	1,380 00
Real estate by foreclosure.....	4,917 33
Cash on hand and on deposit.....	6,283 10
	\$201,180 43
Number of shareholders	475
Number of borrowers.....	124
Number of shares outstanding.....	2,646
Number of shares pledged for loans.....	1,003
Number of loans.....	124
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$12,372.11
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.8%

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 28, 1899.

JOHN J. FRYE, President. L. FRANK JONES, Sec'y and Treas.

DIRECTORS—J. H. Hutchins, L. F. Jones, A. W. Pierce, M. T. Doten,
I. F. Tibbetts, A. C. Bragg, A. W. Wilson, F. E. Briggs, F. E. True, E. G.
Johnson, J. C. Colesworthy, M. E. Moore, M. M. Bailey, J. E. Sawyer, N.
W. Harris, J. W. C. Roberts, A. L. Chapman.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital	\$75,704 09
Advance payments	4,130 40
Guaranty fund	855 99
Profits	56 87
Interest	929 53
Premiums	255 35
Fines	8 00
Transfer fees	75
Forfeited shares	22 80
Due on loans	3,038 25
Bills payable	2,000 00
Rent	96 50
	\$87,098 53

RESOURCES.

Loans on mortgages of real estate.....	\$79,979 55
Loans on shares	2,630 00
Loans on collateral security.....	1,300 00
Real estate by foreclosure.....	2,231 64
Permanent expense	69 60
Temporary expense	4 10
Cash on hand and on deposit.....	883 64
	\$87,098 53

Number of shareholders	293
Number of borrowers	69
Number of shares outstanding.....	1,389
Number of shares pledged for loans.....	435
Number of loans	69
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6 8-10
Amount of dividend.....	\$4,555.82
Rate of interest charged on loans.....	6%
Average premium charged on loans	1.8%

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 28, 1899.

NORMAN H. FAY, President. A. A. SPRINGALL, Secretary.
S. M. LEIGHTON, Treasurer.

DIRECTORS—Norman H. Fay, W. H. Carr, Samuel Eldridge, C. M. Sawyer, Arthur P. Abbott, C. H. Hayden.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$68,029 89
Advance payments	26 00
Guaranty fund	400 41
Profits	38 99
Interest	1,157 55
Premiums	129 15
Fines	28 22
Transfer fees	1 25
Withdrawal fees	16 08
Forfeited shares	251 94
Rents	77 00
	<hr/>
	\$70,156 48

 RESOURCES.

Loans on mortgages of real estate.....	\$50,020 00
Loans on shares.....	2,100 00
Stocks and bonds.....	8,000 00
Real estate by foreclosure.....	84 57
Permanent expense	100 00
Temporary expense	82 13
Cash on hand and on deposit.....	9,326 92
Suspense account	420 94
Foreclosure expense	21 92
	<hr/>
	\$70,156 48

Number of shareholders.....	254
Number of borrowers.....	91
Number of shares outstanding.....	1,151
Number of shares pledged for loans.....	297
Number of loans.....	123
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	5 9-10%
Amount of dividend.....	\$3,797.98
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 28, 1899.

A. W. KING, President. HENRY W. CUSHMAN, Secretary.
W. H. TITUS, Treasurer.

DIRECTORS—A. W. King, A. W. Greely, J. F. Knowlton, F. W. Rollins, J. A. Peters, Jr., C. H. Drummey, M. Gallert.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$33,526 43
Advance payments	1,753 95
Guaranty fund	248 67
Profits	240 02
Interest	593 93
Fremiums	156 97
Fines	8 40
Withdrawal fees	32 39
Forfeited shares	326 72
	\$36,887 48

RESOURCES.

Loans on mortgages of real estate.....	\$34,853 00
Loans on shares.....	430 00
Loans on collateral.....	1,200 00
Permanent expense	80 00
Temporary expense	143 81
Cash on hand and on deposit.....	180 67
	\$36,887 48

Number of shareholders.....	228
Number of borrowers.....	54
Number of shares outstanding.....	800
Number of shares pledged for loans.....	217
Number of loans.....	54
Rate of interest allowed on advance payments.....	5%
Rate of dividnd the past year.....	6%
Amount of dividnd.....	\$1,678.98
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 28, 1899.

ALFRED H. BERRY, President. ALPHEUS L. HANSCOME, Secretary.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—A. H. Berry, B. M. Edwards, F. W. Stockman, N. W. Morse, L. M. Lawrence, C. Cook, J. H. Humphrey, S. A. True, F. H. Morse, E. H. Sargent, G. Smith, J. A. McGowan, A. W. Waterhouse, F. E. Eastman, E. F. Vose, E. M. Walker, K. S. Raymond, A. L. Hanscome, J. L. Doolittle, L. M. Bailey, G. Libby, J. Snow, L. W. Edwards.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$117,219 18
Advance payments	1,424 96
Guaranty fund	1,532 24
Interest	2,520 84
Premiums	1,037 80
Fines	86 40
Transfer fees	2 25
Withdrawal fees	185 15
Valuation committee fees	22 30
Interest on deposit	362 53
	<hr/>
	\$124,393 65

RESOURCES.

Loans on mortgages of real estate.....	\$76,195 60
Loans on shares.....	900 00
Real estate by foreclosure.....	14,941 74
Temporary expense.....	640 31
Cash on hand and on deposit.....	31,716 00
	<hr/>
	\$124,393 65

Number of shareholders.....	277
Number of borrowers.....	82
Number of shares outstanding.....	1,417
Number of shares pledged for loans.....	446
Number of loans.....	82
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$7,608.98
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.4%

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 28, 1899.

FREDERIC E. BOOTHBY, President. JOHN B. KEHOE, Secretary.
DAVID F. CORSER, Treasurer.

DIRECTORS—F. E. Boothby, Jas. Cunningham, D. F. Corser, J. A. McGowan, C. H. Randall, W. N. Thaxter, J. B. O'Neill, D. O'C. O'Donoghue, J. H. Drummond, Jr., B. E. McDonough, J. Lawler, J. F. O'Brien, E. W. Conley, E. J. McDonough, W. Deehan, J. B. Kehoe, Edw. Duddy.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$7,256 04
Advance payments	1,754 64
Guaranty fund	25 21
Profits	5 56
Interest	163 09
Premiums	66 40
Fines	26
	\$9,271 20

RESOURCES.

Loans on mortgages of real estate.....	\$7,000 00
Permanent expense	71 64
Temporary expense	40 33
Cash on hand and on deposit.....	2,159 23
	\$9,271 20

Number of shareholders.....	51
Number of borrowers.....	7
Number of shares outstanding.....	290
Number of shares pledged for loans.....	36
Number of loans.....	7
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$317.50
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.4%

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 28, 1899.

DAVID DENNIS, President. D. F. DANFORTH, Secretary.
HENRY FARRINGTON, Treasurer.

DIRECTORS—David Dennis, J. C. Hodgkins, O. B. Clason, Henry Farrington, Geo. W. Heselton, H. S. Webster, H. W. Hildreth, C. W. Church, D. F. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$45,736 32
Advance payments	155 90
Guaranty fund	1,100 00
Profits	3,039 11
Interest	1,007 27
Premiums	163 09
Fines	12 54
Withdrawal fees	51 13
Forfeited shares	29 98
Bills payable	9,500 00
	\$60,795 34

RESOURCES.

Loans on mortgages of real estate.....	\$59,150 00
Permanent expense	105 55
Temporary expense	84 64
Cash on hand and on deposit.....	1,455 15
	\$60,795 34

Number of shareholders.....	157
Number of borrowers.....	74
Number of shares outstanding.....	640
Number of shares pledged for loans.....	320
Number of loans.....	92
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,831.61
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
4	July, 1888.....	21	186	\$54 15	\$190 15	\$176 61	\$3,993 15
5	January, 1889.....	6	130	48 81	178 81	166 61	1,072 86
6	July, 1889.....	6	124	43 80	167 80	156 85	1,006 80
7	January, 1890.....	19	118	39 11	157 11	147 34	2,985 09
8	July, 1890.....	11	112	34 73	146 78	138 05	1,614 03
9	January, 1891.....	61	106	30 66	136 66	129 00	8,336 26
10	July, 1891.....	33	100	26 88	126 88	120 16	4,187 04
11	January, 1892.....	18	94	23 88	117 88	111 54	2,112 84
12	July, 1892.....	29	88	20 16	108 16	103 12	3,136 61
13	January, 1893.....	5	82	17 21	99 21	94 91	496 05
14	July, 1893.....	92	76	14 52	90 52	86 89	1,991 44
15	January, 1894.....	34	70	10 08	82 08	79 06	2,790 72
16	July, 1894.....	33	64	9 89	73 89	71 42	2,438 37
17	January, 1895.....	17	58	7 94	65 94	63 96	1,129 98
18	July, 1895.....	14	52	6 22	58 22	56 67	815 08
19	January, 1896.....	57	46	4 72	50 72	49 54	2,891 94
20	July, 1896.....	7	40	3 44	43 44	42 58	304 08
21	January, 1897.....	25	34	2 37	36 37	35 78	909 25
22	July, 1897.....	35	28	1 51	29 51	29 14	1,032 85
23	January, 1898.....	27	22	85	22 85	22 64	616 95
24	July, 1898.....	70	16	38	16 38	16 29	1,146 60
25	January, 1899.....	62	10	10	10 10	10 08	626 20
26	July, 1899.....	28	4	.....	4 00	4 00	112 00
		640					\$45,736 32

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

October 28, 1899.

C. W. TILDEN, President. GEO. A. SAFFORD, Sec'y and Treas.

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$35,348 38
Guaranty fund	989 06
Profits	745 00
Interest	256 62
Premiums	21 45
	\$37,360 51

RESOURCES.

Loans on mortgages of real estate.....	\$33,400 00
Loans on shares.....	300 00
Permanent expense	85 00
Temporary expense	3 50
Cash on hand and on deposit.....	3,572 01
	\$37,360 51

Number of shareholders.....	102
Number of borrowers.....	47
Number of shares outstanding.....	470
Number of shares pledged for loans.....	180
Number of loans.....	48
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,462.67
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August, 1889.....	75	123	\$43 29	\$166 29	\$166 29	\$12,487 05
2	February, 1890.....	13	117	38 95	155 95	155 95	2,025 82
3	August, 1890.....	15	111	34 81	145 81	145 81	2,187 07
4	February, 1891.....	9	105	30 60	135 60	135 60	1,221 47
5	August, 1891.....	5	99	26 89	125 89	125 89	629 96
6	February, 1892.....	21	93	23 54	116 54	116 54	2,446 73
7	August, 1892.....	14	87	20 22	107 22	107 22	1,501 88
8	February, 1893.....	21	81	17 32	98 32	98 32	2,066 11
9	August, 1893.....	18	75	14 70	89 70	89 70	1,609 02
10	February, 1894.....	30	69	12 21	81 21	81 21	2,438 06
11	August, 1894.....	11	63	10 03	73 03	73 03	803 40
12	February, 1895.....	24	57	7 98	64 98	64 98	1,437 99
13	August, 1895.....	16	51	6 23	57 23	57 23	901 68
14	February, 1896.....	21	45	4 73	49 73	49 73	1,039 34
15	August, 1896.....	14	39	3 45	42 45	42 45	582 26
16	February, 1897.....	11	33	2 38	35 38	35 38	389 21
17	August, 1897.....	27	27	1 51	28 51	28 51	603 74
18	February, 1898.....	8	21	85	21 85	21 85	164 80
19	August, 1898.....	19	15	38	15 38	15 38	263 24
20	February, 1899.....	25	9	10	9 10	9 10	227 50
21	August, 1899.....	73	3	.....	3 00	3 00	216 00
		470					\$35,348 38

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

October 28, 1899.

FRANK M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—Chas. R. Littlefield, S. T. Fuller, F. M. Ross, A. S. Biggar, Wm. P. Adams, Ivory Littlefield, L. W. Nash, George W. Larrabee, A. J. Littlefield, George Getchell, Woodbury A. Hall, F. C. Simonds, A. W. Welch, Jos. A. Titcomb.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$58,101 43
Advance payments	7,114 26
Guaranty fund	779 58
	\$65,995 27

RESOURCES.

Loans on mortgages of real estate.....	\$60,325 14
Loans on shares.....	1,165 64
Cash on hand and on deposit.....	4,504 49
	\$65,995 27

Number of shareholders.....	214
Number of borrowers.....	99
Number of shares outstanding.....	833
Number of shares pledged for loans.....	317
Number of loans.....	127
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	7 2-10%
Amount of dividend.....	\$4,253.11
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	November 20, 1889.....	84	120	\$59 95	\$179 95	\$164 96	\$14,719 80
2	May 21, 1890.....	57	114	53 02	167 02	153 76	9,086 14
3	November 19, 1890.....	43	108	46 83	154 83	143 12	6,121 69
4	May 20, 1891.....	7	102	41 06	143 06	132 79	1,001 42
5	November 18, 1891.....	5	96	35 57	131 57	122 68	653 85
6	May 18, 1892.....	30	90	30 74	120 74	113 05	3,274 20
7	November 16, 1892.....	18	84	26 25	110 25	103 69	1,824 50
8	May 17, 1893.....	4	78	22 20	100 20	94 65	308 80
9	November 15, 1893.....	6	72	18 56	90 56	85 92	543 36
10	May 16, 1894.....	20	66	15 21	81 21	77 41	1,310 20
11	November 21, 1894.....	91	60	12 45	72 45	69 34	6,016 95
12	May 16, 1895.....	33	54	9 95	63 95	61 46	1,943 35
13	November 20, 1895.....	29	48	7 75	55 75	53 81	1,406 75
14	May 20, 1896.....	65	42	5 84	47 84	46 38	2,660 60
15	November 18, 1896.....	38	36	4 21	40 21	39 16	1,299 98
16	May 19, 1897.....	71	30	2 94	32 94	32 20	2,124 74
17	November 17, 1897.....	88	24	1 89	25 89	25 42	2,153 32
18	May 18, 1898.....	49	18	1 09	19 09	18 82	854 41
19	November 17, 1898.....	42	12	51	12 51	12 38	495 42
20	May 17, 1899.....	53	6	15	6 15	6 11	306 95
		833					\$58,101 43

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

October 23, 1899.

C. A. WILBER, President. K. C. GRAY,, Sec'y and Treas.

DIRECTORS—E. C. Town, W. W. Johnson, Rob't Ballentine, G. D. Perkins, D. L. Churchill.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$5,918 31
Advance payments	27 50
Guaranty fund	60 00
Profits	242 97
Interest	38 62
Due on two shares on which payments have been suspended,	131 48
	<hr/>
	\$6,418 88

RESOURCES.

Loans on mortgages of real estate.....	\$5,390 00
Loans on shares.....	50 00
Cash on hand and on deposit.....	978 88
	<hr/>
	\$6,418 88

Number of shareholders.....	40
Number of borrowers.....	14
Number of shares outstanding.....	163
Number of shares pledged for loans.....	49
Number of loans.....	17
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$307.79
Rate of interest charged on loans.....	6%
No premium charged on loans.	
No premium charged on loans.	

**MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.**

October 28, 1899.

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

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

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$74,471 11
Advance payments	439 68
Guaranty fund	733 05
Profits	469 07
	<hr/>
	\$76,112 91

RESOURCES.

Loans on mortgages of real estate.....	\$66,252 54
Loans on shares.....	4,310 00
Real estate by foreclosure.....	3,611 62
Temporary expense	298 50
Cash on hand and on deposit.....	1,640 25
	<hr/>
	\$76,112 91

Number of shareholders.....	283
Number of borrowers.....	52
Number of shares outstanding.....	1,013
Number of shares pledged for loans.....	380
Number of loans.....	50
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$4,194.55
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

October 28, 1899.

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, E. F. Bradford, L. W. Mason, J. W. Wayne, Edmund Merrill, E. K. Holbrook, Wm. Whitney, A. G. Tinkham, S. T. Rowe.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$37,186 37
Advance payments	549 09
Guaranty fund	485 89
Interest	275 87
Premiums	103 35
Fines	30 37
Membership fees	2 75
Bills payable	688 33
	<hr/>
	\$39,322 02

RESOURCES.

Loans on mortgages of real estate.....	\$34,617 60
Loans on shares.....	2,447 00
Temporary expense	64 85
Cash on hand and on deposit.....	2,080 30
Profits undivided	112 27
	<hr/>
	\$39,322 02
Number of shareholders.....	95
Number of borrowers.....	56
Number of shares outstanding.....	416
Number of shares pledged for loans.....	248
Number of loans.....	74
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$2,301.68
Rate of interest charged on loans.....	8%
Average premium charged on loans.....	2%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	October, 1890.....	116	108	\$44 20	\$152 20	\$127 64	\$17,655 20
2	January, 1891.....	8	105	42 29	147 29	123 57	1,178 32
3	April, 1891.....	27	102	40 99	142 99	119 55	3,860 73
4	July, 1891.....	8	99	38 75	137 35	115 55	1,082 00
5	October, 1891.....	10	96	36 50	132 50	111 58	1,325 00
6	January, 1892.....	12	93	34 40	127 40	107 62	1,528 80
7	April, 1892.....	10	90	32 28	122 28	103 70	1,220 80
8	July, 1892.....	6	87	30 25	117 25	99 80	603 50
12	July, 1893.....	1	75	22 87	97 87	84 50	97 87
13	October, 1893.....	5	72	21 16	93 16	80 76	465 80
14	January, 1894.....	11	69	19 49	88 49	77 06	973 39
15	April, 1894.....	15	66	17 80	83 80	73 38	1,257 00
16	July, 1894.....	5	63	16 29	79 29	69 73	396 45
17	October, 1894.....	5	60	14 81	74 81	66 11	374 05
18	January, 1895.....	5	57	13 39	70 39	62 52	351 95
19	April, 1895.....	6	54	12 06	66 06	58 96	396 36
20	July, 1895.....	7	51	10 80	61 80	55 43	432 60
21	October, 1895.....	7	48	9 57	57 59	53 92	403 13
22	January, 1896.....	2	45	8 44	53 44	48 45	106 88
23	April, 1896.....	7	42	7 39	49 39	45 01	345 73
24	July, 1896.....	6	39	6 41	45 41	41 60	272 46
25	October, 1896.....	10	36	5 50	41 50	38 22	415 00
26	January, 1897.....	20	33	4 54	37 54	34 87	750 80
28	July, 1897.....	15	27	2 89	29 89	28 26	448 35
29	October, 1897.....	8	24	2 28	26 28	25 00	210 24
30	January, 1898.....	17	21	1 73	22 73	21 73	476 91
31	April, 1898.....	7	18	1 26	19 26	18 57	134 82
32	July, 1898.....	5	15	87	15 87	15 40	79 35
33	October, 1898.....	7	12	56	12 56	12 26	87 92
34	January, 1899.....	9	9	30	9 30	9 15	83 70
35	April, 1899.....	17	6	14	6 14	6 07	104 38
36	July, 1899.....	22	3	04	3 04	3 01	66 88
		416					\$37,186 37

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 28, 1899.

E. W. CONANT, President. C. L. COOPER, Secretary.
E. R. ALFORD, Treasurer.

DIRECTORS—E. B. Weeks, B. F. Small, H. M. Dickey, W. E. Hellenbrand, C. W. Robbins, E. W. Conant, W. A. Cooper, E. R. Alford, C. L. Cooper.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$74,520 49
Advance payments	182 23
Guaranty fund	1,268 69
Interest	1,417 32
Premiums	402 05
Fines	20 65
Withdrawal fees	176 52
Balance surplus	2,794 34
Interest on deposits.....	757 35
	\$81,539 69

RESOURCES.

Loans on mortgages of real estate.....	\$65,406 00
Loans on shares.....	1,470 00
Permanent expense	31 54
Temporary expense	50 00
Cash on hand and on deposit.....	14,513 25
Insurance	25 40
Taxes	43 50
	\$81,539 69

Number of shareholders.....	208
Number of borrowers.....	94
Number of shares outstanding.....	1,056
Number of shares pledged for loans.....	410
Number of loans.....	121
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$4,047.51
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

October 28, 1899.

CHARLES HAMLIN, President. HENRY L. MITCHELL, Sec'y.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman,
A. M. Robinson, Jr., Augustus B. Farnham, Henry L. Mitchell, Henry O.
Pierce, David W. Potter.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$58,548 20
Advance payments	1,295 93
Guaranty fund	177 15
Interest	1,122 25
Premiums	168 90
Fines	9 21
Withdrawal fees	38 52
Due on loans.....	811 60
	\$62,171 76

RESOURCES.

Loans on mortgages of real estate.....	\$57,500 00
Loans on shares.....	1,900 00
Temporary expense	504 92
Cash on hand and on deposit.....	2,266 19
Profit and loss.....	65
	\$62,171 76

Number of shareholders.....	220
Number of borrowers.....	58
Number of shares outstanding.....	1,770
Number of shares pledged for loans.....	340
Number of loans.....	68
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,552.85
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 28, 1899.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

WM. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, O. P. Martin, W. Cushing, W. M. Steward,
A. H. Stanhope.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$38,934 35
Advance payments	476 00
Guaranty fund	1,358 58
Profits	1,609 63
Interest	759 55
Premiums	151 90
Fines	14 08
Withdrawal fees	1 50
	\$43,305 59

RESOURCES.

Loans on mortgages of real estate.....	\$38,322 65
Loans to corporations.....	1,150 00
Temporary expense	110 40
Cash on hand and on deposit.....	3,311 49
Suspense account	411 05
	\$43,305 59

Number of shareholders.....	137
Number of borrowers.....	51
Number of shares outstanding.....	715
Number of shares pledged for loans.....	203
Number of loans.....	64
Rate of interest allowed on advance payments.....	6%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,479.48
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 28, 1899.

FRED. N. DOW, President. JOS. F. CHUTE, Secretary.
SETH L. LARRABEE, Treasurer.

DIRECTORS—H. S. Osgood, A. Little, S. L. Larrabee, H. C. Peabody,
N. E. Redlon, J. H. Hall, A. D. Smith, W. H. Scott, A. W. Smith, W. M.
Marks, C. W. T. Goding, W. H. Milliken, H. P. Cox, A. Whitney, A. R.
Wright, F. N. Dow.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$232,621 47
Advance payments	25,275 00
Guaranty fund	5,081 25
Interest	623 00
Premiums	232 65
Fines	15 66
Withdrawal fees	11 35
Forfeited shares	467 96
Interest on advances	543 72
	<hr/>
	\$264,872 06

RESOURCES.

Loans on mortgages of real estate.....	\$213,650 00
Loans on shares.....	2,800 00
Loans on collateral.....	3,750 00
Real estate by foreclosure.....	33,772 73
Permanent expense (furniture and fixtures).....	246 13
Cash on hand and on deposit.....	8,303 20
Interest uncollected	2,350 00
	<hr/>
	\$264,872 06

Number of shareholders.....	684
Number of borrowers.....	203
Number of shares outstanding.....	3,847
Number of shares pledged for loans.....	1,100
Number of loans.....	203
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$17,348.90
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

October 28, 1899.

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, T. H. McLain, E. Mont Perry, E. M. Stubbs,
F. R. Spear, W. S. White.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$117,165 94
Guaranty fund	2,348 35
Profits	695 63
Forfeited shares	89 92
Temporary loans	1,000 00
	\$121,299 84

RESOURCES.

Loans on mortgages of real estate.....	\$112,770 00
Loans on shares.....	2,695 00
Loans on national bank stock.....	400 00
Loans on life insurance policy.....	350 00
Loans on order, city of Rockland.....	100 00
Real estate by foreclosure.....	373 77
Furniture and fixtures.....	345 82
Cash on hand and on deposit.....	2,538 29
Foreclosures in process.....	1,504 93
Suspense	222 03
	\$121,299 84

Number of shareholders.....	435
Number of borrowers.....	197
Number of shares outstanding.....	1,809
Number of shares pledged for loans.....	712
Number of loans.....	224
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	7%
Amount of dividend.....	\$8,109.02
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.49%

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

October 28, 1899.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$70,954 04
Advance payments	4,333 65
Guaranty fund	649 53
Profits	1,128 66
Interest	2,324 68
Premiums	403 95
Fines	42 98
Transfer fees	25
Withdrawal fees	74 32
Rent	92 00
Balance due on loans.....	742 40
	\$80,746 46

RESOURCES.

Loans on mortgages of real estate.....	\$62,150 00
Loans to corporations.....	12,657 37
Real estate by foreclosure.....	800 00
Permanent expense	384 58
Temporary expense	143 67
Cash on hand and on deposit.....	4,610 84
	\$80,746 46

Number of shareholders.....	193
Number of borrowers.....	68
Number of shares outstanding.....	1,131
Number of shares pledged for loans.....	310 3-4
Number of loans.....	83
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$3,451.60
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.05%

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.....	136	102	\$42 48	\$144 48	\$144 48	\$19,649 28
2	March, 1891.....	83	91	31 66	122 66	122 66	10,794 08
3	March, 1892.....	152	79	21 76	100 76	100 76	15,315 52
4	March, 1893.....	72	67	13 86	80 86	80 86	5,821 92
5	March, 1894.....	31	60	10 05	70 05	67 54	2,171 55
6	March, 1895.....	41	48	5 49	53 49	52 12	2,193 09
7	March, 1896.....	193	36	2 40	38 40	37 80	7,411 20
8	March, 1897.....	104	30	1 19	31 19	20 27	3,243 76
9	March, 1898.....	149	20	36	8 00	8 00	3,033 64
10	March, 1899.....	165	8	.....	.....	.....	1,320 00
		1,131					\$70,954 04

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

October 28, 1899.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—F. S. Morrill, C. E. Young, J. R. McClellan, Geo. King,
E. F. Danforth, A. H. Lang, S. W. Gould, G. W. Groder, Peter Vigue,
L. W. Weston, Aug. Fowler, F. O. Sawyer, J. S. Nutting, J. B. Avore,
F. A. Nolin.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$90,083 25
Advance payments	1,400 00
Guaranty fund	1,146 15
Interest	986 75
Premiums	17 50
Fines	1 28
	\$93,634 93

RESOURCES.

Loans on mortgages of real estate.....	\$76,957 14
Loans on shares.....	610 00
Stocks and bonds.....	8,399 50
Real estate by foreclosure.....	1,025 06
Temporary expense	22 00
Cash on hand and on deposit.....	6,451 78
Accounts receivable	141 00
Loss and gain	28 45
	\$93,634 93

Number of shareholders.....	224
Number of borrowers.....	114
Number of shares outstanding.....	1,108
Number of shares pledged for loans.....	489
Number of loans.....	173
Rate of interest allowed on advance payments. One per cent less than paid on shares.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$4,304.68
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

STOCKS AND BONDS OWNED.

	Par value.	Charged on books.
First National Bank of Skowhegan, 50 shares	\$5,000 00	\$5,750 00
Second National Bank of Skowhegan, 17 shares	1,700 00	1,725 50
Ticonic National Bank of Waterville, 12 shares	1,200 00	924 00
	\$7,900 00	\$8,399 50

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.
6	September, 1888.....	29	134	\$8 59	\$186 23	\$186 23	\$5,293 06
7	September, 1889.....	25	122	7 48	163 29	163 29	3,981 69
8	March, 1890.....	65	116	6 96	152 47	152 47	10,046 21
9	September, 1890.....	75	110	6 45	142 00	142 00	10,975 24
10	March, 1891.....	25	104	5 98	132 03	132 03	3,230 75
11	September, 1891.....	133	98	5 50	122 27	122 27	16,270 94
12	March, 1892.....	32	92	5 05	113 03	113 03	3,542 99
13	September, 1892.....	86	86	4 63	104 05	104 05	9,069 94
14	March, 1893.....	54	80	4 20	95 33	95 33	5,542 48
15	September, 1893.....	32	74	3 50	86 90	86 90	2,761 30
16	March, 1894.....	20	68	3 41	78 69	78 69	993 30
17	September, 1894.....	26	62	3 02	70 69	70 69	1,498 66
18	March, 1895.....	55	56	2 64	62 94	62 94	4,005 89
19	September, 1895.....	31	50	2 28	55 38	55 38	1,805 38
20	March, 1896.....	60	44	1 93	48 45	48 45	3,287 91
21	September, 1896.....	61	38	1 58	40 92	40 92	2,436 12
22	March, 1897.....	51	32	1 25	33 98	33 98	1,736 98
23	September, 1897.....	20	26	92	27 25	27 25	549 00
24	March, 1898.....	66	20	61	20 69	20 69	1,402 15
25	September, 1898.....	64	14	31	14 31	14 31	865 94
26	March, 1899.....	71	8	7	8 07	8 07	735 32
27	September, 1899.....	27	2	.....	2 00	2 00	54 00
		1,108					\$90,083 25

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

October 28, 1899.

WM. T. STUDLEY, President.

E. E. SPEAR, Secretary.

A. E. THURRELL, Treasurer.

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

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$26,477 05
Advance payments	7,469 33
Guaranty fund	682 94
Profits	1,308 61
Interest	573 63
Premiums	213 06
Fines	20 14
Forfeited shares	11 00
Due on loans.....	1,950 00
	\$38,705 76

RESOURCES.

Loans on mortgages of real estate.....	\$37,022 00
Loans on shares.....	200 00
Permanent expense	104 57
Temporary expense	95 25
Cash on hand and on deposit.....	1,283 94
	\$38,705 76

Number of shareholders.....	161
Number of borrowers.....	54
Number of shares outstanding.....	876
Number of shares pledged for loans.....	216
Number of loans.....	51
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	9%
Amount of dividend.....	\$2,152.71
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.1%

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 28, 1899.

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

DIRECTORS—Charles H. Howard, Geo. J. Kuhn, Wm. L. White, P. E. Storer, G. W. Young, F. E. Richardson, Charles H. Curtis, John S. Overlock, C. T. Clark.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$7,622 78
Advance payments	40 00
Guaranty fund	94 56
Profits	9 03
Interest	21 88
Fines	36
Membership fees	75
Forfeited shares	8 00
Advance interest	2 25
Bills payable	200 00
	\$7,999 61

RESOURCES.

Loans on mortgages of real estate.....	\$7,450 00
Loans on shares.....	50 00
Permanent expense	10 00
Cash on hand and on deposit.....	489 61
	\$7,999 61

Number of shareholders.....	85
Number of borrowers.....	26
Number of shares outstanding.....	159
Number of shares pledged for loans.....	50
Number of loans.....	27
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$357.40
Rate of interest charged on loans.....	6%
No premium charge on loans.	

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	103	\$24 77	\$127 77	\$121 58	\$2,905 71
2	April 4, 1892.....	6	91	19 45	110 45	105 59	658 70
3	April 3, 1893.....	1	79	14 56	93 56	89 56	93 56
4	April 2, 1894.....	9	67	9 37	76 37	74 03	692 33
5	April 1, 1895.....	14	55	6 79	61 79	60 34	850 06
6	October 7, 1895.....	11	49	5 33	54 33	52 75	585 63
7	April 6, 1896.....	7	43	4 07	47 07	46 05	328 49
8	October 5, 1896.....	7	37	2 99	39 99	39 24	275 93
9	April 5, 1897.....	13	31	2 38	33 38	32 79	420 65
10	October 4, 1897.....	8	25	1 19	26 19	25 89	198 52
11	April 4, 1898.....	12	19	71	19 71	19 53	230 52
12	October 3, 1898.....	11	13	30	13 30	13 23	146 30
13	April 3, 1899.....	34	7	07	7 07	7 05	233 38
14	October 2, 1899.....	3	1	.....	1 00	1 00	3 00
		159					\$7,622 78

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

October 28, 1899.

P. S. HEALD, President.

M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, M. F. Bartlett, W. T. Haines,
W. A. R. Boothby, A. W. Flood, Geo. W. Dorr, Addison Dolley, Geo. L.
Learned.

Organized April 11, 1887.

LIABILITIES.

Accumulated capital	\$76,651 33
Guaranty fund	688 19
Profits	1,069 45
	\$78,408 97

RESOURCES.

Loans on mortgages of real estate.....	\$74,274 85
Loans on shares.....	2,126 00
Temporary expense	3 50
Cash on hand and on deposit.....	2,004 62
	\$78,408 97

Number of shareholders.....	193
Number of borrowers.....	62
Number of shares outstanding.....	1,314
Number of shares pledged for loans.....	466
Number of loans.....	76
Rate of interest allowed on advance payments. If any advance on shares, same as shares.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$4,836.87
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.
*2	December, 1887.....	1	.....	.....	\$199 60	.....	\$199 60
*3	June, 1888.....	2	135	.....	101 42	.....	202 84
*4	December, 1888.....	1	129	.....	55 06	.....	55 06
*5	June, 1889.....	15	123	\$53 66	176 66	.....	2,649 90
6	December, 1889.....	15	119	47 48	166 48	.....	2,497 20
7	June, 1890.....	35	113	43 87	156 87	.....	5,490 45
8	December, 1890.....	55	107	37 15	144 15	.....	2,166 25
9	June, 1891.....	63	101	32 55	133 55	.....	8,413 65
10	December, 1891.....	9	95	28 27	123 27	.....	1,009 43
11	June, 1892.....	35	89	24 33	113 33	.....	3,966 55
12	December, 1892.....	34	83	20 80	103 80	.....	3,529 20
13	June, 1893.....	49	77	17 55	94 55	.....	4,632 95
14	December, 1893.....	56	71	14 53	85 53	.....	4,789 68
15	June, 1894.....	39	65	11 98	76 98	.....	3,002 22
16	December, 1894.....	124	59	10 05	69 05	.....	8,562 20
17	June, 1895.....	76	53	8 92	61 92	.....	4,706 82
18	December, 1895.....	67	47	5 80	52 80	.....	3,537 60
19	June, 1896.....	97	41	4 27	45 27	.....	4,391 19
20	December, 1896.....	45	35	3 01	38 01	.....	1,710 45
21	June, 1897.....	114	29	1 95	30 95	.....	3,528 30
22	December, 1897.....	112	23	1 13	24 13	.....	2,702 56
23	June, 1898.....	68	17	54	17 54	.....	1,192 72
24	December, 1898.....	64	11	18	11 18	.....	715 12
25	June, 1899.....	138	5	.....	5 00	.....	690 00
	Dues in arrears.....	1,314	.....	.....	.....	.....	\$74,341 94
							2,309 39
							\$76,651 33

* Series 2, 3, 4, 5 withdrawals enforced and payments stopped August, 1899.

† Dependent upon time which has elapsed since preceding dividend.

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

October 28, 1899.

RICHARD H. T. TAYLOR, Pres. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Richard H. T. Taylor, Lewis M. Poole, Edgar J. Bailey,
John E. Dickinson, George P. Colby.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$9,637 72
Guaranty fund	118 72
Profits	251 88
Forfeited shares	52 84
	\$10,061 16

RESOURCES.

Loans on mortgages of real estate.....	\$6,206 00
Loans on shares.....	2,700 00
Loans on collateral.....	1,100 00
Permanent expense	5 99
Cash on hand and on deposit.....	49 17
	\$10,061 16

Number of shareholders.....	13
Number of borrowers.....	10
Number of shares outstanding.....	63
Number of shares pledged for loans.....	46
Number of loans.....	14
Rate of interest allowed on advance payments. As may be agreed when advance made.	
Rate of dividend the past year.....	.053%
Amount of dividend.....	\$526.26
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	137	\$53 74	\$190 74	\$177 30	\$5,875 94
2	March, 1890.....	10	116	38 53	154 53	144 90	1,535 30
3	September, 1890.....	6	110	34 60	144 60	135 95	865 60
4	June, 1893.....	16	77	17 18	94 18	89 89	1,360 88
		63					\$9,637 72

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 28, 1899.

JAMES A. STROUT, Pres. H. G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—James A. Strout, F. H. Cousens, Geo. R. Andrews, J. G. Shaw, Rob't McArthur, John Berry, Wesley G. Smith, Cornelius Horigan, C. E. Atwood, G. N. Weymouth, W. J. Bradford, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, H. G. Hutchinson.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital	\$60,886 36
Advance payments	405 00
Guaranty fund	1,025 66
Interest	1,575 88
Premiums	616 45
Fines	21 38
Withdrawal fees	211 11
Forfeited shares	373 70
	<hr/>
	\$65,115 54

RESOURCES.

Loans on mortgages of real estate.....	\$60,438 37
Loans on shares.....	1,650 00
Real estate by foreclosure.....	1,785 09
Temporary expense	320 00
Cash on hand and on deposit.....	922 08
	<hr/>
	\$65,115 54

Number of shareholders.....	189
Number of borrowers.....	77
Number of shares outstanding.....	1,130
Number of shares pledged for loans.....	399
Number of loans.....	82
Rate of interest allowed on advance payments. No interest allowed.	
Rate of dividend the past year.....	6.5%
Amount of dividend.....	\$3,648.43
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,
October 28, 1899.

SAVINGS BANKS.
TABLE A—Statement of Liabilities and Resources October 28, 1899.
Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$2,062,346 85	\$53,406 41	-	\$53,033 53	-	\$2,168,786 79
Auburn.....	1,546,238 89	42,140 00	-	24,210 04	-	1,612,588 93
Augusta.....	6,289,351 41	300,000 00	-	57,428 21	-	6,646,779 62
Bangor.....	3,728,239 68	173,969 76	\$558 72	75,473 02	\$89 07	3,978,330 25
Bath Savings Institution.....	3,691,573 57	150,888 89	-	85,361 83	-	3,927,824 29
Belfast.....	1,167,100 67	55,250 00	-	18,506 83	-	1,240,857 50
Bethel.....	284,760 56	9,145 51	-	13,365 84	-	307,271 91
Biddeford.....	996,045 70	8,758 56	-	20,108 11	-	1,024,912 37
Boothbay.....	257,037 27	5,609 45	-	4,117 54	-	266,764 26
Brewer.....	229,594 09	5,408 00	-	5,937 01	-	240,939 10
Bridgton.....	561,223 59	14,300 00	-	10,534 89	-	586,058 48
Brunswick Savings Institution.....	674,343 04	20,442 30	-	3,180 80	-	697,966 14
Buxton and Hollis, West Buxton.....	294,992 58	15,508 07	-	4,376 13	-	314,876 78
Calais.....	337,064 25	9,770 98	-	17,057 97	-	363,893 20
Camden, Rockport.....	165,225 16	8,939 85	-	3,370 16	-	177,535 27
Cascade, Oakland.....	172,134 62	9,000 00	-	4,363 06	-	185,497 68
Dexter.....	388,571 94	4,851 72	-	5,767 43	-	399,191 09
Eastport.....	647,855 96	6,221 29	-	3,983 86	-	658,061 11
Fairfield.....	391,853 95	21,728 00	-	8,718 36	-	422,300 31
Franklin County, Farmington.....	516,942 84	1,500 00	94 96	2,616 68	-	521,154 48
Gardiner Savings Institution.....	2,316,292 10	90,000 00	-	29,328 10	5,859 60	2,441,479 80
Gorham.....	436,232 97	23,803 40	-	7,838 21	-	467,874 58
Hallowell Savings Institution.....	723,815 18	36,000 00	-	22,418 45	-	782,233 63
Hancock County, Ellsworth.....	335,346 39	15,250 00	-	5,770 97	-	356,367 36
Houlton.....	380,841 21	3,738 65	-	9,116 17	-	393,696 03
Kennebec, Augusta.....	959,315 23	25,900 00	-	40,743 85	-	1,025,959 08
Kennebunk.....	573,363 37	18,725 78	-	7,074 29	-	599,163 44

Kingfield	13,483 58	160 00	-	181 93	-	13,825 51
Machias	655,614 27	16,585 48	-	7,456 20	-	679,655 95
Maine, Portland.....	8,039,418 50	345,000 00	-	179,400 55	-	8,563,819 05
Mechanics', Auburn	524,360 98	19,000 00	18,656 14	13,463 21	-	575,480 33
Norway	294,526 91	1,000 00	-	5,333 83	-	300,860 74
Penobscot, Bangor.....	2,199,015 68	37,699 58	-	15,885 50	-	2,252,600 76
People's, Lewiston.....	1,100,746 53	45,005 00	-	1,526 58	-	1,147,278 11
People's Safe Deposit and Savings, Bath.....	673,288 01	8,593 58	-	10,779 45	443 78	693,104 82
Phillips	151,155 68	4,270 00	-	2,366 63	-	157,792 31
Piscataquis, Dover	577,964 03	10,826 24	-	12,587 21	-	601,377 48
Portland	9,467,097 99	320,000 00	-	215,208 93	-	10,002,306 92
Rockland	1,380,336 77	30,231 28	-	34,791 80	-	1,445,359 85
Saco.....	926,518 16	42,281 00	-	18,190 18	-	986,989 34
Saco and Biddeford Savings Institution, Saco.....	3,189,891 97	84,234 34	-	81,382 69	-	3,355,509 00
Searsport	147,520 16	5,800 00	-	3,047 56	-	156,367 72
Skowhegan	1,184,202 50	35,000 00	-	18,106 13	-	1,237,308 63
South Berwick	328,258 51	15,327 92	-	3,990 96	-	347,577 39
South Paris.....	265,350 39	1,000 00	6,048 81	7,619 26	3,000 00	283,018 46
Thomaston	434,447 70	16,393 35	-	4,540 20	-	455,381 25
Topsham & Brunswick Twenty-five Cent, Brunswick.....	243,284 25	4,750 00	-	1,351 01	-	249,385 26
Tremont	41,026 70	1,127 94	-	762 59	-	42,917 23
Waterville.....	989,149 46	43,300 00	-	29,963 54	-	1,062,413 00
Wiscasset	159,010 82	5,611 59	-	7,790 71	-	172,413 12
York County, Biddeford	896,013 92	20,090 00	-	14,077 42	-	930,091 34
Total	\$64,009,386 54	\$2,243,454 02	\$25,358 63	\$1,233,605 41	\$9,392 45	\$67,521,197 05

BANK EXAMINER'S REPORT.

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.....	\$130,000 00	\$108,000 00	\$208,200 00	\$187,250 00	\$449,925 00	\$54,500 00	\$10,000 00	\$26,600 00
Auburn.....	50,000 00	55,000 00	140,500 00	227,495 00	297,725 00	83,077 55	27,250 00	40,905 85
Augusta.....	37,000 00	50,000 00	3,711,500 00	686,100 00	502,000 00	-	-	-
Bangor.....	250,000 00	178,000 00	1,461,255 68	131,060 00	1,015,728 75	71,000 00	10,000 00	94,277 75
Bath Savings Institution.....	270,000 00	11,500 00	418,522 33	350,678 75	1,475,759 65	164,465 00	136,864 00	38,500 00
Belfast.....	400,000 00	5,500 00	45,950 75	99,500 00	158,500 00	28,465 45	25,000 00	10,300 00
Bethel.....	15,000 00	4,000 00	53,008 00	8,000 00	20,400 00	14,183 16	10,000 00	-
Biddeford.....	-	1,100 00	70,400 00	48,000 00	153,130 00	18,310 21	2,500 00	-
Boothbay.....	-	6,800 00	10,000 00	27,705 00	69,820 00	54,099 01	1,000 00	-
Brewer.....	10,000 00	45,000 00	34,500 00	8,500 00	17,000 00	2,000 00	-	3,000 00
Bridgton.....	10,000 00	26,600 00	48,000 00	44,900 00	106,360 00	42,671 94	2,500 00	3,342 50
Brunswick Savings Institution.....	22,000 00	13,008 96	146,303 45	61,800 00	179,485 00	78,067 61	6,000 00	-
Buxton and Hollis, West Buxton.....	5,000 00	5,000 00	69,000 00	16,955 00	47,035 00	30,000 00	-	-
Calais.....	17,150 00	54,000 00	88,000 00	5,000 00	71,092 50	2,000 00	-	5,000 00
Camden, Rockport.....	-	-	-	7,000 00	8,190 00	24,600 00	-	3,800 00
Cascade, Oakland.....	3,000 00	30,000 00	9,000 00	-	-	-	-	-
Dexter.....	-	-	32,000 00	52,000 00	49,050 00	57,629 17	-	455 00
Eastport.....	15,000 00	51,878 30	194,000 00	19,000 00	95,000 00	30,000 00	20,500 00	-
Fairfield.....	8,000 00	23,900 00	7,000 00	35,000 00	60,750 00	38,310 21	6,000 00	-
Franklin County, Farmington.....	25,000 00	24,700 00	45,700 00	38,470 00	101,840 00	51,082 00	2,500 00	31,471 50
Gardiner Savings Institution.....	250,000 00	149,400 00	1,255,100 00	85,000 00	151,000 00	184,000 00	-	2,000 00
Gorham.....	10,000 00	10,327 72	128,930 00	7,000 00	91,392 50	33,084 10	1,750 00	-
Hallowell Savings Institution.....	-	8,805 00	307,800 00	40,481 42	151,500 00	123,875 00	54,500 00	-
Hancock County, Ellsworth.....	23,750 00	19,239 52	21,000 00	13,000 00	12,029 00	25,300 00	6,480 00	400 00
Houlton.....	-	19,000 00	19,050 00	30,955 00	23,530 00	14,925 00	-	-
Kennebec, Augusta.....	10,000 00	10,000 00	257,300 00	145,000 00	11,750 00	6,500 00	-	-

BANK EXAMINER'S REPORT.

Kennebunk	5,000 00	4,000 00	57,260 00	43,725 00	217,687 50	53,500 00	14,960 00	11,343 00
Kingfield	-	-	-	-	-	-	-	-
Machias	85,000 00	45,747 18	190,500 00	20,000 00	135,700 00	81,000 00	5,000 00	5,000 00
Maine, Portland	2,500,000 00	-	270,200 00	597,500 00	3,882,302 75	807,620 00	-	-
Mechanics', Auburn	7,000 00	2,000 00	14,100 00	20,000 00	39,300 00	12,950 00	20,400 00	-
Norway	-	575 00	1,375 00	5,000 00	30,000 00	25,900 00	7,000 00	5,027 50
Penobscot, Bangor	300,000 00	293,500 00	275,500 00	343,000 00	213,025 00	101,000 00	-	64,350 00
People's, Lewiston	5,700 00	46,600 00	130,000 00	160,582 50	97,947 50	83,275 00	2,970 00	500 00
People's Safe Deposit and Savings, Bath	21,500 00	5,400 00	62,880 95	37,693 75	132,491 50	61,500 00	27,000 00	-
Phillips	8,000 00	24,298 09	7,000 00	23,873 00	6,200 00	15,000 00	5,000 00	-
Piscataquis, Dover	5,000 00	6,400 00	71,000 00	39,985 00	105,045 00	63,863 33	13,000 00	-
Portland	1,300,000 00	43,000 00	2,117,500 00	695,000 00	2,471,965 00	764,150 00	-	61,300 00
Rockland	115,000 00	2,200 08	293,800 00	124,750 00	270,124 35	55,950 00	5,890 00	2,350 00
Saco	20,000 00	10,000 00	57,500 00	91,450 00	261,035 19	13,000 00	13,910 00	42,250 00
Saco and Biddeford Savings Institution, Saco	185,000 00	40,000 00	172,000 00	141,680 00	1,391,680 13	137,800 00	70,383 87	265,882 62
Searsport	12,100 00	-	67,000 00	11,000 00	8,000 00	4,000 00	-	-
Skowhegan	10,000 00	14,000 00	386,000 00	198,000 00	207,000 00	45,000 00	10,000 00	13,650 00
South Berwick	50,000 00	10,000 00	49,000 00	56,970 00	113,200 74	6,000 00	-	-
South Paris	2,200 00	-	8,600 00	7,850 00	56,000 00	15,000 00	5,000 00	-
Thomaston	30,000 00	8,000 00	122,000 00	13,500 00	132,500 00	45,800 00	4,000 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	15,000 00	-	12,000 00	12,300 00	42,000 00	24,500 00	5,150 00	-
Tremont	-	-	-	5,300 00	-	5,500 00	-	-
Waterville	17,000 00	-	107,135 00	62,900 00	109,050 00	17,500 00	10,090 00	10,000 00
Wiscasset	-	-	5,000 00	32,767 50	79,687 50	1,000 00	-	-
York County, Biddeford	41,350 00	500 00	133,884 46	29,250 00	102,124 66	45,950 00	27,321 45	3,000 00
Total	\$6,635,750 00	\$1,464,979 77	\$13,392,647 62	\$5,146,628 92	\$15,429,050 22	\$3,718,306 74	\$669,829 32	\$744,705 72

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	\$5,000 00	\$32,315 00	\$10,484 00	\$118,000 00	-	\$4,000 00	\$612,982 16	\$46,804 93	-
Auburn	9,000 00	4,340 00	9,422 00	125,220 00	-	-	310,498 00	54,850 70	-
Augusta	-	10,000 00	-	74,300 00	-	-	121,846 72	240,514 71	\$258,000 00
Bangor	5,000 00	3,000 00	5,706 00	25,400 00	\$4,500 00	-	262,546 29	272,502 82	32,500 00
Bath Savings Institution	85,673 50	-	113,965 02	82,440 00	13,500 00	-	202,552 92	444,870 26	800 00
Belfast	4,000 00	22,500 00	-	40,650 00	-	-	105,055 00	98,982 49	1,600 00
Bethel	-	-	-	30,950 00	-	4,000 00	115,354 34	1,935 00	-
Biddeford	3,000 00	83,600 00	14,600 00	72,200 00	21,820 00	5,000 00	292,782 63	65,932 32	20,000 00
Boothbay	820 49	-	-	6,000 00	2,200 00	-	70,446 33	750 00	6,666 00
Brewer	-	4,000 00	-	2,200 00	-	-	91,819 00	6,144 00	500 00
Bridgton	2,250 00	-	-	20,660 00	2,000 00	4,000 00	164,953 13	67,000 81	6,700 00
Brunswick Savings Institution	18,295 00	-	-	58,975 00	-	5,000 00	80,147 72	4,339 46	6,700 00
Buxton and Hollis, West Buxton	800 00	850 00	-	15,250 00	-	-	91,198 66	13,921 00	5,967 00
Calais	-	-	-	17,325 00	4,250 00	-	60,957 64	5,808 50	3,100 00
Camden, Rockport	120 00	515 00	-	-	-	-	34,725 89	57,893 17	-
Cascade, Oakland	900 00	3,000 00	-	38,600 00	-	-	38,034 50	35,655 00	-
Dexter	-	12,000 00	-	64,600 00	-	20,000 00	52,757 67	7,053 82	2,800 00
Eastport	-	-	-	17,000 00	6,575 00	800 00	125,235 30	13,475 88	3,000 00
Fairfield	3,000 00	-	-	26,325 00	-	-	95,625 08	40,223 00	26,298 04
Franklin County, Farmington	5,500 00	1,250 00	-	74,375 00	-	-	55,108 26	16,007 94	-
Gardner Savings Institution	6,000 00	-	-	41,060 00	5,500 00	-	149,821 66	69,961 36	31,000 00
Gorham	1,000 00	-	-	17,560 00	-	-	149,963 33	2,270 00	-
Hallowell Savings Institution	10,000 00	-	-	15,900 00	-	-	54,918 37	663 00	-
Hancock County, Ellsworth	-	-	-	16,300 00	-	500 00	133,876 64	17,730 00	5,675 00
Houlton	2,375 00	-	-	51,550 00	350 00	-	177,996 93	2,300 00	12,095 00
Kennebec, Augusta	-	10,140 00	-	167,380 00	3,000 00	-	164,417 76	127,980 00	7,000 00

Kennebunk	5,037 00	-	-	26,150 00	-	-	124,041 55	12,292 12	-
Kingfield	-	-	-	-	-	-	8,990 99	3,392 00	-
Machias	-	850 00	-	42,050 00	-	4,000 00	36,131 83	2,705 00	5,277 47
Maine, Portland	-	21,675 00	-	59,993 00	-	7,200 00	248,151 50	103,284 30	-
Mechanics', Auburn	1,200 00	3,600 00	-	152,750 00	2,000 00	8,000 00	139,055 00	41,240 00	-
Norway	-	1,000 00	-	56,500 00	-	8,200 00	85,215 61	27,846 28	-
Penobscot, Bangor	2,500 00	11,000 00	-	38,900 00	-	-	294,202 43	140,050 63	50,500 00
People's, Lewiston	1,500 00	500 00	2,969 00	93,300 00	-	2,800 00	314,829 86	67,595 47	-
People's Safe Deposit and Savings, Bath	3,366 00	1,500 00	-	41,200 00	-	5,500 00	87,278 04	119,808 45	500 00
Phillips	2,000 00	-	-	19,000 00	-	7,350 00	16,146 16	10,868 32	-
Piscataquis, Dover	-	1,250 00	-	39,340 00	5,000 00	8,000 00	142,633 39	32,890 32	24,464 84
Portland	-	21,932 50	-	111,314 00	-	-	836,367 37	706,637 89	-
Rockland	24,895 00	1,200 00	-	71,495 00	-	2,000 00	114,616 40	224,554 06	-
Saco	10,966 73	36,700 00	3,500 00	46,239 00	5,500 00	-	282,599 34	35,712 64	-
Saco and Biddeford Savings Institution, Saco	244,700 00	114,896 67	-	55,000 00	10,300 00	-	232,277 86	233,934 51	-
Searsport	9,334 51	6,284 08	-	19,200 00	-	-	2,079 08	8,400 00	-
Skowhegan	-	-	-	78,700 00	-	1,000 00	190,404 45	18,094 94	7,000 00
South Berwick	3,427 38	-	2,500 00	23,060 00	-	-	23,955 00	900 00	-
South Paris	480 00	2,100 00	-	32,750 00	-	7,900 00	95,011 58	19,374 42	-
Thomaston	-	1,350 06	2,000 00	29,990 00	-	-	28,038 00	12,103 78	-
Topsham & Brunswick Twenty-five Cent, Brunswick	500 00	1,100 00	27,730 00	-	-	-	85,797 39	6,781 58	2,000 00
Tremont	-	-	-	-	-	-	15,807 32	175 00	6,354 23
Waterville	3,950 00	-	-	86,100 00	-	4,050 00	374,182 00	75,758 32	18,500 00
Wiscasset	2,660 00	-	500 00	17,384 00	-	-	20,149 36	3,183 50	3,500 00
York County, Biddeford	5,623 72	14,800 00	-	97,775 00	64,750 00	-	240,791 57	18,117 67	-
Total	\$484,874 33	\$429,248 17	\$193,376 02	\$2,458,341 00	\$151,245 00	\$109,300 00	\$7,854,405 01	\$3,641,271 37	\$548,497 58

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	\$32,950 00	-	\$6,696 13	\$76,347 36	\$1,650 00	\$1,808 41	-	\$45,273 80	\$2,168,786 79
Auburn	58,803 94	-	29,625 14	66,663 91	2,500 00	671 82	-	19,040 02	1,612,588 93
Augusta	419,800 00	\$25,000 00	4,425 00	50,603 61	5,000 00	-	-	110,689 58	6,646,779 62
Bangor	5,500 00	55,644 36	30,600 03	7,261 14	-	969 82	-	55,877 61	3,973,330 25
Bath Savings Institution	-	22,215 27	6,146 78	12,477 35	-	1,001 03	-	75,892 43	3,927,824 29
Belfast	3,466 40	7,000 00	6,018 40	19,000 00	-	609 70	\$4,682 81	154,073 50	1,240,857 50
Bethel	3,600 00	5,344 73	-	4,162 90	884 82	1,582 00	-	14,874 96	307,271 91
Biddeford	10,575 95	55,000 00	36,566 46	9,151 38	-	860 53	559 61	39,823 28	1,024,912 37
Boothbay	900 00	1,331 01	-	3,143 81	650 00	-	-	4,432 61	266,764 26
Brewer	-	-	4,271 80	6,387 50	-	615 64	-	7,001 16	240,939 10
Bridgton	3,300 00	585 00	4,896 14	8,800 00	700 00	619 36	-	15,519 60	586,058 48
Brunswick Savings Institution	5,250 00	6,618 41	-	-	-	-	675 00	5,300 53	697,966 14
Buxton and Hollis, West Buxton	-	-	9,291 40	-	600 00	53 90	-	3,954 82	314,876 78
Calais	15,000 00	-	3,116 51	-	-	709 01	-	11,384 04	363,893 20
Camden, Rockport	21,371 00	-	3,510 93	-	1,440 00	-	619 65	14,349 63	177,535 27
Cascade, Oakland	-	900 00	18,468 33	2,000 00	800 00	442 65	-	4,697 20	185,497 68
Dexter	-	25,167 16	16,366 02	-	-	-	-	7,312 25	399,191 09
Eastport	5,287 90	26,086 49	400 00	13,809 66	1,000 00	-	678 00	19,334 58	658,061 11
Fairfield	500 00	-	6,000 00	4,691 47	300 00	2,052 82	-	32,324 69	422,300 31
Franklin County, Farmington	-	22,268 00	10,202 15	-	-	-	90 00	15,589 63	521,154 48
Gardiner Savings Institution	-	30,000 00	1,700 00	-	-	-	-	29,936 78	2,441,479 80
Gorham	-	-	7,950 00	-	-	-	-	6,646 93	467,874 58
Hallowell Savings Institution	-	1,000 00	4,145 14	-	-	849 53	-	7,796 17	782,233 63
Hancock County, Ellsworth	2,200 00	3,600 00	10,410 54	4,325 00	-	-	-	40,560 66	356,367 36
Houlton	-	4,000 00	2,505 00	13,720 61	800 00	2,726 09	-	15,817 40	393,696 03

Kennebec, Augusta	17,500 00	24,750 00	1,850 00	9,223 83	1,500 00	1,213 98	-	49,453 51	1,025,959 08
Kennebunk	-	950 00	-	2,000 00	-	-	200 00	21,017 27	599,163 44
Kingfield	-	-	-	-	575 00	-	-	867 52	13,825 51
Machias	8,000 00	2,000 00	-	-	-	-	-	10,694 47	679,655 95
Maine, Portland	5,500 00	5,000 00	-	-	-	-	-	51,044 72	8,563,819 05
Mechanics', Auburn	25,910 00	40,600 00	21,102 21	3,982 50	-	4,347 78	-	20,260 62	575,480 33
Norway	1,120 00	7,500 00	4,554 96	7,156 00	1,500 00	299 73	26 37	25,070 29	300,860 74
Penobscot, Bangor	41,750 00	-	-	15,792 17	1,000 00	85 74	-	61,444 79	2,252,600 76
People's, Lewiston	46,500 00	13,919 35	-	47,675 00	5,900 00	24 60	-	22,189 83	1,147,278 11
People's Safe Deposit and Savings, Bath	30,261 22	19,263 49	-	5,825 00	4,500 00	-	5,000 00	20,636 42	693,104 82
Phillips	-	-	-	1,500 00	400 00	-	-	11,154 74	157,792 31
Piscataquis, Dover	1,166 20	11,050 00	3,927 03	8,000 00	-	834 01	-	21,528 36	691,377 48
Portland	575,250 00	50,000 00	126,972 61	13,439 76	-	5,758 56	-	101,719 23	10,002,306 92
Rockland	31,700 00	13,000 00	-	43,949 99	-	1,339 75	-	41,545 30	1,445,359 85
Saco	-	-	8,181 99	27,934 62	-	-	5,000 00	15,518 83	986,989 34
Saco and Biddeford Savings Institution, Saco	11,000 00	15,722 29	-	-	-	-	-	33,251 05	3,355,509 00
Searsport	-	-	1,400 00	3,067 64	-	-	1,000 00	3,479 96	156,367 72
Skowhegan	11,100 00	-	6,574 91	12,000 00	-	22 53	5,000 00	23,784 33	1,237,308 63
South Berwick	2,481 26	-	700 00	-	-	-	-	5,443 01	347,577 39
South Paris	879 68	7,000 00	16,770 00	-	-	603 52	-	6,099 26	283,018 46
Thomaston	-	3,600 00	-	7,107 00	1,350 00	-	-	14,042 47	455,381 25
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	4,494 50	6,719 48	-	-	75 00	5,237 31	249,385 26
Tremont	-	-	-	81 49	-	-	-	9,699 19	42,917 23
Waterville	65,830 00	13,300 00	33,424 24	18,400 00	-	-	-	35,333 44	1,062,413 00
Wiscasset	-	-	3,065 00	-	-	-	-	3,516 26	172,413 12
York County, Biddeford	-	-	42,397 89	57,018 40	1,500 00	-	-	3,936 52	930,091 34
Total	\$1,464,453 55	\$519,415 56	\$498,727 24	\$598,412 58	\$34,549 82	\$30,102 51	\$23,606 44	\$1,879,472 56	\$67,521,197 05

SAVINGS BANKS—Continued.

TABLE B—Giving Details of Depositors and Deposits, Rate and Amount of Dividends and Taxes.

Name of Bank.	Number of depositors.	Increase.	Decrease.	Amount deposited.	Amount withdrawn.	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.	6,314	339	-	\$617,501 76	\$461,340 05	\$156,161 71	-	4,937	\$565,051 51	1,249	\$1,185,513 23
Auburn	4,943	173	-	400,318 81	302,125 20	98,193 61	-	3,935	486,425 36	916	\$55,805 37
Augusta	11,657	282	-	923,260 26	749,640 93	173,619 33	-	7,918	1,083,427 41	3,017	3,095,572 69
Bangor	9,272	532	-	1,012,988 64	654,863 52	358,125 12	-	6,867	856,561 40	2,049	1,962,317 60
Bath Savings Institution	6,156	226	-	639,904 94	511,409 81	128,495 13	-	4,041	874,208 67	1,721	1,376,744 03
Belfast	4,135	318	-	266,949 73	179,163 03	87,786 70	-	3,379	446,963 48	703	613,556 34
Bethel	1,377	19	-	79,580 54	64,836 16	14,744 38	-	1,205	130,296 71	165	140,194 73
Biddeford	2,540	7	-	217,197 87	196,487 38	20,710 49	-	1,928	268,192 17	533	532,327 34
Boothbay	1,290	40	-	102,337 87	84,679 73	17,658 14	-	1,040	112,987 07	246	135,550 20
Brewer	1,127	200	-	83,756 91	60,334 47	23,422 44	-	980	79,111 83	135	125,220 88
Bridgton	2,143	92	-	193,423 95	153,559 89	39,864 06	-	1,781	204,850 39	341	314,062 19
Brunswick Savings Institution ..	1,940	105	-	163,412 36	119,231 31	44,181 05	-	1,498	177,897 81	397	384,151 84
Buxton and Hollis, West Buxton.	977	10	-	42,202 67	48,327 45	-	\$6,124 78	786	89,207 30	171	165,617 65
Calais	1,396	39	-	66,533 80	49,525 81	17,007 99	-	1,193	126,761 34	193	189,903 67
Camden, Rockport	755	25	-	318,913 04	307,502 98	11,410 06	-	679	92,068 98	71	62,241 18
Cascade, Oakland	1,129	-	9	67,960 36	77,618 24	-	9,657 88	1,084	101,497 31	40	60,460 00
Dexter	1,871	23	-	80,204 20	82,656 19	-	2,451 99	1,625	142,467 55	230	210,646 78
Eastport	2,094	306	-	223,442 43	133,358 79	90,083 64	-	1,721	214,035 10	313	301,710 93
Fairfield	1,325	70	-	117,177 68	81,504 89	35,672 79	-	1,073	130,542 05	229	214,342 13
Franklin County, Farmington	2,376	30	-	144,548 18	117,212 36	27,335 82	-	2,055	200,681 30	299	269,490 64
Gardner Savings Institution	6,029	126	-	386,811 83	352,310 47	34,501 36	-	4,644	595,851 58	1,198	1,196,879 73
Gorham	1,441	59	-	72,731 72	54,658 07	18,073 65	-	1,157	123,320 38	252	247,113 79
Hallowell Savings Institution	1,739	-	14	122,938 94	112,700 89	10,238 05	-	1,264	155,084 63	391	392,487 36
Hancock County, Ellsworth	1,895	84	-	64,673 40	60,582 67	4,090 7	-	1,717	171,419 60	170	146,360 68
Houlton	1,720	146	-	171,623 23	142,257 91	29,365 32	-	1,473	55,630 35	225	277,900 08
Kennebec, Augusta	1,887	21	-	172,085 53	175,371 08	-	3,285 55	1,289	190,767 66	500	494,046 79
Kennebunk	1,581	-	23	112,586 83	90,671 60	21,915 23	-	1,196	164,472 37	348	326,798 00

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Kingfield	140	96	-	12,016 38	7,763 33	4,253 05	-	136	10,474 88	4	3,008 70
Machias	1,797	128	-	104,944 47	65,928 11	39,016 36	-	1,371	162,809 20	355	344,894 56
Maine, Portland	21,734	830	-	1,433,653 19	1,068,487 94	365,165 25	-	16,362	2,052,707 50	4,792	4,695,916 00
Mechanics', Auburn	2,406	34	-	125,750 78	93,681 98	32,068 80	-	2,080	211,537 25	300	259,326 50
Norway	1,842	-	60	71,745 95	91,891 37	-	20,145 42	1,693	154,377 06	141	132,711 89
Penobscot, Bangor	5,539	1,290	-	546,184 81	353,241 89	192,942 98	-	4,179	436,997 98	1,115	1,099,999 84
People's Lewiston	4,097	273	-	348,953 93	243,914 49	105,039 44	-	3,424	422,311 32	626	570,403 21
People's Safe Deposit and Savings, Bath	3,560	398	-	201,501 42	162,488 54	39,012 88	-	3,160	171,063 72	342	334,990 96
Phillips	997	-	23	25,736 41	26,301 51	-	565 10	900	69,352 11	97	81,803 57
Piscataquis, Dover	2,535	167	-	202,825 84	153,149 16	49,676 68	-	2,164	200,469 38	351	332,869 51
Portland	22,154	657	-	1,494,579 50	1,222,835 31	271,744 19	-	15,912	2,294,416 21	5,552	5,711,986 57
Rockland	4,829	337	-	389,426 24	238,692 28	150,733 96	-	3,998	504,246 79	772	720,684 46
Saco	1,963	133	-	213,585 50	124,719 89	88,865 61	-	1,397	179,486 94	459	475,212 11
Saco and Biddeford Savings Institution, Saco	5,914	219	-	630,126 01	408,334 71	221,791 30	-	3,912	551,011 12	1,753	1,920,757 51
Searsport	533	-	11	19,213 81	18,382 52	831 23	-	435	60,800 89	96	82,676 82
Skowhegan	3,588	166	-	363,042 40	262,707 32	100,275 08	-	2,871	358,427 50	634	611,563 00
South Berwick	988	26	-	56,993 15	42,947 82	14,045 33	-	773	101,460 69	198	189,257 38
South Paris	1,327	-	322	58,806 87	130,419 22	-	71,612 35	1,167	104,776 48	158	155,125 13
Thomaston	1,526	98	-	102,894 01	49,443 26	53,450 75	-	1,266	167,466 98	240	223,942 77
Topsham and Brunswick Twenty-five Cent, Brunswick	1,038	51	-	67,965 61	47,576 38	20,389 23	-	882	89,464 45	148	136,440 87
Tremont	276	35	-	11,104 37	5,720 13	5,384 24	-	255	26,793 16	21	14,233 54
Waterville	3,678	193	-	309,666 23	251,189 71	58,476 52	-	3,036	334,981 56	586	540,921 62
Wiscasset	921	30	-	34,005 82	31,827 52	2,178 30	-	840	76,504 81	91	82,506 01
York County, Biddeford	3,098	-	26	178,184 69	185,510 46	-	7,325 77	2,705	343,378 43	358	465,258 67
Total	177,589	8,363	488	\$13,867,974 87	\$10,711,145 67	\$3,277,998 04	\$121,168 84	137,373	\$16,925,097 72	35,261	\$34,452,907 05

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 1899.	State tax 1899.	Annual expenses.
Androscoggin County, Lewiston	123	\$275,877 05	5	\$35,905 06	3 1/2	\$63,883 08	\$101 05	\$13,156 53	\$3,574 97
Auburn	92	204,008 16	-	-	3 1/2	49,746 74	572 60	10,134 94	2,500 00
Augusta	661	1,594,965 72	61	515,385 59	3 1/2	211,321 43	430 16	44,787 02	8,500 00
Bangor	334	750,439 69	22	158,920 99	3 1/2	116,203 02	1,592 44	25,225 55	8,393 99
Bath Savings Institution	339	868,027 31	55	572,593 56	4	140,304 61	403 03	26,846 82	4,100 00
Belfast	53	106,580 85	-	-	3	31,789 47	164 83	5,149 45	3,500 00
Bethel	7	14,269 12	-	-	3 1/2	8,999 93	122 50	1,925 45	1,000 00
Biddeford	77	180,526 19	2	15,000 00	3 1/2	33,579 64	860 53	6,185 46	3,300 00
Boothbay	4	8,500 00	-	-	3 1/2	7,938 93	22 92	1,820 56	800 00
Brewer	12	25,261 38	-	-	3 1/2	6,838 22	92 60	1,436 29	1,000 00
Bridgton	21	42,311 01	-	-	3 1/2	17,123 37	134 00	3,796 20	1,950 00
Brunswick Savings Institution	44	106,293 39	1	6,000 00	3 1/2	21,665 16	113 78	4,751 26	1,900 00
Buxton and Hollis, West Buxton	20	40,767 63	-	-	3 1/2	10,858 98	84 91	2,132 11	1,000 00
Calais	10	20,399 24	-	-	3 1/2	10,851 26	78 48	2,278 61	1,250 00
Camden, Rockport	5	10,915 00	-	-	3 1/2	4,491 44	115 00	1,025 29	1,500 00
Cascade, Oakland	5	10,177 31	-	-	3	4,961 91	80 06	1,210 09	903 35
Dexter	16	35,457 61	-	-	3 1/2	13,210 79	409 50	2,775 33	1,260 00
Eastport	60	132,109 93	-	-	3 1/2	17,511 11	485 54	4,296 10	1,050 00
Fairfield	23	46,969 77	-	-	3 1/2	13,029 29	56 40	2,684 37	1,200 00
Franklin County, Farmington	22	46,770 90	-	-	3	14,357 51	228 73	3,087 36	1,500 00
Gardiner Savings Institution	208	469,071 20	9	54,489 59	3 1/2	78,330 02	342 05	15,699 66	3,800 00
Gorham	32	65,798 80	-	-	4	16,263 36	131 70	3,279 31	1,513 08
Hallowell Savings Institution	83	170,963 19	1	5,280 00	3 1/2	24,347 51	20 26	5,963 43	2,000 00
Hancock County, Ellsworth	8	17,566 11	-	-	3	9,133 13	123 49	2,085 85	2,000 00
Houlton	22	47,310 78	-	-	3 1/2	11,976 74	73 15	2,520 94	1,780 00
Kennebec, Augusta	90	206,032 67	8	68,468 11	3 1/2	32,206 93	331 08	6,922 93	3,000 00

Kennebunk	37	82,093 00	-	-	3½	18,726 90	15 00	4,178 16	1,650 00
Kingfield	-	-	-	-	4	392 74	-	73 28	175 00
Machias	71	147,910 51	-	-	3½	21,050 19	44 37	3,965 25	1,450 00
Maine, Portland	572	1,224,971 00	8	65,824 00	3½	257,893 82	1,201 20	37,627 87	14,000 00
Mechanics', Auburn	26	53,497 23	-	-	4	19,220 31	897 22	3,513 96	2,150 00
Norway	8	17,437 96	-	-	3½	10,751 48	292 71	2,030 36	900 00
Penobscot, Bangor	226	515,903 82	19	146,114 04	3½	65,077 41	-	11,676 66	4,800 00
People's, Lewiston	45	94,492 00	2	13,540 00	3½	34,479 58	256 08	7,671 72	2,000 00
People's Safe Deposit and Savings, Bath	54	141,296 33	4	25,937 00	3	18,664 72	345 46	4,498 78	1,800 00
Phillips	-	-	-	-	3	4,366 60	-	1,029 89	618 45
Piscataquis, Dover	20	44,625 14	-	-	3½	17,625 70	112 63	3,998 44	1,700 00
Portland	684	1,419,682 18	6	41,013 03	3½	309,162 26	3,591 00	57,248 86	19,180 59
Rockland	57	142,754 05	2	12,651 47	3½	41,022 02	212 30	8,897 61	3,000 00
Saco	103	234,938 98	4	36,880 13	4	32,944 19	97 50	5,474 95	2,000 00
Saco and Biddeford Savings Institution, Saco	230	588,853 36	19	129,269 98	4	118,419 47	280 00	17,882 47	4,300 00
Searsport	2	4,042 45	-	-	3	4,301 83	12 47	1,031 31	550 00
Skowhegan	81	200,969 00	2	13,243 00	3½	34,360 40	189 39	8,403 65	1,724 75
South Berwick	17	37,540 44	-	-	3	9,090 99	2 62	1,981 16	1,333 19
South Paris	2	5,448 78	-	-	3½	10,560 69	617 12	2,048 90	1,100 00
Thomaston	20	43,037 95	-	-	3½	13,513 21	103 40	2,944 26	1,500 00
Topsham and Brunswick Twenty-five Cent, Brunswick	8	17,378 93	-	-	3½	7,434 86	-	1,496 10	800 00
Tremont	-	-	-	-	3½	1,277 81	6 61	257 16	175 00
Waterville	56	113,246 28	-	-	3½	33,485 14	668 20	6,455 86	2,700 00
Wiscasset	-	-	-	-	4	6,102 83	67 85	1,227 60	1,099 79
York County, Biddeford	35	87,376 82	-	-	3½	30,605 16	758 10	5,946 96	2,670 00
Total	4,725	10,714,866 22	230	\$1,916,515 55	*3.48	\$2,091,543 94	\$16,942 02	\$402,738 13	\$137,592 16

* Average.

BANK EXAMINER'S REPORT.

TRUST AND BANKING COMPANIES.
TABLE C—Statement of Liabilities and Resources October 28, 1899.
Liabilities.

Name of Bank.	Capital stock.	Surplus.	Undivided profits.	Time deposits.	Demand deposits.	Certificates of deposit.	Trust department.
Aroostook Trust and Banking Company, Caribou.....	\$50,000 00	\$30,000 00	\$7,927 32	-	\$91,519 99	\$18,565 48	-
Auburn Trust Company, Auburn	104,800 00	10,000 00	2,533 51	\$94,302 83	9,643 19	9,835 35	-
Augusta Safe Deposit and Trust Company, Augusta.....	50,000 00	10,000 00	23,768 15	951,070 01	294,391 57	800 00	-
Bar Harbor Banking and Trust Company, Bar Harbor.....	50,000 00	27,500 00	6,654 95	-	384,684 67	96,425 07	\$6,000 00
Eastern Trust and Banking Company, Bangor.....	171,900 00	100,000 00	53,508 67	1,161,464 21	729,351 82	41,441 01	-
Lewiston Trust and Safe Deposit Company, Lewiston.....	72,243 70	-	3,872 12	34,266 82	39,192 57	-	-
Livermore Falls Trust and Banking Company, Livermore Falls.....	50,000 00	5,000 00	2,876 02	133,187 08	71,939 80	7,001 78	-
Maine Trust and Banking Company, Gardiner.....	100,000 00	30,000 00	26,332 85	322,555 55	88,263 65	1,563 34	68,007 28
Mercantile Trust Company, Portland.....	100,000 00	-	22,640 28	135,529 65	424,369 48	6,346 99	-
Merchants' Trust and Banking Company, Presque Isle.....	50,000 00	2,000 00	5,613 04	20,287 28	18,414 26	-	-
People's Trust Company, Farmington.....	50,000 00	-	20,049 14	733,378 07	60,195 31	3,024 90	-
Portland Trust Company, Portland.....	200,000 00	100,000 00	59,095 36	-	1,247,229 40	35,001 31	14,536 14
Rockland Trust Company, Rockland.....	100,000 00	15,000 00	8,235 89	68,280 58	76,930 79	16,476 26	-
Rumford Falls Trust Company, Rumford Falls.....	50,000 00	8,500 00	12,452 06	158,130 13	84,670 97	20 00	-
Union Safe Deposit and Trust Company, Portland.....	250,000 00	-	40,146 26	-	70,402 60	34,431 59	-
Waterville Trust and Safe Deposit Company, Waterville.....	100,000 00	-	29,456 20	255,964 99	236,607 77	115 00	-
Westbrook Trust Company, Westbrook.....	50,000 00	8,000 00	2,711 86	263,119 73	96,276 59	31,706 86	-
Total.....	\$1,598,943 70	\$346,000 00	\$327,873 68	\$4,331,536 93	\$4,024,084 49	\$302,754 94	\$88,543 42

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.....	-	-	-	-	-	\$10,024 25	\$208,037 04
Auburn Trust Company, Auburn.....	\$6 00	-	\$405 72	-	-	-	231,526 60
Augusta Safe Deposit and Trust Company, Augusta.....	90 00	-	5,595 60	\$9,457 08	-	28 00	1,345,200 41
Bar Harbor Banking and Trust Company, Bar Harbor.....	205 00	\$139 72	1,465 22	-	-	-	573,074 63
Eastern Trust and Banking Company, Bangor.....	-	909 03	-	8,354 51	-	117,852 63	2,384,781 94
Lewiston Trust and Safe Deposit Company, Lewiston.....	-	-	-	-	\$2,500 00	-	152,075 21
Livermore Falls Trust and Banking Company, Livermore Falls.....	60 00	-	-	2,324 00	-	-	272,388 68
Maine Trust and Banking Company, Gardiner.....	-	-	597 42	-	-	680 00	638,000 09
Mercantile Trust Company, Portland.....	-	-	-	180 00	80,000 00	-	769,066 40
Merchants' Trust and Banking Company, Presque Isle.....	-	-	-	-	-	-	96,314 58
People's Trust Company, Farmington.....	481 50	-	646 45	7 07	-	-	867,782 44
Portland Trust Company, Portland.....	-	7,099 25	-	-	100,000 00	382,689 60	2,145,651 06
Rockland Trust Company, Rockland.....	93 00	-	-	400 08	-	149 00	285,565 60
Rumford Falls Trust Company, Rumford Falls.....	3 00	-	2,235 00	3,047 17	-	-	319,058 33
Union Safe Deposit and Trust Company, Portland.....	-	3,158 00	-	4,000 00	-	-	402,138 45
Waterville Trust and Safe Deposit Company, Waterville.....	-	3,687 50	568 20	159 03	-	30,000 00	656,498 69
Westbrook Trust Company, Westbrook.....	-	-	-	3,277 10	-	-	455,092 14
Total.....	\$938 50	\$14,993 50	\$11,453 61	\$31,206 04	\$182,500 00	\$541,423 48	\$11,802,252 29

TABLE C—Concluded.
Resources.

Name of Bank.	Demand and time loans.	Mortgage of real estate.	Stocks and bonds.	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.....	\$105,400 63	\$36,343 19	\$16,000 00	-	\$3,000 00	-	-	-	\$45,280 45	\$2,012 77	\$208,037 04
Auburn Trust Company, Auburn.	139,782 28	-	60,975 75	-	18,000 00	-	\$859 13	\$5,000 00	6,909 44	-	231,526 60
Augusta Safe Deposit and Trust Company, Augusta.....	541,793 30	53,755 28	522,091 78	-	-	\$1,426 05	1,331 96	5,000 00	217,559 85	2,242 19	1,345,200 41
Bar Harbor Banking and Trust Company, Bar Harbor.....	297,334 19	61,078 39	58,650 00	\$6,000 00	5,600 00	-	2,410 30	300 00	141,701 75	-	573,074 63
Eastern Trust and Banking Company, Bangor.....	1,280,344 07	307,137 30	547,298 10	-	27,210 32	-	590 11	15,000 00	207,140 90	61 14	2,384,781 94
Lewiston Trust and Safe Deposit Company, Lewiston.....	71,769 42	-	19,000 00	-	20,000 00	-	3,630 07	29,457 80	6,707 92	1,510 00	152,075 21
Livermore Falls Trust and Banking Company, Livermore Falls.	71,900 60	104,000 17	67,045 00	-	6,300 00	-	540 42	1,600 00	21,002 49	-	272,388 68
Maine Trust and Banking Company, Gardiner.....	233,121 29	85,421 17	190,941 17	68,007 28	-	-	3,002 69	2,500 00	48,796 49	6,210 00	638,000 09
Mercantile Trust Company, Portland.....	236,869 96	18,300 00	491,472 50	-	-	-	1,906 28	377 46	20,140 20	-	769,066 40
Merchants' Trust and Banking Company, Presque Isle.....	54,626 74	-	-	-	4,573 62	-	1,374 44	1,110 00	34,629 78	-	96,314 58
People's Trust Company, Farmington.....	162,788 91	208,938 99	292,503 62	-	74,867 00	40,305 85	771 41	1,257 03	85,970 48	379 15	867,782 44
Portland Trust Company, Portland.....	809,546 33	-	729,727 50	14,292 52	-	-	857 81	1,000 00	214,017 40	376,215 50	2,145,651 06
Rockland Trust Company, Rockland.....	238,319 84	-	23,960 00	-	-	-	-	500 00	18,428 95	4,356 81	285,565 60

Rumford Falls Trust Company, Rumford Falls.....	163,493 08	46,436 17	67,523 42	-	3,800 00	-	791 84	1,000 00	36,013 82	-	319,058 33
Union Safe Deposit and Trust Company, Portland.....	113,705 05	48,745 00	212,903 81	-	16,686 21	-	-	-	5,742 86	4,355 52	402,138 45
Waterville Trust and Safe Deposit Company, Waterville.....	452,310 67	32,050 00	40,400 09	-	-	-	6,041 06	42,245 45	82,639 01	812 50	656,498 69
Westbrook Trust Company, West- brook.....	265,877 90	55,111 56	102,427 50	-	11,931 32	-	2,183 13	2,000 00	15,560 73	-	455,092 14
Total	\$5,238,978 26	1,057,317 22	\$3,442,920 15	\$88,299 80	\$191,968 47	41,731 90	\$26,290 65	108,347 74	\$1,208,242 52	\$398,155 55	\$11,802,252 29

LOAN AND BUILDING ASSOCIATIONS.
 TABLE D—Statement of Liabilities and Resources, October 28, 1899.
 Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn	\$77,824 04	\$2,773 56	\$24,795 52	-	-	\$994 66	\$2,000 00	\$108,387 73
Augusta	178,771 85	2,963 53	232 00	\$189 36	-	\$11,923 21	-	194,079 95
Bangor	295,282 67	6,806 08	1,475 00	-	-	9,580 97	-	313,144 72
Bath	61,970 16	700 00	-	104 15	-	800 52	-	63,574 83
Belfast	30,783 49	563 93	26 20	-	-	264 72	433 56	\$2,071 90
Brunswick	81,160 48	1,445 00	319 37	-	-	838 21	-	\$2,763 06
Bucksport	21,779 55	118 32	95 00	-	-	539 46	-	22,532 33
Casco, Portland	340,568 65	6,120 46	37,862 00	26 00	\$2,500 00	\$2,200 72	-	395,397 83
Cumberland, Portland	191,189 42	4,625 00	3,740 00	5 00	-	171 01	1,450 00	201,180 43
Deering	75,704 09	855 99	4,130 40	22 80	3,038 25	1,347 00	2,000 00	\$7,098 53
Dexter	68,029 89	400 41	26 00	251 94	-	1,448 24	-	70,156 43
Ellsworth	33,526 43	248 67	1,753 95	326 72	-	1,031 71	-	\$6,887 48
Falmouth, Portland	117,219 18	1,532 24	1,424 96	-	-	4,217 27	-	124,393 65
Forest City, Portland	7,256 04	25 21	1,754 64	-	-	735 31	-	9,371 20
Gardiner	45,796 32	1,100 00	155 90	29 98	-	4,273 14	9,500 00	\$6,795 34
Hallowell	35,948 38	989 06	-	-	-	1,023 07	-	37,960 51
Kennebunk	58,101 43	779 58	7,114 26	-	-	-	-	65,995 27
Madison	5,918 31	60 00	27 50	-	-	281 59	131 48	6,418 88
Mechanics', Portland	74,471 11	733 05	439 68	-	-	469 07	-	76,112 91
Mechanic Falls	37,186 37	485 89	549 09	-	-	412 34	688 33	39,322 02
Old Town	74,520 49	1,268 69	182 28	-	-	5,568 23	-	81,539 69

Penobscot, Bangor	58,548 20	177 15	1,295 93	-	811 60	1,338 88	-	62,171 76
Piscataquis, Foxcroft	38,934 35	1,358 58	476 00	-	-	2,536 66	-	43,305 59
Portland	232,621 47	5,081 25	25,818 72	467 96	-	882 66	-	264,872 06
Rockland	117,165 94	2,348 35	-	89 92	-	635 63	1,000 00	121,299 84
Sanford	70,954 04	649 53	4,333 65	-	742 40	4,066 84	-	80,746 46
Somerset, Skowhegan	90,083 25	1,146 15	1,400 00	-	-	1,005 53	-	93,634 93
South Portland	26,477 05	682 94	7,469 33	11 00	1,950 00	2,115 44	-	38,705 76
Waldoboro	7,622 78	94 56	42 25	8 00	-	32 02	200 00	7,999 61
Waterville	76,651 33	688 19	-	-	-	1,069 45	-	78,408 97
Wiscasset	9,637 72	118 72	-	52 84	-	251 88	-	10,061 16
York, Biddeford	60,886 36	1,025 66	405 00	373 70	-	2,424 82	-	65,115 54
Total	2,701,960 84	\$47,965 75	\$127,344 63	\$1,959 37	\$9,042 25	\$70,040 26	\$17,403 37	2,975,716 47

BANK EXAMINER'S REPORT.

TABLE D—Concluded.
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.....	\$82,870 00	\$495 00	\$23,357 99	-	\$217 75	\$410 40	\$8 63	\$1,021 34	\$6 67	\$108,387 78
Augusta.....	179,570 71	2,805 00	5,524 57	-	-	109 67	87 33	5,982 67	-	194,079 95
Bangor.....	260,821 71	1,625 00	-	-	165 44	-	730 69	47,752 65	2,049 23	313,144 72
Bath.....	54,053 26	6,725 00	-	-	75 00	-	-	2,094 78	626 79	63,574 83
Belfast.....	32,051 00	20 00	-	-	-	-	90	-	-	32,071 90
Brunswick.....	79,231 44	1,200 00	1,471 21	-	-	-	21 25	1,839 16	-	83,763 06
Bucksport.....	21,045 31	932 00	-	-	-	-	-	555 02	-	22,532 33
Casco, Portland.....	302,350 00	7,700 00	56,609 10	-	-	217 67	292 77	17,688 29	10,450 00	395,307 83
Cumberland, Portland.....	188,600 00	1,380 00	4,917 33	-	-	-	-	6,283 10	-	201,180 43
Deering.....	79,979 55	2,630 00	2,231 64	-	-	69 60	4 10	883 64	1,300 00	87,098 53
Dexter.....	50,020 00	2,100 00	- 84 57	\$8,000 00	-	100 00	82 13	9,326 92	442 86	70,156 48
Ellsworth.....	34,853 00	430 00	-	-	-	80 00	143 81	130 67	1,200 00	36,887 48
Falmouth, Portland.....	76,195 60	900 00	14,941 74	-	-	-	640 31	31,716 00	-	124,393 65
Forest City, Portland.....	7,000 00	-	-	-	-	71 64	40 33	2,159 23	-	9,271 20
Gardiner.....	59,150 00	-	-	-	-	105 55	84 64	1,455 15	-	60,795 34
Hallowell.....	39,400 00	300 00	-	-	-	85 00	3 50	3,572 01	-	37,360 51
Kennebunk.....	60,325 14	1,165 64	-	-	-	-	-	4,504 49	-	65,995 27
Madison.....	5,390 00	50 00	-	-	-	-	-	978 88	-	6,418 88
Mechanics', Portland.....	66,252 54	4,310 00	3,611 62	-	-	-	298 50	1,640 25	-	76,112 91
Mechanic Falls.....	34,617 60	2,447 00	-	-	-	-	64 85	2,080 30	112 27	39,322 02
Old Town.....	65,474 90	1,470 00	-	-	-	31 54	50 00	14,513 25	-	81,539 69
Penobscot, Bangor.....	57,500 00	1,900 00	-	-	-	-	504 92	2,266 19	65	62,171 76
Piscataquis, Foxcroft.....	38,322 65	-	-	-	-	-	110 40	3,311 49	1,561 05	43,305 59
Portland.....	213,650 00	2,800 00	33,772 73	-	246 13	-	-	8,303 20	6,100 00	264,872 06
Rockland.....	114,274 93	2,695 00	373 77	-	345 82	-	-	2,538 29	1,072 03	121,299 84

Sanford.....	62,150 00	-	800 00	-	-	384 58	143 67	4,610 84	12,657 37	80,746 46
Somerset, Skowhegan	76,957 14	610 00	1,025 06	8,399 50	-	-	22 00	6,451 78	169 45	93,634 98
South Portland	37,022 00	200 00	-	-	-	104 57	95 25	1,283 84	-	38,705 76
Waldoboro.....	7,450 00	50 00	-	-	-	-	10 00	489 61	-	7,999 61
Waterville.....	74,274 85	2,126 00	-	-	-	-	3 50	2,004 62	-	78,408 97
Wiscasset.....	6,306 00	2,700 00	-	-	-	5 99	-	49 17	1,100 00	10,061 16
York, Biddeford.....	60,438 37	1,650 00	1,785 09	-	-	-	320 00	922 08	-	65,115 54
Total.....	\$2,521,497 70	\$53,415 64	\$150,506 42	\$16,399 50	\$1,050 14	\$1,776 21	\$3,763 48	\$188,459 01	\$38,848 37	\$2,975,716 47

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 advanced payments.	Rate of dividend the past year.	Amount of dividend the past year.	Average premium charged on loans.
Auburn	255	75	1,228	466	111	4%	6 $\frac{1}{2}$ %	\$5,688 39	2. %
Augusta	455	242	2,769	1,019	295	-	6	11,212 77	1.4
Bangor	907	316	6,818	1,412	439	-	6	17,237 51	.9
Bath	150	79	872	350	79	-	6	3,310 72	.6
Belfast	94	48	457	180	55	-	9	2,971 88	.9
Brunswick	221	96	1,126	460	132	4	7 $\frac{1}{2}$	6,186 83	1.2
Bucksport	106	68	479	150	68	-	6	1,313 76	.6
Casco, Portland	756	288	4,413	1,648	288	4	7 $\frac{1}{2}$	27,964 22	1.8
Cumberland, Portland	475	124	2,646	1,003	124	4	7	12,372 11	1.8
Deering	293	69	1,389	435	69	4	6 $\frac{8}{10}$	4,555 82	1.8
Dexter	254	91	1,151	297	123	-	5 $\frac{6}{10}$	3,797 98	.6
Ellsworth	228	54	800	217	54	5	6	1,678 98	1.5
Falmouth, Portland	277	82	1,417	446	82	4	7	7,608 98	2.4
Forest City, Portland	51	7	290	36	7	4	6	7,608 98	2.4
Gardiner	157	74	640	320	92	6	6	317 50	.9
Hallowell	102	47	470	180	48	6	6	2,831 61	2.4
Kennebunk	214	99	893	317	127	5	7	2,462 67	.6
Madison	40	14	163	49	17	5	7 $\frac{1}{2}$	4,253 11	1.5
Mechanics', Portland	283	52	1,013	380	50	4	6	307 79	-
Mechanic Falls	95	56	416	248	74	4	6	4,194 55	2.
Old Town	208	94	1,056	410	121	6	9	2,301 68	2.
Penobscot, Bangor	220	58	1,770	340	68	6	6	4,047 51	1.5
Piscataquis, Foxcroft	137	51	715	203	64	6	6	2,552 85	.9
Portland	684	203	3,847	1,100	203	4	7 $\frac{1}{4}$	2,479 48	1.2
Rockland	435	197	1,809	712	224	4	7	17,348 90	1.8
Sanford	193	68	1,131	310 $\frac{3}{4}$	83	4	5 $\frac{1}{2}$	8,109 02	1.49
Somerset, Skowhegan	224	114	1,108	489	175	4	5	3,451 60	1.05
South Portland	161	54	876	216	51	5	9	4,304 68	.6
Waldoboro	85	26	159	50	27	-	6	2,152 71	2.1
Waterville	193	62	1,314	466	76	-	5 $\frac{1}{2}$	357 40	-
Wiscasset	13	10	63	46	14	-	6	4,836 87	1.
York, Biddeford	189	77	1,130	399	82	-	5 $\frac{8}{10}$	526 26	1.2
							6 $\frac{1}{10}$	3,648 43	2.1
Total	8,155	2,995	44,368	14,354 $\frac{3}{4}$	3,520	*4.50	*6 $\frac{84}{100}$	\$176,384 57	*1.31

* Average.

**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 1337.

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 62
John S. Loring	Lewiston		Jan. 9, 1871	13 36
Maria Libby	Lewiston		Nov. 15, 1871	10 66
Belle Barker	Lewiston		Nov. 24, 1871	7 20
Richard H. Norris	Lewiston		Nov. 9, 1872	4 33
Ella A. Symonds	Lewiston		Dec. 27, 1872	11 92
Edward M. Hayward	Lisbon Falls		June 19, 1873	1 87
Morrell E. Temple	Durham		June 25, 1873	1 95
Lizzie E. Drew	Farmington		July 26, 1873	1 95
Edwin L. Taylor	Mexico		Feb. 28, 1874	1 89
Nellie F. Hammond	Lewiston		Mar. 4, 1874	1 89
Mary M. Freeman	Lynn, Mass		June 16, 1874	22 72
Hattie Freeman	Lynn, Mass		June 16, 1874	22 72
Willie H. Church	Lewiston		July 10, 1874	1 88
Sarah A. J. Dyer	Leeds		Sept. 24, 1874	5 22
George O. Goodwin	Poland		June 1, 1875	3 15
Willis Oakes Dill	Lewiston		Jan. 2, 1875	10 61
Amos T. Barrell	Hartford		April 5, 1875	1 75
Gertrude M. Jennings	Leeds		April 1, 1875	6 00
Patrick Darcy	Gloucester, Mass		July 8, 1875	1 81
Francisco Gilbert	Turner		Feb. 8, 1876	7 62
Mattie C. Stevens	Lewiston		Oct. 26, 1877	20 13
Sadie L. Spaulding	Lewiston		Dec. 22, 1877	4 27
Julia F. Pressey	Lewiston		Aug. 30, 1878	6 61
Laura Rounds	Lewiston		July 17, 1878	9 36
Helen L. Gilbert	Lewiston		July 18, 1878	34 16
F. E. Severance	Lewiston		July 25, 1879	1 85

AUBURN SAVINGS BANK—AUBURN.

James H. Jones	Buckfield		July 7, 1873	\$33 34
Charles N. Morse	Auburn		Mar. 31, 1873	2 01
Clara A. Bean	North Auburn		April 29, 1873	4 90
Z. A. Putnam	Auburn		Jan. 1, 1874	1 98
Idella M. Norris	Wayne		Jan. 6, 1873	2 03
Charles V. Allen	Buckfield		Oct. 23, 1872	2 07
George D. Bowie	Durham		Dec. 24, 1872	13 59
Layfayette Nutting	Casco		May 27, 1872	14 03
Abbie L. Hibbs	Hebron		April 10, 1872	12 05
Harriet Haskell	Auburn	Dead	April 6, 1874	15 13
Hattie M. Spaulding	Livermore		June 16, 1874	17 67
Addie F. Woodman	Leeds		Feb. 19, 1872	25 38
Mary L. Woodman	Leeds		Feb. 19, 1872	25 38
Eva E. Blake	New Gloucester		Nov. 17, 1870	6 71
John McKenney	Auburn		Sept. 28, 1870	\$27 97
Josephine E. Gleason	Poland		April 28, 1868	3 46
Mary E. Ayer	Lewiston		May 2, 1870	2 69
Willie Sawyer	North Pownal		Oct. 25, 1875	4 00
A. A. Verrill	Auburn		July 8, 1875	1 89
Willie H. Butler	New Gloucester		Feb. 10, 1875	11 81
S. H. Murray	Minneapolis		May 1, 1873	277 10
Charles E. Waterman	Auburn		May 3, 1871	25 53

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.
Almira H. Keen.....	Sumner.....	.....	Mar. 22, 1874..	\$66 84
Almon C. Parker.....	Durham.....	.....	April 9, 1874..	4 58
Edward A. Conant.....	Auburn.....	.....	June 9, 1874..	1 95
Herbert S. Keen.....	Greene.....	.....	May 10, 1875..	20 66
Samuel Stanchfield.....	Auburn.....	.....	Jan. 5, 1876..	11 30
Alphonso Small.....	Auburn.....	.....	Aug. 18, 1877..	1 75
William H. Waters.....	Auburn.....	.....	June 12, 1877..	21 77
Carrie F. Hayford.....	Canton.....	.....	Feb. 22, 1877..	44 91
Barker B. Howard.....	Auburn.....	.....	Mar. 31, 1877..	189 11
Clara R. King.....	Monmouth.....	.....	Feb. 20, 1877..	143 26
Edith S. Moulton.....	Auburn.....	.....	Oct. 28, 1878..	8 09
James T. Tarbox.....	Lewiston.....	.....	May 19, 1878..	443 98
George A. Bennett.....	Lewiston.....	.....	April 17, 1874..	4 66
Almer W. Bowie.....	Auburn.....	.....	Aug. 3, 1876..	18 50
William B. Perkins.....	Lewiston.....	.....	July 16, 1878..	11 46
Herbert O. Gleason.....	Mexico.....	.....	July 29, 1878..	1 55
Thomas A. Beals.....	Leeds.....	.....	Mar. 13, 1875..	16 34
Edward N. Frost.....	Rumford.....	.....	May 3, 1876..	1 89
Alton H. Allen.....	Auburn.....	.....	Jan. 10, 1876..	11 30
Brenda Theo Moore.....	Malden, Mass.....	.....	May 3, 1876..	52 07
Sadie B. Norris.....	Auburn.....	.....	Mar. 6, 1876..	4 01
Cedora J. Moulton.....	Greene.....	.....	Oct. 22, 1878..	10 06
Sarah A. Witham.....	Auburn.....	.....	Aug. 5, 1878..	12 54
Julias A. Ricker.....	Auburn.....	.....	July 29, 1878..	1 90
Jennie Bell Crossman.....	Durham.....	.....	May 3, 1876..	3 10
Gertrude M. Bemis.....	Auburn.....	.....	Aug. 22, 1878..	7 33
Susan D. Vining.....	Lewiston.....	.....	May 5, 1875..	136 16
Ernest R. Boothby.....	Livermore.....	.....	Dec. 22, 1875..	4 31
William Plummer.....	.....	.....	Oct. 14, 1878..	4 80
Harris W. Jordan.....	Lewiston.....	.....	Sept. 5, 1878..	48 67
Eliza Dennison.....	Durham.....	.....	Oct. 17, 1878..	3 76
Florence E. Smith.....	Turner.....	.....	Aug. 28, 1878..	3 81
Charles E. Washburn.....	Lewiston.....	.....	July 22, 1878..	9 96
Lucy Phanauf.....	Lewiston.....	.....	Dec. 20, 1877..	3 74
Rosetta Rowe.....	Poland.....	.....	July 9, 1879..	279 21
Helen F. Andrews.....	Monmouth.....	.....	Feb. 28, 1879..	13 94
George Ross.....	Palmyra.....	.....	July 16, 1879..	2 97
Alice M. Wing.....	Wayne.....	.....	Sept. 11, 1879..	1 91
Flora E. Farrington.....	Livermore.....	.....	Jan. 20, 1879..	3 39
Minnie H. Holland.....	Lewiston.....	.....	Mar. 4, 1879..	68 10
Bertha H. Chamberlin.....	Auburn.....	.....	Nov. 29, 1878..	2 10
Daniel Bucknam.....	Hebron.....	.....	Aug. 14, 1879..	20 22
Susie A. Hinds.....	Livermore Falls.....	.....	April 29, 1879..	9 34
Samuel Cushman.....	Hebron.....	.....	July 22, 1878..	10 75
Nellie M. Hutchins.....	Auburn.....	.....	Dec. 7, 1878..	10 26
Winthrop J. Brown.....	.....	.....	Dec. 11, 1879..	10 93
Betsey Sedgely.....	Greene.....	.....	May 6, 1879..	4 93
N. T. True.....	Oswego, N. Y.....	.....	Dec. 10, 1878..	11 40
Betsey Lothrop.....	Auburn.....	.....	Nov. 19, 1878..	8 75
Lois Conant.....	Turner.....	.....	Sept. 1, 1879..	5 82
Charles H. Spragne.....	Auburn.....	.....	Oct. 28, 1879..	2 07
E. Augusta Wheeler.....	Auburn.....	.....	Nov. 14, 1878..	3 95
Daniel A. Keen.....	Sumner.....	.....	Sept. 22, 1879..	9 89
Charles H. Metcalf.....	Auburn.....	.....	May 7, 1879..	4 58
Henry Haley.....	Topsham.....	.....	Feb. 25, 1879..	5 54
Obadiah L. West.....	Auburn.....	.....	April 25, 1879..	38 52

AUGUSTA SAVINGS BANK—AUGUSTA.

"None."

BANGOR SAVINGS BANK—BANGOR.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Joseph E. Collier.....	Bangor.....	.....	Oct. 23, 1865..	\$66 53
John Mason.....	Bangor.....	.....	April 14, 1871..	18 14
Edith I. Doane.....	Brewer.....	Living.....	May 27, 1868..	27 56
Harry A. Shorey, Jr.....	Old Town.....	.....	May 4, 1868..	2 77
Annie M. Westgate.....	Bangor.....	.....	Aug. 3, 1868..	2 80
Bertrand Jackson.....	Bangor.....	.....	April 27, 1870..	8 38
W. S. Young.....	Greenfield.....	.....	Feb. 17, 1869..	4 77
True Harmon Files.....	Bangor.....	.....	Jan. 2, 1871..	5 91
Gussie E. Chipman.....	Hampden.....	.....	Aug. 21, 1869..	2 76
Warren Skillings.....	Garland.....	.....	April 1, 1870..	15 42
Wm. H. Sargent.....	Brewer.....	Living.....	Dec. 30, 1872..	15 30
Gustavus W. Miller.....	Old Town.....	.....	April 8, 1871..	3 00
Mrs. Ruth A. Leonards.....	Hampden.....	.....	May 5, 1868..	6 85
Sarah F. Craig.....	Lincoln.....	.....	Sept. 13, 1873..	17 33
T. C. Woodman.....	Ellsworth.....	.....	Nov. 10, 1871..	75 15
Andrew Farris.....	Bangor.....	.....	Dec. 4, 1871..	14 21
Mrs. Mary C. Stewart.....	Bangor.....	.....	May 18, 1868..	108 95
Chas. R. Dickey.....	Portland.....	Living.....	Jan. 27, 1872..	14 03
Eva A. Dickey.....	Waltham Heights.....	Living.....	Jan. 27, 1872..	14 03
Fred A. Hodgkins.....	Bangor, [Mass.].....	.....	Mar. 26, 1872..	7 99
Edw. F. Woodhull.....	Bangor.....	.....	Aug. 25, 1868..	13 79
Maud A. Bacon.....	Bangor.....	.....	May 15, 1872..	2 01
Geo. Hay.....	Bangor.....	.....	Oct. 12, 1872..	6 51
Harry Humphrey.....	Bangor.....	.....	July 10, 1872..	13 79
Clara L. Freeman.....	Warren, Mass.....	.....	Aug. 28, 1876..	10 87
Chas. A. Swett.....	Orrington.....	.....	Oct. 20, 18 4..	9 82
John E. Godfrey for John Dyer.....	Bangor.....	Dead.....	Dec. 16, 1872..	39 42
Robert Patten Sargent.....	Bangor.....	.....	Dec. 30, 1872..	27 79
Elizabeth D. Snow.....	Bangor.....	Dead.....	Jan. 7, 1873..	70 76
Emily J. Dickey.....	Stillwater.....	.....	May 11, 1868..	18 16
Jas. H. Blake.....	Corinth.....	.....	Sept. 18, 1873..	7 48
Chas. J. Holt.....	New York.....	.....	Sept. 30, 1873..	1 92
Mrs. Janette E. Butler.....	Bangor.....	.....	Mar. 16, 1873..	11 85
Jas. J. Hurley.....	Bangor.....	.....	Sept. 22, 1873..	12 56
Mrs. Anna Verplast.....	Bangor.....	.....	May 26, 1868..	19 31
Johnnie Crosby.....	Bangor.....	.....	July 25, 1874..	25 28
Nason & Abbott.....	Winterport.....	.....	June 19, 1875..	2 93
Mrs. Mary Hay.....	Bangor.....	.....	April 10, 1868..	5 64
Carrie M. Knowles.....	Exeter.....	.....	Dec. 18, 1874..	1 84
Wm. A. Burgess.....	Bangor.....	.....	Jan. 26, 1863..	210 35
Mrs. Sarah Higgins.....	Hampden.....	.....	Oct. 27, 1877..	1 72
Mrs. Augusta Eldridge.....	Bangor.....	.....	Jan. 4, 1876..	13 79
Wm. H. Tolman, Geo. W. Whitney et al Exrs.	Newburgh.....	.....	Oct. 13, 1873..	447 74
Timothy McCarty.....	Bangor.....	.....	July 1, 1878..	3 33
Thos. Mehan.....	Bangor.....	.....	April 3, 1873..	27 41
Joseph Doane.....	Orrington.....	.....	July 1, 1876..	28 37
Mary Oak, Guar. Mrs. Agnes Robshaw.....	Milford.....	.....	July 1, 1878..	3 38
Rosilla A. Nickerson.....	.....	.....	Oct. 1, 1868..	3 06
Augustin A. Johnson.....	.....	.....	Oct. 3, 1862..	106 00
Anna E. Gibbs.....	Bangor.....	.....	April 1, 1862..	57 08
Mary L. Mills.....	Bangor.....	Dead.....	Mar. 26, 1869..	53 74
Chas. Davis, Trustee for Nathan W. Blethen.....	Bangor.....	Living.....	April 30, 1868..	10 06
Abby Booth.....	Wayne, Mich.....	.....	Sept. 26, 1871..	14 51
Amelia Booth.....	Wayne, Mich.....	.....	Sept. 26, 1871..	14 51
Albert F. Foster.....	Argyle.....	.....	Oct. 6, 1871..	16 10
Sarah E. Jenkins.....	Bangor.....	.....	April 17, 1874..	565 68
Mrs. B. F. Oakes.....	Ea. Tawas, Mich.....	.....	April 26, 1873..	2 20
Heirs of Mary J. Moore.....	.....	.....	Dec. 1, 1863..	358 62
Henry D. Cushing.....	.....	.....	Aug. 10, 1874..	12 06
F. F. French, Agent.....	Bangor.....	.....	Jan. 10, 1870..	30 05
Alice L. Heald.....	Carmel.....	.....	Oct. 1, 1868..	2 76
Mrs. Mary E. Phillips.....	Bangor.....	.....	Oct. 1, 1868..	3 66
Mary T. Crosby.....	Bangor.....	.....	May 26, 1876..	3 38

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.
Mathew McLaughlin.....	Medway.....		July 1, 1875..	\$11 08
Mary E. Perkins			July 1, 1875..	36 01
Mrs. Lizzie A. Lansil,Trust			Oct. 1, 1868..	3 22
Melinda J. Pond	Brewer.....		Oct. 1, 1868..	6 33
A. F. Morrill	Bangor		Oct. 1, 1868..	3 23
G. Harvey Mosely	Boston		Oct. 1, 1868..	17 53
Frank Pearson			May 10, 1862..	221 19
Henrietta P. Abbott.....			Feb. 4, 1861..	153 13
Ella E. Heald	Lincoln		Oct. 5, 1872..	35 23
Mary L. Rowe.....	Bangor		Dec. 27, 1875..	23 51
Hattie S. Tapley	W. Brooksville		Aug. 25, 1876..	570 55
Isaac S. Whitman	Bangor	Dead	Mar. 1, 1870..	257 14
Augustus Colson	Hampden		Nov. 14, 1876..	2 81
Maria Davis.....			Oct. 1, 1868..	91 10
Lucy A. Lowell.....			Oct. 1, 1868..	80 94
Carrie M. Moore	Ellsworth		April 19, 1877..	10 50
Mary A. McCann.....	Bangor		July 1, 1877..	17 53
Hiram F. Mills.....	Lawrence, Mass		April 23, 1870..	1,628 49
Sabra E. Genthner Robinson	Providence, R. I.		May 28, 1872..	158 97
Quincy L. Adams.....	Lincoln Center		Nov. 22, 1877..	25 28
Geo. E. Fifield.....	Bangor		Dec. 20, 1873..	14 50
Carrie G. Watson	Bangor	Living	Dec. 29, 1876..	10 77
Leroy M. Bickford.....	Hyde Park, Mass.		Feb. 12, 1877..	35 51
Lydia A. Bickford.....	Hyde Park, Mass.		Mar. 29, 1875..	522 95
Emmnette B. Lowney	Boston		May 2, 1877..	21 52
Lura A. Gogins.....	Estabrook		July 6, 1877..	6 24
Dan Greenacre	Bangor	Living	July 7, 1877..	26 42
Mary L. & Mary E. Sullivan	Bangor		July 1, 1878..	2 28
Cornelius Conners	Bangor		July 1, 1878..	4 91
Jacob Buswell	Exeter Mills		July 1, 1878..	11 34
Helen M. Buswell.....	Milford.....		July 1, 1878..	3 20
Timothy Sullivan.....	Bangor		July 1, 1878..	1,474 55
Mrs. Mercy J. Powers.....	Eddington	Dead	July 11, 1878..	3 78
Mrs. Margaret Clark.....	So. Orrington		July 11, 1878..	5 10
Mary Curran	Old Town		July 17, 1878..	1 86
Margaret Robinson.....			July 17, 1878..	7 12
Hester A. Tenny.....	Newburgh		Aug. 29, 1878..	5 63
Timothy Mahoney.....	Bangor	Soldier	April 27, 1863..	153 13
Edwin Sibley	Portland	Soldier	Sept. 23, 1863..	383 96
Richard T. Dunning.....	Charleston		April 16, 1872..	28 98
Boardman S. Williams.....	Fort Fairfield		July 28, 1871..	14 51
D. A. Warren.....	Glenburn		Oct. 6, 1875..	1 80
Eva G. Leavitt.....	Kingman		Sept. 3, 1879..	10 18
Lena G. Whitcomb.....	Ellsworth		July 22, 1875..	87 48
Jennie Jackman Campbell	Garland		Jan. 9, 1872..	35 51
Wm. L. Sturtevant.....	Dover		June 21, 1878..	1,149 56
Alice M. Gerrish Bigelow..	Old Town		Oct. 21, 1872..	16 33
Franklin E. Russell.....	Hermion		Oct. 25, 1876..	10 77
Mary Louisa Tarbox.....	Bangor		Oct. 3, 1879..	221 05
Timothy Sullivan.....	Bangor		July 1, 1878..	4 37
Edgar Walls.....	Mt. Desert		Oct. 2, 1878..	10 66

BATH SAVINGS INSTITUTION—BATH.

William Gilmore.....	Woolwich		Feb. 1, 1875..	\$181 34
Samuel Francis	Boston		July 15, 1857..	1,417 29
Fannie Conley	Bath		June 5, 1876..	22 53
Elizabeth F. Hathorn.....	Richmond		May 24, 1878..	979 37
Anna T. Bailey	Wiscasset		Aug. 18, 1877..	1 00
Edward H. Farnsworth.....	Woolwich		June 16, 1866..	1 00
Frederick Reed	Southport		Aug. 25, 1868..	1 00
William Swain, Treasurer.	Bristol.....		Aug. 3, 1867..	1 50
H. Hildreth & S. Purinton, trustees est. Isaiah Snow.	Bath	Deceased	Aug. 1, 1872..	468 23
Mary A. Hubbard.....	Wiscasset		Feb. 15, 1871..	1 54
Ezekiel Grover.....	Bowdoin		Aug. 7, 1878..	1,548 31

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.
Hattie L. Cushing.....	Bowdoinham.....		July 13, 1868..	\$25 78
Thomas E. Cressy.....	Westport.....		Sept. 22, 1868..	20 65
Alexander Wyman.....	Phippsburg.....		Nov. 4, 1878..	63 34
Fannie L. Griffin.....	Freeport.....		Nov. 23, 1878..	1 00
Joseph H. Webber.....	Bath.....		Feb. 16, 1870..	19 10
Herbert M. Anderson.....	Bath.....		Dec. 27, 1872..	84 79
Randolph Whittam.....	Bath.....		April 1, 1870..	1 75
Alvin P. Sylvester.....	Phippsburg.....		Sept. 10, 1869..	19 29
Edward C. Loring.....	Edgecomb.....		Sept. 12, 1877..	55 27
William C. Pinkham.....	North Boothbay.....		Nov. 29, 1876..	209 31
Timothy Byrnes.....	Bath.....		Feb. 12, 1870..	172 03
Deborah S. Skolfield.....	Bath.....	Deceased..	Aug. 20, 1872..	1 03
Eliza A. Lincoln.....	Bath.....		June 24, 1874..	1 46
Sarah U. Reed.....	Woolwich.....		July 1, 1877..	95 10
Sewall Watson, agent.....	Bath.....	Deceased..	Feb. 5, 1873..	79 66
John Dixon, Jr.....	Boothbay.....	Deceased..	Feb. 10, 1874..	4 00
Loretta J. Rattleff.....	Georgetown.....		April 9, 1879..	90 81
John W. Mullins.....	Boothbay.....		Dec. 18, 1877..	28 41
Sumner McKay.....	Boothbay.....		Nov. 1, 1872..	15 98
Thomas A. Hunt.....	Georgetown.....		Aug. 6, 1877..	17 51
Joseph Bailey.....	New Castle.....		Aug. 29, 1873..	985 96
Winfield S. Hunt.....	Bath.....		July 17, 1877..	72 60
William W. Crooker.....	Bath.....		April 18, 1879..	34
Milton E. Bailey.....	Woolwich.....		May 8, 1877..	16 15
Ruth E. Spinney.....	Parker's Head.....		June 12, 1877..	39 00
Henry F. Blethen.....	Boston, Mass.....		Aug. 2, 1876..	67
Abby Brown.....	Bath.....		Dec. 4, 1874..	89 71
Roscoe E. Carlton.....	East Pittston.....		July 5, 1875..	13 89
Deborah C. Meserve.....	Bowdoin.....		Jan. 2, 1879..	100 56
Ella F. Oliver.....	Georgetown.....		Oct. 13, 1876..	12 77
William McKinney.....	Westport.....		Jan. 7, 1878..	12 35
Archibald Hall.....	Port David, L. Can.....		July 17, 1877..	12 41
Augustus C. Lincoln.....	Bath.....		July 2, 1879..	12 39

BELFAST SAVINGS BANK—BELFAST.

"None."

BETHEL SAVINGS BANK—BETHEL.

Thomas N. Kilgore.....			May 11, 1872..	\$ 50
George B. Flint.....	Colebrook, N. H.....		Sept. 26, 1872..	17 98
Alice M. Cole.....			May 21, 1873..	2 10
Ashton O. Wilson.....			May 21, 1873..	11 12
Ida M. Estes.....	Greenwood.....		July 31, 1873..	13 93
Lilian A. Estes.....	Greenwood.....		July 31, 1873..	13 93
John True Davis.....	Portsmouth, N. H.....		Sept. 30, 1873..	5 13
Edward S. Mason.....	Bethel.....		Oct. 30, 1873..	2 04
Orlando P. Wescott.....	Bar Harbor.....		Jan. 1, 1874..	2 01
Rinaldo L. Cummings.....	Greenwood.....		Feb. 24, 1874..	1 99
Wallace M. Morrill.....			Sept. 9, 1874..	3 64
George H. Robinson.....	Bethel.....		Sept. 28, 1874..	2 40
Edward J. Coolidge.....			Oct. 19, 1874..	28 01
Sarah A. Bragg.....			Nov. 10, 1874..	15 06
Henrietta P. Greene.....	Gorham, N. H.....		July 31, 1875..	135 57
Robert W. Gray.....			Jan. 1, 1875..	87 73
Melville C. Kimball, Trus.....	Malden, Mass.....		July 3, 1875..	365 06
Henry C. Frost.....			Oct. 25, 1875..	1 92
Alice C. Richardson.....			Dec. 8, 1874..	4 89
Albert H. Lombard.....			Dec. 3, 1875..	4 59
Allera L. Harper.....			Jan. 3, 1876..	5 87
Bertie N. Bennett.....			Feb. 3, 1876..	4 75
Ernest S. Bennett.....			Feb. 3, 1876..	4 75
Henry P. Merrill.....			Mar. 6, 1876..	7 03

BETHEL SAVINGS BANK—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
William Richardson.....	.....	.....	July 14, 1876..	\$7 41
Hattie C. Clark.....	.....	.....	Sept. 1, 1876..	3 10
Wilfred C. Blake.....	.....	.....	Jan. 6, 1877..	4 89
Methodist Church	Newry Circuit .....	.....	Jan. 12, 1877..	148 46
Frank Wm. Philbrook .....	.....	.....	May 20, 1878..	6 36
Nellie L. Morrill .....	.....	.....	Aug. 30, 1879..	3 17
Frank D. Small	Woodstock .....	.....	Aug. 18, 1879..	8 44
Fred A. Fifield .....	.....	.....	May 14, 1879..	57 12

BIDDEFORD SAVINGS BANK—BIDDEFORD.

"There are a few depositors that have not been in the bank for twenty years to my knowledge, but I think can locate them."

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

"None."

BREWER SAVINGS BANK—BREWER.

Henry J. Leach.....	Brewer	Living	June 15, 1869..	\$2 49
John C. Farrington.....	Brewer	Dead.....	Nov. 9, 1872..	7 22
Edith J. Doane.....	Brewer	Living.....	Sept. 27, 1869..	34 12
Joseph H. Shoppee	Holden	Unknown	Nov. 19, 1872..	14 41
Everett F. Shoppee	Holden	Unknown	Nov. 19, 1872..	14 41
Ansil J. Rankin.....	Colorado.	Dead.....	Sept. 10, 1878..	6 23
Robert T. Maholland.....	Brewer	Dead.....	Nov. 19, 1873..	2 20
C. O. Farrington	Brewer	Living.....	Dec. 23, 1878..	2 96
Willa E. Lunt	Orrington.....	Unknown	May 3, 1879..	1 82

BRIDGTON SAVINGS BANK—BRIDGTON.

E. W. Stuart	Bridgton	Deceased	Aug. 14, 1869..	\$ 50
Thomas McMullen	Bridgton .....	.....	Sept. 29, 1869..	1 97
George Lumsden	Bridgton .....	.....	Dec. 1, 1869..	1 95
Mary M. Danforth	Bridgton .....	.....	Feb. 24, 1870..	1 94
Linnie A. Frink	Denmark .....	.....	Feb. 9, 1870..	1 92
Arvilla A. Whitney .....	.....	.....	Aug. 25, 1874..	2 12
L. H. Stearns .....	.....	.....	Feb. 2, 1874..	5 01
Willie A. Coffin	Lovell .....	.....	May 24, 1875..	1 72
Elsie V. Lakin	Harrison .....	.....	Mar. 17, 1875..	108 07
Mary L. Wentworth	Denmark .....	.....	Mar. 3, 1875..	8 22
Susan F. Tuttle .....	.....	.....	Nov. 8, 1875..	9 63
Daniel Chaplin	Naples .....	.....	Feb. 28, 1876..	1 72
James L. Chaplin.....	.....	.....	May 1, 1876..	1 72
Alice M. Burnham	Bridgton .....	.....	June 12, 1876..	6 07
Charles J. Weymouth	Bridgton .....	.....	Dec. 24, 1875..	3 57
Fannie Goodwin .....	.....	.....	Dec. 21, 1875..	3 97
Annie Laura Tolman.....	Winchester, Mass..	.....	Feb. 26, 1877..	11 52
Betsy S. Lord	Denmark .....	.....	May 1, 1877..	2 05
Cora Belle Whitney .....	.....	.....	Nov. 12, 1877..	5 89

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Annie J. Allen	Lynn, Mass	Living	Mar. 30, 1874..	\$20 64
Edmund C. Allen	Brunswick	Living	Mar. 30, 1874..	53 75
Alfred Lunt .....	.....	Unknown	Dec. 1, 1877..	185 64
Mrs. S. W. Sawyer	Brunswick	Unknown	July 29, 1875..	12 02
Sophia M. Rich	Bath	Unknown	Dec. 21, 1875..	3 76
Samuel H. Berry	Brunswick	Unknown	Mar. 31, 1876..	3 66
Nellie E. Berry	Brunswick	Unknown	Mar. 31, 1876..	1 84
Charles Richardson .....	.....	Unknown	June 19, 1879..	10 54
Frank L. Furbish	Mexico City	Deceased	April 1, 1865..	49 40
Robert H. Wilson	Bowdoinham	Unknown	Dec. 29, 1868..	47 19
Philena Thomas, Trustee ..	Topsham	Unknown	Nov. 17, 1868..	16 40
Frankie W. Harmon	Brunswick	Unknown	Jan. 2, 1871..	2 11
Elizabeth P. Mallett	Topsham	Unknown	Mar. 28, 1872..	26 61
J. Herbert Dyer	Harpwell	Unknown	Mar. 24, 1873..	12 35

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Rowland W. Libby	Limington	Unknown	Aug. 17, 1872..	\$3 30
Joshua L. Bradeen	South Berwick	Unknown	May 20, 1878..	11 61

CALAIS SAVINGS BANK—CALAIS.

George M. Johnson, Jr.	Calais	Dead	May 4, 1878..	\$ 99
Milton S. Ripley	Waite	Dead	Sept. 27, 1878..	1 40
Hannah Pomeroy	St. James, N. B.	Dead	Sept. 22, 1879..	38 26
Charles O'Brien	Milltown, N. B. ....	.....	June 7, 1878..	11 95

CAMDEN SAVINGS BANK—ROCKPORT.

"Have no names to report."

CASCADE SAVINGS BANK—OAKLAND.

Addison C. Bickford	Waterville	Living	Feb. 29, 1872..	\$12 85
Annie L. Bickford	Waterville	Living	Feb. 26, 1870..	7 11
Cora F. Young	Oakland	Deceased	July 26, 1870..	2 73
Myron A. Parker	Oakland	Living	Feb. 28, 1871..	3 85
George T. Penney	Oakland	Unknown	Mar. 12, 1871..	2 61
Sherman Horn	Canaan	Living	April 27, 1871..	5 85
Stephen Penny	Unknown	Unknown	Aug. 21, 1871..	9 14
John Lambert	Oakland	Unknown	Nov. 23, 1875..	5 85
Fred L. Dearborn	Oakland	Deceased	Mar. 29, 1875..	2 12
John H. Nolin	Oakland	Deceased	Jan. 1, 1877..	17 09
Gracie L. Davenport	Unknown	Unknown	May 10, 1875..	4 72
Anna F. Bartlett	Waterville	Living	July 15, 1875..	12 68
Martin F. Bartlett	Waterville	Living	July 15, 1875..	12 68
West Waterville Baptist Sunday School	Oakland	Living	Mar. 28, 1877..	2 41
W. Scott Libbey	Lewiston	Living	Dec. 31, 1877..	22 84
Bertelle E. Gage	Oakland	Deceased	Jan. 4, 1878..	46 28

DEXTER SAVINGS BANK—DEXTER.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Lemont Downing.....	Ripley.....	.....	Jan. 8, 1869..	\$8 07
Jotham M. Mower.....	Dexter.....	.....	Mar. 29, 1872..	2 09
Valmer Mains.....	.....	.....	July 28, 1873..	8 04
Daniel P. Lowell.....	Corinna.....	.....	July 6, 1874..	4 70
Charles A. Emerson.....	Dexter.....	.....	Mar. 20, 1875..	3 90
Jerry K. Champion.....	Exeter.....	.....	Oct. 6, 1875..	4 31
Ocela E. Hurd.....	Dexter.....	.....	May 12, 1876..	7 21
Fred E. Burrill.....	Dexter.....	.....	Dec. 23, 1878..	5 91

EASTPORT SAVINGS BANK—EASTPORT.

"None."

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Enoch F. Stratton.....	Unknown.....	Unknown..	Sept. 21, 1871..	\$20 49
Fred L. Bryant.....	Fairfield.....	Deceased..	Oct. 21, 1873..	93 42
Gertrude G. Totman.....	Fairfield.....	Deceased..	Jan. 22, 1877..	41 52
Albion P. Lawrence.....	Danville Junction.	Living.....	Jan. 2, 1878..	41 75

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Fred Davis.....	California.....	Not known..	Jan. 28, 1869..	\$9 52
Luther H. Flagg.....	Dallas Plantation..	Not known..	Mar. 2, 1870..	8 98
Joseph C. Walton.....	.....	Not known..	April 1, 1870..	2 45
Charles & Elmer Merrill..	Temple.....	Not known..	Sept. 29, 1870..	5 61
Charles F. Weather.....	Farmington.....	Not known..	May 25, 1871..	2 81
Martha B. Phillips.....	.....	Not known..	July 12, 1871..	14 17
Julia A. Russell.....	.....	Not known..	Jan. 13, 1872..	2 24
Benj. H. Russell.....	.....	Not known..	Jan. 13, 1872..	2 24
Betsey Church.....	Farmington.....	Deceased..	Jan. 23, 1872..	73 57
James S. Bailey.....	.....	Not known..	April 1, 1872..	5 19
Edwin & Wilbur Howard..	Weld.....	Not known..	June 20, 1872..	5 08
Dorothy Phelps.....	.....	Not known..	June 22, 1872..	11 46
Carrie S. Parcher.....	Farmington.....	Not known..	Sept. 28, 1872..	2 68
Warren C. Dyer.....	.....	Not known..	Mar. 29, 1873..	32 82
Rozillah T. Gilbert.....	New Portland.....	Not known..	July 1, 1873..	2 04
Charles A. Searles.....	Farmington.....	Deceased..	July 1, 1873..	2 56
C. Herbert Russell.....	.....	Not known..	July 5, 1873..	2 04

GARDINER SAVINGS INSTITUTION—GARDINER.

Georgianna Williams.....	Gardiner.....	.....	Jan. 17, 1855..	\$43 10
Elizabeth I. Ellis.....	Bristol.....	.....	Jan. 19, 1865..	30 46
Horace T. Barrett.....	Pittston.....	.....	Jan. 2, 1858..	13 51
Vesta M. Getchell.....	Bowdoinham.....	.....	Aug. 1, 1860..	11 89
Sylvia J. Siphers.....	Gardiner.....	.....	July 20, 1864..	24 04
Eleanor Allard.....	San Francisco.....	.....	May 9, 1867..	496 29
Catherine M. Gay.....	Waldoboro.....	.....	Oct. 26, 1870..	65 97
Fred E. Goodwin.....	Litchfield.....	.....	Sept. 15, 1868..	43 43
Julia S. King.....	Whitefield.....	.....	Nov. 16, 1869..	430 91
Lucy D. Cowan.....	Gardiner.....	.....	Jan. 17, 1870..	97 98
Henrietta C. Richardson..	Pittston.....	.....	Sept. 4, 1876..	3 43
Alice May Curtis.....	Gardiner.....	.....	Aug. 19, 1874..	3 76
Wilbert Quinn.....	Pittston.....	.....	June 30, 1870..	2 61
Orison Stlphen.....	Dresden.....	.....	June 10, 1877..	4 60
Mary Green.....	Wilton.....	.....	June 21, 1871..	6 21

GARDINER SAVINGS INSTITUTION—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Manly S. Green	Wilton		July 26, 1875..	\$30 41
William H. Searls	Chelsea		April 26, 1895..	14 42
Henry S. Beedle	Richmond		April 4, 1871..	25 00
Frank Dow	Gardiner		Sept. 4, 1872..	2 60
Elbridge G. Blodgett	Pittston		Jan. 17, 1872..	5 91
Hattie Blair	Richmond		Sept. 4, 1872..	16 01
Edward H. Higgins	Richmond		Dec. 22, 1874..	40 05
Calvin B. Hooker		Deceased	April 13, 1874..	8 62
Silas P. Manson			Aug. 19, 1878..	19 73
J. H. Flitner			Nov. 3, 1876..	162 18
Harry W. Johnson			Jan. 29, 1873..	15 54
Ellen A. Dearborn			Jan. 31, 1873..	333 38
Nancy Bonner			May 19, 1873..	32 13
Ada A. Briery			May 18, 1873..	2 24
Ann Elizabeth Storrs			June 24, 1873..	325 42
Leonard F. Dodge			Jan. 19, 1876..	5 13
Gertrude S. Eastman			Jan. 17, 1877..	87 35
Geo. B. James, Jr.			Oct. 8, 1873..	5 38
Mary A. Moore			Oct. 13, 1873..	161 61
Frank Temple			Nov. 19, 1873..	79 06
Hattie Douglass			Dec. 17, 1873..	33 91
Cyrus Howard			Jan. 19, 1874..	633 11
Edith R. Barber			Jan. 29, 1874..	27 38
Augustus Hanly			Mar. 18, 1874..	2 12
Lizzie M. Crawford			April 15, 1874..	14 53
Lucius W. Richardson			Dec. 7, 1874..	14 09
Harry A. Higgins			June 25, 1874..	29 72
Ellen A. Dearborn			July 15, 1874..	394 39
Ford B. Curtis		Deceased	Oct. 6, 1875..	9 84
Robert Barber, Jr.			Feb. 15, 1875..	13 83
Ana M. Hilton			June 28, 1875..	28 41
Ben. B. Preble			Nov. 14, 1876..	11 74
Andrew Gregg			Feb. 19, 1877..	16 52
Sadie A. Stiphen			May 30, 1875..	13 51
Frank D. Bradstreet		Deceased	Sept. 15, 1875..	286 42
Sally Fox Acker			Oct. 14, 1875..	27 55
Robert F. Booker			Aug. 15, 1877..	12 47
Julia A. Ward			Oct. 14, 1875..	29 55
Williston E. Boynton			Jan. 19, 1876..	1 96
Lorenzo Metcalf, Gdn			Mar. 3, 1876..	278 12
Francona Oliver			Mar. 22, 1876..	28 50
Fred H. Oliver			Mar. 22, 1876..	12 93
Henry Coombs			May 25, 1876..	1 94
Mary E. Shaw			April 19, 1876..	26 83
Agnes L. Moulton			May 12, 1876..	4 70
Ada Wynan			Sept. 6, 1876..	7 18
Geo. W. Douglass			Nov. 7, 1876..	1 91
W. E. Cunningham			Oct. 28, 1876..	4 67
Jennie R. Morse			Dec. 27, 1876..	1,061 35
Ellen H. Atkins			April 7, 1877..	1,301 14
Gertrude Atkins			May 8, 1877..	1,301 14
George H. Chadwick			June 2, 1877..	258 30
William Titus			Aug. 14, 1877..	09
Edwin G. Moody			Sept. 25, 1877..	11 89
John Hatton			Oct. 1, 1877..	2,487 87
Emily R. Kendall	Bowdoinham		Sept. 18, 1878..	120 88
Edward S. Cordin	Chelsea		Oct. 29, 1878..	1 82
Greenleaf Arnold			Aug. 3, 1878..	2,345 96
George W. Annable			April 18, 1878..	1 79

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 98
Mrs. Jane Jones.....	Saccarappa .....	.....	Dec. 19, 1871..	6 40
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
Emmons Lombard	Sebago Lake.....	.....	Dec. 18, 1875..	1 87
Mary E. Staples.....	Gorham	Deceased ..	Feb. 12, 1876..	58 41
Mary J. Whitney.....	Gorham .....	.....	Feb. 25, 1876..	63 71
Horace E. Cram	Gorham .....	.....	Feb. 29, 1876..	62
Miss Hannah P. Hamblen.....	North Gorham.....	.....	Sept. 2, 1876..	63
Florence M. Sawyer.....	Limington .....	.....	Dec. 8, 1876..	4 24
Elvin Libby.....	South Gorham .....	.....	Mar. 3, 1877..	20 59
Albert Webster.....	North Gorham .....	.....	Sept. 5, 1877..	24 12
Mrs. E. L. Osborne	Gorham .....	.....	Mar. 16, 1878..	114 84
Archelaus Lewis, Jr.	Westbrook.....	.....	May 8, 1878..	6 12
Edwin H. Hall	Gorham .....	.....	Sept. 7, 1878..	1 95
Frank Edward Parker	Gorham .....	.....	Sept. 20, 1879..	02
Normal School Building Committee	Gorham .....	.....	Sept. 30, 1879..	157 51

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorn.....	Wayne .....	.....	May 14, 1866..	\$3 34
F. and L. Call	Richmond	Dead	Aug. 18, 1862..	9 57
Lillie E. H. Stearns.....	Hallowell	Dead	May 18, 1867..	3 41
A. M. Patterson.....	Alna .....	.....	April 26, 1856..	25 04
Barbara A. Mears	Manchester .....	.....	Sept. 27, 1856..	5 85
Samuel W. Taylor	Mt. Vernon.....	.....	June 16, 1860..	17 25
Thomas A. Robbins	Chelsea .....	.....	Jan. 12, 1861..	7 45
Ellen M. Town	Hallowell .....	.....	Mar. 24, 1868..	2 92
John H. Fellows.....	.....	.....	Aug. 16, 1868..	47 37
Charles H. Whittier	Chelsea .....	.....	Feb. 7, 1873..	2 95
Lucy A. Getchell	Litchfield .....	.....	Jan. 27, 1872..	183 55
Heirs of Henry C. Whittier,	Monmouth .....	.....	Sept. 10, 1874..	220 28
A. B. Hubbard	Hallowell .....	.....	June 5, 1856..	50
Nettie Brown	Hallowell .....	.....	Dec. 6, 1875..	1 98
G. Emma Hinkley.....	Bowdoinham .....	.....	Feb. 28, 1876..	73 72

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Annie A. Wilkinson	Roxbury, Mass.....	.....	June 21, 1873..	\$3 14
Willard A. Wilkinson	Sullivan .....	.....	July 21, 1873..	12 39
Fred E. Cushman.....	.....	Yes	Oct. 1, 1873..	4 24
Chester E. Marceyes.....	S. W. Harbor.....	.....	Dec. 23, 1873..	7 58
Geo. S. Dority	Ellsworth .....	.....	Jan. 15, 1874..	1 98
Increase J. Shackford	Ellsworth .....	.....	Sept. 9, 1875..	2 63
Elma F. Ash	Sullivan .....	.....	April 28, 1874..	1 96
Frank W. Ross	Long Island .....	.....	June 1, 1874..	13 81
Cora F. Crabtree	Hancock .....	.....	Mar. 21, 1877..	176 12
John B. Cole	Prospect Harbor.....	.....	June 28, 1874..	12 97
Hiram P. Bartlett	Ellsworth .....	.....	Aug. 8, 1874..	2 47
Edwin F. Bartlett.....	Ellsworth .....	.....	Aug. 8, 1874..	2 47
Irine E. Douglass.....	Ellsworth .....	.....	Sept. 14, 1874..	1 94
Sarah E. Ingalls.....	Ellsworth .....	.....	Sept. 23, 1876..	1 85
Nannie M. Abbott.....	Ellsworth .....	.....	Feb. 23, 1875..	190 46
Eddie G. Abbott.....	Ellsworth .....	.....	Feb. 23, 1875..	193 20
Alice M. Danico, by A. F.	Burnham, Guardian.....	.....	Mar. 27, 1875..	41 44
Bennie G. Aiken	Ellsworth .....	.....	Mar. 23, 1878..	46 62
Chas. J. Treworgy	Ellsworth Falls.....	.....	July 3, 1875..	412 52
A. Springer .....	.....	.....	June 10, 1875..	6 91

HANCOCK 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.
Wm. O. McDonald, for suppression of liquor traffic in Ellsworth.....		Yes	Feb. 14, 1876..	\$87 58
Frank L. Hodgkins.....	Hancock		Sept. 24, 1875..	1 88
Frank Holmes.....			Nov. 23, 1875..	101 76
Giacomo V. Butler.....	Eastbrook.....		Nov. 3, 1876..	1 82
Alice M. Witham.....	Surry.....		June 2, 1877..	6 42
Maria B. Abbott.....			April 14, 1877..	58 29
Wm. A. Milliken.....			June 4, 1879..	2 84
Ada Ash.....			June 2, 1879..	5 92
Lonnie G. Moon.....	Hancock.....		Oct. 29, 1878..	21 38

HOULTON SAVINGS BANK—HOULTON.

Willie F. Boardman.....	Calais.....		Mar. 4, 1872..	\$2 70
Idel Pratt.....	Haynesville.....		May 8, 1872..	18 52
Fanny G. Elder.....	E. Lexington, Mass.....		Sept. 10, 1873..	6 13
Eliza J. Collins.....	Linneus.....		Nov. 20, 1874..	5 76
Mary A. Buba.....	Hodgdon.....		July 23, 1875..	7 67
Augustus D. Mandville.....	Presque Isle.....		Aug. 18, 1876..	2 06

KENNEBEC SAVINGS BANK—AUGUSTA.

"None."

KENNEBUNK SAVINGS BANK—KENNEBUNK.

J. Herbert Ricker.....	Kennebunk.....	Now living	Aug. 21, 1876.	\$46 31
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KINGFIELD SAVINGS BANK—KINGFIELD.

"None."

MACHIAS SAVINGS BANK—MACHIAS.

Ella Lambert.....		Not known.	Dec. 30, 1875..	\$15 81
Washington County Educational Society.....		Treasurer {	July 26, 1879..	31 66
Frank Allen.....	Jonesport.....	deceased }	Oct. 8, 1880..	9 98

MAINE SAVINGS BANK—PORTLAND.

Cora M. Blanchard.....	North Yarmouth.....		Dec. 30, 1871..	\$13 69
Mary Alice Jordan.....	Cape Elizabeth.....		Mar. 29, 1872..	4 19
Charles W. Tinkham.....	Gray.....		Dec. 24, 1872..	5 37
Mrs. Catharine Gibson.....	Portland.....		Aug. 31, 1872..	27 12
Mattie W. Dyer.....			April 1, 1873..	1 84
Chas. F. Hindie.....			Aug. 22, 1874..	12 62
Michael E. Hayes.....	Portland.....		Oct. 19, 1874..	1 80
Mrs. Mary E. Austin.....			Dec. 10, 1864..	869 25
Mrs. Olive Lord.....	Limington.....		April 4, 1865..	5 26
Wm. Hurley.....			Mar. 30, 1865..	28 17
Mrs. Frances A. Douglass..		deceased }	April 13, 1865..	7 17
Mrs. W. T. Noble.....			May 19, 1866..	167 63
Jennie C. Mountfort.....			April 19, 1867..	3 19
Susan Gallagher.....			July 18, 1867..	4 67

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.
Lizzie S. Wight			April 4, 1868.	\$3 24
Frank Gifford			July 1, 1864.	2 04
Caleb Hodsdon	Gorham		Mar. 11, 1863.	5 12
Geo. H. Fone			Jan. 15, 1864.	2 71
Mrs. Emma Perkins			April 13, 1864.	162 62
Matthew Stuart	17th U. S		May 16, 1864.	291 85
Florence C. Fone			Dec. 16, 1863.	2 54
Margaret L. N. Fuller			July 6, 1859.	2 23
Serepta A. Fuller			July 6, 1859.	2 36
Susan M. Fone			Dec. 16, 1863.	2 67
Louisa Hammond			May 16, 1860.	5 33
Alfred E. Loomer			Jan. 4, 1865.	2 01
Julia Hammers			Dec. 31, 1859.	3 97
Elizabeth O'Neil			Jan. 12, 1866.	41 21
Hattie Bogart.			Feb. 10, 1866.	2 65
Charles G. Thrasher	Co. F, 13th Reg't		Mar. 8, 1869.	27 31
Walter Howard Libby			Aug. 23, 1870.	2 16
Marion Flint	Baldwin		Mar. 8, 1871.	1 88
Abby Mussey	Raymond		April 7, 1871.	1 90
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.			April 4, 1866.	2 45
Albert M. McKenney.			Oct. 10, 1863.	2 01
Mrs. Phebe L. Morrill.			April 2, 1866.	70 32
Nathan L. Skillin			Oct. 6, 1866.	3 73
Albert W. Sargent			April 4, 1863.	2 04
Emma Ward			Dec. 7, 1859.	2 22
Ellen W. Chabot			June 13, 1866.	4 77
William G. Lucas.			June 23, 1866.	7 71
George E. Drake.			Feb. 3, 1868.	3 39
Orren J. Seely.	Standish		Aug. 18, 1868.	1 93
Frederick M. Brown			Sept. 25, 1868.	1 93
Ella S. Brown			May 1, 1869.	1 90
Mellen G. Jordan			June 26, 1869.	1 90
Charles King	Gray		Nov. 6, 1869.	1 89
Annie Kopperholdt.			Feb. 23, 1870.	27 93
Mrs. Elizabeth J. Thompson			Mar. 17, 1870.	7 10
Franklin Bowie			Jan. 25, 1870.	11 92
Emma Bowie.			Jan. 25, 1870.	11 92
Edward C. Small			May 3, 1870.	1 88
John Collins			May 5, 1870.	1 88
Herbert H. Stanton.	Poland		June 21, 1870.	1 88
Jennie C. Clinton	Portland		Aug. 3, 1870.	255 69
William Fred Oleson.			Sept. 27, 1870.	4 43
F. A. Sweeney.	Portland.		July 15, 1870.	1 92
Joseph H. Marston			July 3, 1871.	9 67
Julia D. Buck	Boston, Mass.		April 2, 1872.	18 69
Maggie I. Ring			May 1, 1872.	8 80
Florence A. Chase	E. Limington		Dec. 9, 1872.	1 91
Elizabeth LeBreton	Portland.		April 16, 1873.	1 83
J. Whitcomb Cotton	Boston, Mass.		Aug. 18, 1874.	10 77
Mary Wight, E. Wight, Trus.	Otisfield		Feb. 25, 1875.	235 89
Ivory F. Moulton			July 21, 1876.	7 02
Frank H. Plummer	Scarboro		Sept. 34, 1877.	7 92
Herbert A. Larrabee			Aug. 21, 1878.	2 21
Ella D. Baker.	Falmouth		Sept. 28, 1878.	2 48
George E. Ward.			Oct. 5, 1870.	115 19
Eugenie S. Charlton	Portland		Jan. 31, 1873.	1 84
Stephen Sawyer, Jr.	Hollis		Mar. 6, 1873.	4 11
Carrie Smith.	Portland		April 16, 1873.	1 83
John W. Emery.	Falmouth		May 1, 1873.	9 77
Sarah Jane Bellis	Portland		June 21, 1873.	1 82
Ralph Chatto	Brooklin		Oct. 9, 1873.	1 82
Isaac Richardson.	Gorham		Dec. 1, 1873.	1 82
Mrs. Nellie A. Records	Naples		April 21, 1874.	10 85
Winnifred Tracy	Portland		Mar. 3, 1874.	1 82

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.
Geo. H. Merrill.....	Portland		Feb. 14, 1874..	\$1 82
Geo. P. Sherwood.....	Portland		Oct. 5, 1875..	5 61
Forrester E. Dyer.....	Cape Elizabeth...	Dead.....	May 13, 1876..	13 79
Martin Hogan, c. b. p., Michael.....	Portland		Nov. 20, 1877..	1,786 27
David Chesley Hatch.....	Portland		Oct. 21, 1878..	1 79
Bertha L. Taylor.....	New Gloucester		Jan. 24, 1876..	1 84
Leander B. Pike.....	Portland		June 22, 1875..	87
Frederick Irwin.....	Portland		April 5, 1875..	1 80
Dorrance Archb'd Stevens	New Gloucester		May 1, 1875..	1 79
Eben Day.....	Cornish		Aug. 31, 1875..	1 79
Nelson H. Campbell.....	Portland		April 20, 1875..	23
Harriet M. Carsley.....	Portland		June 11, 1859..	2 27
Jane Grey Clark.....	Portland		June 11, 1859..	5 51
David Adams.....	Saccarappa		Dec. 8, 1863..	6 74
Mrs. Eliza Nutting.....	Portland		May 21, 1862..	5 26
Mrs. Mary A. Shaw.....	Portland		Oct. 1, 1863..	5 51
Wm. M. York.....	Cumberland Id		Feb. 22, 1862..	2 12
John R. Cheever.....	Portland		Jan. 11, 1866..	13 35
Clarence P. Welch.....	Portland		Mar. 10, 1866..	2 36
Michael Woods.....	Portland		Jan. 3, 1866..	2 01
Sarah E. Abbott.....	Portland		Dec. 22, 1866..	1 95
Martha E. Morton.....	Portland		Feb. 1, 1868..	13 33
Thomas Chrisham.....	Portland		Jan. 9, 1868..	12 62
Michael Burke.....	Portland		Dec. 21, 1868..	39 05
Carrie Marsters.....	Portland		June 22, 1869..	1 92
Frank R. Redlon.....	Portland		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.....	Portland		June 29, 1864..	2 04
Fannie E. Elliott.....	Portland		June 10, 1867..	1 94
Fannie Josette Mountfort.	Portland		Dec. 31, 1867..	1 95
George Adam Fuller.....	Portland		April 30, 1868..	1 94
Sarah J. Rogers.....	Portland		Oct. 14, 1868..	2 05
Ella P. Felch.....	Portland		July 13, 1869..	18 49
Albion Berry.....	Portland		Aug. 18, 1869..	7 38
Cora B. Cloudman.....	Portland		Oct. 7, 1870..	4 50
Mary E. Cleaves.....	North Yarmouth		Aug. 16, 1870..	2 29
Andrew Edward Oleson.....	Portland		Sept. 27, 1870..	1 89
Neal Gossom.....	Portland		Nov. 10, 1870..	4 28
Mary Ellen McGrath.....	Portland		Jan. 31, 1871..	4 19
Warren H. Sproul.....	Portland		Oct. 3, 1873..	4 26
Charles C. Dennison.....	Portland		April 1, 1874..	9 49
Frank Dodge.....	Saccarappa		Mar. 10, 1875..	2 69
Mrs. Lydia E. Nickerson.....	Portland		Sept. 27, 1876..	1 79
Edward Leavitt.....	Portland		Nov. 28, 1876..	1 78
James W. Libby.....	Portland		Oct. 29, 1875..	25
William H. Coombs.....	Topsham		Nov. 7, 1876..	25
Weston Pease.....	North Conway		Oct. 11, 1876..	25
John A. White.....	Gray		April 2, 1877..	10 44
Ellen H. Atkins.....	Portland		April 28, 1877..	2,169 24
James E. Willard.....	Portland		April 30, 1877..	108 25
Gertrude M. Atkins.....	Portland		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
Mildred A. Libby.....	Cape Elizabeth		April 6, 1877..	30
Fred W. Small.....	Cape Elizabeth		June 4, 1877..	37
Benj. F. Andrews, Guard. of Ferdinand A. Treat.....	Portland		Mar. 5, 1877..	7 78
Haven and Clark.....	Portland		Nov. 16, 1877..	68
Isabel Fagan.....	Portland		Dec. 22, 1877..	1 78
Julia Bogan.....	Portland		Aug. 15, 1877..	10
Abraham Kincaid.....	Assyria, Mich.....		Feb. 21, 1878..	1 79

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.
William Purves, Guard. of John Currier	Portland	Dead.....	Jan. 2, 1878..	\$4 52
Edw. C. Ambrose	Portland .....	.....	Feb. 3, 1878..	2 85
Addie S. Nichols	Portland .....	.....	Dec. 23, 1878..	1 78
Lizzie S. Wells	Portland .....	.....	Jan. 3, 1878..	45
Sarah H. O'Brien, c. b. p. Charles H. O'Brien	Portland .....	.....	Jan. 11, 1879..	10 82
Emma Larrabee	Auburn .....	.....	Jan. 11, 1879..	1 79
Alphonzo A. Field	Portland .....	.....	June 30, 1879..	50
George T. Libby	Scarboro .....	.....	July 17, 1879..	15 69
Arthur L. Nelson .....	.....	.....	Sept. 18, 1879..	2 35
Maurice C. Philbrick	Epsom, N. H. ....	.....	Oct. 20, 1879..	134 11
Thomas Alex. Brownrig .....	.....	.....	Sept. 9, 1877..	2 61
Charles C. Witham	Portland .....	.....	Nov. 17, 1877..	1 97
Hugh Monroe .....	.....	.....	Oct. 7, 1864..	7 71
Charles Henry McKusick .....	.....	.....	Feb. 26, 1874..	42 39
Jennie L. Jordan .....	.....	.....	Aug. 23, 1869..	1 91
Lillia A. Mitchell .....	.....	.....	Oct. 27, 1870..	24 39
Martha Ellen Sanborn	Newfield .....	.....	Oct. 2, 1871..	4 26
Edwin Curtis Richardson .....	.....	.....	Feb. 9, 1869..	5 87
Mrs. Amelia Brown	Ossipee, N. H. ....	.....	Nov. 26, 1862..	151 61
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
Addie E. Foster .....	.....	.....	Mar. 15, 1862..	2 16
Edward H. Pinkham .....	.....	.....	June 28, 1867..	2 92
Herbert H. Peck .....	.....	.....	Sept. 5, 1867..	15 57
Henry P. Norris .....	.....	.....	Nov. 1, 1867..	2 05
Gertrude Isabella Wescott .....	.....	.....	June 4, 1870..	1 88
Charles A. Andrew .....	.....	.....	Dec. 27, 1865..	1 97
Stephen H. Hamilton .....	.....	.....	July 9, 1868..	1 93
Frank R. Dyer	Addison .....	.....	Aug. 21, 1868..	7 14
Thomas Edwin Bailey .....	.....	.....	Feb. 27, 1867..	1 96
Mrs. Martha S. Dailey	Portland .....	.....	Jan. 7, 1879..	2 76

MECHANICS' SAVINGS BANK—AUBURN.

Laura A. Taylor	Auburn	Not known.	May 3, 1875..	\$4 04
E. N. Thorne	Auburn	Not known.	June 4, 1875..	4 03
Eddie H. Bickerton	Auburn	Dead	June 15, 1875..	35
Frankie W. Bickerton	Auburn	Living	June 15, 1875..	57
George M. Goff	Auburn	Living	May 26, 1875..	22
Asa A. Moore	Livermore	Not known.	Aug. 26, 1875..	12 67
Henry L. Mason	North Turner	Not known.	Dec. 23, 1875..	1 73
Hattie E. Crockett .....	.....	Not known.	April 22, 1876..	3 89
Edward H. Thomas	Auburn	Not known.	Aug. 25, 1876..	1 71
Frankie King .....	.....	Not known.	Jan. 17, 1877..	03
Mrs. Fannie W. Daron	Auburn	Not known.	May 8, 1877..	1 85
Wallace Strout	La Crosse, Wis.	Not known.	Nov. 5, 1877..	1 64
P. David Strout	La Crosse, Wis.	Not known.	Nov. 5, 1877..	1 64
Elmer Z. Lane	Portland	Not known.	Dec. 18, 1877..	9 76
Silvester Oakes Phillips	Auburn	Not known.	Dec. 22, 1877..	1 63
Charles E. C. Merrill .....	.....	Not known.	May 25, 1877..	44
Carrie Maria Warner	Bristol, Conn.	Not known.	Dec. 24, 1877..	3 85
Vesta A. Sturtevant .....	.....	Not known.	Feb. 13, 1878..	04
Mrs. Delia B. Merrill	Auburn	Living	Feb. 25, 1878..	165 49
Mrs. E. O. Chase Ford	East Auburn	Not known.	Mar. 24, 1878..	46 43
Mrs. Lydia J. Blake	Monmouth	Living	May 3, 1878..	753 09
Smith Emerson	Monmouth	Not known.	Jan. 27, 1879..	19 27

NORWAY SAVINGS BANK—NORWAY.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Lucy A. Brown	Oxford		April 1, 1876..	\$7 01
Emerson Blackwell .....	.....		Mar. 23, 1867..	2 96
Edward E. Cushman	Hebron		May 21, 1873..	11 27
Charles Campbell .....	.....		Aug. 21, 1866..	3 01
Harry W. Chase	North Paris		Jan. 14, 1873..	41 52
Lucy L. Chase .....	.....		Aug. 23, 1875..	7 58
Charles Durrell	Oxford		April 3, 1874..	480 11
Fred E. Everett	Boston, Mass		Jan. 24, 1879..	11 16
Freddie Eugene Frost .....	.....		Nov. 3, 1868..	3 36
Saphronia Holt .....	.....		Jan. 19, 1877..	835 55
Helen J. Howe	Norway		Jan. 23, 1873..	5 50
Charles W. Howe	Rochester, N. H.		Nov. 1, 1876..	2 33
Willie Herne	Bangor		June 28, 1878..	4 09
Clara Hubbard .....	.....		May 2, 1874..	2 49
Cyrus W. Irish .....	.....		Mar. 23, 1867..	2 96
Della M. Jacobs	Bryant's Pond		Jan. 7, 1876..	13 52
Charles E. Moore .....	.....		July 12, 1879..	1 83
J. Frank Moore	Harrison		July 12, 1879..	1 78
Henry Pike, 2d .....	.....		Oct. 2, 1876..	7 06
Alice Paine	Greenwood		June 14, 1872..	36 83
Bion H. Pike	South Waterford		April 25, 1878..	45 09
Weston Russell	Augusta, Kansas		Aug. 4, 1866..	3 01
Helen M. Staples	Hanover		Sept. 24, 1877..	6 33
Lillian Taylor	Byron		Oct. 26, 1875..	3 55
Charles L. Thomas	Rumford Falls		Dec. 1, 1869..	6 24
Edward M. Verrill	Paris		Oct. 26, 1875..	4 85
George F. Webster	North Gray		June 3, 1871..	2 43
Mary A. Woodman	Rumford		Jan. 8, 1873..	134 85
Cora A. Watson .....	.....		May 9, 1877..	2 88

PENOBSCOT SAVINGS BANK—BANGOR.

Peter Plunkett, Jr.	Gardiner	Not known..	June 13, 1871..	\$31 76
Anton Westin	Bangor	Not known..	Aug. 5, 1874..	197 57
William Davis	Bangor	Not known..	Dec. 23, 1876..	1 90
James Belger	Bangor	Not known..	Jan. 3, 1877..	1 90
Alfred Curtis Wood	Brewer	Not known..	Aug. 22, 1878..	2 15

PEOPLE'S SAVINGS BANK—LEWISTON.

John Burns	Lewiston	Not known..	Aug. 11, 1877..	\$5 33
Linnie M. Tarr	Lewiston	Not known..	July 30, 1878..	1 89

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

"A new set of deposit ledgers were opened by this bank July 1, 1893; the old closed ledgers were stored outside of safe in office and were burned January 23, 1894. Cannot answer required question."

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 51
Hulda E. Tibbetts	Rangeley .....	.....	July 9, 1872..	2 35
H. Wilson Phillips	Avon .....	.....	July 3, 1873..	8 44
Charles Q. Odell	No. 6 Plantation .....	.....	Oct. 31, 1873..	2 22
B. A. Brown	Avon .....	.....	July 13, 1874..	2 12
Levi E. Fellows	Avon .....	.....	Mar. 22, 1875..	4 80
Richard A. Beedy	Phillips .....	.....	Feb. 1, 1876..	2 19
Gusta E. Hinkley	Rangeley .....	.....	Oct. 30, 1877..	1 86
Mrs. Lucinda Moulton	Hudson, Mass. ....	.....	May 17, 1878..	292 80

PISCATAQUIS SAVINGS BANK—DOVER.

Rose E. Loring	Dover	Dead	Sept. 17, 1877..	\$ 56
William C. Brown	Florida	Living	Sept. 18, 1876..	87
Agnes Gilman	Foxcroft	Living	Jan. 1, 1877..	11 31
F. F. Waterman	Dover	Living	Oct. 26, 1877..	2 52
Charlie C. Dow	Minnesota	Dead	Mar. 13, 1878..	66
Mrs. Adeline Jennison	Foxcroft	Dead	Mar. 6, 1878..	1 96
Mary E. Lowe	Wellington	Not known.	Mar. 5, 1878..	31
Eudora M. Gould	Milo	Not known.	April 27, 1878..	53
Fred A. Plummer	Dover	Living	Aug. 10, 1874..	2 05
Albert Stacey	Dover	Not known.	Aug. 10, 1874..	13 23
Thomas Crockett	Dover	Not known.	Oct. 20, 1876..	2 09
Mrs. O. Eveleth	Greenville	Dead	May 11, 1874..	284 84
Daniel H. Bearce	Foxcroft	Dead	May 5, 1874..	4 89

PORTLAND SAVINGS BANK—PORTLAND.

Ann T. Abbott .....	.....	.....	Aug. 2, 1877..	\$ 79
Bridget A. Butter .....	.....	.....	Oct. 20, 1865..	29 01
Clarence F. Cole .....	.....	.....	July 2, 1877..	64
Lewis F. Cummings .....	.....	.....	Nov. 7, 1863..	74
James N. Dow	Co. G, 15th Me. Reg't .....	.....	Sept. 24, 1862..	96 54
Charles H. Edson	Co. G, 12th Me. Reg't .....	.....	Oct. 9, 1862..	154 93
Emmira Field	Falmouth .....	.....	Nov. 14, 1876..	484 69
Walter Gilgan	Co. C, 7th Me. Reg't .....	.....	April 20, 1864..	88 43
Mrs. John Hargraves .....	.....	Dead	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
Anne Belle 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
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	California	Dead	May 14, 1863..	326 60
Maria A. Swain	Gorham .....	.....	Oct. 7, 1863..	22 54
Richard Sully	Co. K, 7th Reg't	Dead	June 11, 1863..	276 55
George O. Talbot	Yarmouth .....	.....	Mar. 6, 1865..	1 87
Patrick T. Thornton	Franklin Plan .....	.....	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't .....	.....	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

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.
John L. Daniels.....	Norwich, Conn.....		Dec. 21, 1866..	\$287 85
Mrs. Cornelius Bedlow...			May 15, 1868..	16 77
Gardiner E. Hall.....	Westbrook.....		Mar. 26, 1870..	2 73
Marietta Brazier.....			Nov. 1, 1876..	272 10
Francis M. Akerman.....			April 23, 1867..	19 02
Harriet E. Deering.....			July 3, 1867..	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
Sophronia 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
Terrence McWade.....			May 5, 1869..	32 40
William McLaughlin.....			Jan. 25, 1878..	69 64
Daniel O. Leavitt.....			May 3, 1869..	12
Joseph Coveuy.....			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
Mary S. Mountford.....			July 22, 1878..	98
Frank E. Jordan.....			Oct. 17, 1872..	10 72
Elizabeth A. Gardner.....			June 24, 1870..	33 02
Martha Clark.....	611 Congress St.....		Jan. 8, 1870..	17 87
Charles H. Stover.....	Freeport.....		May 6, 1869..	2 21
George A. Card, Guardian.....			July 8, 1869..	2 89
Walter L. Card.....			Dec. 24, 1875..	62
William W. Dyer.....			Nov. 3, 1873..	30 02
Hannorah Roach.....			June 12, 1872..	19 15
Mary A. Thayer.....			June 15, 1870..	47 14
Lavinda Hanscomb.....			Dec. 26, 1872..	91 00
George E. Dyer.....			Mar. 22, 1878..	7 09
Charles Hanson.....			April 7, 1871..	6 95
Mary D. Snow.....			May 4, 1871..	81
Granville C. Foye.....			July 1, 1876..	2 41
Eleazer L. Ring.....			Nov. 2, 1875..	27
Isaiah Mansfield.....	Chebeague.....		Nov. 4, 1875..	36 81
William F. Hussey.....			April 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
William H. H. Hatch.....			Jan. 11, 1878..	60
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.....			Nov. 11, 1876..	10 32
Mary Kelly.....			Nov. 4, 1873..	7 32
Francis E. Winslow.....	Freeport.....		May 21, 1872..	65 14
Clementine D. Barbour.....			May 3, 1876..	59
Albion Berry.....			April 24, 1875..	1 99
Nathan M. Cobb.....		Dead.....	April 14, 1873..	1 87
Mrs. George T. Blake.....			Nov. 8, 1875..	5 89
Maggie E. Lynch.....			April 22, 1878..	53
Isaiah M. Conick.....			Feb. 11, 1875..	5 12
Martin G. Peterson.....			Nov. 28, 1873..	15
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

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.
Caroline Peirce.....	Chelsea.....		Aug. 26, 1873..	\$1 85
Henry T. Dow.....			Mar. 10, 1875..	1 93
Wesley G. Pierce.....	Southport.....		Oct. 31, 1873..	6 84
Mary Caroline Knight.....			May 3, 1875..	81
Harold J. Footner.....			Mar. 14, 1876..	80
Susie M. Haines.....			July 20, 1874..	39
Joseph Kelly.....			July 13, 1874..	50
Edward C. Farnum.....			Mar. 19, 1874..	4 21
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
Knightville Union Parish.....			Jan. 30, 1875..	1 95
Mary F. McKenzie.....			May 21, 1875..	30
Hattie M. Walker.....	Scarboro.....		Feb. 4, 1875..	1 89
Maurice E. Huff.....			Feb. 25, 1875..	12 01
Ernest F. King.....			Sept. 15, 1875..	37 21
Charles J. Haley.....			April 2, 1877..	2 76
Ella J. Kimball.....	Hiram.....		April 9, 1875..	2 28
Charles Warren Davis.....			May 1, 1876..	2 09
William K. Smith.....			May 27, 1875..	7 11
Martin Hogan.....			April 23, 1878..	1,693 73
Dr. Daniel Hardy, for Hattie Greagour.....			July 15, 1875..	1 91
Patrick Fahy.....	Sager's stable.....		May 6, 1876..	2 05
Sarah W. Rounds.....			Dec. 9, 1876..	56
Elizabeth A. Wheelwright.....			May 4, 1876..	5 81
Lizzie May Ulmer.....			July 12, 1876..	2 85
Abby M. Johnson.....			July 6, 1876..	2 41
Mabel Heaton Bean.....			Nov. 15, 1876..	4 04
Arthur J. Symonds.....			May 1, 1878..	11 28
Mary A. Burnell.....			Sept. 8, 1876..	3 96
Inez E. Adams.....			April 16, 1877..	1 94
Mary E. Daniels.....			July 2, 1877..	116 79
Miranda Meserve.....			Feb. 14, 1877..	3 91
Lester Eugene Smith.....	Scarboro.....		June 12, 1877..	55
Gabriel Smith Jones.....			Jan. 11, 1878..	25
George Fouseca.....			Nov. 17, 1877..	10 71
Grace A. Graves.....			Nov. 1, 1877..	1 80
William Otis Stevens.....			April 8, 1878..	16 86
Mrs. Charles Day.....			Mar. 7, 1879..	76
Clarence H. Mouton.....	Cornish.....		Mar. 28, 1879..	104 34
J. Clifford Haskell.....	Biddeford.....		May 28, 1879..	813 82
Mrs. Mary A. Chase.....			Dec. 17, 1878..	4 59
Mrs. Abbie S. Kahrs.....	Richmond.....		May 13, 1879..	95
Willet F. Knight.....			Mar. 15, 1879..	121 69
Thomas E. Peverley.....	North Conway.....	Dead	May 26, 1879..	22 96
Mrs. Marie Guerin.....			June 13, 1879..	2 12
Edward W. Hodgson.....	20 Temple St.....		Oct. 30, 1879..	56
Mrs. Rose A. Mayberry.....			May 14, 1879..	1,279 43
Francis Overlock.....			Jan. 30, 1879..	1 80
Joseph E. Waterhouse.....			Mar. 21, 1879..	3 17
Russell Niles.....			Nov. 4, 1878..	4 32
Miss Lydia Holt.....			May 6, 1879..	30
Cora Mabel Rogers.....			May 28, 1879..	3 95
Mrs. Annie A. Carter.....			Dec. 3, 1878..	13 72
Edward Kennard.....	Falmouth.....		Mar. 15, 1879..	5 2
Willie N. Mitchell.....			Mar. 11, 1879..	2 64
Mrs. Christina H. Besse.....			Nov. 2, 1878..	22 21
James R. Maskell.....			April 22, 1879..	22
Mrs. Jane M. Phillips.....			May 18, 1879..	22
Granville Floyd.....	Conway, N. H.....		Nov. 4, 1874..	8 02
Amelia Petty.....			Dec. 17, 1878..	1 93
George Tripp.....	Deering.....		Nov. 11, 1873..	2 72

ROCKLAND SAVINGS BANK—ROCKLAND.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Ellen L. Wilson	Camden	Unknown ..	Aug. 22, 1869..	\$15 65
Michael Murphy.....	Rockland.....	Unknown ..	April 11, 1870..	569 45
Dennis Fitzgerald.....	Rockland.....	Unknown ..	Oct. 3, 1870..	124 33
Ariadna K. Joyce.....	Swan's Island.....	Unknown ..	Nov. 30, 1878..	45 64
Nancy A. Wasgat.....	Rockland.....	Unknown ..	Nov. 3, 1871..	13 53
Adelia E. Butler.....	Union.....	Unknown ..	April 26, 1872..	13 40
Ann E. Smith.....	North Haven.....	Unknown ..	May 12, 1879..	21 06
Geo. H. Rankin.....	Lincolnton.....	Unknown ..	May 12, 1879..	12 58
James M. Sherman.....	Rockland.....	Unknown ..	Aug. 4, 1873..	25 20
J. M. Clark.....	South Thomaston.....	Unknown ..	Sept. 1, 1875..	15 03
Maggie McIsaacs.....	Rockland.....	Unknown ..	April 28, 1879..	174 58
Nancy J. Mullen.....	North Haven.....	Unknown ..	Dec. 16, 1876..	53 93
Katie S. McNeil.....	Rockland.....	Unknown ..	April 27, 1879..	98 44
Mary O'Brien.....	Vinalhaven.....	Unknown ..	Jan. 13, 1879..	3 00

SACO SAVINGS BANK—SACO.

Jennie Harlow.....	Saco.....	Unknown ..	May 9, 1876..	\$27 74
Mrs. Mary Ann Boothby.....	.....	Unknown ..	Aug. 23, 1873..	293 11
Mrs. Ella E. Hatch.....	Saco.....	Unknown ..	Feb. 12, 1874..	45 63
Thomas Burnham.....	.....	Unknown ..	Mar. 24, 1876..	2 24
Esther A. Stanley.....	.....	Unknown ..	Nov. 23, 1875..	256 41

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Hannah Haines.....	Unknown.....	.....	May 31, 1871..	\$170 88
Loamina Taylor.....	Unknown.....	.....	April 22, 1874..	4 74
Lydia A. Cleaves.....	Dayton.....	.....	Nov. 2, 1876..	534 58
Mary F. Fenderson.....	Scarboro.....	.....	June 4, 1870..	25 03
Wm. Herbert Cook.....	Unknown.....	.....	Feb. 3, 1875..	4 67
Edward T. Batchelder.....	Unknown.....	.....	Jan. 23, 1878..	4 05
Sarah M. Edgecomb.....	Unknown.....	.....	Jan. 11, 1877..	14 16
Charles Huff.....	Unknown.....	.....	Sept. 22, 1877..	241 50
John R. Rieker.....	Saco.....	Dead.....	Sept. 22, 1865..	260 02
Cora B. Billings.....	Unknown.....	.....	Oct. 31, 1877..	1 87
David P. Coffin.....	Unknown.....	.....	May 21, 1872..	2 32
Julia M. and Alice Moulton.....	Parsonsfield.....	.....	July 7, 1869..	77 17
Jonathan I. Foss.....	Unknown.....	.....	Jan. 20, 1871..	2 48
Clara E. Brooks.....	Unknown.....	.....	Oct. 10, 1860..	2 57
James F. Wiley.....	Fryeburg.....	.....	Jan. 10, 1869..	59 76
Henry A. Norton.....	Unknown.....	.....	Mar. 16, 1870..	2 57
Byron H. Bradeen.....	Brownfield.....	.....	Aug. 27, 1878..	13 38
George A. Weymouth.....	Unknown.....	.....	Aug. 23, 1873..	2 16
Ella F. Johnson, Tr. Lillie M. and Lola M. Johnson..	Unknown.....	.....	Nov. 7, 1877..	4 76
Edwin H. Stevens.....	Unknown.....	.....	Dec. 31, 1877..	238 27
Jos. Downs, Tr. Eva Downs	Unknown.....	.....	Feb. 19, 1870..	3 97
George E. Morrison.....	Unknown.....	.....	Feb. 6, 1862..	2 57
Fred Wilson.....	Unknown.....	.....	Mar. 30, 1868..	2 57
Henry P. C. Wright.....	Unknown.....	.....	Jan. 19, 1876..	6 18
Roseville Boothby.....	Unknown.....	.....	Aug. 18, 1872..	10 02
Minnie O. Leavitt.....	Unknown.....	.....	Feb. 9, 1872..	2 84
Maud F. Woodman.....	Unknown.....	.....	Feb. 25, 1878..	15 56
Charles H. Underwood.....	Unknown.....	.....	Oct. 21, 1874..	1 18
Angeline Garland.....	Unknown.....	.....	Jan. 20, 1877..	23 26
Dennis Johnson.....	Unknown.....	.....	Jan. 4, 1876..	11 45
Elizabeth Cutts.....	Unknown.....	Dead.....	June 9, 1872..	16 27
James H. Bacon.....	Unknown.....	.....	Sept. 11, 1873..	2 16
Preston L. Emery.....	Unknown.....	.....	June 6, 1876..	4 35
Maurice F. Leach.....	Lawrence.....	.....	Oct. 3, 1876..	11 90
Alberta Finney.....	Unknown.....	.....	Feb. 15, 1875..	2 13
Cora May Jellison.....	Old Orchard.....	.....	Sept. 17, 1877..	11 44

SEARSPORT SAVINGS BANK—SEARSPORT.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount stranding to credit.
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"None."

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

"None."

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Ferdinand C. Came	Haverhill, Mass ...	Unknown ..	April 15, 1866..	\$14 70
Sarah Meader	South Berwick...	Unknown ..	Oct. 5, 1878..	6 51
F. H. Stanley	Mt. Desert	Unknown ..	July 15, 1872..	592 94
William Russell	Sanford.....	Unknown ..	Oct. 15, 1876..	1,763 61
Harrison Webster .....	.....	Unknown ..	Jan. 7, 1878..	10 79

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Willie Cole	Paris.	No.	Dec. 2, 1873..	\$7 35
Frank Hammond.....	Paris.	No.	May 13, 1875..	38 92
Clara L. Mixer.....	South Paris	No.	Dec. 31, 1874..	4 53
Harry T. Jordan	Washington, D. C.	No.	July 29, 1876..	1 84
Ada W. H. Motley	Deering	No.	Aug. 27, 1877..	3 98

THOMASTON SAVINGS BANK—THOMASTON.

"None."

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

Mary Francis Huckins	Unknown	Unknown ..	Mar. 30, 1875..	\$26 43
Willis S. Whitney.	Gardiner	Living ..	April 1, 1875..	2 00
Bessie M. Barron	Topsham	Living ..	April 6, 1875..	12 78
Hattie S. Barron	Topsham	Living ..	April 6, 1875..	12 78
C. A. Stimpson.....	Unknown	Unknown ..	May 7, 1875..	75
Willie D. Fisher.	Unknown	Unknown ..	Feb. 26, 1876..	5 00
Adelia May Tedford.....	Topsham	Living ..	Feb. 23, 1877..	48 35
Chas. D. Ring	Unknown	Unknown ..	Oct. 15, 1879..	1 79

TREMONT SAVINGS BANK—TREMONT.

Bertie E. Clark.....	Bar Harbor	Not known .	Oct. 13, 1875..	\$6 58
Bertha E. Clark.....	Bar Harbor	Not known .	Oct. 13, 1875..	6 58

WATERVILLE SAVINGS BANK—WATERVILLE.

"None. The whereabouts of all are known."

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson.....	Wiscasset	Unknown ..	July 21, 1866..	\$3 42
Charles H. Southard.....	Wiscasset	Dead.....	Nov. 10, 1869..	18 14
Hattie Dunton	Newcastle.....	Unknown ..	July 21, 1870..	14 92
Hannah C. Dickinson ..	Wiscasset	Unknown ..	April 1, 1871..	3 97
Mary A. Sproul	Wiscasset	Unknown ..	Sept. 30, 1871..	50 50
Emma J. Rumrell	Wiscasset	Unknown ..	Dec. 20, 1871..	2 64
B. Walter Chadbourne	Boston	Dead.....	Mar. 28, 1876..	104 40
Frank Foster.....	Wiscasset	Unknown ..	Jan. 15, 1877..	9 51

YORK COUNTY SAVINGS BANK—BIDDEFORD.

"None."

**Abstract of the statements of Foreign Corporations
Licensed to do Business in this State for the
Year Ending December 1, 1899, under
the Provisions of Chapters 79 and
131, Public Laws of 1891.**

IOWA LOAN AND TRUST COMPANY—DES MOINES, IOWA.

December 1, 1898.

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, W. E. Coffin, J. M. Owens, Ira Cook, C. A. Dudley, Jas. Callanan, J. G. Rounds, G. M. Hippee, J. H. Blair.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	100,000 00
Profits undivided	322,560 38
Certificates of deposit	5,250 00
Other deposits	8,968 27
Debenture bonds outstanding	3,367,500 00
Debenture coupons due but not presented for payment	2,426 25
Short time debentures	195,981 53
Total	\$4,442,686 43

RESOURCES.

Loans secured by first liens on real estate	\$3,671,200 32
Loans secured by second liens on real estate	} 15,220 50
Loans on collateral in possession of company	
Loans on personal property	
County and city bonds and warrants	2,859 57
United States government bonds	20,500 00
Bank stock	4,800 00
Other stocks	2,304 00
Real estate acquired by foreclosure	332,586 39
Real estate by investment, company's office building ..	115,000 00
Tax sale certificates	23,346 55
Due from sundry persons	1,335 65
Cash deposited in national banks	144,318 46
Cash on hand	4,009 55
Mortgage interest due	52,578 42
Land contracts	52,049 25
Expenses of foreclosures	577 77
Total	\$4,442,686 43

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
United States 3% <i>s</i> , 1898	\$21,677 50	\$20,500 00	\$20,500 00
Fifty shares stock, bankers, Iowa State Bank of Des Moines, Iowa	4,800 00	5,000 00	4,800 00
Forty-eight shares stock Western White Bronze Company of Des Moines, Iowa	2,304 00	4,800 00	2,304 00
Bonds, school district of Tarkis, Atchison county, Mo.	1,020 00	1,000 00	1,000 00
Assessment certificate bonds of the city of Des Moines, Iowa	623 91	623 91	623 91
Warrants, town of Earlham, Iowa	450 00	450 00	450 00
Warrants, city of Des Moines, Iowa	734 16	734 16	734 16
Warrants, Warren county, Iowa	51 50	51 50	51 50
	\$31,661 07	\$33,159 57	\$30,463 57

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? \$63,000.

How much, if any, of the stock owned by directors is pledged to the company as collateral? \$4,000.

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, except when we have sufficient personal knowledge of security offered.

Please state the sections of country in which loans are made, giving counties. Iowa, Eastern and Central Nebraska, and southeast part of South Dakota.

How much of the liability of the company, if any, is outstanding in Maine? Cannot say.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? Cannot say.

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? Number, 75; amount, \$90,480.

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.		
45	5 1/2	1889	1899	1896	\$4,000 00	\$500 00
46	5 1/2	1890	1900	1895	*79,908 78	94,500 00
47	5 1/2	1890	1900	1895	74,568 00	63,200 00
48	5 1/2	1890	1900	1895	70,870 50	68,900 00
49	5 1/2	1891	1901	1896	74,900 00	69,900 00
50	5 1/2	1891	1901	1896	48,025 00	44,500 00
51	5 1/2	1892	1902	1897	106,619 00	99,700 00
52	5 1/2	1892	1902	1897	103,535 00	98,000 00
53	5 1/2	1892	1902	1897	107,915 00	98,400 00
54	5 1/2	1892	1902	1897	103,973 00	98,200 00
55	5 1/2	1892	1902	1897	105,875 00	99,800 00
56	5 1/2	1893	1903	1898	107,625 00	100,000 00
57	5 1/2	1893	1903	1898	98,520 00	92,300 00
58	5 1/2	1894	1904	1899	105,400 00	100,000 00
59	5 1/2	1894	1904	1899	107,750 00	100,000 00
60	5 1/2	1894	1904	1899	104,850 00	99,000 00
61	5 1/2	1894	1905	1900	104,450 00	98,800 00
62	5 1/2	1895	1905	1900	104,650 00	98,000 00
63	5 1/2	1895	1905	1900	110,152 35	100,000 00
64	5 1/2	1895	1905	1900	104,700 00	99,100 00
65	5 1/2	1895	1905	1900	83,630 00	78,200 00
66	5 1/2	1896	1906	1901	111,563 50	100,000 00
67	5 1/2	1896	1906	1901	106,655 00	99,600 00
68	5 1/2	1896	1906	1901	106,475 00	100,000 00
69	5 1/2	1897	1907	1902	108,810 00	100,000 00
70	5 1/2	1897	1907	1902	105,350 00	100,000 00
71	5 1/2	1897	1908	1903	104,325 00	97,800 00
72	5	1897	1908	1905	105,575 00	100,000 00
73	5	1898	1908	1905	106,773 00	99,600 00
74	5	1898	1908	1905	94,724 39	88,500 00
75	5	1898	1908	1903	10,975 00	9,200 00
1	5	1886	1901	1896	108,155 00	100,000 00
2	5	1886	1901	1896	104,927 00	98,000 00
3	5	1886	1901	1896	106,305 00	100,000 00
4	5	1886	1901	1896	52,973 56	40,000 00
5	5	1886	1901	1896	52,558 00	50,000 00
6	5	1886	1901	1896	105,545 11	99,000 00
7	5	1886	1901	1896	74,110 00	70,000 00
8	5	1887	1902	1897	43,050 00	41,000 00
9	5	1892	1907	1902	5,250 00	5,000 00
10	5	1893	1908	1903	6,300 00	6,000 00
11	5	1898	1909	1904	86,127 00	77,000 00
A	5	1887	1902	1897	20,550 00	19,000 00
B	5	1892	1907	1902	550 00	500 00
C	5	1893	1908	1903	550 00	500 00
CC	5	1893	1903	1898	750 00	700 00
D	5	1898	1909	1904	24,800 19	22,000 00
					\$3,686,143 38	\$3,424,400 00

* And \$20,500, U. S. government bonds (par value).

Total amount of debentures certified, \$3,424,400.
 Less amount on hand and with agents, \$56,900.
 Total liabilities for debentures as per statement, \$3,367,500.
 Trustees for debentures, Ira Cook, C. A. Dudley and G. M. Hippee.

W. E. COFFIN, *Treasurer.*

C. A. DUDLEY, {
 D. F. WITTER, } *Directors.*

STATE OF IOWA, { ss.
 COUNTY OF POLK, }

I, W. E. Coffin, Treasurer of Iowa Loan and Trust Company, and C. A. Dudley and D. F. Witter, 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 12th day of January, A. D. 1899.

EDWIN HULT,
Notary Public Polk County, Iowa.

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

January 1, 1899.

Names of Officers—R. N. Jackson, President; M. E. Vinton, 1st Vice President; C. E. Jackson, 2d Vice President; D. T. Haines, Secretary; E. A. Gladwin, Assistant Secretary.

Names of Directors—R. N. Jackson, M. E. Vinton, C. E. Jackson, E. A. Bowers, J. M. Douglas, E. H. Nash, E. A. Quintard, W. H. Williams, J. M. Keatings, C. B. Frisbie.

LIABILITIES.

Capital stock paid in	\$679,274 02
Profits undivided	12,033 15
Certificates of deposit	450 00
Debenture bonds outstanding	6,896,144 32
Installment debentures	414 40
Due to national banks	39,500 00
Due to branch offices and agents	12,207 30
Accrued interest on debentures	136,636 05
Total	\$7,776,659 24

RESOURCES.

Loans secured by first liens on real estate	\$6,614,498 80
Loans secured by second liens on real estate	12,625 86
Loans on personal property, bills receivable	10,903 69
Stocks and bonds	180,020 00
Real estate acquired by foreclosure and advances	16,683 13
Real estate by investment, office and safe	26,500 00
Past due interest	273,129 59
Due from branch offices and agents	109,151 74
Due from sundry persons	}
Due from banks and bankers	
Cash deposited in national banks	360,100 14
Cash on hand	2,021 14
Accrued interest on loans and other resources	157,025 15
Topographical records	14,000 00
Total	\$7,776,659 24

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value.	Book value.
Southern Planting Company stock	\$9,750 00	\$9,750 00
Farm Land Company stock \$9,620, bonds, \$15,000	24,620 00	24,620 00
Farm Investment Company stock, \$9,500, bonds, \$27,000	36,500 00	36,500 00
Conn. Investment Company stock, \$9,750, bonds, \$24,000	33,750 00	33,750 00
Central Investment Company stock, \$9,750, bonds, \$28,000	37,750 00	37,750 00
Union Investment Company stock, \$9,750, bonds, \$27,000	36,750 00	36,750 00
Realty Investment Company stock	900 00	900 00
	\$180,020 00	\$180,020 00

When organized? November 5, 1875.

Under what State laws? Connecticut special charter.

Principal place of business? Middletown, Conn.

Authorized capital? \$1,000,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? \$679,274.02.

How much of its capital is owned by officers of the company? \$26,930.38.

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? Minnesota, North and South Dakota, Wisconsin, Colorado, Utah, Idaho, Arkansas, Louisiana and Texas.

How much of the liability of the company, if any, is outstanding in Maine? \$7,650.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? \$7,650.

Total amount of loans unpaid and outstanding? \$228,775.

Total amount of loans guaranteed? \$228,775.

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.	Secured by pledge of first mortgage loans.	AMOUNT OF	
		Cash.	Debentures.
A 1 to A 69 Security Co., Hartford, Conn..	\$2,987,984 63	\$53,375 00	\$3,002,100 00
A 71 to 73 " " "	60,744 22	1,200 00	61,350 00
R 70 to R 74 " " "	102,932 34	10,475 00	111,100 00
A B " " "	31,274 83	-	30,416 87
D 1 to D 45 Columbia Trust Co., Mid. "	2,834,395 12	90,306 00	2,887,500 00
J 1 " " "	99,724 48	1,900 00	100,000 00
24-26-28 Union Trust Co., New York)			
59-64-65 " " ").....	105,440 85	-	101,250 00
66 " " ").....			
68 to 85 " " ").....	499,027 57	-	480,800 00
AA-BB " " ").....			
CC-DD " " ").....			
EE-FF " " ").....			
GG-V " " ").....			
W-T " " ").....	119,181 22	-	113,637 46
Y-Z " " ").....			
C 1 to C 5 " " ").....			
02 " " ").....			
	\$6,840,705 26	\$157,256 00	\$6,888,154 33

Total amount of debentures certified, \$6,897,854.33.

Cancelled and not repaid, \$9,700.

Debentures repaid and not cancelled, \$1,710.01.

Total liabilities for debentures as per statement, \$6,896,144.32.

Trustees for debentures, Union Trust Company, N. Y., V, W, X, Y, Z, A A, B B, C C, D D, E E, F F, G G, C 1, C 2, C 3, C 4, C 5, 01, 02, 24-26-28 to 85; Security Company, Hartford, A 11 to A 75, R 70 to R 74, Columbia Trust Company, Middletown, D 1 to D 46.

D. T. HAINES, *Secretary.*

CHARLES B. FRISBIE, } *Directors.*
JOHN M. DOUGLAS, }

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } *ss.*

I, D. T. Haines, Secretary of the Middlesex Banking Company, and Charles B. Frisbie and John M. Douglas, 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 sixth day of February, A. D. 1899.

E. A. GLADWIN, *Notary Public.*

**NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.**

January 1, 1899.

Names of Officers—James N. Clarke, President; D. M. McEl Hinney, Vice President; E. C. Webster, Treasurer; C. P. Webster, Cashier.

Names of Directors—D. M. McEl Hinney, Oswald Oliver, Geo. H. Pratt, Samuel Alexander, F. J. Benedict, E. C. Webster, C. P. Webster, J. N. Clarke.

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Guarantee fund.....	100,000 00
Profits undivided.....	21,799 76
Deposits for investment.....	30,100 00
Other deposits.....	20,150 00
Debtenture bonds outstanding.....	1,397,750 00
Bills payable, due banks.....	110,900 00
Loans paid but not remitted for.....	38,445 00
Accrued interest on debentures.....	20,000 00
A waiting exchange of papers with trustees.....	118,153 28
Coupons due not presented for payment.....	11,660 95
Due borrowers.....	11,027 90
Total.....	\$2,379,986 89

RESOURCES.

Loans secured by first liens on real estate with accrued interest.....	\$1,568,981 84
Loans secured by second liens on real estate.....	11,109 95
Loans on collateral in possession of company.....	4,581 98
Completed securities for sale.....	192,266 58
Commission notes.....	102,638 20
Office building.....	35,000 00
Real estate acquired by foreclosure.....	271,173 10
*Real estate by investment.....	41,738 81
Tax sale certificates.....	21,932 36
Past due interest coupons remitted for but not paid to us.....	111,171 21
Furniture and fixtures.....	5,158 15
Due from sundry persons.....	4,217 34
Cash on hand and sight exchange.....	13,495 57
Foreclosure account including bonds and coupons in hands of attorney.....	66,501 80
Total.....	\$2,379,986 89

* Brick business blocks in Hastings.

When organized? May 1, 1882; 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? \$500,000.00.

How much of its capital is owned by officers of the company? \$30,500.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? \$3,000.

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? \$60,000.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

BANK EXAMINER'S REPORT.

Total amount of loans unpaid and outstanding? \$1,209,100.
 Total amount of loans guaranteed? \$1,209,100.
 Number and amount of loans on which foreclosure is incomplete? 248; \$66,501.80.
 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.		
3	6	1886	1898	1896	\$1,300 00	\$1,300 00
6	6	1886	1898	1896	9,000 00	9,000 00
8	6	1886	1898	1896	18,510 00	18,500 00
9	6	1886	1898	1896	17,960 00	17,900 00
10	6	1886	1898	1896	45,665 00	45,500 00
11	6	1887	1899	1897	48,725 00	48,700 00
12	6	1887	1899	1897	64,310 00	64,300 00
13	6	1887	1899	1897	84,932 50	84,900 00
14	6	1887	1899	1897	99,999 44	100,000 00
15	6	1887	1899	1897	98,515 00	98,500 00
16	6	1887	1899	1897	100,023 00	100,000 00
17	6	1887	1901	1901	10,000 00	10,000 00
18	6	1888	1900	1898	62,518 00	62,300 00
21	6	1893	1900	1898	17,100 00	17,100 00
22	6	1892	1899	1897	17,200 00	17,200 00
24	6	1894	1901	1899	40,200 00	40,200 00
25	6	1896	1903	1901	85,149 50	85,100 00
26	6	1897	1904	1902	100,050 00	100,000 00
27	6	1898	1905	1903	100,030 00	100,000 00
28	6	1898	1905	1903	99,860 00	99,850 00
29	6	1898	1905	1903	99,970 00	99,950 00
30	6	1898	1905	1903	93,293 50	93,250 00
31	6	1898	1905	1903	45,030 00	45,000 00
32	6	1898	1905	1903	29,650 66	29,600 00
33	6	1898	1905	1903	9,600 00	9,600 00
					\$1,398,470 94	\$1,397,750 00

Total amount of debentures certified, \$1,397,750.
 Less amount on hand and with agents, \$13,800.
 Total liabilities for debentures as per statement, \$1,383,950.
 Trustees for debentures, Salem G. Pattison, C. B. Hutton and W. M. Lowman.

E. C. WEBSTER, *Treasurer.*
 J. N. CLARKE, } *Directors.*
 C. P. WEBSTER, }

STATE OF NEBRASKA, } ss.
 COUNTY OF ADAMS, }

I, E. C. Webster, Treasurer of Nebraska Loan and Trust Company, and J. N. Clarke, 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 7th day of January, A. D. 1899.

E. B. LOCKWOOD, *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 Build-
ing Associations and a Synopsis of the
Laws relating to Investments
in Savings Banks.

1899.

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 or collateral security for loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by such treasurers in the same manner to the assessors of the town in which the bank whose stock is so pledged or transferred is located. For the purposes of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

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

CHAPTER 130, PUBLIC LAWS OF 1895.

Chapter two hundred and fifty-eight of the Public Laws of eighteen hundred and ninety-three is amended so as to read as follows:

‘Section 1. Every savings bank, institution for savings and trust and loan association incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months preceding each of said days, together with a statement in detail of its

Savings banks, trust and loan associations, shall make semi-annual statement of assets, loans, investments and deposits, within and without the state.

—returns shall be made to bank examiner, who shall fix market values and return to state assessors.

State assessors shall determine values of the several franchises.

—rule for determining values.

—rate of taxation

assets, loans and investments and its deposits within and without the state, in separate columns, with aggregates so arranged as to clearly show whether the purchase or acquisition of each item in such detailed statement was prior or subsequent to January first, eighteen hundred and ninety-three. All assets, loans or investments made, purchased or acquired from the proceeds of assets, loans or investments held on said January first and thereafter renewed, sold or paid shall be entered in said statement as acquired subsequent to said January first. Said return shall be made to the bank examiner on or before the first Saturdays of May and November and within thirty days thereafter, he shall fix and determine the market values of the investments aforesaid and transmit the same with such values so determined, to the state assessors for the assessment required by section two.'

'Section 2. The state assessors shall thereupon determine the values of the several franchises of the said banks, institutions and associations according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank, institution or association there shall in each case be deducted an amount equal to the amount of United States bonds, the shares of corporation stock such as are by law of this state free from taxation to the stockholders, and the assessed value of real estate owned by the bank, institution or association, and also an amount equal to one-seventh of such other assets, loans and investments as by said detailed statement appear to have been acquired prior to January first, eighteen hundred and ninety-three, and also an amount equal to two-sevenths of such other assets, loans and investments as by such statement appear to be loans to persons resident or corporations located and doing business in this state, investments in mortgages on real estate in Maine and New Hampshire, securities of this state, public or private, bonds

issued or guaranteed by corporations located and doing business in this state, severally made, purchased or acquired since said January first, and also an amount equal to two-sevenths of the cash on hand and cash deposited within the state. Upon the value of each of said franchises so ascertained the state assessors shall assess an annual tax of seven-eighths of one per cent, one-half of said tax to be assessed on or before the fifteenth day of June, and one-half on or before the fifteenth day of December. The state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks, institutions and associations interested.'

'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.

—three-quarters of corporators to reside in county where bank is located.

Sect. 85. Any number of persons not less than thirteen, may associate themselves for the purpose of organizing a savings bank or trust and loan association, in accordance with this chapter; three-fourths of such number shall reside in the county where the proposed bank or trust and loan association is to be located, and may fill vacancies and add to their number from time to time as they desire, all of whom shall be residents of the state.

Certificates of organization to be sent to the secretary of state and bank examiner.

Sect. 86. Such persons shall execute a certificate, sworn to before a justice of the peace, in duplicate, one of which shall be deposited with the secretary of state for record, and the other sent to the bank examiner, in which shall be set forth: the name of the bank or trust and loan association; the names of all the corporators and the places where they reside; their business occupation; and the place where its business is to be transacted; together with the reasons why a bank or trust and loan association is needed in such place.

Notice of intention to organize to be given.

Sect. 87. A notice of intention to organize such bank or trust and loan association, signed by all the corporators, shall be published once a week for three weeks in some newspaper published in said county where said bank or trust and loan association is to be located, if any, otherwise in some newspaper published in an adjoining county.

Bank examiner, duty of.

Sect. 88. When the examiner receives the certificate, with the published order of notice, if he finds that the foregoing provisions have been complied with, it shall be his duty, from the best information at his command, to ascertain:

I. Whether greater convenience of access to a ~~bank~~ ^{—bank} savings bank or trust and loan association, will be ~~ascertain the convenience of depositors.~~ ^{examiner to ascertain the convenience of depositors.} 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 ~~responsibility of corporators~~ ^{—responsibility of corporators} 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 ~~Examiner shall issue certificate of authorization to corporators.~~ ^{Examiner shall issue certificate of authorization to corporators.} 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 ~~—and to the secretary of state.~~ ^{—and to the secretary of state.} 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 ~~Corporation, when authorized to transact business.~~ ^{Corporation, when authorized to transact business.} 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 ~~Savings banks, powers and liabilities of.~~ ^{Savings banks, powers and liabilities of.}

in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Officers.

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, trust company, or other banking institution, who shall elect from their number or otherwise such other officers as they see fit.

—trustees,
number and
restrictions,
1899, c. 50.

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.

—bonds of
treasurer and
assistant
treasurer.

absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal

whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. And all such bonds executed after July one, eighteen hundred and eighty-seven, shall, at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guarantee company, which shall be satisfactory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer, and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. They shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.

—shall be annually examined by bank examiner.

—when bond shall be deemed insufficient. 1887, c. 142.

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

—pay fixed by trustees.

—compensation of trustees fixed by corporation.

Sect. 96. If any office becomes vacant during the year, the trustees may fill the same until it is filled at the next annual meeting.

Vacancies, how filled.

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

Special meetings, how called.

—annual meetings, how notified.

Sect. 98. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of those present, elect by ballot any citizen of the

Corporation, to consist of not less than thirty members.

—how
elected.

—how dis-
qualified.

May receive
deposits not
exceeding
\$2,000 from
one depositor.

—deposits in
trust how
made.
1899, c. 50.

1891, c. 56.
1893, c. 195.
1895, c. 161.

county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation.

Sect. 99. Such 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 of widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds. Whenever a deposit is made in trust the name and residence of the person for whom it is made, or the purpose for which the trust is created, shall be disclosed in writing to the bank, and the deposit shall be credited to the depositor as trustee for such person or purpose; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, the deposit, with the interest thereon, may, in the event of the death of the trustee, be paid to the person for whom such deposit was made, or to his legal representative, or to some trustee appointed by the court for that purpose. The trustees may refuse any deposit at their pleasure.

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 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, exclu-

—invest-
ment of
deposits.

sive 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 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 securi-

ties, 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

Trustees to invest. 1889, c. 165.

—no loan shall be made to any officer.

shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

No officer to receive gift, fee, &c.

Sect. 105. No gift, fee, commission, or brokerage shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the State, provided, that nothing herein contained applies to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

—proviso.

—borrower to pay expenses.

Dividends, not to exceed two and a half per cent semi-annually.

Sect. 106. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as herein-after provided, at such times as are required by their by-laws, among depositors of three months standing at least before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. All losses shall be passed to the debit of said account. And when said reserve fund amounts to five per cent of the average amount of deposits for the six months previous to declaring a dividend, all net profits not otherwise divided, thereafter made by said banks, shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are forbidden to make any semi-annual dividend of

—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.

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. —not to exceed earnings of bank.

Sect. 107. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends. Interest on deposits, prohibited.

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.

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

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

Treasurer shall make trial balance weekly.

—annually to record net sum of each deposit.

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.

1891, c. 4.

—duplicate book of deposit, how obtained in case of loss of original.

Sect. 112. When the person, to whom a book of deposit was issued, or his executor, or administrator, or guardian in writing notifies the treasurer of the bank issuing the same, that such book is lost, and that he desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement for three weeks successively, in some newspaper published in the town in which said bank is located, if any, otherwise in one published in the county, if any, and if not, then in the state paper. If such missing deposit book is not presented to said treasurer within six months after the last advertisement, then he shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate relieves said bank from all liability on account of the original book of deposit so advertised.

Treasurer shall make annual return to bank examiner.

Sect. 113. The treasurer of every savings bank and institution for savings, shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

May assign discharge and foreclose mortgages, and convey land.

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

Trustees shall effect insurance.

Sect. 115. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added

to the amount of the mortgage debt to be refunded in case of redemption.

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. Funds not to be used by officer.

Sect. 117. Money deposited in a savings bank or trust company 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. When money is deposited in the name of a minor, the trustees may in their discretion pay the same to such minor or to the person making such deposit, and the same shall be a valid payment. Deposits of married women or minors are property of depositors. —deposits may be paid minor, in discretion of trustees. 1893, c. 50.

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 neces- 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.

He may summon officers and witnesses.

—penalty, for refusal to testify.

Examiner, may apply to justice of supreme court for injunction to restrain corporation from doing further business until a hearing can be had.

66 Me., 244.
68 Me., 400.

sary to ascertain its condition and ability to fulfill 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 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.

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.

Sect. 121. If, upon examination of any such corporation, the examiner is of the opinion that it is insolvent, or that its condition is such as to render its further proceedings hazardous to the public, or to those having funds in its custody, he shall apply, or if, upon such examination, he is of opinion that it has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from proceeding further with its business until a hearing can be had. Such justice may forthwith issue process for such purpose, and after a full hearing of the corporation, may dissolve or modify the injunction or make the same perpetual, and make such

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

—powers and duties of justice in such cases.

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

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

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

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

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

Attachments dissolved, and suits discontinued.

—actions at law, shall not be maintained, unless authorized by court or justice.

—judgment recovered, to be added to claims.

Claims, when barred.

Supreme court, or justice thereof, may, on petition and examination, reduce deposit account of each depositor.

68 Me., 369.

See 1899, c. 50, § 6.

—proviso.

of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

Sect. 124. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Sect. 125. Whenever a savings bank, institution for savings, or trust and loan association, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence, he is satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any rules, restrictions and conditions provided by law, he may, if he deems it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation, a larger sum than is thus fixed by the court, except as hereinafter authorized; provided, however, that its treasurer shall keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court

prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all, or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court reducing the deposits as herein provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section one hundred and twenty-one.

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 exam-

—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 elec.

tion of officers.

iner, within ten days after their election and qualification.

Punishment for unauthorized persons advertising business as a savings bank.

Sect. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but nothing in this chapter prohibits any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

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

Sect. 131. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporation, by whatever name known, in its charter or act of incorporation, are so far abridged, enlarged or modified, that every such charter or act shall conform to this chapter; and every such corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But 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

—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.

the prosecutions and punishments prescribed by law for that offense.

CHAPTER 50, PUBLIC LAWS, 1899.

Sect. 3. Such corporations are hereby authorized and empowered to pay any order drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment when said presentation is made within thirty days after the date of such order; and at any subsequent period provided the corporation has not received actual notice of the death of the drawer.

Authorized to pay any order notwithstanding death of drawer 30 days after date.

Sect. 6. Whenever it may become necessary to preserve the assets or protect depositors in a savings bank, the supreme judicial court in equity, on application of the bank examiner or trustees of such bank, or both, may, after due notice, make an order restraining the bank from paying out its funds or any portion thereof, or from declaring or paying any dividends or deposits for such time as the court shall deem advisable. The court may at any time revoke or modify the original order and authorize the bank to pay dividends upon its deposits, or pay any portion of its deposits to such as may desire to withdraw the same, or make any other or further order that may be necessary to protect the depositors in such institution. Nothing in this section shall be construed to take away the rights of the parties in interest to proceed under the provisions of sections one hundred and twenty-one and one hundred and twenty-five of this chapter.

Court may restrain payment, to preserve assets or to protect depositors.

—order may be revoked or modified.

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

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.

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.

—proviso.

Examiner shall communicate statement to the governor and council.

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

Penalty if treasurer neglects to make such statement.

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

CHAPTER 139, PUBLIC LAWS, 1893.

Dividends in savings banks shall be credited to deposit account within sixty days.

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.

—penalty for neglect.

CHAPTER 236, PUBLIC LAWS, 1889.

Officers of savings banks shall not act as agents for such corporation.

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

CHAPTER 312, PUBLIC LAWS, 1889.

Savings banks and trust companies shall not act as 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.**

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

Loan and building associations, how organized.

—constitute a body corporate and politic.

—powers.

—seal.

—may hold and convey property.

—perpetual succession.

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

First meeting, how called.

—examiner's fee.

Sect. 134. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half yearly or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such association. No shares of a prior series shall be issued after the issue of a new series.

Capital stock. 1887, c. 61.

—ultimate value of shares.

—shares may be issued in series.

Sect. 135. The number, title, duties and compensation of the officers of the association, their terms of office, the time of their election, as well as the qualifications of electors, and 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

Officers, election of and meetings, shall be determined by the by-laws. 1887, c. 61.

—tenure of officers. elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

Meetings shall be held monthly. 1887, c. 61. 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.

—monthly payment on shares. Shares may be withdrawn. 1887, c. 61. 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 directors.

—shareholders' accounts, how settled. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; provided, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

—unpledged shares of any series may be retired. 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

—proviso. When shares reach maturity, holders shall be paid value thereof. 1887, c. 61.

time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all arrears and fines shall be deducted. Every share shall be subject to a lien for the payment of any unpaid dues, fines, interest, premiums and other charges received thereon, which may be enforced in the manner hereinafter provided.

Sect. 139. The 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 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.

—shares subject to lien for unpaid dues.

Directors shall invest funds.

—loans to members, how effected.

§97, c. 319.

—bids for loans may be a rate of interest instead of a premium.

—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.

Sect. 141. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Loans shall be secured by mortgage on real estate and pledge of shares. 1887, c. 61.

Sect. 142. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The share so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged; provided, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

—conditions of note and mortgage.

—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.

Sect. 143. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with

the full amount of the original loan, together with all monthly installments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; provided, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; and provided, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

Sect. 144. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at 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.

—settlement
of accounts,
how made.

Members
failing to
pay dues,
etc., shall
be fined.
1887, c. 61.

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

Directors may, at their discretion, after one month's notice, declare shares of borrowing members forfeited. 1887, c. 61.

—account of borrowing member, how adjusted.

—balance of account shall, after six months, be enforced against security.

—shares shall revert to company.

Unpledged shares of deceased shareholder shall revert to his legal representative. 1887, c. 61.

—shares of, and money received for shares of deceased shareholder, how distributed.

Accounts, how kept, and business, how transacted. 1887, c. 319.

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 members shall then be debited, with the arrears of interest, premiums and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall be enforced against the security by any legal method, or by proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme and superior courts, to be exercised upon bill or petition in a summary manner. The shares, the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim, or demand on the part of the borrower, or any person claiming from or under him.

Sect. 146. Upon the death of a shareholder, his legal representatives shall be entitled to receive the amount of unpledged shares of the deceased, to be ascertained as provided in section one hundred and thirty-seven for withdrawal of shares. No fines shall be charged, or profits credited to a deceased member's account from and after his decease, unless his legal representatives assume the future payments on such shares, which they may assume under the same rights and liabilities of the deceased. Moneys received for the shares of a deceased shareholder, or the shares themselves, as the case may be, shall descend to the same persons and be distributed in the same manner that money received from a policy of life insurance on the life of a deceased person now does by law.

Sect. 147. The general accounts of every such association shall be kept by double entry. 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 particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft, 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.

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

—duty of
treasurer.

Profit and
losses, when
and how
distributed.
1887, c. 61.
1897, c. 319.

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 funds shall thereafter be maintained and held, and said funds shall be at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

—guaranty fund.

May purchase real estate upon which it has lien. 1887, c. 61.

Sect. 149. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

—sell or mortgage the same.

Minors may hold shares. 1887, c. 61.

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

Shall be subject to examination by bank examiner. 1887, c. 61. 1897, c. 319.

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.

—report annually.

Secretary and treasurer shall give bonds. 1897, c. 319.

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.

—bonds shall be valid from year to year, subject to renewal when ordered.

—may insure with some guaranty company in lieu of bond.

—bonds shall be examined annually.

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.

—shall insure all real estate. 1897, c. 319.

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 treas-

Association required to make semi-annual returns. 1897, c. 319.

—when made.

—penalty for making false returns.

—taxation of.

urer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Taxes, how assessed.

Sect. 2. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last Saturday in April and the other half on the amount so returned for the six months ending on the last Saturday in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December.

Capital dues exempt from taxation.

Sect. 3. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

CHAPTER 123, PUBLIC LAWS, 1891.

Office of secretary and treasurer of loan and building associations, may be held by same person.

The office of secretary and treasurer of loan and building associations may be held by one and the same person, provided any association so provides by its by-laws.

TRUST AND BANKING COMPANIES.

Chapter 293, Public Laws, 1893.

Ch. 6, R. S., amended.

Loan, trust and banking corporations subject to municipal taxation.

Sect. 1. Chapter six of the revised statutes is hereby amended by adding the following: Every corporation organized under the laws of this state for the purpose of doing a loan, trust or banking business and having a capital divided into shares shall be subject to municipal taxation, the same as shares in national banks. The provisions of this act shall not apply to building and loan associations.

CHAPTER 281, PUBLIC LAWS, 1893.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.

Trust and banking companies having authority to receive money on deposit shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per cent of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation

shall be below said per cent of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored; provided, that in lieu of lawful money two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank, and one-third of said fifteen per cent may consist of lawful money and bonds of the United States or of this state, the absolute property of such corporation. All provisions of charters in conflict with this act are void.

—shall not increase liabilities, when fund is below required amount.

—proviso.

—conflicting charters, void.

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.

CHAPTER 123, PUBLIC LAWS, 1899

Sect. 1. Every banking association or corporation, not incorporated under the laws of this state or of the United States, that maintains a branch or agency in this state for the transaction of a banking business, shall pay to the state treasurer a tax of one-fourth of one per cent per annum on the amount of such business done in this state. One-half of said tax shall be paid on the amount of such business for the six months ending on the last Saturday of April, and the other half on the amount for the six months end-

Foreign banking corporations doing business in this state, required to pay a tax.

—when to be paid.

—amount of
business, how
ascertained.

ing the last Saturday of October, or for such portion of such periods as said association or corporation may transact business in this state. The amount of such business done in this state shall be ascertained by first computing the daily average for each month of the period of all the moneys outstanding upon loans and investments and of all other moneys received, used or employed in connection with such business, and by them dividing the aggregate of such monthly averages by the number of months covered by said return; and the quotient resulting shall be deemed the amount of such business. The amount of such tax so ascertained shall be paid to the state treasurer semi-annually within ten days after the first Mondays in June and December.

Shall report
to bank
examiner of
business
transacted,
etc.

Sect. 2. It shall be the duty of such association or corporation and of the manager or agent of such branch or agency, to cause a written report to be made to the bank examiner on or before the last Saturdays of May and November of each year, verified by the oath of such manager or agent, giving the amount of such business transacted in this state, under the rule given in section one, and stating the amount of state tax which such branch or agency is liable to pay, and setting forth in detail the daily average for each month preceding the last Saturday of April and October; and also giving such further or additional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

Shall keep
account of
money used
and deposits
made.

Sect. 3. Every such banking association or corporation and its managers, agents and employes, shall cause to be kept at all times in the office where such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the books, papers and records relating to the business done in this state, shall be subject to the inspection and examination of the bank examiner, or of any clerk designated by him, during business

hours of any day on which business may legally be transacted.

Sect. 4. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employe of such association or corporation doing business in this state contrary to the provisions of this act, shall be subject to a penalty of not less than one hundred nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

Penalty for violation of this act.

CHAPTER 63, PUBLIC LAWS, 1899.

Sect. 1. The shareholders in a trust and banking company shall be individually responsible, equally and ratably, and not one for the other, for all contracts, debts and engagements of such corporation, to a sum equal to the amount of the par value of the shares owned by each in addition to the amount invested in said shares.

Responsibility of shareholders in trust and banking companies.

Sect. 2. When the capital stock of such a company shall become impaired by losses or otherwise, the bank examiner or the directors of such institution, or both, may file a complaint in the supreme judicial court in equity, setting forth the fact that such capital stock is impaired, and asking said court to order an assessment upon the capital stock aforesaid sufficient to meet the impairment and again make the corporation solvent. After giving due notice and hearing all parties interested, the court shall, if it finds the capital stock to be impaired as aforesaid, order such an assessment to be made upon such stock. Such assessment, when made, shall be due and payable by each shareholder to the treasurer of said company on order of said court within sixty days from the time such order is made. If any shareholder or shareholders of such company shall neglect or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient

When capital stock becomes impaired, bank examiner may ask supreme judicial court to order an assessment.

—if shareholder neglects or refuses to pay his shares may be sold.

amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

General rights of creditors shall not be impaired by this act.

Sect. 3. Nothing in this act shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner now provided by statute, or the right to proceed against the corporation under the provisions of section two of chapter two hundred and eighteen of the public laws of eighteen hundred and ninety-seven.

FOREIGN CORPORATION.

Chapter 79, Public Laws, 1891.

Foreign loan and building association in the state restricted.

Sect. 1. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

Bank examiner may authorize associations to do business in this state, upon making deposit with state treasurer.

Sect. 2. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the state treasurer, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits

made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest, as regulated in section one hundred of chapter forty-seven, revised statutes, and acts amendatory thereof, at their par value, and the said deposits shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said bank examiner may make examinations of such associations or corporations, at such times and at such places as said bank examiner may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

Sect. 3. Every such person, association or corporation transacting business in the state at the

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

All associations doing business at

passage of act, shall conform to its requirements.

Penalty for violation.

time of the passage of this act, shall, within sixty days after such passage, conform to the requirements of this act.

Sect. 4. Whoever violates any provision of the preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

CHAPTER 131, PUBLIC LAWS, 1891.

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner.

—shall furnish examiner a detailed statement of its condition.

—license may be revoked.

—fees

Sections one, two and three, of chapter two hundred and eighty-six of the public laws of eighteen hundred and eighty-nine, are hereby amended, so as to read as follows:

‘Section 1. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in actions, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its management unsafe, whereupon the right of such corporation to do business in this state shall terminate. For such

license and each renewal, the corporation shall pay the examiner for his use twenty dollars.'

'Section 2. It shall be the duty of such corporation or its agents to publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the defendant appears or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed to the address of said corporation, or to any person designated by said corporation in writing. The plaintiff in each process so served shall pay to the bank examiner at the time of such service, a fee of two dollars which shall be recovered by him as a part of his taxable costs if he prevails in the suit.'

Corporations shall publish statements in some newspaper.

-shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

'Section 3. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all

Corporation and agents, are under the supervision

of the bank
examiner,
and shall
furnish state-
ments of
standing,
when
required.

—penalty for
violation of
this act.

—inconsis-
tent acts
repealed.

times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or representative of such corporation before the license herein provided is granted or after the same has been revoked. Any person violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and on conviction thereof be liable to a fine not exceeding five hundred dollars or imprisonment not exceeding sixty days, or both. All provisions in sections one, two and three of the aforesaid chapter two hundred and eighty-six, inconsistent with this act are hereby repealed.'

INVESTMENTS AND LOANS

TO BE MADE BY

Savings Banks and Institutions for Saving

AUTHORIZED BY THE STATUTES OF MAINE.

Public Laws 1895, Chapter 161, Public Laws 1893, Chapter 170, and
Revised Statutes, Chapter 47, Sections 102 and 103.

INVESTMENTS.

CLASS.	DESCRIPTION.	AMOUNT.	
PUBLIC FUNDS:	Public funds of the United States.	Unlimited.	
	Public funds of the District of Columbia.	Unlimited.	
	Public funds of any of the New England States.	Unlimited.	
	Bonds of the cities, counties and towns in any of the New England States.	Unlimited.	
	—		
	Public funds of the States of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska.	Unlimited.	
	Bonds of counties of twenty thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of such county does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of counties" see memoranda "A."</i>	Unlimited.	
Bonds of any city of ten thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of	Unlimited.		

INVESTMENTS--CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
PUBLIC FUNDS: (Concluded.)	<p>such cities does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of the above described cities and counties issued to take up at maturity bonds that were legal and constitutional when issued, <i>providing</i> the interest has been fully paid on the original bonds for at least five years last prior to such refunding, <i>provided</i> the net municipal indebtedness of such cities and counties does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds and obligations of School District Boards, Boards of Education and other corporate bodies within said cities authorized to issue bonds payable primarily from taxes levied on all the taxable property in such districts; <i>provided</i> the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and assessed valuation of the city itself, <i>provided</i> the net municipal indebtedness of such district does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of districts," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of cities and districts in said states having a population of seventy-five thousand or more, when issued for municipal purposes and which are a direct obligation on all the taxable property therein.</p>	Unlimited.
RAILROAD BONDS:	<p>Railroad Bonds of Maine; but no bonds of street railroads excepting those already constructed in this State shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of the railroad commissioners, filed in the office of the secretary of state, that said percentage has been so paid in and expended, in addition to the amount of the bonded debt.</p>	Unlimited.
	<p>First mortgage bonds of any completed railroad in New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; but no bonds of street railroads shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of</p>	Unlimited.

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD BONDS: (Concluded.)	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 of 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.

H.

Officers not to receive gift, fee, etc.

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.

I.

Expense of making loans.

..... Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

FROM CHAPTER 47, SECTION 131, REVISED STATUTES.

J.

Does not affect investments already made.

..... 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.

K.

Change of investments.

..... 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.

L.

Investing in securities not authorized a misdemeanor.

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.

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