

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1902

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1901.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1902

FORTY-FIFTH 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.

1901.

AUGUSTA
KENNEBEC JOURNAL PRINT
1902

BANK DEPARTMENT.

FREMONT E. TIMBERLAKE,
WILLIAM G. ELLIS,
Miss CLARIDEL BRADSTREET,

Bank Examiner.
Clerk.
Stenographer.

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1901.

To the Honorable John F. Hill, Governor, and the Executive Council of the State of Maine:

In compliance with statute requirements I have the honor to submit herewith the forty-fifth annual report of this department, for the fiscal year ending December 1, 1901, containing a full exhibit of the general conduct and condition of all State banking institutions.

During the year all of these institutions have been duly examined, the statements of such examinations published and the usual returns obtained, all of which are included in this report, as required by law.

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

51	Savings Banks..	\$74,623,171 03
18.....	Trust and Banking Companies.....	15,207,325 55
34.....	Loan and Building Associations	2,865,980 98
103 ..	Total.....	\$92,695,877 56

This is a gain of two in the number of institutions reported, and of \$5,462,084.44 in their assets, as against a gain of \$4,934,627.31 in 1900. This increase in banking capital is much in excess of the average, even in the most prosperous years. As a matter of fact there is but one year in the history of these institutions in our State in which the gain exceeds that of the present year. The total increase in such assets during the past fifteen years has been \$52,456,793.38, and the average annual gain during that time \$3,497,119.55.

In the following table are given the assets of each class of institutions, the total assets and the gain in assets in each year from 1887 to the present time:

Year.	Savings Banks.	Trust Companies.	Loan and Building Associations.	Total Assets.	Gain.
1887.....	\$41,283,614 07	\$1,300,771 23	\$96,613 80	\$42,677,999 10	\$2,438,914 92
1888.....	43,786,168 44	1,870,192 19	187,967 77	45,844,328 40	3,166,329 30
1889.....	47,030,526 75	2,765,862 24	319,042 27	50,115,431 26	4,271,102 86
1890.....	50,901,527 60	3,629,895 77	683,059 31	55,164,482 68	5,049,051 42
1891.....	53,550,871 49	4,279,477 44	1,032,301 53	58,862,650 46	3,698,167 78
1892.....	56,538,263 68	4,866,324 87	1,460,193 40	63,164,781 95	4,302,131 49
1893.....	56,701,437 06	5,175,032 30	1,830,159 35	63,706,628 71	541,846 76
1894.....	57,761,918 46	5,835,807 62	2,193,956 30	65,791,682 38	2,085,053 67
1895.....	59,365,755 42	6,641,586 99	2,469,884 11	68,477,226 52	2,685,544 14
1896.....	60,719,379 70	7,048,760 09	2,691,446 47	70,459,586 26	1,982,359 74
1897.....	62,826,303 83	7,513,403 15	2,912,963 63	73,252,670 61	2,793,084 35
1898.....	64,182,542 42	9,182,997 50	3,009,998 77	76,375,538 69	3,122,868 08
1899.....	67,521,197 05	11,802,252 29	2,975,716 47	82,299,165 81	5,923,627 12
1900.....	71,076,211 67	13,295,402 92	2,862,178 53	87,233,793 12	4,934,627 31
1901.....	74,623,171 03	15,207,325 55	2,865,380 98	92,695,877 56	5,462,084 44
Total.....	.....	.....	.....	.....	\$52,456,793 88

The total assets of these State institutions make a per capita of \$133.47 for each inhabitant of the State. The assets of the savings banks and loan and building associations, which belong to depositors and shareholders alone, and the deposits in trust companies, make a pro rata to each of these patrons of \$392.58. If the increase in assets had been derived wholly from the receipts from new depositors, the average to each would have been but \$425.62. As the larger portion of this is the natural increase from earnings, it can be seen that the average amount received from new depositors is much less than the present average amount standing to the credit of all depositors. It follows then that the average amount from new depositors is much less than that naturally deposited by people of wealth, indicating that this increase could not have come from such source.

The depositors in savings banks and trust companies and shareholders in loan and building associations now number 226,-813, as against 213,980 last year,—a gain of 12,833. Thus it appears that 12,833 more of the people of the State are beginning to accumulate a competence against times of need.

During the year the various kinds of State banking institutions have paid depositors and stockholders in interest and dividends, \$2,730,166.74, as against \$2,617,613.35 last year. While this is a gain of \$112,553.39 in the amount of profits distributed, it is

proportionally less than heretofore. This result has been no different from what was expected, and predicted in previous reports of this department. As heretofore stated, this reduction in net earnings does not indicate any lack of prosperity in these institutions, but is simply the result of a general reduction in interest rates.

It is often urged, especially with regard to the purely mutual institutions, that the net income belongs to the depositors, and that it should be divided as earned. This is true within certain limits. The thought suggests itself, however, that if the State furnishes in these semi-public institutions opportunities for its people safely to place their funds, enough of the profits therefrom should be reserved to strengthen and perpetuate them for the general good of the public.

It may be interesting to compare the profits distributed by the different classes of State banking institutions during the year. The average percentage of profits paid by savings banks, based upon the total assets, has been 2.95 per cent; that paid by trust companies, 2.43 per cent, while that paid by loan and building associations has been 5.41 per cent. This comparison, so far as it relates to trust companies is misleading, unless the demand deposits or current funds, upon which but little interest is paid, be eliminated. If this item, and the amount of interest paid thereon, be deducted, the percentage of profits distributed by that class of banks would be approximately 3.12 per cent. It thus appears that the net income in savings banks and trust companies varies but little, while that in loan and building associations is far in excess of either. Attention is called to this excess, and its effect upon the future of the loan and building associations, under the appropriate title.

The prosperous condition of these institutions is not shown by the increase in their assets. As a matter of fact it is in no degree dependent thereon. Often-times their physical condition might even improve by a reduction in their liabilities, resulting from a withdrawal of deposits. Their condition can be definitely ascertained only by obtaining the actual market value of their assets and comparing that with their total liabilities, as is now the practice in the savings banks at the time of each official examination. There is, however, another test which will in

some degree show their financial condition as compared with that of previous years. It is to compare the surplus on hand with the total liabilities. At the present time all classes of State banking institutions are required by law to set apart a certain portion of their net earnings as a reserve or surplus to insure their patrons against future losses and contingencies. They also have always on hand a certain amount of undivided profits which should be included in applying this test. The total amount of their reserve and undivided profits is now \$5,397,625.26, being a gain of \$663,111.10 during the year. Their reserve or surplus fund alone, as set apart under the provisions of law, amounts to \$2,911,416.82, showing an increase of \$171,762.91. While this increase seems to be a large sum to take from the earnings in any one year, it is small compared with the total assets, being less than one-fifth of one per cent. Conservative banking requires at least this amount, and it is desirable that it be increased rather than diminished in the future.

While, as above suggested, the increase in assets in these institutions does not necessarily indicate or add to their prosperity, it does demonstrate conclusively that they have that confidence of the public which they deserve because of their successful and conservative management. It also demonstrates a continued and increasing prosperous condition of fiscal affairs within the State, and a general and remarkably prosperous condition of all kinds of business.

The State banking institutions are the banks of the people. Their capital is made up largely of the small contributions of farmers, mechanics, mill operatives, and wage earners generally, as well as of the women and children of the State. Principally from these sources comes this largest aggregation of capital in the State. Its increase necessarily indicates a prosperous condition among its contributors, and their confidence in the institutions which hold these funds in trust. The withdrawal of these funds would likewise indicate the reverse condition of business affairs in the State, or a lack of confidence in the banks, or both.

Our purpose in advancing this proposition is not particularly to call attention to the prosperous condition of the State, as that is generally understood. It is rather for the purpose of showing

the intimate relation these institutions bear to the business prosperity of our people. As well might the individual discredit his own business or contend against his own prosperity, as for the people of this State in any way to embarrass or disturb these institutions by following any prejudice such as now exists toward combinations of capital generally. Any course of this kind is simply an attack upon the small means of one-third of our people who are depositors in these institutions.

Through the courtesy of the Comptroller of Currency the following statement of the resources and liabilities of the 84 national banks of this State on the tenth day of December, 1901, is submitted:

STATEMENT.

LIABILITIES.	
Capital stock paid in	\$10,521,000 00
Surplus fund	2,806,419 09
Undivided profits, less expenses and taxes paid	2,416,603 73
National bank notes outstanding	5,601,930 50
Due to other national banks	526,803 90
Due to state banks and bankers	269,114 45
Due to trust companies and savings banks	892,981 16
Due to approved reserve agents	56,007 62
Dividends unpaid	24,137 38
Individual deposits	23,091,982 73
United States deposits	319,456 17
Deposits of United States disbursing officers	42,585 41
Notes and bills rediscounted	27,670 84
Bills payable	510,222 00
Liabilities other than those above stated	66,524 52
	\$47,163,459 50

RESOURCES.

Loans and discounts	\$26,570,660 28
Overdrafts	54,084 61
United States bonds to secure circulation	5,654,350 00
United States bonds to secure United States deposits	371,000 00
United States bonds on hand	32,550 00
Premiums on United States bonds	92,701 89
Stocks, securities, etc	5,805,588 56
Banking house, furniture and fixtures	643,900 97
Other real estate owned	128,126 04
Due from national banks (not reserve agents)	474,491 21
Due from state banks and bankers, etc	121,729 24
Due from approved reserve agents	4,127,509 93
Internal revenue stamps	3,851 06
Checks and other cash items	307,965 64
Exchanges for clearing house	177,475 84
Bills of other national banks	297,500 00
Fractional paper currency, nickels and cents	10,599 45
Lawful money reserve:	
Specie	1,578,635 43
Legal tender notes	423,189 00
Five per cent redemption fund with Treasurer	282,695 35
Due from United States Treasurer	4,855 00
	\$47,163,459 50

This shows an increase of \$1,176,071.16 in the assets of this class of banks during the year. The total assets of all kinds of authorized banks within the State is now \$139,859,337.06, as against \$133,221,181.46 at the date of the last report,—an increase of \$6,638,155.60 during the year. An equal distribution of this capital would give to each inhabitant of the State \$201.39, a gain of \$9.56 during the past year in this very material portion of our per capita wealth.

To the end that the State of Maine might co-operate with the national government in disseminating correct information respecting banking in this country, at the request of the comptroller, returns were obtained, as of the 30th day of June, 1901, from the various banking institutions, tabulated and abstracts of the same transmitted to the department at Washington.

PRIVATE BANKING.

In 1899 and again in 1900 attention was called in the report of this department to the fact that private banks and bankers were under no restrictions of law or supervision whatever. It was urged that some legislation was needed to protect the public in its dealings with such institutions. Attention was called to the fact that many depositors, especially of the class whose funds were usually termed "savings deposits," did not understand that these private banks were not regularly organized institutions subject to the regulations and restrictions which control savings banks. The legislature, however, failed to enact any provision regulating or supervising their affairs. Attention is, therefore, again called to this matter that our people may understand, when depositing therein, that they are giving credit to private individuals, the same as if they loaned their money upon ordinary notes of hand; and that they take the same chances and have the same security and remedy as upon ordinary personal loans. They have no protection beyond the liability of the individual or individuals conducting the business.

SAVINGS BANKS.

There are fifty-one savings banks now doing business in the State. The following table shows their liabilities and resources on October 26, 1901, and a comparison with those of October 27, 1900.

COMPARATIVE STATEMENT.

1900.	LIABILITIES.	1901.
\$67,240,439 07.	Deposits	\$70,293,938 39
2,321,685 61.	Reserve fund	2,468,025 10
27,163 14.	Special reserve fund	21,827 29
1,480,769 77.	Profits	1,837,044 15
6,154 08.	Other liabilities	2,336 10
\$71,076,211 67.	Total liabilities	\$74,623,171 03

RESOURCES.

\$4,449,750 00.	United States and District of Columbia bonds.	\$1,919,200 00
1,946,396 01.	Public funds in Maine	2,094,520 34
14,204,413 83.	Public funds out of Maine	16,225,320 19
5,465,408 92.	Railroad bonds in Maine	6,043,968 92
20,039,028 22.	Railroad bonds out of Maine.....	23,658,742 41
3,710,126 41.	Corporation bonds in Maine.....	3,912,841 68
614,702 27.	Corporation bonds out of Maine.....	591,387 87
784,909 22.	Railroad stock in Maine.....	767,621 22
525,609 45.	Railroad stock out of Maine.....	459,484 45
530,687 79.	Corporation stock in Maine.....	585,553 12
126,983 27.	Corporation stock out of Maine.....	85,644 90
2,478,725 00.	National bank stock in Maine	2,332,847 00
112,500 00.	National bank stock out of Maine	94,051 00
113,050 00.	Other bank stock in Maine.....	105,050 00
7,811,047 13.	Loans on mortgages of real estate	7,991,937 50
3,129,164 49.	Loans on collateral	2,936,635 07
519,728 34.	Loans to municipalities.....	728,351 13
1,034,188 20.	Loans to corporations	1,199,893 40
1,029,735 47.	Real estate.....	1,023,706 15
36,005 00.	Furniture and fixtures	36,182 04
635,416 18.	Premium account.	497,006 36
30,567 89.	Expense account.	32,520 24
12,735 03.	Other resources	18,100 51
1,735,333 55.	Cash	1,282,605 53
\$71,076,211 67.	Total resources.	\$74,623 171 03

186,327.	Number of depositors.....	194,923
180,914.	Number of depositors whose balance is less than \$2,000..	189,162
\$53,558,629 84	Amount of same.. . . .	\$55,864,292 84
5,413.	Number of depositors whose balance is \$2,000, or more ..	5,761
\$13,681,809 23.	Amount of same.....	\$14,429,645 55
.0336.	Average rate of dividend (approximate)....	.0330
\$2,133,783 29.	Amount of dividends paid.....	\$2,204,022 50
19,670 69.	Municipal taxes paid.....	18,264 71
448,827 93.	State tax	500,733 42

It appears from the above statement that there has been an increase of 8,596 in the number of depositors and \$3,053,499.32 in the amount of deposits during the year, as against a gain of 8,738 and \$3,231,052.53 in the corresponding items last year. The increase in their assets for the year has been \$3,546,959.36, an amount which alone would give to each person in the State \$5.10. All but two of the banks show an increase in the number of depositors and all but three an increase in the amount of deposits, the decrease in those being trifling and due entirely to local causes.

The amount deposited for the year, including dividends credited, has been \$15,742,931.83. Deducting from this the amount of dividends gives \$13,538,909.33 as the amount actually received from depositors. The amount of withdrawals during the same time has been \$12,689,432.51. Thus it appears that the deposits actually received have been only \$849,476.82 in excess of the withdrawals, dividends not included, while the corresponding amount for last year was \$1,097,269.24. If this actual increase in deposits had all been received from the 8,596 new depositors, and none of it had come from additions to old accounts, these new deposits would have averaged but \$98.92.

When we add to the \$28,432,364.34 of receipts from, and disbursements made to, depositors, the investment not only of new funds, but the re-investment of receipts from maturing loans and securities, we begin to appreciate the magnitude of the business done by these institutions. It must amount to approximately fifty million dollars annually.

The average amount now standing to the credit of depositors is \$360.62, as against \$360.87 at the time of the last report. It thus appears that the average amount to each depositor is even less than last year, indicating that the individual deposits average smaller in amount than in 1900. The average to each inhabitant of the State is \$101.22.

Whether the gain in deposits is a matter of congratulation depends upon the source from which it comes. The mere growth of savings banks, by an accumulation therein of the money of those who have capital to invest, can be of no advantage to the public beyond the fact that it brings their property to light for taxation. On the other hand, such deposits, under

the present conditions for investing, tend to reduce the benefits of these institutions to legitimate depositors by lessening the income they receive, and thus at the same time lessening their incentive to accumulate their savings.

The difficulty in investing new funds, and the fact that it is not possible to do so and obtain as good an income therefrom as they are receiving from investments already held, has led the banks, so far as possible, to eliminate from their receipts the larger deposits, while they have continued to receive the small savings.

The statute law of the State limits ordinary deposits to not exceeding \$2,000 to each depositor. Many of the banks, however, limit the receipts of deposits to much less than this. Some even limit the amount to \$500 in all from any one depositor, while others limit the amount they will receive each quarter until the total reaches the statutory limitation. As an example, one of the larger banks pays interest only upon \$300 additional for each quarterly period at which new deposits commence to draw interest. Under this regulation it would be more than two years before any one depositor could place \$2,000 and receive interest upon the full amount. This provision confines the new deposits almost wholly to the small savings, as those with larger sums to invest do not care to place funds in such small amounts. When, therefore, we take into consideration the unusually large increase in the number of depositors, the reduction in amount to each depositor, and these regulations that are being enforced by the various banks to prevent accumulation of investment funds therein, we are confident that these institutions were never before so well serving the purpose for which created.

The total reserve and undivided profits on hand amounts to \$4,305,069.25, being a gain of \$502,613.87 during the year, while the increase in reserve alone has been but \$146,339.49. The law requires the banks at each dividend period to set apart a certain portion of their earnings as a reserve fund until it amounts to 5 per cent. of the deposits. The present average of this reserve is $3\frac{1}{2}$ per cent, while the average of the reserve and undivided profits together is 6 per cent of the deposits. The estimated market value of resources above liabilities, as shown by the various statements of the examinations

made during the year, is \$9,940,301.01. This is about 14 per cent of the deposits.

The percentage of this estimated value of resources above liabilities varies widely in the different institutions. It is more largely the result of an advance in the actual market value of the securities purchased in the past than of the amount of actual earnings received and set aside under the provisions of law for creating a reserve fund. As has already been suggested these institutions are purely mutual. This surplus belongs to the depositors, and it is impossible for any one else to profit therefrom. The sharp advance in the value of securities during the past few years, resulting from improved business conditions, has materially increased their showing of market value above liabilities. Any depression in business, that results in a depreciation in the value of securities generally, will materially reduce this amount. A portion of it is also being used each year in the way of accruing interest to pay the present dividends received by depositors. As the securities mature their market value must again approximate their par value.

The general condition is one, however, upon which the depositors are to be congratulated, and one which should lead them to still greater confidence in these institutions than ever before. While their receipts from dividends paid by the banks must necessarily be reduced from year to year on account of the general reduction in interest rates everywhere, they were never more certain of a return of their principal than now. We feel justified in urging those of small means to deposit with these institutions the small earnings they may be able to spare from their income. The exemption from municipal taxation and the safety of the original fund itself, together with the small dividends compounded semi-annually, will, in the end, give them better results than they can average to obtain by investing their money on their own account.

The following is an exhibit of the reserve, undivided profits and the estimated market value above resources, for each of the past five years, together with other totals necessary to show fully the general standing of the savings banks and the gradual improvement in their condition during that time :

TABLE OF MARKET VALUES.

	1897.	1898.	1899.	1900.	1901.
Estimated market value of resources above liabilities.....	\$6,506,362 22	\$6,863,882 17	\$8,258,319 24	\$8,916,887 89	\$9,940,301 01
Reserve fund.....	\$2,080,709 49	\$2,079,261 98	\$2,243,454 02	\$2,321,685 61	\$2,468,025 10
Undivided profits.....	1,088,801 30	1,202,818 00	1,233,605 41	1,480,769 77	1,837,044 15
Total book surplus..	\$3,169,510 79	\$3,282,079 98	\$3,477,059 43	\$3,802,455 38	\$4,305,069 25
Approximate market value above book surplus	\$3,336,851 43	\$3,581,802 19	\$4,781,259 81	\$5,114,432 48	\$5,635,231 76
Total dividend paid	2,132,369 49	2,145,324 72	2,091,543 94	2,133,783 29	2,204,022 50
Deposits	59,598,348 68	60,852,557 34	64,009,386 54	67,240,439 07	70,293,938 39

TAXES.

The amount of taxes paid the State for the year has been \$500,733.42, as against \$448,827.93 in 1900,—an increase of \$51,905.49. This increase is due principally to the gain in deposits, and the very material reduction in amount of government bonds held, which are exempt from taxation. It is also, to some extent, due to the gradual maturity and consequent reduction in the amount of investments out of the State "Acquired prior to Jan. 1, 1893." This latter condition results in a gradual though slight increase in the average rate of tax paid by savings banks. Thus we have an increasing tax rate that comes by force of law. While the increase in taxes paid because of this condition has been small for any one tax period, the increase resulting therefrom since the present tax law went into effect amounts to a material sum.

INVESTMENTS.

The following table shows the classes, amount and percentage of the assets now held by savings banks, and a comparison with those of 1900. It also gives the percentages of investments in

1890. A comparison of the present assets with those held at this earlier date, will enable one more fully to appreciate the gradual change that is taking place in the nature of the investments than such a comparison for succeeding years:

Resources.	1901.		1900.	1890.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds....	\$1,919,200 00	2.57	6.26	1.66
Public funds in Maine	2,094,520 34	2.81	2.74	2.32
Public funds out of Maine.....	16,225,320 19	21.74	19.99	27.16
Railroad bonds in Maine	6,043,968 92	8.10	7.69	5.87
Railroad bonds out of Maine.....	23,658,742 41	31.70	28.19	16.78
Corporation bonds in Maine	3,912,841 68	5.24	5.22	4.80
Corporation bonds out of Maine	591,387 87	.79	.87	.78
Railroad stock in Maine	767,621 22	1.03	1.10	.65
Railroad stock out of Maine	459,484 45	.62	.74	.77
Corporation stock in Maine.....	585,553 12	.78	.75	.47
Corporation stock out of Maine	85,644 90	.11	.18	.04
National bank stock in Maine.....	2,332,847 00	3.13	3.49	4.52
National bank stock out of Maine	94,051 00	.13	.16	.77
Other bank stock in Maine	105,050 00	.14	.16	.17
Loans on mortgages of real estate	7,991,937 50	10.70	10.99	13.60
Loans on collateral	2,936,635 07	3.94	4.40	10.63
Loans to municipalities	728,351 13	.98	.73	.73
Loans to corporations.....	1,199,893 40	1.61	1.46	2.50
Real estate investment	534,990 26	.72	.72	.94
Real estate foreclosure	488,715 89	.66	.72	1.13
Furniture and fixtures.....	36,182 04	.05	.05	.05
Premium account.....	497,006 36	.67	.89	1.20
Expense account.....	32,520 24	.04	.04	.03
Other resources	18,100 51	.02	.02	.37
Cash	1,282,605 53	1.72	2.44	2.06
Total	\$74,623,171 03	100.00	100.00	100.00

The only material changes in the classes of assets held are a reduction of \$2,530,550 in the amount of government bonds, and an increase of \$3,619,714.19 in railroad bonds out of Maine and \$2,020,906.36 in municipal bonds out of Maine.

In addition to the re-investment of the usual maturities, the banks have, during the year, been obliged to invest this increase in assets, \$3,546,959.35, and also re-invest the proceeds of the sales of government bonds, par value, \$2,530,550, amounting in all to \$6,077,509.35. As before suggested, the increase of \$5,640,620.55 in the holdings of railroad bonds and municipal bonds out of Maine, accounts for the larger part of this fund.

When the banks, during the year, have sold their holdings of government bonds the proceeds have been re-invested largely in high-grade municipal bonds out of Maine. This explains the

unusual, and at the same time very satisfactory increase in this line of securities.

The increase in railroad bonds out of Maine is very nearly the same as the increase in assets, and is much out of proportion to the increase in other classes, with the exception of that resulting from the exchange of governments for municipals before explained. Attention has frequently been called to the matter, and the banks urged against acquiring too large a percentage of any one class of securities. We quote from last report relating to the increase in the holdings of railroad bonds, "The present difficulty in obtaining other securities that will yield the income necessary to net even the dividends now paid, has undoubtedly led to the very material increase in this class. Dividends should be reduced, and relief from taxation granted, to such an extent that the banks may be able to continue the diversity of investments which has been their source of strength in the past, and not feel obliged to further increase their percentage of holdings in this line."

Under present conditions railroad securities undoubtedly yield better results than can be obtained from any other source. The unusually prosperous condition of the country, and the consequent enormous increase in transportation business, has resulted in a sharp advance in this class of securities, insuring at least temporary financial success of substantially all railroads. It is for this reason that this class of investments has, for a few years past, given the best of results, with few losses to investors. How far this condition would continue under a depression in business it is hard to conjecture. It is safe to say, however, that such a depression when it comes, as it must sooner or later, will materially reduce the income of this class of corporations, and thus lead to a depreciation in their market value and also to more or less losses on these stocks and bonds.

In times of great prosperity like the present, when earnings are large and losses are few, banks should, so far as possible, prepare themselves for the times of depression that are sure to follow. Safety and prudence lead us to the conclusion that there should be no undue preponderance in any kind of investments. This is a matter of vital importance that should always be kept in mind by bank officials in making their investments. It is con-

fidently believed that the next legislature will reduce the savings bank tax. This relief, together with a reduction in dividends paid, to an average of 3 per cent, would enable the banks to invest in the most conservative holdings. But however that may be, we advise only such investments.

STREET RAILROAD BONDS.

In 1895 the law regulating investments of savings banks in railroad bonds was amended by adding the following provision: "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 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 had been so paid in and expended, in addition to the amount of the bonded debt." Following the opinion of the Attorney General, this provision has been construed to mean the railroad commissioners of the state where the railroad is located, filed in the office of our Secretary of State.

It was undoubtedly the intention of the Legislature to give depositors in savings banks the additional protection afforded, by thus restricting the investment of their funds in this class of securities, to those issued by railroads which could show that they had complied with these conditions. It is also evident that the Legislature did not intend to accept the statements of the railroad companies themselves as evidence of these facts, as it provided that the railroad commissioners, who are presumed to have peculiar knowledge of such affairs, should personally certify thereto. Undoubtedly it was also expected that the commissioners, before executing these certificates, would make personal investigations, unless they already had knowledge of the facts of which they were to certify.

It has been suggested that our Legislature had no power to delegate such authority to, or to authorize, the officials of any other state to act in such capacity. It is undoubtedly true that this provision of the statute of our State does not compel any such duty from persons residing without its limits. It does, however, authorize them to act if they choose to do so, and the

Legislature certainly has full power to prohibit our banks from investing in such securities unless this condition is first met, by the filing of certificates in due form.

All sections of the country, as a rule, are anxious to meet requirements that will invite capital thereto. For this reason, if for no other, the parties named in our statute would be likely to assume the responsibility to issue the certificates required whenever the facts will warrant. As the service required of these officials by our statute is entirely outside of the duties required by the authority under which they are appointed, it is also one for which they would be entitled to receive additional compensation. The authority under which they act in this particular comes from the provision of our statute and, therefore, meets its requirements even though outside of the usual duties of these officials. As our Legislature named those officials to act in the premises, it seems to follow that, even though under the statutes of their own states they had no supervision of street railroads, they would still have the right to act in this matter.

The enforcement of this restriction of investments has given more trouble than all others, since its enactment. Street railroad bonds are offered and often purchased by our banks, on the assurance of the dealers that such certificates will be obtained and filed. Certificates that do not in any particular meet the requirements of law are filed and assumed to be sufficient to make these securities legal. Sworn statements of the railroad companies themselves are often presented, as proof of the fact required by statute. Statements of the railroad companies, certified by railroad commissioners as true copies, are offered and, because they contain such a statement of facts, are assumed to be sufficient. Apparently those offering such securities for sale, as well as the bank officials, assume that all that is necessary to make such bonds legal is, in any way, to establish the fact that the proper amount of cash has been paid in, and expended upon the road. This does not, however, meet the requirements of our law. The only form of evidence that can be accepted is that named in our statute, which is a certificate from the railroad commissioners filed with the Secretary of State. Nothing else can take the place of such a certificate and make these bonds a legal investment.

Whatever may be the source of information of the railroad commissioners, they must make these certificates their own statements of facts. This is true even though they obtained their information from statements made by the companies instead of by personal investigations. While our statute evidently contemplated such personal investigations, if the commissioners take the responsibility and accept the facts obtained in any other way and certify to them as their own, it would seem to be a technical compliance with our law.

We have thus explained fully the provisions of this statute, and stated what form of certificate will meet its requirements. It is just as important that the bank officials observe this provision as any other covering the investment of deposits. No bank wants, or can afford to carry, investments not authorized by law, however safe or profitable they may be. Attention is now called to the matter with the expectation that all will hereafter strictly observe its provisions, and that no such investments will be made until such certificates, in due form of law, are actually filed with the Secretary of State. Until this condition of law is met, no such securities can be accepted as assets of a savings bank.

DIVIDENDS.

The following table gives the amount and rate of dividends paid by savings banks during the year covered by this report, and a comparison with those of 1900:

1900.			1901.	
Number of banks.	Amount of dividends.	Rate of dividends.	Number of banks.	Amount of dividends.
5	\$71,415 72	4 per cent paid by	5	\$76,730 50
1	1,487 93	3 $\frac{3}{4}$ per cent paid by	-	-
26	1,767,038 96	3 $\frac{1}{2}$ per cent paid by	20	1,559,347 83
3	26,939 98	3 $\frac{1}{4}$ per cent paid by	3	93,323 75
15	261,397 67	3 per cent paid by	23	474,620 42
1	5,503 03	2 per cent paid by	-	-
51	\$2,133,783 29	3.30 average rate, 1901	51	\$2,204,022 50

The average rate of dividends has been 3.30, while that for 1900 was 3.36. This average rate is more than it was expected

the banks could pay. The reduction has been less than heretofore from year to year. This cannot be explained upon the natural theory that the earnings of the banks have been more than was expected, as there has been no material change in interest rates since last year. It is true that, during the latter part of the year on account of the increased demand for money in business, there has been a slight improvement in the rates obtained upon loans, as well as a larger demand upon the banks in this direction. This has not, however, materially effected their earnings for the past year, but will increase their income somewhat during the first half of the ensuing year. As a matter of fact a comparison of the gross earnings with those of previous years shows the same gradual reduction as heretofore.

A careful examination of the situation leads to the conclusion that this apparent improvement in income and dividends results principally from the increase in market value of securities, and in the gradual use of "market value" above "book value," which would not show in the accounts or statements of the banks. This might be true even though, as appears, there has been a material increase in this item, resulting from the very material advance in prices on such securities. To make clearer the proposition, it is suggested that, if the banks could have realized on this advance in the value of their investments during the year, they might have paid even double the usual dividends. It seems necessary, however, to repeat here the proposition, so often stated, that this market value is not a real profit that should be used for the payment of dividends. If the banks continue in business and carry these securities to maturity, the market value above par value must gradually disappear, even though the present general high prices are maintained.

The fact that the banks have suffered few losses during the year may also to some extent account for the unexpected good showing in dividends. It does not follow from this that the banks are not likely to meet with losses upon some of the investments now held, or that all of them are beyond question. During times of prosperity few losses of this kind are likely to occur, as at such times nearly all corporations are able to meet their obligations. When depression comes, however, the test is applied and many of the weak ones fall out of line. The history of the

investments in the savings banks themselves demonstrates this proposition over and over again.

It would be impossible for the shrewdest investors in the country to handle the assets of our fifty-one savings banks, and place them so that they would yield a reasonable income, without meeting losses. They are expected and even provided for by the statute requiring the accumulation of a reserve fund. During prosperous times, when these losses are not likely to occur, the banks should, therefore, not only add the required amount to the reserve, but should also gradually gather strength to meet the reverse conditions which are sure to follow.

As has been frequently said, profits coming from investments made years ago are not earnings of present dividend periods, and should not all be used to increase the dividends of the depositors who happen to have their funds in the banks at any particular period. They should, to some extent, be held in reserve to meet future contingencies, insure the future of the institutions and keep them upon a more even basis as to dividends and general condition.

Again, as the classes of investments that under present conditions pay the largest rate of income are the very ones that are the more likely to be in default in the future, if all of the income of such investments is used to pay present dividends, it necessarily follows that the losses therefrom must fall upon future depositors.

Trustees should not attempt to place their funds so as to maintain present rates of dividends at the expense of the future strength of the institutions. Present conditions do not warrant the payment of more than three per cent dividends by the most of the banks, after deducting the present rate of taxes to the State, and other necessary charges and expenses. If the banks will reduce their dividends to this rate, and by making only the very best investments, thus place their future stability beyond question, their deposits will increase and their general usefulness continue.

The gross earnings for the year have been approximately \$3,570,266.01. If the profits accruing from the exchange of governments should be added the amount would doubtless be somewhat in excess of the figures given. This estimate, however, is even now believed to be in excess of the annual earnings of the banks from interest and rents collected in the ordinary

course of business. It is certainly far in excess of any results that could be obtained from the present investment of these funds.

The following table gives the amount of deposits upon which the various rates of dividends have been paid during the year and the amount of same:

Rate of dividends.	Number of banks.	Amount of deposits.	Amount of dividends.
4 per cent paid by	5	\$2,137,205 10	\$76,730 50
3½ per cent paid by	20	47,792,489 51	1,559,347 83
3¼ per cent paid by	3	3,030,292 60	93,323 75
3 per cent paid by	23	17,333,951 18	474,620 42
3.30 average rate paid	51	\$70,293,938 39	\$2,204,022 50

UNCLAIMED DEPOSITS.

Chapter 136, Public Laws of 1887, provides that the treasurer of every savings bank 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 postoffice address, and the fact of death if known to such treasurer, of every depositor who shall not have made a deposit therein, or withdrawn any part thereof for a period of more than twenty years next preceding; *provided*, however, that this act shall not apply to deposits made by persons known to the bank to be living. It also provides that the bank examiner shall transmit these statements to the Governor and Council in his next annual report.

This department always furnishes each bank with blanks for making the statement required by the above statute. The returns received as of November 1st, 1901, are transmitted herewith. Therein it appears that these unclaimed deposits, as reported, now number 1,155, and aggregate \$62,887.62, varying in amounts from \$.02 to \$2,622.87. While the aggregate of these funds is small as compared with the total amount of deposits, it is a sum of sufficient consequence to deserve the consideration of all who have the affairs of the savings banks in charge, and whose duty it is to look after the interests of the

depositors therein. The bank officials as well as this department, have always done everything in their power to the end that the proper parties may receive these funds. This money belongs to the people of the State, to the patrons of our savings banks, and it is the desire of all connected with these institutions that they may receive it, rather than that a large percentage be expended in unnecessary expense in collecting.

So long as these funds remain in the banks they must be treated like other deposits. The regular semi-annual dividends must be taken from the profits and added to them just as to other deposits. They are not and cannot be, under the present laws, of any advantage to the banks any more than other accounts,—they must be treated just the same.

As appears elsewhere the banks have, during the past year, paid out to depositors the sum of \$12,689,432.51. It can be readily seen that the withdrawal of the total amount of this class of deposits would be no material additional draft upon the banks, especially when the general tendency is for them to restrict deposits on account of having more funds than they can conveniently handle or invest.

The parties legally entitled to these funds need not be to any great trouble or expense in collecting them. If the original depositors present their books, payments will of course be met as promptly as other calls for the withdrawal of deposits. But if the original depositors are dead, it is sometimes necessary to take the usual steps and have legally authorized representatives of the estates appointed by the courts to draw the funds, the same as in settling the affairs of other deceased persons.

In 1898, the report of this department called attention to this matter, and especially urged the need of some legislation to take care of this class of deposits in banks that were, for any reason, closing up their affairs. This led to the enactment of a law in 1899, providing that, "When it appears upon the settlement of the account of the receiver of such an institution that there is remaining in his hands funds due depositors who cannot be found, or whose heirs or legal representatives are unknown, the court may order such unclaimed funds to be paid into the State treasury, together with a statement giving the names of such depositors and the amount due each, the same to be subject for

twenty years thereafter to be paid to the person or persons having established a lawful right thereto, when made to appear upon proper proceedings instituted in the court ordering such disposition of such unclaimed funds."

As another report will be presented before the Legislature again assembles, we have avoided making recommendations in other matters for needed legislation pertaining to the various State banking institutions. But as it seemed necessary to call the attention of the depositors to the fact that no great expense or trouble need be incurred by them in collecting these funds, we will, while the matter is under consideration, suggest amendments that might give better results than the present laws. If it is not deemed advisable to follow the suggestions of the report of 1898, that after reasonable effort has been made to find the depositors or their heirs, further accumulations of dividends on this class of deposits be stopped, it might be well to adopt some different method of notifying the parties interested of the existence of these funds. The publication in the official report does not give the lists a wide enough circulation to attract the attention of the parties interested. This method simply furnishes lists to collection agents and others, and enables them to solicit the business of collecting and realizing a large percentage therefrom, when if the parties could obtain the information direct, they could withdraw the funds without any expense whatever. If the banks were required to publish lists of such deposits in local papers, the attention of the parties interested would be much more likely to be called to the matter than by the present publication in the official report. The expense would be but little more than under the present plan, but would necessarily be borne by the various banks instead of by the State as now. It might be well to authorize each bank, at the time of the payment of its next dividend, to charge up to each account thus advertised a small fee, sufficient in amount to cover the expense of such notice. If such a fee be charged, it should in no case exceed the dividend declared at that time, as the principal itself should not be disturbed. If this latter provision be adopted it would be likely to lead all depositors, whose accounts are in the list merely because of their neglect to present their books, to do so, and thus save themselves this expense. It is believed that this plan, if

carried into effect, would soon eliminate a large part of these accounts from the list.

EXAMINATIONS.

The law requires the trustees, at least once each year, to thoroughly examine the affairs of the corporation, and report under oath to the Bank Examiner its standing, the situation of its funds and all other matters required, in the manner and according to the forms proscribed by this department. In most of the banks more frequent examinations are made than is required by this provision of statute. It seems advisable again to call attention to the fact that it is not only the duty of the trustees to do this, but that it is the only way in which they can obtain a full knowledge of the true condition and standing of their several institutions. If they attend to this duty they will have a better knowledge of the details of the business than it is possible for the public examiner, who can visit the institution but once annually, to obtain. No other person can judge so accurately of the general condition of their loan accounts as they. The Bank Examiner is necessarily a stranger to the most of their borrowers, and knows nothing of their credit or financial standing. If he makes inquiry of local parties, he obtains no reliable information, as the ordinary individual will not cry down the credit of his friends and neighbors. While the examiner is able to obtain reasonably accurate information as to the value of the securities held by the banks, he must necessarily rely upon the good judgment and faithfulness of the various boards of trustees to take care of the local loans and investments, and to see to the ordinary details in conducting their affairs. The trustees should give the matter strict attention, call at their respective banks often, examine the books and accounts and keep fully informed as to the details of all daily business transactions. If they will do this they will soon find the results most satisfactory. The experience and knowledge thus gained will enable them to give to the banks a more efficient service in the future. No one should accept a position on the board of trustees of a savings bank unless so situated that he can give the bank and depositors the benefit of his best business judgment, which can come only when he acquires a thorough knowledge of its business affairs and of the laws governing such institutions generally.

TRUST AND BANKING COMPANYS.

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

The Machias Banking Company of Machias, chartered by the legislature of 1901, commenced business on the 1st day of July, 1901, with a capital of \$25,000 fully paid in. This bank succeeds to the business of a private company known as the "Machias Bank." This most satisfactory change to a chartered institution brings this capital within reach of taxation and places the business under official supervision.

COMPARATIVE STATEMENT.

In the following table is presented a statement of the liabilities and resources of the trust and banking companies, October 26, 1901, and a comparison with those for October 27, 1900:

1900.	LIABILITIES.	1901.
\$1,601,700 00.....	Capital stock.....	\$1,626,800 00
363,000 00.....	Surplus.....	381,100 00
427,008 49.....	Undivided profits.....	592,700 81
5,403,982 85.....	Time deposits.....	4,488,374 45
4,070,918 62.....	Demand deposits.....	6,447,626 44
437,371 77.....	Certificates of deposit.....	618,837 75
101,042 89.....	Trust department.....	131,709 96
581 00.....	Unpaid dividends.....	847 02
19,465 08.....	Deposits for coupons.....	19,095 58
7,484 67.....	Treasurer's checks outstanding.....	14,320 39
18,609 40.....	Due to other banks and bankers.....	33,015 14
184,600 00.....	Bills payable.....	115,500 00
659,638 15.....	Other liabilities.....	737,398 01
<u>\$13,295,402 92.....</u>	<u>Total liabilities.....</u>	<u>\$15,207,325 55</u>
RESOURCES.		
\$5,830,327 56.....	Demand and time loans.....	\$6,461,048 69
1,108,385 63.....	Mortgages of real estate.....	1,173,143 52
4,058,312 54.....	Stocks and bonds.....	4,966,345 70
98,131 77.....	Trust investments.....	130,211 34
190,047 45.....	Real estate owned.....	224,413 35
981 58.....	Due from other banks and bankers.....	1,096 38
25,317 76.....	Expense account.....	25,538 35
114,818 98.....	Furniture and fixtures.....	112,995 20
1,359,587 65.....	Cash on hand and on deposit.....	1,499,081 42
509 492 00.....	Other resources.....	613,451 60
<u>\$13,295 402 92.....</u>	<u>Total resources.....</u>	<u>\$15,207,325 55</u>

This is an increase of \$1,911,922.63 in the total assets, as against \$1,493,150.63 last year. This gain is made up principally of an increase of \$25,100 in capital stock, \$18,100 in surplus, \$165,692.32 in undivided profits and \$1,642,565.40 in all kinds of deposits.

The increase in resources has been principally \$908,033.16 in stocks and bonds, and \$630,721.13 in demand and time loans.

The total number of depositors in these institutions is 23,817, while at the date of the last report they numbered but 19,589,—a gain of 4,228. The depositors of time deposits and the holders of certificates of deposit now number 13,502, while at the date of last report they numbered 13,570.

The total profits distributed by these institutions to stockholders and depositors during the year has been \$371,053.15.

The amount of dividends paid to stockholders has been \$103,220. This is an average of 6.34 per cent on all capital stock outstanding, while the average rate for the last year was 6.32. Three of the companies, with an aggregate capital of \$150,000, have paid no dividends whatever to stockholders during the year. The average rate in those actually paying dividends has been very nearly seven per cent.

The amount of interest paid on all deposits has been \$267,833.15, as against \$217,708.17 in 1900. The amount of interest paid in the savings departments alone has been \$170,627.08, the average rate being approximately 3.41, while that for 1900 was 3.50.

STATE TAX.

The legislature of 1901 in chapter 286, Public Laws, laid a tax upon the average amount of "all time interest bearing deposits held by these institutions," of one-half of one per cent annually. It requires the officers of each company semi-annually to make sworn return of the amount of such deposits to the State Assessors as the basis for the assessment of this tax. At the time this law was enacted it was expected it would yield about \$25,000 in revenue to the State. This estimate was based upon the amount of time deposits as reported by this department for 1900. The total amount of the tax assessed for the year as appears from the Assessors' report has been \$22,483.82.

While no part of the responsibility for the assessment and collection of this tax is placed upon this department, and while the amount of the tax is nearer the original estimate than is usually obtained from new revenue laws, it seems proper that some explanation should be made of the discrepancy between the time deposits heretofore carried by this department, and those found by the State Assessors for purpose of taxation. Trust companies are not under restrictions of law, like our other State banking institutions, as to the methods and conditions under which they may receive deposits. Each bank makes its contracts with depositors to suit its own convenience and meet its own business demands. Many of these banks have several different kinds of contracts outstanding with depositors. They receive deposits subject to check; payable on demand; payable at some definite time stated; payable after a certain notice; upon certificates of deposit payable on presentation of same; or upon deposit books payable only when the books themselves are presented by the depositors or upon orders in due form. These deposits may bear interest, or otherwise, according to the contract made with each depositor. In many cases they pay a small rate of interest upon the daily balances of commercial deposits, the same as do national banks. They nearly all receive this latter kind of deposits either with or without paying interest thereon.

With this diversity in their business, and a statute that was most uncertain in its construction, it is not surprising that some uncertainties arose as to the application of this law, and more or less trouble in its enforcement.

When this department first assumed supervision of these companies and issued combined statements of their standing, it became necessary to group these various classes of deposits. Following the precedent found in the forms of bank statements everywhere, they were classified as "Time deposits," "Demand deposits" and "Certificates of deposit."

The certificates of deposit were a class by themselves readily distinguished from other deposits. Many of these certificates, however, are issued for substantially the same purpose that national banks issue certified checks. They bear no interest and are payable on presentation by any party to whose order transferred. While others bear interest and are payable at a time stated. Thus even in this class are found deposits liable to taxation under this new law as well as those that are exempt.

With the other and larger part of the deposits, however, there was great difficulty in classification. They were, however, eventually divided into those payable upon the ordinary check or draft, and those payable on presentation of the deposit book. By this classification, the attempt was made to distinguish between "Commercial deposits" and "Savings deposits," without regard to the time of payment, whether payable on demand, at a time certain or after notice. Thus we had, at the time this tax law was enacted, grouped under the general term of "Time deposits," many deposits that were actually and legally payable upon demand, even though many of them bore interest if allowed to remain in the bank until a stated time. The time, however, being at the option of the depositors, they were not, strictly speaking, "Time deposits." They could be withdrawn on demand or left until the dividend period and interest received thereon.

Ordinarily individuals and corporations pay only such taxes as are required of them by law. Naturally the trust companies, upon the enactment of this statute, returned to the State Assessors, under their sworn statements, only such deposits as came within the provisions of the law. The result was an apparent material discrepancy between the amount of time deposits reported to the State Assessors, and the amount as reported by this department.

There has been an effort during the year on the part of the department, as well as of the banks themselves, to re-classify these accounts as far as possible. The amount of such deposits, as returned in the statements to the Assessors as of October 26, 1901, was \$4,417,607.33, while the amount of such deposits as appears in the above condensed statement of the trust companies is \$4,488,374.45. The returns to the State Assessors also include such certificates of deposit as are liable to taxation. This makes the discrepancy between the time deposits as shown by our statement, and those reported to the State Assessors, something like \$100,000 to \$150,000. The results obtained by the two departments cannot be made to agree without a sacrifice on the part of this department of the forms usually adopted in bank statements. But this would make our statements misleading to the public and especially to banking people everywhere. For example, one bank returns quite a large amount of "Savings deposits." Upon

inquiry it is ascertained that these are deposits received and so charged upon the books of the bank. They bear interest if allowed to remain, but are payable upon demand at the option of the depositor. Under our method of classification they clearly belong with the time deposits, while they are as clearly exempt from taxation under the statute.

It cannot be expected that individuals or corporations will continue a business that proves unprofitable. All kinds of banks at the present time find it difficult to invest their assets so that they will yield a reasonable income. Rates of interest to depositors are being reduced everywhere. If any trust company in the State finds that, with the addition of a tax of one-half of one per cent to the interest paid depositors, any class of deposits becomes unprofitable, or that the margin of profit is so small that it does not pay for the labor and risk of investing, it is likely to discontinue that branch of its business. Already one trust company, holding a large amount of time deposits, has partially liquidated its affairs and transferred its accounts to a national bank, organized for the purpose of succeeding to its business. The amount of taxes that institution was liable to pay, because of the large amount of "Time deposits" it held, was nearly equal to its total net profits. No one will contend that it should or could be expected to continue business under conditions that would give all of its profits to the State. The elimination of the "Time deposits" in this bank alone accounts for quite a portion of the \$915,608.40 reduction in this class of deposits during the year, as shown by the above comparative statement.

It is not contended here that this tax is unjust or on the whole burdensome. The matter was considered by the legislature and we are content to accept the conclusion arrived at by that body. These statements are made rather for the purpose of explaining the discrepancy between the amount of time deposits found for taxation and the amount returned in the reports to this department. The trust companies have generally accepted the situation fairly, and are trying to re-adjust their business upon a profitable basis under the new conditions. To so adjust their affairs they must and will, however, to some extent change their business. For this reason it is quite probable that the amount of time deposits will be gradually further reduced in the near

future. When the banks have, however, re-adjusted their interest rates to depositors, and reduced them to a basis that will yield a profit, after paying the State tax, this class of deposits are likely to again increase and thus gradually increase the amount of annual revenue to the State.

LOAN AND BUILDING ASSOCIATIONS.

There are now thirty-four loan and building associations doing business in the State, one having been added to the number during the year.

The Lewiston Loan and Building Association was organized May 23, and commenced to transact business June 19, 1901.

COMPARATIVE STATEMENT.

The following is a statement of the liabilities and resources of loan and building associations for October 26, 1901, and a comparison with that for October 27, 1900.

1900.	LIABILITIES.	1901.
\$2,623,334 10.....	Accumulated capital.....	\$2,601,051 48
54,968 30	Guaranty fund.....	62,291 72
103,325 35.....	Advanced payments	103,265 84
2,530 75.....	Forfeited shares.....	1,861 37
2,248 32	Due on loans.....	9,879 26
59,918 85.....	Profits	56,463 48
15,852 86	Other liabilities.....	30,567 83
\$2,862,178 53.....	Total liabilities	\$2,865,380 98
	RESOURCES.	
\$2,393,638 09.....	Mortgage loans	\$2,438,555 16
81,937 65.....	Share and other loans.....	72,234 96
143,008 53.....	Real estate by foreclosure.....	163,439 71
22,639 50.....	Stocks and bonds	24,639 50
1,524 13.....	Furniture and fixtures	811 71
1,464 37.....	Permanent expense.....	1,383 30
2,320 70.....	Temporary expense	3,108 84
205,207 12	Cash	149,831 28
10,438 44.....	Other resources	11,376 52
\$2,862,178 53.....	Total resources	\$2,865,380 98
8,064	Number of shareholders	8,073
43,519	Number of shares outstanding	44,517
2,927.....	Number of borrowers	2,919
3,400.....	Number of loans	3,426
.0653.....	Average rate of dividend paid .....	.0613
\$164,851 89.....	Amount of dividends paid.....	\$155,091 09

This is an increase of \$3,202.45 in total assets, as against a loss of \$113,537.94 last year. The accumulated capital has decreased \$22,282.62, with no material change in the number of shareholders, or the number of shares outstanding.

The increase of the guaranty fund has been continued by the addition of \$7,323.42 during the year. Notwithstanding the reduction in the average rate of dividends from 6.53 to 6.13 per cent, the amount of undivided profits on hand shows a slight decrease during the same time. The highest annual dividend paid by any one association has been 10 per cent and the lowest 5 per cent. The average rate received on loans, interest and premium charges included, has been 6.92, while the highest rate has been 8.40 and the lowest 6 per cent. This average cost of loans to borrowers is in excess of that for which money can be obtained elsewhere, and is more than the average rate the same kind of institutions are charging borrowers in other states where general interest rates are the same as ours. For example, the average rate in Massachusetts last year was only about 5.75 per cent.

That these institutions cannot continue to do business upon an interest basis so much different from that charged elsewhere, is so obvious that it only needs to be stated to be accepted as true. While investment money, including the small deposits in savings banks, is earning an average of less than 4 per cent, these institutions should not expect to earn and pay an average of 6.13 per cent. Neither should they expect to loan their money at an average rate of very nearly 7 per cent. Even if they could do this, the law should not permit it. They are quasi-public institutions, instituted for the purpose of encouraging and assisting those in moderate circumstances in life to save enough to purchase and own their homes. The associations are purely mutual and the profits should all go to this class of shareholders. They should be conducted under conditions that will give this class of people all encouragement and assistance possible. They should not be allowed to maintain such high rates of dividends and interest, and thus defeat the very purpose for which created. If they do this they must expect that their business will diminish, as would that of any other corporations undertaking to conduct their affairs upon a basis so much different from that of those

with which they competed, or charging so much more for the commodity they had to sell than it could be obtained for elsewhere.

In 1901 the law fixing the rate of interest to be charged by these associations was amended, permitting them, at their option, to make their loans on more reasonable terms. We are pleased to report that many of the associations are availing themselves of the provisions of this amendment, loaning their money at a less average rate of interest, and in many instances doing away entirely with premium charges. This is a move in the right direction. If it be continued during the coming year, we predict a much more satisfactory showing for them in our next report.

Loan and building associations, legitimately conducted, are of great benefit to the communities where located. They should not undertake, however,—and the law does not authorize it,—to go outside of the purpose for which created,—that of assisting those of small means to acquire and own their homes. While the policy of the State should be to foster and encourage them in this work, at the same time it should, by all necessary legislation and supervision, confine them within this limit. Experience teaches us that they are not only more useful, but also more successful when so restricted. They should not undertake other duties and responsibilities, like that of receiving deposits, either calling the same advance payments or, if in large sums from investors, shares fully paid, or otherwise. If they do this, and accumulate large funds for investment, they will be tempted to expand their loans beyond the natural demand of their legitimate shareholders and are likely, at some time, to meet with difficulties that will seriously embarrass them and discredit this system generally. When thus limited, the influence seeking high rates of interest and the consequent large dividends would be eliminated. If kept within these limits, they will be certain to continue the good work so well begun in this State since they were placed under the present laws regulating and supervising their affairs.

They should also confine their business, and more particularly their loans, to property and borrowers in the vicinity of the association's place of business. If necessary they should cut down their receipts from shareholders to meet the demands from borrowers of this class.

The managers of these associations should pride themselves upon the low rates of interest at which they are able to furnish loans to their borrowers of this class, rather than upon the high rate of dividends paid. There would be no trouble in getting all the funds they could use at not exceeding 5, instead of 6.13 per cent as now paid shareholders. On the other hand a proportionally low rate to borrowers would encourage this class and greatly promote the laudable purpose of these institutions. As well might the trustees of our hospitals pride themselves on the high charges they might be able to collect from patients as for these associations to pride themselves on the high rates obtained from borrowers within the scope of their legitimate purposes.

When the business is once placed on this basis they will gain the confidence and favor of the public and will find plenty of patrons from the classes they are designed to serve. They will then have a healthy growth in the right direction.

The continually increasing large number of depositors, patronizing the various classes of institutions for saving in the State, shows conclusively that there is a good field for the work of loan and building associations. Our people are naturally economical and thrifty, and we have very many in moderate circumstances in life who have the commendable ambition to acquire and own homes. In no way would they be so likely to accomplish this object as by becoming members of associations like these, providing they be conducted in the interest of such members. With 226,813, or about one-third of our population, patrons of the different kinds of savings institutions there is certainly room for the growth and future development of this class.

In the following table is given a detailed statement of the receipts and disbursements of the loan and building associations for the year, and for the purpose of comparison those of 1900 :

RECEIPTS.	1900.	1901.
Cash balance.	\$157,716 94	\$204,144 28
Capital dues	512,475 38	508,829 19
Interest	147,971 77	143,881 93
Premiums	33,933 62	28,213 45
Fines	3,652 59	3,389 37
Transfer fees	20 75	14 50
Membership fees	346 93	362 50
Withdrawal fees	1,396 53	933 36
Rents	6,199 08	6,931 40
Loans repaid	613,829 88	489,094 22
Advance payments	26,916 74	26,366 82
Real estate sold	40,925 20	20,123 65
Bills payable	31,988 86	44,900 33
Other receipts	1,553 50	3,913 72
	\$1,578,927 77	\$1,481,098 69
DISBURSEMENTS.		
Loans	\$577,339 13	\$594,492 27
Bonds and stocks	3,240 00	5,000 00
Withdrawals	710,093 45	659,315 50
Salaries	13,300 98	13,665 04
Other current expenses	6,777 80	7,646 66
Insurance, taxes, repairs, etc	5,623 17	11,341 64
Permanent expenses	1,223 27	414 52
Interest	4,314 79	4,440 80
Forfeited shares	331 88	14 65
Advances repaid	11,058 97	6,878 58
Bills payable	32,012 82	31,595 78
Other disbursements	9,467 73	28 81
Cash on hand	204,144 28	146,264 44
	\$1,578,927 77	\$1,481,098 69

REPORTS OF RECEIVERS.

The following statements give briefly the condition of affairs in each state banking institution now in the process of liquidation, as appears from the reports made to this department under provisions of law :

AMERICAN BANKING AND TRUST COMPANY.

The following statement shows the nominal condition of this company at the time it was placed in the hands of the receiver, December 31, 1896, and as reported by him at the date of each annual return since :

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.	As shown by report of the receiver, October 27, 1900.	As shown by report of the receiver, October 26, 1901.
Capital stock.....	\$75,100 00	\$75,100 00	\$75,100 00	\$75,100 00	\$75,100 00
Surplus	2,500 00	-	-	-	-
Time deposits	21,485 79	15,996 77	10,507 75	10,507 68	7,763 02
Demand deposits	12,075 40	9,050 04	6,024 68	6,024 68	4,512 00
Certificates of deposit.....	11,892 00	8,882 06	5,872 12	5,872 12	4,367 15
Bills payable.....	8,000 00	-	-	-	-
Guaranteed loans	60,192 00	27,298 82	18,190 64	16,270 24	11,165 34
Interest and rents.....	-	3,629 19	4,236 50	5,734 20	6,712 52
Total	\$191,245 19	\$139,956 88	\$119,931 69	\$119,528 92	\$109,620 03
RESOURCES.					
Demand and time loans...	\$8,937 50	\$7,190 60	\$7,160 60	\$7,160 60	\$6,560 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	77,654 24	70,243 81
Expense account.....	-	795 00	912 98	983 57	1,138 32
Furniture and fixtures	1,000 00	893 72	818 72	818 72	818 72
Cash on hand	2,579 38	2,373 51	935 44	11,237 50	11,649 29
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	21,674 29	19,209 29
Total	\$191,245 19	\$139,956 88	\$119,931 69	\$119,528 92	\$109,620 03

The total amount due depositors at the time this company was placed in the hands of a receiver was \$45,453.19. The receiver has paid three dividends thereon, as follows: May 10, 1898, twenty-five per cent; November 15, 1899, twenty-five per cent; and November 15, 1901, twelve and one-half per cent; amounting in all to sixty-two and one-half per cent or \$28,810.90. This leaves \$16,642.17 now due depositors. At the same time like dividends were paid upon guaranteed loans and other liabilities, amounting to \$12,856.71, making a total of \$41,667.61 already disbursed by the receiver on account of the original liabilities of the association.

If we add to the balance now due depositors the present amount of guaranteed loans, and interest and rents, it shows a present liability to all creditors of \$34,520.03. The face value of the assets remaining to meet this liability is \$107,662.99. While this nominal value is undoubtedly much in excess of the actual value of these assets, it seems probable that more than enough can be realized therefrom to satisfy the liabilities in full. The holders of the capital stock of \$75,100 are also liable to

assessment to meet these claims against the company. This amount added to the present book assets gives a total of \$182,762.99 of book resources with which to pay the creditors of this institution.

Five years have elapsed since this company was placed in the hands of a receiver. This delay has undoubtedly enabled the receiver thus far to adjust its affairs much more satisfactorily than could have been done by forcing immediate liquidation, as the larger portion of the assets consisted of mortgages upon real estate, and real estate acquired by foreclosures of mortgage, in sections of country suffering from a temporary depression in real estate values.

Our statutes providing for supervision and regulation of the affairs of institutions like this, as well as the provision making the stockholders liable to assessment, were made for the protection of their depositors and other patrons. It seems, therefore, to be the duty of this department to see, so far as possible, that such claims are satisfied without unreasonable or unnecessary delay. The spirit of the law seems to require this even at a sacrifice on the part of the stockholders. The stockholders have the immediate control of the affairs of such institutions and engage in business for the profits they expect will accrue to themselves. They subscribe for their stock and conduct their business with a full knowledge of this responsibility placed upon them by the statute.

Under the existing circumstances, the depositors and other creditors of this institution should not be compelled to wait longer for a final payment of their claims. Either the receiver, from the assets or by an enforcement of the liability against the stockholders, should settle these claims in full, or the holders of such stock, if they deem it necessary to do so to save themselves from loss, should advance the necessary funds.

This department has heretofore urged this claim of the depositors for an earlier settlement of the affairs of this company, but it has not thus far succeeded in its efforts. Unless the parties interested take immediate steps to make final payment of these claims we shall feel compelled to call upon the court to the end that all legal steps be taken to enforce the rights of the depositors whose interests we are bound to protect. After all

creditors have been paid in full, it will be a matter almost wholly within the discretion of the stockholders as to the disposition of the remaining assets.

NORTHERN BANKING COMPANY.

The proceedings for the liquidation of the affairs of this company were commenced on petition of the Bank Examiner, April 5, 1897. The assets consisted largely of western farm mortgages and real estate acquired by foreclosure of such mortgages. Many of these assets were sold at a price much below their face value and enough was not realized therefrom to pay the depositors and other creditors in full. The court thereupon ordered an assessment of \$48.23 per share on the capital stock. An additional dividend of ten per cent has been paid during the present year out of the receipts from these assessments. This makes seventy-four per cent that has already been paid to depositors and creditors.

The assets of the institution have been exhausted, and the receiver's account of the same filed with the court and allowed. The proceedings pending for the assessment of the stock are supplementary to those had upon the petition of the Bank Examiner. No further report from the receiver will, therefore, be required by this department.

OXFORD COUNTY LOAN ASSOCIATION.

The receiver reports that the cash receipts for the past year have not been large, but that he has been getting the property into such shape that he can dispose of it. As soon as the court approves of several sales already negotiated he will apply for authority to pay another dividend. If these pending negotiations result as expected he will be able to pay a larger dividend in January next than those heretofore paid.

The following is a statement of the receipts and disbursements for the year :

RECEIPTS.

Cash on hand at date of last report	\$5,772 75
Collected on loans	2,403 10
Collected interest on loans	459 97
Sales of real estate	1,413 95
Rents collected	589 17
From sundry sources	18 00
	\$10,656 94

DISBURSEMENTS.

Balance of dividend number 1	\$26 00
Dividend number 2 by order of court	5,445 00
General expenses	212 73
Expenses on account of real estate	1,354 74
Cash on hand and on deposit	3,618 47
	\$10,656 94

The following is a statement of the present condition as shown by the receiver's report to this department:

LIABILITIES.

Claims allowed by Master	\$54,450 00
Dividend No. 1-13 %	\$7,078 50
Dividend No. 2-10 %	5,445 00
	12,523 50
Present liabilities	\$41,926 50
Balance of nominal assets above liabilities	1,090 13
	\$43,016 63

ASSETS.

Loans as last reported	\$26,788 91
Balance of notes on sales of real estate	505 00
	\$27,293 91
Loans paid during the year	\$2,403 10
Shrinkage on loans paid	127 40
Loans foreclosed	5,535 00
	8,065 50
Total deductions	8,065 50
Present amount of loans	\$19,228 41
Real estate as last reported	\$16,625 00
Real estate acquired by foreclosure	5,535 00
	\$22,160 00
Sold during the year	\$1,339 25
Shrinkage on real estate sold	651 00
	1,990 25
Total deductions	1,990 25
Present amount of real estate	20,169 75
Cash on hand and on deposit	3,618 47
	\$43,016 63

GRANITE STATE PROVIDENT ASSOCIATION.

The special master on mortgage claims and securities made his report to the court February 1, and on March 5, 1901 the report was accepted and the amount of mortgage claims and securities was approved in accordance therewith.

The general receiver of the association, under proceedings had in the courts of the State of New Hampshire, is about to declare a dividend to all the shareholders and creditors of the association. As the percentage to be paid is less than that already paid to the Maine shareholders by the ancillary receiver for this State, they will not be entitled to participate in the same. The matter of a final dividend to Maine shareholders will necessarily await action by our court in the premises. They cannot, in any case, share in the distribution by the general receiver until other shareholders have received an amount equal to that received by them from our local proceedings.

FOREIGN BANKS.

In 1899 a law was enacted requiring any foreign banking association maintaining a branch in this State to pay a tax of one-fourth of one per cent per annum on the amount of its business done within the State. The only institution now liable to taxation under this provision is the Bank of Nova Scotia, upon its business at a branch maintained at Calais. For ten months in 1900, this bank paid a tax at that rate amounting to \$637.80. At that rate the tax for a full year would have been approximately \$800.

In 1901 the rate of this tax was increased to three-fourths of one per cent. This amendment took effect just before the first tax period, the last Saturday in April. The tax for that period amounted to \$1,079.49.

The return of this institution as of the last Saturday of October showed a tax of but \$436.85. This material reduction in amount of revenue to the State naturally led to inquiry as to the cause of the same. This branch receives three classes of deposits. Its "Special deposits" and "Deposit receipts," however, are but different forms under which interest bearing deposits are received, while the "Current accounts" represent the

commercial deposits subject to check. We find that March 30, 1901, before this increase in rate of taxation, the interest bearing deposits in this institution amounted to \$255,408.26, and the current accounts to \$33,485.52. April 8th, the interest bearing deposits were \$239,380.06; April 15th, \$114,309.15 and April 23d they had been reduced to \$91,110.53 and the current accounts had increased to \$41,663.35. Upon inquiry the bank made the following statement: As soon as we became aware of the amendment to the laws in reference to foreign corporations we notified each and every depositor of ours, calling their attention to the fact that after April 15th we would pay but three per cent instead of three and one-half per cent interest on our special deposits. At the same time we called their attention to the fact that the St. Stephens branch of this bank would pay them the old rate of three and one-half per cent. The immediate effect of this notice was the withdrawal of the deposits here, and it is believed, in most instances, the depositing of the same money in our St. Stephens branch.

The statement of this bank as of October 26, 1901, shows that the interest bearing deposits at this branch were but \$42,164.69, while the current accounts had increased to \$69,759.94.

It thus appears that notwithstanding the increase in the rate of taxation this institution is likely to pay less revenue to the State than before. At the same time it has apparently increased its general banking business, as its current accounts have more than doubled during the past six months. The fact, that their interest bearing deposits have been withdrawn and, on the admission of the bank officials, transferred to its St. Stephens branch, does not materially effect the general business of this institution. These branches are parts of the same institution and are but a short distance apart upon different sides of the State line. The same advantage accrues to the bank from deposits in one branch as the other. As the credit is that of the Bank of Nova Scotia wherever the transaction may be had, the security to depositors is precisely the same in one as the other. It is also reasonable to assume that the same policy that led this institution to arrange with its depositors for a transfer of present deposits to the St. Stephens branch, to avoid the tax laid by the State, would lead the agency here to solicit, encourage, and aid in the transfer of, new deposits across the State line to a foreign country.

We add the following statement of this branch for October 26, 1901 :

BANK OF NOVA SCOTIA—CALAIS.

OCTOBER 26, 1901.

R. B. ROSSBOROUGH, Manager.

LIABILITIES.	
Current accounts	\$68,759 94
Special deposits	40,734 69
Deposit receipts	1,480 00
Charges	45 93
Interest	88 78
Commission	8 71
Interest accrued on deposit receipts	157 71
Interest accrued on special deposits	230 08
Interest reserved on discounts	188 17
Due other banks	571 16
	\$113,265 17
RESOURCES.	
Local bills discounted	\$17,614 11
Other discounts	434 24
Interest paid on deposits	15 01
Due from head office	80,940 61
Cash on hand	14,261 20
	\$113,265 17

FOREIGN CORPORATIONS.

Three foreign corporations were licensed under provisions of chapter 131, Public Laws of 1891, to do business in this State for the year ending December 1, 1901, 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 according to the provisions of law, and may also be found in this report.

CONCLUSION.

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, as returned to this department.
4. The statements by foreign corporations having a license 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,

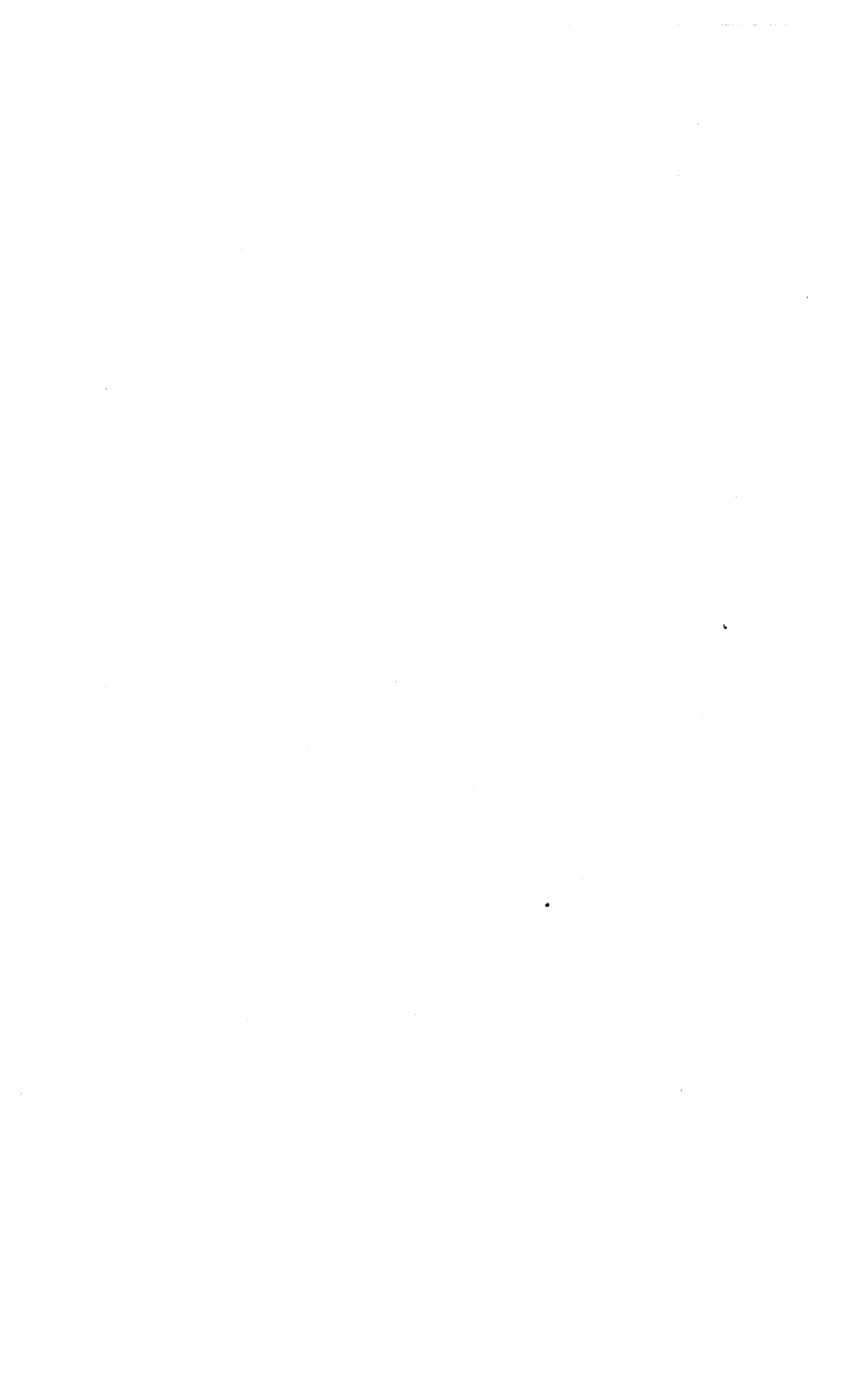
Bank Examiner.

RETURNS OF TRUSTEES

OF

SAVINGS BANKS

April 27, 1901.



ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

APRIL 27, 1901.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greely, E. S. Paul, J. H. Stetson, Seth M. Carter,
O. S. Ham, George W. Furbush, H. B. Estes, Rendall Dresser, S. D. Wake-
field.

 LIABILITIES.

Deposits	\$2,358,573 64
Reserve fund	64,825 00
Profits	60,579 51
	<hr/>
	\$2,483,978 15

 RESOURCES.

United States bonds	\$150,000 00
Public funds in Maine.....	160,000 00
Public funds out of Maine.....	227 200 00
Railroad bonds in Maine.....	132,850 00
Railroad bonds out of Maine.....	738,800 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.....	8,000 00
Corporation stock in Maine.....	32,315 00
Corporation stock out of Maine.....	10,500 00
National bank stock in Maine.....	125,500 00
Other bank stock in Maine.....	2,000 00
Loans on mortgages of real estate.....	589,572 11
Loans on stocks and bonds.....	28,647 75
Loans on other collateral (personal).....	11,940 00
Loans to corporations	47,520 00
Real estate foreclosure	29,803 70
Premium account	83,218 51
Expense account	2,031 61
Cash on deposit	9,234 33
Cash on hand	3,745 14
	<hr/>
	\$2,483,978 15

AUBURN SAVINGS BANK—AUBURN.

APRIL 27, 1901.

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

TRUSTEES—George S. Woodman, Frank Bartlett, A. M. Peables, H. M. Packard, John A. Morrill, F. I. Day, A. M. Penley.

 LIABILITIES.

Deposits	\$1,748,907 49
Reserve fund	42,190 00
Profits	26,015 80
	<hr/>
	\$1,817,113 29

 RESOURCES.

United States bonds	\$50,000 00
Public funds in Maine.....	70,000 00
Public funds out of Maine.....	169,600 00
Railroad bonds in Maine.....	185,800 00
Railroad bonds out of Maine.....	526,570 00
Corporation bonds in Maine.....	66,021 35
Corporation bonds out of Maine.....	28,750 00
Railroad stock in Maine.....	40,905 85
Railroad stock out of Maine.....	2,000 00
Corporation stock in Maine.....	9,540 00
Corporation stock out of Maine.....	7,572 00
National bank stock in Maine.....	125,220 00
Loans on mortgages of real estate.....	292,451 00
Loans on stocks and bonds.....	33,564 80
Loans on other collateral (personal).....	1,880 00
Loans to corporations.....	52,783 94
Real estate foreclosure.....	35,890 69
Furniture account (safes, etc).....	2,500 00
Premium account	76,446 10
Expense account	605 82
Cash on deposit	33,032 18
Cash on hand	5,979 56
	<hr/>
	\$1,817,113 29

AUGUSTA SAVINGS BANK—AUGUSTA.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$6,760,627 80
Reserve fund	300,000 00
Profits	58,924 42
	\$7,119,552 22

 RESOURCES.

United States bonds	\$350,000 00
Public funds in Maine.....	76,500 00
Public funds out of Maine.....	4,074,200 00
Railroad bonds in Maine.....	1,158,600 00
Railroad bonds out of Maine.....	721,000 00
Corporation stock in Maine.....	20,697 12
National bank stock in Maine.....	74,300 00
Loans on mortgages of real estate.....	101,657 44
Loans on stocks and bonds.....	147,301 17
Loans on other collateral (personal).....	17,121 00
Loans to municipalities.....	72,000 00
Loans to corporations.....	18,900 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	1,925 00
Furniture account (safes, etc).....	5,000 00
Premium account	50,603 61
Cash on deposit	181,787 45
Cash on hand	22,959 43
	\$7,119,552 22

BANGOR SAVINGS BANK—BANGOR.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$4,332,146 05
Reserve fund	193,531 97
Special reserve fund	558 72
Profits	34,226 35
	<hr/>
	\$4,560,463 09

 RESOURCES.

United States bonds	\$175,000 00
Public funds in Maine.....	251,000 00
Public funds out of Maine.....	1,947,204 75
Railroad bonds in Maine.....	138,660 00
Railroad bonds out of Maine.....	1,228,872 50
Corporation bonds in Maine.....	71,000 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	94,927 75
Railroad stock out of Maine.....	7,500 00
Corporation stock in Maine.....	3,000 00
Corporation stock out of Maine.....	5,700 00
National bank stock in Maine.....	25,400 00
National bank stock out of Maine.....	4,500 00
Loans on mortgages of real estate.....	227,770 51
Loans on stocks and bonds.....	292,081 25
Loans to municipalities.....	12,005 63
Loans to corporations.....	9,000 00
Real estate investment.....	55,644 39
Real estate foreclosure.....	30,600 00
Expense account	1,107 03
Cash on deposit.....	18,378 03
Cash on hand.....	1,111 25
	<hr/>
	\$4,560,463 09

BATH SAVINGS INSTITUTION—BATH.

APRIL 27, 1901.

WILLIAM D. SEWALL, President. WILLIAM J. SHAW, Treasurer.

TRUSTEES—William D. Sewall, Denny M. Humphreys, James S. Lowell,
Samuel Anderson, Charles Maxwell, Edward W. Larrabee, Charles E.
Hyde.

 LIABILITIES.

Deposits	\$3,766,646 61
Reserve fund	53,242 06
Profits	109,853 78
	<hr/>
	\$3,929,742 45

 RESOURCES.

United States bonds	\$200,000 00
Public funds in Maine.....	61,500 00
Public funds out of Maine.....	613,072 33
Railroad bonds in Maine.....	401,678 75
Railroad bonds out of Maine.....	1,469,574 65
Corporation bonds in Maine.....	153,465 00
Corporation bonds out of Maine.....	152,914 00
Railroad stock in Maine.....	55,750 00
Railroad stock out of Maine.....	85,306 00
Corporation stock in Maine.....	1,300 00
Corporation stock out of Maine.....	37,700 00
National bank stock in Maine.....	82,440 00
National bank stock out of Maine.....	15,000 00
Loans on mortgages of real estate.....	163,780 12
Loans on stocks and bonds.....	255,075 91
Loans on other collateral (personal).....	8,478 00
Loans on names alone.....	4,025 64
Loans to municipalities	20,000 00
Loans to corporations	20,500 00
Real estate investment	22,421 30
Premium account	1,457 78
Expense account	1,152 78
Cash on deposit	101,082 41
Cash on hand	2,067 78
	<hr/>
	\$3,929,742 45

BELFAST SAVINGS BANK—BELFAST.

APRIL 27, 1901.

N. F. HOUSTON, President.

W. H. QUIMBY, Treasurer.

TRUSTEES—N. F. Houston, J. G. Brooks, C. B. Hazeltine, Edward Johnson, J. H. Howes.

 LIABILITIES.

Deposits	\$1,236,314 59
Reserve fund	59,000 00
National Bank of Republic.....	267 64
Profits	40,896 09
	<hr/>
	\$1,336,478 32

 RESOURCES.

United States bonds.....	\$100,000 00
District of Columbia bonds.....	50,000 00
Public funds in Maine.....	5,000 00
Public funds out of Maine.....	45,000 00
Railroad bonds in Maine.....	96,500 00
Railroad bonds out of Maine.....	202,500 00
Corporation bonds in Maine.....	26,100 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	10,600 00
Corporation stock in Maine.....	22,500 00
National bank stock in Maine.....	40,650 00
Loans on mortgages of real estate.....	103,640 00
Loans on stocks and bonds.....	68,279 71
Loans on names alone.....	682 81
Loans to municipalities	457,500 00
Loans to corporations	1,666 40
Real estate investment	7,000 00
Expense account	534 50
Cash on deposit	52,511 13
Cash on hand	20,813 77
	<hr/>
	\$1,336,478 32

BETHEL SAVINGS BANK—BETHEL.

APRIL 27, 1901.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

 LIABILITIES.

Deposits	\$322,496 51
Reserve fund	11,320 94
Profits	12,481 71
	<hr/>
	\$346,299 16

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	4,000 00
Public funds out of Maine.....	87,000 00
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	23,400 00
Corporation bonds in Maine.....	18,390 99
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	32,134 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	111,813 75
Loans on stocks and bonds.....	3,430 00
Loans on other collateral (personal).....	735 00
Loans to corporations.....	1,446 37
Real estate investment	5,309 90
Real estate foreclosure	3,740 97
Furniture account (safes, etc.).....	500 00
Premium account	4,493 37
Expense account	1,486 95
Cash on deposit	15,066 04
Cash on hand	6,351 82
	<hr/>
	\$346,299 16

BIDDEFORD SAVINGS BANK—BIDDEFORD.

APRIL 27, 1901.

CARLOS HEARD, President.

E. W. STAPLES, Treasurer.

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

LIABILITIES.

Deposits	\$1,052,797 16
Reserve fund	7,698 41
Profits	20,989 03
	\$1,081,484 60

RESOURCES.

Public funds out of Maine.....	66,400 00
Railroad bonds in Maine.....	54,000 00
Railroad bonds out of Maine.....	185,280 00
Corporation bonds in Maine.....	14,085 29
Corporation bonds out of Maine.....	2,500 00
Railroad stock out of Maine.....	9,000 00
Corporation stock in Maine.....	98,737 00
Corporation stock out of Maine.....	14,600 00
National bank stock in Maine.....	71,800 00
National bank stock out of Maine.....	4,220 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	327,806 73
Loans on stocks and bonds.....	59,198 33
Loans on other collateral (personal).....	585 00
Loans on names alone.....	1,738 11
Loans to municipalities	20,000 00
Loans to corporations.....	4,977 98
Real estate investment	55,000 00
Real estate foreclosure	36,566 46
Premium account	12,535 33
Cash on deposit	26,447 88
Cash on hand	11,006 49
	\$1,081,484 60

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

APRIL 27, 1901.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

LIABILITIES.

Deposits	\$288,730 30
Reserve fund	5,763 40
Profits	4,355 65
	\$298,849 35

RESOURCES.

Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	10,000 00
Railroad bonds in Maine.....	22,705 00
Railroad bonds out of Maine.....	108,020 00
Corporation bonds in Maine.....	42,000 00
Corporation bonds out of Maine.....	1,000 00
Railroad stock out of Maine.....	820 49
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	6,000 00
National bank stock out of Maine.....	2,200 00
Loans on mortgages of real estate.....	79,136 13
Loans on stocks and bonds.....	250 00
Loans to corporations	900 00
Real estate investment	1,331 01
Furniture account (safes, etc.).....	450 00
Premium account	5,628 81
Cash on deposit	957 98
Cash on hand	2,149 93
	\$298,849 35

BREWER SAVINGS BANK—BREWER.

APRIL 27, 1901.

ALPHEUS ROBINSON, President. HOWARD N. FLOYD, Treasurer.

TRUSTEES—Alpheus Robinson, Frank A. Floyd, Samuel H. Woodbury,
Albert A. Kenney, Henry O. Sparks.

 LIABILITIES.

Deposits	\$246,242 63
Reserve fund	7,156 00
Profits	5,878 49
	<hr/>
	\$259,277 12

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	46,500 00
Public funds out of Maine.....	52,500 00
Railroad bonds in Maine.....	17,000 00
Railroad bonds out of Maine.....	23,970 00
Corporation bonds in Maine.....	2,000 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	4,000 00
National bank stock in Maine.....	2,200 00
Loans on mortgages of real estate.....	71,054 00
Loans on stocks and bonds.....	1,300 00
Loans to municipalities	5,500 00
Real estate foreclosure	9,271 80
Premium account	8,904 90
Expense account	660 97
Cash on deposit	2 74
Cash on hand	512 71
	<hr/>
	\$259,277 12

BRIDGTON SAVINGS BANK—BRIDGTON.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$600,980 42
Reserve fund	17,700 00
Profits	13,016 80
	<hr/>
	\$631,697 22

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine.....	23,700 00
Public funds out of Maine.....	58,620 00
Railroad bonds in Maine.....	50,600 00
Railroad bonds out of Maine.....	149,320 00
Corporation bonds in Maine.....	51,600 00
Corporation bonds out of Maine.....	1,500 00
Railroad stock in Maine.....	3,342 50
Railroad stock out of Maine.....	2,250 00
National bank stock in Maine.....	20,660 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	162,528 70
Loans on stocks and bonds.....	51,706 25
Loans on other collateral (personal).....	6,700 95
Loans to municipalities	5,500 00
Loans to corporations	2,250 00
Real estate investment	585 00
Real estate foreclosure	5,032 88
Furniture account (safes, etc.).....	700 00
Premium account	12,100 00
Expense account	697 47
Cash on deposit	12,123 35
Cash on hand	1,180 12
	<hr/>
	\$631,697 22

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$711,948 68
Reserve fund	17,344 34
Profits	16,337 80
	<hr/>
	\$745,630 82

 RESOURCES.

United States bonds	\$12,000 00
Public funds in Maine.....	9,989 30
Public funds out of Maine.....	153,424 39
Railroad bonds in Maine.....	61,800 00
Railroad bonds out of Maine.....	242,442 50
Corporation bonds in Maine.....	69,500 00
Corporation bonds out of Maine.....	6,000 00
Railroad stock in Maine.....	9,945 00
Railroad stock out of Maine.....	6,350 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	55,975 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	62,938 07
Loans on stocks and bonds.....	1,467 74
Loans on other collateral (personal).....	3,945 02
Loans on names alone.....	525 00
Loans to municipalities	8,700 00
Loans to corporations	5,250 00
Real estate investment.....	6,684 04
Real estate foreclosure	551 30
Cash on deposit	19,385 06
Cash on hand	258 40
	<hr/>
	\$745,630 82

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

APRIL 27, 1901.

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

TRUSTEES—J. O. Anderson, Wm. S. Moulton, Edwin A. Hobson, J. G. Locke, J. A. Fellows, F. H. Hargraves, Martin Coffin, W. A. McCarrison, W. J. Briant, Leonard Palmer.

 LIABILITIES.

Deposits	\$282,197 67
Reserve fund	15,600 78
Profits	5,284 18
	<hr/>
	\$303,082 63

 RESOURCES.

United States bonds	\$3,000 00
Public funds out of Maine.....	56,000 00
Railroad bonds in Maine.....	16,955 00
Railroad bonds out of Maine.....	83,100 00
Corporation bonds in Maine.....	18,500 00
Corporation bonds out of Maine.....	8,500 00
Railroad stock out of Maine.....	800 00
Corporation stock in Maine.....	2,250 00
National bank stock in Maine.....	20,850 00
Loans on mortgages of real estate.....	63,664 81
Loans on other collateral (personal).....	3,300 37
Loans to municipalities	8,500 00
Real estate foreclosure	7,187 58
Furniture account (safes, etc.).....	600 00
Expense account	18 09
Cash on deposit	8,515 72
Cash on hand	1,341 06
	<hr/>
	\$303,082 63

CALAIS SAVINGS BANK—CALAIS.

APRIL 27, 1901.

WM. WOODS, President.

GEO. A. LOWELL, Treasurer.

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

 LIABILITIES.

Deposits	\$348,983 54
Reserve fund	9,370 86
Profits	23,317 14
	\$381,671 54

 RESOURCES.

United States bonds	\$150 00
Public funds in Maine.....	54,000 00
Public funds out of Maine.....	76,000 00
Railroad bonds in Maine.....	10,000 00
Railroad bonds out of Maine.....	106,192 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.....	625 00
Loans on mortgages of real estate.....	53,533 58
Loans on stocks and bonds.....	9,553 50
Loans on other collateral (personal).....	1,550 00
Loans to municipalities	3,100 00
Loans to corporations	10,000 00
Real estate foreclosure	3,071 36
Expense account	713 11
Cash on deposit	28,295 88
Cash on hand	561 61
	\$381,671 54

CAMDEN SAVINGS BANK—ROCKPORT.

APRIL 27, 1901.

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.

 LIABILITIES.

Deposits	\$226,804 59
Reserve fund	10,022 17
Profits	2,462 07
	<hr/>
	\$239,288 83

 RESOURCES.

Railroad bonds in Maine.....	\$18,000 00
Railroad bonds out of Maine.....	27,762 50
Corporation bonds in Maine.....	53,500 00
Railroad stock in Maine.....	5,800 00
Railroad stock out of Maine.....	1,120 00
Corporation stock in Maine.....	515 00
Bank stock in Maine.....	1,500 00
Loans on mortgages of real estate.....	26,373 25
Loans on stocks and bonds.....	42,000 00
Loans on other collateral (personal).....	8,371 46
Loans on names alone.....	435 80
Loans to corporations	19,000 00
Real estate foreclosure	2,536 18
Furniture account (safes, etc.).....	1,440 00
Premium account	2,638 75
Cash on deposit	23,484 96
Cash on hand	4,810 93
	<hr/>
	\$239,288 83

CASCADE SAVINGS BANK—OAKLAND.

APRIL 27, 1901.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

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

 LIABILITIES.

Deposits	\$195,308 26
Reserve fund	10,000 00
Profits	5,065 17
	<hr/>
	\$210,373 43

 RESOURCES.

Railroad bonds in Maine.....	\$23,000 00
Railroad bonds out of Maine.....	52,000 00
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock in Maine.....	3,000 00
National bank stock in Maine.....	38,600 00
Loans on mortgages of real estate.....	32,084 56
Loans on stocks and bonds.....	9,950 00
Loans on other collateral (personal).....	1,350 00
Real estate foreclosure	17,709 13
Furniture account (safes, etc.).....	800 00
Premium account	4,839 58
Expense account	432 28
Cash on deposit	10,492 05
Cash on hand	1,315 83
	<hr/>
	\$210,373 43

DEXTER SAVINGS BANK—DEXTER.

APRIL 27, 1901.

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	\$409,980 73
Reserve fund	2,000 00
Profits	9,886 18
	<hr/>
	\$421,866 91

 RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	62,000 00
Railroad bonds in Maine.....	49,000 00
Railroad bonds out of Maine.....	55,700 00
Corporation bonds in Maine.....	54,000 00
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	12,000 00
National bank stock in Maine.....	53,600 00
Other bank stock in Maine.....	20,000 00
Loans on mortgages of real estate.....	54,800 15
Loans on stocks and bonds.....	775 00
Loans on other collateral (personal).....	2,823 82
Loans to municipalities	3,500 00
Real estate investment	39,133 18
Real estate foreclosure	2,270 00
Premium account	4,524 30
Cash on deposit	2,500 00
Cash on hand	1,785 46
	<hr/>
	\$421,866 91

EASTPORT SAVINGS BANK—EASTPORT.

APRIL 27, 1901.

_____ President.

CHAS. I. MORTON, Treasurer.

TRUSTEES—L. M. Whalen, C. I. Morton, J. S. Bucknam, E. W. Rumery,
C. E. Capen, F. T. Wadsworth, H. Kilby, John Doring.

 LIABILITIES.

Deposits	\$635,193 13
Reserve fund	10,006 75
Profits	7,071 56
	<hr/>
	\$652,271 44

 RESOURCES.

United States bonds	\$15,000 00
Public funds in Maine.....	62,006 38
Public funds out of Maine.....	143,500 00
Railroad bonds in Maine.....	40,000 00
Railroad bonds out of Maine.....	90,000 00
Corporation bonds in Maine.....	27,000 00
Corporation bonds out of Maine.....	16,500 00
Corporation stock in Maine.....	2,100 00
National bank stock in Maine.....	16,800 00
National bank stock out of Maine.....	6,575 09
Other bank stock in Maine.....	800 00
Loans on mortgages of real estate.....	131,029 69
Loans on other collateral (personal).....	17,213 30
Loans on names alone.....	1,555 00
Loans to municipalities	3,000 00
Loans to corporations	5,200 00
Real estate investment	26,959 53
Furniture account (safes, etc.).....	1,000 00
Premium account	15,041 66
Cash on deposit	27,444 42
Cash on hand	3,546 46
	<hr/>
	\$652,271 44

FAIRFIELD SAVINGS BANK—FAIRFIELD..

APRIL 27, 1901.

C. G. TOTMAN, President.

A. A. MERRILL, Treasurer.

TRUSTEES—C. G. Totman, H. F. Burgess, E. Kelley, I. S. McFarland,
F. E. McFadden, G. F. Tarbell, W. H. Totman.

 LIABILITIES.

Deposits	\$435,312 32
Reserve fund	20,577 04
Profits	11,265 87
	<hr/>
	\$467,155 23

 RESOURCES.

United States bonds	\$8,000 00
Public funds in Maine.....	28,900 00
Public funds out of Maine.....	36,250 00
Railroad bonds in Maine.....	37,000 00
Railroad bonds out of Maine.....	79,400 00
Corporation bonds in Maine.....	27,733 33
Corporation bonds out of Maine.....	11,500 00
Railroad stock out of Maine.....	3,000 00
Corporation stock in Maine.....	3,666 67
National bank stock in Maine.....	26,925 00
Loans on mortgages of real estate.....	83,193 60
Loans on stocks and bonds.....	48,100 00
Loans on other collateral (personal).....	225 00
Loans to municipalities	23,125 00
Loans to corporations	833 15
Real estate foreclosure	6,000 00
Furniture account (safes, etc.).....	300 00
Premium account	4,324 84
Expense account	2,063 22
Cash on deposit	33,241 22
Cash on hand	3,374 20
	<hr/>
	\$467,155 23

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

APRIL 27, 1901.

JOSEPH W. FAIRBANKS, Pres. CARLETON P. MERRILL, Treas.

TRUSTEES—Joseph W. Fairbanks, S. Clifford Belcher, Hiram Ramsdell,
George B. Cragin, J. Currier Tarbox, Josiah H. Thompson, Elmer E.
Richards.

LIABILITIES.

Deposits	\$610,957 50
Reserve fund	3,000 00
Profits	1,737 06
	<hr/>
	\$615,694 56

RESOURCES.

United States bonds	\$16,000 00
Public funds in Maine.....	26,000 00
Public funds out of Maine.....	40,700 00
Railroad bonds in Maine.....	56,750 00
Railroad bonds out of Maine.....	159,735 00
Corporation bonds in Maine.....	70,380 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	33,700 00
Railroad stock out of Maine.....	1,900 00
Corporation stock in Maine.....	4,250 00
National bank stock in Maine.....	86,970 00
Loans on mortgages of real estate.....	46,933 85
Loans on stocks and bonds.....	15,910 84
Loans on other collateral (personal).....	3,936 10
Real estate investment.....	22,200 00
Real estate foreclosure	8,382 00
Cash on deposit	16,763 95
Cash on hand	2,682 82
	<hr/>
	\$615,694 56

GARDINER SAVINGS INSTITUTION—GARDINER.

APRIL 27, 1901.

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

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

LIABILITIES.

Deposits	\$2,456,627 70
Reserve fund	100,000 00
Discount account	6,827 10
Profits	25,253 01
	\$2,588,707 81

RESOURCES.

United States bonds	\$188,000 00
Public funds in Maine.....	244,500 00
Public funds out of Maine.....	1,328,700 00
Railroad bonds in Maine.....	123,000 00
Railroad bonds out of Maine.....	167,000 00
Corporation bonds in Maine.....	176,000 00
Railroad stock in Maine.....	12,000 00
Railroad stock out of Maine.....	6,000 00
National bank stock in Maine.....	40,010 00
Loans on mortgages of real estate.....	140,861 49
Loans on stocks and bonds.....	37,490 70
Loans on other collateral (personal).....	1,310 00
Loans to municipalities	25,000 00
Loans to corporations	100 00
Real estate investment	30,000 00
Real estate foreclosure	1,700 00
Cash on deposit	66,231 58
Cash on hand	804 04
	\$2,588,707 81

GORHAM SAVINGS BANK—GORHAM.

APRIL 27, 1901.

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, Samuel E. Stone, John A. Waterman, John A. Hinkley, Francis A. Ridlon.

 LIABILITIES.

Deposits	\$466,607 77
Reserve fund	25,230 00
Profits	6,306 63
	<hr/>
	\$498,144 40

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	16,913 06
Public funds out of Maine.....	151,430 00
Railroad bonds in Maine.....	7,000 00
Railroad bonds out of Maine.....	94,150 00
Corporation bonds in Maine.....	29,555 99
Corporation bonds out of Maine.....	1,750 00
Railroad stock out of Maine.....	1,000 00
Corporation stock in Maine.....	1,400 00
National bank stock in Maine.....	15,935 00
Loan on mortgage of personal estate.....	250 00
Loans on mortgages of real estate.....	154,230 33
Loans on stocks and bonds and Gorham savings bank book,	1,950 00
Real estate foreclosure	8,850 00
Cash on deposit	1,365 46
Cash on hand	2,364 56
	<hr/>
	\$498,144 40

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

APRIL 27, 1901.

E. ROWELL, President.

H. K. BAKER, Treasurer.

TRUSTEES—E. Rowell, J. H. Leigh, Ben Tenney, J. W. Church, B. F. Fuller.

 LIABILITIES.

Deposits	\$763,447 96
Reserve fund	38,000 00
Profits	8,649 39
	<hr/>
	\$810,097 35

 RESOURCES.

Public funds in Maine.....	\$17,805 00
Public funds out of Maine.....	321,300 00
Railroad bonds in Maine.....	41,481 42
Railroad bonds out of Maine.....	149,500 00
Corporation bonds in Maine.....	120,375 00
Corporation bonds out of Maine.....	47,500 00
Railroad stock out of Maine.....	4,900 00
National bank stock in Maine.....	27,300 00
Loans on mortgages of real estate.....	55,565 97
Loans on other collateral (personal).....	500 00
Real estate investment	1,000 00
Real estate foreclosure	2,952 71
Expense account	579 25
Cash on deposit	19,163 84
Cash on hand	174 16
	<hr/>
	\$810,097 35

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

APRIL 27, 1901.

N. B. COOLIDGE, President.

C. C. BURRILL, Treasurer.

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

 LIABILITIES.

Deposits	\$370,965 56
Reserve fund	18,250 00
Profits	5,213 30
	<hr/>
	\$394,428 86

 RESOURCES.

United States bonds	\$23,750 00
Public funds in Maine.....	21,079 52
Public funds out of Maine.....	19,000 00
Railroad bonds in Maine.....	13,000 00
Railroad bonds out of Maine.....	12,220 00
Corporation bonds in Maine.....	21,500 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.....	128,291 55
Loans on stocks and bonds.....	20,520 00
Loans on other collateral (personal).....	1,000 00
Loans to municipalities	2,518 75
Loans to corporations	17,250 00
Real estate foreclosure	19,510 54
Premium account	4,325 00
Cash on deposit	63,914 35
Cash on hand	2,869 15
	<hr/>
	\$394,428 86

HOULTON SAVINGS BANK—HOULTON.

APRIL 27, 1901.

A. H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—A. H. Fogg, Don A. H. Powers, O. F. French, Samuel Lane,
Simon Friedman, E. L. Cleveland, Chas. D. Merritt.

 LIABILITIES.

Deposits	\$559,831 84
Reserve fund	7,098 54
Profits	13,087 85
	<hr/>
	\$580,018 23

 RESOURCES.

Public funds in Maine.....	\$40,000 00
Public funds out of Maine.....	34,050 00
Railroad bonds in Maine.....	64,955 00
Railroad bonds out of Maine.....	33,930 00
Corporation bonds in Maine.....	13,666 67
Railroad stock in Maine.....	1,258 33
National bank stock in Maine.....	53,850 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	244,146 77
Loans on stocks and bonds.....	2,450 00
Loans to municipalities	32,925 00
Real estate investment	4,000 00
Real estate foreclosure	1,305 00
Furniture account (safes, etc.).....	800 00
Premium account	21,998 78
Expense account	3,681 98
Cash on deposit	14,727 54
Cash on hand	12,173 16
	<hr/>
	\$580,018 23

KENNEBEC SAVINGS BANK—AUGUSTA.

APRIL 27, 1901.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

 LIABILITIES.

Deposits	\$1,031,878 21
Reserve fund	31,000 00
Profits	33,966 91
	<hr/>
	\$1,096,845 12

 RESOURCES.

Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	273,300 00
Railroad bonds in Maine.....	204,500 00
Railroad bonds out of Maine.....	16,000 00
Corporation bonds in Maine.....	6,500 00
Corporation stock in Maine.....	15,140 00
National bank stock in Maine.....	181,080 00
Loans on mortgages of real estate.....	167,788 01
Loans on stocks and bonds.....	125,575 00
Loans on other collateral (personal).....	7,300 00
Loans to municipalities	7,000 00
Loans to corporations	15,000 00
Real estate investment	24,750 00
Furniture account (safes, etc.).....	1,500 00
Premium account	5,227 50
Expense account	1,139 14
Cash on deposit	34,157 17
Cash on hand	888 30
	<hr/>
	\$1,096,845 12

KENNEBUNK SAVINGS BANK—KENNEBUNK.

APRIL 27, 1901.

R. W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—R. W. Lord, C. W. Goodnow, W. L. Dane, Hartley Lord,
George W. Bourne.

 LIABILITIES.

Deposits	\$618,452 81
Reserve fund	15,889 19
Profits	6,178 51
	<hr/>
	\$640,520 51

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine.....	8,000 00
Public funds out of Maine.....	54,860 00
Railroad bonds in Maine.....	48,725 00
Railroad bonds out of Maine.....	283,830 00
Corporation bonds in Maine.....	45,500 00
Corporation bonds out of Maine.....	14,960 00
Railroad stock in Maine.....	11,343 00
Railroad stock out of Maine.....	3,862 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	26,150 00
Loans on mortgages of real estate.....	110,433 34
Loans on other collateral (personal).....	7,476 62
Premium account	7,523 85
Cash on deposit	8,762 54
Cash on hand	594 16
	<hr/>
	\$640,520 51

KINGFIELD SAVINGS BANK—KINGFIELD.

APRIL 27, 1901.

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	\$26,603 43
Reserve fund	300 00
Profits	349 17
	<hr/>
	\$27,252 60

 RESOURCES.

Public funds in Maine.....	\$2,000 00
Corporation bonds in Maine.....	2,000 00
Loans on mortgages of real estate.....	12,644 99
Loans on stocks and bonds.....	880 00
Loans on other collateral (personal).....	4,570 00
Furniture account (safes, etc.).....	560 00
Cash on deposit	850 63
Cash on hand	3,746 98
	<hr/>
	\$27,252 60

MACHIAS SAVINGS BANK—MACHIAS.

APRIL 27, 1901.

GEO. W. DRISKO, President.

GEO. F. CARY, Treasurer.

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

 LIABILITIES.

Deposits	\$732,007 82
Reserve fund	21,562 66
Profits	6,657 65
	<hr/>
	\$760,228 13

 RESOURCES.

United States bonds	\$85,000 00
Public funds in Maine.....	59,678 68
Public funds out of Maine.....	204,000 00
Railroad bonds in Maine.....	30,000 00
Railroad bonds out of Maine.....	171,450 00
Corporation bonds in Maine.....	76,500 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	10,550 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.....	30,431 70
Loans on stocks and bonds.....	1,725 00
Loans on other collateral (personal).....	2,405 45
Loans to municipalities	4,977 81
Loans to corporations	8,000 00
Real estate investment	2,000 00
Premium account	1,945 25
Cash on deposit	13,126 56
Cash on hand	6,537 68
	<hr/>
	\$760,228 13

MAINE SAVINGS BANK—PORTLAND.

APRIL 27, 1901.

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	\$8,642,097 63
Reserve fund	410,000 00
Profits	535,717 78
	<hr/>
	\$9,587,815 41

 RESOURCES.

United States bonds	\$750,000 00
Public funds out of Maine.....	225,200 00
Railroad bonds in Maine.....	321,500 00
Railroad bonds out of Maine.....	7,052,302 75
Corporation bonds in Maine	807,620 00
Corporation stock in Maine.....	21,675 00
National bank stock in Maine.....	57,593 00
Other bank stock in Maine.....	7,200 00
Loans on mortgages of real estate.....	234,273 81
Loans on stocks and bonds.....	68,130 00
Loans to corporations	2,200 00
Real estate investment	5,000 00
Expense account	4,515 40
Cash on deposit	24,466 34
Cash on hand	6,339 11
	<hr/>
	\$9,587,815 41

MECHANICS' SAVINGS BANK—AUBURN.

APRIL 27, 1901.

BENJ. F. STURGIS, President. J. WALTER STETSON, Treasurer.

TRUSTEES—Benj. F. Sturgis, J. P. Hutchinson, Tascus Atwood, S. S. Hersey, W. G. Lowell, J. W. Beede, Jas. Munroe, John N. Packard, E. G. Eveleth.

LIABILITIES.

Deposits	\$552,353 06
Reserve fund	23,500 00
Special reserve fund	13,473 84
Profits	14,963 46
	<hr/>
	\$604,290 36

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine.....	3,500 00
Public funds out of Maine.....	14,100 00
Railroad bonds in Maine.....	22,000 00
Railroad bonds out of Maine.....	68,805 00
Corporation bonds in Maine.....	12,950 00
Corporation bonds out of Maine.....	22,900 00
Railroad stock out of Maine.....	1,200 00
Corporation stock in Maine.....	3,600 00
National bank stock in Maine.....	148,650 00
National bank stock out of Maine.....	2,000 00
Other bank stock in Maine.....	8,000 00
Loans on mortgages of real estate.....	149,938 00
Loans on stocks and bonds.....	16,090 00
Loans on other collateral (personal).....	10,657 00
Loans to corporations	47,150 00
Real estate investment	40,000 00
Real estate foreclosure	4,402 21
Premium account	4,284 00
Cash on deposit	18,365 70
Cash on hand	698 45
	<hr/>
	\$604,290 36

NORWAY SAVINGS BANK—NORWAY.

APRIL 27, 1901.

A. S. KIMBALL, President.

GEO. E. TUBBS, Treasurer.

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

 LIABILITIES.

Deposits	\$303,176 03
Reserve fund	1,000 00
Profits	5,789 76
	<hr/>
	\$309,965 79

 RESOURCES.

Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	21,250 00
Railroad bonds in Maine.....	5,000 00
Railroad bonds out of Maine.....	54,268 75
Corporation bonds in Maine.....	24,780 50
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	5,027 50
Corporation stock in Maine.....	4,800 00
National bank stock in Maine.....	47,200 00
Other bank stock in Maine.....	7,700 00
Loans on mortgages of real estate.....	69,269 41
Loans on stocks and bonds.....	10,538 94
Loans on other collateral (personal).....	5,685 85
Loans on names alone.....	1,478 14
Loans to corporations	977 00
Real estate investment	7,250 00
Real estate foreclosure	2,673 35
Furniture account (safes, etc.).....	1,500 00
Premium account	9,616 25
Expense account	355 34
Cash on deposit	19,163 44
Cash on hand	1,431 32
	<hr/>
	\$309,965 79

PENOBSCOT SAVINGS BANK—BANGOR.

APRIL 27, 1901.

FRANKLIN A. WILSON, Pres. GEORGE H. HOPKINS, Treas.

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

 LIABILITIES.

Deposits	\$2,257,279 46
Reserve fund	54,837 75
Profits	8,823 02
	<hr/>
	\$2,320,940 23

 RESOURCES.

United States bonds	\$200,000 00
Public funds in Maine.....	405,500 00
Public funds out of Maine.....	291,700 00
Railroad bonds in Maine.....	387,500 09
Railroad bonds out of Maine.....	293,333 00
Corporation bonds in Maine.....	101,000 00
Railroad stock in Maine.....	64,350 00
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	38,900 00
Loans on mortgages of real estate.....	333,250 00
Loans on stocks and bonds.....	126,035 63
Loans on other collateral (personal).....	400 00
Loans to municipalities	2,200 00
Loans to corporations	38,750 00
Premium account	18,617 29
Expense account	61 25
Cash on deposit	6,607 08
Cash on hand	1,735 98
	<hr/>
	\$2,320,940 23

PEOPLE'S SAVINGS BANK—LEWISTON.

APRIL 27, 1901.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. I. Barker, A. B. Nealey, S. A. Cummings, H. W. Maxwell, W. M. Chamberlain, A. D. Barker, Jas. A. Walsh, W. H. Judkins, Geo. B. Haskell.

 LIABILITIES.

Deposits	\$1,211,583 30
Reserve fund	39,605 00
Profits	1,817 16
	<hr/>
	\$1,253,005 46

 RESOURCES.

United States bonds.....	\$5,700 00
Public funds in Maine.....	61,600 00
Public funds out of Maine.....	185,000 00
Railroad bonds in Maine.....	171,137 50
Railroad bonds out of Maine.....	167,330 00
Corporation bonds in Maine.....	79,787 50
Corporation bonds out of Maine.....	2,970 00
Railroad stock in Maine.....	500 00
Railroad stock out of Maine.....	6,300 00
Corporation stock in Maine.....	15,600 00
Corporation stock out of Maine.....	2,972 90
National bank stock in Maine.....	91,500 00
Other bank stock in Maine.....	2,800 00
Loans on mortgages of real estate.....	272,518 13
Loans on stocks and bonds.....	46,680 80
Loans on names alone.....	300 00
Loans to corporations	47,237 48
Real estate investment	13,919 35
Real estate foreclosure	3,750 88
Furniture account (safes, etc.).....	5,900 00
Premium account	50,867 72
Expense account	102 25
Cash on deposit	13,676 84
Cash on hand	4,854 11
	<hr/>
	\$1,253,005 46

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

APRIL 27, 1901.

JOHN R. KELLEY, President. OSCAR C. ROGERS, Treasurer.

TRUSTEES—John R. Kelley, David T. Percy, Seth T. Snipe, D. Howard Spear, Thos. P. Gibbons, Chas. C. Low.

LIABILITIES.

Deposits	\$747,031 87
Reserve fund	6,219 93
Suspense account	111 98
Profits	10,877 30
	\$764,241 08

RESOURCES.

United States bonds	\$3,500 00
Public funds in Maine.....	11,795 00
Public funds out of Maine.....	69,078 30
Railroad bonds in Maine.....	48,693 75
Railroad bonds out of Maine.....	210,886 50
Corporation bonds in Maine.....	66,500 00
Corporation bonds out of Maine.....	31,000 00
Railroad stock out of Maine.....	6,666 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	40,800 00
Other bank stock in Maine.....	5,500 00
Safe deposit department	5,000 00
Loans on mortgages of real estate.....	108,121 73
Loans on stocks and bonds.....	71,340 72
Loans on other collateral (personal).....	15,270 00
Loans to municipalities	3,000 00
Loans to corporations	15,726 22
Real estate investment	19,196 49
Real estate foreclosure	3,014 21
Furniture account (safes, etc.).....	4,500 00
Premium account	11,705 50
Cash on deposit	5,745 27
Cash on hand	5,701 39
	\$764,241 08

PHILLIPS SAVINGS BANK—PHILLIPS.

APRIL 27, 1901.

E. M. ROBINSON, President.

N. P. NOBLE, Treasurer.

TRUSTEES—E. M. Robinson, Fremont Scamman, H. M. Butterfield,
James Morrison, G. A. French.

 LIABILITIES.

Deposits	\$153,085 48
Reserve fund	4,500 00
Profits	3,777 49
	<hr/>
	\$161,362 97

 RESOURCES.

Public funds in Maine.....	\$18,809 33
Public funds out of Maine.....	6,000 00
Railroad bonds in Maine.....	23,875 00
Railroad bonds out of Maine.....	12,000 00
Corporation bonds in Maine.....	15,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	16,700 00
Other bank stock in Maine.....	7,600 00
Loans on mortgages of real estate.....	28,779 50
Loans on stocks and bonds.....	16,400 00
Loans on other collateral (personal).....	1,797 86
Furniture account (safes, etc.).....	400 00
Premium account	1,000 00
Cash on deposit	5,361 65
Cash on hand	2,639 63
	<hr/>
	\$161,362 97

PISCATAQUIS SAVINGS BANK—DOVER.

APRIL 27, 1901.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

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

 LIABILITIES.

Deposits	\$697,186 61
Reserve fund	9,211 43
Profits	16,097 19
	<hr/>
	\$722,495 23

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine.....	11,000 00
Public funds out of Maine.....	102,000 00
Railroad bonds in Maine.....	46,985 00
Railroad bonds out of Maine.....	188,851 25
Corporation bonds in Maine.....	66,345 00
Corporation bonds out of Maine.....	13,000 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	39,340 00
Other bank stock in Maine.....	8,000 00
Loans on mortgages of real estate.....	123,367 68
Loans on stocks and bonds.....	25,551 84
Loans on other collateral (personal).....	11,143 88
Loans to municipalities	24,831 46
Loans to corporations	1,166 20
Real estate investment	10,800 00
Real estate foreclosure	1,626 80
Premium account	17,685 34
Expense account	404 86
Cash on deposit	21,161 22
Cash on hand	2,984 70
	<hr/>
	\$722,495 23

PORTLAND SAVINGS BANK—PORTLAND.

APRIL 27, 1901.

FRANKLIN R. BARRETT, Pres. EDWARD A. NOYES, Treas.

TRUSTEES—F. R. Barrett, James P. Baxter, Charles S. Fobes, Wm.
H. Moulton, Edward Woodman, F. H. Jordan, E. A. Noyes.

 LIABILITIES.

Deposits	\$9,721,378 59
Reserve fund	344,000 00
Profits	185,873 58
	<hr/>
	\$10,251,252 17

 RESOURCES.

United States bonds	\$1,075,000 00
Public funds in Maine.....	43,000 00
Public funds out of Maine.....	1,906,000 00
Railroad bonds in Maine.....	745,000 00
Railroad bonds out of Maine.....	3,448,777 50
Corporation bonds in Maine.....	728,900 00
Corporation bonds out of Maine.....	48,750 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	29,500 00
National bank stock in Maine.....	104,614 00
Loans on mortgages of real estate.....	795,274 24
Loans on stocks and bonds.....	462,931 87
Loans to corporations	546,001 56
Real estate investment	50,000 00
Real estate foreclosure	148,251 12
Expense account	6,274 13
Cash on deposit	37,781 78
Cash on hand	13,895 97
	<hr/>
	\$10,251,252 17

ROCKLAND SAVINGS BANK—ROCKLAND.

APRIL 27, 1901.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—E. H. Lawry, John S. Case, W. H. Fogler, G. M. Brainard,
John Lovejoy, E. A. Burpee, E. R. Spear.

 LIABILITIES.

Deposits	\$1,673,882 48
Reserve fund	40,905 19
Profits	34,427 85
	<hr/>
	\$1,749,215 52

 RESOURCES.

United States bonds	\$115,000 00
Public funds in Maine.....	3,695 00
Public funds out of Maine.....	413,500 00
Railroad bonds in Maine.....	124,750 00
Railroad bonds out of Maine.....	431,174 35
Corporation bonds in Maine.....	119,950 00
Corporation bonds out of Maine.....	5,770 00
Railroad stock in Maine.....	2,350 00
Railroad stock out of Maine.....	25,145 00
Corporation stock in Maine.....	14,200 00
National bank stock in Maine.....	70,995 00
Other bank stock in Maine.....	2,500 00
Loans on mortgages of real estate.....	102,867 80
Loans on stocks and bonds.....	113,083 55
Loans on other collateral (personal).....	68,510 82
Loans to corporations	21,200 00
Real estate investment	13,000 00
Premium account	62,353 94
Expense account	1,191 58
Cash on deposit	24,736 73
Cash on hand	13,241 75
	<hr/>
	\$1,749,215 52

SACO SAVINGS BANK—SACO.

APRIL 27, 1901.

R. JORDAN, President.

FRANK W. NUTTER, Treasurer.

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

 LIABILITIES.

Deposits	\$1,096,555 93
Reserve fund	40,500 00
Profits	19,611 08
	<hr/>
	\$1,156,667 01

 RESOURCES.

United States bonds	\$20,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	52,000 00
Railroad bonds in Maine.....	89,950 00
Railroad bonds out of Maine.....	333,855 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.....	15,966 73
Corporation stock in Maine.....	36,700 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	48,930 00
National bank stock out of Maine.....	2,711 00
Loans on mortgages of real estate.....	373,607 90
Loans on stocks and bonds.....	52,133 45
Loans on names alone.....	5,000 00
Real estate foreclosure	6,263 55
Premium account	25,464 62
Cash on deposit	10,621 69
Cash on hand	802 88
	<hr/>
	\$1,156,667 01

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

APRIL 27, 1901.

EDWARD P. BURNHAM, Pres. MELVILLE H. KELLY, Treas.

TRUSTEES—Edward P. Burnham, L. L. Milliken, S. C. Parcher, Chas. H. Sawyer, M. H. Kelly, Jasper D. Cochrane.

 LIABILITIES.

Deposits	\$3,391,839 31
Reserve fund	103,896 83
Profits	117,411 23
	<hr/>
	\$3,613,147 37

 RESOURCES.

Public funds in Maine.....	\$40,000 00
Public funds out of Maine.....	259,000 00
Railroad bonds in Maine.....	117,430 00
Railroad bonds out of Maine.....	1,558,249 68
Corporation bonds in Maine.....	120,800 00
Corporation bonds out of Maine.....	79,983 87
Railroad stock in Maine.....	273,112 62
Railroad stock out of Maine.....	253,400 00
Corporation stock in Maine.....	128,296 67
National bank stock in Maine.....	59,055 00
National bank stock out of Maine.....	9,000 00
Loans on mortgages of real estate.....	380,248 18
Loans on stocks and bonds.....	234,755 13
Loans on other collateral (personal).....	1,165 50
Loans to corporations	40,000 00
Real estate investment	15,722 29
Cash on deposit	26,815 54
Cash on hand	16,112 89
	<hr/>
	\$3,613,147 37

SEARSPORT SAVINGS BANK—SEARSPORT.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$148,003 18
Reserve fund	7,000 00
Profits	2,830 21
	<hr/>
	\$157,833 39

 RESOURCES.

United States bonds	\$12,100 00
Public funds in Maine.....	1,000 00
Public funds out of Maine.....	71,000 00
Railroad bonds in Maine.....	6,000 00
Railroad bonds out of Maine.....	8,000 00
Corporation bonds in Maine.....	7,000 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.....	2,328 27
Loans on stocks and bonds.....	7,550 00
Real estate foreclosure.....	700 00
Premium account	3,130 14
Expense account	33 51
Cash on deposit	2,390 42
Cash on hand	1,782 54
	<hr/>
	\$157,833 39

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

APRIL 27, 1901.

JAS. 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	\$1,362,450 44
Reserve fund	41,000 00
Profits	20,130 84
	<hr/>
	\$1,423,581 28

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	55,000 00
Public funds out of Maine.....	459,500 00
Railroad bonds in Maine.....	198,000 00
Railroad bonds out of Maine.....	295,100 00
Corporation bonds in Maine.....	44,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	13,650 00
Corporation stock in Maine.....	900 00
National bank stock in Maine.....	81,200 00
Other bank stock in Maine.....	1,000 00
Other bank stock out of Maine.....	5,000 00
Loans on mortgages of real estate.....	160,979 49
Loans on stocks and bonds.....	12,839 80
Loans to municipalities	4,050 86
Loans to corporations	11,600 00
Real estate foreclosure	6,328 21
Premium account	12,000 00
Cash on deposit	41,932 92
	<hr/>
	\$1,423,581 28

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

APRIL 27, 1901.

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.

 LIABILITIES.

Deposits	\$355,780 70
Reserve fund	12,376 13
Profits	8,158 84
	<hr/>
	\$376,315 67

 RESOURCES.

United States bonds	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	69,000 00
Railroad bonds in Maine.....	74,970 00
Railroad bonds out of Maine.....	109,700 74
Corporation stock in Maine.....	4,000 00
Corporation stock out of Maine.....	2,500 00
National bank stock in Maine.....	23,000 00
Loans on mortgages of real estate.....	24,977 00
Loans on stocks and bonds.....	900 00
Real estate foreclosure	100 00
Cash on deposit	7,167 93
	<hr/>
	\$376,315 67

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

APRIL 27, 1901.

N. DAYTON BOLSTER, President. GEORGE M. ATWOOD, Treasurer.

TRUSTEES—Henry E. Hammond, Wm. N. Thomas, N. Dayton Bolster,
Wm. J. Wheeler, John F. Plummer, Albert W. Walker, J. Hastings Bean,
S. Porter Stearns, Geo. A. Wilson.

 LIABILITIES.

Deposits	\$263,769 78
Reserve fund	3,795 00
Special reserve fund	9,227 78
Profits	6,111 90
	<hr/>
	\$282,904 46

 RESOURCES.

United States bonds	\$2,200 00
Public funds out of Maine.....	15,000 00
Railroad bonds in Maine.....	6,350 00
Railroad bonds out of Maine.....	64,465 00
Corporation bonds in Maine.....	15,640 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	480 00
Corporation stock in Maine.....	4,100 00
National bank stock in Maine.....	28,550 00
Other bank stock in Maine.....	7,900 00
Loans on mortgages of real estate.....	78,145 71
Loans on stocks and bonds.....	17,833 62
Loans on other collateral (personal).....	1,700 00
Loans on names alone.....	300 00
Loans to corporations	2,111 43
Real estate investment	7,000 00
Real estate foreclosure	11,880 75
Premium account	1,432 00
Expense account	770 07
Cash on deposit	9,212 78
Cash on hand	2,833 10
	<hr/>
	\$282,904 46

THOMASTON SAVINGS BANK—THOMASTON.

APRIL 27, 1901.

M. R. MATHEWS, President. JOHN A. ANDREWS, Treasurer.

TRUSTEES—M. R. Mathews, Edward E. O'Brien, John C. Levensaler,
Atwood Levensaler, Wm. E. Vinal, Levi Seavey, Edward P. Washburn.

 LIABILITIES.

Deposits	\$553,816 05
Reserve fund	20,003 28
Profits	3,832 44
	<hr/>
	\$577,651 77

 RESOURCES.

United States bonds	\$30,000 00
Public funds in Maine	23,000 00
Public funds out of Maine.....	170,000 00
Railroad bonds in Maine.....	13,500 00
Railroad bonds out of Maine.....	197,000 00
Corporation bonds in Maine.....	47,800 00
Corporation bonds out of Maine.....	4,000 00
Railroad stock out of Maine.....	1,875 00
Corporation stock in Maine.....	1,350 00
Corporation stock out of Maine.....	2,000 00
National bank stock in Maine.....	29,915 00
Loans on mortgages of real estate.....	24,255 00
Loans on stocks and bonds.....	2,956 50
Loans on other collateral (personal).....	450 00
Loans to municipalities	1,000 00
Real estate investment	3,600 00
Furniture account (safes, etc.).....	1,350 00
Premium account	15,513 02
Cash on deposit	5,620 26
Cash on hand	2,466 99
	<hr/>
	\$577,651 77

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

APRIL 27, 1901.

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

TRUSTEES—Sam'l Knight, Wm. M. Pennell, L. H. Stover, R. W. Eaton,
Wm. B. Knight, H. J. Given, W. D. Hatch.

LIABILITIES.

Deposits	\$272,777 09
Reserve fund	6,690 00
Profits	3,196 55
	<hr/>
	\$282,663 64

RESOURCES.

Public funds out of Maine	\$20,000 00
Railroad bonds in Maine	19,300 00
Railroad bonds out of Maine	69,807 50
Corporation bonds in Maine	25,500 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	27,730 00
Loans on mortgages of real estate	78,754 62
Loans on stocks and bonds	5,830 79
Loans on other collateral (personal)	725 00
Loans to municipalities	2,000 00
Loans to corporations	10,000 00
Real estate foreclosure	5,726 20
Premium account	5,707 90
Expense account	55 21
Cash on deposit	5,276 42
	<hr/>
	\$282,663 64

TREMONT SAVINGS BANK—TREMONT.

APRIL 27, 1901.

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

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

 LIABILITIES.

Deposits	\$56,644 17
Reserve fund	1,148 22
Profits	725 09
	<hr/>
	\$58,517 48

 RESOURCES.

Public funds in Maine.....	\$3,026 80
Railroad bonds in Maine.....	5,300 00
Corporation bonds in Maine.....	6,500 00
Loans on mortgages of real estate.....	20,372 42
Loans on other collateral (personal).....	75 00
Loans on names alone.....	735 00
Loans to municipalities	6,700 00
Premium account	121 49
Cash on deposit	15,186 48
Cash on hand	500 29
	<hr/>
	\$58,517 48

WATERVILLE SAVINGS BANK—WATERVILLE.

APRIL 27, 1901.

CHRISTIAN KNAUFF, President. E. R. DRUMMOND, Treasurer.

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—Christian Knauff, J. W. Bassett, Geo. K. Boutelle, Dana P. Foster, Silas T. Lawry, H. C. Morse, J. A. Vigue.

 LIABILITIES.

Deposits	\$1,057,422 78
Reserve fund	49,350 00
Profits	31,487 21
	<hr/>
	\$1,138,259 99

 RESOURCES.

United States bonds	\$17,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	114,050 00
Railroad bonds in Maine.....	73,900 00
Railroad bonds out of Maine.....	210,675 00
Corporation bonds in Maine.....	20,500 00
Corporation bonds out of Maine.....	18,200 00
Railroad stock in Maine.....	10,000 00
Railroad stock out of Maine.....	5,450 00
National bank stock in Maine.....	89,070 00
Other bank stock in Maine.....	4,050 00
Loans on mortgages of real estate.....	363,191 00
Loans on stocks and bonds.....	39,910 00
Loans on other collateral (personal).....	5,950 00
Loans to municipalities	7,400 00
Loans to corporations	62,770 00
Real estate investment	13,400 00
Real estate foreclosure	27,600 00
Premium account	15,640 00
Cash on deposit	26,657 60
Cash on hand	2,846 39
	<hr/>
	\$1,138,259 99

WISCASSET SAVINGS BANK—WISCASSET.

APRIL 27, 1901.

SETH PATTERSON, Pres. WILLIAM D. PATTERSON, Treas.

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

 LIABILITIES.

Deposits	\$168,275 56
Reserve fund	6,786 64
Profits	8,577 12
	<hr/>
	\$183,639 32

 RESOURCES.

Public funds out of Maine.....	\$4,000 00
Railroad bonds in Maine.....	32,767 50
Railroad bonds out of Maine.....	74,687 50
Railroad stock out of Maine.....	2,660 00
Corporation stock in Maine.....	500 00
Corporation stock out of Maine.....	500 00
National bank stock in Maine.....	17,384 00
Loans on mortgages of real estate.....	32,159 37
Loans on stocks and bonds.....	9,965 50
Loans to municipalities	2,500 00
Real estate foreclosure	3,065 90
Cash on deposit	2,633 65
Cash on hand	816 80
	<hr/>
	\$183,639 32

YORK COUNTY SAVINGS BANK—BIDDEFORD.

APRIL 27, 1901.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

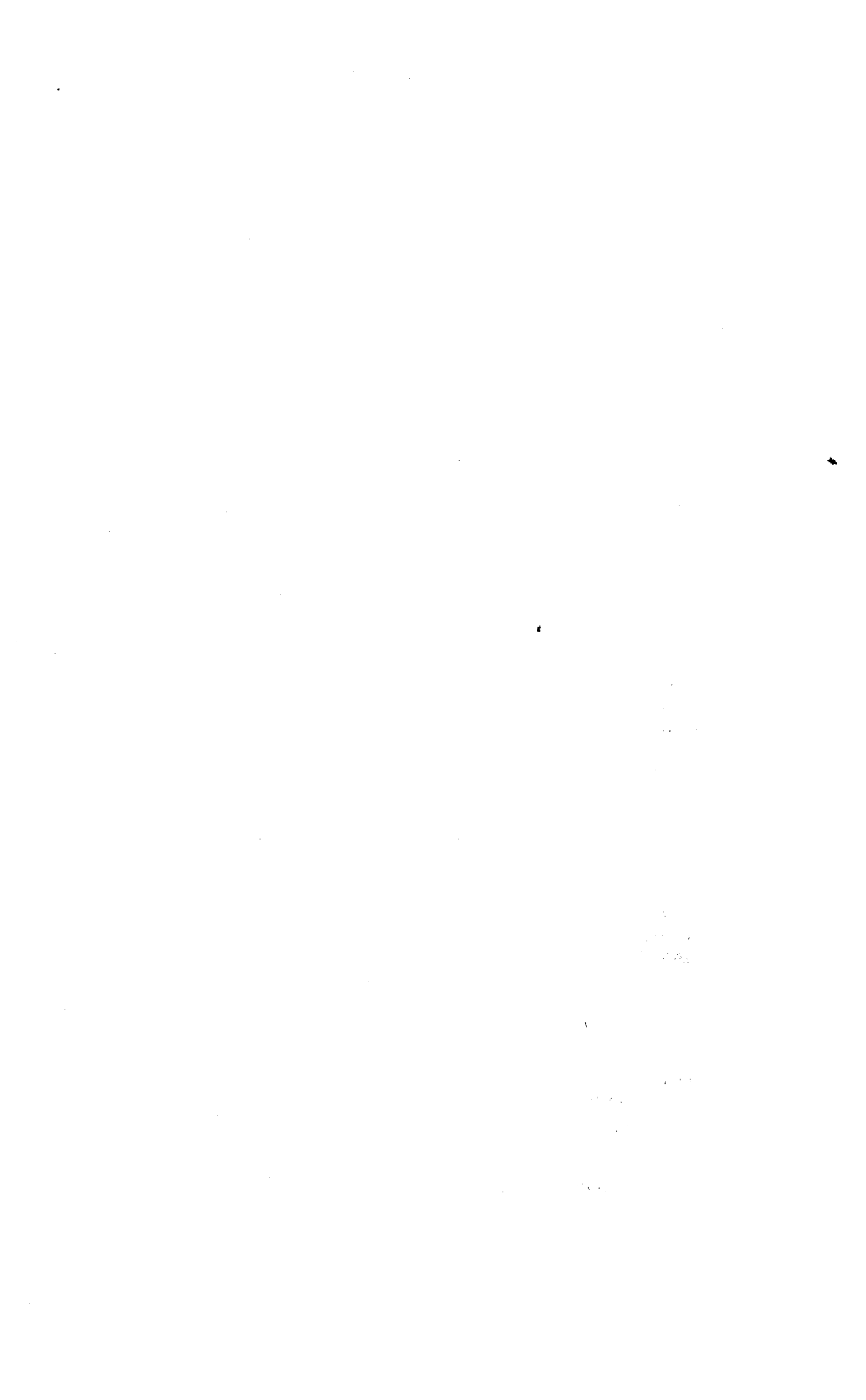
TRUSTEES—John Berry, John M. Goodwin, Ezreff H. Banks, Fred A. Day, Charles H. Prescott, Gilman P. Littlefield, William E. Roussin, Henry H. Goodwin.

 LIABILITIES.

Deposits	\$900,938 35
Reserve fund	18,500 00
Profits	7,902 99
	<hr/>
	\$927,341 34

 RESOURCES.

United States bonds	\$20,000 00
Public funds in Maine.....	500 00
Public funds out of Maine.....	88,984 46
Railroad bonds in Maine.....	15,000 00
Railroad bonds out of Maine.....	183,325 00
Corporation bonds in Maine.....	38,000 00
Corporation bonds out of Maine.....	12,750 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	10,623 72
Corporation stock in Maine.....	14,800 00
National bank stock in Maine.....	96,275 00
National bank stock out of Maine.....	51,375 00
Loans on mortgages of real estate.....	271,955 19
Loans on stocks and bonds.....	8,253 09
Real estate foreclosure	41,597 89
Furniture account (safes, etc.).....	1,200 00
Premium account	59,000 00
Cash on deposit	7,050 23
Cash on hand	3,651 76
	<hr/>
	\$927,341 34



RETURNS

OF

TRUST AND BANKING COMPANIES

April 27, 1901.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

APRIL 27, 1901.

GEO. I. TRICKEY, President. C. B. MARGESSON, Secretary.

DIRECTORS—George I. Trickey, John P. Donworth, Jefferson Cary,
Herschel D. Collins, Bertram L. Fletcher, Wm. C. Spaulding, Wm. H.
Gray, Carl C. King, Jas. H. Glenn.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	11,794 82
Demand deposits	120,527 06
	<hr/>
	\$212,321 88

 RESOURCES.

Demand and time loans.....	\$99,470 00
Loans on mortgages of real estate.....	27,920 00
Stocks and bonds	16,000 00
Due from other banks.....	959 15
Furniture and fixtures	3,000 00
Cash on deposit	48,964 70
Cash on hand	14,666 03
Revenue stamps	142 00
Premium	1,200 00
	<hr/>
	\$212,321 88

AUBURN TRUST COMPANY—AUBURN.

APRIL 27, 1901.

L. LINN SMALL, President.

JAMES F. ATWOOD, Treasurer.

DIRECTORS—Sam'l F. Merrill, Ara Cushman, L. Linn Small, B. F. Sturgis, A. R. Savage, Geo. C. Wing, Seth M. Carter, S. S. Hersey, C. E. Libby, E. G. Eveleth, Oscar Holway.

 LIABILITIES.

Capital stock	\$104,800 00
Surplus	10,000 00
Undivided profits	3,501 68
Demand deposits	6,617 49
Time deposits	129,547 89
Certificates of deposit	12,694 00
Unpaid dividends	14 00
Treasurer's checks outstanding	122 42
Due to other banks.....	1,000 00
	<hr/>
	\$268,297 48

 RESOURCES.

Demand and time loans.....	\$77,633 24
Loans on collateral	80,807 71
Stocks and bonds	82,638 67
Real estate owned	18,000 00
Expense account	847 95
Furniture and fixtures	5,000 00
Cash on deposit	1,266 46
Cash on hand	2,103 45
	<hr/>
	\$268,297 48

AUGUSTA TRUST COMPANY—AUGUSTA.

APRIL 27, 1901.

J. MANCHESTER HAYNES, Pres. FRANK E. SMITH, Treas.

DIRECTORS—J. Manchester Haynes, Edwin C. Burleigh, John F. Hill, Geo. E. Macomber, W. H. Gannett, H. M. Heath, F. W. Kinsman, F. S. Lyman, Ira H. Randall, G. T. Stevens, Geo. N. Lawrence, Chas. H. White, L. J. Crooker, Byron Boyd, Orin Williamson, W. Scott Hill, H. E. Bowditch.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	45,661 21
Demand deposits	300,977 02
Time deposits	1,297,690 52
Certificates of deposit	5,125 00
Unpaid dividends	120 00
Treasurer's checks outstanding.....	1,807 72
Due to other banks.....	4,356 66
Certified checks	200 00
	<hr/>
	\$1,715,938 13

 RESOURCES.

Demand and time loans.....	\$520,663 82
Loans on mortgages of real estate.....	27,992 00
Loans on collateral	349,424 07
Stocks and bonds	703,290 57
Expense account	4,031 05
Cash on deposit	94,309 71
Cash on hand	11,869 73
Interest account	4,357 18
	<hr/>
	\$1,715,938 13

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

APRIL 27, 1901.

L. B. DEASY, President.

FRED C. LYNAM, Treasurer.

DIRECTORS—L. B. Deasy, C. S. Leffingwell, Andrew P. Wiswell, John A. Peters, Jr., John Biddle Porter, F. C. Lynam, W. H. Davis.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	35,000 00
Undivided profits	12,009 76
Demand deposits	220,567 32
Certificates of deposit	95,007 31
Trust department	6,000 00
Unpaid dividends	265 00
Deposits for coupons	114 61
Treasurer's checks outstanding	523 81
	\$419,487 81

RESOURCES.

Demand and time loans.....	\$249,833 60
Loans on mortgages of real estate.....	78,843 65
Stocks and bonds	44,525 00
Trust investments	6,000 00
Real estate owned	4,000 00
Expense account	1,506 49
Furniture and fixtures	134 37
Cash on deposit	26,965 02
Cash on hand	6,581 78
Tax deeds	97 90
North East Harbor branch.....	1,000 00
	\$419,487 81

EASTERN TRUST AND BANKING COMPANY—BANGOR.

APRIL 27, 1901.

JOHN CASSIDY, President.

C. D. CROSBY, Treasurer.

DIRECTORS—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, 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.

 LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	73,581 39
Demand deposits	768,356 12
Time deposits	1,294,073 60
Certificates of deposit	107,625 86
Deposits for coupons	1,544 53
Due to other banks.....	17,397 10
Guaranteed mortgages	130,206 00
Prepaid mortgage	100 00
	<hr/>
	\$2,664,884 60

 RESOURCES.

Demand and time loans	\$990,756 27
Loans on mortgages of real estate.....	347,107 19
Loans on collateral	402,416 11
Stocks and bonds	637,144 35
Real estate owned	38,202 76
Expense account	584 93
Furniture and fixtures	12,955 00
Cash on deposit	170,096 78
Cash on hand	65,400 57
Suspense	220 64
	<hr/>
	\$2,664,884 60

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

APRIL 27, 1901.

N. W. HARRIS, President.

R. E. ATTWOOD, Treasurer.

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

LIABILITIES.

Capital stock	\$75,000 00
Undivided profits	4,610 48
Demand deposits	57,954 89
Time deposits	106,148 11
Certificates of deposit	15,000 00
Due to other banks	520 77
Discount account	250 00
	<hr/>
	\$259,484 25

RESOURCES.

Demand and time loans.....	\$150,659 87
Stocks and bonds	29,500 00
Expense account	1,326 26
Building, vaults, furniture and fixtures.....	51,046 57
Cash on deposit	10,813 12
Cash on hand	14,320 18
Internal revenue stamps, books, etc.....	397 00
Premium account	1,421 25
	<hr/>
	\$259,484 25

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

APRIL 27, 1901.

S. H. NILES, President.

C. H. STURTEVANT, Treasurer.

DIRECTORS—S. H. Niles, Edwin Riley, J. G. Ham, H. D. Parker, Geo. Chandler, J. H. Maxwell, I. G. Sharaf, F. J. Goodspeed, E. C. Dow.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,000 00
Undivided profits	8,324 94
Demand deposits	72,555 09
Time deposits	213,841 59
Certificates of deposit	17,689 18
Unpaid dividends	27 00
Due to other banks.....	1,140 86
	<hr/>
	\$368,578 66

RESOURCES.

Demand and time loans.....	\$82,409 12
Loans on mortgages of real estate.....	130,238 00
Loans on collateral.....	7,161 34
Loans to municipalities	1,460 00
Stocks and bonds	112,821 00
Expense account	616 28
Furniture and fixtures	6,400 00
Cash on deposit	17,962 50
Cash on hand	9,510 42
	<hr/>
	\$368,578 66

MAINE TRUST AND BANKING COMPANY—GARDINER.

APRIL 27, 1901.

WESTON LEWIS, President.

FRANK E. DILL, 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	32,369 94
Demand deposits	179,440 27
Time deposits	271,029 40
Certificates of deposit	60,596 34
Trust department	64,914 25
Treasurer's checks outstanding	310 41
Due to other banks.....	3,963 06
	<hr/>
	\$742,623 67

 RESOURCES.

Demand and time loans.....	\$89,852 80
Loans on mortgages of real estate.....	79,788 50
Loans on collateral	94,004 09
Stocks and bonds	376,507 83
Trust investments	64,914 25
Expense account	1,654 57
Furniture and fixtures	2,500 00
Cash on deposit	15,943 85
Cash on hand	7,707 78
Coupon account	9,750 00
	<hr/>
	\$742,623 67

MERCANTILE TRUST COMPANY—PORTLAND.

APRIL 27, 1901.

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

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

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	45,451 78
Demand deposits	666,234 16
Time deposits	161,093 74
Certificates of deposit	165,354 90
Treasurer's checks outstanding	2,146 45
	<hr/>
	\$1,140,281 03

 RESOURCES.

Demand and time loans	\$69,552 40
Loans on mortgages of real estate	33,425 14
Loans on collateral	443,670 47
United States bonds	100,000 00
Other stocks and bonds	413,052 30
Expense account	2,932 91
Furniture and fixtures	4,886 32
Cash on deposit	62,493 63
Cash on hand	10,267 86
	<hr/>
	\$1,140,281 03

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

APRIL 27, 1901.

FRED BARKER, President.

GEORGE BARKER, Treasurer.

DIRECTORS—Fred Barker, A. R. Gould, W. R. Pipes, L. B. Patten, W. B. Gould, C. D. DeWitt, A. M. Smith, R. J. Smith, F. H. Blake, W. P. Bridgham, F. D. Ellis, A. P. Libby, J. Waterman, R. N. McDonald, S. W. Boone.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	6,748 04
Demand deposits	20,307 70
Time deposits	28,128 93
	<hr/>
	\$107,184 67

RESOURCES.

Demand and time loans	\$63,474 25
Loans on mortgages of real estate.....	900 00
Real estate owned	6,732 60
Expense account	385 02
Cash on deposit	30,803 39
Cash on hand	4,889 41
	<hr/>
	\$107,184 67

PEOPLE'S TRUST COMPANY—FARMINGTON.

APRIL 27, 1901.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	11,591 88
Demand deposits	648,398 17
Time deposits	124,714 09
Certificates of deposit	3,024 90
Trust department	7,000 00
Unpaid dividends	146 00
Treasurer's checks outstanding	30 00
Due to other banks.....	50 22
	<hr/>
	\$844,955 26

 RESOURCES.

Demand and time loans.....	\$55,182 22
Loans on mortgages of real estate.....	191,915 84
Loans on collateral	121,595 05
Stocks and bonds	235,473 53
Trust investments	7,000 00
Real estate owned	75,176 54
Due from other banks and bankers.....	70,761 81
Expense account	1,016 37
Furniture and fixtures	1,237 70
Cash on deposit	55,077 00
Cash on hand	30,112 98
Taxes paid	406 19
	<hr/>
	\$844,955 26

PORTLAND TRUST COMPANY—PORTLAND.

APRIL 27, 1901.

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

TRUSTEES—William G. Davis, James P. Baxter, Charles F. Libby,
William W. Brown, David W. Snow, George E. Runyan, Sidney W. Thax-
ter, Franklin R. Barrett, Charles O. Bancroft, Walter G. Davis, George F.
Evans, Clinton L. Baxter, Harry Butler, Frederick Robie, A. H. Walker.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	121,624 86
Demand deposits	1,649,619 26
Time certificates of deposit	53,853 64
Trust department	14,475 71
Deposits for coupons	11,942 75
Sinking funds for corporations.....	595,937 36
Renewal fund	2,090 00
	<hr/>
	\$2,749,543 58

 RESOURCES.

Demand and time loans.....	\$777,324 16
State of Maine bonds.....	80,000 00
Other stocks and bonds.....	930,309 00
Trust investments	13,332 09
Expense account	81 20
Furniture and fixtures	100 00
Cash on deposit	331,270 04
Cash on hand	34,733 79
Sinking funds investments	580,378 75
Renewal fund investments	2,014 55
	<hr/>
	\$2,749,543 58

ROCKLAND TRUST COMPANY—ROCKLAND.

APRIL 27, 1901.

A. F. CROCKETT, President.

C. M. KALLOCH, Treasurer.

DIRECTORS—A. F. Crockett, Wm. T. Cobb, E. K. Glover, F. C. Knight,
G. L. Farrand, C. H. Berry, H. L. Shepherd.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	9,300 24
Demand deposits	95,081 42
Time deposits	90,936 62
Certificates of deposit	2,696 00
Unpaid dividends	64 82
Due to other banks	4,083 68
Unredeemed stamps, savings department.....	124 95
	<hr/>
	\$327,287 73

 RESOURCES.

Demand and time loans.....	\$184,727 98
Stocks and bonds	97,760 00
Furniture and fixtures	560 00
Cash on deposit	27,939 43
Cash on hand	12,007 59
Vault and safety deposit boxes.....	4,000 00
Overdrafts	270 67
Revenue stamps	82 06
	<hr/>
	\$327,287 73

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

APRIL 27, 1901.

GEO. D. BISBEE, President.

ELISHA PRATT, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	14,839 38
Demand deposits	212,476 13
Time deposits	315,211 91
Certificates of deposit	2,222 13
Deposits for coupons	210 00
Treasurer's checks outstanding	1,121 03
Due to other banks.....	4,947 34
	<hr/>
	\$616,027 92

 RESOURCES.

Demand and time loans.....	\$183,722 69
Loans on mortgages of real estate.....	84,359 00
Stocks and bonds	224,125 40
Real estate owned	3,800 00
Expense account	1,187 21
Furniture and fixtures	1,000 00
Cash on deposit	102,407 35
Cash on hand	15,426 27
	<hr/>
	\$616,027 92

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

APRIL 27, 1901.

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, 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, Philip G. Brown, Henry B. Cleaves, Clarence Hale, George F. West.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	68,524 51
Demand deposits	315,830 41
Certificates of deposit	70,101 85
Trust department	23,912 50
Deposits for coupons	4,982 75
	\$733,352 02

RESOURCES.

Demand and time loans.....	\$159,192 54
Loans on mortgages of real estate.....	22,100 00
Loans on collateral	133,214 86
Stocks and bonds	328,197 02
Trust investments	20,965 00
Real estate owned	16,686 21
Unpaid interest	3,579 16
Cash on deposit	48,603 89
Cash on hand	813 34
	\$733,352 02

WATERVILLE TRUST COMPANY—WATERVILLE.

APRIL 27, 1901.

E. J. LAWRENCE, President.

H. L. HOLMES, Treasurer.

DIRECTORS—E. J. Lawrence, Horace Purinton, S. A. Nye, C. W. Davis,
F. C. Thayer, C. W. Abbott, P. S. Heald.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	28,921 84
Demand deposits	205,850 92
Time deposits	445,438 10
Deposits for coupons	2,030 00
Treasurer's checks outstanding	1,526 74
Due to other banks	461 91
	<hr/>
	\$784,229 51

 RESOURCES.

Demand and time loans.....	\$368,405 88
Loans on mortgages of real estate.....	82,649 75
Loans on collateral	128,553 36
Stocks and bonds	45,000 00
Real estate owned	3,000 00
Unpaid interest	812 50
Expense account	1,512 16
Furniture and fixtures	39,000 00
Cash on deposit	90,421 42
Cash on hand	24,874 44
	<hr/>
	\$784,229 51

WESTBROOK TRUST COMPANY—WESTBROOK.

APRIL 27, 1901.

JAMES PENNELL, President. RUSSELL D. WOODMAN, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	8,500 00
Undivided profits	8,944 00
Demand deposits	343,796 67
Certificates of deposit	13,960 50
Due to other banks.....	896 22
	<hr/>
	\$426,097 39

 RESOURCES.

Demand and time loans.....	\$170,556 60
Loans on mortgages of real estate.....	64,448 46
Stocks and bonds	108,163 00
Real estate owned	25,381 32
Expense account	1,834 84
Furniture and fixtures	2,000 00
Cash on deposit	33,179 29
Cash on hand	20,533 88
	<hr/>
	\$426,097 39

RETURNS

OF

LOAN AND BUILDING ASSOCIATIONS

April 27, 1901.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

APRIL 27, 1901.

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

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

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$68,907 10
Advance payments	20,889 49
Guaranty fund	3,058 95
Interest	228 12
Premiums	70 64
Fines	8 78
Membership fees	13 75
Profits	682 89
Rents, real estate	106 00
	<hr/>
	\$93,965 72

 RESOURCES.

Loans on mortgages of real estate.....	\$72,530 00
Loans on shares	1,495 00
Real estate by foreclosure.....	16,686 51
Furniture and fixtures	217 75
Permanent expense	1 00
Temporary expense	4 41
Cash on hand and on deposit.....	3,031 05
	<hr/>
	\$93,965 72

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

APRIL 27, 1901.

THOMAS J. LYNCH, President. S. H. LEARY, Secretary.
TREBY JOHNSON, Treasurer.

DIRECTORS—Thomas 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	\$160,839 81
Advance payments	199 00
Guaranty fund	3,892 76
Interest	1,724 92
Premiums	148 28
Fines	51 24
Withdrawal fees	12 60
Forfeited shares	698 26
Profits	11,131 23
Rents received	38 00
	\$178,736 10

RESOURCES.

Loans on mortgages of real estate.....	\$171,730 00
Loans on shares	418 00
Real estate by foreclosure	2,727 22
Permanent expense	62 24
Temporary expense	92 63
Cash on hand and on deposit.....	3,527 11
Repairs made on real estate.....	68 19
Taxes paid on mortgage loans.....	95 71
Insurance paid on mortgage loans.....	15 00
	\$178,736 10

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

APRIL 27, 1901.

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, Stephen D. Benson, James A. Boardman, Herbert C. Quimby.

Organized February 1, 1886.

 LIABILITIES.

Accumulated capital	\$242,937 07
Advance payments	1,290 00
Guaranty fund	7,918 63
Interest	4,510 75
Premiums	28 60
Fines	54 96
Profits	2,178 93
Rents	16 67
	<hr/>
	\$258,935 61

 RESOURCES.

Loans on mortgages of real estate.....	\$231,000 00
Loans on shares	2,075 00
Real estate by foreclosure.....	1,055 64
Furniture and fixtures	173 14
Temporary expense	840 29
Cash on hand and on deposit.....	21,525 79
Suspense account (overdue interest, premiums and fines)....	1,644 85
Taxes paid on mortgaged property.....	584 49
Insurance, \$11.66; foreclosure expenses, \$24.75.....	36 41
	<hr/>
	\$258,935 61

BATH LOAN AND BUILDING ASSOCIATION—BATH.

APRIL 27, 1901.

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

DIRECTORS—C. L. Farnham, C. H. McLellan, C. E. Patten, A. B. Haggott, F. N. Thompson, Joseph Torrey, C. P. Knight, A. M. Potter, C. A. Corliss.

Organized July 18, 1890.

LIABILITIES.	
Accumulated capital	\$76,103 59
Guaranty fund	1,000 00
Interest	285 97
Premiums	31 24
Fines	60
Forfeited shares	54 28
Profits	994 02
	\$78,469 70
RESOURCES.	
Loans on mortgages of real estate.....	\$73,286 09
Loans on shares	4,200 00
Furniture and fixtures	75 00
Temporary expense	50
Cash on hand and on deposit.....	356 42
Accrued earnings (uncollected interest and premiums).....	551 69
	\$78,469 70

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

APRIL 27, 1901.

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

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

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital	\$28,373 37
Advance payments	18 00
Guaranty fund	919 42
Interest	97 25
Premiums	15 40
Fines	4 36
Transfer fees	25
Belfast National Bank	740 80
	<hr/>
	\$30,168 85

 RESOURCES.

Loans on mortgages of real estate.....	\$30,010 00
Loans on shares	117 00
Temporary expense	4 50
Advanced for insurance and taxes.....	37 35
	<hr/>
	\$30,168 85

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

APRIL 27, 1901.

JOHN FURBISH, President. HARRY F. THOMPSON, 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	\$61,050 73
Guaranty fund	1,765 00
Interest	369 44
Premiums	4 35
Fines	7 98
Membership fees	9 50
Withdrawal fees	12 29
Profits	1,296 81
	\$64,516 10

RESOURCES.

Loans on mortgages of real estate.....	\$58,107 50
Loans on shares	1,825 00
Real estate by foreclosure	4,155 41
Temporary expense	222 00
Cash on hand and on deposit.....	206 19
	\$64,516 10

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

APRIL 27, 1901.

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

DIRECTORS—J. P. Hooper, R. H. Emery, I. L. Brown, C. C. Homer,
A. B. Hutchins.

Organized April 11, 1888.

LIABILITIES.

Accumulated capital	\$24,330 02
Advance payments	33 00
Guaranty fund	243 32
Interest	418 78
Premiums	83 50
Fines	5 53
Withdrawal fees	24 55
Profits	185 99
	\$25,324 69

RESOURCES.

Loans on mortgages of real estate.....	\$23,246 70
Loans on shares	1,325 00
Temporary expense	1 00
Cash on hand and on deposit.....	751 99
	\$25,324 69

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

APRIL 27, 1901.

H. S. OSGOOD, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—H. S. Osgood, F. N. Dow, N. E. Redlon, E. B. Winslow, S. L. Larrabee, A. D. Smith, W. H. Scott, A. Little, A. W. Smith, C. W. T. Goding, W. H. Milliken, H. P. Cox, A. Whitney, C. S. Chase, W. H. Roberts, Jr.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$305,208 09
Advance payments	24,745 00
Guaranty fund	7,894 16
Interest	3,521 67
Premiums	1,297 25
Fines	139 37
Withdrawal fees	33 65
Forfeited shares	84 40
	<hr/>
	\$342,923 59

 RESOURCES.

Loans on mortgages of real estate.....	\$248,200 00
Loans on shares	4,300 00
Loans on collateral	3,800 00
Real estate by foreclosure.....	57,035 06
Permanent expense	158 68
Temporary expense	252 09
Cash on hand and on deposit.....	25,777 76
Interest uncollected and accrued.....	3,400 00
	<hr/>
	\$342,923 59

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 27, 1901.

ALEXANDER T. LAUGHLIN, Pres. JAMES L. RACKLEFF, Sec'y.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Henry B. Cleaves, A. T. Laughlin, Jas. F. Hawkes, Thos. P. Shaw, Ed. C. Reynolds, Rob't A. McClutchy, E. W. Hunt, Zenas Thompson, Wm. J. Knowlton, P. F. Turner, K. Eastman, A. P. Leighton, Charles J. McDonald, M. M. Duroy, Jr., William L. Blake.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$202,898 62
Advance payments	6,665 00
Guaranty fund	5,300 00
Interest	5,087 35
Premiums	1,619 60
Fines	82 34
Transfer fees	2 00
Forfeited shares	5 00
Due on loans	3,300 00
Profits	112 06
Bills payable	8,000 00
	<hr/>
	\$233,071 97

RESOURCES.

Loans on mortgages of real estate.....	\$221,050 00
Loans on shares	4,855 00
Real estate by foreclosure.....	6,200 35
Temporary expense	181 56
Cash on hand and on deposit.....	785 06
	<hr/>
	\$233,071 97

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

APRIL 27, 1901.

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

DIRECTORS—J. J. Frye, J. H. Hutchins, A. W. Wilson, F. E. True,
 F. E. Briggs, A. W. Pierce, A. C. Bragg, J. C. Colesworthy, I. F. Tibbetts,
 R. B. Low, E. G. Johnson, M. T. Doten, M. M. Bailey, L. F. Jones, Scott
 Wilson.

Organized June 17, 1901.

 LIABILITIES.

Accumulated capital	\$92,744 71
Advance payments	2,187 00
Guaranty fund	792 16
Interest	878 54
Premiums	187 40
Fines	13 48
Transfer fees	75
Forfeited shares	74 30
Due on loans	366 14
Profits	3 50
Bills payable	3,500 00
	<hr/>
	\$100,747 98

 RESOURCES.

Loans on mortgages of real estate.....	\$88,927 30
Loans on shares	2,425 00
Stocks and bonds	800 00
Real estate by foreclosure.....	4,839 33
Permanent expense	47 76
Cash on hand and on deposit.....	1,828 95
Dividend account	1,879 64
	<hr/>
	\$100,747 98

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

APRIL 27, 1901.

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

DIRECTORS—Samuel Eldridge, Norman H. Fay A. A. Springall, Arthur
P. Abbott, C. H. Hayden, J. W. Crosby, S. M. Leighton.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$71,786 90
Advance payments	36 00
Guaranty fund	571 01
Interest	1,069 65
Premiums	112 98
Fines	31 16
Transfer fees	2 00
Withdrawal fees	59
Due on loans	1,100 00
Profits	74 55
	<hr/>
	\$74,784 84

 RESOURCES.

Loans on mortgages of real estate.....	\$53,805 00
Loans on shares	1,780 00
Stocks and bonds	8,000 00
Real estate by foreclosure	32 73
Permanent expense	100 00
Temporary expense	94 35
Cash on hand and on deposit.....	10,624 80
Suspense account (accrued earnings, uncollected).....	347 96
	<hr/>
	\$74,784 84

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

APRIL 27, 1901.

ARNO W. KING, President. HENRY W. CUSHMAN, Secretary.
W. H. TITUS, Treasurer.

DIRECTORS—A. W. King, J. A. Peters, Jr., J. F. Knowlton, A. W. Greely, F. W. Rollins, M. Gallert, J. D. Robinson.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$41,067 55
Advance payments	108 68
Guaranty fund	450 00
Interest	797 76
Premiums	204 56
Fines	12 66
Withdrawal fees	19 76
Forfeited shares	201 17
Profits	352 30
Bills payable	4,000 00
	<hr/>
	\$47,214 44

RESOURCES.

Loans on mortgages of real estate.....	\$44,675 00
Loans on shares	825 00
Collateral loans	1,240 59
Permanent expense	95 00
Temporary expense	135 25
Cash on hand and on deposit.....	243 60
	<hr/>
	\$47,214 44

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 27, 1901.

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

DIRECTORS—A. H. Berry, N. W. Morse, B. M. Edwards, F. W. Stockman, S. A. True, F. M. Lawrence, C. Cook, J. A. McGowan, F. H. Morse, E. H. Sargent, J. H. Humphrey, G. Smith, F. E. Eastman, A. N. Waterhouse, L. W. Edwards, E. M. Walker, K. S. Raymond, A. L. Hanscome, L. M. Bailey, M. F. Hicks.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$83,640 10
Advance payments	742 09
Guaranty fund	1,358 25
Interest	2,504 31
Premiums	861 20
Fines	45 44
Transfer fees	1 25
Interest on deposit	98 67
	<hr/>
	\$89,251 31

RESOURCES.

Loans on mortgages of real estate	\$81,407 60
Loans on shares	550 00
Real estate by foreclosure.....	3,168 86
Temporary expense	744 09
Cash on hand and on deposit.....	1,961 24
Profit and loss, debit.....	47 25
Interest on advance payments.....	14 02
Guaranty fund deposit	1,358 25
	<hr/>
	\$89,251 31

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 27, 1901.

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

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$11,995 94
Advance payments	196 02
Guaranty fund	68 78
Interest	206 50
Premiums	84 40
Fines	12
Profits	9 07
	\$12,560 83

RESOURCES.

Loans on mortgages of real estate.....	\$12,309 00
Permanent expense	3 07
Temporary expense	34 53
Cash on hand and on deposit.....	214 23
	\$12,560 83

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

APRIL 27, 1901.

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

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$45,828 15
Guaranty fund	1,400 00
Interest	967 01
Premiums	146 95
Fines	12 22
Withdrawal fees	15 96
Profits	3,651 84
Notes payable	7,000 00
	\$59,022 13

RESOURCES.

Loans on mortgages of real estate.....	\$56,525 00
Permanent expense	80 55
Temporary expense	73 89
Cash on hand and on deposit.....	2,342 69
	\$59,022 13

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

APRIL 27, 1901.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, A. C. Houston, E. W. Genthner, F. O. Martin, A. L. Carr, G. H. Currier, A. W. Ellis, Henry Douglass, W. W. Edes.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$1,515 00
Interest	25 13
Premiums	2 80
Fines	14
Transfer fees	25
	\$1,543 32

RESOURCES.

Loans on mortgages of real estate.....	\$1,300 00
Permanent expense	17 15
Temporary expense	30 00
Cash on hand and on deposit.....	196 17
	\$1,543 32

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

APRIL 27, 1901.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$34,628 63
Guaranty fund	1,189 06
Interest	421 50
Profits	342 63
	\$36,581 82

RESOURCES.

Loans on mortgages of real estate.....	\$33,250 00
Permanent expense	70 00
Cash on hand and on deposit.....	3,261 82
	\$36,581 82

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

APRIL 27, 1901.

FRANK M. ROSS, President. S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

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

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$53,672 48
Advance payments	18,003 34
Guaranty fund	1,070 93
	<hr/>
	\$72,746 75

RESOURCES.

Loans on mortgages of real estate.....	\$68,938 39
Loans on shares	1,130 00
Cash on hand and on deposit.....	2,678 36
	<hr/>
	\$72,746 75

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

APRIL 27, 1901.

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	\$8,089 90
Advance payments	27 50
Guaranty fund	80 00
Interest	41 15
Profits	229 14
One share on which payments have been suspended.....	70 78
	<hr/>
	\$8,538 47

RESOURCES.

Loans on mortgages of real estate.....	\$8,390 00
Cash on hand and on deposit.....	148 47
	<hr/>
	\$8,538 47

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 27, 1901.

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, W. A. Davis, W. H. Green, 2nd, Stephen Berry, J. F. A. Merrill, W. L. Smith, J. F. Lang, W. H. Green, 1st, H. A. Harmon, Geo. H. Libby, Wm. H. Looney, L. D. Austin, Chas. F. Porter.

Organized May, 1890.

LIABILITIES.

Accumulated capital	\$72,458 97
Guaranty fund	1,173 05
Interest	101 65
Bills payable	6,592 08
	<hr/>
	\$80,325 75

RESOURCES.

Loans on mortgages of real estate.....	\$62,348 56
Loans on shares	3,500 00
Real estate by foreclosure.....	10,347 84
Cash on hand and on deposit.....	3,516 77
Rental account	259 19
Bills receivable	353 39
	<hr/>
	\$80,325 75

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

APRIL 27, 1901.

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

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$42,954 03
Advance payments	784 09
Guaranty fund	659 24
Interest	174 56
Premiums	59 22
Fines	4 17
Membership fees	3 00
Profits undivided	102 58
	<hr/>
	\$44,740 89

RESOURCES.

Loans on mortgages of real estate.....	\$38,029 60
Loans on shares	2,839 00
Permanent expense	110 52
Cash on hand and on deposit.....	3,761 77
	<hr/>
	\$44,740 89

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

APRIL 27, 1901.

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	\$70,033 85
Advance payments	150 00
Guaranty fund	1,675 58
Interest	1,142 52
Premiums	301 45
Fines	13 56
Withdrawal fees	97 78
Balance surplus	1,744 48
	<hr/>
	\$75,159 22

RESOURCES.

Loans on mortgages of real estate.....	\$61,026 00
Loans on shares	1,810 00
Permanent expense	19 58
Temporary expense	125 00
Cash on hand and on deposit.....	11,976 24
Insurance and taxes	202 40
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	\$75,159 22

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

APRIL 27, 1901.

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

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman,
A. M. Robinson, Thomas White, Henry L. Mitchell, Henry O. Pierce, David
W. Potter, William F. Curran.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$70,833 38
Advance payments	759 00
Guaranty fund	349 15
Interest	1,282 62
Premiums	18 75
Fines	16 07
Transfer fees	75
Withdrawal fees	77 61
Profits	27 02
	<hr/>
	\$73,364 35

RESOURCES.

Loans on mortgages of real estate.....	\$65,950 00
Loans on shares	2,450 00
Stocks and bonds	3,240 00
Permanent expense	230 00
Temporary expense	167 96
Cash on hand and on deposit.....	1,165 33
Tax account	161 06
	<hr/>
	\$73,364 35

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOX CROFT.

APRIL 27, 1901.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

WM. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, O. P. Martin, W. Cushing, W. M. Steward,
E. R. Blethen.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$45,565 44
Advance payments	527 00
Guaranty fund	1,654 14
Interest	729 70
Premiums	140 70
Fines	14 92
Withdrawal fees	1 75
Profits	1,659 77
	<hr/>
	\$50,293 42

RESOURCES.

Loans on mortgages of real estate.....	\$38,560 00
Loans on shares.....	1,700 00
Other loans	5,000 00
Temporary expense	125 95
Cash on hand and on deposit.....	4,372 47
Suspense account (interest, premiums and fines due).....	535 00
	<hr/>
	\$50,293 42

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

APRIL 27, 1901.

FRED N. DOW, President. JOSEPH F. CHUTE, Secretary.
SETH L. LARRABEE, Treasurer.

DIRECTORS—F. N. Dow, E. B. Winslow, H. S. Osgood, S. L. Larrabee,
H. C. Peabody, N. E. Redlon, J. H. Hall, W. H. Scott, A. W. Smith, C. W.
T. Goding, W. H. Milliken, H. P. Cox, A. Whitney, C. S. Chase, W. H.
Roberts, Jr.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$205,283 67
Advance payments	18,500 00
Guaranty fund	4,928 35
Interest	511 00
Premiums	155 55
Fines	15 97
Withdrawal fees	27 50
Forfeited shares	467 96
Interest on advance payments	375 32
	<hr/>
	\$230,265 32

RESOURCES.

Loans on mortgages of real estate.....	\$161,100 00
Loans on shares	2,400 00
Loans on collateral	4,550 00
Real estate by foreclosure	37,836 58
Permanent expense	179 44
Cash on hand and on deposit.....	19,649 30
Interest accrued	4,550 00
	<hr/>
	\$230,265 32

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

APRIL 27, 1901.

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$117,363 15
Guaranty fund	2,638 05
Interest	422 27
Premiums	95 35
Fines	17 57
Membership fees	38 00
Forfeited shares	106 96
Profits	729 76
Personal accounts	44
	\$121,471 55

RESOURCES.

Loans on mortgages of real estate.....	\$107,905 00
Loans on shares	2,550 00
Loans on collateral	850 00
Real estate by foreclosure	2,160 68
Furniture and fixtures	345 82
Temporary expense	14 10
Cash on hand and on deposit.....	7,414 86
Taxes, insurance, etc., paid.....	231 09
	\$121,471 55

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

APRIL 27, 1901.

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

DIRECTORS—William Kernon, Frank L. Senior, Frank Wilson, George H. Nowell, Fred J. Allen, Albert W. Hunt, Charles O. Emery, 2d, Jerry A. Low, Orrin Roberts, John Howgate, Ben Ramsden, John Nutter.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$77,469 90
Advance payments	3,549 89
Guaranty fund	954 34
Interest	597 38
Premiums	75 27
Fines	12 63
Transfer fees	25
Withdrawal fees	54 51
Due on loans	333 00
Profits	562 16
Rent	14 00
	<hr/>
	\$83,623 33

RESOURCES.

Loans on mortgages of real estate.....	\$65,500 00
Loans on shares	1,975 00
Loan to corporation	13,357 37
Real estate by foreclosure	800 00
Permanent expense	287 73
Temporary expense	74 83
Cash on hand and on deposit.....	1,559 21
Overpaid on loans	69 19
	<hr/>
	\$83,623 33

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

APRIL 27, 1901.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$87,261 47
Guaranty fund	1,380 31
Interest	628 57
Premiums	7 23
Profits	141 97
	\$89,419 55

RESOURCES.

Loans on mortgages of real estate.....	\$65,754 50
Loans on shares	390 00
Stocks and bonds	8,399 50
Real estate by foreclosure.....	749 70
Cash on hand and on deposit.....	13,984 85
Accounts receivable	141 00
	\$89,419 55

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

APRIL 27, 1901.

NILES NELSON, 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, A. A. Cole, Niles Nelson, H. F. Starling, Charles A. Studley, Wm. A. Studley, A. E. Thurrell, Aurelius V. Cole, B. K. Thompson.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$30,503 75
Advance payments	5,965 14
Guaranty fund	984 38
Interest	468 14
Premiums	164 10
Fines	27 06
Forfeited shares	4 75
Profits	863 66
	\$38,980 98

RESOURCES.

Loans on mortgages of real estate.....	\$37,465 92
Permanent expense	89 65
Temporary expense	127 52
Cash on hand and on deposit.....	1,297 89
	\$38,980 98

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

APRIL 27, 1901.

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

DIRECTORS—Percy E. Storer, G. W. Young, F. E. Richardson, C. H. Curtis, E. A. Glidden, F. L. Eugley, G. J. Kuhn, W. L. White, F. B. Miller.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$10,859 31
Advance payments	13 00
Guaranty fund	129 98
Interest	55 93
Fines	1 54
Membership fees	2 75
Forfeited shares	8 00
Profits	3 38
Bills payable	150 00
	<hr/>
	\$11,223 89

RESOURCES.

Loans on mortgages of real estate.....	\$9,380 00
Loans on shares	436 00
Permanent expense	10 00
Temporary expense	7 83
Cash on hand and on deposit.....	1,390 06
	<hr/>
	\$11,223 89

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

APRIL 27, 1901.

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, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$78,173 31
Guaranty fund	899 17
Profits	915 07
Bills payable	2,500 00
Temporary expense	10 00
	\$82,497 55

RESOURCES.

Loans on mortgages of real estate.....	\$81,421 68
Loans on shares	836 00
Interest	57 31
Cash on hand and on deposit.....	182 56
	\$82,497 55

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

APRIL 27, 1901.

LEWIS M. POOLE, President. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Lewis M. Poole, Edgar J. Bailey, George P. Colby, Seth Patterson, William D. Patterson.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,896 14
Guaranty fund	148 22
Forfeited shares	52 84
Profits	12 76
	\$2,109 96

RESOURCES.

Loans on mortgages of real estate.....	\$1,600 00
Real estate by foreclosure.....	281 00
Cash on hand and on deposit.....	228 96
	\$2,109 96

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

APRIL 27, 1901.

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

DIRECTORS—James A. Strout, Geo. 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, G. G. Calderwood, John C. Haley, Henry G. Hutchinson.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$49,377 88
Advance payments	208 00
Guaranty fund	1,273 14
Interest	2,535 06
Premiums	1,025 95
Fines	33 89
Withdrawal fees	457 12
Forfeited shares	576 35
	<hr/>
	\$55,487 39

 RESOURCES.

Loans on mortgages of real estate.....	\$45,425 00
Loans on shares	200 00
Real estate by foreclosure.....	6,937 71
Temporary expense	579 65
Cash on hand and on deposit.....	2,345 03
	<hr/>
	\$55,487 39

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1901.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

March 28, 1901.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$2,387,458 05
Reserve fund	64,825 00
Undivided Profits	49,234 15
	<hr/>
	\$2,451,517 20

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	\$100,000 00	\$138,250 00	\$100,000 00	
United States Registered 2s, 1930	25,000 00	26,500 00	25,000 00	
United States Coupon 2s, 1930	25,000 00	26,625 00	25,000 00	
Total United States bonds owned	150,000 00			\$150,000 00
County of Aroostook, 4½s, 1915, Railroad ...	10,000 00	11,250 00	10,000 00	
Aroostook, 4s, 1915, Court House	5,000 00	5,350 00	5,000 00	
Washington, 4s, 1923, Opt. R. R.	35,000 00	37,625 00	35,000 00	
City of Auburn, 5s, 1905, Water Works ...	500 00	530 00	500 00	
Auburn, 4s, 1904-13	1,000 00	1,040 00	1,000 00	
Auburn, 3½s, 1920	15,000 00	15,225 00	15,000 00	
Augusta, 4s, 1913	1,000 00	1,075 00	1,000 00	
Lewiston, 4s, 1927	5,000 00	5,550 00	5,000 00	
Lewiston, 4s, 1923	11,500 00	12,592 50	11,500 00	
Lewiston, 4s, 1924	1,000 00	1,100 00	1,000 00	
Lewiston, 4s, 1913	9,000 00	9,540 00	9,000 00	
Lewiston, 5s, 1907	8,000 00	8,720 00	8,000 00	
Lewiston, 6s, 1901	2,000 00	2,000 00	2,000 00	
Portland, 6s, 1907	2,000 00	2,300 00	2,000 00	
Portland, 4s, 1914	2,000 00	2,160 00	2,000 00	
Waterville, 4s, 1906	5,000 00	5,125 00	5,000 00	
Town of Caribou, 4½s, 1901, Optional	13,000 00	13,000 00	13,000 00	
Caribou, 4s, 1915, Optional	14,000 00	14,770 00	14,000 00	
Damariscotta, 3½s, 1902-19	13,000 00	13,000 00	13,000 00	
Brunswick Village Corporation, 4s, 1918-25 ..	7,000 00	7,245 00	7,000 00	
Total public funds of Maine	160,000 00			160,000 00
County of Belmont, O., 5s, 1903-14, Road Imp.	8,000 00	8,800 00	8,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,975 00	5,000 00	
Henry O., 5s, 1901, Opt., Road Imp.	6,000 00	6,900 00	6,000 00	
Jefferson, O., 5s, 1902, Turnpike	20,000 00	20,300 00	20,000 00	
Lawrence, O., 5s, 1906, Turnpike	5,000 00	5,350 00	5,000 00	
Muskingum, O., 5s, 1904-6, Bridge	10,000 00	10,550 00	10,000 00	
City of Ashland, Wis., 5s, 1911, Imp	8,000 00	8,560 00	8,000 00	
Canton, O., 5s, 1918, School Dist.	10,000 00	11,900 00	10,000 00	
Chicago, Ill., San. Dist., 4½s, 1906	10,000 00	10,450 00	10,000 00	
Clinton, Ia., 5s, 1912, Street	7,700 00	8,662 50	7,700 00	
Danville, Ill., 4½s, 1902-7, Sewer ...	7,000 00	7,175 00	7,000 00	
Duluth, Minn., 5s, 1907, Peim. Imp.	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D.	5,600 00	5,725 00	5,000 00	
Evansville, Ind., 5s, 1912, Funding	2,000 00	2,220 00	2,000 00	
Evansville, Ind., 4½s, 1912, Funding	5,000 00	5,325 00	5,000 00	
Jacksonville, Ill., 5s, 1906, School	5,000 00	5,250 00	5,000 00	

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Lansing, Mich., 4½s, 1905-10, Water	\$10,000 00	\$10,500 00	\$10,000 00	
	Lima, O., 3½s, 1925, Refunding....	10,000 00	10,000 00	10,000 00	
	Moline, Ill., 4½s, 1904, Opt. Water.	4,500 00	4,612 50	4,500 00	
	Newark, O., ½s, 1901-2, Refunding.	6,000 00	6,030 00	6,000 00	
	Newport, Ky., 5s, 1907-9, Opt. Sewer	5,000 00	5,425 00	5,000 00	
	Newport, Ky., 5s, 1919, Street.....	10,000 00	11,800 00	10,000 00	
	Springfield, Mo., 4½s, 1911, Sewer.	5,000 00	5,375 00	5,000 00	
	Superior, Wis., 5s, 1912, School....	5,000 00	5,325 00	5,000 00	
	Wausau, Wis., 5s, 1905, Water	5,000 00	5,225 00	5,000 00	
Town of	Cranston, R. I., 3½s, 1939.	4,000 00	4,100 00	4,000 00	
	South Chicago, Ill., 5s, 1908, School	9,000 00	9,900 00	9,000 00	
Township of	Youngstown, O., 5s, 1914, Park	10,000 00	11,400 00	10,000 00	
Total public funds out of Maine.....		202,200 00			\$202,200 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943.....	20,000 00	23,200 00	19,550 00	
	Boston & Maine Registered, 4s, 1942....	25,000 00	29,250 00	25,000 00	
	Lime Rock, 4s, 1924.....	10,000 00	10,200 00	10,000 00	
	Maine Central, 7s, 1912.....	1,800 00	2,412 00	1,800 00	
	Maine Central, 4½s, 1912.....	2,500 00	2,775 00	2,500 00	
	Maine Central, 5s, 1923.....	13,000 00	15,600 00	13,000 00	
	Maine Central, 5s, 1912.....	1,000 00	1,150 00	1,000 00	
	Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
	Portland & Ogdensburg, 5s, 1908.....	25,000 00	27,750 00	25,000 00	
	Portland & Rumford Falls, 4s, 1926.....	25,000 00	27,000 00	25,000 00	
Total railroad bonds of Maine.....		133,300 00			132,850 00
	Allegheny & Western, 4s, 1908.....	35,000 00	35,000 00	35,000 00	
	Amesbury & Hampton St., Mass., 5s, 1919..	20,000 00	20,600 00	20,000 00	
	Baltimore, Chesapeake & Atlantic, 5s, 1934.	50,000 00	58,000 00	50,000 00	
	Boston & Lowell, Registered, 3½s, 1921....	10,000 00	10,450 00	10,000 00	
	Braintree & Weymouth St., Mass., 5s, 1917.	5,000 00	5,250 00	5,000 00	
	Bridgeport Traction Co., Conn., 5s, 1923....	15,000 00	16,200 00	15,000 00	
	Bridgewater, Whitman & Rockland St., Mass., 5s, 1912.....	15,000 00	15,900 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	17,720 00	16,000 00	
	Central Branch, 4s, 1919.....	15,000 00	13,875 00	13,875 00	
	Cincinnati, Richmond & Muncie, 5s, 1910, Opt.	30,000 00	30,000 00	30,000 00	
	Clearfield & Jefferson, 6s, 1927.....	40,000 00	45,600 00	40,000 00	
	Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
	Cleveland Electric, O., 5s, 1913.....	10,000 00	10,500 00	10,000 00	
	Cleveland, Lorain & Wheeling, 5s, 1933.....	25,000 00	28,250 00	25,000 00	
	Commonwealth Avenue St., Mass., 5s, 1916	6,000 00	6,360 00	6,000 00	
	Concord & Montreal, 4s, 1920.....	30,000 00	32,100 00	30,000 00	
	Des Moines Street, Ia., 6s, 1914.....	5,000 00	5,250 00	5,000 00	
	Detroit, Grand Rapids & Western, 4s, 1946..	7,500 00	7,387 50	6,000 00	
	Detroit & Mackinac, Mort. Gold, 4s, 1935....	2,000 00	1,800 00	2,000 00	
	Duluth Street, Minn., 5s, 1930.....	15,000 00	15,000 00	15,000 00	
	Georgetown, Rowley & Ipswich St., Mass., 5s., 1920.....	25,000 00	25,750 00	25,000 00	
	Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	5,000 00	5,150 00	5,000 00	
	Grand Rapids, Belding & Saginaw, 5s, 1924.	30,000 00	31,500 00	30,000 00	
	Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	20,000 00	20,000 00	20,000 00	
	Hereford, 4s, 1930.....	25,000 00	25,500 00	25,000 00	
	Indiana, Illinois & Iowa, 4s, 1950.....	25,600 00	24,375 00	25,000 00	
	Leominster & Clinton Street, Mass., 5s, 1917	20,000 00	20,600 00	20,000 00	
	Lowell & Suburban Street, Mass., 5s, 1911..	10,000 00	10,500 00	10,000 00	
	Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,375 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	10,800 00	10,000 00	
	Naumkeag Street, Salem, Mass., 5s, 1906-10.	15,000 00	15,900 00	15,000 00	
	Newport & Fall River Street, 5s, 1918.....	10,000 00	10,250 00	10,000 00	

ANDROSCOGGIN 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>
Northampton & Amherst St., Mass., 5s, 1920	\$10,000 00	\$10,250 00	\$10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,925 00	
Pontiac, Oxford & Northern, 6s, 1916.....	13,000 00	14,320 00	13,000 00	
Providence & Taunton Street, 5s, 1918.....	10,000 00	10,400 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906.....	25,000 00	28,250 00	25,000 00	
South Shore & Boston Street, Mass., 5s, 1919	25,000 00	27,000 00	25,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Toledo Traction Co., O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	10,000 00	10,250 00	10,000 00	
Trenton Passenger, N. J., 6s, 1913-21.....	12,000 00	13,500 00	12,000 00	
Wakefield & Stoneham Street, Mass., 5s, 1915	10,000 00	10,500 00	10,000 00	
Worcester & Marlboro Street, Mass., 5s, 1917	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of Maine.....	731,500 00			\$728,800 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1898, Opt..	25,000 00	25,000 00	25,000 00	
Maine & New Hampshire Granite Co., 5s, 1912	5,000 00	4,500 00	5,000 00	
Oakland Water Company, 5s, 1908.....	1,500 00	1,500 00	1,500 00	
Union Water Power Co., Lewiston, 5s, 1904.	23,000 00	23,000 00	23,000 00	
Total corporation bonds of Maine.....	54,500 00			54,500 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.....	26,600 00	39,368 00	26,600 00	26,600 00
Detroit & Mackinac, Beneficial Interest...	4,000 00	1,000 00	-	
Duluth-Superior Traction, Preferred.....	4,000 00	3,000 00		
Duluth-Superior Traction, Common.....	1,000 00	100 00	3,000 00	
Pere Marquette, Preferred.....	6,600 00	4,950 00	-	
Saginaw Valley Traction, Preferred.....	5,000 00	5,000 00		
Saginaw Valley Traction, Common.....	2,000 00	200 00	5,000 00	
Saginaw Valley Traction, Vot. Trust Cdfs..	2,000 00	200 00		
Total railroad stock out of Maine.....	24,600 00			8,000 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	30,000 00	30,000 00	30,000 00	
Little Androscoggin Water Power Company, Auburn.....	2,750 00	2,750 00	2,315 00	
Total corporation stock of Maine.....	32,750 00			32,315 00
Windsor Co., Preferred, North Adams, Mass.	10,500 00	7,875 00	10,500 00	10,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,200 00	6,696 00	6,200 00	
Casco National Bank, Portland.....	3,600 00	3,960 00	3,600 00	
Cumberland National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
First National Bank, Lewiston.....	60,000 00	91,200 00	60,000 00	
First National Bank, Portland.....	5,400 00	5,400 00	5,400 00	
Manufacturers' National Bank, Lewiston..	7,800 00	8,580 00	7,800 00	
National Shoe & Leather Bank, Auburn...	30,500 00	30,500 00	30,500 00	
National Traders' Bank, Portland.....	1,500 00	1,575 00	1,500 00	
Norway National Bank, Norway.....	2,500 00	2,750 00	2,500 00	
Portland National Bank, Portland.....	5,000 00	5,625 00	5,000 00	
Total national bank stock owned.....	125,500 00			125,500 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	2,000 00	2,060 00	2,000 00	2,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lewiston & Auburn Horse.....	\$ 500 00	\$ 500 00	
Maine Central	1,835 00	1,835 00	\$2,335 00
<i>Loans on Corporation Stock.</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	
Bates Manufacturing Company, Lewiston.....	2,650 00	2,650 00	
Continental Mills, Lewiston	350 00	350 00	
Jordan-Frost Lumber Company, Lewiston.....	187 25	187 25	
Lewiston & Auburn Electric Light Company.....	2,100 00	2,100 00	
Little Androscoggin Water Power Co., Auburn	4,765 00	4,765 00	
Lockwood Company, Waterville.....	1,000 00	1,000 00	
Pray-Small Company, Auburn.....	3,000 00	3,000 00	21,952 25
<i>Loans on National Bank Stock.</i>			
First National Bank, Lewiston	1,000 00	1,000 00	
Manufacturers' National Bank, Lewiston	3,639 00	3,639 00	4,639 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston.....	2,650 00	2,650 00	
Boston Five Cent Savings Bank, Mass.....	100 00	100 00	
People's Savings Bank, Lewiston	275 00	275 00	
Suffolk Savings Bank, Boston.....	125 00	125 00	3,190 00
<i>Loans to Corporations.</i>			
Avon Manufacturing Company, Lewiston.....	15,000 00	15,000 00	
Central Maine General Hospital, Lewiston	600 00	600 00	
Continental Mills, Lewiston	5,000 00	5,000 00	
Isle of Springs Association.....	350 00	350 00	
Little Androscoggin Water Power Company, Auburn.....	20,000 00	20,000 00	
Maine Street Free Baptist Society, Lewiston.....	700 00	700 00	
Union Water Power Company, Lewiston.....	6,000 00	6,000 00	47,650 00
Loan on city of Auburn bond	500 00	500 00	
Loan on Machias Water Company bond.....	350 00	350 00	
Loans on life insurance policies.....	6,350 00	6,350 00	
Loans on mortgages of real estate	604,030 25	604,030 25	611,230 25
Real estate, foreclosure	17,666 21	17,666 21	17,666 21
Premium account.....		81,899 76	
Expense account.....		1,484 40	83,384 16
Cash on deposit	13,771 98	13,771 98	
Cash on hand	2,433 35	2,433 35	16,205 33
Unpaid accrued interest.....	33,807 63		2,451,517 20
	2,577,071 67		
Due depositors, earned dividend and accrued State tax.....	2,374,900 05		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$202,171 62		

AUBURN SAVINGS BANK—AUBURN.

March 27, 1901.

GEORGE S. WOODMAN, President.

GEORGE H. BROWN, Treasurer.

LIABILITIES.

Deposits	\$1,735,146 35
Reserve fund	42,190 00
Undivided profits	20,105 67
	\$1,797,442 02

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	\$27,650 00	\$20,000 00	
United States Coupon 4s, 1925	30,000 00	41,475 00	30,000 00	
Total United States bonds owned	50,000 00			\$50,000 00
County of Androscoggin, 4s, 1914-16, Land damage	5,000 00	5,350 00	5,000 00	
Aroostook, 4½s, 1915, R. R. Aid....	10,000 00	11,250 00	10,000 00	
Aroostook, 4½s, 1912, R. R. Aid....	10,000 00	11,050 00	10,000 00	
Washington, 4s, 1922, Opt. R. R....	20,000 00	21,500 00	20,000 00	
City of Auburn, 5s, 1905, Water	5,000 00	5,300 00	5,000 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,325 00	5,000 00	
Dedging, 4s, 1918, School	5,000 00	5,400 00	5,000 00	
Westbrook, 4s, 1918, Funding	10,000 00	10,650 00	10,000 00	
Total public funds of Maine	70,000 00			70,000 00
County of Atchison, Kan., 4s, 1914, Optional	20,000 00	20,300 00	20,000 00	
Galva, O., 5s, 1919, Turnpike	6,000 00	7,080 00	6,000 00	
Iowa, Wis., 5s, 1906, Insane Asy..	5,000 00	5,300 00	5,000 00	
Paudling, O., 5s, 1903-4, Poor Fund	7,000 00	7,245 00	7,000 00	
Sumner, Kan., 5½s, 1920, Refunding..	10,000 00	12,150 00	10,000 00	
Van Wert, O., 5s, 1915-16, Funding..	10,000 00	11,530 00	10,000 00	
City of				
Arkansas City, Kan., 6s, 1910, Ref.	5,000 00	5,350 00	5,000 00	
Bellaire, O., 5s, 1910, Water	1,000 00	1,105 00	1,000 00	
Canton, O., 4s, 1901-5, Street Imp.	9,500 00	9,595 00	9,500 00	
Clinton, Ia., 5s, 1902, City Improve.	9,000 00	9,135 00	9,000 00	
Danville, Ill., 4½s, 1901-10, Sewer..	9,500 00	9,785 00	9,500 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	10,000 00	11,450 00	9,600 00	
Fremont, Neb., 5s, 1909, School Dist.	5,000 00	5,075 00	5,000 00	
Madison, Wis., 6s, 1901, Street Imp.	1,000 00	1,000 00	1,000 00	
Marion, O., 6s, 1908, Street Imp....	6,000 00	6,810 00	6,000 00	
Muncie, Ind., 6s, 1901, Sewer	1,000 00	1,000 00	1,000 00	
Muskegon, Mich., 5s, 1906-7, Water	6,000 00	6,450 00	6,000 00	
Owensboro, Ky., 4s, 1915, Optional				
Street Improvement	10,000 00	10,400 00	10,000 00	
Peru, Ind., 4½s, 1913, School	6,000 00	6,420 00	6,000 00	
Richmond, Ind., 6s, 1901-8, Pk. Imp.	4,000 00	4,300 00	4,000 00	
Saginaw, Mich., 4s, 1906-10, St. Imp.	5,000 00	5,150 00	5,000 00	
Springfield, Mo., 4½s, 1901, Sewer..	10,000 00	10,000 00	10,000 00	
Springfield, Mo., 4½s, 1906, Opt.,				
School District, Refunding	10,000 00	10,400 00	10,000 00	
Superior, Wis., 6s, 1910, Main Sew.	5,000 00	5,850 00	5,000 00	
Total public funds out of Maine	171,000 00			170,600 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	6,600 00	6,450 00	5,850 00	
Bangor & Aroostook, 5s, 1943	25,000 00	29,000 00	24,100 00	
Boston & Maine, 4s, 1942	30,000 00	35,100 00	30,000 00	
Dexter & Newport, 4s, 1917	15,000 00	15,750 00	15,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Lewiston and Auburn Horse, 5s, 1911	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1905	5,000 00	5,200 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1930 ..	10,000 00	10,800 00	9,900 00	

AUBURN 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>
Berwick Power Company, 4½s, 1908, Opt ...	\$500 00	\$500 00	\$500 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 Co., 5s, 1902, Optional	5,000 00	4,500 00	5,000 00	
Northern Banking Co., Portland, 5s, 1897-1900	521 35	521 35	521 35	
Portland Elevator Company, 4s, 1933-7. ...	10,000 00	10,250 00	10,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,600 00	10,000 00	
Total corporation bonds of Maine	66,021 35			\$66,021 35
Denver Union Water Company, Col., 5s, 1914	5,250 00	4,830 00	5,250 00	
Eau Claire Water Company, Wis., 6s, 1915..	10,000 00	9,000 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	4,000 00	5,000 00	
Palmetto Cotton Mills, Columbia, S. C., 6s, 1909	1,500 00	1,500 00	1,500 00	
Total corporation bonds out of Maine	28,750 00			28,750 00
<i>Railroad Stock Owned.</i>				
Bangor & Katahdin Iron Works	10,000 00	9,000 00	8,300 00	
European & North American	10,000 00	14,800 00	10,000 00	
Portland & Ogdensburg	50,020 00	25,510 20	22,665 85	
Total railroad stock of Maine.....	70,020 00			40,965 85
Syracuse Rapid Transit, N. Y., Common...	7,000 00	1,260 00	2,000 00	2,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Com- pany, Auburn	1,700 00	1,700 00	1,700 00	
Jordan-Frost Lumber Company, Auburn..	12,000 00	840 00	840 00	
Richmond Water Company	7,000 00	7,000 00	7,000 00	
Total corporation stock of Maine	20,700 00			9,540 00
Denver Union Water Co., Col., Preferred..	5,460 00	546 00	1,000 00	
Omaha Water Co., Neb., 1st, Preferred....	850 00	510 00	850 00	
Omaha Water Company, Neb., 2d, Preferred	750 00	180 00	150 00	
Windsor Co., North Adams, Mass., Preferred	5,572 00	4,179 00	5,572 00	
Total corporation stock out of Maine.....	12,632 00			7,572 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	2,500 00	2,675 00	2,500 00	
Canal National Bank, Portland.....	4,300 00	4,644 00	4,300 00	
First National Bank, Auburn	53,400 00	69,420 09	53,400 00	
First National Bank, Bath	2,000 00	2,320 00	2,000 00	
First National Bank, Lewiston	17,500 00	26,600 00	17,500 00	
First National Bank, Portland..	13,000 00	13,006 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	4,900 00	5,145 00	4,900 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,040 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,300 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,625 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. and E. F. Goss Company, Lewiston.....		300 00	300 00	
Little Androscoggin Water Power Company, Auburn		9,864 80	9,864 80	
Pray-Small Company, Auburn.....		3,800 00	3,800 00	
				19,964 80

AUBURN 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>
First National Bank, Auburn	\$1,300 00	\$1,300 00	
National Shoe and Leather Bank, Auburn	8,400 00	8,400 00	\$9,700 00
<i>Loans to Corporations.</i>			
American Light and Power Company, Auburn	6,000 00	6,000 00	
First Universalist Parish, Auburn	1,852 59	1,852 59	
High Street Congregational Parish, Auburn	2,500 00	2,500 00	
Lewiston Journal Company	25,500 00	25,500 00	
Libby & Dingley Company, Lewiston (endorsed)	5,000 00	5,000 00	
Little Androscoggin Water Power Co., Auburn	18,000 00	18,000 00	
Maine Street 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	61,783 94
Loan on city of Westbrook bonds	800 00	800 00	
Loan on Maine Central Railroad bond	100 00	100 00	
Loan on Auburn Trust Company stock	500 00	500 00	
Loans on Auburn Savings Bank books	950 00	950 00	
Loans on mortgages of real estate	301,805 08	301,805 08	304,155 08
Real estate, foreclosure	32,776 61	32,776 61	
Furniture and fixtures	2,500 00	2,500 00	35,276 61
Premium account	-	75,971 10	
Expense account	-	440 89	76,411 99
Cash on deposit	10,351 18	10,351 18	
Cash on hand	6,819 22	6,819 22	17,170 40
Unpaid accrued interest	26,225 13		1,797,442 02
Due depositors, earned dividend and accrued State tax	1,862,781 51		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,754,201 40		
	\$108,580 11		

AUGUSTA SAVINGS BANK—AUGUSTA.

April 4, 1901.

JOSEPH H. MANLEY, President.

EDWIN C. DUDLEY, Treasurer.

LIABILITIES.

Deposits	\$6,743,080 46
Reserve fund	300,000 00
Undivided profits	44,043 60
	\$7,087,124 06

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$350,000 00	\$484,750 00	\$350,000 00	\$350,000 00
City of Augusta, 3½s, 1924. Funding.....	40,000 00	41,600 00	40,000 00	
Biddeford, 4s, 1915. Refunding	10,000 00	10,700 00	10,000 00	
Saco, 3½s, 1905-30, Refunding	21,500 00	21,822 50	21,500 00	
Total public funds of Maine	71,500 00			71,500 00
County of Adams, Ind., 5s, 1901-3, Deficiency	13,000 00	13,260 00	13,000 00	
Athens, O., 5s, 1904-8, Gen. Funding	50,000 00	53,560 00	50,000 00	
Auglaize, O., 6s, 1901-7, Ditch.....	14,000 00	14,910 00	14,000 00	
Auglaize, O., 6s, 1902-9, Deficiency	15,000 00	16,500 00	15,000 00	
Bay, Mich., 5s, 1903-6, Bridge	35,000 00	36,750 00	35,000 00	
Belmont, O., 5s, 1903-5, Bridge....	50,000 00	52,000 00	50,000 00	
Berrien, Mich., 5s, 1902-4, Co. Bldgs.	28,000 00	28,840 00	28,000 00	
Carroll, Ind., 6s, 1908-13, Funding.	40,000 00	47,260 00	40,000 00	
Cass, Ia., 4½s, 1906, Funding.....	15,000 00	15,525 00	15,000 00	
Chippewa, Mich., 5s, 1912, Refund.	40,000 00	44,400 00	40,000 00	
Clermont, O., 6s, 1901, Jail.....	4,000 00	4,000 00	4,000 00	
Clermont, O., 5s, 1907-13, Defic....	17,500 00	19,512 50	17,500 00	
Clinton, Ia., 4½s, 1904-6, Ct. House	67,000 00	69,010 00	67,000 00	
Delaware, Ind., 5s, 1901-3, Ct. House	8,000 00	8,180 00	8,000 00	
Fayette, O., 6s, 1908	10,000 00	11,350 00	10,000 00	
Fayette, O., 6s, 1901, Road	2,000 00	2,000 00	2,000 00	
Franklin, Ky., 4s, 1919, Refunding	50,000 00	52,500 00	50,000 00	
Franklin, O., 6s, 1901, Jail.....	5,000 00	5,000 00	5,000 00	
Franklin, O., 5s, 1901-18, Emerg...	101,000 00	112,110 00	101,000 00	
Gratiot, Mich., 4s, 1905, Ct. House	34,000 00	34,510 00	34,000 00	
Greene, Ind., 5s, 1901-4, Gravel				
Road	24,500 00	24,906 00	24,500 00	
Hamilton, Ind., 5s, 1912, Funding.	35,000 00	39,375 00	35,000 00	
Hancock, O., 4½s, 1901-6, Funding.	11,000 00	11,275 00	11,000 00	
Hancock, O., 5s, 1907-9, Refunding	30,000 00	30,450 00	30,000 00	
Hardin, O., 6s, 1901, Building.....	3,000 00	3,000 00	3,000 00	
Hardin, O., 6s, 1901-5, Ditch.....	15,000 00	15,675 00	15,000 00	
Hennepin & Minneapolis, Minn.,				
4½s, 1901-24, C. H. & C. H.	75,000 00	84,000 00	75,000 00	
Henry, O., 5s, 1905, Opt. Road	12,000 00	12,600 00	12,000 00	
Jackson, O., 4s, 1911-17, Pike.....	50,000 00	52,000 00	50,000 00	
Jefferson, O., 5s, 1902, Turnpike..	50,000 00	50,750 00	50,000 00	
Jefferson, O., 5s, 1905, Optional				
Turnpike	36,000 00	37,980 00	36,000 00	
Jefferson, O., 5s, 1903, Opt. Pike..	36,000 00	37,080 00	36,000 00	
Johnson, Ia., 3½s, 1904-7, C. H. & J.	40,000 00	40,000 00	40,000 00	
Lawrence, O., 5s, 1901-5, Turnpike	45,000 00	46,350 00	45,000 00	
Lawrence, O., 5s, 1917-19, Turnpike	25,000 00	29,750 00	25,000 00	
Madison, Ky., 4s, 1919, Optional				
Refunding	54,000 00	56,700 00	54,000 00	
Madison, O., 6s, 1901-6, C. H. & Jail	35,000 00	36,925 00	35,000 00	
Madison, O., 6s, 1902, C. H. Imp..	2,000 00	2,050 00	2,000 00	
Mahaska, Ia., 4½s, 1901-5, Funding.	38,000 00	38,570 00	38,000 00	
Marathon, Wis., 5s, 1903-13, Asy ..	37,000 00	40,145 00	37,000 00	
Marion, Ia., 4s, 1901-18, Ct. House.	70,000 00	71,750 00	70,000 00	
Marion, O., 5s, 1906-16, Ditch.....	43,000 00	47,945 00	43,000 00	
Marshall, Ia., 4½s, 1901-6, Funding.	39,000 00	39,585 00	39,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
City of Madison, Wis., 4s, 1903-6, Refunding	\$26,000 00	\$26,390 00	\$26,000 00	
Madison, Wis., 3½s, 1909, Opt. Sew.	33,500 00	33,500 00	33,500 00	
Mansfield, O., 4s, 1902-25, Float. Debt.	50,000 00	51,250 00	50,000 00	
Marinette, Wis., 6s, 1904-14, Bdg..	11,000 00	12,485 00	11,000 00	
Marinette, Wis., 5s, 1905-13, Sewer	21,500 00	23,327 50	21,500 00	
Marinette, Wis., 6s, 1903-17, Refund	43,500 00	50,895 00	43,500 00	
Marion, Ind., 5s, 1909, Funding...	16,000 00	17,680 00	16,000 00	
Marion, Ind., 4s, 1918, Funding...	9,000 00	9,585 00	9,000 00	
Marion, O., 6s, 1905-14, Sewer.....	10,000 00	11,650 00	10,000 00	
Massillon, O., 6s, 1902-11, Refund.	45,000 00	49,950 00	45,000 00	
Massillon, O., 6s, 1901-3, Eng. House	2,000 00	2,040 00	2,000 00	
Menominee, Mich., 6s, 1901-8, Pav.	7,000 00	7,525 00	7,000 00	
Menominee, Mich., 6s, 1901-11, Sew.	27,000 00	29,700 00	27,000 00	
Michigan City, Ind., 6s, 1901-15, School Buildings.....	30,000 00	32,250 00	30,000 00	
Minneapolis, Minn., 7s, 1902, Water	4,000 00	4,140 00	4,000 00	
Moline, Ill., 4½s, 1909, Opt., St. Imp.	15,000 00	15,900 00	15,600 00	
Moline, Ill., 4½s, 1901-3, Water, Ref.	30,000 00	30,300 00	30,000 00	
Newark, O., 5s, 1901-4.....	4,000 00	4,080 00	4,000 00	
Newark, O., 5s, 1901-5, St. and Sew.	13,000 00	13,325 00	13,000 00	
Newark, O., 4s, 1906-9, Refunding.	20,000 00	20,400 00	20,600 00	
Owensboro, Ky., 4s, 1915, Opt., St.	50,000 00	52,000 00	50,000 00	
Racine, Wis., 5s, 1912, Refunding.	95,000 00	111,230 00	98,000 00	
St. Cloud, Minn., 5s, 1913-24, Refund.	10,000 00	11,250 00	10,000 00	
Springfield, Mo., 4½s, 1911, Sewer.	48,000 00	52,080 00	48,000 00	
Stillwater, Minn., 5s, 1915, Imp...	40,000 00	45,400 00	40,000 00	
West Bay City, Mich., 4s, 1918...	10,000 00	10,300 00	10,000 00	
Total public funds out of Maine.....	4,017,850 00			4,017,850 00
<i>Railroad Bonds Owned.</i>				
Boston & Maine, 4s, 1942.....	200,000 00	234,000 00	200,000 00	
Boston & Maine, 4½s, 1944.....	50,000 00	64,000 00	50,000 00	
Maine Central, Consolidated, 7s, 1912.....	364,600 00	438,564 00	364,500 00	
Maine Central, Funding, 4½s, 1912.....	34,000 00	37,740 00	34,000 00	
Maine Central, 4s, 1912.....	110,000 00	116,600 00	110,000 00	
Portland & Ogdensburg, 3½s, 1908.....	400,000 00	400,000 00	400,000 00	
Total railroad bonds of Maine.....	1,158,600 00			1,158,600 00
Chicago, Milwaukee & St. Paul, (Chicago & Lake Superior Division) 1st Mort., 5s, 1921	25,000 00	29,750 00	25,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Mo River Division) 1st Mort., 5s, 1926.....	100,000 00	122,000 00	100,000 00	
Chicago, Milwaukee & St. Paul (Dubuque Division) 1st Mortgage, 6s, 1920.....	105,000 00	137,550 00	105,000 00	
Chicago, Milwaukee & St. Paul (So. Minn. Division) 1st Mortgage, 6s, 1910.....	50,000 00	58,250 00	50,000 00	
Fremont, Elkhorn & Missouri Valley, Consolidated, 1st Mortgage, Stamped 6s, 1933	91,000 00	123,760 00	91,000 00	
Illinois Central, Louisville Div., 3½s, 1953..	250,000 00	252,500 00	250,000 00	
Michigan Central (Grand River Valley Division) 1st Mortgage, 6s, 1909.....	50,000 00	58,750 00	50,000 00	
North Hudson County, 1st Mort., 5s, 1923...	50,000 00	55,500 00	50,000 00	
Total railroad bonds out of Maine.....	721,000 00			721,000 00
<i>Corporation Stock Owned.</i>				
Augusta City Building Company.....	10,000 00	10,000 00	10,800 00	
Lockwood Company, Waterville.....	12,000 00	11,040 00	10,697 12	
Total corporation stock owned.....	22,000 00			20,697 12
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta.....	2,500 00	2,875 00	2,500 00	
First National Bank, Augusta.....	63,000 00	75,600 00	63,000 00	
Granite National Bank, Augusta.....	3,800 00	4,940 00	3,200 00	
National Shoe & Leather Bank, Auburn...	3,000 00	3,000 00	3,000 00	
Ticonic National Bank, Waterville.....	2,000 00	2,000 00	2,000 00	
Total national bank stock owned.....	74,300 00			74,300 00

AUGUSTA SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor, Orono & Old Town Street.....	\$1,000 00	\$1,000 00	
Eastern.....	1,100 00	1,100 00	
Illinois Central.....	1,256 51	1,256 51	
Maine Central.....	3,000 00	3,000 00	\$6,356 51
<i>Loans on Railroad Stock.</i>			
Boston & Maine.....	19,000 00	19,000 00	
Maine Central.....	27,000 00	27,000 00	
Portland & Rumford Falls.....	12,000 00	12,000 00	
Twin City Rapid Transit Company, Minn.....	2,396 68	2,396 68	60,396 68
<i>Loans on Corporation Stock.</i>			
Augusta Lumber Company.....	18,500 00	18,500 00	
Augusta Water Company.....	11,000 00	11,000 00	
Edwards Manufacturing Company, Augusta.....	5,397 98	5,397 98	
Portland Water Company.....	25,000 00	25,000 00	59,897 98
<i>Loans on National Bank Stock.</i>			
Augusta National Bank, Augusta.....	1,000 00	1,000 00	
First National Bank, Bath.....	1,400 00	1,400 00	
First National Bank, Richmond.....	5,000 00	5,000 00	7,400 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company (endorsed).....	10,000 00	10,000 00	
Cony Female Academy, Augusta.....	1,600 00	1,600 00	
Lithgow Library and Reading Room, Augusta.....	700 00	700 00	
Small Point Club (endorsed).....	3,400 00	3,400 00	
South Parish Congregational Church, Augusta.....	1,700 00	1,700 00	
The Forest Grove Cemetery, Augusta.....	1,500 00	1,500 00	18,900 00
<i>Loans to Municipalities.</i>			
State of Maine.....	50,000 00	50,000 00	
City of Augusta.....	8,000 00	8,000 00	
Williams School District, Augusta.....	8,000 00	8,000 00	66,000 00
Loan on village of Marion, O., bond.....	250 00	250 00	
Loans on Augusta Savings Bank books.....	16,796 00	16,796 00	
Loans on mortgages of real estate.....	101,667 44	101,667 44	118,713 44
Real estate, investment.....	25,000 00	25,000 00	
Real estate, foreclosure.....	1,925 00	1,925 00	
Safes and furniture.....	5,000 00	5,000 00	31,925 00
Premium account (United States bonds).....	-	50,603 61	50,603 61
Cash on deposit.....	233,926 64	233,926 64	
Cash on hand.....	19,057 08	19,057 08	252,983 72
Unpaid accrued interest.....	86,499 74		7,087,124 06
Due depositors, earned dividend and accrued State tax.....	7,877,799 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	6,800,413 79		
	1,077,385 53		

BANK EXAMINER'S REPORT.

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BANGOR SAVINGS BANK—BANGOR.

October 23, 1901.

SAMUEL F. HUMPHREY, President.

JOHN L. CROSBY, Treasurer.

EVERETT F. RICH, Assistant Treasurer.

LIABILITIES.

Deposits	\$4,434,797 55
Reserve fund.....	205,397 84
Undivided profits	74,208 09
	<u>\$4,714,403 48</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid...	\$53,000 00	\$58,565 00	\$53,000 00	
Aroostook, 4½s, 1915, R. R. Aid....	10,000 00	11,250 00	10,000 00	
Washington, 4s, 1923, Opt. R.R. Aid	48,000 00	51,600 00	48,000 00	
City of Bangor, 6s, 1905, Water.....	9,000 00	9,900 00	9,000 00	
Bangor, Reg. 3½s, 1904-10, Water ..	35,000 00	35,525 00	35,000 00	
Belfast, Reg. 4s, 1918, Refunding...	25,000 00	27,000 00	25,000 00	
Biddeford, 4s, 1920, Refunding....	15,000 00	16,275 00	15,000 00	
Calais, 4s, 1901, Optional, Refund.	13,000 00	13,000 00	13,000 00	
Lewiston, 4s, 1927, Refunding ...	5,000 00	5,850 00	5,000 00	
Town of Eden, 4s, 1904-17, Town Hall.....	45,000 00	46,800 00	45,000 00	
Houlton, 4s, 1917, Funding... ..	6,000 00	6,450 00	6,000 00	
Patten, 4½s, 1915, Railroad Loan..	6,000 00	6,390 00	6,000 00	
Total public funds of Maine	270,000 00			\$270,000 00
Commonwealth of Massachusetts, Registered 8½s, 1941, Water.....	100,000 00	108,500 00	100,000 00	
County of Bay, Mich., 5s, 1903-6, Bridge....	6,000 00	6,360 00	6,000 00	
Chippewa, Wis., 5s, 1901, Asylum	12,700 00	12,700 00	12,700 00	
Cuyahoga, O., 4s, 1902-5, Funding.	41,000 00	41,820 00	41,000 00	
Douglas, Neb., 5s, 1907, Refunding	42,000 00	45,360 00	42,000 00	
Ford, Ill., 6s, 1902-4, Drainage	8,000 00	8,320 00	8,000 00	
Franklin, O., 4½s, 1904, Deficiency	3,000 00	3,105 00	3,000 00	
Greene, Ind., 6s, 1901-4, Ditch.....	9,500 00	9,832 50	9,500 00	
Hardin, O., 6s, 1902, Turnpike.....	6,000 00	6,150 00	6,000 00	
Howard, Ind., 6s, 1902, Jail.....	13,000 00	13,325 00	13,000 00	
Lawrence, Ind., 5s, 1901-5, Road	5,250 00	5,467 50	5,250 00	
Lawrence, O., 5s, 1911-15, Turnp'k	26,000 00	30,550 00	26,000 00	
Mahoning, O., 5s, 1902-6, Road ...	4,000 00	4,160 00	4,000 00	
Mahoning, O., 4½s, 1911-17, Bridge.	23,000 00	25,415 00	23,000 00	
Marathon, Wis., 5s, 1905-11, Asylum	13,000 00	14,170 00	13,000 00	
Marion, O., 5s, 1910-12, Ditch.....	10,000 00	11,150 00	10,000 00	
Menominee, Mich., 5s, 1905-9, Road	23,000 00	24,725 00	23,000 00	
Muskegon, Mich., 4½s, 1905-12, Ref.	24,000 00	25,560 00	24,000 00	
Ottawa, O., 6s, 1903-12, Bridge ...	10,000 00	11,350 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund	25,000 00	26,400 00	25,000 00	
Polk, Ia., 3½s, 1915-17, Court House	25,000 00	25,375 00	25,000 00	
Polk, Minn., 5½s, 1907, Drainage...	10,000 00	11,050 00	10,000 00	
Ramsey, Minn., 4½s, 1916, C. H. ...	30,000 00	34,500 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Fund.	14,000 00	15,750 00	14,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	23,800 00	20,000 00	
Vernon, Mo., 4½s, 1918, Refunding	25,000 00	28,125 00	25,000 00	
Vigo, Ind., 5s, 1908, Court House ..	6,000 00	6,540 00	6,000 00	
Warren, Ky., 4s, 1908, Opt., Turnp'k	20,000 00	20,300 00	20,000 00	
Warren, Ky., 4s, 1909, Opt., Refun.	15,000 00	15,375 00	15,000 00	
Wells, Ind., 6s, 1902-3, Ditch.....	17,000 00	17,595 00	17,000 00	
Wood, O., 5s, 1904-5, Road.....	12,600 00	13,230 00	12,600 00	
City of Akron, O., 4s, 1910, Refunding ...	31,000 00	32,240 00	31,000 00	
Aurora, Ill., 4s, 1902, Improvement	7,000 00	7,140 00	7,000 00	
Bay City, Mich., 4s, 1906, Improve.	5,000 00	5,125 00	5,000 00	
Beatrice, Neb., 6s, 1894, Opt., Pav.	10,000 00	10,000 00	10,000 00	
Bellaire, O., 6s, 1910, Water, Fund.	5,000 00	5,475 00	5,000 00	
Bellaire, O., 4s, 1920, Water.....	25,000 00	25,875 00	25,000 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	Boston, Mass., Reg. 4s, 1922, Water	\$50,000 00	\$56,750 00	50,000 00	
	Brainerd, Minn., 6s, 1908, Light	11,000 00	11,990 00	11,000 00	
	Cleveland, O., 4s, 1920, School	100,000 00	110,500 00	100,000 00	
	Columbus, O., 4s, 1902, Improve.	4,500 00	4,522 50	4,500 00	
	Columbus, O., 4s, 1902, Sewer	14,000 00	14,070 00	14,000 00	
	Columbus, O., 5s, 1910, Water	10,000 00	11,350 00	10,000 00	
	Council Bluffs, Ia., 6s, 1908-9, Sewer	3,500 00	4,077 50	3,500 00	
	Dayton, O., 5s, 1917, Paving	15,000 00	18,000 00	15,000 00	
	Dayton, O., 6s, 1902, Paving	19,000 00	19,475 00	19,000 00	
	Dubuque, Ia., 6s, 1902, Funding	2,500 00	2,562 50	2,500 00	
	Duluth, Minn., 5s, 1923, Ind. S. D.	9,000 00	11,475 00	8,865 00	
	East Liverpool, O., 5s, 1920-33, Board of Education	26,500 00	33,125 00	26,500 00	
	East Liverpool, O., 5s, 1923, Fund.	3,500 00	4,305 00	3,500 00	
	Eau Claire, Wis., 6s, 1903, Bridge.	20,000 00	21,000 00	20,000 00	
	Eau Claire, Wis., 4½s, 1909, Fund.	18,000 00	19,260 00	18,000 00	
	Elgin, Ill., 5s, 1906, School Dist	10,000 00	10,750 00	10,000 00	
	Evansville, Ind., 5s, 1912, Fund	1,000 00	1,135 00	1,000 00	
	Evansville, Ind., 4s, 1912, Funding	22,000 00	22,990 00	22,000 00	
	Green Bay, Wis., 5s, 1905-15, Park.	1,300 00	1,449 50	1,300 00	
	Green Bay, Wis., 5s, 1905-14, Refund.	4,100 00	4,551 00	4,100 00	
	Green Bay, Wis., 5s, 1905-15, Sch.	4,800 00	5,352 00	4,800 00	
	Green Bay, Wis., 5s, 1905-15, B'dge	4,800 00	5,352 00	4,800 00	
	Green Bay, Wis., 5s, 1907-17, Refund.	6,600 00	7,491 00	6,600 00	
	Hammond, Ind., 6s, 1916, School.	13,000 00	16,575 00	13,000 00	
	Hazelton, Pa., 4s, 1919, School	5,000 00	5,250 00	5,000 00	
	Huntington, Ind., 6s, 1904, Opt., Sch.	6,000 00	6,360 00	6,000 00	
	Huntington, Ind., 6s, 1913-16, Water	23,000 00	28,060 00	23,000 00	
	Hutchinson, Kan., 6s, 1909, Bd. of Ed	10,000 00	11,000 00	10,000 00	
	Indianapolis, Ind., 4s, 1916, School	25,000 00	27,250 00	25,000 00	
	Jackson, Mich., 5s, 1902-3, Paving	10,000 00	10,200 00	10,000 00	
	Jacksonville, Ill., 4s, 1905-8, Op- tional, Refunding	22,500 00	23,062 50	22,500 00	
	Janesville, Wis., 5s, 1904-11, Sch.	31,000 00	33,635 00	31,000 00	
	Joliet, Ill., 5s, 1904, Water	40,000 00	41,600 00	40,000 00	
	Kankakee, Ill., 5s, 1902-3, School.	5,000 00	5,075 00	5,000 00	
	Kokomo, Ind., 6s, 1900, Improve.	13 88	13 88	13 88	
	Lacrosse, Wis., 3½s, 1909, Water	5,000 00	5,025 00	5,000 00	
	Lacrosse, Wis., 3½s, 1909, School	20,000 00	20,100 00	20,000 00	
	Lacrosse, Wis., 3½s, 1909, Improve.	25,000 00	25,125 00	25,000 00	
	Lafayette, Ind., 4½s, 1920, Ref., Wat.	5,000 00	5,600 00	5,000 00	
	Lake View, Ill., 5s, 1896, Opt., Sch.	16,000 00	16,000 00	16,000 00	
	Lansing, Mich., 4s, 1914, City Hall	2,000 00	2,080 00	2,000 00	
	Logansport, Ind., 4s, 1905, Opt. Ref.	25,000 00	25,375 00	25,000 00	
	Madison, Wis., 4s, 1907-9, Refund.	26,000 00	26,780 00	26,000 00	
	Manistee, Mich., 5s, 1903-5, Public Improvement	10,000 00	10,400 00	10,000 00	
	Manistee, Mich., 4s, 1910-11, Water	15,000 00	15,600 00	15,000 00	
	Mansfield, O., 5s, 1902-4, Water	15,000 00	15,450 00	15,000 00	
	Marion, Ind., 6s, 1902, School City	1,000 00	1,025 00	1,000 00	
	Marquette, Mich., 3½s, 1926, Re- funding, Water	15,000 00	15,000 00	15,000 00	
	Minneapolis, Minn., 4s, 1917, Municipal	100,000 00	109,500 00	100,000 00	
	Moline, Ill., 5s, 1913, School Dist.	5,000 00	5,725 00	5,000 00	
	Muskegon, Mich., 4s, 1905, Refund.	10,000 00	10,200 00	10,000 00	
	New Albany, Ind., 5s, 1915, Refund.	20,000 00	23,300 00	20,000 00	
	Newark, O., 5s, 1922-32, Ref., Light	15,000 00	18,825 00	15,000 00	
	Newark, O., 5s, 1902, Improvement	2,000 00	2,030 00	2,000 00	
	Newport, Ky., 5s, 1913, Funding	5,000 00	5,725 00	5,000 00	
	New York, N. Y., Registered, 3½s, 1949, Rapid Transit	25,000 00	27,375 00	25,000 00	
	Omaha, Neb., 5s, 1912, School Dist	15,000 00	17,025 00	15,000 00	
	Omaha, Neb., 4s, 1919, Paving	10,000 00	10,650 00	10,000 00	
	Omaha, Neb., 5s, 1905, Funding	26,000 00	27,430 00	26,000 00	
	Philadelphia, Pa., Registered, 3½s, 1931, Water	50,000 00	53,750 00	50,000 00	
	Port Huron, Mich., 5s, 1904, Refund.	2,000 00	2,080 00	1,881 20	
	Port Huron, Mich., 5s, 1916, Refund.	5,000 00	5,875 00	5,000 00	

BANGOR 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 Port Huron, Mich., 4s, 1919, Refund.	\$11,000 00	\$11,715 00	\$11,000 00	
Port Huron, Mich., 5s, 1911, Sewer	4,000 00	4,500 00	4,000 00	
Port Huron, Mich., 4s, 1910, Op- tional, Repaving	10,000 00	10,400 00	10,000 00	
Port Huron, Mich., 4s, 1918, Op- tional, Bridge.....	4,000 00	4,260 00	4,000 00	
Port Huron, Mich., 4s, 1901, Public Building.....	5,000 00	3,600 00	3,000 00	
St. Paul, Minn., 4s, 1912, Water...	32,000 00	34,240 00	32,000 00	
St. Paul, Minn., 4½s, 1917, Court House and City Hall	30,000 00	34,650 00	30,000 00	
St. Paul, Minn., 5s, 1903, Levee, &c.	5,000 00	5,175 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	25,000 00	28,000 00	25,000 00	
Sioux City, Ia., 6s, 1901, Ref., Imp.	1,000 00	1,000 00	1,000 00	
Sioux City, Ia., 6s, 1899, Opt., Water	4,000 00	4,000 00	4,000 00	
South Bend, Ind., 6s, 1901, Improve.	1,500 00	1,500 00	1,500 00	
Springfield, O., 6s, 1902-10, St. Imp.	22,500 38	25,301 23	22,590 38	
Springfield, O., 5s, 1902-4, Sch. Bldg.	10,000 00	10,300 00	10,000 00	
Stuebenville, O., 4s, 1914, Opt., Wat'r Stillwater, Minn., 5s, 1906-11, Per- manent Improvement.....	6,000 00	6,300 00	6,000 00	
Tiffin, O., 6s, 1902-8, Park.....	14,000 00	15,400 00	14,000 00	
Wausau, Wis., 5s, 1905, Water	30,000 00	32,550 00	30,000 00	
West Bay City, Mich., 5s, 1920, Sch.	20,000 00	21,000 00	20,000 00	
Youngstown, O., 6s, 1903, Sch. Dist.	45,000 00	53,550 00	45,000 00	
Zanesville, O., 5s, 1902, Sewer ...	25,000 00	26,375 00	25,000 00	
Zanesville, O., 3½s, 1919, Refund..	1,000 00	1,015 00	1,000 00	
Town of Burrillville, R. I., 3½s, 1939, Fund.	30,000 00	30,450 00	30,000 00	
Cranston, R. I., 3½s, 1939.	15,000 00	15,000 00	15,000 00	
East Providence, R. I., 4½s, 1932, Water	5,000 00	5,125 00	5,000 00	
Township of Capital, Ill., 4s, 1911, Funding.	16,000 00	16,160 00	15,200 00	
Coal, Pa., 4½s, 1902-9, Directors of the Poor	16,000 00	16,400 00	16,000 00	
Columbus, Neb., 6s, 1907, Optional Bridge	10,000 00	10,800 00	10,000 00	
Total public funds out of Maine	2,104,754 26			2,103,575 46
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	50,000 00	58,800 00	48,812 50	
Maine Central, Consolidated, 7s, 1912.....	5,600 00	7,504 00	5,600 00	
Maine Central and E. & N. A., 4s, 1933 ...	53,000 00	60,420 00	50,747 50	
Penobscot Shore Line, Registered, 4s, 1920.	50,000 00	54,000 00	50,000 00	
Total railroad bonds of Maine.....	158,600 00			155,160 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.	40,000 00	46,400 00	40,000 00	
Baltimore & Ohio, Registered 4s, 1948....	25,000 00	25,375 00	25,000 00	
Baltimore & Ohio, S.W. Division, Reg 3½s, 1925	25,000 00	22,500 00	22,593 75	
Baltimore & Ohio, Pittsburg Jct. and Mid- dle Division, 3½s, 1925.....	20,000 00	17,800 00	18,025 00	
Brookton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	9,000 00	9,540 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	65,000 00	50,000 00	
Central Pacific, 4s, 1949	50,000 00	51,000 00	49,375 00	
Chicago, Hammond & Western, 6s, 1927 ...	20,000 00	24,800 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936..	34,000 00	40,970 00	34,600 00	
Chicago, Milwaukee & St. Paul, South Min- nesota Division, 6s, 1910	6,000 00	6,930 00	6,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	25,750 00	25,000 00	
Chicago, Rock Island & Pacific, Reg. 4s, 1988	50,000 00	53,600 00	50,000 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	21,200 00	19,800 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Cleveland Electric, O., 5s, 1913	15,000 00	15,750 00	15,000 00	
Cleveland, Lorain & Wheeling, 5s, 1913.....	50,000 00	57,000 00	50,000 00	
Des Moines & Fort Dodge, 4s, 1905.....	50,000 00	49,500 00	49,318 75	
Des Moines Street, Ia., 6s, 1919.....	20,000 00	21,700 00	20,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth, South Shore & Atlantic, 5s, 1937....	\$25,000 00	\$28,750 00	\$24,200 00	
Duluth Street, Minn., 5s, 1930.....	40,000 00	40,400 00	40,000 00	
Evansville & Indianapolis, 6s, 1926	25,000 00	28,250 00	25,000 00	
Flint & Pere Marquette, Consol. 5s, 1939 ...	50,000 00	56,750 00	46,400 00	
Grand Avenue Cable, Kansas City, 5s, 1908..	25,000 00	25,750 00	23,750 00	
Illinois Central, Western Lines, 4s, 1951....	20,000 00	22,600 00	20,000 00	
Illinois Central, St. Louis Term., 3½s, 1951..	25,000 00	25,250 00	25,000 00	
Illinois Central, Louisville Division and Terminal, 3½s, 1953.....	25,000 00	25,375 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	19,800 00	19,300 00	
Iowa Central, 5s, 1938	5,000 00	5,850 00	5,000 00	
Kansas City Cable, Mo., Extended 5s, 1911..	27,000 00	27,000 00	27,000 00	
Lehigh Valley Terminal, Gold, 5s, 1941....	25,000 00	28,625 00	25,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	40,000 00	42,400 00	40,000 00	
Manhattan Elevated, N. Y., 4s, 1990	50,000 00	51,500 00	50,000 00	
Namkeng Street, Salem, Mass., 5s, 1910 ..	15,000 00	15,900 00	14,625 00	
New Haven and West Haven and Winchester Avenue, Conn., 5s, 1912.....	25,000 00	27,500 00	25,000 00	
New York & New England, 6s, 1905	25,000 00	27,500 00	25,000 00	
New York Central & Hudson River, Registered, 7s, 1903.....	15,000 00	15,750 00	15,000 00	
New York & Rockaway Beach, 5s, 1927....	29,000 00	31,320 00	29,000 00	
North Chicago Street, Ill., 5s, 1906.....	42,000 00	43,680 00	42,000 00	
St. Louis Railroad Co., Mo., 5s, 1910.....	25,000 00	25,000 00	24,500 00	
South Shore & Boston Street, Mass., 5s, 1919	20,000 00	21,800 00	20,000 00	
Toledo Traction, O., 5s, 1909, Optional.....	40,000 00	41,200 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	11,500 00	10,000 00	
West Chicago Street, R. R. Tunnel Co., 5s, 1909	20,000 00	20,600 00	20,000 00	
Willmar & Sioux Falls, 5s, 1958.....	50,000 00	61,500 00	50,000 00	
Zanesville Electric, O., 4s, 1919	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	1,276,000 00			1,261,897 50
<i>Corporation Bonds Owned.</i>				
Eastern Manufacturing Co., Bangor, 5s, 1902-9	36,000 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	
Rockland-Rockport Lime Company, 5s, 1920	25,000 00	25,000 00	25,000 00	
Union Water Power Co., Lewiston, 5s, 1904	20,000 00	20,000 00	20,000 00	
Total corporation bonds of Maine	96,000 00			96,000 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>				
Dexter and Newport.....	15,500 00	20,537 50	15,500 00	
Dexter and Piscataquis.....	4,500 00	5,962 50	4,500 00	
European and North American.....	60,000 00	87,000 00	60,000 00	
Portland and Ogdensburg.....	25,100 00	12,801 00	12,677 75	
Total railroad stock of Maine	105,100 00			92,677 75
Duluth-Superior Traction Co., Preferred ..	10,000 00	7,500 00	7,500 00	
Duluth-Superior Traction Co., Common ..	2,500 00	375 00	-	
Total railroad stock out of Maine	12,500 00			7,500 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor....	3,000 00	5,550 00	3,000 00	3,000 00
Windsor Company, North Adams, Mass...	5,700 00	4,275 00	5,700 00	5,700 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor	3,000 00	4,350 00	3,000 00	
First National Bank, Portland ..	6,800 00	6,800 00	6,800 00	
Kenduskeag National Bank, Bangor.....	10,000 00	13,500 00	10,000 00	
Presque Isle National Bank, Presque Isle.	1,100 00	1,485 00	1,100 00	
Total national bank stock of Maine.....	20,900 00			20,900 00
National Bank of Redemption, Boston	4,500 00	5,625 00	4,500 00	4,500 00

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Imperial Russian Government.....	\$13,000 00	\$13,000 00	
County of Aroostook.....	1,000 00	1,000 00	
City of Bangor.....	2,000 00	2,000 00	
Brewer.....	1,000 00	1,000 00	
Cincinnati O.....	2,000 00	2,000 00	
Council Bluffs, Ia.....	2,000 00	2,000 00	
Dallas, Texas.....	1,000 00	1,000 00	
Duluth, Minn.....	1,000 00	1,000 00	
Eureka, Kansas.....	1,000 00	1,000 00	
Helena, Montana.....	1,000 00	1,000 00	
Houston, Texas.....	4,300 00	4,300 00	
Omaha, Nebraska.....	1,000 00	1,000 00	
Salt Lake City, Utah.....	1,000 00	1,000 00	
Seattle, Washington.....	2,000 00	2,000 00	\$33,300 00
<i>Loans on Railroad Bonds.</i>			
Baltimore & Ohio.....	1,800 00	1,800 00	
Bangor & Aroostook.....	94,950 00	94,950 00	
Brooklyn Union Elevated, N. Y.....	4,000 00	4,000 00	
Cincinnati, Richmond & Muncie.....	7,000 00	7,000 00	
Concord & Montreal.....	75 00	75 00	
Des Moines & Fort Dodge.....	1,532 50	1,532 50	
Elgin City Railway, Ill.....	2,000 00	2,000 00	
Indiana, Illinois & Iowa.....	2,000 00	2,000 00	
Maine Central.....	5,000 00	5,000 00	
Manhattan Railway, N. Y.....	13,550 00	13,550 00	
Milwaukee Electric Railway & Light Company, Wis.....	1,000 00	1,000 00	
Minneapolis and St. Paul Suburban.....	2,000 00	2,000 00	
New Haven & West Haven & Winchester Ave., Conn.....	1,000 00	1,000 00	
Omaha Street, Neb.....	5,000 00	5,000 00	
Republican Valley.....	500 00	500 00	141,407 50
<i>Loans on Corporation Bonds.</i>			
Iowa Loan and Trust Company, Des Moines.....	500 00	500 00	
Orono Pulp and Paper Company.....	18,750 00	18,750 00	
Stillwater Water Company, Minn.....	1,000 00	1,000 00	20,250 00
<i>Loans on Railroad Stock.</i>			
European & North American.....	20,900 00	20,900 00	
Maine Central.....	200 00	200 00	21,100 00
<i>Loans on Corporation Stock.</i>			
Bodwell Water Power Company, Old Town.....	40,000 00	40,000 00	
Central Market House Company, Bangor.....	2,000 00	2,000 00	
J. F. Parkhurst & Son Company, Bangor.....	2,000 00	2,000 00	
Maine Telegraph Company.....	200 00	200 00	
Morse and Company, Bangor.....	2,000 00	2,000 00	
Sawyer Boot and Shoe Company, Bangor.....	12,000 00	12,000 00	
West Cove Grain Company, Greenville.....	5,000 00	5,000 00	63,200 00
<i>Loans on National Bank Stock.</i>			
Faneuil Hall National Bank, Boston.....	850 00	850 00	
First National Bank, Bangor.....	3,000 00	3,000 00	
First National Bank, Ellsworth.....	3,000 00	3,000 00	
Second National Bank, Bangor.....	2,000 00	2,000 00	8,850 00
<i>Loans to Corporations.</i>			
Bodwell Water Power Company, Old Town.....	5,500 00	5,500 00	
Eastern Maine General Hospital, Bangor.....	1,000 00	1,000 00	6,500 00
Loan on Eastern Trust and Banking Co., stock, Bangor.....	1,200 00	1,200 00	
Loans to town of Kingman.....	1,527 26	1,527 26	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on Bangor Savings Bank books.....	400 00	400 00	
Loans on Mortgages of real estate.....	225,983 50	225,983 50	230,110 76

BANGOR SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$55,644 36	\$55,644 36	
Real estate, foreclosure	30,600 03	30,600 03	\$86,244 39
Expense account		660 75	660 75
Cash on deposit	70,415 95	70,415 95	
Cash on hand	1,453 42	1,453 42	71,869 37
Unpaid accrued interest	72,801 87		4,714,403 48
Due depositors, earned dividend and accrued State tax	5,164,664 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax	4,741,403 48		
	423,261 02		

BANK EXAMINER'S REPORT.

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BATH SAVINGS INSTITUTION—BATH.

June 18, 1901.

WILLIAM D. SEWALL, President.

WILLIAM J. SHAW, Treasurer.

HENRY F. PALMER, Assistant Treasurer.

LIABILITIES.

Deposits.....	\$3,762,021 68
Reserve fund.....	49,192 46
Undivided profits.....	136,601 34
	\$3,947,815 48

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 2s, 1930	\$100,000 00	\$107,000 00	\$100,000 00	
United States Coupon 4s, 1925	100,000 00	138,750 00	100,000 00	
Total United States bonds owned	200,000 00			\$200,000 00
State of Maine Registered 3s, 1904	50,000 00	50,000 00	50,000 00	
County of Aroostook, 4½s, 1915, R. R. Aid... Sagadahoc, 4s, 1903, Funding.....	10,000 00 1,500 00	11,250 00 1,515 00	10,000 00 1,500 00	
Total public funds of Maine	61,500 00			61,500 00
Commonwealth of Massachusetts, Coupon 3s, 1941, Metropolitan Loan.....	70,000 00	71,400 00	70,000 00	
City of County of Allen, Ind., 3½s, 1919, Court House and Power Station	20,000 00	20,300 00	20,000 00	
Athens, O., 6s, 1901-3, Refunding.	4,500 00	4,612 50	4,500 00	
Athens, O., 5s, 1926-7, Road Imp..	10,000 00	12,500 00	10,000 00	
Cass, Ind., 6s, 1898-9, Ditch.....	1,468 89	1,468 89	1,468 89	
Franklin, Ky., 4s, 1919, Refunding	20,000 00	21,000 00	20,000 00	
Grant, Ind., 6s, 1902, Road	4,000 00	4,100 00	4,000 00	
Greene, Ind., 6s, 1901-3, Ditch.....	6,500 00	6,662 50	6,500 00	
Jackson, O., 4s, 1914, Turnpike...	5,000 00	5,250 00	5,000 00	
Lyon, Kan., 4½s, 1916-17, Opt. Ref.	17,000 00	18,275 00	17,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	8,000 00	8,360 00	8,000 00	
Pottawattamie, Ia., 4½s, 1904-5, Fund.	33,000 00	34,155 00	33,000 00	
Stark, O., 5s, 1905-6, Refunding ...	12,000 00	12,780 00	12,000 00	
Stark, O., 5s, 1902, General Fund.	1,000 00	1,015 00	1,000 00	
Woodbury, Ia., 3½s, 1914, Refund..	4,000 00	4,060 00	4,000 00	
Woodbury, Ia., 4s, 1920, Funding.	6,000 00	6,510 00	6,000 00	
Wyandotte, Kan., 6s, 1903, Bridge	5,000 00	5,250 00	5,000 00	
Anderson, Ind., 6s, 1902, Sewer...	2,000 00	2,040 00	2,000 00	
Anderson, Ind., 6s, 1901, St. Imp..	2,000 00	2,000 00	2,000 00	
Arkansas City, Kan., 6s, 1910, School	5,000 00	5,350 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	
Chicago Sanitary Dist., Ill., 5s, 1905	10,000 00	10,550 00	10,000 00	
Cincinnati, O., 7½s, 1902, R. R. Aid	37,000 00	38,480 00	37,000 00	
Cincinnati, O., 7s, 1904, Float, Debt.	10,000 00	11,050 00	10,000 00	
Dubuque, Ia., 3½s, 1920, Refunding	8,250 00	8,373 75	8,250 00	
Hutchinson, Kan., 6s, 1909, Educ'n	10,000 00	11,000 00	10,000 00	
Indianapolis, Ind., 4s, 1905, School Commissioners, Funding	11,000 00	11,330 00	11,000 00	
Jacksonville, Ill., 4s, 1919, Refund.	10,000 00	10,650 00	10,000 00	
Joplin, Mo., 6s, 1902, Opt. Sch. Dist.	8,000 00	8,200 00	8,000 00	
Kokomo, Ind., 6s, 1897-1902, St. Imp.	7,000 00	7,000 00	7,000 00	
Kokomo, Ind., 6s, 1902, Funding..	10,000 00	10,200 00	10,000 00	
Lima, O., 5s, 1906, Water	7,000 00	7,490 00	7,000 00	
Lincoln, Neb., 4½s, 1908, Opt. Ref.	35,000 00	36,925 00	35,000 00	
Michigan City, Ind., 5s, 1910-20, Wat.	15,000 00	17,250 00	15,000 00	
Muncie, Ind., 6s, 1902, Street Imp.	1,000 00	1,025 00	1,000 00	
Piqua, O., 6s, 1909, Refunding.....	25,000 00	26,125 00	25,000 00	

BATH 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 Port Huron, Mich., 5s, 1902, Refund.	\$4,000 00	\$4,066 00	\$4,000 00	
Richmond, Ind., 6s, 1902, St. Imp.	500 00	512 50	500 00	
Richmond, Ind., 6s, 1902-3, Sewer.	2,000 00	2,070 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	2,270 00	2,000 00	
Sioux City, Ia., 6s, 1899-1900, Refund.	7,500 00	7,500 00	7,425 00	
Superior, Wis., 5s, 1908, St. Imp.	11,741 69	12,739 73	11,616 69	
Superior, Wis., 5s, 1908, Opt. Sewer	640 81	695 28	640 81	
Toledo, O., 3½s, 1924, Opt. Refund.	6,000 00	6,240 00	6,000 00	
Topeka, Kan., 4½s, 1901-9, Gen. Imp.	36,000 00	37,080 00	36,000 00	
Vincennes, Ind., 4½s, 1913, Refund.	6,000 00	6,420 00	6,000 00	
Westport, Mo., 5s, 1916, Water....	10,000 00	11,900 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	23,650 00	22,000 00	
Town of Plaistow, N. H., 3½s, 1920, Refund.	10,000 00	10,000 00	10,000 00	
Southbridge, Mass., 4s, 1905-9, En- gine House	11,500 00	11,672 50	11,500 00	
Total public funds out of Maine.....	609,272 33			\$609,072 33
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,375 00	4,900 00	
Bangor and Aroostook, 6s, 1943	33,000 00	38,280 00	32,318 75	
Bangor and Aroostook, Piscataquis Divis- ion, 5s, 1943	10,000 00	11,500 00	10,000 00	
Bath Street, 5s, 1913	5,000 00	5,000 00	4,460 00	
Bridgton and Saco River, 4s, 1928.....	5,000 00	5,200 00	5,000 00	
Eastern, 6s, 1906	25,000 00	28,500 00	25,000 00	
Kennebec Central, 5s, 1910.....	5,000 00	5,125 00	5,000 00	
Knox and Lincoln, 5s, 1921	20,000 00	22,400 00	20,000 00	
Maine Central, 5s, 1923	16,000 00	19,200 00	16,000 00	
Maine Central, 4½s, 1905.....	5,000 00	5,200 00	5,000 00	
Maine Central, 7s, 1912.....	49,000 00	65,660 00	49,000 00	
Maine Central 4s, 1912.....	33,000 00	34,980 00	33,000 00	
Penobscot Shore Line, 4s, 1920	4,000 00	4,320 00	4,000 00	
Portland and Ordensburg, 5s, 1908.....	50,000 00	55,500 00	50,000 00	
Portland and Rumford Falls, 4s, 1926.....	30,000 00	32,400 00	30,000 00	
Portland and Rumford Falls, 4s, 1927.....	10,000 00	10,000 00	10,000 00	
Sandy River, 6s, 1915	35,000 00	37,100 00	35,000 00	
Somerset, 5s, 1917.....	30,000 00	31,500 00	30,000 00	
Waterville and Fairfield Railway, Light and Power Company, 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	375,000 00			373,678 75
Anderson Electric Street, Ind., 6s, 1912.....	7,000 00	7,840 00	7,000 00	
Atchison, Topeka and Santa Fe, General Mortgage, 4s, 1905	25,000 00	25,875 00	23,097 50	
Atchison, Topeka & Santa Fe, Adj., 4s, 1905.	20,500 00	19,987 50	16,043 75	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	5,000 00	5,500 00	5,000 00	
Baltimore and Ohio, 4s, 1948.....	10,000 00	10,300 00	10,000 00	
Bellaire, Bridgeport and Martin's Ferry, 6s, 1913.....	10,000 00	10,000 00	10,000 00	
Belleville & Carondelet, 6s, 1923	10,000 00	12,000 00	10,000 00	
Bay Cities Consolidated, Mich., 6s, 1918	5,000 00	2,500 00	2,500 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	33,990 00	33,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	40,000 00	46,800 00	40,000 00	
Buffalo & Susquehanna, 4s, 1951.....	20,000 00	20,000 00	20,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	56,000 00	58,520 00	56,000 00	
Canton-Massillion Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Cass Avenue and Fair Grounds, St. Louis, 5s, 1912.....	5,000 00	5,100 00	4,850 00	
Central Pacific, 4s, 1949.....	20,000 00	20,300 00	19,750 00	
Central Vermont, 4s, 1920.....	100,000 00	87,000 00	100,000 00	
Chicago, Burlington and Quincy, Illinois Division, 3½s, 1949	10,000 00	10,300 00	10,000 00	
Chicago and Eastern Illinois, 5s, 1937	25,000 00	30,625 00	25,000 00	
Chicago and West Michigan, 5s, 1921	50,000 00	53,500 00	50,000 00	
Chicago and West Michigan, Coupon Scrip	4,250 00	4,547 50	3,125 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>
Cincinnati, Dayton and Ironton, 5s, 1941...	\$5,000 00	\$5,650 00	\$4,875 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	10,000 00	10,100 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,300 00	9,750 00	
Cleveland, Lorain and Wheeling, 6s, 1933..	15,000 00	16,650 00	15,000 00	
Columbus Street, O., 6s, 1932.....	5,000 00	5,560 00	4,862 50	
Concord and Montreal, 4s, 1920.....	10,000 00	10,700 00	10,000 00	
Davenport and Rock Island, 6s, 1906-11....	30,000 00	30,000 00	30,000 00	
Des Moines Street, Ia., 6s, 1904-15.....	35,000 00	36,400 00	35,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	10,200 00	10,000 00	
Duluth Street, Minn., 5s, 1930.....	25,000 00	25,250 00	24,900 00	
East Liverpool Railway Company, O., 1st Mortgage, 5s, 1917.....	5,000 00	5,000 00	4,500 00	
Electric Railway, Light and Power Company of Sedalia, Mo., 6s, 1912.....	5,000 00	3,750 00	3,750 00	
Elgin, Joliet and Eastern, 5s, 1941.....	15,000 00	16,650 00	15,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	40,000 00	41,200 00	40,000 00	
Hereford, 4s, 1930.....	18,000 00	18,360 00	18,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	25,000 00	24,375 00	24,125 00	
Jamestown Street, N. Y., 6s, 1923.....	15,000 00	15,300 00	15,000 00	
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,200 00	10,000 00	
Kanawha and Michigan, 4s, 1990.....	25,000 00	23,750 00	22,818 75	
Kansas City Belt Line, Mo., 6s, 1916.....	46,000 00	45,200 00	40,000 00	
Kansas City Cable, Mo., Extended 5s, 1911..	37,000 00	37,000 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	60,000 00	71,100 00	60,000 00	
Lehigh Valley of New York, 4s, 1940.....	20,000 00	22,000 00	20,000 00	
Little Falls and Dolgeville, 6s, 1921.....	5,000 00	3,750 00	3,750 00	
Michigan Central, 7s, 1902.....	20,000 00	20,600 00	20,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919.....	25,000 00	27,000 00	24,200 00	
Minneapolis and St. Louis, 4s, 1949.....	10,000 00	10,300 00	9,787 50	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,850 00	4,700 00	
New Haven and West Haven and Winchester Avenue, Conn., 5s, 1912.....	10,000 00	11,000 00	10,000 00	
New York, Brooklyn and Manhattan Beach, 5s, 1935.....	10,000 00	10,700 00	10,000 00	
New York and Greenwood Lake, 5s, 1946.....	9,000 00	10,260 00	9,000 00	
Northern Ohio, 5s, 1945.....	10,000 00	11,000 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1907.....	33,000 00	34,485 00	30,208 40	
Ogdensburg and Lake Champlain, 4s, 1948..	12,000 00	12,000 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	60,500 00	48,500 00	
Passenger and Belt, Lexington, Ky., 6s, 1906-14.....	15,000 00	15,450 00	14,800 00	
Paterson Railway, N. J., 6s, 1931.....	20,000 00	24,800 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918.....	13,000 00	14,950 00	13,000 00	
Portsmouth Street & Light Co., O., 6s, 1913..	15,000 00	15,000 00	14,700 00	
Rochester Railway, N. Y., 5s, 1930.....	10,000 00	10,900 00	9,475 00	
Rockford, Ry., Lt. & Power Co., Ill., 5s, 1918	3,000 00	3,000 00	3,000 00	
St. Louis, Iron Mountain & Southern 5s, 1931.....	15,000 00	17,400 00	15,000 00	
St. Louis & San Francisco, 5s, 1931.....	10,000 00	11,700 00	10,000 00	
St. Louis and San Francisco, Cen. Div., 4s, 1929.....	20,000 00	26,000 00	19,081 25	
St. Louis and San Francisco, S. W. Div., 5s, 1947.....	10,000 00	10,000 00	9,650 00	
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00	16,725 00	15,000 00	
Scranton Passenger, Pa., 6s, 1920.....	37,000 00	43,660 00	37,000 00	
South Middlesex Street, Mass., 5s, 1915.....	10,000 00	10,200 00	9,800 00	
Southern Railway, St. Louis, 6s, 1904.....	10,000 00	10,400 00	10,000 00	
South Side Street, Cleveland, O., 6s, 1903...	10,000 00	10,250 00	10,000 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	20,600 00	19,500 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Trenton Passenger, N. J., 6s, 1920, Opt.....	10,000 00	11,200 00	10,000 00	
Ulster & Delaware, 5s, 1928.....	15,000 00	16,125 00	15,000 00	
Union Electric, Dover, N. H., 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Union Pacific, 4s, 1947.....	10,000 00	10,600 00	10,000 00	
Union Pacific 4s, 1911.....	5,000 00	5,700 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	20,400 00	19,500 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>
West Chicago St., Ry. Tunnel Co., 5s, 1909 ..	\$20,000 00	\$20,600 00	\$20,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	10,750 00	10,000 00	
Wilkesbarre & Wyoming Valley Traction 5s, 1921	15,000 00	16,350 00	13,500 00	
Zanesville Electric, O., 4s, 1919	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	1,536,750 00			1,507,574 65
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909	10,000 00	10,000 00	10,000 00	
Bath Gas & Electric Company, 5s, 1900, Opt.	12,500 00	12,500 00	12,185 00	
Berlin Mills Company, 5s, 1902-4	11,000 00	11,000 00	11,000 00	
Brunswick Electric Light and Power Co., 6s, 1912	7,000 00	7,000 00	7,000 00	
Consolidated Elec. Lt. Co., Portland, 5s, 1906	20,000 00	20,000 00	19,500 00	
Continental Mills, Lewiston, 6s, 1903	10,000 00	10,000 00	10,000 00	
Frontier Water Co., Ft. Fairfield, 5s, 1909 ..	9,000 00	9,180 00	9,000 00	
Kennebec Lt. & Heat Co., Augusta, 5s, 1918 ..	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Elec. Lt. Co., 6s, 1909 ..	5,000 00	5,000 00	4,950 00	
Lewiston Gas Light Company, 4s, 1924	10,000 00	10,000 00	10,000 00	
Maine & New Hampshire Granite Co., 5s, 1912	5,000 00	4,500 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	
Oxford Paper Company, 5s, 1921	6,000 00	6,000 00	6,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,250 00	5,000 00	
Total Corporation bonds of Maine	160,500 00			159,465 00
Bennington Water Pow. & Lt. Co., Vt., 5s, 1923	15,000 00	13,500 00	11,250 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	58,140 00	53,864 00	
Eau Claire Lt. and Power Co., Wis., 4s, 1917	12,500 00	12,500 00	10,000 00	
Eau Claire Water Co., Wis., 6s, 1915	12,000 00	10,800 00	10,800 00	
Omaha Water Co., Neb., 4s, 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	163,700 00			146,914 00
<i>Railroad Stock Owned.</i>				
Boston and Maine	29,500 00	57,525 00	29,500 00	
Dexter and Newport	6,000 00	7,950 00	6,000 00	
Dexter and Piscataquis	15,000 00	19,875 00	15,000 00	
Portland and Ogdensburg	10,000 00	5,100 00	5,250 00	
Total railroad stock of Maine	60,500 00			55,750 00
Atchison Topeka and Santa Fe, Preferred	10,100 00	8,888 00	2,626 00	
Burlington, Cedar Rapids and Northern ...	13,000 00	16,250 00	13,000 00	
Duluth-Superior Traction Preferred	10,000 00	7,500 00	7,500 00	
Hereford	10,000 00	10,000 00	9,700 00	
Illinois Central	29,400 00	42,630 00	29,400 00	
Illinois Central (leased lines)	3,400 00	3,536 00	3,400 00	
Rockford Ry., Lt. & Power Co., Ill., Com ..	9,000 00	4,500 00	4,500 00	
Saginaw Valley Traction Co., Mich., Pref ..	15,000 00	9,000 00	3,750 00	
Syracuse Rapid Transit, Common	16,800 00	3,360 00	1,680 00	
Union Pacific, Preferred	10,000 00	9,000 00	6,000 00	
Union Pacific, Common	15,000 00	16,500 00	3,750 00	
Total railroad stock out of Maine	141,700 00			85,306 00
<i>Corporation Stock Owned.</i>				
Municipal Security Company, Portland ...	2,660 00	1,300 00	1,300 00	1,300 00
Denver Union Water Company, Preferred	72,100 00	14,420 00	15,000 00	
Omaha Water Company, Neb., 1st Pref	6,800 00	4,080 00	1,169 60	
Omaha Water Company, Neb., 2nd Pref	6,000 00	1,440 00	830 40	
New York Real Estate Association	5,600 00	5,000 00	5,000 00	
Union Stock Yards, Omaha, Neb	15,700 00	14,130 00	15,700 00	
Total corporation stock out of Maine	105,600 00			37,700 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>
Bath National Bank, Bath	\$5,500 00	\$7,370 00	\$5,500 00	
Biddeford National Bank, Biddeford	6,200 00	6,634 00	6,200 00	
First National Bank, Bath	9,200 00	10,672 00	9,200 00	
First National Bank, Bangor	5,100 00	7,395 00	5,100 00	
First National Bank, Damariscotta	1,500 00	1,500 00	1,500 00	
First National Bank Portland	25,000 00	25,000 00	25,000 00	
Lincoln National Bank, Bath	6,000 00	6,600 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	5,625 00	5,000 00	
Richmond National Bank, Richmond	2,640 00	2,640 00	2,640 00	
South Berwick National Bank, So. Berwick	2,000 00	2,320 00	2,000 00	
Veazie National Bank, Bangor	5,000 00	6,250 00	5,000 00	
Total national bank stock of Maine	\$2,440 00			\$82,440 00
National Bank of Commerce, Omaha, Neb.	4,000 00	2,000 00	3,000 00	
National Hide and Leather Bank, Boston	6,700 00	8,200 00	6,700 00	
South Omaha National Bank, Neb	2,000 00	3,500 00	2,000 00	
Total national bank stock out of Maine ...	12,700 00			11,700 00
<i>Loans on Railroad Bonds.</i>				
Illinois Central		23,315 91	23,315 91	
Sandy River		4,000 00	4,000 00	27,315 91
<i>Loans on Railroad Stock.</i>				
Boston and Maine		28,750 00	28,750 00	
Portland		7,000 00	7,000 00	
Portland and Rumford Falls		18,500 00	18,500 00	54,250 00
<i>Loans on Corporation Stock.</i>				
American Ice Company, Preferred		45,000 00	45,000 00	
Camden and Rockland Water Company		3,300 00	3,300 00	
Chicago, New York and Boston Refrigerator Co.		5,369 00	5,369 00	
Hyde Windlass Company, Bath		5,500 00	5,500 00	
Langdon Manufacturing Co., St. Albans, Vt.		500 00	500 00	
Maine Telegraph Company		1,500 00	1,500 00	
Oahu Sugar Company, Limited		7,550 00	7,550 00	
Sagadahoc Real Estate Association, Bath		840 00	840 00	
Torrey Roller Bushing Works, Bath		3,500 00	3,500 00	
Union Stock Yards Company, Omaha, Neb		18,500 00	18,500 00	
Worumbo Manufacturing Company, Lisbon Falls ...		2,725 00	2,725 00	94,284 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath		5,000 00	5,000 00	
First National Bank of Hawaii at Honolulu		6,000 00	6,000 00	
First National Bank, Omaha, Neb		16,300 00	16,300 00	
First National Bank, Richmond		10,000 00	10,000 00	37,300 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		1,520 00	1,520 00	
Bath Savings Institution		5,146 25	5,146 25	
Wi-cusset Savings Bank		500 00	500 00	7,166 25
Loan on Bath Iron Works bonds		15,000 00	15,000 00	
Loan on The First American Savings and Trust Company of Hawaii, Limited, stock		2,000 00	2,000 00	
Loan to People's Ferry Company, Bath (endorsed) ..		23,666 70	23,666 70	
Loans to city of Bath		20,000 00	20,000 00	
Loans on vessel property		7,790 00	7,790 00	
Loans on personal property		388 00	388 00	
Loans on mortgages of real estate		169,551 62	169,551 62	238,396 32
Real estate, investment		15,000 00	15,000 00	
Real estate, foreclosure		9,876 78	9,876 78	24,876 78
Premium account		-	1,662 45	
Expense account		-	1,895 08	3,557 53

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$122,737 22	\$122,737 22	
Cash on hand	5,530 74	5,530 74	\$128,267 96
Unpaid accrued interest.....	53,329 07		3,947,815 48
Due depositors, earned dividend and accrued State tax.....	4,324,144 88		
	3,847,161 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$476,983 47		

BELFAST SAVINGS BANK—BELFAST.

July 10, 1901.

NATHAN F. HOUSTON, President.

WILLIAM H. QUIMBY, Treasurer.

WILMER J. DORMAN, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,247,549 04
Reserve fund.....	62,500 00
Undivided profits.....	28,700 87
	\$1,338,749 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925.....	\$70,000 00	\$97,125 00	\$70,000 00	
United States Coupon 4s, 1925	30,000 00	41,625 00	30,000 00	
Total United States bonds owned	100,000 00			\$100,000 00
District of Columbia, 7s, 1901, Water	50,000 00	50,000 00	50,000 00	50,000 00
City of Belfast, 4s, 1918.....	5,000 00	5,400 00	5,000 00	5,000 00
City of Ashland, Wis., 6s, 1899, Opt. St. Imp.	15,000 00	15,000 00	15,000 00	
Cincinnati, O., 6s, 1909, Municipal	5,000 00	5,950 00	5,000 00	
East Liverpool, O., 5s, 1914, Op-	5,000 00	5,775 00	5,000 00	
tional Funding				
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
West Bay City, Mich., 5s, 1925, Fund.	10,000 00	12,200 00	10,000 00	
Town of Orange, Conn., 4½s, 1909, School...	5,000 00	5,300 00	5,000 00	
Total public funds out of Maine.....	45,000 00			45,000 00
<i>Railroad Bonds Owned.</i>				
Belfast and Moosehead Lake, 4s, 1921	59,500 00	60,690 00	59,500 00	
Eastern, 6s, 1906	12,000 00	13,680 00	12,000 00	
Maine Central, 5s, 1923	10,000 00	12,000 00	10,000 00	
Maine Central, 7s, 1912	12,000 00	16,080 00	12,000 00	
Portland and Ogdensburg, 5s, 1908.....	5,000 00	5,550 00	5,000 00	
Total railroad bonds of Maine.	98,500 00			98,500 00
<i>Atchison, Topeka and Santa Fe, General</i>				
Mortgage, 4s, 1895.	25,000 00	25,750 00	25,000 00	
Burlington and Missouri River, Con., 6s, 1918	3,000 00	3,090 00	3,000 00	
Cedar Rapids and Missouri River, 7s, 1916...	9,500 00	13,157 50	9,500 00	
Chicago, Burlington & Quincy, Ia. Div. 4s, 1919	9,000 00	9,405 00	9,000 00	
Chicago, Burlington and Quincy, South-	10,000 00	10,000 00	10,000 00	
western Division, 4s, 1921.....				
Chicago, Burlington and Quincy, 5s, 1901...	13,000 00	13,000 00	13,000 00	
Chicago, Burlington and Quincy, 7s, 1903...	30,000 00	32,700 00	30,000 00	
Chicago, Milwaukee and St. Paul, 7s, 1905...	10,000 00	18,500 00	10,000 00	
Chicago and West Michigan, 5s, 1921	10,000 00	10,850 00	10,000 00	
Columbus Consolidated Street, O., 5s, 1909.	12,000 00	12,480 00	12,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	15,000 00	20,400 00	15,000 00	
Iowa Falls and Sioux City, 7s, 1917.....	5,000 00	6,700 00	5,000 00	
Jackson, Lansing and Saginaw, 5s, 1901....	5,000 00	5,000 00	5,000 00	
Michigan Central, 7s, 1902.....	20,000 00	20,600 00	20,000 00	
New York and Rockaway Beach, 5s, 1927 ..	10,000 00	11,000 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	10,300 00	10,000 00	
Rutland, 6s, 1902	1,000 00	1,030 00	1,000 00	
Total railroad bonds out of Maine.....	202,500 00			202,500 00

BELFAST 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>
Belfast Coliseum Company, 4s, 1900	\$300 00	\$300 00	\$300 00	
Belfast Industrial Real Estate Co., 4s, 1906.	5,800 00	5,800 00	5,800 00	
Union Water Power Co., Lewiston, 5s, 1904	20,000 00	20,000 00	20,000 00	
Total corporation bonds of Maine.....	26,100 00			\$26,100 00
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.....	10,700 00	13,375 00	10,700 00	10,700 00
<i>Corporation Stock Owned.</i>				
Belfast Light and Power Company	22,500 00	22,500 00	22,500 00	22,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	12,600 00	17,010 00	12,600 00	
Casco National Bank, Portland	13,100 00	14,410 00	13,100 00	
First National Bank, Portland	6,100 00	6,100 00	6,100 00	
National Shoe & Leather Bank, Auburn ...	2,000 00	2,000 00	2,000 00	
South Berwick National Bank, So. Berwick	2,750 00	3,190 00	2,750 00	
Total national bank stock owned	36,550 00			36,550 00
<i>Loans on Public Funds.</i>				
United States		1,550 00	1,550 00	
City of Cairo, Ill		575 00	575 00	
Ludington, Mich		1,000 00	1,000 00	
Village of Barnsville, O		100 00	100 00	
St. Johns, Mich		1,000 00	1,000 00	4,225 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook.....		750 00	750 00	
Cedar Rapids and Missouri River		5,000 00	5,000 00	
Chicago, Burlington and Quincy		600 00	600 00	
Denver and Southwestern		4,871 08	4,871 08	
Duluth Street, Minn		1,000 00	1,000 00	
Evansville Electric, Ind		3,800 00	3,800 00	
Iowa Falls and Sioux City		2,500 00	2,500 00	
Jamestown Street, N. Y		1,561 23	1,561 23	
Kansas City Southern		1,000 00	1,000 00	
Little Rock and Fort Smith		1,000 00	1,000 00	
Maine Central		1,000 00	1,000 00	
Oregon Railroad and Navigation Company		1,000 00	1,000 00	
Portland and Cape Elizabeth		1,000 00	1,000 00	
Union Pacific		1,000 00	1,000 00	26,082 31
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass	1,000 00		1,000 00	
Belfast Water Company.....	1,000 00		1,000 00	
Butte City Water Company, Montana	650 00		650 00	
Crystal Water Company, Edgewater, N. Y.....	500 00		500 00	
Ellsworth Water Company	500 00		500 00	
Fort Smith Water Company, Arkansas	1,000 00		1,000 00	
Maine Condensed Milk Company, Newport	4,000 00		4,000 00	
Middlesex Falls Spring Company, Mass	10,000 00		10,000 00	
Paris Water Company, Ky	1,200 00		1,200 00	
Richmond Water and Light Company, Ky	1,000 00		1,000 00	
Rockland Water Company	500 00		500 00	21,350 00
<i>Loans on Railroad Stock.</i>				
Belfast and Moosehead Lake	5,000 00		5,000 00	
Duluth-Superior Traction Company	635 00		635 00	
Somerset.....	500 00		500 00	6,135 00

BELFAST 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>
American Woolen Company	\$300 00	\$300 00	
Belfast Coliseum Company	900 00	900 00	
Belfast Loan and Building Association	547 31	547 31	
Camden and Rockland Water Company	3,400 00	3,400 00	
Masonic Temple Association, Belfast	2,050 00	2,050 00	
Real Estate Company, Belfast	850 00	850 00	
United States Mining Company, Boston	1,600 00	1,600 00	
United States Steel Corporation, New York	900 00	900 00	\$10,547 31
<i>Loans on National Bank Stock.</i>			
Belfast National Bank, Belfast	1,375 00	1,375 00	
People's National Bank, Belfast	1,050 00	1,050 00	2,425 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank	309 47	309 47	
Belfast Savings Bank	100 00	100 00	
Provident Institution for Savings, Boston	1,000 00	1,000 00	1,409 47
<i>Loans to Corporations.</i>			
Belfast Hotel Company	739 17	739 17	
Belfast Light and Power Company	1,375 93	1,375 93	
Belfast Machine and Foundry Company (endorsed)	290 47	290 47	2,405 57
<i>Loans to Municipalities.</i>			
State of Maine	200,000 00	200,000 00	
City of Auburn	15,000 00	15,000 00	
Calais	10,000 00	10,000 00	
Fitchburg, Mass	23,000 00	25,000 00	
Holyoke, Mass	25,000 00	25,000 00	
Lewiston	30,000 00	30,000 00	
Lynn, Mass	50,000 00	50,000 00	
Saco	35,000 00	35,000 00	
Salem, Mass	20,000 00	20,000 00	
Woonsocket, R. I.	10,000 00	10,000 00	
Town of Stamford, Conn	50,000 00	50,000 00	470,000 00
Loan on Rockland Trust Company stock	1,000 00	1,000 00	
Loan on names	682 81	682 81	
Loan on life insurance policy	475 00	475 00	
Loans on mortgages of real estate	106,980 00	106,980 00	109,137 81
Real estate, investment	15,000 00	7,000 00	7,000 00
Cash on deposit	45,744 24	45,744 24	
Cash on hand	10,438 20	10,438 20	56,182 44
Unpaid accrued interest	9,108 40		1,338,749 91
	1,444,080 81		
Due depositors, earned dividend and accrued State tax	1,252,187 76		
Estimated market value of resources above liability for deposits, earned dividend and State tax	191,893 05		

BETHEL SAVINGS BANK—BETHEL.

May 2, 1901.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

LIABILITIES.

Deposits	\$324,275 56
Reserve fund	11,320 94
Undivided Profits	13,171 66
	\$348,768 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, Coupon 4s, 1925....	\$10,000 00	\$13,862 50	\$10,000 00	\$10,000 00
Town of Freeport, 4s, 1909-11	4,000 00	4,080 00	4,000 00	4,000 00
County of Aitchison, Kan., 4s, 1914, Opt. Ref.	4,000 00	4,100 00	4,000 00	
Athens, O., 5s, 1926, Gen. Refund.	5,000 00	6,250 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,800 00	5,000 00	
Lawrence, Ind., 5s, 1906, Road....	2,500 00	2,650 00	2,500 00	
Lyon, Kan., 4½s, 1910, Refunding.	5,000 00	5,150 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,750 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	5,000 00	5,475 00	5,000 00	
Woodbury, Ia., 4s, 1910, Opt. Fund.	4,000 00	4,200 00	4,000 00	
City of Emporia, Kan., 4½s, 1919, Opt. Ref.	6,000 00	6,180 00	6,000 00	
Hammond, Ind., 5s, 1914, School..	4,000 00	4,520 00	4,000 00	
Kansas City, Kan., 6s, 1905-10, In- ternal Improvement.....	5,000 00	5,575 00	5,000 00	
Manistee, Mich., 4s, 1909, Water..	5,000 00	5,125 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water..	5,000 00	5,825 00	5,000 00	
Nebraska City, Neb., 6s, 1895, Op- tional Paving.....	3,000 00	3,000 00	3,000 00	
Sedalia, Mo., 4½s, 1907, Opt. Ref...	5,000 00	5,275 00	5,000 00	
Toledo, O., 4s, 1919, Opt. Refunding	10,000 00	11,000 00	10,000 00	
Toledo, O., 4½s, 1912, Gen. St. Imp.	1,000 00	1,115 00	1,000 00	
Toledo, O., 4s, 1942, Park.....	1,500 00	1,755 00	1,500 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	1,000 00	1,035 00	1,000 00	
West Bay City, Mich., 5s, 1907, Electric Light.....	5,000 00	5,375 00	5,000 00	
Total public funds out of Maine ...	87,000 00			87,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912.....	3,000 00	3,450 00	3,000 00	
Rockland, Thomaston and Camden, 5s, 1922	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	8,000 00			8,000 00
Cleveland, Lorain and Wheeling, 5s, 1933 ..	3,000 00	3,390 00	3,000 00	
Des Moines Street, Ia., 5s, 1914	3,000 00	3,180 00	3,000 00	
Hoosac Tunnel and Wilmington, 5s, 1906-9.	4,000 00	4,160 00	4,000 00	
Leominster and Clinton St., Mass., 5s, 1917.	3,000 00	3,090 00	3,000 00	
Lowell, Lawrence and Haverhill, 5s, 1913..	6,000 00	6,240 00	5,400 00	
Newport & Fall River Street, 5s, 1918.....	3,000 00	3,075 00	3,000 00	
Norton and Taunton Street, Mass., 5s, 1920.	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	24,000 00			23,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Berlin Mills Company (Me. & N. H.), 5s, 1913	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...	390 99	390 99	390 99	
Total corporation bonds of Maine.....	18,390 99			18,390 99
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	5,100 00	5,000 00	5,000 00

BETHEL 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>
Canal National Bank, Portland.....	\$300 00	\$324 00	\$300 00	
Casco National Bank, Portland.....	9,200 00	10,120 00	9,200 00	
Chapman National Bank, Portland.....	1,000 00	1,050 00	1,000 00	
First National Bank, Portland.....	5,000 00	5,000 00	4,984 00	
Merchants' National Bank, Portland.....	450 00	612 00	450 00	
National Shoe and Leather Bank, Auburn.....	4,500 00	4,500 00	4,500 00	
Norway National Bank, Norway.....	1,700 00	1,935 00	1,700 00	
Portland National Bank, Portland.....	10,000 00	11,250 00	10,000 00	
Total national bank stock owned.....	32,150 00			\$32,134 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	4,000 00	4,000 00
<i>Loans to Corporations.</i>				
Bethel Chair Company (endorsed).....		\$46 37	\$46 37	
Bethel Dairying Company.....		600 00	600 00	1,446 37
Loan on Worumbo Man'fg Co. stock, Lisbon Falls..		800 00	800 00	
Loan on Berlin Savings Bank & Trust Co. stock, N. H.		1,600 00	1,600 00	
Loans on personal property.....		665 00	665 00	
Loan on Putnam Savings Bank book, Conn.....		30 00	30 00	
Loans on mortgages of real estate.....		111,683 75	111,683 75	114,778 75
Real estate, investment.....		4,860 77	4,860 77	
Real estate, foreclosure.....		4,190 97	4,190 97	
Safe.....		500 00	500 00	9,551 74
Premium account.....		-	4,493 37	
Expense account.....		-	1,780 53	6,273 90
Cash on deposit.....		18,753 55	18,753 55	
Cash on hand.....		6,038 86	6,038 86	24,792 41
				\$348,768 16
Unpaid accrued interest.....		1,300 00		
		360,833 76		
Due depositors, earned dividend and accrued State tax.....		325,409 56		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$35,474 20		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 26, 1901.

CARLOS HEARD, President.

EDWARD W. STAPLES, Treasurer.

LIABILITIES.

Deposits	\$1,053,197 88
Reserve fund.....	7,698 41
Undivided profits	20,635 00
	\$1,081,531 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>
County of Chippewa, Mich., 6s, 1904, Fund..	\$5,000 00	\$5,325 00	\$5,000 00	
Wyandotte, Kan., 7s, 1890-3, Road Improvement	17,000 00	17,000 00	17,000 00	
City of Danville, Ill., 4½s, 1907, Sewer	2,000 00	2,080 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	10,000 00	11,850 00	10,000 00	
Evansville, Ind., 5s, 1912, Funding	6,000 00	6,810 00	6,000 00	
Findlay, O., 6s, 1901, Gen. Fund...	3,900 00	3,000 00	3,000 00	
Ishpening, Mich., 5s, 1910, Sewer	5,000 00	5,475 00	5,000 00	
Kansas City, Mo., 5s, 1905, School.	2,000 00	2,120 00	2,000 00	
Port Huron, Mich., 5s, 1911, Street	1,000 00	1,125 00	1,000 00	
Sioux City, Ia., 6s, 1896, Opt. Imp.	2,900 00	2,900 00	2,900 00	
Sioux City, Ia., 6s, 1901, Fund. Imp.	2,500 00	2,500 00	2,500 00	
Springfield, Mo., 4½s, 1901, Opt. Sew	5,000 00	5,000 00	5,000 00	
Superior, Wis., 5s, 1912, School ...	5,000 00	5,625 00	5,000 00	
Total public funds owned.	66,400 00			\$66,400 00
<i>Railroad Bonds Owned.</i>				
Bridgton and Saco River, 4s, 1928	6,000 00	6,240 00	6,000 00	
Maine Central, 7s, 1912	18,000 00	24,120 00	18,000 00	
Phillips and Rangeley, 5s, 1910.....	5,000 00	5,060 00	5,000 00	
Portland and Ogdensburg, 5s, 1908.....	20,000 00	22,200 00	20,000 00	
Somerset, 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	54,000 00			54,000 00
Bellaire, Bridgeport and Martin's Ferry Street, O., 6s, 1906.....	5,000 00	5,000 00	5,000 00	
Belleville and Carondelet, 6s, 1923.....	5,000 00	6,100 00	5,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	5,000 00	5,050 00	5,000 00	
Brunswick & Chillicothe, 6s, 1903.....	1,000 00	1,000 00	1,000 00	
Burlington & Missouri River, 1st Mortgage, 6s, 1918.....	6,600 00	7,656 00	6,400 00	
Central Vermont, 4s, 1920.....	5,500 00	4,950 00	4,880 00	
Chicago, Milwaukee and St. Paul, C. & P. Western Division, 5s, 1921	9,000 00	10,800 00	8,000 00	
Chicago and North Michigan, 5s, 1931.....	1,000 00	1,080 00	900 00	
Chicago and West Michigan, 5s, 1921.....	5,000 00	5,350 00	4,650 00	
Des Moines Suburban, Ia., 6s, 1906, Optional	12,000 00	12,240 00	12,000 00	
Duluth Street, Minn., 5s, 1930.....	30,000 00	30,000 00	30,000 00	
East Liverpool Railway, O., 1st Mort., 5s, 1917	2,500 00	2,500 00	2,500 00	
Hosac Tunnel and Wilmington, 5s, 1922...	10,000 00	10,400 00	10,000 00	
Housatonic 5s, 1937.....	15,000 00	20,160 00	15,000 00	
Lima Railroad, O., 1st Mortgage, 5s, 1907-12	15,000 00	15,000 00	15,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919.....	15,000 00	16,200 00	14,250 00	
Montville Street, Conn., 5s, 1920	10,000 00	10,400 00	10,000 00	
New Bedford, Middleboro and Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
New York and New England, 6s, 1905.....	5,000 00	5,400 00	5,000 00	
Oregon Short Line, Income, 4s, Series B., 1946	5,000 00	4,750 00	4,700 00	
St. Paul and Northern Pacific, 6s, 1923	1,000 00	1,280 00	1,000 00	
Sioux City Traction Company, Ia., 5s, 1919.	5,000 00	5,075 00	5,000 00	
Youngstown Street, O., 6s, 1901.....	10,000 00	10,000 00	10,000 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	198,600 00			195,280 00

BIDDEFORD SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Water Company, 5s, 1931.....	\$10,000 00	\$10,000 00	\$10,000 00	
Northern Banking Co., Portland, 5s, 1900...	2,085 29	2,095 29	2,085 29	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	14,085 29			\$14,085 29
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	3,240 00	3,000 00	
Duluth-Superior Traction Co., Preferred ..	8,000 00	6,000 00	6,000 00	
Total railroad stock out of Maine	14,000 00			9,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston	1,000 00	1,240 00	1,000 00	
Cabot Manufacturing Co., Brunswick.....	9,600 00	5,760 00	5,837 00	
Edwards Manufacturing Co., Augusta.....	10,000 00	16,750 00	10,000 00	
Franklin Company, Lewiston	10,000 00	10,000 00	10,000 00	
Hardy Machine Company, Biddeford	3,900 00	2,340 00	3,900 00	
Pepperell Manufacturing Co., Biddeford..	32,900 00	82,250 00	32,900 00	
Saco & Pettee Machine Shops, Biddeford ..	32,100 00	32,100 00	32,100 00	
York Manufacturing Company, Saco	3,000 00	3,240 00	3,000 00	
Total corporation stock of Maine	102,500 00			98,737 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	2,700 00	2,000 00	
Biddeford National Bank, Biddeford	20,700 00	22,149 00	20,700 00	
Bucksport National Bank, Bucksport	850 00	1,165 00	850 00	
Canal National Bank, Portland	2,900 00	3,132 00	2,900 00	
Casco National Bank, Portland	400 00	440 00	400 00	
Cumberland National Bank, Portland	700 00	700 00	700 00	
First National Bank, Biddeford	100 00	147 50	100 00	
First National Bank, Dexter	5,000 00	5,400 00	5,000 00	
First National Bank, Winsasset	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	600 00	630 00	600 00	
Newcastle National Bank, Newcastle	3,000 00	3,120 00	3,000 00	
Northern National Bank, Hallowell	2,000 00	2,250 00	2,000 00	
Portland National Bank, Portland	21,000 00	23,625 00	21,000 00	
South Berwick National Bank, So. Berwick ..	250 00	290 00	250 00	
South Berwick National Bank, So. Berwick ..	2,000 00	2,500 00	2,000 00	
Veazie National Bank, Bangor	1,500 00	2,220 00	1,500 00	
York National Bank, Saco				
Total national bank stock of Maine... ..	71,800 00			71,800 00
First National Bank, Dennison, Texas	720 00	720 00	720 00	
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 ...	4,220 00			4,220 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company	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

BIDDEFORD SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American 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 Rialto Company	2,500 00	2,500 00	
East Duluth Company, Minn	4,000 00	4,000 00	
Hardy Machine Company, Biddeford	1,881 80	1,881 80	
Oakdale Improvement Company, Minn	13,000 00	13,000 00	
Page Obesity and Blood Remedy Company, Boston.	500 00	500 00	
Pepperell Manufacturing Company, Biddeford.....	2,000 00	2,000 00	
Saratoga Victory Manufacturing Company, N. Y.	566 53	566 53	36,248 33
<i>Loans on National Bank Stock.</i>			
American National Bank, Kansas City, Mo.	1,000 00	1,000 00	
Biddeford National Bank, Biddeford.....	2,700 00	2,700 00	
First National Bank, Biddeford... ..	100 00	100 00	
First National Bank, Clyde, Kansas	2,500 00	10,000 00	
Saco National Bank, Saco	1,000 00	1,000 00	14,800 00
<i>Loans to Corporations.</i>			
Ames State Bank, Kansas.....	3,600 00	3,477 98	
Bank of Glen Elder, Kansas.....	1,500 00	1,500 00	4,977 98
Loan on York Light & Heat Co. bond, Biddeford ...	150 00	150 00	
Loan on Bank of Glen Elder stock, Kan., (endorsed)	9,000 00	9,000 00	
Loan to city of Biddeford	20,000 00	20,000 00	
Loans on names	1,738 11	1,738 11	
Loans on Biddeford Savings Bank books	585 00	585 00	
Loans on mortgages of real estate	325,206 73	325,206 73	356,679 84
Real estate, investment	55,000 00	55,000 00	
Real estate, foreclosure.....	36,566 46	36,566 46	91,566 46
Premium account.....	-	12,535 33	12,535 33
Cash on deposit	28,139 27	28,139 27	
Cash on hand	961 79	961 79	29,101 06
Unpaid accrued interest	19,000 00		1,081,531 29
	1,156,510 48		
Due depositors, earned dividend and accrued State tax.....	1,058,640 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	97,869 65		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

July 25, 1901.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

LIABILITIES.

Deposits	\$284,260 33
Reserve fund	6,506 05
Undivided profits	6,785 12
	\$297,551 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>
City of Portland, 6s, 1907, R. R. Aid	\$1,000 00	\$1,155 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	5,800 00	6,032 00	5,800 00	
Total public funds of Maine	6,800 00			\$6,800 00
City of Defiance, O., 6s, 1911, Refunding	2,000 00	2,330 00	2,000 00	
Port Huron, Mich., 5s, 1906, Ref	3,000 00	3,210 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	5,000 00	5,850 00	5,000 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	2,240 00	2,000 00	
Lime Rock, 4s, 1929	3,000 00	3,060 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	3,000 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 and Santa Fe, General Mortgage, 4s, 1895	1,500 00	1,537 50	1,500 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1905	500 00	475 00	500 00	
Atchison, Topeka & Santa Fe, Adj., Scrip	300 00	285 00	300 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	8,120 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,150 00	3,000 00	
Brockton, Bridgewater and Taunton Street, Mass., 5s, 1917	4,000 00	4,240 00	4,000 00	
Brockton and East Bridgewater Street, Mass., 5s, 1918	4,000 00	4,240 00	4,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903	5,000 00	5,150 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920	3,000 00	3,000 00	3,000 00	
Central Branch, 4s, 1919	4,000 00	3,660 00	3,700 00	
Chatham Railroad, 6s, 1907	1,000 00	1,050 00	1,000 00	
Cincinnati, Richmond and Muncie, 5s, 1950	5,000 00	5,000 00	5,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	11,700 00	10,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933	5,000 00	5,550 00	5,000 00	
Detroit Railway, 5s, 1924	5,000 00	5,250 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907	8,000 00	8,000 00	8,000 00	
Hereford, 4s, 1930	5,000 00	5,100 00	5,000 00	
Lowell, Lawrence & Haverhill, Mass., 5s, 1923	6,000 00	6,240 00	5,595 00	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,180 00	2,925 00	
Norfolk Western Street, Mass., 5s, 1919	5,000 00	5,000 00	5,000 00	
St. Louis Railroad, Mo., 5s, 1900, Optional	2,000 00	2,000 00	2,000 00	
St. Joseph & Grand Island, 2-3-4s, 1947	5,000 00	4,800 00	4,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,000 00	3,000 00	
Trenton Passenger, N. J., 6s, 1930-1	10,000 00	11,500 00	10,000 00	
Total railroad bonds out of Maine	110,300 00			109,020 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>
Augusta Water Company, 5s, 1904	\$3,000 00	\$3,000 00	\$3,000 00	
Bath Gas and Electric Company, 5s, 1920 ..	3,000 00	3,000 00	3,000 00	
Belfast Water Company, 5s, 1907	2,000 00	2,050 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 Lt. Co., 6s, 1909	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Co., 5s, 1912	2,500 00	2,250 00	2,500 00	
Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
Rockland Water Company, 5s, 1919	10,000 00	11,300 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine	42,000 00			\$42,000 00
Athol Water Company, Mass., 5s, 1912	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Aitchison, Topeka & Santa Fe, Preferred ..	2,200 00	2,024 00	820 49	820 49
<i>Corporation Stock Owned.</i>				
Richmond Water Company	3,500 00	3,500 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	2,000 00	2,700 00	2,000 00	
First National Bank, Bath	2,000 00	2,320 00	2,000 00	
Portland National Bank, Portland	2,000 00	2,250 00	2,000 00	
Total national bank stock of Maine	6,000 00			6,000 00
American National Bank, Kansas City, Mo.	200 00	204 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
Loan on First National Bank, Wiscasset stock		250 00	250 00	
Loan to Boothbay Marine Railway		900 00	900 00	
Loans on mortgages of real estate		80,664 79	80,664 79	\$1,814 79
Real estate, investment		150 00	150 00	
Real estate, foreclosure		1,181 01	1,181 01	
Saves		450 00	450 00	1,781 01
Premium account		-	5,978 81	5,978 81
Cash on deposit		1,594 83	1,594 83	
Cash on hand		2,336 57	2,336 57	3,931 40
Unpaid accrued interest		2,199 59		\$297,551 50
Due depositors, earned dividend and accrued State tax		306,639 29		
		287,381 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$19,257 79		

BREWER SAVINGS BANK—BREWER.

October 24, 1901.

ALPHEUS ROBINSON, President.

HOWARD N. FLOYD, Treasurer.

LIABILITIES.

Deposits	\$256,334 97
Reserve fund.....	6,110 00
Undivided profits.....	6,337 40
	\$268,782 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>
United States Coupon 4s, 1925	\$10,000 00	\$13,900 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid.	10,000 00	11,150 00	10,000 00	
Penobscot, 4s, 1902-3, Funding....	5,000 00	5,050 00	5,000 00	
Washington, 4s, 1923, Opt. R.R. Aid	5,000 00	5,375 00	5,000 00	
City of Belfast, 4s, 1905, Opt. Refunding..	5,000 00	5,125 00	5,000 00	
Belfast, 4s, 1918, Opt. Refunding..	2,000 00	2,160 00	2,000 00	
Brewer, 4s, 1902-3, Sewer.....	3,000 00	3,015 00	3,000 00	
Brewer, 4s, 1921, Refunding	4,000 00	4,220 00	4,000 00	
Old Town, 4s, 1908, Refunding....	1,000 00	1,025 00	1,000 00	
Westbrook, 4s, 1911, Refunding ..	5,000 00	5,200 00	5,000 00	
Town of Houlton, 4s, 1917, Funding.....	2,000 00	2,150 00	2,000 00	
Pittsfield, 4s, 1915, Water	1,500 00	1,560 00	1,500 00	
Total public funds of Maine	43,500 00			43,500 00
County of Lyon, Kan., 4½s, 1919, Refunding.	3,000 00	3,240 00	3,000 00	
Otter Tail, Minn., 5s, 1904, Fund..	2,000 00	2,090 00	2,000 00	
Paulding, O., 5s, 1905, Poor	4,000 00	4,220 00	4,000 00	
Putnam, O., 5s, 1905, Ditch.....	2,000 00	2,110 00	2,000 00	
Ramsay, Minn., 4½s, 1918, Ct. House	2,000 00	2,320 00	2,000 00	
City of Canton, O., 5s, 1909, Refunding...	4,000 00	4,450 00	4,000 00	
Cleveland, O., 4s, 1921, School Dist.	3,000 00	3,330 00	3,000 00	
Clinton, Ia., 6s, 1899, Improvement	2,000 00	2,000 00	2,000 00	
East Liverpool, O., 5s, 1914, Op- tional Funding	4,000 00	4,620 00	4,000 00	
Hammond, Ind., 6s, 1916, School..	2,000 00	2,550 00	2,000 00	
Huntington, Ind., 6s, 1906, Water.	2,000 00	2,190 00	2,000 00	
Marinette, Wis., 5s, 1905-12, School	4,000 00	4,400 00	4,000 00	
Marinette, Wis., 5s, 1911-12, Sewer	1,000 00	1,130 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,120 00	1,000 00	
Omaha, Neb., 4s, 1918, Funding...	2,000 00	2,130 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. Dist.,	2,000 00	2,130 00	2,000 00	
Port Huron, Mich., 5s, 1902-4, Ref.	2,500 00	2,575 00	2,500 00	
Port Huron, Mich., 4s, 1910, Pub. Bid	3,000 00	3,120 00	3,000 00	
Town of Burrillville, R. I., 3½s, 1939, Fund.	3,000 00	3,000 00	3,000 00	
East Providence, R. I., 4s, 1922, Fund	2,000 00	2,150 00	2,000 00	
Total public funds out of Maine.....	50,500 00			50,500 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	5,000 00	5,800 00	5,000 00	
Bangor and Aroostook, Piscataquis Divi- sion, 5s, 1943	10,000 00	11,500 00	10,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,220 00	2,000 00	
Total railroad bonds of Maine... ..	17,000 00			17,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	3,000 00	3,480 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, 1950...	5,000 00	5,000 00	5,000 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,100 00	2,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933 ..	3,000 00	3,420 00	3,000 00	
Duluth Street, Minn., 5s, 1930	4,800 00	4,040 00	4,000 00	

BREWER SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Indiana, Illinois and Iowa, 4s, 1950	\$2,000 00	\$1,980 00	\$1,970 00	
New York and New England, 6s, 1905	3,000 00	3,300 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	6,900 00	6,000 00	
Total railroad bonds out of Maine	31,000 00			\$30,970 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works, 5s, 1905	2,000 00	2,060 00	2,060 00	
Rockland-Rockport Lime Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine	7,000 00			7,000 00
<i>Railroad Stock Owned.</i>				
European and North American	3,000 00	4,350 00	3,000 00	3,000 00
Duluth-Superior Traction Company, Pref.	1,200 00	900 00	900 00	
Duluth-Superior Traction Company, Com.	300 00	45 00	-	
Syracuse Rapid Transit, N. Y., Common	3,500 00	875 00	-	
Total railroad stock out of Maine	5,000 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville	4,000 00	3,680 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
Loans on Smith Planing Mill stock, Brewer		1,100 00	1,100 00	
Loan to town of Dedham		500 00	500 00	
Loans on mortgages of real estate		69,355 00	69,355 00	70,955 00
Real estate, foreclosure		7,941 80	8,941 80	8,941 80
Premium account		-	9,570 77	
Expense account		-	709 27	10,280 04
Cash on deposit		9,163 93	9,163 93	
Cash on hand		371 60	371 60	9,535 53
Unpaid accrued interest		3,210 22		\$268,782 37
Due depositors, earned dividend and accrued State tax		279,147 55		
Estimated market value of resources above liability for deposits, earned dividend and State tax		260,672 91		
		\$18,474 64		

BRIDGTON SAVINGS BANK—BRIDGTON.

July 17, 1901.

AUGUSTUS H. WALKER, President.

MELLEN PLUMMER, Treasurer.

LIABILITIES.

Deposits	\$632,713 41
Reserve fund	19,300 00
Undivided profits	15,619 51
	\$667,632 92

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	\$6,912 50	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1912, R. R. Aid ...	5,000 00	5,525 00	5,000 00	
City of Portland, 6s, 1907, Railroad Aid...	7,000 00	8,085 00	7,000 00	
Town of Bridgton, 5s, 1901-2, Railroad.....	2,500 00	2,512 50	2,500 00	
Damariscotta, 3½s, 1920-2, Refund.	3,000 00	3,000 00	3,000 00	
Houlton, 4s, 1917, Funding.....	5,000 00	5,375 00	5,000 00	
Total public funds of Maine	22,500 00			22,500 00
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,800 00	5,000 00	
Franklin, O., 6s, 1903, Street Imp.	6,000 00	6,000 00	6,000 00	
Hennepin, Minn., 4½s, 1924, Court House and City Hall.....	2,000 00	2,400 00	2,000 00	
Lawrence, Ind., 5s, 1904-5, Road.	5,000 00	5,250 00	5,000 00	
Lucas, O., 4½s, 1904, Stone Road ..	4,000 00	4,140 00	4,000 00	
Lucas, O., 4½s, 1905, Children's Home	5,000 00	5,225 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding..	10,000 00	10,600 00	10,000 00	
City of Canton, O., 4s, 1905-10, Paving.....	3,620 00	3,746 70	3,620 00	
Moline, Ill., 5s, 1910, School.....	3,000 00	3,345 00	3,000 00	
Owensboro, Ky., 4s, 1930, Street..	5,000 00	5,325 00	5,000 00	
Toledo, O., 3½s, 1936, Refunding ..	5,000 00	5,225 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,775 00	5,000 00	
Total public funds out of Maine.....	58,620 00			58,620 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 4s, 1928	18,000 00	18,720 00	18,000 00	
Biddeford and Saco, 4s, 1920-40	5,000 00	5,000 00	5,000 00	
Georges Valley, 1st Mortgage, 6s, 1919.....	2,000 00	2,000 00	2,000 00	
Maine Central, 7s, 1912	2,000 00	2,650 00	2,000 00	
Penobscot Shore Line, 1st Mort., 4s, 1920 ..	1,000 00	1,080 00	1,000 00	
Portland Railroad, 3½s, 1930, Optional	6,000 00	6,000 00	6,000 00	
Portland and Odgensburg, 5s, 1908.....	9,000 00	9,900 00	9,000 00	
Portland and Rumford Falls, 4s, 1926.....	10,000 00	10,800 00	10,000 00	
Rockland, Thomaston and Camden, 1st Mortgage, 5s, 1922	3,100 00	3,100 00	3,100 00	
Total railroad bonds of Maine.....	56,100 00			56,100 00
Ashlaud Coal and Iron Railway, 4s, 1925 ...	3,000 00	3,000 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Baltimore and Ohio, Pittsburgh Junction and Middle Division, 3½s, 1925.....	5,000 00	4,450 00	4,425 00	
Braintree & Weymouth Street, Mass., 5s, 1917	3,000 00	3,156 00	3,000 00	
Brockton, Bridgewater and Taunton, Mass., 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	5,000 00	5,050 00	5,000 00	
Brockton Street, Mass., 1st Mortgage, 5s, 1924	1,000 00	1,050 00	1,000 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910..	5,000 00	4,500 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Branch Union Pacific, 4s, 1948.	3,000 00	2,730 00	2,820 00	
Central Pacific, 4s, 1949	8,000 00	8,200 00	7,890 00	
Chicago, Peoria and St. Louis, 4½s, 1930.....	3,000 00	3,120 00	3,000 00	

BRIDGTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cincinnati, Richmond and Muncie, 5s, 1950	\$5,000 00	\$5,000 00	\$5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	5,000 00	4,950 00	5,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928	5,000 00	5,100 00	5,000 00	
Detroit and Mackinac, 4s, 1995	1,000 00	900 00	1,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s., 1920	5,000 00	5,250 00	5,000 00	
Grand Avenue Railway, Kansas City, 1st Mortgage, 5s, 1908	5,000 00	5,150 00	4,800 00	
Indiana, Illinois and Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Kanawha and Michigan, 4s, 1990	5,000 00	4,750 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,400 00	5,000 00	
Lowell, Lawrence and Haverhill Street, Mass., 5s, 1913	8,000 00	8,320 00	7,200 00	
Lynn and Boston, Mass., 1st Mort., 5s, 1924	5,000 00	5,575 00	5,000 00	
Minnesota Transfer, 5s, 1916	2,000 00	2,100 00	2,000 00	
New Haven and Derby, 5s, 1918	5,000 00	5,825 00	5,000 00	
New Haven and West Haven and Winchester Avenue, Conn., 5s, 1912	5,000 00	5,500 00	5,000 00	
New York and Rockaway Beach, 5s, 1927	3,000 00	3,300 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1997	5,000 00	5,150 00	4,225 00	
Omaha Street, Neb., 5s, 1914	3,000 00	3,030 00	3,000 00	
Pontiac, Oxford and Northern, 6s, 1916	3,000 00	3,420 00	3,000 00	
Providence & Taunton St., 1st Mort., 5s, 1918	5,000 00	5,200 00	5,000 00	
St. Louis Railroad, Mo., 1st Mortgage, 5s, 1900, Optional	5,000 00	5,000 00	5,000 00	
Seranton Passenger, Penn., 1st Mort., 6s, 1920	6,000 00	7,080 00	6,000 00	
South Middlesex St., Mass., 1st Mort., 5s, 1915	3,000 00	3,060 00	3,000 00	
United Traction and Electric, Providence, R. I., 1st Mortgage, 5s, 1933	3,000 00	3,360 00	2,985 00	
West Chicago Street Railroad Tunnel Company, 1st Mortgage, 5s, 1909	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine	158,000 00			\$154,320 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	3,080 00	3,000 00	
Frontier Water Company, Fort Fairfield, 1st Mortgage, 5s, 1909	3,000 00	3,060 00	3,000 00	
Knox Gas and Electric Company, Rockland, 1st Mortgage, 6s, 1903	3,100 00	3,100 00	3,100 00	
Lewiston Gas Light Company, 4s, 1924	4,000 00	4,000 00	4,000 00	
Maine Water Company, 5s, 1931	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927	2,000 00	2,120 00	2,000 00	
Rockland-Rockport Lime Co., 5s, 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	1,000 00	1,130 00	1,000 00	
Runford 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	5,250 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine	55,600 00			55,600 00
Eau Claire Light & Power Co., Wis., 4s, 1917	2,500 00	2,500 00	1,500 00	1,500 00
<i>Railroad Stock Owned.</i>				
Portland and Ogdensburg	7,300 00	3,723 00	3,342 50	3,342 50
Detroit & Mackinac, Ctf. Beneficial Interest	2,400 00	960 00	-	
Union Pacific, Preferred	2,000 00	1,800 00	2,250 00	
Union Pacific, Common	3,000 00	3,000 00		
Total railroad stock out of Maine	7,400 00			2,250 00

BRIDGTON SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford	\$3,900 00	\$4,173 00	\$3,900 00	
Canal National Bank, Portland.....	2,606 00	2,808 00	2,600 00	
First National Bank, Bath	2,500 00	2,900 00	2,500 00	
First National Bank, Portland.....	4,700 00	4,700 00	4,700 00	
Lime Rock National Bank, Rockland	1,260 00	1,260 00	1,260 00	
Merchants' National Bank, Portland	2,100 00	2,856 00	2,100 00	
North National Bank, Rockland	500 00	687 50	500 00	
Total national bank stock of Maine	17,560 00			\$17,560 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company	4,600 00	6,400 00	4,000 00	4,000 00
<i>Loans on Railroad Bonds.</i>				
Bridgton and Saco River		600 00	600 00	
Georges Valley		500 00	500 00	
Mousam River		500 00	500 00	
Rockland, Thomaston and Camden Street		500 00	500 00	2,100 00
<i>Loans on Corporation Bonds.</i>				
American Telegraph and Telephone Company ..		3,060 00	3,000 00	
Athol Water Company, Mass		2,000 00	2,000 00	
Indianapolis Water Company, Ind		600 00	600 00	
Old Orchard Water Company		2,060 00	2,000 00	
People's Gas Light and Coke Co., Buffalo, N. Y ..		2,925 92	2,925 92	
Rumford Falls Light and Water Company		500 00	500 00	
St. Joseph Water Company, Mo		35 43	35 43	
Standish Water and Construction Company.....		986 68	986 68	
York Light and Heat Company, Biddeford		500 00	500 00	12,548 03
<i>Loans on Corporation Stock.</i>				
Andover Manufacturing Company		1,000 00	1,000 00	
Athol Water Company, Mass		3,000 00	3,000 00	
Bridgton Furniture Company		3,300 00	3,300 00	
Bridgton Morocco Company		100 00	100 00	
Camden and Rockland Water Company		5,000 00	5,000 00	
Wales and Hamblin Company, Bridgton		3,250 00	3,250 00	15,650 00
<i>Loans to Municipalities.</i>				
Town of Kennebunk		5,500 00	5,500 00	
Bridgton Centre Village Corporation		472 22	472 22	5,972 22
Loan on town of Bridgton order		80 30	80 30	
Loans on Bridgton and Saco River Railroad Stock ..		10,472 89	10,472 89	
Loan on Chapman National Bank stock, Portland...		500 00	500 00	
Loans to Forest Mills Company, Bridgton		17,000 00	17,000 00	
Loans on life insurance policies		2,442 60	2,442 60	
Loans on names		6,006 09	6,006 09	
Loans on Bridgton Savings Bank books		825 67	825 67	
Loans on mortgages of real estate		166,630 75	166,630 75	203,958 30
Real estate, investment		585 00	585 00	
Real estate, foreclosure		5,068 81	5,068 81	
Safe and furniture		700 00	700 00	6,353 81
Premium account		-	12,400 00	
Expense account		-	44 16	12,444 16
Cash on deposit		23,602 78	23,602 78	
Cash on hand		4,211 12	4,211 12	27,813 90
Unpaid accrued interest.....		5,575 00		\$667,632 92
Due depositors, earned dividend and accrued State tax		691,980 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax		644,488 85		
		\$47,491 61		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 26, 1901.

WESTON THOMPSON, President.

THOMAS H. RILEY, Treasurer.

J. P. WINCHELL, Assistant Treasurer.

LIABILITIES.

Deposits	\$710,187 46
Reserve fund	14,578 68
Undivided profits.....	23,561 21
	\$748,327 35

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$12,000 00	\$16,590 00	\$12,000 00	\$12,000 00
Town of Brunswick, 4s, 1903-12, Town Hall.	3,000 00	3,090 00	3,000 00	
Brunswick, 4s, 1901-3, School House	3,000 00	3,015 00	2,950 00	
Brunswick Village Corporation, 4s, 1901-22.	4,000 00	4,080 00	4,000 00	
Village of Farmington, 4s, 1902.....	39 30	39 30	39 30	
Total public funds of Maine	10,039 30			9,989 30
County of Anne Arundel, Md., 5s, 1913, School Commissioners.....	5,000 00	5,675 00	5,000 00	
Galba, O., 5s, 1918-19, Turnpike ..	15,000 00	17,625 00	15,000 00	
Greene, Ind., 6s, 1902, Ditch	1,500 00	1,567 50	1,500 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,750 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	3,000 00	3,120 00	3,000 00	
Polk, Ia., 3½s, 1914, Court House..	10,000 00	10,150 00	10,000 00	
Rice, Kan., 6s, 1920, Refunding...	5,000 00	6,125 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,250 00	10,000 00	
Vigo, Ind., 5s, 1907-8, Court House	5,000 00	5,400 00	4,875 00	
Yankton, S. D., 4½s, 1913, Refund.	2,800 00	2,800 00	1,550 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	5,275 00	5,000 00	
East Liverpool, O., 6s, 1901-2, Ref.	2,000 00	2,020 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding	5,000 00	5,550 00	5,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education	5,000 00	5,325 00	5,000 00	
Indianapolis, Ind., 4s, 1922, School	10,000 00	11,150 00	10,000 00	
Iron Mountain, Mich., 6s, 1901, Sew.	6,000 00	6,000 00	6,000 00	
Kokomo, Ind., 6s, 1896-1901, Imp..	2,844 39	2,844 39	2,844 39	
Marion, Ind., 6s, 1903-4, School	4,000 00	4,220 00	4,000 00	
Moline, Ill., 5s, 1912, School Dist..	5,000 00	5,625 00	5,000 00	
Port Huron, Mich., 5s, 1904, Ref..	1,000 00	1,040 00	955 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	8,000 00	9,200 00	8,000 00	
Sioux City, Ia., 6s, 1894, Opt., Imp.	2,000 00	2,000 00	2,000 00	
South Bend, Ind., 6s., 1901-3, St. Imp.	2,700 00	2,767 50	2,700 00	
Stillwater, Minn., 5s, 1906, Per. Imp.	1,000 00	1,055 00	1,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,450 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, S. D.	5,000 00	5,225 00	5,000 00	
Township of Polk, O., 6s, 1902, Road Improv.	5,000 00	5,100 00	5,000 00	
Youngstown, O., 5s, 1914, Park.	8,000 00	9,120 00	8,000 00	
Total public funds out of Maine.....	154,844 39			153,424 39
<i>Railroad Bonds Owned.</i>				
Knox and Lincoln, 5s, 1921	5,000 00	5,750 00	5,000 00	
Lime Rock, 4s, 1929	5,000 00	5,100 00	5,000 00	
Maine Central Consolidated, 7s, 1912	10,000 00	13,400 00	10,000 00	
Penobscot Shore Line, Registered 4s, 1920..	5,000 00	5,400 00	5,000 00	
Portland Railroad Company, 4½s, 1913	5,000 00	5,400 00	5,000 00	
Portland and Cape Elizabeth, 5s, 1915	12,000 00	13,080 00	12,000 00	
Portland and Rumford Falls, 4s, 1926.....	10,000 00	10,800 00	10,000 00	
Total railroad bonds of Maine.....	52,000 00			52,000 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>
Black Rocks and 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	3,000 00	2,940 00	
Central Pacific, 4s, 1949.....	15,000 00	15,000 00	14,737 50	
Chicago, Burlington & Quincy, 3½s, 1929, Opt.....	10,000 00	10,250 00	10,000 00	
Chicago and Eastern, Ill., 1st Mort., 5s, 1937.....	3,000 00	3,660 00	3,000 00	
Cicero and Proviso Street, Chicago, 5s, 1915.....	10,000 00	10,500 00	10,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933.....	10,000 00	11,300 00	10,000 00	
Davenport & Rock Island, 1st Mort., 6s, 1910.....	2,000 00	2,000 00	2,000 00	
Des Moines Street, Ia., 1st Mort., 6s, 1919.....	5,000 00	5,250 00	5,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917.....	11,000 00	11,000 00	10,670 00	
Detroit, Fort Wayne and Belle Isle, 5s, 1927, Optional.....	5,000 00	5,100 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	8,000 00	8,000 00	8,000 00	
East Liverpool Ry. Co., 1st Mort., 5s, 1917.....	3,500 00	3,500 00	3,500 00	
Haverhill and Amesbury Street, Mass., 1st Mortgage, Gold, 5s, 1912.....	12,000 00	12,240 00	12,000 00	
Hereford, 4s, 1930.....	10,000 00	10,200 00	9,800 00	
Hoosac Tunnel and Wilmington, 5s, 1922.....	5,000 00	5,200 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	15,000 00	14,625 00	14,475 00	
Lehigh Valley of New York, 4½s, 1940.....	15,000 00	16,425 00	15,000 00	
Minneapolis and St. Louis, 4s, 1949.....	10,000 00	10,000 00	9,725 00	
New Bedford, Middleboro and Brockton, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
Passenger and Belt, Lexington, Ky., 1st Mortgage, 6s, 1909.....	5,000 00	5,150 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928.....	10,000 00	10,200 00	10,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
Port Reading Railway Co., 1st Mort., 5s, 1941.....	5,000 00	5,350 00	5,000 00	
St. Lawrence and Adirondack, 5s, 1996.....	10,000 00	11,500 00	10,000 00	
St. Louis and San Francisco, Central Division, 4s, 1929.....	13,000 00	12,805 00	12,520 00	
Saranac and Lake Placid, 1st Mortgage, Gold, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Saratoga Traction Company, N. Y., 5s, 1929.....	8,000 00	7,200 00	8,000 00	
Scioto Valley and New England, 4s, 1939.....	10,000 00	10,250 00	10,000 00	
Trenton Passenger, N. J., Gold, 6s, 1931.....	11,000 00	12,650 00	11,000 00	
West Chicago St. Ry. Tunnel Co., 5s, 1909.....	10,000 00	10,200 00	10,000 00	
Total railroad bonds out of Maine.....	254,500 00			252,242 50
<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	
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.....	4,000 00	4,000 00	4,000 00	
Portland Elevator Company, 4s, 1920-4.....	5,000 00	5,100 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,600 00	10,000 00	
Presque Isle Water Company, 5s, 1907.....	5,000 00	5,100 00	5,000 00	
Public Works Company, Bangor, 5s, 1929.....	8,000 00	8,000 00	8,000 00	
Rockland Water Company, 5s, 1919.....	5,000 00	5,650 00	5,000 00	
Young Men's Christian Association of Portland, 4s, 1918.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	69,500 00			69,500 00
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

BRUNSWICK SAVINGS INSTITUTION—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>
Portland and Ogdensburg	\$22,100 00	\$11,271 00	\$9,945 00	\$9,945 00
Duluth-Superior Traction Co., Preferred ..	2,000 00	1,500 00	1,500 00	
Duluth-Superior Traction Co., Common ...	500 00	50 00		
Hereford	5,000 00	5,000 00	4,850 00	
Total railroad stock out of Maine	7,500 00			6,350 00
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor	6,666 66	666 66	-	
Richmond Water Company	3,500 06	3,500 00	3,500 00	
Total corporation stock owned.....	10,166 66			3,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	700 00	945 00	700 00	
Canal National Bank, Portland.....	8,000 00	8,640 00	8,000 00	
Casco National Bank, Portland	8,700 00	9,570 00	8,700 00	
Cumberland National Bank, Portland	4,000 00	4,000 00	4,000 00	
First National Bank, Brunswick	1,250 00	3,187 50	1,250 00	
First National Bank, Portland	6,300 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	3,570 00	2,625 00	
National Shoe and Leather Bank, Auburn	6,600 60	6,600 00	6,600 00	
Northern National Bank, Hallowell.....	6,800 00	7,480 00	6,800 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,040 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	3,510 00	2,700 00	
South Berwick National Bank, So. Berwick ..	2,500 00	2,900 00	2,500 00	
Union National Bank, Brunswick	3,800 00	5,168 00	3,800 00	
Total national bank stock owned	57,975 00			57,975 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company, Portland	5,000 00	8,000 00	5,000 00	
<i>Loans on Corporation Bonds.</i>				
Newark Water Works Company, N. Y		206 32	206 32	
Watertown Water, Light and Power Co., West Va...		500 00	500 00	706 32
Loan on York Manufacturing Company stock, Saco ..		750 00	750 00	
Loans on mortgages of real estate		85,247 09	85,247 09	85,997 09
Real estate, investment		6,689 20	6,689 20	
Real estate, foreclosure		550 10	550 10	7,239 30
Cash on deposit		15,292 34	15,292 34	
Cash on hand		1,166 11	1,166 11	16,458 45
Unpaid accrued interest.....		10,242 69		\$748,327 35
Due depositors, earned dividend and accrued State tax.....		\$11,595 79		
		722,343 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$89,252 24		

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

May 16, 1901.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

LIABILITIES.

Deposits	\$281,894 74
Reserve fund	15,600 78
Undivided profits	5,756 61
	\$303,252 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925.....	\$3,000 00	\$4,147 50	\$3,000 00	\$3,000 00
County of Clay, Ind., 5s, 1903-4.....	3,000 00	3,105 00	3,000 00	
Franklin, Ky., 6s, 1903, Opt., Bridge	2,000 00	2,090 00	2,000 00	
Franklin, O., 6s, 1905 6 Street 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	
Lawrence, O., 5s, 1920, Pike	2,000 00	2,450 00	2,000 00	
Sedgwick, Kan., 5 $\frac{3}{8}$ s, 1920, Refund.	5,000 00	6,350 00	5,000 00	
Washington, Kan., 5s, 1920, Refund.	5,000 00	5,750 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water...	5,000 00	5,775 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding	2,000 00	2,270 00	2,000 00	
East Liverpool, O., 6s, 1903-5, Ref.	2,000 00	2,140 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding	3,000 00	3,405 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	5,675 00	5,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,180 00	2,000 00	
Muncie, Ind., 5s, 1912, Funding ..	1,000 00	1,135 00	1,000 00	
Newark, O., 5s, 1906, Refunding ..	2,000 00	2,140 00	2,000 00	
Newport, Ky., 5s, 1911-13, Opt. Sew.	1,000 00	1,135 00	1,000 00	
Piqua, O., 6s, 1913, School.....	1,000 00	1,215 00	1,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.....	5,000 00	5,825 00	5,000 00	
Total public funds out of Maine ...	56,000 00			56,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	3,000 00	3,225 00	3,955 00	
Bridgton and Saco River, 4s, 1928.....	2,000 00	2,080 00	2,000 00	
Lime Rock, 4s, 1928.....	5,000 00	5,100 00	5,000 00	
Mousam River, 6s, 1912	1,000 00	1,000 00	1,000 00	
Portland and Odgensburg, 5s, 1908.....	3,000 00	3,330 00	3,000 00	
Portland and Rumford Falls, 4s, 1926.....	3,000 00	3,240 00	3,000 00	
Total railroad bonds of Maine	17,000 00			16,955 00
Allegheny and Kinzua, 5s, 1896.....	2,000 00	1,500 00	1,500 00	
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933..	5,000 00	5,550 00	5,000 00	
Detroit and Mackinac, 4s, 1935	2,000 00	1,740 00	1,500 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	1,500 00	1,500 00	1,500 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	3,000 00	3,150 00	3,000 00	
Grand Rapids, Kalkaska and Southeastern, 5s, 1907.....	3,000 00	3,000 00	3,000 00	
Hereford, 4s, 1930.	3,000 00	3,060 00	3,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	5,000 00	4,875 00	4,875 00	
Lehigh and New York, 4s, 1945.....	3,000 00	2,850 00	2,977 50	
Lowell and Suburban Street, Mass., 5s, 1911	3,000 00	3,150 00	3,000 00	
Lynn and Boston, Mass., 5s, 1924	4,000 00	4,460 00	4,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	3,000 00	3,150 00	3,000 00	
Milford, Holliston and Framingham, Mass., 5s, 1918.....	3,000 00	3,150 00	3,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919.....	2,000 00	2,160 00	1,980 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>
Missouri, Kansas and Texas, 5s, 1944	\$2,000 00	\$2,040 00	\$2,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,180 00	2,970 00	
New Bedford, Middleboro and Brockton Street, Mass., 5s, 1920	2,000 00	2,100 00	2,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	4,925 00	
People's Street, Scranton, Pa., 6s, 1918	2,000 00	2,300 00	2,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	3,000 00	2,955 00	2,850 00	
Scranton Passenger, Pa., 6s, 1920	1,000 00	1,150 00	1,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,075 00	5,000 00	
South Shore and Boston, Mass., 5s, 1919	3,000 00	3,270 00	3,000 00	
Taunton & Brockton Street, Mass., 5s, 1917	2,000 00	2,080 00	2,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,550 00	5,000 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931	2,000 00	2,180 00	2,000 00	
Trenton Passenger, N. J., 6s, 1928	5,000 00	5,750 00	5,000 00	
Watervliet Turnpike and Railway, Albany, N. Y., 6s, 1919	1,000 00	1,240 00	1,000 00	
Zanesville Electric, O., 4s, 1919	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine	89,500 00			\$88,077 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1919	2,000 00	2,040 00	2,000 00	
Bath Water Supply Company, 5s, 1916	3,500 00	3,500 00	3,500 00	
Berlin Mills Company, 5s, 1916	3,000 00	3,000 00	3,000 00	
Biddeford & Saco Water Company, 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	
Pejepscot Water Co., Brunswick, 5s, 1906	2,000 00	2,020 00	2,000 00	
Standish Water & Construction Co., 5s, 1913	1,000 00	1,060 00	1,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine	21,500 00			21,500 00
Berlin Water Company, N. H., 5s, 1917	3,000 00	3,000 00	3,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1910	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. Beneficial Interest	3,200 00	1,280 00	800 00	800 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	1,000 00	1,075 00	850 00	
Richmond Water Company	1,400 00	1,400 00	1,400 00	
Total corporation stock of Maine	2,400 00			2,250 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	3,800 00	4,084 00	3,800 00	
Casco National Bank, Portland	4,500 00	4,950 00	4,500 00	
Cumberland National Bank, Portland	1,200 00	1,200 00	1,200 00	
First National Bank, Lewiston	1,000 00	1,520 00	1,000 00	
First National Bank, Portland	5,500 00	5,500 00	5,500 00	
Georges National Bank, Thomaston	1,200 00	1,272 00	1,200 00	
Lime Rock National Bank, Rockland	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland	600 00	630 00	600 00	
Portland National Bank, Portland	2,000 00	2,250 00	2,000 00	
Total national bank stock owned	20,850 00			20,850 00
<i>Loans to Municipalities.</i>				
County of York		5,000 00	5,000 00	
Town of Buxton		3,500 00	3,500 00	8,500 00
Loans on personal property		7,646 80	7,646 80	
Loans on Buxton and Hollis Savings Bank books		223 63	223 63	
Loans on mortgages of real estate		62,461 41	62,461 41	70,331 84

BUXTON AND HOLLIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure	\$8,080 58	\$8,080 58	
Safe.....	600 00	600 00	\$8,680 58
Expense account.....		25 69	25 69
Cash on deposit.....	433 31	433 31	
Cash on hand	348 21	348 21	781 52
Unpaid accrued interest.....	5,785 63		\$303,252 13
	325,953 07		
Due depositors, earned dividend and accrued State tax.....	255,308 05		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$40,645 02		

CALAIS SAVINGS BANK—CALAIS.

October 8, 1901.

WILLIAM WOODS, President.

GEORGE A. LOWELL, Treasurer.

LIABILITIES.

Deposits	\$344,979 54
Reserve fund	10,241 22
Undivided profits.....	23,587 08
	\$378,807 84

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon 4s, 1907.....	\$150 00	\$168 00	\$150 00	\$150 00
County of Aroostook, 4s, 1915, Court House	8,000 00	8,560 00	8,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	4,000 00	4,500 00	4,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	12,000 00	13,260 00	12,000 00	
Penobscot, 3½s, 1911-12, Ct. House	9,000 00	9,180 00	9,000 00	
Washington, 4s, 1923, Opt.R.R.Aid	10,000 00	10,750 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,700 00	10,000 00	
Lewiston, 4s, 1923, Refunding....	4,000 00	4,460 00	4,000 00	
Portland, 6s, 1907.....	6,000 00	6,930 00	6,000 00	
Total public funds of Maine ..	63,000 00			63,000 00
County of Clermont, O., 5s, 1920, Defining				
Boundary.....	2,500 00	3,012 50	2,500 00	
Putman, O., 5s, 1901-5, Road Imp.	3,000 00	3,090 00	3,000 00	
Ramsey, Minn., 4½s, 1918, Court				
House and City Hall.....	3,000 00	3,480 00	3,000 00	
St. Louis, Minn., 4½s, 1909, Road				
and Bridge.....	2,000 00	2,160 00	2,000 00	
City of Ashland, Wis., 6s, 1902-12, Public				
Improvement.....	9,000 00	9,585 00	9,000 00	
Battle Creek, Mich., 5s, 1909, Sew.	2,000 00	2,210 00	2,000 00	
Bradford, Pa., 6s, 1903, Water ...	1,000 00	1,050 00	1,000 00	
Cincinnati, O., 7s, 1904, Municipal	3,000 00	3,315 00	3,000 00	
Clinton, Ia., 5s, 1911, Opt.City Imp	2,000 00	2,250 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund...	3,000 00	3,405 00	3,000 00	
Findlay, O., 5s, 1908, Water.....	5,000 00	5,350 00	5,000 00	
Piqua, O., 6s, 1913, School	3,000 00	3,735 00	3,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,250 00	2,000 00	
St. Paul, Minn., 5s, 1915, Water ..	7,000 00	8,365 00	7,000 00	
Sandusky, O., 5s, 1909-10, Wharf...	3,000 00	3,360 00	3,000 00	
Superior, Wis., 5s, 1910, Sewer...	5,000 00	5,900 00	5,000 00	
Wausau, Wis., 5s, 1909, Refunding	4,000 00	4,320 00	4,000 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	9,240 00	8,000 00	
Total public funds out of Maine.....	67,560 00			67,560 00
<i>Railroad Bonds Owned.</i>				
Portland and Ogdensburg, 5s, 1908.....	5,000 00	5,550 00	5,000 00	5,000 00
Akron, Bedford and Cleveland, 5s, 1915 ...	5,000 00	5,150 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,800 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	7,000 00	8,120 00	6,895 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ...	5,000 00	5,275 00	5,000 00	
Cincinnati, Richmond and Muncie, 5s, 1950	10,000 00	10,000 00	10,000 00	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,150 00	5,000 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	2,110 00	2,000 00	
Detroit Railway, Mich., 5s, 1924.....	3,000 00	3,150 00	3,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	2,000 00	1,970 00	1,220 00	
Georgetown, Rowley and Ipswich, Mass.,				
5s, 1920.....	7,900 00	7,210 00	7,000 00	
Hereford, 4s, 1930.....	5,000 00	5,100 00	5,000 00	

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Housatonic, 5s, 1937	\$5,000 00	\$6,625 00	\$5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,450 00	2,640 00	
Lowell, Lawrence and Haverhill, Mass., 5s, 1923	2,000 00	2,080 00	1,800 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1918	9,000 00	9,945 00	8,662 50	
Montville Street, Conn., 5s, 1920	3,000 00	3,120 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,180 00	2,925 00	
New Bedford, Middleboro and Brockton, Mass., 5s, 1920	5,000 00	5,250 00	5,000 00	
New Haven and West Haven and Winchester Avenue, Conn., 5s, 1912	5,000 00	5,500 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916	5,000 00	5,700 00	5,000 00	
South Shore and Boston, Mass., 5s, 1919	7,000 00	7,630 00	7,000 00	
Toledo Consolidated Street, O., 5s, 1909	4,000 00	4,080 00	4,900 00	
Trenton Passenger, N. J., 6s, 1912-31	10,000 00	11,250 00	10,000 00	
Total railroad bonds out of Maine	122,000 00			\$121,042 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>				
Boston and Maine	1,000 00	1,950 00	1,000 00	
European and North American	4,000 00	5,800 00	4,000 00	
Total railroad stock owned	5,000 00			5,000 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais	5,750 00	8,050 00	5,750 00	
Canal National Bank, Portland	2,000 00	2,160 00	2,000 00	
Casco National Bank, Portland	3,000 00	3,300 00	3,000 00	
Frontier National Bank, Eastport	3,700 00	4,514 00	2,775 00	
Portland National Bank, Portland	4,000 00	4,500 00	4,000 00	
Total national bank stock of Maine	18,450 00			17,525 00
Flour City Nat'l Bank, Minneapolis, Minn.	250 00	250 00	250 00	250 00
<i>Loans on National Bank Stock.</i>				
Calais National Bank, Calais		800 00	800 00	
Hanover National Bank, New York City		4,700 00	4,700 00	5,500 00
Loan on St. John, N. B., bond		450 00	450 00	
Loan on Pittsburg, Fort Wayne & Chicago Ry. stock		900 00	900 00	
Loans on Home Insurance Company stock, N. Y.		420 00	420 00	
Loans on St. Stephens Bank stock, N. B.		2,283 50	2,283 50	
Loans to St. Croix Shoe Company, Calais (endorsed)		10,000 00	10,000 00	
Loans to town of Princeton		3,100 00	3,100 00	
Loan on life insurance policy		1,000 00	1,000 00	
Loans on mortgages of real estate		50,928 92	50,928 92	69,082 42
Real estate, foreclosure		3,092 69	3,092 69	3,092 69
Expense account		-	700 86	700 86
Cash on deposit		18,506 11	18,506 11	
Cash on hand		458 26	458 26	18,964 37
Unpaid accrued interest		4,944 10		\$378,807 84
Due depositors, earned dividend and accrued State tax		416,448 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$65,140 05		

CAMDEN SAVINGS BANK—ROCKPORT.

August 20, 1901.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

LIABILITIES.

Deposits	\$227,656 91
Reserve fund	10,070 58
Undivided profits	2,433 61
	\$240,161 10

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Belfast & Moosehead Lake, 4s, 1920	\$1,000 00	\$1,020 00	\$1,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,600 00	5,000 00	
Lime Rock, 4s, 1929	2,000 00	2,040 00	2,000 00	
Penobscot Shore Line, 4s, 1920	5,000 00	5,400 00	5,000 00	
Rockland, Thomaston & Camden St., 4s, 1921	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	18,000 00			\$18,000 00
Central Branch Union Pacific, 4s, 1948	5,000 00	4,500 00	4,550 00	
Central of Iowa, Convertible, 7s, 1899	5,000 00	4,500 00	1,350 00	
Cleveland Terminal & Valley, 4s, 1995	2,000 00	1,920 00	1,980 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923	1,000 00	1,040 00	1,000 00	
New York Central & Hudson River, L. S. Col. Tr., 3½s, 1998	5,000 00	4,750 00	4,912 50	
Saratoga Traction Company, N. Y., 5s, 1929	3,000 00	2,700 00	3,000 00	
Toronto, Hamilton & Buffalo, 4s, 1946	8,000 00	7,760 00	7,970 00	
Union Pacific, 4s, 1947	3,000 00	3,120 00	3,000 00	
Total railroad bonds out of Maine	32,000 00			27,762 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1904	2,000 00	2,000 00	2,000 00	
Biddeford & Saco Water Company, 4s, 1904	1,000 00	1,020 00	1,000 00	
Consolidated Electric Light Company, Portland, 4½s, 1925	2,000 00	2,000 00	2,000 00	
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	
Mousam Water Company, 4s, 1921	5,000 00	5,050 00	4,950 00	
Otis Falls Pulp Company, 6s, 1916	2,000 00	2,000 00	2,000 00	
Oxford Paper Company, 5s, 1921	4,000 00	4,000 00	4,000 00	
Portland Elevator Company, 4s, 1910-20	6,000 00	6,150 00	6,000 00	
Rockland-Rockport Line Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Sanford Power Company, 5s, 1908	3,500 00	3,500 00	3,500 00	
Standish Water & Construction Co., 4s, 1929	1,000 00	1,050 00	1,000 00	
Umbagog Paper Company, 5s, 1918	2,000 00	2,000 00	2,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	7,000 00	7,000 00	7,000 00	
York Shore Water Company, 5s, 1916	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned	58,500 00			58,450 00
<i>Railroad Stock Owned.</i>				
Portland and Rumford Falls	6,000 00	8,400 00	5,800 00	5,800 00
New York, New Haven & Hartford	1,000 00	2,100 00	1,000 00	
New York, Ontario & Western	2,770 00	886 40	120 00	
Total railroad stock out of Maine	3,770 00			1,120 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	1,480 00	1,480 00	515 00	515 00
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland	1,500 00	1,620 00	1,500 00	1,500 00

CAMDEN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Athol Water Company, Mass.	\$2,000 00	\$2,000 00	
Camden Masonic Temple Association	450 00	450 00	
Camden and Rockland Water Company	5,000 00	5,000 00	
Camden Woolen Company	3,300 00	3,000 00	
John Bird Company, Rockland	1,500 00	1,500 00	
Knox Cooperage Company, West Rockport	1,300 00	1,300 00	
Megunticook Woolen Company, Camden	6,500 00	6,500 00	
Mt. Battle Manufacturing Company, Camden	11,300 00	11,300 00	
Rockport Ice Company	2,000 00	2,000 00	\$33,350 00
<i>Loans to Corporations.</i>			
Camden Woolen Company	5,000 00	5,000 00	
Megunticook Woolen Company, Camden	6,000 00	6,000 00	
Mt. Battle Manufacturing Company, Camden	8,000 00	8,000 00	
Rockport Ice Company	227 14	227 14	19,227 14
Loans on Rockland, Thomaston & Camden St. Ry. stock	9,904 71	9,904 71	
Loans on names	435 80	435 80	
Loans on life insurance policies	1,880 00	1,880 00	
Loans on personal property	1,886 75	1,886 75	
Loans on deeds with agreement to re-convey	12,104 85	12,104 85	
Loan on Camden Savings Bank book	1,500 00	1,500 00	
Loans on mortgages of real estate	17,113 25	17,113 25	44,825 36
Real estate, foreclosure	2,448 05	2,448 05	
Safe and fixtures	1,440 00	1,440 00	3,888 05
Premium account	-	2,638 75	2,638 75
Cash on deposit	18,008 51	18,008 51	
Cash on hand	5,075 79	5,075 79	23,084 30
Unpaid accrued interest	3,000 00		\$240,161 10
Due depositors, earned dividend and accrued State tax	249,981 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax	230,106 91		
	\$19,874 34		

CASCADE SAVINGS BANK—OAKLAND.

June 21, 1901.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

LIABILITIES.

Deposits	\$197,024 29
Reserve fund	10,000 00
Undivided profits	1,103 36
	\$208,127 65

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	
Somerset, 4s, 1950	20,000 00	20,000 00	20,000 00	
Total railroad bonds of Maine	23,000 00			\$23,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,600 00	2,320 00	2,000 00	
Bellaire, Bridgeport and Martin's Ferry Street, Ohio, 6s, 1913	3,000 00	3,000 00	3,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	5,000 00	5,250 00	5,000 00	
Citizens Electric Street, Mass., 5s, 1920	5,000 00	5,300 00	5,000 00	
Clearfield and Jefferson, 6s, 1927	8,000 00	9,360 00	8,000 00	
Duluth Street, Minn., 5s, 1915	3,000 00	3,030 00	3,000 00	
Hereford, 4s, 1930	2,000 00	2,040 00	2,000 00	
Iowa Central, 5s, 1938	3,000 00	3,420 00	3,000 00	
Lehigh Valley of New York, 4½s, 1940	4,000 00	4,400 00	4,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919	4,000 00	4,320 00	4,000 00	
Naukeag Street, Salem, Mass., 5s, 1910	7,000 00	7,420 00	7,000 00	
Oswego Traction, N. Y., 3s, 1927	3,000 00	2,250 00	3,000 00	
Toledo, Wauhonding Valley & Ohio, 4½s, 1931	1,000 00	1,080 00	1,000 00	
Trenton Passenger, N. J., 6s, 1915-16	7,600 00	7,700 00	7,600 00	
Total railroad bonds out of Maine	57,000 00			57,000 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned	13,000 00			13,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred	1,900 00	1,330 00	900 00	
Duluth-Superior Traction Co., Preferred ..	1,200 00	900 00	900 00	
Oswego Traction, N. Y., Preferred	1,500 00	750 00	-	
Oswego Traction, N. Y., Common	750 00	75 00	-	
Total railroad stock owned	5,350 00			1,800 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	1,404 00	1,300 00	
Casco National Bank, Portland	4,600 00	5,060 00	4,600 00	
First National Bank, Bath	2,000 00	2,320 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	220 00	200 00	
Portland National Bank, Portland	5,000 00	5,625 00	5,000 00	
Total national bank stock owned	38,600 00			38,600 00

CASCADE 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>
Lockwood Company, Waterville	\$1,000 00	\$1,000 00	
Madison Woolen Company, Preferred	3,900 00	3,900 00	
Madison Woolen Company	1,300 00	1,300 00	\$6,200 00
<i>Loans on National Bank Stock.</i>			
Augusta National Bank, Augusta	250 00	250 00	
Messalonskee National Bank, Oakland	1,900 00	1,900 00	2,150 00
Loans on Oakland Electric Company bonds	1,500 00	1,500 00	
Loans on personal property	1,350 00	1,350 00	
Loans on mortgages of real estate	30,784 56	30,784 56	33,634 56
Real estate, foreclosure	13,270 88	16,270 88	
Safe and fixtures	800 00	800 00	17,070 88
Premium account	-	5,448 75	
Expense account	-	228 55	5,677 30
Cash on deposit	6,287 06	6,287 06	
Cash on hand	707 85	707 85	6,994 91
Unpaid accrued interest	1,375 00		\$208,127 65
Due depositors, earned dividend and accrued State tax	207,499 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax	198,719 29		
	\$8,780 06		

DEXTER SAVINGS BANK—DEXTER.

July 31, 1901.

EBEN M. TIBBETTS, President.

WESLEY H. JUDKINS, Treasurer.

LIABILITIES.

Deposits	\$417,318 37
Reserve fund	3,100 00
Undivided Profits	5,855 97
	\$426,274 34

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Old Orchard, 4s, 1919, Funding	\$3,000 00	\$3,150 00	\$3,000 00	\$3,000 00
County of Athens, O., 5s, 1925, Gen. Funding	5,000 00	6,200 00	5,000 00	
Bourbon, Kan., 6s, 1909, Funding.	2,000 00	2,290 00	2,000 00	
Franklin, Kan., 6s, 1910, Funding.	3,000 00	3,480 00	3,000 00	
Jackson, Ind., 5s, 1905-S, Grav. Road	5,000 00	5,350 00	5,000 00	
Lawrence, Ind., 5s, 1903, Road....	5,000 00	5,150 00	5,000 00	
Lyon, Kan., 4½s, 1917, Opt., Ref...	9,000 00	9,495 00	9,000 00	
Sedgwick, Kan., 5s, 1922, Opt. Fund.	4,000 00	4,720 00	4,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	2,000 00	2,300 00	2,000 00	
Shelby, O., 6s, 1904, Funding	3,000 00	3,210 00	3,000 00	
City of Emporia, Kan., 4½s, 1919, Opt., Ref.	5,000 00	5,150 00	5,000 00	
Kansas City, Kan., 6s, 1903-9, Imp.	14,000 00	15,260 00	14,000 00	
Sault Ste Marie, Mich., 5½s, 1905-6,	3,000 00	3,225 00	3,000 00	
Paving	2,000 00	2,170 00	2,000 00	
Toledo, O., 4½s, 1909, Gen. Fund ..	2,000 00			
Total public funds out of Maine.....	62,000 00			62,000 00
<i>Railroad Bonds Owned.</i>				
Knox and Lincoln, 6s, 1912.....	14,000 00	15,680 00	14,000 00	
Monsam River, 6s, 1912.....	10,000 00	10,600 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	
Somerseset, 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Waterville and Fairfield Ry. & Lt. Co., 6s, 1909	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	49,000 00			49,000 00
Cambria and Clearfield, 5s, 1941	2,000 00	2,020 00	2,600 00	
Canton-Massillon Electric, O., 5s, 1920	15,000 00	15,000 00	15,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933..	2,000 00	2,220 00	2,000 00	
Gardner, Westminster & Fitchburg, Street, Mass., 5s, 1920.....	3,000 00	3,150 00	3,000 00	
Jackson Street, Mich., 6s, 1911.....	10,000 00	7,000 00	10,000 00	
Kansas City Northwestern, 5s, 1935.....	2,000 00	2,020 00	2,000 00	
Missouri, Kansas and Texas, 5s, 1944	3,000 00	3,045 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	8,000 00	8,480 00	8,000 00	
Toledo and Ohio Central, 5s, 1935	5,000 00	5,600 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,750 00	5,000 00	
Wheeling and Lake Erie, 4s, 1949	3,000 00	2,730 00	2,700 00	
Total railroad bonds out of Maine.....	58,000 00			57,700 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	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, 1917	2,000 00	2,000 00	2,000 00	
Public Works Company, Bangor, 5s, 1929...	15,000 00	15,000 00	15,000 00	
Rumford Falls Power Company, 5s, 1907...	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	14,000 00	14,000 00	14,000 00	
Total corporation bonds owned.....	54,000 00			54,000 00

DEXTER 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>
Portland and Ogdensburg	\$1,000 00	\$510 00	\$455 00	\$455 00
Canton-Massillon Electric, O.....	1,500 00	525 00	-	-
<i>Corporation Stock Owned.</i>				
Dexter Electric Light & Power Co., Pfd ...	2,000 00	2,000 00	2,000 00	
Lockwood Company, Waterville.....	5,000 00	4,600 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
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor	2,200 00	3,190 00	2,200 00	
First National Bank, Dexter.....	18,700 00	20,196 00	18,700 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	
National Shoe & Leather Bank, Auburn...	14,300 00	14,300 00	14,300 00	
Portland National Bank, Portland	2,200 00	2,475 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	53,600 00			53,600 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	6,400 00	4,000 00	
Rockland Trust Company, Rockland	7,000 00	7,350 00	7,000 00	
Waterville Trust Company, Waterville....	5,000 00	5,900 00	5,000 00	
Total other bank stock owned.....	20,000 00			20,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter		500 00	500 00	
Kineo National Bank, Dover		125 00	125 00	625 00
<i>Loans to Municipalities.</i>				
Town of Bridgewater.....		1,000 00	1,000 00	
Dexter		2,500 00	2,500 00	3,500 00
Loan on Dexter and Newport Railroad stock		300 00	300 00	
Loan on Dexter Co-operative Store stock.....		150 00	150 00	
Loans on life insurance policies		2,600 00	2,600 00	
Loan on personal property.....		83 82	83 82	
Loan on Dexter Savings Bank book.....		40 00	40 00	
Loans on mortgages of real estate		54,379 13	54,379 13	57,552 95
Real estate, investment		18,000 00	23,967 16	
Real estate, foreclosure		17,436 02	17,436 02	41,403 18
Premium account		-	4,204 30	4,204 30
Cash on deposit		6,446 07	6,446 07	
Cash on hand		787 84	787 84	7,233 91
Unpaid accrued interest		7,793 42		\$426,274 34
		488,682 30		
Due depositors, earned dividend and accrued State tax.....		419,064 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$19,618 23		

EASTPORT SAVINGS BANK—EASTPORT.

October 8, 1901.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer. 7

LIABILITIES.

Deposits.....	\$659,750.58
Reserve fund.....	10,901.97
Undivided profits.....	7,002.67
	\$677,655.22

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907.....	\$15,000 00	\$16,806 00	\$15,000 00	\$15,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	13,000 00	14,625 00	13,000 00	
Washington, 4s, 1923, Opt., R. R. Aid	10,000 00	10,750 00	10,000 00	
Town of Cape Elizabeth, 4s, 1902-12	12,000 00	12,180 00	12,000 00	
Eastport, Reg. 3½s, 1919	20,000 00	20,000 00	20,000 00	
Freeport, 4s, 1904-6, Funding	5,000 00	5,050 00	5,000 00	
Perry, orders	609 92	609 92	609 92	
Cutler, orders.....	500 00	500 00	500 00	
Total public funds of Maine	61,109 92			61,109.92
County of Anne Arundel, Md., 5s, 1913, Bdg	5,000 00	5,725 00	5,000 00	
Clay, Minn., 6s, 1903, Funding ...	3,000 00	3,120 00	3,000 00	
Douglass, Neb., 5s, 1907, Funding	3,600 00	3,240 00	3,000 00	
Gallia, O., 5s, 1918-19, Turnpike ..	10,000 00	11,950 00	10,000 00	
Greene, Ind., 5s, 1902-5, Road.....	6,000 00	6,210 00	6,000 00	
Howard, Ind., 6s, 1902, Funding ..	5,000 00	5,125 00	5,000 00	
Jefferson, Ind., 5s, 1902-13, Pike ..	5,000 00	5,400 00	5,000 00	
Lawrence, Ind., 5s, 1908, Road ...	3,000 00	3,270 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	5,000 00	5,300 00	5,000 00	
Putnam, O., 6s, 1902, Rd. Improve	1,000 00	1,025 00	1,000 00	
Sedgwick, Kan., 5s, 1923-4, Fund ..	10,000 00	11,900 00	10,000 00	
Shelby, O., 6s, 1905-9, Funding....	5,000 00	5,675 00	5,000 00	
Vernon, Mo., 4½s, 1918, Funding..	4,000 00	4,500 00	4,000 00	
Warren, Ky., 4s, 1924, Opt., Turnp'k	3,000 00	3,240 00	3,000 00	
Washington, Ind., 6s, 1904, Fund.	1,000 00	1,065 00	1,000 00	
Wyandotte, Kan., 5½s, 1918, Refund	5,000 00	6,275 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	5,000 00	5,550 00	5,000 00	
Ashtabula, O., 6s, 1902, Refunding	1,000 00	1,025 00	1,000 00	
Celina, O., 6s, 1882, Opt., Improve	4,000 00	4,000 00	4,000 00	
East Liverpool, O., 5s, 1905, Op-				
tional, Funding	6,000 00	6,330 00	6,000 00	
Hammond, Ind., 5s, 1918, School ..	3,000 00	3,525 00	3,000 00	
Newport, Ky., 5s, 1913, Improve ..	500 00	600 00	500 00	
South Chicago, Ill., 5s, 1908, School	15,000 00	16,350 00	15,000 00	
Stebenville, O., 4s, 1924, Water ..	10,000 00	10,800 00	10,000 00	
Vincennes, O., 5s, 1902-11, Funding	4,000 00	4,240 00	4,000 00	
Winona, Minn., 5s, 1901, Funding	2,000 00	2,000 00	2,000 00	
Woonsocket, R. I., Registered,				
4s, 1919, Water, Refunding	2,000 00	2,170 00	2,000 00	
Woonsocket, R. I., 3½s, 1925,	5,000 00	5,100 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,775 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, Sch.	8,000 00	8,440 00	8,000 00	
Total public funds out of Maine	144,500 00			144,500.00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	7,000 00	8,120 00	7,000 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943.....	3,000 00	3,450 00	3,000 00	
Knox and Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Portland and Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1917.....	6,000 00	6,300 00	6,000 00	
Total railroad bonds of Maine.....	29,000 00			29,000.00

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>
Baltimore, Chesapeake & Atlantic, 5s, 1934	\$5,000 00	\$5,800 00	\$5,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Davenport and Rock Island, 6s, 1911.....	5,000 00	5,000 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	15,300 00	15,000 00	
Manhattan Elevated, New York, 4s, 1990....	5,000 00	5,150 00	5,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919.....	12,000 00	13,260 00	12,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,300 00	5,000 00	
Norfolk Western Street, Mass., 5s, 1919.....	5,000 00	5,000 00	5,000 00	
Ogdensburg and Lake Champlain, 4s, 1948.	5,000 00	5,100 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916....	15,000 00	17,100 00	15,000 00	
Portsmouth Street and Light Co., O., 6s, 1912	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, 1906, Optional	10,000 00	10,450 00	10,000 00	
Total railroad bonds out of Maine.....	102,000 00			\$102,000 00
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918.....	5,000 00	5,150 00	5,000 00	
Maine Water Company, 5s, 1931.....	15,000 00	15,000 00	15,000 00	
Portland Water Company, 4s, 1927.....	7,000 00	7,420 00	7,000 00	
Total corporation bonds of Maine.....	27,000 00			27,000 00
City Water Works, Sioux City, Ia., 6s, 1904, Opt	1,000 00	1,000 00	1,000 00	
Eau Claire Light and Power Co., Wis., 4s, 1917.	3,500 00	3,500 00	3,500 00	
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	5,100 00	5,000 00	
Tiffin Water Works, O., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine.....	10,500 00			10,500 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	2,100 00	2,100 00	2,100 00	2,100 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	670 00	500 00	
Calais National Bank, Calais.....	2,000 00	2,800 00	2,000 00	
Canal National Bank, Portland.....	100 00	108 00	100 00	
Casco National Bank, Portland.....	1,500 00	1,650 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,320 00	2,000 00	
First National Bank, Portland.....	600 00	600 00	600 00	
Frontier National Bank, Eastport.....	8,600 00	10,492 00	8,600 00	
Kineo National Bank, Dover.....	3,000 00	3,540 00	3,000 00	
Total national bank stock of Maine.....	18,300 00			18,300 00
American National Bank, Kansas City, Mo.	1,075 00	1,128 75	1,075 00	
First National Bank, Clyde, Kansas.....	3,000 00		3,000 00	
South End National Bank, Boston, Mass....	2,500 00	2,600 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, Clyde, Kan.....			3,000 00	
First National Bank, Dickinson, N. D.....		2,200 00	2,200 00	5,200 00
<i>Loans on Savings Bank Books.</i>				
Eastport Savings Bank.....		780 00	780 00	
Maine Savings Bank, Portland.....		450 00	450 00	1,230 00
<i>Loans to Corporations.</i>				
Free Baptist Church, Deer Isle.....		30 00	30 00	
St. Croix Shoe Company, Calais (endorsed).....		5,000 00	5,000 00	5,030 00

EASTPORT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Eastport	\$3,866 99	\$3,866 99	
Town of Cutler	2,500 00	2,500 00	\$6,366 99
Loans on names.....	2,300 00	2,300 00	
Loans on life insurance policies	4,758 16	4,758 16	
Loans on personal property.....	10,153 00	10,153 00	
Loans on mortgages of real estate	149,292 72	149,292 72	166,503 88
Real estate, investment	40,705 53	32,705 53	
Furniture and fixtures.....	1,000 00	1,000 00	33,705 53
Premium account.....	-	17,047 66	17,047 66
Certificate of deposit, First National Bank, Clyde, Kan.	4,000 00	4,000 00	
Cash on deposit	18,537 17	18,537 17	
Cash on hand	3,149 07	3,149 07	25,686 24
Unpaid accrued interest.....	6,271 05		\$677,655 22
Due depositors, earned dividend and accrued State tax.....	700,642 36		
Estimated market value of resources above liability for deposits, earned dividend and State tax..	666,571 08		
	\$34,071 28		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

July 9, 1901.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

LIABILITIES.

Deposits	\$441,146 80
Reserve fund	21,639 04
Undivided profits	4,410 87
	\$467,196 71

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925.....	\$8,000 00	\$11,120 00	\$8,000 00	\$8,000 00
County of Aroostook, 4½s, 1915.....	5,000 00	5,625 00	5,000 00	
City of Portland, 4s, 1913, Funding.....	5,000 00	5,375 00	5,000 00	
Town of Fairfield, 4s, 1905-13, Refunding..	15,000 00	15,525 00	15,000 00	
Norridgewock, 4s, 1903, Municipal	900 00	909 00	900 00	
Norridgewock, 3½s, 1910-11.....	3,000 00	3,000 00	3,000 00	
Total public funds of Maine.....	28,900 00			28,900 00
County of Franklin, O., 4s, 1901-4, Bridge...	5,000 00	5,050 00	5,000 00	
Hardin, O., 6s, 1903, Ditch.....	5,000 00	5,250 00	5,000 00	
Polk, Ia., 3½s, 1908, Court House..	5,000 00	5,050 00	5,000 00	
City of Findlay, O., 4s, 1903-6, Sewer.....	3,750 00	3,768 75	3,750 00	
Muskegon, Mich., 4s, 1908, School	3,000 00	3,090 00	3,000 00	
Nebraska, 4s, 1915, School Dist. . .	2,000 00	2,000 00	2,000 00	
Pontiac, Mich., 5s, 1903-4, Paving.	5,500 00	5,685 00	5,500 00	
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	2,310 00	2,000 00	
Total public funds out of Maine.....	36,250 00			36,250 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	2,000 00	2,150 00	2,000 00	
Bangor and Aroostook, 5s, 1943.....	8,000 00	9,280 00	8,000 00	
Bridgton and Saco River, 4s, 1928.....	5,000 00	5,200 00	5,000 00	
Knox and Lincoln, 5s, 1921.....	5,000 00	5,600 00	5,000 00	
Maine Central, 7s, 1912.....	2,000 00	2,680 00	2,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,220 00	2,000 00	
Maine Central, 4s, 1912.....	1,000 00	1,060 00	1,000 00	
Portland and Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine.....	33,000 00			33,000 00
Baltimore and Ohio, 4s, 1948.....	5,000 00	5,150 00	5,000 00	
Central Pacific, 4s, 1949.....	10,000 00	10,200 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,200 00	5,000 00	
Hereford, 4s, 1930.....	4,000 00	4,080 00	4,000 00	
Hutchinson and Southern, 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	10,000 00	10,000 00	9,850 00	
Iowa Central, 6s, 1938.....	7,000 00	8,050 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,500 00	5,000 00	
Leominster & Clinton St., Mass., 5s, 1917....	4,000 00	4,080 00	4,000 00	
New York, Chicago and St. Louis, 4s, 1937..	2,000 00	2,120 00	2,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,500 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	4,000 00	4,040 00	4,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	4,000 00	4,560 00	4,000 00	
Scranton Suburban Pa., 6s, 1909.....	2,500 00	2,700 00	2,500 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	5,100 00	4,750 00	
West Roxbury & Roslindale St., Mass., 5s, 1916	6,500 00	6,760 00	6,500 00	
Total railroad bonds out of Maine.....	84,000 00			83,400 00

FAIRFIELD SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Mills Company, 5s, 1908.....	\$10,000 00	\$10,000 00	\$10,000 00	
Caribou Water Company, 5s, 1916.....	4,000 00	4,000 00	4,000 00	
Madison Water Company, 5s, 1902, Optional	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Public Works Company, Bangor, 5s, 1929 ..	3,733 33	3,733 33	3,733 33	
Total corporation bonds of Maine	27,733 33			\$27,733 33
Berlin Water Company, N. H., 5s, 1917	5,000 00	5,000 00	5,000 00	
Fort Smith Water Company, Ark., 6s, 1910.	3,500 00	1,750 00	3,500 00	
Homer Water Company, N. Y., 5s, 1905.....	2,000 00	1,500 00	2,000 00	
Hurley Water Company, Wis., 6s, 1920	1,000 00	900 00	1,000 00	
Total corporation bonds out of Maine . . .	11,500 00			11,500 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred	5,000 00	4,000 00	3,000 00	3,000 00
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor	3,733 33	373 33	2,266 67	
Richmond Water Company	1,400 00	1,400 00	1,400 00	
Total corporation stock owned.....	5,133 33			3,666 67
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,200 00	2,420 00	2,200 00	
First National Bank, Portland.....	4,300 00	4,360 00	4,300 00	
Merchants' National Bank, Portland	825 00	1,122 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	
National Shoe & Leather Bank, Auburn...	600 00	600 00	600 00	
People's National Bank, Waterville	4,000 00	4,400 00	4,000 00	
Portland National Bank, Portland	2,000 00	2,250 00	2,000 00	
South Berwick National Bank, So. Berwick	2,500 00	2,900 00	2,500 00	
Total national bank stock owned	26,925 00			26,925 00
<i>Loans on Corporation Stock.</i>				
F. H. Brown Clothing Company, Fairfield.....		2,000 00	2,000 00	
Somerset and Kennebec Fibre Company, Fairfield..		22,000 00	22,600 00	24,000 00
<i>Loans on Trust Company Stock.</i>				
Lewiston Trust and safe Deposit Company.....		3,000 00	3,000 00	
Waterville Trust Company		15,500 00	15,500 00	18,500 00
<i>Loans to Corporations.</i>				
Maine Furniture Supply Company, Fairfield.....		33 15	33 15	
The Masonic Trustees, Fairfield (endorsed).....		350 00	350 00	383 15
<i>Loans to Municipalities.</i>				
Town of Fairfield		22,500 00	22,500 00	
Fairfield Village Corporation.....		4,625 00	4,625 00	27,125 00
Loan on Somerset and Kennebec Fibre Co. bonds ...	1,200 00	1,200 00	1,200 00	
Loan on Lewiston, Brunswick & Bath St. Ry. stock..	4,000 00	4,000 00	4,000 00	
Loan on Messalonskee National Bank stock, Oakland	400 00	400 00	400 00	
Loan to National Bank of Fairfield.....	5,000 00	5,000 00	5,000 00	
Loans on Fairfield Savings Bank book.....	275 00	275 00	275 00	
Loans on mortgages of real estate	87,938 20	87,938 20	87,938 20	98,813 20
Real estate, foreclosure.....	5,000 00	6,000 00	6,000 00	
Safe and fixtures.....	300 00	300 00	300 00	6,300 00
Premium account	-	-	3,824 84	
Expense account.....	-	-	1,725 79	5,550 63

FAIRFIELD SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$21,247 29	\$21,247 29	
Cash on hand	2,902 44	2,902 44	\$24,149 73
Unpaid accrued interest.....	2,951 51		\$467,196 71
Due depositors, earned dividend and accrued State tax.....	475,739 00		
	443,047 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$32,691 54		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

June 11, 1901.

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

LIABILITIES.

Deposits	\$619,890 69
Reserve fund	3,000 00
Undivided profits	6,619 70
	\$629,510 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925	\$16,000 00	\$22,240 00	\$16,000 00	\$16,000 00
City of Bath, 6s, 1902, Railroad	2,500 00	2,562 50	2,500 00	
Biddeford, 4s, 1901, Municipal ...	2,000 00	2,000 00	2,000 00	
Deering, 4s, 1917, Sewer	5,000 00	5,375 00	5,000 00	
Deering, 4s, 1919, School	3,000 00	3,255 00	3,000 00	
Westbrook, 4s, 1918, Refunding ..	5,000 00	5,325 00	5,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	1,000 00	1,040 00	1,000 00	
Houlton, 4s, 1917, Funding	3,000 00	3,225 00	3,000 00	
South Portland, 4s, 1907, Refund ..	5,000 00	5,150 00	5,000 00	
Yarmouth, 4s, 1903,	500 00	505 00	500 00	
Total public funds of Maine	27,000 00			27,000 00
County of Bay, Mich., 5s, 1906, Bridge	1,000 00	1,080 00	1,000 00	
Delaware, Ind., 5s, 1904, C. H.	7,000 00	7,285 00	7,000 00	
Franklin, O., 5s, 1917-18, Bridge...	4,000 00	4,880 00	4,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House and City Hall	1,000 00	1,200 00	1,000 00	
Miami, O., 6s, 1903-6, Ditch	11,000 00	11,935 00	11,000 00	
Polk, Ia., 3½s, 1917, Court House...	1,000 00	1,035 00	1,000 00	
Shelby, O., 6s, 1901-3, Improve....	2,500 00	2,562 50	2,500 00	
Van Wert, O., 5s, 1918, Funding ..	2,000 00	2,350 00	2,000 00	
City of Bradford, Penn., 6s, 1903, Water	3,000 00	3,150 00	3,000 00	
Chicago, Sanitary District, 4½s, 1915	2,000 00	2,220 00	2,000 00	
Cincinnati, O., 7s, 1904, Float Debt	3,000 00	3,315 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Ref ..	2,200 00	2,464 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Imp	1,000 00	1,060 00	1,000 00	
Total public funds out of Maine	40,700 00			40,700 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	2,600 00	2,320 00	1,970 00	
Bangor and Aroostook, Piscataquis Di- vision, 5s, 1943	2,000 00	2,300 00	2,000 00	
Bangor & Aroostook, Car Trust, 5s, 1907-10..	5,000 00	5,000 00	5,000 00	
Bridgton and Saco River, 4s, 1928	5,500 00	5,720 00	5,500 00	
Knox and Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Line Rock, 4s, 1929,	5,000 00	5,100 00	5,000 00	
Maine Central, 7s, 1912,	1,000 00	1,340 00	1,000 00	
Maine Central, 5s, 1923	1,000 00	1,200 00	1,000 00	
Portland Railroad, 4½s, 1913	1,000 00	1,080 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915	5,000 00	5,450 00	5,000 00	
Portland and Ogdensburg, 5s, 1908	10,000 00	11,100 00	10,000 00	
Portland and Rumford Falls, 4s, 1926	7,000 00	7,560 00	7,000 00	
Rockland, Thomaston and Camden, 5s, 1922	1,700 00	1,700 00	1,700 00	
Total railroad bonds of Maine	56,200 00			56,170 00
Allegheny and Kinzua, 5s, 1895	5,000 00	3,750 00	2,000 00	
Atehison, Topeka and Santa Fe, General Mortgage, 4s, 1905	2,000 00	2,060 00	1,930 00	
Athol and Orange Street, Mass., 5s, 1915 ...	1,000 00	1,030 00	1,000 00	

FRANKLIN 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>
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	\$2,000 00	\$1,750 00	\$1,770 00	
Baltimore and Ohio, S. W. Div., 3½s, 1925...	2,000 00	1,800 00	1,760 00	
Beech Creek, 4s, 1936.....	1,000 00	1,090 00	1,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	2,000 00	2,100 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917..	2,000 00	2,150 00	2,000 00	
Brockton and East Bridgewater Street, Mass., 5s, 1918.....	2,000 00	2,120 00	2,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920 ..	2,000 00	2,020 00	2,000 00	
Buffalo, New York and Erie, 7s, 1916	1,000 00	1,310 00	1,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	1,000 00	1,045 00	1,000 00	
Canton-Massillon, Electric, O., 6s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Pacific, 4s, 1949	5,000 00	5,075 00	4,900 00	
Chicago and Alton, 3½s, 1950	1,000 00	865 00	850 00	
Chicago, Burlington and Quincy, 3½s, 1949..	2,000 00	2,050 00	2,000 00	
Chicago, Burlington and Quincy, 7s, 1903....	2,000 00	2,170 00	2,000 00	
Clearfield and Jefferson, 6s, 1927.....	3,000 00	3,510 00	3,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933 ..	2,000 00	2,220 00	2,000 00	
Cleveland and Marietta, 4½s, 1935.....	2,000 00	2,140 00	2,000 00	
Concord and Montreal, 4s, 1920	3,000 00	3,210 00	3,000 00	
Des Moines and Fort Dodge, 2½s, 1905	1,000 00	840 00	900 00	
Des Moines Suburban, Ia., 6s, 1906, Optional	10,000 00	10,200 00	10,000 00	
Electric Railway, Light and Power Co., Sedalia, Mo., 6s, 1912	5,000 00	4,500 00	5,000 00	
Electric Railway, Light & Power Co., Sedalia, Mo., Receivers' Certificates.....	1,500 00	1,500 00	1,500 00	
Gardner, Westminster & Fitchburg Street Mass., 5s, 1920.....	3,000 00	3,150 00	3,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908..	10,000 00	10,300 00	9,625 00	
Greenfield and Turner's Falls Street, Mass., 5s, 1916.....	2,000 00	2,030 00	2,000 00	
Haverhill and Amesbury St., Mass., 5s, 1912	5,000 00	5,100 00	5,000 00	
Hereford, 4s, 1930.....	3,000 00	3,060 00	2,950 00	
Hutchinson and Southern, 5s, 1928.....	2,000 00	2,000 00	2,000 00	
Illinois Central, St. Louis Div., 3½s, 1951....	1,000 00	1,000 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951 ..	1,000 00	1,610 00	1,000 00	
Indiana, Illinois and Iowa, 4s, 1950	3,000 00	2,925 00	2,890 00	
Kansas City, St. Joseph and Council Bluffs, 7s, 1907.....	1,000 00	1,160 00	1,000 00	
Kentucky Central, 4s, 1987.	3,000 00	3,000 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940.....	3,000 00	3,285 00	3,000 00	
Leominster and Clinton St., Mass., 5s, 1923	2,000 00	2,060 00	2,000 00	
Lexington and Boston Street, Mass., 4½s, 1920	2,000 00	2,040 00	2,000 00	
Lowell, Lawrence and Haverhill Street, Mass., 5s, 1923.	2,000 00	2,080 00	1,800 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	3,000 00	3,150 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.	5,000 00	5,400 00	4,750 00	
Minneapolis and St. Louis, 4s, 1949.....	3,000 00	3,015 00	2,925 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	5,000 00	5,300 00	5,000 00	
New York and New England, 6s, 1905.....	2,000 00	2,160 00	2,000 00	
New York and New England, 7s, 1905.	1,000 00	1,110 00	1,000 00	
New York, Ontario and Western, 4s, 1992 ..	1,000 00	1,035 00	1,000 00	
Northern Pacific, 4s, 1997	2,000 00	2,080 00	2,000 00	
Ogden Street, Chicago, 6s, 1916.....	2,000 00	2,250 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	1,020 00	1,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	2,000 00	2,280 00	2,000 00	
Providence and Taunton Street, 5s, 1913.....	2,000 00	2,060 00	2,000 00	
Scioto Valley and New England, 4s, 1939....	2,000 00	2,010 00	2,000 00	
Toledo & Ohio Central, West Div., 5s, 1935..	3,000 00	3,300 00	3,000 00	
Trenton Passenger, N. J., 6s, 1916-17	5,000 00	5,550 00	5,000 00	
Union Pacific, 4s, 1947	3,000 00	3,135 00	2,760 00	
Wakefield & Stoneham Street, Mass., 5s, 1915	3,000 00	3,150 00	3,000 00	
West Shore, 4s, 2361	2,000 00	2,270 00	2,000 00	
Wheeling and Lake Erie, 1st Consol., 4s, 1949	3,000 00	2,745 00	2,700 00	
Wilkesbarre and Eastern, 5s, 1942	3,000 00	3,255 00	3,000 00	
Wisconsin Central, 4s, 1949	2,000 00	1,510 00	1,780 00	
Total railroad bonds out of Maine	168,500 00		\$162,715 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bar Harbor Electric Light Co., 6s, 1908....	\$1,000 00	\$1,000 00	\$1,000 00	
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	
Camden and Rockland Water Co., 6s, 1905..	5,000 00	5,500 00	5,000 00	
Consolidated Electric Light Co., Portland, 5s 1906.....	1,000 00	1,060 00	1,000 00	
Ellsworth Electric Illuminating Co., 5s, 1908	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	500 00	515 00	500 00	
Gardiner Water Company, 5s, 1905.....	5,000 00	5,150 00	5,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	4,000 00	4,000 00	4,000 00	
Kennebec Steamboat Company, 5s, 1912....	2,000 00	2,000 00	2,060 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	3,000 00	2,910 00	
Knox Gas & Electric Co., Rockland, 6s, 1903	1,300 00	1,300 00	1,300 00	
Maine Steamship Co., Portland, 6s, 1926....	1,000 00	1,100 00	1,000 00	
Mousam Water Co., Kennebunk, 5s, 1915....	2,000 00	2,020 00	2,000 00	
Old Orchard Water Company, 6s, 1907.....	1,000 00	1,000 00	1,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	500 00	505 00	500 00	
Portland Elevator Company, 4s, 1925-7....	3,000 00	3,120 00	3,000 00	
Portland Water Company, Reg., 4s, 1927....	5,500 00	5,830 00	5,500 00	
Rockland-Rockport Line Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
Rumford Falls Lt. & Water Co., 6s, 1903-8...	2,500 00	2,500 00	2,500 00	
Rumford Falls Power Company, 5s, 1907....	5,000 00	5,000 00	5,000 00	
Sanford Power Company, 5s, 1908.....	3,500 00	3,500 00	3,500 00	
Standish Water & Construction Co., 4s, 1928	4,500 00	4,725 00	4,170 00	
Standish Water & Construction Co., 5s, 1913	500 00	530 00	500 00	
York Lt. and Heat Co., Biddeford, 4½s, 1920	5,900 00	5,900 00	5,000 00	
Total corporation bonds of Maine.....	71,800 00			\$71,380 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	1,450 00	1,000 00	
Maine Central.....	2,700 00	4,455 00	2,700 00	
Portland and Ogdensburg.....	66,400 00	33,864 00	30,000 00	
Total railroad stock of Maine.....	70,100 00			33,700 00
Hereford.....	2,900 00	2,000 00	1,900 00	1,900 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	3,000 00	3,000 00	3,000 00	
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.....	4,500 00			4,250 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,400 00	5,832 00	5,400 00	
Casco National Bank, Portland.....	11,500 00	12,650 00	11,500 00	
Cumberland National Bank, Portland.....	4,300 00	4,300 00	4,295 00	
First National Bank, Farmington.....	6,000 00	6,000 00	5,900 00	
First National Bank, Lewiston.....	3,300 00	5,016 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	6,630 00	4,875 00	
National Shoe and Leather Bank, Auburn	5,000 00	5,000 00	5,000 00	
National Traders' Bank, Portland.....	1,500 00	1,575 00	1,500 00	
Phillips National Bank, Phillips.....	10,000 00	12,000 00	10,000 00	
Portland National Bank, Portland.....	7,500 00	8,437 50	7,500 00	
Richmond National Bank, Richmond.....	1,600 00	1,600 00	1,600 00	
Total national bank stock owned.....	87,075 00			86,970 00
<i>Loans on Railroad Bonds.</i>				
Illinois Central.....		5,851 84	5,851 84	
Maine Central.....		1,100 00	1,100 00	6,951 84

FRANKLIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Water Works & Guarantee Company, Mc- Keesport, Pa.....	\$900 00	\$900 00	
Bar Harbor Electric Light Company.....	10,000 00	10,000 00	
International Loan and Trust Company.....	1,599 00	1,599 00	
York Light and Heat Company, Biddeford.....	5,000 00	5,000 00	\$17,499 00
<i>Loans on Corporation Stock.</i>			
Farmington Water Company.....	375 00	375 00	
United States Oil Company.....	250 00	250 00	625 00
<i>Loans on National Bank Stock.</i>			
Belfast National Bank, Belfast.....	300 00	300 00	
Canal National Bank, Portland.....	485 00	485 00	785 00
<i>Loans on Trust Company Stock.</i>			
People's Trust Company, Farmington.....	500 00	500 00	
Westbrook Trust Company, Westbrook.....	900 00	900 00	1,400 00
<i>Loans on Savings Bank Books.</i>			
Auburn Savings Bank, Auburn.....	300 00	300 00	
Franklin County Savings Bank, Farmington.....	200 00	200 00	
Maine Savings Bank, Portland.....	50 00	50 00	550 00
Loan on Hereford Railway stock.....	500 00	500 00	
Loan on names.....	35 00	35 00	
Loans on life insurance policies.....	1,126 10	1,126 10	
Loans on mortgages of real estate.....	49,722 85	49,722 85	51,383 95
Real estate, investment.....	22,200 00	22,200 00	
Real estate, foreclosure.....	5,000 00	8,382 00	30,582 00
Cash on deposit.....	13,093 59	13,093 59	
Cash on hand.....	3,355 01	3,355 01	16,448 60
Unpaid accrued interest.....	9,937 00		\$629,510 39
Due depositors, earned dividend and accrued State tax.....	680,088 89		
	626,040 69		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$54,048 20		

GARDINER SAVINGS INSTITUTION—GARDINER.

April 2, 1901.

GEORGE L. ROGERS, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer.

LIABILITIES.

Deposits.....	\$2,462,555 03
Reserve fund.....	100,000 00
Undivided profits.....	13,652 07
Discount account.....	6,897 10
	\$2,583,135 20

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	\$170,000 00	\$235,025 00	\$170,000 00	
United States Coupon 4s, 1925	18,000 00	24,885 00	18,000 00	
Total United States bonds owned	188,000 00			\$188,000 00
County of Aroostook, 4½s, 1912-15, Railroad	25,000 00	27,875 00	25,000 00	
Sagadahoc, 4s, 1903, Funding	3,000 00	3,030 00	3,000 00	
City of Auburn, 4s, 1904 6	1,500 00	1,537 50	1,500 00	
Augusta, 4s, 1917	1,000 00	1,095 00	1,000 00	
Belfast, 4s, 1918, Refunding	4,000 00	4,260 00	4,000 00	
Biddeford, 4s, 1915-20, Refunding	20,000 00	21,600 00	20,000 00	
Biddeford, 4s, 1907, Sewer	8,500 00	8,797 50	8,500 00	
Deering, 4s, 1918, Sch. Buildings	10,000 00	10,800 00	10,000 00	
Eastport, 4½s, 1902-7	2,000 00	2,070 00	2,000 00	
Ellsworth, 4s, 1917, Refunding	14,000 00	14,840 00	14,000 00	
Gardiner, 4s, 1916, Refunding	30,000 00	32,250 00	30,000 00	
Gardiner, 3½s, 1913	10,500 00	10,605 00	10,500 00	
Hallowell, 4s, 1918	10,000 00	10,650 00	10,000 00	
Portland, 6s, 1907, Railroad Aid	8,000 00	9,200 00	8,000 00	
Saco, 4s, 1917, Municipal	2,000 00	2,150 00	2,000 00	
South Portland, 4s, 1906-9	7,000 00	7,210 00	7,000 00	
Waterville, 3½s, 1924, Refunding	10,000 00	10,000 00	10,000 00	
Waterville, 4s, 1901-3, Refunding	20,000 00	20,100 00	20,000 00	
Westbrook, 4s, 1911, Refunding	10,000 00	10,400 00	10,000 00	
Town of Boothbay, 4s, 1902-6	700 00	735 00	700 00	
Boothbay Harbor, 4s, 1914, Water	2,000 00	2,080 00	2,000 00	
Brunswick, 4s, 1913-33, Sch. House	10,000 00	10,750 00	10,000 00	
Damariscotta, 3½s, 1911-27, Ref	10,000 00	10,000 00	10,000 00	
Fort Fairfield, 3½s, 1910-14, Bridge	10,000 00	10,000 00	10,000 00	
Kennebunkport, 4s, 1904-12, Fund	4,500 00	4,612 50	4,500 00	
Rumford, 4s, 1909, Optional	5,000 00	5,075 00	5,000 00	
Southport, 4s, 1906	5,800 00	5,829 00	5,800 00	
Total public funds of Maine	244,500 00			244,500 00
County of Bay, Mich., 5s, 1903, Bridge	10,000 00	10,300 00	10,000 00	
Boone, Ia., 5s, 1904, Jail	5,000 00	5,200 00	5,000 00	
Butler, O., 4½s, 1916-18, Replen	5,000 00	5,600 00	5,000 00	
Cerro Gordo, Ia., 3½s, 1905-10, C. H.	5,000 00	5,000 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road	5,000 00	5,475 00	5,000 00	
Clay, Ind., 5s, 1902-3, Funding	10,000 00	10,200 00	10,000 00	
Clermont, O., 5s, 1916-22, Deficien	10,000 00	12,050 00	10,000 00	
Columbiana, O., 4s, 1905, Refund	10,000 00	10,200 00	10,000 00	
Crawford, Ill., 6s, 1902, Funding	5,000 00	5,100 00	5,000 00	
Delaware, Ind., 5s, 1901-3, C. H.	10,000 00	10,200 00	10,000 00	
Douglas, Neb., 5s, 1911, Refund	5,000 00	5,675 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund	10,000 00	11,600 00	10,000 00	
Franklin, Ky., 4s, 1919, Refund	10,000 00	10,500 00	10,000 00	
Franklin, O., 6s, 1897-1913, St. Imp	17,000 00	17,000 00	17,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,875 00	5,000 00	
Grant, Ind., 5s, 1897, Opt., Ref	8,000 00	8,000 00	8,000 00	
Hancock, O., 4½s, 1910-12, Fund	5,000 00	5,425 00	5,000 00	
Harrison, Ind., 4s, 1906-9, Refund	7,000 00	7,140 00	7,000 00	

BANK EXAMINER'S REPORT.

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GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Iowa, Wis., 5s, 1906, Insane Asy.	\$5,000 00	\$5,200 00	\$5,000 00	
Jackson, O., 4s, 1918, Turnpike ..	10,000 00	10,450 00	10,000 00	
Johnson, Ia., 3½s, 1908-9, C. H. & J.	25,000 00	25,000 00	25,000 00	
Kosciusko, Ind., 4s, 1906-7, Infirmary	10,000 00	10,250 00	10,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,750 00	10,000 00	
Madison, O., 6s, 1905, C. H. & Jail	10,000 00	10,900 00	10,000 00	
Mahoning, O., 4½s, 1912-13, Bridge	10,000 00	10,950 00	10,000 00	
Monroe, Wis., 5s, 1903, Ct. House	2,500 00	2,562 50	2,500 00	
Monroe, Wis., 4s, 1907, Pub. Bldg.	5,000 00	5,100 00	5,000 00	
Muskegon, Mich., 4s, 1906-10, Ref.	25,000 00	26,500 00	25,000 00	
Ottawa, O., 5s, 1902-21, Court House	10,000 00	11,200 00	10,000 00	
Outter Tail, Minn., 6s, 1905, Jail ..	10,000 00	10,900 00	10,000 00	
Paulding, O., 5s, 1902-4, Ct. House	11,000 00	11,273 00	11,000 00	
Polk, Ia., 3½s, 1912-15, Court House	5,000 00	5,075 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge	10,500 00	13,230 00	10,500 00	
Putnam, O., 5s, 1901, Road Imp.	2,000 00	2,000 00	2,000 00	
Putnam, O., 4½s, 1907-8, Bridge ...	7,000 00	7,420 00	7,000 00	
Reno, Kan., 5½s, 1914, Opt., Refund.	15,000 00	17,475 00	15,000 00	
Rice, Kan., 6s, 1920, Refunding ..	10,000 00	12,250 00	10,000 00	
St. Louis, Minn., 6s, 1907, Refund.	7,000 00	7,945 00	7,000 00	
Sandusky, O., 5s, 1901-2, Deficiency	7,500 00	7,537 50	7,500 00	
Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,550 00	10,000 00	
Shawnee, Kan., 5½s, 1907, Funding	25,000 00	27,375 00	25,000 00	
Shelby, O., 6s, 1901-2, Funding ...	4,500 00	4,545 00	4,500 00	
Sumner, Kan., 5½s, 1920, Refunding	10,000 00	12,150 00	10,000 00	
Vigo, Ind., 5s, 1904, Court House ..	2,000 00	2,080 00	2,000 00	
Wapello, Ia., 5s, 1901, Court House	5,000 00	5,900 00	5,000 00	
Wapello, Ia., 4½s, 1903, Funding ..	4,000 00	4,060 00	4,000 00	
Warren, Ky., 4s, 1914, Opt., Turnp'k	20,000 00	20,800 00	20,000 00	
Washington, Kan., 5s, 1904, Optional, Refunding	4,000 00	4,120 00	4,000 00	
Webster, Ia., 4s, 1902, Opt., Refund.	18,000 00	18,090 00	18,000 00	
Wells, Ind., 5s, 1907, Court House	13,000 00	13,975 00	13,000 00	
Wyandotte, Kan., 5½s, 1908, Optional, Refunding	17,000 00	18,785 00	17,000 00	
Woodbury, Ia., 3½s, 1914, Refund.	15,000 00	15,000 00	15,000 00	
Akron, O., 5s, 1906, Street Imp ..	15,000 00	16,050 00	15,000 00	
Anderson, Ind., 5s, 1918, Refund.	8,000 00	9,000 00	8,000 00	
Ashland, Wis., 5s, 1912, Imp	10,000 00	10,750 00	10,000 00	
Ashtabula, O., 6s, 1901-3, Refund.	1,500 00	1,545 00	1,500 00	
Aurora, Ill., 5s, 1905, Refunding ..	10,000 00	10,500 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,525 00	5,000 00	
Battle Creek, Mich., 3½s, 1912, Pav.	20,000 00	20,000 00	20,000 00	
Battle Creek, Mich., 5s, 1910, Sewer	1,500 00	1,657 50	1,500 00	
Bay City, Mich., 8s, 1912, Water ..	4,000 00	5,640 00	4,000 00	
Bellaire, O., 5s, 1910, Water & Fund.	10,000 00	11,250 00	10,000 00	
Big Rapids, Mich., 5½s, 1905-7, Bldg.	15,000 00	15,675 00	15,000 00	
Canton, O., 6s, 1901, Water	7,000 00	7,000 00	7,000 00	
Cincinnati, O., 6s, 1904, Sewer ...	9,000 00	9,720 00	9,000 00	
Cleveland, O., 5s, 1906, School Dist.	10,000 00	10,800 00	10,000 00	
Clinton, Ia., 5s, 1901, Opt., City Imp	3,000 00	3,000 00	3,000 00	
Columbus, O., 3½s, 1921, Bd. of Ed.	10,000 00	10,350 00	10,000 00	
Duluth, Minn., 6s, 1909, Ind. S. D.	10,000 00	11,750 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,725 00	5,000 00	
East Liverpool, O., 5s, 1901-6, S. D.	6,000 00	6,210 00	6,000 00	
East Liverpool, O., 5s, 1924, Ref.	10,000 00	12,150 00	10,000 00	
Eau Claire, Wis., 6s, 1903, Bridge	20,000 00	21,000 00	20,000 00	
Elizabeth, N. J., 4s, 1922, Adjust.	2,500 00	2,500 00	2,500 00	
Elkhart, Ind., 4s, 1919, School ...	5,000 00	5,175 00	5,000 00	
Elkhart, Ind., 5s, 1901-5, School ..	10,000 00	10,250 00	10,000 00	
Fergus Falls, Minn., 6s, 1908, City Hall and School	10,000 00	10,600 00	10,000 00	
Findlay, O., 6s, 1903, School Bldg	3,000 00	3,135 00	3,000 00	
Findlay, O., 5s, 1908, Water	8,000 00	8,600 00	8,000 00	
Findlay, O., 6s, 1907, Water	5,000 00	5,600 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist	5,000 00	5,075 00	5,000 00	
Fremont, O., 5s, 1901-3, Wat. Works	10,000 00	10,150 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water ..	5,000 00	5,525 00	5,000 00	
Hazleton, Pa., 4s, 1905, Optional Third City Loan	10,000 00	10,150 00	10,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Hutchinson, Kan., 6s, 1909, Board of Education	\$16,000 00	\$17,040 00	\$16,000 00	
Ironton, O., 5s, 1912, Sewer	20,000 00	22,200 00	20,000 00	
Ironton, O., 5s, 1915, Refunding . .	5,000 00	5,675 00	5,000 00	
Jacksonville, Ill., 4s, 1919, Refund	5,000 00	5,250 00	5,000 00	
Kansas City, Kan., 5s, 1909, School	10,000 00	10,500 00	10,000 00	
Kansas City, Mo., 4½s, 1915, Judg	5,000 00	5,550 00	5,000 00	
Kansas City, Mo., 3½s, 1919, S. D.	15,000 00	15,000 00	15,000 00	
Kokomo, Ind., 4s, 1905, Refund..	14,000 00	14,140 00	14,000 00	
Lansing, Mich., 4s, 1914-16, Ct. H.	22,600 00	22,880 00	22,000 00	
La Porte, Ind., 3½s, 1919, Water..	6,000 00	6,000 00	6,000 00	
Lexington, Ky., 4½s, 1932, Fund .	10,000 00	11,900 00	10,000 00	
Lima, O., 3½s, 1930, Refunding...	10,000 00	10,000 00	10,000 00	
Logansport, Ind., 4s, 1905-15, Ref.	5,000 00	5,150 00	5,000 00	
Louisville, Ky., 4s, 1930, Park ...	21,000 00	23,415 00	21,000 00	
Madison, Wis., 4s, 1908, Sewer...	5,000 00	5,125 00	5,000 00	
Madison, Wis., 4s, 1906, Refund..	5,000 00	5,075 00	5,000 00	
Manistee, Mich., 4s, 1911, Water..	10,000 00	10,300 00	10,000 00	
Mankato, Minn., 4s, 1907, Sewer..	10,000 00	10,050 00	10,000 00	
Mankato, Minn., 5s, 1909, Water..	4,000 00	4,300 00	4,000 00	
Marinette, Wis., 5s, 1901-10, Sewer	10,000 00	10,500 00	10,000 00	
Menominee, Mich., 6s, 1913, St. Im	10,000 00	12,150 00	10,000 00	
Milwaukee, Wis., 4s, 1903, Flush-				
ing Tunnel	6,000 00	6,090 00	6,000 00	
Moline, Ill., 4s, 1919, Sch. Dist....	5,000 00	5,250 00	5,000 00	
Moline, Ill., 5s, 1907, Refunding . .	3,000 00	3,225 00	3,000 00	
Moline, Ill., 4½s, 1904, Water Ex . .	5,000 00	5,125 00	5,000 00	
Muncie, Ind., 5s, 1907-12, Funding	22,000 00	23,980 00	22,000 00	
Muskegon, Mich., 5s, 1901-24, Wat.	25,000 00	28,500 00	25,000 00	
Muskegon, Mich., 5s, 1907, Con-				
tingent Fund	5,000 00	5,400 00	5,000 00	
Newark, O., 5s, 1901-2, Street Imp.	5,000 00	5,025 00	5,000 00	
Newport, Ky., 6s, 1906-14 Sewer..	9,500 00	10,497 50	9,500 00	
Omaha, Neb., 4s, 1919, Sewer	5,000 00	5,325 00	5,000 00	
Omaha, Neb., 4s, 1918, Funding...	5,000 00	5,325 00	5,000 00	
Owensboro, Ky., 4s, 1930, St. Imp.	10,000 00	10,650 00	10,000 00	
Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,050 00	2,000 00	
Port Huron, Mich., 5s, 1914, School	12,000 00	13,680 00	12,000 00	
Port Huron, Mich., 4s, 1918, Op-				
tional, Bridge.	10,000 00	10,450 00	10,000 00	
Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,375 00	5,000 00	
Saginaw, Mich., 4s, 1905-10, St. Imp.	15,200 00	15,656 00	15,200 00	
Sandusky, O., 4½s, 1903-S, Wat. Ref.	9,080 00	9,360 00	9,000 00	
Sult Ste Marie, Mich., 4½s, 1920,				
Bridge	5,000 00	5,500 00	5,000 00	
South Bend, Ind., 4s, 1909, Refund.	5,000 00	5,175 00	5,000 00	
South Bend, Ind., 4s, 1909, Gen-				
eral Purposes	5,000 00	5,175 00	5,000 00	
Springfield, Mo., 4½s, 1901, Opt...	30,000 00	30,000 00	30,000 00	
Steubenville, O., 4s, 1914, Opt. Wat.	12,500 00	13,000 00	12,500 00	
Superior, Wis., 5s, 1912, School...	35,000 00	38,850 00	35,000 00	
Tiffin, O., 6s, 1907, Park	5,000 00	5,600 00	5,000 00	
West Bay City, Mich., 5s, 1908, Sch.	10,000 00	10,750 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,950 00	10,000 00	
Winfield, Kan., 6s, 1907, Optional,				
Board of Education.	10,000 00	10,500 00	10,000 00	
Wyandotte, Kan., 6s, 1903.	7,500 00	7,650 00	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	10,800 00	10,000 00	
Borough of Braddock, Pa., 5s, 1904, Water..	4,500 00	4,635 00	4,500 00	
Township of Madison, O., 6s, 1903-7, Building	10,000 00	10,800 00	10,000 00	
Newark, O., 5s, 1918-22, Memo. Bldg	5,000 00	5,750 00	5,000 00	
Sterling, Ill., 4½s, 1908-9, School..	10,000 00	10,400 00	10,000 00	
Youngstown, O., 5s, 1914, Park..	10,000 00	11,400 00	10,000 00	
Total public funds out of Maine.	1,329,700 00			1,329,700 00
<i>Railroad Bonds Owned.</i>				
Bridgton and Saco River, 4s, 1928.	5,000 00	5,200 00	5,000 00	
Kennebec Central, 5s, 1910.	15,000 00	15,375 00	15,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Knox and Lincoln, 5s, 1921	\$10,000 00	\$11,200 00	\$10,000 00	
Maine Central, 4½s, 1905	3,000 00	3,120 00	3,000 00	
Maine Central, 4s, 1912	15,000 00	15,900 00	15,000 00	
Phillips and Rangeley, 5s, 1910	25,000 00	25,000 00	25,000 00	
Sandy River, 5s, 1915	10,000 00	10,600 00	10,000 00	
Somerset, 4s, 1950	40,000 00	40,000 00	40,000 00	
Total railroad bonds of Maine	123,000 00			\$123,000 00
Allegheny and Western, 4s, 1908	17,000 00	17,000 00	17,000 00	
Baltimore, Chesapeake & Atlantic, 4s, 1934	10,000 00	11,600 00	10,000 00	
Baltimore and Ohio, 4s, 1948	10,000 00	10,300 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1910	5,000 00	5,250 00	5,000 00	
Central Pacific, 4s, 1949	5,000 00	5,000 00	5,000 00	
Clearfield and Jefferson, 6s, 1927	5,000 00	5,700 00	5,000 00	
Concord and Montreal, 4s, 1920	10,000 00	10,700 00	10,000 00	
Elgin, Joliet and Eastern, 5s, 1941	5,000 00	5,400 00	5,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951	10,000 00	10,100 00	10,000 00	
Illinois Central, Omaha Division, 3s, 1951	10,000 00	9,050 00	10,000 00	
Kanawha and Michigan, 4s, 1920	20,000 00	19,500 00	20,000 00	
Lowell and Suburban Street, Mass., 5s, 1911	10,000 00	10,500 00	10,000 00	
Lynn and Boston Railroad, Mass., 5s, 1924	10,000 00	11,150 00	10,000 00	
New York and Greenwood Lake, 5s, 1946	10,000 00	11,200 00	10,000 00	
Pontiac, Oxford and Northern, 6s, 1916	5,000 00	5,700 00	5,000 00	
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	166,000 00			166,000 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Me. and N. H.), 5s, 1904 ..	5,800 00	5,000 00	5,000 00	
Dover & Foxcroft Water Company, 5s, 1907 ..	30,000 00	30,900 00	30,000 00	
Madison Water Company, 5s, 1917	20,000 00	20,000 00	20,000 00	
Maine Water Company, 5s, 1931	50,000 00	50,000 00	50,000 00	
Rumford Falls Power Company, 5s, 1907	20,000 00	20,000 00	20,000 00	
Skowhegan Water Company, 5s, 1917	11,000 00	11,000 00	11,000 00	
Waterville Water Company, 5s, 1917	40,000 00	40,800 00	40,000 00	
Total corporation bonds owned	176,000 00			176,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport	4,500 00	4,725 00	4,500 00	
European & North American	2,000 00	2,900 00	2,000 00	
Portland and Ogdensburg	10,000 00	5,100 00	5,000 00	
Total railroad stock of Maine	16,500 00			11,500 00
Syracuse Rapid Transit, Common	10,500 00	1,890 00	6,000 00	6,000 00
<i>National Bank Stock Owned.</i>				
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	7,850 00	7,850 00	7,850 00	
Northern National Bank, Hallowell	10,600 00	11,660 00	10,600 00	
Oakland National Bank, Gardiner	7,600 00	9,880 00	7,600 00	
Richmond National Bank, Richmond	2,560 00	2,560 00	2,560 00	
Total national bank stock owned	40,010 00			40,010 00
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott and Gulf		200 00	200 00	
Maine Central		400 00	400 00	
Sandy River		15,000 00	15,000 00	15,600 00
<i>Loans on Corporation Bonds.</i>				
Denver Union Water Company, Colorado		75 00	75 00	
People's Gas Light and Coke Co., Buffalo, N. Y.		13,700 00	13,700 00	13,775 00

GARDINER SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on city of Elizabeth, N. J., bond	\$400 00	\$400 00	
Loan on Little Androscoggin Water Power Company stock, Auburn	3,365 70	3,365 70	
Loan on Merchants' National Bank stock, Gardiner.	500 00	500 00	
Loan on Maine Trust & Banking Co. stock, Gardiner.	2,000 00	2,000 00	
Loan to Oak Grove Cemetery, Gardiner	100 00	100 00	
Loans to city of Gardiner	25,000 00	25,000 00	
Loans on Gardiner Savings Institution books	1,285 00	1,285 00	
Loans on mortgages of real estate	145,056 76	145,056 76	\$177,707 46
Real estate, investment	30,000 00	30,000 00	
Real estate, foreclosure	1,700 00	1,700 00	31,700 00
Cash on deposit	55,040 51	55,040 51	
Cash on hand	4,602 23	4,602 23	59,642 74
Unpaid accrued interest.....	30,509 15		2,583,135 20
Due depositors, earned dividend and accrued State tax	2,808,411 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,486,714 30		
	\$321,697 55		

GORHAM SAVINGS BANK—GORHAM.

April 13, 1901.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$467,601 57
Reserve fund	25,380 00
Undivided profits	5,911 87
	\$498,893 44

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
United States Coupon, 4s, 1925.....	\$10,000 00	\$13,900 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915	5,000 00	5,625 00	5,000 00	
City of Bath, 6s, 1902, Railroad Aid.....	2,500 00	2,562 50	2,500 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,400 00	5,000 00	
Deering, 4s, 1912, Funding.....	500 00	527 50	500 00	
Portland, 4s, 1902, Opt., Funding	1,000 00	1,010 00	1,000 00	
Saco, 4s, 1917	1,000 00	1,075 00	1,000 00	
Town of Gorham, 4s, 1905, Funding	500 00	510 00	500 00	
Gorham, orders	1,107 91	1,107 91	1,107 91	
Total public funds of Maine ..	16,607 91			16,607 91
County of Allen, Ind., 4s, 1933, Court House	5,000 00	5,600 00	5,000 00	
Boone, Ia., 5s, 1904, Jail.....	5,000 00	5,200 00	5,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,430 00	2,000 00	
Delaware, Ind., 5s, 1903, C. H....	1,000 00	1,030 00	1,000 00	
Delaware, Ind., 6s, 1913, Funding	2,000 00	2,490 00	2,000 00	
Franklin, Ky., 6s, 1903, Opt., B'dge	7,000 00	7,315 00	7,000 00	
Lawrence, O., 5s, 1920, Turnpike	2,000 00	2,450 00	2,000 00	
Lucas, O., 6s, 1904, Turnpike. ...	1,500 00	1,575 00	1,500 00	
Miami, O., 6s, 1903, Court House.	3,000 00	3,150 00	3,000 00	
Ottawa, O., 6s, 1902, Ditch.....	3,000 00	3,075 00	3,000 00	
Otter Tail, Minn., 5s, 1904, Refund	1,000 00	1,040 00	1,000 00	
Ramsey, Minn., 4½s, 1918, C. H....	2,000 00	2,320 00	2,000 00	
St. Louis, Mo., 6s, 1905, Park....	1,000 00	1,100 00	1,000 00	
Shelby, O., 6s, 1903-6, Funding...	7,000 00	7,525 00	7,000 00	
Vigo, Ind., 5s, 1906, Court House.	1,000 00	1,070 00	1,000 00	
Washington, Kan., 5s, 1904-5, Op-				
tional, Refunding	6,000 00	6,210 00	6,000 00	
City of Anderson, Ind., 6s, 1896, Improve.	930 00	930 00	930 00	
Cleveland, O., 5s, 1907, St. Imp...	5,000 00	5,475 00	5,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	5,000 00	5,550 00	5,000 00	
Duluth, Minn., 5s, 1907, Refining				
Boundary	1,000 00	1,095 00	1,000 00	
East Liverpool, O., 5s, 1923, Ref...	6,000 00	7,380 00	6,000 00	
Evansville, Ind., 6s, 1903, Redemp.	1,000 00	1,155 00	1,000 00	
Huntington, Ind., 6s, 1911-12, Water	5,000 00	5,900 00	5,000 00	
Indianapolis, Ind., 4s, 1924-5, Sch.	5,000 00	5,625 00	5,000 00	
Kokomo, Ind., 5s, 1909, School...	3,000 00	3,465 00	3,000 00	
Lima, O., 5s, 1916, Water.....	1,000 00	1,175 00	1,000 00	
Marion, Ind., 6s, 1902-4, School...	3,000 00	3,150 00	3,000 00	
Moline, Ill., 5s, 1909, School Dist.	5,000 00	5,525 00	5,000 00	
Moline, Ill., 4½s, 1917, St. Improve.	5,000 00	5,600 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding..	4,000 00	4,440 00	4,000 00	
Newport, Ky., 5s, 1914, Opt., Sew.	1,000 00	1,140 00	1,000 00	
New York, N. Y., 6s, 1902, Parks.	2,000 00	2,060 00	2,000 00	
Piqua, O., 6s, 1903, Refunding...	1,500 00	1,567 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	3,195 00	3,000 00	
Port Huron, Mich., 4s, 1918, Op-				
tional, Refunding	5,000 00	5,325 00	5,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of St. Cloud, Minn., 5s, 1914, Opti- tional, Refunding	\$5,000 00	\$5,500 00	\$5,000 00	
St. Joseph, Mo., 6s, 1903, Funding	5,000 00	5,275 00	5,900 00	
St. Louis, Mo., 6s, 1906, Purchase	1,000 00	1,125 00	1,000 00	
Sioux City, Ia., 4½s, 1906, Opt., Ref.	2,000 00	2,050 00	2,000 00	
South Chicago, Ill., 5s, 1908, School	5,000 00	5,450 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	1,000 00	1,245 00	1,000 00	
Wausau, Wis., 5s, 1905, Water	1,000 00	1,045 00	1,000 00	
Wausau, Wis., 5s, 1906, Refunding	2,000 00	2,110 00	2,000 00	
West Bay City, Mich., 5s, 1925, Ref.	6,000 00	7,320 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	2,000 00	2,150 00	2,000 00	
Zanesville, O., 4½s, 1913, Refunding	2,000 00	2,190 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,775 00	5,000 00	
Total public funds out of Maine	151,430 00			\$151,430 00
<i>Railroad Bonds Owned.</i>				
Calais Street, First Mortgage, 6s, 1904, Opt.	3,000 00	3,000 00	3,000 00	
Maine Central, Consolidated 4½s, 1912	4,000 00	4,440 00	4,000 00	
Total railroad bonds of Maine	7,000 00			7,000 00
Albany and Susquehanna, 6s, 1906	2,000 00	2,220 00	2,000 00	
Central of New Jersey, 5s, 1987	5,000 00	6,600 00	5,000 00	
Chicago and North Michigan, 5s, 1931	5,000 00	5,300 00	4,675 00	
Chicago and West Michigan, 5s, 1921	5,000 00	5,350 00	5,000 00	
Cleveland, Cincinnati, Chicago and St. Louis St. Louis Division, 4s, 1930	6,000 00	6,180 00	5,880 00	
Detroit and Mackinac, 4s, 1995	1,000 00	870 00	1,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,000 00	5,000 00	
East Cleveland Street, O., 5s, 1910	2,000 00	2,060 00	2,000 00	
Elgin, Joliet and Eastern, 5s, 1941	6,000 00	6,480 00	6,000 00	
Flint and Pere Marquette, Toledo Division, 5s, 1937	5,000 00	5,350 00	4,775 00	
Indiana, Illinois and Iowa, 4s, 1950	3,000 00	2,925 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940	6,000 00	6,570 00	6,000 00	
Lynn and Boston, First Mortgage, 5s, 1924	6,000 00	6,630 00	6,000 00	
New York and Greenwood Lake, 5s, 1945	5,000 00	5,600 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
St. Louis & San Francisco, S.W. Div., 5s, 1947	5,000 00	5,000 00	4,850 00	
St. Louis and San Francisco, 5s, 1987	5,000 00	5,550 00	5,000 00	
Scioto Valley and New England, 4s, 1989	5,000 00	5,125 00	5,000 00	
Toledo Consolidated, O., 5s, 1909	3,000 00	3,060 00	3,000 00	
Trenton Passenger, N. J., 6s, 1930-1	8,000 00	9,200 00	8,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919	1,000 00	1,240 00	1,000 00	
Wheeling and Lake Erie, 5s, 1926	1,000 00	1,120 00	1,060 00	
Total railroad bonds out of Maine	95,000 00			94,150 00
<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	1,800 00	2,000 00	
Maine Water Company, 5s, 1931	4,000 00	4,000 00	4,000 00	
Municipal Security Co., Portland, 5s, 1901-2	3,000 00	3,000 00	3,000 00	
Northern Banking Co., Portland, 5s, 1896, Opt	55 99	55 99	55 99	
Norway Water Company, 5s, 1906	1,000 00	1,030 00	1,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906	1,900 00	1,010 00	1,000 00	
Portland Water Company, 4s, 1927	4,000 00	4,240 00	4,000 00	
Presque Isle Water Company, 5s, 1907	2,500 00	2,550 00	2,500 00	
Skowhegan Water Company, 5s, 1917	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine	29,555 99			29,555 99
Eau Claire Light & Power Co., Wis., 4s, 1917	1,250 00	1,250 00	1,250 00	
Indianapolis Water Company, Ind., 6s, 1911	500 00	560 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 and Mackinac—Certificate of Beneficial Interest.....	\$1,600 00	\$400 00	\$1,000 00	\$1,000 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	1,400 00	1,400 00	1,400 00	1,400 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,900 00	2,052 00	1,900 00	
Casco National Bank, Portland.....	3,200 00	3,520 00	3,125 00	
Cumberland National Bank, Portland	3,600 00	3,600 00	3,160 00	
First National Bank, Portland.....	4,300 00	4,300 00	4,300 00	
Merchants' National Bank, Portland.....	150 00	204 00	150 00	
National Traders' Bank, Portland.....	3,300 00	3,465 00	3,300 00	
Total national bank stock owned.....	16,450 00			15,935 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	950 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.....		100 00	100 00	
Loans on mortgages of real estate.....		154,700 33	154,700 33	155,950 33
Real estate, foreclosure.....		8,850 00	8,850 00	3,850 00
Cash on deposit.....		2,203 64	2,203 64	
Cash on hand.....		2,110 57	2,110 57	4,314 21
Unpaid accrued interest.....		6,250 00		\$498,893 44
Due depositors, earned dividend and accrued State tax.....		536,174 44		
		471,373 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$64,800 87		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 3, 1901.

ELIPHALET ROWELL, President.

HENRY K. BAKER, Treasurer.

CHARLES H. DUDLEY, Assistant Treasurer.

LIABILITIES.

Deposits	\$760,300 75
Reserve fund	38,000 00
Undivided profits.....	6,382 11
	\$804,682 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>
County of Aroostook, 4½s, 1912-15, Railroad	\$10,000 00	\$11,150 00	\$10,000 00	
City of Bath, 6s, 1902	2,000 00	2,050 00	1,805 00	
Lewiston, 6s, 1901	1,000 00	1,060 00	1,000 00	
Town of East Livermore, 3½s, 1920	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	18,000 00			\$17,805 00
County of Anne Arundel, Md., 5s, 1908, School and Building	12,000 00	13,020 00	12,006 00	
Bay, Mich., 5s, 1906, Bridge	5,000 00	5,350 00	5,000 00	
Clay, Ind., 5s, 1903-5, Road	10,000 00	10,400 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,500 00	10,000 00	
Gallia, O., 5s, 1919, Pike	10,000 00	11,200 00	10,000 00	
Hancock, O., 4½s, 1917, Funding..	5,000 00	5,600 00	5,000 00	
Hancock, O., 5s, 1918, Court House	2,000 00	2,380 00	2,000 00	
Hardin, O., 6s, 1905-7, Ditch	5,000 00	5,550 00	5,000 00	
Jackson, O., 4s, 1917, Turnpike..	5,000 00	5,225 00	5,000 00	
Lawrence, Ind., 5s, 1907, Road...	5,000 00	5,250 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	11,000 00	12,100 00	11,000 00	
Macon, Ill., 5s, 1906, Court House.	2,000 00	2,120 00	2,000 00	
Muskingum, O., 5s, 1902, Bridge..	5,000 00	5,075 00	5,000 00	
Polk, Ia., 3½s, 1912, Court House..	5,000 00	5,050 00	5,000 00	
Sedgwick, Kan., 5s, 1915, Op- tional, Funding	2,000 00	2,270 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,500 00	10,000 00	
Shelby, O., 6s, 1907-9, Funding...	5,000 00	5,725 00	5,000 00	
Stark, O., 5s, 1903, Refunding...	5,000 00	5,125 00	5,000 00	
Woodbury, Ia., 4s, 1910, Opt., Fund.	5,000 00	5,200 00	5,000 00	
City of Anderson, Ind., 6s, 1902-3, Funding	9,000 00	9,270 00	9,000 00	
Ashland, Wis., 4s, 1903-7, Sewer..	1,500 00	1,515 00	1,500 00	
Ashland, Wis., 5s, 1912, Imp.	4,000 00	4,440 00	4,000 00	
Bay City, Mich., 8s, 1902-3, Water	5,000 00	5,325 00	5,000 00	
Chicago, Ill., 5s, 1904, Sanitary Dist	1,000 00	1,040 00	1,000 00	
Clinton, Ia., 5s, 1901, Opt., Funding	4,000 00	4,000 00	4,000 00	
Clinton, Ia., 5s, 1912, Funding ...	6,000 00	6,750 00	6,000 00	
Council Bluffs, Ia., 6s, 1900-1, Op- tional, Improvement	10,000 00	10,000 00	10,000 00	
Elgin, Ill., 5s, 1904, School District	2,000 00	2,080 00	2,000 00	
Elwood, Ind., 6s, 1908, School....	5,000 00	5,675 00	5,000 00	
Findlay, O., 5s, 1908, Water	5,000 00	5,375 00	5,000 00	
Ironton, O., 5s, 1912, Sewer	3,000 00	3,330 00	3,000 00	
Ironwood, Mich., 6s, 1913, Imp. ...	3,000 00	3,000 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Funding	10,000 00	10,500 00	10,000 00	
Kansas City, Kan., 6s, 1905, Op- tional, Improvement	5,000 00	5,325 00	5,000 00	
Kansas City, Mo., 3½s, 1919, School	7,000 00	7,105 00	7,000 00	
Marion, O., 5s, 1909, Paving	2,000 00	2,170 00	2,000 00	
Nebraska, City, Neb., 6s, 1912, Pav.	5,000 00	5,875 00	5,000 00	
Newport, Ky., 5s, 1906, Sewer....	2,000 00	2,120 00	2,000 00	
Owensboro, Ky., 4s, 1915, Op- tional, Street Improvement ..	11,000 00	11,440 00	11,000 00	
St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	11,250 00	10,000 00	
Sedalia, Mo., 4½s, 1907, Opt., Refund	5,000 00	5,200 00	5,000 00	

HALLOWELL SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Sioux City, Ia., 6s, 1897-9, Dist. Imp.	\$2,000 00	\$2,000 00	\$2,000 00	
South Bend, Ind., 6s, 1902-4, Sewer	5,000 00	5,250 00	5,000 00	
Springfield, Ill., 5s, 1901, Funding	3,800 00	3,800 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	4,440 00	4,000 00	
Toledo, O., 4s, 1929, Refunding...	20,000 00	22,300 00	20,000 00	
Wausau, Wis., 5s, 1905, Water...	7,000 00	7,315 00	7,000 00	
West Bay City, Mich., 6s, 1901, Imp	4,000 00	4,000 00	4,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.	8,000 00	9,200 00	8,000 00	
Zanesville, O., 4½s, 1905, Improve.	5,000 00	5,150 00	5,000 00	
Town of Stowe, Vt., 4s, 1913, Railroad ...	5,000 00	5,125 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Funding.	10,000 00	11,550 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.....	318,300 00			\$318,300 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943.....	10,000 00	11,600 00	10,000 00	
Bangor and Katahdin Iron Works, 6s, 1901.	10,000 00	10,000 00	10,000 00	
Boston and Maine, 4s, 1942.....	5,000 00	5,850 00	5,000 00	
Eastern, 6s, 1906.....	10,000 00	11,400 00	9,481 42	
Knox and Lincoln, 5s, 1921.....	3,000 00	3,360 00	3,000 00	
Maine Central, 7s, 1912.....	4,000 00	5,360 00	4,000 00	
Total railroad bonds of Maine.....	42,000 00			41,481 42
Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,800 00	5,000 00	
Bellaire, Bridgeport and Martin's Ferry Street, O., 6s, 1908, Optional.....	11,000 00	11,000 00	11,000 00	
Bennington and Rutland, 4½s, 1927.....	5,000 00	5,200 00	5,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	17,000 00	17,425 00	17,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	6,000 00	6,000 00	6,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	5,000 00	5,250 00	5,000 00	
Grand Rapids, Kalkaska and Southeastern, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Jamestown Street, N. Y., 6s, 1923.....	20,000 00	20,400 00	20,000 00	
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,200 00	10,000 00	
Kansas City Belt, Mo., 1st Mort., 6s, 1916.....	6,000 00	6,780 00	6,000 00	
Milford, Holliston and Framingham Street, Mass., 5s, 1918.....	10,000 00	10,500 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	16,000 00	16,960 00	16,000 00	
Southern Railway, St. Louis, 6s, 1904.....	13,500 00	14,310 00	13,500 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Trenton Passenger, N. J., 6s, 1913-14, Opt...	10,000 00	11,000 00	10,000 00	
Total railroad bonds out of Maine.....	149,500 00			149,500 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	7,000 00	7,000 00	7,000 00	
Bath Water Supply Company, 5s, 1916.....	20,000 00	20,000 00	19,875 00	
Biddeford & Saco Water Company, 5s, 1904.	17,000 00	17,340 00	17,000 00	
Calais Water Company, 5s, 1906.....	2,000 00	2,040 00	2,000 00	
Eastport Water Company, 5s, 1918.....	12,000 00	12,240 00	12,000 00	
Lewiston Gas Light Company, 4s, 1924.....	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1913.....	10,000 00	10,000 00	10,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,090 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	5,400 00	5,000 00	
Portland Water Company, 4s, 1902.....	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907.....	6,000 00	6,120 00	6,000 00	
Public Works Company, Bangor, 5s, 1929....	5,500 00	5,500 00	5,500 00	
Rockland Water Company, 5s, 1919.....	3,000 00	3,390 00	3,000 00	
Standish Water & Construction Co., 5s, 1913	10,000 00	10,400 00	10,000 00	
Total corporation bonds of Maine.....	120,500 00			120,375 00

HALLOWELL SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Company, N. H., 5s, 1917	\$6,000 00	\$6,000 00	\$6,000 00	
Eau Claire Water Works, Wis., 6s, 1915.....	11,000 00	9,900 00	11,000 00	
Indianapolis Water Company, Ind, 6s, 1911	16,500 00	18,480 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	47,500 00			\$47,500 00
<i>Railroad Stock Owned.</i>				
Hereford.....	5,000 00	5,000 00	4,900 00	4,900 00
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor	5,633 34	563 33	-	-
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta.....	6,400 00	7,360 00	6,400 00	
Casco National Bank, Portland	2,000 00	2,200 00	2,000 00	
Cumberland National Bank, Portland.....	700 00	700 00	700 00	
First National Bank, Augusta.....	5,000 00	6,000 00	5,000 00	
First National Bank, Bath.....	1,000 00	1,160 00	1,000 00	
Hallowell National Bank, Hallowell.	1,200 00	1,440 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	11,220 00	10,200 00	
Richmond National Bank, Richmond	800 00	800 00	800 00	
Total national bank stock owned.....	27,300 00			27,300 00
Loan on Hallowell Savings Institution book		500 00	500 00	
Loans on mortgages of real estate.....		53,794 00	53,794 00	54,294 00
Real estate, investment		1,000 00	1,000 00	
Real estate, foreclosure ..		3,015 43	3,015 43	4,015 43
Expense account.....		-	248 75	248 75
Cash on deposit		18,247 09	18,247 09	
Cash on hand		696 17	696 17	18,943 26
Unpaid accrued interest.....		10,423 63		804,662 86
Due depositors, earned dividend and accrued State tax.....		860,944 65		
Estimated market value of resources above liability for deposits, earned dividend and State tax		767,272 97		
		93,671 68		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 9, 1901.

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

LIABILITIES.

Deposits	\$377,253 93
Reserve fund.....	19,250 00
Undivided profits.....	4,547 11
	<hr/> \$401,051 04

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.....	\$16,000 00	\$17,920 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	8,310 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	2,250 00	2,000 00	
Penobscot, 3½s, 1922, Court House	5,000 00	5,200 00	5,000 00	
Washington, 4s, 1923, Opt., R. R. Aid	2,000 00	2,150 00	2,000 00	
City of Bangor, 6s, 1905, Water.....	1,000 00	1,100 00	1,000 00	
Deering, 4s, 1917, Sewer.....	500 00	537 50	500 00	
Ellsworth, 4s, 1907, Municipal...	2,400 00	2,484 00	2,400 00	
Ellsworth 4s, 1912, Refunding ...	1,900 00	2,004 50	1,900 00	
Portland, 6s, 1907, Railroad Aid..	1,000 00	1,155 00	1,000 00	
Waterville, 3½s, 1926, Refunding.....	2,000 00	2,040 00	2,000 00	
Town of Eastbrook, orders.....	40 00	40 00	40 00	
Newport, 4s, 1907, Opt., Municipal	10,000 00	10,150 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	28,079 52			28,079 52
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Court House & City Hall	1,000 00	1,200 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,240 00	3,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund.	2,000 00	2,450 00	2,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,150 00	2,000 00	
Muskegon, Mich., 5s, 1903-24, Water	3,000 00	3,450 00	3,000 00	
Newark, O., 5s, 1902, St. Improv.	1,000 00	1,015 00	1,000 00	
Toledo, O., 3½s, 1924, Opt., Ref...	3,000 00	3,120 00	3,000 00	
West Bay City, Mich., 5s, 1917...	2,000 00	2,330 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.....	18,000 00			18,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	2,000 00	2,320 00	2,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	2,000 00	2,300 00	2,000 00	
Knox and Lincoln, 5s, 1921	5,000 00	5,600 00	5,000 00	
Maine Central, 4½s, 1916	1,000 00	1,100 00	1,000 00	
Portland and Ogdensburg, 5s, 1908.....	1,000 00	1,110 00	1,000 00	
Rockland, Thomaston and Camden, 5s, 1922	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	13,000 00			13,000 00
Davenport and Rock Island, 6s, 1916.....	3,000 00	3,000 00	3,000 00	
Hereford, 4s, 1930	2,000 00	2,040 00	2,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	2,130 00	1,920 00	
Saratoga Traction Company, N. Y., 5s, 1929.	3,000 00	2,700 00	2,300 00	
Trenton Passenger, N. J., 6s, 1910-11, Opt...	3,000 00	3,225 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	15,000 00			14,220 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	10,500 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	
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	21,500 00			\$21,500 00
Eau Claire Lt. & Power Co., Wis., 4s, 1917 ..	1,000 00	1,000 00	980 00	
Littleton Water & Lt. Co., N. H., 5s, 1916 ...	6,000 00	6,120 00	5,500 00	
Total corporation bonds out of Maine	7,000 00			6,480 00
<i>Railroad Stock Owned.</i>				
European and North American.	400 00	580 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth	10,000 00	11,500 00	10,000 00	
Casco National Bank, Portland.....	1,000 00	1,160 00	1,000 00	
Cumberland National Bank, Portland	700 00	700 00	700 00	
First National Bank, Ellsworth	300 00	435 00	300 00	
Portland National Bank, Portland	1,000 00	1,125 00	1,000 00	
Total national bank stock owned	13,000 00			13,000 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	500 00	515 00	500 00	500 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		450 00	450 00	
Newport Water Company		3,000 00	3,000 00	
Pittsfield Electric Light & Power Company		520 00	520 00	3,970 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth		5,350 00	5,350 00	
First National Bank, Ellsworth.....		140 00	140 00	
Messalonskee National Bank, Oakland.....		900 00	900 00	6,390 00
<i>Loans to Corporations.</i>				
Bluehill Mineral Spring Company, (endorsed)		2,200 00	2,200 00	
Ellsworth Loan and Building Association.....		2,000 00	2,000 00	
Ellsworth Lumber Company		1,000 00	1,000 00	
Trenton Lumber Company, Ellsworth, (endorsed) ..		500 00	1,500 00	6,700 00
<i>Loans to Municipalities.</i>				
Town of Cherryfield.....		1,518 75	1,518 75	
Eastbrook.....		66 00	66 00	
Otis		1,000 00	1,000 00	2,584 75
Loan on city of Ellsworth bond.....		200 00	200 00	
Loan on Eastern Maine Railway stock.....		2,300 00	2,300 00	
Loans on mortgages of real estate.....		138,651 66	138,651 66	141,151 66
Real estate, foreclosure		19,238 04	19,238 04	19,238 04
Premium account		-	4,884 85	4,884 8
Cash on deposit		74,897 11	74,897 11	
Cash on hand		2,305 11	2,305 11	77,202 22
Unpaid accrued interest.....		8,203 04		\$401,051 04
Due depositors, earned dividend and accrued State tax.....		416,580 23		
		382,166 82		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$34,413 41		

HOULTON SAVINGS BANK—HOULTON.

October 4, 1901.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

LIABILITIES.

Deposits	\$608,146 47
Reserve fund	8,400 94
Undivided profits	9,000 26
	\$625,547 67

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4s, 1919, Refunding..	\$19,000 00	\$20,615 00	\$19,000 00	
Aroostook, 4½s, 1912, R. R. Aid ..	12,000 00	13,260 00	12,000 00	
City of Old Town, 4s, 1918, Refunding...	4,000 00	4,260 00	4,000 00	
Town of Fort Fairfield, 3½s, 1915-20, Bdg..	5,000 00	5,000 00	5,000 00	
Masardis, 3½, 1921, Bridge.....	3,000 00	3,000 00	3,000 00	
Washburn, 3½s, 1921, Bridge	10,000 00	10,000 00	10,000 00	
Total public funds of Maine	53,000 00			\$53,000 00
County of Athens, O., 5s, 1925, Funding ...	5,000 00	6,325 00	5,000 00	
Lawrence, O., 5s, 1910, Turnpike	2,500 00	2,812 50	2,500 00	
Shawnee, Kan., 5½s, 1907, Refund	14,000 00	15,330 00	14,000 00	
City of Chicago, Ill., San. Dist., 4s, 1910 ..	5,000 00	5,200 00	5,000 00	
Owensboro, Ky., 4s, 1915, Opt., Imp	3,000 00	3,165 00	3,000 00	
Xenia, O., 4½s, 1912, Refunding...	4,000 00	4,180 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.....	38,050 00			38,050 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mortgage, 5s, 1943	45,000 00	52,200 00	44,955 00	
Bangor and Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,750 00	5,000 00	
Bangor and Aroostook, Car Trust, 5s, 1906 ..	5,000 00	5,000 00	5,000 00	
Knox and Lincoln, 5s, 1921	3,000 00	3,360 00	3,000 00	
Portland & Ogdensburg, Con. Mort., 5s, 1908	7,000 00	7,770 00	7,000 00	
Total railroad bonds of Maine... ..	65,000 00			64,955 00
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Des Moines, Suburban Ia., 6s, 1921	2,000 00	2,040 00	2,000 00	
Detroit Railway Company, Mich., 5s, 1924 ..	6,000 00	6,300 00	5,970 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	1,500 00	1,500 00	1,500 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	
Toledo and Ohio Central, 4s, 1951	13,000 00	12,675 00	12,656 80	
Trenton Passenger, N. J., 6s, 1912, Optional	3,000 00	3,255 00	3,000 00	
Total railroad bonds out of Maine	36,000 00			35,586 80
<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, 1929 ..	2,666 67	2,666 67	2,666 67	
Total corporation bonds owned	13,666 67			13,666 67
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor	2,666 66	266 67	1,258 33	1,258 33
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	3,500 00	4,725 00	3,500 00	
Biddeford National Bank, Biddeford	2,500 00	2,675 00	2,500 00	
Farmers' National Bank, Houlton	1,000 00	1,300 00	1,000 00	
First National Bank, Bath	3,000 00	3,480 00	3,000 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>
First National Bank, Houlton	\$500 00	\$825 00	\$500 00	
First National Bank, Portland	4,200 00	4,200 00	4,200 00	
First National Bank, Wiscasset	4,600 00	4,600 00	4,600 00	
Port Fairfield National Bank, Ft. Fairfield	7,500 00	10,500 00	7,500 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	
Newcastle National Bank, Newcastle	1,000 00	1,040 00	1,000 00	
Norway National Bank, Norway	700 00	805 00	700 00	
Portland National Bank, Portland	2,500 00	2,812 50	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	1,600 00	1,600 00	
Total national bank stock of Maine	51,050 00			\$51,050 00
American National Bank, Kansas City, Mo.	100 00	105 00	160 00	100 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Houlton		100 00	100 00	
Presque Isle National Bank, Presque Isle		870 00	870 00	970 00
<i>Loans to Municipalities.</i>				
County of Aroostook		32,000 00	32,000 00	
Town of Bridgewater		3,250 00	3,250 00	
Caribou		2,105 72	2,105 72	
Fort Fairfield		3,000 00	3,000 00	
Hersey		275 00	275 00	
Houlton		12,500 00	12,500 00	
Limestone		1,552 62	1,552 62	
Mt. Chase		1,200 00	1,200 00	
Crystal Plantation		450 00	450 00	56,333 34
Loan on Aroostook Trust & Banking Co., stock, Caribou		400 00	400 00	
Loans on mortgages of real estate		261,863 97	261,863 97	262,263 97
Real estate, investment	4,000 00		4,000 00	
Furniture	800 00		800 00	4,800 00
Premium account	-		19,831 36	19,831 36
Cash on deposit	12,124 16		12,124 16	
Cash on hand	11,558 04		11,558 04	23,682 20
Unpaid accrued interest	12,515 26			\$625,547 67
Due depositors, earned dividend and accrued State tax	641,961 61			
Estimated market value of resources above liability for deposits, earned dividend and State tax	616,104 47			
	\$25,857 14			

KENNEBEC SAVINGS BANK—AUGUSTA.

April 3, 1901.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$1,024,192 81
Reserve fund	31,000 00
Undivided profits.....	30,439 32
	<hr/> \$1,085,632 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 5s, 1902, Funding.....	\$9,000 00	\$9,135 00	\$9,000 00	
Bath, 6s, 1902, Railroad	1,000 00	1,025 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	8,085 00	7,000 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,560 00	10,000 00	
Clay, Kan., 6s, 1901, Opt., Fund..	2,000 00	2,000 00	2,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,765 00	5,500 00	
Gallia, O., 5s, 1919, Turnpike.....	5,000 00	5,900 00	5,000 00	
Hennepin and City of Minneapolis, Minn., 4½s, 1924, Ct. H. & C. H.	8,000 00	9,600 00	8,000 00	
Iowa, Wis., 5s, 1906, Asylum	5,000 00	5,300 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike.	5,000 00	5,075 00	5,000 00	
Miami, O., 6s, 1904-5, Court House	6,000 00	6,480 00	6,000 00	
Putnam, O., 6s, 1909-11, Ditch	3,000 00	3,570 00	3,000 00	
Reno, Kan., 5½s, 1919, Refunding.	5,000 00	6,050 00	5,000 00	
Reno, Kan., 6s, 1919, Refunding.	5,000 00	6,375 00	5,000 00	
Washington, Kan., 5s, 1920, Ref..	10,000 00	11,500 00	10,000 00	
Wyandotte, Kan., 5½s, 1918, Ref..	6,000 00	7,320 00	6,000 00	
City of Brainerd, Minn., 6s, 1909, Light	5,000 00	5,400 00	5,000 00	
Chicago, San. Dist., Ill., 5s, 1912.	10,000 00	11,350 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind. S. D.	20,000 00	24,400 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,725 00	4,800 00	
Eau Claire, Wis., 6s, 1903, Build.	2,000 00	2,100 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	13,000 00	14,430 00	13,000 00	
Findlay, O., 6s, 1905-8, School ...	5,000 00	5,550 00	5,000 00	
Greenville, O., 6s, 1902, Funding.	5,000 00	5,075 00	5,000 00	
Hutchinson, Kan., 6s, 1903, Fund.	5,000 00	5,100 00	5,000 00	
Indianapolis, Ind., 4s, 1926, Fund.	5,000 00	5,650 00	5,000 00	
Lima, O., 5s, 1916, Water	5,000 00	5,875 00	5,000 00	
Malden, Mass., 4s, 1944, Public Park	5,000 00	5,700 00	5,000 00	
Mankato, Minn., 5s, 1909, Water.	6,000 00	6,450 00	6,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	12,400 00	10,000 00	
Newport, Ky., 7½s, 1901, Water..	1,000 00	1,000 00	1,000 00	
Newport, Ky., 5s, 1914, Refund...	10,000 00	11,400 00	10,000 00	
Omaha, Neb., 4½s, 1910, City Hall	10,000 00	10,750 00	10,000 00	
Port Huron, Mich., 5s, 1908, Ref.	6,500 00	7,052 50	6,500 00	
St. Paul, Minn., 4½s, 1917-18, Water and Sewerage	2,000 00	2,330 00	2,000 00	
Salina, Kan., 6s, 1908, Refunding.	5,000 00	5,375 00	5,000 00	
Salina, Kan., 5s, 1914, Refunding.	8,000 00	8,200 00	8,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,375 00	5,000 00	
Tiffin, O., 6s, 1901, Park	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	5,000 00	6,075 00	5,000 00	
Wausau, Wis., 5s, 1910, Refunding	3,500 00	3,832 50	3,500 00	
Winona, Minn., 5s, 1922-5, Building	10,000 00	12,100 00	10,000 00	
Town of Danville, Ill., 5s, 1905, Refunding	4,000 00	4,180 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	10,000 00	11,550 00	10,000 00	
Total public funds out of Maine.....	268,500 00			268,300 00
<i>Railroad Bonds Owned.</i>				
Augusta, Hallowell and Gardiner Street, 1st Mortgage, 6s, 1910.	40,500 00	43,740 00	39,500 00	
Bangor and Aroostook, 5s, 1943.	20,000 00	23,200 00	20,000 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>
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	\$20,000 00	\$23,000 00	\$20,000 00	
Boston and Maine, 4½s, 1944.....	20,000 00	25,600 00	20,000 00	
Knox and Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	
Maine Central, 4½s, 1912.....	3,500 00	3,885 00	3,500 00	
Maine Central, 7s, 1912.....	28,500 00	38,196 00	28,500 00	
Maine Central, 4s, 1912.....	8,000 00	8,480 00	8,000 00	
Phillips and Rangeley, 5s, 1910.....	25,000 00	25,000 00	25,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	20,000 00	20,000 00	20,000 00	
Somerset, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine..	205,500 00			\$204,500 00
Boston and Lowell, 4s, 1913.....	10,000 00	10,700 00	10,000 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,650 00	5,000 00	
Topeka Railway Kan., 4½s, 1922.....	1,000 00	900 00	1,000 00	
Total railroad bonds out of Maine.....	16,000 00			16,000 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	1,500 00	1,500 00	1,500 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
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 Company, Pfd.	5,140 00	5,140 00	5,140 00	
Augusta Opera House Company, Preferred	5,000 00	5,000 00	5,000 00	
Total corporation stock owned.....	15,140 00			15,140 00
<i>National Bank Stock Owned.</i>				
Augusta National Bank, Augusta.....	33,000 00	37,950 00	33,000 00	
Biddeford National Bank, Biddeford.....	2,000 00	2,140 00	2,000 00	
Canal National Bank, Portland.....	3,200 00	3,450 00	3,200 00	
Casco National Bank, Portland.....	14,400 00	15,840 00	14,400 00	
Cumberland National Bank, Portland.....	1,600 00	1,600 00	1,600 00	
First National Bank, Augusta.....	43,600 00	51,600 00	43,600 00	
First National Bank, Bangor.....	7,200 00	10,440 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,320 00	2,000 00	
First National Bank, Dexter.....	1,800 00	1,944 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.....	500 00	610 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	306 00	225 00	
National Shoe & Leather Bank, Auburn... .	9,000 00	9,000 00	9,000 00	
North National Bank, Rockland.....	1,000 00	1,375 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	8,140 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	1,040 00	800 00	
Veazie National Bank, Bangor.....	3,500 00	4,375 00	3,500 00	
Total national bank stock owned.....	181,205 00			181,080 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....	1,500 00	1,500 00		
Boston Marine Insurance Company.....	800 00	800 00		
Lisbon Falls Fibre Company.....	5,000 00	5,000 00		
Lockwood Company, Waterville.....	7,500 00	7,500 00		
Old Town Woolen Company.....	35,000 00	35,000 00		
Rockland-Rockport Lime Company.....	25,000 00	25,000 00		
Squirrel Island association.....	650 00	650 00		
			75,450 00	

KENNEBEC 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>
American National Bank, Kansas City, Mo.....	\$100 00	\$575 00	
Augusta National Bank, Augusta.....	15,000 00	15,000 00	
First National Bank, Augusta.....	10,000 00	10,000 00	
First National Bank, Leavenworth, Kan.	10,000 00	10,000 00	
First National Bank, Salina, Kan	2,000 00	2,000 00	
Granite National Bank, Augusta.....	8,400 00	8,400 00	\$45,975 00
Loans on Augusta, Hallowell & Gardiner St. Ry. bonds	5,800 00	5,800 00	
Loan on Augusta Water Company bond	350 00	350 00	
Loan to Lewiston Journal Company	15,000 00	15,000 00	
Loans to Village School District, Augusta	7,000 00	7,000 00	
Loan on life insurance policy	300 00	300 00	
Loans on Kennebec Savings Bank books	850 00	850 00	
Loans on mortgages of real estate	172,138 01	172,138 01	201,438 01
Real estate, investment	26,750 00	24,750 00	
Furniture and fixtures	1,500 00	1,500 00	26,250 00
Premium account	-	4,572 50	
Expense account	-	1,183 01	5,755 51
Cash on deposit.....	28,517 26	28,517 26	
Cash on hand	726 35	726 35	29,243 61
			1,085,632 13
Unpaid accrued interest.....	15,631 38		
	1,187,154 00		
Due depositors, earned dividend and accrued State tax.....	1,041,192 81		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$145,961 19		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 10, 1901.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

LIABILITIES.

Deposits	\$620,167 41
Reserve fund	15,889 19
Undivided profits	5,881 61
	\$641,938 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 3s, 1918.....	\$5,000 00	\$5,875 00	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915	3,000 00	3,375 00	3,000 00	
City of Saco, 4s, 1917	1,000 00	1,075 00	1,000 00	
Town of Old Orchard, 4s, 1909	4,000 00	4,060 00	4,000 00	
Total public funds of Maine	8,000 00			8,000 00
County of Atchison, Kan., 4s, 1929, Refund.	3,000 00	3,060 00	3,000 00	
Chippewa, Mich., 5s, 1910, Road.	2,000 00	2,190 00	2,000 00	
Delaware, Ind., 5s, 1905, Ct. House	5,000 00	5,250 00	5,000 00	
Franklin, O., 6s, Opt. Improve..	2,000 00	2,009 00	2,000 00	
Pike, Ind., 6s, 1902, County Bldgs	2,000 00	2,040 00	2,000 00	
Vigo, Ind., 5s, 1908, Court House.	1,000 00	1,090 00	1,000 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	5,000 00	5,000 00	
Bowling Green, Ky., 4s, 1914, Op-				
tional, Refunding	4,000 00	4,100 00	4,000 00	
Chicago Sanitary Dist., 4½s, 1908-9	5,000 00	5,325 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.	3,000 00	3,375 00	3,000 00	
East Liverpool, O., 5s, 1907, S. D.	1,000 00	1,075 00	1,000 00	
Jacksonville, Ill., 5s, 1905	3,000 00	3,150 00	3,000 00	
Marion, O., 6s, 1902, Street Imp..	2,600 00	2,640 00	2,600 00	
Omaha, Neb., 4s, 1904, Paving....	2,000 00	2,030 00	2,000 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	3,000 00	3,000 00	
Wausau, Wis., 5s, 1904, Water....	2,000 00	2,070 00	2,000 00	
Zanesville, O., 4½s, 1905, Munic..	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine.....	54,860 00			54,860 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,300 00	5,300 00	4,940 00	
Bangor and Aroostook, 5s, 1943.....	2,000 00	2,320 00	2,000 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943.	3,000 00	3,450 00	3,000 00	
Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
Bridgton & Saco River, 1st Mort., 4s, 1928 ..	5,000 00	5,200 00	5,000 00	
Lime Rock, 4s, 1929.....	6,000 00	6,120 00	6,000 00	
Maine Central, Consolidated 5s, 1912.....	15,000 00	17,250 00	15,000 00	
Portland and Ogdensburg, 5s, 1908	5,000 00	5,550 00	5,000 00	
Portland and Rochester, 4s, 1907	4,000 00	4,120 00	4,000 00	
Portland and Rumford Falls, 4s, 1927.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.....	49,000 00			48,725 00
Allegheny and Kinzua, 5s, 1895.....	2,000 00	1,500 00	2,000 00	
Allegheny and Western, 4s, 1998.....	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, Pittsburg Junction and				
Middle Division, 3½s, 1925.....	3,000 00	2,685 00	2,685 00	
Belleville and Carondelet, 6s, 1923	6,000 00	7,380 00	6,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	5,000 00	5,250 00	5,000 00	
Brockton Street, Mass., 5s, 1924.....	2,000 00	3,240 00	3,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

Railroad Bonds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
Buffalo Railway, N. Y., 5s, 1931	\$5,000 00	\$5,850 00	\$5,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	4,000 00	4,300 00	4,000 00	
Cass Ave. & Fair Grounds, St. Louis, 5s, 1912	6,000 00	6,120 00	5,850 00	
Central Branch Union Pacific, 4s, 1948	3,000 00	2,850 00	2,760 00	
Chicago, Burlington and Quincy, Denver Division, 4s, 1922	6,000 00	6,120 00	5,975 00	
Chicago and Eastern Illinois, 5s, 1937	3,000 00	3,660 00	3,000 00	
Chicago, Milwaukee & St. Paul Term, 5s, 1914	2,000 00	2,260 00	2,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	3,000 00	3,225 00	3,000 00	
Chicago and West Michigan, 5s, 1921	5,000 00	5,400 00	5,600 00	
Chicago and West Michigan, Scrip	425 00	459 00	425 00	
Clearfield and Jefferson, 6s, 1927	5,000 00	5,700 00	5,000 00	
Cleveland, Cincinnati, Chicago and St. Louis, Cairo Division, 4s, 1939	5,000 00	5,050 00	5,000 00	
Cleveland City Cable, O., 5s, 1909	6,000 00	6,180 00	6,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933	5,000 00	5,650 00	5,000 00	
Concord and Montreal, 4s, 1920	5,000 00	5,350 00	5,000 00	
Detroit and Mackinac, 4s, 1935	2,600 00	1,800 00	2,000 00	
Duluth Street, Minn., 5s, 1926	10,000 00	10,000 00	9,775 00	
East Liverpool Street, O., 1st Mort., 5s, 1917	2,500 00	2,500 00	2,500 00	
Elgin, Joliet and Eastern, 5s, 1941	5,000 00	5,400 00	5,000 00	
Flint and Pere Marquette, 6s, 1920	5,000 00	6,150 00	5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	5,000 00	5,150 00	4,500 00	
Haverhill & Amesbury St., Mass., 5s, 1912	4,000 00	4,080 00	4,000 00	
Hereford, 4s, 1930	5,000 00	5,100 00	5,000 00	
Hoosac Tunnel and Wilmington, 5s, 1922	3,000 00	3,120 00	3,000 00	
Hutchinson and Southern, 5s, 1928	3,000 00	3,000 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953	5,000 00	5,050 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950	6,000 00	5,850 00	5,790 00	
Jamestown Street, N. Y., 6s, 1923	3,000 00	3,060 00	3,000 00	
Lehigh and New York, 4s, 1945	3,000 00	2,850 00	2,932 50	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,475 00	5,000 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, Mass., 5s, 1924	3,000 00	3,345 00	3,000 00	
Medfield & Medway St., Mass., 5s, 1920	3,000 00	3,090 00	3,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,175 00	4,850 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918	3,000 00	3,150 00	3,000 00	
Minneapolis, and St. Louis, 4s, 1949	5,000 00	5,000 00	4,850 00	
Minnesota Transfer, 5s, 1916	3,000 00	3,270 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	4,000 00	4,240 00	4,000 00	
New Bedford, Middleboro and Brockton Street, Mass., 5s, 1920	3,000 00	3,150 00	3,000 00	
New York, Brooklyn and Manhattan Beach, 5s, 1935	3,000 00	3,210 00	3,000 00	
New York and Greenwood Lake, Prior Lien, 5s, 1946	5,000 00	5,600 00	5,000 00	
North Chicago Street, Ill., 5s, 1906	4,000 00	4,160 00	4,000 00	
Northern Pacific, General Lien, 3s, 2047	2,500 00	1,800 00	1,750 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	5,000 00	5,000 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	3,450 00	3,000 00	
Peoria & Pekin Terminal Railway, 5s, 1921	3,000 00	3,045 00	3,000 00	
Pontiac, Oxford and Northern, 6s, 1916	2,000 00	2,280 00	2,000 00	
Providence and Taunton Street, 5s, 1918	3,000 00	3,120 00	3,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	5,000 00	4,925 00	4,675 00	
Southern Electric, St. Louis, Mo., 6s, 1904	5,000 00	5,300 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,000 00	3,000 00	
Terminal Railroad Ass'n. St. Louis, 4½s, 1939	3,000 00	3,390 00	3,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,150 00	4,925 00	
Torrington & Winchester St., Conn., 5s, 1917	3,000 00	3,075 00	3,000 00	
Trenton Passenger, N. J., 6s, 1907, Optional	6,000 00	6,360 00	6,000 00	
Union Pacific, 4s, 1947	2,000 00	2,100 00	2,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909	2,000 00	2,040 00	2,000 00	
Wheeling and Lake Erie, 5s, 1926	6,000 00	6,900 00	5,700 00	
Wilkesbarre and Eastern, 5s, 1942	3,000 00	3,270 00	3,000 00	
Wisconsin Central, 1st Series, 5s, 1909	5,000 00	5,200 00	4,687 50	
Total railroad bonds out of Maine	284,425 00		\$280,830 00	

KENNEBUNK 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>
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	
Berlin Mills Company (Me. & N. H.) 5s, 1912	3,000 00	3,000 00	3,000 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	3,090 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	
Mousam Water Co., Kennebunk, 5s, 1931.	5,000 00	5,050 00	5,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906.	5,000 00	5,050 00	5,000 00	
Presque Isle Water Company, 5s, 1907.	3,000 00	3,060 00	3,000 00	
Standish Water & Construction Co., 5s, 1913.	2,000 00	2,080 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.	45,500 00			\$45,500 00
Berlin Water Company, N. H., 5s, 1917.	3,000 00	3,000 00	3,000 00	
Crystal Water Co., Edgewater, N. Y., 5s, 1910	6,000 00	3,600 00	3,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1916	1,000 00	1,000 00	1,000 00	
Hudson Water Works, N. H., 5s, 1919.	3,000 00	3,000 00	3,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	5,000 00	4,960 00	
Total corporation bonds out of Maine.	18,000 00			14,960 00
<i>Railroad Stock Owned.</i>				
Kennebunk and Kennebunkport.	5,000 00	5,625 00	5,000 00	
Portland and Ogdensburg.	13,800 00	7,038 00	6,343 00	
Total railroad stock of Maine.	18,800 00			11,343 00
Duluth-Superior Traction Co., Preferred.	2,000 00	1,500 00	1,200 00	
Duluth-Superior Traction Co., Common.	500 00	50 00	300 00	
Northern Pacific, Preferred.	1,200 00	1,128 00	462 00	
Syracuse Rapid Transit, N. Y., Common.	3,500 00	630 00	1,900 00	
Total railroad stock out of Maine.	7,200 00			3,862 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.	7,000 00	7,000 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.	3,000 00	3,240 00	3,000 00	
Casco National Bank, Portland.	4,900 00	5,390 00	4,900 00	
Cumberland National Bank, Portland.	200 00	200 00	200 00	
First National Bank, Portland.	5,000 00	5,000 00	5,000 00	
Merchants' National Bank, Portland.	1,350 00	1,836 00	1,350 00	
Ocean National Bank, Kennebunk.	11,700 00	11,700 00	11,700 00	
Total national bank stock owned.	26,150 00			26,150 00
<i>Loans on Railroad Bonds.</i>				
Illinois Central.		2,925 92	2,925 92	
Maine Central.		300 70	300 70	
Loans on Ocean National Bank stock, Kennebunk.	900 00		900 00	
Loans on Kennebunk Savings Bank books.	350 00		350 00	
Loans on mortgages of real estate.	116,483 34		116,483 34	117,733 34
Premium account.			7,523 85	7,523 85
Cash on deposit.	10,200 85		10,200 85	
Cash on hand.	523 55		523 55	10,724 40
Unpaid accrued interest.		12,650 00		\$641,938 21
Due depositors, earned dividend and accrued State tax.		679,580 36		
		628,042 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$51,537 95		

KINGFIELD SAVINGS BANK—KINGFIELD.

September 26, 1901.

A. G. WINTER, President.

H. S. WING, Treasurer.

LIABILITIES.

Deposits	\$31,444 64
Reserve fund.....	300 00
Undivided profits	993 40
	\$32,738 04

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Kingfield, orders.....	\$2,000 00	\$2,000 00	\$2,000 00	\$2,000 00
<i>Corporation Bonds Owned.</i>				
York Light and Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	2,000 00
<i>Loans on Corporation Stock.</i>				
Huse Spool and Bobbin Company, Kingfield.....		3,000 00	3,000 00	
Jenkins and Bogart Manufacturing Co., Kingfield...		820 00	820 00	
Kingfield Water Company		3,000 00	3,000 00	6,820 00
Loan on life insurance policy.....		300 00	300 00	
Loans on personal property		3,070 00	3,070 00	
Loans on mortgages of real estate		16,240 00	16,240 00	19,610 00
Safe and furniture		560 00	560 00	560 00
Cash on deposit		1,149 74	1,149 74	
Cash on hand		598 30	598 30	1,748 04
Unpaid accrued interest.....		70 00		\$32,738 04
				32,808 04
Due depositors, earned dividend and accrued State tax.....		31,874 64		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$933 40		

MACHIAS SAVINGS BANK—MACHIAS.

October 7, 1901.

GEORGE W. DRISKO, President.

GEORGE F. CAREY, Treasurer.

LIABILITIES.

Deposits	\$730,530 22
Reserve fund	36,611 49
Undivided profits	4,328 43
	\$771,470 14

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid.	\$10,000 00	\$11,250 00	\$10,000 00	
Washington, 4s, 1923, Opt., R. R. Aid	15,000 00	16,125 00	15,000 00	
City of Augusta, 4s, 1906-13, Refunding..	8,000 00	8,440 00	8,000 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,400 00	5,000 00	
Eastport, 4½s, 1907, Refunding ...	10,000 00	10,550 00	10,000 00	
Portland, Reg, 4s, 1902, Opt., Fund.	1,000 00	1,010 00	1,000 00	
South Portland, 4s, 1903-9, Munic.	4,000 00	4,100 00	4,000 00	
Town of Brunswick, 4s, 1908-27, Sewer....	9,000 00	9,450 00	9,000 00	
East Machias, orders	651 18	651 18	651 18	
Whitneyville, orders	82 60	82 60	82 60	
Total public funds of Maine	62,733 78			\$62,733 78
County of Adams, Ind., 5s, 1905, Funding..	5,000 00	5,250 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	5,000 00	5,250 00	5,000 00	
Highland, O., 5s, 1902-6, Funding.	7,000 00	7,280 00	7,000 00	
Jefferson, O., 5s, 1902, Turnpike.	5,000 00	5,075 00	5,000 00	
Washington, Kan., 5s, 1906, Op- tional, Refunding	5,000 00	5,250 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Wat., Ref.	5,000 00	5,775 00	5,000 00	
Ashland, Wis., 6s, 1901-8, Optional, Street Improvement	8,500 00	9,137 50	8,500 00	
Bellaire, O., 5s, 1910, Water, Refun.	5,000 00	5,475 00	5,000 00	
Boston, Mass., Registered, 3½s, 1928, Highways	20,000 00	21,400 00	20,000 00	
Bradford, Pa., 6s, 1903, Water....	10,000 00	10,500 00	10,000 00	
Chicago Sanitary District, Ill., 4s, 1919	10,000 00	10,650 00	10,000 00	
Council Bluffs, Ia., 6s, 1902, Op- tional, Improvement	2,500 00	2,562 50	2,500 00	
Duluth, Minn., 5s, 1907, Defining Boundary	5,000 00	5,475 00	5,000 00	
Duluth, Minn., 4½s, 1921, Indepen- dent School District.	3,000 00	3,555 00	3,000 00	
East Liverpool, O., 5s, 1923, Refund	5,000 00	6,150 00	5,000 00	
East Liverpool, O., 5s, 1905, Op- tional, Refunding	5,000 00	5,275 00	5,000 00	
Hammond, Ind., 5s, 1918, School.	5,000 00	5,875 00	5,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,750 00	5,000 00	
Moline, Ill., 5s, 1907, School Dist.	5,000 00	5,400 00	5,000 00	
Muskegon, Mich., 4s, 1918, Street	5,000 00	5,325 00	5,000 00	
Newport, Ky., 5s, 1903, Opt., Sew.	5,000 00	5,150 00	5,000 00	
New York, N. Y., Registered, 3½s, 1940, Park	50,000 00	53,000 00	50,000 00	
Omaha, Neb., 4s, 1919, Sewers ...	5,000 00	5,325 00	5,000 00	
Omaha, Neb., 4½s, 1906, Sewer....	5,000 00	5,225 00	5,000 00	
Owensboro, Ky., 4s, 1915, Optional, Street Improvement.	5,000 00	5,200 00	5,000 00	
Philadelphia, Pa., Registered, 3½s, 1931, Water.	30,000 00	32,250 00	30,000 00	
St. Paul, Minn., 4½s, 1917, Munic.	20,000 00	23,100 00	20,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,600 00	5,000 00	
Stillwater, Minn., 5s, 1921, Perma- nent Improvement	15,000 00	18,225 00	15,000 00	

MACHIAS 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 Toledo, O., 4½s, 1919, Natural Gas	\$3,000 00	\$3,510 00	\$3,000 00	
West Bay City, Mich., 4s, 1918, Municipal.....	10,000 00	10,450 00	10,000 00	
West Bay City, Mich., 5s, 1927, Refunding.....	5,000 00	6,150 00	5,000 00	
Youngstown, O., 5s, 1902-6, Paving	5,000 00	5,250 00	5,000 00	
Zanesville, O., 4½s, 1913, Water..	3,000 00	3,285 00	3,000 00	
Town of Cranston, R. I., 3½s, 1939, School House and Bridge.....	5,000 00	5,125 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Ap. Debt	5,000 00	5,850 00	5,000 00	
Total public funds out of Maine	302,000 00			\$302,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	5,000 00	5,800 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,750 00	5,000 00	
Lime Rock, 4s, 1929.....	10,000 00	10,200 00	10,000 00	
Maine Central, 5s, 1923.	5,000 00	6,000 00	5,000 00	
Sandy River, 5s, 1915	5,000 00	5,300 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine..	35,000 00			35,000 00
Allegheny and Kinzua, 5s, 1898.....	10,000 00	7,500 00	-	
Baltimore and Ohio, 3½s, 1925.....	5,000 00	4,750 00	4,700 00	
Boston, Milton & Brockton St., Mass., 5s, 1919 Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	3,000 00	3,150 00	3,000 00	
Central Vermont, 4s, 1920	5,000 00	5,300 00	5,000 00	
Chicago, Burlington and Quincy, Nebraska Extension, 4s, 1927.....	2,000 00	1,700 00	2,000 00	
Chicago and Eastern Illinois, 5s, 1937.....	10,000 00	11,000 00	10,000 00	
Chicago, Milwaukee and St. Paul, C. & P. Western Division, 5s, 1921.....	5,000 00	6,100 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	12,000 00	14,100 00	12,000 00	
Cicero and Proviso Street, Chicago, 5s, 1915	5,000 00	5,300 00	5,000 00	
Clearfield and Jefferson, 6s, 1927	5,000 00	5,275 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,750 00	5,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933..	5,000 00	5,150 00	5,000 00	
Dayton and Michigan, 5s, 1911	5,000 00	5,600 00	5,000 00	
Detroit and Mackinac, 4s, 1905	1,000 00	1,110 00	1,000 00	
Duluth Street, Minn., 5s, 1930.....	2,000 00	1,800 00	1,000 00	
Elgin, Joliet and Eastern, 5s, 1941.....	10,000 00	10,000 00	10,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	5,000 00	5,500 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950	10,000 00	10,000 00	9,750 00	
Iowa Central, 5s, 1938.....	6,000 00	6,960 00	6,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,500 00	5,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	3,000 00	3,090 00	3,000 00	
Lowell and Suburban Street, Mass., 5s, 1911	5,000 00	5,300 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	5,000 00	5,300 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	11,500 00	10,000 00	
St. Paul & Northern Pacific, Reg., 6s, 1923..	5,000 00	6,400 00	5,000 00	
Toledo Belt, O., 5s, 1902	2,000 00	1,900 00	2,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Trenton Passenger, N. J., 6s, 1910, Optional	5,000 00	5,350 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	7,000 00	7,000 00	7,000 00	
Total railroad bonds out of Maine.....	183,000 00			171,450 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905.....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Company, 5s, 1904.	1,000 00	1,020 00	1,000 00	
Camden and Rockland Water Co., 6s, 1905..	5,000 00	5,500 00	5,000 00	
Camden and Rockland Water Co., 4½s, 1917.	5,000 00	5,300 00	5,000 00	
Caribou Water Company, 5s, 1916	4,000 00	4,000 00	4,000 00	

MACHIAS 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>
Consolidated Electric Light Co., Portland, 4½s, 1925.....	\$10,000 00	\$10,000 00	\$9,500 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	
Portland Elevator Company, 4s, 1903-19.....	8,000 00	8,160 60	8,000 00	
Portland Water Company, 4s, 1927.....	15,000 00	15,900 00	15,000 00	
Public Works Company, Bangor, 4s, 1927..	3,500 00	3,500 00	3,500 00	
Skowhegan Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,250 00	5,000 00	
Total corporation bonds of Maine.....	86,500 00			\$86,000 00
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	5,100 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
European and North American.....	5,000 00	7,250 00	5,000 00	
Portland and Ogdensburg.....	10,000 00	5,100 00	5,550 00	
Total railroad stock owned.....	15,000 00			10,550 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	5,350 00	5,000 00	
Canal National Bank, Portland.....	7,000 00	7,560 00	7,000 00	
Casco National Bank, Portland.....	5,000 00	5,500 00	5,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,000 00	3,000 00	
First National Bank, Portland.....	7,200 00	7,200 00	7,200 00	
Frontier National Bank, Eastport.....	2,500 00	3,050 00	2,500 00	
Merchants' National Bank, Portland.....	2,550 00	3,468 00	2,550 00	
National Shoe and Leather Bank, Auburn	5,000 00	5,000 00	5,000 00	
Total national bank stock owned.....	37,250 00			37,250 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	4,000 00	4,000 00	4,800 00	4,000 00
<i>Loans on Railroad Stock.</i>				
Boston and Providence.....		175 00	175 00	
New York and Harlem.....		1,100 00	1,100 00	1,275 00
<i>Loans to Municipalities.</i>				
Town of Machias.....		3,000 00	3,000 00	
Meddybemps.....		1,977 81	1,977 81	4,977 81
Loan to St. Croix Shoe Company, Calais (endorsed).		8,000 00	8,000 00	
Loans on Machias Savings Bank books.....		2,295 89	2,295 89	
Loans on mortgages of real estate.....		27,041 60	27,041 60	37,337 49
Real estate, investment.....		2,500 00	2,000 00	2,000 00
Cash on deposit.....		7,018 48	7,018 48	
Cash on hand.....		4,027 58	4,027 58	11,046 06
Unpaid accrued interest.....		10,373 18		\$771,470 14
Due depositors, earned dividend and accrued State tax.....		846,391 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		737,731 78		
				\$106,659 54

MAINE SAVINGS BANK—PORTLAND.

May 21, 1901.

WILLIAM G. DAVIS, President, ALPHEUS G. ROGERS, Treasurer.
 FREDERIC C. CUSHING, Assistant Treasurer.

LIABILITIES.

Deposits	\$8,642,576 49
Reserve fund	410,000 00
Undivided Profits	644,206 05
	\$9,696,782 54

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	\$250,000 00	\$345,000 00	\$250,000 00	
United States Coupon 4s, 1925	100,000 00	138,250 00	100,000 00	
Total United States bonds owned	350,000 00			\$350,000 00
City of Aurora, Ill., 5s, 1914, Water.	30,000 00	34,650 00	30,000 00	
Duluth, Minn., 4s, 1921, Park	80,000 00	88,800 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal	100,000 00	116,000 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding.	20,000 00	23,400 00	20,000 00	
Total public funds owned	230,000 00			225,200 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 1st Mort., Gold, 6s, 1904, Opt..	10,000 00	10,000 00	10,000 00	
Portland and Ogdensburg, 5s, 1908	100,000 00	111,000 00	100,000 00	
Portland and Rumford Falls, 4s, 1926	100,000 00	108,000 00	99,250 00	
Somerset, 5s, 1917	113,000 00	118,650 00	112,250 00	
Total railroad bonds of Maine	323,000 00			321,500 00
Allegheny & Western, 1st Mort., Gold, 4s, 1908	60,000 00	60,000 00	60,000 00	
American Dock and Improvement Co., N. J., 5s, 1921	26,000 00	29,380 00	26,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	245,000 00	284,200 00	245,000 00	
Bennington and Rutland, 1st Mortgage, Gold, 4½s, 1927	226,000 00	235,040 00	226,000 00	
Bleeker Street & Fulton Ferry, New York City, 1st Mortgage, Gold, Extended 4s, 1920	227,000 00	227,000 00	227,000 00	
Bridgeport Traction Co., 1st Mort., 5s, 1923.	64,000 00	71,040 00	64,000 00	
Broadway Surface, N. Y., 1st Mort., 5s, 1924	100,000 00	114,000 00	100,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mortgage, Gold, 6s, 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 and Eastern Illinois, 5s, 1937	50,000 00	61,000 00	50,000 00	
Chicago & Erie, 1st Mortgage, Gold, 5s, 1932	127,000 00	152,400 00	127,000 00	
Chicago and Indiana Coal Railway, 5s, 1936	50,000 00	59,000 00	50,000 00	
Chicago, Milwaukee and St. Paul, C. & P. Western Division, 5s, 1921	225,000 00	267,750 00	225,000 00	
Chicago and St. Louis, 1st Mort., Reg., 6s, 1915	258,000 00	294,120 00	258,000 00	
Chicago and Western Indiana, Gen. Mort- gage, Gold, 6s, 1932	289,000 00	341,020 00	289,000 00	
Cleveland, Akron and Columbus, 5s, 1927 ..	217,000 00	249,550 00	217,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, Coll. Trust, Gold, 4s, 1900	105,000 00	107,100 00	105,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933 ..	150,000 00	166,500 00	147,965 25	
Corrigan Street, Kansas City, 1st Mortgage, Registered 5s, 1916	87,000 00	92,220 00	87,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928	50,000 00	51,000 00	47,500 00	
East Cleveland, O., 1st Mort., Reg., 5s, 1910.	85,000 00	87,550 00	85,000 00	
Eastern of Minnesota, Northern Division, 1st Mortgage, Gold, 4s, 1948	325,000 00	344,500 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage, Gold, 5s, 1920	45,000 00	46,350 00	45,000 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Elgin, Joliet and Eastern, 5s, 1941	\$120,000 00	\$129,600 00	\$120,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 1st Mortgage, Gold, 5s, 1920	75,000 00	78,750 00	75,000 00	
Globe Street, Fall River, Mass., 1st Mortgage, Registered 5s, 1902, Optional....	75,000 00	77,250 00	73,500 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, Registered 5s, 1908	100,000 00	103,000 00	95,000 00	
Kanawha & Michigan, 1st Mort., Gold, 4s, 1990	100,000 00	95,000 00	81,500 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Registered, 4½s, 1940	500,000 00	547,500 00	500,000 00	
Lehigh Valley Terminal, Reg. Gold, 5s, 1941	20,000 00	23,000 00	20,000 00	
Lincoln and Northwestern, 1st Mortgage, Registered 7s, 1910	5,000 00	6,050 00	5,000 00	
Lowell and Suburban Street, Mass., 1st Mortgage, 5s, 1911	100,000 00	105,000 00	100,000 00	
Merrimack Valley Street, 1st Mortgage, Registered 5s, 1911	100,000 00	102,000 00	97,650 00	
Milwaukee City Railroad, Wis., 1st Mortgage, Registered 5s, 1908	50,000 00	53,000 00	50,000 00	
Minneapolis & St. Louis, 1st Mort., 4s, 1949..	100,000 00	150,750 00	96,500 00	
Minneapolis and St. Louis, 1st Mortgage, Pacific Extension, Gold, 6s, 1921.....	50,000 00	62,500 00	50,000 00	
Minneapolis Street, Minn., 1st Mort., 7s, 1910	40,000 00	42,000 00	40,000 00	
New York, Brooklyn and Manhattan Beach, 1st Mortgage, Gold, 5s, 1935	116,000 00	125,280 00	116,000 00	
New York and Greenwood Lake, 1st Mortgage, Gold, 5s, 1946	160,000 00	182,400 00	160,000 00	
New York, Susquehanna and Western, Terminal, 1st Mortgage, Gold, 5s, 1943	50,000 00	56,000 00	50,000 00	
Northwestern Elevated, Chicago, 5s, 1940 ..	50,000 00	52,500 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	54,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage, Gold, 6s, 1916	130,000 00	148,200 00	130,000 00	
Rutland, Consolidated Mortgage, 4½s, 1941..	200,000 00	220,000 00	200,000 00	
St. Lawrence and Adirondack, 1st Mortgage, Gold, 5s, 1906	125,000 00	143,750 00	125,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	150,000 00	174,000 00	150,000 00	
St. Louis and San Francisco, Central Division, 1st Mortgage, 4s, 1929	50,000 00	49,250 00	47,375 00	
St. Louis and San Francisco, General Mortgage, 6s, 1931	180,000 00	239,400 00	180,000 00	
St. Louis and San Francisco, General Mortgage, 5s, 1931	220,000 00	257,400 00	220,000 00	
St. Louis and San Francisco, 5s, 1987	30,000 00	33,300 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage, Registered 6s, 1932	63,000 00	81,270 00	63,000 00	
St. Paul, Minneapolis & Manitoba, 4½s, 1933	150,000 00	171,750 00	150,000 00	
St. Paul and Northern Pacific, 6s, 1923	184,000 00	235,720 00	184,000 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mortgage, Gold, 4½s, 1939	115,000 00	129,950 00	115,000 00	
Toledo Consolidated Street, O., Consolidated Mortgage, 5s, 1909	50,000 00	51,500 00	47,500 00	
Toledo Traction, O., Con., Gold, 5s, 1909	100,000 00	103,000 00	98,000 00	
Trenton Passenger, N. J., 1st Mort., 6s, 1931	75,000 00	86,250 00	75,000 00	
Union Pacific, 1st Mortgage and Land Grant, Gold, 4s, 1947	300,000 00	315,000 00	300,000 00	
Utica Belt Line, N. Y., 1st Mortgage, 5s, 1939	64,000 00	64,000 00	60,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 1st Mortgage, 5s, 1909	135,000 00	139,050 00	135,000 00	
Total railroad bonds out of Maine	7,383,000 00			7,334,302 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 Co., 1st Mort., 5s, 1916..	51,000 00	51,000 00	51,000 00	
Biddeford & Saco Water Co., 1st Mort., 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 and Rockland Water Co., 4½s, 1917.	100,000 00	106,000 00	97,620 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Caribou Water Company, 1st Mort., 5s, 1916.	\$61,000 00	61,000 00	\$61,000 00	
Gardiner Water Works, 1st Mort., 5s, 1905 ..	51,000 00	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	106,000 00	90,000 00	
Portland Water Company, 5s, 1908.....	33,000 00	35,640 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	\$20,000 00			\$807,620 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	11,556 00	10,700 00	
Casco National Bank, Portland.....	17,500 00	19,250 00	17,468 00	
Cumberland National Bank, Portland.....	6,000 00	6,000 00	6,000 00	
First National Bank, Dexter.....	5,000 00	5,400 00	5,000 00	
First National Bank, Portland	8,500 00	8,500 00	8,500 00	
Merchants' National Bank, Portland.....	1,425 00	1,938 00	1,425 00	
National Traders' Bank, Portland.....	6,000 00	6,300 00	6,000 00	
Total national bank stock owned	57,425 00			57,393 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company	7,200 00	11,520 00	7,200 00	7,200 00
<i>Loans on Public Funds.</i>				
County of Bourbon, Kansas.....		500 00	500 00	
City of Evansville, Ind		800 00	800 00	
Portland.....		1,850 00	1,850 00	
Zanesville, O.....		2,000 00	2,000 00	5,150 00
<i>Loans on Railroad Bonds.</i>				
Chicago, Milwaukee and St. Paul.....		700 00	700 00	
Maine Central.....		8,175 00	8,175 00	
Watervliet Turnpike and Railway, Albany, N. Y		1,000 00	1,000 00	9,875 00
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O		1,000 00	1,000 00	
Beloit Water Company, Wis		850 00	850 00	
City Water Company, Chattanooga, Tenn		2,950 00	2,950 00	
City Water Company, Kearney, Neb.....		500 00	500 00	
City Water Company, Merrill, Wis.....		2,400 00	2,400 00	
City Water Company, Sheboygan, Wis.....		300 00	300 00	
Crystal Water Company, Edgewater, N. Y.....		500 00	500 00	
Danville Water Company, Ill.....		1,500 00	1,500 00	
Fishkill and Mattawan Water Company, N. Y		600 00	600 00	
Hornellsville Water Company, N. Y.....		500 00	500 00	
Muncie Water Works Company, Ind.....		900 00	900 00	
St. Croix Electric Light and Water Company, N. B.....		700 00	700 00	
Streator Gas and Light Company, Ill.....		850 00	850 00	
Waterford Water Works Company, N. Y.....		700 00	700 00	
Western Union Telegraph Company.....		2,000 00	2,000 00	16,250 00
<i>Loans on Corporation Stock.</i>				
American Telephone and Telegraph Company ...		2,900 00	2,900 00	
Portland Water Company.....		10,247 00	10,247 00	
Proprietors Central Wharf, Portland.....		1,500 00	1,500 00	
Transcript Company, Portland.....		5,050 00	5,050 00	
Worumbo Manufacturing Company, Lisbon Falls...		2,600 00	2,600 00	22,297 00
<i>Loans on National Bank Stock.</i>				
Cumberland National Bank, Portland.....		320 00	320 00	
First National Bank, Portland.....		1,450 00	1,450 00	
Merchants' National Bank, Portland.....		750 00	750 00	2,520 00

MAINE SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland Trust Company... ..	\$180,000 00	\$180,000 00	
Roman Catholic Bishop of Portland.....	2,200 00	2,200 00	\$182,200 00
Loans on Portland Railroad stock.....	1,660 00	1,660 00	
Loans on Maine Savings Bank books.	1,750 00	1,750 00	
Loans on mortgages of real estate	234,330 81	234,330 81	237,740 81
Real estate, investment	55,000 00	5,000 00	5,000 00
Expense account	-	5,979 15	5,979 15
Cash on deposit	75,181 91	75,181 91	
Cash on hand	9,697 92	9,697 92	84,879 83
Unpaid accrued interest	110,858 36		5,696,782 5
Due depositors, earned dividend and accrued State tax.....	10,936,887 50		
	8,792,889 14		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax	\$2,143,998 36		

MECHANICS' SAVINGS BANK—AUBURN.

March 27, 1901.

B. F. STURGIS, President.

J. W. STETSON, Treasurer.

LIABILITIES.

Deposits.....	\$549,354 40
Reserve fund.....	23,500 00
Special reserve fund.....	13,473 84
Undivided profits.....	13,235 15
	\$599,563 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925....	\$5,000 00	\$6,912 50	\$5,000 00	\$5,000 00
City of Auburn, 4s, 1902.....	500 00	502 50	500 00	
Ellsworth, 4s, 1917.....	2,000 00	2,120 00	2,000 00	
Lewiston, 6s, 1901.....	1,000 00	1,000 00	1,000 00	
Total public funds of Maine.....	3,500 00			3,500 00
City of Evansville, Ind., 4½s, 1912, Fund.	5,000 00	5,325 00	4,500 00	
Evansville, Ind., 5s, 1912, Funding	10,000 00	11,100 00	9,600 00	
Total public funds out of Maine.....	15,000 00			14,100 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943.....	5,000 00	5,800 00	5,000 00	
Bangor and Aroostook, Piscat. Div., 5s, 1943	5,000 00	5,750 00	5,000 00	
Bangor and Katahdin Iron Works, 6s, 1901.	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1905.....	2,000 00	2,080 00	2,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,550 00	5,000 00	
Total railroad bonds of Maine.....	22,000 00			22,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.	8,000 00	9,280 00	8,000 00	
Central Pacific, 4s 1949.....	10,000 00	10,000 00	9,850 00	
Detroit, Fort Wayne and Belle Isle, 5s, 1927	5,000 00	5,100 00	5,000 00	
Detroit and Mackinac, 4s, 1995.....	2,000 00	1,800 00	1,300 00	
Elgin, Joliet and Eastern, 5s, 1941.....	5,000 00	5,400 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	5,000 00	4,875 00	4,825 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,475 00	5,000 00	
Minneapolis and St. Louis, 4s, 1949.....	7,000 00	7,000 00	6,930 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	10,000 00	10,600 00	10,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	2,000 00	2,280 00	2,000 00	
St. Lawrence and Adirondack, 5s, 1996.....	5,000 00	5,750 00	5,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	2,000 00	1,970 00	1,900 00	
Toledo Traction Company, O., 5s, 1909.....	4,000 00	4,120 00	4,000 00	
Total railroad bonds out of Maine.....	70,000 00			68,805 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	
Presque 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 Company, Mich., 1st Mortgage, 6s, 1908.....	10,000 00	8,000 00	9,700 00	
Adrian Water Works Company, Mich., Collateral Prior Lien Debenture, 6s, 1903...	1,000 00	200 00	1,000 00	
Adrian Water Works Co., Mich., Trust Cfs.	2,500 00	2,500 00	2,500 00	
Eau Claire Water Works Co., Wis., 6s, 1915.	10,000 00	9,000 00	9,700 00	
Total corporation bonds out of Maine.....	23,500 00			22,900 00
<i>Railroad Stock Owned.</i>				
Detroit and Mackinac, Beneficial Interest.	4,000 00	1,000 00	1,200 00	1,200 00

MECHANICS' SAVINGS BANK—Concluded.
RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	8,316 00	7,700 00	
Caseo National Bank, Portland.....	27,600 00	30,360 00	27,600 00	
Cumberland National Bank, Portland	3,200 00	3,200 00	3,200 00	
First National Bank, Auburn	4,400 00	5,720 00	4,400 00	
First National Bank, Lewiston	7,000 00	10,640 00	7,000 00	
First National Bank, Portland.....	13,000 00	13,000 00	13,000 00	
Manufacturers' National Bank, Lewiston.	9,500 00	10,450 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	11,424 00	8,400 00	
National Shoe and Leather Bank, Auburn.	63,000 00	63,000 00	53,350 00	
National Traders' Bank, Portland.....	4,700 00	4,935 00	4,700 00	
Norway National Bank, Norway	1,800 00	1,980 00	1,800 00	
People's National Bank, Waterville	3,000 00	3,000 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,625 00	5,000 00	
Total national bank stock of Maine.....	158,300 00			148,650 00
American National Bank, Kansas City, Mo	2,000 00	2,000 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 Corporation Bonds.</i>				
Machias Water Company.....		150 00	150 00	
The H. Wesley Hutchins Co., Auburn		6,070 00	6,070 00	6,220 00
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn		2,500 00	2,500 00	
Continental Mills, Lewiston		240 00	240 00	
Lewiston and Auburn Electric Light Company.....		600 00	600 00	
Little Androscoggin Water Power Co., Auburn		4,800 00	4,800 00	
Pray-Small Company, Auburn		1,500 00	1,500 00	
Whitman Agricultural Works, Auburn		500 00	950 00	
Wood-Robinson Company, Auburn.....		1,000 00	1,000 00	11,590 00
<i>Loans to Corporations.</i>				
A. H. Berry Shoe Company, Portland (endorsed) ...		5,000 00	5,000 00	
Ara Cushman Company, Auburn (endorsed)		15,000 00	15,000 00	
First Universalist Parish, Auburn.....		1,600 00	1,600 00	
Little Androscoggin Water Power Co., Auburn		10,000 00	10,000 00	
Maine & New Hampshire Granite Co., (endorsed) ...		5,000 00	5,000 00	
Whitman Agricultural Works, Auburn.....		3,000 00	4,500 00	41,100 00
<i>Loans on Savings Bank Books.</i>				
Mechanics' Savings Bank, Auburn		257 00	257 00	
People's Savings Bank, Lewiston		350 00	350 00	607 00
Loan on City of Auburn bond.....		100 00	100 00	
Loan on First National Bank stock, Auburn		750 00	750 00	
Loans on Auburn Trust Company stock		2,545 00	2,545 00	
Loans on Auburn Loan & Building Ass'n. book.....		1,450 00	1,450 00	
Loans on personal property		2,950 00	2,950 00	
Loans on mortgages of real estate		156,057 00	156,057 00	163,852 00
Real estate, investment.....		40,000 00	40,000 00	
Real estate, foreclosure		4,402 21	4,402 21	44,402 21
Premium account		-	4,284 00	4,284 00
Cash on deposit		13,502 90	13,502 90	
Cash on hand		1,300 28	1,300 28	14,803 18
Unpaid accrued interest		8,055 69		\$599,563 39
Due depositors, earned dividend and accrued State tax.....		633,430 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		555,224 40		
		\$78,205 68		

NORWAY SAVINGS BANK—NORWAY.

May 1, 1901.

A. S. KIMBALL, President.

GEORGE E. TUBBS, Treasurer.

LIABILITIES.

Deposits	\$303,763 03
Reserve fund.....	1,000 00
Undivided profits.....	5,955 15
	\$310,718 18

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostok, 4½s, 1915... ..	\$5,000 00	\$5,625 00	\$5,000 00	\$5,000 00
County of Hardin, O., 6s, 1904, Ditch.....	5,000 00	5,350 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding.....	5,000 00	5,250 00	5,000 00	
Woodbury, Ia., 4s, 1910, Opt. Fund.....	5,000 00	5,250 00	5,000 00	
City of Ashtabula, O., 6s, 1899-1902, Sewer	1,250 00	1,250 00	1,250 00	
Manistee, Mich., 4s, 1909, Water.....	5,000 00	5,125 00	5,000 00	
Total public funds out of Maine.....	21,250 00			21,250 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943..... ..	5,000 00	5,800 00	5,000 00	5,000 00
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,100 00	5,000 00	
Central Branch, 4s, 1919..... ..	5,000 00	4,625 00	4,575 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,750 00	4,725 00	
Lehigh and New York, 4s, 1945..... ..	5,000 00	4,750 00	4,968 75	
New Bedford, Middleboro and Brockton				
Street, Mass., 5s, 1920..... ..	5,000 00	5,250 00	5,000 00	
Peoria and Pekin Terminal, 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
Toledo Traction Company, O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Trenton Passenger, N. J., 6s, 1930..... ..	5,000 00	5,750 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.....	55,000 00			54,268 75
<i>Corporation Bonds Owned.</i>				
Frontier Water Co., Ft. Fairfield, 5s, 1909...	1,000 00	1,020 00	1,000 00	
Madison Water Company, 5s, 1902, Opt.	3,000 00	3,000 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	
Mousam Water Co., Kennebunk, 5s, 1915....	500 00	505 00	500 00	
Norway Shoe Shop, 5s, Optional..... ..	237 50	257 50	237 50	
Oxford County Loan Ass'n, Norway, 5s, 1898	308 00	308 00	308 00	
Oxford County Loan Ass'n, Norway, 5s, 1905,				
Optional..... ..	4,235 00	4,235 00	4,235 00	
Twin Village Water Company, Damariscotta, 5s, 1916..... ..	5,000 00	5,650 00	5,000 00	
Waterville Water Company, 5s, 1917..... ..	500 00	510 00	500 00	
Total corporation bonds of Maine.....	24,780 50			24,780 50
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	5,100 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Portland and Ogdensburg..... ..	11,000 00	5,610 00	5,027 50	5,027, 50
<i>Corporation Stock Owned.</i>				
Norway Building Association..... ..	500 00	200 00	500 00	
Norway Water Company..... ..	4,300 00	4,300 00	4,300 00	
Total corporation stock owned.....	4,800 00			4,800 00

NORWAY SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland....	\$500 00	\$540 00	\$500 00	
Casco National Bank, Portland.....	4,200 00	4,620 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	3,800 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.....	3,000 00	3,150 00	3,000 00	
Norway National Bank, Norway.....	7,600 00	8,740 00	7,600 00	
Total national bank stock owned.....	47,200 00			\$47,200 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	3,200 00	3,200 00	3,200 00	
Oxford County Loan Association, Norway	1,000 00	250 00	500 00	
Portland Trust Company, Portland.....	4,000 00	6,400 00	4,000 00	
Total other bank stock owned.....	8,200 00			7,700 00
<i>Loans on Corporation Bonds.</i>				
Lewiston and Auburn Electric Light Company.....		100 00	100 00	
Oxford County Loan Association, Norway.....		135 00	135 00	235 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		750 00	750 00	
Norway Water Company.....		3,625 00	3,625 00	4,375 00
<i>Loans on Bank Stock.</i>				
Bank of Calloway, Neb.....		2,677 37	2,677 37	
Bank of Gering, Neb.....		3,250 00	3,250 00	5,927 37
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution.....		500 00	500 00	
Norway Savings Bank.....		777 00	777 00	1,277 00
<i>Loans to Corporations.</i>				
Oxford County Loan Association, Norway.....		77 00	77 00	
Second Congregational Parish, Norway.....		900 00	900 00	977 00
Loan on Florida Southern Railway bonds.....		1 57	1 57	
Loans on names.....		1,478 14	1,478 14	
Loans on life insurance policies.....		3,828 85	3,828 85	
Loans on personal property.....		580 00	580 00	
Loans on mortgages of real estate.....		70,493 36	70,493 26	76,381 92
Real estate, investment.....		7,250 00	7,250 00	
Real estate, foreclosure.....		2,673 35	2,673 35	
Furniture and fixtures.....		1,500 00	1,500 00	11,423 35
Premium account.....		-	9,616 25	9,616 25
Cash on deposit.....		19,458 53	19,458 53	
Cash on hand.....		1,020 01	1,020 01	20,478 54
Unpaid accrued interest.....		7,118 23		\$310,718 18
Due depositors, earned dividend and accrued State tax.....		319,818 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		308,938 03		
		\$10,880 88		

PENOBSCOT SAVINGS BANK—BANGOR.

August 23, 1901.

FRANKLIN A. WILSON, President.

GEORGE H. HOPKINS, Treasurer.

LIABILITIES.

Deposits	\$2,271,639 64
Reserve fund	54,837 75
Undivided profits	42,165 71
	\$2,368,633 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$200,000 00	\$274,500 00	\$200,000 00	\$200,000 00
State of Maine, Registered 3s, 1912-19	100,000 00	101,000 00	100,000 00	
County of Aroostook, 4½s, 1912-15, R. R. Aid	25,000 00	27,875 00	25,000 00	
Penobscot, 4s, 1904, Refunding..	5,000 00	5,100 00	5,000 00	
Washington, 4s, 1923, Opt., R.R. Aid	30,000 00	32,250 00	30,000 00	
City of Bangor, 6s, 1905, Water.	28,000 00	30,800 00	28,000 00	
Bangor, Reg., 3½s, 1904-10, Water.	35,000 00	35,525 00	35,000 00	
Belfast, 4s, 1918, Refunding.....	25,000 00	27,000 00	25,000 00	
Gardiner, Reg., 3½s, 1919, Refund	9,000 00	9,135 00	9,000 00	
Old Town, 4s, 1918, Refunding...	10,000 00	10,650 00	10,000 00	
Town of Bucksport, 4s, 1902, Opt. Funding	500 00	502 50	500 00	
Eden, Reg., 4s, 1905-19, Funding	40,000 00	41,800 00	40,000 00	
Fort Fairfield, 3½s, 1915-19, Bridge	5,000 00	5,000 00	5,000 00	
Houlton, 3½s, 1920, Refunding.	37,000 00	37,555 00	37,000 00	
Houlton, 4s, 1918, Refunding.....	10,000 00	10,800 00	10,000 00	
Presque Isle, 4½s, 1902, Bridge...	1,000 00	1,010 00	1,000 00	
Village Corp. of Brunswick, 4s, 1915-19, Sewer	5,000 00	5,225 00	5,000 00	
Total public funds of Maine	365,500 00			365,500 00
County of Bay, Mich., 5s, 1903, Bridge.....	5,500 00	5,692 50	5,500 00	
Bay, Mich., 4s, 1902, Internal Imp.	15,000 00	15,075 00	15,000 00	
Chippewa, Mich., 6s, 1904, Funding	10,000 00	10,650 00	10,000 00	
Crawford, Ill., 6s, 1902, Funding.	20,000 00	20,400 00	20,000 00	
Franklin, O., 4½s, 1907-8, Defic....	20,000 00	21,500 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	25,000 00	30,000 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turn'p'k	6,000 00	6,750 00	6,000 00	
Milwaukee, Wis., 5s, 1907, County Building	5,000 00	5,475 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	9,000 00	10,440 00	9,000 00	
St. Louis, Minn., 4½s, 1909-10, Road and Bridge	15,000 00	16,275 00	15,000 00	
City of Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,500 00	5,000 00	
Duluth, Minn., 4s, 1921, Park	10,000 00	11,100 00	10,000 00	
Findlay, O., 6s, 1903, School.....	10,000 00	10,400 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water ..	2,000 00	2,230 00	2,000 00	
Muskegon, Mich., 5s, 1909-20 Water	19,000 00	22,040 00	19,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	11,550 00	10,000 00	
Pawtucket, R.I., 3½s, 1939, Sch. Imp	20,000 00	21,100 00	20,000 00	
Saginaw, Mich., 4s, 1905-7, St. Imp	10,200 00	10,455 00	10,200 00	
St. Paul, Minn., 6s, 1904, Refund.	1,000 00	1,080 00	1,000 00	
Sandusky, O., 4½s, 1902-3, Wat., Ref.	6,000 00	6,240 00	6,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,425 00	5,000 00	
Springfield, O., Reg. 5s, 1903, Water	2,000 00	2,060 00	2,000 00	
Stuebenville, O., 4s, 1914, Opt., Wat	10,000 00	10,500 00	10,000 00	
Stillwater, Minn., 5s, 1911, Per- manent Improvement.....	1,000 00	1,125 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	
Village of Duluth, Minn., 5s, 1902-5, Sewer.	20,000 00	20,800 00	20,000 00	
Total public funds out of Maine.....	270,700 00			270,700 00

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	\$50,000 00	\$57,500 00	\$50,000 00	
Boston and Maine, 4s, 1942.....	50,000 00	58,500 00	50,000 00	
Boston and Maine, 4½s, 1944.....	25,000 00	32,000 00	25,000 00	
Eastern, 6s, 1906.....	10,000 00	11,400 00	10,000 00	
Knox and Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.....	100,000 00	114,000 00	100,000 00	
Maine Central, Collateral Trust, 5s, 1923...	10,000 00	12,000 00	10,000 00	
Maine Central, Consol. Mortgage, 4s, 1912..	25,000 00	27,750 00	25,000 00	
Maine Central, 4½s, 1916.....	5,000 00	5,500 00	5,000 00	
Penobscot Shore Line, Registered 4s, 1920..	65,000 00	70,200 00	65,000 00	
Portland and Ogdensburg, 5s, 1908.....	10,000 00	11,100 00	10,000 00	
Portland Railroad Company, 4½s, 1913.....	10,000 00	10,900 00	10,000 00	
Somerset, 5s, 1917.....	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine.....	380,000 00			\$380,000 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	22,500 00	23,175 00	22,500 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	12,000 00	11,640 00	9,600 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,200 00	20,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925....	20,000 00	18,900 00	18,850 00	
Baltimore and Ohio, 4s, 1948.....	20,000 00	20,600 00	20,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,100 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	10,000 00	11,700 00	10,000 00	
Burlington Street, Ia., 6s, 1910.....	5,000 00	4,500 00	3,750 00	
Central Pacific, 4s, 1949.....	20,000 00	20,100 00	19,650 00	
Chicago, Rock Island & Pacific, 4s, 1988...	20,000 00	21,100 00	20,000 00	
Concord and Montreal, 4s, 1920.....	40,000 00	42,800 00	40,000 00	
Globe Street, Fall River, Mass., 5s, 1912....	10,000 00	10,300 00	10,000 00	
Hereford, 4s, 1930.....	20,000 00	20,400 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	10,100 00	9,675 00	
Indiana, Illinois and Iowa, 4s, 1950.....	20,000 00	19,600 00	19,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,800 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	20,000 00	21,200 00	20,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910...	20,000 00	21,200 00	20,000 00	
New Haven and West Haven and Winchester Avenue, Conn., Registered, 5s, 1912...	21,000 00	23,100 00	21,000 00	
New York Central and Hudson River, Lake Shore Collateral Trust, Gold, 3½s, 1998...	10,000 00	9,500 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948...	10,000 00	10,000 00	10,000 00	
St. Lawrence and Adirondack, 5s, 1996.....	10,000 00	11,400 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	9,000 00	9,000 00	9,000 00	
United Traction and Electric Co., Providence, R. I., 5s, 1933.....	10,000 00	11,200 00	10,000 00	
Zanesville Electric, O., 4s, 1904, Optional..	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	379,500 00			379,333 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	9,000 00	9,180 00	9,000 00	
Eastern Manufacturing Company, Bangor, 5s, 1902-9.....	37,000 00	37,000 00	37,000 00	
First National Bank Bldg., Ellsworth, 4s, 1919	4,000 00	4,000 00	4,000 00	
Nekonegan Paper Co., Old Town, 5s, 1901-8..	10,000 00	10,000 00	10,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906...	16,000 00	16,160 00	16,000 00	
Portland Water Company, 4s, 1927.....	20,000 00	21,200 00	20,000 00	
Total corporation bonds owned.....	96,000 00			96,000 00
<i>Railroad Stock Owned.</i>				
European and North American.....	50,400 00	73,080 00	50,400 00	
Portland and Ogdensburg.....	30,000 00	15,300 00	13,950 00	
Total railroad stock of Maine.....	80,400 00			64,350 00
Syracuse Rapid Transit, Common.....	10,500 00	2,100 00	-	-

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lockwood Company, Waterville.....	\$10,000 00	\$9,200 00	\$10,000 00	
Union Insurance Company, Bangor....	1,000 00	1,850 00	1,000 00	
Total corporation stock owned.....	11,000 00			\$11,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor	4,000 00	5,800 00	4,000 00	
First National Bank, Houlton	6,000 00	9,300 00	6,000 00	
Fort Fairfield National Bank, Fort Fairfield	4,000 00	5,600 00	4,000 00	
Kenduskeag National Bank, Bangor	5,800 00	7,830 00	5,800 00	
Merchants' National Bank, Bangor	4,100 00	10,455 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	
County of Ramsey, Minn		1,000 00	1,000 00	
City of Bangor.....		2,000 00	2,000 00	
Cincinnati, O.....		1,000 00	1,000 00	
Duluth, Minn.....		3,000 00	3,000 00	
Helena, Mont		800 00	800 00	
Omaha, Neb		2,000 00	2,000 00	10,300 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook.....		14,850 00	14,850 00	
Buffalo and Susquehanna.....		3,000 00	3,000 00	
Maine Central		500 00	500 00	
New Haven & West Haven & Winchester Ave., Conn.		750 00	750 00	
Omaha, Street, Neb		1,000 00	1,000 00	
Toledo Traction, O.....		500 00	500 00	20,600 00
<i>Loans on Corporation Bonds.</i>				
Iowa Loan and Trust Company, Des Moines.....		150 00	150 00	
Orono Pulp and Paper Company		18,750 00	18,750 00	18,900 00
<i>Loans on Railroad Stock.</i>				
Dexter and Piscataquis		5,000 00	5,000 00	
European and North American		7,463 38	7,463 38	12,463 38
<i>Loans on Corporation Stock.</i>				
Bodwell Water Power Company, Old Town.....		40,000 00	40,000 00	
Houlton Water Company		6,000 00	6,000 00	
Lockwood Company, Waterville		6,835 00	6,835 00	
Northern Telegraph Company		700 00	700 00	
Penobscot Boom Corporation, Bangor.....		3,000 00	3,000 00	
Union Insurance Company, Bangor.....		1,250 00	1,250 00	
Union Iron Works, Bangor		7,500 00	7,500 00	65,285 00
<i>Loans on National Bank Stock.</i>				
Fort Fairfield National Bank, Fort Fairfield		500 00	500 00	
Second National Bank, Bangor		6,600 00	6,600 00	7,100 00
<i>Loans to Corporations.</i>				
Bodwell Water Power Company, Old Town.....		6,500 00	6,500 00	
Eastern Maine General Hospital, Bangor		1,000 00	1,000 00	7,500 00
<i>Loans to Municipalities.</i>				
Town of Medway.....		1,000 00	1,000 00	
Passadumkeag		1,200 00	1,200 00	2,200 00
Loan on Eastern Trust & Banking Co. stock, Bangor		500 00	500 00	
Loans on Penobscot Savings Bank books		622 20	622 20	
Loans on mortgages of real estate.....		321,590 71	321,590 71	322,712 91
Premium account		-	28,117 29	
Expense account		-	1,554 84	29,672 13

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$69,974 67	\$69,974 67	
Cash on hand	2,142 01	2,142 01	\$72,116 68
Unpaid accrued interest.....	23,363 68		2,368,633 10
Due depositors, earned dividend and accrued State tax.....	2,600,981 65		
	2,302,343 64		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$268,638 01		

BANK EXAMINER'S REPORT.

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PEOPLE'S SAVINGS BANK—LEWISTON.

March 26, 1901.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits	\$1,201,433 44
Reserve fund.	36,655 00
Undivided profits.....	22,152 30
	<u>\$1,260,240 74</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907	\$700 00	\$799 75	\$700 00	
United States Coupon 4s, 1925	5,000 00	6,912 50	5,000 00	
Total United States bonds owned	5,700 00			\$5,700 00
County of Aroostook, 4½s, 1915, Railroad ...	3,000 00	3,375 00	3,000 00	
Washington, 4s, 1923, Opt., R. E.	20,000 00	21,500 00	20,000 00	
City of Auburn, 4s, 1905-25, Water.....	5,500 00	5,885 00	5,500 00	
Augusta, 4s, 1905, Refunding.	5,000 00	5,150 00	5,000 00	
Bangor, 6s, 1905.	1,000 00	1,100 00	1,000 00	
Belfast, 4s, 1915.	5,000 00	5,325 00	5,000 00	
Gardiner, 4s, 1903.	1,000 00	1,010 00	1,000 00	
Lewiston, 4s, 1913-23	15,000 00	16,200 00	15,000 00	
Saco, 3½s, 1901-4, Refunding	4,000 00	4,000 00	4,000 00	
Town of Anson, 4s, 1922.....	600 00	621 00	600 00	
Old Orcha d, 4s, 1919, Refunding	1,500 00	1,552 50	1,500 00	
Total public funds of Maine	61,600 00			61,600 00
County of Franklin, O., 4s, 1901-14, Imp. & Ext.	7,000 00	7,210 00	7,000 00	
Jackson, Ind., 5s, 1901, Gravel Road	3,500 00	3,500 00	3,500 00	
Lawrence, Ind., 5s, 1901-8, Road .	30,500 00	31,567 50	30,500 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,435 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	25,000 00	26,625 00	25,000 00	
Pike, Ind., 6s, 1903, County Bldgs.	5,000 00	5,200 00	5,000 00	
Polk, Minn., 5½s, 1907, Ditch.....	5,000 00	5,500 00	5,000 00	
Portage, Wis., 5s, 1912, Refunding	3,000 00	3,375 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Refund.	2,000 00	2,390 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	3,000 00	3,540 00	3,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	10,000 00	10,950 00	10,000 00	
Washington, Kan., 5½s, 1901, Refun.	2,000 00	2,000 00	2,000 00	
Woodbury, Ia., 4s, 1920, Refund.	5,000 00	5,350 00	5,000 00	
City of Bradford, Pa., 6s, 1903, Water...	5,000 00	5,225 00	5,000 00	
Chicago, San. Dist., Ill., 4s, 1910 .	5,000 00	5,225 00	5,000 00	
East Liverpool, O., 5s, 1914, Ed...	3,000 00	3,420 00	3,000 00	
Emporia, Kan., 4½s, 1923, Refund.	10,000 00	10,400 00	10,000 00	
Findlay, O., 5s, 1908, Water	2,000 00	2,150 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sewer	4,500 00	5,400 00	4,500 00	
Kansas City, Kan., 6s, 1901-9, In- ternal Improvement.....	13,500 00	14,377 50	13,500 00	
Marion, O., 5s, 1904, Street Imp..	5,000 00	5,175 00	5,000 00	
Pontiac, Mich., 5s, 1901-4, Paving	11,000 00	11,220 00	11,000 00	
St. Paul, Minn., 5s, 1915, Wat. & Sew.	8,000 00	9,560 00	8,000 00	
Sandusky, O., 5s, 1902, Wharf....	4,000 00	4,060 00	4,000 00	
Superior, Wis., 6s, 1902, Harb. Imp.	5,000 00	5,100 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,700 00	5,000 00	
Total public funds out of Maine.....	185,000 00			185,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1917	14,000 00	15,050 00	13,875 00	
Bangor and Aroostook, 5s, 1943.....	10,000 00	11,800 00	9,762 50	
Bangor and Aroostook, Car Trust, 5s, 1908..	5,000 00	5,000 00	5,000 00	
Kennebec Central, 5s, 1910.....	5,000 00	5,125 00	5,000 00	
Lime Rock, 4s, 1929.....	5,000 00	5,100 00	5,000 00	
Maine Central, 4½s, 1905	27,000 00	27,945 00	27,000 00	

PEOPLE'S SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Central, 4½s, 1912	\$5,000 00	\$5,550 00	\$5,000 00	
Maine Central, 4½s, 1916	10,000 00	11,000 00	10,000 00	
Maine Central, 4½s, 1917	4,000 00	4,400 00	4,000 00	
Maine Central, 5s, 1912	8,000 00	9,200 00	8,000 00	
Maine Central, 5s, 1923	4,000 00	4,800 00	4,000 00	
Maine Central, 7s, 1912	17,000 00	22,780 00	17,000 00	
Portland and Ogdensburg, 5s, 1908	28,000 00	31,080 00	28,000 00	
Portland and Rumford Falls, 4s, 1927	17,000 00	17,000 00	17,000 00	
Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine	171,500 00			\$171,137 50
Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	17,400 00	15,000 00	
Central Branch, 4s, 1919	5,000 00	4,625 00	4,600 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,750 00	4,550 00	
Central Pacific, 4s, 1949	10,000 00	10,000 00	9,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,950 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	15,000 00	15,750 00	15,000 00	
Hereford, 4s, 1930	7,000 00	7,140 00	6,945 00	
Hoosac Tunnel and Wilmington, 5s, 1922	5,000 00	5,200 00	5,000 00	
Housatonic, 5s, 1937	10,000 00	13,500 00	10,000 00	
Illinois Central, St. Louis Division and Terminal, 1st Mortgage, 3½s, 1951	10,000 00	10,100 00	9,587 50	
Indiana, Illinois and Iowa, 4s, 1950	10,000 00	9,750 00	9,750 00	
Kansas City and Pacific, 4s, 1960	5,000 00	4,400 00	4,275 00	
Lehigh and New York, 4s, 1945	3,000 00	2,850 00	2,940 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,240 00	2,910 00	
Missouri, Kansas and Texas, 5s, 1944	5,000 00	5,075 00	4,912 50	
New Haven and Derby, 5s, 1918	5,000 00	5,625 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	5,000 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	4,950 00	
Pontiac, Oxford and Northern, 6s, 1916	5,000 00	5,700 00	5,000 00	
Rockford Ry. Lt. & Power Co., Ill., 5s, 1918	500 00	500 00	500 00	
St. Louis Iron Mountain & Southern Gen. Con. Railway & Land Grant, 5s, 1931	5,000 00	5,900 00	5,000 00	
Southern Electric, St. Louis, Mo., 6s, 1904	3,000 00	3,180 00	3,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	6,700 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930, Optional	5,000 00	5,750 00	5,000 00	
West Chicago Street Railroad Tunnel Co., Ill., 5s, 1909	3,000 00	3,060 00	3,000 00	
Wheeling & Lake Erie, 4s, 1949	4,000 00	4,600 00	3,560 00	
Zanesville Electric, O., 4s, 1904, Optional	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine	170,500 00			167,330 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	5,000 00	5,100 00	5,000 00	
Berlin Mills Company, 5s, 1913	5,000 00	5,000 00	5,000 00	
Brunswick Electric Light and Power Company, 6s, 1912	1,000 00	1,000 00	1,000 00	
Continental Mills, Lewiston, 6s, 1898, Opt	20,000 00	20,000 00	20,000 00	
Gardiner Water Company, 5s, 1905	10,000 00	10,300 00	10,000 00	
Madison Water Company, 5s, 1917	3,000 00	3,000 00	3,000 00	
Maine & New Hampshire Granite Co., 5s, 1902	5,000 00	4,500 00	5,000 00	
Masonic Building Ass'n., Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906	3,000 00	3,090 00	3,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906	2,000 00	2,020 00	2,000 00	
Portland Elevator Company, 4s, 1911-18	5,000 00	5,075 00	5,000 00	
Portland Water Co., 4s, 1927	10,000 00	10,600 00	9,737 50	
Standish Water & Construction Co., 4s, 1928	3,000 00	3,150 00	3,000 00	
Waterville Water Company, 5s, 1917	3,000 00	3,060 00	3,000 00	
Total corporation bonds of Maine	80,000 00			79,737 50
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

PEOPLE'S 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>
Hereford	\$5,000 00	\$5,000 00	\$4,800 00	
Rockford Railway, Light & Power Co., Ill.	1,500 00	750 00	1,500 00	
Total railroad stock out of Maine	6,500 00			\$6,300 00
<i>Corporation Stock Owned.</i>				
C. A. Cushing Shoe Company, Freeport...	300 00	-	300 00	
Franklin Company, Lewiston	15,100 00	15,100 00	15,100 00	
Little Androscoggin Water Power Company, Auburn ..	200 00	200 00	200 00	
Total corporation stock of Maine	15,600 00			15,600 00
Atlantic Telegraph Company, Mass	375 00	375 00	375 00	
Windsor Company, Pref., No. Adams, Mass	2,600 00	1,950 00	2,597 90	
Total corporation stock out of Maine.....	2,975 00			2,972 90
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	9,400 00	10,340 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	1,160 00	1,000 00	
First National Bank, Lewiston	23,600 00	35,872 00	23,600 00	
First National Bank, Portland..	9,500 00	9,500 00	9,500 00	
Manufacturers' National Bank, Lewiston .	28,000 00	30,800 00	28,000 00	
Merchants' National Bank, Portland	3,300 00	4,488 00	3,300 00	
National Shoe & Leather Bank, Auburn ...	3,300 00	3,300 00	3,300 00	
National Traders' Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Portland National Bank, Portland	5,000 00	5,625 00	5,000 00	
Richmond National Bank, Richmond	2,000 00	2,000 00	2,000 00	
Total national bank stock owned ..	91,500 00			91,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	800 00	800 00	800 00	
Waterville Trust Company	2,000 00	2,000 00	2,000 00	
Total other bank stock owned.....	2,800 00			2,800 00
<i>Loans on Corporation Bonds.</i>				
Continental Mills, Lewiston.....		210 00	210 00	
Crystal Water Company, Edgewater, N. Y.....		2,500 00	5,284 11	5,494 11
<i>Loans on Corporation Stock.</i>				
Abram French Company, Boston.....	5,000 00	5,000 00	5,000 00	
Androscoggin Mills, Lewiston.....	500 00	500 00	500 00	
Ara Cushman Company, Auburn.....	5,000 00	5,000 00	5,000 00	
Athol Water Company, Mass	993 75	993 75	993 75	
Lewiston and Auburn Electric Light Co.....	1,700 72	1,700 72	1,700 72	
Libbey and Dingley Company, Lewiston.....	4,000 00	4,000 00	4,000 00	
Norridgewock Falls Bridge	2,000 00	2,000 00	2,000 00	
Whitman Agricultural Works, Auburn	2,397 22	2,397 22	2,397 22	21,591 69
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		95 00	95 00	
First National Bank, Newburyport, Mass		200 00	200 00	295 00
<i>Loans to Corporations.</i>				
Ara Cushman Company, Auburn (endorsed).....	5,000 00	5,000 00	5,000 00	
Avon Manufacturing Company, Lewiston.....	17,000 00	17,000 00	17,000 00	
Indian Spring Woolen Company, Madison	5,000 00	5,000 00	5,000 00	
Lewiston Journal Company	18,000 00	18,000 00	18,000 00	
Linn Woolen Company, Hartland.....	5,000 00	5,000 00	5,000 00	
Trinity Church, Lewiston.....	951 47	951 47	951 47	
Washburn Chair Company, No. Turner (endorsed) ..	1,000 00	1,000 00	1,000 00	
Whitman Agricultural Works, Auburn (endorsed) ..	8,500 00	8,500 00	8,500 00	60,451 47

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Somerset Railway stock	\$1,100 00	\$1,100 00	
Loan on names	300 00	300 00	
Loans on People's Savings Bank books	1,200 00	1,200 00	
Loans on mortgages of real estate	274,262 26	274,262 26	\$276,862 26
Real estate, investment	15,000 00	13,919 35	
Real estate, foreclosure	3,750 88	3,750 88	
Vault	5,000 00	5,000 00	
Furniture	900 00	900 00	23,570 23
Premium account	-	52,387 11	
Expense account	-	1,084 26	53,471 37
Cash on deposit	18,197 47	18,197 47	
Cash on hand	7,109 24	7,109 24	25,306 71
			1,260,240 74
Unpaid accrued interest	16,356 21		
	1,292,019 97		
Due depositors, earned dividend and accrued State tax	1,223,656 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$68,363 01		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

June 14, 1901.

DAVID T. PERCY, President.

OSCAR C. ROGERS, Treasurer.

LIABILITIES.

Deposits	\$755,755 62
Reserve fund	4,795 82
Undivided profits	15,126 66
	\$775,678 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907	\$500 00	\$567 50	\$500 00	
United States Coupon 4s, 1925	3,000 00	4,170 00	3,000 00	
Total United States bonds owned	3,500 00			\$3,500 00
City of Bath, 6s, 1902	2,000 00	2,050 00	2,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,400 00	5,000 00	
Town of Wiscasset, 4s, 1907, Municipal....	1,300 00	1,300 00	1,293 50	
Total public funds of Maine	8,300 00			8,293 50
County of Anne Arundel, Md., 5s, 1903, Bridge	5,000 00	5,150 00	5,000 00	
Ottawa, O., 6s, 1913-17, Bridge ...	5,000 00	6,300 00	5,000 00	
City of Anderson, Ind., 6s, 1899-1903, Imp.	3,528 30	3,528 30	3,528 30	
Arkansas City, Kan., 6s, 1901, Wat.	7,000 00	7,000 00	7,000 00	
Arkansas City, Kan., 7s, 1901, Sew.	500 00	500 00	500 00	
Chicago Sanitary District, Ill.,				
4½s, 1908-14	10,000 00	10,850 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	3,465 00	3,000 00	
Indianapolis, Ind., 4s, 1922, School				
Commissioners.....	10,000 00	11,150 00	10,000 00	
Key West, Florida, 8s, 1902, City				
Market.....	5,000 00	5,125 00	5,000 00	
Marshalltown, Ia., 4½s, 1911-16,				
Funding	2,000 00	2,070 00	2,000 00	
Milwaukee, Wis., 5s, 1903, School	500 00	517 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, In-				
ternal Improvement	6,500 00	6,500 00	6,500 00	
Wyandotte, Kan., 6s, 1903, Munic.	1,400 00	1,425 00	1,400 00	
Total public funds out of Maine.....	69,078 30			69,078 30
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	17,000 00	18,275 00	16,925 00	
Bangor and Aroostook, 5s, 1943	12,000 00	13,920 00	11,768 75	
Bangor and Aroostook, Car Trust, 5s, 1908..	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1905	7,000 00	7,280 00	7,000 00	
Maine Central, 5s, 1923	3,000 00	3,600 00	3,000 00	
Portland and Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	49,000 00			48,693 75
Achison, Topeka and Santa Fe, General				
Mortgage, 4s, 1995	12,500 00	12,875 00	10,666 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,600 00	10,000 00	
Belleville and Carondelet, 6s, 1923.....	5,000 00	6,000 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	5,000 00	5,250 00	5,000 00	
Buffalo and Susquehanna, 4s, 1951	5,000 00	5,000 00	5,000 00	
Burlington Electric, Ia., 6s, 1910.....	3,000 00	2,700 00	3,000 00	
Burlington Electric, Ia., Receiver's Cfs. ...	750 00	750 00	750 00	
Central Pacific, 4s, 1949	10,000 00	10,150 00	9,900 00	
Chicago, Peoria and St. Louis, Prior Lien,				
4½s, 1930.....	10,000 00	10,500 00	10,000 00	
Chicago and West Michigan, 5s, 1921.....	15,000 00	16,050 00	15,000 00	
Chicago and West Michigan, Scrip.....	1,275 00	1,364 25	1,275 00	

PEOPLE'S SAFE DEPOSIT AND 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>
Cicero and Proviso Street, Chicago, 5s, 1915	\$10,000 00	\$10,550 00	\$10,000 00	
Clearfield and Jefferson, 6s, 1927	9,000 00	10,530 00	9,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933	10,000 00	11,100 00	10,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,050 00	5,000 00	
Electric Railway, Light and Power Company, Sedalia, Mo., 6s, 1912, Optional	3,000 00	2,250 00	3,000 00	
Elgin, Joliet and Eastern, 5s, 1941	10,000 00	10,900 00	10,000 00	
Indiana, Illinois and Iowa, 4s, 1950	15,000 00	14,625 00	14,525 00	
Kansas City Southern, 3s, 1950	3,000 00	2,100 00	3,520 00	
Lehigh and New York, 4s, 1945	10,000 00	9,600 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,950 00	10,000 00	
Northern Ohio, 5s, 1945	15,000 00	16,500 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1936	10,000 00	11,500 00	10,000 00	
St. Louis, Kansas & Southwestern, 6s, 1912, Optional	3,000 00	750 00	3,000 00	
St. Louis & San Francisco, Con. Mort., 4s, 1936	1,000 00	1,000 00	1,000 00	
St. Louis and San Francisco, Scrip	950 00	950 00	950 00	
Taunton Street, Mass., 5s, 1914	5,000 00	5,150 00	5,000 00	
Trenton Passenger, N. J., 6s, 1924, Optional	5,000 00	5,725 00	5,000 00	
West Chicago St. R. R. Tunnel Co., 11½s, 1909	17,000 00	17,510 00	17,000 00	
Total railroad bonds out of Maine	219,475 00			\$215,886 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 6s, 1912	10,000 00	10,000 00	10,000 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 Building Association, 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	
Phillips Water Company, 5s, 1916	3,000 00	3,066 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
Bennington Water Power and Light Company, Vt., 5s, 1923	10,000 00	12,600 00	13,000 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	11,700 00	13,000 00	
Total corporation bonds out of Maine	32,000 00			31,000 00
<i>Railroad Stock Owned.</i>				
Duluth-Superior Traction Co., Preferred	2,000 00	1,500 00	1,500 00	
Hereford	5,000 00	5,000 00	4,800 00	
St. Louis and San Francisco, 2d Preferred	1,200 00	840 00	240 00	
St. Louis and San Francisco, Common	1,800 00	774 00	126 00	
Total railroad stock owned	10,000 00			6,666 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association, Bath	1,500 00	1,500 00	1,500 00	1,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	4,000 00	5,400 00	4,000 00	
First National Bank, Bath	14,000 00	16,240 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	5,610 00	5,100 00	
Marine National Bank, Bath	5,000 00	6,500 00	5,000 00	
Merchants' National Bank, Portland	900 00	1,224 00	900 00	
National Traders' Bank, Portland	800 00	840 00	800 00	
Portland National Bank, Portland	5,000 00	5,625 00	5,000 00	
Total national bank stock owned	40,800 00			40,800 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	2,000 00	2,060 00	2,000 00	
Waterville Trust Company	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

PEOPLE'S SAFE DEPOSIT AND 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 Bath	\$100 00	\$100 00	
Portland	565 00	565 00	\$665 00
<i>Loans on Corporation Bonds.</i>			
Bath Iron Works	5,000 00	5,000 00	
Bennington Water Power and Light Company, Vt.	2,500 00	2,500 00	
Crystal Water Company, Edgewater, N. Y.	750 00	750 00	
Fort Smith Water Company, Ark.	3,250 00	3,250 00	
Morgan's Louisiana & Texas R. E. & Steamship Co.	500 00	500 00	
Omaha Water Company, Neb	5,000 00	5,000 00	17,000 00
<i>Loans on Corporation Stock.</i>			
Bath Iron Works	1,200 00	1,200 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	
Langdon Manufacturing Company, St. Albans, Vt.	3,500 00	3,500 00	
Little Androscoggin Water Power Company, Auburn Mountain, Farm and Seashore Company, Portland ..	1,000 00	1,000 00	
Sagadahoc Real Estate Association, Bath	500 00	500 00	
Torrey Roller Bushing Works, Bath	8,140 00	8,140 00	
Union Stock Yards Company, Omaha, Neb	2,900 00	2,900 00	
Worumbo Manufacturing Company, Lisbon Falls	1,500 00	1,500 00	
	13,003 00	13,003 00	36,593 00
<i>Loans on National Bank Stock.</i>			
Bath National Bank, Bath	600 00	600 00	
First National Bank, Bath	4,525 00	4,525 00	
Lincoln National Bank, Bath	970 00	970 00	
People's National Bank, Waterville	82 40	82 40	6,177 40
<i>Loans on Savings Bank Books.</i>			
Bath Savings Institution	250 00	250 00	
Calais Savings Bank	50 00	50 00	
People's Safe Deposit and Savings Bank, Bath	3,020 00	3,020 00	3,320 00
<i>Loans to Corporations.</i>			
Grace Church, Bath	300 00	300 00	
Sagadahoc Real Estate Association, Bath	15,000 00	15,000 00	
Sentinel and Times Publishing Company, Bath	101 22	101 22	
Winter Street Congregational Society, Bath	325 00	325 00	15,726 22
Loan on Maine Central Railroad bond	1,000 00	1,000 00	
Loan on Boston and Maine Railroad stock	5,000 00	5,000 00	
Loan to county of Sagadahoc	3,000 00	3,000 00	
Loans on vessel property	25,200 00	25,200 00	
Loans on mortgages of real estate	112,669 00	112,669 00	146,869 00
Real estate, investment	19,196 49	19,196 49	
Real estate, foreclosure	3,014 21	3,014 21	
Safe deposit department	5,000 00	5,000 00	
Safe, furniture and fixtures	4,500 00	4,500 00	31,710 70
Premium account	-	12,455 50	12,455 50
Cash on deposit	4,227 61	4,227 61	
Cash on hand	3,515 62	3,515 62	7,743 23
			\$775,678 10
Unpaid accrued interest	5,810 13		
	801,603 23		
Due depositors, earned dividend and accrued State tax	769,420 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$32,182 78		

PHILLIPS SAVINGS BANK—PHILLIPS.

April 19, 1901.

E. M. ROBINSON, President.

N. P. NOBLE, Treasurer.

LIABILITIES.

Deposits	\$151,906 23
Reserve fund.....	4,500 00
Undivided profits.....	3,416 81
	\$159,823 04

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bath, 6s, 1902.....	\$1,000 00	\$1,025 00	\$1,000 00	
Rockland, 6s, 1902	2,000 00	2,050 00	2,000 00	
Town of Avon, 5s, Optional	1,500 00	1,500 00	1,500 00	
Avon, order	250 00	250 00	250 00	
Phillips, orders	9,392 21	9,392 21	9,392 21	
Phillips, 4s, Optional	2,600 00	2,600 00	2,600 00	
Rangeley, 5s, 1901, Optional	1,000 00	1,000 00	1,000 00	
Rangeley, order.....	1,047 12	1,047 12	1,047 12	
Salem, order	20 00	20 00	20 00	
Total public funds of Maine	18,809 33			\$18,809 33
City of Ironton, O., 5s, 1912, Street Imp.	2,000 00	2,226 00	2,000 00	
Marion, O., 6s, 1902	1,000 00	1,020 00	1,000 00	
Town of Danville, Ill., 5s, 1905-6	3,000 00	3,150 00	3,000 00	
Total public funds out of Maine	6,000 00			6,000 0
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	5,000 00	5,800 00	4,775 00	
Knox and Lincoln, 5s, 1921	2,000 00	2,240 00	2,000 00	
Maine Central, 7s, 1912	100 00	134 00	100 00	
Phillips and Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland and Ogdensburg, 5s, 1908	5,000 00	5,550 00	5,000 00	
Portland Railroad, 4½s, 1913	2,000 00	2,160 00	2,000 00	
Rockland, Thomaston and Camden, 5s, 1922	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	24,100 00			23,875 00
Black Rocks and Salisbury Beach, Mass., 5s, 1911.....	3,000 00	3,069 00	3,000 00	
Central Pacific, 4s, 1949	3,000 00	3,000 00	3,000 00	
Norfolk Southern Street, Mass., 5s, 1919	3,000 00	3,000 00	3,000 00	
West Chicago St. R.R. Tunnel Co., Ill., 5s, 1909	3,000 00	3,060 00	3,000 00	
Total railroad bonds out of Maine	12,000 00			12,000 00
<i>Corporation Bonds Owned.</i>				
Bethel Water Company, 5s, 1910	5,000 00	5,125 00	5,000 00	
Kingfield Water Company, 4s, 1919	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, 1902, Optional	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1915	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	15,000 00			15,000 00
Indianapolis Water Co., Ind., 6s, 1911.	5,000 00	5,600 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	1,000 00	1,100 00	1,000 00	
Cumberland National Bank, Portland.....	1,400 00	1,400 00	1,400 00	
First National Bank, Farmington.....	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston	1,400 00	2,128 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	2,200 00	2,530 00	2,200 00	
Portland National Bank, Portland	2,000 00	2,250 00	2,000 00	
Total national bank stock owned	16,700 00			16,700 00

PHILLIPS SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company.....	\$5,600 00	\$5,600 00	\$5,350 00	
People's Trust Company, Farmington.	250 00	250 00	250 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.....	7,850 00			\$7,600 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Supply Company.....		400 00	400 00	
Huntington Water Company, West Virginia.....		400 00	400 00	
John Mulholland, New York.....		7,000 00	7,000 00	7,800 00
<i>Loans on Corporation Stock.</i>				
Equitable Trust Company, Augusta, Ga.....		1,500 00	1,500 00	
Jenkins and Bogart Manufacturing Co., Kingfield...		1,000 00	1,000 00	
Kingfield Water Company.....		1,000 00	1,000 00	
Northwestern Elevator Company, Minn.....		3,000 00	3,000 00	
Phillips Electric Light Company.....		100 00	100 00	6,600 00
Loan on Chapman National Bank stock, Portland...		2,000 00	2,000 00	
Loan on North Franklin Agricultural Society note..		200 00	200 00	
Loans on personal property.....		1,397 86	1,397 86	
Loan on Phillips Savings Bank book.....		200 00	200 00	
Loans on mortgages of real estate.....		28,779 50	28,779 50	32,577 36
Safe.....		400 00	400 00	400 00
Premium account.....		-	1,000 00	1,000 00
Cash on deposit.....		4,997 44	4,997 44	
Cash on hand.....		1,463 91	1,463 91	6,461 35
Unpaid accrued interest.....		2,100 00		\$159,823 04
Due depositors, earned dividend and accrued State tax.....		165,980 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$11,537 99		

PISCATAQUIS SAVINGS BANK—DOVER.

August 1, 1901.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

LIABILITIES.

Deposits	\$707,077 04
Reserve fund	11,583 10
Undivided profits	8,808 15
	\$727,468 2

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	\$6,850 00	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1912, R. R. Aid...	5,000 00	5,525 00	5,000 00	
Washington, 4s, 1923, Opt., R.R. Aid	6,000 00	6,480 00	6,000 00	
Total public funds of Maine	11,000 00			11,000 0
County of Franklin, Kan., 6s, 1910, Refunding	5,000 00	5,800 00	5,000 00	
Jefferson, O., 5s, 1902, Turnpike	5,000 00	5,075 00	5,000 00	
Lawrence, Ind., 5s, 1904, Road...	5,000 00	5,200 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,300 00	5,000 00	
Otter Tail, Minn., 5s, 1904, Ref...	5,000 00	5,250 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,500 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	2,000 00	2,220 00	2,000 00	
Brainerd, Minn., 6s, 1908, Elec. Lt.	4,000 00	4,350 00	4,000 00	
Emporia, Kan., 4½s, 1919, Opt. Ref.	3,000 00	3,090 00	3,000 00	
Greenville, O., 6s, 1902, Refund ..	5,000 00	5,075 00	5,000 00	
Kansas City, Kan., 6s, 1903-9, In-				
ternal Improvement	10,000 00	10,900 00	10,000 00	
Manistee, Mich., 4s, 1908, Water	3,000 00	3,090 00	3,000 00	
Menominee, Mich., 6s, 1907, Sch.	5,000 00	5,675 00	5,000 00	
Owensboro, Ky., 4s, 1915, Op-				
tional Street Improvement ..	5,000 00	5,200 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920,				
Bridge	5,000 00	5,600 00	5,000 00	
Steuenville, O., 4s, 1914, Opt. Wat.	5,000 00	5,250 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per-				
manent Improvement	9,000 00	9,945 00	9,000 00	
Superior, Wis., 5s, Opt., Sewer ..	5,000 00	5,000 00	5,000 00	
Town of Watertown, Mass., 3½s, 1910, Water	5,000 00	5,050 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Appor-				
tioning Dept.	6,000 00	7,020 00	6,000 00	
Total public funds out of Maine	102,000 00			102,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	10,000 00	11,600 00	9,985 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	10,000 00	11,500 00	10,000 00	
Bangor & Aroostook, Van Buren Ext., 5s, 1943	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook Car Trust, 5s, 1908....	5,000 00	5,000 00	5,000 00	
Phillips and Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Portland Railroad Company, 3½s, 1931	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	52,000 00			51,985 0
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.	5,000 00	4,450 00	4,481 25	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,850 00	4,950 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,500 00	4,700 00	
Central Pacific, 4s, 1949	5,000 00	5,000 00	4,925 00	
Chicago, Peoria and St. Louis, 4½s, 1930	5,000 00	5,200 00	5,000 00	
Cicero and Proviso Street, Chicago, 5s, 1915	5,000 00	5,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, 1910, Opt.	5,000 00	5,000 00	5,000 00	

PISCATAQUIS 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>
Clearfield and Jefferson, 6s, 1927	\$5,000 00	\$5,850 00	\$5,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933..	5,000 00	5,550 00	5,000 00	
Concord and Montreal, 4s, 1920.....	10,000 00	10,700 00	10,000 00	
Des Moines and Fort Dodge, 4s, 1905	5,000 00	4,825 00	4,875 00	
Des Moines Street, Ia., 6s, 1916.....	5,000 00	5,350 00	5,000 00	
Detroit Railway Company, Mich., 5s, 1924 .	5,000 00	5,250 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927, Opt.	5,000 00	5,150 00	5,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	15,000 00	15,456 00	14,370 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,260 00	13,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	5,000 00	4,900 00	4,825 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,400 00	5,000 00	
Lexington and Boston, 4½s, 1920.....	5,000 00	5,125 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932 .	5,000 00	5,400 00	5,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,150 00	4,825 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	5,000 00	5,250 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 . . .	10,000 00	10,600 00	9,900 00	
New Haven and West Haven and Winches- ter Avenue, Conn., 5s, 1912.....	3,000 00	3,300 00	3,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1913 .	5,000 00	5,125 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916	5,000 00	5,700 00	5,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	5,725 00	5,000 00	
Sioux City Traction Company, Ia., 5s, 1919.	5,000 00	5,075 00	5,000 00	
Toledo & Ohio Central, W. Div., 5s, 1935....	5,000 00	5,500 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930-1.....	10,000 00	11,500 00	10,000 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine.....	196,000 00			\$193,851 25
<i>Corporation Bonds Owned.</i>				
Bath Gas & Electric Company, 5s, 1920.....	4,000 00	4,000 00	3,900 00	
Bath Water Supply Company, 5s, 1916	9,006 00	9,000 00	9,600 00	
Belfast Water Company, 5s, 1920.....	5,000 00	5,200 00	5,000 00	
Ellsworth Elec. Illuminating Co., 5s, 1908..	1,500 00	1,500 00	1,500 00	
Kineo Company, 6s, 1906.....	500 00	500 00	500 00	
Lewiston Gas Light Company, 4s, 1924.....	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, 1917	5,000 00	5,000 00	5,000 00	
Maine & New Hampshire Granite Co., 5s, 1912	3,000 00	2,700 00	3,000 00	
Maine Water Company, 5s, 1931	10,000 00	10,000 00	9,975 00	
Masonic Building Ass'n, Biddeford, 4½s, 1917	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 Co., Bangor, 5s, 1929.....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.....	2,000 00	2,260 00	2,000 00	
Sanford Power Company, 5s, 1908.....	4,500 00	4,500 00	4,500 00	
Total corporation bonds of Maine.....	66,500 00			66,345 00
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	3,060 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	3,745 00	3,500 00	
First National Bank, Bangor.....	1,300 00	1,885 00	1,300 00	
First National Bank, Dexter.....	6,000 00	6,480 00	6,000 00	
First National Bank, Portland.....	3,700 00	3,700 00	3,700 00	
Kineo National Bank, Dover.....	5,000 00	5,900 00	5,000 00	
National Shoe & Leather Bank, Auburn....	9,200 00	9,200 00	9,200 00	
Portland National Bank, Portland.....	3,000 00	3,375 00	3,000 00	
Richmond National Bank, Richmond.....	640 00	640 00	640 00	
Veazie National Bank, Bangor.....	4,500 00	5,025 00	4,500 00	
Total national bank stock owned....	36,840 00			36,840 00

PISCATAQUIS 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.....	\$4,000 00	\$4,000 00	\$4,000 00	
Rumford Falls Trust Company	1,000 00	1,030 00	1,000 00	
Waterville Trust Company	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>				
Guilford Lumber Company		4,000 00	4,000 00	
Piscataquis Woolen Company, Guilford		12,936 00	12,936 00	
Pittsfield Electric Light and Power Company		2,500 00	2,500 00	19,436 00
<i>Loans to Municipalities.</i>				
Town of Blanchard.....		1,000 00	1,000 00	
Foxcroft		23,831 46	23,831 46	24,831 46
Loan on People's Gas Light and Coke Company bonds, Albany, N. Y.		5,851 84	5,851 84	
Loan on First National Bank stock, Guilford.....		1,200 00	1,200 00	
Loan to Piscataquis Mutual Fire Insurance Company, Dover		200 00	1,166 20	
Loans on life insurance policies		6,519 40	6,519 40	
Loans on personal property		3,688 48	3,688 48	
Loans on mortgages of real estate.....		128,732 69	128,732 69	147,158 61
Real estate, investment		10,700 00	10,700 00	
Real estate, foreclosure		1,626 80	1,626 80	12,326 80
Premium account		-	16,985 34	
Expense account.....		-	677 31	17,662 65
Cash on deposit		16,421 77	16,421 77	
Cash on hand		359 75	359 75	16,781 52
Unpaid accrued interest.....		12,486 23		\$727,468 29
Due depositors, earned dividend and accrued State tax.....		752,234 42		
		713,552 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$38,682 38		

PORTLAND SAVINGS BANK—PORTLAND.

May 23, 1901.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

LIABILITIES.

Deposits.....	\$9,664,550 81
Reserve fund.....	370,000 00
Undivided profits.....	202,272 37
	10,236,823 18

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon 4s, 1925.....	1,075,000 00	1,478,125 00	1,075,000 00	1,075,000 00
City of Lewiston, 6s, 1901, Municipal ...	43,000 00	43,000 00	43,000 00	43,000 00
County of Bay, Mich., 5s, 1911, Bridge	30,000 00	34,500 00	30,000 00	
Belmont, O., 5s, 1903-9, Ct. H., etc	48,000 00	51,840 00	48,000 00	
Blue Earth, Minn., 5s, 1919, Ct. H.	35,000 00	40,775 00	35,000 00	
Boone, Ind., 5s, 1902-7, Funding .	20,000 00	20,800 00	20,000 00	
Bourbon, Kan., 6s, 1913, Refund .	37,000 00	44,400 00	37,000 00	
Delaware, Ind., 5s, 1902-6, Ct. H .	25,000 00	26,000 00	25,000 00	
Douglass, Neb., 5s, 1911, Refund	45,000 00	50,625 00	45,000 00	
Elkhart, Ind., 5s, 1902-3, Funding	20,000 00	20,400 00	20,000 00	
Franklin, O., 6s, 1899-1901, St. Imp	18,000 00	18,000 00	18,000 00	
Hancock, Ind., 5s, 1917-28, Fund .	67,000 00	78,055 00	67,000 00	
Hancock, O., 5s, 1913-18, Ct. House	50,000 00	58,500 00	50,000 00	
Jackson, Ind., 5s, 1906-10, Fund ...	25,000 00	27,125 00	25,000 00	
Lawrence, O., 5s, 1920-3, Pike ...	20,000 00	24,700 00	20,000 00	
Licking, O., 6s, 1901-3, Jail	15,000 00	15,375 00	15,000 00	
Madison, O., 6s, 1902-3, Ct. H., etc	14,000 00	14,490 00	14,000 00	
Miami, O., 6s, 1901, Court House.	7,000 00	7,000 00	7,000 00	
Muskingum, O., 5s, 1903-13, Hall .	60,000 00	69,900 00	60,000 00	
Polk, Minn., 6s, 1908, Ditch ...	64,000 00	73,280 00	64,000 00	
Putnam, O., 5s, 1901-3, Jail	12,000 00	12,180 00	12,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H. .	50,000 00	58,000 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding.	35,000 00	42,350 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	25,750 00	25,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	62,000 00	70,370 00	62,000 00	
Sumner, Kan., 5½s, 1920, Refund .	85,000 00	103,275 00	85,000 00	
Vigo, Ind., 5s, 1903-8, Court House	32,000 00	33,920 00	32,000 00	
Williams, O., 5s, 1902, Ct. House	8,000 00	8,120 00	8,000 00	
Wyandotte, Kan., 5½s, 1903, Ref.	50,000 00	52,600 00	50,000 00	
Wyandotte, Kan., 5½s, 1908, Op-				
tional, Refunding	5,000 00	5,625 00	5,000 00	
City of Akron, O., 5s, 1901, School	20,000 00	20,000 00	20,000 00	
Anderson, Ind., 5s, 1918, Water .	40,000 00	46,200 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	31,800 00	30,000 00	
Canton, O., 5s, 1902-3, Sewer	25,000 00	25,625 00	25,000 00	
Canton, O., 5s, 1905-9, School	36,000 00	39,240 00	36,000 00	
Cincinnati, O., 7s, 1904, Float Debt	12,000 00	13,260 00	12,000 00	
Cleveland, O., 5s, 1906, Bd. of Ed. .	70,000 00	75,600 00	70,000 00	
Duluth, Minn., 5s, 1907, Improve-				
ment and Funding	50,000 00	54,750 00	50,000 00	
Evansville, Ind., 5s, 1912, Fund .	15,000 00	17,025 00	15,000 00	
Evansville, Ind., 4½s, 1912, Fund.	25,000 00	27,250 00	25,000 00	
Indianapolis, Ind., 5s, 1902-6, Lib'y	50,000 00	52,500 00	50,000 00	
Indianapolis, Ind., 4½s, 1910-24,				
School Commissioners	60,000 00	69,300 00	60,000 00	
Iron Mountain, Mich., 6s, 1906,				
Sewer and Street.....	20,000 00	21,800 00	20,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Kansas City, Kan., 5s, 1907, Munic Lake & Hyde Park, Ill., 5s, 1901-3, School.	\$21,000 00	\$22,155 00	\$21,000 00	
	Lansing, Mich., 4½s, 1910-15, Wat.	17,000 00	17,170 00	17,000 00	
	Lansing, Mich., 5s, 1913-23, Elec. Lt.	25,000 00	27,000 00	25,000 00	
	Massillon, O., 6s, 1901-2, Refund.	50,000 00	58,750 00	50,000 00	
	Minneapolis, Minn., 4½s, 1902, Opt.	5,000 00	5,050 00	5,000 00	
	Muskegon, Mich., 5s, 1901-24, Wat.	45,000 00	45,450 00	45,000 00	
	Newport, Ky., 5s, 1918, Street....	50,000 00	57,000 00	50,000 00	
	Omaha, Neb., 4½s, 1906, Renewal	30,000 00	35,250 00	30,000 00	
	Omaha, Neb., 4s, 1918, Funding..	50,000 00	52,250 00	50,000 00	
	Toledo, O., 5s, 1905, Funding.....	50,000 00	53,250 00	50,000 00	
		25,000 00	26,625 00	25,000 00	
Total public funds out of Maine.....		1,895,000 00			1,895,000 00
<i>Railroad Bonds Owned.</i>					
Maine Central, Consolidated 7s, 1912		132,500 00	177,550 00	132,500 00	
Maine Central, Consolidated, 4½s, 1912		167,500 00	185,925 00	167,500 00	
Maine Central, Consolidated, 4s, 1912.....		70,000 00	74,200 00	70,000 00	
Portland Railroad, 1st Mort., 4½s, 1913		100,000 00	108,000 00	100,000 00	
Portland & Cape Elizabeth, 1st Mort., 5s, 1915		75,000 00	81,750 00	75,000 00	
Portland & Ogdensburg, 1st Con. Mort., 5s, 1908		150,000 00	166,500 00	150,000 00	
Portland & Rumford Falls, 4s, 1927		25,000 00	25,000 00	25,000 00	
Somerset, 4s, 1950.....		25,000 00	25,000 00	25,000 00	
Total railroad bonds of Maine.....		745,000 00			745,000 00
Albany & Susquehanna, Con. Mort., 6s, 1906		8,000 00	8,880 00	8,000 00	
Allegheny & Kinzua, 1st Mort., 5s, 1894-9		35,000 00	26,250 00	21,000 00	
Allegheny & Western, 1st Mort., 4s, 1908		25,000 00	25,000 00	25,000 00	
Aitchison, Topeka and Santa Fe, General Mortgage, 4s, 1905		25,000 00	25,375 00	25,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934		50,000 00	58,000 00	50,000 00	
Baltimore and Ohio, 3½s, 1925		50,000 00	47,750 00	47,250 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.		50,000 00	44,500 00	43,625 00	
Baltimore and Ohio, 1st Mort., 4s, 1948		25,000 00	25,250 00	25,000 00	
Bennington and Rutland, 4½s, 1927		50,000 00	52,000 00	50,000 00	
Boston, Milton and Brockton Street, Mass., 1st Mortgage, 5s, 1919		25,000 00	26,250 00	25,000 00	
Braintree and Weymouth Street, Mass., 1st Mortgage, 5s, 1917		25,000 00	26,875 00	25,000 00	
Bridgeport Traction Co., Conn., 5s, 1923.....		25,000 00	27,750 00	25,000 00	
Brockton, Bridgewater and Taunton Street, Mass., 5s, 1917		25,000 00	26,250 00	25,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920		25,000 00	25,250 00	25,000 00	
Canton Massillon Electric, O., 5s, 1920		25,000 00	25,000 00	25,000 00	
Cedar Rapids, Iowa Falls and Northwestern, 5s, 1921		25,000 00	28,000 00	25,000 00	
Cedar Rapids & Missouri River, 7s, 1916		25,000 00	34,625 00	25,000 00	
Central Branch Union Pacific, 4s, 1948		25,000 00	22,875 00	22,750 00	
Central Pacific, 4s, 1949		50,000 00	50,000 00	49,250 00	
Central of Peoria, Ill., 1st Mort., 5s, 1915		25,000 00	25,750 00	25,000 00	
Chicago, Burlington and Quincy, Consolidated Mortgage, 7s, 1903		25,000 00	27,250 00	25,000 00	
Chicago and Eastern Illinois, General Consolidated, 1st Mortgage, 5s, 1937		50,000 00	61,000 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	70,500 00	50,000 00	
Chicago, Peoria and St. Louis, 4½s, 1930		25,000 00	26,000 00	25,000 00	
Chicago, Rock Island and Pacific, General Mortgage, 4s, 1988		50,000 00	53,500 00	50,000 00	
Chicago & St. Louis, 1st Mortgage, 6s, 1915.		74,000 00	84,360 00	74,000 00	
Chicago & West Michigan, Con. Mort., 5s, 1921		50,000 00	54,000 00	48,750 00	
Chicago and West Michigan, Coupon Scrip		2,125 00	2,295 00	-	
Cicero & Proviso Street, Chicago, 5s, 1915..		25,000 00	26,375 00	25,000 00	
Cincinnati, Dayton & Chicago, 4s, 1942		25,000 00	23,812 50	23,812 50	
Cincinnati, Portsmouth and Virginia, 1st Mortgage, 5s, 1925		50,000 00	52,000 00	50,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cleveland, Cincinnati, Chicago and St. Louis, C. W. and M. Division, 4s, 1991	\$19,000 00	\$19,380 00	\$19,000 00	
Cleveland, Cincinnati, Chicago and St. Louis, Cairo Division, 4s, 1939	25,000 00	25,250 00	25,000 00	
Cleveland, Columbus, Cincinnati, and Indianapolis, Consolidated Mortgage, 7s, 1914	25,000 00	33,125 00	25,000 00	
Cleveland, Lorain and Wheeling, 1st Consolidated Mortgage, 5s, 1933	50,000 00	55,500 00	50,000 00	
Cleveland Terminal and Valley, 4s, 1995	50,000 00	48,000 00	49,500 00	
Dayton & Michigan, Con. Mortgage, 5s, 1911	25,000 00	27,750 00	25,000 00	
Dayton, Springfield and Urbana Electric, O., 5s, 1905, Optional	50,000 00	51,000 00	50,000 00	
Denver City Tramway, Col., 5s, 1919	23,000 00	23,000 00	23,000 00	
Elgin, Joliet & Eastern, 1st Mortgage, 5s, 1941	50,000 00	54,000 00	50,000 00	
Flint & Pere Marquette, 1st Mort., 6s, 1920	25,000 00	30,500 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	56,750 00	50,000 00	
Flint and Pere Marquette, Toledo Division, 5s, 1937	25,000 00	26,750 00	25,000 00	
Gardner, Westminster and Fitchburg Street, Mass., 5s, 1920	25,000 00	26,250 00	25,000 00	
Gloucester, Essex and Beverly Street, Mass., 1st Mortgage, 5s, 1917	25,000 00	26,250 00	25,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	25,000 00	25,750 00	23,750 00	
Hoosac Valley Street, Mass., 1st Mortgage, 5s, 1917	25,000 00	25,750 00	25,000 00	
Housatonic, Consolidated 5s, 1937	50,000 00	65,500 00	50,000 00	
Indiana, Decatur and Western, 1st Mortgage, 5s, 1935	25,000 00	26,375 00	25,000 00	
Indiana, Illinois & Iowa, 1st Mort., 4s, 1950	75,000 00	73,125 00	71,250 00	
Iowa Central, 5s, 1938	25,000 00	29,000 00	25,000 00	
Kanawha & Michigan, 1st Mort., 4s, 1990	50,000 00	47,500 00	41,000 00	
Kansas City, St. Joseph and Council Bluffs, 7s, 1907	25,000 00	29,060 00	25,000 00	
Kentucky Central, 4s, 1987	25,000 00	25,000 00	24,500 00	
Lehigh & New York, 1st Mortgage, 4s, 1945	25,000 00	23,750 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage, 4½s, 1940	35,000 00	38,325 00	35,000 00	
Leominster and Clinton Street, Mass., 1st Mortgage, 5s, 1917	25,000 00	25,750 00	25,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	25,000 00	25,875 00	25,000 00	
Lowell, Lawrence and Haverhill Street, Mass., 1st Mortgage, 5s, 1893, Optional	30,000 00	31,200 00	30,000 00	
Lowell & Suburban Street, Mass, 5s, 1911	50,000 00	52,500 00	50,000 00	
Manhattan Elevated, N. Y., Con., 4s, 1990	50,000 00	52,000 00	50,000 00	
Middlesex Valley, 5s, 1942	27,000 00	27,000 00	26,190 00	
Minneapolis and St. Louis, 4s, 1949	50,000 00	50,250 00	48,250 00	
Montville Street, Conn., 5s, 1920	25,000 00	26,000 00	25,000 00	
Nashua Street, N. H., 1st Mort., 6s, 1901, Opt.	25,000 00	25,000 00	25,000 00	
New Bedford, Middleboro and Brockton Street, Mass., 1st Mortgage, 5s, 1920	25,000 00	26,250 00	25,000 00	
New Haven and Derby, Con. Mort., 5s, 1918	50,000 00	58,000 00	50,000 00	
Newport and Fall River St., 5s, 1918	25,000 00	25,625 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated, 5s, 1935	25,000 00	27,000 00	25,000 00	
New York Central and Hudson River, 1st Mortgage, 7s, 1903	50,000 00	53,500 00	50,000 00	
New York Central & Hudson River, 3½s, 1997	25,000 00	27,250 00	25,000 00	
New York and Greenwood Lake, 5s, 1946	50,000 00	57,000 00	50,000 00	
New York & New England, 1st Mort., 6s, 1905	50,000 00	54,000 00	50,000 00	
New York, Susquehanna & Western, 5s, 1943	25,000 00	25,000 00	25,000 00	
Norfolk Central Street, Mass., 5s, 1918	25,000 00	25,750 00	25,000 00	
Norfolk Southern St., Mass., 1st Mort., 5s, 1919	25,000 00	25,000 00	25,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage, 5s, 1899, Optional	24,500 00	24,500 00	24,500 00	
Norfolk Western Street, Mass., 1st Mortgage, 5s, 1904, Optional	25,000 00	25,000 00	25,000 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	35,000 00	25,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	
Ogdensburg and Lake Champlain, 4s, 1948.	100,000 00	100,000 00	100,000 00	
People's Street, Groveland, Mass., 5s, 1928.	25,000 00	25,500 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918	50,000 00	57,500 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mort., 6s, 1916	25,000 00	28,500 00	25,000 00	
Port Reading, 1st Mortgage, 5s, 1941.....	25,000 00	26,750 00	25,000 00	
Providence and Taunton Street, 5s, 1918	25,000 00	26,000 00	25,000 00	
Rutland-Canadian, 4s, 1949.....	50,000 00	50,000 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort., 5s, 1996	25,000 00	28,750 00	25,000 00	
St. Louis Cable and Western, 6s, 1914.....	25,000 00	29,000 00	25,000 00	
St. Louis and San Francisco, 1st Mort., 5s, 1987	25,000 00	27,750 00	25,000 00	
St. Paul and Duluth, 5s, 1931.....	25,000 00	30,125 00	25,000 00	
Saratoga Traction, N. Y., 1st Mort., 5s, 1927.	40,000 00	36,000 00	25,000 00	
Scioto Valley and New England, 1st Mortgage, 4s, 1989.....	25,000 00	25,125 00	25,000 00	
Sioux City Traction, Ia., 5s, 1919	25,000 00	25,375 00	25,000 00	
South Middlesex Street, Mass., 5s, 1915	25,000 00	25,500 00	24,000 00	
Toledo Traction, O., 1st Con. Mort., 5s, 1909	25,000 00	25,750 00	24,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939	25,000 00	25,000 00	24,275 00	
West Chicago Street, Ill., 1st Mort., 5s, 1928	50,000 00	54,500 00	50,000 00	
West Chicago Street R.R. Tunnel Co., 5s, 1909	100,000 00	103,000 00	100,000 00	
Wilkesbarre & Eastern, 1st Mort., 5s, 1942..	25,000 00	27,500 00	25,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	25,000 00	25,750 00	25,000 00	
Total railroad bonds out of Maine	3,517,625 00			3,448,777 50
<i>Corporation Bonds Owned.</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 and Rockland Water Co., 6s, 1905..	25,500 00	28,050 00	25,500 00	
Camden and Rockland Water Co., 4½s, 1917.	50,000 00	53,000 00	50,000 00	
Cumberland Land Company, Portland, 1st Mortgage, 5s, 1894-1917.....	9,500 00	3,166 67	4,750 00	
Dover and Foxcroft Water Co., 5s, 1907.....	30,000 00	30,900 00	30,000 00	
Lewiston Gas Light Company, 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	
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 Company, 4s, 1902-37	94,000 00	97,290 00	94,000 00	
Portland Water Company, 4s, 1927	50,000 00	53,000 00	50,000 00	
Preble Hotel Company, Portland, 5s, 1912..	100,000 00	100,000 00	100,000 00	
Preble Hotel Company, Portland, 4s, 1912 ..	50,000 00	50,000 00	50,000 00	
Sanford Power Company, 1st Mort., 5s, 1908	25,000 00	25,000 00	25,000 00	
Skowhegan Water Company, 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Waterville Water Company, 5s, 1916.....	40,000 00	40,800 00	40,000 00	
York Shore Water Company, 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine	734,000 00			728,900 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	
Fort Smith Water Company, Ark., 1st Consolidated Mortgage, 6s, 1910	27,500 00	13,750 00	13,750 00	
Total corporation bonds out of Maine . . .	65,000 00			48,750 00
<i>Railroad Stock Owned.</i>				
Boston and Maine, Common.....	20,000 00	39,000 00	20,000 00	
Eastern Maine.....	20,000 00	25,000 00	20,000 00	
European and North American.....	21,300 00	30,885 00	21,300 00	
Total railroad stock owned	61,300 00			61,300 00
<i>Corporation Stock Owned.</i>				
Mechanic Falls Water Company.....	13,000 00	3,250 00	500 00	
Municipal Security Company, Portland...	5,000 00	2,500 00	2,500 00	
Portland Safe Deposit Company	26,500 00	28,487 50	26,500 00	
Total corporation stock owned.	44,500 00			29,500 00

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford	\$3,000 00	\$3,210 00	\$3,000 00	
Canal National Bank, Portland.....	20,000 00	21,600 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	22,000 00	20,000 00	
Cumberland National Bank, Portland	12,700 00	12,700 00	12,700 00	
First National Bank, Portland.....	20,100 00	20,100 00	19,939 00	
Merchants' National Bank, Portland.. . . .	15,675 00	21,318 00	15,675 00	
National Traders' Bank, Portland.....	13,300 00	13,965 00	13,300 00	
Total national bank stock owned	104,775 00			\$104,614 00
<i>Loans on Public Funds.</i>				
City of Bath		1,500 00	1,500 00	
Biddeford		160 00	160 00	
Portland		2,900 00	2,900 00	
Town of Anson		1,000 00	1,000 00	
County of Clallam, Wash.....		200 00	200 00	
Franklin, Kan		5,700 00	5,700 00	
Okanagan, Wash		1,400 00	1,400 00	
St. Louis, Mo		1,000 00	1,000 00	
City of Dallas, Tex		500 00	500 00	
Evansville, Ind.....		4,900 00	4,900 00	
Pullman, Wash.....		200 00	200 00	
Seattle, Wash.....		1,000 00	1,000 00	
South Bend, Wash.....		295 67	295 67	
Victor, Col.....		200 00	200 00	
Wooster, O		5,000 00	5,000 00	
Town of Conway, N. H.....		1,400 00	1,400 00	
Duluth, Minn		1,000 00	1,000 00	
Nelsonville, O.....		1,000 00	1,000 00	29,355 67
<i>Loans on Railroad Bonds.</i>				
Maine Central		2,575 00	2,575 00	
Portland		3,700 00	3,700 00	
Sanford and Cape Porpoise		1,000 00	1,000 00	
Canada Southern		600 00	600 00	
Chicago and West Michigan		800 00	800 00	
Cleveland City Cable, O		1,000 00	1,000 00	
Denver City Tramway, Col		350 00	350 00	
Duluth Street, Minn		2,625 00	2,625 00	
Galveston, Harrisburg and San Antonio.....		1,000 00	1,000 00	
Indiana, Illinois and Iowa.....		5,000 00	5,000 00	
Joliet Railroad, Ill		1,500 00	1,500 00	
New York and New England.....		4,589 00	4,589 00	
Ogdensburg and Lake Chaplain.....		700 00	700 00	
Oregon Short Line		6,800 00	6,800 00	
People's Street, Scranton, Pa		2,250 00	2,250 00	
St. Louis and Suburban, Mo		4,000 00	4,000 00	
St. Paul and Northern Pacific		400 00	400 00	
Saratoga Traction Company, N. Y.....		2,600 00	2,600 00	
Washington, Ohio and Western.....		650 00	650 00	
Watervliet Turnpike and Railroad, Albany, N. Y		1,000 00	1,000 00	43,139 00
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O.....		1,150 00	1,150 00	
American Water Works and Guarantee Company, McKeesport, Pa.		1,900 00	1,900 00	
Arkansaw Water Company, Little Rock, Ark		3,300 00	3,300 00	
Baraboo Water Company, Wis		1,000 00	1,000 00	
Beloit Water Works Company, Wis.....		450 00	450 00	
Berlin Electric Light Company, N. H.....		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..		500 00	500 00	
Butler Water Company, Pa		500 00	500 00	
Butte City Water Company, Mont.....		1,000 00	1,000 00	
City Water Company, Chattanooga, Tenn		2,500 00	2,500 00	
City Water Company, East St. Louis, Ill.....		2,500 00	2,500 00	
City Water Company, Kearney, Neb		393 00	393 00	
City Water Company, Kenosha, Wis.....		1,000 00	1,000 00	
City Water Company, Marinette, Wis.....		450 00	450 00	
City Water Company, Merrill, Wis		2,315 00	2,315 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>
City Water Company, Sheboygan, Wis.....	\$1,950 00	\$1,950 00	
City Water Company, Washington, Ind.....	900 00	900 00	
Clifton Forge Light and Water Company, Va.....	450 00	450 00	
Crystal Water Company, Edgewater, N. Y.....	5,465 00	5,465 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Des Moines Water Works Company, Ia.....	370 00	370 00	
Diamond Island Water Company, Portland.....	700 00	700 00	
Duluth Gas and Water Company, Minn.....	800 00	800 00	
Eau Claire Light and Power Company, Wis.....	125 00	125 00	
Eau Claire Water Company, Wis.....	1,000 00	1,000 00	
Ellicott Square Company, Buffalo, N. Y.....	350 00	350 00	
Fort Smith Water Company, Ark.....	425 00	425 00	
Geneva Gas Company, N. Y.....	3,500 00	3,500 00	
Hornellsville Water Company, N. Y.....	470 00	470 00	
Indianapolis Water Company, Ind.....	6,000 00	6,000 00	
International Paper Company, N. Y.....	4,700 00	4,700 00	
Kokomo Water Company, Ind.....	400 00	400 00	
Leadville Water Company, Col.....	3,150 00	3,150 00	
Meridian Water Company, Miss.....	900 00	900 00	
Monroe Water Company, Mich.....	1,150 00	1,150 00	
Mt. Vernon Water Company, Ind.....	2,900 00	2,900 00	
Mousam Water Company, Kennebunk.....	1,000 00	1,000 00	
Muncie Gas Company, Ind.....	370 00	370 00	
Muncie Water Company, Ind.....	500 00	500 00	
Mutual Life Insurance Company of New York.....	1,000 00	1,000 00	
Newark Water Works Company, O.....	2,000 00	2,000 00	
New Philadelphia Water Company, Ind.....	2,800 00	2,800 00	
Omaha Water Company, Neb.....	4,600 00	4,600 00	
Oshkosh Water Company, Wis.....	1,500 00	1,500 00	
Owensboro Water Works Company, Ky.....	700 00	700 00	
Pacific Coast Company.....	500 00	500 00	
Palmer Water Company, Mass.....	941 37	941 37	
Plainfield Gas and Electric Light Company, N. J.....	450 00	450 00	
Portland Steamship Company.....	9,900 00	9,900 00	
Portland Water Company.....	4,000 00	4,000 00	
Presque Isle Water Company.....	1,000 00	1,000 00	
South Dakota Water Company, Sioux Falls.....	900 00	900 00	
Standish Water and Construction Company.....	500 00	500 00	
Watertown Water Works Company, N. Y.....	1,200 00	1,200 00	
Watertown Water Supply Company, Mass.....	3,500 00	3,500 00	
Wichita Water Company, Kan.....	900 00	900 00	
Worcester Cycle Manufacturing Company, Mass.....	3,599 37	3,599 37	\$113,523 74
<i>Loans on Railroad Stock.</i>			
Maine Central.....	475 00	475 00	
Portland.....	55,294 11	55,294 11	
Quincy Railroad Bridge Company, Mass.....	800 00	800 00	56,569 11
<i>Loans on Corporation Stock.</i>			
Androscoggin Pulp Company, Portland.....	3,000 00	3,000 00	
Camden and Rockland Water Company.....	2,000 00	2,000 00	
Canton Light, Heat and Power Company, O.....	6,000 00	6,000 00	
Central Wharf Company, Portland.....	75 00	75 00	
Eastern Argus Publishing Company, Portland.....	25,000 00	25,000 00	
Goodall Worsted Company, Sanford.....	5,718 19	5,718 19	
International Steamship Company, Portland.....	2,420 00	2,420 00	
Maine Telegraph Company, Bangor.....	500 00	500 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.....	5,750 00	5,750 00	
Portland Publishing Company.....	10,000 00	10,000 00	
Portland Water Company.....	26,500 00	26,500 00	
Preble Hotel Company, Portland.....	50,000 00	50,000 00	
Proprietors Union Wharf, Portland.....	4,200 00	4,200 00	
Pullman Palace Car Company, Chicago.....	2,000 00	2,000 00	
State Publishing Association, Portland.....	4,150 00	4,150 00	
Transcript Company of Portland.....	3,940 00	3,940 00	174,882 70

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.....	\$4,300 00	\$4,300 00	
Casco National Bank, Portland.....	5,300 00	5,300 00	
First National Bank, Portland.....	2,700 00	2,700 00	
Merchants' National Bank, Portland.....	1,800 00	1,800 00	
National Traders' Bank, Portland.....	500 00	500 00	
Portland National Bank, Portland	2,500 00	2,500 00	\$17,100 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	2,432 50	2,432 50	
Portland Savings Bank, Portland.....	4,800 00	4,800 00	7,232 50
<i>Loans to Corporations.</i>			
Berlin Electric Light Company, N. H.	7,300 00	7,300 00	
Berlin Mills Company, Portland.....	75,000 00	75,000 00	
Bowdoin Paper Manufacturing Co., Topsham....	30,000 00	30,000 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.....	2,750 00	2,750 00	
Goodall Worsted Company, Sanford.....	10,000 00	10,000 00	
Haskell Silk Company, Westbrook.....	6,600 00	6,600 00	
Lewiston Journal Company.....	15,000 00	15,000 00	
Merchants' Marine Railway Company, Portland.	5,000 00	5,000 00	
Pejepscot Paper Co., Brunswick (endorsed) ...	80,000 00	80,000 00	
Portland Company (secured by 1st mortgage) ...	125,000 00	125,000 00	
Proprietors Union Wharf, Portland.....	6,500 00	6,500 00	
Roman Catholic Bishop of Portland.....	69,620 00	69,620 00	
St. Paul Parish in Portland, Maine.....	200 00	200 00	
Sanford Power Company.....	5,000 00	5,000 00	
Saratoga Traction Company, N. Y.....	68,250 00	68,250 00	
The First Parish in Portland.....	381 56	381 56	
Transcript Company of Portland (endorsed).....	9,500 00	9,500 00	543,501 56
Loans on Portland Trust Company stock.....	200 00	200 00	
Loans on mortgages of real estate.....	809,275 12	809,275 12	809,475 12
Real estate, investment.....	85,400 00	50,000 00	
Real estate, foreclosure.....	148,311 12	148,311 12	198,311 12
Expense account.....	-	85 81	85 81
Cash on deposit.....	55,042 37	55,042 37	
Cash on hand.....	9,262 98	9,262 98	64,305 35
Unpaid accrued interest.....	115,427 93		10,236,823 18
Due depositors, earned dividend and accrued State tax.....	11,463,828 47		
State tax.....	9,881,645 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$1,582,183 10		

ROCKLAND SAVINGS BANK—ROCKLAND.

August 21, 1901.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

LIABILITIES.

Deposits	\$1,726,318 43
Reserve fund	44,962 31
Undivided profits	26,360 32
	\$1,797,641 06

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered, 4s, 1925.....	\$75,000 00	\$102,750 00	\$75,000 00	
United States Coupon, 4s, 1925.....	40,000 00	54,800 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	1,642 50	1,500 00	
Town of Somerville, 5s, 1907.....	700 00	175 00	700 00	
Union, 4s, 1898, Optional	1,000 00	1,000 00	995 00	
Total public funds of Maine	3,200 00			3,195 00
County of Alpena, Mich., 5s, 1917-18, Rd. Imp	10,000 00	11,550 00	10,000 00	
Anne Arundel, Md., 5s, 1903-28, Sch	25,000 00	29,500 00	25,000 00	
Athens, O., 5s, 1927-8, Gen. Fund.	15,000 00	18,900 00	15,000 00	
Chippewa, Mich., 5s, 1910, Road.	10,000 00	11,050 00	10,000 00	
Floyd, Ind., 5s, 1904-12, Funding.	18,000 00	19,620 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund ..	15,000 00	15,750 00	15,000 00	
Gallia, O., 5s, 1918, Turnpike....	20,000 00	23,800 00	20,000 00	
Greene, Ind., 5s, 1905, Road.....	5,000 00	5,275 00	5,000 00	
Jackson, Ind., 5s, 1903-4, Fund...	10,000 00	10,350 00	10,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	20,000 00	21,200 00	20,000 00	
Madison, Ky., 4s, 1919, Opt., Ref.	20,000 00	21,000 00	20,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge	16,000 00	17,520 00	16,000 00	
Muskingum, O., 5s, 1907, Bridge.	2,000 00	2,180 00	2,000 00	
Paulding, O., 5s, 1904-5, Pike Imp	21,200 00	22,260 00	21,200 00	
Polk, Ia., 3½s, 1910-13, Ct. House .	15,000 00	15,150 00	15,000 00	
Polk, Minn., 5½s, 1907, Drainage .	3,000 00	3,315 00	3,000 00	
Sedgwick, Kan., 5s, 1912-22, Op- tional Refunding.....	10,000 00	11,500 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refund ..	10,000 00	11,350 00	10,000 00	
Warren, Ky., 4s, 1914, Opt., Ref..	3,000 00	3,150 00	3,000 00	
City of Ashland, Wis., 5s, 1909, Funding.	10,000 00	10,850 00	10,000 00	
Canton, O., 5s, 1902-6, Street Imp	5,700 00	5,956 50	5,700 00	
Elwood, Ind., 6s, 1908, Sch. City ..	10,000 00	11,350 00	10,000 00	
Indianapolis, Ind., 4s, 1913, Fund	17,000 00	18,275 00	17,000 00	
Iron Mountain, Mich., 6s, 1904-7, School District	6,000 00	6,480 00	6,000 00	
Jacksonville, Ind., 4s, 1909-13, Optional, Refunding.....	22,000 00	22,880 00	22,000 00	
Mansfield, O., 6s, 1902-3, St. Imp .	4,000 00	4,140 00	4,000 00	
Owensboro, Ky., 4s, 1915, Op- tional Street Improvement ...	20,000 00	20,800 00	20,000 00	
Owosso, Mich., 4s, 1904, Sewer ..	1,000 00	1,005 00	1,000 00	
Owosso, Mich., 4s, 1902-3, Paving	10,000 00	10,000 00	10,000 00	
Peru, Ind., 5s, 1902-10, Refunding	9,000 00	9,495 00	9,000 00	
Port Huron, Mich., 5s, 1903, Sch .	6,000 00	6,180 00	6,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	10,000 00	11,650 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref	10,000 00	12,200 00	10,000 00	
Town of Killingly, Conn., 3½s, 1920, Ref...	20,000 00	20,000 00	20,000 00	
Township No. 21, Whiteside Co., Ill., 4½s, 1904-5, High School ..	10,000 00	10,200 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.....	428,900 00			428,900 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>
Georges Valley, 6s, 1913.....	\$10,000 00	\$10,000 00	\$9,750 00	
Knox and Lincoln, 5s, 1921.....	5,000 00	5,600 00	5,000 00	
Lime Rock, 4s, 1928.....	61,000 00	62,220 00	61,000 00	
Maine Central, 5s, 1928.....	7,000 00	8,400 00	7,000 00	
Penobscot Shore Line, Registered 4s, 1920.....	35,000 00	37,800 00	35,000 00	
Portland and Ogdensburg, 5s, 1908.....	15,000 00	16,650 00	15,000 00	
Sandy River, 5s, 1915.....	10,000 00	10,600 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.....	145,000 00			\$144,750 00
Atchison, Topeka and Santa Fe, General Mortgage, 4s, 1995.....	12,375 00	12,746 25	11,877 30	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995.....	6,600 00	6,369 00	4,734 55	
Amesbury and Hampton St., Mass., 5s, 1919.....	10,000 00	10,300 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00	23,200 00	20,000 00	
Baltimore and Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	10,000 00	8,800 00	9,050 00	
Black Rocks & Salisbury Beach, Mass., 5, 1911.....	5,000 00	5,100 00	4,875 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	10,000 00	10,500 00	10,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Brockton & E. Bridgewater St., Mass., 5, 1918.....	7,000 00	7,420 00	7,000 00	
Burlington Electric, Ia., 6s, 1910.....	10,000 00	9,000 00	9,750 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	24,750 00	
Central Branch, 4s, 1919.....	20,000 00	18,300 00	18,300 00	
Cicero & Proviso Street, Chicago, 5s, 1915.....	10,000 00	10,550 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, 1910, Opt.....	25,000 00	25,000 00	25,000 00	
Clearfield and Jefferson, 6s, 1927.....	10,000 00	11,700 00	10,000 00	
Cleveland, Lorain and Wheeling, 5s, 1933.....	10,000 00	11,100 00	10,000 00	
Des Moines Suburban, Ia., 6s, 1906, Optional.....	10,000 00	10,200 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927, Opt.....	10,000 00	10,300 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	10,000 00	10,500 00	10,600 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Georgetown, Rowley and Ipswich Street, Mass., 5s, 1920.....	10,000 00	10,300 00	10,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908.....	5,000 00	5,150 00	4,800 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	10,000 00	10,500 00	10,000 00	
Hutchinson and Southern, 5s, 1928.....	15,000 00	15,000 00	15,000 00	
Kansas City Belt, Mo., 6s, 1916.....	15,000 00	16,950 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940.....	8,000 00	8,640 00	8,000 00	
Lynn and Boston, Mass., 5s, 1924.....	10,000 00	11,150 00	10,000 00	
Merrimack Valley Street, 5s, 1905, Optional.....	5,000 00	5,100 00	4,937 50	
Milford, Attleboro & Woonsocket, 5s, 1919.....	15,000 00	15,750 00	15,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	20,000 00	21,200 00	20,000 00	
Norfolk Western Street, Mass., 5s, 1904, Opt.....	10,000 00	10,000 00	10,000 00	
Oregon Short Line, 6s, 1922.....	16,000 00	20,320 00	16,000 00	
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1916.....	10,000 00	10,200 00	10,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	10,000 00	11,400 00	10,000 00	
Rutland, 6s, 1902.....	3,000 00	3,075 00	3,000 00	
St. Lawrence and Adirondack, 5s, 1996.....	10,000 00	11,400 00	10,000 00	
Trenton Passenger, N. J., 6s, 1920, Optional.....	15,000 00	16,875 00	15,000 00	
Union Pacific, 4s, 1911.....	6,000 00	6,420 00	6,000 00	
Washington Central, 4s, 1948.....	7,150 00	6,220 50	7,150 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909.....	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine.....	446,125 00			440,224 35
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905.....	5,000 00	5,000 00	5,000 00	
Camden and Rockland Water Co., 4½s, 1917.....	1,000 00	1,060 00	1,000 00	
Camden and 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	
Rockland-Rockport Line Company, 5s, 1920.....	59,000 00	59,000 00	59,000 00	
Total corporation bonds of Maine.....	120,000 00			119,950 00

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
International Loan and Trust Company, Kansas City, 6s, 1897.....	\$780 00	\$780 00	\$670 00	
Jefferson Water Supply Co., Ind., 6s, 1918..	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine . .	5,780 00			\$5,670 00
<i>Railroad Stock Owned.</i>				
Eastern Maine Railway Company.....	2,500 00	2,875 00	2,350 00	2,350 00
Canton-Massillon Electric, Ohio.....	2,500 00	875 00	250 00	
Cleveland and Canton, Preferred.....	6,200 00	186 00	1,470 00	
Cleveland and Canton, Common.....	1,000 00	5 00		
Union Pacific, Preferred.....	20,000 00	17,600 00	15,300 00	
Total railroad stock out of Maine	29,700 00			17,020 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	4,000 00	1,600 00	1,200 00	
Rockland-Rockport Lime Co., Preferred..	13,000 00	13,000 00	13,000 00	
Total corporation stock owned.....	17,000 00			14,200 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	10,100 00	10,707 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	7,670 00	5,900 00	
Canal National Bank, Portland.....	3,600 00	3,888 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	8,250 00	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,584 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,756 00	2,600 00	
Lime Rock National Bank, Rockland.....	5,250 00	5,250 00	5,245 00	
National Shoe and Leather Bank, Auburn.	4,000 00	4,000 00	4,000 00	
North National Bank, Rockland.....	200 00	275 00	200 00	
Northern National Bank, Hallowell.....	800 00	900 00	800 00	
Norway National Bank, Norway.....	500 00	575 00	500 00	
Portland National Bank, Portland.....	10,000 00	11,250 00	10,000 00	
Rockland National Bank, Rockland.....	15,400 00	22,330 00	15,400 00	
South Berwick National Bank, So. Berwick	2,750 00	3,190 00	2,750 00	
Thomaston National Bank, Thomaston....	700 00	784 00	700 00	
Total national bank stock owned.....	71,000 00			70,995 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company.....	2,500 00	2,625 00	2,500 00	2,500 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 ..		60 00	60 00	
Village of Conneaut, O.....		1,000 00	1,000 00	3,060 00
<i>Loans on Corporation Bonds.</i>				
Ellsworth Water Company.....		2,500 00	2,500 00	
Rockland-Rockport Lime Company.....		10,000 00	10,000 00	12,500 00
<i>Loans on Railroad Stock.</i>				
Eastern Maine.....		15,000 00	15,000 00	
Wisconsin Central.....		2,000 00	2,000 00	17,000 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company, Rockland.....		35,523 55	35,523 55	
Booth Brothers and Hurricane Isle Granite Co.....		10,000 00	10,000 00	
Boston Auction Company, Mass.....		350 00	350 00	
Camden and Rockland Water Company.....		5,000 00	5,000 00	
Eastern Telephone Company.....		600 00	600 00	
Glencoe Lime Company, St. Louis.....		14,500 00	14,500 00	
Hallowell Granite Works.....		7,500 00	7,500 00	
Little Androscoggin Water Power Co., Auburn.....		500 00	500 00	
New York and Maine Granite Paving Block Co.....		7,500 00	7,500 00	
Opinion Publishing Company, Rockland.....		1,600 00	1,600 00	
The McLoon and Stover Lime Company, Warren....		6,840 00	6,840 00	
Trinidad Asphalt Manufacturing Company, Mo.....		2,000 00	2,000 00	91,913 55

ROCKLAND 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>
Lime Rock National Bank, Rockland.....	\$450 00	\$450 00	
North National Bank, Rockland.....	500 00	500 00	
Portland National Bank, Portland.	1,600 00	1,000 00	
Rockland National Bank, Rockland.	900 00	900 00	\$2,850 00
<i>Loans to Corporations.</i>			
Bay Point Company, Rockland (endorsed)	1,200 00	1,200 00	
Bodwell Granite Company (John Pierce acceptance)	15,000 00	15,000 00	
Mt. Waldo Granite Works (John Pierce acceptance)	2,500 00	2,500 00	
Vinalhaven and Rockland Steamboat Co. (endorsed)	5,000 00	5,000 00	23,700 00
Loan on Georges Valley Railroad bonds.....	1,000 00	1,000 00	
Loan on Rockland Trust Company stock	100 00	100 00	
Loans on personal property	69,745 87	69,745 87	
Loans on mortgages of real estate	103,074 80	103,074 80	173,920 67
Real estate, investment.....	13,000 00	13,000 00	13,000 00
Premium account	-	65,421 59	
Expense account	-	741 62	66,163 21
Cash on deposit.....	20,503 89	20,503 89	
Cash on hand	8,275 39	8,275 39	28,779 28
Unpaid accrued interest.....	16,548 25		1,797,641 06
Due depositors, earned dividend and accrued State tax.....	1,884,941 50		1,744,361 52
Estimated market value of resources above liability for deposits, earned dividend and State tax.. . . .	\$140,579 98		

SACO SAVINGS BANK—SACO.

April 24, 1901.

RISHWORTH JORDAN, President.

FRANK W. NUTTER, Treasurer.

LIABILITIES.

Deposits	\$1,097,215 73
Reserve fund.	40,500 00
Undivided profits	19,583 08
	\$1,157,298 81

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$20,000 00	\$27,725 00	\$20,000 00	\$20,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	11,250 00	10,000 00	10,000 00
County of Franklin, O., 6s, 1900-1, Opt., St. Imp.	5,000 00	5,000 00	5,000 00	
Hamilton, Ind., 5s, 1906, Opt., Fund.	8,000 00	8,480 00	8,000 00	
Putnam, O., 5s, 1901-4, Funding..	2,200 00	2,244 00	2,200 00	
Wyandotte, Kan., 6s, 1903, Bridge	8,000 00	8,400 00	8,000 00	
City of Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,925 00	4,800 00	
Findlay, O., 6s, 1907, Refunding..	2,000 00	2,230 00	2,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education.....	4,000 00	4,400 00	4,000 00	
Sandusky, O., 4½s, 1906-7, Water	2,000 00	2,110 00	2,000 00	
Steubenville, O., 4s, 1914, Opt., Wat.	5,000 00	5,200 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	6,000 00	7,470 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,375 00	5,000 00	
Total public funds out of Maine	52,200 00			52,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	20,000 00	21,500 00	19,400 00	
Bangor and Aroostook, 5s, 1943	26,000 00	30,160 00	25,550 00	
Knox and Lincoln, 5s, 1921	15,000 00	16,800 00	15,000 00	
Maine Central, 7s, 1912.	4,000 00	5,360 00	4,000 00	
Maine Central, 5s, 1923.	19,000 00	22,800 00	19,000 00	
Portland and Ogdensburg, 5s, 1903	7,000 00	7,770 00	7,000 00	
Total railroad bonds of Maine.	91,000 00			89,950 00
Achison, Topeka and Santa Fe, General Mortgage, 4s, 1995.....	9,000 00	9,090 00	7,200 00	
Achison, Topeka & Santa Fe, Adj., 4s, 1995.	4,500 00	4,140 00	1,805 19	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	20,000 00	23,200 00	20,000 00	
Baltimore and Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	10,000 00	8,950 00	8,850 00	
Burlington Electric, Ia., 6s, 1910	6,000 00	5,400 00	6,000 00	
Chicago, Milwaukee and St. Paul, Iowa and Dakota Extension, 7s, 1908.....	2,000 00	3,660 00	2,000 00	
Chicago, Milwaukee and St. Paul, Mineral Point Division, 5s, 1910.....	2,000 00	2,180 00	2,000 00	
Cicero and Proviso Street, Chicago, 5s, 1915	10,000 00	10,500 00	10,000 00	
Cincinnati, Richmond and Muncie, 5s, 1950.	25,000 00	25,000 00	25,000 00	
Detroit and Bay City, Mich., 8s, 1903... ..	2,000 00	2,140 00	2,000 00	
Duluth Street, Minn., 5s, 1930.....	30,000 00	30,000 00	30,000 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	3,000 00	3,000 00	3,000 00	
Elgin, Joliet and Eastern, 5s, 1941.....	10,000 00	10,800 00	10,000 00	
Georgetown, Rowley and Ipswich, Mass., 5s, 1920.....	10,000 00	10,300 00	10,000 00	
Grand Rapids, Belding and Saginaw, 5s, 1924	10,000 00	10,500 00	10,000 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	5,100 00	5,000 00	
Hoosac Tunnel and Wilmington, 5s, 1992... ..	10,000 00	10,400 00	10,000 00	
Hutchinson and Southern, 5s, 1928	10,000 00	10,000 00	10,000 00	
Indiana, Illinois and Iowa, 4s, 1950	23,000 00	22,425 00	22,195 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>
Kansas City, Fort Scott & Memphis, 6s, 1928	\$5,000 00	\$5,750 00	\$5,000 00	
Lynn and Boston, Mass., 5s, 1924	10,000 00	11,150 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	12,000 00	12,960 00	11,605 00	
New York and New England, 7s, 1905	2,000 00	2,240 00	2,000 00	
Oregon Short Line, 6s, 1922	3,000 00	3,240 00	3,000 00	
Oswego Traction Company, N. Y., 3s, 1929	15,000 00	11,250 00	15,000 00	
Peoria and Pekin Terminal, 5s, 1930	15,000 00	15,300 00	15,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	8,000 00	9,440 00	8,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	20,000 00	19,700 00	18,700 00	
St. Joseph and Grand Island, 2-3-4s, 1947	1,000 00	985 00	1,000 00	
St. Joseph and Grand Island, Scrip	500 00	497 50	500 00	
St. Paul and Northern Pacific, 6s, 1923	4,000 00	5,120 00	4,000 00	
Trenton Passenger, N. J., 6s, 1926-31	16,000 00	18,400 00	16,000 00	
Wheeling and Lake Erie, 4s, 1949	10,000 00	9,100 00	9,000 00	
Zanesville Electric, O., 4s, 1919	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	343,000 00			\$333,855 19
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	5,000 00	5,100 00	5,000 00	
Continental Mills, Lewiston, 6s, 1903	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906	3,000 00	3,090 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	14,790 00	13,910 00	13,910 00
<i>Railroad Stock Owned.</i>				
Boston and Maine	15,100 00	29,445 00	15,100 00	
Maine Central	22,600 00	37,290 00	22,600 00	
Portland and Ogdensburg	10,000 00	5,100 00	4,550 00	
Total railroad stock of Maine	47,700 00			42,250 00
Achison, Topeka & Santa Fe, Preferred	1,700 00	1,564 00	466 73	
Boston and Lowell	6,000 00	14,400 00	6,000 00	
Chicago, Burlington and Quincy	2,000 00	3,400 00	2,000 00	
Duluth-Superior Traction Co., Preferred	8,000 00	6,000 00	6,000 00	
Duluth-Superior Traction Co., Common	2,000 00	200 00	-	
Oswego Traction Co., N. Y., Preferred	7,500 00	3,750 00	-	
Oswego Traction Co., N. Y., Common	3,750 00	375 00	-	
St. Joseph & Grand Island, 1st Preferred	2,100 00	1,260 00	1,250 00	
St. Joseph & Grand Island, 2d Preferred	750 00	187 50	250 00	
Total railroad stock out of Maine	33,800 00			15,966 73
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville	5,000 00	4,600 00	5,000 00	
Pepperell Manufacturing Co., Biddeford	19,200 00	48,000 00	17,450 00	
Saco & Pettee Machine Shops, Biddeford	2,900 00	2,900 00	2,250 00	
York Manufacturing Company, Saco	12,000 00	12,960 00	12,000 00	
Total corporation stock of Maine	39,100 00			36,700 00
Cocheo Manufacturing Co., Dover, N. H.	3,500 00	1,750 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,300 00	2,461 00	2,300 00	
Canal National Bank, Portland	1,000 00	1,080 00	1,000 00	
Casco National Bank, Portland	900 00	990 00	900 00	
Cumberland National Bank, Portland	600 00	600 00	600 00	
First National Bank, Biddeford	11,900 00	17,552 50	11,900 00	
First National Bank, Portland	10,900 00	10,900 00	10,830 00	
Merchants' National Bank, Portland	900 00	1,224 00	900 00	
North Berwick National Bank, No. Berwick	2,500 00	2,500 00	2,500 00	
Ocean National Bank, Kennebunk	1,400 00	1,400 00	1,400 00	
Saco National Bank, Saco	14,800 00	14,800 00	14,800 00	
York National Bank, Saco	1,800 00	2,664 00	1,800 00	
Total national bank stock of Maine	49,000 00			48,930 00

SACO SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Blackstone National Bank, Boston.....	\$161 00	\$161 00	\$161 00	
National Hide & Leather Bank, Boston....	700 00	770 00	700 00	
Shoe & Leather National Bank, Boston....	1,000 00	1,330 00	1,000 00	
Suffolk National Bank, Boston	600 00	669 00	600 00	
Tremont National Bank, Boston	250 00	250 00	250 00	
Total national bank stock out of Maine ...	2,711 00			\$2,711 00
<i>Loans on Corporation Bonds.</i>				
Marietta Electric Company, Ohio		1,000 00	1,000 00	
Sebago Power Company, Portland		5,000 00	5,000 00	
The New England Gas and Coke Company, Mass ...		20,580 15	20,580 15	26,580 15
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Co., Biddeford		1,800 00	1,800 00	
Saratoga Victory Manufacturing Company, N. Y		500 00	500 00	
York Manufacturing Company, Saco.		8,399 49	8,399 49	10,699 49
<i>Loans on National Bank Stock.</i>				
Caseo National Bank, Portland		1,000 00	1,000 00	
Saco National Bank, Saco		287 56	287 56	
York National Bank, Saco		1,182 92	1,182 92	2,470 48
Loan on Cincinnati, Richmond & Muncie R. R. bonds		10,533 33	10,533 33	
Loan on Maine Central Railroad stock.....		1,600 00	1,600 00	
Loan on names.....		5,000 00	5,000 00	
Loans on Saco Savings Bank books		250 00	250 00	
Loans on mortgages of real estate		358,007 90	358,007 90	375,391 23
Real estate, foreclosure		6,263 55	6,263 55	6,263 55
Premium account.....		-	25,464 62	25,464 62
Cash on deposit		25,821 69	25,821 69	
Cash on hand		1,834 68	1,834 68	27,656 37
Unpaid accrued interest		25,833 77		1,157,298 81
Due depositors, earned dividend and accrued State tax.....		1,288,035 54		
		1,114,165 73		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$173,869 81		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 25, 1901.

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

LIABILITIES.

Deposits	\$3,380,079 30
Reserve fund	103,896 83
Undivided Profits	117,348 10
	\$3,611,324 23

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid ...	\$30,000 00	\$33,750 00	\$30,000 00	
City of Bath, 4½s, 1907, Refunding ...	10,000 00	10,600 00	10,000 00	
Total public funds of Maine	40,000 00			\$40,000 00
County of Ramsey, Minn., 4½s, 1918, Ct. House	3,000 00	3,480 00	3,000 00	
Wayne, Mich., 4s, 1910, Co. Bldgs.	40,000 00	42,800 00	40,000 00	
City of Boston, Mass., 4s, 1913, Street ...	25,000 00	27,125 00	25,000 00	
Boston, Mass., Reg. 3½s, 1930 . . .	25,000 00	26,750 00	25,000 00	
Cleveland, O., 5s, 1905, Sch. Dist.	4,000 00	4,260 00	4,000 00	
Cleveland, O., 4s, 1903, Water ...	10,000 00	10,150 00	10,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	12,100 00	11,000 00	
Fall River, Mass., Reg. 3½s, 1925..	25,000 00	26,000 00	25,000 00	
Minneapolis, Minn., 4s, 1918, Muni.	75,000 00	82,125 00	75,000 00	
Pawtucket, R. I., 4s, 1923, General				
and Highway	1,000 00	1,115 00	1,000 00	
Waltham, Mass., 3½s, 1920	25,000 00	25,375 00	25,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-S, Fund.	15,000 00	15,375 00	15,000 00	
Total public funds out of Maine	259,000 00			259,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	35,000 00	37,625 00	34,025 00	
Bangor and Aroostook, 5s, 1943	20,000 00	23,200 00	19,075 00	
Bath Street, 5s, 1913	11,000 00	11,000 00	9,900 00	
Eastern, 6s, 1906	19,000 00	21,660 00	19,000 00	
Knox and Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Maine Central, 7s, 1912	5,000 00	6,700 00	5,000 00	
Mousam River, 6s, 1912	13,500 00	13,500 00	13,500 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	7,000 00	7,000 00	6,930 00	
Total railroad bonds of Maine	120,500 00			117,430 00
American Dock & Imp. Co., N. J., 5s, 1921..	1,000 00	1,135 00	1,000 00	
Athol and Orange Street, Mass., 5s, 1915 ...	5,000 00	5,150 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	40,600 00	35,000 00	
Bellaire, Bridgeport and Martin's Ferry, O.,				
6s, 1915	10,000 00	10,000 00	10,000 00	
Birmingham Equipment Company, 6s, 1903	1,000 00	950 00	900 00	
Black Rocks and Salisbury Beach, Mass.,				
5s, 1911	10,000 00	10,200 00	9,400 00	
Boston, Revere Beach and Lynn, 4½s, 1927 .	10,000 00	11,400 00	10,000 00	
Bridgewater, Whitman & Rockland Street,				
Mass., 5s, 1917	10,000 00	10,600 00	10,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	10,000 00	10,500 00	10,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903	15,000 00	15,450 00	15,000 00	
Brunswick and Chillicothe, 6s, 1903	44,000 00	44,000 00	43,906 67	
Burlington Railway & Light Co., Ia., 5s, 1917	20,000 00	18,000 00	20,000 00	
Burlington and Missouri River, 6s, 1918 ...	90,000 00	105,300 00	90,000 00	
Central New England, 5s, 1919	30,000 00	30,000 00	30,000 00	
Central Vermont, 4s, 1920	30,000 00	27,000 00	20,000 00	
Chicago, Burlington and Quincy, S. W.				
Division, 4s, 1921	9,000 00	9,000 00	4,856 67	
Chicago, Burlington and Quincy, Illinois				
Division, 3½s, 1949	6,000 00	6,210 00	6,000 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>
Chicago, Burlington and Quincy, Nebraska Extension, 4s, 1927	\$32,000 00	\$35,840 00	\$25,200 00	
Chicago, Burlington and Quincy, Denver Division, 4s, 1922	42,000 00	42,840 00	39,975 00	
Chicago, Burlington and Quincy, Iowa Division, 4s, 1919	85,000 00	88,400 00	79,337 50	
Chicago, Milwaukee and St. Paul, Dubuque Division, 6s, 1920	50,000 00	65,500 00	50,000 00	
Chicago and North Michigan, 5s, 1931	5,000 00	5,300 00	4,750 00	
Chicago and West Michigan, 5s, 1921	20,000 00	21,400 00	18,682 50	
Cincinnati, Indianapolis, St. Louis and Chicago, Registered 4s, 1936	47,000 00	48,880 00	35,518 40	
Cincinnati, Richmond & Muncie, 5s, 1950	50,000 00	50,000 00	50,000 00	
Clearfield & Jefferson, 6s, 1927	35,000 00	39,900 00	35,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940	5,000 00	5,000 00	4,500 00	
Cleveland Terminal and Valley, 4s, 1935	10,000 00	9,600 00	10,000 00	
Current River, 5s, 1927	2,000 00	2,020 00	1,924 25	
Davenport & Rock Island Street, 6s, 1901-6	15,000 00	15,000 00	15,000 00	
Dayton, Springfield & Urbana, 5s, 1928	25,000 00	25,500 00	25,000 00	
Des Moines Suburban Street, Ia., 6s, 1920	25,000 00	25,500 00	24,910 00	
Detroit, Grand Rapids and Western, 4s, 1946	17,500 00	17,237 50	10,300 00	
Duluth Street, Minn., 5s, 1930	15,000 00	15,000 00	15,000 00	
East Liverpool Ry. Co., O., 1st Mort., 5s, 1917	5,000 00	5,000 00	5,000 00	
Electric Railway, Light and Power Company, Sedalia, Mo., 6s, 1912	10,000 00	9,000 00	9,950 00	
Evansville Street, Ind., 6s, 1912	10,000 00	9,000 00	9,900 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	25,000 00	33,750 00	25,000 00	
Georgetown, Rowley & Ipswich, Mass., 5s, 1920	25,000 00	25,750 00	25,000 00	
Gloucester, Essex & Beverly Street, Mass., 5s, 1916	12,000 00	12,600 00	12,000 00	
Grand Ave. Cable, Kansas City, Mo., 5s, 1908	30,000 00	30,900 00	29,043 06	
Grand Rapids, Belding & Saginaw, 5s, 1924	25,000 00	26,250 00	25,000 00	
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	10,150 00	10,000 00	
Hoosac Valley, 5s, 1917	8,000 00	8,240 00	8,000 00	
Hutchinson and Southern, 5s, 1928	35,000 00	35,000 00	33,025 00	
Illinois Central, St. Louis Division, 3½s, 1951	20,000 00	20,200 00	20,000 00	
Kansas City Belt, Mo., 6s, 1916	20,000 00	22,600 00	20,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	12,120 00	10,865 00	
Kansas City, Fort Scott and Gulf, 7s, 1908	16,000 00	18,240 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	28,750 00	25,000 00	
Kansas City, Memphis and Birmingham, Income 5s, 1934	8,000 00	7,200 00	} 8,658 13	
Kansas City, Memphis and Birmingham, General Mortgage, 4s, 1934	4,000 00	3,920 00		
Kansas City Southern, 3s, 1950	10,000 00	7,150 00	9,662 50	
Leavenworth Terminal Railway & Bridge, 5s, 1923	5,000 00	5,000 00	5,000 00	
Lynn and Boston, Mass., 5s, 1924	25,000 00	27,875 00	25,000 00	
Memphis, Kansas and Colorado, 7s, 1910	1,000 00	1,000 00	1,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918	15,000 00	15,750 00	15,000 00	
Mystic Valley Street, Mass., 5s, 1919	10,000 00	10,400 00	10,000 00	
New Bedford, Middleboro and Brockton Street, Mass., 5s, 1920	10,000 00	10,500 00	10,000 00	
Newton Street, Mass., 5s, 1912	10,000 00	10,700 00	10,000 00	
New York, New Haven and Hartford, Convertible Debenture, 4s, 1903	7,500 00	14,775 00	7,500 00	
Old Colony, 4½s, 1904	10,000 00	10,150 00	10,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14	20,000 00	20,500 00	20,000 00	
Pontiac, Oxford and Northern, 6s, 1916	20,000 00	22,800 00	20,000 00	
Portsmouth Street & Light Co., O., 6s, 1913	25,000 00	25,000 00	25,000 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	
South Shore and Boston, 5s, 1919	25,000 00	27,000 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,000 00	6,000 00	
Taunton & Brockton Street, Mass., 5s, 1917	10,000 00	10,400 00	10,000 00	
Toledo Traction Company, O., 5s, 1909	32,000 00	32,960 00	30,650 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>
Torrington & Winchester St., Conn., 5s, 1917	\$5,000 00	\$5,125 00	\$5,000 00	
Trenton Passenger, N. J., 6s, 1908-31	25,000 00	28,000 00	25,000 00	
Warren, Brookfield and Spencer Street, Mass., 5s, 1916	15,000 00	15,600 00	15,000 00	
West Chicago Street R.R. Tunnel Co., 5s, 1909	20,000 00	20,400 00	20,000 00	
West Roxbury & Roslindale, Mass., 5s, 1916	10,000 00	10,400 00	10,000 00	
West Shore, Registered 4s, 2361	85,000 00	97,325 00	85,000 00	
Wilkesbarre and Eastern, 5s, 1942	5,000 00	5,450 00	5,000 00	
Wilkesbarre and Wyoming Valley Traction Company, 5s, 1921	10,000 00	10,800 00	10,000 00	
Youngstown Street, O., 6s, 1911	15,000 00	15,000 00	15,000 00	
Zanesville Electric, O., 4s, 1919	10,600 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	1,618,000 00			1,558,249 68
<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, 1916	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 Co., 5s, 1912	20,000 00	18,000 00	20,000 00	
Maine Steamship Co., Portland, 6s, 1920	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, 5s, 1902	10,000 00	10,000 00	10,000 00	
Public Works Co., Bangor, 5s, 1929	3,000 00	3,000 00	3,000 00	
Total corporation bonds out of Maine	121,000 00			120,800 00
Berlin Water Company, N. H., 5s, 1917	10,000 00	10,000 00	10,000 00	
Denver Union Water Company, Col., 5s, 1914	15,700 00	14,444 00	9,208 87	
Eau Claire Light & Power Co., Wis., 4s, 1917	5,000 00	5,000 00	5,000 00	
Fort Smith Water Company, Ark., 6s, 1917	10,000 00	5,000 00	10,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	20,000 00	20,400 00	19,250 00	
Northumberland Water Co., N. H., 5s, 1915	10,000 00	10,000 00	10,000 00	
Omaha Water Company, Neb., 5s, 1946	18,000 00	14,400 00	16,025 00	
Topeka Water Company, Kan., 5s, 1926	500 00	400 00	500 00	
Total corporation bonds out of Maine	89,200 00			79,983 87
<i>Railroad Stock Owned.</i>				
Bangor and Katahdin Iron Works	32,900 00	29,610 00	23,688 00	
Boston and Maine	137,400 00	267,930 00	137,400 00	
Bridgton and Saco River	11,600 00	10,440 00	9,630 00	
Kennebunk and Kennebunkport	20,000 00	22,500 00	20,000 00	
Maine Central	38,000 00	62,700 00	38,000 00	
Portland and Ogdensburg	67,000 00	34,170 00	30,344 62	
Portland and Rumford Falls	7,500 00	10,500 00	7,375 00	
York Harbor and Beach	7,000 00	7,000 00	6,675 00	
Total railroad stock of Maine	321,400 00			273,112 62
Boston and Albany	3,700 00	9,455 00	3,700 00	
Boston and Lowell	32,500 00	78,000 00	32,500 00	
Boston and Providence	8,500 00	25,075 00	8,500 00	
Chicago, Burlington and Quincy	40,600 00	69,020 00	37,100 00	
Connecticut River	5,000 00	14,000 00	5,000 00	
Detroit, Hillsdale and Southwestern	6,500 00	6,760 00	4,000 00	
Eel River	4,300 00	1,075 00	2,150 00	
Fitchburg, Preferred	14,000 00	19,600 00	10,500 00	
Kansas City, Fort Scott & Gulf, Preferred	16,500 00	7,920 00	16,500 00	
Michigan Central	29,100 00	30,555 00	25,000 00	
New York, New Haven and Hartford	41,300 00	86,730 00	41,300 00	
Pere Marquette, Preferred	19,400 00	13,580 00	8,000 00	
Quincy Railroad Bridge Company, Mass.	11,900 00	24,395 00	11,900 00	
Saginaw Valley Traction Co., Preferred	15,000 00	9,000 00	15,000 00	
Sandusky and Cincinnati, Preferred	100 00	110 00	100 00	
West End Street, Boston, Preferred	32,150 00	72,016 00	32,150 00	
Total railroad stock out of Maine	280,550 00			253,400 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	\$3,375 00	\$2,500 00	
Edwards Company, Augusta	20,000 00	33,500 00	20,000 00	
Franklin Company, Lewiston ..	6,100 00	6,100 00	6,100 00	
Great Falls Manufacturing Company	16,200 00	23,490 00	16,200 00	
Hill Company, Lewiston.....	12,100 00	4,235 00	9,680 00	
Lockwood Company, Waterville.....	11,700 00	10,764 00	11,700 00	
Pepperell Company, Biddeford	36,500 00	51,250 00	34,150 00	
Saco & Pettee Machine Shop, Biddeford...	11,700 00	11,700 00	12,966 67	
York Manufacturing Company, Saco	15,000 00	16,200 00	15,000 00	
Total corporation stock owned.....	131,800 00			\$128,296 67
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	8,000 00	8,560 00	7,955 00	
Canal National Bank, Portland.....	10,200 00	11,016 00	10,200 00	
Casco National Bank, Portland.....	10,900 00	11,990 00	10,900 00	
Cumberland National Bank, Portland	1,000 00	1,000 00	1,000 00	
First National Bank, Biddeford	5,400 00	7,965 00	5,400 00	
First National Bank, Portland.....	800 00	800 00	800 00	
Manufacturers' National Bank, Lewiston.	3,000 00	3,300 00	3,000 00	
Saco National Bank, Saco	9,800 00	9,800 00	9,800 00	
York National Bank, Saco	10,000 00	14,800 00	10,000 00	
Total national bank stock of Maine...	59,100 00			59,055 00
Merchants' National Bank, Boston.....	3,700 00	5,994 00	3,700 00	
National Bank of Commerce, Boston	3,700 00	4,255 00	3,700 00	
National Bank of Commerce, New York...	1,000 00	4,600 00	1,000 00	
National Exchange Bank, Salem, Mass....	600 00	420 00	600 00	
Total national bank stock out of Maine ...	9,000 00			9,000 00
<i>Loans on Public Funds.</i>				
County of Vigo, Ind		4,000 00	4,000 00	
City of Bath.....		1,000 00	1,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Bennington and Hoosick Valley.....		2,250 00	2,250 00	
Burlington Railway and Light Company, Ia		23,200 00	23,200 00	
Ottawa Street, Ill		750 00	750 00	26,200 00
<i>Loans on Corporation Bonds.</i>				
Castine Water Company		52,750 00	52,750 00	
Inter-State Petroleum Company, Miss		2,500 00	2,500 00	
Sebago Water Power Company, Portland		27,778 80	27,778 80	
The New England Gas and Coke Company, Mass		8,240 00	8,240 00	91,268 80
<i>Loans on Corporation Stock.</i>				
Chicago, New York & Boston Refrigerator Co., Boston	5,000 00	5,000 00	5,000 00	
Consolidated Electric Light Company, Portland....	7,000 00	7,000 00	7,000 00	
Dirigo Telephone Company.....	15,000 00	15,000 00	15,000 00	
Everett Mills, Lawrence, Mass	900 00	900 00	900 00	
Goodall Worsted Company, Sanford	2,500 00	2,500 00	2,500 00	
Pepperell Manufacturing Company, Biddeford	12,567 97	12,567 97	12,567 97	
Portland Lighting and Power Company	19,000 00	19,000 00	19,000 00	
Shetucket Company, Norwich, Conn	1,500 00	1,500 00	1,500 00	
Stronger Automatic Telephone Exchange, Ill.....	12,500 00	12,500 00	12,500 00	
Union Stock Yards Company, Omaha, Neb.....	15,000 00	15,000 00	15,000 00	
York Manufacturing Company, Saco.....	54,718 36	54,718 36	54,718 36	145,686 33
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford.....	3,000 00	3,000 00	3,000 00	
Saco National Bank, Saco	3,000 00	3,000 00	3,000 00	6,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank, Augusta		200 00	200 00	
Maine Savings Bank, Portland		400 00	400 00	
Portland Savings Bank, Portland		100 00	100 00	
Saco and Biddeford Savings Institution, Saco.....	1,065 50	1,065 50	1,065 50	1,765 50

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on mortgages of real estate	\$380,298 18	\$380,298 18	\$380,298 18
Real estate, investment	20,000 00	15,722 29	15,722 29
Cash on deposit	24,751 13	24,751 13	
Cash on hand	16,304 16	16,304 16	41,055 29
Unpaid accrued interest	40,590 00		3,611,324 23
Due depositors, earned dividend and accrued State tax.....	4,331,375 60		
	3,435,901 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$895,474 53		

SEARSPORT SAVINGS BANK—SEARSPORT.

July 10, 1901.

JAMES G. PENDLETON, President.

CHARLES F. GORDON, Treasurer.

LIABILITIES.

Deposits	\$147,658 60
Reserve fund	7,400 00
Undivided profits	875 10
	\$155,933 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 Registered 4s, 1907.....	\$6,100 00	\$6,862 50	\$6,100 00	
United States Coupon 4s, 1907	1,000 00	1,125 00	1,000 00	
United States Coupon 4s, 1925	5,000 00	6,937 50	5,000 00	
Total United States bonds owned	12,100 00			\$12,100 00
City of Portland, 4s, 1912, Funding	1,000 00	1,080 00	1,000 00	1,000 00
County of Lyon, Kan., 4½s, 1919, Funding... Milwaukee, Wis., 5s, 1903, County Buildings.....	3,000 00 2,000 00	3,240 00 2,070 00	3,000 00 2,000 00	3,000 00 2,000 00
Shawnee, Kan., 5½s, 1907, Refund. Shelby, O., 6s, 1905, Funding.....	1,000 00 1,000 00	1,095 00 1,165 00	1,000 00 1,000 00	1,000 00 1,000 00
City of Stark, O., 5s, 1905, Funding	4,000 00	4,240 00	4,000 00	4,000 00
Cincinnati, O., 7½s, 1906, Munic. Indianapolis, Ind., 4s, 1900, Op- tional, Funding	5,000 00 5,000 00	5,925 00 5,000 00	5,000 00 5,000 00	5,000 00 5,000 00
Lima, O., 6s, 1908, Paving	1,000 00	1,155 00	1,000 00	1,000 00
Lima, O., 5s, 1906, Water Works Minneapolis, Minn., 4½s, 1913, Municipal	1,000 00 5,000 00	1,070 00 5,625 00	1,000 00 5,000 00	1,000 00 5,000 00
Omaha, Neb., 5s, 1907, Paving .. Pawtucket, R. I., 4s, 1923, Gen. Fund Sault Ste Marie, Mich., 5s, 1917, Ref. Stillwater, Minn., 5s, 1919, Per- manent Improvement	3,000 00 1,000 00 8,000 00 5,000 00	3,240 00 1,115 00 9,320 00 6,000 00	3,000 00 1,000 00 8,000 00 5,000 00	3,000 00 1,000 00 8,000 00 5,000 00
Toledo, O., 5s, 1903, Water	2,000 00	2,070 00	2,000 00	2,000 00
Toledo, O., 4½s, 1916, Board of Ed. Toledo, O., 4½s, 1916, Board of Ed. Toledo, O., 4s, 1929, Refunding... Village of Duluth, Minn., 5s, 1906, Municipal	1,000 00 3,000 00 16,000 00 4,000 00	1,150 00 3,360 00 18,160 00 4,320 00	1,000 00 3,000 00 16,000 00 4,000 00	1,000 00 3,000 00 16,000 00 4,000 00
Total public funds out of Maine.....	71,000 00			71,000 00
<i>Railroad Bonds Owned.</i>				
Portland and Ogdensburg, 5s, 1908.....	6,000 00	6,660 00	6,000 00	6,000 00
Dayton and Michigan, 5s, 1911.	5,000 00	5,550 00	5,000 00	5,000 00
Iowa Central, 5s, 1938	3,000 00	3,420 00	3,000 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, 1903	3,000 00	3,000 00	3,000 00	3,000 00
Sanford Power Company, 5s, 1908.....	3,000 00	3,000 00	3,000 00	3,000 00
York Light and Heat Co., Biddeford, 4½s, 1920	1,000 00	1,000 00	1,000 00	1,000 00
Total corporation bonds owned	7,000 00			7,000 00
<i>Railroad Stock Owned.</i>				
Cleveland and Canton, Preferred	6,100 00	183 00	} 3,775 00	
Cleveland and Canton, Common	1,000 00	5 00		
Iowa Central, Preferred.....	6,000 00	4,500 00		5,559 51
Total railroad stock owned	13,100 00			9,334 51

SEARSPORT SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
International Telegraph Company.....	\$19,300 00	\$7,720 00	\$6,284 00	\$6,284 00
<i>National Bank Stock Owned.</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	4,500 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 United States bonds.....		3,000 00	3,000 00	
Loan on International Trust Co. bonds, Kansas City.		3,950 00	3,950 00	
Loans on mortgages of real estate.....		2,328 27	2,328 27	9,278 27
Real estate, foreclosure		600 00	600 00	600 00
Premium account		-	3,030 14	
Expense account		-	50	3,030 64
Cash on deposit		2,086 15	2,086 15	
Cash on hand		1,020 13	1,020 13	3,106 28
Unpaid accrued interest.....		1,395 45		\$155,933 70
Due depositors, earned dividend and accrued State tax.....		170,298 00		
		148,599 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$21,698 40		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

August 6, 1901.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

LIABILITIES.

Deposits	\$1,388,953 17
Reserve fund.....	45,000 00
Undivided profits.....	4,826 71
	<hr/> \$1,438,779 88

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1925	\$10,000 00	\$13,687 50	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid.	7,000 00	7,805 00	7,000 00	
Town of Anson, 3½s, 1901.....	35,000 00	35,000 00	35,000 00	
Damariscotta, 3½s, 1928-32	5,000 00	5,125 00	5,000 00	
Eustis, 3½s, 1919	4,000 00	4,000 00	4,000 00	
Skowhegan, 4s, 1901-5.	4,000 00	4,040 00	4,000 00	
Skowhegan, orders	1,400 00	1,400 00	1,400 00	
Total public funds of Maine	56,400 00			56,400 00
County of Aitchison, Kan., 4s, 1914, Refund.	10,000 00	10,250 00	10,000 00	
Belmont, O., 5s, 1903, C. H. and Jail	13,000 00	13,455 00	13,000 00	
Clay, Ind., 5s, 1904, Funding	5,000 00	5,200 00	5,000 00	
Franklin, Ky., 4s, 1919, Funding	10,000 00	10,500 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike.....	15,000 00	18,000 00	15,000 00	
Grant, Ind., 5s, 1905, Funding.....	10,000 00	10,600 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch.....	10,000 00	10,600 00	10,000 00	
Hancock, O., 4½s, 1919-20, Funding	6,000 00	6,930 00	6,000 00	
Jefferson, O., 5s, 1902, Turnpike ..	10,000 00	10,150 00	10,000 00	
Lawrence, O., 5s, 1907-8, Turnpike ..	10,000 00	10,950 00	10,000 00	
Lyon, Kan., 4½s, 1912, Refunding	15,000 00	15,600 00	15,000 00	
Madison, Ky., 4s, 1919, Opt. Ref.	10,000 00	10,500 00	10,000 00	
Muskegon, Mich., 4½s, 1911, Ref.	5,000 00	5,425 00	5,000 00	
Muskingum, O., 5s, 1904, Bridge	10,000 00	16,450 00	10,000 00	
Ottawa, O., 6s, 1903, Bridge	1,000 00	1,045 00	1,000 00	
Otter Tail, Minn., 5s, 1904, Ref.....	10,000 00	10,450 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, A.Sy.	10,000 00	11,200 00	10,000 00	
Paulding, O., 5s, 1902-7, Bridge....	10,000 00	10,500 00	10,000 00	
Portage, Wis., 5s, 1912, Refunding	10,000 00	11,350 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding	11,600 00	13,310 00	11,600 00	
Stark, O., 5s, 1904, Refunding	10,000 00	10,450 00	10,000 00	
Woodbury, Ia., 4s, 1910, Opt. Fund.	15,600 00	15,750 00	15,000 00	
City of Ashland, Wis., 5s, 1911-12, Imp ..	10,000 00	11,100 00	10,000 00	
Cincinnati, O., 5s, 1910, Optional, Sinking Fund.....	4,000 00	4,540 00	4,000 00	
Elkhart, Ind., 4s, 1919, School.....	7,000 00	7,350 00	7,000 00	
Hazleton, Penn., 4s, 1905	12,000 00	12,180 00	12,000 00	
Kansas City, Mo., 5s, 1908, Ref.....	10,000 00	11,000 00	10,000 00	
La Crosse, Wis., 3½s, 1909, Option- al Water and Sewer.....	4,000 00	4,040 00	4,000 00	
Lake and Hyde Park, Ill., 5s, 1902, School	15,000 00	15,150 00	15,000 00	
Lima, O., 6s, 1902-3, Paving	7,000 00	7,245 00	7,000 00	
Little Falls, Minn., 5½s, 1907, Sch.	10,000 00	10,800 00	10,000 00	
Manistee, Mich., 4s, 1912, Water.	10,000 00	10,450 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	5,250 00	5,000 00	
Marshalltown, Ia., 4½s, 1911, Option- al, Refunding	10,000 00	10,750 00	10,000 00	
Muncie, Ind., 5s, 1913, Funding.....	10,000 00	11,450 00	10,000 00	
Muskegon, Mich., 4s, 1923, St. Imp.	10,000 00	10,750 00	10,000 00	
Omaha, Neb., 4s, 1919, Sewer	10,000 00	10,650 00	10,000 00	
Owensboro, Ky., 4s, 1915, Opt., St.	10,000 00	10,400 00	10,000 00	
Port Huron, Mich., 3½s, 1920, Park	7,000 00	7,105 00	7,000 00	
Sandusky, O., 5s, 1901-2, Sewer ..	1,500 00	1,515 00	1,500 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	20,000 00	23,300 00	20,000 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 Sioux City, Ia., 4½s, 1906, Opt. Ref.	\$5,000 00	\$5,125 00	\$5,000 00	
Springfield, Mo., 4½s, 1906, Opt. School District.....	10,000 00	10,450 00	10,000 00	
Superior, Wis., 5s, 1908, Optional, Sewer Improvement	5,000 00	5,425 00	5,000 00	
Toledo, O., 4s, 1919, Refunding ..	10,000 00	11,000 00	10,000 00	
Wausau, Wis., 5s, 1901-6, Sch House	7,000 00	7,210 00	7,000 00	
West Bay City, Mich., 5s, 1925 Ref.	9,000 00	10,980 00	9,000 00	
Champaign Township, Ill., 5s, 1904, Funding	16,000 00	16,480 00	16,000 00	
Total public funds out of Maine.....	454,500 00			\$454,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 4s, 1912	25,000 00	26,500 00	25,000 00	
Maine Central, 7s, 1912	60,000 00	80,400 00	60,000 00	
Maine Central, 5s, 1923	35,000 00	42,000 00	35,000 00	
Penobscot Shore Line, Reg., 4s, 1920.....	20,000 00	21,600 00	20,000 00	
Phillips & Rangeley, 5s, 1910	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	58,830 00	53,000 00	
Total railroad bonds of Maine..	203,000 00			203,000 00
Allegheny & Western, 4s, 1908.....	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	20,000 00	23,200 00	20,000 00	
Baltimore & Ohio, 4s, 1948.	10,000 00	10,250 00	10,000 00	
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	10,000 00	8,900 00	9,000 00	
Baltimore & Ohio S. W. Div., 3½s, 1925.....	10,000 00	8,900 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931.	12,000 00	14,040 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	10,000 00	10,200 00	10,000 00	
Central of New Jersey, Reg. 5s, 1987....	5,000 00	6,400 00	5,000 00	
Central Branch Union Pacific, 4s, 1948. . .	10,000 00	9,000 00	9,100 00	
Central Vermont, 4s, 1920.....	20,000 00	17,000 00	20,000 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,250 00	5,000 00	
Columbus Consolidated Street, O., 5s, 1909	10,000 00	10,400 00	10,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928..	12,000 00	12,240 00	12,000 00	
Des Moines Street, Ia., 6s, 1919	10,000 00	10,850 00	10,000 00	
Detroit Railway, Mich, 5s, 1924	5,000 00	5,250 00	5,000 00	
Hereford, 4s, 1930.....	15,000 00	15,300 00	15,000 00	
Illinois Central, 3s, 1951	10,000 00	8,800 00	9,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,400 00	5,000 00	
Manhattan Elevated, N. Y., 4s, 1990.....	15,000 00	15,600 00	15,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	12,000 00	12,360 00	12,000 00	
Mexican Central, 4s, 1911.....	10,000 00	8,450 00	6,500 00	
Northern Pacific, Prior Lien, 4s, 1997.....	22,000 00	22,770 00	19,000 00	
Northern Pacific, General Lien, 3s, 2047....	20,000 00	14,200 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	15,000 00	15,000 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1936.....	5,000 00	5,700 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	13,000 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,000 00	6,000 00	
Trenton Passenger, N. J., 6s, 1929, Optional.	5,000 00	5,700 00	5,000 00	
Wisconsin Central, 5s, 1909, 1st Series.....	20,000 00	20,800 00	20,000 00	
Total railroad bonds out of Maine	329,000 00			310,100 00
<i>Corporation Bonds Owned.</i>				
Portland Water Co., 4s, 1927.	5,000 00	5,300 00	5,000 00	
Skowhegan Electric Lt. & Power Co., 5s, 1919.	39,000 00	39,000 00	39,000 00	
Total corporation bonds of Maine	44,000 00			44,000 00
Eau Claire Water Works, Wis., 6s, 1915.....	10,000 00	9,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	30,000 00	15,300 00	13,650 00	13,650 00
Syracuse Rapid Transit, N. Y., Common....	7,000 00	1,400 00	-	-

SKOWHEGAN 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>
Casco National Bank, Portland.....	\$300 00	\$330 00	\$300 00	
First National Bank, Augusta	11,000 00	13,200 00	11,000 00	
First National Bank, Portland.....	9,800 00	9,800 00	9,800 00	
First National Bank, Skowhegan.....	25,300 00	34,155 00	25,300 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	5,100 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	2,812 50	2,500 00	
Presque Isle National Bank, Presque Isle.	500 00	675 00	500 00	
Second National Bank, Skowhegan	1,400 00	1,540 00	1,400 00	
Ticonic National Bank, Waterville.....	3,800 00	3,800 00	3,800 00	
Total national bank stock owned	76,300 00			\$76,300 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou.	1,000 00	1,600 00	1,000 00	1,000 00
Manufacturers' Bank, New Richmond, Wis.]	5,000 00	5,000 00	5,000 00	5,000 00
<i>Loans on Corporation Stock.</i>				
Madison Water Company		2,500 00	2,500 00	
Norridgewock Falls Bridge		376 00	376 00	
North Anson and Skowhegan Telegraph Company..		525 00	525 00	
Skowhegan Electric Light Company.....		2,800 00	2,800 00	6,201 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter		1,100 00	1,100 00	
First National Bank, Madison		350 00	350 00	
Presque Isle National Bank, Presque Isle		338 80	338 80	1,788 80
<i>Loans to Corporations.</i>				
Dead River Log Driving Company.....		3,000 00	3,000 00	
Kennebec Log Driving Company.....		20,000 00	20,000 00	
Moose River Log Driving Company		13,500 00	13,500 00	
Skowhegan Grange		1,100 00	1,100 00	37,600 00
<i>Loans to Municipalities.</i>				
Flagstaff Plantation		1,513 63	1,513 63	
Madison Village Corporation		1,200 00	1,200 00	
School District No. 13, Anson.....		437 23	437 23	3,150 86
Loan on Little Rock and Fort Smith Railroad bonds		3,000 00	3,000 00	
Loan on City Water Co., Chattanooga, Tenn., bonds.		1,050 00	1,050 00	
Loan on Skowhegan Savings Bank book		100 00	100 00	
Loans on mortgages of real estate		162,133 99	162,133 99	166,283 99
Real estate, foreclosure		5,590 21	5,590 21	5,590 21
Premium account		-	12,000 00	12,000 00
Cash on deposit		22,215 02	22,215 02	22,215 02
Unpaid accrued interest.....		23,211 01		1,438,779 88
Due depositors, earned dividend and accrued State tax.....		1,562,415 89		
		1,395,203 17		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$167,212 72		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 15, 1901.

GEORGE C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

LIABILITIES.

Deposits	\$357,535 27
Reserve fund	12,376 13
Undivided profits	8,085 78
	\$377,997 18

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.....	\$50,000 00	\$69,000 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	6,210 00	6,000 00	
City of Boston, Mass., Reg., 4s, 1913, Street	10,000 00	10,750 00	10,000 00	
Boston, Mass., Registered 4s, 1911	10,000 00	10,650 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp.	10,000 00	11,100 00	10,000 00	
Cincinnati, O., 7½s, 1902, Munic.	10,000 00	10,400 00	10,000 00	
Detroit, Mich., 4s, 1922, Sewer...	5,000 00	5,575 00	5,000 00	
Detroit, Mich., 4s, 1924, School ..	5,000 00	5,600 00	5,000 00	
New York, N. Y., Registered 3½s, 1918, Street and Park.....	10,000 00	10,350 00	10,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,230 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,115 00	1,000 00	
Total public funds out of Maine	69,000 00			69,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Piscataquis Division, Registered 5s, 1943	10,000 00	11,500 00	10,000 00	
Boston and Maine, Registered 4s, 1937	15,000 00	17,400 00	15,000 00	
Knox and Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Maine Central Registered 7s, 1912.	25,000 00	33,500 00	24,970 00	
Penobscot Shore Line, 4s, 1920.....	10,000 00	10,800 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	75,000 00			74,970 00
Baltimore & Ohio, Registered 3½s, 1925....	10,000 00	9,700 00	9,900 00	
Baltimore and Ohio, Registered 4s, 1948....	10,000 00	10,300 00	9,950 00	
Belleville and Carondelet, 6s, 1923.....	3,000 00	3,690 00	3,000 00	
Chicago, Burlington and Quincy, Illinois Division, Registered 3½s, 1949.....	10,000 00	10,350 00	10,000 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	5,400 00	4,333 24	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	4,912 50	
Des Moines Street, Ia., 6s, 1914.....	6,000 00	6,360 00	6,000 00	
Grand Ave. Cable, Kansas City, Mo., 5s, 1908	5,000 00	5,150 00	4,800 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951	10,000 00	10,100 00	9,300 00	
Minnneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919.....	10,000 00	10,800 00	9,500 00	
Morris and Essex, Registered 7s, 1915.....	5,000 00	6,950 00	5,000 00	
New York Central & Hudson River, Regis- tered 5s, 1904	5,000 00	5,200 00	5,000 00	
New York and New England, 7s, 1905.....	5,000 00	5,600 00	5,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,750 00	5,000 00	
Southern Pacific, 6s, 1906.....	3,000 00	3,240 00	3,000 00	
Total railroad bonds out of Maine	112,000 00			109,700 74

SOUTH BERWICK SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Richmond Water Company.....	\$4,200 00	\$4,200 00	\$4,000 00	\$4,000 00
Windsor Co., North Adams, Mass., Preferred	2,600 00	1,950 00	2,500 00	2,500 00
<i>National Bank Stock Owned.</i>				
Ocean National Bank, Kennebunk	3,000 00	3,000 00	3,000 00	
South Berwick National Bank, So. Berwick	20,000 00	23,200 00	20,000 00	
Total national bank stock owned	23,000 00			23,000 00
Loan on South Berwick National Bank stock.....		900 00	900 00	
Loans on mortgages of real estate.....		24,977 00	24,977 00	25,877 00
Real estate, foreclosure		100 00	100 00	100 00
Cash on deposit		8,849 44	8,849 44	8,849 44
Unpaid accrued interest.....		2,736 79		\$377,997 18
Due depositors, earned dividend and accrued State tax.....		436,983 23		
		358,538 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$78,445 17		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

May 1, 1901.

F. N. DAYTON BOLSTER, President.

GEORGE M. ATWOOD, Treasurer.

LIABILITIES.

Deposits	\$264,528 00
Reserve fund.....	4,495 00
Special reserve fund.....	8,227 78
Undivided profits.....	4,796 08
	\$282,986 88

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1907.....	\$2,200 00	\$2,497 00	\$2,200 00	\$2,200 00
County of Bourbon, Kan., 6s, 1909, Funding	1,000 00	1,145 00	1,000 00	
Hardin, O., 6s, 1904-5, Ditch.....	3,000 00	3,240 00	3,000 00	
City of Duluth, Minn., 5s, 1906, Ind. S. D.	2,000 00	2,160 00	2,000 00	
Muskegon, Mich., 4s, 1917, St. Imp.	4,000 00	4,240 00	4,000 00	
Sioux City, Ia., 6s, 1902, Refunding	4,500 00	4,590 00	4,500 00	
Sioux City, Ia., 6s, 1901, Refunding	500 00	500 00	500 00	
Total public funds out of Maine.....	15,000 00			15,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1917.....	5,000 00	5,375 00	4,750 00	
Phillips and Rangeley, 5s, 1910.....	2,000 00	2,000 00	1,600 00	
Total railroad bonds of Maine.....	7,000 00			6,350 00
Canton-Massillon Electric, O., 5s, 1920.....	15,000 00	15,000 00	15,000 00	
Chicago and West Michigan, Scrip.....	510 00	545 70	510 00	
Citizens' Electric Street, Newburyport, Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Des Moines Suburban Street, Ia., 6s, 1921...	10,000 00	10,200 00	10,000 00	
Des Moines Street, Ia., 6s, 1900, Optional...	3,000 00	3,000 00	3,000 00	
Detroit and Mackinac, 4s, 1995.....	1,000 00	870 00	500 00	
Haverhill and Amesbury St., Mass., 5s, 1912	5,000 00	5,100 00	5,000 00	
Lehigh and New York, 4s, 1945.....	2,000 00	1,900 00	1,955 00	
Lexington and Boston St., Mass., 4½s, 1920.	5,000 00	5,100 00	5,000 00	
Leominster and Clinton St., Mass., 5s, 1917.	6,000 00	6,180 00	6,000 00	
New Bedford, Middleboro and Brockton				
Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047....	3,500 00	2,520 00	2,500 00	
Total railroad bonds out of Maine.....	66,010 00			64,465 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	2,600 00	2,000 00	2,000 00	
Norway Shoe Shop Company, 5s, Optional.	1,140 00	1,140 00	940 00	
Oxford County Loan Association, Norway, 5s, Optional.....	7,700 00	7,700 00	7,700 00	
Total corporation bonds of Maine.....	15,840 00			15,640 00
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	5,100 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Canton-Massillon Electric, O.....	1,500 00	150 00	-	
Detroit & Mackinac, Beneficial Interest....	2,400 00	960 00	480 00	
Total railroad stock owned.....	3,900 00			480 00

SOUTH PARIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Masonic Building Association, So. Paris ..	\$1,000 00	\$1,000 00	\$1,000 00	
Mt. Mica Building Association, So. Paris..	1,000 00	1,000 00	1,000 00	
Richmond Water Company.....	2,800 00	2,800 00	2,000 00	
Sanborn Shoe Shop Company, Norway	300 00	150 00	100 00	
Total corporation stock owned.....	5,100 00			\$4,100 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	756 00	700 00	
Casco National Bank, Portland.....	500 00	550 00	500 00	
First National Bank, Bath	1,000 00	1,160 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,520 00	1,000 00	
First National Bank, Portland.....	4,400 00	4,400 00	4,400 00	
Manufacturers' National Bank, Lewiston.	1,000 00	1,100 00	1,000 00	
Merchants' National Bank, Portland.	750 00	1,020 00	750 00	
National Shoe and Leather Bank, Auburn.	15,200 00	15,200 00	14,700 00	
National Trader's Bank, Portland.....	400 00	420 00	400 00	
Norway National Bank, Norway.....	4,100 00	4,715 00	4,100 00	
Total national bank stock owned	29,050 00			28,550
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,400 00	8,400 00	7,900 00	7,900
<i>Loans on Corporation Bonds.</i>				
Greenbush Water Company, Long Island		1,000 00	1,000 00	
People's Gas Light and Coke Company, 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	
Pine Tree Aqueduct Company, South Paris		60 00	60 00	460 00
<i>Loans on Bank Stock.</i>				
Auburn Trust Company.....		700 00	700 00	
Bank of Calloway, Neb.....		9,500 00	9,500 00	10,200 00
<i>Loans on Savings Bank Books.</i>				
Holliston Savings Bank, Mass		500 00	500 00	
South Paris Savings Bank.....		130 00	130 00	630 0.
<i>Loans to Corporations.</i>				
First Congregational Parish, South Paris.		100 00	100 00	
Masonic Building Association, South Paris.....		175 00	175 00	
Oxford County, P. of H., Mutual Fire Insurance Co.,		673 00	673 00	
Pythian Building Association, South Paris.....		800 00	800 00	
South Paris Library Association		363 43	363 43	2,111 4
Loan on First National Bank stock, Lincoln, Neb. . .		605 70	605 70	
Loan on names		300 00	300 00	
Loans on life insurance policies		2,350 00	2,350 00	
Loans on personal property		662 00	662 00	
Loans on mortgages of real estate		79,357 71	79,357 71	83,275 41
Real estate, investment		7,000 00	7,000 00	
Real estate, foreclosure.....		11,880 75	11,880 75	18,880
Premium account		-	1,100 00	
Expense account.....		-	10 00	1,110 0
Cash on deposit		11,746 90	11,746 90	
Cash on hand		961 47	961 47	12,708 37
Unpaid accrued interest.....		4,456 24		\$282,986 88
		294,851 82		
Due depositors, earned dividend and accrued State tax.....		269,122 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$25,729 40		

BANK EXAMINER'S REPORT.

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THOMASTON SAVINGS BANK—THOMASTON.

August 20, 1901.

M. R. MATTHEWS, President.

J. A. ANDREWS, Treasurer.

LIABILITIES.

Deposits	\$564,520 05
Reserve fund.....	20,003 28
Undivided profits.....	11,272 54
	<hr/> \$595,795 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$20,000 00	\$27,400 00	\$20,000 00	
United States Registered 2s, 1930	10,000 00	10,775 00	10,000 00	
Total United States bonds owned	30,000 00			\$30,000 00
County of Aroostook, 4½s, 1915, R. R. Aid..	5,000 00	5,625 00	5,000 00	
Knox, 6s, 1910, Court House	3,000 00	3,570 00	3,000 00	
York, 4s, 1904-5, Funding.....	5,000 00	5,100 00	5,000 00	
Town of East Livermore, 3½s, 1910-19, Sch.	10,000 00	10,000 00	10,000 00	
Total public funds of Maine	23,000 00			23,000 00
County of Anne Arundel, Mich., 5s, 1918, Bdg	5,000 00	5,950 00	5,000 00	
Athens, O., 5s, 1929, Funding ...	9,000 00	11,385 00	9,000 00	
Clarke, Ind., 5s, 1905, Funding...	5,000 00	5,275 00	5,000 00	
Douglas, Neb., 6s, 1907, Refunding	5,000 00	5,400 00	5,000 00	
Floyd, Ind., 5s, 1910, Funding ...	5,000 00	5,575 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,500 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike ...	8,000 00	9,600 00	8,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,625 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	7,000 00	7,420 00	7,000 00	
Macon, Ill., 5s, 1907, Court House	4,000 00	4,320 00	4,000 00	
Madison, Ky., 4s, 1919, Opt., R.-f..	6,000 00	6,300 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund.	10,000 00	10,950 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refunding	5,000 00	5,625 00	5,000 00	
Warren, Ky., 4s, 1914, Opt., Ref..	5,000 00	5,250 00	5,000 00	
Webster, Ia., 4s, 1917, Funding ..	2,000 00	2,090 00	2,000 00	
City of Ashland, Wis., 5s, 1908, Funding.	10,000 00	10,850 00	10,000 00	
Columbus, O., 4s, 1902, Water...	3,000 00	3,015 00	3,000 00	
Galesburg, Ill., 5s, 1910, Water...	8,000 00	8,920 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,525 00	5,000 00	
Joplin, Mo., 4s, 1910, Opt. Sch. Dist.	10,000 00	10,400 00	10,000 00	
Kansas City, Mo., 4s, 1912, Sch. D.	10,000 00	10,550 00	10,000 00	
Newport, Ky., 5s, 1919, Street...	2,000 00	2,400 00	2,000 00	
Owensboro, Ky., 4s, 1915, Opt., St.	10,000 00	10,350 00	10,000 00	
Peru, Ind., 4½s, 1913, School.....	8,000 00	8,560 00	8,000 00	
Superior, Wis., 5s, Optional, 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.....	166,000 00			166,000 00
<i>Railroad Bonds Owned.</i>				
Penobscot Shore Line, 4s, 1920	15,000 00	16,200 00	15,000 00	
Portland and Ogdensburg, 6s, 1908.....	5,000 00	5,550 00	5,000 00	
Rockland, Thomaston & Camden St., 5s, 1922	3,500 00	3,500 00	3,500 00	
Total railroad bonds of Maine.....	23,500 00			23,500 00
Allegheny and Western, 4s, 1998	10,000 00	10,050 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,600 00	10,000 00	
Canton-Massillon Electric, O., 5s, 1930.....	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.....	10,000 00	9,150 00	9,150 00	
Central New England, 5s, 1919	5,000 00	5,000 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, 1950...	5,000 00	5,000 00	5,000 00	
Clearfield and Jefferson, 6s, 1917	10,000 00	11,700 00	10,000 00	
Des Moines Street, Ia., 6s, 1912	5,000 00	5,275 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,500 00	10,000 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>
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	\$5,000 00	\$5,150 00	\$5,000 00	
Hereford, 4s, 1930..	13,000 00	13,260 00	13,000 00	
Hutchinson and Southern, 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Iowa Central, 5s, 1938	5,000 00	5,700 00	5,000 00	
Lehigh and New York, 4s, 1945.....	5,000 00	4,850 00	4,950 00	
Lowell, Lawrence and Haverhill Street, Mass., 5s, 1920	5,000 00	5,200 00	4,500 00	
Montville Street, Conn., 5s, 1920	10,000 00	10,400 00	10,000 00	
New Haven and Derby, 5s, 1918.....	5,000 00	5,825 00	5,000 00	
New Haven & Westchester Avenue, Conn., 5s, 1912	5,000 00	5,500 00	5,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,350 00	5,000 00	
New York and New England, 7s, 1905.....	2,000 00	2,220 00	2,000 00	
New York and New England, 6s, 1905	6,000 00	6,420 00	6,000 00	
Norfolk Western Street, Mass., 5s, 1904, Opt.	5,000 00	5,000 00	5,000 00	
North Chicago Street, Ill., 5s, 1906.....	5,000 00	5,200 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	12,000 00	12,420 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,750 00	5,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	10,000 00	11,400 00	10,000 00	
St. Joseph and Grand Island, 3-4s, 1947.....	6,000 00	5,640 00	5,400 00	
St. Lawrence and Adirondack, 5s, 1996	5,000 00	5,700 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,400 00	5,000 00	
Sioux City Traction Co., Ia., 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,750 00	5,000 00	
Union Pacific, 4s, 1947.....	7,000 00	7,280 00	7,000 00	
Total railroad bonds out of Maine	211,000 00			\$207,000 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1904-7	7,000 00	7,000 00	7,000 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 and 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	
Portland Water Company, 4s, 1927.....	5,000 00	5,250 00	4,800 00	
Rockland Water Company, 5s, 1919.....	10,000 00	11,300 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	48,000 00			47,800 00
Brazoo Channel & Dock Company, 6s, 1901.	4,000 00	4,000 00	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Canton-Masillon Electric, Ohio	500 00	175 00	-	
Union Pacific, Preferred	2,500 00	2,200 00	1,875 00	
Total railroad stock owned.....	3,000 00			1,875 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company ..	1,100 00	1,254 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.....	3,000 00	3,000 00	3,000 00	
Georges National Bank, Thomaston.....	15,800 00	16,748 00	15,800 00	
Lime Rock National Bank, Rockland.....	1,330 00	1,330 00	1,315 00	
Merchants' National Bank, Portland.....	1,500 00	2,040 00	1,500 00	
National Traders' Bank, Portland.....	500 00	525 00	500 00	
Thomaston National Bank, Thomaston....	4,800 00	5,376 00	4,800 00	
Total national bank stock owned ...	27,930 00			27,915 00

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water Company	\$500 00	\$500 00	
New England Water Works, R. I.	420 00	420 00	\$920 00
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland	275 00	275 00	
Georges National Bank, Thomaston	1,100 00	1,100 00	1,375 00
Loan on United States Bond	100 00	100 00	
Loan on Rockland, Thomaston and Camden Street Railroad bond	200 00	200 00	
Loan to town of Thomaston	1,000 00	1,000 00	
Loans on Syracuse Savings Bank book, N. Y.	275 00	275 00	
Loans on personal property	450 00	450 00	
Loans on mortgages of real estate	23,876 50	23,876 50	25,901 50
Real estate, investment	3,000 00	3,600 00	
Furniture and fixtures	1,350 00	1,350 00	4,950 00
Premium account	-	17,004 62	17,004 62
Cash on deposit	6,035 05	6,035 05	
Cash on hand	5,169 70	5,169 70	11,204 75
Unpaid accrued interest	5,618 71		\$595,795 87
	629,612 96		
Due depositors, earned dividend and accrued State tax	574,947 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$54,665 86		

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

March 23, 1901.

SAMUEL KNIGHT, President.

WILLIAM M. PENNELL, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits	\$269,814 98
Reserve fund	6,015 00
Undivided profits	7,508 83
	\$283,338 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>
County of Cook, Ill., 4s, 1912, Refunding....	\$2,000 00	\$2,140 00	\$2,000 00	
Shelby, Ind., 6s, 1902-3, Funding	3,000 00	3,105 00	3,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage	2,000 00	2,130 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund.	6,000 00	6,660 00	6,000 00	
Indianapolis, Ind., 4s, 1908, School	5,000 00	5,200 00	5,000 00	
St. Paul, Minn., 4½s, 1902, High Sch.	1,000 00	1,025 00	1,000 00	
Sioux City, Ia., 6s, 1894, Optional, City Improvement.....	1,000 00	1,000 00	1,000 00	
Total public funds out of Maine	20,000 00			\$20,000 00
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943.....	10,000 00	11,600 00	10,000 00	
Bangor and Aroostook, Car Trust, 5s, 1907..	3,000 00	3,000 00	3,000 00	
Maine Central, Consolidated Mct., 7s, 1912.	6,300 00	8,565 00	6,300 00	
Total railroad bonds of Maine	19,300 00			19,300 00
Burlington Electric, Ia., 6s, 1910.....	3,000 00	3,000 00	3,000 00	
Central Pacific, 4s, 1949.....	5,000 00	5,000 00	4,937 50	
Cicero and Proviso St., Chicago, 5s, 1915	5,000 00	5,250 00	5,000 00	
Detroit and Mackinac, 4s, 1995	3,000 00	2,700 00	3,000 00	
Elgin, Joliet and Eastern, 5s, 1941	5,000 00	5,400 00	5,000 00	
Haverhill and Amesbury St., Mass., 5s, 1912	5,000 00	5,100 00	5,000 00	
Hutchinson and Southern, 5s, 1928.....	3,000 00	3,000 00	3,000 00	
Indiana, Illinois and Iowa, 4s, 1950	10,000 00	9,750 00	9,650 00	
Lehigh and New York, 4s, 1945	3,000 00	2,850 00	2,970 00	
Lynn and Boston, Mass., 5s, 1924.....	5,000 00	5,575 00	5,000 00	
Newark Passenger, N. J., 5s, 1930	5,000 00	5,850 00	5,000 00	
Norfolk Southern Street, Mass., 5s, 1919	3,000 00	3,000 00	3,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	5,600 00	4,925 00	4,750 00	
Scioto Valley and New England 4s, 1889... .	5,000 00	5,125 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Total railroad bonds out of Maine	70,000 00			69,307 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Me. and N. H.), 5s, 1909	5,000 00	5,000 00	5,000 00	
Brunswick Electric Lt. & Power Co., 6s, 1912	2,500 00	2,500 00	2,500 00	
Brunswick Manufacturing Co., 5s, 1901.....	4,000 00	4,000 00	4,000 00	
Machias Water Company, 5s, 19 6	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, 1929	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	25,500 00			25,500 00
Mississippi Valley Milling Co., Ill., 6s, 1905	5,150 00	2,575 00	5,150 00	5,150 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Beneficial Interest....	4,000 00	1,000 00	500 00	500 00

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

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brunswick Electric Light and Power Co...	\$1,100 00	\$1,100 00	\$1,100 00	\$1,100 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	2,100 00	2,247 00	2,100 00	
Cumberland National Bank, Portland.....	3,100 00	3,100 00	3,100 00	
First National Bank, Bath.....	3,000 00	3,480 00	3,000 00	
First National Bank, Portland.....	5,000 00	5,000 00	5,000 00	
Merchants' National Bank, Portland.....	1,050 00	1,428 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	10,600 00	10,000 00	
Richmond National Bank, Richmond....	480 00	480 00	480 00	
Total national bank stock owned	27,730 00			27,730 00
<i>Loans on Corporation Stock.</i>				
Brunswick Box Company		500 00	500 00	
Brunswick Machine Company.....		300 00	300 00	
Fairfield Lawn Swing Company.....		3,387 33	3,387 33	4,187 33
Loan on Public Works Company bond, Bangor.....		1,000 00	1,643 46	
Loan on Union National Bank stock, Brunswick ...		500 00	500 00	
Loan to Cabot Man'fg Co., Brunswick(endorsed)....		10,000 00	10,000 00	
Loan to town of Topsham....		2,000 00	2,000 00	
Loans on life insurance policies.....		725 00	725 00	
Loans on mortgages of real estate.....		78,909 98	78,909 98	93,778 44
Real estate, foreclosure		5,726 20	5,726 20	5,726 20
Premium account		-	5,748 40	
Expense account.....		-	1,243 93	6,992 33
Cash on deposit.....		4,067 01	4,067 01	4,067 01
Unpaid accrued interest.....		3,442 61		\$283,338 81
		286,428 13		
Due depositors, earned dividend and accrued State tax.....		274,208 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$12,219 25		

TREMONT SAVINGS BANK—TREMONT.

October 8, 1901.

WILLIAM M. ABBOTT, President.

JOHN G. WILSON, Treasurer.

LIABILITIES.

Deposits	\$61,253 15
Reserve fund.....	1,283 07
Undivided profits	757 14
	\$63,293 36

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Tremont, orders	\$3,026 80	\$3,026 80	\$3,026 80	\$3,026 80
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, 5s, 1943	1,000 00	1,160 00	1,000 00	
Mousam River, 6s, 1912	500 00	500 00	500 00	
Penobscot Shore Line, 4s, 1920	1,000 00	1,080 00	1,000 00	
Portland and Rumford Falls, 4s, 1927	1,000 00	1,040 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 Co., 5s, 1908	1,000 00	1,000 00	1,000 00	
Ellsworth Water Company, 5 $\frac{1}{2}$, 1909	500 00	515 00	500 00	
Knox Gas & Electric Co., Rockland, 6s, 1903	500 00	500 00	500 00	
Rockland-Rockport Lime Company, 5s, 1920	500 00	500 00	500 00	
Rumford Falls Light & Water Co., 6s, 1903	500 00	500 00	500 00	
Sanford Power Company, 5s, 1908	500 00	500 00	500 00	
Standish Water & Construction Co., 4s, 1925	1,000 00	1,050 00	1,000 00	
Southwest Harbor Water Company, 6s, 1906	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned	6,500 00			6,500 00
Loans to town of Tremont		5,400 00	5,400 00	
Loan on life insurance policy		75 00	75 00	
Loans on names		2,000 00	2,000 00	
Loans on mortgages of real estate		23,003 42	23,003 42	30,478 42
Premium account		-	121 49	121 49
Cash on deposit		14,700 16	14,700 16	
Cash on hand		3,166 49	3,166 49	17,866 65
				\$63,293 36
Unpaid accrued interest		1,042 50		
		64,519 37		
Due depositors, earned dividend and accrued State tax		61,838 15		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$2,681 22		

WATERVILLE SAVINGS BANK—WATERVILLE.

May 2, 1901.

CHRISTIAN KNAUFF, President. EVERETT R. DRUMMOND, Treasurer.
ALBERT F. DRUMMOND, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,058,186 42
Reserve fund	49,360 00
Undivided profits	32,870 79
	\$1,140,407 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Registered 4s, 1925.....	\$17,000 00	\$23,566 25	\$17,000 00	\$17,000 00
City of Waterville, 3½s, 1925, Refunding	10,000 00	10,000 00	10,000 00	10,000 00
County of Jefferson, O., 5s, 1905, Opt., Turnp'k Lawrence, O., 5s, 1907, Turnpike. Muskingum, O., 5s, 1913, Hull....	5,000 00 5,000 00 6,000 00	5,275 00 5,450 00 6,960 00	5,000 00 5,000 00 6,000 00	5,000 00 5,000 00 6,000 00
Otter Tail, Minn., 5s, 1904, Refund. Reno, Kan., 6s, 1919, Refunding ..	2,000 00 4,000 00	2,080 00 5,100 00	2,000 00 4,000 00	2,000 00 4,000 00
City of Woodbury, Ia., 4s, 1910, Opt., Fund. Anderson, Ind., 6s, 1903, Optional Ashland, Wis., 4s, 1902, St. Imp. Clinton, Ia., 5s, 1912, Refunding. E. Liverpool, O., 5s, 1908, Sch. Dist. Evansville, Ind., 4½s, 1912, Fund. Fremont, Neb., 5s, 1908, Sch. Dist. Indianapolis, Ind., Installment, 6s, 1902, Improvement.....	5,000 00 5,000 00 4,000 00 5,000 00 1,000 00 6,000 00 7,000 00 50 00	5,250 00 5,325 00 4,040 00 5,675 00 1,080 00 6,540 00 7,000 00 50 00	5,000 00 5,000 00 4,000 00 5,000 00 1,000 00 5,000 00 7,000 00 50 00	5,000 00 5,000 00 4,000 00 5,000 00 1,000 00 5,000 00 7,000 00 50 00
Ironton, O., 5s, 1915, Refunding ..	5,000 00	5,675 00	5,000 00	5,000 00
Kansas City, Mo., 3½s, 1919, School District.....	5,000 00	5,075 00	5,000 00	5,000 00
La Porte, Ind., 3½s, 1919, Water ..	6,000 00	6,000 00	6,000 00	6,000 00
Muskegon, Mich., 5s, 1901-24, Water Nebraska City, Neb., 4s, 1917-19, Ind. School Di-strict, Refunding ..	5,000 00 6,000 00 3,000 00	5,700 00 6,000 00 3,000 00	5,000 00 6,000 00 3,000 00	5,000 00 6,000 00 3,000 00
Newark, O., 5s, 1901, Street Imp ..	3,000 00	3,000 00	3,000 00	3,000 00
Newark, O., 5s, 1904, Sewer	3,000 00	3,105 00	3,000 00	3,000 00
Saginaw, Mich., 4s, 1909-10, Sewer ..	2,000 00	2,070 00	2,000 00	2,000 00
Sandusky, O., 4½s, 1902-6, Water ..	3,000 00	3,090 00	3,000 00	3,000 00
South Bend, Ind., 6s, 1902, St. Imp. Springfield, Mo., 4½s, 1901, Op- tional, Sewer.....	1,000 00 1,000 00	1,025 00 1,000 00	1,000 00 1,000 00	1,000 00 1,000 00
Springfield, Mo., 4½s, 1904, Op- tional, Sewer.....	5,000 00	5,125 00	5,000 00	5,000 00
Topeka, Kan., 5s, 1912, Refunding ..	5,000 00	5,550 00	5,000 00	5,000 00
Wichita, Kan., 5s, 1910, Gen. Imp ..	5,000 00	5,375 00	5,000 00	5,000 00
Village of Duluth, Minn., 6s, 1908, School...	5,000 00	5,850 00	5,000 00	5,000 00
Total public funds out of Maine.....	115,050 00			114,050 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,375 00	4,900 00	
Bangor and Aroostook, 5s, 1943	10,000 00	11,600 00	10,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,750 00	5,000 00	
Bangor & Aroostook, Car Trust 5s, 1906-8...	6,000 00	6,000 00	6,000 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	5,600 00	5,000 00	
Maine Central, 7s, 1912	6,000 00	8,040 00	6,000 00	
Phillips and Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland and Ogdensburg, 5s, 1908.....	6,000 00	6,660 00	6,000 00	
Portland and Rumford Falls, 4s, 1927	10,000 00	10,000 00	10,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917.	6,500 00	6,500 00	6,500 00	
Total railroad bonds of Maine.....	74,500 00			73,900 00

WATERVILLE 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>
Amesbury and Hampton St., Mass., 5s, 1919	\$5,000 00	\$5,150 00	\$5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,600 00	10,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	5,000 00	4,425 00	4,500 00	
Bridgewater, Whitman & Rockland Street, 5s, 1917	5,000 00	5,300 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,850 00	5,000 00	
Cass Ave. & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,100 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,625 00	4,600 00	
Central Pacific, 4s, 1949	5,000 00	5,000 00	5,000 00	
Cicero and Proviso Street, Chicago, 5s, 1915	5,000 00	5,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, 1950	10,000 00	10,000 00	10,000 00	
Clearfield and Jefferson, 6s, 1927	5,000 00	5,700 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,250 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,100 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	5,000 00	4,925 00	4,800 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,000 00	8,000 00	
Georgetown, Rowley and Ipswich Street, Mass., 5s, 1920	5,000 00	5,150 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,500 00	10,000 00	
Grand Rapids, Kalkaska and Southeastern, 5s, 1907	5,000 00	5,000 00	5,000 00	
Hoosac Tunnel & Wilmington, 3s, 1919-22	5,000 00	5,200 00	5,000 00	
Indiana, Illinois and Iowa, 4s, 1950	5,000 00	4,875 00	4,825 00	
Lehigh and New York, 4s, 1945	5,000 00	4,750 00	4,350 00	
Leominster & Clinton Street, Mass., 5s, 1917	5,000 00	5,150 00	5,000 00	
Lynn and Boston, Mass., 5s, 1924	5,000 00	5,575 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00	5,250 00	5,000 00	
Milford, Holliston and Framingham Street, Mass., 5s, 1917	7,000 00	7,350 00	7,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	5,000 00	5,400 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	5,000 00	5,300 00	5,000 00	
Northampton & Amherst St., Mass., 5s, 1920	5,000 00	5,125 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
Rockford Ry., Light & Power Co., Ill., 5s, 1918	1,250 00	1,250 00	1,250 00	
St. Lawrence and Adirondack, 5s, 1936	5,000 00	5,750 00	5,000 00	
St. Louis, Iron Mountain and Southern, Gen. Consolidated Ry. and Land Grant, 5s, 1931	5,000 00	5,900 00	5,000 00	
St. Louis & San Francisco, Central Division, 4s, 1929	5,000 00	4,925 00	4,750 00	
Sioux City Traction Co., Ia., 5s, 1919	5,000 00	5,075 00	5,000 00	
South Shore and Boston St., Mass., 5s, 1919	10,000 00	10,800 00	10,000 00	
Trenton Passenger, N. J., 6s, 1928, Optional	5,000 00	5,750 00	5,000 00	
Wakefield & Stoneham Street, Mass., 5s, 1915	3,000 00	3,150 00	3,000 00	
West Chicago Street Railroad Tunnel Com- pany, Ill., 5s, 1909	5,000 00	5,100 00	5,000 00	
Worcester & Marlboro Street, Mass., 5s, 1917	3,000 00	3,090 00	3,000 00	
Total railroad bonds out of Maine	212,250 00			\$210,675 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Maine & N. H.) 5s, 1905	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
Newport Water Company, 4s, 1929	5,500 00	5,500 00	5,500 00	
Total corporation bonds of Maine	20,500 00			20,500 00
Berlin Water Company, N. H., 5s, 1917	5,000 00	5,000 00	5,000 00	
Fort Smith Water Company, Ark., 6s, 1910	2,000 00	1,000 00	1,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	5,100 00	5,000 00	
Manitowoc Water Company, Wis., 5s, 1922	1,000 00	1,000 00	900 00	
Omaha Water Company, Neb., 4½s, 1946	7,000 00	5,600 00	6,300 00	
Total corporation bonds out of Maine	20,000 00			18,200 00
<i>Railroad Stock Owned</i>				
European and North American	10,000 00	14,500 00	10,000 00	10,000 00

WATERVILLE 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>
Duluth-Superior Traction Co., Preferred ..	\$2,000 00	\$1,500 00	\$1,500 00	
Duluth-Superior Traction Co., Common...	500 00	50 00		
Rockford Railway, Light & Power Co., Ill.	3,750 00	1,875 00	950 00	
Wisconsin Central Company, Preferred...	6,000 00	2,850 00	\$ 3,000 00	
Wisconsin Central Company, Common....	6,700 00	1,340 00		
Total railroad stock out of Maine	18,950 00			\$5,450 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	5,000 00	6,750 00	5,000 00	
Biddeford National Bank, Biddeford	5,100 00	5,457 00	5,100 00	
Canal National Bank, Portland.....	4,000 00	4,320 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,400 00	4,000 00	
Cumberland National Bank, Portland	1,800 00	1,800 00	1,800 00	
First National Bank, Bangor.....	1,800 00	2,610 00	1,800 00	
First National Bank, Bath	1,600 00	1,160 00	1,600 00	
First National Bank, Lewiston.....	3,000 00	4,560 00	3,000 00	
First National Bank, Portland.....	2,000 00	2,000 00	2,000 00	
Merchants' National Bank, Waterville	17,800 00	19,580 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	5,200 00	5,000 00	
North National Bank, Rockland.....	5,000 00	6,875 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	4,500 00	4,000 00	
People's National Bank, Waterville.....	9,200 00	10,120 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,625 00	2,500 00	
Ticonic National Bank, Waterville	3,700 00	3,700 00	3,470 00	
Veazie National Bank, Bangor.....	5,000 00	6,250 00	5,000 00	
Total national bank stock owned.....	89,300 00			89,070 00
<i>Other Bank Stock Owned.</i>				
Waterville Trust Company	4,100 00	4,100 00	4,050 00	4,050 00
<i>Loans on Corporation Bonds.</i>				
City Water Company, Sheboygan, Wis		1,000 00	1,000 00	
Dodlin Granite Company, Norridgewock.....		3,400 00	3,400 00	
Somerset and Kennebec Company, Fairfield.....		4,000 00	4,000 00	
Union Gas and Electric Company, Waterville.....		1,000 00	1,000 00	9,400 00
<i>Loans on Corporation Stock.</i>				
Franklin Company, Lewiston		1,000 00	1,000 00	
Golden Valley Hydraulic Mining Company, N. C. ...		300 00	300 00	
Lockwood Company, Waterville		8,210 00	8,210 00	
Maine Investment Company, Auburn		1,000 00	1,000 00	
Somerset Fibre Company, Fairfield.....		10,000 00	10,000 00	
Somerset and Kennebec Company, Fairfield.....		4,100 00	4,100 00	24,610 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland		860 00	800 00	
People's National Bank, Waterville.....		1,800 00	1,800 00	
Ticonic National Bank, Waterville		800 00	800 00	3,400 00
<i>Loans to Corporations.</i>				
Board of Trustees, M. E. Church, Waterville		2,220 00	2,220 00	
First Congregational Church and Society, Waterville		400 00	400 00	
Kennebec Valley Campmeeting Association.....		1,300 00	1,300 00	
Maine Wesleyan College & Female Seminary, Kent's Hill		14,700 00	14,700 00	
Somerset and Kennebec Company, Fairfield		10,000 00	10,000 00	28,620 00
<i>Loans to Municipalities.</i>				
City of Waterville.....		5,000 00	5,000 00	
Town of Winslow		2,400 00	2,400 00	7,400 00
Loan on United States bond		500 00	500 00	
Loans on Maine Central Railroad bonds		6,000 00	6,000 00	
Loan on Waterville Trust Company stock.....		5,000 00	5,000 00	
Loans on personal property.....		1,250 00	1,250 00	
Loans on Waterville Savings Bank books.....		2,400 00	2,400 00	
Loans on mortgages of real estate		378,591 00	378,591 00	393,741 00

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment	\$13,400 00	\$13,400 00	
Real estate, foreclosure	27,600 00	27,600 00	\$41,000 00
Premium account.....	-	15,640 00	15,640 00
Cash on deposit	40,423 24	40,423 24	
Cash on hand	3,277 97	3,277 97	43,701 21
Unpaid accrued interest	13,658 00		1,140,407 21
Due depositors, earned dividend and accrued State tax	1,191,458 46		
	1,079,286 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$112,172 04		

WISCASSET SAVINGS BANK—WISCASSET.

July 25, 1901.

SETH PATTERSON, President.

WILLIAM D. PATTERSON, Treasurer.

LIABILITIES.

Deposits	\$163,447 81
Reserve fund	6,786 64
Undivided profits	9,891 83
	\$180,126 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>
City of Duluth, Minn., 6s, 1908, School.....	\$1,000 00	\$1,170 00	\$1,000 00	
Findlay, O., 6s, 1901, General Funding	3,000 00	3,000 00	3,000 00	
Total public funds owned	4,000 00			\$4,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	10,000 00	13,460 00	9,767 50	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,550 00	5,000 00	
Sandy River, 5s, 1913	13,000 00	13,780 00	13,000 00	
Total railroad bonds of Maine	28,000 00			27,767 50
Black Rocks & Salisbury Beach, Mass., 5s, 1911	2,000 00	2,040 00	1,950 00	
Burlington Electric, Ia., 6s, 1910	2,000 00	1,800 00	2,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	2,000 00	2,000 00	2,000 00	
Central Vermont, 4s, 1920	3,000 00	2,550 00	2,000 00	
Chicago & West Michigan, 5s, 1921.....	4,000 00	4,340 00	3,200 00	
Chicago & West Michigan, Coupon Scrip..	340 00	368 90	300 00	
Cleveland City Cable, O., 5s, 1909	4,000 00	4,120 00	3,940 00	
Davenport & Rock Island, 6s, 1911	1,000 00	1,000 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921	1,000 00	1,020 00	1,000 00	
Detroit & Mackinac, 4s, 1935	2,000 00	1,760 00	1,200 00	
Flint & Pere Marquette, 6s, 1920	1,000 00	1,230 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	4,540 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	3,600 00	3,090 00	2,880 00	
Housatonic, 5s, 1937	5,000 00	6,700 00	5,000 00	
Iowa Central, 5s, 1938	1,000 00	1,145 00	750 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, 1923	2,000 00	2,080 00	1,800 00	
Milwaukee City, Wis., 5s, 1908	3,000 00	3,180 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	2,000 00	2,160 00	1,900 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	3,000 00	3,180 00	2,925 00	
Northern Pacific, 3s, 2047	5,000 00	2,160 00	1,200 00	
Oregon Short Line, 6s, 1922	5,000 00	6,350 00	5,000 00	
Peoria & Eastern, 4s, 1940	2,000 00	1,926 00	1,400 00	
Peoria & Eastern, 2nd Mortgage, 4s, 1990...	1,000 00	650 00	-	
Portsmouth Street & Light Co., O., 6s, 1913	5,000 00	5,000 00	5,900 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,300 00	862 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,400 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	5,750 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	2,080 00	1,880 00	
Total railroad bonds out of Maine.....	82,340 00			74,687 50
<i>Railroad Stock Owned.</i>				
Central Vermont	240 00	20 00	-	
Detroit & Mackinac, Beneficial Interest...	2,400 00	960 00	-	
Iowa Central, Preferred	1,300 00	910 00	260 00	
New York, New Haven & Hartford.....	1,200 00	2,520 00	2,000 00	

WISCASSET 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>
Northern Railroad, N. H.	\$400 00	\$672 00	\$400 00	
Northern Pacific, Preferred	1,700 00	1,615 00	-	
Syracuse Rapid Transit, N. Y., Common...	3,500 00	700 00	-	
Total railroad stock owned	10,740 00			\$2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company.....	500 00	965 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Damariscotta	400 00	400 00	384 00	
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	5,625 00	5,000 00	
Total national bank stock owned	17,400 00			17,384 00
<i>Other Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland.	500 00	540 00	500 00	500 00
<i>Loans on Railroad Bonds.</i>				
Central Vermont.....		1,000 00	1,000 00	
Cleveland City Cable, O		1,000 00	1,000 00	
Denver City Tramway, Col.		500 00	500 00	
Lowell, Lawrence & Haverhill Street, Mass.....		1,000 00	1,000 00	
Northern Pacific.....		1,500 00	1,500 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
Arizona Water Company.....		4,625 00	4,625 00	
Des Moines Water Company, Ia		1,000 00	1,000 00	5,625 00
Loan on Little Androscoggin Water Power Com- pany stock, Auburn		200 00	200 00	
Loan on Thomaston National Bank stock		140 50	140 50	
Loans to county of Lincoln		4,500 00	4,500 00	
Loans on mortgages of real estate		32,290 82	32,290 82	37,131 32
Real estate, foreclosure	3,065 00		3,065 00	3,065 00
Cash on deposit	1,758 09		1,758 09	
Cash on hand	47 87		47 87	1,805 96
Unpaid accrued interest	2,864 07			\$180,126 28
Due depositors, earned dividend and accrued State tax.....	165,831 81			
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$40,480 44			

YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 24, 1901.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

LIABILITIES.

Deposits	\$900,728 27
Reserve fund	18,500 00
Undivided profits.....	7,973 22
	\$927,201 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 Registered, 4s, 1907.....	\$2,000 00	\$2,267 50	\$2,000 00	
United States Coupon, 4s, 1925.....	18,000 00	25,132 50	18,000 00	
Total United States bonds owned	20,000 00			\$20,000 00
City of Biddeford, 4s, 1904, Municipal	500 00	510 00	500 00	500 00
County of Atchison, Kan., 4s, 1914, Refunding	18,000 00	18,450 00	18,000 00	
Wyandotte, Kan., 7s, 1893, Rd. Imp.	6,496 82	6,496 82	6,384 46	
City of Bellaire, O., 5s, 1910, Water & Fund.	9,000 00	9,855 00	9,000 00	
Council Bluffs, Ia., 6s, 1899, Op- tional, Improvement	8,000 00	8,000 00	8,000 00	
Defiance, O., 6s, 1903, Improve...	2,100 00	2,184 00	2,100 00	
Jacksonville, Ill., 5s, 1905, Fund..	10,000 00	10,500 00	10,000 00	
Joplin, Mo., 6s, 1902, Opt., Sch. Dist.	2,500 00	2,550 00	2,500 00	
Omaha, Neb., 4s, 1906, Street Imp.	5,000 00	5,125 00	5,000 00	
Sandusky, O., 5s, 1901, Refunding	1,000 00	1,000 00	1,000 00	
South Bend, Ind., 6s, 1902-3, St. Imp.	2,000 00	2,070 00	2,000 00	
Springfield, Mo., 4½s, 1901, Opt., Sch	5,000 00	5,000 00	5,000 00	
Superior, Wis., 5s, 1912, School...	5,000 00	5,625 00	5,000 00	
Topeka, Kan., 6s, 1912, Refunding	10,000 00	12,000 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,375 00	5,000 00	
Total public funds out of Maine.....	89,096 82			88,984 46
<i>Railroad Bonds Owned.</i>				
Bangor and Aroostook, Car Trust, 5s, 1908..	5,000 00	5,000 00	5,000 00	
Boston and Maine, 4½s, 1944	21,000 00	26,880 00	21,000 00	
Somerset, 5s, 1917.....	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine.....	36,000 00			36,000 00
Belleville and Carondelet, 6s, 1923.....	5,000 00	6,160 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912	5,000 00	5,250 00	5,000 00	
Citizens' Electric, Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	4,925 00	
Cleveland, Lorain and Wheeling, 5s, 1933 ..	10,000 00	11,300 00	10,000 00	
Cleveland Terminal and Valley, 4s, 1925....	2,000 00	1,920 00	2,000 00	
Dayton, Springfield and Urbana, 5s, 1928....	5,000 00	5,100 00	5,000 00	
Dubuque Light & Traction Co., Ia., 6s, 1910.	5,000 00	2,500 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	5,000 00	5,250 00	5,000 00	
Georgetown, Rowley and Ipswich, 5s, 1920.	3,000 00	3,090 00	3,000 00	
Haverhill and Amesbury St., Mass., 5s, 1912	5,000 00	5,100 00	5,000 00	
Hutchinson and Southern, 5s, 1928.....	10,000 00	10,000 00	10,000 00	
Indiana, Illinois and Iowa, 4s, 1950.....	10,000 00	9,750 00	9,700 00	
Iowa Central, 5s, 1938	9,000 00	10,440 00	9,000 00	
Lexington and Boston St., Mass., 4½s, 1920.	5,000 00	5,100 00	5,000 00	
Little Rock and Fort Smith, 7s, 1905....	5,000 00	5,200 00	5,000 00	
Louisville and Nashville, 4s, 1940.....	5,000 00	5,100 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	5,000 00	5,250 00	5,000 00	
Montville Street, Conn., 5s, 1920.....	5,000 00	5,200 00	5,000 00	
New Bedford, Middleboro and Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,500 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, 1915...	\$5,000 00	\$5,125 00	\$5,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	5,000 00	4,925 00	4,800 00	
St. Paul and Northern Pacific, 6s, 1923.....	4,000 00	5,120 00	4,000 00	
Sioux City Traction Company, Ia., 5s, 1919.	5,000 00	5,075 00	5,000 00	
Southern Electric St., St. Louis, Mo., 6s, 1904.	10,000 00	10,600 00	10,000 00	
Toledo Traction Company, O., 5s, 1909.....	5,000 00	5,150 00	4,900 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,750 00	5,000 00	
Total railroad bonds out of Maine.....	163,000 00			\$162,325 00
<i>Corporation Bonds Owned.</i>				
Calais Water Company, 5s, 1906.....	5,000 00	5,100 00	5,000 00	
Continental Mills, 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	
Total corporation bonds of Maine.....	38,000 00			38,000 00
Eau Claire Light & Power Co., Wis., 4s, 1917	2,750 00	2,750 00	2,750 00	
Indianapolis Water Company, Ind., 6s, 1911	10,000 00	11,200 00	10,000 00	
Total corporation bonds out of Maine.....	12,750 00			12,750 00
<i>Railroad Stock Owned.</i>				
Kennebunk and Kennebunkport.....	3,000 00	3,375 00	3,000 00	3,000 00
Atchison, Topeka and Sante Fe, Preferred	3,390 00	3,118 80	2,150 00	
Cleveland Terminal and Valley, Preferred	3,700 00	370 00	2,473 72	
Iowa Central, Preferred.....	2,000 00	1,100 00	1,000 00	
Saginaw Valley Traction Co., Preferred...	5,000 00	3,000 00		
Saginaw Valley Traction Co., Common....	2,000 00	200 00		
Saginaw Valley Traction Company,—Voting Trust Certificates.....	2,000 00	200 00	5,000 00	
Total railroad stock out of Maine.....	18,090 00			10,623 72
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford.....	900 00	540 00	800 00	
Pepperell Manufacturing Co., Biddeford..	14,000 00	35,000 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	15,660 00	14,500 00	
Casco National Bank, Portland.....	12,900 00	14,190 00	12,900 00	
Cumberland National Bank, Portland.....	600 00	600 00	600 00	
First National Bank, Biddeford.....	20,700 00	30,532 50	20,700 00	
First National Bank, Lewiston.....	2,600 00	3,952 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	5,406 00	3,975 00	
National Traders' Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Newcastle National Bank, Newcastle....	1,000 00	1,040 00	1,000 00	
Portland National Bank, Portland.....	10,000 00	11,250 00	10,000 00	
York National Bank, Saco.....	600 00	888 00	600 00	
Total national bank stock of Maine.....	96,275 00			96,275 00
American National Bank, Kansas City, Mo.	2,400 00	2,448 00	2,400 00	
Continental National Bank, Memphis, Tenn.	3,375 00	1,687 50	3,375 00	
First National Bank, Leavenworth, Kan...	5,000 00	5,000 00	5,000 00	
Fourth National Bank, Wichita, Kan.....	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	18,000 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	
Total national bank stock out of Maine...	52,075 00			51,375 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>
Birmingham National Bank, Ala	\$1,981 50	\$1,981 50	
First National Bank, Biddeford	50 00	50 00	
First National Bank, Portland	1,100 00	1,100 00	
Ocean National Bank, Kennebunk	300 00	300 00	\$3,431 50
Loans on Boston and Maine Railroad stock	800 00	800 00	
Loan on Pepperell Manufacturing Company stock, Biddeford	2,521 59	2,521 59	
Loan on Fort Payne Bank stock, Ala.	1,500 00	1,500 00	
Loans on mortgages of real estate	273,605 19	273,605 19	278,426 78
Real estate, foreclosure	41,597 89	41,597 89	
Furniture and fixtures	1,200 00	1,200 00	42,797 89
Premium account	-	59,000 00	59,000 00
Cash on deposit	7,094 83	7,094 83	
Cash on hand	1,817 31	1,817 31	8,912 14
Unpaid accrued interest	19,328 83		\$927,201 49
Due depositors, earned dividend and accrued State tax	951,610 76		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$45,903 62		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1901.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 2, 1901.

GEO. I. TRICKEY, Pres. and Treas. JEFFERSON CARY, Vice-Pres.
 CHARLES B. MARGESSON, Secretary.

TRUSTEES—George I. Trickey, John P. Donworth, Jefferson Cary, William C. Spaulding, William H. Gray, Carl C. King, James H. Glenn, Herschel D. Collins, Bertram L. Fletcher.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	12,233 49
Demand deposits	101,253 65
Certificates of deposit	22,155 90
	<hr/>
	\$215,643 04

 RESOURCES.

Time loans	\$117,444 49
Loans on mortgages of real estate.....	22,465 00
Bonds	17,100 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	859 48
Cash on deposit	46,888 68
Cash on hand	7,885 39
	<hr/>
	\$215,643 04

AUBURN TRUST COMPANY—AUBURN.

September 5, 1901.

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, S. S. Hersey, Charles E. Libby, E. G. Eveleth.

Organized June 5, 1890.

 LIABILITIES.

Capital stock	\$104,800 00
Surplus	10,000 00
Undivided profits	1,522 75
Time deposits	117,370 50
Demand deposits	9,852 11
Certificates of deposit	6,444 00
Unpaid dividends	74 00
Treasurer's checks outstanding.....	953 04
Bills payable	8,500 00
	<hr/>
	\$259,516 40

 RESOURCES.

Loans on collateral	\$69,529 35
Other loans	73,948 24
Stocks and bonds	87,919 51
Real estate owned	18,000 00
Safe and furniture	5,000 00
Expense account	432 32
Cash on deposit	2,492 23
Cash on hand	2,194 75
	<hr/>
	\$259,516 40

AUGUSTA TRUST COMPANY—AUGUSTA.

October 29, 1901.

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

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, John F. Hill, Geo. E. Macomber, W. H. Gannett, H. M. Heath, F. W. Kinsman, F. S. Lyman, Ira H. Randall, G. T. Stevens, Geo. N. Lawrence, Chas. H. White, L. J. Crooker, Byron Boyd, Orin Williamson, W. Scott Hill, H. E. Bowditch.

Organized January 29, 1894.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	40,328 14
Time deposits	1,377,650 72
Demand deposits	307,562 04
Certificates of deposit	300 00
Trust department	15,000 00
Unpaid dividends	180 00
Certified checks	152 00
Treasurer's checks outstanding	2,573 92
Due to other Banks	7,357 53
	<hr/>
	\$1,811,104 35

 RESOURCES.

Loans on collateral	\$485,295 69
Loans on mortgages of real estate	17,002 00
Other loans	455,606 59
Bonds and stocks	759,195 92
Trust investments	15,000 00
Coupons	70 75
Cash on deposit	58,938 87
Cash on hand	19,994 53
	<hr/>
	\$1,811,104 35

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 7, 1901.

L. B. DEASY, President.

FRED C. LYNAM, Sec'y and Treas.

TRUSTEES—Andrew P. Wiswell, John B. Porter, C. S. Leffingwell, L. B. Deasy, Fred C. Lynam, W. H. Davis, John A. Peters, Jr.

Organized September 15, 1887.

LIABILITIES.

Capital Stock	\$50,000 00
Surplus	40,000 00
Undivided profits	5,930 79
Demand deposits	484,719 98
Certificates of deposits	109,230 20
Trust funds	6,000 00
Treasurer's checks outstanding	3,111 56
	\$698,992 53

RESOURCES.

Loans on mortgages of real estate	\$84,520 65
Other loans	311,932 98
Stocks and bonds	79,787 29
Trust investments	6,000 00
Real estate owned	4,000 00
Tax deeds	94 90
Furniture and fixtures	9,712 43
Expense account	2,237 56
Cash on deposit	165,381 33
Cash on hand	35,325 39
	\$698,992 53

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 22, 1901.

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, Joseph L. Smith, D. J. Sawyer, 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.

Organized April 9, 1887.

 LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	82,028 84
Time deposits	1,270,232 14
Demand deposits	1,153,269 61
Deposits for coupons	1,193 83
Guaranteed mortgages	117,106 00
Mortgage loans prepaid	2,263 50
Due to other banks	11,416 29
	<hr/>
	\$2,909,508 21

 RESOURCES.

Loans and discounts	\$1,861,688 61
Loans on mortgages of real estate.....	172,523 13
Stocks and bonds	589,512 92
Real estate, furniture and fixtures.....	46,515 24
Interest account	1,465 73
Expense account	628 73
Cash on deposit	181,697 58
Cash on hand	55,476 27
	<hr/>
	\$2,909,508 21

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

September 3, 1901.

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, H. E. Coolidge.

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Undivided profits	4,650 72
Time deposits	117,400 60
Demand deposits	52,589 19
Certificates of deposit	38,531 08
Treasurer's checks outstanding	466 69
Discount account	250 00
Due to other banks.....	815 09
	<hr/>
	\$289,703 37

RESOURCES.

Loans	\$182,146 03
Bonds	39,000 00
Building, vaults and furniture	51,046 57
Premium account	1,913 25
Expense account	1,279 05
Cash on deposit	5,719 21
Cash on hand	8,599 26
	<hr/>
	\$289,703 37

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

March 29, 1901.

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, J. H. Maxwell, George Chandler, I. G. Sharaf, F. J. Goodspeed, E. C. Dow.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,000 00
Undivided profits	6,530 43
Time deposits	210,366 08
Demand deposits	71,808 63
Certificates of deposit	17,627 18
Unpaid dividends	33 00
Due to other banks	544 89
	<hr/>
	\$361,910 21

RESOURCES.

Loans on collateral	\$6,861 34
Loans on mortgages of real estate	131,463 00
Loans to municipalities	460 00
Other loans	80,841 20
Stocks and bonds	106,971 00
Furniture and fixtures	6,400 00
Expense account	463 39
Cash on deposit	17,020 81
Cash on hand	11,429 47
	<hr/>
	\$361,910 21

MACHIAS BANKING COMPANY—MACHIAS.

October 7, 1901.

GEO. F. CAREY, President. P. H. LONGFELLOW, Vice-President.
EDW. E. TALBOT, Treasurer.

DIRECTORS—Geo. F. Carey, P. H. Longfellow, C. B. Donworth, Deola
C. Getchell, Edw. E. Talbot.

Organized June 22, 1901.

 LIABILITIES.

Capital stock	\$25,000 00
Undivided profits	2,508 27
Demand deposits	89,461 20
	<hr/>
	\$116,969 47

 RESOURCES.

Loans	\$27,124 92
Bonds	67,475 00
Cash on deposit	10,666 98
Cash on hand	11,702 57
	<hr/>
	\$116,969 47

MAINE TRUST AND BANKING COMPANY—GARDINER.

April 15th, 1901.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice-President.
 P. H. WINSLOW, 2nd Vice-President. FRANK E. DILL, Secretary.

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

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	31,550 32
Time deposits	272,292 61
Demand deposits	175,404 17
Certificates of deposit	60,596 34
Trust department	64,914 25
Treasurer's checks outstanding	667 97
Due to other banks and bankers	4,395 90
	<hr/>
	\$739,821 56

 RESOURCES.

Loans on collateral	\$73,704 09
Loans on mortgages of real estate	79,410 17
Other loans	116,400 05
Stocks and bonds	355,507 83
Trust investments	64,914 25
Furniture and fixtures	2,500 00
Expense account	1,659 38
Coupons	9,670 00
Cash on deposit	24,728 66
Cash on hand	6,327 13
	<hr/>
	\$739,821 56

MERCANTILE TRUST COMPANY—PORTLAND.

October 16, 1901.

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, George W. York, Edward B. Winslow, John F. Liscomb.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	50,809 30
Demand deposits	738,276 02
Demand certificates of deposit	23,269 10
Time certificates of deposit	119,668 68
	<hr/>
	\$1,032,023 10

 RESOURCES.

Loans on collateral	\$228,014 88
Other loans	77,427 17
United States bonds	100,000 00
Other bonds	412,351 70
Furniture and fixtures	3,000 00
Expense account	2,369 64
Cash on deposit	196,492 15
Cash on hand	12,367 56
	<hr/>
	\$1,032,023 10

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 2, 1901.

FRED BARKER, President.

W. R. PIPES, Secretary.

GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, William R. Pipes, A. R. Gould, W. B. Gould, L. B. Patten, C. D. DeWitt, A. M. Smith, R. J. Smith, F. H. Blake, W. P. Bridgham, Fred D. Ellis, S. W. Boone, A. P. Libby, Julius Waterman, R. H. McDonald.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	8,853 15
Time deposits	28,612 74
Demand deposits	27,413 37
	<hr/>
	\$116,879 26

RESOURCES.

Loans and discounts	\$59,678 90
Real estate	7,182 60
Expense account	1,819 23
Cash on deposit	40,752 99
Cash on hand	7,445 54
	<hr/>
	\$116,879 26

PEOPLE'S TRUST COMPANY—FARMINGTON.

June 27, 1901.

GEORGE W. WHEELER, President.

J. P. FLINT, Treasurer.

TRUSTEES—George W. Wheeler, George M. Currier, Elbridge T. Smith,
Charles H. Pierce, Herbert H. Rice.

Organized September 5, 1885.

 LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	20,798 45
Demand deposits	658,763 16
Time deposits	73,234 27
Time certificates of deposit	3,024 90
Trust department	7,000 00
Treasurer's checks outstanding	26 70
Dividends unpaid	76 00
Due to other banks and bankers	26 07
	<hr/>
	\$812,949 55

 RESOURCES.

Loans on mortgages of real estate	\$185,815 84
Loans on collateral	200,281 05
Other loans	39,578 88
United States bonds	35,260 00
Municipal bonds	34,153 53
Railroad bonds	64,449 00
Railroad stock	22,231 00
Bank stock	19,050 00
Other stocks and bonds	60,500 00
Trust investments	7,000 00
Real estate	74,605 05
Furniture and fixtures	1,237 70
Expense account	1,694 43
Taxes paid	1,904 63
Due from other banks and bankers	709 20
Cash on deposit	42,886 68
Cash on hand	21,592 56
	<hr/>
	\$812,949 55

PORTLAND TRUST COMPANY—PORTLAND.

May 22, 1901.

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

TRUSTEES—William G. Davis, James P. Baxter, A. H. Walker, Charles F. Libby, William W. Brown, David W. Snow, Sidney W. Thaxter, Franklin R. Barrett, Walter G. Davis, Frederick Robie, Charles O. Bancroft, Harry Butler, George F. Evans, Clinton L. Baxter, George E. Runyan.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	126,638 63
Time deposits	54,138 64
Demand deposits	1,774,329 07
Trust estates	14,475 71
Deposits for coupons	7,901 75
Sinking funds for corporations	597,072 36
Renewal fund	2,090 00
Due to other banks	1,963 19
	<hr/>
	\$2,878,609 35

 RESOURCES.

Loans on collateral	\$687,657 00
Other loans	377,441 26
State of Maine bonds	80,000 00
Other bonds and stocks	908,254 00
Trust investments	13,332 09
Furniture and fixtures	100 00
Expense account	382 09
Sinking funds investments	580,378 75
Renewal fund investments	2,014 55
Cash on deposit	204,842 86
Cash on hand	24,206 75
	<hr/>
	\$2,878,609 35

ROCKLAND TRUST COMPANY—ROCKLAND.

August 21, 1901.

A. F. CROCKETT, President.

C. M. KALLOCK, 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, F. C. Knight, C. E. Littlefield, E. A. Butler, E. K. Glover, Fred E. Richards, S. A. Burpee, Isaac C. Gay, H. L. Shepherd.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	7,417 72
Time deposits	105,843 53
Demand deposits	103,457 13
Certificates of deposit	3,934 55
Unpaid dividends	121 82
Due to other banks and bankers	886 42
	<hr/>
	\$346,661 17

 RESOURCES.

Demand loans	\$63,828 66
Time loans	119,127 19
Overdrafts	842 04
Stocks and bonds	86,266 25
Vault and safe deposit boxes	4,000 00
Furniture and fixtures	500 00
Cash on deposit	54,422 52
Cash on hand	17,674 51
	<hr/>
	\$346,661 17

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

August 16, 1901.

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	15,000 00
Undivided profits	21,972 32
Time deposits	345,880 00
Demand deposits	215,497 36
Certificates of deposit	25,350 00
Unpaid dividends	42 00
Due to other banks	1,429 32
	<hr/>
	\$675,171 00

 RESOURCES.

Demand loans	\$176,611 45
Time loans	140,101 10
Loans on mortgages of real estate	103,396 25
Stocks and bonds	220,827 90
Real estate	7,292 66
Safe and furniture	1,000 00
Expense account	564 68
Cash on deposit	18,665 03
Cash on hand	6,711 93
	<hr/>
	\$675,171 00

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 15, 1901.

FRED E. RICHARDS, President.

FRANK E. ALLEN, Secretary.

DIRECTORS—Fred E. Richards, Josiah H. Drummond, Percival Bonney, Frederick Robie, Fred N. Dow, Lyman M. Cousens, Henry P. Cox, 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, Philip G. Brown, Henry B. Cleaves, Clarence Hale, George F. West.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Deposits	242,885 12
Certificates of deposit	58,744 55
Deposit for coupons	6,052 25
Deposits for sinking funds	24,320 00
Bills payable	95,000 00
Undivided profits	84,892 89
	\$761,894 81

RESOURCES.

Loans on mortgages of real estate	\$20,400 00
Loans on collateral	169,517 93
Bonds and stocks	502,698 41
Real estate, foreclosure	16,686 21
Sinking fund's investments	20,965 00
Accrued interest uncollected	5,025 95
Cash on deposit	25,245 16
Cash on hand	1,356 15
	\$761,894 81
Amount of surety bonds outstanding	\$8,915,995 00
Amount of premiums received on same	25,103 63
Estimated unearned premiums credited to profits	12,551 81

WATERVILLE TRUST COMPANY—WATERVILLE.

October 17, 1901.

E. J. LAWRENCE, President. HORACE PURINTON, Vice-President.
H. L. HOLMES, Treasurer.

DIRECTORS—E. J. Lawrence, Horace Purinton, S. A. Nye, C. W. Davis,
C. W. Abbott, F. C. Thayer, P. S. Heald, N. R. Wellington, C. E. Libby.

Organized February 20, 1893.

LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	35,572 48
Time deposits	491,431 04
Demand deposits	216,216 38
Due to other banks	875 88
	<hr/>
	\$844,095 78

RESOURCES.

Loans and discounts	\$637,740 19
Stocks and bonds	45,000 00
Real estate	3,000 00
Furniture, fixtures and vaults	39,000 00
Expense account	7,252 91
Cash on deposit	69,662 31
Cash on hand	42,440 37
	<hr/>
	\$844,095 78

WESTBROOK TRUST COMPANY—WESTBROOK.

April 11, 1901.

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	8,500 00
Undivided profits	7,847 52
Time deposits	275,649 84
Time certificates of deposit	13,960 50
Demand deposits	61,395 34
Due to other banks	326 89
	<hr/>
	\$417,680 09

 RESOURCES.

Loans on mortgages of real estate	\$64,548 46
Demand loans	88,139 13
Time loans	88,244 85
Stocks and bonds	101,028 75
Real estate investment	5,650 00
Real estate foreclosure	16,731 32
Safe and furniture	2,000 00
Expense account	1,834 54
Cash on deposit	40,334 99
Cash on hand	9,167 75
	<hr/>
	\$417,680 09

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1901.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

September 6, 1901.

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

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

Organized May 25, 1887.

 LIABILITIES

Accumulated capital	\$71,521 19
Advance payments	20,025 59
Guaranty fund	3,058 95
Profits	4,358 78
	<hr/>
	\$98,964 51

 RESOURCES.

Loans on mortgages of real estate	\$73,230 00
Loans on shares	1,570 00
Real estate, foreclosure	16,532 13
Furniture	217 75
Temporary expense	50 15
Cash	7,364 48
	<hr/>
	\$98,964 51

Number of shareholders	240
Number of borrowers	78
Number of shares outstanding	1,212
Number of shares pledged for loans	401
Number of loans	89

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

September 20, 1901.

THOMAS J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

DIRECTORS—Thomas J. Lynch, George W. Vickery, M. S. Holway, A. G. Andrews, Charles R. Hall, A. W. Whitney, P. O. Vickery, Amie Casavant, E. E. Davis.

Organized June 27, 1887.

LIABILITIES

Accumulated capital	\$162,605 31
Advance payments	202 00
Guaranty fund	4,177 66
Forfeited shares	95 04
Profits	12,220 35
	\$179,300 36

RESOURCES.

Loans on mortgages of real estate	\$172,770 01
Loans on shares	975 00
Real estate, foreclosure	5,140 11
Temporary expense	3 55
Cash	411 69
	\$179,300 36

Number of shareholders	467
Number of borrowers	221
Number of shares outstanding	2,608
Number of shares pledged for loans	930
Number of loans	287

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 10, 1901.

JAMES A. BOARDMAN, President. HERBERT G. 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, Stephen D. Benson.

Organized February 15, 1886.

 LIABILITIES

Accumulated capital	\$245,833 99
Advance payments	1,695 00
Guaranty fund	8,224 25
Profits	4,405 98
	<hr/>
	\$260,159 22

 RESOURCES.

Loans on mortgages of real estate	\$234,226 66
Loans on shares	3,000 00
Real estate, foreclosure	1,100 64
Furniture and fixtures	173 14
Temporary expense	555 09
Cash	21,103 69
	<hr/>
	\$260,159 22

Number of shareholders.....	830
Number of borrowers	312
Number of shares outstanding	6,427
Number of shares pledged for loans	1,337
Number of loans	363

BATH LOAN AND BUILDING ASSOCIATION—BATH.

August 19, 1901.

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

DIRECTORS—Charles H. McLellan, Charles E. Patten, Charles L. Farnham, A. B. Haggett, Frank N. Thompson, Joseph Torrey, C. A. Corliss, Charles P. Knight, Albion M. Potter.

Organized July 18, 1890.

 LIABILITIES

Accumulated capital	\$80,890 03
Advance payments	244 00
Guaranty fund	1,000 00
Forfeited shares	54 28
Profits	2,341 12
	<hr/>
	\$84,529 43

 RESOURCES.

Loans an mortgages of real estate	\$78,819 06
Loans on shares	5,245 00
Permanent expense	75 00
Temporary expense	17 33
Cash	373 04
	<hr/>
	\$84,529 43

Number of shareholders	225
Number of borrowers	113
Number of shares outstanding	1,264
Number of shares pledged for loans	360
Number of loans	113

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

July 10, 1901.

JOHN G. BROOKS, President.

C. W. WESCOTT, Sec'y and Treas.

DIRECTORS—John G. Brooks, William 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	\$28,369 56
Advance payments	12 00
Guaranty fund	919 42
Due on loans	532 63
Overdraft, Belfast National Bank	726 96
Profits	472 53
	<hr/>
	\$31,033 10

 RESOURCES.

Loans on mortgages of real estate	\$31,028 60
Temporary expense	4 50
	<hr/>
	\$31,033 10

Number of shareholders	83
Number of borrowers	45
Number of shares outstanding	401
Number of shares pledged for loans	173
Number of loans	48

**BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.**

June 13, 1901.

JOHN FURBISH, President.

HARRY F. THOMPSON, 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	\$64,028 79
Guaranty fund	1,785 00
Profits	76 21
	\$65,890 00

RESOURCES.

Loans on mortgages or real estate.....	\$57,820 11
Loans on shares	1,825 00
Real estate, foreclosure	4,121 14
Cash	2,123 75
	\$65,890 00

Number of shareholders	187
Number of borrowers	82
Number of shares outstanding	973
Number of shares pledged for loans	377
Number of loans	110

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 5, 1901.

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, C. C. Homer, A. B. Hutchins.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$26,578 22
Advance payments	20 00
Guaranty fund	263 44
Profits	516 28
	\$27,377 94

RESOURCES.

Loans on mortgages of real estate	\$24,223 70
Loans on shares.....	1,707 00
Temporary expense	2 60
Cash	1,444 64
	\$27,377 94

Number of shareholders	162
Number of borrowers	83
Number of shares outstanding	474
Number of shares pledged for loans	153
Number of loans	83

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

September 25, 1901.

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, William H. Scott, Albion Little, Alonzo W. Smith, Charles W. T. Goding, William H. Milliken, Ami Whitney, William H. Roberts, Jr., Charles S. Chase.

Organized February 11, 1888.

LIABILITIES.

Accumulated capital	\$299,673 61
Advance payments	21,750 00
Guaranty fund	8,276 96
Forfeited shares	84 40
Due on loans	2,000 00
	<hr/>
	\$331,784 97

RESOURCES.

Loans on mortgages of real estate	\$246,850 00
Loans on shares	3,850 00
Loans on collateral	3,800 00
Real estate, foreclosure	55,955 41
Permanent expense	142 81
Temporary expense	40 00
Profit and loss	1,105 55
Cash	20,041 20
	<hr/>
	\$331,784 97

Number of shareholders	726
Number of borrowers	235
Number of shares outstanding	4,372
Number of shares pledged for loans	1,219
Number of loans	235

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 23, 1901.

ZENAS THOMPSON, President. JAMES L. RACKLEFF, Secretary.
WILLIAM J. KNOWLTON, Treasurer.

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

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$210,659 46
Advance payments	6,133 50
Guaranty fund	5,600 00
Forfeited shares	5 00
Bills payable	6,000 00
Cash overdraft	3,250 44
Profits	4,123 21
	\$235,771 61

RESOURCES.

Loans on mortgages of real estate	\$221,885 00
Loans on shares	6,155 00
Real estate, foreclosure	7,642 15
Permanent expense	12 50
Temporary expense	76 96
	\$235,771 61

Number of shareholders	528
Number of borrowers	145
Number of shares outstanding	3,074
Number of shares pledged for loans	1,304
Number of loans	146

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

July 17, 1901.

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, M. M. Bailey, R. B. Lowe, Scott Wilson.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$84,625 21
Advance payments	2,006 00
Guaranty fund	792 16
Forfeited shares	74 30
Due on loans	2,962 60
Profits	2,908 44
	<hr/>
	\$103,368 71

 RESOURCES.

Loans on mortgages of real estate	\$89,427 30
Loans on shares	2,750 00
Loan on collateral	800 00
Real estate, foreclosure	2,823 85
Permanent expense	47 76
Temporary expense	8 74
Cash	7,511 06
	<hr/>
	\$103,368 71

Number of shareholders	282
Number of borrowers	80
Number of shares outstanding	1,536
Number of shares pledged for loans	527
Number of loans	80

DEXTER LOAN AND BUILDING ASSOCIATION--DEXTER.

July 31, 1901.

N. H. FAY, President.

A. A. SPRINGALL, Secretary.

S. M. LEIGHTON, Treasurer.

DIRECTORS—N. H. Fay, Samuel Eldbridge, A. A. Springall, A. P. Abbott, C. H. Hayden, S. M. Leighton, J. W. Crosby.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$75,037 49
Advance payments	29 00
Guaranty fund	629 66
Profits	109 11
	<hr/>
	\$75,805 26

 RESOURCES.

Loans on mortgages of real estate	\$54,055 00
Loans on shares	1,805 00
Real estate, foreclosure	32 73
Bonds	8,000 00
Permanent expense	87 50
Cash	11,825 03
	<hr/>
	\$75,805 26

Number of shareholders	241
Number of borrowers	99
Number of shares outstanding	1,061
Number of shares pledged for loans	349
Number of loans	126

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 9, 1901.

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, Meyer Gallert.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$45,032 11
Advance payments	68 33
Guaranty fund	550 00
Forfeited shares	467 24
Bills payable	2,000 00
Profits	1,630 82
	\$49,748 50

RESOURCES.

Loans on mortgages of real estate	\$46,875 00
Loans on shares	825 00
Loans on collateral	330 59
Permanent expense	80 00
Temporary expense	216 30
Cash	1,421 61
	\$49,748 50

Number of shareholders	248
Number of borrowers	56
Number of shares outstanding	916
Number of shares pledged for loans	241
Number of loans	56

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 7, 1901.

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, Charles Cook, E. H. Sargent, J. A. McGowan, J. H. Humphrey, F. H. Morse, George Smith, A. N. Waterhouse, E. M. Walker, K. S. Raymond, F. E. Eastman, L. W. Edwards, L. M. Bailey, A. L. Hanscome, M. F. Hicks.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$84,982 55
Advance payments	744 33
Guaranty fund	1,480 51
Profits	744 49
	<hr/>
	\$87,951 88

RESOURCES.

Loans on mortgages of real estate	\$80,651 74
Loans on shares	550 00
Real estate, foreclosure	3,156 86
Temporary expense	31 07
Guaranty fund deposit	1,480 51
Cash	2,081 70
	<hr/>
	\$87,951 88

Number of shareholders	243
Number of borrowers	81
Number of shares outstanding	1,312
Number of shares pledged for loans	456
Number of loans	84

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 7, 1901.

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

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$12,428 94
Advance payments	193 02
Guaranty fund	68 73
Profits	393 21
	\$13,083 95

RESOURCES.

Loans on mortgages of real estate	\$12,309 00
Permanent expense	3 07
Temporary expense	38 96
Cash	732 92
	\$13,083 95

Number of shareholders	40
Number of borrowers	12
Number of shares outstanding	305
Number of shares pledged for loans	74
Number of loans	12

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 28, 1901.

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

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$45,446 78
Advance payments	95 00
Guaranty fund	1,500 00
Bills payable	10,000 00
Profits	4,665 23
	<hr/>
	\$61,707 01

RESOURCES.

Loans on mortgages of real estate	\$61,425 00
Permanent expense	70 55
Temporary expense	29 16
Cash	182 30
	<hr/>
	\$61,707 01

Number of shareholders	147
Number of borrowers	80
Number of shares outstanding	579
Number of shares pledged for loans.....	334
Number of loans	95

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

August 1, 1901.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, A. C. Houston, E. W. Genthner, F. O. Martin,
A. L. Carr, G. H. Currier, A. W. Ellis, Henry Douglass, W. W. Edes.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$2,009 00
Advance payments	5 00
Profits	51 72
	\$2,065 72

RESOURCES.

Loans on mortgages of real estate.....	\$1,300 00
Permanent expense	47 15
Temporary expense	2 25
Cash	716 32
	\$2,065 72

Number of shareholders	48
Number of borrowers	3
Number of shares outstanding	177
Number of shares pledged for loans	7
Number of loans	3

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

September 16, 1901.

CHARLES W. TILDEN, Pres. GEORGE A. SAFFORD, Sec'y and Treas.

DIRECTORS—C. W. Tilden, J. W. Church, L. D. Merchant, Frank Kittridge, Horace Getchell, W. H. Perry, N. L. Niles, George A. Safford, F. S. Wingate.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$32,596 31
Advance payments	8 00
Guaranty fund.....	1,239 06
Profits	383 80
	\$34,227 17

RESOURCES.

Loans on mortgages of real estate	\$33,950 00
Permanent expense	65 00
Cash	212 17
	\$34,227 17

Number of shareholders	104
Number of borrowers	43
Number of shares outstanding	544
Number of shares pledged for loans	181
Number of loans	43

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

August 24, 1901.

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, A. S. Biggar, S. T. Fuller, George
Getchell, Woodbury A. Hall, Charles R. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$45,701 44
Advance payments	20,791 76
Guaranty fund	1,070 93
Profits	1,321 25
	\$68,885 38

RESOURCES.

Loans on mortgages of real estate	\$67,415 26
Loans on shares.....	730 00
Temporary expense	44 55
Cash	695 57
	\$68,885 38

Number of shareholders	231
Number of borrowers	102
Number of shares outstanding	944
Number of shares pledged for loans	356
Number of loans	133

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

September 4, 1901.

WILLIAM B. SKELTON, Pres. JOHN L. READE, Sec'y and Treas.

DIRECTORS—William B. Skelton, Harry Stetson, Chas. H. Miller, C. T. Fitzgerald, W. B. Small, L. L. Hersey, R. E. Attwood, Geo. A. Whitney, W. H. Hartshorn, T. J. Murphy, Wilfred E. Cloutier, E. P. Langley, John L. Reade.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$259 00
Advance payments	6 00
Fines	14
	<hr/>
	\$265 14

RESOURCES.

Permanent expense	\$196 97
Cash	68 17
	<hr/>
	\$265 14

Number of shareholders	20
Number of shares outstanding	88

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

August 6, 1901.

C. A. WILBUR, President. K. C. GRAY, Secretary and Treasurer.

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

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$8,717 09
Advance payments	73 50
Guaranty fund	80 00
Profits	399 14
	<hr/>
	\$9,269 73

RESOURCES.

Loans on mortgages of real estate	\$7,840 00
Temporary expense	4 47
Cash	1,425 26
	<hr/>
	\$9,269 73

Number of shareholders	49
Number of borrowers	14
Number of shares outstanding	255
Number of shares pledged for loans	65
Number of loans	17

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 16, 1901.

HOLMAN S. MELCHER, President. GEO. H. ALLAN, Sec'y and Treas.

DIRECTORS—Holman S. Melcher, Arthur W. Merrill, George H. Allan, George M. Seiders, H. H. Shaw, John W. Deering, Charles G. Allen, W. H. Green, 2d, Stephen Berry, J. F. A. Merrill, W. L. Smith, J. Frank Lang, W. H. Green, 1st, Herbert A. Harmon, George H. Libby, Wm. H. Looney, L. D. Austin, Charles F. Porter, Nathan Goold, Wilford G. Chapman, Clarence W. Small.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$71,062 97
Advance payments	40 98
Guaranty fund	1,173 05
Bills payable	2,092 08
Profits	1,471 27
	<hr/>
	\$75,840 35

RESOURCES.

Loans on mortgages of real estate	\$60,763 27
Loan on shares.....	3,250 00
Real estate, foreclosure	11,079 31
Temporary expense	398 09
Cash	349 68
	<hr/>
	\$75,840 35

Number of shareholders	165
Number of borrowers	52
Number of shares outstanding	955
Number of shares pledged for loans	290
Number of loans	51

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

September 2, 1901.

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, William Whitney, L. W. Mason, J. W. Wayne, S. T. Rowe.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$37,900 43
Advance payments	966 15
Guaranty fund	659 24
Bills payable	1,000 00
Profits	1,292 23
	<hr/>
	\$41,818 05

RESOURCES.

Loans on mortgages of real estate	\$37,588 60
Loans on shares	3,059 00
Temporary expense	157 94
Cash	1,012 51
	<hr/>
	\$41,818 05

Number of shareholders	171
Number of borrowers	60
Number of shares outstanding	1,048
Number of shares pledged for loans	274
Number of loans	76

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 11, 1901.

E. W. CONANT, President. CLARA L. WATERHOUSE, 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. Waterhouse, W. H. Waterhouse.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$75,260 24
Advance payments	261 00
Guaranty fund	1,787 45
Profits	3,255 31
	<hr/>
	\$80,564 00

RESOURCES.

Loans on mortgages of real estate	\$66,142 22
Loans on shares	700 00
Real estate, foreclosure	1,742 59
Permanent expense	18 08
Temporary expense	122 66
Cash	11,838 45
	<hr/>
	\$80,564 00

Number of shareholders	234
Number of borrowers	83
Number of shares outstanding	1,277
Number of shares pledged for loans	389
Number of loans	115

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

August 29, 1901.

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

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman,
A. M. Robinson, Jr., Henry L. Mitchell, Henry O. Pierce, David W. Potter,
Thomas White, William F. Curran.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$73,686 62
Advance payments	1,295 00
Guaranty fund	404 15
Due on loans	200 00
Bills payable	1,000 00
Profits	961 25
	\$77,547 02

RESOURCES.

Loans on mortgages of real estate	\$70,781 06
Loans on shares	2,940 00
Bonds	3,240 00
Temporary expense	231 86
Cash	354 10
	\$77,547 02

Number of shareholders	244
Number of borrowers	74
Number of shares outstanding	1,875
Number of shares pledged for loans	464
Number of loans	94

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

August 30, 1901.

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, E. R. Blethen.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$37,948 50
Advance payments	787 00
Guaranty fund	1,734 14
Profits	1,506 59
	<hr/>
	\$41,976 23

RESOURCES.

Loans on mortgages of real estate	\$35,000 00
Loans on shares	1,700 00
Cash	5,276 23
	<hr/>
	\$41,976 23

Number of shareholders	116
Number of borrowers	45
Number of shares outstanding	705
Number of shares pledged for loans	230
Number of loans	60

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

September 24, 1901.

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, William H. Scott, Alonzo W. Smith, Charles W. T. Goding, William H. Milliken, Henry P. Cox, Ami Whitney, William H. Roberts, Jr., Charles S. Chase.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$188,771 82
Advanced payments	16,125 00
Guaranty fund	4,928 35
Forfeited shares	487 96
Profits	1,879 39
	<hr/>
	\$212,172 52

RESOURCES.

Loans on mortgages of real estate.....	\$157,350 00
Loans on shares.....	1,000 00
Loans on collateral.....	4,530 00
Real estate, foreclosure.....	38,830 00
Permanent expense	179 44
Temporary expense	580 83
Cash	9,702 25
	<hr/>
	\$212,172 52
	<hr/>
Number of shareholders.....	616
Number of borrowers.....	137
Number of shares outstanding.....	3,462
Number of shares pledged for loans.....	756
Number of loans.....	137

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

August 20, 1901.

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	\$116,942 77
Advance payments	488 00
Guaranty fund	2,698 05
Forfeited shares	106 96
Due on loans	400 00
Profits	4,139 79
	\$124,775 57

RESOURCES.

Loans on mortgages of real estate.....	\$111,340 09
Loans on shares	2,405 60
Loans on collateral.....	875 00
Loan to municipality.....	5,000 00
Real estate, foreclosure.....	2,123 73
Furniture and fixtures.....	345 82
Temporary expense	480 22
Cash	2,205 11
	\$124,775 57

Number of shareholders.....	437
Number of borrowers.....	174
Number of shares outstanding.....	2,015
Number of shares pledged for loans.....	710
Number of loans.....	203

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

September 11, 1901.

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

DIRECTORS—William Kernon, Frank L. Senior, Frank Wilson, George
H. Nowell, Charles O. Emery, 2d., Orrin Roberts, Albert W. Hunt, Jerry
A. Low, John L. Howgate, Ben Ramsden, Fred J. Allen, John Nutter.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$77,449 72
Advance payments	5,653 55
Guaranty fund	954 34
Due on loans.....	833 00
Profits	3,064 81
	\$87,955 42

RESOURCES.

Loans on mortgages of real estate.....	\$68,319 19
Loans on shares.....	2,200 00
Loans to corporations.....	13,357 37
Real estate foreclosure.....	1,600 00
Permanent expense	287 73
Temporary expense	262 34
Cash	1,928 79
	\$87,955 42

Number of shareholders.....	211
Number of borrowers.....	73
Number of shares outstanding.....	1,196
Number of shares pledged for loans.....	350 $\frac{1}{2}$
Number of loans	89

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

August 7, 1901.

L. W. WESTON, President. F. A. NOLIN, Secretary.
E. F. DANFORTH, Treasurer.

DIRECTORS—Aug. Fowler, F. O. Sawyer, J. S. Nutting, J. B. Avore,
A. H. Lang, S. W. Gould, George W. Groder, Peter Vigue, F. S. Morrill,
E. E. Young, J. R. McLellan, George King.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$84,630 90
Advance payments	2,157 67
Guaranty fund	1,380 31
Profits	1,724 06
	<hr/>
	\$89,892 94

RESOURCES.

Loans on mortgages of real estate.....	\$63,744 50
Loans on shares.....	490 00
National bank stock.....	8,399 50
Real estate, foreclosure.....	749 70
Cash	16,509 24
	<hr/>
	\$89,892 94

Number of shareholders.....	188
Number of borrowers.....	88
Number of shares outstanding.....	949
Number of shares pledged for loans.....	202
Number of loans.....	132

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

September 10, 1901.

NILES NELSON, President EDITH E. SPEAR, Secretary.
A. E. THURRELL, Treasurer.

DIRECTORS—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna,
Geo. F. Stevens, N. F. Trefethen, C. A. Tilton, Charles N. Trefethen, A. A.
Cole, Niles Nelson, H. F. Starling, Charles A. Studley, William A. Studley,
A. E. Thurrell, Aurelius V. Cole B. K. Thompson.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$31,331 98
Advance payments	4,187 11
Guaranty fund	1,018 55
Due on loans.....	350 00
Profits	1,137 69
	\$38,025 33

RESOURCES.

Loans on mortgages of real estate.....	\$35,872 00
Permanent expense	85 17
Temporary expense	55 08
Cash	2,013 08
	\$38,025 33

Number of shareholders.....	146
Number of borrowers.....	48
Number of shares outstanding.....	741
Number of shares pledged for loans.....	194
Number of loans.....	47

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 2, 1901.

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

DIRECTORS—Charles H. Curtis, P. E. Storer, G. W. Young, F. E. Richardson, George J. Kuhn, W. L. White, E. A. Glidden, F. L. Eugley, F. B. Miller.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$11,344 33
Advance payments	3 00
Guaranty fund	129 98
Forfeited shares	8 00
Bills payable	150 00
Profits	323 77
	<hr/>
	\$11,959 08

RESOURCES.

Loans on mortgages of real estate.....	\$9,760 00
Loan on shares.....	400 00
Safe	10 00
Temporary expense	30 33
Cash	1,758 75
	<hr/>
	\$11,959 08

Number of shareholders	96
Number of borrowers	33
Number of shares outstanding	169
Number of shares pledged for loans	67
Number of loans	34

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

October 31, 1901.

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,
G. L. Learnard, M. F. Bartlett, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$78,211 63
Advance payments	537 00
Guaranty fund	964 30
Bills payable	2,500 00
Profits	665 28
	\$82,878 21

RESOURCES.

Loans on mortgages of real estate	\$81,733 75
Loans on shares	811 00
Temporary expense	2 74
Cash	330 72
	\$82,878 21

Number of shareholders	203
Number of borrowers	67
Number of shares outstanding	1,533
Number of shares pledged for loans	486
Number of loans	77

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

August 22, 1901.

LEWIS M. POOLE, President. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Seth Patterson, Wm. D. Patterson, Edgar J. Bailey, Lewis M. Poole, George P. Colby.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,931 14
Guaranty fund	148 22
Forfeited shares	52 84
Profits	26 10
	\$2,158 30

RESOURCES.

Loans on mortgages of real estate	\$1,600 00
Real estate, foreclosure	281 00
Cash	277 30
	\$2,158 30

Number of shareholders	6
Number of borrowers	3
Number of shares outstanding	12
Number of shares pledged for loans	6
Number of loans	4

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

July 18, 1901.

GORHAM N. WEYMOUTH, Pres. H. G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—Gorham N. Weymouth, James A. Strout, George R. Andrews, J. G. Shaw, Robert McArthur, John Berry, Wesley G. Smith, Cornelius Horigan, C. E. Atwood, W. J. Bradford, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, John C. Haley, H. G. Hutchinson.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$47,621 55
Advance payments	135 00
Guaranty fund	1,852 62
Forfeited shares	576 35
Profits	570 48
	<hr/>
	\$50,756 00

 RESOURCES.

Loans on mortgages of real estate	\$40,875 00
Loans on shares	450 00
Real estate, foreclosure	7,753 04
Temporary expense	85 85
Cash	1,592 11
	<hr/>
	\$50,756 00

Number of shareholders	155
Number of borrowers	58
Number of shares outstanding	1,042
Number of shares pledged for loans	289
Number of loans	58

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1901.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

October 26, 1901.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greely, E. S. Paul, J. H. Stetson, Seth M. Carter,
O. S. Ham, Seth D. Wakefield, H. B. Estes, George W. Furbush, Randal
Dresser.

Organized March 5, 1870.

 LIABILITIES.

Deposits	\$2,437,793 80
Reserve fund	70,560 00
Profits	58,843 52
	<hr/>
	\$2,567,197 32

 RESOURCES.

Public funds in Maine	\$209,000 00
Public funds out of Maine.....	365,200 00
Railroad bonds in Maine	247,850 00
Railroad bonds out of Maine	712,750 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	8,000 00
Corporation stock in Maine	32,315 00
Corporation stock out of Maine	10,500 00
National bank stock in Maine	126,000 00
Other bank stock in Maine	2,000 00
Loans on mortgages of real estate	602,821 83
Loans on stocks and bonds	28,327 75
Loans on other collateral (personal)	9,215 58
Loans to corporations	46,070 00
Real estate foreclosure	21,191 58
Furniture account, (safes, etc.,)	187 04
Premium account	46,953 59
Expense account	2,184 55
Cash on deposit	3,725 15
Cash on hand	1,805 25
	<hr/>
	\$2,567,197 32

Dividends are paid in May and November.

Annual expenses, \$4,266.41.

Examinations are made by trustees in April and October.

Deposits draw interest from first of each month.

Treasurer's bonds renewed June 1, 1901; amount, \$20,000.

AUBURN SAVINGS BANK—AUBURN.

October 26, 1901.

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

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

Organized March 16, 1868.

LIABILITIES.

Deposits	\$1,776,458 56
Reserve fund	45,908 00
Profits	29,131 69
	\$1,851,498 25

RESOURCES.

Public funds in Maine	\$70,500 00
Public funds out of Maine	235,900 00
Railroad bonds in Maine	222,495 00
Railroad bonds out of Maine	549,175 00
Corporation bonds in Maine	65,856 32
Corporation bonds out of Maine	28,750 00
Railroad stock in Maine	32,605 85
Railroad stock out of Maine	2,000 00
Corporation stock in Maine	9,540 00
Corporation stock out of Maine	6,572 00
National bank stock in Maine	120,020 00
Loans on mortgages of real estate	301,566 18
Loans on stocks and bonds	39,117 33
Loans on other collateral (personal)	1,999 94
Loans to corporations	52,119 81
Real estate foreclosure	31,076 61
Furniture account, (safes, etc.)	2,500 00
Premium account	61,878 85
Expense account	692 44
Cash on deposit	12,956 18
Cash on hand	4,176 74
	\$1,851,498 25

Dividends are paid in January and July.

Annual expenses, \$2,500.

Examinations are made by trustees in May annually.

Deposits draw interest from first of each month.

Treasurer's bond renewed July, 1901; amount, \$15,000.

AUGUSTA SAVINGS BANK—AUGUSTA.

October 26, 1901.

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	\$6,821,747 07
Reserve fund	300,000 00
Profits	78,113 81
	\$7,199,860 88

RESOURCES.

United States bonds	\$100,000 00
Public Funds in Maine	101,000 00
Public funds out of Maine	4,599,700 00
Railroad bonds in Maine	1,158,600 00
Railroad bonds out of Maine	721,000 00
Corporation stock in Maine	20,697 12
National bank stock in Maine	74,300 00
Loans on mortgages of real estate	85,411 54
Loans on stocks and bonds	106,896 68
Loans on other collateral (personal).....	14,403 00
Loans to municipalities	8,000 00
Loans to corporations	17,000 00
Real estate investment	25,000 00
Real estate foreclosure	1,925 00
Furniture account, (safes, etc.)	5,000 00
Cash on deposit	137,534 81
Cash on hand	23,392 73
	\$7,199,860 88

Dividends are paid in February and August.

Annual expenses, \$10,000.

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 1900; amount \$25,000.

BANGOR SAVINGS BANK—BANGOR.

October 26, 1901.

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

TRUSTEES—S. F. Humphrey, James Adams, Chas. V. Lord, Moses Giddings, Frederick H. Appleton.

Organized March 27, 1852.

 LIABILITIES.

Deposits	\$4,433,563 07
Reserve fund	205,397 84
Special reserve fund	558 72
Profits	75,263 82
	<hr/>
	\$4,714,783 45

 RESOURCES.

Public funds in Maine	\$270,000 00
Public funds out of Maine	2,103,575 46
Railroad bonds in Maine	155,160 00
Railroad bonds out of Maine	1,261,897 50
Corporation bonds in Maine	96,000 00
Corporation bonds out of Maine	10,000 00
Railroad stock in Maine	92,677 75
Railroad stock out of Maine	7,500 90
Corporation stock in Maine	3,000 00
Corporation stock out of Maine	5,700 00
National bank stock in Maine	20,900 00
National bank stock out of Maine	4,500 00
Loans on mortgages of real estate	226,676 63
Loans on stocks and bonds	292,181 25
Loans to municipalities	1,527 26
Loans to corporations	6,500 00
Real estate investment	55,977 48
Real estate foreclosure	30,600 03
Expense account	871 08
Cash on deposit	67,774 23
Cash on hand	1,764 78
	<hr/>
	\$4,714,783 45

Dividends are paid in April and October.

Annual expenses, \$8,494.86.

Examination was made by trustees April 27, 1901.

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

Treasurer's bond renewed October 30, 1901; amount, \$25,000.

BATH SAVINGS INSTITUTION—BATH.

October 26, 1901.

WILLIAM D. SEWALL, President. WILLIAM J. SHAW, Treasurer.

TRUSTEES—William D. Sewall Denny M. Humphreys, James S. Lowell.
Samuel Anderson, Charles Maxwell, Edward W. Larrabee, Charles E.
Hyde.

Organized July 16, 1852.

LIABILITIES.

Deposits	\$3,720,182 80
Reserve fund	58,165 31
Profits	101,213 24
	\$3,879,561 35

RESOURCES.

United States bonds	\$200,000 00
Public funds in Maine	61,500 00
Public funds out of Maine	602,072 33
Railroad bonds in Maine	418,678 75
Railroad bonds out of Maine	1,512,780 90
Corporation bonds in Maine	149,465 00
Corporation bonds out of Maine	146,914 00
Railroad stock in Maine	55,750 00
Railroad stock out of Maine	85,306 09
Corporation stock in Maine	1,300 00
Corporation stock out of Maine	32,000 00
National bank stock in Maine	72,440 00
National bank stock out of Maine	11,700 00
Loans on mortgages of real estate	163,907 62
Loans on stocks and bonds	234,615 91
Loans on other collateral (personal)	1,518 00
Loans to corporations	42,666 70
Real estate investment.....	22,342 34
Real estate foreclosure	2,545 44
Premium account	1,276 20
Expense account	1,163 57
Cash on deposit	57,952 94
Cash on hand	1,665 65
	\$3,879,561 35

Dividends are paid in January and July.

Annual expenses, \$4,600.

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 May 1901; amount, \$20,000.

BELFAST SAVINGS BANK—BELFAST.

October 26, 1901.

NATHAN F. HOUSTON, President. WILLIAM H. QUIMBY, Treasurer.

WILMER J. DORMAN, Asst. Treasurer.

TRUSTEES—N. F. Houston, C. B. Hazeltine, John G. Brooks, Edward Johnson, J. H. Howes.

Organized April 30, 1868.

LIABILITIES.

Deposits	\$1,247,383 57
Reserve fund	62,500 00
Profits	41,198 37
	<hr/>
	\$1,351,081 94

RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	5,000 00
Public funds out of Maine	45,000 00
Railroad bonds in Maine	98,500 00
Railroad bonds out of Maine	183,500 00
Corporation bonds in Maine	36,100 00
Corporation bonds out of Maine	25,000 00
Railroad stock in Maine	10,700 00
Corporation stock in Maine	22,500 00
National bank stock in Maine	36,550 00
Loans on mortgages of real estate	105,775 00
Loans on stocks and bonds	106,434 47
Loans on names alone	682 81
Loans to municipalities	484,431 05
Loans to corporations	4,117 80
Real estate investment	7,000 00
Real estate foreclosure	996 53
Expense account	828 25
Cash on deposit	66,825 60
Cash on hand	11,140 43
	<hr/>
	\$1,351,081 94

Dividends are paid in June and December.

Annual expenses, \$3,500.

Examinations are made by trustees in May and November.

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

Treasurers bond renewed January 1, 1901; amount, \$20,000.

BETHEL SAVINGS BANK—BETHEL.

October 26, 1901.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

 LIABILITIES.

Deposits	\$329,229 61
Reserve fund	12,103 89
Profits	8,970 57
	<hr/>
	\$350,304 07

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	4,000 00
Public funds out of Maine	107,000 00
Railroad bonds in Maine	8,000 00
Railroad bonds out of Maine	28,400 00
Corporation bonds in Maine	13,267 21
Corporation bonds out of Maine	5,000 00
National bank stock in Maine	30,134 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	116,905 33
Loans on stocks and bonds	1,800 00
Loans on other collateral (personal)	130 00
Loans to corporations	687 22
Real estate investment	5,481 55
Real estate foreclosure	3,690 97
Furniture account, (safes, etc.,)	500 00
Premium account	2,732 70
Expense account	1,672 78
Cash on deposit	5,920 38
Cash on hand	981 93
	<hr/>
	\$350,304 07

Dividends are paid in May and November.

Annual expenses, \$1,000.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed June 8, 1901; amount, \$7,500.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

October 26, 1901.

CARLOS HEARD, President.

E. W. STAPLES, Treasurer.

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

Organized July 22, 1867.

LIABILITIES.

Deposits	\$1,058,752 06
Reserve fund	9,861 63
Profits	23,797 51
	<hr/>
	\$1,092,411 20

RESOURCES.

Public funds out of Maine	\$57,600 00
Railroad bonds in Maine	54,000 00
Railroad bonds out of Maine	224,580 00
Corporation bonds in Maine	13,425 15
Corporation bonds out of Maine	2,500 00
Railroad stock out of Maine	6,000 00
Corporation stock in Maine	105,082 00
Corporation stock out of Maine	14,600 00
National bank stock in Maine	71,800 00
National bank stock out of Maine	3,940 00
Other bank stock in Maine	5,000 00
Loans on mortgages of real estate	329,659 42
Loans on stocks and bonds	59,698 33
Loans on other collateral (personal)	5,885 00
Loans on names alone	1,738 11
Loans to municipalities	20,000 00
Loans to corporations	4,814 90
Real estate investment	55,000 00
Real estate foreclosure	36,566 46
Premium account	14,410 33
Expense account	451 42
Cash on deposit	4,645 94
Cash on hand	1,011 14
	<hr/>
	\$1,092,411 20

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 26, 1901.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized February 22, 1872.

LIABILITIES.

Deposits	\$301,183 25
Reserve fund	8,006 05
Profits	4,037 41
	\$313,226 71

RESOURCES.

Public funds in Maine	\$6,800 00
Public funds out of Maine	10,000 00
Railroad bonds in Maine	22,745 00
Railroad bonds out of Maine	118,720 00
Corporation bonds in Maine	42,000 00
Corporation bonds out of Maine	1,000 00
Railroad stock out of Maine	820 49
Corporation stock in Maine	3,500 00
National bank stock in Maine	6,000 00
National bank stock out of Maine	2,200 00
Loans on mortgages of real estate	84,312 73
Loans on stocks and bonds	250 00
Loans to corporations	900 00
Real estate investment	1,331 01
Furniture account, (safes, etc.)	450 00
Premium account	5,158 06
Cash on deposit	5,737 13
Cash on hand	1,302 23
	\$313,226 71

Dividends are paid in April and October.

Annual expenses, \$850.

Examinations are made by trustees in May.

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

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

BREWER SAVINGS BANK—BREWER.

October 26, 1901.

ALPHEUS ROBINSON, President. HOWARD N. FLOYD, Treasurer.

TRUSTEES—Alpheus Robinson, Frank A. Floyd, Samuel H. Woodbury,
Albert A. Kenney, Henry T. Sparks.

Organized May 1, 1869.

 LIABILITIES.

Deposits	\$256,432 97
Reserve fund	6,110 00
Profits	6,512 54
	\$269,055 51

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	43,500 00
Public funds out of Maine	50,500 00
Railroad bonds in Maine	17,000 00
Railroad bonds out of Maine	30,970 00
Corporation bonds in Maine	7,000 00
Railroad stock in Maine	3,000 00
Railroad stock out of Maine	900 00
Corperation stock in Maine	4,000 00
National bank stock in Maine	2,200 00
Loans on mortgages of real estate	69,480 00
Loans on stocks and bonds	1,100 00
Loans to municipalities	500 00
Real estate foreclosure	8,941 80
Premium account	9,570 77
Expense account	734 29
Cash on deposit	9,163 93
Cash on hand	494 72
	\$269,055 51

Dividends are paid in May and November.

Annual expenses, \$1,400.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 1, 1901; amount, \$10,000.

BRIDGTON SAVINGS BANK—BRIDGTON.

October 26, 1901.

AUGUSTUS H. WALKER, President. M'ELLEN PLUMMER, Treasurer.

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

Organized July 1, 1869.

 LIABILITIES.

Deposits	\$651,780 55
Reserve fund	19,300 00
Profits	12,788 92
	<hr/>
	\$683,869 47

 RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	22,000 00
Public funds out of Maine	61,620 00
Railroad bonds in Maine	60,000 00
Railroad bonds out of Maine	162,070 00
Corporation bonds in Maine	55,500 00
Corporation bonds out of Maine	1,500 00
Railroad stock in Maine	3,342 50
Railroad stock out of Maine	2,250 00
National bank stock in Maine	17,500 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	155,744 76
Loans on stocks and bonds	61,943 39
Loans on other collateral (personal)	5,374 02
Loans to municipalities	6,031 67
Loans to corporations	3,800 00
Real estate investment	585 00
Real estate foreclosure	5,058 31
Furniture account, (safes, etc.,)	700 00
Premium account	12,900 00
Expense account	578 07
Cash on deposit	33,967 63
Cash on hand	2,344 12
	<hr/>
	\$683,869 47

Dividends are paid in January and July.

Annual expenses, \$2,100.

Examinations are made by trustees in May.

Deposits draw interest from first of each month following deposit.

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

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

October 26, 1901.

WESTON THOMPSON, President. SAM'L L. FORSAITH, Treasurer.

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

Organized April 27, 1858.

LIABILITIES.

Deposits	\$711,148 03
Reserve fund	24,295 01
Profits	16,653 35
Due to First National Bank, Brunswick	2,224 12
	\$754,320 51

RESOURCES.

Public funds in Maine	\$7,969 65
Public funds out of Maine	171,024 39
Railroad bonds in Maine	61,800 00
Railroad bonds out of Maine	262,522 50
Corporation bonds in Maine	69,500 00
Corporation bonds out of Maine	6,000 00
Railroad stock in Maine	9,945 00
Railroad stock out of Maine	6,350 00
Corporation stock in Maine	3,500 00
National bank stock in Maine	53,475 00
Other bank stock in Maine	5,000 00
Loans on mortgages of real estate	65,093 07
Loans on stocks and bonds	1,458 11
Loans on other collateral (personal)	3,945 02
Loans on names alone	425 00
Loans to municipalities	13,700 00
Loans to corporations	4,500 00
Real estate investment	6,740 46
Real estate foreclosure	947 95
Cash on hand	424 36
	\$754,320 51

Dividends are paid in April and October.

Annual expenses, \$1,900.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed May 7, 1901; amount, \$20,000.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

October 26, 1901.

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

TRUSTEES—J. O. Anderson, W. S. Moulton, E. A. Hobson, J. G. Locke,
 J. A. Fellows, Martin Coffin, F. H. Hargraves, W. A. McCorrison, W. J.
 Briant, Leonard Palmer, J. I. Paine.

Organized April 18, 1868.

 LIABILITIES.

Deposits	\$287,836 90
Reserve fund	15,576 10
Profits	5,620 33
	<hr/>
	\$309,033 33

 RESOURCES.

Public funds out of Maine	\$57,000 00
Railroad bonds in Maine	16,955 00
Railroad bonds out of Maine	88,052 50
Corporation bonds in Maine	29,000 00
Railroad stock out of Maine	800 00
Corporation stock in Maine	2,250 00
National bank stock in Maine	18,650 00
Loans on mortgages of real estate	61,899 62
Loans on other collateral (personal)	15,999 17
Loans to municipalities	9,100 00
Real estate foreclosure	6,389 62
Furniture account, (safes, etc.)	600 00
Expense account	75 30
Cash on deposit	1,181 14
Cash on hand	1,080 98
	<hr/>
	\$309,033 33

Dividends are paid in March and September.

Annual expenses, \$1,000.

Examinations are made by trustees in 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 26, 1901.

WM. WOODS, President.

GEO. A. LOWELL, Treasurer.

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

Organized, March 15, 1861.

 LIABILITIES.

Deposits	\$344,949 86
Reserve fund	10,241 22
Profits	23,724 66
	<hr/>
	\$378,915 74

 RESOURCES.

United States bonds	\$150 00
Public funds in Maine	63,000 00
Public funds out of Maine	67,500 00
Railroad bonds in Maine	5,000 00
Railroad bonds out of Maine	123,892 50
Corporation bonds in Maine	2,000 00
Railroad stock in Maine	5,000 00
National bank stock in Maine	17,525 00
National bank stock out of Maine	250 00
Loans on mortgages of real estate	50,928 92
Loans on stocks and bonds	9,458 50
Loans on other collateral (personal)	1,000 00
Loans to municipalities	3,100 00
Loans to corporations	10,000 00
Real estate foreclosure	3,079 59
Expense account	707 86
Cash on deposit	15,502 40
Cash on hand	820 97
	<hr/>
	\$378,915 74

Dividends are paid in May and November.

Annual expenses, \$1,250.

Examination was made by trustees in May, 1901.

Deposits draw interest from first of each month.

Treasurer's bond renewed August, 1901; amount, \$10,000.

CAMDEN SAVINGS BANK—ROCKPORT.

October 26, 1901.

GRANVILLE E. CARLETON, President. C. F. RICHARDS, Treasurer.

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

Organized Nov. 1, 1870.

LIABILITIES.

Deposits	\$238,920 20
Reserve fund	10,232 83
Profits	3,156 58
	\$252,309 61

RESOURCES.

Railroad bonds in Maine	\$18,000 00
Railroad bonds out of Maine	27,762 50
Corporation bonds in Maine	63,450 00
Railroad stock in Maine	5,800 00
Railroad stock out of Maine	1,120 00
Corporation stock in Maine	515 00
Bank stock in Maine	1,500 00
Loans on mortgages of real estate	24,363 25
Loans on stocks and bonds	42,450 60
Loans on other collateral (personal)	3,012 55
Loans on names alone	435 80
Loans to corporations	9,000 00
Real estate foreclosure	1,720 81
Furniture account, (safes, etc.,)	1,440 00
Premium account	2,638 75
Cash on deposit	28,875 11
Cash on hand	4,225 84
	\$252,309 61

Dividends are paid in May and November.

Annual expenses, \$1,500.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed August 1, 1901; amount, \$8,000.

CASCADE SAVINGS BANK—OAKLAND.

October 26, 1901.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

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

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$205,087 97
Reserve fund	10,000 00
Profits	4,423 26
	<hr/>
	\$217,511 23

 RESOURCES.

Railroad bonds in Maine	\$23,000 00
Railroad bonds out of Maine	74,000 00
Corporation bonds in Maine	13,000 00
Railroad stock out of Maine	1,800 00
Corporation stock in Maine	2,400 00
National bank stock in Maine	33,600 00
Loans on mortgages of real estate	30,211 86
Loans on stocks and bonds	9,775 00
Loans on other collateral (personal)	1,000 00
Real estate foreclosure	16,983 29
Furniture account, (safes, etc.)	800 00
Premium account	7,544 31
Expense account	509 22
Cash on deposit	1,957 35
Cash on hand	950 20
	<hr/>
	\$217,511 23

Dividends are paid in May and November.

Annual expenses, \$700.

Examinations are made by trustees in May.

Deposits draw interest from the first of every month.

Treasurer's bond renewed January 11, 1900; amount, \$15,000.

DEXTER SAVINGS BANK—DEXTER.

October 26, 1901.

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	\$407,471 71
Reserve fund	100 00
Profits	9,549 62
	<hr/>
	\$417,121 33

 RESOURCES.

Public funds in Maine	\$3,000 00
Public funds out of Maine	62,000 00
Railroad bonds in Maine	49,000 00
Railroad bonds out of Maine	54,400 00
Corporation bonds in Maine	54,000 00
Railroad stock in Maine	455 00
Corporation stock in Maine	12,000 00
National bank stock in Maine	53,600 00
Other bank stock in Maine	20,000 00
Loans on mortgages of real estate	55,091 76
Loans on stocks and bonds	775 00
Loans on other collateral (personal)	3,073 82
Loans to municipalities	1,000 00
Real estate investment	25,167 16
Real estate foreclosure	16,236 02
Premium account	4,554 30
Cash on deposit	2,000 00
Cash on hand	768 27
	<hr/>
	\$417,121 33

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, \$1,200.

EASTPORT SAVINGS BANK—EASTPORT.

October 26, 1901.

L. M. WHALEN, President.

CHAS. I. MORTON, Treasurer.

TRUSTEES—L. M. Whalen, C. I. Morton, J. S. Bucknam, H. Kilby, F. T. Wadsworth, C. E. Capen, E. W. Rumery, John Doring, F. M. Tucker.

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$665,312 69
Reserve fund	10,901 97
Profits	7,918 31
	\$684,132 97

 RESOURCES.

United States bonds	\$15,000 00
Public funds in Maine	61,109 92
Public funds out of Maine	144,500 00
Railroad bonds in Maine	44,000 00
Railroad bonds out of Maine	87,000 00
Corporation bonds in Maine	27,000 00
Corporation bonds out of Maine	10,500 00
Corporation stock in Maine	2,100 00
National bank stock in Maine	18,300 00
National bank stock out of Maine	6,575 00
Other bank stock in Maine	800 00
Loans on mortgages of real estate	148,697 57
Loans on stocks and bonds	5,200 00
Loans on other collateral (personal)	24,166 16
Loans on names alone	1,500 00
Loans to municipalities	2,500 00
Loans to corporations	5,000 00
Real estate investment	32,705 53
Real estate foreclosure	704 84
Furniture account, (safes, etc.)	1,009 00
Premium account	17,047 66
Cash on deposit	22,293 87
Cash on hand	5,432 42
	\$684,132 97

 Dividends are paid in January and July.

Annual expenses, \$1,200.

Examinations are made by trustees in May.

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

Treasurer's bond renewed May 15, 1901; amount, \$20,000.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 26, 1901.

C. G. TOTMAN, President.

A. A. MERRILL, Treasurer.

TRUSTEES—C. G. Totman, H. F. Burgess, F. E. McFadden, I. S. McFarland, G. F. Tarbell, E. Kelley, W. H. Totman.

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$448,875 65
Reserve fund	22,299 13
Profits	11,219 12
	<hr/>
	\$482,393 95

 RESOURCES.

United States bonds	\$8,000 00
Public funds in Maine	28,900 00
Public funds out of Maine	46,250 00
Railroad bonds in Maine	37,000 00
Railroad bonds out of Maine	84,400 00
Corporation bonds in Maine	27,733 33
Corporation bonds out of Maine	11,500 00
Railroad stock out of Maine	3,000 00
Corporation stock in Maine	3,666 67
National bank stock in Maine	25,225 00
Loans on mortgages of real estate	69,372 70
Loans on stocks and bonds	49,100 00
Loans on other collateral (personal)	625 00
Loans to municipalities	27,125 00
Loans to corporations	12,510 71
Real estate foreclosure	6,000 00
Furniture account, (safes, etc.)	300 00
Premium account	4,479 84
Expense account	2,193 15
Cash on deposit	29,750 53
Cash on hand	5,261 97
	<hr/>
	\$482,393 95

Dividends are paid in May and November.

Annual expenses, \$1,200.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 27, 1900; amount, \$15,000.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

October 26, 1901.

JOSEPH W FAIRBANKS, Pres. CARLETON P. MERRILL, Treas.

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

Organized November 16, 1868.

LIABILITIES.

Deposits	\$633,948 98
Reserve fund	2,750 00
Profits	896 39
	<hr/>
	\$637,595 37

RESOURCES.

United States bonds	\$16,000 00
Public funds in Maine	25,000 00
Public funds out of Maine	40,200 00
Railroad bonds in Maine	61,170 00
Railroad bonds out of Maine	163,115 00
Corporation bonds in Maine	81,380 00
Corporation bonds out of Maine	2,500 00
Railroad stock in Maine	35,600 00
Corporation stock in Maine	4,250 00
National bank stock in Maine	81,479 00
Loans on mortgages of real estate	45,507 85
Loans on stocks and bonds	31,225 84
Loans on other collateral (personal)	4,351 10
Real estate investment	22,000 00
Real estate foreclosure	8,270 00
Cash on deposit	9,016 52
Cash on hand	6,539 06
	<hr/>
	\$637,595 37

Dividends are paid in April and October.

Annual expenses, \$1,500.

Examinations are made by trustees in May.

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

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

GARDINER SAVINGS INSTITUTION—GARDINER.

October 26, 1901.

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

TRUSTEES—Geo. L. Rogers, Joseph C. Atkins, Weston Lewis, Sanford N. Maxcy, Josiah S. Maxcy, Ernest W. Morrill, Robert H. Gardiner.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,450,159 51
Reserve fund	106,150 00
Profits	23,632 59
	\$2,579,992 10

RESOURCES.

United States bonds	\$188,000 00
Public funds in Maine	276,500 00
Public funds out of Maine	1,291,535 40
Railroad bonds in Maine	143,000 00
Railroad bonds out of Maine	161,537 50
Corporation bonds in Maine	175,800 00
Railroad stock in Maine	12,000 00
Railroad stock out of Maine	6,000 00
National bank stock in Maine	40,010 00
Loans on mortgages of real estate	138,311 49
Loans on stocks and bonds	40,521 95
Loans on other collateral (personal)	2,535 00
Loans to municipalities	25,000 00
Real estate investment	30,000 00
Real estate foreclosure	1,700 00
Cash on deposit	45,589 43
Cash on hand	1,951 33
	\$2,579,992 10

Dividends are paid in January and July.

Annual expenses, \$3,900.

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

Deposits draw interest from third Wednesday of each month.

Treasurer's bond renewed August, 1901; amount, \$20,000.

GORHAM SAVINGS BANK—GORHAM.

October 26, 1901.

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. Hinkley, Francis A. Ridlon.

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$490,525 37
Reserve fund	24,830 00
Profits	6,700 05
	<hr/>
	\$522,055 42

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	15,802 56
Public funds out of Maine	165,427 50
Railroad bonds in Maine	7,000 00
Railroad bonds out of Maine	97,150 00
Corporation bonds in Maine	27,500 00
Corporation bonds out of Maine	1,750 00
Corporation stock in Maine	1,400 00
National bank stock in Maine	14,135 00
Loan on mortgage of personal estate	250 00
Loans on mortgages of real estate	163,726 73
Loans on stocks and bonds and savings bank book	2,750 00
Real estate foreclosure	8,850 00
Cash on deposit	3,634 60
Cash on hand	2,679 03
	<hr/>
	\$522,055 42

Dividends are paid in March and September.

Annual expenses, \$1,547.71.

Examinations are made by trustees in May and November.

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

Treasurer's bonds renewed April 1, 1893; amount, \$20,000.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

October 26, 1901.

E. ROWELL, President.

C. H. DUDLEY, Treasurer.

TRUSTEES—E. Rowell, J. H. Leigh, Ben Tenney, J. W. Church, B. F. Fuller.

Organized July 3, 1854.

LIABILITIES.

Deposits	\$776,966 41
Reserve fund	39,000 00
Profits	8,097 21
	\$824,063 62

RESOURCES.

Public funds in Maine	\$23,465 00
Public funds out of Maine	332,500 00
Railroad bonds in Maine	41,481 42
Railroad bonds out of Maine	159,500 00
Corporation bonds in Maine	120,375 00
Corporation bonds out of Maine	47,500 00
Railroad stock out of Maine	4,900 00
National bank stock in Maine	27,300 00
Loans on mortgages of real estate	54,129 27
Loans on other collateral (personal)	600 00
Real estate investment	1,000 00
Real estate foreclosure	2,838 89
Expense account	164 60
Cash on deposit	7,951 29
Cash on hand	358 15
	\$824,063 62

Dividends are paid in February and August.

Annual expenses, \$2,100.

Examinations are made by trustees in May.

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

Treasurer's bond renewed August 6, 1901; amount, \$20,600.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 26, 1901.

N. B. COOLIDGE, President.

C. C. BURRILL, Treasurer.

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

Organized March 17, 1873.

 LIABILITIES.

Deposits	\$379,007 96
Reserve fund	19,250 00
Profits	5,226 54
	\$403,484 50

 RESOURCES.

United States bonds	\$23,750 00
Public funds in Maine	28,064 52
Public funds out of Maine	18,000 00
Railroad bonds in Maine	15,000 00
Railroad bonds out of Maine	12,220 00
Corporation bonds in Maine	21,500 00
Corporation bonds out of Maine	6,480 00
Railroad stock in Maine	400 00
National bank stock in Maine	13,000 00
Other bank stock in Maine	500 00
Loans on mortgages of real estate	136,868 57
Loans on stocks and bonds	12,860 00
Loans to municipalities	2,085 77
Loans to corporations	6,700 00
Real estate foreclosure	21,630 60
Premium account	4,884 85
Cash on deposit	77,598 09
Cash on hand	1,942 10
	\$403,484 50

Dividends are paid in June and December.

Annual expenses, \$2,300.

Examinations are made by trustees annually.

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

Treasurer's bond renewed October 1, 1901; amount, \$10,000.

HOULTON SAVINGS BANK—HOULTON.

October 26, 1901.

ALMON H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—Almon H. Fogg, D. A. H. Powers, Simon Friedman, O. F. French, C. D. Merritt, Samuel Lane, James Archibald.

Organized February 13, 1872.

 LIABILITIES.

Deposits	\$613,940 69
Reserve fund	8,400 94
Profits	14,959 83
	<hr/>
	\$637,301 46

 RESOURCES.

Public funds in Maine	\$53,000 00
Public funds out of Maine	38,050 00
Railroad bonds in Maine	64,955 00
Railroad bonds out of Maine	35,586 80
Corporation bonds in Maine	13,666 67
Corporation stock in Maine	1,258 33
National bank stock in Maine	51,050 00
National bank stock out of Maine	100 00
Loans on mortgages of real estate	273,716 77
Loans on stocks and bonds	1,370 00
Loans to municipalities	55,333 34
Real estate investment	4,000 00
Furniture account, (safes, etc.).....	800 00
Premium account	19,831 36
Expense account	3,941 26
Cash on deposit	9,560 93
Cash on hand	11,081 00
	<hr/>
	\$637,301 46

Dividends are paid in May and November.

Annual expenses, \$1,900.

Examinations are made by trustees in May, annually.

Deposits draw interest from first of each month.

Treasurer's bond renewed, 1901; amount, \$10,000.

KENNEBEC SAVINGS BANK—AUGUSTA.

October 26, 1901.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,044,099 95
Reserve fund	33,600 00
Profits	40,469 13
	<hr/>
	\$1,118,169 08

 RESOURCES.

Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	265,300 00
Railroad bonds in Maine.....	184,000 00
Railroad bonds out of Maine.....	16,000 00
Corporation bonds in Maine.....	16,500 00
Corporation stock in Maine.....	55,640 00
National bank stock in Maine.....	172,280 00
Loans on mortgages of real estate.....	164,278 02
Loans on stocks and bonds.....	140,375 00
Loans on other collateral (personal).....	7,300 00
Loans to municipalities.....	6,000 00
Loans to corporations.....	15,000 00
Real estate investment.....	24,750 00
Furniture account, (safes, etc.).....	1,500 00
Premium account	2,494 00
Expense account	1,629 08
Cash on deposit.....	34,486 73
Cash on hand.....	636 25
	<hr/>
	\$1,118,169 08

Dividends are paid first Monday May and November.

Annual expenses, \$3,200.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed March 18, 1890; amount, \$20,000.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

October 26, 1901.

R. W. LORD, President.

NATHAN DANE, Treasurer.

TRUSTEES—R. W. Lord, C. W. Goodnow, W. L. Dane, Hartley Lord,
George W. Bourne.

Organized April 4, 1871.

LIABILITIES.

Deposits	\$642,247 48
Reserve fund	13,687 90
Profits	6,460 15
	\$662,395 53

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine.....	13,000 00
Public funds out of Maine	51,860 00
Railroad bonds in Maine	53,725 00
Railroad bonds out of Maine	293,660 00
Corporation bonds in Maine	45,500 00
Corporation bonds out of Maine	14,960 00
Railroad stock in Maine	11,343 00
Railroad stock out of Maine	3,862 00
Corporation stock in Maine	3,500 00
National bank stock in Maine	24,150 00
Loans on mortgages of real estate	107,565 79
Loans on stocks and bonds	7,126 62
Loans on other collateral (personal)	200 00
Premium account	10,377 35
Cash on deposit	15,106 41
Cash on hand	1,459 36
	\$662,395 53

Dividends are paid in January and July.

Annual expenses, \$1,650.

Examinations are made by trustees in April.

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

Treasurer's bond renewed January, 1901; amount, \$20,000.

KINGFIELD SAVINGS BANK—KINGFIELD.

October 26, 1901.

A. G. WINTER, President.

H. S. WING, Treasurer.

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

Organized May 28, 1895.

LIABILITIES.

Deposits	\$33,643 05
Reserve fund	375 00
Profits	536 82
	<hr/>
	\$34,554 87

RESOURCES.

Public funds in Maine	\$2,000 00
Corporation bonds in Maine	2,000 00
Loans on mortgages of real estate	16,165 00
Loans on stocks and bonds	6,820 00
Loans on other collateral (personal)	3,370 00
Furniture account (safes, etc.,)	555 00
Cash on deposit	2,684 27
Cash on hand	960 60
	<hr/>
	\$34,554 87

Dividends are paid in April and October.

Annual expenses, \$228.77.

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

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

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

MACHIAS SAVINGS BANK—MACHIAS.

October 26, 1901.

GEO. W. DRISKO, President.

GEO. F. CARY, Treasurer.

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

Organized April 30, 1869.

LIABILITIES.

Deposits	\$730,768 19
Reserve fund	36,611 49
Profits	5,697 65
	\$773,077 33

RESOURCES.

Public funds in Maine	\$62,651 18
Public funds out of Maine	302,000 00
Railroad bonds in Maine	35,000 00
Railroad bonds out of Maine	171,450 00
Corporation bonds in Maine	86,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock in Maine	10,550 00
Corporation stock in Maine	850 00
National bank stock in Maine	37,250 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	27,176 10
Loans on stocks and bonds	1,545 00
Loans on other collateral (personal)	2,255 45
Loans to municipalities	4,977 81
Loans to corporations	8,000 00
Real estate investment	2,000 00
Cash on deposit	8,998 15
Cash on hand	3,373 64
	\$773,077 33

Dividends are paid in January and July.

Annual expenses, \$1,600.

Examinations are made by trustees in May and November.

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

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

MAINE SAVINGS BANK—PORTLAND.

October 26, 1901.

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

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

Organized June 4, 1859.

 LIABILITIES.

Deposits	\$8,743,266 36
Reserve fund	370,500 00
Profits	648,667 52
	<hr/>
	\$9,762,433 88

 RESOURCES.

Public funds out of Maine	\$350,200 00
Railroad bonds in Maine	316,500 00
Railroad bonds out of Maine	7,802,927 75
Corporation bonds in Maine	713,620 00
Corporation stock in Maine	21,675 00
National bank stock in Maine	5,000 00
Other bank stock in Maine	7,200 00
Loans on mortgages of real estate	236,606 30
Loans on stocks and bonds	62,302 00
Loans to corporations	187,180 56
Real estate investment	5,000 00
Expense account	4,591 91
Cash on deposit	41,618 06
Cash on hand	8,012 30
	<hr/>
	\$9,762,433 88

Dividends are paid in January and July.

Annual expenses, \$16,000.

Examinations are made by trustees in May of securities, and bookkeeping monthly.

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

Treasurer's bond renewed August 1901; amount, \$20,000.

MECHANICS' SAVINGS BANK—AUBURN.

October 26, 1901.

BENJ. F. STURGIS, President. J. WALTER STETSON, Treasurer.

TRUSTEES—Benj. F. Sturgis, J. P. Hutchinson, Tascus Atwood, S. S. Hersey, W. G. Lowell, J. W. Beede, Jas. Munroe, John N. Packard, E. G. Eveleth.

Organized, February 27, 1875.

LIABILITIES.

Deposits	\$560,116 29
Reserve fund	25,000 00
Special reserve fund	13,473 84
Profits	15,037 88
	\$613,628 01

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	2,500 00
Public funds out of Maine	14,100 00
Railroad bonds in Maine	22,000 00
Railroad bonds out of Maine	86,855 00
Corporation bonds in Maine	12,950 00
Corporation bonds out of Maine	21,900 00
Railroad stock out of Maine	1,200 00
Corporation stock in Maine	3,600 00
National bank stock in Maine	143,450 00
National bank stock out of Maine	2,000 00
Other bank stock in Maine	8,000 00
Loans on mortgages of real estate	148,293 00
Loans on stocks and bonds	16,500 00
Loans on other collateral (personal)	8,700 00
Loans to corporations	49,161 00
Real estate investment	40,000 00
Real estate foreclosure	5,513 01
Premium account	6,775 00
Cash on deposit	13,309 82
Cash on hand	1,821 18
	\$613,628 01

Dividends are paid in January and July.

Annual expenses, \$2,099.65.

Examinations are made by trustees in May.

Deposits draw interest from the first day of each month.

Treasurer's bond renewed March 1, 1901; amount, \$10,000.

NORWAY SAVINGS BANK—NORWAY.

October 26, 1901.

A. S. KIMBALL, President.

GEO. E. TUBBS, Treasurer.

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

Organized, March 16, 1866.

 LIABILITIES.

Deposits	\$306,166 40
Reserve fund	1,000 00
Profits	10,377 98
	<hr/>
	\$317,544 38

 RESOURCES.

Public funds in Maine	\$5,000 00
Public funds out of Maine	24,125 00
Railroad bonds in Maine	5,000 00
Railroad bonds out of Maine	76,543 75
Corporation bonds in Maine	33,780 50
Corporation bonds out of Maine	5,000 00
Railroad stock in Maine	5,027 50
Corporation stock in Maine	4,800 00
National bank stock in Maine	42,200 00
Other bank stock in Maine	3,700 00
Loans on mortgages of real estate	63,266 56
Loans on stocks and bonds	9,902 37
Loans on other collateral (personal)	5,311 98
Loans on names alone	718 79
Loans to corporations	1,017 00
Real estate investment	7,000 00
Real estate foreclosure	2,398 55
Furniture account, (safes, etc.)	1,500 00
Premium account	10,330 75
Expense account	247 48
Cash on deposit	3,556 15
Cash on hand	1,118 00
	<hr/>
	\$317,544 38

Dividends are paid in May and November.

Annual expenses, \$1,000.

Examinations are made by trustees in May and November.

Deposits draw interest from first to third of each month.

Treasurer's bond renewed March 20, 1901; amount, \$10,000.

PENOBSCOT SAVINGS BANK—BANGOR.

October 26, 1901.

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

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

Organized, February 3, 1869.

LIABILITIES.

Deposits	\$2,320,935 21
Reserve fund	60,499 75
Profits	13,394 20
	\$2,394,829 16

RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	365 500 00
Public funds out of Maine	370,700 00
Railroad bonds in Maine	465,000 00
Railroad bonds out of Maine	313,333 00
Corporation bonds in Maine	94,000 00
Railroad stock in Maine	64,350 00
Corporation stock in Maine	11,000 06
National bank stock in Maine	39,900 00
Loans on mortgages of real estate	298,310 71
Loans on stocks and bonds	151,743 38
Loans on other collateral (personal)	572 20
Loans to municipalities	1,800 00
Loans to corporations	61,250 00
Premium account	133 96
Expense account	50 10
Cash on deposit	52,269 81
Cash on hand	4,916 00
	\$2,394,829 16

Dividends are paid in April and October.

Annual expenses, \$5,000.

Examinations are made by trustees in April.

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

Treasurer's bond renewed January 14, 1901; amount, \$20,000.

PEOPLE'S SAVINGS BANK—LEWISTON.

October 26, 1901.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. I. Barker, A. B. Nealey, S. A. Cummings, H. W. Maxwell, W. M. Chamberlain, A. D. Barker, Jas. A. Walsh, W. H. Judkins, Geo. B. Haskell.

Organized, February 12, 1875.

 LIABILITIES.

Deposits	\$1,256,734 12
Reserve fund	42,680 00
Profits	1,285 81
	<hr/>
	\$1,300,699 93

 RESOURCES.

United States bonds	\$5,700 00
Public funds in Maine	71,000 00
Public funds out of Maine	188,500 00
Railroad bonds in Maine	188,082 50
Railroad bonds out of Maine	160,385 00
Corporation bonds in Maine	79,787 50
Corporation bonds out of Maine	2,970 00
Railroad stock in Maine	500 00
Railroad stock out of Maine	6,300 00
Corporation stock in Maine	15,600 00
Corporation stock out of Maine	2,972 90
National bank stock in Maine	87,700 00
Other bank stock in Maine	2,800 00
Loans on mortgages of real estate	302,819 24
Loans on stocks and bonds	42,608 94
Loans on names alone	300 00
Loans to municipalities	3,000 00
Loans to corporations	48,220 77
Real estate investment	13,919 35
Real estate foreclosure	3,613 91
Furniture account (safes, etc.)	5,900 00
Premium account,	53,831 72
Expense account	19 41
Cash on deposit	10,867 61
Cash on hand	3,301 08
	<hr/>
	\$1,300,699 93

Dividends are paid in April and October.

Annual expenses, \$2,100.

Examinations are made by trustees in March and September.

Deposits draw interest from the first day of each month.

Treasurer's bond renewed August 1, 1901; amount, \$20,090.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

October 26, 1901.

DAVID T. PERCY, President.

OSCAR C. ROGERS, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, D. Howard Spear, Thos. P. Gibbons, Chas. C. Low.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$749,482 18
Reserve fund	6,647 82
Profits	8,688 15
Suspense account	111 98
	\$764,930 13

RESOURCES.

United States bonds	\$3,500 00
Public funds in Maine	8,293 50
Public funds out of Maine	67,695 65
Railroad bonds in Maine	53,693 75
Railroad bonds out of Maine	215,886 50
Corporation bonds in Maine	66,500 00
Corporation bonds out of Maine	31,000 00
Railroad stock out of Maine	6,666 00
Corporation stock in Maine	1,500 00
National bank stock in Maine	38,800 00
Other bank stock in Maine	5,500 00
Safe deposit department	5,000 00
Loans on mortgages of real estate	117,120 72
Loans on stocks and bonds	58,555 40
Loans on other collateral (personal)	26,200 00
Loans to corporations	15,726 22
Real estate investment	19,129 49
Furniture account (safes, etc.,)	4,500 00
Premium account	12,655 50
Cash on deposit	4,644 81
Cash on hand	2,362 59
	\$764,930 13

Dividends are paid in January and July.

Annual expenses, \$1,800.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 15, 1901; amount, \$10,000.

PHILLIPS SAVINGS BANK—PHILLIPS.

October 26, 1901.

----- President.

N. P. NOBLE, Treasurer.

TRUSTEES—George A. French, Fremont Scamman, H. M. Butterfield,
A. M. Greenwood, Frank H. Wilbur.

Organized March 29, 1871.

LIABILITIES.

Deposits	\$156,913 72
Reserve fund	5,000 00
Profits	3,525 97
	<hr/>
	\$165,439 69

RESOURCES.

Public funds in Maine	\$13,742 21
Public funds out of Maine	5,500 00
Railroad bonds in Maine	23,875 00
Railroad bonds out of Maine	9,000 00
Corporation bonds in Maine	15,000 00
Corporation bonds out of Maine	5,000 00
National bank stock in Maine	16,700 00
Other bank stock in Maine	7,600 00
Loans on mortgages of real estate	29,359 50
Loans on stocks and bonds	18,400 00
Loans on other collateral (personal)	11,225 00
Loans to municipalities	3,000 00
Furniture account, (safes, etc.)	400 00
Premium account	600 00
Cash on deposit	3,694 78
Cash on hand	2,343 20
	<hr/>
	\$165,439 69

Dividends are paid in May and November.

Annual expenses, \$700.

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

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

Treasurer's bond renewed September 18, 1900; amount, \$10,000.

PISCATAQUIS SAVINGS BANK—DOVER.

October 26, 1901.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

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

Organized March 28, 1874.

LIABILITIES.

Deposits	\$690,592 62
Reserve fund	11,000 00
Profits	15,439 52
	\$717,032 14

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	11,000 00
Public funds out of Maine	102,000 00
Railroad bonds in Maine	51,985 00
Railroad bonds out of Maine	193,851 25
Corporation bonds in Maine	66,345 00
Corporation bonds out of Maine	13,000 00
Corporation stock in Maine	1,250 00
National bank stock in Maine	36,840 00
Other bank stock in Maine	8,000 00
Loans on mortgages of real estate	132,677 44
Loans on stocks and bonds	25,551 84
Loans on other collateral (personal)	13,044 88
Loans to municipalities	24,831 46
Loans to corporations	583 10
Real estate investment	10,700 00
Real estate foreclosure	1,526 80
Premium account	16,985 34
Expense account	661 38
Cash on deposit	610 21
Cash on hand	588 44
	\$717,032 14

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, 1901; amount, \$10,000.

PORTLAND SAVINGS BANK—PORTLAND.

October 26, 1901.

JAMES P. BAXTER, President. EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

TRUSTEES—James P. Baxter, Charles S. Fobes, Wm. H. Moulton,
Edward Woodman, Fritz H. Jordan, Alfred H. Berry, Edward A. Noyes.

Organized July, 1852.

 LIABILITIES.

Deposits	\$9,809,325 93
Reserve fund	375,300 00
Profits	195,840 34
	<hr/>
	\$10,380,466 27

 RESOURCES.

United States bonds	\$1,000,000 00
Public funds out of Maine	1,837,500 00
Railroad bonds in Maine	767,500 00
Railroad bonds out of Maine	3,616,777 50
Corporation bonds in Maine	949,150 00
Corporation bonds out of Maine	21,000 00
Railroad stock in Maine	61,300 00
Corporation stock in Maine	29,500 00
Corporation stock out of Maine	4,800 00
National bank stock in Maine	96,614 00
Loans on mortgages of real estate	758,533 91
Loans on stocks and bonds	488,130 24
Loans to corporations	476,701 56
Real estate investment	57,938 60
Real estate foreclosure	146,767 58
Expense account	6,429 41
Cash on deposit	55,306 91
Cash on hand	6,516 56
	<hr/>
	\$10,380,466 27

Dividends are paid in May and November.

Annual expenses, \$21,127.91.

Examinations are made by trustees in January and April.

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

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

ROCKLAND SAVINGS BANK—ROCKLAND.

October 26, 1901.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized May, 1868.

 LIABILITIES.

Deposits	\$1,757,944 07
Reserve fund	44,962 31
Profits	36,880 77
	<hr/>
	\$1,839,787 15

 RESOURCES.

Public funds in Maine	\$3,195 00
Public funds out of Maine	579,900 00
Railroad bonds in Maine	144,750 00
Railroad bonds out of Maine	489,224 35
Corporation bonds in Maine	119,950 00
Corporation bonds out of Maine	5,670 00
Railroad stock in Maine	2,350 00
Railroad stock out of Maine	17,020 00
Corporation stock in Maine	14,200 00
National bank stock in Maine	70,995 00
Other bank stock in Maine	2,500 00
Loans on mortgages of real estate	80,567 80
Loans on stocks and bonds	100,173 55
Loans on other collateral (personal)	68,877 56
Loans to corporations	30,000 00
Real estate investment	13,000 00
Premium account	37,785 34
Expense account	1,352 76
Cash on deposit	44,132 29
Cash on hand	14,143 50
	<hr/>
	\$1,839,787 15

Dividends are paid in May and November.

Annual expenses, \$3,500.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed September 15, 1901; amount, \$15,000.

SACO SAVINGS BANK—SACO.

October 26, 1901.

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	\$1,157,292 76
Reserve fund	43,225 00
Profits	25,319 98
	\$1,225,837 74

RESOURCES.

Public funds in Maine	\$10,000 00
Public funds out of Maine	43,500 00
Railroad bonds in Maine	89,950 00
Railroad bonds out of Maine	353,655 19
Corporation bonds in Maine	23,000 00
Corporation bonds out of Maine	13,910 00
Railroad stock in Maine	42,250 00
Railroad stock out of Maine	13,966 73
Corporation stock in Maine	36,700 00
Corporation stock out of Maine	3,500 00
National bank stock in Maine	44,530 00
National bank stock out of Maine	2,411 00
Loans on mortgages of real estate	449,521 14
Loans on stocks and bonds	46,767 13
Loans on other collateral (personal)	1,000 00
Loans on names alone	5,000 00
Real estate foreclosure	7,948 40
Premium account	21,716 38
Cash on deposit	12,858 73
Cash on hand	3,653 04
	\$1,225,837 74

Dividends are paid in January and July.

Annual expenses, \$2,300.

Examinations are made by trustees in May and November.

Deposits draw interest from first day of each month.

Treasurer's bond renewed March 30, 1895; amount, \$15,000.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

October 26, 1901.

ENOCH LOWELL, President. MELVILLE H. KELLY, Treasurer.

TRUSTEES—Lucius L. Milliken, Sumner C. Parcher, Chas. H. Sawyer,
Harry P. Garland, Melville H. Kelly, Jasper D. Cochrane, Enoch Lowell.

Organized March 29, 1827.

LIABILITIES.

Deposits	\$3,386,072 59
Reserve fund	112,357 55
Profits	140,941 58
	\$3,639,371 72

RESOURCES.

Public funds in Maine	\$40,000 00
Public funds out of Maine	284,000 00
Railroad bonds in Maine	117,430 00
Railroad bonds out of Maine	1,620,249 68
Corporation bonds in Maine	120,800 00
Corporation bonds out of Maine	79,983 87
Railroad stock in Maine	249,424 62
Railroad stock out of Maine	234,750 00
Corporation stock in Maine	118,330 00
National bank stock in Maine	58,070 00
National bank stock out of Maine	9,000 00
Loans on mortgages of real estate	421,824 62
Loans on stocks and bonds	245,139 21
Loans on other collateral (personal)	1,460 50
Real estate investment	15,722 29
Cash on deposit	9,541 28
Cash on hand	13,645 65
	\$3,639,371 72

Dividends are paid in January and July.

Annual expenses, \$4,600.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

SEARSPORT SAVINGS BANK—SEARSPORT.

October 26, 1901.

JAMES G. PENDLETON, President. A. H. NICHOLS, Treasurer.

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

Organized April 1, 1874.

 LIABILITIES.

Deposits	\$144,689 74
Reserve fund	7,400 00
Profits	2,643 12
	<hr/>
	\$154,732 86

 RESOURCES.

United States bonds	\$12,100 00
Public funds in Maine	1,000 00
Public funds out of Maine	72,000 00
Railroad bonds in Maine	6,000 00
Railroad bonds out of Maine	9,000 00
Corporation bonds in Maine	7,000 00
Railroad stock out of Maine	8,334 51
Corporation stock in Maine	6,284 00
National bank stock in Maine	17,800 00
Loans on mortgages of real estate	2,328 27
Loans on stocks and bonds	5,700 00
Real estate foreclosure	600 00
Premium account	3,132 64
Expense account	50
Cash on deposit	3,111 79
Cash on hand	341 15
	<hr/>
	\$154,732 86

Dividends are paid in May and November.

Annual expenses, \$634.75.

Examinations are made by trustees in May and November.

Deposits draw interest from first day of January, February, May, June, July, August, November, December.

Treasurer's bond renewed May 6, 1896; amount, \$20,000.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

October 26, 1901.

A. H. WESTON, President.

E. P. PAGE, Treasurer.

TRUSTEES—L. W. Weston, Geo. N. Page, A. H. Weston, E. P. Page,
S. J. Walton.

Organized October 2, 1869.

 LIABILITIES.

Deposits	\$1,407,906 47
Reserve fund	45,000 00
Profits	16,285 03
	<hr/>
	\$1,469,191 50

 RESOURCES.

Public funds in Maine	\$50,000 00
Public funds out of Maine	481,500 00
Railroad bonds in Maine	218,000 00
Railroad bonds out of Maine	334,600 00
Corporation bonds in Maine	43,000 00
Corporation bonds out of Maine	10,000 00
Railroad stock in Maine	13,650 00
National bank stock in Maine	77,000 00
Other bank stock in Maine	1,000 00
Other bank stock out of Maine	5,000 00
Loans on mortgages of real estate	161,652 99
Loans on stocks and bonds	12,139 80
Loans to municipalities	6,507 77
Loans to corporations	5,600 00
Real estate foreclosure	5,590 21
Premium account	9,000 00
Cash on deposit	34,950 73
	<hr/>
	\$1,469,191 50

Dividends are paid in January and July.

Annual expenses, \$1,701.75.

Examinations are made by trustees in January and July.

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

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

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

October 26, 1901.

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	\$368,184 24
Reserve fund	13,578 64
Profits	7,120 34
	<hr/>
	\$388,883 22

 RESOURCES.

United States bonds	\$50,000 00
Public funds in Maine	10,000 00
Public funds out of Maine	69,000 00
Railroad bonds in Maine	74,970 00
Railroad bonds out of Maine	119,700 74
Corporation stock in Maine	4,000 00
Corporation stock out of Maine	2,500 00
National bank stock in Maine	23,000 00
Loans on mortgages of real estate	24,477 00
Loans on stocks and bonds	900 00
Real estate foreclosure	100 00
Cash on deposit	9,550 46
Cash on hand	685 02
	<hr/>
	\$388,883 22

Dividends are paid in April and October.

Annual expenses, \$1,300.

Examinations are made by trustees in May.

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

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

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

October 26, 1901.

N. DAYTON BOLSTER, President. GEORGE M. ATWOOD, Treasurer.

TRUSTEES—H. E. Hammond, W. N. Thomas, N. Dayton Bolster, W. J. Wheeler, J. F. Plummer, A. W. Walker, J. H. Bean, S. P. Stearns, Geo. A. Wilson.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$273,966 69
Reserve fund	4,495 00
Special reserve fund	7,794 73
Profits	5,689 58
	\$291,946 00

RESOURCES.

Public funds out of Maine	\$31,000 00
Railroad bonds in Maine	6,350 00
Railroad bonds out of Maine	69,465 00
Corporation bonds in Maine	20,640 00
Corporation bonds out of Maine	5,000 00
Railroad stock out of Maine	480 00
Corporation stock in Maine	4,100 00
National bank stock in Maine	26,850 00
Other bank stock in Maine	7,900 00
Loans on mortgages of real estate	72,311 03
Loans on stocks and bonds	18,035 62
Loans on other collateral (personal)	660 00
Loans on names alone	300 00
Loans to corporations	2,296 05
Real estate investment	7,000 00
Real estate foreclosure	7,903 00
Premium account	2,221 05
Expense account	767 07
Cash on deposit	7,940 71
Cash on hand	726 47
	\$291,946 00

Dividends are paid in May and November.

Annual expenses, \$1,100.

Examinations are made by trustees in April and October.

Deposits draw interest from first of month succeeding deposit.

Treasurer's bond renewed April 2, 1901; amount, \$10,000.

THOMASTON SAVINGS BANK—THOMASTON.

October 26, 1901.

M. R. MATHEWS, President.

J. A. ANDREWS, Treasurer.

TRUSTEES—M. R. Mathews, Edw. E. O'Brien, John C. Levensaler,
Atwood Levensaler, William E. Vinal, Levi Seavey, Edw. P. Washburn.

Organized March 1, 1870.

 LIABILITIES.

Deposits	\$572,388 59
Reserve fund	25,934 88
Profits	3,810 16
	<hr/>
	\$602,133 63

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	23,000 00
Public funds out of Maine	193,000 00
Railroad bonds in Maine	23,500 00
Railroad bonds out of Maine	207,000 00
Corporation bonds in Maine	47,800 00
Corporation bonds out of Maine	4,000 00
Railroad stock out of Maine	1,875 00
Corporation stock in Maine	1,350 00
Corporation stock out of Maine	2,000 00
National bank stock in Maine	27,915 00
Loans on mortgages of real estate	28,325 00
Loans on stocks and bonds	3,231 50
Loans on other collateral (personal)	450 00
Loans to municipalities	1,000 00
Real estate investment	3,600 00
Furniture account, (safes, etc.,)	1,350 00
Premium account	14,144 62
Cash on deposit	5,703 73
Cash on hand	2,888 78
	<hr/>
	\$602,133 63

 Dividends are paid in March and September.

Annual expenses, \$1,500.

Examinations are made by trustees in April and October.

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

Treasurer's bond renewed April 3, 1900; amount, \$20,000.

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

October 26, 1901.

SAMUEL KNIGHT, President.

WM. M. PENNELL, Treasurer.

TRUSTEES—Samuel Knight, Wm. M. Pennell, L. H. Stover, R. W. Eaton, Wm. B. Knight, H. J. Given, W. D. Hatch.

Organized March 27, 1875.

LIABILITIES.

Deposits	\$281,754 96
Reserve fund	5,796 50
Profits	3,228 60
	<hr/>
	\$290,780 06

RESOURCES.

Public funds out of Maine	\$23,000 00
Railroad bonds in Maine	19,300 00
Railroad bonds out of Maine	76,432 50
Corporation bonds in Maine	25,500 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	25,730 00
Loans on mortgages of real estate	78,962 82
Loans on stocks and bonds	5,830 79
Loans on other collateral (personal)	375 00
Loans to municipalities	2,000 00
Loans to corporations	10,000 00
Real estate foreclosure	5,726 20
Premium account	6,052 65
Expense account	30
Cash on deposit	5,119 80
	<hr/>
	\$290,780 06

Dividends paid in April and October.

Annual expenses, \$1,004.56.

Examinations are made by trustees in May.

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

Treasurer's bond renewed April 6, 1901; amount, \$10,000.

TREMONT SAVINGS BANK—TREMONT.

October 26, 1901.

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

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

Organized January 17, 1874.

LIABILITIES.

Deposits	\$62,093 15
Reserve fund	1,283 07
Profits	923 92
	\$64,300 14

RESOURCES.

Public funds in Maine	\$3,026 80
Railroad bonds in Maine	5,300 00
Corporation bonds in Maine	6,500 00
Loans on mortgages of real estate	23,178 42
Loans on other collateral (personal)	75 00
Loans on names alone	2,000 00
Loans to municipalities	5,400 00
Premium account	121 49
Cash on deposit	14,979 36
Cash on hand	3,719 07
	\$64,300 14

Dividends are paid in February and August.

Annual expenses, \$175.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 4, 1898; amount, \$5,000.

WATERVILLE SAVINGS BANK—WATERVILLE.

October 26, 1901.

C. KNAUFF, President.

E. R. DRUMMOND, Treasurer.

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—C. Knauff, J. W. Bassett, George K. Boutelle, Dana P. Foster, S. T. Lawry, H. C. Morse, J. A. Vigue.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$1,085,454 42
Reserve fund	51,950 00
Profits	29,789 24
	\$1,167,193 66

RESOURCES.

United States bonds	\$17,000 00
Public funds in Maine	10,000 00
Public funds out of Maine	114,000 00
Railroad bonds in Maine	73,900 00
Railroad bonds out of Maine	219,550 00
Corporation bonds in Maine	20,500 00
Corporation bonds out of Maine	18,200 00
Railroad stock in Maine	10,000 00
Railroad stock out of Maine	4,500 00
National bank stock in Maine	88,270 00
Other bank stock in Maine	4,050 00
Loans on mortgages of real estate	368,377 00
Loans on stocks and bonds	47,010 00
Loans on other collateral (personal)	7,376 00
Loans to municipalities	3,900 00
Loans to corporations	52,770 00
Real estate investment	20,900 00
Real estate foreclosure	27,221 00
Premium account	14,112 00
Cash on deposit	37,734 27
Cash on hand	2,823 39
	\$1,167,193 66

Dividends are paid in May and November.

Annual expenses, \$2,900.

Examinations are made by trustees in May.

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

Treasurer's bond renewed September 1, 1901; amount, \$10,000.

Assistant treasurer's bond renewed July 1, 1901; amount, \$7,500.

WISCASSET SAVINGS BANK—WISCASSET.

October 26, 1991.

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

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

Organized March 19, 1866.

LIABILITIES.

Deposits	\$167,907 02
Reserve fund	7,200 22
Profits	8,153 71
	<hr/>
	\$183,260 95

RESOURCES.

Public funds out of Maine	\$1,000 00
Railroad bonds in Maine	32,767 50
Railroad bonds out of Maine	74,687 50
Railroad stock out of Maine	2,660 00
Corporation stock in Maine	500 00
Corporation stock out of Maine	500 00
National bank stock in Maine	17,384 00
Loans on mortgages of real estate	30,875 82
Loans on stocks and bonds	10,965 50
Loans on other collateral (personal)	150 00
Loans to municipalities	1,500 00
Real estate foreclosure	4,265 00
Cash on deposit	5,199 87
Cash on hand	805 76
	<hr/>
	\$183,260 95

Dividends are paid in April and October.

Annual expenses, \$1,039.63.

Examinations are 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 26, 1901.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John Berry, John M. Goodwin, Ezreff H. Fanks, Frederick A. Day, Charles H. Prescott, Gilman P. Littlefield, William C. Roussin, Henry H. Goodwin.

Organized March 27, 1860.

 LIABILITIES.

Deposits	\$897,332 95
Reserve fund	21,000 00
Profits	9,137 76
	<hr/>
	\$927,470 71

 RESOURCES.

United States bonds	\$20,000 00
Public funds in Maine	500 00
Public funds out of Maine	81,784 46
Railroad bonds in Maine	15,000 00
Railroad bonds out of Maine	191,525 00
Corporation bonds in Maine	38,000 00
Corporation bonds out of Maine	12,750 00
Railroad stock in Maine	3,000 00
Railroad stock out of Maine	10,623 72
Corporation stock in Maine	14,800 00
National bank stock in Maine	89,175 00
National bank stock out of Maine	51,375 00
Loans on mortgages of real estate	281,182 83
Loans on stocks and bonds	8,184 74
Real estate foreclosure	41,597 89
Furniture account (safes, etc.)	1,200 00
Premium account	58,675 00
Cash on deposit	6,603 76
Cash on hand.....	1,493 31
	<hr/>
	\$927,470 71

Dividends are paid in April and October.

Annual expenses, \$3,300.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

OCTOBER 26, 1901.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 26, 1901.

GEO. I. TRICKEY, President. JEFFERSON CARY, Vice President.
 CHARLES B. MARGESSON, Secretary.

TRUSTEES—George I. Trickey, John P. Donworth, Jefferson Cary, Herschel D. Collins, Bertram L. Fletcher, William C. Spaulding, William H. Gray, Carl C. King, Jas. H. Glenn.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	11,121 67
Demand deposits	121,479 94
Certificates of deposit, demand	19,592 09
Certified checks	18 00
	<hr/>
	\$232,211 70

 RESOURCES.

Demand and time loans	\$121,191 40
Stock and bonds	16,000 00
Real estate owned	3,000 00
Due from other banks	675 98
Cash on deposit	75,681 07
Cash on hand	14,563 25
Premium on bonds	1,100 00
	<hr/>
	\$232,211 70

AUBURN TRUST COMPANY—AUBURN.

October 26, 1901.

L. LINN SMALL, President. GEORGE C. WING, Vice President.
 JAMES F. ATWOOD, Treasurer.

TRUSTEES—Ara Cushman, Sam'l F. Merrill, George C. Wing, A. R. Savage, Seth M. Carter, B. F. Sturgis, S. S. Hersey, Chas. E. Libby, E. G. Eveleth, L. Linn Small.

Organized June 5, 1890.

 LIABILITIES.

Capital stock	\$104,800 00
Surplus	10,000 00
Undivided profits	2,511 53
Savings deposits	116,391 30
Demand deposits	9,080 79
Certificates of deposit	6,298 00
Unpaid dividends	24 00
Bills payable	5,500 00
	<hr/>
	\$255,205 62

 RESOURCES.

Demand and time loans	\$140,054 31
Stocks and bonds	86,864 51
Real estate owned	18,000 00
Furniture and fixtures	5,000 00
Expense account	981 97
Cash on deposit	1,832 63
Cash on hand	2,472 15
	<hr/>
	\$255,205 62

AUGUSTA TRUST COMPANY—AUGUSTA.

October 26, 1901.

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

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, John F. Hill,
 Geo. E. Macomber, W. H. Gannett, H. M. Heath, -F. W. Kinsman, F. S.
 Lyman, Ira H. Randall, G. T. Stevens, Geo. N. Lawrence, Chas. H. White,
 L. J. Crooker, Byron Boyd, Orin Williamson, W. Scott Hill, H. E. Bowditch.

Organized February 1, 1894.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	40,226 69
Time deposits	1,378,128 59
Demand deposits	319,472 98
Certificates of deposit	300 00
Trust department	15,000 00
Unpaid dividends	180 00
Treasurer's checks outstanding	2,370 07
Due to other banks	5,583 81
Certified checks	152 00
	<hr/>
	\$1,821,414 14

 RESOURCES.

Demand and time loans	\$446,523 47
Loans on mortgages of real estate	17,002 00
Stocks and bonds	759,195 92
Trust investments	15,000 00
Cash on deposit	71,592 30
Cash on hand	18,093 39
Loans on collateral	493,936 31
Coupon collection account	70 75
	<hr/>
	\$1,821,414 14

AUGUSTA TRUST COMPANY—AUGUSTA.

*WINTHROP BRANCH—WINTHROP.

October 26, 1901.

I. O. GAGE, Manager.

 LIABILITIES.

Demand deposits	\$80,559 73
Time deposits	180,897 12
Profits	1,572 01
Certified checks	117 00
Manager's checks outstanding	1,289 32
	<hr/>
	\$264,435 18

 RESOURCES.

Loans	\$18,053 06
National Shawmut Bank, Boston	8,641 20
On deposit at home office	234,209 52
Cash on hand	3,531 40
	<hr/>
	\$264,435 18

* This statement is also consolidated with that of the home bank.

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 26, 1901.

L. B. DEASY, President.

FRED C. LYNAM, Treasurer.

TRUSTEES—L. B. Deasy, F. C. Lynam, C. S. Leffingwell, W. H. Davis,
 A. P. Wiswell, J. A. Peters, Jr., Jno. Biddle Porter.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	40,000 00
Undivided profits	6,049 57
Demand deposits	415,369 03
Certificates of deposit	111,031 88
Deposits for coupons	351 50
Trust department	6,000 00
Unpaid dividends	250 00
Treasurer's checks outstanding	2,688 11
Profit and loss	1,858 36
	\$633,598 45

RESOURCES.

Demand and time loans	\$305,228 05
Loans on mortgages of real estate	85,695 91
Stocks and bonds	79,787 29
Trust investments	6,000 00
Real estate owned	4,000 00
Furniture and fixtures	9,712 43
Expense account	2,285 71
Cash on deposit	113,450 76
Cash on hand	26,343 40
North East Harbor branch	1,000 00
Tax deeds	94 90
	\$633,598 45

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 26, 1901.

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, Joseph L. Smith, D. J. Sawyer, 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.

Organized April 9, 1887.

 LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	82,670 51
Time deposits	1,265,204 25
Demand deposits	981,841 21
Certificates of deposit	140,699 51
Deposits for coupons	1,195 83
Due to other banks	12,467 33
Guaranteed mortgages	117,106 00
Deposits for guaranteed mortgages	2,263 50
	<hr/>
	\$2,875,448 14

 RESOURCES.

Demand and time loans	\$1,683,029 57
Loans on mortgages of real estate	321,384 94
Stocks and bonds	589,512 92
Real estate owned	39,022 19
Furniture and fixtures	7,500 00
Expense account	1,274 80
Cash on deposit	160,011 03
Cash on hand	72,222 83
Interest paid	1,489 86
	<hr/>
	\$2,875,448 14

EASTERN TRUST AND BANKING COMPANY—BANGOR.

*MACHIAS BRANCH—MACHIAS.

October 26, 1901.

GEO. B. BOYNTON, Manager.

 LIABILITIES.

Demand deposits	\$186,583 49
Time deposits	200,066 68
Discount	255 41
Exchange	6 82
Due to other banks	186 39
	<hr/>
	\$387,098 79

 RESOURCES.

Time loans	\$74,454 39
Real estate	12,447 96
Furniture and fixtures	2,000 00
Interest	37 25
Expense	8 98
Taxes	236 88
Due from other banks	571 16
On deposit at home office	289,813 45
Cash on hand	7,528 72
	<hr/>
	\$387,098 79

 * This statement is also consolidated with that of the home bank.

EASTERN TRUST AND BANKING COMPANY—BANGOR.
*OLD TOWN BRANCH—OLD TOWN.

October 26, 1901.

A. H. BROWN, Manager.

LIABILITIES.

Demand deposits	\$172,397 88
Time deposits	299,909 66
Discount	232 79
Exchange	12 35
Box rentals	69 00
Interest	87 75
	<hr/>
	\$472,709 43

RESOURCES.

Time loans	\$128,980 61
Furniture and fixtures	2,000 00
Interest	5 19
Expense	212 98
On deposit at home office	328,326 86
Cash on hand	13,183 79
	<hr/>
	\$472,709 43

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

October 26, 1901.

NATHAN W. HARRIS, President. F. M. DREW, Vice President.
R. E. ATTWOOD, Treasurer.

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

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Undivided profits	4,644 22
Time deposits	121,651 05
Demand deposits	55,625 14
Certificates of deposit	56,993 32
Treasurer's checks outstanding	1,876 20
Due to other banks	704 26
Discount account	250 00
	\$316,744 19

RESOURCES.

Demand and time loans	\$203,910 07
Stocks and bonds	39,000 00
Building and vaults	51,046 57
Expense account	1,542 06
Cash on deposit	5,583 67
Cash on hand	13,482 57
Internal revenue stamps, etc.	266 00
Premium account	1,913 25
	\$316,744 19

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

*LISBON FALLS BRANCH—LISBON FALLS.

October 26, 1901.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Demand deposits	\$14,761 54
Time deposits	36,985 00
	\$51,746 54
RESOURCES.	
Cash on deposit at home office	\$51,113 67
Cash on hand	632 87
	\$51,746 54

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

*MECHANIC FALLS BRANCH—MECHANIC FALLS.

October 26, 1901.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Demand deposits	\$10,778 73
Time deposits	12,795 69
	\$23,574 42
RESOURCES.	
Cash on deposit at home office	\$21,867 04
Cash on hand	1,707 38
	\$23,574 42

* This statement is also consolidated with that of the home bank.

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

October 26, 1901.

S. H. NILES, President.

EDWIN RILEY, Vice President.

C. H. STURTEVANT, Treasurer.

J. G. HAM, Secretary.

TRUSTEES—S. H. Niles, Edwin Riley, J. G. Ham, H. D. Parker, Geo. Chandler, J. H. Maxwell, I. G. Sharaf, F. J. Goodspeed, E. C. Dow.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	4,172 98
Time deposits	193,729 43
Demand deposits	80,987 82
Certificates of deposit	62,715 18
Unpaid dividends	37 20
Due to other banks	2,115 19
	<hr/>
	\$403,757 80

RESOURCES.

Demand and time loans	\$113,003 64
Loans on mortgages of real estate	145,870 20
Stocks and bonds	119,846 00
Furniture and fixtures	6,400 00
Expense account	711 58
Cash on deposit	10,213 78
Cash on hand	7,712 60
	<hr/>
	\$403,757 80

MAINE TRUST AND BANKING COMPANY—GARDINER.

October 26, 1901.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice Pres.

P. H. WINSLOW, 2d Vice President. FRANK E. DILL, Secretary.

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	33,308 43
Time deposits	188,511 94
Demand deposits	261,784 87
Certificates of deposit	40,596 34
Trust department	64,914 25
Treasurer's checks outstanding	1,570 31
Due to other banks	8,752 52
	<hr/>
	\$729,438 66

RESOURCES.

Demand and time loans	\$172,503 96
Loans on mortgages of real estate	79,444 65
Stocks and bonds	369,787 91
Trust investments	64,914 25
Furniture and fixtures	2,500 00
Expense account	2,313 98
Cash on deposit	20,436 51
Cash on hand	9,377 40
Coupon account	8,160 00
	<hr/>
	\$729,438 66

MACHIAS BANKING COMPANY—MACHIAS.

October 26, 1901.

GEO. F. CARY, President. P. H. LONGFELLOW, Vice President.
EDW. E. TALBOT, Treasurer.

DIRECTORS—C. B. Donworth, P. H. Longfellow, Geo. F. Cary, D. C. Getchell, Edw. E. Talbot.

Organized June 22, 1901.

 LIABILITIES.

Capital stock	\$25,000 00
Undivided profits	2,731 20
Demand deposits	80,875 82
Certificates of deposit	18 00
Treasurer's checks outstanding	1 57
	<hr/>
	\$108,626 59

 RESOURCES.

Demand and time loans	\$25,605 16
Stocks and bonds	67,475 00
Cash on deposit	6,294 03
Cash on hand	9,252 40
	<hr/>
	\$108,626 59

MERCANTILE TRUST COMPANY—PORTLAND.

October 26, 1901.

HENRY P. COX, President. EDWARD B. WINSLOW, Vice Pres.
 JAMES F. HAWKES, Vice Pres. HUTSON B. SAUNDERS, Treas.
 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, John F. Liscomb, Henry P. Cox, A. S. Hinds, Hutson B. Saunders, E. E. Holt, Adam P. Leighton, Henry F. Merrill, Elisha W. Conley, Geo. W. York, Edward B. Winslow.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	51,070 84
Time deposits, certificates	119,466 63
Demand deposits	656,087 24
Certificates of deposit, (demand)	24,269 10
Deposits for coupons	130 00
Treasurer's checks outstanding	4,400 75
	<hr/>
	\$955,424 56

 RESOURCES.

Demand and time loans	\$271,372 05
Loans on mortgages of real estate	41,240 00
Stocks and bonds	518,215 70
Furniture and fixtures	3,000 00
Expense account	2,441 72
Cash on deposit	101,117 18
Cash on hand	18,087 91
	<hr/>
	\$955,424 56

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 26, 1901.

FRED BARKER, President.

GEORGE BARKER, Treasurer.

C. D. DeWITT, Vice President.

WM. R. PIPES, Secretary.

TRUSTEES—Fred Barker, A. R. Gould, W. R. Pipes, L. B. Patten, W. B. Gould, A. P. Libby, R. J. Smith, Julius Watterman, R. H. McDonald, F. D. Ellis, A. M. Smith, C. D. DeWitt, S. W. Boone, Fred H. Blake, W. P. Bridgham.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	9,296 40
Time deposits	28,513 71
Demand deposits	29,718 74
	<hr/>
	\$119,528 85

RESOURCES.

Demand and time loans	\$59,557 02
Real estate owned	7,182 60
Expense account	1,875 53
Cash on deposit	44,569 17
Cash on hand	6,344 53
	<hr/>
	\$119,528 85

PEOPLE'S TRUST COMPANY—FARMINGTON.

October 26, 1901.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

TRUSTEES—Geo. W. Wheeler, Geo. M. Currier, Elbridge T. Smith, Chas.
H. Pierce, H. H. Rice.

Organized September 5, 1885.

 LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	15,111 09
Time deposits	44,540 00
Demand deposits	647,780 04
Certificates of deposit	3,024 90
Trust department	7,000 00
Unpaid dividends	294 00
Treasurer's checks outstanding	143 00
Due to other banks and bankers	26 54
	<hr/>
	\$767,919 57

 RESOURCES.

Demand and time loans	\$213,829 85
Loans on mortgages of real estate	184,665 84
Stocks and bonds	219,226 53
Trust investments	7,000 00
Real estate owned	74,974 38
Furniture and fixtures	1,236 20
Expense account	671 92
Due from other banks and bankers	420 40
Cash on deposit	50,891 85
Cash on hand	14,579 94
Taxes paid	422 66
	<hr/>
	\$767,919 57

PORTLAND TRUST COMPANY—PORTLAND.

October 26, 1901.

WM. G. DAVIS, President. JAMES P. BAXTER, Vice President.
HARRY BUTLER, Treasurer. JOSHUA C. LIBBY, Ass't Treas.

TRUSTEES—Wm. G. Davis, James P. Baxter, Charles F. Libby, William W. Brown, David W. Snow, George E. Runyan, Sidney W. Thaxter, Franklin R. Barrett, Frederick Robie, A. H. Walker, Charles O. Bancroft, Walter G. Davis, George F. Evans, Clinton L. Baxter, Harry Butler.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	168,908 42
Demand deposits	1,622,307 35
Time certificates of deposit	65,133 21
Deposits for coupons	8,401 00
Trust department	14,475 71
Sinking funds for corporations	615,478 51
Renewal fund	2,130 00
	<hr/>
	\$2,796,834 20

 RESOURCES.

Demand and time loans	\$731,186 56
Stocks and bonds	1,121,230 70
Trust investments	13,332 09
Furniture and fixtures	100 00
Expense account	88 22
Cash on deposit	313,765 36
Cash on hand	19,238 73
Sinking funds investments	595,877 99
Renewal fund investments	2,014 55
	<hr/>
	\$2,796,834 20

ROCKLAND TRUST COMPANY—ROCKLAND.

October 26, 1901.

A. F. CROCKETT, President.

E. A. BUTLER, Vice President.

C. M. KALLOCH, Secretary.

TRUSTEES—A. F. Crockett, Wm. T. Cobb, G. L. Farrand, C. H. Berry,
W. S. White, E. A. Butler, Jno. D. May, F. C. Knight, E. K. Glover, H. G.
Tibbetts, C. E. Littlefield, S. A. Burpee, Isaac C. Gay, Fred E. Richards,
H. I. Shepherd.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	10,591 79
Time deposits	107,396 29
Demand deposits	106,512 18
Certificates of deposit	12,020 50
Unpaid dividends	46 82
Due to other banks	456 14
Unredeemed stamps, time deposits	121 80
	<hr/>
	\$362,145 52

 RESOURCES.

Demand and time loans	\$237,958 45
Stocks and bonds	88,766 25
Furniture and fixtures	500 00
Cash on deposit	13,190 82
Cash on hand	17,726 18
Revenue stamps	3 82
Vault and safe deposit boxes	4,000 00
	<hr/>
	\$362,145 52

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

October 26, 1901.

GEO. D. BISBEE, President. WALDO PETTENGILL, Vice Pres.

ELISHA PRATT, Treasurer.

TRUSTEES—Geo. 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	15,000 00
Undivided profits	19,422 55
Time deposits	366,775 96
Demand deposits	215,446 86
Certificates of deposit	75,170 00
Deposits for coupons	275 00
Treasurer's checks outstanding	256 08
Due to other banks	2,521 67
	<hr/>
	\$744,868 12

 RESOURCES.

Demand and time loans	\$316,565 14
Loans on mortgages of real estate	120,185 25
Stocks and bonds	240,487 90
Real estate owned	14,169 89
Furniture and fixtures	1,000 00
Expense account	1,816 84
Cash on deposit	36,813 90
Cash on hand	13,829 20
	<hr/>
	\$744,868 12

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 26, 1901.

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, 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, Philip G. Brown, Henry B. Cleaves, Clarence Hale, George F. West.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	84,612 82
Demand deposits	231,673 56
Certificates of deposit	43,776 50
Deposits for coupons	6,929 75
Trust department	24,320 00
Bills payable	95,000 00
	\$741,312 63

RESOURCES.

Demand and time loans	\$170,590 94
Loans on mortgages of real estate	20,400 00
Stocks and bonds	492,472 07
Trust investments	20,965 00
Real estate owned	16,686 21
Interest accrued	5,025 95
Cash on deposit	13,965 08
Cash on hand	1,207 38
	\$741,312 63

WATERVILLE TRUST COMPANY—WATERVILLE.

October 26, 1901.

E. J. LAWRENCE, President. HORACE PURINGTON, Vice President.
H. L. HOLMES, Treasurer.

DIRECTORS—E. J. Lawrence, Horace Purington, S. A. Nye, Cyrus W. Davis, F. C. Thayer, C. W. Abbott, P. S. Heald, C. E. Libby, H. R. Wellington.

Organized February 20, 1893.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	38,957 67
Time deposits	492,210 29
Demand deposits	240,018 53
Deposits for coupons	1,812 50
Treasurer's checks outstanding	1,014 30
	<hr/>
	\$874,013 29

 RESOURCES.

Demand and time loans	\$563,542 48
Loans on mortgages of real estate	88,426 75
Stocks and bonds	45,000 00
Real estate owned	3,000 00
Furniture and fixtures	39,000 00
Interest accrued or uncollected	812 50
Expense account	7,363 54
Cash on deposit	95,569 40
Cash on hand	31,298 62
	<hr/>
	\$874,013 29

WATERVILLE TRUST COMPANY—WATERVILLE.

*CORINNA BRANCH—CORINNA.

October 26, 1901.

J. E. GRAY, Cashier.

LIABILITIES.	
Demand deposits	\$28,618 86
Time deposits	36,812 18
	\$65,431 04
RESOURCES.	
Deposit in Waterville Trust Company	\$62,915 01
Cash on hand	2,516 03
	\$65,431 04

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*DEXTER BRANCH—DEXTER.

October 26, 1901.

S. M. LEIGHTON, Cashier.

LIABILITIES.	
Demand deposits	\$26,097 66
Time deposits	122 943 31
	\$149,040 97
RESOURCES.	
Deposit in Waterville Trust Company	\$145,404 03
Cash on hand	3,636 94
	\$149,040 97

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*HARTLAND BRANCH—HARTLAND.

October 26, 1901.

GEO. M. LANCEY, Cashier.

LIABILITIES.	
Demand deposits	\$20,904 09
Time deposits	39,391 07
	\$60,295 16
RESOURCES.	
Deposit in Waterville Trust Company	\$58,645 62
Cash on hand	1,649 54
	\$60,295 16

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*NEWPORT BRANCH—NEWPORT.

October 26, 1901.

C. H. MORRILL, Cashier.

LIABILITIES.	
Demand deposits	\$36,224 34
Time deposits	92,181 78
	\$128,406 12
RESOURCES.	
Deposit in Waterville Trust Company	\$123,839 09
Cash on hand	4,567 03
	\$128,406 12

* This statement is also consolidated with that of the home bank.

WESTBROOK TRUST COMPANY—WESTBROOK.

October 26, 1901.

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

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

Organized January 11, 1900.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,100 00
Undivided profits	5,434 07
Demand deposits	371,564 34
Certificates of deposit	17,332 43
Unpaid dividends	15 00
Bills payable	15,000 00
Due to other banks	387 68
	<hr/>
	\$468,833 52

 RESOURCES.

Demand and time loans	\$191,460 26
Loans on mortgages of real estate	68,405 32
Stocks and bonds	110,462 75
Real estate owned	27,283 18
Furniture and fixtures	2,000 00
Expense account	2,170 48
Cash on deposit	47,991 49
Cash on hand	19,059 04
	<hr/>
	\$468,833 52



RETURNS OF SECRETARIES

OF

Loan and Building Associations

UNDER DATE OF

OCTOBER 26, 1901.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

October 26, 1901.

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

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

Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$66,235 01
Advance payments	19,677 27
Guaranty fund	3,152 15
Profits	268 73
Interest	254 16
Premiums	86 31
Fines	6 26
Membership fees	15 75
Rents, real estate	129 23
	<hr/>
	\$89,824 87

RESOURCES.

Loans on mortgages of real estate	\$71,480 00
Loans on shares	720 00
Real estate by foreclosure	15,956 55
Furniture and fixtures	217 75
Permanent expense	7 00
Temporary expense	12 75
Cash on hand and on deposit	1,430 82
	<hr/>
	\$89,824 87

Number of shareholders	223
Number of borrowers	91
Number of shares outstanding	1,185
Number of shares pledged for loans	368
Number of loans	108
Rate of interest allowed on advance payments	3½%
Rate of dividend the past year	8%
Amount of dividend	\$5,544 15
Rate of interest charged on loans	5%
Average premium charged on loans	2%

AUGUSTA LOAN AND BUILDING ASSOCIATION —AUGUSTA.

October 26, 1901.

THOMAS J. LYNCH, President. S. H. LEARY, Secretary.
TREBY JOHNSON, Treasurer.

DIRECTORS—Thomas 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	\$162,391 88
Advance payments	191 00
Guaranty fund	4,177 66
Profits	11,665 93
Interest	1,744 76
Premiums	65 71
Fines	55 59
Transfer fees	25
Withdrawal fees	179 46
Forfeited shares	25 44
Rents	20 00
	\$180,517 68

RESOURCES.

Loans on mortgages of real estate	\$170,280 00
Loans on shares	1,350 00
Real estate by foreclosure	6,324 43
Temporary expense	91 78
Cash on hand and on deposit	2,401 46
Taxes paid on mortgage loans	55 01
Insurance paid on mortgage loans	15 00
	\$180,517 68

Number of shareholders	463
Number of borrowers	218
Number of shares outstanding	2,595
Number of shares pledged for loans	919
Number of loans	285
No interest allowed on advance payments.	
Rate of dividend the past year	5¼%
Amount of dividend	\$8,579 53
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 26, 1901.

JAMES A. BOARDMAN, Pres. HERBERT C. QUIMBY, Sec'y.
 ARTHUR F. STETSON, Treasurer.

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

Organized February 15, 1886.

 LIABILITIES.

Accumulated capital	\$246,402 72
Advance payments	1,730 00
Guaranty fund	8,224 25
Profits	1,994 40
Interest	4,930 91
Premiums	2 40
Fines	59 26
	<hr/>
	\$263,343 94

 RESOURCES.

Loans on mortgages of real estate	\$233,270 00
Loans on shares	3,000 00
Real estate foreclosure	1,100 64
Furniture and fixtures	173 14
Temporary expense	681 44
Cash on hand and on deposit	22,855 41
Overdue interest	1,644 85
Taxes paid on mortgaged property	526 09
Insurance paid on mortgaged property	45 32
Foreclosure expenses	43 25
Expenses on real estate	2 80
	<hr/>
	\$263,343 94

Number of shareholders	828
Number of borrowers	313
Number of shares outstanding	6,392
Number of shares pledged for loans	1,332
Number of loans	368
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$12,371 92
Rate of interest charged on loans	6%
No premium charged on loans.	

BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 26, 1901.

CHAS. L. FARNHAM, Pres. CHAS. A. CORLISS, Sec'y and Treas.

DIRECTORS—C. L. Farnham, C. H. McLellan, C. E. Patten, A. B. Haggett, F. N. Thompson, Joseph Torrey, C. P. Knight, A. M. Potter, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$85,261 40
Guaranty fund	1,100 00
Profits	685 70
Interest	370 12
Premiums	33 07
Fines	10
Forfeited shares	54 28
	<hr/>
	\$87,509 67

 RESOURCES.

Loans on mortgages of real estate	\$81,912 09
Loans on shares	4,100 00
Furniture and fixtures	75 00
Cash on hand and on deposit	757 27
Accrued earnings	665 31
	<hr/>
	\$87,509 67

Number of shareholders	260
Number of borrowers	139
Number of shares outstanding	1,259
Number of shares pledged for loans	441
Number of loans	129
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$4,684 43
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 26, 1901.

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

DIRECTORS—John G. Brooks, Wm. B. Swan, A. I. Brown, W. H. Quimby, C. F. Ginn, A. Gamman, R. F. Dunton, C. W. Wescott.

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$29,294 06
Advance payments	39 00
Guaranty fund	951 14
Profits	148 39
Interest	128 60
Premiums	14 80
Fines	7 57
Transfer fees	25
	\$30,583 81

RESOURCES.

Loans on mortgages of real estate	\$30,115 00
Cash on hand and on deposit	409 86
Insurance advanced	35 40
Expense toward foreclosure	22 00
Due from party	1 55
	\$30,583 81

Number of shareholders	80
Number of borrowers	44
Number of shares outstanding	385
Number of shares pledged for loans	167
Number of loans	46
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$1,786 52
Rate of interest charged on loans	6%
Average premium charged on loans .....	.9%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March, 1891.....	58	128	\$5 10	\$180 12	\$158 23	\$10,416 82
2	September, 1891.....	16	122	4 77	168 94	149 23	2,698 67
3	March, 1892.....	6	116	4 46	157 97	140 40	938 81
4	September, 1892.....	9	110	4 15	147 41	131 74	1,326 84
5	March, 1893.....	11	104	3 85	137 14	123 26	1,508 51
8	September, 1894.....	16	92	3 00	108 16	98 79	1,720 49
9	March, 1895.....	2	86	2 74	99 02	90 95	198 04
10	September, 1895.....	10	80	2 48	90 09	83 27	895 90
11	March, 1896.....	17	74	2 23	81 42	75 73	1,370 14
12	September, 1896.....	12	68	1 98	72 99	68 35	869 86
13	March, 1897.....	4	62	1 74	64 83	61 10	256 32
14	September, 1897.....	23	56	1 51	56 88	54 00	1,270 24
15	March, 1898.....	23	50	1 28	49 17	47 04	1,112 91
16	September, 1898.....	58	44	1 07	41 70	40 22	2,374 60
17	March, 1899.....	25	38	86	34 44	33 53	768 10
18	September, 1899.....	39	32	65	27 47	26 97	1,063 33
19	March, 1900.....	4	26	46	20 82	20 54	83 28
20	September, 1900.....	12	20	27	14 36	14 24	169 32
21	March, 1901.....	32	14	09	8 09	8 06	235 88
22	September, 1901.....	8	8	.....	2 00	2 00	16 00
		385					\$29,294 06

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

October 26, 1901.

JOHN FURBISH, President. HARRY F. THOMPSON, 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.

Organized June 5, 1888.

LIABILITIES.

Accumulated capital	\$60,854 76
Guaranty fund	1,810 00
Profits	77 55
Interest	318 33
Fines	14 72
Membership fees	4 00
Withdrawal fees	27 00
	\$63,106 36

RESOURCES.

Loans on mortgages of real estate	\$55,254 39
Loans on shares	1,575 00
Real estate by foreclosure	4,056 23
Temporary expense	50 00
Cash on hand and on deposit	2,170 74
	\$63,106 36

Number of shareholders	179
Number of borrowers	34
Number of shares outstanding	929
Number of shares pledged for loans	364
Number of loans	117
No interest allowed on advance payments.	
Rate of dividend the past year	7¼%
Amount of dividend	\$4,473 75
Rate of interest charged on loans	6%
No premium charged 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.
7	October, 1890.....	3	133	\$63 76	\$196 76	\$180 82	\$565 08
9	April, 1891.....	11	127	57 48	184 48	170 11	2,029 28
10	July, 1891.....	10	124	54 47	178 47	164 85	1,784 70
11	October, 1891.....	9	121	51 57	172 57	159 68	1,530 29
12	January, 1892.....	10	118	48 79	166 79	154 59	1,667 90
13	April, 1892.....	28	115	46 09	161 09	149 57	4,494 52
14	July, 1892.....	5	112	43 42	155 42	144 57	777 10
15	October, 1892.....	3	109	40 91	149 91	139 78	416 79
16	January, 1893.....	1	106	38 47	144 47	134 85	143 47
18	July, 1893.....	21	100	33 73	133 73	125 30	2,814 33
19	October, 1893.....	27	97	31 51	128 51	120 63	3,473 77
20	January, 1894.....	20	94	29 37	123 37	116 03	2,460 40
21	April, 1894.....	16	91	27 33	118 33	111 50	1,890 56
22	July, 1894.....	5	88	25 42	113 42	107 07	572 10
23	October, 1894.....	20	85	23 53	108 53	102 65	2,167 88
24	January, 1895.....	20	82	21 73	103 73	98 30	2,070 34
25	April, 1895.....	22	79	20 04	99 04	94 03	2,177 88
26	July, 1895.....	22	76	18 44	94 44	89 83	2,077 68
27	October, 1895.....	17	73	16 95	89 95	85 71	1,506 59
28	January, 1896.....	19	70	15 50	85 50	81 62	1,628 50
29	April, 1896.....	10	67	14 13	81 13	77 60	812 30
30	July, 1896.....	16	64	12 74	76 74	73 55	1,225 22
31	October, 1896.....	32	61	11 57	72 57	69 68	2,334 24
32	January, 1897.....	23	58	10 43	68 43	65 82	1,583 89
33	April, 1897.....	45	55	9 29	64 29	61 97	2,862 02
34	July, 1897.....	15	52	8 31	60 31	58 23	892 73
35	October, 1897.....	22	49	7 33	56 33	54 50	1,188 61
36	January, 1898.....	46	46	6 43	52 43	50 82	2,366 48
37	April, 1898.....	22	43	5 62	48 62	47 22	1,065 07
38	July, 1898.....	21	40	4 84	44 84	43 63	937 28
39	October, 1898.....	19	37	4 11	41 11	40 08	796 65
40	January, 1899.....	26	34	3 45	37 45	36 59	991 70
41	April, 1899.....	49	31	2 84	33 84	33 13	1,646 38
42	July, 1899.....	35	28	2 30	30 30	29 73	1,057 50
43	October, 1899.....	54	25	1 84	26 84	26 38	1,433 43
44	January, 1900.....	49	22	1 43	23 43	23 07	1,154 07
45	April, 1900.....	63	19	1 06	20 06	19 80	1,262 14
46	July, 1900.....	17	16	75	16 75	16 56	259 67
47	October, 1900.....	20	13	49	13 49	13 37	276 80
48	January, 1901.....	10	10	29	10 29	10 22	61 90
49	April, 1901.....	21	7	13	7 13	7 10	136 53
50	July, 1901.....	17	4	03	4 03	4 02	69 48
51	October, 1901.....	8	1	00	1 00	1 00	16 00
			929				\$60,679 33
	Dividends declared but not credited to individual accounts						175 43
	Total accumulated capital						\$60,854 76

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 26, 1901.

J. J. LEE, President.

PARKER SPOFFORD, Secretary.

A. F. PAGE, Treasurer.

DIRECTORS—J. P. Hooper, R. H. Emery, I. L. Brown, C. C. Homer,
A. B. Hutchins.

Organized April 11, 1888.

LIABILITIES.

Accumulated capital	\$26,571 40
Advance payments	20 00
Guaranty fund	263 44
Profits	115 84
Interest	409 13
Premiums	81 71
Fines	5 76
Withdrawal fees	6 38
	\$27,473 66

RESOURCES.

Loans on mortgages of real estate	\$24,423 70
Loans on shares	1,707 00
Temporary expense	2 60
Cash on hand and on deposit	1,340 36
	\$27,473 66

Number of shareholders	163
Number of borrowers	83
Number of shares outstanding	469
Number of shares pledged for loans	154
Number of loans	83
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$1,547 63
Rate of interest charged on loans	6%
Average premium charged on loans	1.2%

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 26, 1901.

H. S. OSGOOD, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—H. P. Cox, F. N. Dow, N. E. Redlon, E. B. Winslow, S. L. Larrabee, W. H. Scott, A. Little, A. W. Smith, C. W. T. Goding, W. H. Milliken, A. Whitney, C. S. Chase, W. H. Roberts, Jr.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$301,908 13
Advance payments	21,750 00
Guaranty fund	8,276 96
Interest	3,291 51
Premiums	1,132 95
Fines	88 96
Withdrawal fees	32 45
Forfeited shares	84 40
Due on loans	2,000 00
	<hr/>
	\$338,565 36

 RESOURCES.

Loans on mortgages of real estate	\$250,550 00
Loans on shares	5,150 00
Loans on collateral	3,800 00
Real estate by foreclosure	54,307 14
Permanent expense	142 81
Temporary expense	293 96
Cash on hand and on deposit	20,521 45
Interest accrued	3,800 00
	<hr/>
	\$338,565 36

Number of shareholders	729
Number of borrowers	238
Number of shares outstanding	4,223
Number of shares pledged for loans	1,222
Number of loans	238
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6½%
Amount of dividend	\$19,804 79
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 26, 1901.

ZENAS THOMPSON, Pres. JAMES L. RACKLEFF, Sec'y.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Henry B. Cleaves, Edward C. Reynolds, Kimball Eastman, Alex. T. Laughlin, Zenas Thompson, A. P. Leighton, Robt. A. McClutchy, Wm. J. Knowlton, Chas. J. McDonald, E. W. Hunt, P. F. Turner, M. M. Duroy, Jr., Jas. F. Hawkes, Thos. P. Shaw, Wm. L. Blake.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$220,959 91
Advance payments	4,908 50
Guaranty fund	6,000 00
Profits	196 83
Forfeited shares	5 00
Bills payable	550 00
	\$232,620 24

RESOURCES.

Loans on mortgages of real estate	\$202,485 00
Loans on shares	5,440 00
Real estate by foreclosure	7,735 99
Permanent expense	45 00
Cash on hand and on deposit	16,914 25
	\$232,620 24

Number of shareholders	531
Number of borrowers	136
Number of shares outstanding	2,984
Number of shares pledged for loans	1,121
Number of loans	136
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$12,508 89
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 26, 1901.

JOHN J. FRYE, President. ALBION L. CHAPMAN, Secretary.
 GEORGE H. WYMAN, Treasurer.

DIRECTORS—John J. Frye, J. H. Hutchins, A. W. Wilson, F. E. True,
 F. E. Briggs, A. W. Pierce, A. C. Bragg, J. C. Colesworthy, I. F. Tibbetts,
 R. B. Lowe, E. G. Johnson, M. T. Doten, M. M. Bailey, Scott Wilson, A. L.
 Chapman.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$92,493 19
Advance payments	1,742 00
Guaranty fund	621 63
Profits	23 37
Interest	695 47
Premiums	182 40
Fines	31 65
Forfeited shares	22 80
Due on loans	609 19
Bills payable	3,000 00
	<hr/>
	\$99,423 70

 RESOURCES.

Loans on mortgages of real estate	\$90,900 00
Loans on shares	2,720 00
Loans on collateral	800 00
Real estate by foreclosure	1,640 76
Permanent expense	23 88
Cash on hand and on deposit	3,339 06
	<hr/>
	\$99,423 70

Number of shareholders	289
Number of borrowers	74
Number of shares outstanding	1,519
Number of shares pledged for loans	539
Number of loans	74
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	7½%
Amount of dividend	\$6,875 71
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	August, 1893.....	153	99	\$36 78	\$135 78	\$126 59	\$15,626 48
2	March, 1894.....	160	92	30 37	122 37	114 78	19,378 20
3	September, 1894.....	114	86	25 53	111 53	105 15	12,593 42
4	March, 1895.....	104	80	21 36	101 36	96 02	10,491 44
5	September, 1895.....	55	74	17 75	91 75	87 31	5,026 25
6	March, 1896.....	102	68	14 65	82 65	78 99	8,392 30
7	September, 1896.....	30	62	11 92	73 92	70 94	2,217 60
8	March, 1897.....	29	56	9 53	65 53	63 15	1,868 37
9	September, 1897.....	70	50	7 50	52 50	50 62	4,013 00
10	March, 1898.....	50	44	5 71	49 71	48 28	2,402 50
11	September, 1898.....	30	38	4 20	42 20	41 15	1,266 00
12	March, 1899.....	29	32	2 90	34 90	34 18	891 10
13	September, 1899.....	179	26	1 85	27 85	27 39	4,726 15
14	March, 1900.....	53	20	1 05	21 05	20 79	1,011 65
15	September, 1900.....	110	14	49	14 49	14 37	1,332 90
16	March, 1901.....	191	8	13	8 13	8 10	1,195 88
17	September, 1901.....	60	2	.....	2 00	2 00	60 00
		1,519					\$92,493 19

DEXTER LOAN AND BUILDING ASSOCIATION--DEXTER.

October 26, 1901.

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

DIRECTORS—Norman H. Fay, Samuel Eldridge, A. A. Springall, Arthur
P. Abbott, C. H. Hayden, J. Willis Crosby, S. M. Leighton.

Organized June 12, 1886.

LIABILITIES.

Accumulated capital	\$74,615 27
Advance payments	68 00
Guaranty fund	629 66
Profits	139 13
Interest	1,242 30
Premiums	139 65
Fines	34 54
Due on loans	150 00
	<hr/>
	\$77,018 55

RESOURCES.

Loans on mortgages of real estate	\$51,930 00
Loans on shares	1,805 00
Stocks and bonds	13,000 00
Real estate by foreclosure	32 73
Permanent expense	87 50
Temporary expense	88 73
Cash on hand and on deposit	9,672 00
Accrued earnings	402 59
	<hr/>
	\$77,018 55

Number of shareholders	238
Number of borrowers	98
Number of shares outstanding	1,035
Number of shares pledged for loans	339
Number of loans	123
No interest allowed on advance payments.	
Rate of dividend the past year	5½%
Amount of dividend	\$3,614 45
Rate of interest charged on loans	6%
Average premium charged on loans .....	.3%

STOCKS AND BONDS OWNED.

		Par value.	Charged on books
Mousam River Railroad, 6s, 1912		\$3,000 00	\$5,000 00
Kineo Company, 6s, 1915.		5,000 00	5,000 00
American Realty Company, 5s, 1903, optional		5,000 00	5,000 00
Total		\$13,000 00	\$13,000 00

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
9	July 1, 1890	19	136	\$52 11	\$188 11	\$177 69	\$3,574 09
10	January 1, 1891.....	19	130	46 79	176 79	167 43	3,359 01
11	July 1, 1891.....	15	124	41 85	165 85	157 48	2,487 75
12	January 1, 1892.....	13	118	37 26	155 26	147 81	2,018 38
13	July 1, 1892.....	9	112	33 03	145 03	138 43	1,305 27
14	January 1, 1893.....	34	106	29 14	135 14	129 31	4,594 76
15	July 1, 1893.....	24	100	25 46	125 46	120 37	3,011 04
16	January 1, 1894.....	49	94	22 10	116 10	111 68	5,688 90
17	July 1, 1894.....	46	88	18 99	106 99	103 20	4,921 54
18	January 1, 1895.....	71	82	16 16	98 16	94 93	6,969 36
19	July 1, 1895.....	92	76	13 58	89 58	86 87	8,241 36
20	January 1, 1896.....	8	70	11 15	81 15	78 92	649 20
21	July 1, 1896.....	19	64	9 16	73 16	71 33	1,390 04
22	January 1, 1897.....	40	58	7 33	65 33	63 87	2,613 20
23	July 1, 1897.....	167	52	5 66	57 66	56 53	9,629 22
24	January 1, 1898.....	86	46	4 27	50 27	49 42	4,323 22
25	July 1, 1898.....	94	40	3 10	43 10	42 48	4,051 40
26	January 1, 1899.....	109	34	2 13	36 13	35 71	3,938 17
27	July 1, 1899.....	33	28	1 37	29 37	29 10	969 21
28	January 1, 1900.....	19	22	79	22 79	22 63	433 01
29	July 1, 1900.....	24	16	36	16 36	16 29	392 64
30	January 1, 1901.....	25	10	10	10 10	10 08	252 50
31	July 1, 1901.....	20	4	.....	4 00	4 00	80 00
Arrears		1,035	.....	.....	.....	.....	\$74,893 27
							278 00
							\$74,615 27

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 26, 1901.

ARNO W. KING, President. HENRY W. CUSHMAN, Secretary.
W. H. TITUS, Treasurer.

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

Organized April 6, 1891.

LIABILITIES.

Accumulated capital	\$45,249 00
Advance payments	68 33
Guaranty fund	550 00
Profits	570 01
Interest	895 08
Premiums	224 88
Fines	9 16
Withdrawal fees	16 48
Forfeited shares	467 24
Bills payable	2,000 00
	\$50,050 18

RESOURCES.

Loans on mortgages of real estate	\$46,975 00
Loans on shares	825 00
Loans on collateral	330 59
Permanent expense	80 00
Temporary expense	216 30
Cash on hand and on deposit	1,623 29
	\$50,050 18

Number of shareholders	250
Number of borrowers	57
Number of shares outstanding	921
Number of shares pledged for loans	251
Number of loans	57
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	6%
Amount of dividend	\$2,299 82
Rate of interest charged on loans	6%
Average premium charged on loans	1.5%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	May, 1891.....	69	126	\$45 50	\$171 50	\$160 13	\$11,770 33
2	January, 1892.....	8	118	39 56	157 56	147 67	1,260 54
4	January, 1893.....	4	106	30 94	136 94	129 21	551 76
6	January, 1894.....	15	94	23 94	117 94	111 96	1,789 22
7	July, 1884.....	13	88	20 32	108 32	103 24	1,435 90
8	January, 1895.....	34	82	17 36	99 36	95 02	3,338 18
9	July, 1895.....	6	76	14 66	90 66	87 00	535 96
10	January, 1896.....	25	70	12 22	82 22	79 17	2,007 50
11	July, 1896.....	7	64	10 01	74 01	71 51	517 07
12	January, 1897.....	103	58	8 04	66 04	64 03	6,841 43
13	July, 1897.....	26	52	6 31	58 31	56 73	1,529 06
14	January, 1898.....	41	46	4 58	50 58	49 44	2,008 80
15	July, 1898.....	24	40	3 50	43 50	42 63	916 45
16	January, 1899.....	124	34	2 42	36 42	35 82	4,313 02
17	July, 1899.....	48	28	1 59	29 59	29 20	1,351 40
18	January, 1900.....	133	22	88	22 88	22 66	2,963 08
19	July, 1900.....	51	16	40	16 40	16 30	798 40
20	January, 1901.....	90	10	11	10 11	10 09	893 90
21	July, 1901.....	100	4	.....	4 00	4 00	447 00
		921					\$45,249 00

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 26, 1901.

ALFRED H. BERRY, Pres. ALPHEUS L. HANSCOME, Sec'y.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—Alfred H. Berry, Nathaniel 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, George Smith, Fred E. Eastman, Almon W. Waterhouse, Lewis W. Edwards, Eugene M. Walker, King S. Raymond, Alpheus L. Hanscome, Levi M. Bailey, Millard F. Hicks.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$94,278 07
Advance payments	671 33
Guaranty fund	1,867 03
Canal National Bank loan	7,000 00
	<hr/>
	\$103,816 43

RESOURCES.

Loans on mortgages of real estate	\$94,234 08
Loans on shares	550 00
Real estate by foreclosure	6,961 23
Cash on hand and on deposit	590 61
Guaranty fund deposit	1,480 51
	<hr/>
	\$103,816 43

Number of shareholders	247
Number of borrowers	88
Number of shares outstanding	1,412
Number of shares pledged for loans	529
Number of loans	90
Rate of interest allowed on advance payments. Four per cent. only to borrowers.	
Rate of dividend the past year	7¼%
Amount of dividend	\$6,017 07
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 26, 1901.

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. H. Thaxter, D. O'C. O'Donoghue, J. H. Drummond, Jr., E. J. McDonough, Wm. Deehan, Edw. Duddy, B. E. McDonough, John Lawlor, E. W. Conley, J. B. Kehoe.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$13,573 77
Advance payments	181 83
Guaranty fund	85 37
Profits	23 37
Interest	253 50
Premiums	105 20
Fines	1 40
Bills payable	50 00
	\$14,274 44

RESOURCES.

Loans on mortgages of real estate	\$14,200 00
Temporary expense	53 00
Cash on hand and on deposit	21 44
	\$14,274 44

Number of shareholders	39
Number of borrowers	12
Number of shares outstanding	309
Number of shares pledged for loans	78
Number of loans	13
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6½%
Amount of dividend	\$729 52
Rate of interest charged on loans	6%
Average premium charged on loans	2.4%

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 26, 1901.

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

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$45,446 78
Advance payments	95 00
Guaranty fund	1,500 00
Profits	3,739 75
Interest	776 99
Premiums	136 25
Fines	5 93
Withdrawal fees	6 31
Notes payable	10,000 00
	\$61,707 01

RESOURCES.

Loans on mortgages of real estate	\$61,425 00
Permanent expense	70 55
Temporary expense	29 16
Cash on hand and deposit	182 30
	\$61,707 01

Number of shareholders	147
Number of borrowers	80
Number of shares outstanding	579
Number of shares pledged for loans	334
Number of loans	95
Rate of interest allowed on advance payments	6%
Rate of dividend the past year	6%
Amount of dividend	\$2,655 61
Rate of interest charged on loans	6%
Average premium charged on loans .....	.57%

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.
8	July, 1890.....	9	136	\$54 15	\$190 15	\$176 61	\$1,711 35
9	January, 1891.....	50	130	48 81	178 81	166 61	8,940 50
10	July, 1891.....	33	124	43 80	167 80	156 85	5,537 40
11	January, 1892.....	18	118	39 11	157 11	147 34	2,827 98
12	July, 1892.....	29	112	34 73	146 73	138 05	4,255 17
13	January, 1893.....	5	106	30 66	136 66	129 00	683 30
14	July, 1893.....	12	100	26 88	126 88	120 16	1,522 56
15	January, 1894.....	22	94	23 38	117 38	111 54	2,582 36
16	July, 1894.....	19	88	20 16	108 16	103 12	2,055 04
17	January, 1895.....	13	82	17 21	99 21	94 91	1,289 73
18	July, 1895.....	4	76	14 52	90 52	86 89	362 08
19	January, 1896.....	39	70	12 08	82 08	79 06	3,201 12
20	July, 1896.....	7	64	9 89	73 89	71 42	517 23
21	January, 1897.....	22	58	7 94	65 94	63 96	1,450 68
22	July, 1897.....	25	52	6 22	58 22	56 67	1,455 50
23	January, 1898.....	11	46	4 72	50 72	49 54	567 92
24	July, 1898.....	58	40	3 44	43 44	42 58	2,519 52
25	January, 1899.....	51	34	2 37	36 37	35 78	1,854 87
26	July, 1899.....	29	28	1 51	29 51	29 14	855 79
27	January, 1900.....	12	22	85	22 85	22 64	274 20
28	July, 1900.....	31	16	38	16 38	16 29	507 78
29	January, 1901.....	27	10	10	10 10	10 08	272 70
30	July, 1901.....	53	4	.....	4 00	4 00	212 00
		579					\$45,446 78

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

October 26, 1901.

H. W. DAVIS, President. E. W. GENTHNER, Secretary.
F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, A. C. Houston, E. W. Genthner, F. O. Martin,
A. L. Carr, G. H. Currier, A. W. Ellis, Henry Douglass, W. W. Edes.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$2,447 00
Advance payments	25 00
Interest	60 63
Premiums	6 60
Fines	2 14
Transfer fees	25
	\$2,541 62

RESOURCES.

Loans on mortgages of real estate	\$1,300 00
Permanent expense	47 15
Temporary expense	2 25
Cash on hand and on deposit	1,192 22
	\$2,541 62

Number of shareholders	48
Number of borrowers	3
Number of shares outstanding	177
Number of shares pledged for loans	7
Number of loans	3
No interest allowed on advance payments.	
Rate of dividend the past year	1¼%
Amount of dividend	\$10 48
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

October 26, 1901.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$31,954 11
Advance payments	4 00
Guaranty fund	1,239 06
Profits	320 94
Interest	209 22
Fines	18
	\$33,727 51

RESOURCES.

Loans on mortgages of real estate	\$33,350 00
Permanent expense	65 00
Temporary expense	4 00
Cash on hand and on deposit	308 51
	\$33,727 51

Number of shareholders	102
Number of borrowers	42
Number of shares outstanding	523
Number of shares pledged for loans	178
Number of loans	42
No interest allowed on advance payments.	
Rate of dividend the past year	5½%
Amount of dividend	\$2,148 85
Rate of interest charged on loans	6%
No premium charged 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	August, 1889.....	33	138	\$67 00	\$205 00	\$205 00	\$6,765 00
2	February, 1890.....	6	138	62 00	200 00	200 00	1,200 00
3	August, 1890.....	15	134	53 36	187 36	187 36	2,810 22
4	February, 1891.....	7	128	47 89	175 89	175 89	1,187 65
5	August, 1891.....	4	122	43 18	165 18	165 18	660 74
6	February, 1892.....	8	116	38 54	154 54	154 54	1,236 31
7	August, 1892.....	13	110	34 12	144 12	144 12	1,874 54
8	February, 1893.....	10	104	30 20	134 20	134 20	1,342 33
9	August, 1893.....	10	98	28 45	124 45	124 45	1,242 03
10	February, 1894.....	24	92	23 00	115 00	115 00	2,766 43
11	August, 1894.....	11	86	19 83	105 83	105 83	1,164 28
12	February, 1895.....	6	80	16 80	96 80	96 80	580 93
13	August, 1895.....	11	74	14 62	88 62	88 62	967 45
14	February, 1896.....	16	68	11 73	79 73	79 73	1,269 80
15	August, 1896.....	12	62	9 58	71 58	71 58	848 96
16	February, 1897.....	2	56	7 66	63 66	63 66	127 32
17	August, 1897.....	15	50	5 98	55 98	55 98	839 73
18	February, 1898.....	5	44	4 52	48 52	48 52	235 59
19	August, 1898.....	14	38	3 25	41 25	41 25	537 71
20	February, 1899.....	37	32	2 17	34 17	34 17	1,116 26
21	August, 1899.....	52	26	1 38	27 38	27 38	1,424 80
22	February, 1900.....	40	20	76	20 76	20 76	529 13
23	August, 1900.....	16	14	33	14 33	14 33	185 30
24	February, 1901.....	120	8	08	8 08	8 08	969 60
25	August, 1901.....	36	2	.....	2 00	2 00	72 00
		523					\$31,954 11

KENNEBUNK LOAN AND BUILDING ASSOCIATION —KENNEBUNK.

October 26, 1901.

FRANK M. ROSS, President. S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—Frank M. Ross, A. S. Biggar, S. T. Fuller, A. M. Welch, Jos. A. Titcomb, Ivory Littlefield, I. W. Nash, W. A. Hall, George Getchell, Charles R. Littlefield, George W. Larrabee, A. J. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$49,910 57
Advance payments	19,920 82
Guaranty fund	1,410 61
	\$71,242 00

RESOURCES.

Loans on mortgages of real estate	\$67,844 91
Loans on shares	770 00
Cash on hand and on deposit	2,627 09
	\$71,242 00

Number of shareholders	229
Number of borrowers	104
Number of shares outstanding	940
Number of shares pledged for loans	356
Number of loans	133
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	7%
Amount of dividend	\$3,693 77
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.
3	November 19, 1890	40	132	\$70 97	\$202 97	\$202 97	\$7,557 80
4	May 20 1891	7	126	63 50	189 50	173 62	1,314 50
5	November 18, 1891	4	120	56 35	176 35	162 26	701 40
6	May 18, 1892	25	114	49 94	163 94	151 45	3,840 50
7	November 16, 1892	12	108	43 95	151 95	140 96	1,823 40
8	May 17, 1893	4	102	38 43	140 43	130 82	417 72
9	November 15, 1893	6	96	33 40	129 40	121 05	776 40
10	May 16, 1894	19	90	28 70	118 70	111 62	1,797 30
11	November 21, 1894	79	84	24 66	108 66	102 49	7,745 14
12	May 16, 1895	18	78	20 94	98 94	93 70	1,632 92
13	November 20, 1895	26	72	17 56	89 56	85 17	2,012 56
14	May 20, 1896	42	66	14 51	80 51	76 88	3,159 42
15	November 18, 1896	35	60	11 76	71 76	68 82	1,993 60
16	May 19, 1897	56	54	9 46	65 46	61 09	2,995 76
17	November 17, 1897	59	48	7 37	55 37	53 53	2,733 83
18	May 18, 1898	48	42	5 56	47 56	46 17	1,935 88
19	November 17, 1898	32	36	4 06	40 06	39 04	1,108 92
20	May 17, 1899	46	30	2 78	32 78	32 08	1,214 88
21	November 15, 1899	90	24	1 73	25 73	25 30	1,992 70
22	May 16, 1900	55	18	98	18 98	18 73	966 90
23	November 21, 1900	120	12	45	12 45	12 34	1,473 00
24	May 15, 1901	117	6	12	6 12	6 09	716 04
		940					\$49,910 57

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

October 26, 1901.

WM. B. SKELTON, President. JOHN L. READE, Sec'y and Treas.

DIRECTORS—Wm. B. Skelton, Harry Stetson, C. H. Miller, C. T. Fitzgerald, W. B. Small, L. L. Hersey, R. E. Attwood, George A. Whitney, W. H. Hartshorn, T. J. Murphy, W. E. Cloutier, E. P. Langley, John L. Reade.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$415 00
Fines	24
	<hr/>
	\$415 24

RESOURCES.

Permanent expense	\$202 47
Cash on hand and on deposit	212 77
	<hr/>
	\$415 24

Number of shareholders	20
Number of shares outstanding	88
Rate of interest allowed on advance payments	4%
Rate of interest charged on loans	5%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total Present value per series.
1	June 17, 1901.....	88	5.....		\$5 00	\$5 00	\$440 00
	Dues in arrears.....						25 00
							<u>\$415 00</u>

**MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.**

October 26, 1901.

CHAS. A. WILBER, President. K. C. GRAY, Sec'y and Treas.

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

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$8,928 49
Advance payments	85 00
Guaranty fund	87 00
Profits	250 70
Interest	43 45
One share on which payments have been suspended	72 55
	\$9,467 19

RESOURCES.

Loans on mortgages of real estate	\$8,590 00
Cash on hand and on deposit	877 19
	\$9,467 19

Number of shareholders	49
Number of borrowers	14
Number of shares outstanding	245
Number of shares pledged for loans	67
Number of loans	17
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$386 84
Rate of interest charged on loans	6%
No premium charged on loans.	

**MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.**

October 26, 1901.

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, Nathan Goold, Wm. H. Green, 2d, Stephen Berry, J. F. A. Merrill, W. L. Smith, J. Frank Lang, Wm. H. Green, Geo. H. Libby, Wm. H. Looney, L. D. Austin, Chas. F. Porter, W. G. Chapman, Clarence W. Small, H. A. Harmon.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$72,895 65
Advance payments	118 97
Guaranty fund	1,258 05
Profits	266 58
Due on loans	4,200 00
Bills payable	2,074 08
	\$80,813 33

RESOURCES.

Loans on mortgages of real estate	\$64,582 88
Loans on shares	3,100 00
Loans on collateral	150 00
Real estate by foreclosure	11,342 29
Cash on hand and on deposit	953 94
Rental account	665 37
Bills receivable	18 85
	\$80,813 33

Number of shareholders	153
Number of borrowers	49
Number of shares outstanding	879
Number of shares pledged for loans	227
Number of loans	49
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$3,362 77
Rate of interest charged on loans	6%
Average premium charged on loans	2%

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

October 26, 1901.

J. E. SAUNDERS, President.

A. A. WOODSUM, Secretary.

J. H. DeCOSTER, Treasurer.

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

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$38,723 78
Advance payments	1,166 15
Guaranty fund	729 48
Profits	268 29
Interest	149 00
Premiums	48 98
Fines	4 60
Membership fees	6 75
Bills payable	1,000 00
	<hr/>
	\$42,097 03

RESOURCES.

Loans on mortgages of real estate	\$38,482 60
Loans on shares	2,689 00
Permanent expense	59 46
Cash on hand and on deposit	865 97
	<hr/>
	\$42,097 03

Number of shareholders	128
Number of borrowers	59
Number of shares outstanding	435
Number of shares pledged for loans	253
Number of loans	86
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	10%
Amount of dividend	\$2,968 49
Rate of interest charged on loans	6%
Average premium charged on loans	2%

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 26, 1901.

E. W. CONANT, President. C. L. WATERHOUSE, Secretary.

E. R. ALFORD, Treasurer.

DIRECTORS—B. F. Small, E. B. Weeks, W. A. Cooper, C. W. Robbins,
W. H. Waterhouse, H. M. Dickey, E. W. Conant, E. R. Alford, C. L.
Waterhouse.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$75,024 78
Advance payments	278 00
Guaranty fund	1,787 45
Interest	1,520 29
Premiums	150 45
Fines	37 18
Withdrawal fees	74 92
Balance surplus	1,799 89
	\$80,672 96

RESOURCES.

Loans on mortgages of real estate	\$63,606 00
Loans on shares	950 00
Real estate by foreclosure	255 59
Permanent expense	18 08
Temporary expense	122 66
Cash on hand and on deposit	15,720 63
	\$80,672 96

Number of shareholders	235
Number of borrowers	84
Number of shares outstanding	1,263
Number of shares pledged for loans	377
Number of loans	177
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$4,316 97
Rate of interest charged on loans	6%
No premium charged on loans.	

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

October 26, 1901.

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

DIRECTORS—Charles Hamlin, Henry L. Mitchell, Henry O. Pierce,
Harlan P. Sargent, Julius Waterman, David W. Potter, Thomas White,
William F. Curran, A. M. Robinson, Jr.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$76,157 31
Advance payments	834 00
Guaranty fund	404 15
Profits	118 20
Interest	1,357 52
Premiums	3 60
Fines	36 39
Withdrawal fees	69 75
Temporary loan	1,000 00
	<hr/>
	\$79,980 92

RESOURCES.

Loans on mortgages of real estate	\$71,100 00
Loans on shares	3,215 00
Stocks and bonds	3,240 00
Temporary expense	331 86
Cash on hand and on deposit	1,913 00
Tax account	161 06
Insurance	20 00
	<hr/>
	\$79,980 92

Number of shareholders	235
Number of borrowers	73
Number of shares outstanding	1,830
Number of shares pledged for loans	464
Number of loans	91
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$3,539 38
Rate of interest charged on loans	6%
No premium charged on loans.	

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 26, 1901.

J. F. HUGHES, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, O. P. Martin, W. Cushing, W. M. Steward,
E. R. Blethen.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$33,151 05
Advance payments	488 00
Guaranty fund	1,734 14
Profits	1,629 82
Interest	909 16
Premiums	158 50
Fines	17 00
Withdrawal fees	2 50
	\$48,090 17

RESOURCES.

Loans on mortgages of real estate	\$35,050 00
Loans on shares	1,700 00
Other loans	2,500 00
Temporary expense	56 25
Cash on hand and on deposit	3,120 90
Accrued earnings	663 02
	\$48,090 17

Number of shareholders	116
Number of borrowers	46
Number of shares outstanding	694
Number of shares pledged for loans	233
Number of loans	62
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$2,654 12
Rate of interest charged on loans	6%
Average premium charged on loans	1.2%

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 26, 1901.

FRED N. DOW, President. JOSEPH F. CHUTE, Secretary.
SETH L. LARRABEE, Treasurer.

DIRECTORS—E. B. Winslow, H. S. Osgood, A. Little, S. L. Larrabee,
H. C. Peabody N. E. Redlon, J. H. Hall, W. H. Scott, A. W. Smith, C. W. T.
Goding, W. H. Milliken, H. P. Cox, A. Whitney, C. S. Chase, W. H.
Roberts, Jr.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$197,432 56
Advance payments	16,100 00
Guaranty fund	5,150 96
Interest	187 25
Premiums	76 05
Fines	1 70
Forfeited shares	467 96
Interest on advances	321 20
	<hr/>
	\$219,717 68

RESOURCES.

Loans on mortgages of real estate	\$157,056 00
Loans on shares	1,200 00
Loans on collateral	4,530 00
Real estate by foreclosure	39,187 43
Permanent expense	161 50
Cash on hand and on deposit	13,488 75
Interest accrued	4,000 00
	<hr/>
	\$219,717 68

Number of shareholders	616
Number of borrowers	137
Number of shares outstanding	3,470
Number of shares pledged for loans	762
Number of loans	137
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6½%
Amount of dividend	\$12,311 99
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

**ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.**

October 26, 1901.

ALBERT W. BUTLER, President. 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. M. Perry, F. R. Spear, E. M.
Stubbs, W. S. White.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$120,945 49
Advance payments	233 00
Guaranty fund	2,819 38
Profits	653 25
Interest	392 34
Premiums	93 94
Fines	19 02
Membership fees	63 50
Withdrawal fees	15
Forfeited shares	106 96
Matured shares	1,000 00
	\$126,332 03

RESOURCES.

Loans on mortgages of real estate	\$110,846 59
Loans on shares	1,975 00
Loans on collateral	875 00
Real estate by foreclosure	2,122 41
Furniture and fixtures	345 82
Temporary expense	19 21
Cash on hand and on deposit	10,148 00
	\$126,332 03

Number of shareholders	443
Number of borrowers	171
Number of shares outstanding	2,069
Number of shares pledged for loans	694
Number of loans	199
No interest allowed on advance payments.	
Rate of dividend the past year	7%
Amount of dividend	\$7,858 45
Rate of interest charged on loans	6%
Average premium charged on loans	1.44%

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.
7	October 13, 1890.....	61	133	\$65 82	\$198 82	\$198 82	\$12,117 02
8	April 13, 1891.....	82	127	59 23	186 23	186 23	15,288 86
9	October 12, 1891.....	52	121	55 06	174 06	174 06	9,027 12
10	April 11, 1892.....	13	115	47 30	162 30	162 30	2,100 90
11	October 10, 1892.....	11	109	41 93	150 93	150 93	1,660 23
12	April 10, 1893.....	32	103	36 94	139 94	139 94	4,485 08
13	October 9, 1893.....	4	97	32 32	129 32	129 32	517 28
14	April 9, 1894.....	44	91	28 07	119 07	119 07	5,235 08
15	October 9, 1894.....	63	85	24 18	109 18	109 18	6,869 34
16	April 8, 1895.....	60	79	20 59	99 59	99 59	5,981 40
17	October 14, 1895.....	65	73	17 34	90 34	90 34	5,733 10
18	April 13, 1896.....	106	67	14 41	81 41	81 41	8,591 46
19	October 12, 1896.....	77	61	11 77	72 77	72 77	5,510 29
20	April 12, 1897.....	92	55	9 43	64 43	64 43	5,881 56
21	October 11, 1897.....	87	49	7 37	56 37	56 37	4,840 19
22	April 11, 1898.....	73	43	5 58	48 58	48 58	3,540 34
23	October 10, 1898.....	196	37	4 06	41 06	41 06	7,889 76
24	April 10, 1899.....	157	31	2 80	33 80	33 80	5,210 60
25	October 9, 1899.....	159	25	1 78	26 78	26 78	4,188 02
26	April 9, 1900.....	130	19	1 06	20 00	20 00	2,544 00
27	October 8, 1900.....	162	13	45	13 45	13 45	2,137 90
28	April 8, 1901*.....	208	7	12	7 12	7 09	1,661 96
29	October 14, 1901.....	1 ⁸⁵	1	.....	1 00	1 00	156 00
	Less dues paid in advance.....	2,069	.....	.....	.....	.....	\$121,178 49 233 00
							\$120,945 49

*Commencing with series number 28, a withdrawal forfeiture is charged (25 per cent of earnings).

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

October 28, 1901.

WILLIAM KERNON, President. FRANK WILSON, Secretary.

GEORGE H. NOWELL, Treasurer.

DIRECTORS—William Kernon, Frank Wilson, Frank L. Senior, George
H. Nowell, Orrin Roberts, Jerry A. Low, Albert W. Hunt, Fred J. Allen.
Charles O. Emery, 2nd, John L. Howgate, Ben Ramsden, John Nutter.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$77,406 35
Advance payments	5,930 32
Guaranty fund	954 34
Profits	562 16
Interest	2,331 52
Premiums	312 29
Fines	33 33
Transfer fees	25
Withdrawal fees	89 77
Due on loans	570 07
Rent	99 00
	\$88,288 40

RESOURCES.

Loans on mortgages of real estate	\$67,950 00
Loans on shares	2,200 00
Loans to corporations	13,357 37
Real estate by foreclosure	3,100 00
Permanent expense	287 73
Temporary expense	458 11
Cash on hand and on deposit	866 00
Overpaid on loans	69 19
	\$88,288 40

Number of shareholders	211
Number of borrowers	73
Number of shares outstanding	1,191
Number of shares pledged for loans	350 $\frac{1}{4}$
Number of loans	89
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$4,156 57
Rate of interest charged on loans	6%
Average premium charged on loans .....	.75%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total Present Value per series.
1	April, 1890.....	90	124	\$61 64	\$185 64	\$185 64	\$16,707 60
2	March, 1891.....	76	113	48 00	161 00	161 00	12,236 00
3	March, 1892.....	101	101	35 27	136 27	136 27	13,763 27
4	March, 1893.....	31	89	27 81	117 81	117 81	3,652 11
5	March, 1894.....	7	82	19 61	101 61	101 61	711 27
6	March, 1895.....	33	70	12 91	82 91	82 91	2,736 03
7	March, 1896.....	164	58	8 84	68 84	64 63	10,561 76
8	March, 1897.....	84	52	5 63	57 63	56 29	4,840 92
9	March, 1898.....	59	42	3 51	45 51	44 63	2,685 09
10	March, 1899.....	112	30	1 56	31 56	31 17	3,534 72
11	March, 1900.....	222	18	1 39	19 39	19 29	4,304 58
12	March, 1901.....	212	6	... ..	6 00	6 00	1,272 00
		1,191					\$77,405 35

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

October 26, 1901.

L. W. WESTON, President. F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$73,568 64
Advance payments	1,554 21
Guaranty fund	1,478 14
Interest	608 13
Premiums	6 52
	\$77,205 64

RESOURCES.

Loans on mortgages of real estate	\$64,294 50
Loans on shares	490 00
Stocks and bonds	8,399 50
Real estate by foreclosure	774 33
Cash on hand and on deposit	3,100 73
Accounts receivable	146 58
	\$77,205 64

Number of shareholders	187
Number of borrowers	89
Number of shares outstanding	901
Number of shares pledged for loans	361
Number of loans	139
Rate of interest allowed on advance payments	4%
Rate of dividend the past year.....	5%
Amount of dividend	\$4,158 07
Rate of interest charged on loans	6%
No premium charged on loans.	

STOCKS AND BONDS OWNED.

	Par value.	Charged on books.
First National Bank, Skowhegan, 50 shares	\$5,000 00	\$5,750 00
Second National Bank, Skowhegan, 17 shares	1,700 00	1,725 50
Ticonic National Bank, 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.
9	September, 1890	38	134	\$8 33	\$181 33	\$181 33	\$6,827 54
10	March, 1891	18	128	7 81	170 36	170 36	2,753 48
11	September, 1891	114	122	7 28	159 61	159 61	17,701 54
12	March, 1892	27	116	6 80	149 44	149 44	3,906 48
13	September, 1892	74	110	6 32	139 54	139 54	10,273 46
14	March, 1893	56	104	5 86	129 94	129 94	7,140 04
15	September, 1893	20	98	5 40	120 66	120 66	2,168 76
16	March, 1894	14	92	4 98	111 63	111 63	1,214 74
17	September, 1894	17	86	4 55	102 82	102 82	1,440 44
18	March, 1895	24	80	4 14	94 29	94 29	2,210 96
19	September, 1895	26	74	3 74	85 96	85 96	2,144 86
20	March, 1896	32	68	3 55	77 88	77 88	2,351 16
21	September, 1896	11	62	2 97	70 04	70 04	756 44
22	March, 1897	48	56	2 60	62 39	62 39	2,915 72
23	September, 1897	18	50	2 25	54 98	54 98	985 64
24	March, 1898	85	44	1 90	47 76	47 76	3,928 94
25	September, 1898	23	38	1 55	40 72	40 72	903 56
26	March, 1899	42	32	1 22	33 85	33 85	1,257 40
27	September, 1899	20	26	91	27 18	27 18	560 95
28	March, 1900	42	20	59	20 66	20 66	822 92
29	September, 1900	74	14	28	14 28	14 28	1,022 72
30	March, 1901	27	8	07	8 07	8 07	181 89
31	September, 1901	51	2	.....	2 00	2 00	89 00
		901					\$73,558 64

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

October 26, 1901.

NILES NELSON, President.

E. E. SPEAR, Secretary.

A. E. THURRELL, Treasurer.

DIRECTORS—F. H. Harford, H. R. Cole, M. A. Hanna, G. F. Stevens,
N. F. Trefethen, C. A. Tilton, C. N. Trefethen, A. A. Cole, N. Nelson, H. F.
Starling, C. A. Studley, W. A. Studley, A. E. Thurrell, A. V. Cole, B. K.
Thompson.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$31,161 38
Advance payments	4,103 11
Guaranty fund	1,018 55
Profits	802 16
Interest	535 64
Premiums	179 28
Fines	24 76
Due on loans	2,350 00
	\$40,174 88

RESOURCES.

Loans on mortgages of real estate	\$38,872 00
Permanent expense	85 17
Temporary expense	113 44
Cash on hand and on deposit	1,104 27
	\$40,174 88

Number of shareholders	145
Number of borrowers	50
Number of shares outstanding	748
Number of shares pledged for loans	210
Number of loans	49
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	8½%
Amount of dividend	\$2,436 28
Rate of interest charged on loans	6%
Average premium charged on loans	1.85%

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 26, 1901.

C. H. CURTIS, President.

P. E. STORER, Secretary.

G. W. YOUNG, Treasurer.

DIRECTORS—P. E. Storer, G. W. Young, F. E. Richardson, E. A. Glidden, C. H. Curtis, F. L. Eugley, F. B. Miller, G. J. Kuhn, W. L. White.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$10,480 25
Advance payments	13 00
Guaranty fund	146 98
Profits	24 59
Interest	41 18
Fines	1 14
Membership fees	2 50
Forfeited shares	6 00
	\$10,715 64

RESOURCES.

Loans on mortgages of real estate	\$9,295 00
Cash on hand and on deposit	1,420 64
	\$10,715 64

Number of shareholders	97
Number of borrowers	32
Number of shares outstanding	182
Number of shares pledged for loans	65
Number of loans	33
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$522 32
Rate of interest charged on loans	6%
No premium charged 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.....	17	127	\$39 86	\$166 86	\$156 90	\$2,823 62
2	April 4, 1892.....	4	115	32 66	147 66	129 50	588 64
3	April 3, 1893.....	1	103	25 91	128 91	122 43	128 91
4	April 2, 1894.....	9	91	19 95	110 95	105 96	998 55
5	April 1, 1895.....	12	79	14 67	93 67	90 00	1,117 04
6	October 7, 1895.....	11	73	12 40	85 40	82 30	939 40
7	April 6, 1896.....	7	67	10 26	77 26	74 70	541 82
8	October 5, 1896.....	7	61	8 49	69 49	67 37	486 43
9	April 5, 1897.....	8	55	6 79	61 79	60 09	369 14
10	October 4, 1897.....	4	49	5 18	54 18	52 88	214 72
11	April 4, 1898.....	7	43	4 00	47 00	46 00	314 00
12	October 3, 1898.....	11	37	2 89	39 89	38 45	438 79
13	April 3, 1899.....	22	31	1 98	32 98	32 48	721 56
14	October 2, 1899.....	4	25	1 25	26 25	25 94	105 00
15	April 2, 1900.....	21	19	68	19 68	19 51	413 28
16	October 1, 1900.....	13	13	29	13 29	13 22	169 77
17	April 1, 1901.....	14	7	07	7 07	7 05	98 98
18	October 7, 1901.....	10	1	.....	1 00	1 00	10 00
		182					\$10,480 25

**WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.**

October 26, 1901.

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, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$78,183 63
Advance payments	537 00
Guaranty fund	964 30
Profits	698 95
Bills payable	2,500 00
	\$82,883 88

RESOURCES.

Loans on mortgages of real estate	\$80,433 75
Loans on shares	811 00
Temporary expense	2 74
Cash on hand and on deposit	1,582 22
Interest	54 17
	\$82,883 88

Number of shareholders	202
Number of borrowers	66
Number of shares outstanding	1,525
Number of shares pledged for loans	479
Number of loans	76
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	5%
Amount of dividend	\$3,814 56
Rate of interest charged on loans	6%
No premium charged on loans.	

**WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.**

October 26, 1901.

LEWIS M. POOLE, Pres. WILLIAM D. PATTERSON, Sec'y and Treas.

DIRECTORS—Lewis M. Poole, Edgar J. Bailey, George P. Colby, Seth
Patterson, William D. Patterson.

Organized June 16. 1888.

LIABILITIES.

Accumulated capital	\$1,964 14
Guaranty fund	67 22
Profits	49 31
Forfeited shares	44 94
	\$2,125 61

RESOURCES.

Loans on mortgages of real estate	\$1,600 00
Cash on hand and on deposit	525 61
	\$2,125 61

Number of shareholders	6
Number of borrowers	4
Number of shares outstanding	12
Number of shares pledged for loans	6
Number of loans	4
Rate of interest allowed on advance payments. As may be agreed upon when advanced.	
Rate of dividend the past year	5% ⁰⁰ / ₁₀₀
Amount of dividend	\$102 18
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.
3	September, 1890.....	6	134	\$60 33	\$194 33	\$179 25	\$1,158 98
4	June, 1893.....	6	101	33 86	134 86	126 40	805 16
		12					\$1,964 14

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 26, 1901.

GORHAM N. WEYMOUTH, Pres. H. G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—G. N. Weymouth, James A. Strout, Geo. R. Andrews, J. G. Shaw, Robert McArthur, John Berry, Wesley G. Smith, Cornelius Horigan, C. E. Atwood, W. J. Bradford, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, John C. Haley, H. G. Hutchinson.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$49,776 55
Advance payments	733 00
Guaranty fund	1,852 62
Interest	905 39
Premiums	78 70
Fines	9 40
Withdrawal fees	120 94
Forfeited shares	576 35
	<hr/>
	\$54,053 35

 RESOURCES.

Loans on mortgages of real estate	\$43,875 00
Loans on shares	250 00
Real estate by foreclosure	7,857 74
Temporary expense	478 60
Cash on hand and on deposit	1,592 01
	<hr/>
	\$54,053 35

Number of shareholders	185
Number of borrowers	68
Number of shares outstanding	1,148
Number of shares pledged for loans	280
Number of loans	63
No interest allowed on advance payments.	
Rate of dividend the past year	7%
Amount of dividend	\$3,155 21
Rate of interest charged on loans	6%
No premium charged on loans.	

STATISTICAL TABLES

Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies and Secretaries
of Loan and Building Associations
October 26, 1901.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources, October 26, 1901.

Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston	\$2,437,793 80	\$70,560 00	-	\$58,843 52	-	\$2,567,197 32
Auburn	1,776,458 56	45,908 00	-	29,131 69	-	1,851,498 25
Augusta	6,821,747 07	300,000 00	-	78,113 81	-	7,199,860 88
Bangor	4,433,563 07	205,397 84	\$558 72	75,263 82	-	4,714,783 45
Bath Savings Institution	3,720,182 80	58,165 31	-	101,213 24	-	3,879,561 35
Belfast	1,247,383 57	62,500 00	-	41,198 37	-	1,351,081 94
Bethel	329,229 61	12,103 89	-	8,970 57	-	350,304 07
Biddeford	1,058,752 06	9,861 63	-	23,797 51	-	1,092,411 20
Boothbay, Boothbay Harbor	301,183 25	8,006 05	-	4,037 41	-	313,226 71
Brewer	256,432 97	6,110 00	-	6,512 54	-	269,055 51
Bridgton	651,780 55	19,300 00	-	12,788 92	-	683,869 47
Brunswick Savings Institution	711,148 03	24,295 01	-	16,653 35	\$2,224 12	754,320 51
Buxton and Hollis, West Buxton	287,836 90	15,576 10	-	5,620 33	-	309,033 33
Calais	344,949 86	10,241 22	-	23,724 66	-	378,915 74
Camden, Rockport	238,920 20	10,232 83	-	3,156 58	-	252,309 61
Cascade, Oakland	203,087 97	10,000 00	-	4,423 26	-	217,511 23
Dexter	407,471 71	100 00	-	9,549 62	-	417,121 33
Eastport	665,312 69	10,901 97	-	7,313 31	-	684,132 97
Fairfield	448,875 65	22,299 18	-	11,219 12	-	482,393 95
Franklin County, Farmington	633,948 98	2,750 00	-	896 39	-	637,595 37
Gardiner Savings Institution	2,450,159 51	106,150 00	-	23,682 59	-	2,579,992 10
Gorham	490,525 37	24,830 00	-	6,700 05	-	522,055 42
Hallowell Savings Institution	776,966 41	39,000 00	-	8,097 21	-	824,063 62
Hancock County, Ellsworth	379,007 96	19,250 00	-	5,226 54	-	403,484 50
Houlton	613,940 69	8,400 94	-	14,959 83	-	637,301 46
Kennebec, Augusta	1,044,099 95	33,600 00	-	40,469 13	-	1,118,169 08
Kennebunk	642,247 48	13,687 90	-	6,460 15	-	662,395 53

Kingfield	83,643 05	375 00	-	536 82	-	34,554 87
Machias	730,768 19	36,611 49	-	5,697 65	-	773,077 33
Maine, Portland	8,743,266 36	370,500 00	-	648,667 52	-	9,762,433 88
Mechanics', Auburn	560,116 29	25,000 00	13,473 84	15,037 88	-	613,628 01
Norway	306,166 40	1,000 00	-	10,377 98	-	317,544 38
Penobscot, Bangor	2,320,985 21	60,499 75	-	13,394 20	-	2,394,829 16
People's, Lewiston	1,256,734 12	42,680 00	-	1,285 81	-	1,300,699 93
People's Safe Deposit and Savings, Bath	749,482 18	6,647 82	-	8,688 15	111 98	764,930 13
Phillips	156,913 72	5,000 00	-	3,525 97	-	165,439 69
Piscataquis, Dover	690,592 62	11,000 00	-	15,439 52	-	717,032 14
Portland	9,809,325 93	375,300 00	-	195,840 34	-	10,380,466 27
Rockland	1,757,944 07	44,962 31	-	36,880 77	-	1,839,787 15
Saco	1,157,292 76	43,225 00	-	25,319 98	-	1,225,837 74
Saco and Biddeford Savings Institution, Saco	3,386,072 59	112,357 55	-	140,941 58	-	3,639,371 72
Searsport	144,689 74	7,400 00	-	2,643 12	-	154,732 86
Skowhegan	1,407,966 47	45,000 00	-	16,285 03	-	1,469,191 50
South Berwick	368,184 24	13,578 64	-	7,120 34	-	388,883 22
South Paris	273,966 69	4,495 00	7,794 73	5,689 58	-	291,946 00
Thomaston	572,388 59	25,934 88	-	3,810 16	-	602,133 63
Topsham and Brunswick Twenty-five Cent Savings, Brunswick	281,754 96	5,796 50	-	3,222 60	-	290,780 06
Tremont	62,093 15	1,283 07	-	923 92	-	64,300 14
Waterville	1,085,454 42	51,950 00	-	29,789 24	-	1,167,193 66
Wiscasset	167,807 02	7,200 22	-	8,153 71	-	183,260 95
York County, Biddeford	897,332 95	21,000 00	-	9,137 76	-	927,470 71
Total	\$70,293,938 39	\$2,468,025 10	\$21,827 29	\$1,837,044 15	\$2,336 10	\$74,623,171 03

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	-	\$209,000 00	\$365,200 00	\$247,850 00	\$712,750 00	\$54,500 00	\$10,000 00	\$26,600 00
Auburn	-	70,500 00	235,900 00	222,495 00	549,175 00	65,856 32	28,750 00	32,605 85
Augusta	\$100,000 00	101,000 00	4,599,700 00	1,158,600 00	721,000 00	-	-	-
Bangor	-	270,000 00	2,103,575 46	155,160 00	1,261,897 50	96,000 00	10,000 00	92,677 75
Bath Savings Institution	200,000 00	61,500 00	602,072 33	418,678 75	1,512,780 90	149,465 00	146,914 00	55,750 00
Belfast	100,000 00	5,000 00	45,000 00	98,500 00	183,500 00	36,160 00	25,000 00	10,700 00
Bethel	10,000 00	4,000 00	107,000 00	8,000 00	28,400 00	13,267 21	5,000 00	-
Biddeford	-	-	57,600 00	54,000 00	224,580 00	13,425 15	2,500 00	-
Boothbay, Boothbay Harbor	-	6,800 00	10,000 00	22,745 00	118,720 00	42,000 00	1,000 00	-
Brewer	10,000 00	43,500 00	50,500 00	17,000 00	30,970 00	7,000 00	-	3,000 00
Bridgton	5,000 00	22,000 00	61,620 00	60,000 00	162,070 00	55,500 00	1,500 00	3,342 50
Brunswick	-	7,969 65	171,024 39	61,800 00	262,522 50	69,500 00	6,000 00	9,945 00
Buxton and Hollis, West Buxton	-	-	37,000 00	16,955 00	88,052 50	29,000 00	-	-
Calais	150 00	63,000 00	67,500 00	5,000 00	123,892 50	2,000 00	-	5,000 00
Camden, Rockport	-	-	-	18,000 00	27,762 50	63,450 00	-	5,800 00
Cascade, Oakland	-	-	-	23,000 00	74,000 00	13,000 00	-	-
Dexter	-	3,000 00	62,000 00	49,000 00	54,460 00	54,000 00	-	455 00
Eastport	15,000 00	61,109 92	144,500 00	44,000 00	87,000 00	27,000 30	10,500 00	-
Fairfield	8,000 00	28,900 00	46,250 00	37,000 00	84,400 00	27,733 33	11,500 00	-
Franklin County, Farmington	16,000 00	25,000 00	40,200 00	61,170 00	163,115 00	81,380 00	2,500 00	35,600 00
Gardiner Savings Institution	188,000 00	276,500 00	1,291,535 40	143,000 00	161,537 50	175,800 00	-	12,000 00
Gorham	10,000 00	15,802 56	165,427 50	7,000 00	97,150 00	27,500 00	1,750 00	-
Hallowell Savings Institution	-	-	332,500 00	41,481 42	159,500 00	120,375 00	47,500 00	-
Hancock County, Ellsworth	23,750 00	28,064 52	18,000 00	15,000 00	12,220 00	21,500 00	6,480 00	400 00
Houlton	-	53,000 00	38,050 00	64,955 00	35,586 80	13,666 67	-	-
Kennebec, Augusta	-	10,000 00	265,300 00	184,000 00	16,000 00	16,500 00	-	-

Kennebunk	5,000 00	13,000 00	51,860 00	53,725 00	293,660 00	45,500 00	14,960 00	11,343 00
Kingfield	-	2,000 00	-	-	-	2,000 00	-	-
Machias	-	62,651 18	302,000 00	35,000 00	171,450 00	86,000 00	5,000 00	10,550 00
Maine, Portland	-	-	350,200 00	316,500 00	7,802,927 75	713,620 00	-	-
Mechanics', Auburn	5,000 00	2,500 00	14,100 00	22,000 00	86,855 00	12,950 00	21,900 00	-
Norway	-	5,000 00	24,125 00	5,000 00	76,543 75	33,780 50	5,000 00	5,027 50
Penobscot, Bangor	100,000 00	365,500 00	370,700 00	465,000 00	313,333 00	94,000 00	-	64,350 00
People's, Lewiston	5,700 00	71,000 00	188,500 00	188,082 50	160,385 00	79,787 50	2,970 00	500 00
People's Safe Deposit and Savings, Bath	3,500 00	8,293 50	67,695 65	53,693 75	215,886 50	66,500 00	31,000 00	-
Phillips	-	13,742 21	5,500 00	23,875 00	9,000 00	15,000 00	5,000 00	-
Piscataquis, Dover	5,000 00	11,000 00	102,000 00	51,985 00	193,851 25	66,345 00	13,000 00	-
Portland	1,000,000 00	-	1,837,500 00	767,500 00	3,816,777 50	949,150 00	21,000 00	61,300 00
Rockland	-	3,195 00	579,900 00	144,750 00	489,224 35	119,950 00	5,670 00	2,350 00
Saco	-	10,000 00	43,500 00	89,950 00	353,655 19	23,000 00	13,910 00	42,250 00
Saco and Biddeford Savings Institution, Saco	-	40,000 00	284,000 00	117,430 00	1,620,249 68	120,800 00	79,983 87	249,424 62
Searsport	12,100 00	1,000 00	72,000 00	6,060 00	9,000 00	7,000 00	-	-
Skowhegan	-	50,600 00	481,500 00	218,000 00	334,600 00	43,000 00	10,000 00	13,650 00
South Berwick	50,000 00	10,000 00	69,000 00	74,970 00	119,700 74	-	-	-
South Paris	-	-	31,000 00	6,350 00	69,465 00	20,640 00	5,000 00	-
Thomaston	10,000 00	23,000 00	193,000 00	23,500 00	207,000 00	47,800 00	4,000 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	23,000 00	19,300 00	76,432 50	25,500 00	5,150 00	-
Tremont	-	3,026 86	-	5,300 00	-	6,500 00	-	-
Waterville	17,000 00	10,000 00	114,000 00	73,900 00	219,550 00	20,500 00	18,200 00	10,000 00
Wiscasset	-	-	1,000 00	32,767 50	74,687 50	-	-	-
York County, Biddeford	20,000 00	500 00	81,784 46	15,000 00	191,525 00	38,000 00	12,750 00	3,000 00
Total	\$1,919,200 00	\$2,094,520 34	\$16,225,320 19	\$6,043,968 92	\$23,658,742 41	\$3,912,841 68	\$591,387 87	\$767,621

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	\$8,000 00	\$32,315 00	\$10,500 00	\$126,000 00	-	\$2,000 00	\$602,821 83	\$37,543 33	-
Anburn	2,000 00	9,540 00	6,572 00	120,020 00	-	-	301,566 18	41,117 27	-
Augusta	-	20,697 12	-	74,300 00	-	-	85,411 54	121,299 68	\$8,000 00
Bangor	7,500 00	3,000 00	5,700 00	20,900 00	\$4,500 00	-	226,676 63	292,181 25	1,527 26
Bath Savings Institution	85,306 00	1,300 66	32,000 00	72,440 00	11,700 00	-	163,907 62	236,133 91	-
Belfast	-	22,500 00	-	36,550 00	-	-	105,775 00	106,434 47	484,431 05
Bethel	-	-	-	30,134 00	-	4,000 00	116,905 33	1,930 00	-
Biddeford	6,000 00	105,082 00	14,600 00	71,800 00	3,940 00	5,000 00	329,659 42	65,683 33	20,000 00
Boothbay, Boothbay Harbor	820 49	3,500 00	-	6,000 00	2,200 00	-	84,312 73	250 00	-
Brewer	900 00	4,000 00	-	2,200 00	-	-	69,480 00	1,100 00	500 00
Bridgton	2,250 00	-	-	17,560 00	-	4,000 00	155,744 76	67,317 41	6,031 67
Brunswick Savings Institution	6,350 00	3,500 00	-	53,475 00	-	5,000 00	65,093 07	5,403 13	13,700 00
Buxton and Hollis, West Buxton	800 00	2,250 00	-	18,650 00	-	-	61,899 62	15,999 17	9,100 00
Calais	-	-	-	17,525 00	250 00	-	50,928 92	10,458 50	3,100 00
Camden, Rockport	1,120 00	515 00	-	-	-	1,500 00	24,363 25	51,462 55	-
Cascade, Oakland	1,800 00	2,400 00	-	33,600 00	-	-	30,211 86	10,775 00	-
Dexter	-	12,000 00	-	53,600 00	-	20,000 00	55,091 76	3,848 82	1,000 00
Eastport	-	2,100 00	-	18,300 00	6,575 00	800 00	148,697 57	29,366 16	2,500 00
Fairfield	3,000 00	3,666 67	-	25,225 00	-	-	69,372 70	49,725 00	27,125 00
Franklin County, Farmington	-	4,250 00	-	81,470 00	-	-	45,507 85	35,576 94	-
Gardiner Savings Institution	6,000 00	-	-	40,010 00	-	-	138,311 49	43,056 95	25,000 00
Gorham	-	1,400 00	-	14,135 00	-	-	163,726 73	3,000 00	-
Hallowell Savings Institution	4,900 00	-	-	27,300 00	-	-	54,129 27	600 00	-
Hancock County, Ellsworth	-	-	-	13,000 00	-	500 00	136,868 57	12,600 00	2,085 77
Houlton	-	1,258 33	-	51,050 00	100 00	-	273,716 77	1,370 00	55,333 34
Kennebec, Augusta	-	55,640 00	-	172,280 00	-	-	164,278 62	147,675 00	6,000 00
Kennebunk	3,862 00	3,500 00	-	24,150 00	-	-	107,565 79	7,326 62	-

Kingfield.....	-	-	-	-	-	-	16,165 00	10,190 00	-
Machias.....	-	850 00	-	37,250 00	-	4,000 00	27,176 10	3,800 45	4,977 81
Maine, Portland.....	-	21,675 00	-	5,000 00	-	7,200 00	236,606 30	62,302 00	-
Mechanics', Auburn.....	1,200 00	3,600 00	-	143,450 00	2,000 00	8,000 00	148,293 00	25,200 00	-
Notway.....	-	4,800 00	-	42,200 00	-	3,700 00	69,266 56	15,214 35	-
Penobscot, Bangor.....	-	11,000 00	-	39,900 00	-	-	298,310 71	152,315 58	1,800 00
People's, Lewiston.....	6,300 00	15,600 00	2,972 90	87,700 00	-	2,500 00	302,819 24	42,608 94	3,000 00
People's Safe Deposit and Savings, Bath.....	6,666 00	1,500 00	-	38,800 00	-	5,500 00	117,120 72	84,755 40	-
Phillips.....	-	-	-	16,700 00	-	7,600 00	29,350 50	29,625 00	3,000 00
Piscataquis, Dover.....	-	1,250 00	-	36,840 00	-	8,000 00	142,677 44	38,506 72	24,831 46
Portland.....	-	29,500 00	4,800 00	96,614 00	-	-	758,533 91	488,130 34	-
Rockland.....	17,020 00	14,200 00	-	70,995 00	-	2,500 00	80,567 80	169,051 11	-
Saco.....	13,966 73	36,700 00	3,500 00	44,530 00	2,411 00	-	449,521 14	47,767 13	-
Saco and Biddeford Savings Institution, Saco.....	234,750 00	118,330 00	-	58,070 00	9,000 00	-	421,824 62	246,599 71	-
Searsport.....	8,334 51	6,284 00	-	17,800 00	-	-	2,328 27	5,700 00	-
Skowhegan.....	-	-	-	77,000 00	-	1,000 00	161,652 99	12,139 80	6,507 77
South Berwick.....	-	4,000 00	2,500 00	23,000 00	-	-	24,477 00	900 00	-
South Paris.....	480 00	4,100 00	-	26,850 00	-	7,900 00	72,311 03	18,695 62	-
Thomaston.....	1,875 00	1,350 00	2,000 00	27,915 00	-	-	28,325 00	3,681 50	1,000 00
Topsham&BrunswickTwenty-five Cent, Brunswick.....	500 00	1,100 00	-	25,730 00	-	-	78,962 82	6,205 79	2,000 00
Tremont.....	-	-	-	-	-	-	23,178 42	75 00	5,400 00
Waterville.....	4,500 00	-	-	88,270 00	-	4,050 00	368,377 00	54,386 00	8,900 00
Wiscasset.....	2,660 00	500 00	500 00	17,384 00	-	-	30,875 82	11,115 50	1,500 00
York County, Biddeford.....	10,623 72	14,800 00	-	89,175 00	51,375 00	-	281,182 83	8,184 74	-
Total.....	\$459,484 45	\$585,553 12	\$85,644 90	\$2,332,847 00	\$94,051 00	\$105,050 00	\$7,991,937 50	\$2,936,635 07	\$728,351 13

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	\$46,070 00	-	\$21,191 58	\$46,953 59	\$187 04	\$2,184 55	-	\$5,530 40	\$2,567,197 32
Auburn	52,119 81	-	31,076 61	61,878 85	2,500 00	692 44	-	17,132 92	1,851,498 25
Augusta	17,000 00	\$25,000 00	1,925 00	-	5,000 00	-	-	160,927 54	7,199,860 82
Bangor	6,500 00	55,977 48	30,600 03	-	-	871 08	-	69,539 01	4,714,783 45
Bath Savings Institution	42,666 70	22,342 34	2,545 44	1,276 20	-	1,163 57	-	59,618 59	3,879,561 35
Belfast	4,117 80	7,000 00	996 53	-	-	828 25	\$682 81	77,966 03	1,351,081 94
Bethel	687 22	5,481 55	3,690 97	2,732 70	500 00	1,672 78	-	6,902 31	350,364 07
Biddeford	4,814 90	55,000 00	36,566 46	14,410 33	-	454 42	1,738 11	5,657 08	1,092,411 20
Boothbay, Boothbay Harbor	900 00	1,331 01	-	5,158 06	450 00	-	-	7,039 42	313,226 71
Brewer	-	-	8,941 80	9,570 77	-	734 29	-	9,658 65	269,055 51
Bridgton	3,800 00	585 00	5,058 31	12,900 00	700 00	578 07	-	36,311 75	683,869 47
Brunswick Savings Institution	4,500 00	6,740 46	947 95	-	-	-	425 00	424 36	754,320 51
Buxton and Hollis, West Buxton	-	-	6,389 62	-	600 00	75 30	-	2,262 12	309,633 33
Calais	10,000 00	-	3,079 59	-	-	707 86	-	16,323 37	378,915 74
Camden, Rockport	19,000 00	-	1,720 81	2,638 75	1,440 00	-	435 80	33,100 95	252,309 61
Cascade, Oakland	-	-	16,983 29	7,544 31	800 00	509 22	-	2,587 55	217,511 23
Dexter	-	25,167 16	16,236 02	4,554 30	-	-	-	2,768 27	417,121 33
Eastport	5,000 00	32,705 53	764 84	17,047 66	1,000 00	-	1,560 00	28,726 29	684,132 97
Fairfield	12,510 71	-	6,000 00	4,479 84	300 00	2,193 15	-	35,012 55	482,393 95
Franklin County, Farmington	-	22,000 00	8,270 00	-	-	-	-	15,555 58	637,595 37
Gardiner Savings Institution	-	30,000 00	1,700 00	-	-	-	-	47,540 76	2,579,992 10
Gorham	-	-	8,850 00	-	-	-	-	6,313 63	522,055 42
Hallowell Savings Institution	-	1,000 00	2,838 89	-	-	164 60	-	8,309 44	824,063 62
Hancock County, Ellsworth	6,700 00	-	21,630 60	4,884 85	-	-	-	79,540 19	403,484 50
Houlton	-	4,000 00	-	19,831 36	800 00	3,941 26	-	20,641 93	637,301 46

Kennebec, Augusta	15,000 00	24,750 00	-	2,494 00	1,500 00	1,629 08	-	35,122 98	1,118,169 08
Kennebunk	-	-	-	10,377 35	-	-	-	16,565 77	662,395 53
Kingfield	-	-	-	-	555 00	-	-	3,644 87	34,554 87
Machias	8,000 00	2,000 00	-	-	-	-	-	12,371 79	773,077 33
Maine, Portland	187,180 56	5,000 00	-	-	-	4,591 91	-	49,630 36	9,762,433 88
Mechanics', Auburn	49,161 00	40,000 00	5,513 01	6,775 00	-	-	-	15,131 00	613,628 01
Norway	1,017 00	7,000 00	2,398 55	10,330 75	1,500 00	247 48	718 79	4,674 15	317,544 38
Penobscot, Bangor	61,250 00	-	-	133 96	-	50 10	-	57,185 81	2,394,829 16
People's, Lewiston	48,220 77	13,919 35	3,613 91	53,831 72	5,900 00	19 41	300 00	14,168 69	1,300,699 93
People's Safe Deposit and Savings, Bath	15,726 22	19,129 49	-	12,655 50	9,500 00	-	-	7,007 40	764,930 13
Phillips	-	-	-	600 00	400 00	-	-	6,037 98	165,439 69
Piscataquis, Dover	583 10	10,700 00	1,526 80	16,985 34	-	661 38	-	1,198 65	717,032 14
Portland	476,701 56	57,938 60	146,767 58	-	-	6,429 41	-	61,823 47	10,380,466 27
Rockland	30,000 00	13,000 00	-	37,785 34	-	1,352 76	-	58,275 79	1,839,787 15
Saco	-	-	7,948 40	21,716 38	-	-	5,000 00	16,511 77	1,225,837 74
Saco and Biddeford Savings Institution, Saco	-	15,722 29	-	-	-	-	-	23,186 93	3,639,371 72
Searsport	-	-	600 00	3,132 64	-	50	-	3,452 94	154,732 86
Skowhegan	5,600 00	-	5,590 21	9,000 00	-	-	5,900 00	34,950 73	1,469,191 50
South Berwick	-	-	100 00	-	-	-	-	10,245 48	388,883 22
South Paris	2,296 05	7,000 00	7,903 00	2,221 05	-	767 07	300 00	8,667 18	291,946 00
Thomaston	-	3,600 00	-	14,144 62	1,350 00	-	-	8,592 51	602,133 63
Topsham & Brunswick Twenty-five Cent, Brunswick	10,000 00	-	5,726 20	6,052 65	-	30	-	5,119 80	290,780 06
Tremont	-	-	-	121 49	-	-	2,000 00	18,698 43	64,300 14
Waterville	52,770 00	20,900 00	27,221 00	14,112 00	-	-	-	40,557 66	1,167,193 66
Wiscasset	-	-	4,265 00	-	-	-	-	6,005 63	183,260 95
York County, Biddeford	-	-	41,597 89	58,675 00	1,200 60	-	-	8,097 07	927,470 71
Total	\$1,199,893 40	\$534,99 26	\$488,715 89	\$497,006 36	\$36,182 04	\$32,520 24	\$18,100 51	\$1,282,605 53	\$74,623,171 03

BANK EXAMINER'S REPORT.

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	7,090	397	-	\$771,115 58	\$568,080 94	\$203,034 64	-	5,502	\$682,245 11	1,429	\$ 1,385,344 50
Auburn	5,378	203	-	447,423 62	328,258 61	119,165 01	-	4,202	532,103 60	1,076	1,019,136 18
Augusta	12,317	280	-	1,092,107 78	845,319 60	246,788 18	-	7,177	1,084,055 32	3,356	3,440,399 46
Bangor	10,933	674	-	1,208,043 45	963,690 09	244,353 36	-	2,162	1,018,857 31	2,338	2,310,837 25
Bath Savings Institution	6,475	93	-	581,230 99	599,784 24	-	\$18,553 25	4,321	518,640 09	1,750	1,717,339 44
Belfast	4,453	120	-	273,197 87	247,414 42	25,783 45	-	3,551	394,040 02	840	727,198 08
Bethel	1,540	110	-	110,620 93	83,058 73	27,562 20	-	1,321	148,905 00	211	163,760 74
Biddeford	2,764	116	-	229,906 62	201,732 59	28,174 03	-	2,126	305,786 72	551	538,097 58
Boothbay, Boothbay Harbor	1,480	50	-	102,850 93	86,897 98	15,952 95	-	1,130	123,962 58	341	158,420 67
Brewer	1,269	22	-	67,186 26	48,695 81	18,490 45	-	1,116	89,636 04	136	127,275 77
Bridgton	2,467	221	-	230,607 47	165,410 50	65,196 97	-	2,030	220,969 11	411	376,817 44
Brunswick Savings Institution	2,042	49	-	149,924 96	141,122 42	8,802 54	-	1,560	186,968 62	435	422,298 04
Buxton and Holts, West Buxton	1,020	-	23	41,069 21	35,444 73	5,624 48	-	843	90,795 31	157	155,280 02
Calais	1,420	-	9	67,041 84	63,730 64	3,311 20	-	1,205	137,721 71	207	190,872 56
Camden, Rockport	874	25	-	496,397 71	480,616 24	15,781 47	-	779	142,175 28	89	80,569 92
Cascade, Oakland	1,249	71	-	78,609 28	56,517 77	22,091 51	-	1,124	87,490 46	120	107,581 55
Dexter	1,897	2	-	87,194 11	83,152 92	4,041 19	-	1,633	161,546 14	242	209,474 67
Eastport	2,167	230	-	186,857 75	145,663 12	41,194 63	-	1,742	236,861 66	365	302,176 20
Fairfield	1,543	91	-	121,928 66	87,348 12	34,580 54	-	1,268	163,754 43	245	224,181 01
Franklin County, Farmington	2,664	154	-	197,029 08	130,276 29	66,752 79	-	2,262	246,655 60	372	319,178 22
Gardiner Savings Institution	6,114	1	-	471,654 71	420,487 78	51,166 93	-	4,617	540,146 19	1,256	1,302,424 95
Gorham	1,572	92	-	92,851 39	54,122 60	38,728 79	-	1,243	143,234 98	289	276,464 31
Hallowell Savings Institution	1,878	95	-	124,813 86	99,212 04	25,601 82	-	1,375	145,743 55	412	429,851 32
Hancock County, Ellsworth	2,081	119	-	91,891 98	75,433 86	16,458 12	-	1,884	193,573 16	187	164,384 67
Houlton	2,251	280	-	348,425 76	222,470 38	125,955 38	-	1,874	202,556 50	339	310,975 33
Kennebec, Augusta	2,361	94	-	235,731 65	183,763 87	51,967 78	-	1,706	190,317 07	530	520,005 58
Kennebunk	2,039	68	-	152,268 01	111,286 10	40,981 91	-	1,626	190,715 48	369	353,504 00
Kingfield	204	34	-	25,556 89	11,318 34	14,238 55	-	180	13,126 65	23	18,476 40
Machias	2,075	74	-	127,914 46	103,927 08	23,987 38	-	1,609	191,951 18	397	389,695 58

Maine, Portland.....	23,419	925	-	1,560,181	39	1,261,683	45	238,497	94	-	17,529	2,031,992	36	5,139	5,048,770	00	
Mechanics', Auburn ...	2,458	23	-	123,400	59	99,438	52	23,962	07	-	2,149	214,699	29	279	289,714	79	
Norway	1,858	52	-	94,433	42	72,352	71	22,080	71	-	1,691	155,622	25	159	132,577	75	
Penobscot, Bangor.....	6,160	269	-	523,877	54	457,156	03	66,721	51	-	4,720	509,343	99	1,188	1,179,794	73	
People's, Lewiston.....	4,636	323	-	395,702	75	-	-	93,406	47	-	3,837	444,035	12	740	681,856	24	
People's Safe Deposit and Sav- ings, Bath.....	4,403	426	-	264,897	05	233,705	51	31,191	54	-	3,959	238,805	08	379	331,124	12	
Phillips	1,010	12	-	33,585	60	29,227	01	4,358	59	-	916	75,443	91	94	81,469	81	
Piscataquis, Dover.....	2,872	104	-	244,589	64	214,306	11	30,283	53	-	2,426	240,524	33	423	397,917	20	
Portland.....	23,667	1,110	-	1,550,910	44	1,295,588	65	255,321	79	-	17,051	2,184,144	93	5,768	5,851,370	00	
Rockland.....	5,573	267	-	503,393	95	303,180	90	200,413	05	-	4,423	556,718	63	1,057	975,751	76	
Saco	2,348	230	-	311,010	07	192,364	47	118,645	60	-	1,644	206,365	88	565	593,736	92	
Saco and Biddeford Savings Insti- tution, Saco.....	6,256	62	-	561,163	21	501,942	70	59,220	51	-	4,146	554,397	77	1,832	2,031,529	37	
Searsport.....	535	14	-	18,676	00	20,329	54	-	-	1,653	452	60,320	71	76	70,138	76	
Skowhegan	4,080	278	-	401,047	11	296,353	42	104,693	69	-	3,209	409,185	47	769	738,702	00	
South Berwick	1,079	57	-	69,570	24	47,551	07	22,019	17	-	816	98,562	70	242	223,316	88	
South Paris	1,364	101	-	72,721	87	49,914	70	22,807	17	-	1,207	119,287	50	155	149,245	08	
Thomaston	1,797	143	-	153,117	32	100,348	52	52,768	80	-	1,423	179,568	26	340	311,336	10	
Topsham and Brunswick Twenty- five Cent Savings, Brunswick.....	1,150	54	-	74,428	65	60,480	90	13,938	75	-	969	105,729	28	169	144,767	01	
Tremont.....	328	16	-	16,320	49	9,102	81	7,217	68	-	296	34,747	92	31	25,345	23	
Waterville	4,088	250	-	338,151	49	277,507	69	60,643	80	-	3,369	369,462	95	666	608,586	92	
Wiscasset	977	21	-	28,677	85	22,043	81	6,634	04	-	882	89,384	47	91	70,132	53	
York County, Biddeford.....	3,248	120	-	191,422	35	198,310	90	-	-	6,888	2,862	364,882	01	359	463,028	36	
Total	194,923	8,628	32	\$15,742,931	83	\$12,689,432	51	\$3,080,594	66	\$27,095	34	150,168	\$17,628,059	74	38,994	\$38,236,233	10

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 1901.	State tax 1901.	Annual expenses.
Androscoggin County, Lewiston.	147	\$329,206 81	6	\$40,997 38	3 1/2	\$75,633 39	\$388 16	\$16,637 08	\$4,266 41
Auburn	99	220,091 26	1	5,127 52	3 3/4	57,461 94	609 90	12,439 90	2,500 00
Augusta	717	1,715,648 60	67	581,643 63	3 3/4	226,745 92	461 92	52,180 76	10,000 00
Bangor	407	924,285 62	20	179,582 79	3 3/4	122,240 55	1,668 45	33,280 36	8,494 86
Bath Savings Institution	355	875,604 31	49	508,598 96	3 3/4	127,847 55	305 76	27,100 41	4,600 00
Relfast	62	126,145 47	-	-	3 3/4	34,910 78	174 53	7,985 11	3,500 00
Bethel	8	16,563 87	-	-	3 3/4	9,274 72	106 28	2,344 04	1,000 00
Biddeford	85	199,692 76	2	15,175 00	3 3/4	35,208 25	1,066 25	6,390 67	3,300 00
Boothbay, Boothbay Harbor	9	18,800 00	-	-	3 3/4	7,976 08	17 66	2,191 96	850 00
Brewer	17	39,521 16	-	-	3 3/4	6,786 24	176 57	1,638 97	1,400 00
Bridgton	26	53,994 00	-	-	3 3/4	19,410 98	105 20	4,530 01	2,100 00
Brunswick Savings Institution.	47	101,881 37	-	-	3 3/4	20,265 40	122 82	5,543 23	1,900 00
Buxton and Hollis, West Buxton.	20	41,761 57	-	-	3 3/4	10,968 27	35 87	2,154 34	1,000 00
Calais	8	16,355 59	-	-	3 3/4	11,613 21	83 30	2,650 67	1,250 00
Camden, Rockport.	6	16,175 00	-	-	3 3/4	5,389 36	48 42	1,490 52	1,500 00
Cascade, Oakland.	5	8,015 96	-	-	3 3/4	5,368 86	283 54	1,418 29	700 00
Dexter	16	36,150 90	-	-	3 3/4	11,841 27	495 85	2,935 29	1,200 00
Eastport	60	126,274 83	-	-	3 3/4	18,080 48	494 00	4,493 89	1,200 00
Fairfield	30	60,940 21	-	-	3 3/4	13,900 57	58 40	3,133 05	1,200 00
Franklin County, Farmington	30	68,115 16	-	-	3 3/4	17,227 06	314 57	3,834 99	1,500 00
Gardiner Savings Institution	224	506,434 88	16	101,153 49	3 1/4	76,527 96	376 84	17,343 77	3,900 00
Gorham	35	70,826 08	-	-	4	17,744 37	123 35	3,625 22	1,547 71
Hallowell Savings Institution	91	201,371 54	-	-	3 3/4	25,847 90	27 96	6,239 74	2,100 00
Hancock County, Ellsworth.	10	21,050 13	-	-	3 3/4	10,262 29	454 96	2,275 15	2,300 00
Houlton	35	79,874 41	3	20,534 45	3	13,820 29	76 48	3,689 36	1,900 00
Kennebec, Augusta	119	272,663 94	61	61,113 36	3 1/2	33,679 16	416 11	7,231 32	3,200 00

Kennebunk	44	98,028 00	-	-	3½	20,382 16	10 00	4,771 75	1,650 00	
Kingfield	1	2,040 00	-	-	4	848 60	-	153 49	228 77	
Machias	69	149,121 43	-	-	3	20,429 72	47 38	5,150 15	1,600 00	
Maine, Portland	745	1,617,299 00	-	6	45,205 00	3½	281,561 16	824 40	74,036 34	16,000 00
Mechanics', Auburn	30	61,702 21	-	-	-	3½	18,514 80	904 18	4,005 08	2,099 65
Norway	8	17,966 40	-	-	-	3½	8,951 63	129 25	2,110 04	1,000 00
Penobscot, Bangor	240	551,918 90	12	79,877 59	3	64,320 70	-	13,853 67	5,000 00	
People's, Lewiston	58	124,184 60	1	6,658 16	3½	39,827 83	349 20	8,862 39	2,100 00	
People's Safe Deposit and Savings, Bath	64	174,052 98	1	5,500 00	3	20,983 87	352 80	5,432 28	1,800 00	
Phillips	-	-	-	-	3	4,383 97	-	1,080 87	700 00	
Piscataquis, Dover	23	52,151 09	-	-	3	18,813 44	129 28	5,143 33	1,700 00	
Portland	844	1,753,379 00	4	20,432 00	3½	322,546 94	3,465 00	62,934 59	21,127 91	
Rockland	91	209,201 28	2	16,272 40	3½	52,043 61	149 10	12,693 10	3,500 00	
Saco	133	308,734 26	6	48,455 70	4	40,817 10	74 50	6,887 92	2,300 00	
Saco and Biddeford Savings Institution, Saco	260	681,439 43	18	118,706 02	3½	113,957 91	280 00	21,850 32	4,600 00	
Searsport	7	14,230 27	-	-	3	4,336 67	520 96	1,037 50	634 75	
Skowhegan	100	249,711 00	2	10,308 00	3	38,500 98	109 07	10,485 68	1,701 75	
South Berwick	21	46,304 66	-	-	3	10,154 18	3 42	2,213 32	1,300 00	
South Paris	2	5,434 11	-	-	3½	7,844 16	625 42	1,938 13	1,100 00	
Thomaston	32	67,661 18	2	13,823 05	3½	18,063 20	41 65	4,309 36	1,500 00	
Topsham and Brunswick Twenty-five Cent, Brunswick	11	23,282 33	1	7,976 34	3	7,716 32	18 12	1,995 31	1,004 56	
Tremont	1	2,000 00	-	-	3	1,536 49	4 50	367 01	175 00	
Waterville	53	107,404 55	-	-	3½	33,949 70	732 75	7,378 40	2,900 00	
Wiscasset	4	8,390 02	-	-	4	6,352 16	123 75	1,252 34	1,039 63	
York County, Biddeford	27	69,422 58	-	-	3½	31,151 65	876 23	6,012 95	3,300 00	
Total.....	5,536	\$12,542,504 71	225	\$1,887,140 84	*3.30	\$2,204,022 50	\$18,264 71	\$500,733 42	\$148,471 00	

* Average.

BANK EXAMINER'S REPORT.

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources October 26, 1901.

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	\$11,121 67	-	\$121,479 94	\$19,592 09	-
Auburn Trust Company, Auburn	104,800 00	10,000 00	2,511 53	\$116,991 30	9,080 79	6,298 00	-
Augusta Trust Company, Augusta	50,000 00	10,000 00	40,226 69	1,378,128 59	319,472 98	300 00	\$15,000 00
Bar Harbor Banking and Trust Company, Bar Harbor.....	50,000 00	40,000 00	7,907 93	-	415,369 03	111,031 88	6,000 00
Eastern Trust and Banking Company, Bangor	172,000 00	100,000 00	82,670 51	1,265,204 25	981,841 21	140,699 51	-
Lewiston Trust and Safe Deposit Company, Lewiston	75,000 00	-	4,644 22	121,651 05	55,625 14	56,993 32	-
Livermore Falls Trust and Banking Company, Livermore Falls.....	50,000 00	10,000 00	4,172 98	193,729 43	80,987 82	62,715 18	-
Machias Banking Company, Machias	25,000 00	-	2,731 20	-	80,875 82	18 00	-
Maine Trust and Banking Company, Gardiner	100,000 00	30,000 00	33,308 43	188,511 94	261,784 87	40,596 34	64,914 25
Mercantile Trust Company, Portland	100,000 00	-	51,070 81	119,466 63	656,087 24	24,269 10	-
Merchants' Trust and Banking Company, Presque Isle.....	50,000 00	2,000 00	9,296 40	28,513 71	29,718 74	-	-
People's Trust Company, Farmington	50,000 00	-	15,111 09	44,540 00	647,780 04	3,024 90	7,000 00
Portland Trust Company, Portland	200,000 00	100,000 00	168,908 42	65,133 21	1,622,307 35	-	14,475 71
Rockland Trust Company, Rockland	100,000 00	25,000 00	10,591 79	107,518 09	106,512 18	12,020 50	-
Rumford Falls Trust Company, Rumford Falls.....	50,000 00	15,000 00	19,422 55	366,775 96	215,446 86	75,170 00	-
Union Safe Deposit and Trust Company, Portland.....	250,000 00	-	84,612 82	-	231,673 56	48,776 50	24,320 00
Waterville Trust Company, Waterville	100,000 00	-	38,957 67	492,210 29	240,018 53	-	-
Westbrook Trust Company, Westbrook.....	50,000 00	9,100 00	5,434 07	-	371,564 34	17,332 43	-
Total	\$1,626,800 00	\$381,100 00	\$592,700 81	\$1,488,374 45	\$6,447,626 44	\$618,837 75	\$131,709 96

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.
Arcoostook Trust and Banking Company, Caribou	-	-	-	-	-	\$18 00	\$232,211 70
Auburn Trust Company, Auburn	\$24 00	-	-	-	-	-	255,205 62
Augusta Trust Company, Augusta	180 00	-	\$2,370 07	\$5,583 81	\$5,500 60	152 00	1,821,414 14
Bar Harbor Banking and Trust Company, Bar Harbor	250 00	\$351 50	2,688 11	-	-	-	633,598 45
Eastern Trust and Banking Company, Bangor	-	1,195 83	-	12,467 33	-	119,369 50	2,875,448 14
Lewiston Trust and Safe Deposit Company, Lewiston	-	-	1,876 20	704 26	-	250 00	316,744 19
Livernore Falls Trust and Banking Company, Livernore Falls	37 20	-	-	2,115 19	-	-	403,757 80
Machias Banking Company, Machias	-	-	1 57	-	-	-	108,626 59
Maine Trust and Banking Company, Gardiner	-	-	1,570 31	8,752 52	-	-	729,438 66
Mercantile Trust Company, Portland	-	130 00	4,400 75	-	-	-	955,424 56
Merchants' Trust and Banking Company, Presque Isle	-	-	-	-	-	-	119,528 85
People's Trust Company, Farmington	294 00	-	143 00	26 54	-	-	767,919 57
Portland Trust Company, Portland	-	8,401 00	-	-	-	617,608 51	2,796,834 20
Rockland Trust Company, Rockland	46 82	-	-	456 14	-	-	363,145 52
Rumford Falls Trust Company, Rumford Falls	-	275 00	256 08	2,521 67	-	-	744,868 12
Union Safe Deposit and Trust Company, Portland	-	6,929 75	-	-	95,000 00	-	741,312 63
Waterville Trust Company, Waterville	-	1,812 50	1,014 30	-	-	-	874,013 29
Westbrook Trust Company, Westbrook	15 00	-	-	387 68	15,000 00	-	468,833 52
Total	\$347 02	\$19,095 58	\$14,320 39	\$33,015 14	\$115,500 00	\$737,398 01	\$15,207,325 55

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 . . .	\$121,191 40	-	\$17,100 00	\$3,000 00	-	\$675 98	-	-	\$90,244 32	-	\$232,211 70
Auburn Trust Company, Auburn	140,054 31	-	86,864 51	-	\$18,000 00	-	\$981 97	\$5,000 00	4,304 83	-	255,205 62
Augusta Trust Company, Augusta	940,459 78	\$17,002 00	759,195 92	15,000 00	-	-	-	-	89,685 69	\$70 75	1,821,414 14
Bar Harbor Banking and Trust Company, Bar Harbor	305,228 05	85,695 91	79,787 29	6,000 00	4,094 90	-	2,285 71	9,712 43	140,794 16	-	633,598 45
Eastern Trust and Banking Company, Bangor	1,683,029 57	321,384 94	589,512 92	-	39,022 19	-	1,274 80	7,500 00	232,233 86	1,489 86	2,875,448 14
Lewiston Trust and Safe Deposit Company, Lewiston..	203,910 07	-	40,913 25	-	20,000 00	-	1,542 06	31,046 57	19,332 24	-	316,744 19
Livermore Falls Trust and Banking Co., Livermore Falls	113,003 64	145,870 20	119,846 00	-	-	-	711 58	6,400 00	17,926 38	-	403,757 80
Machias Banking Company, Machias	25,605 16	-	67,475 00	-	-	-	-	-	15,546 43	-	108,626 59
Maine Trust and Banking Company, Gardiner	172,503 96	79,444 65	369,787 91	64,914 25	-	-	2,313 98	2,500 00	29,813 91	\$,160 00	729,438 66
Mercantile Trust Company, Portland	271,372 05	41,240 00	518,215 70	-	-	-	2,441 72	3,000 00	119,155 09	-	955,424 56
Merchants' Trust and Banking Company, Presque Isle	59,557 02	-	-	-	7,182 60	-	1,875 53	-	50,913 70	-	119,528 85
People's Trust Company, Farmington	213,829 85	185,088 50	219,226 53	7,000 00	74,974 38	420 40	671 92	1,236 20	65,471 79	-	767,919 57

Portland Trust Company, Portland	731,186 56	-	1,121,230 70	13,332 09	-	-	88 22	100 00	333,004 09	597,892 54	2,796,834 20
Rockland Trust Company, Rockland	237,958 45	-	88,766 25	-	-	-	-	4,500 00	30,920 82	-	362,145 52
Ramford Falls Trust Com- pany, Ramford Falls	316,565 14	120,185 25	240,487 90	-	14,169 89	-	1,816 84	1,000 00	50,643 10	-	744,868 12
Union Safe Deposit and Trust Company, Portland	170,590 94	20,400 00	492,472 07	20,965 00	16,686 21	-	-	-	15,172 46	5,025 95	741,312 63
Waterville Trust Company, Waterville	563,542 48	88,426 75	45,000 00	-	3,000 00	-	7,363 54	39,000 00	126,868 02	812 50	874,013 29
Westbrook Trust Company, Westbrook	191,460 26	68,405 32	110,463 75	-	27,283 18	-	2,170 48	2,000 00	67,050 53	-	468,833 52
Total	\$6,461,048 69	\$1,173,143 52	\$4,966,345 70	\$130,211 34	\$224,413 35	\$1,096 38	\$25,538 35	\$112,995 20	\$1,499,081 42	\$613,451 60	\$15,207,325 55

BANK EXAMINER'S REPORT.

LOAN AND BUILDING ASSOCIATIONS.
TABLE D—Statement of Liabilities and Resources, October 26, 1901.
Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn.....	\$66,235 01	\$3,152 15	\$19,677 27	-	-	\$760 44	-	\$89,824 87
Augusta.....	162,391 88	4,177 66	191 00	\$25 44	-	13,731 70	-	180,517 68
Bangor.....	246,402 72	8,224 25	1,730 00	-	-	6,986 97	-	263,343 94
Bath.....	85,261 40	1,100 00	-	54 28	-	1,093 99	-	87,509 67
Belfast.....	29,294 06	951 14	39 00	-	-	299 61	-	30,583 81
Brunswick.....	60,854 76	1,810 00	-	-	-	441 60	-	63,106 36
Bucksport.....	26,571 40	263 44	20 00	-	-	618 82	-	27,473 66
Casco, Portland.....	301,908 13	8,276 96	21,750 00	84 40	\$2,000 00	4,545 87	-	338,563 36
Cumberland, Portland.....	220,959 91	6,000 00	4,908 50	5 00	-	196 83	\$550 00	232,620 24
Deering, Portland.....	92,498 19	621 63	1,742 00	22 80	609 19	934 89	3,000 00	99,423 70
Dexter.....	74,615 27	629 66	68 00	-	150 00	1,555 62	-	77,018 55
Ellsworth.....	45,249 00	550 00	68 33	467 24	-	1,715 61	2,000 00	50,050 18
Falmouth, Portland.....	94,278 07	1,867 03	671 33	-	-	-	7,000 00	103,816 43
Forest City, Portland.....	13,573 77	85 37	181 83	-	-	383 47	50 00	14,274 44
Gardiner.....	45,446 78	1,500 00	95 00	-	-	4,665 23	10,000 00	61,707 01
Guilford.....	2,447 00	-	25 00	-	-	69 62	-	2,541 62
Hallowell.....	31,954 11	1,239 06	4 00	-	-	530 34	-	33,727 51
Kennebunk.....	49,910 57	1,410 61	19,920 82	-	-	-	-	71,242 00
Lewiston.....	415 00	-	-	-	-	24	-	415 24
Madison.....	8,928 49	87 00	85 00	-	-	294 15	72 55	9,467 19
Mechanics, Portland.....	72,895 65	1,258 05	118 97	-	4,200 00	266 58	2,074 08	80,813 33
Mechanic Falls.....	38,723 78	729 48	1,166 15	-	-	477 62	1,000 00	42,097 03
Old Town.....	75,024 78	1,787 45	278 00	-	-	3,582 73	-	80,672 96

Penobscot, Bangor.....	76,157 31	404 15	834 00	-	-	1,585 46	1,000 00	79,980 92
Piscataquis, Foxcroft.....	38,151 05	1,734 14	488 00	-	-	2,716 98	-	43,090 17
Portland.....	197,432 56	5,130 96	16,100 06	467 96	-	265 00	321 20	219,717 68
Rockland.....	120,945 49	2,819 38	233 00	106 96	-	1,227 20	1,000 00	126,532 03
Sanford.....	77,405 35	954 34	5,930 32	-	570 07	3,428 32	-	88,288 40
Somerset, Skowhegan.....	73,558 64	1,478 14	1,554 21	-	-	614 65	-	77,205 64
South Portland.....	31,161 38	1,018 55	4,103 11	-	2,350 00	1,541 84	-	40,174 88
Waldoboro.....	10,480 25	146 98	13 00	6 00	-	69 41	-	10,715 64
Waterville.....	78,183 63	964 30	537 00	-	-	698 95	2,500 00	82,883 88
Wiscasset.....	1,964 14	67 22	-	44 94	-	49 31	-	2,125 61
York, Biddleford.....	49,776 95	1,852 62	733 00	576 35	-	1,114 43	-	54,053 35
Total	\$2,601,051 48	\$62,291 72	\$103,265 84	\$1,861 37	\$9,579 26	\$56,463 48	\$30,567 83	\$2,865,380 98

BANK EXAMINER'S REPORT.

TABLE D—Concluded.

Resources.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Other loans.	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	\$71,480 00	\$720 00	-	\$15,956 55	-	\$217 75	\$7 00	\$12 75	\$1,430 82	-	\$89,824 87
Augusta	170,350 01	1,350 00	-	6,324 43	-	-	-	91 78	2,401 46	-	180,517 65
Bangor	233,888 46	3,000 00	-	1,100 64	-	173 14	-	681 44	22,855 41	\$1,644 85	263,343 94
Bath	81,912 09	4,100 00	-	-	-	75 00	-	-	757 27	665 31	87,509 67
Belfast	30,173 95	-	-	-	-	-	-	-	409 86	-	30,583 81
Brunswick	55,254 39	1,575 00	-	4,056 23	-	-	-	50 00	2,170 74	-	63,106 36
Bucksport	24,423 70	1,707 00	-	-	-	-	-	2 60	1,340 36	-	27,473 66
Casco, Portland	250,550 00	5,150 00	\$3,800 00	54,307 14	-	-	142 81	293 96	20,521 45	3,800 00	338,565 36
Cumberland, Portland	202,485 00	5,440 00	-	7,735 99	-	-	45 00	-	16,914 25	-	232,620 24
Deering, Portland	90,900 00	2,720 00	800 00	1,640 76	-	-	23 88	-	3,339 06	-	99,423 70
Dexter	51,930 00	1,805 00	-	32 73	\$13,000 00	-	87 50	88 73	9,672 00	402 59	77,018 55
Ellsworth	46,975 00	825 00	330 59	-	-	-	80 00	216 30	1,623 29	-	50,050 18
Falmouth, Portland	94,234 08	550 00	-	6,961 23	-	-	-	-	2,071 12	-	103,816 43
Forest City, Portland	14,200 00	-	-	-	-	-	-	53 00	21 44	-	14,274 44
Gardiner	61,425 00	-	-	-	-	-	70 55	29 16	182 30	-	61,707 01
Guilford	1,300 00	-	-	-	-	-	47 15	2 25	1,192 22	-	2,541 62
Hallowell	33,350 00	-	-	-	-	-	65 00	4 00	308 51	-	33,727 51
Kennebunk	67,844 91	770 00	-	-	-	-	-	-	2,627 09	-	71,242 00
Lewiston	-	-	-	-	-	-	202 47	-	212 77	-	415 24
Madison	8,590 00	-	-	-	-	-	-	-	877 19	-	9,467 19
Mechanics' Portland	64,582 88	3,100 00	150 00	12,026 51	-	-	-	-	953 94	-	80,813 33
Mechanic Falls	38,482 60	2,689 00	-	-	-	-	59 46	-	865 97	-	42,097 03
Old Town	63,606 00	950 00	-	255 59	-	-	18 08	-	15,720 63	-	80,672 96
Penobscot, Bangor	71,281 06	3,215 00	-	-	3,240 00	-	-	122 66	4,413 00	-	79,980 92
Piscataquis, Foxcroft	35,050 00	1,700 00	-	-	-	-	-	331 86	3,120 80	663 02	43,090 17
Portland	157,050 00	1,300 00	4,530 00	39,187 43	-	-	161 50	56 25	15,488 75	4,000 00	219,717 68
Rockland	110,846 59	1,975 00	875 00	2,122 41	-	345 82	-	19 21	10,148 00	-	126,332 03

Sanford.....	68,019 19	2,200 00	13,357 37	3,100 00	-	-	287 73	458 11	866 00	-	88,288 40
Somerset, Skowhegan	64,294 50	490 00	-	774 33	8,399 50	-	-	-	3,100 73	146 58	77,205 64
South Portland	38,872 00	-	-	-	-	-	85 17	113 44	1,104 27	-	40,174 88
Waldoboro	9,295 00	-	-	-	-	-	-	-	1,420 64	-	10,715 64
Waterville	80,433 75	811 00	-	-	-	-	-	2 74	1,582 22	54 17	82,883 86
Wiscasset	1,600 00	-	-	-	-	-	-	-	525 61	-	2,125 61
York, Biddeford.....	43,875 00	250 00	-	7,857 74	-	-	-	478 60	1,592 01	-	54,053 35
⌘ Total.....	\$2,438,555 16	\$48,392 00	\$23,842 96	\$163,439 71	\$24,639 50	\$811 71	\$1,383 30	\$3,108 64	\$149,831 28	\$11,376 52	\$2,865,380 98

BANK EXAMINER'S REPORT.

TABLE E--Giving Details of Shares and Shareholders, Loans, Rate and Amount of Dividends and Average Premiums.

Name of Association.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividends the past year.	Amount of dividend the past year.	Average premium charged on loans.
Auburn	223	91	1,185	368	108	3½	8	\$5,544 15	2.
Augusta	463	218	2,595	919	285	-	5½	8,579 53	.6
Bangor	828	313	6,392	1,332	368	-	5	12,371 92	-
Bath	260	139	1,259	441	139	-	6	4,684 43	.6
Belfast	80	44	385	167	46	-	6	1,786 52	.9
Brunswick	179	84	929	364	117	-	7½	4,473 75	1.2
Bucksport	163	83	469	154	83	-	6	1,547 63	1.8
Casco, Portland	729	238	4,223	1,222	238	4	6½	19,804 79	1.8
Cumberland, Portland	531	136	2,984	1,121	136	4	6	12,508 89	1.8
Deering, Portland	289	74	1,519	539	74	4	7½	6,875 71	1.8
Dexter	238	98	1,035	339	123	-	5½	3,614 45	.3
Ellsworth	250	57	921	251	57	5	6	2,299 82	1.5
Falmouth, Portland	247	88	1,412	529	90	*4	7½	6,017 07	1.8
Forest City, Portland	39	12	309	78	13	4	6½	729 52	2.4
Gardiner	147	80	579	334	95	6	6	2,655 61	.57
Guilford	48	3	177	7	3	-	1½	10 48	.6
Hallowell	102	42	523	178	42	-	5½	2,148 85	-
Kennebunk	229	104	940	356	133	5	7	3,693 77	1.5
Lewiston	20	-	88	-	-	4	-	-	-
Madison	49	14	245	67	17	-	5	386 84	-
Mechanics, Portland	153	49	879	227	49	-	6	3,362 77	2.
Mechanic Falls	128	59	435	253	86	4	10	2,968 49	2.
Old Town	235	84	1,263	377	177	-	6	4,316 97	-
Penobscot, Bangor	235	73	1,830	464	91	-	5	3,539 38	-
Piscataquis, Foxcroft	116	46	694	233	62	-	6	2,654 12	1.2
Portland	616	137	3,470	762	137	4	6½	12,311 99	1.8
Rockland	443	171	2,069	694	199	-	7	7,858 45	1.44
Sanford	211	73	1,191	350½	89	4	6	4,156 57	.75
Somerset, Skowhegan	187	89	901	361	139	4	5	4,158 07	-
South Portland	145	50	748	210	49	5	8½	2,436 28	1.85
Waldoboro	97	32	182	65	33	-	5	522 32	-
Waterville	202	66	1,526	479	76	5	5	3,814 56	-
Wiscasset	6	4	12	6	4	-	5½	102 18	1.2
York County, Biddeford	185	68	1,148	280	68	-	7	3,155 21	-
Total	8,073	2,919	44,517	13,527½	3,426	†4.3	†6.13	\$155,091 09	†.96

* Only to borrowers.

† 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 1887.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
John S. Loring	Lewiston .....	.....	Jan. 9, 1870..	\$14 26
Maria Libby	Lewiston .....	.....	Nov. 15, 1871..	11 35
Belle Barker	Lewiston .....	.....	Nov. 24, 1871..	7 66
Richard H. Norris	Lewiston .....	.....	Nov. 9, 1872..	4 60
Ella A. Symonds	Lewiston .....	.....	Dec. 27, 1872..	12 71
Edward M. Hayward	Lisbon Falls .....	.....	June 19, 1873..	1 94
Morrell E. Temple	Durham .....	.....	June 25, 1873..	2 04
Lizzie E. Drew	Farmington .....	.....	July 26, 1873..	2 04
Edwin L. Taylor	Mexico .....	.....	Feb. 28, 1874..	1 96
Nellie F. Hammond	Lewiston .....	.....	Mar. 4, 1874..	1 96
Mary M. Freeman	Lynn, Mass .....	.....	June 16, 1874..	24 24
Willie H. Church	Lewiston .....	.....	July 10, 1874..	1 95
Sarah A. J. Dyer	Leeds .....	.....	Sept. 24, 1874..	5 56
George O. Goodwin	Poland .....	.....	June 1, 1875..	3 34
Willis Oakes Dill	Lewiston .....	.....	Jan. 2, 1875..	11 28
Amos T. Barrell	Hartford .....	.....	April 5, 1875..	1 83
Gertrude M. Gennings	Leeds .....	.....	April 1, 1875..	6 39
Patrick Dacey	Gloucester, Mass .....	.....	July 8, 1875..	1 88
Francisco Gilbert	Turner .....	.....	Feb. 8, 1876..	8 08
Mattie C. Stevens	Lewiston .....	.....	Oct. 26, 1877..	21 49
Sadie L. Spaulding	Lewiston .....	.....	Dec. 22, 1877..	4 50
Julia F. Pressey	Lewiston .....	.....	Aug. 30, 1878..	7 00
Laura Rounds	Lewiston .....	.....	July 17, 1878..	9 97
Helen L. Gilbert	Lewiston .....	.....	July 18, 1878..	36 47
F. E. Severance	Lewiston .....	.....	July 25, 1879..	1 92
Arthur L. Bonney	Lewiston .....	.....	Oct. 12, 1881..	6 24

AUBURN SAVINGS BANK—AUBURN.

James H. Jones	Buckfield .....	.....	July 7, 1873..	\$35 70
Chas. N. Morse	Auburn .....	.....	Mar. 31, 1873..	2 13
Clara A. Bean	North Auburn .....	.....	Jan. 1, 1874..	5 22
Z. A. Putnam	Auburn .....	.....	Jan. 1, 1874..	2 09
Idella M. Norris	Wayne .....	.....	Jan. 6, 1873..	2 15
Chas. V. Allen	Buckfield .....	.....	Oct. 23, 1872..	2 19
Geo. D. Bowie	Durham .....	.....	Dec. 24, 1872..	14 63
Layfayette Nutting	Casco .....	.....	May 27, 1872..	14 99
Abbie L. Hibbs	Hebron .....	.....	Apr. 10, 1872..	12 89
Harriet Haskell	Auburn	Dead	Apr. 6, 1874..	16 17
Hattie M. Spaulding	Livermore .....	.....	June 16, 1874..	18 69
Eva E. Blake	New Gloucester .....	.....	Nov. 17, 1870..	7 13
John McKenney	Auburn .....	.....	Sept. 28, 1870..	887 43
Josephine E. Gleason	Poland .....	.....	Apr. 28, 1868..	3 66
Mary E. Ayer	Lewiston .....	.....	May 2, 1870..	2 81
A. A. Verrill	Auburn .....	.....	July 8, 1875..	1 97
Willie H. Butler	New Gloucester .....	.....	Feb. 10, 1875..	12 63
Almira H. Keen	Sumner .....	.....	Mar. 22, 1874..	71 59
Almon T. Parker	Durham .....	.....	Apr. 9, 1874..	4 86
Edward A. Conant	Auburn .....	.....	June 9, 1874..	2 04
Samuel Stauchfield	Auburn .....	.....	Jan. 5, 1876..	12 08
Alphonzo Small	Auburn .....	.....	Aug. 18, 1877..	1 83
Carrie F. Hayford	Canton .....	.....	Feb. 22, 1877..	48 09
Geo. A. Bennett	Lewiston .....	.....	Apr. 17, 1874..	4 92
Almer W. Bowie	Auburn .....	.....	Aug. 3, 1876..	20 10
Wm. B. Perkins	Lewiston .....	.....	July 16, 1878..	12 33

AUBURN SAVINGS BANK—Continued.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Herbert O. Gleason.....	Mexico.....		July 29, 1878..	\$1 93
Thomas A. Beals.....	Leeds.....		Mar. 13, 1875..	17 48
Edward N. Frost.....	Rumford.....		May 3, 1876..	1 97
Alton H. Allen.....	Auburn.....		Jan. 10, 1876..	12 06
Brenda Theo. Moore.....	Malden, Mass.....		May 3, 1876..	55 76
Sadie B. Norris.....	Auburn.....		Mar. 6, 1876..	4 29
Sarah A. Witham.....	Auburn.....		Aug. 5, 1878..	15 40
Julias A. Ricker.....	Auburn.....		July 29, 1878..	1 98
Jennie Bell Crossman.....	Durham.....		May 3, 1876..	3 30
Gertrude M. Benis.....	Auburn.....		Aug. 22, 1878..	7 81
Harris W. Jordan.....	Lewiston.....		Sept. 5, 1878..	50 37
Eliza Demmison.....	Durham.....		Oct. 17, 1878..	3 96
Florence E. Smith.....	Turner.....		Aug. 28, 1878..	4 01
Chas. E. Washburne.....	Lewiston.....		July 22, 1878..	10 63
Lucy Phaneuf.....	Lewiston.....		Dec. 10, 1877..	3 94
Geo. Ross.....	Palmyra.....		July 16, 1879..	3 15
Alice M. Wing.....	Wayne.....		Sept. 11, 1879..	1 99
Flora E. Farrington.....	Livermore.....		Jan. 20, 1879..	3 59
Minnie H. Holland.....	Lewiston.....		Mar. 4, 1879..	72 96
Daniel Bucknam.....	Hebron.....		Aug. 14, 1879..	21 64
Susie A. Hinds.....	Livermore Falls.....		Apr. 26, 1879..	9 98
Nellie M. Hutchins.....	Auburn.....		Dec. 7, 1878..	10 94
N. T. Trne.....	Oswego, N. Y.....		Dec. 10, 1878..	12 16
Betsy Lothrop.....	Auburn.....		Nov. 19, 1878..	9 35
Lois Conant.....	Turner.....		Sept. 1, 1879..	6 20
E. Augusta Wheeler.....	Auburn.....		Nov. 14, 1878..	4 21
Daniel A. Keen.....	Sumner.....		Sept. 22, 1879..	10 56
Chas. H. Metcalf.....	Auburn.....		May 7, 1879..	4 86
Henry Haley.....	Topsham.....		Feb. 25, 1872..	5 90
Obadiah L. West.....	Auburn.....		Apr. 25, 1879..	41 24
Willie Bicknell.....	Hebron.....		Aug. 30, 1880..	47
Bertha I. Grovener.....	Monmouth.....		Nov. 14, 1878..	90
Willie E. Grovener.....	Monmouth.....		Nov. 14, 1878..	90
Lucius H. Merrill.....	Auburn.....		Aug. 11, 1880..	31
Hattie M. Starbird.....	Greene.....		Dec. 24, 1878..	93
Alice A. Starbird.....	Greene.....		Dec. 24, 1878..	38
Clara Rogers.....	Turner.....		Aug. 31, 1878..	81
Edwin C. Stevens.....	Auburn.....		Aug. 4, 1880..	7 66
Montgomery, L. Allen.....	Turner.....		Jan. 22, 1879..	88
Edith M. Ripley.....	Buckfield.....		Dec. 27, 1878..	15
Helen L. Ripley.....	Buckfield.....		Dec. 27, 1878..	15
Emily F. Ripley.....	Buckfield.....		Dec. 27, 1878..	15
Willie N. Allen.....	Mechanic Falls.....		Aug. 24, 1878..	99
Emily L. Skinner.....	Auburn.....		July 23, 1878..	78
Lucy M. Golder.....	Auburn.....		Apr. 10, 1879..	57
Alice H. Pettengill.....	Auburn.....		Nov. 30, 1878..	25
Etta T. Davis.....	New Gloucester.....		Dec. 20, 1878..	80
Georgianna A. Davis.....	New Gloucester.....		Dec. 20, 1878..	80
Emma Morton.....	Auburn.....		July 17, 1878..	46
Ida Keth.....	Andover.....		Jan. 7, 1880..	62
Geo. V. Wood.....	Hartford.....		Nov. 4, 1878..	67
Herbert H. Wood.....	Hartford.....		Nov. 4, 1878..	61
Pitt P. Pulsifer.....	Poland.....		May 9, 1881..	18 15
Sally Wheeler.....	Leeds.....		Jan. 29, 1880..	24 14
Geo. W. Parker.....	Auburn.....		Sept. 14, 1878..	56
Abbie H. Meserve.....	Poland.....		Feb. 10, 1880..	22
Frank D. Herrick.....	Poland.....		Jan. 13, 1879..	90
Wm. S. Allen.....	Turner.....		Jan. 22, 1879..	33
Nellie S. Dascomb.....	Auburn.....		May 21, 1880..	2 90
Chas. W. Hyde.....	Livermore Falls.....		Nov. 16, 1878..	65
Dirigo Temperance Ass'n.....	Auburn.....		Jan. 24, 1880..	86
Harry L. Bonney.....	Hartford.....		July 26, 1878..	54
Dana H. Ryerson.....	Auburn.....		Sept. 18, 1879..	54
M. H. Harlow.....	Auburn.....		Dec. 20, 1876..	14
Susie M. Lunt.....	Auburn.....		Nov. 27, 1878..	4 04
Mrs. L. A. Hunton.....	Auburn.....		Sept. 17, 1878..	56

AUBURN SAVINGS BANK—Continued.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Eliza Douglass	Alton, N. H.		May 29, 1880.	\$66 68
Edwin H. Nason			Feb. 22, 1879.	20
Chas. A. Boomer	Auburn.		May 26, 1880.	2 61
J. M. Farrar.	Buckfield		Aug. 10, 1880.	50
Chas. M. Eveleth	New Gloucester.		Jan. 14, 1880.	40
Ellen S. Shaw.	East Auburn.		July 2, 1880.	344 24
Don Blaine McKenney	Auburn.		Oct. 29, 1880.	1 82
John Whittemore, G'd'n	Lisbon		Jan. 31, 1879.	93 04
Nellie F. Blethen	Auburn.		Oct. 5, 1878.	2 25
Orra M. Gordon.	New Sharon		July 22, 1878.	3 41
Lincoln H. House.	Auburn.		June 7, 1879.	32
Chas. H. Doak.	Auburn.		July 22, 1878.	76
Elmer E. White.	Topsham.		July 27, 1878.	70
Eddie M. Ingalls	Auburn.		Dec. 6, 1878.	3 98
Horace M. Lowe	Auburn.		June 17, 1879.	47
Willie R. Whitman.	Auburn.		Aug. 26, 1878.	2 18
C. K. Pollister.	Lewiston		Oct. 12, 1878.	29
Lydia Pierce	Auburn.		Oct. 16, 1879.	16 61
Harry P. Davee.	Minot.		Feb. 24, 1879.	87
Mary A. Davee	Minot.		Feb. 24, 1879.	73
Fred W. Jones	Auburn.		Mar. 22, 1879.	25
Emma A. Cobb	Auburn.		Nov. 11, 1878.	14
Anna A. Monroe	Auburn.		Aug. 10, 1878.	72
Lizzie C. Briggs	Turner		July 20, 1880.	72
Fred W. Cushman	Hebron.		July 22, 1877.	72
Sylvanus A. Judkins	Wales.		Aug. 12, 1878.	7 36
Sarah F. Wood	Winthrop		Aug. 9, 1878.	2 42
Nellie T. Wood	Winthrop		May 6, 1880.	2 42
Geo. L. Davis.	Minot.		Aug. 2, 1878.	42
Edith I. Stevens	Auburn.		Nov. 7, 1879.	42
Herbert S. Jordan.	Auburn.		Sept. 10, 1879.	2 12
Lillian J. Jennings	East Turner		Sept. 6, 1878.	14
Leon E. Stevens	North Turner		Nov. 11, 1878.	46
Geo. C. Turner	Mechanic Falls		Mar. 6, 1879.	16 14
James E. Blethen.	Auburn.		Oct. 5, 1878.	13 13
Frank A. Pettingill.	Auburn.		Aug. 24, 1878.	95
Geo. L. Hall.	Auburn.		Sept. 8, 1879.	92
James Connors	New Gloucester.		Jan. 15, 1880.	13
Emma A. Nevens.	New Gloucester.		Feb. 4, 1879.	60
Lillie May Rich	Auburn.		July 14, 1879	2 26
Lewis L. Churchill.	Leeds.		Oct. 11, 1878.	88
Gertrude Lothrop	Auburn.		Dec. 6, 1879.	33
Chas. A. Riggs	Turner.		Sept. 10, 1878.	26
Albert N. Wight.	Poland.		Sept. 20, 1879.	50
Vesta V. S. Norcross	Livermore.		Oct. 8, 1879.	31
Mary A. Gould	Poland		July 6, 1880.	4 99
Nellie F. Thompson	Canton		July 29, 1878.	1 84
Eddie O. Perry	Auburn.		Aug. 1, 1878.	3 68
Susie Stevens.	Auburn.		May 26, 1880.	64
Willie C. Bradbury	Auburn.		July 10, 1880.	61
Etta M. Duffy.	Auburn.		July 22, 1878.	8 94
Everett E. Coombs	Auburn.		Dec. 19, 1878.	2 09
Dirigo Tem. Ass'n, Div. 3	Auburn.		Jan. 24, 1880.	36
Theophilus Libby	Auburn.		Oct. 26, 1878.	25
Geo. C. Freeman	Auburn.		April 24, 1879.	38
Arthur Waterhouse.	Poland.		Mar. 5, 1879.	62
Edgar Allen.	Auburn.		Jan. 7, 1879.	2 15
Richardson E. Jones	Turner.		Aug. 5, 1878.	40
Wm. A. Pratt	Auburn.		Jan. 29, 1879.	12
Albert F. Thomas.	Peru		Feb. 3, 1879.	37
Lizzie E. Thomas.	Peru		Feb. 3, 1879.	37
Alfreda W. Small.	New Gloucester		Aug. 22, 1878.	63
Clarence L. DeCoster.	Turner.		Jan. 7, 1879.	37
Lottie T. DeCoster.	Turner.		Jan. 7, 1879.	12
Alice S. DeCoster.	Turner.		Jan. 7, 1879.	12
Lizzie W. Smith	North Turner		Nov. 11, 1878.	5 13
Abigail French.	Turner		July 29, 1880.	120 35

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.
Edgar G. Jones.....	Jay.....	.....	Mar. 22, 1880..	\$71 51
Myrtie Belle Hayford .....	.....	.....	Oct. 27, 1880..	44 27
A. D. Whitman.....	Auburn.....	.....	Jan. 15, 1880..	34 38
Drusilla Townsend.....	Auburn.....	.....	Sept. 16, 1879..	7 92
Fred B. Knight.....	Auburn.....	.....	Feb. 16, 1880..	4 64
Lizzie M. Grovener.....	Monmouth.....	.....	Nov. 14, 1878..	5 77
Jennie Moody.....	Lewiston.....	.....	Jan. 14, 1880..	47 25
Susie O. Spring.....	New Gloucester.....	.....	Dec. 31, 1874..	15 74
Augusta B. Spring.....	New Gloucester.....	.....	April 23, 1881..	15 41
Allura P. Rowe.....	Oxford.....	.....	Aug. 25, 1880..	1 90
Alice B. Fuller.....	Livermore.....	.....	Dec. 20, 1881..	67 53
Delia M. Perkins.....	Lewiston.....	.....	Aug. 1, 1878..	5 63
Henry Haley.....	Topsham.....	.....	Feb. 25, 1879..	5 90
Mary W. Bates.....	Auburn.....	Dead.....	Dec. 13, 1878..	1 93
Ernest W. Lowe.....	Turner.....	.....	June 13, 1879..	5 42
Chas. Burns.....	Poland.....	.....	Mar. 10, 1880..	11 46
E. P. Hutchinson.....	Auburn.....	.....	July 19, 1878..	18 59
W. E. Emerson.....	Monmouth.....	.....	April 21, 1880..	65 52
Polly Emerson.....	Auburn.....	.....	May 27, 1879..	40 44
Mary J. Allen.....	Auburn.....	.....	May 27, 1879..	10 44
Wm. H. Keith.....	Winthrop.....	.....	Aug. 25, 1880..	23 28
Caleb Dow.....	.....	.....	April 10, 1880..	4 01
Sadie May Parker.....	Durham.....	.....	April 30, 1880..	2 66
Harry A. Bigelow.....	Auburn.....	.....	Feb. 14, 1880..	22 58
Don Blaine McKenney.....	Auburn.....	.....	Oct. 29, 1880..	1 82
Otto H. Bean.....	Auburn.....	.....	April 19, 1881..	1 80
W. R. Bowie.....	Auburn.....	.....	Aug. 31, 1881..	1 79

AUGUSTA SAVINGS BANK—AUGUSTA.

"No deposits coming within the above-named statute."

BANGOR SAVINGS BANK—BANGOR.

Sarah E. Jenkins.....	Bangor.....	.....	Apr. 17, 1874..	\$603 30
Mrs. B. F. Oakes.....	East Tawas, Mich.....	.....	Apr. 26, 1873..	2 34
Heirs Mary J. Moore.....	.....	.....	Dec. 1, 1863..	382 45
Henry D. Cushing.....	.....	.....	Aug. 10, 1874..	12 84
F. F. French, Agent.....	Bangor.....	.....	Jan. 10, 1870..	32 03
Alice L. Heald.....	Carmel.....	.....	Oct. 1, 1868..	2 90
Mrs. Mary E. Phillips.....	Bangor.....	.....	Oct. 1, 1868..	3 86
Mary T. Crosby.....	Bangor.....	.....	May 26, 1876..	3 58
Mathew McLaughlin.....	Medway.....	.....	July 1, 1875..	11 78
Mary E. Perkins.....	.....	.....	July 1, 1875..	28 37
Mrs. Lizzie A. Lansil, Trustee.....	.....	.....	Oct. 1, 1868..	3 42
McLinda J. Pond.....	Brewer.....	.....	Oct. 1, 1868..	3 43
A. F. Morrill.....	Bangor.....	.....	Oct. 1, 1868..	6 79
G. Harvey Mosely.....	Boston.....	.....	Oct. 1, 1868..	18 67
Frank Pearson.....	.....	.....	May 10, 1862..	235 88
Henrietta P. Abbott.....	.....	.....	Feb. 4, 1861..	163 28
Ella P. Heald.....	Lincoln.....	Deceased.....	Oct. 5, 1872..	37 53
Mary L. Rowe.....	Bangor.....	.....	Dec. 27, 1875..	25 03
Hattie S. Tapley.....	West Brooksville.....	.....	Aug. 25, 1876..	608 50
Isaac S. Whitman.....	Bangor.....	Deceased.....	Mar. 1, 1870..	274 23
Augustus Colson.....	Hampden.....	.....	Nov. 14, 1876..	2 95
María Davis.....	.....	.....	Oct. 1, 1868..	97 13
Lucy A. Lowell.....	.....	.....	Oct. 1, 1868..	86 29
Mary A. McCann.....	Bangor.....	.....	July 10, 1877..	18 67
Sabra E. Genthner now Robinson.....	Providence, R. I.....	.....	May 28, 1872..	169 50

BANGOR SAVINGS BANK—Continued.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
George E. Fifield	Bangor		Dec. 20, 1873..	\$15 44
Leroy M. Bickford	Hyde Park, Mass.		Feb. 12, 1877..	35 72
Lydia A. Bickford	Hyde Park, Mass.		Mar. 29, 1875..	557 73
Lura A. Googins	Estabrook		July 6, 1877..	6 64
Dan. and Mary Sullivan	Bangor		July 1, 1878..	2 42
Cornelius Conners	Bangor		July 1, 1878..	5 21
Jacob Buswell	Exeter Mills		July 1, 1878..	12 04
Helem M. Buswell	Milford		July 1, 1878..	3 40
Mrs. Mercy J. Powers	Eddington	Deceased ..	July 11, 1878..	3 98
Mrs. Margaret Clark	South Orrington		July 11, 1878..	5 44
Mary Curran	Old Town		July 17, 1878..	1 94
Margaret Robinson .....	.....		July 17, 1878..	7 58
Hester A. Tenney	Newburgh		Aug. 29, 1878..	5 97
Timothy Mahoney	Bangor	Soldier	Apr. 27, 1863..	463 28
Edwin Sibley	Portland	Soldier	Sept. 23, 1863..	409 45
Boardman S. Williams	Fort Fairfield		July 28, 1871..	15 45
D. A. Warren	Glenburn		Oct. 6, 1875..	1 88
Eva G. Leavitt	Kingman		Sept. 3, 1879..	10 84
Lena G. Whitcomb	Ellsworth		July 25, 1875..	93 27
Jennie Jackman Campbell	Garland		Jan. 9, 1872..	37 84
Alice M. Gerrish Bigelow	Old Town		Oct. 21, 1872..	17 88
Jos. E. Collier	Bangor		Oct. 23, 1865..	70 91
Harry A. Shorey, Jr.	Old Town		May 4, 1868..	2 91
..... Minnie M. Westgate	Bangor		Aug. 3, 1868..	2 94
Bertrand Jackson	Bangor		Apr. 27, 1870..	8 90
W. S. Young	Greenfield		Feb. 17, 1869..	5 05
Gussie E. Chipman	Hampden		Aug. 21, 1869..	2 90
Warren Skillings	Garland		April 1, 1870..	16 40
Gustavus W. Miller	Old Town		April 8, 1871..	3 20
Mrs. Ruth A. Leonards	Hampden		May 5, 1868..	7 29
Sarah F. Craig	Lincoln		Sept. 13, 1873..	18 45
T. C. Woodman	Ellsworth		Nov. 10, 1871..	80 11
Andrew Farris	Bangor		Dec. 4, 1871..	15 13
Mrs. Mary C. Stewart	Bangor		May 18, 1868..	116 15
Fred A. Hodgkins	Bangor		May 26, 1872..	8 49
Maud A. Bacon	Bangor		May 15, 1872..	2 15
Geo. Hay	Bangor		Oct. 12, 1872..	6 91
Harry Humphrey	Bangor		July 10, 1872..	14 69
Clara L. Freeman	Warren, Mass.		Aug. 28, 1876..	11 56
Chas. A. Swett	Orrington		Oct. 20, 1874..	10 44
John E. Godfrey for John Dyer	Bangor	Deceased ..	Dec. 16, 1872..	42 01
Robert Patten Sargent	Bangor		Dec. 30, 1872..	29 60
Elizabeth D. Snow	Bangor	Deceased ..	Jan. 7, 1873..	75 43
Jas. H. Blake	Corinth		Sept. 18, 1873..	7 94
Chas. J. Holt	New York		Sept. 30, 1873..	2 00
Mrs. Janette E. Butler	Bangor		Mar. 16, 1873..	12 61
Jas. J. Hurley	Bangor		Sept. 22, 1873..	13 35
Mrs. Anna Verplast	Bangor		May 26, 1868..	20 55
Joannie Crosby	Bangor		July 25, 1874..	26 94
Nason & Abbott	Winterport		June 19, 1875..	3 11
Mrs. Mary Hay	Bangor		April 10, 1868..	5 98
Carrie M. Knowles	Exeter		Dec. 18, 1874..	1 92
William A. Burgess .....	.....		Jan. 26, 1863..	224 32
Mrs. Sarah Higgins	Hampden		Oct. 27, 1877..	1 80
Mrs. Augusta Eldridge	Bangor		Jan. 4, 1876..	14 69
Timothy McCarthy	Bangor		July 1, 1878..	3 53
Thos. Mehan	Bangor		April 3, 1873..	29 19
Jos. Doane	Orrington		July 1, 1876..	30 21
Mary Oak, G'd'n Mrs. Agnes Robshaw	Milford		July 1, 1878..	3 58
Rosilla A. Nickerson .....	.....		Oct. 1, 1868..	3 26
Augustin A. Johnson .....	.....		Oct. 3, 1862..	113 01
Anna E. Gibbs	Bangor	Deceased ..	April 1, 1862..	60 86
Abby Booth	Wayne, Mich.		Sept. 26, 1871..	15 45
Amelia Booth	Wayne, Mich.		Sept. 26, 1871..	15 45
Albert F. Foster	Argyle		Oct. 6, 1871..	17 14

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.
Mary Louisa Tarbox.....	Bangor.....		Oct. 3, 1879..	\$255 73
Timothy Sullivan.....	Bangor.....		July 1, 1878..	4 63
Edgar Walls.....	Mt. Desert.....		Oct. 2, 1878..	11 34
Florence E. Greene.....	Bangor.....		April 6, 1869..	78 46
Mary Adams.....	Lyman.....		Dec. 7, 1881..	103 50
Margaret Clark.....	Bangor.....		Aug. 5, 1881..	12 40
Mary Waters.....	Portland.....		Dec. 12, 1881..	415 34
Alvin C. French.....	Stillwater.....		Aug. 12, 1881..	24 40
Pauline Ingraham.....	Gardner Rd., Brook line, Mass.....		Sept. 1, 1881..	196 06
Elizabeth G. Clark.....	Hebron, N. H.....		Feb. 17, 1881..	199 26
Wellington Haslam.....	Ellsworth.....		Dec. 1, 1881..	40 70

BATH SAVINGS INSTITUTION—BATH.

Ralph C. Gowell.....	Sherman, Kansas.....	Not known.	Aug. 3, 1881..	\$118 34
Prudie Gowell.....	Sherman, Kansas.....	Not known.	Aug. 3, 1881..	118 34
Austin A. Hookins.....	Brunswick.....	Not known.	May 31, 1881..	11 25
Daniel A. Clifford.....	Edgecomb.....	Not known.	Nov. 26, 1880..	244 02
Helen C. Hagggett.....	Edgecomb.....	Not known.	Jan. 1, 1880..	63 10
Eugene E. Freeman.....	Bath.....	Not known.	July 26, 1880..	10
James G. Dunning.....	Bath.....	Not known.	Sept. 6, 1880..	10
Francis F. Curtis.....	Bowdoinham.....	Not known.	Jan. 31, 1879..	25 76
Mary E. B. Owen.....	Bath.....	Not known.	Jan. 9, 1880..	32
Elias Smith.....	Bath.....	Not known.	July 1, 1881..	2 80
Fred G. Orr.....	Harpwell.....	Not known.	Jan. 17, 1881..	24 44
William McKinney.....	Westport.....	Not known.	Jan. 7, 1878..	13 19
Ella F. Oliver.....	Georgetown.....	Not known.	Oct. 13, 1876..	13 64
Deborah C. Messerve.....	Bowdoin.....	Not known.	Jan. 2, 1879..	107 76
Lucy J. Burton.....	Warren.....	Not known.	Mar. 1, 1881..	244 02
Roscoe E. Carleton.....	East Pittston.....	Not known.	July 8, 1875..	14 85
Abby Brown.....	Bath.....	Not known.	Dec. 4, 1874..	96 12
Henry P. Blethen.....	Boston, Mass.....	Not known.	Aug. 2, 1876..	67
Ruth E. Spinney.....	Parkers Head.....	Not known.	June 12, 1877..	41 76
Milton E. Bailey.....	Woolwich.....	Not known.	May 8, 1877..	17 27
William W. Crooker.....	Bath.....	Not known.	Apr. 18, 1879..	34
Winfield S. Hunt.....	Bath.....	Not known.	July 17, 1877..	77 78
Joseph Bailey.....	Newcastle.....	Not known.	Aug. 29, 1873..	1,056 75
Thomas A. Hunt.....	Georgetown.....	Not known.	Aug. 6, 1877..	18 73
Ruby Ann Bowie.....	Phippsburg.....	Not known.	June 17, 1880..	254 54
Sumner McKay.....	Boothbay.....	Not known.	Nov. 1, 1872..	17 08
John W. Mullins.....	Boothbay.....	Not known.	Dec. 18, 1877..	30 40
Loretta J. Rattleff.....	Georgetown.....	Not known.	Apr. 9, 1879..	97 31
John Dixon, Jr.....	Boothbay.....	Not known.	Feb. 10, 1874..	4 00
Sewall Watson, Agent.....	Bath.....	Deceased...	Feb. 5, 1873..	85 33
Sarah U. Reed.....	Woolwich.....	Not known.	July 1, 1877..	101 89
Eliza A. Lincoln.....	Bath.....	Not known.	June 24, 1874..	1 46
Deborah S. Skolfield.....	Bath.....	Deceased...	Aug. 20, 1872..	1 03
Timothy Byrnes.....	Bath.....	Not known.	Feb. 12, 1870..	184 36
Alvin P. Sylvester.....	Phippsburg.....	Not known.	Sept. 10, 1869..	20 63
Herbert M. Anderson.....	Bath.....	Not known.	Dec. 27, 1872..	90 85
Joseph H. Webber.....	Bath.....	Not known.	Feb. 16, 1870..	20 44
Fannie L. Griffin.....	Freeport.....	Not known.	Nov. 23, 1878..	1 00
Alexander Wyman.....	Phippsburg.....	Not known.	Nov. 4, 1878..	67 85
Thomas E. Cressy.....	Westport.....	Not known.	Sept. 22, 1868..	22 08
Hattie L. Cushing.....	Bowdoinham.....	Not known.	July 13, 1868..	27 60
Frances S. Rowman.....	Westport.....	Not known.	Mar. 24, 1880..	640 45
Mary A. Hubbard.....	Wiscasset.....	Not known.	Feb. 15, 1871..	1 54
H. Hildreth & S. Purington, Trustees est. Isaiah Snow	Bath.....	Deceased...	Aug. 1, 1872..	501 85
William Swain, Treasurer.....	Bristol.....	Not known.	Aug. 3, 1867..	1 50
Frederick Reed.....	Southport.....	Not known.	Aug. 25, 1868..	1 00
Edward H. Farnsworth.....	Woolwich.....	Not known.	June 16, 1866..	1 00
Anna T. Bailey.....	Wiscasset.....	Not known.	Aug. 18, 1877..	1 00
Simeon Purington.....	Bath.....	Not known.	July 1, 1881..	2 29
Fannie Conley.....	Bath.....	Not known.	June 5, 1876..	24 10
Samuel Francis.....	Boston, Mass.....	Not known.	July 15, 1875..	1,519 08
William Gilmore.....	Woolwich.....	Not known.	Feb. 1, 1875..	194 33
Archibald Hall.....	Port David, L. Can.....	Not known.	July 17, 1877..	13 27

BELFAST SAVINGS BANK—BELFAST.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Agnes E. Cram.....	Hope .....	.....	Mar. 1, 1881..	\$301 37
Hattie M. Banton.....	Freedom.....	.....	Jan. 1, 1881..	9 27
Annie F. Bryant.....	Freedom.....	.....	June, 1869..	33 94
Geo. S. Gerrish.....	Portland .....	.....	July, 1880..	19 36

BETHEL SAVINGS BANK—BETHEL.

Thomas N. Kilgore .....	.....	.....	May 11, 1874..	80 50
George B. Flint	Colebrook, N. H. ....	.....	Sept. 26, 1872..	19 14
Alice M. Cole.....	.....	.....	May 21, 1873..	2 24
Ashton O. Wilson.....	.....	.....	May 21, 1873..	11 83
Ida M. Estes.....	Greenwood .....	.....	July 31, 1873..	14 83
Lillian A. Estes.....	Greenwood .....	.....	July 31, 1873..	14 83
John True Davis.....	Portsmouth, N. H. ....	.....	Sept. 30, 1873..	5 46
Edward S. Mason.....	Bethel .....	.....	Oct. 30, 1873..	2 18
Orlando P. Wescott.....	Bar Harbor.....	.....	Jan. 1, 1874..	2 15
Rinaldo L. Cummings.....	Greenwood .....	.....	Feb. 24, 1874..	2 12
Wallace M. Morrill .....	.....	.....	Sept. 9, 1874..	3 83
George H. Robinson	Bethel .....	.....	Sept. 28, 1874..	2 54
Edward J. Coolidge .....	.....	.....	Oct. 19, 1874..	29 84
Sarah A. Bragg .....	.....	.....	Nov. 10, 1874..	16 03
Robert W. Gray.....	.....	.....	Jan. 1, 1875..	93 54
Melville C. Kimball, trustee	Malden, Mass.....	.....	July 3, 1875..	389 33
Henry C. Frost.....	.....	.....	Oct. 25, 1875..	2 00
Alice G. Richardson.....	.....	.....	Dec. 8, 1875..	5 18
Albert H. Lombard.....	.....	.....	Dec. 3, 1875..	4 85
Allera L. Harper.....	.....	.....	Jan. 3, 1876..	6 23
Bertie N. Bennett.....	.....	.....	Feb. 3, 1876..	5 01
Ernest S. Bennett.....	.....	.....	Feb. 3, 1876..	5 01
Henry P. Merrill.....	.....	.....	Mar. 6, 1876..	7 48
William Richardson.....	.....	.....	July 14, 1876..	7 86
Hattie C. Clark.....	Bethel	Yes	Sept. 1, 1876..	3 29
Methodist Church	Newry Circuit .....	.....	Jan. 13, 1877..	158 31
Nellie L. Morrill .....	.....	.....	Aug. 30, 1879..	3 36
Frank D. Small.....	Woodstock .....	.....	Aug. 18, 1879..	8 96
Fred A. Fifield.....	.....	.....	May 14, 1879..	61 03
Kimball Martin, Guardian..	.....	.....	Dec. 19, 1879..	120 93
Mary P. Tenney.....	.....	.....	Feb. 27, 1880..	44 94
Alice A. Timberlake.....	.....	Yes	Nov. 29, 1879..	14 17
Francis Bernard Barker.....	.....	.....	Jan. 8, 1881..	12 65
Cecil Raymond Kimball.....	.....	.....	July 9, 1881..	10 25

BIDDEFORD SAVINGS BANK—BIDDEFORD.

"None."

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

Vesta P. Folsom | Lewiston..... | Not known | Feb. 12, 1880 . | \$11 82

BREWER SAVINGS BANK—BREWER.

Ansil J. Rankin.....	Colorado	Deceased...	Sept. 10, 1878..	\$6 59
Robert T. Maholland.....	Brewer	Deceased...	Nov. 11, 1873..	2 32
Edith H. Snow.....	Brewer	Unknown ..	June 13, 1881..	20 76

BRIDGTON SAVINGS BANK—BRIDGTON.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
E. W. Stewart.....	Bridgton.....	Deceased...	Aug. 14, 1869.	\$ 50
Thomas McMullen.....	Bridgton.....	.....	Sept. 29, 1869..	1 97
Arvilla A. Whitney.....	Bridgton.....	.....	Aug. 25, 1874..	2 12
L. H. Stearns.....	.....	.....	Feb. 2, 1874..	5 01
Willie A. Coffin.....	Lovell.....	.....	May 24, 1875..	1 72
Susan F. Tuttle.....	.....	.....	Nov. 3, 1878..	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, 1876..	3 57
Annie Laura Tolman.....	Winchester, Mass.	.....	Feb. 26, 1877..	11 52
Lulu V. Gammon.....	.....	.....	March 1, 1881..	5 97

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Mary L. Farrin.....	Brunswick.....	Unknown...	Dec. 23, 1880..	\$148 88
J. Herbert Dyer.....	Harpwell.....	Unknown...	Mar. 24, 1873..	13 07
Alfred Lunt.....	Durham.....	Deceased...	Dec. 1, 1877..	197 60
Mrs. S. W. Sawyer.....	Brunswick.....	Unknown...	July 29, 1875..	12 74
Sophia M. Rich.....	Bath.....	Unknown...	Dec. 21, 1875..	3 96
G. W. Pennell.....	Brunswick.....	Unknown...	May 17, 1880..	44 91
Chas. Richardson.....	Unknown.....	Unknown...	June 19, 1879..	11 14
Mellie E. Nowell.....	Topsham.....	Unknown...	Feb. 25, 1881..	8 46
C. C. Humphreys, Agent for	.....	.....	.....	.....
D. Alexander.....	Brunswick.....	Deceased...	Dec. 20, 1875..	4 85
Ethel S. K. Packard.....	Brunswick.....	Unknown...	Aug. 16, 1881..	1 82
Frankie W. Harmon.....	Brunswick.....	Unknown...	Jan. 2, 1871..	2 23
Philena Thomas, Trustee.....	Topsham.....	Unknown...	Nov. 17, 1868..	17 37
Elizabeth P. Mallett.....	Topsham.....	Unknown...	Mar. 28, 1872..	28 20

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

"None."

CALAIS SAVINGS BANK—CALAIS.

Geo. M. Johnson, Jr.....	Calais.....	Dead.....	May 4, 1878..	\$ 99
Milton S. Ripley.....	Waite.....	Dead.....	Sept. 27, 1878..	1 40
Charles O'Brien.....	Milltown, N. B.....	.....	June 27, 1878..	12 77
Hannah Pomeroy.....	St. James, N. B.....	Dead.....	Sept. 22, 1879..	40 98

CAMDEN SAVINGS BANK—ROCKPORT.

"None."

CASCADE SAVINGS BANK—OAKLAND.

Geo. L. Penney.....	Oakland.....	Not known.	Mar. 12, 1871..	\$2 73
Sherman Horn.....	Canaan.....	Not known.	April 27, 1871..	6 15
Stephen R. Penney.....	Unknown.....	Not known.	Aug. 21, 1871..	9 67
John Lambert.....	Oakland.....	Not known.	Nov. 23, 1875..	6 15
Fred L. Dearborn.....	Oakland.....	Deceased...	Mar. 29, 1875..	2 24
John H. Nolin.....	Oakland.....	Deceased...	Jan. 1, 1877..	18 09
Bertelle E. Gage.....	Oakland.....	Deceased...	Jan. 4, 1878..	49 08
Fred E. Webb.....	Oakland.....	Not known.	April 1, 1881..	8 43

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..	\$3 23
Valner Mains.....	Dexter .. . . .	.....	July 28, 1873..	8 52
Daniel P. Lowell .. .	Cornna .. . . .	.....	July 6, 1874..	4 94
Chas. A. Emerson .. .	Dexter .. . . .	.....	Mar. 20, 1875..	4 08
Ocela E. Hurd.....	Dexter .. . . .	.....	May 12, 1876..	7 61
Fred E. Burrill.....	Dexter .. . . .	.....	Dec. 23, 1878..	6 23

EASTPORT SAVINGS BANK—EASTPORT.

"None."

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Enoch F. Stratton.....	Clinton.....	Unknown...	Sept. 21, 1871..	\$21 93
Arthur Stevens .. .	Philadelphia, Pa..	Unknown...	July 18, 1874..	15 36
Elihu Lawrence, 2nd ..	Fairfield.....	Deceased...	July 2, 1879..	41 62
Charles Pratt.....	Fairfield.....	.....	Dec., 1877..	11 38
Mary E. Pratt.....	Fairfield.....	Deceased...	Dec., 1877..	11 38
Savage Pooler.....	Waterville.....	Unknown...	July 18, 1880..	137 25
Nellie B. Fossett....	Unknown.....	Unknown...	Oct. 28, 1881..	21 42

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Fred Davis	California	Not known..	Jan. 28, 1868..	\$10 08
Luther H. Flagg .. .	Dallas Plantation..	Not known..	Mar. 2, 1870..	9 52
Joseph C. Walton .. .	.....	Not known..	April 1, 1870..	2 57
Chas. and Elmer Merrill	Temple	Not known..	Sept. 29, 1870..	5 93
Martha B. Phillips ..	.....	Not known..	July 12, 1871..	15 01
Julia A. Russell.....	.....	Not known..	Jan. 13, 1872..	2 36
Benj. H. Russell.....	.....	Not known..	Jan. 13, 1872..	2 36
James S. Bailey.....	.....	Not known..	April 1, 1872..	5 51
Edwin and Wilbur Howard	Weld.....	Not known..	June 20, 1872..	5 40
Dorothy Phelps.....	.....	Not known..	June 22, 1872..	12 11
Carrie S. Parcher .. .	Farmington .. .	Not known..	Sept. 28, 1872..	2 80
Warren C. Dyer.....	.....	Not known..	Mar. 29, 1873..	34 79
Rozillah T. Gilbert ..	New Portland.....	Not known..	July 1, 1873..	2 16
Chas. A. Searles.....	Farmington.....	Deceased...	July 1, 1873..	2 68
C. Herbert Russell .. .	.....	Not known..	July 5, 1873..	2 16

GARDINER SAVINGS INSTITUTION—GARDINER.

Georgiana Williams.....	Gardiner .. . . .	.....	Jan. 17, 1855..	\$46 04
Elizabeth I. Ellis .. .	Bristol .. . . .	.....	Jan. 19, 1865..	32 52
Horace T. Barrett .. .	Pittston .. . . .	.....	Jan. 2, 1858..	14 41
Vesta M. Getchell .. .	Bowdoinham .. .	.....	Aug. 1, 1860..	12 68
Eleanor Allard.....	San Francisco .. .	.....	May 9, 1867..	530 60
Catherine M. Gay.....	Waldoboro .. . .	.....	Oct. 26, 1870..	70 50
Fred E. Goodwin.....	Litchfield .. . .	.....	Sept. 15, 1868..	46 39
Julia A. Gray	Madison .. . . .	.....	Oct. 7, 1880..	495 69
Lucy D. Cowan	Gardiner .. . . .	.....	Jan. 17, 1870..	104 72
Henrietta C. Richardson..	Pittston .. . . .	.....	Sept. 4, 1876..	43
Alice May Curtis.....	Gardiner .. . . .	.....	Aug. 18, 1874..	3 95
Wilbert Quinn	Pittston .. . . .	.....	June 30, 1870..	2 73
Mary E. Green.....	Wilton .. . . .	.....	June 21, 1871..	6 60
Manley S. Green	Wilton .. . . .	.....	July 26, 1875..	32 45
Henry S. Beedle	Richmond.....	.....	Aug. 4, 1871..	26 71
Elbridge G. Blodgett ..	Pittston .. . . .	.....	Jan. 17, 1872..	6 21
Hattie Blair	Richmond.....	.....	Sept. 4, 1872..	17 09
Edward H. Higgins .. .	.....	.....	Dec. 22, 1874..	42 80
Fred F. Hooker .. . . .	.....	.....	April 13, 1874..	9 17

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.
Calvin B. Hooker.....		Deceased	April 13, 1874..	\$9 17
Silas P. Manson.....			Aug. 19, 1878..	21 06
Carrie Sanborn.....			Dec. 8, 1874..	31 08
J. H. Flitner.....			Nov. 3, 1876..	173 37
Arthur W. Bailey.....			Oct. 26, 1880..	19 34
Alton E. Moore.....			Sept. 28, 1881..	2 15
Ellen A. Dearbon.....			Jan. 31, 1873..	356 44
Nancy Bonner.....			Mar. 12, 1873..	34 32
Susan E. Cookson.....			April 12, 1881..	11 70
Leonard F. Dodge.....			Jan. 19, 1876..	5 47
Gertrude S. Eastman.....			Jan. 17, 1877..	93 34
George B. James, Jr.....		Deceased	Oct. 8, 1873..	5 72
Mary E. Moore.....			Oct. 13, 1873..	172 77
Frank Temple.....			Nov. 19, 1873..	84 50
Hattie Douglass.....			Dec. 17, 1873..	36 21
Lettice Marson.....			Nov. 6, 1878..	34 72
Cyrus Howard.....			Jan. 19, 1874..	676 91
Edith R. Barber.....			Jan. 29, 1874..	29 23
Augustus Hanly.....			Mar. 14, 1874..	2 24
Harry E. Cowan.....			Jan. 25, 1880..	50 56
Lizzie May Crawford.....			April 15, 1874..	15 49
Mable L. Bartlett.....			April 27, 1880..	7 50
Lucius W. Richardson.....			Dec. 7, 1874..	15 02
Mary I. Moore.....			Jan. 26, 1879..	19
Harry A. Higgins.....			June 25, 1874..	31 73
Ellen A. Dearbon.....			July 15, 1874..	421 66
Ford B. Curtis.....		Deceased	Oct. 6, 1875..	10 49
Fred A. White.....			Mar. 20, 1877..	93 38
Robert Barber, Jr.....			Feb. 15, 1875..	14 75
Anna May Hilton.....			June 28, 1875..	30 33
Benj. B. Preble.....			Nov. 24, 1876..	12 51
Andens Gregg.....			Feb. 19, 1877..	17 63
Frank D. Bradstreet.....		Deceased	Sept. 15, 1875..	306 20
Elnora True.....			Apr. 28, 1877..	47 98
Sally Fox Acken.....			Oct. 14, 1875..	29 43
Robert T. Booker.....			Aug. 15, 1877..	13 29
Julia A. Ward.....			Aug. 22, 1875..	31 56
Williston C. Boynton.....			Jan. 19, 1876..	2 05
Lorenzo Metcalf, Guardian			Mar. 3, 1876..	297 31
Francesca Oliver.....			Mar. 22, 1876..	30 42
Fred H. Oliver.....			Mar. 22, 1876..	13 79
Henry Coombs.....			Mar. 25, 1876..	2 03
Mary E. Shaw.....			Apr. 19, 1876..	28 64
Anna M. Tobey.....			Mar. 4, 1881..	65 09
George W. Douglass.....			Nov. 7, 1877..	1 98
Joseph A. Day.....			Jan. 21, 1880..	1,641 33
W. E. Cunningham.....			Oct. 28, 1876..	4 94
Jennie R. Morse.....			Dec. 27, 1876..	1,134 78
Moses Call.....			Oct. 20, 1881..	1 78
Melvina S. Ware.....			Oct. 3, 1877..	31
George H. Chadwick.....			June 2, 1877..	276 14
William N. Titus.....			Aug. 14, 1877..	1 09
Edwin G. Moody.....			Sept. 25, 1877..	12 08
John Hutton.....			Oct. 1, 1877..	2,622 87
James T. Morse.....	Bath.....		Sept. 11, 1879..	1,024 95
Emily R. Kendall.....	Bowdoinham.....		Sept. 18, 1878..	129 20
Arnold Greenleaf.....	Gardiner.....		Mar. 12, 1879..	2,480 96
Joseph C. Viles.....	New Portland.....		May 21, 1881..	229 84
George W. Annable.....	Gardiner.....		Sept. 22, 1879..	1 86
Joseph Hodgkins.....	Gardiner.....		Nov. 1, 1880..	46
Melville Hedge.....	Woolwich.....		Jan. 21, 1880..	1,217 46
Mary C. Rogers.....	Gardiner.....		June 16, 1880..	35 44
Dora E. Crocker.....	Hartland.....		Nov. 5, 1880..	382 77
Frank L. Tibbetts.....	Somerville.....		Sept. 16, 1881..	8 59
Laura J. Patterson.....	Wiscasset.....	Deceased	Nov. 19, 1880..	69 57
Mary A. Powers.....	Litchfield.....		Dec. 30, 1880..	15 52
Charles F. Brann.....	Gardiner.....		Mar. 16, 1881..	17 76
Lizzie M. Little.....	Monmouth.....		Oct. 27, 1881..	3 89

GORHAM SAVINGS BANK—GORHAM.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Sarah O. Smith.....	Gorham.....		Jan. 29, 1870..	\$ 10
Georgia Quint....	Gorham.....		Dec. 8, 1871..	1 90
Mrs. Jane Jones.....	Saccarappa.....		Dec. 19, 1871..	6 48
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..	52 41
Mary J. Whitney.....	Gorham.....		Feb. 25, 1876..	63 71
Horace E. Crain.....	Gorham.....		Feb. 29, 1876..	62 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
Frank Edward Parker.....	Gorham.....		Sept. 20, 1879..	62
Willard H. Deguito.....	Gorham.....		Jan. 6, 1881..	1 79
Mrs. Arabella L. Loring....	Gorham.....		Feb. 1, 1881..	54 46
Louis T. C. Loring.....	Gorham.....		Feb. 1, 1881..	3 89
Ranson B. Welch.....	West Gorham.....		June 2, 1881..	6 07
Harry L. Loring.....	Gorham.....		June 29, 1881..	8 49
John L. Loring.....	Gorham.....		June 29, 1881..	19 68
Thomas T. Loring.....	Gorham.....		June 29, 1881..	9 62
Ella E. Binford.....	West Baldwin.....		Aug. 27, 1881..	54 64
Susie Tibbetts.....	Wakefield, N. H.....		Sept. 16, 1881..	1 80

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorne.....	Wayne.....		May 14, 1866..	\$3 54
F. and L. Call.....	Richmond.....	Dead.....	Aug. 18, 1862..	10 24
Lillie E. H. Stearns.....	Hallowell.....	Dead.....	May 18, 1867..	3 61
A. M. Patterson.....	Alna.....		April 26, 1866..	26 82
Barbara A. Mears.....	Manchester.....		Sept. 27, 1866..	6 26
Samuel W. Taylor.....	Mt. Vernon.....		June 16, 1860..	18 47
Thomas A. Robbins.....	Chelsea.....		Jan. 12, 1861..	7 92
Ellen M. Towne.....	Hallowell.....		Mar. 24, 1863..	3 10
John H. Fellows.....	.....		Aug. 16, 1868..	50 77
Charles H. Whittier.....	Chelsea.....		Feb. 7, 1875..	3 12
Heirs of H. C. Whittier.....	Monmouth.....		Sept. 10, 1874..	236 17
A. B. Hubbard.....	Hallowell.....		June 5, 1866..	50
Nettie Brown.....	Hallowell.....		Dec. 6, 1875..	2 10
G. Emma Hinkley.....	Bowdoinham.....		Feb. 28, 1876..	79 01

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Annie A. Wilkinson.....	Roxbury, Mass.....		June 21, 1873..	\$3 30
Willard A. Wilkinson.....	Sullivan.....		July 21, 1873..	13 10
Fred E. Cushman.....	Ellsworth.....	Yes.....	Oct. 1, 1873..	4 48
Chester E. Marcyes.....	S. W. Harbor.....		Dec. 23, 1873..	7 98
Geo. S. Dority.....	Ellsworth.....		Jan. 15, 1874..	2 06
Increase J. Shackford.....	Ellsworth.....		Sept. 9, 1875..	2 75
Elma P. Ash.....	Sullivan.....		April 28, 1874..	2 00
Frank W. Ross.....	Long Island.....		June 1, 1874..	13 93
John B. Cole.....	Prospect Harbor.....		June 28, 1874..	13 72
Hiram B. Bartlette.....	Ellsworth.....		Aug. 8, 1874..	2 59
Edwin F. Bartlette.....	Ellsworth.....		Aug. 8, 1874..	2 59
Irene E. Douglass.....	Ellsworth.....		Sept. 14, 1874..	1 98
Sarah E. Ingalls.....	Ellsworth.....		Sept. 23, 1876..	1 89
Alice M. Danico, A. F. Burnham, Guardian.....	.....		Mar. 27, 1875..	43 95
Bennie G. Aiken.....	Ellsworth.....		Mar. 23, 1878..	49 48
A. Springer.....	Ellsworth.....		June 10, 1875..	7 30

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 the suppression of liquor		Yes	Feb. 14, 1876..	39 85
Nannie M. Abbott	Ellsworth		Feb. 23, 1875..	202 12
Frank L. Hodgkins	Hancock		Sept. 24, 1875..	1 92
Granscome V. Butler	Eastbrook		Nov. 3, 1876..	1 86
Maria B. Abbott			April 14, 1877..	61 84
Wm. A. Milliken			June 4, 1879..	2 96
Everlaide McFarland	Bar Harbor	Yes	Dec. 25, 1880..	2 98
Ada Ash			June 2, 1879..	6 24
Lonnie G. Moon	Hancock		Oct. 29, 1878..	22 66
G. W. Reynolds			Dec. 2, 1878..	3 99
Thomas W. Ash			Oct. 25, 1878..	9 77
S. P. Thomas	Ellsworth	Yes	June 15, 1880..	23 21
David Rodick			Oct. 4, 1880..	30 49
Cecil G. Rosebrook			Jan. 9, 1880..	10 34
Geo. W. Burns			Feb. 21, 1880..	1 74
Warren Watson			April 13, 1881..	12 26
Harry P. Simpson			Dec. 31, 1880..	4 64
Howard L. Hardison			June 25, 1881..	50 62

HOULTON SAVINGS BANK—HOULTON.

Willie F. Boardman	Calais		Mar. 4, 1872..	\$2 79
Idel Pratt	Haynesville		May 8, 1872..	19 34
Fannie G. Elder	E. Lexington, Mass		Sept. 10, 1873..	6 40
Eliza J. Collins	Linneus		Nov. 20, 1874..	5 97
Mary A. Bubar	Hodgdon		July 23, 1875..	7 97
Andrew W. Byron	Linneus		Jan. 9, 1880..	42 26
Augustus D. Mandville	Presque Isle		Aug. 19, 1876..	2 15
Ethel Knowlton	Monson		May 28, 1880..	29 49
Sarah C. Parks	Hodgdon		Nov. 3, 1880..	5 22
Carrie M. Jackins	Hodgdon		Mar. 16, 1880..	1 84
Pearl J. Cauldwell	Sherman		Apr. 28, 1880..	4 50
Geo. E. Fifield	Bangor		Aug. 8, 1881..	32 04
Weoner Bartlett	Ashland		Dec. 4, 1880..	49 87
Mrs. M. J. Turner	Houlton		June 14, 1881..	7 75
Luther Phipps, Executor	Littleton		July 5, 1881..	4 21
Jesse C. Towle	Sherman		Sept. 16, 1881..	2 62
Alfred B. Towle, 2d	Sherman		Sept. 16, 1881..	2 62

KENNEBEC SAVINGS BANK—AUGUSTA.

"I have none that I am aware of."

KENNEBUNK SAVINGS BANK—KENNEBUNK.

"None known."

KINGFIELD SAVINGS BANK—KINGFIELD.

"None."

MACHIAS SAVINGS BANK—MACHIAS.

Ella Lambert	Unknown	Unknown	Dec. 30, 1875..	\$16 82
Washington County Educational Society			July 26, 1879..	33 71
John K. Ames	Machias	Dead	July 5, 1878..	68 93
Walter F. Chase	East Machias	Dead	Nov. 21, 1877..	11 93

MAINE SAVINGS BANK—PORTLAND.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Charles W. Tinkham	Gray		Dec. 24, 1872..	\$5 37
Mrs. Catharine Gibson	Portland		Aug. 31, 1872..	27 12
Chas. F. Hindle			Aug. 22, 1874..	12 62
Michael E. Hayes	Portland		Oct. 19, 1874..	1 80
Mrs. Mary E. Austin			Dec. 10, 1864..	869 25
Wm. Hurley			Mar. 30, 1865..	28 17
Mrs. Frances A. Douglass			Apr. 13, 1865..	7 17
Mrs. W. T. Noble			May 19, 1866..	167 63
Susan Gallagher			July 18, 1867..	4 67
Lizzie W. Wight			Apr. 4, 1868..	3 24
Frank Gifford			July 1, 1864..	2 04
Caleb Hodsdon	Gorham		Mar. 11, 1863..	5 12
George H. Fone			Jan. 15, 1864..	2 71
Mrs. Emma Perkins			Apr. 13, 1864..	162 62
Matthew Stuart	17th U. S.		May 16, 1864..	291 85
Florence C. Fone			Dec. 16, 1863..	2 54
Margaret L. N. Fuller			July 6, 1859..	2 23
Serepta A. Fuller			July 6, 1859..	2 36
Susan M. Fone			Dec. 16, 1863..	2 67
Louisa Hammond			May 16, 1860..	5 33
Alfred E. Loomer			Jan. 4, 1865..	2 01
Julia Hammers			Dec. 31, 1859..	8 97
Elizabeth O'Neil			Jan. 12, 1866..	41 21
Hattie Bogart			Feb. 10, 1866..	2 65
Chas. G. Thrasher	Co. F, 13th Regt		Mar. 8, 1869..	27 31
Walter Howard Libby			Aug. 23, 1870..	2 16
Marion Flint	Baldwin		Mar. 8, 1871..	1 88
Abby Mussey	Raymond		Apr. 7, 1871..	1 90
Walter Howard			Nov. 28, 1864..	5 31
George E. Merton	Andover		June 1, 1865..	2 05
Charles J. Jones			Apr. 4, 1866..	2 45
Albert M. McKenney			Oct. 10, 1863..	2 01
Mrs. Phebe L. Morrill			Apr. 2, 1866..	70 32
Nathan L. Skillin			Oct. 6, 1866..	3 73
Albert W. Sargent			Apr. 4, 1863..	2 04
Emma Ward			Dec. 7, 1859..	2 22
Ellen W. Chabot			June 13, 1866..	4 77
Wm. G. Lucas			June 23, 1866..	7 71
George E. Drake			Feb. 3, 1868..	3 39
Orren J. Seely	Standish		Aug. 13, 1868..	1 93
Frederick M. Brown			Sept. 25, 1868..	1 93
Ella S. Brown			May 1, 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
John Collins			May 5, 1870..	1 88
Herbert H. Stanton	Poland		June 21, 1870..	1 88
Jennie C. Clinton	Portland		Aug. 3, 1870..	255 69
Wm. Fred Oleson			Sept. 27, 1870..	4 43
F. A. Sweeney	Portland		July 15, 1870..	1 92
Joseph H. Marston			July 3, 1871..	9 67
Julia D. Buck	Boston, Mass.		Apr. 2, 1872..	18 69
Maggie I. Ring			May 1, 1872..	8 80
Florence A. Chase	E. Limington		Dec. 9, 1872..	1 91
Elizabeth LeBreton	Portland		Apr. 16, 1873..	1 83
J. Whitcomb Cotton	Scarborough, Mass.		Aug. 18, 1874..	10 77
Frank H. Plummer	Scarboro		Sept. 24, 1874..	7 92
Herbert A. Larrabee			Aug. 21, 1878..	2 21
Ella D. Baker	Falmouth		Sept. 28, 1878..	2 48
Michael Geary, c. b. p. Mrs.				
Mary Geary	Portland		June 26, 1880..	32 94
George E. Ward			Oct. 5, 1870..	115 19
Stephen Sawyer, Jr.	Hollis		Mar. 6, 1873..	4 11
Carrie Smith	Portland		Apr. 16, 1873..	1 83
John W. Emery	Falmouth		May 1, 1873..	9 77

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.
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
George H. Merrill.....	Portland.....	.....	Feb. 14, 1874..	1 82
Geo. P. Sherwood.....	Portland.....	.....	Oct. 5, 1875..	5 61
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.....	.....	.....	June 22, 1875..	87
George A. Taylor.....	.....	.....	Dec. 30, 1880..	4 97
Frederick Irwin.....	Portland.....	.....	April 5, 1875..	1 80
Dorrance Archibald Stevens.....	New Gloucester.....	.....	May 1, 1875..	1 79
Eben Day.....	Cornish.....	.....	Aug. 31, 1875..	1 79
Nelson H. Campbell.....	Portland.....	.....	April 20, 1875..	23
John B. Crisham.....	Portland.....	.....	Sept. 18, 1880..	8 06
Asaph True.....	Freeport.....	.....	June 6, 1881..	11 20
Nathan R. Dyer.....	South Portland.....	.....	April 16, 1881..	9 03
Philip Stinson.....	Brooklin.....	.....	Mar. 23, 1881..	81 50
Harriet M. Carsley.....	.....	.....	June 11, 1859..	2 27
Jane Grey Clark.....	.....	.....	June 11, 1859..	5 51
David Adams.....	Saccarappa.....	.....	Dec. 8, 1863..	6 74
Mrs. Eliza Nutting.....	.....	.....	May 21, 1862..	5 26
Mrs. Mary A. Shaw.....	.....	.....	Oct. 1, 1863..	5 51
Wm. M. York.....	Cumberland Island.....	.....	Feb. 22, 1862..	2 12
John R. Cheever.....	.....	.....	Jan. 11, 1866..	13 35
Clarence P. Welch.....	.....	.....	Mar. 10, 1866..	2 36
Michael Woods.....	.....	.....	Jan. 3, 1866..	2 01
Sarah E. Abbott.....	.....	.....	Dec. 22, 1866..	1 95
Martha E. Morton.....	.....	.....	Feb. 1, 1868..	13 33
Thomas Chrisham.....	.....	.....	Jan. 9, 1868..	12 62
Michael Burke.....	.....	.....	Dec. 21, 1868..	39 05
Carrie Masters.....	Portland.....	.....	June 22, 1869..	1 92
Frank R. Redlon.....	.....	.....	April 10, 1869..	2 93
Annie W. Libby.....	Portland.....	.....	Mar. 12, 1870..	2 41
Annie Turner.....	Portland.....	.....	Mar. 15, 1876..	1 79
Elizabeth Churchill.....	Cornish.....	.....	June 9, 1876..	1 80
James C. Stover.....	.....	.....	June 29, 1864..	2 04
Fannie E. Elliott.....	.....	.....	June 10, 1867..	1 94
George Adam Fuller.....	.....	.....	April 30, 1868..	1 94
Sarah J. Rogers.....	.....	.....	Oct. 14, 1868..	2 05
Ella P. Felch.....	.....	.....	July 13, 1869..	18 49
Albion Berry.....	.....	.....	Aug. 18, 1869..	7 38
Cora B. Cloudman.....	.....	.....	Oct. 7, 1870..	4 50
Mary E. Cleaves.....	North Yarmouth.....	.....	Aug. 16, 1870..	2 29
Andrew Edward Oleson.....	.....	.....	Sept. 27, 1870..	1 89
Neal Gossom.....	.....	.....	Nov. 10, 1870..	4 28
Mary Ellen McGrath.....	Portland.....	.....	Jan. 31, 1871..	4 19
Warren H. Sproul.....	.....	.....	Oct. 3, 1873..	4 26
Charles C. Dennison.....	.....	.....	April 1, 1874..	9 49
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..	75
Weston Pease.....	North Conway.....	.....	Oct. 11, 1876..	25
Ellen H. Atkins.....	.....	.....	April 28, 1877..	2,169 24
James E. Willard.....	Alfred.....	.....	April 30, 1877..	108 25
Gertrude M. Atkins.....	.....	.....	May 8, 1877..	2,169 24
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.....	.....	.....	June 4, 1877..	37

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.
Benj. F. Andrews, Guard. of Ferdinand A. Treat.....	Portland		Mar. 5, 1877..	\$7 78
Haven & Clark	Portland		Nov. 16, 1877..	68
Julia Bogan	Portland		Aug. 15, 1877..	10
Abraham Kincaid	Assyria, Mich.....		Feb. 21, 1878..	1 79
Wm. Purves, Guardian of John Currier	Portland	Dead	Jan. 2, 1878..	4 52
Edw. C. Ambrose	Portland		Feb. 5, 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. Chas. H. O'Brien	Portland		Jan. 11, 1879..	10 82
Emma Larrabee	Auburn		Jan. 11, 1879..	1 79
Alphonso A. Field	Portland		June 30, 1879..	50
George T. Libby	Scarboro		July 17, 1879..	15 69
Arthur L. Nelson	Portland		Sept. 18, 1879..	2 35
Maurice C. Philbrick	Epsom, N. H.		Oct. 20, 1879..	134 11
Mrs. Mary Estler	Portland		Feb. 20, 1880..	52
Mary Etta Mitchell	Cape Elizabeth....		Feb. 16, 1880..	62
William Mather Porteous..	Portland		May 12, 1880..	40
Chas. H. Reed, c. b. p. Wm. H. Roach	Portland		Mar. 27, 1880..	1 79
Fred W. Hobson	Portland		Dec. 30, 1880..	74
Charles E. E. Loratte	Portland		June 20, 1881..	5 65
Charles M. Freeman	Portland		Aug. 30, 1881..	1 86
Charles Paine	Portland		Aug. 4, 1881..	14
Mrs. Eliza Ware	Portland		Aug. 23, 1881..	58 53
Marion G. True	Yarmouth		Sept. 5, 1881..	2 67
Thomas Alex Brownrig	Portland		Sept. 8, 1877..	2 61
Charles C. Witham	Portland		Nov. 17, 1877..	1 97
Hugh Munroe	Portland		Oct. 7, 1864..	7 71
Charles Henry McKusick	Portland		Feb. 26, 1874..	42 39
Lillia A. Mitchell	Portland		Oct. 27, 1870..	24 39
Edwin Curtis Richardson..	Portland		Feb. 9, 1869..	5 87
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	Portland		Mar. 15, 1862..	2 16
Herbert H. Peck	Portland		Sept. 5, 1867..	15 57
Henry P. Norris	Portland		Nov. 1, 1867..	2 05
Gertrude Isabella Wescott..	Portland		June 4, 1870..	1 88
Charles A. Andrew	Portland		Dec. 27, 1865..	1 97
Stephen H. Hamilton	Portland		July 9, 1868..	1 93
Frank R. Dyer	Addison		Aug. 21, 1868..	7 14
Thomas Edwin Bailey	Portland		Feb. 27, 1867..	1 96
Mrs. Martha S. Dailey	Portland		Jan. 7, 1879..	2 76
Mrs. Sophia T. Longley	Portland		Jan. 3, 1880..	42 27
Hattie E. Shaw	Portland		May 11, 1880..	40
Caleb A. Page	Portland		Sept. 2, 1880..	05
Mrs. Maggie E. Small	Libby's Corner		July 21, 1880..	50
William T. Sawyer	Portland		Aug. 31, 1880..	43 38
Willis S. Curtis	Freeport		Aug. 16, 1880..	1 86
Sylvanus C. Blake	Standish		Oct. 4, 1880..	1 78
Pearl R. Copeland	Dexter		Dec. 22, 1880..	1 78
School District No. 5	Cape Elizabeth		Apr. 1, 1881..	48 65
George W. Cleaves	North Yarmouth..		May 10, 1881..	3 79
Joseph Schryver	Portland		Aug. 8, 1881..	6 52
Mary Ann Mugford	Portland		July 29, 1881..	50
Hez. G. Means	Freeport		Oct. 15, 1881..	1 78

MECHANICS' SAVINGS BANK—AUBURN.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Laura A. Taylor	Auburn		May 3, 1875.	\$4 32
Henry J. Smith	Auburn		May 26, 1875.	22
E. N. Thorne	Auburn		June 4, 1875.	4 31
Henry L. Mason	N. Turner		Dec. 23, 1875.	1 81
Hattie E. Crockett	Auburn		April 22, 1876.	4 11
D. S. Thompson	Auburn		June 3, 1876.	44
Edward H. Thomas	Auburn		Aug. 24, 1876.	1 75
Frankie King	Auburn		Jan. 17, 1877.	03
Fannie W. Damon	Auburn		May 8, 1877.	1 93
Chas. E. C. Merrill	Auburn		May 25, 1877.	44
Wallace Strout	La Crosse, Wis.		Nov. 5, 1877.	1 72
P. David Strout	La Crosse, Wis.		Nov. 5, 1877.	1 72
Silvester Oakes Phillips	Auburn		Dec. 22, 1877.	1 71
Carrie Maria Warner	Bristol, Conn.		Dec. 24, 1877.	4 07
Vesta A. Sturtevant	East Auburn		Feb. 13, 1878.	04
Mrs. E. O. Chase Ford	East Auburn		Mar. 24, 1878.	49 74
Smith Emerson	Monmouth		Jan. 27, 1878.	20 61
Albert E. Lothrop	Jay		Dec. 30, 1879.	9 64
Willis C. Gilbert	Auburn		Nov. 20, 1880.	1 63
Arthur H. Small	Auburn		Nov. 6, 1880.	3 40
Emily N. Billings	Auburn		Sept. 30, 1881.	17 03
David B. Plude	Auburn		July 16, 1881.	03
Russell S. Richmond	Auburn		Aug. 16, 1881.	1 59

NORWAY SAVINGS BANK—NORWAY.

Emerson Blackwell			Mar. 23, 1867.	\$3 10
Charles Campbell			Aug. 21, 1866.	3 17
Freddie Eugene Frost			Nov. 3, 1868.	3 52
Helen J. Howe	Norway		Jan. 23, 1873.	5 77
Chas. W. Howe	Rochester, N. H.		Nov. 1, 1876.	2 44
Willie Herne	Bangor		Jan. 28, 1878.	4 30
Clara Hubbard			May 2, 1874.	2 60
Cyrus W. Irish			Mar. 23, 1867.	3 10
Chas. E. Moore			July 12, 1879.	1 89
J. Frank Moore	Harrison		July 12, 1879.	1 84
Bion H. Pike	South Waterford		April 25, 1878.	47 47
Weston Russell	Augustine, Kan.		Aug. 4, 1866.	3 17
Chas. L. Thomas	Rumford Falls		Dec. 1, 1869.	6 56
Edward M. Verrill	Paris		Dec. 24, 1873.	5 08
Geo. F. Webster	North Gray		June 3, 1871.	2 54
Cora A. Watson			May 9, 1877.	2 99

PENOBSCOT SAVINGS BANK—BANGOR.

Peter Plunkett, Jr	Gardiner	Not known	June 13, 1871.	\$33 67
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PEOPLE'S SAVINGS BANK—LEWISTON.

John Burns	Lewiston	Not known.	Aug. 11, 1877.	\$5 15
Linne M. Tarr	Lewiston	Not known.	July 30, 1878.	1 93
Adrianna G. Tarbox	Burnham	Not known.	Sept. 19, 1879.	4 04

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 the safe in the office and were burned January 28, 1894. I cannot answer the above as required."

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.
Richard A. Beedy.....	Phillips.....		Feb. 1, 1876..	\$2 31
B. A. Brawn.....	Avon.....		July 13, 1874..	2 24
Mrs. N. W. Fuller.....	Wilton.....		Apr. 27, 1881..	69 59
Eddie M. Griffin.....	Phillips.....		May 2, 1871..	2 63
Gusta E. Hinkley.....	Rangeley.....		Oct. 30, 1877..	1 94
Charles Q. Odell.....	No. 6 Plantation..		Oct. 31, 1873..	2 34
H. Wilson Phillips.....	Avon.....		July 3, 1873..	3 92
Harry L. Sampson.....	Avon.....		Oct. 31, 1881..	3 82
Walter A. Soule.....	Rangeley.....		June 26, 1880..	3 99

PISCATAQUIS SAVINGS BANK—DOVER.

Rose E. Loring.....	Dover.....	Dead.....	Sept. 17, 1877..	\$ 56
Charlie C. Dow.....	Minnesota.....	Dead.....	Mar. 13, 1878..	66
Mrs. Adeline Jennison ..	Foxcroft.....	Dead.....	Mar. 6, 1878..	2 06
Mary E. Lowe.....	Wellington.....	Not known..	Mar. 5, 1878..	31
Eudora M. Gould.....	Milo.....	Not known..	April 27, 1878..	53
Thomas Crockett.....	Dover.....	Not known..	Oct. 20, 1876..	2 23
Mrs. O. Eveleth.....	Greenville.....	Dead.....	May 11, 1881..	303 71
Daniel H. Bearce.....	Foxcroft.....	Dead.....	May 5, 1874..	5 19

PORTLAND SAVINGS BANK—PORTLAND.

Ann T. Abbott.....			Aug. 2, 1877..	\$ 79
Mrs. Margaret Blades.....			Apr. 5, 1880..	81
Mrs. Bridget A. Butler.....			Oct. 20, 1865..	29 01
Clarence F. Cole.....			July 2, 1877..	64
Lewis F. Cummings.....			Nov. 7, 1863..	74
Mrs. Charles Day.....			Mar. 7, 1879..	17 08
James N. Dorr.....	Co. G, 15th Me. Reg.		Sept. 24, 1862..	96 54
Walter Gilgan.....	Co. C, 7th Me. Reg.		Apr. 20, 1864..	88 43
Mrs. John Hargraves.....		Dead.....	May 23, 1865..	125 83
Peter Joyce.....		Dead.....	July 14, 1855..	2,247 18
Cornelius Keleher.....			May 16, 1864..	220 29
John W. Lane.....			Aug. 1, 1866..	163 35
Anne Bell Legrow.....	So. Malden, Mass..		Sept. 3, 1864..	20 11
Clara J. Libby.....			June 29, 1881..	34 83
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.....		Dead.....	May 14, 1863..	326 60
Miss Maria A. Swain.....	Gorham.....		Oct. 7, 1863..	22 54
Richard Sculley.....	Co. K, 7th Regt.....	Dead.....	June 11, 1863..	276 55
George O. Talbot.....	Yarmouth.....		Mar. 6, 1875..	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 63
Levi Venson.....	Co. A, 5th Regt.....		Oct. 7, 1862..	268 30
Mrs. 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
Mrs. Cornelius Bedlow.....			May 15, 1868..	16 77
Gardiner E. Hall.....	Westbrook.....		Mar. 26, 1870..	2 72
Clarence H. Moulton.....	Cornish.....		Mar. 28, 1879..	76
Miss Marietta Brazier.....			Nov. 1, 1870..	272 10
Francis M. Akerman.....			Apr. 23, 1867..	19 02
Harriet E. Deering.....			July 3, 1867..	50
Peter Wade.....			Aug. 1, 1871..	23 03
Miss Anna Talpey.....	Freeport.....		Nov. 4, 1871..	6 04
Ann Rowe.....			Dec. 5, 1867..	188 98
Mrs. Sophronia Libby.....	Cumberland Mills..		Nov. 5, 1868..	8 20

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.
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
Terrance McWade.....			May 5, 1869..	32 40
William McLaughlin.....			Jan. 25, 1878..	69 64
Daniel O. Leavitt.....			May 3, 1869..	12
Joseph Coveny.....			Dec. 15, 1869..	44
John Connor.....			Nov. 3, 1870..	19 00
Mrs. Susan W. Pendleton..	Gorham.....		Nov. 3, 1870..	7 93
Margaret Mullen.....			Aug. 7, 1869..	32 41
Mrs. Mary S. Mountford.....			July 22, 1878..	98
Mrs. Elizabeth A. Gardner.....			June 24, 1870..	33 02
Mrs. 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
Miss Hannah Rosch.....			June 12, 1872..	19 15
William W. Dyer.....			Nov. 3, 1873..	30 02
Mrs. 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.....			Apr. 7, 1871..	6 95
Mrs. Abbie S. Kahrs.....	Richmond.....		May 13, 1879..	4 66
Mrs. Mary D. Snow.....			May 4, 1871..	61
Granville C. Foye.....			July 1, 1876..	2 41
Eleazer L. Ring.....			Nov. 2, 1875..	27
William F. Hussey.....			Apr. 11, 1876..	42
Edward S. Churchhill.....			July 23, 1870..	88 57
Robert & Mary Jane Seely.....			Feb. 14, 1877..	83
Willett F. Knight.....			Mar. 15, 1879..	05
Miss 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
Thomas E. Pevely.....	North Conway.....		May 26, 1879..	123 81
Herbert L. Burbank.....	Cape Elizabeth.....		Nov. 4, 1873..	16 36
Charles J. Barbour.....			Nov. 11, 1876..	10 32
J. Everts Pearson.....	Andover.....		June 16, 1881..	61 50
Mrs. Mary Kelley.....			Nov. 4, 1873..	7 32
Mathew T. Carr.....	U. S. Hotel.....		Aug. 16, 1881..	4 54
Charles E. Davis.....			Mar. 6, 1880..	59
Mrs. Marie Guerin.....			June 13, 1879..	23 35
Francis E. Winslow.....	Freeport.....		May 21, 1872..	65 14
Mrs. Clementine D. Barbour.....			May 3, 1876..	69
Edward W. Hodgdon.....	20 Temple St.		Oct. 30, 1879..	2 16
Mrs. Rose A. Mayberry.....			May 14, 1879..	66
George Tripp.....	Deering.....		Nov. 11, 1873..	2 72
Joseph E. Waterhouse.....			Mar. 21, 1879..	1 82
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
Miss Maggie E. Lynch.....			April 22, 1878..	53
Isaiah M. Conick.....			Feb. 11, 1875..	5 12
Eugene M. Haskell.....	New Gloucester.....		April 13, 1880..	10 85
Martin G. Peterson.....			Nov. 28, 1873..	15
Andrew Seelman.....			May 21, 1873..	84 52
James E. Dyer.....			Nov. 6, 1873..	40
Ida E. Edwards.....	Raymond.....		Nov. 26, 1879..	1 82
Nathaniel Knight.....			Nov. 2, 1874..	3 07
Henry B. Johnson, Jr.....			July 31, 1873..	1 85
Angus D. McPherson.....			Nov. 3, 1833..	44
George F. Smith.....			Nov. 17, 1873..	1 90
Miss Caroline Peirce.....	Chelsea.....		Aug. 26, 1873..	1 85
Henry I. Dorr.....			Mar. 10, 1875..	1 93

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.
Charles Lunt			Jan. 16, 1880..	\$ 45
Wesley G. Pierce	Southport		Oct. 31, 1873..	6 64
Miss Mary Caroline Knight			May 3, 1875..	81
Harold J. Footner			Mar. 14, 1876..	80
Mrs Susie M. Haines			July 20, 1874..	39
Russell Niles			Nov. 4, 1878..	3 22
Joseph Kelly			July 13, 1874..	50
Edward C. Farnum			Mar. 19, 1874..	4 21
Thomas Griffin			Mar. 30, 1874..	4 21
Ella G. Hardenbrook			Sept. 2, 1876..	32 88
Granville Floyd	Conway, N. H.		Nov. 4, 1874..	8 02
Miss Annie E. Burke			Nov. 14, 1874..	20
John Wain			Aug. 5, 1881..	1 79
Mrs. Sarah J. Reed	No. Shapleigh		June 1, 1881..	447 40
Willard W. Ross	Cape Elizabeth		Aug. 4, 1881..	3 78
Mary F. McKenzie			May 21, 1875..	30
William F. Burnham			Jan. 29, 1880..	28
Hattie M. Walker	Scarboro		Feb. 4, 1875..	1 89
Maurice E. Wulf			Feb. 25, 1875..	12 01
Ernest F. King			Sept. 16, 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 29, 1878..	1,693 73
Cora Mabel Rogers			May 28, 1879..	30
Dr. Daniel Hardy for Hattie Gregour			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
Charles A. Smith			Mar. 15, 1881..	11
Amos Peaslee			Sept. 1, 1881..	154 68
Mrs. Abby M. Johnson			July 6, 1876..	2 41
Mabel Heaton Bean			Nov. 15, 1876..	4 04
Arthur J. Symonds			May 1, 1878..	14
Inez E. Adams			April 16, 1877..	3 96
Mrs. Mary E. Daniels			July 2, 1877..	1 94
Mrs. Annie A. Carter			Dec. 3, 1878..	4 00
Mrs. Fannie S. Way			Nov. 4, 1879..	5 81
Lester Eugene Smith			June 12, 1877..	3 91
Gabriel Smith Jones			Jan. 11, 1878..	55
Edward Kennard	Falmouth		Mar. 15, 1879..	13 95
Joseph T. Stubbs			Nov. 16, 1880..	13 75
George Fonseca			Nov. 17, 1877..	25
Mrs. Amelia Petty			Dec. 17, 1878..	1 93
Mrs. Jennie M. Stearns			Sept. 3, 1880..	17
Mrs. Christina H. Besse			Nov. 2, 1878..	2 68
James R. Maskell			April 22, 1879..	22 60
William Otis Stevens			April 8, 1878..	1 80
Mrs. Jane M. Phillips			May 18, 1879..	22
Edward J. Worcester			Nov. 11, 1880..	30
Mrs. Hettie C. Talbot	Cape Elizabeth		Dec. 4, 1880..	1 93
John M. or Martin Burke	32 Monument St.		April 22, 1881..	80
Mrs. Ellen White	South Windham		June 3, 1881..	1 80
Robert Hennessey			June 6, 1881..	33
James W. Libby	253 Oxford Street		Sept. 8, 1881..	18

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.
Michael Murphy	Rockland	Unknown ..	Apr. 11, 1870..	\$610 31
Dennis Fitzgerald	Rockland	Unknown ..	Oct. 3, 1870..	133 21
P. F. McAuliffe	Dix's Island	Unknown ..	Feb. 12, 1879..	78 61
Ann E. Smith	North Haven	Unknown ..	May 3, 1877..	22 56
James M. Sherman	Rockland	Unknown ..	Aug. 4, 1873..	27 10
Mary O'Brien	Vinalhaven	Unknown ..	Jan. 13, 1879..	3 00
Catharine Sawyer	Rockland	Dead	Oct. 20, 1881..	33 02
Eddie R. Gross	Deer Isle	Unknown ..	June 7, 1881..	9 85
J. Millard Clark	So. Thomaston.....	Unknown ..	Sept. 1, 1875..	20 89

SACO SAVINGS BANK—SACO.

Jennie Harlow	Saco	Unknown ..	May 9, 1870..	\$29 98
Mary Ann Boothby .....	.....	Unknown ..	Aug. 23, 1873..	317 23
Mrs. Ella E. Hatch	Saco	Unknown ..	Feb. 12, 1874..	49 35
Thomas Burnham	Scarboro	Unknown ..	Mar. 24, 1876..	2 40
Edward D. Cluff .....	.....	Unknown ..	June 27, 1879..	2 28
Martha J. Littlefield .....	.....	Unknown ..	Feb. 24, 1881..	223 17
Mrs. Jennie S. Clough	Saco	Unknown ..	Aug. 4, 1881..	60 08

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Hannah Haines	Unknown .....	.....	May 31, 1871..	\$183 10
Loamma Taylor	Unknown .....	.....	April 22, 1874..	5 02
Lydia A. Cleaves	Dayton .....	.....	Nov. 2, 1876..	594 42
Mary F. Fenderson	Scarboro .....	.....	June 4, 1870..	26 83
Wm. Herbert Cook	Unknown .....	.....	Feb. 3, 1875..	4 95
Edward T. Batchelder	Unknown .....	.....	Jan. 23, 1878..	4 33
Sarah Morse Edgecomb	Unknown .....	.....	Jan. 11, 1877..	15 16
Chas. Huff	Unknown .....	.....	Sept. 22, 1877..	258 84
John R. Ricker	Saco	Dead	Sept. 22, 1865..	273 68
Cora B. Billings	Unknown .....	.....	Oct. 31, 1877..	1 94
David P. Coffin	Unknown .....	.....	May 21, 1872..	2 48
Jonathan I. Foss	Unknown .....	.....	Jan. 20, 1871..	2 64
Clara E. Brooks	Unknown .....	.....	Oct. 10, 1860..	2 73
James F. Wiley	Fryeburg .....	.....	Jan. 1, 1869..	64 00
Henry A. Norton	Unknown .....	.....	Mar. 16, 1870..	2 73
Byron H. Braden	Brownfield .....	.....	Aug. 27, 1878..	14 32
Geo. A. Weymouth	Unknown .....	.....	Aug. 23, 1873..	2 32
Edwin H. Stevens	Unknown .....	.....	Dec. 31, 1877..	255 37
Jos. Downs, Tr. Eva Downs	Unknown .....	.....	Jan. 19, 1870..	4 23
Geo. E. Morrison	Unknown .....	.....	Feb. 6, 1862..	2 73
Fred Wilson	Unknown .....	.....	Mar. 30, 1868..	2 73
Henry P. C. Wright	Unknown .....	.....	Jan. 19, 1876..	6 62
Rosville Boothby	Unknown .....	.....	Aug. 8, 1872..	10 74
Maud F. Woodman	Unknown .....	.....	Feb. 25, 1878..	16 64
Minnie O. Leavitt	Unknown .....	.....	Feb. 9, 1872..	3 00
Chas. Henry Underwood	Unknown .....	.....	Oct. 21, 1874..	2 12
Angeline Garland	Unknown .....	.....	Jan. 20, 1877..	24 90
Dennis Johnson	Unknown .....	.....	Jan. 4, 1876..	12 23
Elizabeth Cutts	Unknown	Dead	June 9, 1872..	17 41
James H. Bacon	Unknown .....	.....	Sept. 11, 1873..	2 32
Preston L. Emery	Unknown .....	.....	June 6, 1876..	4 63
Maurice F. Leach	Lawrence .....	.....	Oct. 3, 1876..	12 72
Cora May Jellison	Old Orchard .....	.....	Sept. 17, 1877..	12 22

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Daniel Hardy, trustee of the following accounts:				
Mary E. Perkins.....	Wells .....	.....	Mar. 8, 1870..	\$3 75
Susan N. Norton.....	Wells .....	.....	Mar. 8, 1870..	10 55
Hannah O. Perkins.....	Wells .....	.....	Aug. 31, 1871..	8 72
Moses L. Perkins.....	Unknown .....	.....	Mar. 8, 1870..	2 73
Georgia Marriner.....	Unknown .....	.....	April 8, 1872..	2 48
Eva M. Perkins.....	Fort Popham .....	.....	Mar. 14, 1874..	2 25
Jennie Oliver.....	Fort Popham .....	.....	Mar. 14, 1874..	2 25
Etta Clark.....	Fort Popham .....	.....	Mar. 14, 1874..	2 25
Hattie Morton.....	Fort Popham .....	.....	Mar. 14, 1874..	2 25
Angeline Oliver.....	Parker's Head.....	.....	Mar. 14, 1874..	2 25
Cora Hutchins.....	Parker's Head.....	.....	Mar. 14, 1874..	2 25
Alfred Blaisdell.....	Parker's Head.....	.....	Mar. 14, 1874..	2 25
Woodbury Mullican.....	Parker's Head.....	.....	Mar. 14, 1874..	2 25
Annie B. Clark.....	Georgetown.....	.....	Mar. 14, 1874..	2 25
Carrie L. Oliver.....	Georgetown.....	.....	Mar. 14, 1874..	2 25

SEARSPORT SAVINGS BANK—SEARSPORT.

"None."

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

"I do not know of any such an account on the books of the bank."

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Ferdinand Came.....	Haverhill, Mass	Unknown ..	Apr. 15, 1866..	\$15 57
Sarah Meader.....	So. Berwick	Unknown ..	Oct. 5, 1878..	6 87
F. H. Stanley.....	Mt. Desert	Unknown ..	July 11, 1872..	629 26
Davis W. Hall.....	No. Berwick.....	Unknown ..	June 28, 1876..	62 86

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Willie Cole.....	Paris .....	.....	Dec. 2, 1873..	\$7 59
Frank Hammond.....	Paris .....	.....	May 13, 1874..	40 26
Clara L. Mixer.....	South Paris .....	.....	Dec. 31, 1874..	4 67
Mattie G. Richards.....	South Paris .....	.....	Mar. 2, 1881..	11 19
Ada W. H. Motley.....	Deering.....	.....	Aug. 27, 1877..	4 10

THOMASTON SAVINGS BANK—THOMASTON.

"None."

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

Mary Francis Huckins.....	Unknown	Unknown ..	Mar. 30, 1875..	\$28 06
C. A. Stimpson.....	Unknown	Unknown ..	May 7, 1875..	75
Willie D. Fisher.....	Unknown	Unknown ..	Feb. 26, 1876..	5 24
Charles D. Ring.....	Unknown	Unknown ..	Oct. 15, 1879..	1 87
Lu Mary Leavans.....	Unknown	Unknown ..	Aug. 1, 1881..	2 48

TREMONT SAVINGS BANK—TREMONT.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Bertha E. Clark	Boston, Mass .....	.....	Oct. 13, 1875..	\$6 98
Bertie E. Clark.....	Bar Harbor .....	.....	Oct. 13, 1875..	6 98

WATERVILLE SAVINGS BANK—WATERVILLE.

"None except they were known to be living within a few months."

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson.....	Wiscasset	Unknown ..	July 1, 1866..	\$3 66
Charles H. Southard ..	Wiscasset	Dead	Nov. 10, 1869..	19 66
Hattie Dunton	Newcastle.	Unknown ..	July 21, 1870..	16 10
Hannah C. Dickinson.....	Wiscasset	Unknown ..	April 1, 1871..	4 27
Mary A. Sproul.	Wiscasset	Unknown ..	Sept. 28, 1871..	54 62
Emma J. Rumrell	Wiscasset	Unknown ..	Dec. 21, 1871..	2 80
B. Walter Chadbourne..	Boston.....	Dead	Mar. 28, 1876..	112 96
Frank Foster.....	Wiscasset.....	Unknown ..	Jan. 15, 1877..	10 25
Mary Jones.....	.....	Unknown ..	Dec. 12, 1879..	9 66
Georgia Weeks.....	.....	Unknown ..	Mar. 19, 1880..	151 63
Charles Weeks.....	Bristol.....	Unknown ..	Oct. 2, 1880..	3 12

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, 1901; under the Provisions of
Chapters 79 to 131, Public Laws
of 1891.**

IOWA LOAN AND TRUST COMPANY—DES MOINES, IOWA.

December 1, 1900.

Names of Officers—D. F. Witter, President; Ira Cook, Vice President; W. E. Coffin, Treasurer; J. H. Blair, Secretary.

Names of Directors—D. F. Witter, Ira Cook, W. E. Coffin, J. H. Blair, C. A. Dudley, J. M. Owens, J. Callanan, J. G. Rounds, G. M. Hippee.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	100,000 00
Profits undivided	333,747 08
Deposits	25,775 17
Debenture bonds outstanding	2,999,890 00
Bills payable	70,000 00
Debenture coupons due but not presented for payment.	8,809 75
Short time debentures.....	107,046 56
Total	\$4,145,178 56

RESOURCES.

Loans secured by first liens on real estate	\$3,535,557 10
Loans secured by second liens on real estate	
Loans on collateral in possession of company	13,022 57
Loans on personal property	
Stocks and bonds	18,985 02
Real estate acquired by foreclosure	244,156 95
Real estate by investment, Company's Office Building	100,000 00
Tax sale certificates	6,308 72
Due from sundry persons	16,362 32
Cash deposited in national banks	32,405 24
Cash on hand	3,440 60
Sheriff sale certificates	22,752 34
Land contracts	116,422 77
Mortgage interest due	35,764 93
Total	\$4,145,178 56

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
Britt, Iowa, school district	\$1,000 00	\$1,000 00	\$1,000 00
Slater, Iowa, school district	1,000 00	1,000 00	1,000 00
Spring Valley, Iowa, No. 2 school district.....	300 00	300 00	300 00
United States 3% bonds, 1898	1,100 00	1,000 00	1,100 00
Warrants, city of Des Moines, Iowa	2,009 63	2,009 63	2,009 63
Warrants, town of Earlham, Iowa	150 00	150 00	150 00
Warrants, town of Cambridge, Iowa	100 00	100 00	100 00
Warrants, city of Des Moines—library	11,080 20	11,080 20	11,080 20
Assessment certificate bonds of city of Des Moines	365 69	365 69	365 69
Judgment vs. city of Des Moines	63 50	63 50	63 50
Forty-eight shares capital stock of Western White Bronze Company of Des Moines, Iowa..	1,816 00	4,800 00	1,816 00
			\$18,985 02

When organized? 1872.
Under what state laws? Iowa.
Principal place of business? Des Moines, Iowa.
Authorized capital? \$500,000.
Personal liability of stockholders? None.
What part of the capital is paid in cash? \$500,000.
How much of its capital is owned by officers of the company? \$22,600.
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? \$4,000.
Please state the sections of country in which loans are made, giving counties? Iowa, Eastern and Central Nebraska, southeast part of South Dakota and Eastern Oklahoma.
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? \$3,535,557.10.
Total amount of loans guaranteed? None.
Number and amount of loans on which foreclosure is incomplete? Twenty-seven loans—\$36,550.
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.		
54	5 1/2	1892	1902	1897	\$13,766 00	\$11,800 00
55	5 1/2	1892	1902	1897	1,280 00	1,000 00
56	5 1/2	1893	1903	1898	10,066 00	8,500 00
57	5 1/2	1893	1903	1898	5,913 00	4,200 00
58	5 1/2	1894	1904	1899	107,287 00	99,500 00
59	5 1/2	1894	1904	1899	108,867 00	100,000 00
60	5 1/2	1894	1904	1899	92,790 00	85,000 00
61	5 1/2	1894	1905	1900	107,510 00	98,800 00
62	5 1/2	1895	1905	1900	104,680 00	97,000 00
63	5 1/2	1895	1905	1900	106,528 35	97,000 00
64	5 1/2	1895	1905	1900	105,245 00	99,100 00
65	5 1/2	1895	1905	1900	84,317 50	78,200 00
66	3 1/2	1896	1906	1901	104,960 00	95,000 00
67	5 1/2	1896	1906	1901	106,620 00	99,600 00
68	5 1/2	1896	1906	1901	106,332 00	99,000 00
69	5 1/2	1897	1907	1902	107,654 00	99,000 00
70	5 1/2	1897	1907	1902	102,140 00	97,000 00
71	5 1/2	1897	1908	1903	103,380 00	95,800 00
72	5	1897	1908	1905	105,195 00	99,400 00
73	5	1898	1908	1905	106,765 00	99,600 00
74	5	1898	1908	1905	96,613 05	90,000 00
75	5	1898	1908	1903	35,990 00	33,700 00
76	4 1/2	1899	1909	1904	111,355 00	100,000 00
77	4 1/2	1899	1909	1904	113,100 00	98,400 00
78	4 1/2	1899	1909	1904	110,109 35	100,000 00
79	4 1/2	1899	1909	1904	116,883 00	100,000 00
80	4 1/2	1900	1910	1905	107,141 00	99,000 00
81	4 1/2	1900	1912	1910	52,540 50	48,000 00
82	4 1/2	1900	1910	1905	109,737 75	100,000 00
83	4 1/2	1900	1910	1905	109,845 00	97,200 00
2	5	1886	1901	1896	1,260 00	1,000 00
4	5	1886	1901	1896	43,052 00	40,000 00
6	5	1886	1901	1896	80,498 00	74,000 00
7	5	1886	1901	1896	74,172 47	70,000 00
8	5	1887	1902	1897	44,180 50	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	108,372 00	99,000 00
12	5	1898	1909	1904	110,729 00	100,000 00
13	5	1898	1909	1904	107,370 00	100,000 00
A	5	1887	1902	1897	19,600 00	18,000 00
B	5	1892	1907	1902	541 25	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	96,266 89	89,000 00
					\$3,353,502 61	\$3,078,500 00

Total amount of debentures certified, \$3,075,500.00.

Less amount on hand and with agents, \$78,700.00.

Total liabilities for debentures as per statement, \$2,999,800.00.

Trustees for debentures, Ira Cook, C. A. Dudley and G. M. Hippee.

W. E. COFFIN, *Treasurer.*

G. M. HIPPEE, } *Directors.*
D. F. WITTER, }

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, W. E. Coffin, Treasurer of Iowa Loan and Trust Company, and G. M. Hippee 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 20th day of December, A. D. 1900

B. F. GRAYSON,

Notary Public in and for Polk County, Iowa.

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

[January 1, 1901.]

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 Trustees—R. N. Jackson, C. E. Jackson, L. D. Mills, C. B. Frisbie, E. A. Gladwin, M. E. Vinton, E. H. Nash, F. C. Wilcox, W. H. Williams, C. R. Marvin.

LIABILITIES.

Capital stock paid in	\$679,274 02
Certificates of deposit	415 00
Debenture bonds outstanding, and installment debentures	6,441,653 18
Due to national banks	47,400 00
Due to branch offices and agents	22,350 91
Accrued interest on debentures	122,269 49
Total	\$7,313,362 60

RESOURCES.

Loans secured by first liens on real estate	\$6,292,542 78
Loans secured by second liens on real estate	214,720 65
Loans on collateral in possession of company	46,676 66
Loans on personal property	3,712 42
Stocks and bonds	218,424 76
Real estate acquired by foreclosure and expenses	9,551 51
Real estate by investment	26,500 00
Past due interest remitted for but not paid to us	122,325 99
Furniture and fixtures	6,396 75
Due from branch offices and agents	41,697 54
Due from sundry persons	86,123 55
Due from banks and bankers	174,505 83
Cash deposited in national banks	1,940 01
Cash on hand	89,079 22
Accrued interest on loans and other resources	14,000 00
Topographical Records	15,164 93
Profit and loss	
Total	\$7,313,362 60

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value.	Book value.
Farm Land Company stock and bonds.	\$15,020 00	\$15,020 00
Standard Flour Milling Company stock and bonds.....	39,204 76	39,204 76
Southern Planting Company stock.....	9,850 00	9,850 00
Realty Investment Company stock.....	48,350 00	48,350 00
Connecticut Investment Company bonds.....	24,000 00	24,000 00
Central Investment Company bonds	28,000 00	28,000 00
Union Investment Company bonds.....	27,000 00	27,000 00
Farm Investment Company bonds	27,000 00	27,000 00
	\$218,424 76	\$218,424 76

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? \$679,000.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made? Arkansas, Louisiana, Mississippi, Utah, Colorado, Idaho, Wisconsin, North and South Dakota.

How much of the liability of the company, if any, is outstanding in Maine? No record kept.

Amount of bonds or other choses in action sold in Maine and guaranteed by you company? No record kept.

Total amount of loans unpaid and outstanding? \$6,557,652.51.

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		AMOUNT OF	
	First mortgage loans.	Cash.	Security.	Debentures.
A 2-A 4.....	\$2,120,905 99	\$9,650 00	\$2,130,555 99	\$2,106,250 00
A 6-A 10.....				
A 11-A 12.....				
A 13-A 19.....				
A 26 to A 69.....				
A 71 to A 73.....	63,153 72	550 00	63,703 72	63,267 10
R 70-R 74.....				
A-B-C.....	4,151,580 40	48,311 00	4,199,891 40	4,169,581 36
D 1 to D 7.....				
D 9 to D 71.....				
J 1-J 2.....				
86-87.....	77,877 25	-	77,877 25	71,397 15
28.....				
AA-BB.....				
CC-DD.....				
EE-FF.....				
GG-V.....				
W-X.....				
Y-Z.....				
C 1-C 2.....				
	\$6,413,517 36	\$58,511 00	\$6,472,028 36	\$6,410,495 61

BANK EXAMINER'S REPORT.

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Total amount of debentures certified,	\$6,410,495 61
Less amount on hand and with agents,	1,200 00
	<hr/>
Plus debentures cancelled and not repaid,	\$6,410,295 61
	19,150 00
	<hr/>
Total liabilities for debentures as per statement,	\$6,428,445 61

Trustees for debentures, Union Trust Company, N. Y., V. W. X. Y. L., AA, BB, CC, DD, EE, FF, GG, C 1, C 2, A, B, C, 28, Security Company, Hartford, Conn., A 1 to A 77, R 70 to R 74, Columbia Trust Company, Middletown, Conn., D 1 to D 72.

D. T. HAINES, *Secretary.*

C. E. JACKSON, } *Trustees.*
E. A. GLADWIN, }

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX, }

I, D. T. Haines, Secretary of the Middlesex Banking Company, and C. E. Jackson and E. A. Gladwin, two of the trustees of said company do solemnly swear that the above statement by us subscribed is true according to our best knowledge and belief. Subscribed and sworn to before me this 11th day of February, A. D. 1901.

WALTER C. JONES, *Notary Public.*

**NEBRASKA LOAN AND TRUST COMPANY—HASTINGS,
NEBRASKA.**

December 1, 1900.

Names of Officers—James N. Clarke, President; D. M. McElHinne, 1st Vice President; W. F. Buchanan, 2nd Vice President; Charles P. Webster, Treasurer.

Name of Directors—G. H. Pratt, J. N. Clarke, D. M. McElHinne, O. Oliver, Sam'l Alexander, C. P. Webster, F. J. Benedict.

LIABILITIES.

Capital stock paid in	\$500,000 00
Guaranty fund	100,000 00
Profits undivided	6,441 25
Deposits for investment	20,750 00
Other deposits	5,000 00
Debenture bonds outstanding	1,212,300 00
Bills payable, due banks	68,300 00
Loans paid but not remitted for	28,720 00
Accrued interest on debentures	20,000 00
Due borrowers	2,577 25
Awaiting exchange of papers with debenture trustees	236,184 99
Coupons due and not presented	15,152 77
Total	\$2,215,426 26

RESOURCES.

Loans secured by first liens on real estate and accrued interest	\$1,540,139 05
Loans secured by second liens on real estate	20,724 56
Loans on collateral in possession of company	8,648 43
Completed securities for sale	83,868 84
Commission notes (mortgages)	72,664 62
Real estate acquired by foreclosure and by investment	346,843 87
Tax sale certificates	10,019 71
Past due interest coupons remitted for but not paid to us	41,445 07
Furniture and fixtures	5,158 15
Due from sundry persons	2,000 37
Cash on hand and sight exchange	28,210 83
Foreclosure account including bonds in hands of attorney	55,702 76
Total	\$2,215,426 26

When organized? May 2, 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.

How much of its capital is owned by officers of the company? \$22,000.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? \$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? \$25,900.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? None.

Total amount of loans unpaid and outstanding? \$1,236,800.

Total amount of loans guaranteed? \$1,236,800.

Number and amount of loans on which foreclosure is incomplete? 244; \$55,702.76.

Is the company subject to examination by state officers? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of debentures.
	Dated.	Due.	Redeemable.		
3.....	1886	1898	1896	\$ 300 00	\$300 00
6.....	1886	1898	1896	8,050 00	8,000 00
8.....	1886	1898	1896	7,000 00	7,000 00
9.....	1886	1898	1896	4,150 00	4,000 00
10.....	1886	1898	1896	6,800 00	6,800 00
11.....	1887	1899	1897	7,025 00	7,000 00
12.....	1887	1899	1897	10,510 00	10,500 00
13.....	1887	1899	1897	7,500 00	7,500 00
14.....	1887	1899	1897	25,700 00	25,700 00
15.....	1887	1899	1897	19,100 00	19,000 00
16.....	1887	1899	1897	39,600 00	39,600 00
17.....	1887	1901	1901	10,000 00	10,000 00
18.....	1888	1900	1898	30,500 50	30,500 00
21.....	1893	1900	1898	8,700 00	8,700 00
22.....	1892	1899	1897	2,200 00	2,200 00
24.....	1894	1901	1899	34,800 00	34,800 00
25.....	1896	1903	1901	84,618 50	84,600 00
26.....	1897	1904	1902	99,045 00	99,000 00
27.....	1898	1905	1903	99,350 00	99,000 00
28.....	1898	1905	1903	99,880 00	99,850 00
29.....	1898	1905	1903	100,048 00	99,950 00
30.....	1898	1905	1903	89,298 50	89,250 00
31.....	1898	1905	1903	50,000 00	50,000 00
32.....	1898	1905	1903	98,853 55	98,850 00
33.....	1898	1905	1903	35,080 00	35,000 00
35.....	1899	1906	1904	99,965 00	99,900 00
36.....	1899	1906	1904	20,000 00	20,000 00
37.....	1899	1906	1904	51,550 00	51,500 00
38.....	1900	1907	1905	17,770 00	17,450 00
39.....	1900	1905	1903	19,100 00	19,100 00
40.....	1900	1905-7	1903-5	27,250 00	27,250 00
					<u>\$1,212,300 00</u>

Total amount of debentures certified, \$1,212,300.

Total liabilities for debentures as per statement, \$1,212,300.

Trustees for debentures, C. B. Hutton, C. K. Lawson and C. J. Hamot.

CHARLES P. WEBSTER, *Treasurer.*

JAMES N. CLARKE, { *Directors.*
F. J. BENEDICT, }

STATE OF NEBRASKA, } ss.
COUNTY OF ADAMS, }

I, Charles P. Webster, Treasurer of Nebraska Loan and Trust Company, and James N. Clarke and F. J. Benedict, 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 eighth day of December, A. D. 1900.

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 Invest-
ments in Savings
Banks.
1901.**

TAXES.

SAVINGS BANKS.

REVISED STATUTES—CHAPTER 6.

Sect. 66. All deposits in savings banks in the state are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located.

Deposits are exempt from municipal taxation; but not land held by bank.

Sect. 67. Treasurers of savings banks, on the first day of each April shall return to the assessors of towns, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by such treasurers in the same manner to the assessors of the town in which the bank whose stock is so pledged or transferred is located. For the purposes of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

Return of bank stock pledged as collateral, shall be made to assessors of municipalities where owners reside

CHAPTER 258, PUBLIC LAWS, 1893.

Sect. 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

Savings banks, trust and loan associations, shall make semi-annual statement of assets, loans, investments, and deposits, within and without the state.

1895, c. 130.

—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.

1895, c. 130.

—rate of taxation.

of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns, with aggregates so arranged as to 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.

Sect. 2. The state assessors shall thereupon determine the values of the several franchises of the said banks, institutions and associations according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank, institution or association there shall in each case be deducted an amount equal to the amount of United States bonds, the shares of corporation stock such as are by law of this state free from taxation to the stockholders, and the assessed value of real estate owned by the bank, institution or association, and also an amount equal to one-seventh of such other assets, loans and investments as by said detailed statement appear to have been acquired prior to January first, eighteen hundred and ninety-three, and also an amount equal to two-sevenths of such other assets, loans and investments as by such statement appear to be loans to persons resident or corporations located and doing business in this state, investments in mortgages on real estate in Maine and New Hampshire, securities of this state, public or private, bonds issued or

guaranteed by corporations located and doing business in this state, severally made, purchased or acquired since said January first, and also an amount equal to two-sevenths of the cash on hand and cash deposited within the state. Upon the value of each of said franchises so ascertained the state assessors shall assess an annual tax of seven-eighths of one per cent, one-half of said tax to be assessed on or before the fifteenth day of June, and one-half on or before the fifteenth day of December. The state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks, institutions and associations interested.

—when tax shall be assessed.

56 Me. 176.
66 Me. 242.
66 Me. 215.

Sect. 3. All taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of June and December. One-half of the sum so paid shall be appropriated for schools, in the manner provided for tax on banks of circulation in section one hundred and seventeen of chapter eleven of the revised statutes, and one-half to the state.

When taxes shall be paid.
1893, c. 285.

—how appropriated.

Sect. 4. Sections sixty-four and sixty-five of chapter six of the revised statutes, are hereby repealed.

Sections 64 and 65, c. 6, R. S., repealed.

TRUST AND BANKING COMPANIES.

CHAPTER 286, PUBLIC LAWS, 1901.

Sect. 1. Every trust and banking company incorporated under the laws of this state shall, semi-annually, on or before the second Mondays of May and November, make a return to the state assessors, signed and sworn to by its treasurer, of the average amount of its time interest bearing deposits for the six months preceding each of said days, from which return the state assessors shall in each case deduct an amount equal to the amount of United States bonds, the shares of corporation stocks, such as are by law of this state free from taxation to the stockholders, and the assessed value of real estate owned by the said trust and banking company. For willfully making a false return the corporation treasurer forfeits

Trust and banking companies shall semi-annually make returns to state assessors the amount of their time deposits.

—penalty for making false return. not less than five hundred nor more than five thousand dollars. Such treasurer shall pay to the treasurer of state on account of said deposits one-half of —taxation of. urer of state on account of said deposits one-half of one per cent.

How tax shall be assessed.

Sect. 2. One-half of said tax shall be assessed on the average amount of said deposits for the six months ending on and including the last Saturday of April, and the other half on such average for the six months ending on and including the last Saturday of October.

CHAPTER 293, PUBLIC LAWS, 1893.

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.

REVISED STATUTES—CHAPTER 46.

Bank officers to ascertain residence of stockholders.

—no dividends payable to those whose residence is not on books.

—when statement and stock to be returned.

1872, c. 16.
1879, c. 149.
1901, c. 208.

65 Me., 379.

Sect. 30. Cashiers of banks, treasurers of trust and banking and safe deposit companies, and clerks or treasurers of other corporations shall ascertain the residences of all stockholders in either; and no dividend shall be paid to any stockholder, whose residence, for the time being, is not entered on the books thereof; and the cashiers of banks, and clerks or treasurers of all corporations holding property liable to be taxed, shall, by the eighth day of April annually, return under oath, to the assessors of each town, in which any of its stockholders reside, the names of such stockholders, the amount of stock owned by them on the first day of such April, and the amount of stock paid into such corporations, and also the value of the real estate, vaults and safe deposit plant, owned by any bank or trust and banking or safe deposit company, in which it does business and which is taxed as other real estate is taxed in the town in

which it is located and the amount for which it is valued by the assessors of such municipality for the year previous, and such return shall contain in the body thereof, or by note annexed thereto, an abstract of section thirty-two of chapter six; and such returns shall be the basis of taxation on such property, deducting the assessed value of the real estate, of any bank, trust and banking or safe deposit company, as herein provided.

—to be basis of taxation.

LOAN AND BUILDING ASSOCIATIONS.

CHAPTER 274, PUBLIC LAWS, 1893.

Sect. 1. Every loan and building association doing business in this state shall semi-annually on the last secular days of April and October make a return signed and sworn to by its secretary of its monthly capital dues paid in by its share-holders during the six months preceding each of said days, exclusive of withdrawals, fines, interest and premiums. Said return shall be made to the treasurer of state on or before the second Mondays of May and November, and for willfully making a false return, the secretary forfeits not less than five hundred nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Association required to make semi-annual returns. 1897, c. 319.

—when made.

—penalty for making false returns.

—taxation of.

Sect. 2. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last Saturday in April and the other half on the amount so returned for the six months ending on the last Saturday in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December.

Taxes, how assessed.

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.

Capital dues exempt from taxation.

FOREIGN BANKING ASSOCIATIONS.

CHAPTER 123, PUBLIC LAWS, 1899.

Foreign
banking
corporations
doing busi-
ness in this
state,
required to
pay a tax.

1901, c. 165.

--when to
be paid.

--amount of
business, how
ascertained.

Shall report
to bank
examiner of
business
transacted,
etc.

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 three-quarters 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 ending 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.

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.

REVISED STATUTES, 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. Powers of. —perpetual succession.

II. To sue and be sued, complain and defend, in any court of law or equity. —may sue and be sued.

III. To make and use a common seal. —seal.

IV. To make by-laws not inconsistent with the laws of the state or of the United States, for the management of its property and the regulation of its affairs. —by-laws. 68 Me., 43.

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 herein-after provided. —may receive deposits.

Sect. 85. Any number of persons not less than thirteen, may associate themselves for the purpose of organizing a savings bank or trust and loan association, in accordance with this chapter; three-fourths of such number shall reside in the county where the proposed bank or trust and loan association is to be located, and may fill vacancies and add to their number from time to time as they desire, all of whom shall be residents of the state. Savings banks, etc., how organized. —three-quarters of corporators to reside in county where bank is located.

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 Certificates of organization to be sent to the secretary of state and bank examiner.

the bank examiner, in which shall be set forth: the name of the bank or trust and loan association; the names of all the corporators and the places where they reside; their business occupation; and the place where its business is to be transacted; together with the reasons why a bank or trust and loan association is needed in such place.

Notice of intention to organize to be given.

Sect. 87. A notice of intention to organize such bank or trust and loan association, signed by all the corporators, shall be published once a week for three weeks in some newspaper published in said county where said bank or trust and loan association is to be located, if any, otherwise in some newspaper published in an adjoining county.

Bank examiner, duty of.

Sect. 88. When the examiner receives the certificate, with the published order of notice, if he finds that the foregoing provisions have been complied with, it shall be his duty, from the best information at his command, to ascertain:

—bank examiner to ascertain the convenience of depositors.

I. Whether greater convenience of access to a savings bank or trust and loan association, will be afforded to any considerable number of depositors by opening a savings bank or trust and loan association, at the place designated in such certificate.

—responsibility of corporators.

II. Whether the responsibility, character and general fitness of the persons named in such certificate, for the discharge of the duties appertaining to such a trust, are such as to command the confidence of the community in which it is proposed to locate such bank or trust and loan association.

Examiner shall issue certificate of authorization to corporators.

Sect. 89. If the examiner is satisfied, concerning the several points named in the preceding section, and that the organization of a savings bank or trust and loan association as proposed in such certificate, will be a public benefit, he shall, within sixty days after the same has been received by him for examination, issue, under his hand, a certificate of authorization to the persons named therein, or to a portion of them, together with such other persons as a majority of those named in such certificate of association, in writing, approve; also a duplicate to the secretary

of State; which certificate, so issued by him, shall authorize the persons named therein to open an office for the deposit of savings, as designated in the certificate of association, subject to the five preceding sections.

—and to the secretary of state.

Sect. 90. Upon the filing of such certificate with the secretary of State, the persons named therein, and their successors, are, thereupon and thereby constituted a body corporate and politic, vested with all the powers conferred, and charged with all the liabilities imposed by the six preceding sections.

Corporation, when authorized to transact business.

SAVINGS BANKS.

Sect. 91. Savings banks and institutions incorporated under the authority of the State, may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Savings banks, powers and liabilities of.

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.

Officers.

—trustees, number and restrictions 1887, c. 142. 1899, c. 50.

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.

Term of office.

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. Any trustee who becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee.

Trustees, election and duties of. 68 Me., 404.

—office, how vacated.

Officers,
election of.
69 Me., 369.

—term.

—treasurer,
ex-officio,
clerk.

—bonds of
treasurer and
assistant
treasurer.

—shall be
annually
examined
by bank
examiner.

—when bond
shall be
deemed
insufficient.
1887, c. 142.

—in lieu of
bond, trust-
ees may
insure with
some guar-
antee com-
pany.

—pay fixed
by trustees.

—compen-
sation of
trustees
fixed by
corporation.

Vacancies,
how filled.

Sect. 95. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice president and an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the 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.

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.

Sect. 97. Such corporations may at any time hold special meetings by order of the trustees; and the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' previous notice of all annual meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, if any; otherwise, in the state paper.

Special meetings, how called.

—annual meetings, how notified.

Sect. 98. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of those present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation.

Corporation, to consist of not less than thirty members.

—how elected.

—how disqualified.

Sect. 99. Such corporation may receive on deposit, for the use and benefit of depositors, sums of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars, and no interest shall be paid to any one depositor for any amount of deposit, all dividends included, exceeding said sum, except for deposits of widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds.

May receive deposits not exceeding \$2,000 from one depositor.

23 Me., 350.
72 Me., 140.
73 Me., 66.
75 Me., 29.
81 Me., 231.
83 Me., 374.
88 Me., 122.
88 Me., 146.
88 Me., 511.
90 Me., 551.

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.

—deposits in trust how made.
1899, c. 50.

—investment
of deposits.

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, exclusive of any such debt created for a water supply and of the amount of any sinking fund available in the reduction of such debt; in the first mortgage bonds of any completed railroads of the states above named, together with New Jersey, and in the first mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific Railroads, and in the railroad bonds of this state; in the stock of any dividend paying railroad in New England; and in 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 incorpor-

1891, c. 56.
 1893, c. 195.
 1895, c. 161.
 68 Me., 404.
 71 Me., 52.
 79 Me., 423.

ated under authority of this state, which earn and are paying regular dividends of not less than five per cent a year; and may invest by loan on first mortgages of real estate in this state and New Hampshire, not exceeding sixty per cent of its value; and may loan to any county, city or town in this state; and may loan on notes with a pledge as collateral of any of the aforesaid securities, including savings bank deposit books of any savings bank in the state, and the stock of any of said railroad companies, not over seventy-five per cent of the market value of such stock; and may loan to corporations having real estate and doing business in this state; and may also loan on a pledge or mortgage of such other personal property as, in the judgment of the trustees, it is safe and for the interest of the bank to accept. The number of inhabitants of cities and counties shall be determined by the last previous official census thereof, as established by the last United States or state census, or city or county census taken in the same manner as United States or state census and duly certified to by the clerk or treasurer of such city or the auditor or treasurer of such county. All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.

Shall have authority to hold real estate.
1893, c. 170.

Sect. 101. Any such bank or institution may hold real estate in the city or town in which such bank or institution is located, to an amount not exceeding five per cent of its deposits.

Investments in capital stock of corporations restricted.

Sect. 102. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

—application of §§ 100, 101 and 102.

Sect. 103. Savings banks may deposit on call in banks or banking associations incorporated under the authority of this state, or the laws of the United States, and receive interest for the same.

May deposit on call in banks.

Sect. 104. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

Trustees to invest. 1889, c. 165. 68 Me., 404. 71 Me., 52.

—no loan shall be made to any officer.

Sect. 105. No gift, fee, commission, or brokerage shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense, of one hundred dollars, to be recovered in an action 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.

No officer to receive gift, fee, &c.

—proviso.

—borrower to pay expenses.

Sect. 106. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as 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,

Dividends, not to exceed two and a half per cent semi-annually. 56 Me., 507.

—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.

as extra dividends. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected.

—not to exceed earnings of bank.

Interest on deposits, prohibited.

Sect. 107. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

Notice for payment to depositor. 1895, c. 142. 56 Me., 507.

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.

Treasurers and trustees, regulations relating to.

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.

—assets of bank, connected with national or stock bank, how to be kept.

Securities to be kept within the State, in a place approved by examiner.

Sect. 110. All securities owned or held by savings banks shall be kept within the state, and the place of their deposit shall be selected with reference to insuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

Sect. 111. The treasurer of every savings bank shall, every Saturday, make and declare a trial balance, which shall be recorded in a book kept for that purpose; and shall also, at least once in each year, cause to be entered on a suitable book, the net sum of each individual deposit at a fixed date, and ascertain the aggregate of all such deposits, and whether it agrees with the other books of said bank; and said books shall be open at all times for the inspection of the trustees, and corporators and of the examiner of banks.

Treasurer shall make trial balance weekly.

—annually to record net sum of each deposit.

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.

1891, c. 4.

—duplicate book of deposit, how obtained in case of loss of original.
56 Me., 509.

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.

Treasurer shall make annual return to bank examiner.

Sect. 114. The treasurer may, under the direction of the trustees, assign, discharge and foreclose mortgages, and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

May assign, discharge and foreclose mortgages, and convey land.
61 Me., 505.
69 Me., 579.
87 Me., 28.

Trustees shall effect insurance.

Sect. 115. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption.

Funds not to be used by officer.

Sect. 116. No officer of the corporation shall use or appropriate any of its funds for his own private purposes, under the penalties for embezzlement.

Deposits of married women or minors are property of depositors.

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 may be paid minor, in discretion of trustees. 1899, c. 50.

Treasurer's account to be settled annually.

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.

—examiner to furnish blanks.

He shall examine savings banks, etc.

Sect. 119. Such institutions and associations are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank, institution for savings, and trust and loan association, incorporated by authority of the state, once in every year, and as much oftener as he deems expedient. At such visits he shall have free access

—shall visit every institution annually. 1893, c. 202. 1897, c. 218.

to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to fulfill all its engagements, and whether it has complied with the law, 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.

—shall make thorough examination.

—proceedings, and statement of condition of corporation, to be published.

Sect. 120. The examiner may summon all trustees, officers or agents of any such corporation, and such 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.

He may summon officers and witnesses.

—penalty for refusal to testify.

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 proc-

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.
77 Me., 401.
93 Me., 305.

—powers and duties of justice in such cases.

—may appoint receivers who shall report annually. See § 125.

After decree of sequestration, court or justice shall appoint commissioners. 23 Me., 360. 66 Me., 244.

—duties and powers.

—court may extend time for hearing claims.

—claims, how to be paid.

Unclaimed funds to be paid into state treasury. 899, c. 50.

ess for such purpose, and after a full hearing of the corporation, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

Sect. 122. After a decree of sequestration is passed as provided in the preceding section, the court, or any justice thereof, in vacation, shall appoint commissioners, who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court at such time as the court orders of the claims allowed and disallowed and of the amount due each depositor, which shall be subject to exception and amendment, as reports of masters in chancery. On application of any person interested, the court may extend the time for hearing claims by the commissioners, as justice may require. When the amount due each person is established, the court shall cause others than depositors to be paid in full, and after deducting expenses, the balance to be ratably distributed among depositors. When it appears upon the settlement of the account of the receiver of such an institution that there is remaining in his hands funds due depositors who cannot be found and whose heirs or legal representatives are unknown, the court may order such unclaimed funds to be paid into the state treasury, together with a statement giving the names of such

depositors and the amount due each, the same to be held subject for twenty years thereafter to be paid to the person or persons having established a lawful right thereto when made to appear upon proper proceedings instituted in the court ordering such disposition of such unclaimed funds.

Sect. 123. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

Attachments dissolved, and suits discontinued.

—actions at law, shall not be maintained, unless authorized by court or justice.

—judgment recovered, to be added to claims.

Sect. 124. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Claims, when barred.

Sect. 125. Whenever a savings bank, institution for savings, or trust and loan association, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets 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

Supreme court, or justice thereof, may, on petition and examination, reduce deposit account of each depositor. 19 Me., 123. 68 Me., 396. 68 Me., 402.

See 1899, c. 50, § 8.

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.

—proviso.

—proceedings, if petition is denied.

Examiner to make annual report to governor and council.

—to be laid before legislature.

Sect. 126. The examiner shall, annually, by the first day of December, make a report to the governor and council, of the general conduct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such report shall be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the state by the secretary of state.

Sect. 127. If, in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

Examiner to report violations of law.

—penalty.

Sect. 128. Savings banks and institutions for savings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized.

Institutions legally organized.

Sect. 129. The clerks thereof shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

Clerks annually to return election of officers.

Sect. 130. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each 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.

Punishment for unauthorized persons advertising business as a savings bank.

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, or 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

Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter.

—legality of former investments and transactions, not affected.

—such securities valid.

—change of investments not required except as it can be made without loss.

—investments in securities not herein named, a misdemeanor. See § 102.

bank, pursuant to any law in force when such investments were made, or transactions had, and this chapter does not require the change of investments for those hereinbefore named, except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. The investments in securities not named in section one hundred, is a misdemeanor, on the part of the trustees authorizing, or officers making, the same; and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

CHAPTER 50, PUBLIC LAWS, 1899.

Authorized to pay any order notwithstanding death of drawer 30 days after date.

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.

Court may restrain payment, to preserve assets or to protect depositors.

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 pro-

—order may be revoked or modified.

ceed under the provisions of sections one hundred and twenty-one and one hundred and twenty-five of this chapter.

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, delivered to the bank examiner a sworn statement, containing the name, the amount standing to his credit, the last known place of residence or post office address, and the fact of death if known to such treasurer, of every depositor who shall not have made a deposit therein, or withdrawn therefrom any part of his deposit or any part of the interest thereon for a period of more than twenty years next preceding; provided, however, that this act shall not apply to the deposit made by any person known to the bank to be living.

Treasurers of savings banks shall report annually to bank examiner state of the account of any depositor who has not made a deposit for twenty years.

—proviso.

Sect. 2. The bank examiner shall communicate the statements which have been delivered to him, as provided in section one, in his next annual report to the governor and council.

Examiner shall communicate statement to the governor and council.

Sect. 3. The treasurer of any savings bank or institution of savings neglecting or refusing to make the sworn statement required by section one, shall be fined ten dollars.

Penalty if treasurer neglects to make such statement.

CHAPTER 189, PUBLIC LAWS, 1893.

Sect. 1. The treasurer of every savings bank or institution for savings, shall be required within sixty days after declaring a dividend, to credit the same to the deposit account. Any treasurer neglecting or refusing to conform to the provisions of this act, shall be fined not less than one hundred nor more than two hundred dollars.

Dividends in savings banks shall be credited to deposit account within sixty days.

—penalty for neglect.

CHAPTER 286, PUBLIC LAWS, 1889.

Sect. 4. No president, treasurer, clerk or employe of any savings bank in this state shall act as agent or representative in this state, of any foreign corporation engaged in the business of selling or negotiating any bonds, mortgages, notes or other choses in action.

Officers of savings banks shall not act as agents for such corporation.

CHAPTER 312, PUBLIC LAWS, 1889.

Savings banks and trust companies shall not act as administrators or guardian.

Sect. 1. No savings bank, mortgage, loan, trust or banking company, association or institution, incorporated under the laws of this state, or of any other state and doing business in this state, shall act or do business as administrator or guardian, anything in their charter to the contrary notwithstanding.

Inconsistent acts repealed.

Sect. 2. All acts and parts of acts inconsistent with this act, are hereby repealed.

 LOAN AND BUILDING ASSOCIATIONS.

REVISED STATUTES—CHAPTER 47.

Loan and building associations how organized.

Sect. 132. Loan and building associations may be organized in the manner provided herein, for the organization of savings banks, and trust and loan associations; and upon the filing of any certificate of authorization of a loan and building association with the secretary of state, as so provided, the persons therein named, their associates, successors and assigns, shall, thereupon and thereby, be constituted a body corporate and politic, and such body may make and use a common seal, hold, manage and convey real and personal property, sue and be sued, prosecute and defend suits in law or in equity, have perpetual succession each by its corporate name, and make and ordain by-laws for its government, not repugnant to the constitution and laws.

—constitute a body corporate and politic.

—powers.

—seal.

—may hold and convey property.

—perpetual succession.

First meeting, how called.

—examiner's fee.

Sect. 133. The certificate of authorization issued by the bank examiner, shall provide the method of calling the first meeting of the association. Each association shall pay said examiner five dollars for his services in advance.

Capital stock. 1887, c. 61.

—ultimate value of shares.

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 per-

son 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.

—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 member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

Officers, election of and meetings, shall be determined by the by-laws. 1887, c. 61.

—tenure of officers.

Sect. 136. The officers shall hold stated monthly meetings. At or before each of these meetings, every member shall pay to the association, as a contribution to its capital, one dollar, as dues upon each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue.

Meetings shall be held monthly. 1887, c. 61.

—monthly payment on shares.

Sect. 137. Shares may be withdrawn after one month's notice of such intention, written in a book held and provided by the association for the purpose. Upon such withdrawal, the shareholder's account shall be settled as follows; from the amount then standing to the credit of the shares to be withdrawn, there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance; provided, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members, without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; provided, that the shareholders whose shares are to be retired shall

Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

—unpledged shares of any series may be retired. 1887, c. 61.

—proviso.

be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

When shares reach maturity, holders shall be paid value thereof. 1887, c. 61.

Sect. 138. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, two hundred dollars therefor, with interest at the rate of six per cent a year, from the time of such maturity to the time of payment; provided, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all arrears and fines shall be deducted. 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.

—shares subject to lien for unpaid dues.

Board of directors shall invest funds and fix rates of interest.

—members may make loans.

1901, c. 149.

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 of not less than five nor more than 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.

—any association may fix rate of interest.

—how balances may be invested.

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.

Premiums to be received as profits, and distributed to shareholders. 1887, c. 61.

Sect. 141. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, if such monthly premium be charged, pay monthly interest on his loan at the rate of not less than five nor more than six per cent per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Monthly interest shall be paid on loans until ultimate value of share is reached, such share shall be cancelled. 1901, c. 149.

Sect. 142. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The share so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise canceled or discharged; provided, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time

Loans shall be secured by mortgage on real estate and pledge of shares. 1887, c. 61.

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

—if borrower fails to offer security, loan shall be forfeited.

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.

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.

—settlement of accounts, how made.

Members failing to pay dues, etc., shall be fined. 1887, c. 61.

Sect. 144. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days'

—shares in arrears more than six months, shall be forfeited.

notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

Sect. 145. If a borrowing member is in arrears for dues, interest, premiums or fines for more than six months, the directors may, at their discretion, declare the shares forfeited after one month's notice, if the arrears continue unpaid. The account of such borrowing 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.

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.

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

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.

of life insurance on the life of a deceased person now does by law.

Accounts,
how kept,
and business,
how
transacted.
1887, c. 61.

1897, c. 319.

Sect. 147. The general accounts of every such association shall be kept by double entry. The secretary shall at least once each month make and declare a trial balance, which shall be recorded in a book provided for that purpose, and it shall at all times be open to the inspection of the directors and shareholders of the association. All moneys received from the members shall be receipted for by persons designated by the directors in a pass-book provided by the association for the use of and to be held by the member, and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him and the number or designation of the series or issue to which said shares respectively belong and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the 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.

—duty of
treasurer.

Sect. 148. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than three nor more than ten per cent of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

Profits and losses, when and how distributed. 1887, c. 61. 1897, c. 319.

—guaranty fund.

Sect. 149. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

May purchase real estate upon which it has lien. 1887, c. 61.

—sell or mortgage the same.

Sect. 150. Minors may hold shares by trustees, and the shares of each shareholder, not exceeding two, shall be exempt from attachment and execution.

Minors may hold shares. 1887, c. 61.

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

Shall be subject to examination by bank examiner. 1887, c. 61. 1897, c. 319.

—report annually. 93 Me., 305.

answer truly all inquiries made, and shall make all returns required by the bank examiner.

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.

—shall insure all real estate. 1897, c. 319.

Sect. 153. Directors shall cause all real estate of an insurable character held by them absolutely or in mortgage, to be fully insured against loss by fire or lightning and the expense of such insurance in case of mortgage shall be added to the amount of the mortgage debt, to be refunded in case of payment or redemption.

CHAPTER 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 281, PUBLIC LAWS, 1893.

Trust and banking companies having authority to receive money on deposit shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per cent 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.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.

—shall not increase liabilities, when fund is below required amount.

—proviso.

—conflicting charters, void.

CHAPTER 68, 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 corpora-

When capital stock becomes impaired, bank examiner may ask supreme judicial court to order an assessment.

* See chap. 47, R. S., Sec. 117; chap. 312, Public Laws 1889.

—if shareholder neglects or refuses to pay his shares may be sold.

tion 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 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.

CHAPTER 218, PUBLIC LAWS, 1897.

Bank examiner shall have authority over trust and banking companies. 1897, c. 218.

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.

CHAPTER 196, PUBLIC LAWS, 1901.

Sect. 1. Every trust and banking company shall set apart as a guaranty fund not less than ten per cent of its net earnings in each and every year until such fund, with the accumulated interest thereon, shall amount to one-fourth of the capital stock of the company. The said surplus shall be kept to secure against losses and contingencies, and whenever the same becomes impaired it shall be reimbursed in the manner provided for its accumulation.

Guaranty fund which shall be kept secure against loss.

Sect. 2. No such company shall make any loan to its directors, officers, agents or other persons in its employ, until the proposition to make such loan shall have been submitted by the person desiring the same to the board of directors of such bank, or to the executive committee of such board, if any, and accepted and approved by a majority of such board or committee. Such approval, if the loan is made, shall be spread upon the records of the corporation; and this record shall, in every instance, give the names of the directors authorizing the loan.

Loans can only be made to officers on approval of directors or executive committee.

Sect. 3. Such corporations shall not make loans or discounts on the security of the shares of their own capital stock, nor be the purchasers or holders of any such shares unless necessary to prevent loss upon a debt previously contracted in good faith; and all stock so acquired shall, within a reasonable time after its acquisition, be disposed of at public or private sale.

Shall not make loans on shares of its capital stock.

Sect. 4. No trust and banking company shall establish a branch or agency in any city or town other

Shall not establish agencies

without
consent of the
legislature.

than that in which the parent institution has its location until the same be authorized by a special act of the legislature. This provision shall not apply to branches and agencies already established and in operation under existing charter rights.

CHAPTER 48, PUBLIC LAWS, 1895.

When rent
has not been
paid for three
years,
company
may open
box.

Whenever the amount due for the use of any safe, or box, in the vaults of any safe deposit company, shall not have been paid for three years, such corporation may, at the expiration of such period, cause to be sent to the person in whose name such safe, or box, stands on its books, a notice in writing in a securely closed, postpaid, registered letter, directed to such person at his post-office address as recorded upon the books of the corporation, notifying such person that if the amount then due for the use of such safe, or box, is not paid within sixty days from the date of such notice, the corporation will then cause such safe or box, to be opened in the manner hereinafter provided; at the expiration of sixty days after the mailing of said notice, the corporation may then cause such safe or box, to be opened in the presence of its president, secretary or treasurer, and of a notary public not an officer, or in the employ of the corporation, and the contents of said safe or box, shall then be sealed up by such notary public in a package and a certificate of such sealing shall be endorsed thereon, signed by such notary and attested by his seal, and said package shall be distinctly marked with the name and address of the person in whose name such safe, or box, stands upon the books of the corporation, and the estimated value thereof; said package shall then be placed in one of the general safes or boxes of the corporation, and shall be held subject to redemption by the owner thereof, who shall be required to pay the rent due for said safe or box, and all costs and damages attending the opening thereof together with reasonable charges for the custody of said package by the corporation, and the corporation shall have a lien upon said package to

—proceed-
ings.

—lien on
package for
payment.

secure the payment of such rent, damages and charges.

CHAPTER 259, PUBLIC LAWS, 1897.

Sect. 1. Any day of public fast or public thanksgiving, appointed by the governor and council, or by the president of the United States, the first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of September, and the twenty-fifth day of December, are hereby declared to be bank holidays.

Bank holidays.

Sect. 2. No days of grace, according to the custom of merchants, shall be allowed on any promissory note, draft, check, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after this act shall take effect, unless expressly stipulated therein, but the same shall be due and payable as therein expressed, without grace; provided, that this act shall not apply to any draft or bill of exchange drawn payable at sight.

Days of grace abolished.

—act shall not apply to sight drafts.

Sect. 3. Any promissory note, draft, check, acceptance, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after this act shall take effect, that shall fall due on Sunday or any bank holiday, shall be payable and presentable for payment on the secular or business day next succeeding such Sunday or holiday. If a bank holiday falls on Sunday, the following Monday shall be deemed a bank holiday for the purposes of this act.

Notes, etc., falling due on Sunday or any bank holiday, shall be payable next succeeding business day.

Sect. 4. Section nine of chapter thirty-two of the revised statutes is hereby repealed.

Section 9, chapter 32, R. S., repealed.

CHAPTER 247, PUBLIC LAWS, 1897.

Sect. 1. Every Saturday, which is not a bank holiday according to law, from twelve o'clock noon until twelve o'clock midnight shall, for all purposes whatever as regards the presenting for payment or acceptance and the protesting and giving notice of dishonor of bills of exchange, drafts, bank checks and promissory notes made after the passage of this act, be

Every Saturday afternoon, not now a bank holiday, shall, for certain purposes, be deemed a half holiday.

treated as and deemed a half holiday ; and all bills of exchange, drafts, bank checks and promissory notes which are liable to be protested for non-acceptance or non-payment at twelve o'clock noon on any Saturday which is not a bank holiday according to law, may be protested for non-acceptance or non-payment, as the case may be, on any such Saturday at any time after twelve o'clock noon, or on the next succeeding secular or business day.

REVISED STATUTES—CHAPTER 46.

Bank officers to ascertain residence of stockholders.

—no dividends payable to those whose residence is not on books.

—when statement and stock to be returned. 1901, c. 208.

—to be basis of taxation.

Sect. 30. Cashiers of banks, treasurers of trust and banking and safe deposit companies, and clerks and treasurers of other corporations shall ascertain the residences of all stockholders in either ; and no dividend shall be paid to any stockholder, whose residence, for the time being, is not on the books thereof ; and the cashiers of banks, and clerks or treasurers of all corporations holding property liable to be taxed, shall, by the eighth day of April annually, return under oath, to the assessors of each town, in which any of its stockholders reside, the names of such stockholders, the amount of stock owned by them on the first day of such April, and the amount of stock paid into such corporations, and also the value of the real estate, vaults and safe deposit plant, owned by any bank or trust and banking or safe deposit company, in which it does business and which is taxed as other real estate is taxed in the town in which it is located and the amount for which it is valued by the assessors of such municipality for the year previous, and such return shall contain in the body thereof, or by note annexed thereto, an abstract of section thirty-two of chapter six ; and such returns shall be the basis of taxation on such property, deducting the assessed value of the real estate of any bank, trust and banking or safe deposit company, as herein provided.

FOREIGN CORPORATIONS.

CHAPTER 79, PUBLIC LAWS, 1891.

Sect. 1. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

Foreign loan and building association doing business in this state restricted.

Sect. 2. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the state treasurer, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest, as regulated in section one hundred of chapter forty-seven, revised statutes, and acts amendatory thereof, at their par value, and the said deposits shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of 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

Bank examiner may authorize associations to do business in this state, upon making deposit with state treasurer.

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

All associations doing business at passage of act, shall conform to its requirements.

Penalty for violation.

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner

—shall furnish examiner a detailed statement of its condition, 1889, c. 286.

examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

Sect. 3. Every such person, association or corporation transacting business in the state at the time of the passage of this act, shall, within sixty days after such passage, conform to the requirements of this act.

Sect. 4. Whoever violates any provision of the preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

CHAPTER 131, PUBLIC LAWS, 1891.

Sect. 1. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in actions, issued, 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.

Sect. 2. It shall be the duty of such corporation or its agents to publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the 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

—license may be revoked.

—fees.

Corporations shall publish statements in some newspaper.

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served. 1889, c. 286.

address of said corporation, or to any person designated by said corporation in writing. The plaintiff in each process so served shall pay to the bank examiner at the time of such service, a fee of two dollars which shall be recovered by him as a part of his taxable costs if he prevails in the suit.

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required. 1889, c. 286.

—penalty for violation of this act.

—inconsistent acts repealed.

Sect. 3. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or representative of such 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.'

FOREIGN BANKING ASSOCIATIONS.

CHAPTER 123, PUBLIC LAWS, 1899.

Shal. keep account of money used and deposits made. 1901, c. 165.

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.

*See taxation of foreign banking associations

INVESTMENTS AND LOANS

TO BE MADE BY

Savings Banks and Institutions for Savings.

AUTHORIZED BY THE STATUTES OF MAINE.

Public Laws 1895, Chapter 161, Public Laws 1893, Chapter 170, and
Revised Statutes, Chapter 47, Sections 102 and 103.

INVESTMENTS.

CLASS.	DESCRIPTION.	AMOUNT.	
PUBLIC FUNDS:	Public funds of the United States.	Unlimited.	
	Public funds of the District of Columbia.	Unlimited.	
	Public funds of any of the New England States.	Unlimited.	
	Bonds of the cities, counties and towns in any of the New England States.	Unlimited.	
	—————		
	Public funds of the States of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska.	Unlimited.	
	Bonds of counties of twenty thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of such county does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of counties" see memoranda "A."</i>	Unlimited.	
Bonds of any city of ten thousand inhabitants or more in said last named states, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, <i>except</i> when issued in aid of railroads, <i>provided</i> the net municipal indebtedness of	Unlimited.		

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
PUBLIC FUNDS: (Concluded.)	such cities does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i>	Unlimited.
	Bonds of the above described cities and counties issued to take up at maturity bonds that were legal and constitutional when issued, <i>providing</i> the interest has been fully paid on the original bonds for at least five years last prior to such refunding, <i>provided</i> the net municipal indebtedness of such cities and counties does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities" see memoranda "B."</i>	Unlimited.
	Bonds and obligations of School District Boards, Boards of Education and other corporate bodies within said cities authorized to issue bonds payable primarily from taxes levied on all the taxable property in such districts; <i>provided</i> the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and assessed valuation of the city itself, <i>provided</i> the net municipal indebtedness of such district does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of districts" see memoranda "B."</i>	Unlimited.
	Bonds of cities and districts in said states having a population of seventy-five thousand or more, when issued for municipal purposes and which are a direct obligation on all the taxable property therein.	Unlimited.
RAILROAD BONDS:	Railroad Bonds of Maine; but no bonds of street railroads, excepting those already constructed in this State shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of the railroad commissioners, filed in the office of the secretary of state, that said percentage has been so paid in and expended in addition to the amount of the bonded debt.	Unlimited.
	First mortgage bonds of any completed railroad in New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; but no bonds of street railroads shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of	Unlimited.

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD BONDS: (Concluded.)	the railroad commissioners of the state where the road is located, filed in the office of the Secretary of State of Maine, that said percentage has been so paid in and expended, in addition to the amount of the bonded debt.	Unlimited.
	First mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific Railroads.	Unlimited.
	Mortgage bonds of any railroad leased to any dividend paying railroad in New England, upon terms of guaranteeing the paying 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 anyone corporation limited. See memoranda "E."</i>	Unlimited.
CORPORATION STOCK:	Stock of any corporation (other than railroads and water companies) incorporated under authority of this State, which earns and is paying regular dividends of not less than five per cent a year. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
REAL ESTATE INVESTMENT:	Real estate in the city or town in which such bank or institution is located.	Not exceeding five per cent of deposits.
REAL ESTATE FORECLOSURE:	Real estate acquired by foreclosure of mortgage thereon, or upon judgment for debts, or in settlements to secure debts.	Unlimited.
LOANS.		
LOANS ON REAL ESTATE:	First mortgages of real estate in this State and New Hampshire, to an amount not exceeding sixty per cent of its value.	Not exceeding fifty per cent of deposits.
LOANS ON COLLATERAL:	Notes with a pledge as collateral of any public funds or bonds of any kind the bank or institution would by this Statute be authorized to purchase.	Unlimited.
	Notes with a pledge as collateral of any stocks the bank or institution would by this Statute be authorized to purchase. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
LOANS ON DEPOSIT BOOKS:	Notes with a pledge as collateral of any savings bank deposit book or books of any savings bank in this State.	Unlimited.
LOANS ON RAILROAD STOCK:	Notes with a pledge as collateral of the stock of any railroad or railroads mentioned in this section, but not over seventy-five per cent of the market value of such stock. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
LOANS TO MUNICIPALITIES:	To any county, city or town in this State.	Unlimited.
LOANS ON OTHER PERSONAL PROPERTY:	Notes secured by a pledge or mortgage of such other personal property as, in the judgment of the trustees, it is safe and for the interest of the bank to accept.	Unlimited.
LOANS TO CORPORATIONS IN MAINE:	To any corporation having real estate and doing business in this State.	Unlimited.
DEPOSITS IN BANKS:	May deposit on call in banks or banking associations incorporated under authority of this State or the laws of the United States and receive interest thereon.	Unlimited.

MEMORANDA.

FROM CHAPTER 161, PUBLIC LAWS, 1895.

A.

..... The term net municipal indebtedness of counties, as used in this section, shall be construed to include all bonds which are a direct obligation of the county, less the amount of any sinking fund available in the reduction of such debt.

Net municipal indebtedness of counties.

B.

..... The term net municipal indebtedness of cities and districts, as used in this section, shall be construed to include in the case of either not only all bonds which are a direct obligation of the cities, but also all bonds of the districts or boards within the same, as above enumerated, exclusive of any such debt created for a water supply, and of the amount of any sinking fund available in the reduction of such debt.

Net municipal indebtedness of cities and districts.

C.

..... The number of inhabitants of cities and counties shall be determined by the last previous official census thereof, as established by the United States or State census, or city or county census taken in the same manner as United States or State census and duly certified to by the clerk or treasurer of such city, or the auditor or treasurer of such county.

Number of inhabitants, how determined.

D.

..... All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.

How charged on books.

 FROM CHAPTER 47, SECTION 102, REVISED STATUTES.

E.

No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation.

Investments in capital stock of corporations restricted.

 FROM CHAPTER 165, PUBLIC LAWS, 1889.

F.

The trustees shall see to the proper investment of deposits and funds of the corporation in the manner hereinbefore prescribed.

Trustees' duty.

G.

..... No loans shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

Officers cannot borrow.

MEMORANDA—CONTINUED.

FROM CHAPTER 47, SECTION 105, REVISED STATUTES.

Officers not to receive gift, fee, etc.

H. No gift, fee, commission or brokerage shall be received by any officer of a savings bank on account of any transaction to which the bank is a party, under a penalty for each offense of one hundred dollars to be recovered in an action of debt in the name and to the use of the State, provided, that nothing herein contained applies to any expense of examining titles and making conveyances upon loans made by savings banks.

Expense of making loans.

I. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

FROM CHAPTER 47, SECTION 131, REVISED STATUTES.

Does not affect investments already made

J. But nothing herein affects the legality of investments already made And said securities are valid in favor of the bank pursuant to any law in force when such investments were made.

Change of investments.

K. and this chapter does not require the change of investments for those hereinbefore named, except as the same can be done gradually, by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities.

Investing in securities not authorized a misdemeanor.

L. The investments in securities not named in section 100 is a misdemeanor on the part of the trustees authorizing or officers making the same, and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

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